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OF THE

UNIQUE MANUAL-DIGEST

OF
AMERICAN LIFE INSURANCE

BEING A CONSOLIDATION OF
THE POLICYHOLDERS' DIGEST

AND
THE UNIQUE MANUAL

SHOWING COMPLETE, PRACTICAL INFORMATION AS TO FINAN-
CIAL AND BUSINESS STATISTICS, ANALYSIS OF POLICY
CONTRACTS AND COMPANY PRACTICE, PREMIUM
RATES, SURRENDER VALUES, DIVIDENDS, NET
COST, COMPLETE LIST AND DESCRIPTION
OF POLICIES ISSUED, GENERAL
INFORMATION, RESERVE, MOR-
TALITY TABLES, ETC.,

OF
MORE THAN 250 COMPANIES

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THE COMPANY

**ABSTRACTS
FROM
ANNUAL
STATEMENTS**

INCOME
DISBURSEMENTS
INSURANCE EXHIBIT
ASSETS
LIABILITIES
GAIN AND LOSS EXHIBIT
MORTALITY, INTEREST
And EXPENSE RATIOS

ABSTRACTS FROM ANNUAL STATEMENTS

The following explanation is made in connection with the statements on the following pages to assist the user wherever it is thought there may be doubt as to the meanings of any of the items.

INCOME

ALL OTHER RECEIPTS AND TOTAL INCOME. Certain amounts are omitted in order to eliminate all bookkeeping items and arrive at the actual income, viz.: "Borrowed Money," "Gross Increase, By Adjustment, in Book Value," or similar items. "Dividends Left With the Company to Accumulate at Interest," "Agents' Balances Previously Charged Off," "Gross Profit on Sale or Maturity of Ledger Assets," are included only net, i. e., a deduction is made from both the income and disbursements equal to the smaller of the income and the corresponding disbursement item.

DISBURSEMENTS

DEATH CLAIMS, including additions and disability claims. Both disability and double indemnity claims are included.

EXPENSES OF MANAGEMENT. Total insurance and investment expenses paid during the year, according to the Gain and Loss exhibit. Charges against surplus are not included, but it is made up of all expenses directly chargeable to production, management and investment.

ALL OTHER DISBURSEMENTS AND TOTAL DISBURSEMENTS. Certain amounts are omitted in order to eliminate all bookkeeping items and arrive at the actual disbursements, viz.: "Borrowed Money Repaid," "Gross Decrease, By Adjustment, in Book Value of Ledger Assets," or similar items. "Dividends and Interest Thereon Held on Deposit Surrendered During Year," "Agents' Balances Charged Off," "Gross Loss on Sale or Maturity of Ledger Assets," are included only net; i. e., a deduction is made from both the income and disbursements equal to the smaller of the income and the corresponding disbursement item.

LIABILITIES

LIABILITIES. Refers to the total amount apportioned, excluding Capital Stock and Unassigned Funds only. Where a Company maintains a mortality reserve or contingent reserve for definite or general purposes, it is included in the preceding item, "Surplus or Special Funds Apportioned." Where any portion of this amount is not a contractual liability, it is covered by note.

GAIN AND LOSS EXHIBIT

The three sources of Gain and Loss, Loading on Premiums, Interest and Mortality, are analyzed in this department, and ratios presented. The use of ratios in comparing one company with another does not always do justice, on account of the different classes of companies and the variation in business done. The following explanation is made to bring out these differences.

RATIO OF NET INTEREST TO MEAN INVESTED ASSETS. Mean Invested Assets is the mean of the total ledger assets less money on deposit not at interest. In some companies the investment departments are not entirely separated from the other branches and the proportion of certain items of home office expense, such as officers' and clerks' salaries, and rent, is not always charged to investment; hence the company may secure credit for a larger net interest earning than was really made, in comparison with companies which made these deductions.

COST OF PROCURING NEW BUSINESS. "Ratio to First Year Premiums" and "Per \$1,000 of New Business." The cost of procuring new business is taken from the standard state report blank under the heading "Total Expense Chargeable to the Procurement of New Business," so that it should be uniform for all companies. This item includes "Commissions on first year's premiums," "Compensation not paid by commission for services in obtaining new insurance, exclusive of salaries paid in good faith for agency supervision either at the home office or at branch offices," "Medical Examinations and Inspections of Proposed Risks," and "Advances to agents." First Year Premiums refers to premiums on original policies. New business refers to original issues and does not include revivals and increases.

INSURANCE EXPENSE, LESS ACQUISITION COST. "Ratio to Premium Income" and "Per \$1,000 Insurance in Force." As the greatest expense is incurred during the first year in securing new business, a ratio showing total insurance expenses to premium income is unfair to the new company, whose new business is a comparatively large portion of its total business in force, as compared to the old company with a large amount of insurance in force, and to the company which is pushing actively for business as against the company which is writing a comparatively small amount of new business. This second pair of ratios represent, therefore, the cost of taking care of the business exclusive of the acquisition cost. "Insurance Expense Less Acquisition Cost" being the total insurance expense less "Total Expense Chargeable To the Procurement of New Business." These ratios are to total premiums income and total insurance in force, rather than to renewal premiums and old business, as after acquisition cost has been paid, a considerable proportion of home office expense is still chargeable to new business, in getting the business on the books. These ratios equalize the differences between participating and non-participating companies; between the company which is writing a large proportion of high-rated business and the company writing a large proportion of term business.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Acacia Mut.,
D. C.

Aetna Life,
Conn.

Agricultural
Mich.

INCOME

New Premiums.....	949,760	8,261,143	79,072
Renewal Premiums	3,021,142	30,426,063	348,887
Gross Interest and Rents.....	369,445	9,196,058	59,147
All Other Receipts.....	72,638	1,386,775	3,735
TOTAL INCOME.....	4,412,985	49,270,039	490,841

DISBURSEMENTS

Death claims, incl. additions and dis. claims	475,986	13,805,555	47,771
Endowments, incl. additions and annuities...	.....	4,722,131	.....
Surrendered and lapsed policies.....	155,904	4,377,498	28,144
Dividends to policyholders.....	229,923	1,882,820	14,096
Total paid policyholders	861,813	24,788,004	90,011
Expenses of management (See Note Below)...	1,296,774	8,646,667	164,063
Dividends and interest to stockholders.....	.....	3,000,000	12,500
All other disbursements.....	25,345	673,640	5,485
TOTAL DISBURSEMENTS.....	2,183,932	37,108,311	272,059
Income over disbursements.....	2,229,053	12,161,728	218,782

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	48,118,800	511,610,544	2,458,979
Terminated during year.....	18,613,200	252,050,302	1,670,482
Net gain in insurance.....	29,505,600	259,560,242	788,497
Total insurance in force, Paid for.....	152,190,700(o)	1,593,588,750	12,209,543

ASSETS

Real estate.....	185,882	1,938,193	13,174
Mortgage Loans.....	4,760,339	81,303,591	1,051,571
Premium notes and loans to policyholders	1,065,449	21,177,247	64,778
Bonds—Municipal, State and Federal.....	.....	.....	18,200
Bonds—Railroad, including electric railways..	.....	.....	.....
Bonds—Miscellaneous .....	.....	.....	.....
Total bonds owned.....	1,473,644	59,981,103	18,200
Stocks .....	.....	9,004,642	.....
All other assets.....	1,774,577	51,242,520	97,587
Total non-admitted assets.....	157,917	32,598	17,451
TOTAL ADMITTED ASSETS.....	9,259,891	224,647,296	1,245,310

LIABILITIES

Net reserve.....	8,047,609	152,676,806	931,425
Total policy claims.....	45,588	1,360,319	6,000
Dividends apportioned payable in 1924..... (k)	23,881	(a) 2,381,406	.....
Amount set aside for deferred dividend policies .....	.....	3,074,219	.....
Surplus or special funds apportioned.....	.....	(b) 3,000,000	.....
All other liabilities, exclusive of capital stock	329,292	34,370,657	28,615
LIABILITIES (excl. of cap. stock and surplus)	8,446,370	196,863,407	966,040
CAPITAL STOCK.....	.....	10,000,000	250,000
Unassigned funds (SURPLUS).....	813,521	17,783,889	29,270

GAIN AND LOSS EXHIBIT

Loading on gross premiums.....	1,084,577	4,842,830	90,611
Gain from loading..... (d)—	388,897	(d) —3,705,393	(d) —74,956
Gross interest earned during year.....	393,719	9,411,081	68,321
Investment expenses incurred during year....	686	524,304	4,817
Net income from investments.....	393,033	8,886,777	63,504
Interest required to maintain reserve.....	262,739	5,183,199	33,469
Gain from interest.....	130,294	3,703,578	30,035
Ratio of net interest to mean invested assets..	6.17%	5.28%	6.19%
Ratio of 1st yr. premiums to total prem. income	23.5%	17.3%	18.5%
Cost of procuring new business.....	626,224	2,934,275	66,679
Ratio to 1st Year Premiums.....	67.1%	43.9%	84.3%
Per \$1,000 of new business.....	\$14.98	\$8.44	\$28.61
Insurance expense less acquisition cost.....	847,250	5,613,949	98,888
Ratio to premium income.....	21.4%	14.5%	23.1%
Per \$1,000 insurance in force.....	\$5.57	\$3.52	\$8.10
Expected mortality on net amount at risk....	1,160,845	15,386,226	72,798
Gain from mortality.....	723,154	4,812,323	25,531
Ratio of actual to expected mortality.....	37.7%	68.7%	64.9%
Basis for valuation of securities.....	.....	.....	Market

NOTE—See explanation preceding statements, page 15.

(a) \$237,319 for deferred dividend policies. (b) Special security reserve, \$2,000,000; special mortality reserve, \$1,000,000. (c) Coupons. (d) Loss. (e) Coupons \$42,675 included. (f) General contingency \$25,000; mortality fluctuation, \$15,000.

ABSTRACTS FROM ANNUAL STATEMENTS

Alabama Natl., Ala.	American Bankers, Ill.	American Central, Ind.	American Home, Kans.	American Life, Colo.	American Life, Mich.
44,355	136,871	788,176	22,968	87,768	312,392
255,386	432,344	1,925,038	143,805	328,235	1,618,539
91,514	134,363	595,166	42,745	79,660	400,075
24,824	36,191	178,540	3,961	22,767	72,592
416,079	739,769	3,486,920	213,479	518,430	2,403,598
59,847	103,166	672,791	26,000	46,441	315,691
5,000	2,300	46,864	10	.....	22,874
29,564	170,223	423,622	32,053	66,589	225,947
(c) 28,993	(c) 2,142	(e) 125,660	.....	(c) 45,801	24,847
123,404	277,831	1,268,937	58,063	158,831	589,358
84,789	279,819	1,223,867	63,102	156,880	767,744
18,785	.....	10,960	.....	.....	.....
14,501	125,390	25,772	10,184	.....	31,873
241,479	683,040	2,529,536	131,349	315,711	1,378,975
174,600	56,729	957,384	82,130	202,719	1,024,623
1,939,000	1,976,553	42,134,820	660,500	3,088,621	12,334,771
1,536,365	4,374,892	21,960,386	627,500	2,981,621	6,854,610
402,635	(l) -2,398,339	20,174,434	33,000	107,000	5,480,161
9,345,091	15,476,837	135,761,922	5,366,965	11,760,102	66,565,055
46,110	398,627	686,134	.....	8,688	334,305
660,169	831,616	6,554,678	592,950	895,924	5,827,878
197,316	366,787	1,951,980	237,218	348,965	1,342,869
339,985	.....	505,535	.....	174,739	.....
14,600	.....	34,060	.....	.....	.....
.....	.....	16,412	.....	40,911	3,000
354,585	108,645	556,007	23,500	215,650	3,000
.....	11,500	.....	.....	.....	.....
248,975	437,689	646,256	73,994	77,799	506,175
12,277	.....	55,275	12,067	7,914	.....
1,607,155	2,154,864	10,395,055	927,662	1,547,026	8,011,227
1,236,762	1,772,865	9,037,549	830,105	1,097,384	7,159,977
5,000	22,284	95,975	.....	2,000	35,191
.....	.....	3,944	.....	.....	(h) 4,069
.....					
.....	(m) 175,255	(f) 40,000	.....	(g) 11,777	42,363
48,184	62,516	783,697	35,737	49,225	446,623
1,289,946	2,032,920	9,961,165	865,842	1,360,386	7,688,223
156,588	118,505	137,000	.....	200,000	200,000
160,621	3,439	296,890	51,820	86,640	123,004
68,993	79,658	433,301	39,744	79,674	271,934
(d) -16,447	(d) -182,967	(d) -731,898	(d) -30,555	(d) -70,025	(d) -473,315
94,523	117,220	615,745	44,094	85,274	406,428
.....	12,730	75,366	.....	7,179	28,923
94,523	104,490	540,379	44,094	78,095	377,505
40,464	70,498	345,936	28,689	42,994	247,960
54,069	33,992	194,443	15,406	35,101	129,545
(n) 6.78%	6.03%	5.94%	(n) 5.41%	5.82%	5.31%
14.8%	12.4%	24.8%	13.5%	20.5%	16.1%
46,592	80,056	463,152	.....	88,214	313,031
105%	113.7%	69.0%	.....	103.5%	100.8%
\$24.97	\$43.72	\$11.39	.....	\$36.59	\$27.32
38,848	180,569	702,046	.....	61,486	432,218
13.0%	31.7%	25.9%	.....	14.8%	22.4%
\$4.16	\$11.67	\$5.17	.....	\$5.23	\$6.49
75,200	179,062	1,216,080	47,265	94,938	564,506
30,113	88,354	646,143	24,749	56,640	306,453
59.9%	50.8%	46.9%	47.7%	40.3%	45.7%
Book	Amortized	Amortized	.....	.....	.....

(g) \$10,000 contingent investment fund; \$1,777 guaranteed survivorship fund. (h) To March. (j) Contingency reserve. (k) To March 31, 1924. (l) Decrease; monthly premium business \$146,752 sold to Cloverleaf Life & Casualty Co. (m) Cumulative investment reserve fund. (n) No investment expense charged. (o) \$473,327,028 group ins.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

American Life
Reins., Tex.

American
Mutual, La.

American
Natl., Mo.

INCOME

New Premiums	151,735	32,582	59,489
Renewal Premiums	225,097	110,647	315,299
Gross Interest and Rents	46,801	17,430	85,468
All Other Receipts	329	22,182	5,173
TOTAL INCOME	423,962	182,841	465,429

DISBURSEMENTS

Death claims, incl. additions and dis. claims ..	119,426	20,226	85,916
Endowments, incl. additions and annuities ..	.....	.....	14,500
Surrendered and lapsed policies	3,249	19,382	29,890
Dividends to policyholders .....	.....	.....	.....
Total paid policyholders	12,675	39,608	130,306
Expenses of management (See Note Below) ..	157,373	67,225	159,546
Dividends and interest to stockholders	25,000	.....	6,000
All other disbursements .....	.....	.....	3,396
TOTAL DISBURSEMENTS	305,048	106,832	299,248
Income over disbursements	118,914	76,009	166,181

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	18,911,207	1,779,700	2,942,925
Terminated during year	9,706,095	1,363,760	1,901,990
Net gain in insurance	9,205,112	415,940	1,040,935
Total insurance in force, Paid for	41,224,327	5,476,130	13,225,535

ASSETS

Real Estate .....	.....	74,500	74,059
Mortgage Loans	624,645	.....	1,098,008
Premium notes and loans to policyholders ..	.....	121,498	184,395
Bonds—Municipal, State and Federal	52,032	.....	65,000
Bonds—Railroad, including electric railways ..	.....	.....	18,422
Bonds—Miscellaneous .....	.....	.....	.....
Total Bonds owned	52,032	100,000	83,422
Stocks .....	.....	24,000	.....
All other assets	97,058	61,356	97,028
Total non-admitted assets	14,488	21,207	14,310
TOTAL ADMITTED ASSETS	773,735	381,354	1,536,912

LIABILITIES

Net reserve	257,222	331,249	1,197,995
Total policy claims	18,950	4,325	1,000
Dividends apportioned payable in 1924 .....	.....	.....	.....
Amount set aside for deferred dividend policies ..	.....	.....	.....
Surplus or special funds apportioned .....	.....	.....	.....
All other liabilities, exclusive of capital stock ..	38,530	10,984	36,073
LIABILITIES (excl. of cap. stock and surplus) ..	314,702	346,558	1,235,068
CAPITAL STOCK	250,000	.....	200,000
Unassigned funds (SURPLUS)	209,033	34,796	101,844

GAIN AND LOSS EXHIBIT

Loading on gross premiums	(a) 21,467	32,988	59,846
Gain from loading	(d)—137,179	(d) —33,517	(d) —92,134
Gross interest earned during year	46,445	18,338	95,927
Investment expenses incurred during year	1,702	1,200	9,626
Net income from investments	44,743	17,138	86,301
Interest required to maintain reserve	12,338	11,174	42,354
Gain from interest	32,405	5,964	43,947
Ratio of net interest to mean invested assets ..	6.82%	5.72%	6.37%
Ratio of 1st yr. premiums to total prem. income	40.3%	21.4%	15.9%
Cost of procuring new business	56,525	35,775	54,989
Ratio to 1st Year Premiums	37.3%	116.7%	92.4%
Per \$1,000 of new business	\$8.22	\$21.71	\$21.15
Insurance expense less acquisition cost	102,121	30,731	96,991
Ratio to premium income	27.1%	21.5%	25.9%
Per \$1,000 insurance in force	\$2.48	\$5.61	\$7.33
Expected mortality on net amount at risk	276,106	40,825	108,642
Gain from mortality	153,308	24,562	40,825
Ratio of actual to expected mortality	44.5%	45.6%	62.4%
Basis for valuation of securities	Book	.....	.....

NOTE—See explanation preceding statements, page 15.

(a) Reinsurance only, making gain and loss useless for comparative purposes. (b) \$200,000 stock dividend. (c) Coupons. (d) Loss. (e) \$101,054 on annual dividend

ABSTRACTS FROM ANNUAL STATEMENTS

American Natl., Tex.	American Old Line, Neb.	Amicable Life, Tex.	Atlantic Life, Va.	Atlas Life, Okla.	Baltimore Life (1)
560,400	37,672	240,386	681,426	145,809	463,489
(i) 6,121,164	102,482	623,508	2,587,852	246,606	(i) 1,760,869
902,446	15,689	332,656	677,722	156,237	416,138
199,831	1,837	58,589	79,662	518	31,706
7,783,841	157,680	1,255,039	4,026,662	549,170	2,672,202
1,187,124	12,000	85,673	460,623	81,659	609,033
5,914	.....	2,000	24,876	.....	134,168
312,426	1,171	8,068	405,460	13,103	145,667
35,240	1,075	(c) 86,888	424,093	(c) 1,920	68,970
(g) 1,779,610	14,246	254,629	1,315,052	96,682	957,838
2,812,340	40,510	475,000	1,007,687	267,901	914,349
122,500	.....	102,500	(b) 249,993	20,000	.....
308,381	(i) 88,009	51,138	46,090	11,227	.....
5,077,831	143,365	883,267	2,618,822	395,810	1,854,107
2,706,910	14,315	371,772	1,407,840	153,360	818,095
105,402,405	1,413,877	8,562,125	21,729,665	5,888,662	(i) 14,892,766
71,822,797	865,221	2,978,539	10,087,087	3,772,951	(i) 9,042,269
33,579,608	548,556	5,583,586	11,642,578	2,115,711	(i) 5,850,497
(k) 215,037,404	2,615,750	28,681,647	102,023,085	15,779,641	(i) 58,324,402
995,943	2,206	956,890	688,328	371,564	250,000
6,101,584	264,969	2,271,680	7,972,825	257,031	1,901,385
1,665,852	3,135	1,143,081	2,632,948	40,522	239,956
2,033,424	20,950	120,000	.....	150	2,253,032
1,405,451	.....	.....	.....	.....	2,199,115
2,453,322	.....	15,000	.....	88,000	268,291
5,892,198	20,950	135,000	60,862	88,150	4,707,938
76,000	.....	.....	.....	.....	12,500
2,339,011	46,933	627,394	677,411	324,498	678,627
141,352	.....	15,257	116,392	30,822	10,434
17,070,588	338,193	5,134,245	12,032,374	1,081,765	7,790,406
13,528,483	76,307	3,391,763	9,642,012	474,332	6,623,641
160,679	.....	6,500	118,238	7,000	6,286
.....	.....	.....	(e) 134,367	.....	(g) 41,484
300,450	.....	.....	312,262	.....	.....
63,152	.....	.....	146,002	.....	.....
449,103	50,304	91,548	624,290	83,694	86,637
14,501,867	126,691	3,489,811	10,977,171	565,026	6,758,048
1,000,000	150,000	200,000	500,000	250,000	} 1,032,358
1,568,721	61,502	824,434	555,203	266,739	
1,771,338	26,293	279,864	861,503	109,655	922,885
(d) —867,871	(d) —14,832	(d) —60,659	(d) —69,611	(d) —112,696	35,177
972,492	16,756	376,475	707,169	172,347	380,539
161,225	.....	75,418	71,784	68,889	33,246
811,267	16,756	301,057	635,385	193,458	347,293
452,091	2,404	95,396	327,000	16,323	224,901
359,176	14,352	205,661	308,385	87,135	122,392
6.12%	(j) 5.71%	6.60%	5.84%	.....	4.95%
(h) 24.9%	26.9%	27.8%	19.0%	37.2%	.....
(i) 429,793	38,073	223,430	430,068	125,115	(h) 188,761
(h) 78.5%	101%	93.0%	69.1%	85.8%	(h) 47.0%
(h) \$19.25	\$31.97	\$26.55	\$20.03	\$22.28	(h) \$5.85
2,209,416	3,052	137,493	501,076	97,235	698,947
33.1%	2.18%	15.9%	15.3%	24.8%	31.4%
\$10.28	\$1.17	\$4.79	\$4.91	\$6.16	\$7.05
1,577,942	18,328	223,424	797,554	135,301	460,977
541,556	7,655	147,883	425,753	57,097	10,587
65.7%	58.2%	33.8%	46.6%	57.8%	97.7%
		Book	Amortized	Book & Par	Amortized

policies to March 31, 1924; \$33,313 on deferred dividend policies to December 31, 1924.
 (f) Includes A. & H. Department. (g) Includes \$222,874 A. & H. (h) Ordinary only.
 (i) Industrial included. (j) No investment expense charged. (k) \$141,432,330 industrial.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Bankers Life. Bankers Life. Bankers Natl.
Iowa Neb. Colo.

INCOME

New Premiums	3,535,070	381,079	96,631
Renewal Premiums	14,800,339	2,602,167	.....
Gross Interest and Rents	3,379,825	1,276,674	4,051
All Other Receipts	324,400	10,784 (h)	50,339
TOTAL INCOME	22,339,634	4,270,704	151,021

DISBURSEMENTS

Death claims, incl. additions and dis. claims..	8,183,895	370,142	.....
Endowments, incl. additions and annuities...	16,299	5,764	.....
Surrendered and lapsed policies	624,632	969,365	.....
Dividends to policyholders	1,665,944	821,803	.....
Total paid policyholders	10,490,770	2,167,074	.....
Expenses of management (See Note Below)...	4,940,964	682,411	64,881
Dividends and interest to stockholders .....	.....	16,000	.....
All other disbursements	48,167	13,304	.....
TOTAL DISBURSEMENTS	15,479,901	2,878,789	64,881
Income over disbursements	6,859,733	1,391,915	86,140

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	123,176,003	11,508,993	1,777,500
Terminated during year	73,640,234	6,648,030	15,000
Net gain in insurance	49,535,769	4,860,963	1,762,500
Total insurance in force, Paid for	711,629,554	100,441,169	1,762,500

ASSETS

Real Estate	75,953	141,239	1,500
Mortgage Loans	52,197,991	17,787,134	83,000
Premium notes and loans to policyholders	5,071,217	3,245,199	52,140
Bonds—Municipal, State and Federal	2,904,966	.....	14,990
Bonds—Railroad, including electric railways .....	.....	.....	.....
Bonds—Miscellaneous .....	.....	.....	3,500
Total bonds owned	2,904,966	1,388,720	18,490
Stocks .....	.....	.....	.....
All other assets	3,705,151	743,472	9,970
Total non-admitted assets	695,660	.....	29,400
TOTAL ADMITTED ASSETS	63,955,278	23,305,764	165,120

LIABILITIES

Net reserve	45,410,925	15,583,412	42,770
Total policy claims	798,685	30,234	.....
Dividends apportioned payable in 1924	2,150,000 (e)	904,364	.....
Amount set aside for deferred dividend policies .....	.....	5,146,224	.....
Surplus or special funds apportioned	(a) 10,492,002 (f)	420,000	.....
All other liabilities, exclusive of capital stock	2,899,001	591,892	4,400
LIABILITIES (excl. of cap. stock and surplus)	61,750,813	22,676,126	47,190
CAPITAL STOCK .....	.....	100,000	100,000
Unassigned funds (SURPLUS)	2,204,465	529,638	17,920

GAIN AND LOSS EXHIBIT

Loading on gross premiums	3,603,613	699,241	52,220
Gain from loading	1,462,276	71,519	(d) —20,900
Gross interest earned during year	3,359,127	1,272,779	6,030
Investment expenses incurred during year	143,383	65,913	.....
Net income from investments	3,215,744	1,206,866	6,030
Interest required to maintain reserve	1,502,785	607,186	81,000
Gain from interest	1,712,959	599,680	5,210
Ratio of net interest to mean invested assets ..	5.78%	5.62%	.....
Ratio of 1st yr. premiums to total prem. income	19.0%	10.8%	100%
Cost of procuring new business	1,863,398	239,754	41.0%
Ratio to 1st Year Premiums	52.7%	74.1%	.....
Per \$1,000 of new business	\$16.22	\$22.27	.....
Insurance expense less acquisition cost	3,202,491	387,968	32.10%
Ratio to premium income	17.2%	13.0%	.....
Per \$1,000 insurance in force	\$4.50	\$3.86	.....
Expected mortality on net amount at risk	11,373,775	714,749	12.50%
Gain from mortality	3,765,050	429,897	12.50%
Ratio of actual to expected mortality	66.9%	39.9%	0%
Basis for valuation of securities	Ins. Commrs.	.....	Market a

NOTE—See explanation preceding statements, page 15.

(a) Emergency Reserve Fund; Guarantee Fund; Exchange Addition Fund; Employee Retirement Fund. (b) To June 30, 1924; \$93,481 for deferred dividend policies. (c) Loss. (e) \$845,013 for deferred dividend policies. (f) \$320,000 reserve for reinstatement; \$100,000 contingency reserve (g) To March 31, 1924; \$30,726 for deferred

ABSTRACTS FROM ANNUAL STATEMENTS

Bankers Re- serve, Neb.	Bank Svcs., Kans.	Beneficial Life, Utah	Berkshire Life, Mass.	Boston Mutual (i)	Business Men's, Mo. *
628,443	80,699	150,470	798,965	112,078	130,092
2,227,241	429,246	748,099	3,802,923 (i)	1,628,544	95,076
674,019	143,389	273,392	1,652,826	303,830	78,006
57,385	17,620	33,908	184,455	34,024 *	2,816,038
3,587,088	670,954	1,205,869	6,439,169	2,078,476	3,119,212
441,017	98,905	168,695	2,009,724	372,488	14,940
4,250	735	4,300	345,266	43,633	.....
644,478	83,298	110,332	672,856	160,822	3,643
321,576	1,000	40,121	702,618	55,239	.....
1,411,321	183,938 (k)	324,216	3,730,464	641,815	18,583
1,070,334	165,954	209,458	1,162,482	760,133	127,193
10,000	12,000	25,000	.....	.....	25,000
5,480	5,798	61,486	39,432	118,002 *	2,662,181
2,497,135	367,690	620,160	4,932,378	1,519,950	2,832,857
1,089,953	303,264	585,709	1,506,791	558,526	286,355
18,482,325	3,082,195	5,899,431	18,105,545 (i)	11,079,180	3,975,085
14,311,032	2,520,489	3,538,060	9,270,105	7,112,394	1,669,040
4,171,293	561,706	2,361,371	8,835,440	3,966,786	2,306,045
85,737,300	18,109,824	31,020,146	146,598,936 (n)	39,130,891	7,664,700
711,577	.....	273,058	407,500	202,372	.....
1,036,800	1,913,829	2,586,894	11,396,800	1,607,820	1,217,757
2,868,900	469,824	1,180,913	5,784,197	595,311	7,016
.....	.....	429,745	2,536,675	1,361,603	496,589
.....	.....	14,000	9,189,819	598,818	.....
.....	.....	65,950	2,642,939	1,236,508	19,200
8,645,093	73,200	509,720	14,369,433 (m)	3,267,937	515,789
.....	.....	39,820	342,826	.....	.....
712,633	184,897	489,893	1,326,999	451,521	379,134
15,005	25,379	66,104	85,857	7,484	63,488
13,975,003	2,641,750	5,080,298	33,627,755	6,124,961	2,119,696
11,424,648	2,010,111	3,628,392	30,746,308	5,510,071	193,881
65,259	7,000	12,800	109,353	31,026	10,000
(j) 242,169	.....	16,243 (b)	409,373 (l)	17,244	.....
275,418	.....	587,641	295,501	8,163	.....
.....	95,553	.....	.....	.....	.....
533,255	101,001	340,175	648,443	156,545	1,347,701
12,540,749	2,213,665	4,585,251	32,208,978	5,713,049	1,551,582
100,000	200,000	200,000	.....	.....	250,000
1,334,254	228,085	295,047	1,418,777	411,912	318,114
702,754	80,734	200,928	886,376	658,354	92,527
(d) —337,337 (d)	—90,742 (d)	—27,343 (d)	—231,588 (d)	—88,720 (d)	—45,384
662,512	147,264	284,629	1,659,122	311,650	92,037
31,697	681	4,355	68,620	36,501	8,898
630,815	146,583	280,273	1,590,502	275,148	83,139
428,841	68,442	127,029	1,065,633	199,010	3,291
201,974	78,141	153,244	524,869	76,138	79,848
4.88%	.....	6.00%	5.14%	5.10%	4.85%
19.8%	14.8%	16.7%	9.93%	.....	57.4%
487,389	78,106	114,612	212,880	.....	83,209
86.1%	103%	76.3%	46.6%	.....	64.0%
\$26.64	\$34.32	\$20.65	\$12.05	.....	\$21.67
552,703	93,370	113,659	905,084 (i)	557,727	54,702
19.4%	18.3%	12.6%	19.7%	(i) 3.70%	24.1%
\$6.45	\$5.16	\$3.66	\$6.18	(i)	\$7.14
744,760	142,698	295,916	1,551,566	(i) 342,069	49,415
378,306	77,864	163,866	434,648	(i) 58,762	32,930
49.2%	45.4%	44.6%	72%	82.8%	33.3%
Amortized	.....	Market	.....	.....	Book

dividend policies. (h) \$50,000 contributed surplus. (j) \$236,295 for deferred dividend policies. (k) Includes \$768 temporary A. & H. (l) To March 31, 1924; \$253 for deferred dividend policies. (i) Industrial included. (m) \$71,000 foreign bonds. (n) \$25,909,439 industrial. *Includes A. & H.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

California
State

Canada
Life

Capitol
Life, Colo.

INCOME

New Premiums	436,239	4,693,916	290,147
Renewal Premiums	1,149,118	10,704,980	1,186,854
Gross Interest and Rents	360,983	5,075,213	362,355
All Other Receipts	183,817	295,205	59,139
TOTAL INCOME	2,130,157	20,769,314	1,898,491

DISBURSEMENTS

Death claims, incl. additions and dis. claims ..	202,476	3,223,671	265,831
Endowments, incl. additions and annuities ..	.....	1,626,064	18,458
Surrendered and lapsed policies	238,911	1,951,742	181,520
Dividends to policyholders	32,075	2,249,303	112,619
Total paid policyholders	463,462	9,050,780	578,428
Expenses of management (See Note Below) ..	628,049	4,305,430	453,973
Dividends and interest to stockholders	60,000	150,000 (a)	162,500
All other disbursements	15,987	162,832	15,561
TOTAL DISBURSEMENTS	1,167,498	13,669,042	1,210,462
Income over disbursements	962,659	7,100,272	688,029

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	15,388,553	80,370,961	13,261,697
Terminated during year	4,220,921	30,400,165	9,313,590
Net gain in insurance	11,167,632	49,970,796	3,948,107
Total insurance in force, Paid for	52,441,082	(k) 405,267,209	50,043,129

ASSETS

Real Estate	1,025,300	5,373,338	204,831
Mortgage Loans	3,364,779	32,218,930	3,654,571
Premium notes and loans to policyholders ..	1,358,027	13,246,551	1,429,506
Bonds—Municipal, State and Federal	14,513	29,261,324	224,292
Bonds—Railroad, including electric railways ..	.....	1,534,380	27,285
Bonds—Miscellaneous	311,799	3,067,441	463,061
Total bonds owned	326,312	33,863,145	714,638
Stocks	7,500	2,608,082	.....
All other assets	848,456	6,571,898	255,854
Total non-admitted assets	147,080	.....	54,531
TOTAL ADMITTED ASSETS	6,930,368	93,881,944	6,259,398

LIABILITIES

Net reserve	4,852,730	80,136,813	4,877,476
Total policy claims	31,575	755,269	51,506
Dividends apportioned payable in 1924 .....	.....	(g) 3,024,531	(b) 3,861
Amount set aside for deferred dividend policies ..	.....	4,747,114	100,899
Surplus or special funds apportioned .....	.....	1,222,535	.....
All other liabilities, exclusive of capital stock ..	1,211,797	1,809,780	632,428
LIABILITIES (excl. of cap. stock and surplus) ..	6,096,102	91,696,042	5,666,158
CAPITAL STOCK	500,000	1,000,000	250,000
Unassigned funds (SURPLUS)	334,266	1,185,902	343,239

GAIN AND LOSS EXHIBIT

Loading on gross premiums	353,562	2,629,731	366,302
Gain from loading	(d) —273,276	(d) —1,331,580	(d) —46,139
Gross interest earned during year	350,462	5,254,759	367,279
Investment expenses incurred during year	9,790	464,306	43,295
Net income from investments	340,672	4,790,453	323,979
Interest required to maintain reserve	183,321	2,478,643	174,220
Gain from interest	157,351	2,311,811	149,758
Ratio of net interest to mean invested assets ..	5.96%	5.81%	6.16%
Ratio of 1st yr. premiums to total prem. income	25.4%	16.9%	19.6%
Cost of procuring new business	334,031	1,429,680	206,131
Ratio to 1st Year Premiums	83.0%	54.9%	75.6%
Per \$1,000 of new business	\$28.69	\$19.78	\$22.88
Insurance expense less acquisition cost	292,807	2,531,622	206,331
Ratio to premium income	18.5%	16.4%	6.98%
Per \$1,000 insurance in force	\$5.58	\$6.25	\$4.11
Expected mortality on net amount at risk	405,315	3,658,719	429,601
Gain from mortality	252,795	1,709,295	209,691
Ratio of actual to expected mortality	42.1%	53.3%	51.2%
Basis for valuation of securities	Ins. Commrs.	Amortized	Amortized

NOTE—See explanation preceding statements, page 15.

(a) Includes \$150,000 stock dividend. (b) Annual dividends \$3,001 to April 30 1924; \$860 on deferred dividend policies to December 31, 1924. (c) Contingent reserve

ABSTRACTS FROM ANNUAL STATEMENTS

Capitol Svcs., Ohio	Carolina Life (i) *	Cedar Rapids, Iowa	Central Life Ill.	Central Life Iowa	Central Life, Kans.
7,224	16,507	65,888	241,141	881,041	104,706
17,917 (i) *	833,052	371,192	1,007,769	3,348,136	319,012
3,498	27,793	103,172	262,851	824,563	69,643
10,571	8,460	54	52,052	80,244	18,364
39,210	885,812	540,304	1,564,413	5,133,984	511,725
.....	163,688	25,477	152,410	466,871	50,321
..... *	152,735	354	12,000	38,349	3,500
.....	1,336	42,063	196,366	547,596	43,791
.....	.....	8,057	92,615	293,088	6,927
.....	317,759	75,951	453,391	1,345,904	104,539
28,585	519,277	165,772	429,159	1,397,677	205,553
.....	.....	8,000	24,000	.....	.....
.....	.....	1,291	52,528	252,199	236
28,585	817,037	251,014	959,078	2,995,780	310,328
10,625	68,775	289,290	605,335	2,138,204	201,397
354,500	12,778,030	2,507,325	8,507,606	28,838,646	3,021,612
88,500	10,626,440	1,971,674	5,895,731	16,005,296	2,125,464
266,000	2,151,590	535,651	2,611,875	12,833,350	896,208
1,240,500	15,774,969	15,335,721	42,874,404	126,732,491	12,302,841
28,000	149,405	.....	.....	.....	121,328
100,000	120,622	1,571,860	.....	12,041,807	907,689
3,199	12,437	309,424	.....	2,710,036	331,601
.....	33,000	21,233	.....	384,804	50,000
.....					
.....	500	.....	.....	.....	.....
.....	33,500	21,233	.....	384,804	50,000
.....					
11,581	105,429	118,971	.....	1,017,900	66,096
10,636	19,507	24,446	.....	256,354	25,900
142,780	421,393	2,021,488	5,430,276	16,154,547	1,476,714
17,446	305,076	1,728,866	4,323,891	13,157,629	1,327,714
.....	2,200	1,000	26,247	88,229	3,818
.....	.....	.....	111,291 (f)	77,698 (e)	3,633
.....	.....	.....	1,525	244,412	.....
.....	.....	20,000 (e)	30,000	.....	.....
1,116	4,598	63,479	365,226	1,228,504	26,333
18,562	311,874	1,813,345	4,858,690	14,796,472	1,360,958
100,670	100,000	100,000	300,000	.....	.....
23,548	9,519	108,142	272,186	1,358,075	115,756
1,817	438,366	68,683	.....	1,044,622	121,856
(d) —25,630 (d)	—76,972 (d)	—86,974	.....	(d) —372,343 (d)	—76,055
5,628	26,488	110,081	.....	859,351	68,078
.....	4,152	11,986	.....	40,048	6,877
5,628	22,335	98,095	.....	819,303	61,201
400	9,851	61,725	.....	437,424	44,662
5,228	12,484	36,370	.....	381,879	16,539
(h) 4.28%	6.41%	5.63%	5.30%	5.78%	.....
28.7%	(j) 43.1%	15.1%	.....	18.0%	23.3%
2,779	(j) 12,308	52,238	.....	573,220	89,589
38.4%	(j) 74.5%	79.3%	.....	75.2%	90.8%
\$7.93	(j) \$17.98	\$21.90	.....	\$23.69	\$30.89
24,667	503,029	103,419	.....	843,745	108,320
98.1%	59.2%	23.7%	.....	20.0%	25.6%
\$19.89	\$31.89	\$6.75	.....	\$6.66	\$8.81
12,000	184,795	121,240	376,778	1,095,420	103,381
12,000	27,342	103,766	230,110	730,827	61,082
0%	85.2%	14.4%	36.5%	33.3%	40.9%
.....	.....	Par.	.....	Par.	Book

(f) To March 31, 1924; \$11,702 on deferred dividend policies. *A. & H. included.
 (g) \$2,384,587 for deferred dividend policies. (h) No investment expense charged.
 (i) Includes Industrial. (j) Ordinary only. (k) \$16,547,747 group insurance.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.				Central States, Mo.	Century Life, Ind.	Chicago Natl., Life
INCOME						
New Premiums	298,301	65,610	139,300			
Renewal Premiums	1,286,022	123,004	111,075			
Gross Interest and Rents	275,828	28,163	20,168			
All Other Receipts	9,611	3,807	6,386			
TOTAL INCOME	1,869,762	220,584	277,929			
DISBURSEMENTS						
Death claims, incl. additions and dis. claims ..	203,183	23,576	27,353			
Endowments, incl. additions and annuities ..	1,000	.....	100			
Surrendered and lapsed policies	160,847	7,677	9,990			
Dividends to policyholders	39,214	.....	2,064			
Total paid policyholders	404,244	31,253	39,507			
Expenses of management (See Note Below) ..	656,475	117,819	177,256			
Dividends and interest to stockholders	48,000	.....	.....			
All other disbursements	3,069	281	3,199			
TOTAL DISBURSEMENTS	1,111,788	149,353	219,962			
Income over disbursements	757,974	71,231	57,967			
INSURANCE EXHIBIT						
New Business Paid for, incl. revivals and inc.	11,811,221	2,757,375	4,674,112			
Terminated during year	8,654,360	1,784,116	1,051,843			
Net gain in insurance	3,156,861	973,259	3,622,269			
Total insurance in force, Paid for	56,824,325	8,404,462	9,075,852			
ASSETS						
Real Estate	415,328	.....	.....			
Mortgage Loans	2,945,839	447,200	355,500			
Premium notes and loans to policyholders ..	856,341	34,041	26,095			
Bonds—Municipal, State and Federal	400,286	.....	21,831			
Bonds—Railroad, including electric railways ..	18,242	.....	.....			
Bonds—Miscellaneous	19,580	.....	.....			
Total bonds owned	438,108	.....	21,831			
Stocks	11,299	.....	7,600			
All other assets	953,027	53,043	71,973			
Total non-admitted assets	57,068	16,027	20,167			
TOTAL ADMITTED ASSETS	5,619,942	534,284	482,999			
LIABILITIES						
Net reserve	4,665,866	303,032	297,198			
Total policy claims	47,484	.....	1,000			
Dividends apportioned payable in 1924	25,053	.....	2,064			
Amount set aside for deferred dividend policies.	13,716	.....	.....			
Surplus or special funds apportioned	40,000	.....	.....			
All other liabilities, exclusive of capital stock.	321,469	20,182	22,990			
LIABILITIES (excl. of cap. stock and surplus)	5,113,588	323,214	323,252			
CAPITAL STOCK	400,000	200,000	140,000			
Unassigned funds (SURPLUS)	106,354	11,070	19,747			
GAIN AND LOSS EXHIBIT						
Loading on gross premiums	353,527	49,404	98,672			
Gain from loading	(d) —259,344	(d) —66,458	(d) —87,787			
Gross interest earned during year	294,818	27,912	21,616			
Investment expenses incurred during year ..	49,428	3,262	615			
Net income from investments	245,390	24,650	21,001			
Interest required to maintain reserve	162,662	9,140	8,755			
Gain from interest	82,728	15,510	12,246			
Ratio of net interest to mean invested assets ..	4.98%	5.38%	5.23%			
Ratio of 1st yr. premiums to total prem. income	18.5%	32.1%	55.6%			
Cost of procuring new business	288,589	62,357	132,044			
Ratio to 1st Year Premiums	98.4%	103%	94.8%			
Per \$1,000 of new business	\$27.18	\$23.60	\$29.29			
Insurance expense less acquisition cost	324,282	53,505	54,416			
Ratio to premium income	20.5%	28.4%	21.7%			
Per \$1,000 insurance in force	\$5.71	\$6.37	\$6.00			
Expected mortality on net amount at risk	494,730	64,000	63,929			
Gain from mortality	321,058	43,389	38,956			
Ratio of actual to expected mortality	35.1%	32.2%	39.1%			
Basis for valuation of securities	Amortized					

NOTE—See explanation preceding statements, page 15.

(a) \$31,914 on annual dividend policies declared to June 30, 1924; \$438 on deferred dividend policies to December 31, 1924. (b) Includes \$2,077 for A. & H. losses.

ABSTRACTS FROM ANNUAL STATEMENTS

Cleveland Life, Ohio	Cloverleaf Life & Cas. *	Colonial Life, N. J. (i)	Columbia Life, Neb.	Columbia Life, Ohio	Columbian National
188,287	63,932	8,247	23,048	74,117	964,099
924,304	168,423	(i) 2,685,190	52,307	386,299	3,978,724
313,793	27,348	397,899	12,988	135,048	1,411,762
17,255	* 1,364,547	5,322	81	27,970	503,694
1,443,639	1,624,250	3,096,658	88,424	623,434	6,858,279
200,362	25,090	710,486	6,152	116,740	1,212,632
8,540	.....	65,548	.....	23,000	279,122
76,301	15,715	67,770	7,096	93,972	672,182
68,084	238	28,290	8,413	30,688	149,302
353,287	41,043	872,094	23,738	264,400	2,303,238
357,301	150,191	1,203,142	31,080	166,842	1,517,855
140,000	11,296	90,000	.....	2,518	70,000
117,583	1,209,535	.....	.....	32,367	638,689
868,171	1,412,065	2,165,236	54,818	466,127	4,551,493
575,468	212,185	931,422	33,606	157,307	2,310,254
5,546,062	7,669,085	19,464,982	575,316	2,763,130	31,700,538
3,078,774	2,890,096	14,405,622	183,429	1,676,615	19,929,455
2,467,288	4,778,989	5,059,360	381,887	1,096,515	11,771,083
34,717,621	(k) 11,933,384	(l) 67,989,257	2,383,100	16,875,747	167,748,167
290,196	277,025	45,564	.....	41,760	1,010,414
2,690,086	596,697	5,836,714	192,587	1,486,319	5,345,006
581,730	55,006	261,067	53,841	411,778	5,287,153
.....	2,809	604,699	.....	.....	5,053,421
.....	.....	466,233	.....	.....	5,394,690
.....	13,417	229,533	.....	.....	3,698,373
1,433,720	16,226	1,300,465	6,981	448,951	14,146,483
.....	.....	.....	.....	.....	135,241
241,026	164,028	324,750	18,057	149,090	1,407,770
2,780	.....	381	3,538	23,119	332,822
5,236,758	1,108,982	7,768,560	271,466	2,537,898	27,332,066
4,403,031	653,691	6,639,685	257,827	2,100,347	23,221,917
25,979	.....	77,661	.....	30,500	384,614
(a) 32,352	.....	.....	.....	.....	500,000
.....					
104,963	.....	.....	.....	.....	.....
170,433	96,475	84,613	10,075	106,529	1,473,980
4,736,758	750,166	6,801,959	267,902	2,237,376	25,580,511
375,000	250,000	450,000	.....	200,050	1,000,000
125,000	108,816	516,601	3,564	100,472	751,555
247,607	46,656	1,132,449	23,688	85,140	503,066
(d) —71,940	(d) —105,183	(d) —79,038	(d) —7,206	(d) —83,795	863,155
303,396	54,621	410,722	14,168	134,117	1,483,366
38,122	572	6,043	.....	4,629	131,149
265,273	54,049	404,679	14,168	129,488	1,352,217
151,374	26,130	218,482	9,869	74,221	803,313
113,899	27,919	186,197	4,300	55,267	548,904
5.83%	6.26%	5.85%	6.15%	5.70%	5.52%
16.9%	27.5%	(j) 5.70%	20.0%	15.1%	17.9%
157,127	58,077	(j) 2,926	16,827	58,054	395,793
83.4%	90.8%	(j) 35.5%	118%	83.4%	44.6%
\$29.96	\$24.78	(j) \$14.63	\$29.20	\$21.19	\$12.92
162,429	93,762	1,208,561	14,066	110,882	971,028
14.6%	40.3%	44.9%	19.7%	24.1%	19.6%
\$4.86	\$7.86	\$17.78	\$5.90	\$6.70	\$5.79
305,837	74,737	666,993	20,805	135,139	1,626,010
139,890	52,998	34,961	16,017	49,211	679,981
54.3%	29.1%	94.8%	23.0%	63.6%	58.2%
Market	.....	Amortized	.....	.....	Book

*A. & H. included. (e) For deferred dividend policies. (i) Industrial included. (j) Ordinary only. (k) \$2,398,195 industrial business. (l) \$62,630,054 industrial business. \$1,369,069 group insurance.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Columbus Mutual	Common- wealth, Ky. (i)	Connecticut General *
INCOME				
New Premiums.....	673,515	301,231	3,156,136	
Renewal Premiums.....	1,414,048	1,578,393	10,204,819	
Gross Interest and Rents.....	270,191	264,966	2,510,374	
All Other Receipts.....	177,746	11,896	* 1,709,683	
TOTAL INCOME.....	2,535,000	2,156,486	17,581,012	
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	212,008	315,448	2,810,924	
Endowments, incl. additions and annuities...	4,721	1,000	728,663	
Surrendered and lapsed policies.....	98,587	65,006	641,958	
Dividends to policyholders.....	256,519	111,036	589,838	
Total paid policyholders.....	571,835	492,490	4,771,383	
Expenses of management (See Note Below)...	773,105	782,653	3,146,496	
Dividends and interest to stockholders.....	50,000	120,000	150,000	
All other disbursements.....	17,342	4,691	* 1,268,060	
TOTAL DISBURSEMENTS.....	1,512,382	1,399,834	9,335,939	
Income over disbursements.....	1,023,118	756,652	8,245,073	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	19,428,967	22,082,072	144,690,056	
Terminated during year.....	6,725,367	12,178,978	72,435,224	
Net gain in insurance.....	12,703,600	9,903,094	72,254,832	
Total insurance in force, Paid for.....	56,900,039	(j) 65,295,486	(e) 543,799,772	
ASSETS				
Real estate.....	637,620	210,402	692,398	
Mortgage Loans.....	2,868,516	3,124,033	27,273,157	
Premium notes and loans to policyholders...	571,417	660,048	5,844,482	
Bonds—Municipal, State and Federal.....	.....	.....	.....	
Bonds—Railroad, including electric railways..	.....	.....	.....	
Bonds—Miscellaneous.....	.....	.....	.....	
Total bonds owned.....	901,995	868,942	13,756,832	
Stocks.....	.....	53,572	968,210	
All other assets.....	252,192	627,997	4,427,058	
Total non-admitted assets.....	20,512	50,347	34,732	
TOTAL ADMITTED ASSETS.....	5,231,740	5,544,994	52,962,137	
LIABILITIES				
Net reserve.....	3,765,585	4,088,748	43,520,794	
Total policy claims.....	6,190	4,612	612,253	
Dividends apportioned payable in 1924.....	(a) 81,505	.....	635,600	
Amount set aside for deferred dividend policies	305	.....	.....	
Surplus or special funds apportioned.....	.....	.....	(f) 200,000	
All other liabilities, exclusive of capital stock	496,630	129,842	* 3,680,520	
LIABILITIES (excl. of cap. stock and surplus)	4,350,215	4,223,202	48,649,167	
CAPITAL STOCK.....	500,000	1,000,000	1,000,000	
Unassigned funds (SURPLUS).....	381,525	321,792	3,312,970	
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	752,241	880,050	1,395,007	
Gain from loading.....	(d) -20,546	(d) -27,350	(d) -1,724,797	
Gross Interest earned during year.....	294,629	268,211	2,691,452	
Investment expenses incurred during year....	43,620	1,633	168,944	
Net income from investments.....	251,009	266,578	2,522,508	
Interest required to maintain reserve.....	136,649	144,547	1,562,129	
Gain from interest.....	114,360	122,031	960,379	
Ratio of net interest to mean invested assets..	5.80%	5.52%	5.77%	
Ratio of 1st yr. premiums to total prem. income	31.6%	.....	23.6%	
Cost of procuring new business.....	542,345	.....	1,136,492	
Ratio to 1st Year Premiums.....	82.2%	.....	36.0%	
Per \$1,000 of new business.....	\$28.64	.....	\$10.11	
Insurance expense less acquisition cost.....	230,442	.....	1,983,312	
Ratio to premium income.....	11.1%	.....	14.8%	
Per \$1,000 insurance in force.....	\$4.05	.....	\$3.65	
Expected mortality on net amount at risk....	466,284	454,194	5,121,449	
Gain from mortality.....	301,989	187,118	2,421,496	
Ratio of actual to expected mortality.....	35.2%	58.8%	(k) 52.7%	
Basis for valuation of securities.....	Market	.....	.....	

NOTE—See explanation preceding statements, page 15.

(a) To March 31, 1921. (b) \$3,350,000 for dividends to be apportioned on annual dividend policies; \$750,000 investment contingency reserve. (d) Loss. (e) Includes \$92,750,802 group insurance. (f) Contingency reserve. (g) A. & H. benefits. (h) No investment expense charged. (i) Includes industrial. (j) \$26,500,494 industrial busi-

ABSTRACTS FROM ANNUAL STATEMENTS

Connecticut Mutual	Conservative Ind.	Conservative Iowa.	Conservative W. Va.	Continental Assur., Ill.	Continental Life, D. C.
2,562,779	113,697	14,932	187,572	406,219	23,939
12,471,294	286,143	16,206	631,031	754,240	(i) 1,108,381
5,379,588	44,031	8,751	134,306	188,194	21,998
500,804	38,909	189	9,533	387,675	1,161
20,977,525	482,840	40,078	902,442	1,640,328	1,155,479
4,852,547	74,860	.....	161,025	131,728	159,843
634,396	.....	.....	.....	1,724	(g) 288,700
1,901,557	16,593	1,257	53,758	45,187	113
2,679,519	.....	.....	.....	.....	.....
10,268,019	91,455	1,257	214,783	178,639	448,656
3,722,181	253,018	33,363	299,550	543,574	572,484
.....	.....	.....	.....	15,000	20,000
268,149	1,430	402	4,552	24,849	508
14,058,349	345,901	35,022	518,885	762,062	1,041,648
6,919,176	156,939	5,056	443,557	884,266	113,831
80,048,636	5,587,622	595,500	8,349,554	16,853,534	13,918,806
34,244,127	2,783,306	145,000	409,342	6,137,237	12,011,211
45,804,509	2,804,516	450,500	3,680,212	10,716,297	1,907,595
493,104,546	16,850,520	1,333,900	27,192,864	40,878,550	(l) 16,766,112
1,946,978	84,012	.....	513,608	.....	.....
37,358,877	334,334	142,700	1,321,808	1,894,869	29,908
14,231,213	47,375	1,694	264,009	177,737	8
.....	.....	.....	.....	.....	24,415
.....	.....	.....	.....	.....	66,678
.....	.....	.....	.....	.....	142,355
47,782,573	200,000	9,526	553,045	719,893	233,448
3,273,728	.....	.....	.....	.....	500
5,739,768	238,561	15,418	260,728	357,430	300,549
59,494	13,175	7,340	34,842	12,742	6,135
110,333,137	891,107	169,338	2,913,858	3,149,929	564,413
94,017,948	757,809	31,270	2,265,124	1,951,845	385,096
398,320	10,076	.....	12,500	30,223	5,335
.....					
(b) 4,100,000	.....	.....	.....	.....	30,000
6,452,705	21,413	1,087	53,704	157,228	35,783
104,968,973	789,298	32,357	2,331,328	2,139,296	456,214
.....	100,805	100,000	345,440	500,000	100,000
5,364,164	1,004	36,981	237,090	510,633	8,199
2,737,868	111,447	7,427	176,913	272,401	.....
(d) -587,981	(d) -136,230	(d) -5,986	(d) -106,407	(d) -296,641	.....
5,538,767	45,850	8,901	150,668	127,213	.....
502,782	7,922	.....	28,757	2,764	.....
5,035,985	37,928	8,901	121,911	124,449	.....
3,083,055	23,740	1,180	76,673	61,132	.....
1,952,930	14,188	7,721	45,237	63,317	.....
5.05%	5.68%	(h) 5.84%	4.85%	5.56%	.....
15.9%	28.4%	47.5%	22.9%	35.0%	.....
1,167,650	77,783	10,165	164,568	361,023	.....
48.8%	68.4%	68.2%	87.7%	89.0%	.....
\$14.88	\$14.82	\$17.07	\$22.93	\$24.99	.....
2,158,198	168,893	24,275	118,751	208,019	.....
14.4%	42.2%	78.0%	14.5%	17.9%	.....
\$4.38	\$10.02	\$18.21	\$4.37	\$5.25	.....
4,850,137	96,631	11,984	211,985	290,606	.....
2,453,615	30,240	11,984	67,964	176,158	.....
49.4%	68.7%	0%	68.0%	39.4%	.....
Book	Book	Ins. Comm.	Amortized	.....	.....

ness; \$710,634 group insurance. (k) Separating group and regular the ratios should be
 48.6% regular, 75.6% group. (l) \$15,378,793 industrial business. *Includes A. & H
 Department.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Continental Life, Del.	Continental Life, Mo.	Crescent Life, Ind.
INCOME				
New Premiums.....	280,349	590,982	68,684	
Renewal Premiums	1,113,540	1,262,769	59,088	
Gross Interest and Rents.....	275,790	350,607	5,831	
All Other Receipts.....	29,505	25,664	687	
TOTAL INCOME.....	1,699,184	2,230,022	134,290	
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	288,416	265,737	6,100	
Endowments, incl. additions and annuities...	2,020	21,385		
Surrendered and lapsed policies.....	154,146	357,487	2,627	
Dividends to policyholders.....	110,279	50,409		
Total paid policyholders.....	554,861	695,016	8,727	
Expenses of management (See Note Below)...	425,450	603,788	103,662	
Dividends and interest to stockholders.....	99,231	47,888		
All other disbursements.....	11,061	111,860	132	
TOTAL DISBURSEMENTS.....	1,090,603	1,458,552	112,521	
Income over disbursements.....	608,581	771,470	21,769	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	12,098,371	14,121,603	3,069,795	
Terminated during year.....	4,692,027	6,673,528	1,345,241	
Net gain in insurance.....	7,406,344	7,448,075	1,664,554	
Total insurance in force, Paid for..... (o)	47,426,811	(p) 48,183,531	4,949,604	
ASSETS				
Real estate.....		202,411	115,000	
Mortgage Loans.....	1,908,630	3,785,405	46,000	
Premium notes and loans to policyholders....	655,813	1,207,030	4,376	
Bonds—Municipal, State and Federal.....				
Bonds—Railroad, including electric railways..				
Bonds—Miscellaneous.....				
Total bonds owned.....	3,216,363	33,320	68,000	
Stocks.....	28,104			
All other assets.....	382,414	1,070,367	26,938	
Total non-admitted assets.....	48,377	63,599	10,740	
TOTAL ADMITTED ASSETS.....	6,191,324	6,298,533	260,308	
LIABILITIES				
Net reserve.....	4,213,248	5,104,517	116,476	
Total policy claims.....	29,816	37,084		
Dividends apportioned payable in 1924.....	62,600	(b) 39,000		
Amount set aside for deferred dividend policies		32,000		
Surplus or special funds apportioned.....				
All other liabilities, exclusive of capital stock	184,970	283,760	3,854	
LIABILITIES (excl. of cap. stock and surplus)	4,490,634	5,496,361	120,329	
CAPITAL STOCK.....	732,580	490,000	150,000	
Unassigned funds (SURPLUS).....	968,110	312,172	(e) —10,028	
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	348,916	363,040	48,738	
Gain from loading..... (d)	—90,057	(d) —185,796	(d) —48,521	
Gross interest earned during year.....	298,986	357,799	6,000	
Investment expenses incurred during year....	13,895	50,341	1,318	
Net income from investments.....	285,091	307,458	4,683	
Interest required to maintain reserve.....	143,076	169,340	3,176	
Gain from interest.....	142,015	138,118	1,513	
Ratio of net interest to mean invested assets..	5.38%	5.69%	2.00%	
Ratio of 1st yr. premiums to total prem. income	19.7%	33.4%	53.8%	
Cost of procuring new business.....	176,415	319,103	63,698	
Ratio to 1st Year Premiums.....	64.2%	56.6%	92.7%	
Per \$1,000 of new business.....	\$14.68	\$24.71	\$21.42	
Insurance expense less acquisition cost.....	262,558	229,734	33,558	
Ratio to premium income.....	18.8%	63.0%	26.3%	
Per \$1,000 insurance in force.....	\$5.54	\$4.77	\$6.78	
Expected mortality on net amount at risk....	410,137	429,582	31,456	
Gain from mortality.....	167,087	218,875	25,791	
Ratio of actual to expected mortality.....	59.4%	49.1%	18.0%	
Basis for valuation of securities.....				

NOTE—See explanation preceding statements, page 15.

(a) To January 31, 1924. (b) To June 30, 1924; \$9,000 for annual dividend policies. (d) Loss. (e) Impairment. (f) Includes \$4,559 for special contracts. (g) To March 31, 1924. (h) \$14,346,000 for deferred dividend policies. (i) Includes industrial. (j) Includes \$9,192 A. & H. claims. (k) \$14,928,065 industrial. (l) Sick

ABSTRACTS FROM ANNUAL STATEMENTS

Dakota Life, S. D.	Des Moines Life & Ann'y.	Detroit Life	Durham Life (i)	Elkhorn Life & Acci., Neb.	Equitable Life, N. Y.
103,262	108,683	437,107	2,991	51,492	26,516,113
483,695	328,498	902,003	(i) 1,007,947	110,968	97,733,381
178,827	72,439	173,724	29,955	25,221	31,334,891
7,353	38,332	59,736	1,135	264	7,271,281
773,137	547,952	1,573,170	1,042,028	187,945	162,855,666
89,611	33,053	177,029	122,518	22,659	32,488,576
1,145	.....	2,500	(i) 240,031	193	21,913,348
89,511	35,616	136,362	1,124	8,348	21,481,279
22,789	38,622	20,893	.....	5,199	33,408,364
(f) 207,615	107,291	336,784	363,673	(j) 45,592	109,291,567
198,375	241,703	654,505	529,939	70,531	28,111,008
18,000	25,000	4,554	(q) 30,000	.....	7,000
54,097	.....	8,412	2,020	.....	4,003,541
478,088	368,154	1,004,255	925,632	116,028	141,413,116
295,049	179,798	568,915	116,396	71,917	21,442,550
4,699,164	3,706,479	17,948,746	12,566,213	1,076,405	785,071,246
3,482,843	2,421,247	8,444,449	9,111,126	558,592	399,920,731
1,216,321	1,285,232	9,504,297	3,455,087	517,813	385,150,515
23,028,157	14,871,298	42,526,794	(s) 15,290,297	4,285,677 (r)	3,466,574,476
120,267	9,516	488,759	68,070	70,797	13,403,569
1,574,593	1,258,030	1,791,971	410,290	313,400	204,749,273
734,341	65,339	383,810	1,789	70,019	(m) 96,963,132
.....	.....	153,961	79,850	.....	93,402,434
.....	.....	17,862	.....	.....	225,825,612
.....	.....	53,416	.....	.....	18,111,821
337,547	21,750	225,239	79,850	10,900	337,339,867
3,500	.....	47,365	10,000	.....	4,775,115
581,485	140,781	319,806	73,362	99,835	29,713,401
35,162	28,290	82,888	24,066	28,347	1,053,243
3,351,733	1,495,416	3,256,950	643,361	564,951	686,944,357
2,531,014	689,327	2,918,209	468,519	497,371	555,238,548
25,500	2,000	18,289	5,230	3,079	4,730,467
19,008	.....	(a) 1,916	.....	(g) 6,330	(h) 38,846,000
.....	.....	.....	.....	.....	9,161,433
.....	.....	.....	.....	.....	2,636,050
190,156	163,458	86,853	34,757	31,229	29,236,465
2,765,678	854,785	3,025,267	508,506	538,009	639,848,963
300,000	500,000	184,034	50,000	.....	100,000
286,055	140,631	47,649	84,855	26,942	46,995,394
11,019	103,716	398,869	.....	59,046	24,258,935
(d) —80,118	(d) —135,827	(d) —250,306	.....	(d) —6,122	(d) —1,827,710
184,504	78,445	168,240	.....	28,117	32,715,515
7,072	987	20,615	.....	1,654	1,466,939
177,431	77,458	147,625	.....	26,463	(n) 30,930,366
89,791	23,433	96,785	.....	18,295	17,979,409
87,640	54,025	50,840	.....	8,168	12,950,957
5.72%	5.95%	5.51%	.....	5.25%	4.84%
17.2%	23.6%	30.8%	.....	29.8%	17.3%
83,217	107,473	374,541	.....	46,944	10,768,562
82.5%	104%	90.7%	.....	97.1%	50.0%
\$20.51	\$31.20	\$25.09	.....	\$44.72	\$16.99
107,920	132,070	274,634	.....	18,224	15,318,073
18.4%	30.2%	20.5%	.....	11.2%	12.3%
\$4.69	\$8.88	\$6.46	.....	\$4.25	\$4.44
202,933	154,468	336,232	.....	33,580	36,678,956
110,983	132,117	172,308	.....	16,775	16,095,682
45.3%	14.5%	48.7%	Market	50.1%	56.1%
Market	Book	Market and Ins. Comm.	Market	Par	Book

ness and accident claims. (m) Includes \$21,402 for war liens (n) After deduction of \$318,211, net income from investments on disability and additional accidental death benefits. (o) \$51,900 group insurance. (p) \$234,500 group insurance. (q) Includes \$25,000 stock dividend. (r) \$467,602,247 group insurance. (s) \$14,928,065 industrial business.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Equitable Life, D. C. (i)	Equitable Life, Ia.	Equity Life, Mont.
INCOME				
New Premiums.....	267,704	2,055,554	9,273	
Renewal Premiums	1,010,396	8,709,684	11,909	
Gross Interest and Rents.....	159,047	2,487,456	4,130	
All Other Receipts.....	5,887	453,575	6,841	
TOTAL INCOME.....	1,443,034	13,706,269	32,153	
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	216,586	1,662,289	3,000	
Endowments, incl. additions and annuities...	750	488,793	.....	
Surrendered and lapsed policies.....	71,496	921,392	.....	
Dividends to policyholders.....	875	1,541,394	(c) 131	
Total paid policyholders.....	289,707	4,613,868	3,131	
Expenses of management (See Note Below)...	667,988	2,859,630	23,443	
Dividends and interest to stockholders.....	9,600	49,000	.....	
All other disbursements.....	1,865	104,003	172	
TOTAL DISBURSEMENTS.....	969,160	7,626,501	26,746	
Income over disbursements.....	473,874	6,079,768	5,407	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	15,478,868	63,473,152	258,500	
Terminated during year	8,875,920	27,838,515	256,000	
Net gain in insurance.....	6,602,948	35,634,637	2,500	
Total insurance in force, Paid for.....	(b) 34,551,110	348,767,229	709,000	
ASSETS				
Real estate.....	213,470	2,276,503	.....	
Mortgage Loans.....	888,800	38,100,823	48,591	
Premium notes and loans to policyholders....	83,380	6,443,353	1,019	
Bonds—Municipal, State and Federal.....	287,958	2,074,301	.....	
Bonds—Railroad, including electric railways..	577,494	.....	.....	
Bonds—Miscellaneous	542,146	.....	.....	
Total bonds owned.....	1,407,598	2,074,301	62,217	
Stocks	32,809	.....	501	
All other assets.....	248,715	2,809,287	12,555	
Total non-admitted assets.....	17,605	595,198	3,090	
TOTAL ADMITTED ASSETS.....	2,874,772	51,704,266	124,883	
LIABILITIES				
Net reserve.....	2,559,242	43,769,262	16,300	
Total policy claims.....	5,122	163,055	.....	
Dividends apportioned payable in 1924.....	64	1,961,400	.....	
Amount set aside for deferred dividend policies	.....	.....	.....	
Surplus or special funds apportioned.....	.....	(a) 1,220,000	.....	
All other liabilities, exclusive of capital stock	77,905	2,403,449	2,847	
LIABILITIES (excl. of cap. stock and surplus)	2,642,133	49,517,166	19,147	
CAPITAL STOCK.....	120,000	700,000	104,656	
Unassigned funds (SURPLUS)	112,639	1,487,100	1,086	
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	446,409	2,207,705	6,826	
Gain from loading.....	(d) -231,174	(d) -625,875	(d) -17,411	
Gross interest earned during year.....	175,019	2,676,414	5,960	
Investment expenses incurred during year....	13,600	148,269	.....	
Net income from investments.....	161,419	2,528,145	5,960	
Interest required to maintain reserve.....	85,657	1,491,943	45	
Gain from interest.....	75,762	1,036,312	5,500	
Ratio of net interest to mean invested assets..	69.4%	5.59%	(i) 5.51%	
Ratio of 1st yr. premiums to total prem. income	18.9%	16.1%	43.8%	
Cost of procuring new business.....	244,070	996,386	9,690	
Ratio to 1st Year Premiums.....	101%	57.4%	104%	
Per \$1,000 of new business.....	.....	\$16.70	\$37.77	
Insurance expense less acquisition cost.....	433,513	1,837,194	14,540	
Ratio to premium income.....	33.9%	17.1%	68.7%	
Per \$1,000 insurance in force.....	.....	\$5.27	\$20.55	
Expected mortality on net amount at risk....	259,605	2,878,062	6,130	
Gain from mortality.....	63,292	1,596,700	3,000	
Ratio of actual to expected mortality.....	75.6%	44.5%	48.9%	
Basis for valuation of securities.....	Book	Amortized	.....	

NOTE—See explanation preceding statements, page 15.

(a) Mortality fluctuation fund (b) \$24,313,222 industrial business. (c) Coupon
(d) Loss. (e) \$793,900 group insurance. (f) Industrial included. (g) \$11,160 for

ABSTRACTS FROM ANNUAL STATEMENTS

Equity Life, Neb.	Eureka Life, Md.	Farmers & Bankers, Kans.	Farmers & Traders, N. Y.	Farmers Life, Colo.	Farmers Natl. Ind.
63,519	183,545	142,011	69,553	52,655	282,551
78,628	635,090	901,867	307,713	394,970	587,283
1,772	95,798	241,959	71,830	182,831	98,916
57,500	4,783	104,017	1,326	51,605	10,455
201,419	919,216	1,389,854	450,422	682,061	979,205
2,500	174,292	149,135	41,115	85,156	116,002
.....	1,300	774	177	85	.....
1,012	9,807	151,911	15,911	61,046	48,745
.....	982	88,217	.....	40,419	17,268
3,512	(j) 197,541	7	57,203	186,706	182,015
100,725	415,613	295,624	119,738	214,730	441,099
.....	50,000	16,500	23,992	30,838	40,000
34,463	3,893	.....	.....	.....	.....
138,700	667,047	735,288	200,933	427,688	663,114
63,419	252,169	653,566	249,489	.....	316,091
2,558,750	7,467,628	6,547,359	3,370,318	2,108,107	9,481,179
988,750	4,185,377	5,748,012	1,825,615	1,545,336	5,490,433
1,570,000	3,282,251	799,347	1,544,703	652,771	3,990,746
4,094,250	(e) 21,701,345	32,969,567	14,492,739	14,526,411	29,663,387
.....	200,000	.....	.....	787,406	143,884
51,628	421,023	1,879,360	1,010,080	1,509,567	1,523,321
43,247	18,978	841,447	45,849	860,113	127,028
30,518	452,523	1,404,540	201,929	43,500	.....
.....	211,093	.....	14,747	.....	.....
2,000	360,018	.....	105,776	.....	.....
32,518	1,023,634	1,404,540	322,452	43,500	34,800
.....	.....	.....	.....	24,993	.....
138,585	146,725	464,112	143,784	187,170	192,726
4,211	18,960	47,582	8,177	147,105	35,460
265,978	1,810,360	4,589,459	1,522,165	3,412,749	2,021,759
81,936	1,427,570	3,028,593	1,062,392	2,694,140	1,483,867
5,459	10,150	8,500	.....	7,590	6,000
.....	(k) 1,479	.....	.....	.....	.....
5,356	.....	.....	.....	813	.....
.....	.....	559,720	.....	175,860	.....
1,890	38,597	492,485	28,286	96,186	101,473
94,641	1,477,796	4,089,298	1,090,678	2,974,589	1,591,340
115,000	100,000	275,000	300,000	100,377	200,000
56,337	232,564	225,161	131,487	337,783	230,419
71,367	382,851	154,662	51,302	70,900	219,746
(d) -27,695	(d) -21,385	(d) -136,916	(d) -72,856	(d) -75,972	(d) -223,324
2,709	98,149	258,328	74,808	202,359	108,081
374	17,808	21,744	114	64,136	4,309
2,335	80,341	236,584	74,694	138,222	103,772
1,857	47,137	144,279	33,964	98,195	50,491
478	33,204	92,305	40,730	40,027	53,281
44.7%	4.67%	6.03%	6.25%	4.2%	6.34%
73,065	22.4%	13.5%	17.4%	11.7%	32.5%
115%	107,327	126,280	31,289	61,403	234,290
\$36.33	58.5%	\$24.54	\$10.11	\$32.19	\$26.68
25,997	\$16.46	165,299	92,869	85,468	208,779
18.3%	36.3%	15.8%	24.6%	19.1%	24.0%
\$6.35	\$13.68	\$5.01	\$6.41	\$5.88	\$7.04
20,414	192,319	292,667	89,890	146,220	254,469
16,946	36,691	162,435	55,100	94,310	143,724
17.0%	80.9%	44.5%	38.6%	35.5%	43.5%
Book	Amortized	Par	Book	Book	

sick benefits included (k) For deferred dividend policies. (l) No investment expense charged.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Farmers Union Mut., Iowa.	Federal Life, Ill. *	Federal Mutual
INCOME				
New Premiums.....	79,217	244,009	}	3,884
Renewal Premiums	25,848	1,155,451		
Gross Interest and Rents.....	289	400,193		112
All Other Receipts.....	(a) 5,217	* 1,252,704		
TOTAL INCOME	110,571	3,052,357		3,996
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	6,029	324,181		
Endowments, incl. additions and annuities...		53,382		
Surrendered and lapsed policies.....		228,878		
Dividends to policyholders.....		46,636		
Total paid policyholders.....	6,029	653,077		1,085
Expenses of management (See Note Below) ..	74,087	589,467		
Dividends and interest to stockholders.....		30,000		
All other disbursements.....	35	* 826,387		
TOTAL DISBURSEMENTS	80,151	2,098,931		3,735
Income over disbursements.....	30,420	953,426		261
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and loc.	2,296,250	14,437,546		309,230
Terminated during year.....	45,000	8,689,016		189,430
Net gain in insurance.....	2,251,250	5,748,530		119,800
Total insurance in force, Paid for.....	3,014,250	(1) 54,222,481		124,300
ASSETS				
Real estate.....		666,540		
Mortgage Loans.....	8,000	3,645,160		
Premium notes and loans to policyholders....	1,378	1,400,724		
Bonds—Municipal, State and Federal.....	1,575	390,406		2,000
Bonds—Railroad, including electric railways..				
Total bonds owned.....		40,000		
Bonds—Miscellaneous	1,575	430,406		2,000
Stocks.....				
All other assets.....	29,083	839,100		2,333
Total non-admitted assets.....	300	61,957		1,018
TOTAL ADMITTED ASSETS	40,036	* 6,981,930		4,333
LIABILITIES				
Net reserve.....	27,651	5,435,378		3,000
Total policy claims.....		58,642		562
Dividends apportioned payable in 1924.....		(f) 65,185		
Amount set aside for deferred dividend policies		98,448		
Surplus or special funds apportioned.....		150,000		
All other liabilities, exclusive of capital stock	3,946	* 739,891		824
LIABILITIES (excl. of cap. stock and surplus)	31,597	6,547,544		4,386
CAPITAL STOCK		300,000		
Unassigned funds (SURPLUS).....	8,439	134,386		(k) 5
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	66,765	278,298		
Gain from loading.....	(d) -7,322	(d) -233,390		
Gross interest earned during year.....	497	423,323		
Investment expenses incurred during year....		102,426		
Net income from investments.....		320,896		
Interest required to maintain reserve.....	546	186,994		
Gain from interest.....	(d) -34	133,902		
Ratio of net interest to mean invested assets..		5.29%		
Ratio of 1st yr. premiums to total prem. income	75.4%	17.1%		
Cost of procuring new business.....	53,512	192,326		
Ratio to 1st Year Premiums.....	67.6%	80.3%		
Per \$1,000 of new business.....	\$23.30	\$14.05		
Insurance expense less acquisition cost.....	20,575	319,361		
Ratio to premium income.....	19.6%	22.8%		
Per \$1,000 insurance in force.....	\$6.82	\$5.89		
Expected mortality on net amount at risk....	16,046	525,988		
Gain from mortality.....	10,046	280,716		
Ratio of actual to expected mortality.....	38.3%	46.6%		
Ratio for valuation of securities.....		Far		

NOTE—See explanation preceding statements, page 15.

(a) Includes \$5,000 contributed. (b) \$356,352 for deferred dividend policies. (c) Coupons. (d) Loss. (e) Includes \$12,039 coupons. (f) \$33,117 for deferred dividend policies. (g) Includes fire and casualty lines. (h) Disbursements exceed income (j) 1

ABSTRACTS FROM ANNUAL STATEMENTS

Federal Union, Ohio	Fidelity Mutual	First National, S.D.	First Reins. Co., Conn.	Fort Worth Life, Texas	Franklin Life, Ill.
109,884	1,868,203	134,888	124,496	108,969	1,050,155
461,765	7,932,145	367,382	728,487	431,203	3,343,204
68,399	2,913,439	115,295	198,016	165,574	847,294
17,276	294,814	6,173	(g) 767,160	1,688	94,720
657,324	13,008,601	623,738	1,818,159	707,434	5,335,373
89,564	2,241,379	82,035	322,432	71,727	829,992
100	593,159	1,000	-----	-----	176,318
26,240	1,381,796	96,753	60,903	83,141	894,676
-----	1,688,526	(e) 16,207	54,515	(c) 27,294	215,790
115,904	5,904,860	195,995	1,314,090	182,162	2,116,776
231,265	2,462,141	211,708	463,055	157,417	1,597,686
-----	-----	14,933	50,000	16,242	5,000
16,509	260,180	3,618	29,572	3,543	20,343
363,677	8,627,181	426,254	1,856,716	359,364	3,739,805
293,657	4,381,420	196,484	(h) -38,557	348,070	1,595,568
5,020,376	50,420,921	4,834,730	-----	3,529,499	35,681,568
8,801,263	22,324,416	3,068,340	-----	2,238,581	20,698,813
(n)-3,780,787	28,096,505	1,766,390	-----	1,290,918	14,982,755
(m)17,526,435	267,248,034	17,613,563	-----	17,808,849	(o)150,137,940
200,000	1,502,149	45,378	-----	13,497	500,000
801,350	21,948,681	1,123,916	-----	1,440,427	9,764,862
59,608	10,462,551	440,986	-----	775,464	3,480,202
72,866	4,440,750	116,279	1,114,180	(j) 349,450	996,353
223,968	12,287,558	-----	1,071,755	-----	29,846
-----	2,834,009	8,500	348,400	-----	-----
296,835	19,562,317	124,779	2,534,335	349,450	1,026,199
-----	230,444	1,760	255,950	-----	-----
140,244	2,452,482	473,056	1,552,074	124,782	1,427,335
44,460	567,381	132,964	78,377	31,238	-----
1,498,037	56,158,624	2,209,875	4,342,359	2,703,623	16,198,598
1,196,493	47,184,506	1,709,801	1,874,387	2,173,360	14,381,702
1,695	247,740	5,952	62,500	1,000	97,204
-----	(b) 2,163,876	-----	12,500	250	226,840
-----	1,467,955	-----	-----	-----	202,933
-----	-----	-----	-----	65,372	-----
20,598	2,509,847	83,835	1,184,622	73,963	488,018
1,218,786	53,573,924	1,799,588	3,121,509	2,313,945	15,396,697
225,000	-----	250,000	500,000	108,510	100,000
54,251	2,584,700	160,287	720,850	281,168	701,901
124,713	2,074,216	131,388	-----	101,173	829,606
(d) -95,067	(d) -196,752	(d) -66,479	-----	(d) -50,019	(d) -716,520
72,620	3,045,896	128,659	-----	159,416	881,539
4,020	263,451	15,264	-----	8,510	68,890
68,600	2,782,445	113,395	-----	150,906	812,649
38,005	1,638,106	58,623	-----	80,129	516,462
30,595	1,144,339	54,772	-----	70,777	296,187
5.74%	5.45%	6.09%	-----	6.37%	5.63%
19.2%	16.9%	26.8%	-----	16.1%	23.5%
98,901	825,888	127,157	-----	76,140	626,291
90.0%	49.7%	94.3%	-----	87.8%	60.7%
\$22.77	\$17.09	\$27.34	-----	\$24.38	\$19.72
120,878	1,445,080	70,709	-----	75,052	919,835
21.1%	14.7%	14.1%	-----	13.9%	20.9%
\$6.90	\$5.41	\$4.01	-----	\$4.21	\$6.13
141,332	2,549,615	141,663	-----	125,070	1,424,021
57,876	1,029,992	75,751	-----	73,422	707,549
59.1%	59.6%	46.5%	-----	41.3%	50.3%
Amortized	Amortized	Par and Amortized	-----	-----	Book

\$160,000 Treasury Certificates and Notes. (k) Impairment. (l) \$48,034 industrial insurance. (m) \$4,259,964 industrial business. (n) Decrease. (o) \$250,950 group insurance. *A. & H. included.

ABSTRACTS FROM ANNUAL STATEMENTS

**AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.**

**Gem City
Life, Ohio**

**George
Washington**

**Girard Life,
Pa.**

INCOME

New Premiums	49,892	154,036	180,050
Renewal Premiums	(b) 186,368	504,379	588,027
Gross Interest and Rents	40,661	170,957	154,042
All Other Receipts	29,553	78,033	2,198
TOTAL INCOME	306,474	907,405	924,317

DISBURSEMENTS

Death claims, incl. additions and dis. claims..	35,411	120,653	135,642
Endowments, incl. additions and annuities...	1,000	17,342	1,000
Surrendered and lapsed policies	9,123	71,691	71,217
Dividends to policyholders .....	.....	12,699	62,194
Total paid policyholders	45,534	222,385	270,053
Expenses of management (See Note Below)...	104,142	331,547	261,058
Dividends and interest to stockholders	8,764	20,000	20,952
All other disbursements	24,077	30,795	1,470
TOTAL DISBURSEMENTS	182,517	604,727	553,533
Income over disbursements	123,957	302,678	370,784

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	3,818,130	5,831,878	6,066,266
Terminated during year	1,561,132	2,847,962	2,397,997
Net gain in insurance	2,256,998	2,983,916	3,668,269
Total insurance in force, Paid for	9,320,412	21,579,641	24,398,335

ASSETS

Real Estate	40,000	123,796	151,357
Mortgage Loans	558,515	1,433,715	1,071,000
Premium notes and loans to policyholders ..	75,369	677,111	404,821
Bonds—Municipal, State and Federal .....	.....	181,280	146,293
Bonds—Railroad, including electric railways ..	.....	273,940	773,990
Bonds—Miscellaneous .....	.....	346,990	475,795
Total Bonds owned	100,489	802,210	1,396,084
Stocks .....	.....	.....	9,125
All other assets	61,411	209,829	248,944
Total non-admitted assets	24,309	62,800	83,136
TOTAL ADMITTED ASSETS	835,784	3,246,661	3,281,331

LIABILITIES

Net reserve	519,141	2,731,718	2,594,201
Total policy claims	2,489	28,141	15,057
Dividends apportioned payable in 1924 .....	.....	13,000	(e) 13,620
Amount set aside for deferred dividend policies.	.....	.....	19,135
Surplus or special funds apportioned .....	.....	26,674	.....
All other liabilities, exclusive of capital stock.	32,176	147,128	82,819
LIABILITIES (excl. of cap. stock and surplus)	553,806	2,946,661	2,724,834
CAPITAL STOCK	200,000	250,000	419,040
Unassigned funds (SURPLUS)	81,978	50,000	137,457

GAIN AND LOSS EXHIBIT

Loading on gross premiums	63,461	139,067	240,212
Gain from loading	(d) -44,817	(d) -199,325	(d) -31,678
Gross interest earned during year	43,238	173,411	159,661
Investment expenses incurred during year ..	3,545	4,364	9,060
Net income from investments	39,692	169,047	150,601
Interest required to maintain reserve	20,880	86,665	87,150
Gain from interest	18,812	82,382	63,451
Ratio of net interest to mean invested assets..	5.62%	5.83%	5.18%
Ratio of 1st yr. premiums to total prem. income	20.8%	22.4%	19.1%
Cost of procuring new business	46,976	142,177	112,772
Ratio to 1st Year Premiums	95.7%	96.2%	77.0%
Per \$1,000 of new business	\$27.04	\$26.30	\$18.74
Insurance expense less acquisition cost ..	61,302	196,215	159,109
Ratio to premium income	25.9%	29.8%	20.7%
Per \$1,000 insurance in force	\$6.58	\$9.09	\$6.52
Expected mortality on net amount at risk ..	58,536	178,890	183,239
Gain from mortality	24,213	82,855	74,228
Ratio of actual to expected mortality	41.4%	53.7%	59.5%
Basis for valuation of securities	Book and Amortized	Amortized	Amortized

NOTE—See explanation preceding statements, page 15.

(b) Includes accident and group premiums. (c) Coupons. (d) Loss. (e) To June 30, 1924, \$5,880 for annual dividend policies; \$7,742 for deferred dividends. (h)

ABSTRACTS FROM ANNUAL STATEMENTS

Grange Life, Mich.	Great Ameri- can, Kans.	Great North- ern, Ill.	Great Repub- lic, Cal.	Great South- ern, Texas	Great State, Kans.
91,851	50,740	126,598	241,717	643,558	52,602
325,160	161,871	425,136	496,594	2,472,335	197,628
78,908	31,680	139,425	94,638	745,202	14,293
4,914	16,231	(k) 447,535	29,077	59,979	11,126
500,833	260,522	1,138,694	862,026	3,921,074	275,649
66,946	22,354	103,481	92,440	604,455	19,860
.....	.....	.....	.....	6,190	.....
2,216	16,277	37,212	48,305	459,638	20,165
.....	(c) 21,313	.....	(c) 13,121	25,564	14,399
89,162	59,944	140,693	153,866	1,095,847	54,424
139,318	92,030	248,008	351,555	1,051,516	121,434
16,000	.....	27,000	.....	.....	.....
.....	10,259	1,624	5,668	46,789	.....
241,258	162,233	417,325	511,089	2,194,152	175,858
259,575	98,289	721,369	350,937	1,726,922	99,791
4,178,998	1,879,644	5,101,290	7,852,535	34,903,109	1,976,156
2,165,222	1,387,430	1,661,811	3,692,871	26,731,136	1,872,232
2,013,776	492,214	3,439,479	4,159,664	8,171,973	103,924
15,816,958	6,069,156	19,657,795	24,330,755	115,518,642	7,170,450
5,770	75,000	.....	127,087	87,931	.....
1,391,966	322,691	1,413,663	1,165,800	8,932,414	188,300
88,879	69,103	335,771	372,110	3,763,255	91,768
4,853	83,740	136,199	126,047	.....	16,600
.....	.....	287,602	10,676	.....	.....
.....	.....	442,871	119,063	.....	.....
4,853	83,740	867,427	255,787	.....	16,000
.....	.....	.....	100,000	.....	.....
221,769	36,087	214,309	378,740	1,158,236	83,358
14,994	42,814	23,473	49,781	112,118	13,181
1,713,237	586,621	2,831,170	2,369,524	13,941,836	379,426
1,174,723	335,496	1,976,493	1,432,943	11,607,731	333,423
1,948	1,000	14,086	.....	144,874	.....
.....					
.....	.....	.....	.....	(j) 110,000	.....
41,117	70,529	445,541	351,064	894,178	16,744
1,217,788	407,025	2,436,120	1,784,007	12,756,783	350,167
200,000	100,000	225,000	500,000	600,000	.....
295,449	79,596	170,050	115,517	585,053	29,259
77,703	61,917	115,758	189,122	593,126	84,262
(d) —58,850	(d) 29,003	(d) —129,669	(d) —164,347	(d) —396,532	(d) 40,253
102,416	33,688	147,152	114,179	762,141	16,532
3,995	3,666	5,969	8,115	83,815	.....
98,421	30,022	141,183	106,064	678,326	16,532
37,996	10,563	65,944	56,703	409,876	11,390
60,425	19,459	75,239	49,361	268,450	5,142
6.78%	5.74%	6.16%	5.11%	5.80%	(l) 6.07%
22.0%	21.8%	22.7%	31.3%	18.9%	21.0%
73,614	47,382	103,343	209,799	589,009	45,895
80.1%	102%	81.6%	91.1%	91.5%	87.2%
\$18.51	\$34.00	\$21.02	\$27.84	\$25.30	\$27.81
61,929	43,538	142,084	143,670	400,649	78,621
14.9%	20.5%	25.5%	19.5%	12.9%	31.4%
\$3.92	\$7.17	\$7.22	\$5.90	\$3.47	\$10.97
117,107	51,433	147,787	182,031	939,155	62,379
59,500	36,123	47,550	115,175	450,920	.....
49.2%	29.8%	67.8%	36.7%	52.0%	.....
Par	Book	Amortized	Market	.....	.....

\$190,086 for deferred dividend policies. (j) Fluctuation reserve. (k) Includes A. & H.
 (l) No investment expense charged.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Great-West,
Canada

Great Western,
Ia.

Guaranty
Life, Iowa

INCOME

New Premiums	2,218,776	21,001	203,210
Renewal Premiums	9,080,345	.....	576,348
Gross Interest and Rents	3,039,327	.....	112,458
All Other Receipts	530,934	(g) 938,744	1,915
TOTAL INCOME	14,869,382	959,745	893,931

DISBURSEMENTS

Death claims, incl. additions and dis. claims. .	1,563,979	.....	105,622
Endowments, incl. additions and annuities. .	321,585	.....	11,358
Surrendered and lapsed policies	1,228,593	.....	118,324
Dividends to policyholders	1,346,521	.....	4,449
Total paid policyholders	4,460,678	.....	239,753
Expenses of management (See Note Below) . .	3,235,863	24,795	315,628
Dividends and interest to stockholders	150,000	.....	7,000
All other disbursements	119,655	(g) 898,610	.....
TOTAL DISBURSEMENTS	7,966,196	923,405	547,742
Income over disbursements	6,903,186	26,340	346,189

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	68,341,478	1,246,500	6,796,589
Terminated during year	33,119,590	90,500	3,849,183
Net gain in insurance	35,221,888	1,156,000	2,947,406
Total insurance in force, Paid for	353,829,034	1,156,000	27,329,749

ASSETS

Real Estate	1,607,647	37,500	7,466
Mortgage Loans	28,115,601	431,900	1,716,450
Premium notes and loans to policyholders ..	8,529,502	.....	418,769
Bonds—Municipal, State and Federal .....	.....	.....	.....
Bonds—Railroad, including electric railways. .	.....	.....	.....
Bonds—Miscellaneous .....	.....	.....	.....
Total Bonds owned	12,743,631	192,161	72,000
Stocks	728,867	.....	.....
All other assets	4,509,895	42,063	216,087
Total non-admitted assets .....	.....	21,899	20,977
TOTAL ADMITTED ASSETS	56,235,143	703,624	2,430,772

LIABILITIES

Net reserve	44,047,101	4,435	2,219,110
Total policy claims	210,172	.....	1,000
Dividends apportioned payable in 1924	(e) 1,698,278	.....	1,250
Amount set aside for deferred dividend policies.	3,903,080	.....	.....
Surplus or special funds apportioned	600,000	.....	.....
All other liabilities, exclusive of capital stock.	3,342,537	324,189	48,718
LIABILITIES (excl. of cap. stock and surplus)	53,801,168	328,624	2,270,078
CAPITAL STOCK	1,000,000	250,000	100,000
Unassigned funds (SURPLUS)	1,433,975	125,000	60,694

GAIN AND LOSS EXHIBIT

Loading on gross premiums	2,165,210	.....	159,115
Gain from loading	(d) —964,416	.....	(d) —168,107
Gross interest earned during year	3,266,485	.....	121,050
Investment expenses incurred during year	231,209	.....	920
Net income from investments	3,035,276	.....	120,130
Interest required to maintain reserve	1,493,077	.....	70,118
Gain from interest	1,542,199	.....	50,012
Ratio of net interest to mean invested assets. .	6.48%	.....	5.88%
Ratio of 1st yr. premiums to total prem. income	18.0%	.....	22.6%
Cost of procuring new business	1,355,570	.....	155,294
Ratio to 1st Year Premiums	66.6%	.....	88.2%
Per \$1,000 of new business	\$21.62	.....	\$23.21
Insurance expense less acquisition cost	1,774,056	.....	171,928
Ratio to premium income	15.7%	.....	22.1%
Per \$1,000 insurance in force	\$5.01	.....	\$6.29
Expected mortality on net amount at risk	3,058,651	.....	195,416
Gain from mortality	1,845,080	.....	106,542
Ratio of actual to expected mortality	39.7%	.....	45.5%
Basis for valuation of securities .....	.....	.....	Book

NOTE—See explanation preceding statements, page 15.

(a) Sick and accident claims. (d) Loss. (e) \$1,533,121 for deferred dividend policies. (f) \$526,518 for deferred dividend policies. (g) A. & H. Department. (h)

ABSTRACTS FROM ANNUAL STATEMENTS

Guardian Life, N. Y.	Hawkeye Life, Iowa	Home Friendly, Md. (j)	Home Life, N. Y.	Home Life of Amer., Pa. (i)	Home Life Ark.
1,717,343	16,287	360,286	1,075,676	217,016	149,676
6,418,230	260,712	885,351	6,611,179	(i) 1,773,225	361,723
2,504,079	17,769	41,338	2,425,284	186,116	100,654
163,463	324	2,621	172,157	12,273	50,000
10,803,115	295,092	1,289,596	10,284,296	2,188,630	662,053
1,686,060	35,000	168,130	1,930,440	390,957	91,820
1,106,334	.....	(a) 394,368	1,757,673	2,000	.....
1,619,733	2,731	3,286	1,009,196	96,601	43,292
1,458,200	28,170	1,444	1,174,235	14,762	9,292
5,870,318	65,901	567,228	5,871,544	504,320	144,404
2,225,625	71,323	.....	1,812,521	876,263	224,691
24,000	.....	.....	.....	40,000	15,000
129,788	.....	.....	83,768	2,777	648,495
8,249,731	137,224	1,111,273	7,767,833	1,423,360	1,032,590
2,553,384	157,868	178,323	2,516,463	765,270	(h) —370,537
43,772,689	512,000	8,774,824	32,811,177	(i) 16,202,029	7,522,954
25,460,333	.....	7,054,118	17,601,919	(i) 11,567,705	2,492,108
18,312,356	* —751,000	1,720,706	15,210,158	(i) 4,634,324	5,030,846
228,443,643	6,668,000	13,726,194	247,373,210	(k) 55,383,582	19,152,785
2,461,204	.....	81,161	1,500,000	252,539	97,128
22,450,792	347,037	.....	10,463,940	1,241,500	169,243
6,820,206	7,747	45	9,287,495	325,379	426,548
4,900,392	.....	.....	6,499,401	421,924	14,900
5,992,882	.....	.....	16,835,509	918,864	.....
487,162	.....	.....	2,603,574	95,492	733,023
11,380,436	65,001	947,629	25,938,484	1,436,280	747,923
20,700	.....	.....	631,310	23,300	145,525
2,205,946	80,426	234,960	833,993	762,380	319,432
237,369	.....	829	910,476	44,593	41,664
45,339,284	500,211	1,263,795	48,655,222	4,041,378	1,905,799
36,440,574	337,214	772,158	43,502,722	3,482,251	1,370,599
440,106	.....	1,615	260,864	35,299	14,500
(i) 1,797,518	.....	.....	1,215,000	.....	.....
787,177	.....	.....	.....	.....	4,782
.....	.....	.....	(a) 250,000	.....	.....
2,542,829	12,530	12,386	1,661,140	114,102	63,547
42,008,204	349,744	786,159	46,889,726	3,631,652	1,453,428
200,000	100,600	.....	.....	250,000	250,000
3,131,080	49,867	477,636	1,765,496	159,726	202,371
1,487,427	82,870	.....	1,485,524	674,550	109,831
(d) —465,066	13,593	.....	(d) —224,036	(d) —204,993	(d) —103,669
2,520,834	22,359	.....	2,436,628	192,887	94,547
286,696	756	.....	159,687	14,340	13,420
2,234,138	21,603	.....	2,276,941	178,247	81,127
1,149,238	8,923	.....	1,419,107	109,867	47,361
1,084,900	12,680	.....	857,834	68,380	33,766
5.41%	5.85%	.....	4.90%	5.53%	4.22%
17.5%	.....	.....	11.5%	(g) 23.5%	27.7%
763,397	.....	.....	448,374	(g) 162,736	114,774
53.7%	.....	.....	50.8%	(g) 75.0%	80.9%
\$17.96	.....	.....	\$14.01	(g) \$19.30	\$17.43
1,189,096	.....	.....	1,204,460	(g) 674,187	98,725
14.6%	.....	.....	15.8%	(g) 73.0%	19.3%
\$5.19	.....	.....	\$4.87	(g) \$21.72	\$5.15
2,028,857	49,332	.....	2,225,877	553,005	150,400
973,508	21,293	.....	978,472	185,099	72,680
52.0%	56.9%	.....	56.0%	66.5%	51.7%
Amortized	.....	.....	Amortized	Amortized	Market

Disbursements exceed income. (i) Includes industrial. (j) All industrial business. (k)
\$24,350,825 industrial business. *Decrease.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Idaho State	Illinois Life	Independent Life, Tenn. (i)
INCOME				
New Premiums	221,688	803,465	33,612	
Renewal Premiums	605,578	3,537,916	(i) 472,126	
Gross Interest and Rents	164,690	1,168,288	99,048	
All Other Receipts	64,494	75,029	10,888	
TOTAL INCOME	1,056,450	5,584,698	615,674	
DISBURSEMENTS				
Death claims, incl. additions and dis. claims..	65,973	918,763	85,611	
Endowments, incl. additions and annuities...	50	166,827	80	
Surrendered and lapsed policies	92,299	571,759	11,680	
Dividends to policyholders	(c) 72,254	115,831	(c) 4,090	
Total paid policyholders	230,577	1,773,180	101,461	
Expenses of management (See Note Below)...	364,677	1,368,025	380,403	
Dividends and interest to stockholders	16,000	120,000	11,961	
All other disbursements	42,443	46,721	64,703	
TOTAL DISBURSEMENTS	653,697	3,307,926	558,528	
Income over disbursements	402,753	2,276,772	57,146	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	8,303,870	27,026,791	(i) 11,051,001	
Terminated during year	4,283,361	17,813,176	(i) 9,417,540	
Net gain in insurance	4,020,509	9,213,615	(i) 1,633,461	
Total insurance in force, Paid for	27,124,228	150,301,991	(i) 17,415,915	
ASSETS				
Real Estate	100,244	1,817,658	461,967	
Mortgage Loans	1,450,052	9,195,060	145,269	
Premium notes and loans to policyholders ..	709,228	3,169,773	86,862	
Bonds—Municipal, State and Federal	153,422	1,221,553		
Bonds—Railroad, including electric railways..	(j) 63,493	281,115		
Bonds—Miscellaneous	25,000	2,059,695		
Total Bonds owned	241,915	3,562,363	130,875	
Stocks		2,404,249		
All other assets	271,390	3,559,830	128,801	
Total non-admitted assets	59,115	403,464	12,000	
TOTAL ADMITTED ASSETS	2,772,829	23,708,933	952,781	
LIABILITIES				
Net reserve	2,010,154	19,115,160	599,007	
Total policy claims	1,649	64,455	1,000	
Dividends apportioned payable in 1924	14,827	132,535		
Amount set aside for deferred dividend policies.		(b) 12,622		
Surplus or special funds apportioned	8,381			
All other liabilities, exclusive of capital stock.	412,018	2,347,473	16,632	
LIABILITIES (excl. of cap. stock and surplus)	2,447,829	21,672,245	616,639	
CAPITAL STOCK	200,000	1,000,000	201,695	
Unassigned funds (SURPLUS)	125,000	1,036,688	134,448	
GAIN AND LOSS EXHIBIT				
Loading on gross premiums	303,915	717,761	248,193	
Gain from loading	(d) —66,955	(d) —615,135	(d) —92,019	
Gross Interest earned during year	174,749	1,153,995	97,832	
Investment expenses incurred during year	9,934	48,937	53,762	
Net income from investments	164,815	1,105,058	44,070	
Interest required to maintain reserve	66,463	730,849	21,938	
Gain from interest	98,352	374,209	22,132	
Ratio of net interest to mean invested assets..	6.88%	5.19%		
Ratio of 1st yr. premiums to total prem. income	26.8%	16.7%		
Cost of procuring new business	201,350	597,187		
Ratio to 1st Year Premiums	90.8%	82.3%		
Per \$1,000 of new business	\$26.77	\$22.98		
Insurance expense less acquisition cost	169,520	735,709		
Ratio to premium income	20.5%	16.9%		
Per \$1,000 insurance in force	\$6.25	\$4.89		
Expected mortality on net amount at risk	212,818	1,401,704	135,321	
Gain from mortality	151,750	712,630	66,817	
Ratio of actual to expected mortality	28.7%	49.2%	49.4%	
Basis for valuation of securities		Market		

NOTE—See explanation preceding statements, page 15.

(a) Contingency reserve. (b) Set apart for optional endowment policies. (c) Contingency. (d) Loss. (e) To March 31, 1924. (f) Includes \$54,191 assessment annuities.

ABSTRACTS FROM ANNUAL STATEMENTS

Indianapolis Life	Inter-Moun- tain Life	International Life, Mo.	International L. & T., Ill.	Inter-South- ern, Ky. (m)	Jefferson Standard
280,852	147,353	1,088,605	71,753	613,345	1,858,488
880,080	374,731	4,078,665	216,316	1,873,260	5,307,380
171,354	95,741	1,119,178	28,837	519,450	1,133,102
93,746	29,394	579,665	585,383	(m) 2,924,609	57,500
1,426,032	647,219	6,866,113	902,289	5,930,664	8,356,470
86,542	70,130	947,785	26,736	553,831	1,254,468
20,500	.....	25,363	.....	6,414	(f) 67,141
63,903	54,454	585,877	131,286	627,365	633,566
116,749	(l) 41,315	486,527	5,676	90,783	437,905
287,694	165,899	1,995,552	163,698	1,344,528	2,393,340
406,201	235,467	1,854,221	182,605	1,196,870	2,578,773
2,580	11,217	154,079	.....	117	70,000
15,914	2,899	231,488	9,500	487,764	30,440
712,389	415,482	4,235,340	355,893	3,029,279	5,072,553
713,643	231,737	2,630,773	546,486	2,901,385	3,283,917
9,791,781	4,849,199	43,283,890	(n) 7,365,190	(m) 40,042,817	66,146,485
4,172,268	2,478,715	25,064,626	1,597,872	14,131,649	31,111,161
5,619,513	2,370,484	18,219,264	5,767,318	25,911,168	35,035,324
40,037,841	16,770,847	162,309,900	10,487,752	88,502,566	215,784,945
251,246	55,525	914,660	25,000	3,737,501	3,624,503
2,441,931	414,409	11,042,013	585,944	3,033,744	11,324,335
470,718	291,735	5,175,628	136,452	2,326,980	4,947,444
343,679	737,328	.....	169,345	.....	205,344
.....	.....	.....	.....	.....	407,286
.....	.....	.....	22,000	.....	277,000
343,679	737,328	2,534,202	191,345	234,082	889,631
.....	.....	.....	.....	53,570	264,700
272,084	155,933	3,436,685	77,163	1,079,621	2,166,706
54,257	19,471	439,667	40,242	116,814	355,373
3,779,658	1,654,930	23,103,188	1,015,904	10,464,498	23,217,319
3,227,503	1,183,065	18,280,892	818,345	8,570,960	19,412,786
14,993	2,627	157,156	7,391	83,582	214,254
(e) 58,900	(k) 856	(h) 125,771	(o) 2,000	.....	531,648
.....	23,000	1,018	.....	.....	593,218
.....					
285,040	230,731	2,684,555	45,467	883,101	1,260,309
3,585,536	1,440,279	21,249,382	873,203	9,537,643	22,012,215
.....	124,510	937,500	134,995	674,957	700,000
194,122	90,141	916,306	7,706	251,898	505,104
336,867	162,204	1,445,202	91,746	792,761	1,532,415
(d) —60,496	(d) —78,720	(d) —184,204	(d) —90,394	(d) —305,734	(d) —944,091
180,884	88,315	1,075,937	42,665	522,577	1,144,359
13,452	97	194,151	1,610	146,296	111,314
167,431	88,218	881,786	41,054	376,281	1,033,045
114,310	45,719	689,757	30,048	254,026	705,520
53,121	42,499	192,029	11,006	122,255	327,525
5.31%	6.14%	.....	6.01%	4.45%	5.26%
24.1%	27.2%	21.1%	24.7%	24.7%	25.9%
223,979	126,892	899,004	80,973	576,546	1,362,393
79.9%	89.3%	82.7%	114%	94.0%	73.3%
\$23.19	\$27.34	\$24.43	\$23.58	\$25.90	\$21.70
173,384	114,092	730,401	101,132	521,949	1,114,112
14.9%	21.9%	14.1%	35.1%	21.0%	15.5%
\$4.33	\$6.80	\$4.50	\$9.64	\$5.90	\$5.16
313,722	134,305	1,439,999	74,320	830,000	2,103,594
230,321	78,969	683,060	45,535	373,198	1,147,582
26.6%	41.2%	52.6%	38.7%	55.0%	45.5%
Amortized	Amortized	.....	Book or Cost	.....	Amortized & Avg. Market

(g) Ordinary only. (h) \$747 for deferred dividend policies. (i) Industrial included.
(j) Warrants. (k) To February 29, 1924. (l) Coupons and dividends. (m) Reinsured
Indiana National in 1923. (n) \$3,879,671 by purchase. (o) To June 30, 1924.

ABSTRACTS FROM ANNUAL STATEMENTS

**AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.**

**John Hancock
Mutual**

**Kansas City
Life**

**Kansas
Life**

INCOME

New Premiums	5,892,239	1,453,684	63,660
Renewal Premiums	(b) 57,149,959	5,824,883	307,530
Gross Interest and Rents	14,103,389	1,570,054	87,330
All Other Receipts	608,474	190,973	4,300
TOTAL INCOME	77,754,061	9,039,594	462,820

DISBURSEMENTS

Death claims, incl. additions and dis. claims ..	14,998,699	1,258,177	44,800
Endowments, incl. additions and annuities ..	2,449,106	20,392	.....
Surrendered and lapsed policies	6,316,659	971,390	20,700
Dividends to policyholders	5,300,628	381,131	(c) 6,900
Total paid policyholders	29,065,092	2,631,090	72,500
Expenses of management (See Note Below) ..	18,723,658	2,330,353	152,000
Dividends and interest to stockholders .....	.....	372,000	33,500
All other disbursements	193,875	28,718	.....
TOTAL DISBURSEMENTS	47,982,625	5,362,161	255,500
Income over disbursements	29,771,436	3,677,433	207,320

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc. (i)	355,120,272	59,554,417	2,997,100
Terminated during year	160,190,238	32,586,252	2,604,100
Net gain in insurance	194,930,034	26,968,165	392,700
Total insurance in force, Paid for	1,863,777,702	261,572,455	12,699,100

ASSETS

Real Estate	8,504,468	866,907	12,600
Mortgage Loans	161,340,705	20,091,533	841,400
Premium notes and loans to policyholders ..	24,700,853	6,029,741	106,800
Bonds—Municipal, State and Federal .....	.....	.....	588,750
Bonds—Railroad, including electric railways ..	.....	.....	.....
Bonds—Miscellaneous .....	.....	.....	.....
Total Bonds owned	87,564,401	618,965	588,750
Stocks	340,216	.....	.....
All other assets	16,903,228	2,409,991	230,000
Total non-admitted assets	477,917	354,680	44,100
TOTAL ADMITTED ASSETS	299,353,871	30,017,137	1,779,700

LIABILITIES

Net reserve	261,816,864	24,616,545	820,000
Total policy claims	872,447	201,549	1,000
Dividends apportioned payable in 1924	(e) 6,775,000	(g) 43,690	.....
Amount set aside for deferred dividend policies.	129,729	195,682	.....
Surplus or special funds apportioned .....	.....	.....	.....
All other liabilities, exclusive of capital stock ..	7,618,444	2,576,004	163,200
LIABILITIES (excl. of cap. stock and surplus)	277,212,484	27,533,470	984,300
CAPITAL STOCK .....	.....	500,000	419,500
Unassigned funds (SURPLUS)	22,141,387	1,983,667	375,900

GAIN AND LOSS EXHIBIT

Loading on gross premiums	17,350,166	1,397,930	63,300
Gain from loading	(d) -1,012,837	(d) -906,358	(d) -74,500
Gross interest earned during year	14,991,894	1,590,613	90,700
Investment expenses incurred during year	1,018,995	89,052	14,400
Net income from investments	13,972,900	1,501,561	76,300
Interest required to maintain reserve	9,359,611	899,467	30,400
Gain from interest	4,613,289	602,094	45,800
Ratio of net interest to mean invested assets ..	5.29%	5.88%	5.07%
Ratio of 1st yr. premiums to total prem. income	79.8%	19.8%	17.1%
Cost of procuring new business	(n) 2,550,227	1,247,960	(n) 68,500
Ratio to 1st Year Premiums	(n) 50.7%	86.7%	108%
Per \$1,000 of new business	\$15.16	\$21.36	\$26.50
Insurance expense less acquisition cost	(n) 4,941,194	1,056,328	(n) 69,300
Ratio to premium income	(n) 14.7%	14.5%	18.7%
Per \$1,000 insurance in force	\$4.84	\$4.04	\$5.40
Expected mortality on net amount at risk	18,149,188	2,371,120	116,600
Gain from mortality	6,992,523	1,319,544	86,750
Ratio of actual to expected mortality	61.5%	44.3%	25.6%
Basis for valuation of securities .....	.....	.....	.....

NOTE—See explanation preceding statements, page 15.

(a) \$227,000 contributed and surplus sale of stock. (b) \$29,334,566 industrial (c) Coupons. (d) Loss. (e) \$108,578 for deferred dividend policies. (g) To June 30 1924; \$43,635 on annual dividend policies. (h) To June 30, 1924. (i) Industrial as

ABSTRACTS FROM ANNUAL STATEMENTS

Knights Life, Pa.	Lafayette Life	Lamar Life, Miss.	Liberty Life, Ill.	Liberty Life, Kans. *	Liberty Natl., Mo.
61,261	134,027	239,776	116,139	147,005	46,723
520,445	504,457	587,970	33,561	509,943	66,701
34,474	184,312	145,819	7,221	49,939	28,857
.....	14,924	45,012 (a)	231,648	* 101,321	286
616,180	837,720	1,018,577	388,569	808,208	142,567
80,336	89,344	164,309	17,100	33,500	37,400
.....	2,000	2,002	.....	.....	.....
3,083	44,094	59,013	.....	5,429	668
.....	(m) 85,842	4,251	.....	67,451	3,887
88,419	221,280	229,575	17,100	106,380	41,955
278,849	253,022	329,851	177,557	243,853	95,191
5,000	.....	19,500	.....	14,288	.....
.....	2,965	10,708	52,381	* 84,543	13,692
367,268	477,267	589,634	247,038	449,064	150,838
248,912	359,453	428,943	141,531	359,144	(k) —7,271
9,944,558	5,611,949	10,198,908	4,017,750	5,430,011	1,599,350
5,160,035	3,185,335	4,253,538	1,369,000	2,070,200	636,500
4,784,523	2,426,614	5,945,370	2,648,750	3,359,800	962,850
19,368,833	20,012,268	29,775,083	4,306,750	16,182,011	4,001,450
.....	442,404	95,391	.....	.....	280,000
.....	1,942,852	1,426,229	107,200	659,280	18,354
3,926	555,449	445,698	.....	163,363	6,161
.....	73,600	211,136	.....	399,925	.....
.....	.....	.....	.....	.....	3,000
890,905	73,600	251,136	.....	399,925	3,000
.....	.....	.....	.....	.....	3,500
66,449	123,041	329,910	251,794	125,752	18,063
11,137	27,604	17,758	15,784	10,055	.....
961,280	3,137,346	2,548,364	358,994	1,348,320	329,078
700,101	2,636,163	2,142,231	66,896	909,222	107,450
3,371	9,004	15,633	.....	10,000	4,000
.....	(l) 12,468	400	.....	(j) 5,021	(h) 2,155
.....	105,396	.....	.....	113	.....
.....	85,863	.....	.....	.....	.....
18,789	130,375	147,600	8,079	* 52,748	86,590
722,261	2,979,269	2,305,864	74,975	977,104	200,195
200,000	.....	130,000	150,000	300,000	100,000
39,019	158,077	112,500	134,019	71,216	28,883
234,916	202,137	177,662	99,450	213,111	41,588
(d) —54,771	(d) —21,778	(d) —138,964	(d) —93,394	(d) —33,296	(d) —36,895
36,380	187,815	144,180	7,532	59,300	23,257
.....	35,436	17,423	.....	308	17,714
36,380	152,379	126,758	7,532	58,992	5,543
20,171	91,003	80,394	1,483	26,762	3,703
16,209	61,376	46,364	6,049	32,230	1,840
(o) 5.12%	5.41%	6.11%	6.07%	5.91%	1.69%
(n) 30.1%	19.7%	27.6%	77.6%	.....	41.2%
109,404	99,603	174,735	116,395	.....	50,931
.....	79.3%	76.4%	100%	.....	109%
.....	\$23.08	\$19.41	\$29.15	.....	\$32.26
180,282	124,312	141,891	76,448	.....	27,552
31.0%	19.5%	17.1%	51.7%	.....	24.3%
\$9.31	\$6.21	\$4.77	\$17.75	.....	\$6.88
119,789	160,809	265,729	29,171	129,421	37,661
41,605	86,701	119,145	12,296	88,540	467
65.3%	46.1%	55.2%	57.9%	31.6%	98.7%
.....	Par	Market	.....	Market	Book

follows: New business, \$178,021,003; terminated, \$85,703,966; gained, \$92,317,037; in force, \$842,295,344. (j) Coupons and dividends. (k) Disbursements exceed income. (l) To February 28, \$688 for deferred dividend policies. (m) \$1,459 coupons. (n) Ordinary only. (o) No investment expense charged. *A. & H. included.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Life & Cas. Co., Tenn.	Life Ins. Co. of Va.	Lincoln Liberty, Neb.
INCOME				
New Premiums	}	5,320,525	480,073	136,266
Renewal Premiums			8,116,186	204,170
Gross Interest and Rents			2,089,308	19,499
All Other Receipts		272,287	12,255	11,611
TOTAL INCOME		5,741,273	10,697,822	361,549
DISBURSEMENTS				
Death claims, incl. additions and dis. claims..		529,701	1,805,642	9,786
Endowments, incl. additions and annuities...			150,664	
Surrendered and lapsed policies		39,717	562,733	8,705
Dividends to policyholders			129,914	(b) 26
Total paid policyholders		569,418	2,648,953	18,511
Expenses of management (See Note Below)...	(I)	2,950,372	3,459,019	162,282
Dividends and interest to stockholders		203,998	320,000	7,000
All other disbursements		1,347,758	51,627	1,822
TOTAL DISBURSEMENTS		5,071,546	6,479,599	189,622
Income over disbursements		669,727	4,218,223	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.		86,210,409	59,152,108	4,543,624
Terminated during year		68,018,599	34,305,703	1,749,629
Net gain in insurance		18,191,810	24,846,405	2,793,976
Total insurance in force, Paid for		82,355,193	255,168,568	10,210,580
ASSETS				
Real Estate		157,064	748,007	
Mortgage Loans		907,603	29,670,959	6,000
Premium notes and loans to policyholders...		42,421	1,730,436	28,912
Bonds—Municipal, State and Federal			1,053,883	454,437
Bonds—Railroad, including electric railways..			700,748	
Bonds—Miscellaneous			215,856	
Total Bonds owned		1,476,526	1,990,885	454,437
Stocks			14,525	
All other assets		569,511	2,761,802	84,672
Total non-admitted assets		258,675	25,589	33,713
TOTAL ADMITTED ASSETS		3,153,125	36,916,614	574,021
LIABILITIES				
Net reserve		1,642,740	29,925,446	336,794
Total policy claims			109,426	
Dividends apportioned payable in 1924			(f) 30,138	4,743
Amount set aside for deferred dividend policies.			225,000	9,920
Surplus or special funds apportioned	(c)	300,000	(g) 1,300,000	(c) 20,000
All other liabilities, exclusive of capital stock.		307,297	883,197	33,493
LIABILITIES (excl. of cap. stock and surplus)		2,250,037	32,373,207	404,950
CAPITAL STOCK		700,000	2,000,000	100,000
Unassigned funds (SURPLUS)		203,088	2,543,407	69,071
GAIN AND LOSS EXHIBIT				
Loading on gross premiums		2,766,041	2,001,260	122,012
Gain from loading	(d)	225,063	(d) 1,204,625	(d) 47,723
Gross interest earned during year		161,145	2,096,173	21,984
Investment expenses incurred during year		24,310	137,051	1,117
Net income from investments		136,835	1,959,122	20,867
Interest required to maintain reserve		49,698	1,011,667	9,439
Gain from interest		87,137	947,455	11,429
Ratio of net interest to mean invested assets..	5.65%		5.86%	4.53%
Ratio of 1st yr. premiums to total prem. income			16.8%	38.4%
Cost of procuring new business	(n)	174,240		113,013
Ratio to 1st Year Premiums	(n)			86.5%
Per \$1,000 of new business	(n)	\$16.95		\$25.81
Insurance expense less acquisition cost		2,816,864	(i) 2,396,558	61,554
Ratio to premium income	52.9%		(i) 27.9%	18.1%
Per \$1,000 insurance in force		\$3.42	(i) \$9.39	\$6.03
Expected mortality on net amount at risk		656,018	2,420,674	77,034
Gain from mortality		148,782	943,782	68,378
Ratio of actual to expected mortality	77.3%		61.0%	11.1%
Basis for valuation of securities	Ins. Comm.		Par and Mar- ket Value	Actual Cost

NOTE—See explanation preceding statements, page 15.

(a) For deferred dividend Policies. (b) Postmortem. (d) Loss. (e) Contingent reserve
(f) To March 31, 1924; \$29,180 for deferred dividend policies. (g) Building fund, asset

ABSTRACTS FROM ANNUAL STATEMENTS

Lincoln Life, Neb. *	Lincoln Natl. Life	Lincoln Reserve, Ala.	Louisiana State Life	Manhattan Life	Manhattan Mut., Kans.
29,814	2,658,047	72,847	65,076	386,705	54,199
16,283	5,744,811	257,122	208,379	1,744,311	38,300
31	982,067	102,550	57,227	1,185,282	5,304
* 279,655	143,913	19,215	23	46,883	1,578
325,783	9,528,838	451,734	330,705	3,363,181	99,381
6,000	1,839,881	78,860	62,772	1,049,167	4,500
.....	38,904	1,000	2,500	365,434	.....
.....	493,055	69,245	16,771	981,475	1,460
.....	148,239	.....	.....	114,226	24
6,000	2,520,079	149,105	82,043	2,510,302	5,984
40,063	3,205,742	183,225	103,271	942,897	52,199
.....	160,000	4,286	.....	18,471	3,740
* 319,795	205,004	8,805	160	51,055	17,275
365,858	6,090,825	345,421	185,474	3,522,725	79,198
(k) —40,075	3,438,013	106,313	145,231	(k) —161,544	20,183
1,039,628	115,675,719	2,643,486	3,050,219	12,944,008	2,719,400
386,500	53,538,942	1,721,078	1,666,751	8,410,666	839,000
653,128	62,136,777	922,408	1,383,468	4,533,342	1,880,400
1,751,715	296,096,925	8,536,338	11,663,941	75,951,527	4,731,511
.....	1,922,770	316,155	.....	4,046,089	11,000
.....	13,849,219	135,878	780,966	6,720,182	54,050
204	2,591,319	175,716	167,802	4,115,556	4,144
.....	214,042	367,862	154,000	.....	.....
.....					
.....	17,895	.....	.....	.....	.....
.....	231,938	367,862	154,900	3,331,108	100
.....	.....	1,890	.....	127,200	.....
764,678	1,553,163	122,083	79,131	1,196,608	20,204
24,754	126,105	47,255	20,238	65,343	12,676
* 764,882	20,148,409	1,119,584	1,182,799	19,536,743	89,398
25,480	16,961,754	766,760	786,261	17,624,791	72,351
.....	332,184	30,268	10,878	172,398	.....
.....	(a) 2,780	.....	.....	(b) 40,092	25
.....	15,073	.....	.....	119,772	.....
.....	76,839	70,000	15,000	(c) 500,000	.....
216,353	1,040,538	52,602	20,660	396,745	8,237
241,833	18,429,168	919,630	832,799	18,853,798	80,613
220,200	1,000,000	119,640	250,000	100,000	.....
302,849	719,241	80,314	100,000	582,945	8,785
21,752	1,422,889	79,864	59,814	396,675	48,143
(d) —18,429	(d) —1,686,932	(d) —64,355	(d) —48,881	(d) —250,006	(d) —9,072
.....	1,034,584	100,517	68,713	1,140,427	4,948
.....	185,911	37,013	.....	307,584	85
.....	848,673	63,504	68,713	832,843	4,863
.....	590,746	27,759	24,826	628,437	2,805
.....	257,928	35,744	43,887	204,406	2,058
64.7%	4.99%	6.87%	23.2%	17.9%	7.02%
31,496	31.0%	28.0%	6,822	201,842	58.2%
105%	1,639,349	69,109	10.8%	53.0%	49,233
\$30.59	62.9%	96.0%	\$2.24	\$16.64	\$18.10
8,685	\$14.64	\$26.94	101,874	444,841	7,982
18.8%	1,470,472	75,110	37.2%	20.9%	6.78%
\$4.96	17.5%	29.2%	\$8.73	\$5.86	\$1.69
11,344	\$4.97	\$8.80	84,789	749,542	15,546
7,381	3,241,162	106,659	26,597	256,433	11,046
34.9%	1,438,401	28,327	65.8%	28.9%	.....
.....	55.6%	73.5%	.....	.....	.....
.....	Market	Book	.....	.....	.....

and contingency reserves. (h) To April 30, 1924; \$18,914 for deferred dividend policies. (j) To May 5, 1924. (k) Disbursements exceed income. (l) Includes \$1,272,217 sick claims. (n) Ordinary only. (o) No investment expense charged. *A. & H. included.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.				Manufacturers, Canada	Maryland Assurance	Maryland Life
INCOME						
New Premiums	2,158,592	78,491	60,234			
Renewal Premiums	7,379,072	211,654	462,406			
Gross Interest and Rents	2,444,231	39,821	234,825			
All Other Receipts	269,347	396	17,800			
TOTAL INCOME	12,251,242	330,362	775,265			
DISBURSEMENTS						
Death claims, incl. additions and dis. claims..	1,262,432	46,384	184,296			
Endowments, incl. additions and annuities...	903,260	.....	92,158			
Surrendered and lapsed policies	1,196,498	11,869	91,864			
Dividends to policyholders	687,300	.....	57,305			
Total paid policyholders	4,049,490	58,253	425,523			
Expenses of management (See Note Below)...	2,944,212	149,632	161,572			
Dividends and interest to stockholders	24,000	.....	8,000			
All other disbursements	73,160	1,465	12,206			
TOTAL DISBURSEMENTS	7,091,862	209,350	607,301			
Income over disbursements	5,159,380	121,012	167,964			
INSURANCE EXHIBIT						
New Business Paid for, incl. revivals and inc.	52,150,911	4,291,911	2,133,259			
Terminated during year	22,856,643	1,956,853	1,413,288			
Net gain in insurance	29,294,268	2,335,058	719,971			
Total insurance in force, Paid for	246,716,731	(o) 14,473,455	17,741,069			
ASSETS						
Real Estate	215,000	.....	205,750			
Mortgage Loans	13,597,435	.....	270,400			
Premium notes and loans to policyholders...	6,785,049	28,809	756,171			
Bonds—Municipal, State and Federal	19,934,410	797,543	1,339,770			
Bonds—Railroad, including electric railways..	1,623,445	102,433	903,313			
Bonds—Miscellaneous	758,987	9,627	809,006			
Total Bonds owned	22,316,842	909,603	3,052,089			
Stocks	544,976	.....	122,188			
All other assets	3,814,066	167,287	268,086			
Total non-admitted assets	3,241	11,758	19,795			
TOTAL ADMITTED ASSETS	47,273,368	1,105,699	4,674,684			
LIABILITIES						
Net reserve	38,867,885	504,599	3,963,533			
Total policy claims	515,976	17,000	24,028			
Dividends apportioned payable in 1924	(1) 984,163	.....	(h) 13,359			
Amount set aside for deferred dividend policies.	2,305,508	.....	59,888			
Surplus or special funds apportioned	(m) 850,000	.....	179,901			
All other liabilities, exclusive of capital stock.	1,197,609	44,991	62,077			
LIABILITIES (excl. of cap. stock and surplus)	44,721,141	566,590	4,302,786			
CAPITAL STOCK	300,000	500,000	100,000			
Unassigned funds (SURPLUS)	2,252,227	39,109	271,898			
GAIN AND LOSS EXHIBIT						
Loading on gross premiums	2,080,134	46,900	107,979			
Gain from loading	(d) —801,463	(d) —108,084	(d) —34,608			
Gross interest earned during year	2,586,984	43,856	240,340			
Investment expenses incurred during year	155,614	1,099	23,380			
Net income from investments	2,431,370	42,757	216,960			
Interest required to maintain reserve	1,382,406	14,961	141,101			
Gain from interest	1,048,964	27,796	75,850			
Ratio of net interest to mean invested assets..	6.15%	4.69%	5.06%			
Ratio of 1st yr. premiums to total prem. income	20.6%	25.9%	11.2%			
Cost of procuring new business	1,283,777	39,063	44,078			
Ratio to 1st Year Premiums	65.2%	51.9%	75.2%			
Per \$1,000 of new business	\$26.32	\$9.84	\$20.70			
Insurance expense less acquisition cost	1,597,821	115,921	98,509			
Ratio to premium income	16.7%	40.0%	18.9%			
Per \$1,000 insurance in force	\$6.47	\$8.01	\$5.55			
Expected mortality on net amount at risk....	2,129,446	98,490	158,385			
Gain from mortality	1,164,690	44,426	60,270			
Ratio of actual to expected mortality	45.3%	54.9%	61.9%			
Basis for valuation of securities	Amortized	Amortized	Amortized			

NOTE—See explanation preceding statements, page 15.

(a) Includes \$93,060 contribution to surplus from sale of stock. (b) To May 31, 1924. (c) Coupons. (d) Loss. (e) Year ending October 31, 1923. (f) To December 31, 1923. (g) Guaranty fund. (h) To March 31, 1924. (i) Industrial included. (1) Industrial as follows: Written, \$912,366,542; terminated, \$414,443,062; gained,

ABSTRACTS FROM ANNUAL STATEMENTS

Mass. Mut. Life	Mass. Svcs. Bank (e)	Medical Life, Iowa	Merchants Life, Iowa	Methodist Ministers	Metropolitan Life, (i)
5,702,803	173,361	104,030	379,346	8,483	31,845,267
26,127,287	541,412	34,074	1,726,637	85,575 (i)	288,209,793
8,580,075	119,684	7,210	319,042	19,135	67,702,142
2,222,572	18,941	(a) 94,917	27,516	38	6,758,829
42,632,737	853,398	240,231	2,452,541	113,231	394,516,031
7,082,018	113,287	2,420	751,520	35,500	63,452,339
701,448	6,584	.....	4,536	1,326	28,673,158
3,460,287	35,252	.....	180,753	7,695	20,638,985
5,905,571	195,826	(c) 2,422	6,183	.....	20,917,228
17,149,324	350,949	4,842	942,992	44,521	133,681,710
6,433,538	52,194	161,304	674,656	16,815	89,825,251
.....	.....	.....	40,000	.....	.....
844,728	2,688	33,071	168,138	.....	8,339,883
24,327,690	405,831	199,217	1,825,786	61,336	231,846,844
18,305,047	447,567	41,014	626,755	51,895	162,669,187
171,855,420	8,569,714	3,050,125	9,733,348	247,500 (I)	2,359,034,859
55,789,033	2,764,618	292,215	8,719,290	233,559	928,337,748
116,066,387	5,845,096	2,757,910	1,014,058	13,941	1,430,697,111
1,028,461,673	25,677,730	4,261,910	77,137,886	2,469,823	9,238,254,068
1,095,225	.....	.....	79,263	.....	29,558,532
68,943,994	1,312,576	197,600	5,006,627	138,070	605,922,414
29,798,833	175,746	7,127	551,774	.....	99,535,601
.....	.....	5,000	232,183	164,542	.....
.....	.....	.....	250	.....	.....
72,221,593	818,702	3,000	232,433	164,542	615,726,670
325,386	.....	.....	.....	.....	4,315,546
10,228,767	512,380	93,139	589,466	118,283	76,340,655
196, 943	5,995	3,758	66,525	.....	2,791,705
182,613,798	2,829,404	302,866	6,459,563	420,507	1,431,399,418
154,854,887	2,255,202	52,855	5,154,196	367,444	1,290,579,178
512,272	12,924	.....	87,277	11,000	4,876,469
(b) 2,910,467	(f) 17,247	.....	5,817	.....	(j) 17,687,744
.....	.....	.....	.....	.....	43,686
.....	(g) 138,063	.....	.....	.....	(k) 9,749,235
14,949,330	251,818	7,030	663,524	6,638	33,713,694
173,226,956	2,675,254	59,885	5,910,814	385,082	1,356,650,006
.....	.....	226,640	400,000	.....	.....
9,386,842	154,150	16,341	148,749	35,425	74,749,412
6,287,499	.....	76,232	375,454	9,992	78,997,248
(d) —78,765	.....	(d) —88,496	(d) —290,780	(d) —6,765	(d) —11,283,860
9,058,136	.....	9,021	310,024	20,030	71,763,469
334,032	.....	477	21,080	.....	3,438,133
8,724,104	.....	8,544	288,945	20,030	68,325,336
5,494,592	.....	1,703	200,165	10,832	45,669,859
3,229,512	.....	6,841	88,780	9,198	22,655,477
5.43%	.....	4.21%	4.91%	5.83%	5.48%
15.5%	.....	72.1%	17.9%	9.02%	(n) 18.6%
2,292,873	.....	93,412	294,990	342	(n) 12,339,963
46.5%	.....	93.8%	78.2%	4.03%	(n) 40.5%
\$13.70	.....	\$30.70	\$31.56	\$1.39	(n) \$10.15
4,073,391	.....	71,316	371,244	16,416	77,941,145
12.8%	.....	51.6%	17.6%	17.5%	24.3%
\$3.96	.....	\$16.73	\$4.81	\$6.55	\$8.44
9,564,573	.....	24,919	1,095,965	38,093	81,098,451
4,804,479	.....	22,499	382,743	(d) — 1,472	32,529,165
49.8%	.....	9.71%	65.1%	103.9%	59.9%
Amortized	.....	Book	.....	Amortized	.....

\$497,923,480; in force, \$3,910,156,310; total group in force, \$617,467,114. (j) \$12,492 for deferred dividend policies. (k) Reserve for dividends payable in 1924, and for other items. (l) \$908,493 on deferred dividend policies. (m) Foreign exchange and contingency reserve. (n) Ordinary only. (o) \$1,987,530 group insurance included.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Michigan
Mutual

Mid-Continent
Life

Midland
Minn.

INCOME

New Premiums	522,107	272,122	53,492
Renewal Premiums	2,263,917	445,766	266,285
Gross Interest and Rents	963,363	62,178	63,459
All Other Receipts	28,669	15,400	303,262
TOTAL INCOME	3,778,056	795,466	686,498

DISBURSEMENTS

Death claims, incl. additions and dis. claims ..	755,967	126,297	53,254
Endowments, incl. additions and annuities ..	232,025	.....	.....
Surrendered and lapsed policies	512,130	40,631	79,831
Dividends to policyholders	64,343	(c) 6,829	2,745
Total paid policyholders	1,564,465	173,757	135,830
Expenses of management (See Note Below) ..	1,007,897	382,945	138,400
Dividends and interest to stockholders	40,000	.....	.....
All other disbursements	10,612	2,553	26,088
TOTAL DISBURSEMENTS	2,622,974	559,255	300,318
Income over disbursements	1,155,082	236,211	386,180

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	20,417,128	10,198,969	6,046,800
Terminated during year	11,075,676	7,214,750	3,540,700
Net gain in insurance	9,341,452	2,984,399	2,506,100
Total insurance in force, Paid for	103,703,857	24,090,966	11,253,100

ASSETS

Real Estate	688,227	10,000	36,823
Mortgage Loans	13,494,739	1,007,060	686,904
Premium notes and loans to policyholders ..	2,813,601	185,232	249,200
Bonds—Municipal, State and Federal .....	.....	52,000	.....
Bonds—Railroad, including electric railways ..	.....	.....	.....
Bonds—Miscellaneous .....	.....	.....	.....
Total Bonds owned	261,678	52,000	217,925
Stocks .....	.....	.....	.....
All other assets	761,128	250,467	189,231
Total non-admitted assets	22,090	38,813	104,106
TOTAL ADMITTED ASSETS	18,019,372	1,504,759	1,380,086

LIABILITIES

Net reserve	16,245,345	1,077,004	1,148,255
Total policy claims	124,605	17,011	13,635
Dividends apportioned payable in 1924	(h) 54,711	.....	.....
Amount set aside for deferred dividend policies.	30,345	.....	.....
Surplus or special funds apportioned .....	.....	.....	.....
All other liabilities, exclusive of capital stock.	253,382	198,979	44,853
LIABILITIES (excl. of cap. stock and surplus)	16,708,388	1,292,994	1,206,743
CAPITAL STOCK	250,000	100,584	167,964
Unassigned funds (SURPLUS)	1,060,984	111,181	5,382

GAIN AND LOSS EXHIBIT

Loading on gross premiums	316,633	191,307	65,965
Gain from loading	(d) —651,937	(d) —165,684	(d) —66,592
Gross interest earned during year	979,232	71,301	67,998
Investment expenses incurred during year	48,141	13,120	5,347
Net income from investments	931,091	58,181	62,651
Interest required to maintain reserve	587,661	39,565	39,359
Gain from interest	343,430	18,616	23,292
Ratio of net interest to mean invested assets ..	4.32%	4.95%	5.39%
Ratio of 1st yr. premiums to total prem. income	18.4%	37.9%	15.9%
Cost of procuring new business	350,725	254,926	64,968
Ratio to 1st Year Premiums	68.2%	93.7%	127%
Per \$1,000 of new business	\$17.42	\$25.72	\$33.33
Insurance expense less acquisition cost	617,844	102,065	67,588
Ratio to premium income	22.2%	14.2%	21.1%
Per \$1,000 insurance in force	\$5.95	\$4.24	\$6.00
Expected mortality on net amount at risk	1,028,833	207,030	99,165
Gain from mortality	514,598	97,980	53,148
Ratio of actual to expected mortality	50.0%	52.6%	46.4%
Basis for valuation of securities	Par	Par	Amortized

NOTE—See explanation preceding statements, page 15.

(a) To June 30, 1924. (b) \$18,501 for accumulated dividends on 10-year renewal term policies; \$70,000 for quinquennial extra dividend fund. (c) Coupons. (d) Loss. (e) To June 30, 1924, \$292,080 for annual dividend policies; to December 31, 1924,

ABSTRACTS FROM ANNUAL STATEMENTS

Midland Life, Mo.	Midland Mutual, Ohio	Midwest Neb.	Minnesota Mutual	Missouri State Life	Modern Life, Minn.
142,013	379,627	75,730	737,296	3,960,096	204,353
636,656	1,605,056	424,166	2,216,450	10,010,809	95,914
158,920	457,664	145,285	565,649	2,645,316	6,391
24,615	13,834	1,000	90,131	471,519	467
962,204	2,456,181	646,181	3,609,526	17,087,740	307,125
125,035	178,930	54,644	678,888	2,746,476	15,000
.....	27,370	4,959	19,776	241,860	.....
101,839	137,905	50,680	372,745	1,466,857	2,981
53,514	208,633	4,039	412,941	758,263	1,218
280,388	552,838	114,322	1,484,350	5,213,456	19,199
254,141	582,312	160,031	1,031,632	5,563,239	164,672
8,000	48,750	24,000	.....	240,000	.....
1,320	76,645	10,140	53,890	409,045	1,603
543,849	1,260,545	308,493	2,569,872	11,425,740	185,474
418,355	1,195,636	337,688	1,039,654	5,662,000	121,651
5,469,008	10,931,737	3,051,253	26,855,837	155,449,489	5,265,500
4,528,541	4,202,770	2,181,643	16,232,735	65,293,236	1,185,000
940,467	6,728,967	869,610	10,623,102	90,156,253	4,080,500
25,756,559	58,965,532	19,080,329 (j)	96,053,072 (g)	475,735,998	8,325,500
125,000	.....	432,516	141,709	2,601,648	.....
1,953,885	6,581,970	1,505,541	6,305,769	28,829,081	142,184
685,783	1,053,144	431,469	2,256,955	9,527,921	14,824
106,873	363,415	5,650	1,280,001	588,818	90,270
.....	.....	.....	226,283	.....	.....
.....	.....	1,000	315,522	.....	.....
106,873	363,415	6,650	1,821,806	588,818	90,270
.....					
183,952	315,305	222,950	925,306	4,442,478	66,226
33,118	63,958	78,671	167,733	285,881	14,601
3,055,493	8,313,834	2,599,126	11,451,545	45,989,946	313,504
2,481,180	6,992,005	2,158,348	9,295,312	38,324,642	122,215
6,098	31,475	2,000	74,663	546,558	.....
..... (a)	117,500	4,103	462,295 (f)	552,832 (e)	.....
.....	240	.....	143,663	1,116,321	.....
..... (b)	88,501	51,600	100,000	2,169	10,000
340,996	553,429	63,747	498,358	2,640,872	29,806
2,828,274	7,783,150	2,279,798	10,574,291	43,083,394	162,001
100,000	300,000	200,000	.....	2,000,000	100,000
127,219	230,684	119,328	877,254	906,552	51,503
171,987	505,321	61,491	906,614	3,186,375	194,329
(d) -86,993	(d) -52,912	(d) -87,486	(d) -122,857	(d) -2,096,819	9,860
163,611	465,650	144,347	605,754	2,788,803	8,523
6,811	18,730	18,423	33,170	375,344	65
156,800	446,900	125,924	572,584	2,413,458	8,458
88,127	236,453	72,370	320,092	1,294,675	5,481
68,673	210,467	53,553	252,492	1,118,783	2,977
5.94%	6.22%	5.49%	5.64%	6.27%	4.15%
17.8%	16.3%	15.1%	22.4%	27.4%	68.1%
123,827	198,138	53,226	443,192	2,907,612	.....
89.3%	61.1%	70.3%	66.9%	75.9%	.....
\$23.38	\$19.00	\$18.49	\$15.00	\$21.32	.....
135,153	360,094	95,751	586,279	2,375,581	.....
17.4%	18.1%	19.2%	19.8%	17.0%	.....
\$5.26	\$6.12	\$5.02	\$6.10	\$4.99	.....
198,603	432,331	173,840	903,879	4,360,049	57,295
100,201	313,456	128,737	417,996	2,008,280	47,403
49.5%	29.5%	25.9%	53.8%	53.9%	17.3%
	Amortized	Book	Amortized	Cost, Book	

\$260,752 for deferred dividend policies. (f) To August 31, 1924, \$331,310 for annual dividend policies. (g) Includes \$38,173,542 group insurance. (h) To March 31, 1924: \$6,885 for annual dividend policies. (i) \$1,003,050 group insurance included. (j) \$1,003,050 group insurance included.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Montana
Life

Morris
Plan

Mountain
States, Colo

INCOME

New Premiums	256,744	183,895	96,6
Renewal Premiums	987,914	16,762	133,5
Gross Interest and Rents	270,166	16,258	14,6
All Other Receipts	79,801	1,000	255,6
TOTAL INCOME	1,594,625	217,915	500,5

DISBURSEMENTS

Death claims, incl. additions and dis. claims..	146,079	32,276	22,5
Endowments, incl. additions and annuities...	1,000	.....	(f) 2
Surrendered and lapsed policies	169,878	.....	5,5
Dividends to policyholders	(c) 156,725	.....	9,3
Total paid policyholders	473,682	32,276	37,7
Expenses of management (See Note Below)...	450,182	120,447	155,1
Dividends and interest to stockholders	295,000	20,000	.....
All other disbursements	114,794	.....	.....
TOTAL DISBURSEMENTS	1,233,658	172,223	192,8
Income over disbursements	360,967	45,682	307,6

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	7,718,177	8,090,350	5,798,5
Terminated during year	5,471,176	6,026,325	1,239,1
Net gain in insurance	2,246,901	2,064,025	4,559,3
Total insurance in force, Paid for	35,247,470	10,502,000	8,009,5

ASSETS

Real Estate	129,912	.....	79,1
Mortgage Loans	1,838,479	55,650	228,3
Premium notes and loans to policyholders ..	1,123,805	.....	76,1
Bonds—Municipal, State and Federal	1,685,790	111,418	.....
Bonds—Railroad, including electric railways..	60,000	102,744	.....
Bonds—Miscellaneous	56,500	.....	.....
Total Bonds owned	1,802,290	214,162	93,0
Stocks .....	.....	.....	.....
All other assets	397,743	155,702	89,4
Total non-admitted assets	56,116	.....	19,4
TOTAL ADMITTED ASSETS	5,292,229	425,514	560,1

LIABILITIES

Net reserve	3,553,481	35,748	302,7
Total policy claims	14,239	4,944	1,1
Dividends apportioned payable in 1924 .....	.....	.....	12,4
Amount set aside for deferred dividend policies.	.....	.....	11,7
Surplus or special funds apportioned	30,000	1,000	.....
All other liabilities, exclusive of capital stock.	791,869	5,377	.....
LIABILITIES (excl. of cap. stock and surplus)	4,389,589	47,069	347,7
CAPITAL STOCK	500,000	100,000	158,8
Unassigned funds (SURPLUS)	402,640	278,445	59,4

GAIN AND LOSS EXHIBIT

Loading on gross premiums	364,935	104,157	116,8
Gain from loading	(d) -70,732	(d) -15,740	(d) -52,1
Gross interest earned during year	272,842	18,554	20,4
Investment expenses incurred during year	14,429	.....	1,1
Net income from investments	258,413	18,554	19,3
Interest required to maintain reserve	132,018	1,191	6,6
Gain from interest	126,395	17,363	12,6
Ratio of net interest to mean invested assets..	5.56%	(j) 4.8%	.....
Ratio of 1st yr. premiums to total prem. income	20.6%	91.6%	41.9%
Cost of procuring new business	228,392	58,965	82,0
Ratio to 1st Year Premiums	89.0%	32.1%	84.9%
Per \$1,000 of new business	\$29.95	\$7.30	.....
Insurance expense less acquisition cost	207,295	60,932	86,9
Ratio to premium income	16.6%	30.4%	37.7%
Per \$1,000 insurance in force	\$5.88	\$5.80	\$10.8
Expected mortality on net amount at risk....	309,765	90,320	49,4
Gain from mortality	210,713	54,794	27,1
Ratio of actual to expected mortality	32.0%	39.4%	45.1%
Basis for valuation of securities	Book	Amortized	Book

NOTE—See explanation preceding statements, page 15.

(a) Contingency reserve. (b) \$12,985,541 for deferred dividend policies. (c) Contingency reserve. (d) Loss. (e) To June 30, 1924. (f) Sick benefit. (g) \$1,409,900 gross

ABSTRACTS FROM ANNUAL STATEMENTS

Mutual Benefit	Mutual Life, Md. (i)	Mutual Life, N. Y.	Mutual Life, Ill.	Mutual Trust, Ill.	Natl. Amer- can, Iowa
7,138,934	561,458	21,788,485	123,042	652,349	67,171
47,538,937	1,519,939	82,479,614	266,336	2,430,959	201,586
17,122,417	205,746	33,928,293	63,562	495,092	33,894
1,917,886	5,187	7,206,530	*† 1,721,546	57,651	28,915
73,718,174	2,292,330	145,402,922	2,174,486	3,636,051	331,566
14,097,174	308,748	32,813,924	70,302	446,589	52,070
2,685,318	1,707	12,402,576	.....	37,518	2,000
7,447,924	44,077	39,355,397	41,085	226,419	40,878
13,000,191	(f) 5,398	33,033,431	6,801	280,781	8,914
37,230,607	359,930	117,605,328	118,188	991,307	103,562
9,764,922	1,338,179	.....	199,363	923,086	141,774
.....					
1,019,005	7,212	.....	* 563,998	2,801	12,758
47,954,534	1,705,321	141,863,795	881,549	1,917,194	258,094
25,763,740	487,009	3,539,127	1,292,937	1,718,857	73,472
197,245,235	(i) 38,756,079	446,275,679	13,089,805	20,709,051	2,408,532
72,716,704	(i) 28,236,487	259,118,221	3,079,819	9,477,384	1,611,894
124,528,531	(i) 10,519,592	187,157,458	10,009,986	11,231,667	796,634
1,653,277,782	(i) 69,061,550	2,817,761,195 (g)	20,050,176	88,442,927	8,818,904
2,463,594	411,120	11,847,578	61,082	24,354	23,148
151,848,749	2,151,275	124,557,280	1,311,286	6,887,190	522,250
67,647,127	2,817	95,864,241	194,462	1,290,866	172,413
50,195,238	387,510	121,739,133	56,500	1,387,980	.....
68,952,937	853,939	300,664,953	.....	58,325	.....
1,282,109	87,431	16,114,193	.....	261,018	.....
120,430,284	1,328,880	438,518,280	56,500	1,707,323	38,350
.....	123,368	13,509,612	.....	.....	.....
19,133,477	484,572	11,451,517	207,642	1,031,312	147,411
6,104	43,721	11,256,390	115,832	113,635	24,511
361,523,231	4,502,032	695,748,508	* 1,830,972	10,941,045	903,572
311,648,313	4,009,675	578,233,478	1,380,853	9,108,806	721,320
1,348,418	.....	5,694,790	28,113	68,703	4,000
15,913,783	.....	(b) 37,177,463	(e) 6,038	315,000	375
.....	.....	10,444,961	.....	83,944	.....
(a) 18,685,946	.....	42,714,342	.....	.....	.....
13,926,771	34,962	20,483,474	158,381	714,881	26,148
361,523,231	4,044,637	695,748,508	* 1,573,385	10,291,334	752,843
.....	.....	.....	200,000	.....	146,850
.....	457,395	.....	57,587	649,711	3,879
10,298,930	1,070,961	22,583,984	118,706	569,816	67,451
1,201,627	(d) -263,061	2,921,782	(d) 78,238	(d) -365,588	(d) -69,673
17,667,200	215,578	34,658,748	88,467	574,155	41,336
764,616	33,783	2,687,596	8,007	5,579	2,329
16,902,584	181,795	31,971,152	80,460	568,576	39,007
9,683,866	131,519	18,430,567	29,306	311,577	25,407
7,218,718	50,276	13,540,585	51,154	256,999	13,600
5.06%	4.47%	4.76%	7.22%	6.27%	.....
11.6%	27.0%	15.0%	31.4%	21.1%	24.9%
3,156,735	404,780	9,183,280	113,798	419,874	54,439
50.0%	72.1%	58.6%	92.5%	64.7%	81.4%
\$16.09	\$11.33	\$21.65	.....	\$20.49	\$22.60
5,940,568	929,242	10,478,922	83,146	515,531	82,685
10.9%	44.6%	10.0%	21.4%	16.7%	30.7%
\$3.59	\$13.46	\$3.72	\$4.15	\$5.83	\$9.37
16,732,677	293,307	29,669,490	138,497	857,196	75,432
7,821,355	34,543	10,861,289	52,256	444,390	29,746
53.3%	88.2%	63.4%	62.3%	48.2%	60.6%
Market and Amortized	Ins. Comm.	Amortized	.....	Ins. Comm.	.....

Insurance included. (i) Includes industrial business. (j) No investment expense charged.
 *Includes A. & H. †Assets of Marquette Life. ‡Reinsured Fidelity Reserve and Phoenix National.

ABSTRACTS FROM ANNUAL STATEMENTS

**AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.**

Natl. Benefit,
D. C. (i)

National
Fidelity, Mo.

Natl. Guard-
ian, Wis.

INCOME

New Premiums	68,885	129,705	148,291
Renewal Premiums	(i) 958,573	398,562	547,783
Gross Interest and Rents	44,592	73,452	108,857
All Other Receipts	112,545	22,794	16,350
TOTAL INCOME	1,184,595	624,513	821,281

DISBURSEMENTS

Death claims, incl. additions and dis. claims	114,650	39,191	81,395
Endowments, incl. additions and annuities	(f) 147,278	.....	6,395
Surrendered and lapsed policies	311	58,516	46,550
Dividends to policyholders . . . . .	.....	44,137	(a) 30,641
Total paid policyholders	262,239	141,844	164,980
Expenses of management (See Note Below) . . . . .	.....	276,749	234,056
Dividends and interest to stockholders	6,680	12,000	0,000
All other disbursements . . . . .	.....	.....	4,600
TOTAL DISBURSEMENTS	1,068,198	421,076	409,636
Income over disbursements	116,397	203,437	411,645

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	17,081,235	4,810,970	5,637,564
Terminated during year	8,369,945	2,408,748	2,072,776
Net gain in insurance	7,543,575	2,402,222	3,564,788
Total insurance in force, Paid for	21,303,214	18,197,512	23,400,466

ASSETS

Real Estate	99,438	95,657	2,014
Mortgage Loans . . . . .	.....	1,079,752	1,951,510
Premium notes and loans to policyholders	2,661	223,772	199,581
Bonds—Municipal, State and Federal	225,206	25,086	105,469
Bonds—Railroad, including electric railways	200,777	.....	.....
Bonds—Miscellaneous	175,460	569	.....
Total Bonds owned	601,473	25,655	105,469
Stocks	14,200	.....	.....
All other assets	142,083	148,874	145,228
Total non-admitted assets	96,551	46,149	.....
TOTAL ADMITTED ASSETS	859,855	1,573,710	2,403,802

LIABILITIES

Net reserve	555,000	1,138,220	1,927,247
Total policy claims . . . . .	.....	7,000	14,000
Dividends apportioned payable in 1924 . . . . .	.....	.....	50,284
Amount set aside for deferred dividend policies . . . . .	.....	.....	.....
Surplus or special funds apportioned . . . . .	.....	.....	(b) 119,642
All other liabilities, exclusive of capital stock	102,231	268,566	70,329
LIABILITIES (excl. of cap. stock and surplus)	657,231	1,413,786	2,181,802
CAPITAL STOCK	123,439	100,000	100,000
Unassigned funds (SURPLUS)	79,185	59,924	122,000

GAIN AND LOSS EXHIBIT

Loading on gross premiums . . . . .	.....	160,654	169,888
Gain from loading . . . . .	.....	(d) 110,978	(d)—68,121
Gross Interest earned during year . . . . .	.....	78,643	118,849
Investment expenses incurred during year . . . . .	.....	1,178	5,493
Net income from investments . . . . .	.....	77,465	113,356
Interest required to maintain reserve . . . . .	.....	44,011	63,519
Gain from interest . . . . .	.....	33,454	49,837
Ratio of net interest to mean invested assets	5.69%	.....	5.63%
Ratio of 1st yr. premiums to total prem. income	23.9%	.....	21.1%
Cost of procuring new business . . . . .	.....	115,543	90,217
Ratio to 1st Year Premiums . . . . .	.....	91.6%	61.4%
Per \$1,000 of new business . . . . .	.....	\$26.88	\$16.42
Insurance expense less acquisition cost . . . . .	.....	156,088	147,791
Ratio to premium income . . . . .	.....	29.5%	21.2%
Per \$1,000 Insurance in force . . . . .	.....	\$8.82	\$6.32
Expected mortality on net amount at risk . . . . .	.....	132,128	177,213
Gain from mortality . . . . .	.....	80,380	104,528
Ratio of actual to expected mortality . . . . .	.....	39.2%	41.0%
Basis for valuation of securities	Ins. Comm.	Par	Book

NOTE—See explanation preceding statements, page 15.

(a) Includes \$9,023, 3% voluntary refund on non-par business. (b) Contingency reserve. (d) Loss. (f) \$500,000 stock dividend. (g) \$132,886 for deferred dividend

ABSTRACTS FROM ANNUAL STATEMENTS

National Life, Vt.	Natl. Life of U. S. A. *	National (i) * L. & A., Tenn.	Natl. Reserve, Kans.	Natl. Savings, Kans.	New England Mutual
2,873,447	930,400	359,973	93,694	37,962	3,901,466
10,891,294	3,597,260	3,515,921	401,040	21,282	19,884,892
4,356,983	1,364,495	297,909	32,813	5,805	6,591,974
266,648	* 2,800,102	* 8,459,253	11,382	77	608,568
18,388,372	8,692,257	12,633,056	538,929	65,126	30,986,900
3,119,212	1,024,243	967,994	15,000	5,000	5,494,909
2,587,825	271,200	.....	.....	.....	1,768,506
1,723,076	1,109,064	6,291	.....	175	2,458,993
3,211,300	176,454	.....	29,102	.....	4,260,273
10,641,413	2,580,961	974,285	44,102	5,175	13,982,681
3,266,988	1,587,449	1,945,774	182,535	56,429	4,719,682
.....	(f) 750,000	.....	.....	.....	.....
117,700	* 2,802,314	* 7,542,187	21,326	378	1,763,000
14,026,101	7,720,724	10,462,246	247,963	61,982	19,065,363
4,362,271	971,533	2,170,810	290,966	3,144	11,921,537
60,299,451	29,596,266	(I) 78,851,870	4,504,197	1,287,394	96,148,025
29,425,577	17,818,786	47,864,534	3,220,500	512,663	37,524,149
30,873,874	11,777,480	30,987,336	1,283,697	774,731	58,623,876
389,081,039	154,036,070	134,301,401	13,169,947	1,908,731	719,421,634
1,285,082	913,293	763,692	.....	.....	3,216,925
39,840,214	9,663,581	3,423,018	400,950	88,000	28,022,658
13,854,254	5,222,221	10,202	20,891	2,838	24,459,344
29,602,891	1,719,379	4,479,671	.....	37,436	.....
.....	.....	757,020	.....	.....	.....
.....	1,700,640	270,207	.....	.....	.....
29,602,891	3,420,019	5,506,898	304,053	37,436	78,174,706
.....	3,182,624	47,875	.....	.....	2,767,003
4,629,884	3,344,436	1,080,733	55,261	58,055	3,686,684
335,273	205,705	26,185	2,331	2,440	962,967
89,212,325	25,746,174	10,832,418	781,155	186,329	140,327,320
76,264,531	21,311,395	3,910,533	448,649	23,681	121,383,603
311,520	191,339	56,850	5,000	.....	420,558
3,746,042	79,851	.....	.....	.....	(e) 4,798,456
1,250,728	438,344	.....	.....	.....	167,198
(b) 50,000	83,317	(b) 500,000	.....	.....	.....
2,095,793	911,854	* 4,241,423	20,752	869	4,390,970
83,718,614	23,016,100	8,708,806	474,401	24,550	131,160,785
.....	1,000,000	600,000	225,000	150,000	.....
5,493,711	1,730,074	1,523,611	81,754	11,779	9,166,535
2,844,603	768,620	1,237,799	129,613	33,492	4,968,266
(d)—395,011	(d)—742,036	(d)—758,676	(d)—54,448	(d)—23,806	474,155
4,523,038	1,329,387	312,711	33,809	7,012	6,929,288
167,754	56,116	11,937	1,358	19	349,192
4,355,284	1,273,271	300,774	32,450	6,993	6,580,096
2,456,787	761,839	146,684	12,315	482	4,010,065
1,898,497	511,432	154,090	20,135	6,511	2,570,032
5.37%	5.79%	.....	5.83%	4.08%	5.15%
13.0%	18.3%	.....	18.9%	6.41%	13.3%
1,004,566	650,579	(h) 226,590	86,836	33,451	1,728,772
56.1%	78.4%	(h) 63.3%	92.7%	88.1%	54.5%
\$16.92	\$22.45	(h) \$11.35	\$28.92	\$26.30	\$18.31
2,235,048	860,077	1,769,885	175,225	23,847	2,765,339
16.2%	19.0%	45.7%	35.4%	40.3%	11.6%
\$5.74	\$5.58	\$13.18	\$13.31	\$12.50	\$3.84
3,961,594	1,464,267	1,680,102	110,040	13,250	7,173,808
1,986,667	758,202	726,197	95,522	8,250	3,824,012
49.8%	48.2%	56.8%	13.2%	37.7%	46.7%
Actual Market	Par, Cost, Market	Cost	Cost		

policies. (h) Ordinary only. (I) Industrial included as follows: business written, \$58,778,160; terminated, \$39,332,634; gained, \$19,445,526; in force, \$103,282,791.
(I) Industrial included. *Includes A. & H.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

New World
Life Wash.

New York
Life

No. American
Life, Cana

INCOME

New Premiums	257,318	31,793,613	630,5
Renewal Premiums	794,259	137,865,599	3,283,0
Gross Interest and Rents	290,362	48,662,966	1,458,0
All Other Receipts	11,706	4,749,324	103,0
TOTAL INCOME	1,353,645	223,071,502	5,474,7

DISBURSEMENTS

Death claims, incl. additions and dis. claims ..	155,474	37,372,422	684,7
Endowments, incl. additions and annuities ..	2,800	27,011,739	520,7
Surrendered and lapsed policies	139,998	27,809,689	775,2
Dividends to policyholders	(c) 60,665	46,747,539	490,9
Total paid policyholders	358,937	(f) 165,791,413	2,471,6
Expenses of management (See Note Below) ..	400,040	33,320,977	1,192,0
Dividends and interest to stockholders	90,760		6,0
All other disbursements	14,082	6,296,467	35,4
TOTAL DISBURSEMENTS	863,819	205,408,857	3,705,7
Income over disbursements	489,826	17,662,645	1,768,9

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	7,154,315	710,397,776	18,397,4
Terminated during year	5,955,639	375,837,630	11,844,1
Net gain in insurance	1,198,676	334,560,146	6,553,3
Total insurance in force, Paid for	31,356,795	4,376,729,804	113,698,4

ASSETS

Real Estate	345,171	7,774,440	206,4
Mortgage Loans	3,197,362	255,495,180	5,468,8
Premium notes and loans to policyholders ..	658,913	166,267,471	3,240,0
Bonds—Municipal, State and Federal	324,529	223,225,575	9,024,8
Bonds—Railroad, including electric railways ..		283,480,417	2,345,1
Bonds—Miscellaneous	134,100	28,847,910	1,729,4
Total Bonds owned	469,629	535,553,902	13,099,9
Stocks		247,970	2,170,4
All other assets	632,609	38,434,799	1,171,5
Total non-admitted assets	51,760	37,611,018	
TOTAL ADMITTED ASSETS	5,303,684	1,003,773,762	25,357,8

LIABILITIES

Net reserve	3,294,687	792,719,146	20,099,1
Total policy claims	18,063	7,628,870	169,9
Dividends apportioned payable in 1924		(g) 54,800,321	(h) 628,0
Amount set aside for deferred dividend policies ..		20,352,917	1,780,0
Surplus or special funds apportioned		70,763,133	221,3
All other liabilities, exclusive of capital stock ..	210,169	57,509,375	544,8
LIABILITIES (excl. of cap. stock and surplus) ..	3,522,919	1,003,773,762	23,450,0
CAPITAL STOCK	1,134,500		60,0
Unassigned funds (SURPLUS)	646,265		1,847,4

GAIN AND LOSS EXHIBIT

Loading on gross premiums	173,428	37,931,709	722,0
Gain from loading	(d) -159,067	7,040,246	(d) -387,0
Gross interest earned during year	293,407	50,245,953	1,408,0
Investment expenses incurred during year	74,605	3,157,636	94,0
Net income from investments	218,803	47,088,317	1,313,0
Interest required to maintain reserve	118,644	24,900,000	669,0
Gain from interest	100,159	22,188,317	644,0
Ratio of net interest to mean invested assets ..	4.71%	4.83%	5.75%
Ratio of 1st yr. premiums to total prem. income	16.9%	16.0%	15.0%
Cost of procuring new business	165,425	14,636,763	403,0
Ratio to 1st Year Premiums	92.9%	54.0%	68.9%
Per \$1,000 of new business	\$29.52	\$20.96	\$23.00
Insurance expense less acquisition cost	167,069	16,254,700	706,0
Ratio to premium income	15.3%	9.58%	18.1%
Per \$1,000 insurance in force	\$5.33	\$3.72	\$6.00
Expected mortality on net amount at risk	273,959	41,673,400	986,0
Gain from mortality	132,694	18,548,537	505,0
Ratio of actual to expected mortality	51.6%	55.5%	48.8%
Basis for valuation of securities	Amortized	Market	Canadian Gov. Standard

NOTE—See explanation preceding statements, page 15.

(b) \$624,272 for deferred dividend policies. (c) Coupons. (d) Loss. (f) Incl.

ABSTRACTS FROM ANNUAL STATEMENTS

No. American Life, Ill.	No. American L. & C., Minn.	No. American Nat'l., Neb.	Northern Life, Wash. *	Northern States, Ind.	Northwestern Life, Neb.
330,005	4,633	84,539	281,968	68,221	50,344
1,475,387	25,331	328,667	819,909	400,149	180,938
423,124	8,171	101,096	228,139	122,347	19,664
64,036	40,179	3,670	* 286,127	8,421	1,370
2,292,552	78,314	517,972	1,616,143	599,138	252,316
341,698	8,000	50,489	156,920	112,762	9,694
3,745	132	.....	* 66,283	1,000	.....
373,207	2,860	68,627	127,745	108,371	5,277
.....	73	23,413	144,292	11,342	.....
718,650	11,065	142,529	495,240	233,475	14,971
658,473	13,291	193,378	488,889	.....	91,812
140,080	.....	2,500	25,000	12,960	.....
11,983	(f) 47,764	82,223	109,259	.....	2,741
1,529,186	72,120	330,630	1,118,388	395,682	109,524
763,366	6,194	187,342	497,755	203,456	142,792
10,772,200	147,000	2,791,239	12,380,246	2,333,861	1,793,500
9,687,593	97,191	1,686,324	6,715,048	2,039,238	828,500
1,084,607	49,809	1,104,915	5,665,198	294,623	965,000
62,266,548	1,124,965	14,367,310	35,922,684	17,186,077	6,717,000
44,887	1,395	108,843	287,487	10,797	.....
5,646,810	52,600	1,221,560	1,287,108	1,558,012	322,700
1,454,762	9,157	376,017	755,047	133,637	28,383
439,469	121,496	60,125	1,168,927	86,767	82,705
.....	9,683	.....	15,000	.....	.....
.....	23,976	.....	331,077	.....	.....
439,469	155,156	60,125	1,515,004	86,767	82,705
.....					
878,979	18,826	196,303	372,527	191,386	220,323
69,142	76,682	61,189	50,164	18,219	.....
8,464,907	237,134	1,962,848	4,217,173	1,980,599	654,111
7,038,669	78,404	1,671,654	3,232,978	1,646,438	294,884
10,231	750	7,500	11,000	5,500	.....
.....	.....	.....	75,779	7,000	.....
.....	.....	.....	.....	424	133,268
.....	.....	.....	.....	14,000	.....
287,460	26,447	43,347	473,570	39,916	7,876
7,336,360	(f) 104,601	1,722,501	3,793,327	1,713,278	436,008
700,000	125,000	100,000	250,000	162,000	155,000
428,547	7,533	140,347	173,846	105,321	63,103
297,155	3,865	87,264	372,491	70,172	79,874
(d) -325,861	(d) -8,728	(d) 100,953	(d) -149,484	(d) -73,717	(d) -14,008
464,527	7,977	111,862	231,210	122,471	24,200
29,615	564	5,161	11,700	.....	1,122
434,912	7,413	106,702	219,510	122,471	23,078
242,798	2,649	66,209	109,378	54,582	8,051
192,114	4,764	40,493	110,132	67,889	15,027
5.81%	(h) 2.48%	5.99%	6.20%	(f) 7.20%	4.15%
15.3%	15.5%	19.9%	23.4%	12.3%	.....
193,686	3,860	75,961	210,987	55,180	.....
69.9%	83.3%	92.4%	81.9%	96.0%	.....
\$19.58	\$26.26	\$27.92	\$17.66	\$25.44	.....
429,331	8,733	112,256	310,988	88,709	.....
23.8%	29.2%	27.2%	23.4%	18.9%	.....
\$6.90	\$7.76	\$7.81	.....	\$5.16	.....
570,128	10,418	173,474	296,847	151,293	53,930
294,791	2,516	125,926	177,226	57,299	45,286
48.3%	75.9%	27.4%	40.3%	62.1%	16.1%
Ins. Comm.	Amortized	Par	Market	Market	Market

\$26,850,024 paid on policies transferred to foreign companies. (g) Includes \$22,064,050 for deferred dividend policies. *Includes A. & H. Department. (h) Interest of A. & H. not included.

*Includes Acci. & Health. A. & H. 1st yr. prem's in 1923, \$65,999; renewal, \$157,227.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Northwestern
Mutual

Northwestern
Nat'l., Minn.

Northwestern
Union, Ill.

INCOME

New Premiums	12,435,279	883,688	.....
Renewal Premiums	75,548,896	3,883,791	1.66
Gross Interest and Rents	28,825,750	845,357	—10
All Other Receipts	2,730,790	51,302	(h) 30.00
TOTAL INCOME	119,540,715	5,664,138	31.56

DISBURSEMENTS

Death claims, incl. additions and dis. claims ..	22,426,182	852,112	.....
Endowments, incl. additions and annuities ..	7,399,339	159,770	.....
Surrendered and lapsed policies	11,431,792	378,383	.....
Dividends to policyholders	20,312,980	610,811	.....
Total paid policyholders	61,570,293	2,001,076	.....
Expenses of management (See Note Below) ..	15,502,146	1,520,323	7.28
Dividends and interest to stockholders .....	.....	.....	.....
All other disbursements	1,168,328	27,795	15.38
TOTAL DISBURSEMENTS	78,240,767	3,549,194	23.11
Income over disbursements	41,299,948	2,114,944	8.44

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	313,859,983	50,500,022	66.50
Terminated during year	124,271,756	29,720,988	.....
Net gain in insurance	189,588,227	20,779,034	66.50
Total insurance in force, Paid for	2,689,218,038	173,309,166	66.50

ASSETS

Real Estate	2,171,154	621,166	.....
Mortgage Loans	249,453,604	9,507,144	102.60
Premium notes and loans to policyholders ..	90,471,505	2,737,528	.....
Bonds—Municipal, State and Federal	103,030,548	1,876,006	.....
Bonds—Railroad, including electric railways ..	120,167,823	92,869	.....
Bonds—Miscellaneous	80,000	44,100	.....
Total Bonds owned	223,278,371	2,012,975	.....
Stocks	552,756	.....	.....
All other assets	23,102,311	1,787,365	5.83
Total non-admitted assets	914,145	388,971	3.13
TOTAL ADMITTED ASSETS	589,029,701	16,666,178	108.43

LIABILITIES

Net reserve	503,462,994	13,655,208	32.00
Total policy claims	1,941,477	123,765	.....
Dividends apportioned payable in 1924	(j) 25,517,761	(g) 404,865	.....
Amount set aside for deferred dividend policies ..	313,393	26,792	.....
Surplus or special funds apportioned	(e) 37,485,198	(c) 510,000	.....
All other liabilities, exclusive of capital stock ..	20,308,878	793,180	8.20
LIABILITIES (excl. of cap. stock and surplus) ..	589,029,701	15,513,810	1.14
CAPITAL STOCK .....	.....	.....	100.00
Unassigned funds (SURPLUS) .....	.....	1,152,368	7.25

GAIN AND LOSS EXHIBIT

Loading on gross premiums	18,289,049	1,228,488	1.55
Gain from loading	3,320,193	(d) —319,426	(d) —6.92
Gross interest earned during year	29,581,601	889,110	2.85
Investment expenses incurred during year	1,130,802	67,842	.....
Net income from investments	28,450,799	821,269	2.85
Interest required to maintain reserve	16,066,691	479,540	.....
Gain from interest	12,384,107	341,729	2.85
Ratio of net interest to mean invested assets ..	5.32%	5.76%	.....
Ratio of 1st yr. premiums to total prem. income	11.4%	18.0%	.....
Cost of procuring new business	5,209,784	705,496	.....
Ratio to 1st Year Premiums	52.1%	82.3%	.....
Per \$1,000 of new business	\$16.80	\$16.58	.....
Insurance expense less acquisition cost	9,759,072	842,418	.....
Ratio to premium income	11.1%	17.7%	.....
Per \$1,000 insurance in force	\$3.63	\$4.86	.....
Expected mortality on net amount at risk	28,239,988	1,559,274	3.13
Gain from mortality	14,061,614	915,006	3.13
Ratio of actual to expected mortality	50.2%	41.3%	0%
Basis for valuation of securities	Amortized	Ins. Comm.	.....

NOTE—See explanation preceding statements, page 15.

(a) Mortality fluctuation fund. (b) \$15,300 for deferred dividend policies. (c) Coupons paid. (d) Loss. (e) Contingent and special funds. (f) No investment expenses charged. (g) To June 30, 1924, \$367,326 for annual dividend policies. (h) Surplus.

ABSTRACTS FROM ANNUAL STATEMENTS

Occidental Life, Cal. * †	Occidental Life, N. M. *	Ohio National Life	Ohio State Life	Old Colony, III.	Old Line, Neb., *
436,602	128,393	336,248	242,576	219,199	101,309
1,044,078	423,831	1,081,476	1,028,615	570,887	428,307
285,564	108,727	226,445	265,589	324,757	55,022
* 300,186	* 98,947	22,945	121,437	8,865	* 14,473
2,066,430	739,898	1,667,114	1,658,217	1,123,708	599,111
209,339	104,367	190,690	146,577	126,999	} 36,622
4,400	1,880	1,750	11,906	1,000	
107,709	64,370	105,957	94,358	102,790	148,258
76,574	(c) 1,775	.....	31,389	14,158	220
398,022	172,392	298,397	284,230	244,947	185,100
691,337	235,658	573,587	404,923	556,303	184,604
17,500	15,000	26,872	29,095	.....	.....
* 194,411	* 69,066	1,140	88,564	5,203	25,018
1,301,370	492,116	899,996	806,812	806,453	394,722
763,060	247,782	767,118	851,405	317,255	204,389
12,797,992	6,037,896	11,735,795	7,685,102	6,365,345	4,717,093
7,159,867	3,829,852	6,180,108	3,402,704	4,157,987	3,380,500
5,638,125	2,208,044	5,555,687	4,282,398	2,207,358	1,336,593
48,664,246	19,559,162	44,206,139	38,737,437	26,104,021	15,406,318
87,499	166,762	.....	.....	1,813,466	48,325
3,309,370	680,222	3,212,486	3,646,635	142,000	675,462
822,048	520,820	461,722	443,060	334,039	115,340
162,407	.....	721,872	921,647	183,183	224,750
81,676	.....	.....	.....	.....	.....
240,113	.....	.....	.....	19,212	52,418
484,196	487,302	721,872	921,647	202,395	277,168
.....					
500,948	368,096	302,943	212,119	270,424	228,329
.....	31,278	6,261	11,641	42,893	30,816
5,204,052	2,223,202	4,699,023	5,223,561	2,762,324	1,344,624
4,217,640	1,814,204	3,593,190	4,150,742	2,373,716	871,529
21,835	33,500	37,750	5,671	30,025	.....
(b) 17,262	.....	.....	37,500	(k) 2,536	7,500
21,307	10,252	.....	.....	.....	.....
.....	.....	(a) 52,667	(l) 25,000	.....	125,000
447,290	* 105,782	317,496	97,184	128,917	70,491
4,725,334	1,963,738	4,001,103	4,316,097	2,536,194	1,074,520
250,000	150,000	447,920	500,000	126,552	200,000
228,718	109,464	250,000	407,464	99,578	70,104
380,542	122,302	370,942	205,728	177,428	113,595
(d) 285,675	(d) 105,084	(d) 202,855	(d) 200,958	(d) 188,315	(d) 66,251
315,109	112,467	251,044	279,707	321,924	63,445
12,595	9,623	13,193	12,000	183,332	2,328
302,513	102,844	237,851	267,707	138,592	61,117
139,496	58,353	116,024	131,035	77,261	26,932
163,017	44,491	121,827	136,672	61,331	34,185
7.22%	5.44%	6.00%	6.13%	5.70%	5.85%
26.0%	23.2%	23.7%	16.7%	23.3%	19.1%
316,302	124,929	298,012	177,215	175,570	92,192
82.1%	97.3%	88.7%	83.4%	95.2%	91.0%
\$25.66	\$21.80	\$26.25	\$24.10	\$28.05	\$25.88
349,915	102,457	275,785	229,471	190,173	87,653
23.6%	18.6%	19.5%	18.1%	24.1%	16.5%
\$7.19	\$5.24	\$6.24	\$5.93	\$7.29	.....
404,000	180,053	286,692	339,435	216,506	129,042
216,548	69,744	124,848	218,465	111,170	94,990
46.4%	61.3%	56.5%	35.6%	48.6%	26.4%
Amortized	.....	Book	Amortized	.....	Market

contributed—sale of stock. (j) \$34,761 for deferred dividend policies. (k) To March 1, 1924. (l) General contingency fund. *Includes A. & H. Department. †Will reinsure Great Northern, N. D., May, 1924.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.				Old Line Life, Wis.	Omaha Life	Oregon Life
INCOME						
New Premiums				354,817	87,630	196,269
Renewal Premiums				1,290,049	314,200	860,997
Gross Interest and Rents				265,658	59,559	220,122
All Other Receipts				29,858	2,836	10,872
TOTAL INCOME				1,940,382	464,225	1,288,260
DISBURSEMENTS						
Death claims, incl. additions and dis. claims ..				192,581	16,398	131,731
Endowments, incl. additions and annuities ..				9,500	.....	8,000
Surrendered and lapsed policies				91,622	58,326	96,375
Dividends to policyholders .....				.....	61,642	64,256
Total paid policyholders				293,703	136,366	300,362
Expenses of management (See Note Below) ..				485,120	169,494	290,548
Dividends and interest to stockholders				80,701	.....	7,000
All other disbursements				8,428	633	4,213
TOTAL DISBURSEMENTS				867,952	306,493	602,123
Income over disbursements				1,072,430	157,732	686,137
INSURANCE EXHIBIT						
New Business Paid for, incl. revivals and inc.				13,537,373	3,625,756	6,094,158
Terminated during year				6,080,138	2,355,736	2,509,816
Net gain in insurance				7,457,235	1,270,020	3,584,342
Total insurance in force, Paid for				51,825,223	13,316,412	32,397,263
ASSETS						
Real Estate				8,000	.....	15,000
Mortgage Loans				4,266,992	682,147	1,208,181
Premium notes and loans to policyholders ..				389,798	184,134	790,094
Bonds—Municipal, State and Federal .....				.....	72,029	.....
Bonds—Railroad, including electric railways ..				.....	.....	.....
Bonds—Miscellaneous .....				.....	2,881	.....
Total Bonds owned				776,983	74,910	2,352,284
Stocks .....				.....	.....	.....
All other assets				440,103	289,120	164,239
Total non-admitted assets				34,887	.....	70,360
TOTAL ADMITTED ASSETS				5,881,876	1,240,311	4,529,798
LIABILITIES						
Net reserve				4,419,473	957,414	3,744,290
Total policy claims				20,500	1,514	3,021
Dividends apportioned payable in 1924 .....				.....	22,731	100,111
Amount set aside for deferred dividend policies.				.....	.....	.....
Surplus or special funds apportioned				100,000	.....	100,000
All other liabilities, exclusive of capital stock.				295,338	24,948	120,072
LIABILITIES (excl. of cap. stock and surplus)				4,835,311	1,006,607	4,067,494
CAPITAL STOCK				672,635	150,000	100,000
Unassigned funds (SURPLUS)				373,930	73,704	362,304
GAIN AND LOSS EXHIBIT						
Loading on gross premiums				265,603	118,159	230,228
Gain from loading				(d)—221,630	(d)—53,112	(d)—63,706
Gross interest earned during year				279,490	60,312	223,442
Investment expenses incurred during year				16,942	2,635	5,704
Net income from investments				262,548	57,677	217,739
Interest required to maintain reserve				142,859	36,395	124,312
Gain from interest				119,688	21,282	93,427
Ratio of net interest to mean invested assets ..				5.34%	5.62%	5.47%
Ratio of 1st yr. premiums to total prem. income				21.3%	21.4%	17.5%
Cost of procuring new business				249,350	76,196	120,237
Ratio to 1st Year Premiums				73.5%	88.6%	64.9%
Per \$1,000 of new business				\$20.71	\$22.62	\$20.49
Insurance expense less acquisition cost				237,883	95,076	173,695
Ratio to premium income				14.9%	23.7%	16.4%
Per \$1,000 insurance in force				\$4.59	\$7.14	\$5.36
Expected mortality on net amount at risk				399,748	122,113	266,416
Gain from mortality				225,831	108,530	166,426
Ratio of actual to expected mortality				43.5%	11.1%	37.6%
Basis for valuation of securities				Amortized	Book	Amortized

NOTE—See explanation preceding statements, page 15.

(c) To September 30, 1924; \$591,989 for deferred dividend policies to December 31.

ABSTRACTS FROM ANNUAL STATEMENTS

Our Home, Fla.	Pacific Mutual	Pan-American Life	Peerless Life, Mo.	Penn Mutual	Peoples Life, Ill.
21,118	3,940,950	915,916	8,120	7,201,356	54,727
100,750	13,204,613	2,433,579	4,160	35,959,303	182,821
29,781	4,481,811	684,839	580	13,714,465	76,514
27,349	318,600	101,762	10,187	2,557,420	424
178,998	21,945,974	4,136,096	23,047	59,432,544	314,486
10,469	2,811,456	538,874	1,000	12,240,546	78,010
.....	1,119,802	19,227	.....	3,921,676	3,200
13,807	2,672,948	427,278	.....	6,583,356	26,562
12,144	2,052,120	143,676	933	9,219,550	1,511
36,420	8,656,326	1,129,305	1,933	31,965,128	109,283
.....	5,693,056	1,359,030	12,952	8,756,448	86,266
.....	.....	120,000	.....	.....	.....
.....	203,393	34,733	5,232	923,204	38
105,924	14,552,775	2,643,068	20,117	41,644,780	195,587
73,074	7,393,199	1,493,028	2,930	17,787,764	118,899
1,162,841	105,264,478	35,617,146	322,600	190,320,592	1,750,468
1,048,505	39,939,997	17,689,013	115,500	89,822,604	2,792,389
114,336	65,324,481	17,928,133	207,100	100,497,988 (g)	1,044,921
4,140,412	499,040,161	108,687,711	469,600	1,262,418,267	(h) 7,709,662
174,123	7,474,967	90,371	.....	2,133,483	456,750
6,000	31,908,189	6,583,147	9,250	117,536,801	152,365
103,290	13,298,313	1,946,098	505	48,387,499	83,234
13,504	1,863,768	2,752,268	.....	.....	.....
.....	1,003,379	.....	.....	.....	.....
4,218	11,236,576	156,168	.....	.....	.....
17,721	14,103,717	2,908,436	4,857	88,431,807	500
41,402	440,000	800	.....	318,150	279,750
73,886	14,688,080	1,197,011	5,093	13,328,320	193,291
103,041	133,821	228,872	1,887	1,914,320	6,750
416,422	(b) 81,913,266	12,725,863	19,705	270,136,060	1,165,890
295,161	65,232,942	9,586,190	5,962	220,946,210	854,787
4,000	501,243	258,762	.....	1,194,210	7,978
.....	(e) 1,824,989	5,498	.....	10,979,454	.....
.....	2,835,179	.....	.....	1,987,124	2,585
.....	33,289	30,150	.....	16,369,973	.....
51,501	9,175,171	1,139,908	2,306	18,659,089	14,832
350,662	(f) 77,777,824	11,020,508	8,268	270,136,060	880,182
50,000	1,500,000	1,000,000	10,000	.....	200,000
15,760	2,635,442	705,355	1,437	.....	85,708
.....	3,894,524	982,826	4,173	8,384,422	42,100
.....	(d) -1,439,538	(d) -363,104	(d) -8,970	393,652	(d) -50,199
.....	4,601,400	684,884	764	14,171,452	59,014
.....	523,533	39,812	.....	846,179	6,002
.....	4,077,867	645,072	764	13,325,273	53,012
.....	2,216,467	341,396	236	7,095,938	27,554
.....	1,861,400	303,676	528	6,229,335	25,458
.....	6.11%	5.99%	.....	5.43%	5.79%
.....	19.3%	25.2%	66.1%	13.8%	23.0%
.....	2,386,829	717,918	6,254	2,978,371	42,910
.....	72.1%	85.5%	77.0%	50.1%	78.4%
.....	\$23.15	\$23.50	\$19.39	\$15.77	\$25.25
.....	2,947,233	629,012	6,888	5,066,399	49,388
.....	17.2%	18.9%	56.1%	11.7%	20.8%
.....	\$5.91	\$5.79	\$14.67	\$4.01	\$6.41
.....	4,406,782	882,473	2,904	13,303,288	78,463
.....	2,298,356	370,955	1,904	5,132,575	8,660
.....	47.8%	58.0%	34.5%	61.4%	89.0%
.....	Amortized	Amortized	.....	.....	Ins. Comm.

1924. (f) Includes A. & H. Department, \$4,241,759. (g) Decrease. (h) Includes \$366,580 industrial business.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.				Peoples Life, Ind.	Peoria Life, Ill.	Philadelphia Life
INCOME						
New Premiums.....		138,063		678,987		326,744
Renewal Premiums.....		596,837		2,013,680		1,658,080
Gross Interest and Rents.....		157,652		416,719		508,799
All Other Receipts.....		167		112,233		15,534
TOTAL INCOME.....		892,719		3,221,619		2,509,157
DISBURSEMENTS						
Death claims, incl. additions and dis. claims		76,238		305,068		621,619
Endowments, incl. additions and annuities...		3,000		6,895		8,208
Surrendered and lapsed policies.....		69,489		271,909		159,499
Dividends to policyholders.....	(c)	22,859		49,784		150,222
Total paid policyholders.....		171,586		633,656		939,548
Expenses of management (See Note Below)..		234,853		1,190,498		667,968
Dividends and interest to stockholders.....	(a)	100,000		16,000		33,619
All other disbursements.....		637		26,870		5,359
TOTAL DISBURSEMENTS.....		507,076		1,867,474		1,646,494
Income over disbursements.....		385,643		1,354,145		862,663
INSURANCE EXHIBIT						
New Business Paid for, incl. revivals and inc.		5,507,530		20,281,904		12,748,312
Terminated during year.....		3,120,720		7,924,671		10,541,451
Net gain in insurance.....		2,386,810		12,357,233		2,206,861
Total insurance in force, Paid for.....		27,004,490		84,522,811		66,611,699
ASSETS						
Real estate.....		100,000		2,444,551		523,509
Mortgage Loans.....		2,219,496		3,290,462		3,627,950
Premium notes and loans to policyholders...		50,726		1,462,833		1,864,589
Bonds—Municipal, State and Federal.....		50,000				366,828
Bonds—Railroad, including electric railways..						2,218,621
Bonds—Miscellaneous.....						512,385
Total bonds owned.....		50,000				3,097,834
Stocks.....						20,813
All other assets.....		147,459		576,635		560,639
Total non-admitted assets.....		25,389		161,025		77,342
TOTAL ADMITTED ASSETS.....		3,067,681		7,774,481		9,695,334
LIABILITIES						
Net reserve.....		2,493,718		6,659,062		8,223,684
Total policy claims.....		1,143		49,484		100,835
Dividends apportioned payable in 1924.....		2,100		(g) 6,632	(e)	122,043
Amount set aside for deferred dividend policies				113,395		75,881
Surplus or special funds apportioned.....	(b)	50,000				
All other liabilities, exclusive of capital stock		108,980		520,553		361,294
LIABILITIES (excl. of cap. stock and surplus)		2,655,941		7,348,126		8,883,737
CAPITAL STOCK.....		200,000		225,000		560,320
Unassigned funds (SURPLUS).....		211,740		201,355		251,277
GAIN AND LOSS EXHIBIT						
Loading on gross premiums.....		155,666		568,748		462,253
Gain from loading.....	(d)	—76,051	(d)	—516,512	(d)	—157,909
Gross interest earned during year.....		167,827		461,152		513,261
Investment expenses incurred during year....		9,229		115,077		50,743
Net income from investments.....		158,598		346,075		462,518
Interest required to maintain reserve.....		81,354		229,366		286,494
Gain from interest.....		77,244		116,709		176,024
Ratio of net interest to mean invested assets..	6.06%		5.31%		5.11%	
Ratio of 1st yr. premiums to total prem. income	18.8%		23.2%		15.7%	
Cost of procuring new business.....		134,023		520,711		280,861
Ratio to 1st Year Premiums.....	97.1%		83.3%		90.0%	
Per \$1,000 of new business.....		\$24.79		\$26.45		\$23.00
Insurance expense less acquisition cost.....		97,694		564,550		339,300
Ratio to premium income.....	13.3%		20.9%		17.1%	
Per \$1,000 insurance in force.....		\$3.62		\$6.68		\$5.09
Expected mortality on net amount at risk....		207,661		711,037		730,385
Gain from mortality.....		142,598		430,526		263,024
Ratio of actual to expected mortality.....	31.3%		39.5%		64.0%	
Basis for valuation of securities.....		Par				Amortized

NOTE—See explanation preceding statements, page 15.

(a) Stock dividend. (b) Contingency reserve. (c) Coupons. (d) Loss. (e) \$1,505 for deferred dividend policies. (f) Includes \$476,000 group insurance. (g) To January 31, 1924; \$3,582 for deferred dividend policies. (h) \$1,779,454 for deferred dividend

ABSTRACTS FROM ANNUAL STATEMENTS

Phoenix Mutual	Pilot Life † • (i)	Policyholders Nat'l., S.D.	Postal Life, N. Y.	Prairie Life, Neb.	Preferred Risk, Iowa.
2,993,781	302,520	19,298	157,184	34,601	33,669
10,575,756	1,524,292	79,734	1,231,393	127,747	59,981
3,691,245	294,398	5,019	569,231	32,482	10,517
978,207	* 292,213	1,510	2,701	2,146	808
18,238,989	2,150,423	105,561	1,960,509	196,976	104,975
2,988,684	220,591	6,475	805,970	11,722	6,966
1,629,147	8,388	.....	219,486	.....	.....
1,495,569	174,908	4,352	365,504	44,100	5,983
2,147,528	135,961	.....	87,402	.....	.....
8,260,928	596,450	10,827	1,478,362	55,722	12,949
3,165,888	571,656	43,324	405,769	73,414	49,650
.....	42,025	.....	.....	.....	.....
150,631	* 112,846	52	52,135	.....	1,179
11,577,447	1,322,977	54,203	1,936,266	124,332	63,778
6,661,542	827,446	.....	24,243	72,644	41,197
52,401,984	14,084,228	645,000	4,472,525	1,150,500	1,075,750
25,909,595	8,397,055	284,000	3,931,386	899,675	372,750
26,492,389	5,687,173	361,000	541,139	250,825	703,000
370,000,733 (m)	54,835,592	1,765,500 (l)	43,470,098	5,655,753	3,218,129
2,661,725	64,458	200	2,200,000	45,580	.....
40,294,586	3,453,991	30,175	3,313,155	350,974	132,600
11,071,483	1,388,799	17,282	2,431,979	103,754	11,283
.....	.....	.....	1,391,395	16,151	63,395
.....	.....	.....	516,283	.....	.....
.....	.....	.....	49,121	99,500	.....
16,222,913	179,000	.....	1,956,799	115,651	63,395
895,566	199,515	96,821	1,573	.....	.....
4,214,083	1,930,697	818	327,227	75,304	25,982
10,843	31,500	.....	63,310	13,363	9,549
75,360,356	7,216,460	148,475	10,230,733	691,263	233,260
62,934,411	5,178,027	113,228	9,339,547	512,862	133,523
270,360	6,308	.....	169,172	9,541	.....
2,236,259	(j) 188,768	.....	.....	.....	.....
.....	196,989	.....	.....	.....	.....
3,742,432	82,841	.....	100,000	.....	.....
6,176,894	307,752	2,345	366,224	9,035	85,864
75,360,356	6,020,685	115,574	9,974,943	531,438	219,387
.....	1,000,000	.....	100,000	100,000	10,345
.....	195,775	32,901	155,790	59,825	3,528
2,668,921	454,392	37,595	340,421	30,415	27,910
271,907	(d) —115,693	(d) —5,550	64,220	(d) —41,424	(d) —22,773
3,855,123	312,679	5,498	569,945	33,131	11,191
297,778	2,789	297	128,373	1,586	539
3,557,345	309,890	5,201	441,571	31,546	10,653
2,166,074	175,241	3,913	343,353	18,221	3,548
1,391,271	134,649	1,288	98,218	13,325	7,005
5.02%	6.10%	.....	4.51%	5.20%	5.50%
12.5%	17.7%	19.5%	9.40%	16.1%	34.6%
886,879	245,597	18,475	10,905	23,786	25,525
52.3%	82.1%	95.7%	8.36%	91.1%	78.8%
\$17.05	\$19.61	\$28.64	\$2.53	\$21.31	\$20.14
2,053,949	324,488	24,669	265,296	48,053	25,158
15.1%	19.2%	24.9%	19.1%	29.6%	26.9%
\$5.55	\$5.92	\$13.97	\$6.10	\$8.50	\$7.81
3,648,361	509,617	20,060	523,864	48,324	20,666
1,677,965	339,050	14,117	(d) 32,722	37,851	13,828
54.0%	33.5%	31.5%	106.3%	23.8%	33.1%
.....	Market	Book	Amortized	.....	Book

policies. (i) Includes industrial. (j) \$46,975 for deferred dividend policies. (k) No investment expense charged. (l) Includes \$12,278 industrial; \$1,583,925 group. (m) Includes \$1,974,671 industrial business. †Name changed from Southern Life & Trust.
 *A. & H. Included.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Presbyterian Ministers	Protective Life, Ala.	Provident Life, N. D.
INCOME				
New Premiums.....	572,965	138,041	53,977	
Renewal Premiums.....	1,259,934	361,838	301,347	
Gross Interest and Rents.....	483,656	125,118	60,450	
All Other Receipts.....	23,438	58,818	24,720	
TOTAL INCOME.....	2,349,993	683,815	440,500	
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	234,642	110,182	57,060	
Endowments, incl. additions and annuities...	246,670	2,866		
Surrendered and lapsed policies.....	398,478	55,830	30,690	
Dividends to policyholders.....	326,319	22,866	35,930	
Total paid policyholders.....	1,206,109	191,744	123,690	
Expenses of management (See Note Below)...	116,261	202,285	120,020	
Dividends and interest to stockholders.....		155,848	9,630	
All other disbursements.....	19,851			
TOTAL DISBURSEMENTS.....	1,342,321	549,827	253,340	
Income over disbursements.....	1,007,672	133,988	187,160	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	5,641,895	5,517,331	1,955,150	
Terminated during year.....	2,192,748	4,361,513	1,401,500	
Net gain in insurance.....	3,449,147	1,155,818	553,650	
Total insurance in force, Paid for.....	40,199,406	(k) 17,233,053	11,840,070	
ASSETS				
Real estate.....	256,004	47,760	1,700	
Mortgage Loans.....	156,410	1,348,305	608,800	
Premium notes and loans to policyholders....	2,885,080	496,477	152,720	
Bonds—Municipal, State and Federal.....	2,421,000	218,397	219,700	
Bonds—Railroad, including electric railways..	4,926,400	51,533	6,500	
Bonds—Miscellaneous.....	2,275,000		30,000	
Total bonds owned.....	9,622,400	269,930	256,200	
Stocks.....	36,200			
All other assets.....	302,960	194,716	169,420	
Total non-admitted assets.....	481,602	24,902	72,700	
TOTAL ADMITTED ASSETS.....	13,259,054	2,357,188	1,188,850	
LIABILITIES				
Net reserve.....	11,777,459	1,675,372	785,350	
Total policy claims.....	48,041	1,000		
Dividends apportioned payable in 1924.....	348,079	38,049		
Amount set aside for deferred dividend policies				
Surplus or special funds apportioned.....	231,022			
All other liabilities, exclusive of capital stock	109,714	52,148	123,950	
LIABILITIES (excl. of cap. stock and surplus)	12,514,315	1,766,569	909,300	
CAPITAL STOCK.....		400,000	125,000	
Unassigned funds (SURPLUS).....	744,739	190,619	154,550	
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	177,417	138,555	65,440	
Gain from loading.....	86,552	(d) —64,965	(d) —56,760	
Gross interest earned during year.....	528,864	129,376	61,600	
Investment expenses incurred during year....	25,397	754	620	
Net income from investments.....	503,467	128,622	61,020	
Interest required to maintain reserve.....	329,400	57,474	28,020	
Gain from interest.....	174,067	71,148	32,990	
Ratio of net interest to mean invested assets..	4.06%	6.00%	5.97%	
Ratio of 1st yr. premiums to total prem. income	31.2%	27.6%	12.2%	
Cost of procuring new business.....	5,207	118,363	50,640	
Ratio to 1st Year Premiums.....	.91%	85.7%	93.8%	
Per \$1,000 of new business.....	\$0.98	\$27.14	\$26.90	
Insurance expense less acquisition cost.....	85,657	85,157	71,560	
Ratio to premium income.....	4.67%	17.0%	20.1%	
Per \$1,000 insurance in force.....	\$2.31	\$4.94	\$6.00	
Expected mortality on net amount at risk....	447,231	157,444	106,770	
Gain from mortality.....	311,207	72,595	65,880	
Ratio of actual to expected mortality.....	30.4%	53.9%	38.3%	
Basis for valuation of securities.....	Par	Market	Par	

NOTE—See explanation preceding statements, page 15.

(a) Contingency reserves. (b) To February 29, 1924; \$120,072 for deferred dividend policies. (c) Coupons. (d) Loss. (e) \$6,393,522 for deferred dividend policies. (f) Premium over par value of capital stock of the company not yet purchased for the policyholders (g) Ordinary only. (h) Disbursements exceed income. (i) Includes industrial. (j) Impairment. (k) Includes \$484,425 group insurance. (l) Includes

ABSTRACTS FROM ANNUAL STATEMENTS

*Provident L. & A., Tenn.	Provident Mutual	Providers Life, Ill	Prudential, N. J. (i)	Public Life, Ill.	Public Svcs., Ind. (i)
132,051	4,145,485	56,957	18,082,103	87,676	178,585
294,448	19,913,516	233,860	80,109,884	120,865	(i) 1,664,302
80,843	6,697,488	44,823	48,146,194	39,095	153,349
* 2,246,742	1,657,544	2,781	(i) 159,321,337	3,855	19,105
2,754,084	32,414,033	338,521	305,659,518	251,491	2,015,341
83,726	5,115,708	54,449	52,081,461	49,292	321,623
.....	4,028,994	.....	10,751,324	.....	.....
38,596	2,976,041	14,495	12,831,682	.....	34,590
15	3,648,664	(c) 81	34,652,416	.....	.....
122,337	15,769,407	69,025	110,316,885	49,292	356,213
199,235	4,633,314	128,427	65,178,767	193,074	1,157,742
50,750	.....	.....	460,000	108,000	14,451
* 1,946,452	320,826	2,418	2,471,434	22,592	465
2,318,794	20,723,547	199,870	178,427,086	272,858	1,528,871
435,290	11,690,486	138,651	127,232,432	(h) -21,367	486,470
(I)					
5,428,444	98,206,913	1,806,823	4,470,453,136	2,703,429	44,630,012
1,480,488	50,715,472	1,002,619	647,617,410	1,437,224	25,312,525
3,947,956	47,491,441	804,204	822,835,726	1,266,205	19,317,487
(p) 15,701,233	657,609,790	(m) 9,366,034	(l) 7,137,083,391	(n) 6,090,715	(o) 74,181,248
411,594	765,098	32,400	15,300,009	375,346	400,157
376,412	41,216,871	267,810	409,807,771	216,100	2,098,617
144,147	18,765,926	18,806	68,425,211	3,783	75,995
336,924	29,505,779	36,138	.....	9,994	41,756
55,900	45,127,887	100,113	.....	.....	.....
128,824	1,162,210	314,386	.....	25,580	.....
521,648	75,795,876	450,638	499,581,775	35,574	41,756
.....	283,938	.....	630,270	18,750	.....
410,438	8,578,319	59,657	45,667,787	88,479	283,333
54,179	56,387	15,241	2,700,510	163,531	5,551
1,864,239	145,349,641	829,311	1,039,412,823	738,032	2,899,858
689,680	128,825,577	651,266	925,667,275	240,627	2,492,398
2,500	357,092	6,825	5,683,318	.....	10,167
.....	4,618,900	.....	(e) 17,310,266	.....	.....
.....	.....	.....	14,422,496	.....	.....
.....	(a) 7,669,134	.....	(f) 892,316	.....	.....
609,280	3,878,938	9,559	30,099,834	56,127	74,026
1,301,461	145,349,641	667,650	994,075,505	296,754	2,576,591
300,000	.....	145,960	2,000,000	500,000	144,505
262,778	.....	15,701	43,337,318	(j) -58,722	178,762
107,750	4,292,272	72,791	62,857,903	63,857	796,232
(d) -92,847	146,093	(d) -53,388	581,663	(d) -104,812	(d) -350,577
36,959	6,847,493	47,879	50,650,167	34,884	160,782
.....	507,979	3,797	4,882,230	16,949	34,703
36,959	6,339,514	44,082	45,767,937	17,935	126,079
23,440	4,438,003	21,210	32,638,004	6,697	85,397
13,519	1,901,511	22,872	13,129,933	11,238	40,681
(k) 2.43%	5.04%	.....	4.97%	.....	5.21%
31.0%	13.8%	19.6%	(g) 18.4%	42.0%	(g) 36.2%
122,459	1,320,756	48,407	(g) 7,038,926	74,139	320,370
92.7%	39.8%	85.0%	(g) 40.7%	84.6%	.....
\$28.33	\$14.19	\$30.73	(g) \$12.47	\$28.39	.....
78,138	2,825,423	77,772	(g) 11,759,103	94,530	(i) 826,439
18.3%	11.7%	26.8%	(g) 11.87%	45.3%	(i) 44.9%
\$4.98	\$4.30	\$8.30	(g) \$3.70	\$15.52	(i) \$11.14
154,060	6,142,495	74,120	(g) 28,947,337	39,133	507,006
79,670	2,970,156	19,304	(g) 13,130,155	(d) -7,084	202,441
48.3%	51.7%	74.0%	(g) 54.6%	11.87%	60.1%
Market	Amortized	Ins. Comm.	.....	.....	Book

\$88,102,396 group insurance. (m) Includes \$41,444 industrial business. (n) Includes \$270,875 industrial business. (o) Includes \$52,680,815 industrial business. (p) Includes \$2,828,800 group insurance. (I) Industrial as follows: Written \$830,426,932; terminated, \$394,613,359; gained, \$435,813,573; in force, \$3,955,395,856. *A. & H. department included.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		Puritan Life, R. I.	Quick Pay- ment, Mo.	Register Life, Iowa
INCOME				
New Premiums.....	27,759	}	354,462	139,270
Renewal Premiums	140,971			647,408
Gross Interest and Rents.....	51,565			161,446
All Other Receipts.....	10,587			5,739
TOTAL INCOME.....	280,882		376,119	953,863
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	23,037		79,429	91,864
Endowments, incl. additions and annuities...	34,434			40,000
Surrendered and lapsed policies.....	6,531		2,288	113,194
Dividends to policyholders.....	4,837			149,281
Total paid policyholders.....	68,839		81,717	394,339
Expenses of management (See Note Below)...	69,357		192,727	264,578
Dividends and interest to stockholders.....				
All other disbursements.....	18,263		804	3,689
TOTAL DISBURSEMENTS.....	156,459		275,248	663,613
Income over disbursements.....	74,423		101,871	290,250
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	1,131,449			5,567,764
Terminated during year.....	419,392			2,491,314
Net gain in insurance.....	712,057			3,076,450
Total insurance in force, Paid for.....	5,729,533		12,783,914	29,276,136
ASSETS				
Real estate.....				239,340
Mortgage Loans.....	23,310			2,358,685
Premium notes and loans to policyholders....	13,068			751,794
Bonds—Municipal, State and Federal.....	259,315			381,848
Bonds—Railroad, including electric railways..	192,418			
Bonds—Miscellaneous	398,557			
Total bonds owned.....	850,272			381,848
Stocks	72,172			
All other assets.....	187,736			278,712
Total non-admitted assets.....	1,767			21,236
TOTAL ADMITTED ASSETS.....	1,146,558		528,664	4,005,909
LIABILITIES				
Net reserve.....	888,625		414,984	3,397,171
Total policy claims.....	2,000		4,187	2,500
Dividends apportioned payable in 1924.....	808			165,000
Amount set aside for deferred dividend policies	9,054			206
Surplus or special funds apportioned.....				101,061
All other liabilities, exclusive of capital stock	15,033		51,039	188,224
LIABILITIES (excl. of cap. stock and surplus)	915,520		470,210	3,854,162
CAPITAL STOCK.....	200,000		20,000	
Unassigned funds (SURPLUS).....	29,038		38,454	151,747
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	31,605			189,898
Gain from loading.....	(d) —39,916			(d) —50,342
Gross interest earned during year.....	53,175			180,417
Investment expenses incurred during year....	7			30,997
Net income from investments.....	53,168			149,420
Interest required to maintain reserve.....	29,569			107,293
Gain from interest.....	23,599			42,127
Ratio of net interest to mean invested assets..	5.18%			4.17%
Ratio of 1st yr. premiums to total prem. income	14.6%			16.6%
Cost of procuring new business.....	16,215			90,087
Ratio to 1st Year Premiums.....	65.8%			68.9%
Per \$1,000 of new business.....	\$14.49			\$16.48
Insurance expense less acquisition cost.....	55,305			150,153
Ratio to premium income.....	32.8%			19.1%
Per \$1,000 insurance in force.....	\$9.65			\$5.13
Expected mortality on net amount at risk....	38,357			245,037
Gain from mortality.....	22,124			180,831
Ratio of actual to expected mortality.....	42.3%			26.2%
Basis for valuation of securities.....	Ins. Comm.			Book

NOTE—See explanation preceding statements, page 15.

(b) Includes \$11,751 dividends declared on deferred dividend policies. (c) Coupons.
(e) \$12,425,433 Royal Union Mutual ledger assets. (f) Includes \$57,116 assessment

ABSTRACTS FROM ANNUAL STATEMENTS

Reinsurance Life, Iowa	Reliance Life, Pa.	Republic Life, Ia.	Reserve Loan Life, Ind.	Rockford Life, Ill.	Royal Union Life †
110,242	2,007,319	21,633	525,736	78,102	413,055
243,219	6,764,558	3,732	1,226,533	259,610	640,682
62,754	1,166,913	160	392,532	64,564	112,982
.....	339,036	7,042	42,269	92	(e) 12,602,935
416,215	10,277,826	32,567	2,187,070	402,368	13,769,654
169,975	1,306,360	2,425	221,550	42,211	254,226
.....	84,952	.....	.....	1,000	5,407
2,761	472,914	.....	357,103	32,672	86,544
.....	726,069	.....	16,970	(c) 2,339	24,578
172,736	2,590,295	2,425	595,623	78,222	(f) 427,871
77,811	2,616,499	21,060	766,591	133,999	608,993
60,000	60,000	.....	20,000	12,018	.....
857	523,493	22,258	7,476	.....	149,947
311,404	5,790,287	25,743	1,389,690	222,691	1,186,811
104,811	4,487,539	6,824	797,380	179,677	12,582,843
14,774,593	55,967,485	755,012	14,758,657	3,612,539	87,411,140
9,565,826	31,868,364	274,749	9,258,464	2,125,585	7,585,097
5,208,767	24,099,121	480,263	5,500,193	1,486,954	79,826,043
35,299,068	255,869,686	969,988	56,564,537	12,657,975	109,447,793
.....	158,744	.....	215,132	.....	465,610
967,240	1,262,941	8,000	4,700,943	1,075,969	11,177,660
.....	4,998,241	665	1,295,776	99,840	2,464,996
65,732	5,233,547	.....	176,209	.....	.....
.....	9,321,904	.....	.....	.....	.....
8,200	3,318,573	.....	.....	.....	.....
73,932	17,874,025	1,689	176,209	35,000	284,622
.....					
312,971	1,886,724	1,228	698,836	68,022	1,418,905
3,466	243,972	.....	.....	32,110	24,301
1,354,143	26,180,675	11,582	7,086,896	1,278,831	15,811,793
214,114	22,170,361	7,976	5,815,335	939,180	13,096,257
60,647	112,724	.....	74,738	1,000	52,658
.....	(h) 173,865	.....	(i) 13,658	.....	(g) 238,338
.....	397,556	.....	25,727	.....	.....
(a) 15,502	325,000	.....	125,000	.....	600,000
63,880	1,387,977	1,756	481,192	17,248	1,216,806
354,143	24,567,483	9,732	6,535,649	957,428	15,204,059
500,000	1,000,000	.....	200,000	200,000	250,000
500,000	613,192	1,850	351,247	121,403	357,734
— 72,778	2,143,132	15,651	466,431	64,153	361,468
(d) —153,933	(d) —522,828	(d) —6,824	(d) —287,424	(d) —70,730	(d) —249,121
65,813	1,205,412	419	383,693	68,927	153,337
3,072	5,215	90	19,335	2,740	11,703
62,741	1,200,197	329	364,358	66,187	141,634
13,711	724,668	198	199,297	31,551	67,743
49,030	475,529	131	165,061	34,636	73,891
31.2%	5.36%	82.4%	5.83%	6.05%	39.2%
6.989	20.6%	13,590	25.8%	23.1%	333,528
63.4%	72.0%	65.0%	89.8%	88.6%	80.8%
\$0.48	\$23.69	\$18.11	\$28.36	\$19.22	\$26.33
74,156	1,364,335	8,885	341,981	65,720	277,060
21.0%	15.6%	35.0%	19.5%	19.5%	26.3%
\$2.10	\$5.33	\$9.16	\$6.05	\$5.19	\$2.53
323,171	2,119,936	6,261	516,014	106,589	285,884
177,580	1,005,706	4,215	304,747	71,393	155,729
45.1%	52.6%	32.7%	40.9%	32.7%	45.5%
Par	Amortized		Book		

accumulation used to pay legal reserve premiums of transferred members. (g) \$112,445 for deferred dividend policies. (h) To February 28, 1924; \$120,072 for deferred dividend policies. †Merger of State Life of Iowa and Royal Union Mutual.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.				St. Joseph Life, Mo.	St. Louis Mutual	San Jacinto Life, Tex.
INCOME						
New Premiums.....				88,728	30,974	120,677
Renewal Premiums				352,483	274,750	237,576
Gross Interest and Rents.....				79,642	114,579	88,944
All Other Receipts.....				8,217	3,929	12,072
TOTAL INCOME				529,070	424,232	459,269
DISBURSEMENTS						
Death claims, incl. additions and dis. claims				47,576	94,292	45,406
Endowments, incl. additions and annuities...					11,000	
Surrendered and lapsed policies.....				70,410	16,871	27,446
Dividends to policyholders.....				12,983	58,182	1,784
Total paid policyholders.....				130,969	180,345	74,636
Expenses of management (See Note Below)...				127,599	85,232	235,793
Dividends and interest to stockholders.....				6,000		15,960
All other disbursements.....				63	1,635	1,295
TOTAL DISBURSEMENTS				264,631	267,212	327,684
Income over disbursements.....				265,191	157,020	131,585
INSURANCE EXHIBIT						
New Business Paid for, incl. revivals and inc.				2,183,066	884,366	4,651,360
Terminated during year.....				1,006,832	419,234	2,039,187
Net gain in insurance.....				1,176,234	465,132	2,612,173
Total insurance in force, Paid for.....				11,601,685	9,460,583	15,007,763
ASSETS						
Real estate.....					83,475	1,191,054
Mortgage Loans.....				1,313,514	1,341,518	16,602
Premium notes and loans to policyholders....				289,598	408,486	163,879
Bonds—Municipal, State and Federal.....					154,700	
Bonds—Railroad, including electric railways..						
Bonds—Miscellaneous.....						
Total bonds owned.....					154,700	
Stocks.....						
All other assets.....				171,184	113,737	358,345
Total non-admitted assets.....				44,599	350	36,332
TOTAL ADMITTED ASSETS				1,774,296	2,101,916	1,729,880
LIABILITIES						
Net reserve.....				1,208,702	1,862,523	685,277
Total policy claims.....				4,500	1,172	4,000
Dividends apportioned payable in 1924.....				24,661	63,293	
Amount set aside for deferred dividend policies				197,613		
Surplus or special funds apportioned.....						15,000
All other liabilities, exclusive of capital stock				38,791	37,990	765,956
LIABILITIES (excl. of cap. stock and surplus)				1,474,267	1,964,978	1,470,233
CAPITAL STOCK				100,000		200,000
Unassigned funds (SURPLUS).....				200,029	136,938	59,647
GAIN AND LOSS EXHIBIT						
Loading on gross premiums.....				121,020	70,736	99,628
Gain from loading.....	(d)	—5,594	(d)	—5,395	(d)	—95,751
Gross interest earned during year.....		103,565		115,663		85,365
Investment expenses incurred during year....		5,136		8,172		43,432
Net income from investments.....		98,429		107,491		41,932
Interest required to maintain reserve.....		39,881		63,190		26,156
Gain from interest.....		58,548		44,301		15,776
Ratio of net interest to mean invested assets..				5.51%		3.58%
Ratio of 1st yr. premiums to total prem. income	18.5%			9.34%		33.7%
Cost of procuring new business.....		59,174		26,440		99,524
Ratio to 1st Year Premiums.....	72.4%			92.6%		82.5%
Per \$1,000 of new business.....		\$27.43		\$30.10		\$21.52
Insurance expense less acquisition cost.....		67,440		49,691		95,855
Ratio to premium income.....	15.3%			16.3%		26.8%
Per \$1,000 insurance in force.....		\$5.81		\$5.25		\$6.39
Expected mortality on net amount at risk....		94,076		82,639		94,728
Gain from mortality.....		61,642		38,838		55,459
Ratio of actual to expected mortality.....	34.5%			53.0%		41.5%
Basis for valuation of securities.....				Book		

NOTE—See explanation preceding statements, page 15.

(a) \$103,033 for deferred dividend policies. (b) \$100,000 surplus on sale of capital stock. (c) To March 31, 1924. (d) To April 30, 1924; \$77,254 for deferred

ABSTRACTS FROM ANNUAL STATEMENTS

Seranton Life, Pa.	Security Life, Ill.	Security Life & Trust, N. C.	Security Mut., Neb.	Security Mut., N. Y.	Shenandoah Life, Va.
181,289	341,180	172,737	118,853	546,544	289,799
992,554	994,001	189,553	402,706	2,052,399	490,656
322,873	284,793	18,289	190,224	686,351	100,758
32,727	49,531	(b) 100,175	4,413	1,388	22,365
1,529,503	1,669,505	480,754	722,196	3,302,682	903,578
206,314	263,415	35,894	58,900	665,715	109,367
8,575	5,074	.....	3,703	311,134	.....
133,483	236,228	1,750	158,566	611,966	27,913
113,677	(g) 416	16,966	74,105	189,953	6,074
462,049	505,133	54,610	295,274	1,778,779	143,354
409,401	574,402	184,800	227,422	937,555	370,206
13,600	22,000	8,250	.....	.....	30,000
5,211	22,982	.....	632	69,141	6,095
890,261	1,124,517	247,660	523,328	2,785,475	549,655
639,242	544,988	233,094	198,868	517,207	353,923
6,239,282	14,256,451	5,604,217	4,864,792	13,032,573	14,368,930
4,212,591	8,559,259	1,434,288	2,962,772	9,234,311	6,948,059
2,026,691	5,697,192	4,169,929	1,912,020	3,798,262	7,420,871
31,053,812	47,024,898	11,015,277	18,583,999	75,309,053	29,500,111
759,661	8,434	3,461	634,702	743,170	4,328
488,299	1,754,571	462,234	1,275,957	4,909,736	1,501,790
955,910	1,161,841	8,888	546,706	2,446,179	134,243
915,520	.....	.....	271,700	1,072,543	65,014
1,787,367	.....	.....	.....	1,662,881	.....
530,972	.....	.....	.....	1,441,300	500
3,233,859	2,353,944	.....	271,700	4,176,727	65,514
41,721	.....	.....	.....	26,350	5,460
645,750	389,225	188,265	254,744	1,041,718	307,757
81,450	55,016	23,633	61,309	61,297	38,525
6,125,200	5,668,015	662,848	2,983,809	13,343,880	2,019,089
5,426,858	4,912,675	285,981	2,431,402	12,091,012	1,139,309
14,894	41,134	.....	6,065	88,167	7,500
(h) 22,186	.....	(e) 7,198	(a) 115,793	(f) 125,232	.....
16,148	.....	3,766	258,208	53,266	.....
.....	63,000	.....	.....	.....	.....
145,536	221,028	26,545	65,050	330,811	79,835
5,625,622	5,237,837	323,490	2,876,318	12,688,488	1,226,644
340,000	220,000	250,000	.....	.....	500,000
159,578	210,178	89,358	107,491	655,392	292,445
304,091	278,751	141,710	113,390	678,985	195,860
(d) -57,209	(d) - 288,406	(d) -49,957	(d) -75,676	(d) - 167,877	(d) -180,949
343,666	286,613	20,099	204,819	704,505	100,420
53,900	20,641	.....	35,931	99,909	.....
289,766	265,971	20,099	168,888	604,596	100,420
178,867	186,284	7,608	87,311	378,153	38,616
110,899	79,687	12,491	81,577	226,442	61,804
5.24%	5.30%	(k) 4.96%	6.32%	5.03%	(k) 5.73%
13.9%	25.6%	47.7%	21.0%	16.8%	37.1%
145,220	320,072	121,614	111,131	234,652	219,273
88.9%	93.8%	70.4%	102%	53.7%	75.7%
\$31,57	\$26.19	\$22.12	\$26.70	\$18.17	\$15.89
216,080	247,085	70,053	77,935	612,210	157,536
18.4%	18.5%	19.3%	14.9%	23.6%	19.7%
\$6.96	\$5.25	\$6.36	\$4.19	\$8.13	\$5.34
259,299	430,937	76,220	161,717	707,638	254,929
108,398	245,333	46,759	126,985	175,196	148,202
58.2%	43.1%	38.7%	21.5%	75.2%	41.9%
Amortized	Book & Market	.....	Book & Par.	Amortized	Market

dividend policies. (g) Guaranteed reductions. (h) To January 25, 1924; \$15,132 for deferred dividend policies to December 31, 1924. (k) No investment expense charged.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Southeastern
Life, S. C.

Southern
L. & H., Ala.* (i)

Southern
States, Ga.

INCOME

New Premiums.....	139,146	9,510	358,0
Renewal Premiums.....	417,718	(i*) 913,812	1,028,5
Gross Interest and Rents.....	133,890	10,242	298,8
All Other Receipts.....	7,875	15,182	15,3
TOTAL INCOME.....	698,629	948,746	1,700,8

DISBURSEMENTS

Death claims, incl. additions and dis. claims	126,562	45,899	221,8
Endowments, incl. additions and annuities...	2,094	* 309,412	5,0
Surrendered and lapsed policies.....	64,710	.....	198,4
Dividends to policyholders.....	.....	.....	45,2
Total paid policyholders.....	193,366	355,311	470,5
Expenses of management (See Note Below)...	252,335	.....	611,0
Dividends and interest to stockholders.....	20,000	8,942	.....
All other disbursements.....	2,908	.....	40,8
TOTAL DISBURSEMENTS.....	468,609	887,708	1,122,4
Income over disbursements.....	230,020	61,038	578,4

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	6,301,922	10,956,045	13,848,2
Terminated during year.....	3,279,644	6,126,259	7,079,4
Net gain in insurance.....	3,022,278	4,829,786	6,768,8
Total insurance in force, Paid for.....	2,029,101	(k) 6,184,893	47,662,2

ASSETS

Real estate.....	307,355	.....	260,0
Mortgage Loans.....	950,571	48,050	1,588,7
Premium notes and loans to policyholders...	652,128	.....	2,022,3
Bonds—Municipal, State and Federal.....	.....	.....	291,7
Bonds—Railroad, including electric railways...	.....	.....	.....
Bonds—Miscellaneous.....	.....	.....	318,0
Total bonds owned.....	73,549	158,019	609,7
Stocks.....	59,629	.....	.....
All other assets.....	134,360	48,111	775,1
Total non-admitted assets.....	25,736	4,844	41,9
TOTAL ADMITTED ASSETS.....	2,177,592	254,180	5,256,3

LIABILITIES

Net reserve.....	1,891,401	45,181	4,658,6
Total policy claims.....	18,943	.....	34,0
Dividends apportioned payable in 1924.....	.....	.....	3,0
Amount set aside for deferred dividend policies	.....	.....	.....
Surplus or special funds apportioned.....	.....	.....	.....
All other liabilities, exclusive of capital stock	79,289	14,013	257,8
LIABILITIES (excl. of cap. stock and surplus)	1,990,633	59,194	4,953,5
CAPITAL STOCK.....	100,000	110,830	100,0
Unassigned funds (SURPLUS).....	86,959	84,156	202,7

GAIN AND LOSS EXHIBIT

Loading on gross premiums.....	135,279	.....	380,4
Gain from loading.....	(d) —107,687	.....	(d) —231,6
Gross interest earned during year.....	125,861	.....	303,1
Investment expenses incurred during year....	16,886	.....	11,8
Net income from investments.....	108,975	.....	291,3
Interest required to maintain reserve.....	76,059	.....	191,5
Gain from interest.....	32,917	.....	99,7
Ratio of net interest to mean invested assets..	5.65%	.....	6.45%
Ratio of 1st yr. premiums to total prem. income	34.4%	.....	25.7%
Cost of procuring new business.....	.....	.....	337,3
Ratio to 1st Year Premiums.....	.....	.....	94.8%
Per \$1,000 of new business.....	.....	.....	\$25.1
Insurance expense less acquisition cost.....	.....	.....	274,7
Ratio to premium income.....	.....	.....	19.8%
Per \$1,000 insurance in force.....	.....	.....	\$5.7
Expected mortality on net amount at risk.....	166,766	.....	437,8
Gain from mortality.....	74,496	.....	268,3
Ratio of actual to expected mortality.....	55.3%	.....	38.7%
Basls for valuation of securities.....	.....	.....	Market

NOTE—See explanation preceding statements, page 15.

(a) Dividends apportioned to February 28, 1924; \$45,669 dividends on deferred dividend policies. (b) Fluctuation fund. (c) Coupons and dividends. (d) Loss. (e) \$898 for deferred dividend policies. (f) Investment reserve fund. (g) Warrant

ABSTRACTS FROM ANNUAL STATEMENTS

Southland Life, Tex.	Southwestern Life, Tex.	Standard Life, Ga.	Standard †Life, Ill.	Standard Life, Pa.	State Life, Ind.
419,930	800,609	363,912	376,846	104,441	1,279,776
1,605,750	2,808,098	814,728	1,137,052	483,370	4,834,388
477,348	911,114	93,256	251,087	236,459	1,631,333
27,288	14,575	212,027	† 3,843,333	104,248	107,178
2,530,316	4,534,396	1,483,923	5,608,318	928,518	7,852,675
296,111	546,566	219,926	398,249	67,438	1,429,332
9,000	14,500	.....	5,000	7,500	96,025
285,656	368,960	58,338	147,269	59,814	767,956
25,867	(c) 75,749	.....	28,974	79,081	1,191,419
616,634	1,005,775	278,264	579,492	213,833	3,484,732
816,961	1,319,088	475,633	712,298	260,960	2,053,373
36,000	150,000	15,024	27,997	10,683	.....
29,514	25,343	13,385	53,100	75,683	42,476
1,499,109	2,500,206	782,306	1,372,887	561,159	5,580,581
1,031,207	2,034,190	701,617	3,235,431	367,359	2,272,094
20,684,076	37,249,800	12,175,780	39,692,211	2,913,045	37,026,416
12,880,760	16,595,688	6,234,124	6,021,521	1,279,785	17,251,153
7,803,316	20,654,112	5,941,656	33,670,690	1,633,260	19,775,263
74,424,651 (j)	133,212,214	28,823,231	76,112,192	17,062,979	178,728,316
1,033,636	1,427,500	6,293	577,907	448,427	84,961
3,495,843	7,940,969	840,845	4,409,471	982,279	15,463,846
2,338,152	3,855,653	406,197	1,173,130	424,220	7,922,654
2,794	.....	.....	.....	116,616	6,226,234
.....	.....	.....	.....	176,746	.....
.....	.....	.....	.....	1,023,807	.....
2,794	.....	215,043	411,641	1,317,169	6,226,234
1,010	.....	.....	183,100	.....	.....
1,458,391	1,046,279	1,186,658	1,455,684	266,731	1,240,133
133,166	87,425	98,806	270,064	90,413	175,624
8,329,826	14,270,401	2,655,036	8,210,933	3,438,826	30,937,828
7,176,370	11,859,484	2,186,624	6,790,926	2,565,567	26,714,793
51,248	57,196	18,099	65,781	14,500	153,928
.....	(e) 6,388	.....	(h) 26,411	.....	(a) 142,135
.....	.....	.....	28,508	.....	.....
(f) 200,000	.....	.....	.....	.....	(b) 568,959
350,281	562,028	48,527	365,669	396,547	1,358,013
7,777,889	12,485,096	2,253,250	7,277,295	2,976,614	28,937,828
300,000	1,000,000	250,000	325,000	356,095	.....
251,937	785,305	151,786	608,638	106,117	2,000,000
344,312	598,037	.....	362,557	178,252	1,501,360
(d) -400,773	(d) 609,080	.....	(d) 274,029	7,566	(d) -607,188
468,900	962,501	.....	271,085	236,586	1,621,441
66,930	143,291	.....	67,903	93,295	14,591
401,970	819,210	.....	203,182	143,291	1,606,850
245,860	400,235	.....	110,922	94,721	826,138
156,109	418,975	.....	92,260	48,570	780,712
6.25%	6.86%	.....	5.78%	4.58%	5.68%
20.7%	22.0%	.....	24.9%	17.8%	19.4%
345,449	703,752	.....	376,691	76,092	924,531
82.3%	88.6%	.....	.....	72.8%	77.8%
\$19.36	\$24.27	.....	.....	\$27.19	\$25.52
399,636	503,365	.....	259,895	94,594	1,183,923
19.7%	14.0%	.....	.....	16.1%	19.4%
\$5.73	\$3.69	.....	.....	\$5.54	\$6.63
608,695	1,110,179	.....	496,811	104,619	1,717,019
354,133	644,063	.....	143,980	46,772	767,713
41.8%	41.8%	.....	71.0%	55.3%	55.3%
Book	Par	.....	Market	Book and Ins. Comm.	Ins. Comm.

(h) \$7,712 for deferred dividend policies. (i) Industrial included. (j) Includes \$13,100,410 group insurance. (k) Includes \$5,693,893 industrial business. *A. & H. included. †Reinsured Commonwealth, Neb.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.		State Life, Mont.	State Mutual	Sun Life, Canada
INCOME				
New Premiums.....	47,476	1,799,687	11,551,381	
Renewal Premiums.....	129,117	10,679,548	23,688,940	
Gross Interest and Rents.....	44,181	4,138,722	11,530,464	
All Other Receipts.....	10,408	634,769	13,715,186	
TOTAL INCOME.....	231,182	17,252,726	60,485,971	
DISBURSEMENTS				
Death claims, incl. additions and dis. claims	15,337	3,733,789	5,807,900	
Endowments, incl. additions and annuities...		1,174,821	6,976,000	
Surrendered and lapsed policies.....	27,894	1,452,853	5,210,500	
Dividends to policyholders.....	(c) 16,468	2,502,061	4,082,762	
Total paid policyholders.....	59,699	8,863,524	(a) 22,150,952	
Expenses of management (See Note Below)...	85,991	2,631,761	7,681,497	
Dividends and interest to stockholders.....			159,379	
All other disbursements.....	7,512	129,572	176,144	
TOTAL DISBURSEMENTS.....	154,102	11,624,857	30,167,968	
Income over disbursements.....	77,080	5,627,869	30,318,003	
INSURANCE EXHIBIT				
New Business Paid for, incl. revivals and inc.	1,791,080	53,976,712	113,490,811	
Terminated during year.....	1,275,924	21,170,906	62,569,654	
Net gain in insurance.....	515,156	32,805,806	51,921,157	
Total insurance in force, Paid for.....	6,015,244	398,183,059	(1) 701,054,184	
ASSETS				
Real estate.....	14,393	2,150,501	5,957,551	
Mortgage Loans.....	240,471	28,094,649	16,503,764	
Premium notes and loans to policyholders....	136,952	12,393,594	33,220,454	
Bonds—Municipal, State and Federal.....	81,836	17,509,538	57,123,233	
Bonds—Railroad, including electric railways..		13,891,017	7,543,566	
Bonds—Miscellaneous.....	9,747	4,783,132	50,860,261	
Total bonds owned.....	95,583	36,185,307	115,526,064	
Stocks.....	(g) 55,809	1,156,641	20,481,332	
All other assets.....	174,453	4,698,569	17,568,142	
Total non-admitted assets.....	12,727		109,586	
TOTAL ADMITTED ASSETS.....	717,661	84,679,261	209,257,311	
LIABILITIES				
Net reserve.....	383,709	71,942,652	174,039,189	
Total policy claims.....		176,670	3,445,200	
Dividends apportioned payable in 1924.....		2,802,665	2,499,483	
Amount set aside for deferred dividend policies		100,085	6,395,800	
Surplus or special funds apportioned.....	15,000		3,500,000	
All other liabilities, exclusive of capital stock	112,821	3,829,150	4,582,241	
LIABILITIES (excl. of cap. stock and surplus)	511,530	78,851,222	194,461,916	
CAPITAL STOCK.....	117,500		850,000	
Unassigned funds (SURPLUS).....	88,631	5,828,039	13,945,397	
GAIN AND LOSS EXHIBIT				
Loading on gross premiums.....	43,493	2,465,430	6,140,957	
Gain from loading.....	(d) 44,998	(d) —5,604	(d) —745,151	
Gross interest earned during year.....	30,398	4,254,179	11,331,648	
Investment expenses incurred during year...	2,593	205,178	833,681	
Net income from investments.....	36,805	4,049,001	10,497,966	
Interest required to maintain reserve.....	15,342	2,319,893	5,440,838	
Gain from interest.....	21,463	1,729,108	5,057,129	
Ratio of net interest to mean invested assets..	6.06%	5.30%	5.68%	
Ratio of 1st yr. premiums to total prem. income	26.9%	12.5%	32.2%	
Cost of procuring new business.....	44,271	773,934	2,631,668	
Ratio to 1st Year Premiums.....	93.3%	49.5%	58.5%	
Per \$1,000 of new business.....	\$25.88	\$14.41	\$24.50	
Insurance expense less acquisition cost.....	44,220	1,697,100	4,254,441	
Ratio to premium income.....	25.0%	13.6%	11.9%	
Per \$1,000 insurance in force.....	\$7.36	\$4.26	\$6.02	
Expected mortality on net amount at risk....	51,338	3,842,632	6,525,871	
Gain from mortality.....	38,373	1,653,000	2,094,561	
Ratio of actual to expected mortality.....	25.3%	57.0%	67.9%	
Basis for valuation of securities.....		Amortized	Canadian	
			Ins. Comm.	
NOTE—See explanation preceding statements, page 15.				
(a) Includes \$73,784 payments under guaranteed compound interest policies. (b)				
\$22,922 coupons included. (c) Coupons. (d) Loss. (e) Decrease. (f) Contingent				

ABSTRACTS FROM ANNUAL STATEMENTS

Sun Life, Md. (l)	Teachers Ins. & Annuity	Texas Life	Toledo Travelers, O.	Travelers, Conn.	Travelers Mutual Life
238,982	282,873	195,770	7,483	11,977,341	1,228
1,119,004	504,634	590,890	70,842	42,983,970	33,062
181,785	125,464	221,744	18,790	10,184,451	2,849
7,718	30,695	16,732	1,410	1,534,514	10
1,547,489	943,666	1,025,136	98,525	66,680,276	37,149
149,746	18,040	143,977	47,005	13,743,564	13,000
4,010	3,623	3,670	.....	2,334,095	.....
8,307	197	89,266	7,961	4,394,456	440
1,331	14,049	(b) 25,589	2,654	60,289	.....
163,394	35,909	262,502	57,620	20,532,404	13,440
711,817	48,325	327,699	15,014	15,004,663	14,694
100,000	.....	20,000	.....	400,000	.....
3,655	21,635	6,253	118	1,098,904	.....
978,866	105,869	616,454	72,752	37,035,971	28,134
568,623	837,797	408,682	25,973	29,644,305	9,015
18,850,379	3,005,114	5,647,879	96,211	692,728,153	34,500
6,559,995	117,273	3,309,454	137,824	310,834,741	.....
12,290,384	2,887,841	2,338,425	(e) —41,613	381,893,412	34,500
46,677,094	11,519,422	22,643,427	2,131,779(k)	2,438,317,145	902,500
188,532	.....	70,255	.....	8,363,607	.....
950,387	.....	1,556,928	.....	73,034,385	16,300
10,300	6,237	878,812	25,169	29,456,820	389
776,370	303,423	483,530	385,419	65,823,177	.....
487,634	1,275,274	.....	.....	25,403,798	.....
782,668	1,355,225	.....	.....	1,644,036	.....
2,046,672	2,933,922	483,530	385,419	92,871,011	50,000
165,239	.....	.....	.....	4,334,729	.....
311,258	154,834	418,686	24,265	78,032,329	12,133
14,332	.....	16,625	.....	420,605	1,423
3,662,589	3,094,993	3,408,211	434,853	286,092,881	78,822
2,737,249	1,774,575	2,790,912	324,610	196,844,413	66,283
10,621	.....	6,101	1,594	1,848,308	5,000
4,356	21,000	.....	2,084	182,449	.....
7,004	.....	25,000	.....	521,970	.....
6,027	34,488	(f) 200,000	.....	.....	.....
71,173	35,765	78,471	2,363	61,369,551	491
2,836,330	1,865,828	3,100,484	330,551	260,766,691	71,774
625,000	500,000	200,000	100,000	10,000,000	.....
201,259	729,165	107,727	4,302	15,326,190	7,048
573,116	462	190,799	9,246	2,907,362	7,709
(d) —115,673	(d) —47,972	(d) —112,888	(d) 3,313	(d) —11,967,383	(d) 9,060
187,025	146,011	225,346	20,026	10,653,736	3,642
27,251	.....	20,100	.....	574,178	.....
159,774	146,011	205,246	20,026	10,079,558	3,642
91,708	53,513	93,418	12,100	6,966,876	1,654
68,066	92,498	111,828	7,926	3,112,682	1,988
5.23%	(j) 5.93%	7.08%	6.81%	5.29%	.....
.....	8.49%	24.9%	5.34%	19.6%	3.58%
126,277	2,106	195,827	2,546	5,058,392	1,544
.....	3.15%	100%	60.8%	47.1%	126%
.....	\$0.71	\$35.23	\$26.80	\$10.33	\$44.76
545,512	46,327	107,860	9,713	9,816,353	15,225
40.2%	5.88%	13.7%	12.4%	17.2%	44.4%
\$11.69	\$0.40	\$4.76	\$4.56	\$4.03	\$16.87
302,904	82,954	197,212	30,652	22,593,383	10,643
164,806	65,306	98,004	1,026	11,491,099	(d) —5,809
45.6%	21.3%	50.3%	96.6%	49.1%	155.0%
Amortized	Amortized	Book	Ins. Comm.	Amortized	Book

reserve. (g) \$1,141,439 for deferred dividend policies. (h) \$335,678 surplus from non-participating policies. (j) No investment expense charged. (k) Includes \$619,335,258 group insurance. (l) Includes \$24,884,946 group insurance

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.				Travelers Equit. * †	Two Republics Life, Tex.	Union Central
INCOME						
New Premiums.....	26,493	80,918	5,705,798			
Renewal Premiums.....	54,663	274,485	27,544,576			
Gross Interest and Rents.....	2,368	55,412	10,307,770			
All Other Receipts.....	* 591,377	8,019	1,454,264			
TOTAL INCOME.....	674,901	418,834	45,012,408			
DISBURSEMENTS						
Death claims, incl. additions and dis. claims.....	7,212	74,838	7,259,051			
Endowments, incl. additions and annuities.....		1,000	4,470,877			
Surrendered and lapsed policies.....	1,598	50,609	4,476,859			
Dividends to policyholders.....		(c) 548	5,560,124			
Total paid policyholders.....	8,810	126,994	21,766,911			
Expenses of management (See Note Below).....	67,136	195,155	7,891,243			
Dividends and interest to stockholders.....			150,000			
All other disbursements.....	* 498,051	3,011	1,169,722			
TOTAL DISBURSEMENTS.....	563,997	325,160	40,977,878			
Income over disbursements.....	110,904	93,674	14,034,530			
INSURANCE EXHIBIT						
New Business Paid for, incl. revivals and Inc.	† 2,233,500	2,664,411	167,087,081			
Terminated during year.....	895,700	3,061,748	57,496,207			
Net gain in insurance.....	1,337,800	(e) —397,337	108,590,874			
Total insurance in force, Paid for.....	3,345,800	10,897,969	1,007,110,385			
ASSETS						
Real estate.....		490,000	3,600,269			
Mortgage Loans.....	14,000	189,884	130,498,735			
Premium notes and loans to policyholders.....	1,443	274,233	37,733,423			
Bonds—Municipal, State and Federal.....						
Bonds—Railroad, including electric railways.....						
Bonds—Miscellaneous.....						
Total bonds owned.....		1,907	6,273,850			
Stocks.....						
All other assets.....	* 407,914	230,191	12,142,638			
Total non-admitted assets.....	34,225		219,037			
TOTAL ADMITTED ASSETS.....	423,357	1,186,215	190,248,915			
LIABILITIES						
Net reserve.....	87,524	891,942	159,989,166			
Total policy claims.....		3,500	751,831			
Dividends apportioned payable in 1924.....			(g) 7,171,675			
Amount set aside for deferred dividend policies.....			2,248,021			
Surplus or special funds apportioned.....						
All other liabilities, exclusive of capital stock.....	* 147,308	87,627	7,815,706			
LIABILITIES (excl. of cap. stock and surplus).....	234,832	983,069	177,976,405			
CAPITAL STOCK.....	136,200	156,000	2,500,000			
Unassigned funds (SURPLUS).....	52,325	47,146	(h) 9,772,508			
GAIN AND LOSS EXHIBIT						
Loading on gross premiums.....	26,376	78,561	6,228,408			
Gain from loading.....	(d) —43,086	(d) —95,013	(d) —833,314			
Gross interest earned during year.....	2,108	56,057	11,237,016			
Investment expenses incurred during year.....	27	16,926	1,192,351			
Net income from investments.....	2,081	39,131	10,044,663			
Interest required to maintain reserve.....	2,582	30,692	5,616,623			
Gain from interest.....	(d) —501	8,439	4,428,031			
Ratio of net interest to mean invested assets.....		3.67%	5.99%			
Ratio of 1st yr. premiums to total prem. income.....	32.6%	22.8%	14.5%			
Cost of procuring new business.....	28,940	67,535	2,181,373			
Ratio to 1st Year Premiums.....	109%	83.5%	45.4%			
Per \$1,000 of new business.....	\$25.84	\$28.17	\$13.46			
Insurance expense less acquisition cost.....	40,522	106,039	4,876,349			
Ratio to premium income.....	49.9%	29.8%	14.7%			
Per \$1,000 insurance in force.....	\$12.11	\$9.73	\$4.88			
Expected mortality on net amount at risk.....	19,988	113,160	10,026,131			
Gain from mortality.....	12,958	51,572	5,034,966			
Ratio of actual to expected mortality.....	35.2%	54.4%	49.8%			
Basis for valuation of securities.....		Book and Market				

NOTE—See explanation preceding statements, page 15.

(a) Disbursements exceed income. (b) \$36,000 surplus paid in. (c) Coupons
(d) Loss. (e) Contingent reserve. (f) Includes \$169,224 group insurance. (g) In

ABSTRACTS FROM ANNUAL STATEMENTS

Union Life, Ark.	Union Mutual, Me.	Union Natl., Tex.	United Fidelity, Tex.	United L. & A., N. H.	U. S. Life, N. Y.
29,917	317,445	12,495	218,722	299,540	103,874
12,233	2,162,377	46,300	173,911	832,146	516,197
6,713	914,253	11	44,112	134,325	285,780
6,946	48,666	(b) 68,061	.....	4,567	13,645
55,809	3,442,741	126,867	436,745	1,270,578	919,496
5,250	796,252	14,336	27,237	237,938	411,825
.....	706,104	.....	.....	.....	157,876
.....	804,710	95	6,460	66,928	270,863
.....	433,713	4	65	14,356	521
5,250	2,740,779	14,435	33,762	319,222	841,085
56,335	612,034	55,972	308,523	436,422	259,140
.....	.....	.....	20,000	.....	.....
.....	20,787	3,399	.....	46,143	29,640
61,585	3,373,600	73,806	375,340	801,788	1,129,865
(a) 5,776	69,141	53,061	61,405	468,790	(a) 210,369
1,127,950	8,096,973	2,337,617	8,017,704	12,486,475	4,403,291
427,590	6,868,740	2,118,784	3,061,331	8,195,772	4,071,699
700,450	1,228,233	218,832	4,956,373	4,290,703	331,592
1,657,950	73,455,808	(g) 2,788,423	15,117,481	37,128,869	(f) 24,655,066
100,000	503,801	194,250	539,631	36,000	.....
.....	707,950	.....	17,316	1,803,947	1,769,425
256	3,295,327	231	28,348	343,186	792,538
.....	9,924,598	.....	.....	362,464	753,504
.....	1,931,060	.....	.....	78,728	1,773,893
.....	1,092,411	.....	.....	87,358	468,924
.....	12,948,069	.....	.....	528,550	2,996,321
.....	2,131,064	.....	.....	.....	6,724
39,643	—487,592	6,116	300,752	292,512	140,744
4,320	1,202,151	58,911	33,236	38,980	25,642
139,899	19,098,619	200,597	886,047	3,004,195	5,705,752
15,799	18,032,445	32,004	235,018	1,923,764	5,215,798
.....	144,059	2,322	.....	51,266	60,570
.....					
.....	.....	.....	(e) 137,000	.....	(e) 5,537
1,204	410,304	48,156	20,667	198,636	93,691
17,003	18,586,808	82,582	392,685	2,173,656	5,375,596
75,000	.....	100,000	400,000	500,000	264,000
47,896	511,811	18,015	93,362	330,439	66,156
24,585	483,572	23,935	180,702	237,901	87,338
(d) —27,667	(d) —36,444	(d) —31,462	(d) —136,914	(d) —206,309	(d) —156,213
6,713	897,513	(d) —11,372	47,444	151,942	280,554
.....	90,174	282	19,616	8,020	14,306
6,713	807,339	(d) —11,654	27,828	143,921	266,248
380	582,750	1,134	7,936	61,292	194,757
6,333	224,589	(d) —12,788	19,892	82,629	71,491
6.62%	4.16%	5.43%	4.67%	5.88%	4.76%
71.0%	9.83%	38.1%	55.7%	26.5%	13.3%
40,968	131,133	19,071	208,913	192,085	39,743
137%	53.8%	.....	95.5%	64.1%	48.3%
\$37.63	\$17.24	.....	\$26.09	\$16.46	\$10.25
11,284	388,883	36,326	166,427	252,126	203,807
26.8%	15.7%	61.8%	42.4%	22.3%	32.9%
\$6.81	\$5.29	\$13.03	\$11.01	\$6.79	\$8.27
7,590	731,860	16,625	112,594	341,311	269,718
2,379	227,746	5,244	86,403	171,841	73,943
68.7%	68.9%	68.5%	23.3%	49.6%	72.5%
.....	Amortized and Market	Book	Book and Market	Book	Amortized

cludes \$1,583,424 industrial business. *A. & H. included. †Reinsured Merchants Life & Casualty Co., Minn., June, 1923.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE INSURANCE DEPARTMENTS For Year Ending December 31, 1923.	Univerasl Life, Iowa	Victory Life, Kans.	Volunteer State, Tenn.
INCOME			
New Premiums.....	39,164	115,794	334,7
Renewal Premiums	81,072	93,643	1,461,1
Gross Interest and Rents.....	32,704	9,870	548.8
All Other Receipts.....	1,585	100	50.7
TOTAL INCOME.....	154,525	219,407	2,395,4
DISBURSEMENTS			
Death claims, incl. additions and dis. claims	4,000	5,000	320,
Endowments, incl. additions and annuities...	.....	.....	3,0
Surrendered and lapsed policies.....	1,658	329	203.5
Dividends to policyholders.....	275	5,000	26,9
Total paid policyholders.....	5,933	10,329	553,6
Expenses of management (See Note Below)...	77,650	139,817	639.7
Dividends and interest to stockholders.....	10,026	.....	160,0
All other disbursements.....	6,712	.....	17.5
TOTAL DISBURSEMENTS.....	94,388	149,881	1,370,0
Income over disbursements.....	60,137	69,526	1,025,4
INSURANCE EXHIBIT			
New Business Paid for, incl. revivals and inc.	1,883,311	3,751,500	15,481,9
Terminated during year.....	728,570	1,061,069	8,138.5
Net gain in insurance.....	1,154,741	2,690,431	7,343.3
Total insurance in force, Paid for.....	5,069,476	6,309,145	68,057.1
ASSETS			
Real estate.....	28,765	.....	827,6
Mortgage Loans.....	535,111	104,200	3,460,3
Premium notes and loans to policyholders....	11,358	5,795	2,087,4
Bonds—Municipal, State and Federal.....	.....	.....	179,1
Bonds—Railroad, including electric railways..	.....	.....	773,9
Bonds—Miscellaneous .....	.....	.....	414,2
Total bonds owned.....	15,000	121,793	1,367,3
Stocks .....	.....	.....	.....
All other assets.....	101,454	37,284	555,5
Total non-admitted assets.....	69,337	13,079	39,9
TOTAL ADMITTED ASSETS.....	691,688	269,072	8,297,7
LIABILITIES			
Net reserve.....	130,197	104,036	6,650.8
Total policy claims.....	.....	.....	82,2
Dividends apportioned payable in 1924.....	.....	.....	(k) 27,0
Amount set aside for deferred dividend policies	.....	.....	54,0
Surplus or special funds apportioned.....	7,798	.....	318.5
All other liabilities, exclusive of capital stock	22,423	5,017	264.6
LIABILITIES (excl. of cap. stock and surplus)	160,318	109,053	7,397.2
CAPITAL STOCK.....	340,800	100,000	600,0
Unassigned funds (SURPLUS).....	190,569	60,019	300,0
GAIN AND LOSS EXHIBIT			
Loading on gross premiums.....	34,325	102,766	331
Gain from loading..... (d) —44,856	(d) —44,856	(d) —40,226	(d) —190,7
Gross interest earned during year.....	37,922	12,198	574,0
Investment expenses incurred during year....	1,675	.....	120,8
Net income from investments.....	36,247	12,198	453,2
Interest required to maintain reserve.....	3,947	3,352	241,1
Gain from interest.....	32,300	8,845	212,0
Ratio of net interest to mean invested assets..	5.52%	(h) 5.97%	6.28%
Ratio of 1st yr. premiums to total prem. income	31.4%	54.7%	18.6%
Cost of procuring new business.....	24,066	103,130	266,3
Ratio to 1st Year Premiums.....	63.8%	90.0%	79.8%
Per \$1,000 of new business.....	\$13.15	\$28.72	\$18
Insurance expense less acquisition cost.....	55,115	39,863	245,6
Ratio to premium income.....	45.8%	19.0%	13.7%
Per \$1,000 insurance in force.....	\$11.00	\$6.32	\$3
Expected mortality on net amount at risk....	30,325	51,545	565,5
Gain from mortality.....	26,325	46,717	303,3
Ratio of actual to expected mortality.....	13.2%	9.37%	46.3%
Basis for valuation of securities.....	Par	Cost	Amortize

NOTE—See explanation preceding statements, page 15.

(k) For deferred dividend policies. (h) No investment expense charged.

ABSTRACTS FROM ANNUAL STATEMENTS

West Coast Life, Cal.	Western & Southern (i)	Western Life, Ia.	Western Natl., Wyo.	Western Reserve, Ind.	Western States, Cal.
669,207	897,361	169,528	119,308	12,969	815,865
1,682,470 (i)	12,008,797	407,384	283,614	88,838	1,965,268
512,676	2,083,294	71,618	50,850	44,686	461,635
79,980	34,350	63,478	12,583	26,730	142,949
2,944,333	15,023,802	712,008	466,355	173,223	3,385,717
400,236	2,577,392	54,753	43,690	50,049	371,062
16,385	676,250	.....	.....	1,000	4,915
216,285	366,338	65,525	33,138	8,246	202,688
133,245	.....	29 (c)	8,582	4,504	(f) 212,913
766,151	5,619,980	120,308	85,410	63,799	791,578
1,091,018	5,144,378	293,918	263,702	51,474	1,051,591
29,774	400,000	.....	.....	.....	85,000
64,530	952	21,054	12,241	11,891	13,257
1,951,473	9,165,310	435,280	361,403	127,164	1,941,426
992,860	5,858,490	276,728	164,952	46,059	1,444,291
20,969,452	133,003,792	5,646,079	3,401,769	536,100	22,319,555
7,967,413	78,694,487	2,642,519	2,852,700	429,136	8,495,321
13,002,039	54,309,305	3,003,560	549,069	106,964	13,824,234
64,667,311	351,149,583	18,522,823	12,554,414	3,975,829	75,046,628
852,684	800,000	173,204	4,445	122,500	1,039,506
2,094,497	30,678,303	1,085,168	328,995	346,300	2,659,457
1,867,910	792,133	195,430	133,914	118,722	1,215,371
276,810	6,189,996	3,000	.....	.....	419,170
654,849	.....	.....	.....	.....	809,491
2,384,753	199,368	.....	.....	.....	2,307,170
3,316,413	6,389,364	3,000	151,026	10,721	3,535,831
24,155	.....	.....	.....	.....	.....
712,047	1,453,472	145,690	384,685	70,826	603,401
72,466	.....	14,096	9,676	26,450	.....
8,867,706	40,113,272	1,602,492	1,003,065	669,069	9,053,566
7,318,496	35,111,918	1,178,583	601,624	525,258	6,289,888
94,087	114,017	.....	10,000	11,829	30,000
(b) 26,235	.....	.....	.....	.....	.....
331,824	.....	6,299	.....	.....	.....
(a) 142,090	12,000	.....	.....	(e) 12,588 (g)	55,668
384,295	573,263	188,518	131,045	10,944	1,236,327
8,297,027	35,811,198	1,373,400	742,669	560,619	7,611,883
250,000	2,000,000	200,000	225,000	102,020	1,000,000
320,679	2,302,074	29,092	35,396	6,430	441,683
685,996	4,221,453	158,694	134,753	15,174	845,855
(d) -377,075 (d)	-853,912 (d)	-130,090 (d)	-129,438 (d)	26,696 (d)	-204,208
551,432	2,174,863	77,778	48,247	44,966	502,413
64,870	109,324	33	.....	11,066	58,364
486,562	2,065,538	77,745	48,247	33,900	444,049
265,506	1,214,708	43,815	19,554	18,506	206,092
221,056	850,830	33,930	28,693	15,394	237,958
6.49%	5.95%	5.74%	(j) 3.18%	5.77%	5.78%
2.85%	79.9%	29.4%	28.4%	12.7%	27.8%
528,704	1,136,560	185,055	88,644	14,050	543,367
81.7%	.....	109%	77.4%	108%	70.2%
\$25.21	.....	\$20.57	\$28.28	\$26.21	\$25.08
534,367	3,938,805	103,729	175,547	27,819	506,695
22.7%	30.5%	18.0%	43.6%	27.4%	18.2%
\$8.26	\$11.22	\$5.60	\$13.98	\$7.00	\$6.73
612,825	3,226,551	134,899	92,369	39,111	603,465
252,915	900,082	93,904	56,788	1,119	309,159
58.7%	70.0%	30.4%	38.5%	97.1%	48.8%
Amortized	Amortized	Book	.....	.....	Amortized

NOTE—See explanation preceding statements, page 15.

(a) Definite bonus fund. (b) To June 30, 1924; \$1,285 for deferred dividend policies. (c) Coupons. (d) Loss. (e) Survivorship fund. (f) Guaranteed reductions. (g) Service bonus reserve. (i) Industrial included. (j) No investment expense charged.

ABSTRACTS FROM ANNUAL STATEMENTS

AS REPORTED TO HOME STATE
INSURANCE DEPARTMENTS
For Year Ending December 31, 1923.

Western
Union, Wash.

Wisconsin
Life

Wisconsin
National

INCOME

New Premiums	250,017	73,394	156,932
Renewal Premiums	1,436,699	268,858	574,621
Gross Interest and Rents	436,641	65,007	131,940
All Other Receipts	90,997	7,890	40,000
TOTAL INCOME	2,214,354	415,149	863,993

DISBURSEMENTS

Death claims, incl. additions and dis. claims..	245,908	47,262	82,300
Endowments, incl. additions and annuities...	1,100	7,740	8,500
Surrendered and lapsed policies	255,215	42,180	37,100
Dividends to policyholders	118,634	29,124	.....
Total paid policyholders	620,857	126,306	128,300
Expenses of management (See Note Below)...	592,405	130,979	288,900
Dividends and interest to stockholders	16,000	.....	24,000
All other disbursements	2,555	41,795	5,600
TOTAL DISBURSEMENTS	1,231,817	299,080	446,900
Income over disbursements	982,537	116,069	417,093

INSURANCE EXHIBIT

New Business Paid for, incl. revivals and inc.	11,245,559	2,549,751	5,958,700
Terminated during year	6,826,179	1,037,391	2,001,900
Net gain in insurance	4,419,380	1,512,360	3,956,700
Total insurance in force, Paid for	54,739,001	11,163,164	26,431,600

ASSETS

Real Estate	325,172	108,671	49,000
Mortgage Loans	2,922,708	697,683	679,000
Premium notes and loans to policyholders	1,881,059	153,179	233,400
Bonds—Municipal, State and Federal	2,248,267	101,844	1,789,900
Bonds—Railroad, including electric railways..	2,000	.....	.....
Bonds—Miscellaneous	127,248	.....	45,800
Total bonds owned	2,377,515	101,844	1,835,700
Stocks .....	.....	.....	.....
All other assets	476,541	85,552	306,600
Total non-admitted assets	21,098	19,760	23,900
TOTAL ADMITTED ASSETS	7,982,995	1,146,929	3,103,900

LIABILITIES

Net reserve	6,527,919	997,936	2,328,900
Total policy claims	17,927	11,832	8,500
Dividends apportioned payable in 1924	 (h)	19,083	.....
Amount set aside for deferred dividend policies .....	.....	.....	.....
Surplus or special funds apportioned .....	.....	68,731	35,000
All other liabilities, exclusive of capital stock	744,168	49,347	65,600
LIABILITIES (excl. of cap. stock and surplus)	7,290,014	1,146,929	2,438,100
CAPITAL STOCK	200,000	.....	400,000
Unassigned funds (SURPLUS)	492,981	.....	265,800

GAIN AND LOSS EXHIBIT

Loading on gross premiums	435,932	93,059	137,800
Gain from loading	(d) —114,456	(d) —31,359	(d) 153,600
Gross interest earned during year	436,080	67,142	142,400
Investment expenses incurred during year	73,017	12,682	6,400
Net income from investments	363,063	54,460	135,900
Interest required to maintain reserve	282,568	34,426	76,900
Gain from interest	80,495	20,034	58,900
Ratio of net interest to mean invested assets..	4.99%	5.45%	5.04%
Ratio of 1st yr. premiums to total prem. income	12.9%	20.6%	21.5%
Cost of procuring new business	131,741	51,223	135,300
Ratio to 1st Year Premiums	60.3%	72.8%	86.3%
Per \$1,000 of new business	\$13.34	\$20.32	\$22.00
Insurance expense less acquisition cost	418,647	73,194	156,000
Ratio to premium income	24.8%	21.4%	21.3%
Per \$1,000 insurance in force	\$7.44	\$6.56	\$5.00
Expected mortality on net amount at risk	490,616	89,820	216,500
Gain from mortality	301,932	47,828	140,200
Ratio of actual to expected mortality	38.4%	46.7%	35.2%
Basis for valuation of securities	Amortized	Book	Book
		Amortized	

NOTE—See explanation preceding statements, page 15.
(d) Loss; (h) To June 30, 1924.

Rates of Interest Payable in 1924 on Proceeds of Policies

Company—	Percent	Company—	Percent
Acacia Mutual	4.5	Mutual Benefit	4.7
Aetna	4.5	Mutual Life, N. Y.	4.6
American Reinsurance	5.0	Mutual Trust	5.0
American Old Line	5.0	National Guardian	5.0
Atlantic	5.4	National Life, Vt.	4.7
Bankers Life, Ia.	a 5.0	National Reserve	5.0
Berkshire	4.5	New England Mutual	4.75
Canada	5.0	New York Life	4.5
Capitol	5.0	North American, Can.	5.0
Cedar Rapids	4.0	Northern Life, Wash.	5.0
Central Life Assurance	b 5.25	Northwestern Mutual	4.8
Central States, Mo.	5.0	Northwestern National	5.0
Cleveland Life	5.0	Occidental, Cal.	5.0
Columbia, O.	4.5	Ohio National	4.5
Columbus Mutual	4.5	Old Colony	4.5
Connecticut General	5.0	Oregon	4.75
Connecticut Mutual	4.7	Pacific Mutual	4.75
Conservative, Ia.	5.0	Pan-American	4.5
Continental, Del.	4.6	Penn Mutual	4.75
Continental, Mo.	5.0	Peoples, Ind.	4.0
Equitable, N. Y.	4.5	Peoria	5.0
Equitable, Ia.	4.8	Philadelphia Life	4.6
Federal Union	4.0	Phoenix Mut.	4.6
Fidelity Mutual	c 4.8	Pilot Life	5.0
George Washington	5.0	Postal Life	6.0
Grange	5.0	Presbyterian Ministers	4.25
Great West	6.0	Protective Life	5.0
Guardian, N. Y.	4.8	Provident Mutual	4.75
Home, N. Y.	4.5	Prudential	4.75
Indianapolis	5.0	Register	5.0
International, Mo.	5.4	Reliance	4.75
Inter-Southern	5.0	Security Life & Trust	5.0
Jefferson Standard	5.0	Security Mutual, N. Y.	4.1
John Hancock Mutual	4.5	Standard, Pa.	5.5
Lafayette	5.0	State, Ind.	4.75
Lincoln National	5.0	State, Mont.	3.8 to 4.25
Manufacturers, Can.	5.0	State Mutual, Mass.	4.6
Maryland Life	4.5	Sun Life, Can.	4.7
Massachusetts Mutual	a 5.0	Union Central	5.5
Merchants Life, Ia.	3.5	Union Mutual	4.20
Metropolitan	4.5	Volunteer State	5.0
Midland Mutual	4.5	West Coast	5.0
Minnesota Mutual	5.0	Western States	5.0
Missouri State	5.0	Wisconsin Life	4.5

Interest on dividends: (a) 4.8%; (d) 4%; (c) 4.6%.

TOTALS

DECEMBER 31, 1922, OF 258 LEGAL RESERVE
LIFE INSURANCE COMPANIES

New Premiums in 1922	\$ 259,647,279
Renewal Premiums in 1922	1,480,621,938
Total Paid to Policyholders in 1922 .	1,043,809,668
New Business, Paid for, Including Revivals and Increases	10,467,050,623
Net Gain in Force	4,442,993,960
Total Insurance in Force, Dec. 31, 1922	49,699,314,440
Admitted Assets, Dec. 31, 1922 . . .	9,105,207,424
Surplus and Contingency Reserves, Dec. 31, 1922	273,334,683

TOTALS

DECEMBER 31, 1923, OF 252 LEGAL RESERVE
LIFE INSURANCE COMPANIES

New Premiums in 1923.....	\$ 321,748,272
	1,481,193.447
Renewal Premiums in 1923.....	1,481,193.447
Total Paid to Policyholders in 1923	1,152,779,159
New Business, Paid for, Including	
Revivals and Increases.....	12,801,132,143
	8,735,388,825
Net Gain in Force.....	6,765,743,300
Total Insurance in Force,	
Dec. 31, 1923.....	58,404,703,265
	9,961,384,006
Admitted Assets, Dec. 31, 1923...	8, 012,132,872
Surplus and Contingency Reserves,	
Dec. 31, 1923.....	371,234,919

RESERVE BASES

Reserve Bases are shown on Policy Analysis pages under "Cash Values" and at the bottom of Surrender Value pages. In "General Information" is shown the amount in force on each basis.

Many states have adopted minimum reserve bases lower than the full level premium basis, which allow companies to use some share of the reserve of the earlier years of the policy for expenses. As these various standards are referred to throughout THE UNIQUE MANUAL DIGEST, it is thought well to include a brief description of each.

FULL PRELIMINARY TERM basis allows the full first year's premium, less actual mortality, to be used for expenses, a higher net premium, based on the full reserve at an age one year higher, being put up the second and following years.

STRAIGHT MODIFIED PRELIMINARY TERM allows on Ordinary Life the use of the full first year's premium, less actual mortality, for expenses, as on the full preliminary term plan; but on all forms with a higher premium than Ordinary Life, only a sum equal to the sum available under an Ordinary Life policy at the same age may be used for expenses, the excess being put up as reserve on the policy.

Various states have made further modifications of the modified preliminary term plan:

RHODE ISLAND, OHIO AND WEST VIRGINIA standards. Straight modified preliminary term, except that on Whole Life and Endowment policies with twenty or more annual premium payments, the whole first year's premium, less actual mortality, may be used for expenses.

ILLINOIS, INDIANA, NORTH AND SOUTH DAKOTA standards. On twenty payment life policies and on those having a lower premium, the whole of the first year's premium, less actual mortality, may be used for expenses; on policies having a higher premium, excess must be put up as reserve. This standard has been quite generally accepted. A number of states have adopted it, as well as companies in states with a lower minimum standard. New York State accepted this basis in 1923 as a standard under which companies could operate; the Select and Ultimate being the minimum standard up until that time.

MICHIGAN AND TENNESSEE standards: On policies having a premium paying period of twenty years or more, the whole of the first year's premium, less actual mortality, may be taken for expenses. On policies with premium paying period of less than twenty years, excess of premium over twenty payment policy on the same plan must be put up as a reserve.

NEW JERSEY standard: Straight modified preliminary term, but reserve must equal full level premium reserve by end of seven years.

WISCONSIN standard: First year, same as Illinois, but allows larger reductions for the next four years.

SELECT AND ULTIMATE: Another modification of the full level premium reserve is the "Select and Ultimate" Method, which is based on the fact that, as a result of the medical examination, the mortality during the early years of the policy is less than during the later years. This table gives the company the benefit of the mortality savings of the first five years to be used for expenses, the reserve equaling the full level premium reserve by the end of that time.

THE POLICY

THE COST

ANALYSIS OF POLICY.

Contract and Company Practice.

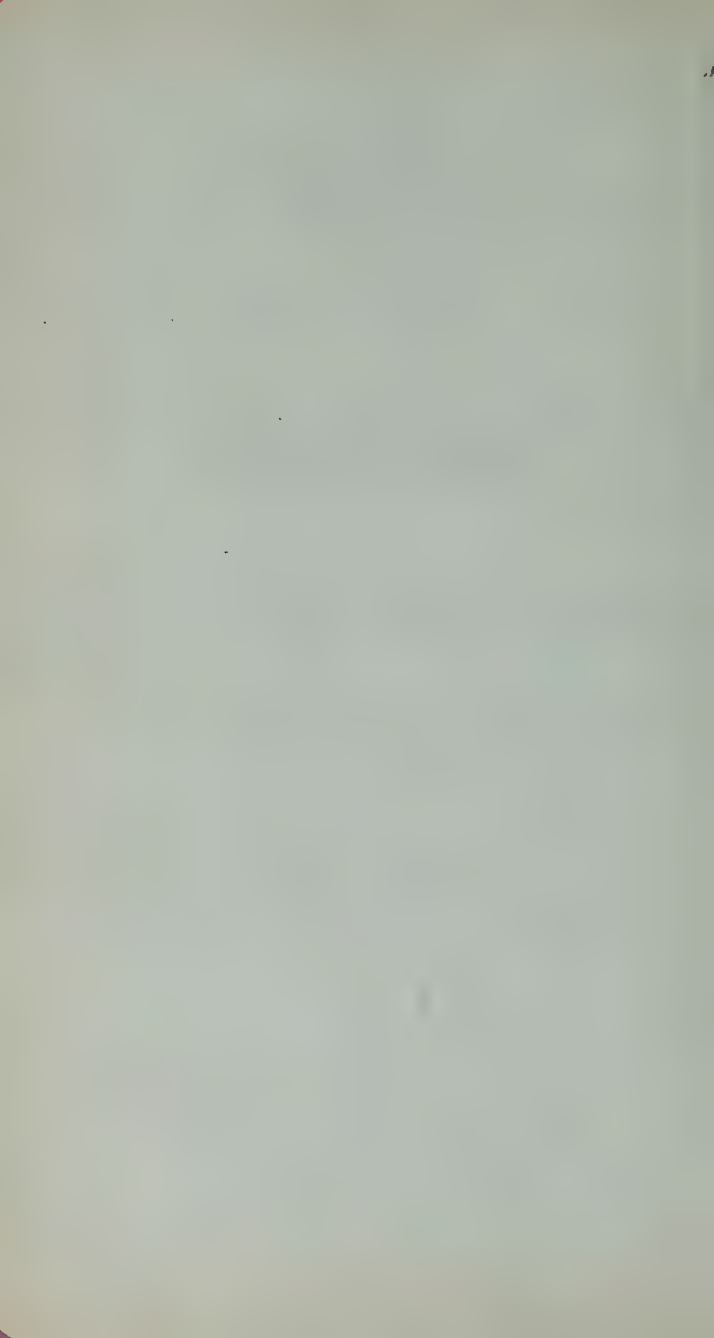
PREMIUM RATES at All Ages.

Sample Rates and Description of all forms
Issued.

CASH SURRENDER, PAID-UP AND EX- TENDED INSURANCE VALUES for 20 Years.

DIVIDENDS, 1924 Scale.

NET COST Both in Case of Death (Continu- ance) and Surrender. Present Scale and Actual History.



ACACIA MUTUAL LIFE ASSOCIATION, Washington, D.C.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to tenth year not exceeding \$7.00 per \$1,000.

Change of Plan. — Higher premium plan allowed any time by payment of difference in premiums with 6% compound interest. Practice to change to lower premium plan subject to evidence of insurability.

Disability. — For extra premium, policy provides prior to age 60 for waiver of premiums upon proof of total and permanent disability; no reduction in insurance. Total disability regarded as permanent after six months duration.

Dividends. — Payable annually as earned. First dividends now payable end of second year. Options, (a) cash; (b) reduce premiums; (c) purchase non-forfeitable, non-par paid-up additions; (b) is automatic option.

Double Indemnity. — For extra premium (\$1.50 per \$1,000) rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service or suicide.

Extended Insurance. — Automatic after three years. Non-participating. Without cash and loan values.

Grace. — One month, not less than 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and violation of military and naval service conditions.

Limits. — 21-60, \$55,000. Reinsures over \$10,000. Minimum policy, \$1,000. Maximum on Term policy \$5,000.

Loans. — After three premiums. Interest 6% in advance. See "Premium Loans".

Military Service. — U. S. service in time of war within three years, or service of foreign country anytime, limits liability to premiums paid and interest at 6% per annum.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums. Non-participating. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — After two years; may be made automatic. Interest 6%.

Reinstatement. — At any time upon evidence of insurability and payment of arrears with 6% interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Aerial flight within one year limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (20 years) and Continuous (5-10-15-20 years certain) Installments. Installments payable annually, semi-annually, quarterly or monthly. Trust Fund and Installments Certain participate in excess interest earned. Commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — Not accepted. Accepts members of Masonic fraternity only.

†Present interest rate, 4.5%.

PARTICIPATING RATES PER \$1,000 (With Waiver of Premium.)
(Reserve at 3½%.)

End. Age 85	ENDOWMENT AGE 85			Age	ENDOWMENT				Term * 5 Year	Com'l Policy Basis of \$5,000
	10 Prem.	15 Prem.	20 Prem.		20 Year	At 70	At 65	At 60		
\$16.19	\$37.66	\$28.23	\$23.64	21	\$42.11	\$17.55	\$18.95	\$20.97	\$ 9.80	\$76.51
16.57	38.31	28.73	24.06	22	42.23	18.01	19.49	21.65	9.90	78.21
16.97	38.97	29.23	24.49	23	42.35	18.50	20.06	22.36	10.00	79.96
17.37	39.66	29.76	24.94	24	42.49	18.99	20.67	23.13	10.12	81.77
17.80	40.38	30.31	25.41	25	42.62	19.52	21.30	23.94	10.24	83.72
18.26	41.13	30.88	25.90	26	42.77	20.09	21.98	24.81	10.37	85.78
18.73	41.89	31.47	26.40	27	42.93	20.67	22.70	25.73	10.50	87.89
19.24	42.71	32.10	26.94	28	43.10	21.30	23.48	26.73	10.65	90.16
19.77	43.54	32.72	27.49	29	43.28	21.97	24.29	27.79	10.81	92.53
20.33	44.41	33.40	28.07	30	43.47	22.67	25.16	29.17	10.97	95.05
20.92	45.31	34.10	28.67	31	43.68	23.42	26.09	30.36	11.15	97.68
21.54	46.25	34.82	29.29	32	43.91	24.21	27.09	31.63	11.34	100.44
22.20	47.23	35.58	29.95	33	44.15	25.05	28.15	33.00	11.55	103.40
22.90	48.25	36.38	30.64	34	44.41	25.96	29.29	34.48	11.77	106.51
23.64	49.30	37.19	31.36	35	44.69	26.92	30.51	36.08	12.01	109.87
24.40	50.39	38.04	32.10	36	45.00	27.92	31.83	37.82	12.27	113.28
25.23	51.53	38.94	32.90	37	45.34	29.01	33.26	39.72	12.56	116.93
26.11	52.73	39.89	33.74	38	45.71	30.18	35.00	41.79	12.87	120.97
27.02	53.96	40.86	34.60	39	46.12	31.41	36.59	44.06	13.20	125.00
28.02	55.24	41.88	35.52	40	46.55	32.77	38.31	46.55	13.56	129.45
29.04	56.57	42.95	36.48	41	47.04	34.18	40.18	.....	13.96	134.08
30.16	57.97	44.07	37.50	42	47.57	35.74	42.21	.....	14.40	139.08
31.34	59.44	45.26	38.60	43	48.17	37.40	44.43	.....	14.89	144.31
32.59	60.95	46.50	39.72	44	48.81	39.20	46.86	.....	15.43	150.00
33.93	62.54	47.80	40.93	45	49.53	41.15	49.53	.....	16.05	155.98
35.35	64.19	49.17	42.21	46	50.30	43.26	.....	.....	16.73	162.36
36.88	65.92	50.62	43.57	47	51.18	45.57	.....	.....	17.49	169.16
38.50	67.72	52.14	45.01	48	52.14	48.07	.....	.....	18.35	176.42
40.24	69.62	53.76	46.55	49	53.21	50.82	.....	.....	19.31	184.20
42.08	71.59	55.45	48.18	50	54.35	53.78	.....	.....	20.37	192.44
44.03	73.62	57.21	49.89	51	55.61	.....	.....	.....	21.52	201.14
46.13	75.79	59.11	51.76	52	57.01	.....	.....	.....	22.83	210.57
48.37	78.04	61.11	53.74	53	58.54	.....	.....	.....	24.25	220.61
50.74	80.38	63.22	55.84	54	60.21	.....	.....	.....	25.82	231.27
53.29	82.83	65.46	58.09	55	62.05	.....	.....	.....	27.55	242.65
56.02	85.42	67.84	60.52	56	64.07	.....	.....	.....	.....	.....
58.91	88.11	70.37	63.10	57	66.27	.....	.....	.....	.....	.....
62.03	90.97	73.07	65.89	58	68.70	.....	.....	.....	.....	.....
65.35	93.97	75.95	68.87	59	71.34	.....	.....	.....	.....	.....
68.91	97.14	79.04	72.10	60	74.23	.....	.....	.....	.....	.....

*Renewable and at Age 60 becomes a Whole Life Policy, convertible at any time.

Double Indemnity.—\$1.50 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
SINGLE PREMIUM			
Endowment, Age 85	\$340.51	\$408.98	\$503.75

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years			
Age at Issue	Cash or Pre-mium 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
End. Age 85	21	\$16 19	\$61	\$23	\$73 3	0	\$70	\$204 9	7	\$119	\$315 15	7	\$178	\$423 19	4
	25	17 40	91	28	83 3	6	83	223 10	9	141	343 16	1	208	456 18	7
	30	20 33	131	36	97 4	4	102	249 11	8	173	378 15	9	254	497 17	2
	35	23 64	181	47	114 5	2	126	276 11	9	212	415 14	8	306	537 15	3
	40	28 02	241	59	129 5	6	156	305 11	0	257	451 13	0	363	576 13	2
	45	33 93	321	75	147 5	6	190	334 9	10	306	485 11	1	424	612 11	1
	50	42 08	411	93	163 5	0	227	361 8	4	359	518 9	2	488	646 9	2
End. Age 85	55	53 29	511	115	182 4	4	269	387 6	10	416	551 7	6	560	686 7	6
	60	68 91	631	136	196 4	5	314	416 5	5	483	592 5	2	672	761 5	0
10 Pay. End. Age 85	21	37 66	71	141	447 24	7	344	1000 54	0	379	1000	Pd-up	420	1000	Pd-up
	25	40 38	77	153	452 24	5	371	1000 50	0	411	1000	"	457	1000	"
	30	44 41	86	169	454 23	2	411	1000 45	0	457	1000	"	510	1000	"
	35	49 30	96	189	459 21	3	457	1000 40	0	510	1000	"	569	1000	"
	40	55 24	108	211	461 18	10	510	1000 35	0	569	1000	"	631	1000	"
	45	62 54	121	236	461 16	1	569	1000 30	0	631	1000	"	694	1000	"
	50	71 59	134	262	458 13	2	631	1000 25	0	694	1000	"	755	1000	"
15 Pay. End. Age 85	55	82 84	146	285	451 10	4	694	1000 20	0	755	1000	"	815	1000	"
	60	97 14	156	306	440 7	9	755	1000 15	0	815	1000	"	838	1000	"
20 Pay. End. Age 85	21	28 23	39	86	273 13	2	230	639 34	2	379	1000 49	0	420	1000	Pd-up
	25	36 31	43	94	278 13	9	239	642 31	11	411	1000 35	0	457	1000	"
	30	33 40	49	105	282 14	0	266	646 28	9	457	1000 40	0	510	1000	"
	35	37 19	55	118	286 13	6	298	650 25	5	510	1000 25	0	569	1000	"
	40	41 88	63	133	290 12	4	333	651 21	11	569	1000 30	0	631	1000	"
	45	47 80	71	149	291 10	7	370	649 18	4	631	1000 25	0	694	1000	"
	50	55 45	80	166	291 8	7	406	643 14	8	694	1000 20	0	755	1000	"
20 Year End.	55	65 46	87	181	286 6	8	439	642 11	6	755	1000 15	0	815	1000	"
	60	79 04	94	193	278 4	11	465	615 8	7	815	1000 10	0	883	1000	"
End. Age 70	21	23 64	23	59	188 8	5	160	465 24	11	277	731 35	0	420	1000 44	0
	25	25 41	26	65	193 8	11	175	471 24	0	302	735 32	2	457	1000 40	0
	30	28 07	31	74	199 9	6	196	477 22	0	338	739 28	6	510	1000 35	0
	35	31 36	36	84	205 9	5	221	482 19	7	379	742 24	10	569	1000 30	0
	40	35 52	41	96	210 9	0	248	486 16	10	422	742 21	0	631	1000 25	0
	45	40 93	48	109	214 7	11	277	487 14	0	466	739 17	3	694	1000 20	0
	50	48 18	55	123	216 6	6	305	483 11	1	507	731 13	9	755	1000 15	0
20 Year End.	55	58 09	62	136	216 5	1	331	477 8	5	543	718 10	6	815	1000 10	0
	60	72 10	70	150	216 3	10	353	467 6	2	570	699 7	8	883	1000 5	0
End. Age 70	21	17 55	9	29	84 3	10	85	227 12	0	147	351 19	4	219	470 23	3
	25	19 52	13	36	97 4	7	102	250 13	6	175	384 19	9	261	510 22	8
	30	22 67	18	47	114 5	8	129	282 14	9	220	429 19	6	327	564 10	\$92
	35	26 92	25	62	134 6	10	164	320 15	0	279	481 18	7	412	626 15	312
	40	32 77	35	81	158 7	7	212	365 14	7	357	543 15	\$158	525	703 10	\$530
	45	41 15	49	110	189 7	11	280	425 14	0	471	630 10	\$415	702	820 5	\$767
20 Year End.	21	42 11	82	160	258 15	\$123	387	537 10	\$485	661	781 5	\$770	920	957 1	\$957
	25	42 62	81	159	256 15	\$111	386	535 10	\$479	660	780 5	\$767	925	957 1	\$956
	30	43 47	79	158	253 15	\$89	385	532 10	\$467	658	778 5	\$763	925	956 1	\$956
	35	44 69	77	156	249 15	\$50	383	528 10	\$447	657	775 5	\$755	924	955 1	\$955
	40	46 55	75	156	245 14	\$22	382	524 10	\$411	655	771 5	\$743	923	954 1	\$953
	45	49 53	74	154	240 10	\$11	381	517 10	\$345	651	764 5	\$720	921	952 1	\$950
	50	54 35	73	154	234 8	\$1	379	507 10	\$221	644	753 5	\$679	917	948 1	\$945
55	62 05	73	155	227 5	\$19	378	493 8	\$18	635	736 5	\$603	911	941 1	\$936	

†Months.

American 3½ % Modified Preliminary Term (III. Std.) reserve, with surrender charge up to 10th year not exceeding \$7 per \$1,000.

1924 DIVIDENDS AND NET COST—April 1, 1924 to April 1, 1925

TWENTY YEAR ILLUSTRATION

ENDOWMENT 85

Yr. Iss'd.	\$16.19		\$17.80		\$20.33		\$23.64		\$28.02		\$33.93		\$53.29	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923		\$16.19		\$17.80		\$20.33		\$23.64		\$28.02		\$33.93		\$53.29
1922	\$ 1.92	14.27	\$ 2.00	15.80	\$ 2.13	18.20	\$ 2.31	21.33	\$ 2.61	25.41	\$ 3.09	30.84	\$ 5.59	47.70
1921	2.24	13.95	2.33	15.47	2.48	17.85	2.70	20.94	3.04	24.98	3.60	30.33	6.36	46.93
1920	2.56	13.63	2.67	15.13	2.85	17.48	3.10	20.54	3.48	24.54	4.12	29.81	7.16	46.13
1919	2.64	13.55	2.76	15.04	2.96	17.37	3.25	20.39	3.68	24.34	4.42	29.51	7.72	45.57
1918	2.72	13.47	2.85	14.95	3.07	17.26	3.41	20.23	3.89	24.13	4.73	29.20	8.30	44.99
1917	2.79	13.40	2.94	14.86	3.19	17.14	3.56	20.08	4.12	23.90	5.05	28.88	8.90	44.39
1916	2.87	13.32	3.04	14.76	3.32	17.01	3.73	19.91	4.35	23.67	5.38	28.55	9.50	43.79
1915	2.95	13.24	3.15	14.65	3.46	16.87	3.91	19.73	4.60	23.42	5.74	28.19	10.14	43.15
1914	3.05	13.14	3.25	14.55	3.60	16.73	4.09	19.55	4.86	23.16	6.12	27.81	10.79	42.50
1913	3.15	13.04	3.36	14.44	3.75	16.58	4.29	19.35	5.16	22.86	6.50	27.43	11.45	41.84
1912	3.24	12.95	3.48	14.32	3.90	16.43	4.50	19.14	5.45	22.57	6.91	27.02	12.12	41.17
1911	3.34	12.85	3.61	14.19	4.06	16.27	4.72	18.92	5.79	22.23	7.32	26.61	12.81	40.48
1910	3.45	12.74	3.74	14.06	4.23	16.10	4.95	18.69	6.09	21.93	7.75	26.18	13.51	39.78
1909	3.56	12.63	3.87	13.93	4.41	15.92	5.21	18.43	6.43	21.59	8.19	25.74	14.21	39.08
1908	3.68	12.51	4.02	13.78	4.59	15.74	5.47	18.17	6.78	21.24	8.65	25.28	14.93	38.38
1907	3.80	12.39	4.17	13.63	4.79	15.54	5.75	17.89	7.16	20.86	9.13	24.80	15.64	37.65
1906	3.92	12.27	4.32	13.48	4.99	15.34	6.05	17.59	7.54	20.48	9.61	24.32	16.33	36.96
1905	4.06	12.13	4.48	13.32	5.22	15.11	6.34	17.30	7.93	20.09	10.11	23.82	16.99	36.30
1904	4.20	11.99	4.65	13.15	5.46	14.87	6.67	16.97	8.34	19.68	10.62	23.31	17.62	35.67
Tot.	60.14	263.66	64.69	291.31	72.46	334.14	84.01	388.79	101.30	459.10	127.04	551.56	220.07	845.73
↓		86.66		84.31		82.14		85.79		101.10		135.56		1318.73

TWENTY PAYMENT LIFE

Yr. Iss'd.	\$23.64		\$25.41		\$28.07		\$31.36		\$35.52		\$40.93		\$58.09	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923		\$23.64		\$25.41		\$28.07		\$31.36		\$35.52		\$40.93		\$58.09
1922	\$ 1.99	21.65	\$ 2.07	23.34	\$ 2.20	25.87	\$ 2.38	28.98	\$ 2.67	32.85	\$ 3.15	37.78	\$ 5.60	52.49
1921	2.37	21.27	2.47	22.94	2.61	25.46	2.83	28.53	3.17	32.35	3.70	37.23	6.39	51.70
1920	2.76	20.88	2.87	22.54	3.04	25.03	3.29	28.07	3.66	31.86	4.28	36.65	7.21	50.88
1919	2.91	20.73	3.03	22.38	3.23	24.84	3.51	27.85	3.93	31.59	4.63	36.30	7.78	50.31
1918	3.06	20.58	3.19	22.22	3.42	24.65	3.74	27.62	4.20	31.32	4.98	35.95	8.36	49.73
1917	3.21	20.43	3.36	22.05	3.62	24.45	3.97	27.39	4.49	31.03	5.36	35.57	8.95	49.14
1916	3.38	20.26	3.55	21.86	3.82	24.25	4.22	27.14	4.79	30.73	5.74	35.19	9.55	48.54
1915	3.54	20.10	3.74	21.67	4.04	24.03	4.47	26.89	5.10	30.42	6.13	34.80	10.14	47.95
1914	3.72	19.92	3.94	21.47	4.27	23.80	4.74	26.62	5.43	30.09	6.54	34.39	10.71	47.38
1913	3.91	19.73	4.13	21.28	4.51	23.56	5.00	26.36	5.78	29.74	6.93	33.98	11.29	46.80
1912	4.09	19.55	4.34	21.07	4.75	23.32	5.29	26.07	6.13	29.39	7.36	33.57	11.84	46.25
1911	4.29	19.35	4.57	20.84	4.99	23.08	5.59	25.77	6.48	29.04	7.78	33.15	12.36	45.73
1910	4.50	19.14	4.79	20.62	5.26	22.81	5.89	25.47	6.85	28.67	8.20	32.73	12.85	45.24
1909	4.71	18.93	5.02	20.39	5.52	22.55	6.22	25.14	7.23	28.29	8.61	32.32	13.26	44.83
1908	4.93	18.71	5.27	20.14	5.81	22.26	6.55	24.81	7.60	27.92	9.01	31.92	13.59	44.50
1907	5.16	18.48	5.52	19.89	6.10	21.97	6.90	24.46	8.07	27.55	9.39	31.54	13.81	44.28
1906	5.40	18.24	5.78	19.63	6.39	21.68	7.23	24.13	8.34	27.18	9.75	31.18	13.85	44.24
1905	5.65	17.99	6.05	19.36	6.70	21.37	7.58	23.78	8.69	26.83	10.07	30.86	13.68	44.41
1904	5.90	17.74	6.33	19.08	7.01	21.06	7.93	23.43	9.05	26.47	10.33	30.60	13.21	44.88
Tot.	75.48	397.32	80.02	428.18	87.29	474.11	97.33	529.87	111.56	598.84	131.96	686.64	204.43	957.37
↓		120.68		127.82		133.89		136.13		127.16		131.96		157.37

*TWENTY YEAR ENDOWMENT

Yr. Iss'd.	\$41.52		\$42.02		\$42.86		\$44.08		\$45.95		\$48.95		\$61.60	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923		\$41.52		\$42.02		\$42.86		\$44.08		\$45.95		\$48.95		\$61.60
1922	\$ 2.28	38.24	\$ 2.33	39.69	\$ 2.42	40.44	\$ 2.58	41.50	\$ 2.83	43.12	\$ 3.26	45.69	\$ 5.64	55.96
1921	2.82	38.70	2.87	39.15	2.97	39.89	3.13	40.95	3.40	42.55	3.88	45.07	6.43	55.17
1920	3.37	38.15	3.43	38.59	3.53	39.33	3.70	40.38	3.99	41.96	4.50	44.45	7.25	54.35
1919	3.67	37.85	3.74	38.28	3.85	39.01	4.03	40.05	4.33	41.62	4.90	44.05	7.83	53.77
1918	4.00	37.52	4.06	37.96	4.18	38.68	4.36	39.72	4.68	41.27	5.31	43.64	8.41	53.19
1917	4.33	37.19	4.40	37.62	4.53	38.33	4.72	39.36	5.06	40.89	5.74	43.21	9.00	52.60
1916	4.69	36.83	4.75	37.27	4.88	37.98	5.08	39.00	5.45	40.50	6.17	42.78	9.56	52.04
1915	5.05	36.47	5.09	36.93	5.24	37.62	5.45	38.63	5.85	40.10	6.60	42.35	10.12	51.48
1914	5.42	36.10	5.50	36.56	5.62	37.24	5.84	38.24	6.26	39.69	7.05	41.90	10.66	50.94
1913	5.81	35.71	5.88	36.14	6.01	36.85	6.24	37.84	6.68	39.27	7.48	41.47	11.17	50.43
1912	6.21	35.31	6.28	35.74	6.42	36.44	6.64	37.44	7.10	38.85	7.92	41.03	11.63	49.97
1911	6.61	34.88	6.70	35.32	6.83	36.03	7.06	37.02	7.52	38.43	8.33	40.62	12.04	49.56
1910	7.07	34.45	7.14	34.88	7.25	35.61	7.49	36.59	7.94	38.01	8.73	40.22	12.37	49.23
1909	7.52	34.00	7.58	34.44	7.70	35.16	7.92	36.16	8.35	37.60	9.10	39.85	12.56	49.04
1908	7.98	33.54	8.04	33.98	8.13	34.73	8.36	35.72	8.75	37.20	9.43	39.52	12.62	48.98
1907	8.47	33.05	8.51	33.51	8.60	34.26	8.79	35.29	9.11	36.84	9.70	39.25	12.47	49.13
1906	8.96	32.56	9.00	33.02	9.07	33.79	9.21	34.87	9.46	36.49	9.90	39.05	12.03	49.57
1905	9.47	32.05	9.49	32.53	9.53	33.33	9.62	34.46	9.76	36.19	10.01	38.94	11.25	50.35
1904	10.00	31.52	10.00	32.02	10.00	32.86	10.00	34.08	10.00	35.95	10.00	38.95	10.00	51.60
Tot.	113.76	716.64	114.79	725.61	116.76	740.44	120.22	761.38	126.52	792.40	138.01	840.99	193.04	1038.96
↓		Policy Ma-		tures for \$1,000.										

†Net Cost for 20 years Cash Value deducted.

†Cash Value in excess of cost.

*20 Year Endowment dividends and net cost based on old premiums; new premiums adopted in 1924.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904
TWENTY YEAR RECORD

ENDOWMENT 85

	\$15 77		\$17 34		\$19 80		\$23 02		\$27 28		\$33 05		\$51 90	
Yr. Iss'd	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	.....	\$15 77	.....	\$17 34	.....	\$19 80	.....	\$23 02	.....	\$27 28	.....	\$33 05	.....	\$51 90
1906	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1907	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1908	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1909	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1910	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1911	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1912	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1913	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1914	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1915	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1916	1 58	14 19	1 73	15 61	1 98	17 82	2 30	20 72	2 73	24 55	3 30	29 75	5 19	46 71
1917	3 58	11 94	4 00	15 34	4 28	15 52	4 55	18 17	5 78	21 50	7 62	25 43	13 78	38 12
1918	3 98	11 84	4 10	15 24	4 38	15 42	4 96	18 06	5 95	21 33	7 88	25 17	14 24	37 66
1919	.....	15 77	.....	17 34	.....	19 80	.....	23 02	.....	27 28	.....	33 05	.....	51 90
1920	3 28	12 49	3 61	18 73	4 14	15 66	4 94	18 08	6 11	21 17	7 75	25 30	13 16	38 74
1921	3 28	12 49	3 61	18 73	4 14	15 66	4 94	18 08	6 11	21 17	7 75	25 30	13 16	38 74
1922	3 51	12 26	3 90	13 44	4 54	15 26	5 48	17 54	6 81	20 47	8 63	24 42	14 40	37 50
1923	4 06	11 71	4 48	12 86	5 22	14 58	6 34	16 68	7 93	19 35	10 11	22 94	16 99	34 91
1924	4 20	11 57	4 65	12 69	5 40	14 34	6 67	16 35	8 34	18 94	10 62	22 43	17 62	34 28
Tot.	43 47	271 93	47 38	299 42	53 94	342 06	63 48	396 92	77 06	468 54	96 66	564 34	160 44	877 56
;	94 93		92 42		90 06		93 92		110 54		148 34		350 56	

TWENTY YEAR PAYMENT LIFE

	\$23 52		\$25 25		\$27 85		\$31 06		\$35 09		\$40 32		\$56 89	
Yr. Iss'd	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	.....	\$23 52	.....	\$25 25	.....	\$27 85	.....	\$31 06	.....	\$35 09	.....	\$40 32	.....	\$56 89
1906	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1907	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1908	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1909	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1910	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1911	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1912	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1913	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1914	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1915	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1916	2 35	21 17	2 52	22 73	2 78	25 07	3 11	27 95	3 51	31 58	4 03	36 29	5 69	51 20
1917	4 44	19 08	4 61	20 64	4 99	22 86	5 65	25 41	6 50	28 59	8 15	32 14	14 12	42 77
1918	4 58	18 94	4 76	20 49	5 17	22 68	5 89	25 17	6 81	28 28	8 58	31 74	14 76	42 13
1919	.....	23 52	.....	25 25	.....	27 85	.....	31 06	.....	35 09	.....	40 32	.....	56 89
1920	4 68	18 89	4 96	20 29	5 45	22 40	6 18	24 88	7 13	27 96	8 38	31 94	11 79	45 10
1921	4 68	18 89	4 96	20 29	5 45	22 40	6 18	24 88	7 13	27 96	8 38	31 94	11 79	45 10
1922	5 11	18 41	5 48	19 77	6 07	21 78	6 89	24 20	7 87	27 22	9 13	31 19	12 17	44 72
1923	5 65	17 87	6 05	19 26	6 70	21 15	7 58	23 48	8 69	26 40	10 07	30 25	13 68	43 21
1924	5 90	17 62	6 33	18 92	7 01	20 84	7 93	23 13	9 05	26 04	10 33	29 99	13 21	43 68
Tot.	60 79	409 61	64 87	440 13	71 42	485 58	80 48	540 72	91 79	710 01	107 38	699 02	154 11	983 69
;	79 39		71 87		72 42		75 28		83 01		11 02		183 69	

TWENTY YEAR ENDOWMENT

	\$41 61		\$42 04		\$42 78		\$43 88		\$45 59		\$48 36		\$60 37	
Yr. Iss'd	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	.....	\$41 61	.....	\$42 04	.....	\$42 78	.....	\$43 88	.....	\$45 59	.....	\$48 36	.....	\$60 37
1906	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1907	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1908	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1909	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1910	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1911	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1912	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1913	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1914	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1915	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1916	4 16	37 45	4 20	37 84	4 28	38 50	4 39	39 49	4 56	41 03	4 84	43 52	6 04	54 33
1917	5 96	35 05	5 98	36 06	6 69	36 69	6 37	37 51	6 81	38 78	8 02	40 34	12 15	48 23
1918	6 21	35 40	6 23	35 81	6 34	36 44	6 63	37 25	7 09	38 50	8 33	40 03	12 52	47 85
1919	.....	41 61	.....	42 04	.....	42 78	.....	43 88	.....	45 59	.....	48 36	.....	60 37
1920	7 87	33 74	7 91	34 13	8 01	34 77	8 18	35 70	8 50	37 09	9 07	39 29	11 16	49 21
1921	7 87	33 74	7 91	34 13	8 01	34 77	8 18	35 70	8 50	37 09	9 07	39 29	11 16	49 21
1922	8 91	32 70	8 93	33 11	8 98	33 80	9 10	34 78	9 31	36 28	9 68	38 68	10 91	49 16
1923	9 47	32 14	9 49	32 55	9 53	33 25	9 62	34 26	9 76	35 83	10 01	38 35	11 25	49 11
1924	10 00	31 61	10 00	32 04	10 00	32 78	10 00	33 88	10 00	35 50	10 00	38 36	10 00	50 37
Tot.	102 05	730 15	102 65	738 15	104 04	751 56	106 37	771 23	110 13	801 67	117 42	849 78	145 59	1061 81
;														

†Net Cost for 20 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	55
Endowment Age 85.....	\$ 71.59	\$ 79.24	\$ 91.23	\$106.84	\$127.29	\$154.42	\$239.61
Cash Value Deducted.....	43.59	45.24	49.23	54.84	63.29	74.42	123.61
20 Payment Life.....	108.17	116.61	129.27	144.79	164.17	188.89	263.41
Cash Value Deducted.....	44.17	46.61	51.27	56.79	64.17	75.89	124.41
20 Year Endowment.....	195.46	197.73	201.53	206.96	215.20	228.21	280.81
Cash Value Deducted.....	29.46	32.73	38.53	44.96	55.20	68.21	119.81

TEN YEARS

Endowment Age 85.....	\$138.16	\$153.01	\$176.24	\$206.34	\$245.57	\$297.05	\$458.41
Cash Value Deducted.....	68.16	71.01	74.24	81.34	91.57	109.05	197.41
20 Payment Life.....	209.46	225.88	250.45	280.45	317.76	364.79	506.21
Cash Value Deducted.....	49.46	51.88	55.45	60.45	70.76	89.79	179.21
20 Year Endowment.....	379.57	384.03	391.38	401.91	417.65	442.09	541.11
Cash Value Deducted.....	18.43	12.97	6.38	17.91	34.65	60.09	163.11

FIFTEEN YEARS

Endowment Age 85.....	\$202.37	\$223.95	\$257.54	\$300.65	\$356.75	\$430.03	\$660.71
Cash Value Deducted.....	83.37	83.95	85.54	90.65	102.75	129.03	260.71
20 Payment Life.....	306.16	330.08	365.77	409.26	462.89	530.54	735.01
Cash Value Deducted.....	30.16	29.08	28.77	32.26	42.89	67.54	200.61
20 Year Endowment.....	553.92	560.55	571.47	586.96	609.81	645.28	789.41
Cash Value Deducted.....	1107.08	1199.45	1187.53	1170.04	1145.19	115.72	154.31

ACTUAL HISTORY

FIVE YEARS. (Policies issued in 1919)

Ordinary Life.....	\$ 74.15	\$ 81.89	\$ 94.03	\$109.85	\$130.65	\$158.34	\$246.41
Cash Value Deducted.....	46.15	47.89	52.03	57.85	66.65	78.34	130.41
20 Payment Life.....	110.74	119.28	132.07	147.80	167.53	192.79	270.21
Cash Value Deducted.....	39.74	42.28	46.07	51.80	60.53	72.79	126.21
20 Year Endowment.....	198.30	200.63	204.53	210.15	218.69	232.21	287.01
Cash Value Deducted.....	26.30	29.63	34.53	42.15	51.69	66.21	122.01

TEN YEARS. (Policies issued in 1914)

Ordinary Life.....	\$141.95	\$156.94	\$180.46	\$210.99	\$251.37	\$303.05	\$469.71
Cash Value Deducted.....	71.95	74.94	78.46	85.99	97.37	115.05	208.71
20 Payment Life.....	213.16	229.73	254.57	284.95	322.84	370.64	516.71
Cash Value Deducted.....	48.16	50.73	53.57	59.95	70.84	90.64	186.71
20 Year Endowment.....	382.41	387.09	394.68	405.59	421.93	447.18	553.91
Cash Value Deducted.....	110.59	114.91	118.68	126.59	133.93	141.18	172.91

FIFTEEN YEARS. (Policies issued in 1909)

Ordinary Life.....	\$242.85	\$232.48	\$266.27	\$399.20	\$306.96	\$442.23	\$685.81
Cash Value Deducted.....	123.85	92.48	94.27	189.20	112.96	141.23	285.81
20 Payment Life.....	312.43	336.36	372.08	415.80	470.49	539.94	756.51
Cash Value Deducted.....	33.43	32.36	32.08	35.80	47.49	73.94	219.51
20 Year Endowment.....	556.04	562.92	574.20	590.31	614.59	652.15	812.31
Cash Value Deducted.....	1107.96	1100.08	1187.80	1169.69	1143.41	111.85	175.31

Cash Value in excess of cost.

1924 DIVIDEND SCHEDULE—April 1, 1924 to April 1, 1925

ORDINARY LIFE

Year	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
1903	4 34	4 83	5 71	7 00	8 76	11 15	14 33	18 22
1902	4 50	5 02	5 97	7 34	9 20	11 68	14 95	18 80
1901	4 65	5 21	6 25	7 70	9 65	12 22	15 55	19 36
1900	4 82	5 43	6 53	8 06	10 10	12 78	16 13	19 93
1899	4 99	5 66	6 84	8 45	10 57	13 33	16 70	20 50
1898	5 18	5 90	7 16	8 84	11 05	13 89	17 22	21 11
1897	5 38	6 14	7 48	9 25	11 54	14 45	17 73	21 70
1896	5 57	6 41	7 83	9 67	12 04	15 00	18 22	22 25
1895	5 80	6 68	8 17	10 09	12 55	15 52	18 73	22 74
1894	6 03	6 98	8 53	10 53	13 06	16 02	19 23	23 19

10 PAYMENT LIFE

Year	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
1922	2 22	2 31	2 46	2 66	2 97	3 45	4 33	5 82
1921	2 22	2 84	3 02	3 26	3 61	4 16	5 13	6 70
1920	3 25	3 38	3 60	3 88	4 28	4 90	5 93	7 56
1919	3 53	3 69	3 93	4 26	4 71	5 39	6 48	8 17
1918	3 82	4 00	4 28	4 65	5 15	5 90	7 04	8 73
1917	4 12	4 32	4 64	5 04	5 60	6 40	7 58	9 24
1916	4 43	4 66	5 01	5 46	6 06	6 91	8 10	9 71
1915	4 78	5 01	5 40	5 89	6 53	7 42	8 59	10 08
1914	5 10	5 38	5 80	6 33	7 01	7 93	9 04	10 33

15 PAYMENT LIFE

Year	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
1922	2 06	2 14	2 28	2 47	2 77	3 24	4 12	5 66
1921	2 49	2 59	2 75	2 97	3 31	3 85	4 83	6 49
1920	2 92	3 04	3 22	3 48	3 86	4 47	5 56	7 31
1919	3 11	3 25	3 46	3 75	4 18	4 87	6 03	7 89
1918	3 30	3 46	3 70	4 03	4 51	5 27	6 52	8 47
1917	3 52	3 68	3 96	4 32	4 85	5 69	7 01	9 04
1916	3 72	3 91	4 22	4 62	5 20	6 11	7 50	9 59
1915	3 94	4 15	4 49	4 93	5 56	6 54	7 98	10 11
1914	4 18	4 41	4 77	5 25	5 94	6 98	8 45	10 60
1913	4 41	4 66	5 07	5 58	6 34	7 42	8 91	11 04
1912	4 65	4 93	5 36	5 92	6 73	7 84	9 34	11 40
1911	4 91	5 21	5 67	6 28	7 13	8 26	9 73	11 67
1910	5 18	5 50	6 00	6 65	7 53	8 67	10 06	11 83
1909	5 46	5 80	6 30	7 01	7 93	9 04	10 33	11 78

LIFE ENDOWMENT \$1,000.

Year	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
1922	1 94	2 02	2 14	2 34	2 65	3 15	4 11	5 57
1921	2 26	2 36	2 52	2 75	3 12	3 71	4 81	6 31
1920	2 59	2 71	2 90	3 17	3 59	4 29	5 51	7 01
1919	2 88	2 82	3 04	3 35	3 85	4 64	5 95	7 45
1918	2 77	2 92	3 18	3 54	4 08	5 00	6 46	8 01
1917	2 87	3 04	3 33	3 73	4 35	5 37	6 95	8 61
1916	2 97	3 15	3 47	3 93	4 62	5 76	7 44	9 21
1915	3 07	3 28	3 63	4 14	4 92	6 16	7 92	9 79
1914	3 17	3 41	3 80	4 36	5 22	6 56	8 40	10 31
1913	3 28	3 53	3 98	4 58	5 54	6 97	8 87	10 81
1912	3 39	3 67	4 15	4 84	5 88	7 39	9 31	11 25
1911	3 51	3 82	4 33	5 09	6 22	7 80	9 72	11 66
1910	3 64	3 97	4 53	5 35	6 57	8 23	10 08	11 93
1909	3 77	4 13	4 71	5 63	6 93	8 64	10 38	12 13
1908	3 90	4 30	4 95	5 92	7 30	9 03	10 60	12 25
1907	4 04	4 46	5 15	6 22	7 67	9 41	10 71	12 31
1906	4 19	4 64	5 41	6 54	8 04	9 76	10 69	12 36
1905	4 35	4 83	5 66	6 86	8 41	10 06	10 46	12 36
1904	4 50	5 02	5 92	7 19	8 78	10 32	10 32	12 36
1903	4 66	5 22	6 19	7 52	9 13	10 50	10 50	12 36

FIVE YEAR TERM

Year	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
1922	1 79	1 86	1 97	2 13	2 40	2 85	3 72	5 26
1921	2 06	2 13	2 25	2 43	2 72	3 23	4 21	5 93
1920	2 32	2 39	2 53	2 73	3 05	3 63	4 73	6 65
1919	2 34	2 42	2 56	2 78	3 14	3 80	5 04	7 16
1918	2 36	2 44	2 59	2 84	3 24	3 99	5 38	7 74
1917	2 38	2 47	2 63	2 90	3 35	4 22	5 76	8 37
1916	2 39	2 50	2 68	2 97	3 48	4 46	6 18	9 07
1915	2 42	2 53	2 73	3 05	3 63	4 73	6 65	9 84
1914	2 44	2 56	2 78	3 14	3 80	5 04	7 16	10 69
1913	2 47	2 59	2 84	3 24	3 99	5 38	7 74	11 63
1912	2 50	2 63	2 90	3 35	4 22	5 76	8 37	11 63
1911	2 53	2 68	2 97	3 48	4 46	6 18	9 07	11 63
1910	2 56	2 73	3 05	3 63	4 73	6 65	9 84	11 63
1909	2 59	2 78	3 14	3 80	5 04	7 16	10 69	11 63
1908	2 63	2 84	3 24	3 99	5 38	7 74	11 63	11 63
1907	2 68	2 90	3 35	4 22	5 76	8 37	11 63	11 63

DIVIDENDS ON PAID-UP LIFE POLICIES

Age	Div.	Age	Div.	Age	Div.	Age	Div.	Age	Div.
21	4 55	43	6 11	65	10 33	87	14 88	109	18 83
22	4 60	44	6 22	66	10 62	88	15 11	110	20 08
23	4 65	45	6 33	67	10 91	89	15 34	111	20 31
24	4 70	46	6 46	68	11 20	90	15 57	112	20 54
25	4 75	47	6 59	69	11 49	91	16 19	113	21 17
26	4 80	48	6 73	70	11 78	92	16 42	114	21 40
27	4 85	49	6 87	71	12 06	93	16 65	115	21 63
28	4 91	50	7 01	72	12 34	94	16 88	116	21 86
29	4 97	51	7 19	73	12 63	95	17 11	117	22 09
30	5 03	52	7 37	74	12 92	96	17 34	118	22 32
31	5 09	53	7 55	75	13 21	97	17 57	119	22 55
32	5 16	54	7 74	76	13 50	98	17 80	120	23 18
33	5 22	55	7 93	77	13 69	99	18 03	121	23 41
34	5 29	56	8 15	78	13 93	100	18 26	122	23 64
35	5 35	57	8 37	79	14 18	101	18 49	123	23 87
36	5 45	58	8 59	80	14 43	102	18 72	124	24 10
37	5 53	59	8 82	81	14 65	103	18 95	125	24 33
38	5 61	60	9 05	82	14 88	104	19 18	126	24 56
39	5 71	61	9 30	83	15 11	105	19 41	127	25 19
40	5 80	62	9 55	84	15 34	106	19 64	128	25 42
41	5 90	63	9 81	85	15 57	107	19 87	129	25 65
42	6 00	64	10 07	86	15 80	108	20 10	130	25 88

AETNA LIFE INSURANCE COMPANY, Hartford, Conn.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

***Cash Values.** — At any time after second or third premium. American $3\frac{1}{2}\%$ Full Level Premium reserve, with surrender charge not exceeding $2\frac{1}{2}\%$ of sum insured prior to 15th year.

Change of Plan. — No provision; practice to change to higher premium form by payment of difference of premiums at simple interest. Practice of company to change to lower premium plan by payment of difference in Cash Value less examination fee.

Disability. — (Disability III) For varying extra premium life and endowment policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of permanent disability and continuing during lifetime and continued disability; disability will be regarded as permanent if it has existed 90 consecutive days; no reduction in insurance. Payments continue after maturity of endowments. Limit, \$25,000. After age 60, premium waived and not charged against policy. Disability I (old clause) may be added to life endowment, and term policies upon payment of extra premium provides during premium-paying period for payment of face of policy in 20 annual installments, or insured may elect a life annuity, 10 years certain.

Dividends. — At end of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ per annum, withdrawable at any time; (d) purchase non-forfeitable participating paid-up additions. (a) is automatic option.

Double Indemnity. — For extra premium, policy will provide prior to age 70, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, aeronautic or submarine operations, disease. Limit, \$50,000.

***Extended Insurance.** — Automatic after two or three years. Non-par. With cash, but not loan values. Exchangeable for paid-up insurance within 60 days.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits of Insurance. — Ages 15 to 70 and amounts at different ages: maximum limits, \$20,000 to \$250,000; minimum limit, premium of \$5. Reinsures over \$150,000. Do not accept reinsurance. Limit on Term, \$200,000.

***Loans.** — After two or three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

***Paid-Up Values.** — After two or three premiums, within 60 days after default. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

***Premium Loans.** — Automatic after two or three premiums, if requested: interest 6%.

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5 to 40) or Continuous Installments (5-10-15-20 certain). Trust Fund and Installment certain participate in excess interest earned.† Payments made annually, semi-annually, quarterly or monthly. Trust Fund and commutable values may be withdrawn by payee unless insured has directed to the contrary, excepting under Continuous Installment option.

Suicide. — Within one year, sane or insane, policy void (reserve paid in some states).

Women. — No extra charge. Limit \$100,00. Disability granted to self-supporting, unmarried women, age 30 or over. Double indemnity granted.

* Values after second year on participating and non-participating endowments of more than 20 years. After third year, on all other policies.

† Present interest rate 4.5%.

PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

(Without Disability or Double Indemnity.)

Ord. Life	LIMITED PAY LIFE				ENDOW- MENTS				AGE	ENDOW- MENTS		10 PAYMENT ENDOWMENTS				20 Pay. 30 Year End.	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year		35 Year	15 Year	20 Year	25 Year	30 Year	35 Year		
15	53	53	53	53	53	53	53	53	16	28	32	34	36	38	40	42	44
15	83	38	39	28	61	23	4	8	59	2	72	45	22	35	07	17	28
16	17	38	98	29	06	24	22	9	76	62	80	45	30	35	1	18	28
16	50	39	57	29	51	24	60	9	76	62	80	45	37	35	23	19	28
16	56	10	20	29	9	25	00	9	78	62	94	45	45	35	35	20	28
17	21	40	84	30	46	25	41	98	4	63	00	45	53	35	41	21	29
17	60	41	51	30	98	25	44	98	92	63	08	45	62	35	52	22	29
18	01	42	20	31	50	26	28	98	96	63	17	45	72	35	63	23	29
18	43	42	91	32	04	26	75	99	06	63	25	46	82	35	74	24	29
18	88	43	66	32	61	27	24	99	15	63	35	45	92	35	88	25	29
19	36	44	44	33	20	27	74	99	24	63	49	46	01	36	01	26	29
19	58	15	25	33	82	28	26	99	34	63	56	46	17	36	16	27	29
20	37	46	07	34	45	28	40	99	44	63	68	46	30	39	32	28	29
20	91	40	93	35	11	29	36	99	55	63	80	46	44	36	45	29	30
21	49	47	44	35	80	29	95	99	67	63	94	46	60	36	08	30	31
22	10	48	70	36	51	30	57	99	78	64	07	46	77	36	88	31	30
22	73	49	73	37	25	31	21	99	92	64	22	46	96	37	10	32	31
23	41	50	74	38	03	31	87	100	06	64	40	47	15	37	38	33	31
24	12	51	78	39	63	32	57	100	22	64	58	47	38	37	62	34	31
24	98	52	87	39	87	32	100	39	64	78	47	63	37	93	35	32	32
25	69	53	98	40	54	34	08	100	57	65	00	47	89	38	27	36	32
26	52	55	15	41	45	34	57	100	76	65	23	48	18	38	63	37	32
27	42	56	37	42	41	35	71	100	98	65	49	48	51	39	03	38	33
28	37	57	63	43	40	36	60	101	21	65	78	48	86	39	49	39	34
29	38	58	94	44	37	53	101	47	65	16	49	27	39	99	40	34	34
30	46	60	30	45	53	38	51	101	75	66	46	49	70	40	56	41	35
31	58	61	72	46	96	39	54	102	06	66	55	50	20	41	15	42	36
32	79	63	20	47	85	40	63	102	39	67	27	50	73	41	82	43	36
34	08	64	73	49	11	41	78	102	78	67	76	51	35	42	58	44	37
35	43	66	34	50	41	42	99	103	19	68	28	52	01	43	40	45	38
36	89	68	02	51	81	44	28	103	66	68	88	52	75	44	39	46	39
38	43	69	75	53	35	45	65	104	26	69	55	53	58	45	34	47	40
40	09	71	59	54	7	47	11	104	79	70	30	54	50	46	47	42	41
41	86	73	49	56	41	48	60	105	44	71	12	55	52	47	72	49	42
43	73	75	47	58	11	50	29	106	16	72	02	56	64	49	07	50	43
45	73	77	55	59	91	52	95	106	96	73	02	57	88	51	51	51	44
47	87	79	72	61	82	53	92	107	84	74	12	59	25	52	52	52	45
50	13	81	97	63	81	55	89	108	80	75	35	60	75	53	53	53	48
52	58	84	34	65	64	58	96	109	89	76	70	62	42	54	54	54	43
55	17	86	81	68	19	60	31	111	07	78	18	64	26	55	55	55	38
57	92	83	40	70	59	62	75	112	36	79	83	66	26	56	56	56	33
60	89	92	12	73	14	65	37	113	80	81	65	68	47	57	57	57	30
64	03	94	96	75	85	68	16	115	38	82	63	70	89	58	58	58	25
67	42	97	97	78	74	71	18	117	13	85	84	73	54	59	59	59	22
71	03	101	14	81	83	74	43	119	05	88	27	76	46	60	60	60	19
74	90	104	49	...	...	...	121	18	90	94	...	...	...	61	61	61	16
79	03	108	03	...	...	...	123	53	93	88	...	...	...	62	62	62	11
83	48	111	78	...	...	...	126	12	97	11	...	...	...	63	63	63	6
88	22	115	77	...	...	...	128	97	100	65	...	...	...	64	64	64	1
93	21	120	02	...	...	...	132	11	104	54	...	...	...	65	65	65	0

DOUBLE INDEMNITY RATES FOR ABOVE POLICIES

1 25	2 50	1 75	1 50	1 25	1 25	1 25	1 25	21	1 25	1 25	1 40	1 60	1 80	2 00	2 20	1 35
1 25	2 50	1 75	1 50	1 25	1 25	1 25	1 25	22	1 25	1 25	1 40	1 60	1 80	2 00	2 20	1 35
1 25	2 50	1 75	1 50	1 25	1 25	1 25	1 25	30	1 25	1 25	1 40	1 60	1 80	2 00	2 20	1 35
1 25	2 50	1 75	1 50	1 25	1 25	1 25	1 25	35	1 25	1 25	1 40	1 80	2 00	2 25	2 50	1 35
1 25	2 50	1 75	1 50	1 25	1 25	1 25	1 25	40	1 25	1 25	1 60	2 00	2 25	2 50	2 50	1 50
1 25	2 50	1 75	1 50	1 25	1 25	1 25	1 25	45	1 25	...	1 80	2 25	2 50			1 50
1 50	2 50	1 75	1 50	1 50	1 50	1 50	1 50	50			2 00	2 50				1 50
1 75	2 25	1 75	1 75	1 75	1 75	1 75	1 75	55			2 25	2 25				
2 00	2 00	2 00	2 00	2 00	2 00	2 00	2 00	60			2 00	2 00				

Above rates adopted January, 1924. Semi-annual rate, add 2% and divide by 2; quarterly rate, add 4% and divide by 4; monthly rate, add 6% and divide by 12.

PARTICIPATING RATES PER \$1,000.
(With Disability III.)

Ord. Life	LIMITED PAY LIFE			ENDOW- MENTS				Age	ENDOW- MENTS		10 PAYMENT ENDOWMENTS					20 Pay. 30 Year End.
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year		30 Year	35 Year	15 Year	20 Year	25 Year	30 Year	35 Year	
16.57	39.68	29.64	24.72	99.18	63.35	45.86	35.75	16	29.31	24.99	85.60	74.64	65.86	58.85	53.32	36.32
16.90	40.28	30.08	25.09	99.30	63.44	45.94	35.85	17	29.42	25.11	85.69	74.75	65.98	59.00	53.51	36.44
17.27	40.90	30.56	25.49	99.38	63.54	46.05	35.96	18	29.55	25.25	85.79	74.85	66.11	59.17	53.72	36.56
17.63	41.53	31.04	25.90	99.45	63.62	46.16	36.06	19	29.67	25.38	85.89	74.97	66.25	59.34	53.95	36.69
18.03	42.20	31.53	26.33	99.56	63.73	46.27	36.19	20	29.80	25.55	85.99	75.10	66.41	59.53	54.18	36.84
18.42	42.88	32.04	26.76	99.64	63.81	46.38	36.30	21	29.94	25.72	86.09	75.22	66.55	59.72	54.45	36.98
18.84	43.59	32.59	27.22	99.74	63.91	46.49	36.44	22	30.10	25.93	86.20	75.35	66.72	59.93	54.74	37.14
19.28	44.31	33.14	27.69	99.84	64.03	46.62	36.58	23	30.26	26.13	86.32	75.50	66.91	60.16	55.05	37.31
19.74	45.06	33.72	28.18	99.93	64.13	46.75	36.73	24	30.44	26.34	86.43	75.64	67.09	60.40	55.37	37.49
20.24	45.85	34.31	28.70	100.04	64.26	46.88	36.90	25	30.63	26.58	86.57	75.80	67.29	60.67	55.72	37.69
20.76	46.65	34.92	29.22	100.15	64.39	47.03	37.07	26	30.86	26.82	86.69	75.96	67.52	60.96	56.02	37.90
21.28	47.47	35.55	29.75	100.27	64.52	47.18	37.26	27	31.08	27.05	86.84	76.13	67.74	61.29	56.35	38.14
21.84	48.31	36.19	30.30	100.40	64.67	47.34	37.46	28	31.34	27.32	86.98	76.32	67.99	61.63	56.70	38.40
22.43	49.21	36.85	30.89	100.53	64.82	47.52	37.67	29	31.61	27.61	87.14	76.53	68.26	62.01	57.08	38.64
23.08	50.18	37.62	31.53	100.68	65.00	47.74	37.92	30	31.91	27.92	87.32	76.77	68.57	62.41	57.51	38.90
23.78	51.20	38.41	32.21	100.85	65.19	47.98	38.25	31	32.24	28.31	87.54	77.05	69.04	62.55	58.08	39.22
24.51	52.28	39.23	32.93	101.06	65.41	48.26	38.60	32	32.60	28.75	87.78	77.36	69.52	63.32	58.69	39.62
25.30	53.43	40.11	33.68	101.27	65.68	48.56	38.99	33	33.01	29.22	88.05	77.74	70.03	63.85	59.33	40.07
26.14	54.64	41.04	34.48	101.51	65.96	48.91	39.40	34	33.44	29.75	88.37	78.16	70.56	64.42	60.03	40.49
27.06	55.92	42.03	35.36	101.77	66.28	49.30	39.55	35	33.92	30.34	88.74	78.65	71.11	65.03	60.79	40.94
28.01	57.24	43.02	36.22	102.06	66.63	49.74	40.32	36	34.44	30.97	89.12	79.17	71.73	65.71	61.59	41.44
28.99	58.60	44.06	37.14	102.37	67.00	50.25	40.80	37	35.01	31.67	89.53	79.73	72.31	66.40	62.45	42.00
30.05	59.95	45.15	38.09	102.71	67.41	50.80	41.30	38	35.63	32.41	89.98	80.36	72.91	67.16	63.38	42.57
31.17	61.32	46.25	39.09	103.07	67.86	51.35	41.85	39	36.31	33.24	90.46	81.04	73.52	67.96	64.39	43.20
32.33	62.72	47.38	40.10	103.47	68.35	51.92	42.43	40	37.03	34.13	90.97	81.77	74.13	68.82	65.47	43.87
33.55	64.14	48.52	41.14	103.89	68.90	52.44	43.06	41	37.83	.....	91.54	82.24	74.78	69.66	.....	44.56
34.81	65.60	49.69	42.21	104.34	69.49	52.99	43.73	42	38.69	.....	92.14	82.75	75.47	70.55	.....	45.26
36.17	67.09	50.90	43.33	104.81	70.11	53.54	44.47	43	39.63	.....	92.79	83.32	76.22	71.51	.....	46.11
37.62	68.62	52.17	44.51	105.34	70.79	54.19	45.30	44	40.65	.....	93.51	83.95	77.04	72.56	.....	46.98
39.14	70.23	53.50	45.77	105.89	71.50	54.89	46.19	45	41.75	.....	94.27	84.63	77.92	73.69	.....	47.97
40.79	71.91	54.93	47.12	106.56	72.13	55.69	47.21	46	.....	.....	94.85	85.39	78.89	.....	.....	49.01
42.54	73.64	56.40	48.54	107.30	72.83	56.58	48.33	47	.....	.....	95.47	86.19	79.94	.....	.....	50.20
44.41	75.47	57.96	50.06	108.15	73.61	57.56	49.60	48	.....	.....	96.19	87.11	81.12	.....	.....	51.61
46.32	77.36	59.61	51.70	109.12	74.47	58.67	51.02	49	.....	.....	96.97	88.11	82.40	.....	.....	52.98
48.58	79.31	61.35	53.44	110.21	75.41	59.91	52.59	50	.....	.....	97.82	89.21	83.78	.....	.....	54.40
50.89	81.36	63.19	55.32	110.99	76.46	61.28	.....	51	.....	.....	98.77	90.40	.....	.....	.....	.....
53.37	83.48	65.12	57.31	111.84	77.61	62.78	.....	52	.....	.....	99.79	91.70	.....	.....	.....	.....
55.99	85.69	67.15	59.45	112.76	78.90	64.44	.....	53	.....	.....	100.91	93.11	.....	.....	.....	.....
58.85	87.99	69.34	61.80	113.81	80.33	66.35	.....	54	.....	.....	102.14	94.64	.....	.....	.....	.....
61.90	90.37	71.68	64.41	114.93	81.90	68.52	.....	55	.....	.....	103.49	96.29	.....	.....	.....	.....
65.06	92.74	74.07	67.16	116.15	83.66	70.84	.....	56	.....	.....	104.94	98.08	.....	.....	.....	.....
68.38	95.11	76.52	70.05	117.50	85.62	73.33	.....	57	.....	.....	106.55	100.01	.....	.....	.....	.....
71.98	97.64	79.20	73.25	118.97	87.78	76.18	.....	58	.....	.....	108.29	102.12	.....	.....	.....	.....
76.06	100.53	82.36	76.98	120.58	90.23	79.54	.....	59	.....	.....	110.18	104.39	.....	.....	.....	.....

RATES FOR ABOVE POLICIES (WITH DISABILITY I.)

15.78	38.09	28.45	23.75	98.75	62.91	45.41	35.25	16	28.77	24.39	85.03	73.91	64.98	57.81	52.11	35.67
17.11	40.45	30.23	25.25	99.03	63.19	45.70	35.58	20	29.14	24.83	85.29	74.23	65.36	58.28	52.70	36.05
19.13	43.91	32.86	27.49	99.40	63.60	46.17	36.13	25	29.78	25.61	85.72	74.73	65.97	59.08	53.77	36.69
21.82	48.14	36.10	30.25	99.97	64.24	46.90	36.98	30	30.81	26.87	86.34	75.49	66.94	60.34	55.45	37.61
25.34	53.22	40.02	33.67	100.74	65.13	47.98	38.28	35	32.44	28.88	87.21	76.61	68.41	62.32	58.08	39.29
30.06	59.34	44.84	37.93	101.87	66.50	49.67	40.39	40	35.04	32.06	88.57	78.33	70.72	65.42	62.09	41.60
36.43	66.84	50.91	43.49	103.69	68.78	52.51	43.90	45	39.32	.....	90.78	81.18	74.50	70.29	.....	45.67
45.09	76.34	58.98	51.16	107.03	72.89	57.51	49.94	50	.....	.....	94.73	86.17	80.78	.....	.....	52.14
56.97	88.21	69.59	61.71	112.47	79.58	65.66	.....	55	.....	.....	101.17	94.06	.....	.....	.....	.....
75.03	104.14	84.83	77.43	122.05	91.27	79.46	.....	60	.....	.....	112.23	106.96	.....	.....	.....	.....

NON-PARTICIPATING RATES PER \$1,000

(American $3\frac{1}{2}\%$ Reserve.)

(Without Disability or Double Indemnity.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	Endow- ments		Accu- mulative*	Pro- gressive		TERM		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year		20 Pay. Life	20 Year End.	1 Year (a)	1 Year (b)	7 Year (d)
12 43	\$32 26	\$23 68	\$19 51	\$9 21	\$56 24	\$39 95	16	\$29 98	\$23 97	\$16 22	\$26 06	\$50 82	\$ 7 56	\$ 7 72	\$ 8 00
12 67	32 72	24 03	19 79	89 23	56 27	39 99	17	30 02	24 02	16 53	26 45	50 85	7 64	7 80	8 05
12 93	33 21	24 39	20 09	89 25	56 30	40 03	18	30 07	24 07	16 84	26 87	50 88	7 72	7 88	8 10
13 20	33 71	24 76	20 40	89 27	56 33	40 05	19	30 11	24 12	17 18	27 29	50 92	7 80	7 96	8 15
13 48	34 33	25 15	20 72	89 30	56 36	40 08	20	30 16	24 18	17 52	27 76	50 96	7 88	8 04	8 20
13 77	34 77	25 53	21 06	89 33	56 40	40 11	21	30 21	24 25	17 88	28 21	51 00	7 97	8 12	8 25
14 08	35 33	25 97	21 40	89 36	56 44	40 15	22	30 27	24 32	18 26	28 70	51 05	8 05	8 20	8 30
14 41	35 91	26 40	21 76	89 39	56 48	40 18	23	30 32	24 39	18 68	29 18	51 10	8 13	8 29	8 36
14 75	36 51	26 84	22 14	89 42	56 52	40 21	24	30 38	24 48	19 10	29 72	51 15	8 21	8 37	8 41
15 10	37 13	27 31	22 53	89 45	56 56	40 26	25	30 44	24 57	19 53	30 26	51 21	8 29	8 45	8 46
15 48	37 78	27 79	22 93	89 49	56 60	40 31	26	30 52	24 68	20 00	30 83	51 26	8 32	8 49	8 50
15 88	38 45	28 29	23 35	89 52	56 65	40 37	27	30 61	24 79	20 48	31 40	51 33	8 35	8 52	8 53
16 29	39 11	28 81	23 77	89 56	56 70	40 43	28	30 71	24 92	21 00	31 99	51 39	8 37	8 55	8 56
16 73	39 80	29 15	24 24	89 60	56 75	40 51	29	30 83	25 06	21 57	32 62	51 46	8 40	8 58	8 61
17 19	40 61	29 91	24 71	89 64	56 81	40 61	30	30 97	25 21	22 16	33 27	51 54	8 43	8 61	8 69
17 68	41 38	30 49	25 21	89 68	56 90	40 73	31	31 13	25 39	22 78	33 94	51 67	8 47	8 65	8 79
18 19	42 19	31 02	25 72	89 75	57 01	40 86	32	31 31	25 60	23 39	34 65	51 81	8 52	8 70	8 91
18 73	43 02	31 72	26 25	89 86	57 13	41 00	33	31 52	25 88	24 03	35 37	51 94	8 57	8 75	9 05
19 30	43 88	32 37	26 81	89 87	57 28	41 18	34	31 76	26 19	24 70	36 15	52 07	8 65	8 83	9 28
19 91	44 78	33 05	27 40	89 94	57 41	41 38	35	32 04	26 53	25 47	36 95	52 21	8 77	8 96	9 45
20 57	45 73	33 82	28 06	90 10	57 57	41 61	36	32 35	26 91	26 29	37 80	52 37	8 92	9 11	9 71
21 2	46 78	34 62	28 75	90 28	57 76	41 86	37	32 69	27 33	27 15	38 73	52 53	9 10	9 29	10 00
22 01	47 94	35 48	29 49	90 47	57 96	42 14	38	33 06	27 80	28 06	39 68	52 76	9 32	9 51	10 33
22 81	49 16	36 40	30 28	90 67	58 18	42 40	39	33 47	28 33	29 05	40 69	52 99	9 57	9 76	10 71
23 67	50 43	37 37	31 11	90 90	58 43	42 82	40	33 93	28 92	30 09	41 73	53 26	9 87	10 07	11 15
24 59	51 76	38 41	32 06	91 14	58 76	43 22	41	34 44	29 57	31 22	42 79	53 55	10 21	10 42	11 64
25 55	53 15	39 50	33 03	91 41	59 01	43 65	42	35 00	30 27	32 40	43 90	53 89	10 50	10 80	12 18
26 57	54 61	40 63	34 05	91 70	59 35	44 13	43	35 62	31 03	33 67	45 04	54 29	11 01	11 23	12 78
27 68	56 12	41 86	35 15	92 02	59 75	44 66	44	36 29	31 84	35 04	46 23	54 75	11 49	11 72	13 45
28 90	57 68	43 11	36 29	92 37	60 18	45 26	45	37 03	32 71	36 46	47 47	55 27	12 05	12 29	14 21
30 22	59 28	44 41	37 48	92 76	60 67	45 91	46	37 84		37 98	48 72	55 85	12 66	12 92	15 05
31 63	60 93	45 75	38 72	93 16	61 21	46 61	47	38 72		39 58	50 02	56 47	13 33	13 60	15 96
33 14	62 63	47 15	40 03	93 60	61 79	47 38	48	39 68		41 30	51 39	57 14	14 07	14 35	16 95
34 74	64 38	48 61	41 40	94 09	62 44	48 23	49	40 73		43 14	52 83	57 89	14 89	15 19	18 06
36 43	66 20	50 14	42 86	94 59	63 16	49 17	50	41 88		45 10	54 37	58 72	15 82	16 14	19 29
38 21	68 07	51 73	44 38	95 30	63 95	50 19	51			47 15	56 04	59 65		17 18	20 63
40 07	70 00	53 38	45 99	96 02	64 83	51 29	52			49 36	57 85	60 69		18 29	22 07
42 04	71 98	55 10	47 66	96 85	65 82	52 48	53			51 69	59 81	61 85		19 51	23 64
44 12	74 03	56 90	49 45	97 76	66 90	53 78	54			54 14	61 93	63 13		20 86	25 36
46 32	76 16	58 81	51 35	98 76	68 10	55 23	55			56 72	64 21	64 54		22 37	27 27
48 63	78 35	60 80	53 36	98 82	69 41	56 80	56			59 44	66 62	66 09		24 01	29 34
51 04	80 61	62 86	55 46	100 91	70 80	58 47	57			62 28	69 16	67 76		25 78	31 55
53 57	82 94	64 84	57 67	102 06	72 28	60 27	58			65 25	71 81	69 55		27 69	33 94
56 27	85 36	67 31	60 04	103 22	73 83	62 25	59			68 32	74 57	71 46		29 79	36 56
59 15	87 89	69 75	62 59	104 40	75 44	64 42	60			71 48	77 41	73 66		32 12	39 44
62 60	91 00		106 61	78 41			61								
66 40	94 40		109 03	81 64			62								
70 60	98 10		111 67	85 12			63								
75 30	102 10		114 55	88 91			64								
80 50	106 40		117 69	93 00			65								

RATES FOR ABOVE POLICIES WITH DISABILITY I.

12 68	32.51	23 94	19.76	89 46	56 49	40 20	16	30 23	24 22	16.48	26 31	51 07	7.81	7.97	8.25
13 73	34 48	25 40	20.97	89 55	56 61	40 33	20	30 41	24 43	17 82	28 01	51 21	8.13	8 29	8.45
15 35	37 38	27 59	22.78	89 71	56 81	40 51	25	30 69	24 82	19 88	30 51	51 46	8.54	8 70	8.71
17 52	40 91	30 21	25.01	89 94	57 11	40 91	30	31 27	25 51	22 61	33 57	51 84	8 68	8 80	8 94
20 36	45 13	33 40	27.75	90 29	57 76	41 73	35	32 34	26 88	26 09	37 30	52 54	9 20	9 30	9 70
24 35	50 83	37 77	31.54	91 30	58 83	43 22	40	34 33	29 32	30 89	42 13	53 66	10 12	10 32	11.44
29 90	58 17	43 61	38.79	92 87	60 68	45 76	45	37 53	33 21	37 41	47 97	55 77	12 35	12 59	14 62
37 79	67 07	51 01	43.73	95 53	64 03	50 04	50	42 75		46 20	55 21	55 59	16 26	16 58	19 01
48 12	77 56	60 21	52.75	100 16	69 50	56 63	55			58 12	65 61	65 94	22 66	23 10	28 66
63 15	90 89	72 75	65.59	107 40	78 44	67 42	60			74.48	80 41	76 66			43 67

Above rates adopted January, 1924. Semi-annual rate, add 2% and divide by 2; quarterly rate, add 4% and divide by 4; monthly rate, add 6% and divide by 2.

*Premium with annual additions. If additions are surrendered premium is slightly lower than Ordinary Life (See "Additional List of Policy Forms Issued.").

†Premium with annual additions. If additions are surrendered premiums are slightly lower than regular 20 Pay. or 20 Year End. (See "Additional List of Policy Forms Issued.").

TERM.—Convertible at any time; (a) renewable for nine years; (b) renewable to age 65; (d) renewable once except policies issued after age 56.

NON-PARTICIPATING RATES PER \$1,000 With Disability III

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS				Age	ENDOW- MENTS		20 PAYMENT ENDOWMENTS			Accu- mulative	Pro- gressive	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year		30 Year	35 Year	25 Year	30 Year	35 Year		20 Pay. Life	20 Year End
\$13.47	\$34.10	\$25.13	\$20.73	\$89.89	\$56.93	\$40.65	\$30.73	16	\$24.76	\$20.92	\$36.01	\$31.95	\$28.75	\$17.32	\$27.30	\$51.57
13.74	34.61	25.50	21.04	89.94	56.99	40.71	30.80	17	24.84	21.01	36.06	32.02	28.85	17.66	27.71	51.63
14.03	35.13	25.89	21.36	89.98	57.04	40.78	30.87	18	24.92	21.10	36.14	32.10	28.96	18.01	28.16	51.69
14.33	35.67	26.29	21.70	90.02	57.09	40.84	30.94	19	25.00	21.20	36.22	32.20	29.07	18.39	28.61	51.75
14.65	36.23	26.70	22.05	90.08	57.15	40.90	31.02	20	25.09	21.32	36.30	32.31	29.20	18.77	29.11	51.81
14.98	36.81	27.13	22.41	90.13	57.21	40.96	31.10	21	25.19	21.45	36.38	32.41	29.33	19.17	29.58	51.87
15.32	37.41	27.58	22.78	90.18	57.27	41.02	31.19	22	25.30	21.60	36.46	32.52	29.49	19.59	30.10	51.93
15.68	38.02	28.04	23.17	90.24	57.34	41.08	31.27	23	25.41	21.75	36.56	32.64	29.66	20.05	30.61	52.03
16.06	38.66	28.52	23.57	90.29	57.40	41.14	31.37	24	25.54	21.91	36.66	32.77	29.84	20.51	31.17	52.11
16.46	39.32	29.01	23.99	90.35	57.47	41.22	31.46	25	25.67	22.08	36.78	32.92	30.04	20.99	31.74	52.20
16.88	39.99	29.51	24.41	90.40	57.53	41.30	31.58	26	25.83	22.25	36.89	33.06	30.20	21.51	32.34	52.28
17.30	40.67	30.02	24.84	90.45	57.61	41.38	31.71	27	25.99	22.42	37.00	33.22	30.38	22.04	32.93	52.35
17.76	41.38	30.55	25.29	90.52	57.69	41.47	31.85	28	26.18	22.61	37.14	33.42	30.56	22.61	33.54	52.43
18.25	42.14	31.12	25.77	90.58	57.77	41.59	32.02	29	26.39	22.83	37.28	33.62	30.75	23.24	34.20	52.59
18.78	42.95	31.73	26.29	90.65	57.87	41.75	32.21	30	26.61	23.06	37.44	33.85	30.95	23.90	34.88	52.72
19.36	43.82	32.39	26.85	90.75	58.02	41.94	32.50	31	26.86	23.36	37.73	34.14	31.30	24.61	35.62	52.92
19.97	44.74	33.07	27.44	90.89	58.20	42.16	32.81	32	27.15	23.70	38.04	34.46	31.69	25.33	36.41	53.14
20.62	45.71	33.80	28.06	91.01	58.41	42.41	33.16	33	27.52	24.07	38.38	34.79	32.10	26.10	37.23	53.37
21.32	46.74	34.58	28.72	91.16	58.64	42.71	33.54	34	27.92	24.49	38.75	35.16	32.55	26.91	38.12	53.63
22.08	47.83	35.41	29.44	91.32	58.91	43.05	33.96	35	28.36	24.98	39.14	35.56	33.04	27.84	39.03	53.93
22.89	48.99	36.30	30.20	91.59	59.20	43.46	34.40	36	28.85	25.57	39.54	36.01	33.57	28.83	40.00	54.28
23.74	50.23	37.23	31.02	91.89	59.53	43.93	34.86	37	29.38	26.22	39.95	36.50	34.14	29.86	41.04	54.68
24.64	51.52	38.22	31.87	92.20	59.88	44.43	35.33	38	29.97	26.93	40.37	37.00	34.77	30.94	42.10	55.07
25.60	52.85	39.25	32.77	92.53	60.26	44.95	35.83	39	30.61	27.70	40.80	37.54	35.46	32.11	43.22	55.50
26.62	54.21	40.31	33.71	92.90	60.68	45.47	36.37	40	31.31	28.54	41.25	38.12	36.19	33.33	44.36	55.97
27.68	55.60	41.40	34.69	93.28	61.14	45.96	36.95	41	32.07		41.71	38.69		34.64	45.47	56.31
28.78	57.03	42.53	35.70	93.69	61.65	46.44	37.58	42	32.88		42.20	39.30		36.00	46.63	56.71
29.95	58.50	43.70	36.76	94.12	62.19	46.94	38.27	43	33.75		42.76	39.97		37.45	47.82	57.17
31.22	60.01	44.92	37.88	94.58	62.78	47.50	39.01	44	34.67		43.37	40.70		39.01	49.07	57.68
32.61	61.57	46.20	39.07	95.07	63.40	48.14	39.82	45	35.64		44.05	41.51		40.63	50.37	58.27
34.12	63.17	47.53	40.32	95.64	63.92	48.85	40.72	46			44.78	42.38		42.37	51.69	58.92
35.74	64.82	48.90	41.61	96.26	64.49	49.61	41.71	47			45.59	43.34		44.22	53.07	59.63
37.46	66.51	50.32	42.98	96.96	65.10	50.44	42.81	48			46.48	44.37		46.22	54.52	60.39
39.30	68.25	51.81	44.44	97.77	65.79	51.38	44.03	49			47.47	45.52		48.38	56.08	61.24
41.28	70.04	53.38	46.01	98.71	66.55	52.44	45.40	50			48.57	46.78		50.70	57.72	62.21
43.37	71.88	55.01	47.66	99.33	67.39	53.59		51						53.17	59.60	63.34
45.57	73.76	56.68	49.38	100.02	68.32	54.82		52						55.78	61.61	64.65
47.90	75.70	58.44	51.22	100.81	69.37	56.17		53						58.58	63.81	65.99
50.39	77.68	60.30	53.22	101.68	70.53	57.71		54						61.54	66.22	67.55
53.05	79.72	62.30	55.45	102.62	71.82	59.49		55						64.68	68.87	69.21
55.77	81.69	64.28	57.77	103.61	73.24	61.38		56						68.02	71.75	71.21
58.53	83.60	66.24	60.14	104.61	74.77	63.33		57						71.55	74.88	73.44
61.52	85.62	68.38	62.76	105.65	76.43	65.56		58						75.30	78.26	75.98
64.91	87.92	70.93	65.84	106.67	78.22	68.25		59						79.26	81.91	78.77

EXTRA RATES FOR DOUBLE INDEMNITY

\$1.25	\$2.50	\$1.75	\$1.50	\$1.25	\$1.25	\$1.25	\$1.25	16	\$1.25	\$1.25	\$1.30	\$1.35	\$1.40	\$1.25	\$1.50	\$1.25
1.25	2.50	1.75	1.50	1.25	1.25	1.25	1.25	21	1.25	1.25	1.30	1.35	1.40	1.25	1.50	1.25
1.25	2.50	1.75	1.50	1.25	1.25	1.25	1.25	25	1.25	1.25	1.30	1.35	1.40	1.25	1.50	1.25
1.25	2.50	1.75	1.50	1.25	1.25	1.25	1.25	30	1.25	1.25	1.30	1.35	1.40	1.25	1.50	1.25
1.25	2.50	1.75	1.50	1.25	1.25	1.25	1.25	35	1.25	1.25	1.30	1.35	1.40	1.25	1.50	1.25
1.25	2.50	1.75	1.50	1.25	1.25	1.25	1.25	40	1.25	1.25	1.30	1.35	1.40	1.25	1.50	1.25
1.25	2.50	1.75	1.50	1.25	1.25	1.25	1.25	45	1.25	1.25	1.30	1.35	1.40	1.25	1.50	1.25
1.50	2.50	1.75	1.50	1.50	1.50	1.50	1.50	50			1.50	1.50		1.50	1.50	1.25
1.75	2.25	1.75	1.75	1.75	1.75	1.75		55						1.75	1.75	1.75
2.00	2.00	2.00	2.00	2.00	2.00	2.00		60								

AETNA LIFE INSURANCE COMPANY—Continued.

PREMIUM RATES (Non-Participating) for \$10.00 MONTHLY INCOME for 20 YEARS CERTAIN, with Extra Rates to Continue the Income to Beneficiary through Life.)

American 3½% Reserve.

Commuted Value \$1,731.00.

ORDINARY LIFE

20 PAYMENT LIFE

Rates for 20 Yrs. Certain			Extra Rates to Continue Income for Life*				Age	Rates for 20 Yrs. Certain			Extra Rates to Continue Income for Life*			
Without Dis. & D.I.	With Dis. One	With Dis. Three	Age of Beneficiary					Without Dis. & D.I.	With Dis. One	With Dis. Three	Age of Beneficiary			
			25	35	45	55					25	35	45	55
\$23.33	\$23.77	\$24.86	\$4.57	\$2.81	\$1.34	\$0.40	20	\$35.37	\$36.30	\$37.43	\$6.05	\$3.57	\$1.60	\$0.43
23.84	24.27	25.42	4.64	2.84	1.35	.40	21	36.45	36.89	38.03	6.12	3.60	1.61	.44
24.37	24.81	26.00	4.72	2.87	1.36	.40	22	37.04	37.48	38.65	6.20	3.64	1.63	.44
24.94	25.38	26.62	4.80	2.91	1.38	.41	23	37.67	38.10	39.30	6.29	3.68	1.64	.44
25.53	25.97	27.26	4.88	2.95	1.40	.41	24	38.32	38.76	39.98	6.39	3.72	1.65	.45
26.14	26.57	27.92	4.99	3.00	1.42	.41	25	39.00	39.43	40.69	6.51	3.77	1.67	.45
26.80	27.25	28.63	5.10	3.05	1.44	.42	26	39.69	40.14	41.41	6.63	3.83	1.69	.46
27.49	27.96	29.38	5.22	3.11	1.46	.42	27	40.42	40.89	42.16	6.76	3.89	1.71	.46
28.20	28.70	30.15	5.35	3.17	1.48	.43	28	41.18	41.67	42.95	6.90	3.96	1.73	.47
28.96	29.50	30.99	5.50	3.24	1.50	.43	29	41.96	42.46	43.76	7.06	4.03	1.75	.47
29.76	30.33	31.88	5.67	3.31	1.53	.44	30	42.77	43.29	44.60	7.24	4.11	1.78	.48
30.60	31.21	32.83	5.85	3.39	1.56	.45	31	43.64	44.18	45.55	7.43	4.19	1.81	.48
31.49	32.13	33.85	6.05	3.48	1.59	.45	32	44.52	45.08	46.52	7.64	4.28	1.85	.49
32.42	33.19	34.93	6.27	3.58	1.63	.46	33	45.44	46.01	47.54	7.87	4.39	1.89	.50
33.41	34.14	36.08	6.51	3.70	1.67	.47	34	46.41	47.00	48.62	8.13	4.51	1.93	.51
34.46	35.24	37.31	6.77	3.83	1.71	.48	35	47.43	48.04	49.75	8.42	4.65	1.98	.52
35.61	36.45	38.65	7.07	3.97	1.76	.49	36	48.57	49.20	51.01	8.73	4.80	2.03	.53
36.82	37.74	40.06	7.40	4.12	1.81	.50	37	49.77	50.41	52.33	9.07	4.97	2.09	.54
38.10	39.10	41.55	7.76	4.30	1.87	.51	38	51.05	51.70	53.73	9.44	5.15	2.15	.55
39.48	40.57	43.14	8.16	4.50	1.94	.52	39	52.41	53.09	55.21	9.85	5.35	2.22	.57
40.97	42.15	44.85	8.59	4.72	2.02	.54	40	53.90	54.60	56.81	10.29	5.58	2.30	.59
42.57	43.85	46.68	9.07	4.96	2.11	.56	41	55.50	56.22	58.46	10.77	5.83	2.39	.61
44.23	45.61	48.57	9.60	5.23	2.21	.58	42	57.17	57.94	60.19	11.30	6.11	2.49	.63
45.99	47.48	50.57	10.18	5.53	2.32	.61	43	58.96	59.75	62.05	11.88	6.42	2.60	.65
47.91	49.52	52.74	10.81	5.87	2.45	.64	44	60.84	61.68	64.01	12.52	6.76	2.73	.68
50.03	51.76	55.12	11.50	6.26	2.60	.68	45	62.82	63.68	66.08	13.21	7.14	2.87	.71
52.31	54.16	57.69	12.26	6.69	2.76	.72	46	64.88	65.81	68.24	13.96	7.57	3.03	.75
54.75	56.72	60.47	13.10	7.16	2.94	.76	47	67.02	68.06	70.49	14.77	8.04	3.21	.79
57.37	59.46	63.48	14.02	7.68	3.14	.81	48	69.29	70.47	72.89	15.65	8.55	3.42	.84
60.13	62.55	66.69	15.02	8.25	3.37	.86	49	71.66	73.00	75.42	16.61	9.11	3.66	.89
63.06	65.41	70.12	16.11	8.88	3.63	.91	50	74.19	75.70	78.15	17.66	9.73	3.92	.95
66.14	68.03	73.75	17.29	9.58	3.92	.97	51	76.84	78.52	81.04	18.78	10.41	4.20	1.02
69.36	71.99	77.58	18.57	10.35	4.24	1.04	52	79.61	81.46	84.11	19.99	11.16	4.52	1.09
72.77	75.54	81.67	19.96	11.20	4.60	1.13	53	82.50	84.52	87.38	21.28	11.98	4.87	1.17
76.37	79.30	86.03	21.47	12.14	5.01	1.23	54	85.60	87.81	90.94	22.66	12.88	5.26	1.27
80.18	83.30	90.69	23.11	13.17	5.46	1.34	55	88.89	91.31	94.89	24.19	13.85	5.70	1.38
84.18	87.59	95.65	24.88	14.30	5.95	1.46	56	92.37	95.05	98.99	25.82	14.91	6.19	1.51
88.35	92.24	100.91	26.79	15.53	6.50	1.59	57	96.00	99.05	103.52	27.58	16.07	6.73	1.65
92.73	97.37	106.53	28.85	16.87	7.11	1.74	58	99.83	103.38	108.50	29.47	17.33	7.32	1.80
97.40	103.08	112.62	31.08	18.33	7.78	1.91	59	103.93	108.17	114.09	31.50	18.70	7.97	1.96
102.39	109.31	119.92	33.48	19.92	8.53	2.11	60	108.34	113.54		33.69	20.21	8.68	2.14

Double Indemnity.—Ord. Age 20-49, \$2.16; 50-54, \$2.60; 55-59, \$3.03; 60, \$3.46; Twenty Pay., 20-54, \$2.60; 55-59, \$3.03; 60 \$3.46.

INSURANCE WITH LIFE INCOME AT AGE 60 AND 65.

Age	Flat Rates		With Dis. (1)		With Dis. (3)		Double Indemnity	Age	Flat Rates		With Dis. (1)		With Dis. (3)		Double Indemnity
	Age 60	Age 65	Age 60	Age 65	Age 60	Age 65			Age 60	Age 65	Age 60	Age 65	Age 60	Age 65	
16	\$18 56	\$15 48	\$18 81	\$15 72	\$19 53	\$16 59	1 25	39	\$50 55	\$36 02	\$50 94	\$36 42	\$53 12	\$39 20	1 25
17	19 15	15 89	19 40	16 14	20 15	17 03	1 25	40	53 93	38 01	54 33	38 41	56 65	41 37	1 25
18	19 77	16 33	20 02	16 58	20 80	17 51	1 25	41	57 67	40 14	58 09	40 56	60 51	43 65	1 25
19	20 43	16 79	20 68	17 04	21 49	18 00	1 25	42	61 83	42 47	62 27	42 91	64 79	46 14	1 25
20	21 13	17 28	21 38	17 53	22 22	18 53	1 25	43	66 49	45 02	66 95	45 48	69 57	48 80	1 25
21	21 88	17 81	22 13	18 06	23 00	19 09	1 25	44	71 75	47 82	72 23	48 30	74 96	51 84	1 25
22	22 63	18 36	22 93	18 61	3 83	19 68	1 25	45	77 71	50 93	78 21	51 43	81 06	55 11	1 25
23	23 53	18 94	23 78	19 19	24 71	20 30	1 25	46	84 52	54 39	85 06	54 99	88 02	58 78	1 25
24	24 43	19 57	24 68	19 82	25 64	20 97	1 25	47	92 42	58 15	93 02	58 75	96 08	62 80	1 25
25	25 40	20 21	25 65	20 46	26 65	21 65	1 25	48	101 67	62 38	102 35	63 06	105 51	67 28	1 25
26	26 42	20 90	26 68	21 16	27 70	22 38	1 25	49	112 65	67 12	113 42	67 89	116 69	72 29	1 25
27	27 52	21 63	27 79	21 90	28 83	23 15	1 25	50	125 88	72 48	126 75	73 35	130 15	77 95	1 50
28	28 60	22 41	28 97	22 69	30 03	23 98	1 25	51	142 11	78 64	143 08	79 61	146 62	84 44	1 50
29	29 95	23 24	30 24	23 53	31 33	24 86	1 25	52	162 52	85 74	163 59	86 81	167 29	91 91	1 50
30	31 31	24 12	31 61	24 42	32 74	25 80	1 25	53	188 93	94 06	190 10	95 23	193 98	100 64	1 50
31	32 77	25 08	33 05	25 39	34 27	26 84	1 25	54	224 26	103 87	225 54	105 15	229 61	110 90	1 50
32	34 36	26 10	34 68	26 42	35 95	27 97	1 25	55	273 83	115 66	275 23	117 06	279 50	123 18	1 75
33	36 08	27 19	36 41	27 52	37 78	29 20	1 25	56	.....	130 02	.....	131 57	.....	138 09	1 75
34	37 95	28 37	38 29	28 71	39 78	30 55	1 25	57	.....	147 92	.....	149 68	.....	156 60	1 75
35	40 01	29 65	40 36	30 00	41 78	32 03	1 25	58	.....	170 84	.....	172 80	.....	180 20	1 75
36	42 26	31 05	42 62	31 41	44 38	33 62	1 25	59	.....	201 38	.....	203 83	.....	211 51	1 75
37	44 75	32 56	45 12	32 83	47 02	35 33	1 25	60	.....	244 14	.....	247 14	.....	255 15	2 00
38	47 51	34 22	47 89	34 60	49 93	37 19	1 25								

*Extra Rates must be increased by a certain percentage if the policy is desired to cover new disability or double indemnity.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

ORDINARY LIFE

CASH OR LOAN					PAID-UP					EXTENDED TERM								
3	5	10	15	20	3	5	10	15	20	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	
20	\$9	\$23	\$65	\$120	\$175	\$29	\$76	\$192	\$323	\$427	1	52	8	352	16	68	19	307
21	9	24	68	125	182	30	78	197	329	435	1	80	9	97	16	146	19	271
22	10	26	71	130	189	32	81	202	336	443	1	108	9	206	16	207	19	221
23	10	27	74	135	197	34	84	207	343	451	1	137	9	314	16	250	19	157
24	11	28	77	141	205	36	86	212	350	459	1	167	9	54	16	275	19	83
25	12	30	80	147	213	38	89	217	357	467	1	190	10	154	16	284	18	362
26	13	31	84	153	222	40	92	222	364	475	1	232	10	248	16	276	18	267
27	14	33	88	159	230	41	95	227	371	483	1	266	10	334	16	254	18	162
28	15	35	92	166	240	43	98	233	379	492	1	302	11	46	16	218	18	50
29	16	37	96	172	249	45	101	238	386	500	1	339	11	112	16	169	17	294
30	17	39	100	179	259	47	104	244	394	509	2	11	11	165	16	108	17	168
31	18	41	105	187	269	49	107	249	401	517	2	48	11	203	16	37	17	35
32	19	43	110	195	279	51	110	255	409	525	2	84	11	227	15	320	16	262
33	20	45	115	202	289	52	113	261	416	533	2	119	11	238	15	229	16	119
34	21	47	120	211	300	54	116	267	424	541	2	153	11	236	15	129	15	337
35	22	49	125	219	311	56	120	273	431	549	2	177	11	222	15	23	15	187
36	23	51	130	228	322	58	123	279	439	557	2	209	11	197	14	274	15	33
37	24	54	136	237	333	60	127	285	446	564	2	240	11	160	14	155	14	243
38	26	56	142	246	344	62	130	291	453	572	2	270	11	112	14	30	14	85
39	27	59	148	255	356	64	134	298	460	579	2	298	11	54	13	265	13	291
40	29	62	154	265	368	66	137	304	467	586	2	323	10	352	13	132	13	132
41	30	65	160	274	379	68	140	310	474	593	2	345	10	277	12	360	12	336
42	32	68	167	284	391	70	144	316	481	600	2	363	10	194	12	220	12	177
43	33	71	174	294	403	72	147	321	488	607	3	11	10	104	12	77	12	17
44	35	74	181	304	415	74	150	327	495	614	3	20	10	8	11	297	11	225
45	37	78	188	314	427	76	153	332	501	620	3	23	9	272	11	152	11	68
46	38	81	195	324	439	77	156	338	507	626	3	19	9	167	11	5	10	279
47	40	85	202	335	451	79	159	343	513	632	3	10	9	60	10	223	10	128
48	42	88	209	345	462	81	162	348	519	638	2	361	8	315	10	77	9	338
49	44	92	217	355	474	83	166	354	525	644	2	346	8	206	9	297	9	194
50	46	96	225	366	485	85	169	359	531	650	2	329	8	95	9	154	9	43
51	48	100	233	376	496	87	173	364	537	655	2	311	7	349	9	11	8	265
52	51	104	241	386	508	90	176	370	543	660	2	293	7	238	8	239	8	124
53	54	109	249	397	518	93	180	375	548	665	2	275	7	127	8	104	7	346
54	57	113	257	407	529	96	184	380	553	670	2	256	7	16	7	335	7	212

20 PAYMENT LIFE

	3	5	10	15	20	3	5	10	15	19	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. D	Y. D	Y. D.	Y. D.
20	\$29	\$62	\$155	\$275	\$410	\$98	\$200	\$461	\$743	\$948	4	13	24	322
21	29	63	158	281	419	99	202	463	744	948	4	43	24	268
22	30	65	161	287	428	100	203	464	745	949	4	73	24	199
23	31	66	165	294	437	101	204	466	746	949	4	102	24	117
24	32	68	169	300	446	102	205	467	747	949	4	130	24	22
25	33	69	173	307	456	103	206	468	748	949	4	158	23	280
26	34	71	177	314	466	104	207	470	749	950	4	185	23	162
27	35	73	182	321	476	105	208	471	750	950	4	212	23	34
28	36	74	186	328	487	106	209	472	751	950	4	238	22	261
29	37	76	191	335	498	107	210	474	752	950	4	263	22	114
30	38	78	195	343	508	107	211	475	752	950	4	286	21	323
31	39	80	200	351	520	108	212	476	753	951	4	307	21	159
32	40	82	204	359	531	108	213	477	754	951	4	326	20	353
33	41	84	209	367	543	109	215	478	754	951	4	342	20	176
34	42	86	214	376	554	109	216	479	755	951	4	356	19	358
35	43	89	219	384	566	110	217	480	755	951	5	3	19	170
35	44	91	224	393	578	111	218	481	756	951	5	12	18	342
37	45	94	230	401	590	112	219	482	756	951	5	18	18	145
38	47	96	235	410	602	113	220	483	756	951	5	20	17	310
39	48	99	241	419	615	114	221	484	756	951	5	17	17	107
40	50	101	247	428	627	114	221	485	756	950	5	9	16	260
41	51	104	252	437	639	115	222	485	756	950	4	359	16	58
42	53	106	258	446	652	115	223	486	755	949	4	337	15	213
43	54	109	264	455	664	115	223	486	755	949	4	310	15	2
44	56	111	269	463	676	116	224	486	754	948	4	279	14	156
45	57	114	275	472	688	116	225	486	753	948	4	244	13	310
46	59	117	280	481	700	117	226	486	752	947	4	207	13	100
47	61	120	286	489	712	118	227	486	751	947	4	167	12	257
48	62	123	292	497	724	119	227	485	749	946	4	124	12	51
49	64	126	297	505	736	120	228	485	747	945	4	78	11	213
50	66	129	303	513	747	121	229	484	745	944	4	29	11	12
51	67	132	308	520	758	122	230	483	743	943	3	342	10	180
52	69	135	314	528	769	122	230	482	741	942	3	287	9	352
53	71	138	319	535	780	123	231	481	739	941	3	230	9	163
54	73	142	325	541	790	123	231	480	736	940	3	172	8	343

NOTE—3½% Full Level Premium Reserve adopted 1907, full reserve allowed at end of 15th year.

AETNA LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Non-Par. Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
10 Pay. Life																	
21	34 77	\$141	\$450 24	248	\$333	\$1000	Pd-up	\$378	\$1000	Pd-up	\$419	1000	Pd-up				
25	37 13	153	453 24	141	360	1000	"	410	1000	"	456	1000	"				
30	40 61	169	456 23	62	398	1000	"	456	1000	"	508	1000	"				
35	44 78	188	459 21	82	443	1000	"	508	1000	"	566	1000	"				
40	50 43	210	460 18	273	494	1000	"	566	1000	"	627	1000	"				
45	57 68	234	460 15	355	550	1000	"	627	1000	"	688	1000	"				
50	66 20	260	459 13	54	610	1000	"	688	1000	"	747	1000	"				
55	76 16	285	454 10	137	671	1000	"	747	1000	"	800	1000	"				
60	87 89	307	445 7	300	729	1000	"	800	1000	"	850	1000	"				
15 Pay. Life																	
21	25 55	\$ 89	283 13	274	216	629 33	214	378	1000	Pd-up	419	1000	Pd-up				
25	27 31	97	287 14	99	234	633 31	149	410	1000	"	456	1000	"				
30	29 91	108	291 14	168	261	637 28	128	456	1000	"	508	1000	"				
35	33 05	121	296 13	333	292	640 25	6	508	1000	"	566	1000	"				
40	37 37	136	298 12	226	326	642 21	191	566	1000	"	627	1000	"				
45	43 11	152	300 10	304	362	640 17	356	627	1000	"	688	1000	"				
50	50 14	170	300 8	319	399	636 14	196	688	1000	"	747	1000	"				
55	58 81	186	297 6	329	431	627 11	117	747	1000	"	800	1000	"				
60	69 75	201	292 5	39	457	612 8	167	800	1000	"	850	000	"				
Accum. Pol. Ordinary Life		21	17 88	\$ 44	\$139	5	327	\$114	\$333 16	59	\$204	\$540 24	327	\$301	\$718 27	312	
25	19 53	51	150	6	232	131	353 16	332	233	568 23	308	342	749 25	308			
30	22 16	62	166	7	211	157	382 16	355	276	605 21	353	402	791 23	35			
35	25 47	75	183	8	89	188	413 16	37	328	645 19	249	473	836 20	57			
40	30 09	92	202	8	150	228	448 14	229	389	688 17	68	554	883 17	138			
45	36 46	133	222	7	334	274	483 12	279	460	734 14	237	644	936 14	228			
50	45 10	137	242	6	358	326	520 10	278	538	781 12	63	742	993 11	352			
55	56 72	166	265	5	333	384	559 8	294	621	831 9	316	844	1054 9	177			
60	71 48	200	291	4	299	449	601 7	17	710	887 7	285	963	1133 7	62			
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$				
21	\$40 11	\$163	\$264 15	\$130	\$386	\$536 10	\$484	\$666	\$789 5	\$778	\$927	\$960	\$959				
25	40 26	163	263 15	120	385	535 10	479	666	788 5	776	927	959 1	959				
30	40 61	162	261 15	100	385	533 10	468	665	786 5	772	927	959 1	959				
35	41 38	162	260 15	64	384	531 10	450	664	785 5	766	926	958 1	958				
40	42 82	163	258 14	\$331	384	528 10	416	663	782 5	755	925	957 1	956				
45	45 26	164	256 11	\$218	385	524 10	354	660	776 5	735	923	955 1	954				
50	49 17	165	252	8	384	515 10	232	655	767 5	697	920	952 1	949				
55	55 23	167	246	6	383	502 9	330	647	751 5	626	914	946 1	941				
60	64 42	172	240	4	382	485 6	304	633	728 5	490	905	936 1	926				
20 Year End.		21	28 21	97	310 14	23	232	674 30	257	400	1058 39	103	546	1332 46	206		
25	30 26	107	316 14	236	253	682 28	349	436	1063 36	79	595	1333 42	339				
30	33 27	120	323 14	319	283	689 26	109	487	1067 32	99	664	1334 38	139				
35	36 95	135	329 14	117	317	695 23	99	544	1070 28	86	740	1334 33	276				
40	41 73	152	333 13	4	356	699 20	5	606	1070 24	50	820	1334 29	32				
45	47 47	171	335 11	71	396	699 16	244	668	1066 20	42	900	1332 24	164				
50	54 37	191	338 9	78	435	695 13	150	727	1057 16	70	976	1327 19	301				
55	64 21	211	337 7	86	473	687 10	149	778	1041 12	192	1044	1321 15	136				
60	77 41	232	337 5	166	504	675 7	290	815	1018 9	81	1101	1310 11	43				
Progressive 20 Pay. Life		21	28 21	97	310 14	23	232	674 30	257	400	1058 39	103	546	1332 46	206		
25	30 26	107	316 14	236	253	682 28	349	436	1063 36	79	595	1333 42	339				
30	33 27	120	323 14	319	283	689 26	109	487	1067 32	99	664	1334 38	139				
35	36 95	135	329 14	117	317	695 23	99	544	1070 28	86	740	1334 33	276				
40	41 73	152	333 13	4	356	699 20	5	606	1070 24	50	820	1334 29	32				
45	47 47	171	335 11	71	396	699 16	244	668	1066 20	42	900	1332 24	164				
50	54 37	191	338 9	78	435	695 13	150	727	1057 16	70	976	1327 19	301				
55	64 21	211	337 7	86	473	687 10	149	778	1041 12	192	1044	1321 15	136				
60	77 41	232	337 5	166	504	675 7	290	815	1018 9	81	1101	1310 11	43				
Life Income at Age 60		21	\$21 88	\$70	\$180 10	\$132	\$171	\$391 26	\$269	\$298	\$602 24	370	\$443	\$886 19	690		
25	25 40	88	207 12	\$301	211	438 25	96	366	606 20	205	545	965 15	818				
30	31 31	119	246 16	118	280	509 20	277	481	763 15	680	719	904 10	984				
35	40 01	163	297 18	214	379	602 15	464	650	893 10	867	978	1153 5	1172				
40	53 93	227	361 15	136	531	729 10	665	917	1081 5	1091	1380	...	...				
45	77 71	346	475 10	351	802	946 5	939	1380	...	...	...	...	...				
50	125 88	595	702 5	665	1380	...	...	...	...	...	...	...	...				
55	273 83	1380	...	...	...	...	...	...	...	...	...	...	...				
Life Income at Age 65		21	17 81	\$47	\$131	6	\$203	\$119	\$289 17	\$335	210	469 27	1169	311	615 24	304	
25	20 21	59	151 8	\$119	146	333 19	\$348	254	515 25	106	376	672 20	450				
30	24 12	78	179 10	\$38	189	382 21	\$100	326	582 20	300	483	754 15	827				
35	29 65	105	213 12	16	248	443 20	26	425	665 15	491	630	857 10	806				
40	38 01	143	256 13	\$86	333	521 15	273	569	774 10	693	851	1000 5	1000				
45	50 93	198	309 13	\$271	462	629 10	496	797	937 5	926	1213	...	...				
50	72 48	297	404 10	191	693	815 5	780	1213	...	...	...	...	...				
55	115 66	511	601 5	527	1213	...	...	...	...	...	...	...	...				
60	244 14	1213	...	...	...	...	...	...	...	...	...	...	...				

† Figures prefixed with † indicate days and not dollars.

NOTE.—Values after two premiums on participating and non-participating endowments of 20 years and less; three premiums on non-participating.

1924 DIVIDENDS AND NET COST FIFTEEN YEAR ILLUSTRATION (3% Policies)

The dividends below may be used for comparative purposes only. These policies were discontinued Jan. 1, 1924. For new forms see "Rate Pages."

		ENDOWMENT AGE 85															
		\$20 10		\$21 75		\$24 41		\$27 95		\$32 59		\$38 86		\$59 09			
Yr.	Age	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3 83	\$16 27	\$3 93	\$17 82	\$4 16	\$20 25	\$4 57	\$23 38	\$5 09	\$27 50	\$5 82	\$33 04	\$8 05	\$51 04	\$8 51	\$51 04	\$8 51
1922	3 94	16 16	4 06	17 69	4 33	20 08	4 78	23 17	5 35	27 24	6 14	32 72	8 52	50 57	8 52	50 57	8 52
1921	4 07	16 03	4 21	17 54	4 51	19 90	4 99	22 96	5 61	26 98	6 46	32 40	9 00	50 50	9 00	50 50	9 00
1920	4 19	15 91	4 36	17 39	4 69	19 72	5 21	22 74	5 88	26 71	6 79	32 07	9 47	49 49	9 47	49 49	9 47
1919	4 32	15 78	4 51	17 24	4 87	19 54	5 44	22 51	6 16	26 43	7 13	31 73	9 95	49 14	9 95	49 14	9 95
1918	4 46	15 64	4 67	17 08	5 06	19 35	5 67	22 28	6 44	26 15	7 48	31 38	10 44	48 65	10 44	48 65	10 44
1917	4 60	15 50	4 83	16 92	5 26	19 15	5 91	22 04	6 73	25 86	7 83	31 03	10 92	48 17	10 92	48 17	10 92
1916	4 74	15 36	5 00	16 75	5 46	18 95	6 15	21 80	7 03	25 56	8 18	30 68	11 40	47 69	11 40	47 69	11 40
1915	4 89	15 21	5 17	16 58	5 67	18 74	6 41	21 54	7 33	25 26	8 54	30 22	11 88	47 21	11 88	47 21	11 88
1914	5 04	15 06	5 34	16 41	5 88	18 53	6 66	21 29	7 64	24 95	8 90	29 96	12 36	46 73	12 36	46 73	12 36
1913	5 20	14 90	5 53	16 22	6 10	18 31	6 93	21 02	7 96	24 63	9 27	29 59	12 83	46 25	12 83	46 25	12 83
1912	5 36	14 74	5 71	16 04	6 33	18 08	7 20	20 75	8 28	24 31	9 64	29 22	13 31	45 77	13 31	45 77	13 31
1911	5 52	14 58	5 91	15 84	6 56	17 85	7 48	20 47	8 60	23 99	10 01	28 85	13 78	45 30	13 78	45 30	13 78
1910	5 69	14 41	6 10	15 65	6 80	17 61	7 76	20 19	8 93	23 66	10 39	28 47	14 24	44 82	14 24	44 82	14 24
1909	5 87	14 23	6 31	15 45	7 04	17 37	8 05	19 90	9 27	23 32	10 77	28 09	14 70	44 34	14 70	44 34	14 70
Tot.	71 72	229 78	75 64	250 61	82 72	283 43	93 21	326 04	106 30	382 55	123 35	459 55	170 85	715 56	170 85	715 56	170 85
†		90 78		88 61		88 43		90 04		100 55		126 55		271 56		271 56	

		TWENTY PAYMENT ENDOWMENT AGE 85															
		\$29 72		\$31 53		\$34 17		\$37 33		\$41 23		\$46 87		\$64 17			
Yr.	Age	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3 87	\$25 85	\$4 00	\$27 53	\$4 20	\$29 97	\$4 40	\$32 93	\$4 82	\$36 61	\$5 56	\$41 31	\$7 92	\$56 20	\$8 48	\$56 20	\$8 48
1922	4 13	25 59	4 29	27 24	4 51	29 66	4 75	32 58	5 22	36 21	6 00	40 87	8 48	55 00	8 48	55 00	8 48
1921	4 40	25 32	4 58	26 95	4 84	29 39	5 12	32 21	5 63	35 80	6 46	40 41	9 04	55 10	9 04	55 10	9 04
1920	4 69	25 03	4 89	26 64	5 18	29 93	5 50	31 83	6 05	35 38	6 93	39 94	9 60	54 57	9 60	54 57	9 60
1919	4 98	24 74	5 21	26 32	5 53	29 64	5 83	31 44	6 48	34 93	7 41	39 46	10 18	53 90	10 18	53 90	10 18
1918	5 28	24 44	5 53	26 00	5 90	29 27	6 29	31 04	6 93	34 50	7 91	38 96	10 76	53 41	10 76	53 41	10 76
1917	5 60	24 12	5 87	25 66	6 27	29 90	6 70	30 63	7 39	34 04	8 41	38 46	11 35	52 83	11 35	52 83	11 35
1916	5 92	23 80	6 23	25 30	6 66	27 51	7 13	30 20	7 86	33 57	8 94	37 93	11 94	52 24	11 94	52 24	11 94
1915	6 26	23 46	6 59	24 94	7 06	27 11	7 58	29 75	8 35	33 08	9 47	37 40	12 55	51 63	12 55	51 63	12 55
1914	6 61	23 11	6 97	24 56	7 48	26 69	8 04	29 29	8 86	32 57	10 01	36 86	13 16	51 00	13 16	51 00	13 16
1913	6 97	22 75	7 36	24 17	7 91	26 26	8 51	28 82	9 38	32 05	10 58	36 29	13 78	50 33	13 78	50 33	13 78
1912	7 35	22 37	7 76	23 77	8 35	25 82	9 00	28 33	9 91	31 52	11 15	35 72	14 41	49 73	14 41	49 73	14 41
1911	7 73	21 99	8 18	23 35	8 81	25 36	9 51	27 82	10 46	30 97	11 74	35 13	15 06	49 14	15 06	49 14	15 06
1910	8 14	21 58	8 61	22 92	9 29	24 88	10 03	27 30	11 03	30 40	12 35	34 52	15 72	48 55	15 72	48 55	15 72
1909	8 55	21 17	9 06	22 47	9 78	24 39	10 57	26 76	11 61	29 82	12 97	33 90	16 41	47 96	16 41	47 96	16 41
Tot.	90 48	355 32	95 13	377 82	101 77	410 78	109 02	450 93	119 98	501 47	135 89	567 16	180 36	782 11	180 36	782 11	180 36
†		35 32		32 82		29 78		30 93		39 47		63 16		208 10		208 10	

		TWENTY YEAR ENDOWMENT															
		\$48 98		\$49 25		\$49 71		\$50 49		\$51 95		\$54 52		\$66 65			
Yr.	Age	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$4 20	\$44 78	\$4 25	\$45 00	\$4 30	\$45 41	\$4 42	\$46 07	\$4 71	\$47 24	\$5 16	\$49 36	\$7 19	\$59 46	\$8 48	\$59 46	\$8 48
1922	4 75	44 23	4 80	44 45	4 85	44 86	4 97	45 52	5 27	46 68	5 73	48 79	7 80	58 85	7 80	58 85	7 80
1921	5 33	43 65	5 37	43 88	5 43	44 28	5 55	44 94	5 84	46 11	6 31	48 21	8 41	58 24	8 41	58 24	8 41
1920	5 92	43 06	5 96	43 29	6 02	43 69	6 14	44 35	6 44	45 51	6 91	47 61	9 03	57 62	9 03	57 62	9 03
1919	6 53	42 45	6 58	42 67	6 63	43 08	6 76	43 73	7 06	44 89	7 54	46 98	9 67	56 99	9 67	56 99	9 67
1918	7 17	41 81	7 21	42 04	7 27	42 44	7 39	43 10	7 69	44 26	8 18	46 34	10 31	56 33	10 31	56 33	10 31
1917	7 83	41 15	7 87	41 38	7 93	41 78	8 05	42 44	8 35	43 60	8 84	45 68	10 97	55 84	10 97	55 84	10 97
1916	8 52	40 46	8 56	40 69	8 61	41 10	8 74	41 75	9 04	42 91	9 52	45 00	11 63	55 01	11 63	55 01	11 63
1915	9 23	39 75	9 27	39 98	9 32	40 39	9 44	41 05	9 75	42 20	10 22	44 30	12 32	54 39	12 32	54 39	12 32
1914	9 97	39 01	10 01	39 24	10 06	39 65	10 18	40 31	10 48	41 47	10 95	43 57	13 01	53 61	13 01	53 61	13 01
1913	10 73	38 25	10 77	38 48	10 82	38 89	10 94	39 55	11 24	40 71	11 70	42 82	13 73	52 82	13 73	52 82	13 73
1912	11 53	37 45	11 56	37 69	11 61	38 10	11 73	38 76	12 02	39 93	12 47	42 05	14 46	52 11	14 46	52 11	14 46
1911	12 35	36 63	12 39	36 86	12 44	37 27	12 55	37 94	12 83	39 12	13 27	41 25	15 22	51 45	15 22	51 45	15 22
1910	13 21	35 77	13 24	36 01	13 29	36 42	13 40	37 09	13 68	38 27	14 11	40 41	16 01	50 64	16 01	50 64	16 01
1909	14 10	34 88	14 13	35 12	14 18	35 53	14 29	36 20	14 56	37 39	14 97	39 55	16 83	49 82	16 83	49 82	16 83
Tot.	131 37	603 33	131 97	606 78	132 76	612 89	134 55	622 80	138 96	640 29	145 88	671 92	176 59	823 10	176 59	823 10	176 59
†		172 67		169 22		162 11		151 20		132 71		1 92		167 16		167 16	

†Net cost for 15 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

		FIVE YEARS						
Ages		21	25	30	35	40	45	55
End., Age 85	.....	\$ 80 15	\$ 87 08	\$ 99 49	\$114 76	\$134 86	\$161 96	\$250 46
Cash Value Deducted		51 15	51 68	54 49	57 76	63 86	73 96	123 46
20 Payment End. 85		126 53	134 08	146 59	160 99	178 95	201 99	275 63
Cash Value Deducted		48 53	49 68	51 59	54 99	60 95	70 99	119 63
20 Year Endowment		218 17	219 29	221 32	224 61	230 43	240 95	291 15
Cash Value Deducted		44 17	45 29	47 32	50 61	55 43	64 95	115 15
		TEN YEARS						
End., Age 85	.....	\$156 92	\$171 42	\$194 21	\$223 71	\$262 64	\$315 33	\$488 91
Cash Value Deducted		76 92	77 42	79 21	82 71	90 64	108 33	201 97
20 Payment End. 85		245 46	261 14	284 07	311 90	346 71	391 60	536 77
Cash Value Deducted		56 46	57 14	58 07	61 90	69 71	86 60	181 77
20 Year Endowment		420 35	422 62	426 68	433 26	444 87	465 84	566 14
Cash Value Deducted		18 35	20 62	25 68	32 26	42 87	63 84	168 33

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 FIFTEEN YEAR RECORD (3% Policies)

ENDOWMENT AGE 85																				
\$20 10			\$21 75			\$24 41			\$27 95			\$32 59			\$38 86			\$59 09		
Yr.	Age 21		Age 25			Age 30			Age 35			Age 40			Age 45			Age 55		
Paid	Div.	Net	Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net	
1910	\$2 18	\$17 92	\$2 29	\$19 46		\$2 48	\$21 93		\$2 76	\$25 19		\$3 13	\$29 46		\$3 71	\$35 15		\$5 93	\$53 16	
1911	2 24	17 86	2 36	19 39		2 57	21 84		2 88	25 07		3 30	29 29		3 94	34 92		6 34	52 75	
1912	3 20	16 90	3 38	18 37		3 60	20 75		4 10	23 85		4 60	27 99		5 20	33 66		7 43	51 66	
1913	3 23	16 87	3 42	18 33		3 73	20 68		4 20	23 75		4 79	27 80		5 46	33 40		7 85	51 24	
1914	3 26	16 84	3 46	18 29		3 81	20 60		4 31	23 64		5 00	27 59		5 73	33 13		8 26	50 83	
1915	3 28	16 82	3 51	18 24		3 88	20 53		4 44	23 51		5 16	27 43		6 02	32 84		8 68	50 41	
1916	3 33	16 77	3 57	18 18		3 96	20 45		4 55	23 40		5 33	27 26		6 32	32 54		9 03	50 01	
1917	3 37	16 73	3 63	18 12		4 05	20 36		4 67	23 28		5 50	27 09		6 62	32 24		9 49	49 60	
1918	3 41	16 69	3 69	18 06		4 16	20 25		4 81	23 14		5 70	26 89		6 92	31 94		9 89	49 20	
1919	3 46	16 64	3 76	17 99		4 26	20 15		4 95	23 00		5 89	26 70		7 24	31 62		10 29	48 80	
1920	3 53	16 57	3 83	17 92		4 37	20 05		5 10	22 85		6 09	26 50		7 49	31 37		10 68	48 41	
1921	3 58	16 52	3 91	17 84		4 47	19 94		5 25	22 70		6 30	26 29		7 73	31 13		11 06	48 03	
1922	3 64	16 46	4 01	17 74		4 59	19 82		5 41	22 54		6 50	26 09		7 97	30 89		11 41	47 68	
1923	3 76	16 34	4 14	17 61		4 77	19 64		5 63	22 32		6 76	25 83		8 26	30 60		11 82	47 27	
1924	5 87	14 23	6 31	15 44		7 04	17 37		8 05	19 90		9 27	23 32		10 77	28 09		14 70	44 39	
Tot.	51 34	250 16	55 27	270 98		61 79	304 36		71 11	348 14		83 32	405 53		99 38	483 52		142 91	743 44	
†		111 16		108 98			109 36			112 14			123 53			150 52			299 44	

TWENTY PAYMENT ENDOWMENT AGE 85

		\$29 72		\$31 53		\$34 17		\$37 33		\$41 43		\$46 87		\$64 17	
1910	\$2 47	\$27 25	\$2 59	\$28 94	\$2 76	\$31 41	\$2 98	\$34 35	\$3 33	\$38 10	\$3 89	\$42 98	\$6 04	\$58 13	
1911	2 62	27 10	2 79	28 77	2 96	31 21	3 22	34 11	3 59	37 84	4 19	42 68	6 50	57 67	
1912	3 15	25 97	3 95	27 58	4 23	29 94	4 59	32 74	5 03	36 40	5 57	41 30	7 68	56 49	
1913	3 90	25 82	4 11	27 42	4 42	29 75	4 81	32 52	5 32	36 11	5 93	40 94	8 14	56 03	
1914	4 05	25 67	4 29	27 24	4 62	29 55	5 03	32 30	5 64	35 79	6 31	40 56	8 62	55 55	
1915	4 21	25 51	4 45	27 08	4 81	29 36	5 27	32 08	5 92	35 51	6 69	40 18	9 09	55 08	
1916	4 39	25 33	4 65	26 88	5 04	29 13	5 53	31 80	6 22	35 21	7 10	39 77	9 56	54 61	
1917	4 56	25 16	4 86	26 67	5 27	28 90	5 79	31 54	6 52	31 91	7 50	39 37	10 03	54 14	
1918	4 76	24 96	5 06	26 47	5 52	28 68	6 07	31 26	6 84	34 59	7 91	38 06	10 50	53 67	
1919	4 97	24 75	5 30	26 23	5 78	28 39	6 36	30 97	7 18	34 25	8 35	38 52	10 95	53 22	
1920	5 19	24 53	5 54	25 99	6 05	28 12	6 67	30 66	7 52	33 91	8 72	38 15	11 41	52 76	
1921	5 41	24 31	5 79	25 74	6 33	27 84	6 99	30 34	7 88	33 55	9 10	37 77	11 86	52 31	
1922	5 66	24 06	6 06	25 47	6 63	27 54	7 32	30 01	8 25	33 18	9 49	37 38	12 31	51 86	
1923	5 98	23 74	6 39	25 14	6 99	27 18	7 72	29 61	8 69	32 74	9 93	36 94	12 80	51 37	
1924	8 55	21 17	9 06	22 47	9 78	24 39	10 57	26 76	11 61	29 82	12 97	33 90	16 41	47 76	
Tot.	70 47	375 33	74 86	395 09	81 19	431 36	88 92	471 03	99 54	521 91	113 65	589 40	151 90	810 65	
†		55 33		53 00		50 36		51 03		59 91		85 40		236 65	

TWENTY YEAR ENDOWMENT

		\$48 98		\$49 25		\$49 71		\$50 49		\$51 95		\$54 52		\$66 65	
1910	\$3 08	\$45 90	\$3 13	\$46 12	\$3 23	\$46 48	\$3 37	\$47 12	\$3 60	\$48 35	\$4 01	\$50 51	\$5 96	\$60 69	
1911	3 45	45 53	3 50	45 75	3 60	46 11	3 74	46 75	3 98	47 97	4 41	50 11	6 44	60 21	
1912	4 95	44 03	5 02	44 23	5 15	44 56	5 34	45 15	5 59	46 36	5 90	48 62	7 62	59 03	
1913	5 32	42 66	5 39	43 86	5 52	44 19	5 71	44 78	6 01	45 94	6 36	48 16	8 12	58 53	
1914	5 72	43 26	5 79	43 46	5 90	43 81	6 10	44 39	6 45	45 50	6 81	47 71	8 64	58 01	
1915	6 12	42 86	6 20	43 05	6 31	43 40	6 51	43 98	6 86	45 09	7 30	47 22	9 11	57 51	
1916	6 57	42 41	6 63	42 62	6 75	42 96	6 94	43 55	7 30	44 65	7 80	46 72	9 65	57 00	
1917	7 03	41 95	7 09	42 16	7 21	42 50	7 39	43 10	7 75	44 20	8 32	46 20	10 16	56 49	
1918	7 51	41 47	7 58	41 67	7 68	42 03	7 87	42 62	8 23	43 72	8 84	45 68	10 66	55 99	
1919	8 03	40 95	8 09	41 16	8 20	41 51	8 37	42 12	8 73	43 22	9 37	45 15	11 17	55 48	
1920	8 57	40 41	8 63	40 62	8 73	40 98	8 90	41 59	9 25	42 70	9 87	44 65	11 67	54 98	
1921	9 14	39 84	9 20	40 05	9 29	40 42	9 45	41 04	9 79	42 16	10 39	44 13	12 17	54 48	
1922	9 75	39 23	9 79	39 46	9 88	39 83	10 04	40 45	10 36	41 59	10 91	43 61	12 66	53 99	
1923	10 43	38 55	10 47	38 78	10 54	39 17	10 70	39 79	11 00	40 95	11 52	43 00	13 20	53 45	
1924	14 10	34 88	14 13	35 12	14 18	35 53	14 29	36 20	14 56	37 39	14 97	39 55	16 83	49 82	
Tot.	109 77	624 93	110 64	628 11	112 17	633 48	114 72	642 63	119 46	659 79	126 78	691 02	154 09	845 66	
†		151 07		147 89		141 52		131 37		131 21		21 02		189 66	

†Cash Value in excess of cost.

†Net cost for 15 years, cash value deducted.

ACTUAL HISTORIES NET COST TOTALS NET COST TOTALS FOR FIVE AND TEN YEARS

		FIVE YEARS (Policies Issued in 1919)									
		21		25		30		35		40	
End. Age 85		\$ 83.37	\$ 90.75	\$102.60	\$118.04	\$138.72	\$166.83	\$256.56			
Cash Value Deducted		54.37	54.75	57.60	61.04	67.72	78.83	129.56			
20 Payment End. 85		128.79	136.87	148.66	162.75	181.07	205.26	280.84			
Cash Value Deducted		50.79	51.87	53.66	56.75	63.07	74.26	124.84			
20 Year Endowment		219.18	220.20	221.94	224.95	231.05	242.22	294.04			
Cash Value Deducted		45.18	46.20	47.94	50.95	56.05	66.22	118.04			
		TEN YEARS (Policies Issued in 1914)									
		21		25		30		35		40	
End. Age 85		\$166.50	\$180.81	\$203.78	\$233.79	\$273.50	\$327.75	\$504.20			
Cash Value Deducted		86.50	86.81	88.78	92.79	101.50	120.75	217.20			
20 Payment End. 85		253.79	269.45	292.30	319.56	354.70	401.50	550.91			
Cash Value Deducted		64.79	65.45	66.30	69.56	77.70	96.50	195.91			
20 Year Endowment		427.69	429.73	433.21	439.17	450.79	472.34	575.70			
Cash Value Deducted		25.69	27.73	32.21	38.17	48.79	70.34	177.70			

AETNA LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1924 to January 1, 1925

3% Policies

15 PAYMENT. END. 85

15 YEAR ENDOWMENT

Year	21	25	30	35	40	45	50	55	Year	21	25	30	35	40	45	50	55
1st	\$3.81	\$3.93	\$4.15	\$4.45	\$4.93	\$5.51	\$6.21	\$7.27	1st	4.48	4.55	4.65	4.79	4.96	5.19	5.50	6.4
2nd	4.16	4.31	4.57	4.92	5.45	6.08	6.84	7.95	2nd	5.30	5.36	5.46	5.60	5.77	6.01	6.32	7.3
3rd	4.53	4.70	5.00	5.39	5.97	6.66	7.48	8.65	3rd	6.14	6.20	6.30	6.44	6.61	6.85	7.16	8.1
4th	4.91	5.11	5.45	5.89	6.52	7.27	8.14	9.36	4th	7.01	7.07	7.18	7.31	7.48	7.72	8.02	9
5th	5.30	5.53	5.91	6.40	7.09	7.89	8.82	10.08	5th	7.92	7.98	8.08	8.21	8.38	8.62	8.92	9
6th	5.70	5.97	6.39	6.93	7.67	8.53	9.52	10.83	6th	8.86	8.92	9.02	9.15	9.32	9.55	9.84	10
7th	6.12	6.42	6.89	7.48	8.28	9.19	10.23	11.59	7th	9.84	9.90	9.99	10.12	10.29	10.51	10.80	11
8th	6.56	6.89	7.41	8.04	8.90	9.88	10.97	12.37	8th	10.85	10.91	11.01	11.13	11.31	11.51	11.78	12
9th	7.01	7.37	7.94	8.63	9.55	10.58	11.73	13.17	9th	11.90	11.96	12.06	12.18	12.34	12.55	12.81	13
10th	7.48	7.88	8.49	9.24	10.21	11.31	12.51	14.00	10th	12.99	13.05	13.15	13.17	13.43	13.63	13.88	14

10 PAYMENT. END. 85

25 YEAR ENDOWMENT

1st	4.98	5.11	5.38	5.67	5.98	6.43	7.18	8.52	1st	4.32	4.39	4.47	4.59	4.79	5.07	5.60	
2nd	5.52	5.68	6.00	6.35	6.73	7.26	8.09	9.50	2nd	4.72	4.79	4.87	5.00	5.21	5.51	6.07	
3rd	6.07	6.27	6.65	7.06	7.51	8.13	9.03	10.52	4th	5.13	5.20	5.29	5.42	5.64	5.96	6.54	
4th	6.64	6.88	7.32	7.80	8.32	9.02	10.00	11.57	5th	5.56	5.63	5.72	5.86	6.09	6.42	7.03	
5th	7.23	7.52	8.01	8.56	9.16	9.94	11.01	12.65	6th	6.00	6.08	6.16	6.31	6.55	6.90	7.52	
6th	7.84	8.18	8.73	9.35	10.04	10.90	12.05	13.78	7th	6.46	6.54	6.63	6.77	7.02	7.38	8.03	
7th	8.48	8.86	9.48	10.17	10.94	11.89	13.13	14.94	8th	6.94	7.02	7.11	7.25	7.51	7.88	8.54	
8th	9.14	9.57	10.26	11.02	11.87	12.91	14.25	16.16	9th	7.43	7.51	7.60	7.75	8.01	8.29	9.06	
9th	9.83	10.30	11.06	11.91	12.85	13.98	15.42	17.43	10th	7.95	8.02	8.11	8.27	8.53	8.91	9.59	
10th	10.54	11.06	11.89	12.82	13.85	15.09	16.64	18.77									

10 YEAR ENDOWMENT

30 YEAR ENDOWMENT

1st	6.05	6.09	6.18	6.32	6.47	6.75	7.21	8.35	1st	4.12	4.17	4.24	4.36	4.59	4.88		
2nd	7.39	7.43	7.53	7.66	7.81	8.09	8.54	9.66	2nd	4.42	4.47	4.55	4.67	4.92	5.24		
3rd	8.79	8.83	8.92	9.05	9.19	9.47	9.91	11.01	3rd	4.74	4.79	4.87	5.00	5.27	5.62		
4th	10.24	10.28	10.37	10.50	10.63	10.91	11.34	12.42	4th	5.06	5.11	5.20	5.34	5.62	6.00		
5th	11.74	11.78	11.87	11.99	12.13	12.40	12.82	13.89	5th	5.40	5.45	5.54	5.69	5.99	6.40		
6th	13.30	13.34	13.43	13.55	13.69	13.95	14.37	15.42	6th	5.74	5.80	5.89	6.05	6.37	6.80		
7th	14.92	14.96	15.05	15.17	15.30	15.56	15.97	17.01	7th	6.10	6.16	6.26	6.43	6.76	7.21		
8th	16.60	16.64	16.73	16.85	16.99	17.25	17.65	18.69	8th	6.48	6.53	6.63	6.81	7.16	7.63		
9th	18.35	18.39	18.48	18.60	18.74	19.00	19.41	20.47	9th	6.86	6.92	7.02	7.21	7.57	8.06		
10th	20.16	20.20	20.29	20.42	20.56	20.83	21.26	22.34	10th	7.26	7.32	7.43	7.62	7.99	8.49		

Illustrations of 1924 Dividend Scale Applied to 1924 Premium Rates—Reserve Basis 3½%

ORDINARY LIFE

20 YEAR ENDOWMENT

1st	2.37	2.56	2.84	3.21	3.70	4.35	5.26	6.51	1st	2.97	3.12	3.36	3.69	4.11	4.70	5.53	6
2nd	2.44	2.64	2.94	3.34	3.86	4.55	5.51	6.81	2nd	3.33	3.48	3.72	4.05	4.48	5.08	5.91	7
3rd	2.52	2.73	3.05	3.47	4.03	4.76	5.77	7.12	3rd	3.70	3.86	4.10	4.43	4.86	5.46	6.31	7
4th	2.59	2.82	3.16	3.61	4.20	4.97	6.03	7.42	4th	4.09	4.25	4.49	4.82	5.25	5.86	6.71	7
5th	2.67	2.91	3.28	3.75	4.37	5.19	6.29	7.73	5th	4.50	4.65	4.90	5.23	5.66	6.27	7.13	8

20 PAYMENT LIFE

1st	2.54	2.74	3.01	3.39	3.87	4.51	5.39	6.62									
2nd	2.70	2.91	3.20	3.61	4.11	4.79	5.71	6.97									
3rd	2.86	3.08	3.40	3.83	4.37	5.07	6.03	7.34									
4th	3.02	3.27	3.61	4.06	4.63	5.37	6.37	7.70									
5th	3.20	3.46	3.82	4.30	4.90	5.68	6.71	8.08									

1924 Dividends Payable on Five-Year Dividend Policies Issued in 1904.

Policy Plan and Dividend Period	Age	Annual Premiums	Premiums Paid During Period	Dividend	Total Cost During Period	Annual Net Cost
Ordinary Life Endowment at 85 Fourth 5-Year Period	25	\$21.64	\$108.20	\$30.91	\$77.29	\$15.46
	30	24.38	121.90	35.52	86.38	17.28
	35	27.92	139.60	41.50	98.10	19.62
	40	32.56	162.80	48.85	113.95	22.79
	45	38.70	193.50	57.85	135.65	27.13
	50	46.95	234.75	68.25	166.50	33.30
	55	58.28	291.40	77.66	213.74	42.75
	60	74.25	371.25	88.68	282.57	56.51
20 Payment Life Endowment at 85 Fourth 5-Year Period	25	\$30.48	\$152.40	\$46.18	\$106.22	\$21.24
	30	33.40	167.00	51.16	115.84	23.17
	35	36.96	184.80	57.12	127.66	25.43
	40	41.34	206.70	63.99	142.71	28.54
	45	46.82	234.10	71.60	162.50	32.50
	50	53.91	269.55	79.78	189.77	37.95
	55	63.50	317.50	86.97	230.53	46.11
20 Year Endowment Fourth 5-Year Period	25	\$48.39	\$241.95	\$78.66	\$163.29	\$32.66
	30	48.97	244.85	79.32	165.53	33.11
	35	49.89	249.45	80.27	169.18	33.84
	40	51.37	256.85	81.66	175.19	35.04
	45	53.77	268.85	83.42	185.43	37.09
	50	57.72	288.60	85.62	202.98	40.60
	55	64.31	321.55	87.80	233.75	46.75
	60	79.85	399.25	100.97	298.28	59.66

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45

Ages	25	35	45	Ages	25	35	40
PARTICIPATING				SINGLE PREMIUM (With Disability III)			
SINGLE PREMIUM (With Disability I)				Life			
Life	\$333.76	\$400.59	\$492.97	10 Year End ..	781.15	796.04	798.79
10 Year End ..	777.11	778.53	782.40	15 Year End ..	673.69	682.80	708.31
15 Year End ..	667.74	671.17	680.96	20 Year End ..	587.95	602.85	633.00
20 Year End ..	580.00	586.59	605.65	25 Year End ..	520.14	543.50	580.51
25 Year End ..	510.05	521.39	553.16	30 Year End ..	467.43	495.12	547.51
30 Year End ..	454.94	473.01	520.16				
SINGLE PREMIUM (With Disability I and Double Indemnity).							
Life	\$353.76	\$420.59	\$512.97				
10 Year End ..	786.11	787.53	791.40				
15 Year End ..	678.74	682.17	691.96				
20 Year End ..	593.00	599.59	620.65				
25 Year End ..	525.05	536.39	573.16				
30 Year End ..	471.94	490.01	540.16				

ADDITIONAL LIST OF POLICY FORMS ISSUED

NON-PARTICIPATING

With Rates Per \$1,000 at Ages 25, 35 and 45

Ages	25	35	45	Ages	25	35	45
WITHOUT DISABILITY OR DOUBLE INDEMNITY				Accumulative			
Endowments				Reduced Prem..	\$15.17	\$20.14	\$29.44
35 Year.....	\$20.86	\$23.17	.....	Progressive (Reduced Premium).			
10 Pay. 15 Yr....	76.06	77.11	79.91	20 Payment....	\$22.78	\$27.75	\$36.08
10 Pay. 20 Yr....	66.10	67.41	71.08	20 Year End....	39.98	41.14	44.28
10 Pay. 25 Yr....	58.16	59.94	64.92	5% Progressive 20 Payment Life. Annual additions of 5%. Paid-up for \$2,000 end of 20 years.			
10 Pay. 30 Yr....	51.91	54.39	61.05	Premium.....	\$41.20	\$50.57	\$64.61
10 Pay. 35 Yr....	47.08	50.52	.....	Insurance with Life Income.			
20 Pay. 25 Yr....	35.68	37.06	41.22	At Age 50.....	\$48.92	\$95.86	.....
20 Pay. 30 Yr....	31.66	33.50	38.71	At Age 55.....	34.18	59.68	\$140.25
20 Pay. 35 Yr....	28.56	30.99	.....	20 Pay. Age 60..	34.36	45.98	.....
Accumulative (Reduced prem if additions are surrendered.)				20 Pay. Age 65..	28.57	36.98	.....
Premium.....	\$14.82	\$19.52	\$28.49	Principle and 6% Income Policy. (Equal Ages).			
Progressive (Reduced prem. if additions are surrendered.)				Ord. Life.....	\$19.95	\$25.45	\$36.02
20 Pay Life.....	\$22.53	\$27.40	\$35.56	20 Payment....	28.95	34.03	43.62
20 Year End....	39.73	40.79	43.78	Principal and Income Bond End. (Equal Ages).			
5% Progressive 20 Payment Life. Annual additions of 5%. Paid-up for \$2,000 end of 20 years.				Age 60.....	\$29.58	\$44.49	\$82.37
Premium.....	\$40.95	\$50.22	\$64.11	Age 65.....	25.63	36.24	59.45
Insurance with Life Income.				Single Premiums with Disability (1).			
At Age 50.....	\$48.67	\$95.51	.....	Whole Life....	\$308.73	\$370.55	\$456.00
At Age 55.....	33.93	59.33	139.75	10 Year End....	730.52	731.85	736.24
20 Pay. Age 60..	34.11	45.63	.....	15 Year End....	617.66	620.83	629.89
20 Pay. Age 65..	28.32	36.63	.....	20 Year End....	536.50	542.60	560.23
Principle and Income, Bond Endowment. (Equal Ages).				25 Year End....	471.80	482.29	511.67
Age 60.....	\$29.33	\$44.14	\$81.87	30 Year End....	420.82	437.53	481.18
Age 65.....	25.38	35.89	58.95	WITH DISABILITY (3) WITHOUT DOUBLE INDEMNITY			
Principle and 6% Income. (Equal Ages).				Endowments—			
Ord. Life.....	\$19.70	\$25.00	\$35.02	10 Pay. 15 Yr...	\$77.16	\$78.96	\$83.90
20 Payment....	28.70	33.68	43.12	10 Pay. 20 Yr...	67.42	69.80	75.03
Monthly Income \$10 Monthly.				10 Pay. 25 Yr...	59.73	63.02	68.84
Ordinary Life.....	.....	.....	.....	10 Pay. 30 Yr...	53.75	57.45	64.95
60 Mo. Cert... \$ 8.32	\$10.97	\$15.92	.....	10 Pay. 35 Yr...	49.28	53.58	.....
20 Mo. Cert... 15.31	20.19	29.30	.....	Accumulative.			
20 Payment Life				Reduced Prem..	\$16.18	\$21.69	\$32.20
60 Mo. Cert... \$12.41	\$15.10	\$20.00	.....	Progressive (Reduced Premium)			
120 Mo. Cert... 22.85	27.78	36.80	.....	20 Pay. Life....	\$23.99	\$29.44	\$38.34
Continuous Monthly Income (Additional Premium to continue income during life of original beneficiary.) Equal Ages.				20 Year End....	40.69	42.46	46.66
Ordinary Life.				5% Progressive 20 Payment Life, Annual Additions of 5%. Paid-up for \$2,000 end of 20 years.			
60 Mo. Cert... \$16.59	\$17.09	\$18.47	.....	Premium.....	\$42.46	\$52.37	\$67.20
120 Mo. Cert... 11.42	10.89	10.49	.....	Insurance with Life Income.			
20 Payment Life				At Age 50.....	\$49.75	\$97.15	.....
60 Mo. Cert... \$21.66	\$20.77	\$20.47	.....	At Age 55.....	35.07	61.09	142.67
120 Mo. Cert... 14.91	13.22	11.63	.....	20 Pay. Age 60..	35.60	47.76	.....
TERM Convertible.				20 Pay. Age 65..	30.13	39.36	.....
1 Year (1)..... \$ 8.29	\$ 8.77	\$12.05	.....	Principal and 6% Income Policy. (Equal Ages).			
1 Year (2)..... 8.45	8.95	12.20	.....	Ord. Life.....	\$21.13	\$27.30	\$39.05
7 Year (3)..... 8.46	9.45	14.21	.....	20 Payment....	30.17	35.74	45.98
(1) Renewable for 9 years.				Principal and Income Bond Endowment. (Equal Ages).			
(2) Renewable to Age 65.				Age 60.....	\$30.59	\$46.14	\$85.26
(3) Renewable one time.				Age 65.....	26.85	38.32	63.26
WITH DISABILITY (1) WITHOUT DOUBLE INDEMNITY.				Single Premiums.			
Endowments.				Whole Life....	\$324.27	\$392.66	\$483.35
35 Year.....	\$21.11	\$23.52	.....	10 Year End....	734.56	739.36	752.63
10 Pay. 15 Yr...	76.31	77.46	\$80.41	15 Year End....	623.61	632.46	657.24
10 Pay. 20 Yr...	66.35	67.76	71.58	20 Year End....	544.45	558.86	587.58
10 Pay. 25 Yr...	58.41	60.29	65.42	25 Year End....	481.89	504.40	539.02
10 Pay. 30 Yr...	52.16	54.74	61.55	30 Year End....	433.31	450.64	508.50
10 Pay. 35 Yr...	47.33	50.87	.....				
20 Pay. 25 Yr...	35.93	37.41	41.72				
20 Pay. 30 Yr...	31.91	33.85	39.21				
20 Pay. 35 Yr...	28.81	31.34	.....				

ADDITIONAL LIST OF POLICY FORMS ISSUED

NON-PARTICIPATING

With Rates Per \$1,000 at Ages 25, 35 and 45

Ages 25 35 45				Ages 25 35 45			
DOUBLE INDEMNITY.				Deferred Income Bond \$10 Monthly.			
Endowments.				beginning at end of			
				Males			
10 Pay. 15 Yr..	1.40	1.40	1.80	10 Years	\$201.17	\$175.99	\$145.17
10 Pay. 20 Yr..	1.60	1.80	2.25	15 Years	112.91	95.44	74.56
10 Pay. 25 Yr..	1.80	2.00	2.50	20 Years	69.83	56.39	40.81
10 Pay. 30 Yr..	2.00	2.25	2.50	Age 55	29.00	56.39	145.17
10 Pay. 35 Yr..	2.20	2.50	....	Age 60	18.42	34.04	74.56
				Age 65	11.20	20.17	40.81
				Females			
5% Progressive 20 Payment Life Annual				10 Years	\$215.95	\$190.44	\$159.35
Additions of 5%. Paid-up for \$2,000				15 Years	122.57	104.85	83.68
end of,				20 Years	76.35	63.18	47.27
20 Years.....	\$ 1.50	\$ 1.50	\$ 1.50	Age 55	33.23	63.18	159.35
				Age 60	21.76	39.18	83.68
Insurance with Life Income.				Age 65	13.81	24.10	47.27
At Age 50.....	\$ 1.25	\$ 1.25	\$	Deferred Income Bond with Disability			
At Age 55.....	1.25	1.25	1.25	providing waiver of premiums and im-			
20 Pay. Age 60.	1.45	1.40	1.30	mediate payment of income.			
20 Pay. Age 65	1.45	1.35	....	Males			
				10 Years	\$201.59	\$176.52	\$146.13
Principal and 6% Income Policy.				15 Years	113.37	96.05	75.91
Ord. Life	\$ 1.72	\$ 1.66	\$ 1.60	20 Years	70.33	57.13	42.87
20 Payment ..	2.00	1.93	1.83	Age 55	29.61	57.13	146.13
				Age 60	19.13	34.97	75.91
Principal and Income Bond Endowment.				Age 65	12.05	21.37	42.67
Age 60	\$ 1.72	\$ 1.66	\$ 1.60	Deferred Life Annuities \$100 Annually.			
Age 65	1.72	1.66	1.60	Males			
				10 Years	\$149.44	\$127.88	\$100.31
Monthly Income \$10 Monthly.				15 Years	82.63	67.61	49.12
Ordinary Life				20 Years	50.17	38.67	25.23
60 Mo. Cert..	.69	.69	.69	25 Years	31.52	22.39	12.54
120 Mo. Cert..	1.27	1.27	1.27	Females			
20 Payment Life.				10 Years	\$166.82	\$144.23	\$115.52
60 Mo. Cert..	.83	.83	.83	15 Years	93.80	78.01	53.57
120 Mo. Cert..	1.52	1.52	1.52	20 Years	58.11	45.93	31.54
				25 Years	37.41	27.62	16.74
SPECIAL FORMS.				Life Annuity Amount Purchased by \$1,000.			
Single Premium (with Disability (I) and				Males	\$ 49.88	\$ 55.33	\$ 65.96
Double Indemnity.				Females	47.26	52.08	60.50
Whole Life	\$328.73	\$390.55	\$476.00	(Other Annuity rates in back of book).			
10 Yr. End.....	739.52	740.85	745.24	Company will also write Continuous			
15 Yr. End.....	628.66	631.83	640.89	Monthly Income Endowments upon			
20 Yr. End.....	549.50	555.60	575.23	request			
30 Yr. End.....	436.80	497.29	531.67	EXPLANATORY.			
35 Yr. End.....	437.82	454.53	501.15	The ACCUMULATIVE LIFE provides			
				for annual additions which increase origi-			
Deferred Endowments. Policy paid-up				nal insurance and surrender values. For			
in event of death of insured. Waiver				example policies issued age 35 will become			
of Premiums in event of disability.				paid-up in 25 years and mature as en-			
10 Years	\$ 87.85	\$ 88.52	\$ 90.20	dowment in 36 years. After first year in-			
15 Years	54.72	55.42	57.29	surred may elect to surrender additions for			
20 Years	38.29	39.04	41.09	cash, which will reduce premiums. For			
25 Years	28.49	29.29	31.43	example, policy issued age 35 premium			
				would be reduced from \$25.47 to \$19.52.			
With Double Indemnity				The PROGRESSIVE 20 PAYMENT			
10 Years	\$ 88.92	\$ 89.59	\$ 91.27	LIFE provides for annual insurance ad-			
15 Years	55.72	56.42	58.29	dition of \$20 per \$1,000; paid-up value			
20 Years	39.23	39.98	42.03	end of 20 years is \$1,400. The Progres-			
25 Years	29.38	30.18	32.32	sive 20 Year Endowment provides for an-			
				annual addition of \$15 per \$1,000 and			
Partnership Insurance. Two Lives (Equal				matures end of 20 years for \$1,300. On			
Ages).				either form, after first year, additions			
Whole Life	\$23.73	\$30.38	\$42.60	may be surrendered for cash and pre-			
20 Pay. Life	32.18	37.95	48.42	miums reduced.			
20 Year End....	45.23	47.37	54.36	INSURANCE WITH LIFE INCOME.			
				Age 50, 55, 60 or 65, policies pay \$10 a			
Disability (2-a) providing for Waiver				month per \$1,000 from specified age, 100			
of Premiums, (premiums waived not de-				payments guaranteed. Commuted values			
ducted from insurance), or Disability				in lieu of income \$1,746, \$1,562, \$1,330			
(1) may be included. Double Indemnity				and \$1,213, respectively, which values may			
may be included.				also be paid under installment plans as			
				in regular contracts.			

THE AGRICULTURAL LIFE INS. CO. of Am.BayCity,Mich.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form, by payment of difference in premiums at compound interest.

Disability. — All except Term policies provide prior to age 60, for waiver of premiums after age 60, premiums waived and charged against policy without interest. Extra premium of \$0.25 per \$1,000 included in gross premium quoted. Also issues clause providing for waiver of premiums and income of \$100 per \$1,000, beginning one year after proof and continuing during disability until maturity; no reduction in insurance.

Dividends. — End of second year and annually thereafter; first, conditioned upon payment of third premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, compound interest, withdrawable at any time; (d) purchase non-forfeitable participating paid-up additions. (c) is automatic option.

Double Indemnity. — For extra premium of \$2.00 per \$1,000, all but term policies will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from aeronautic or submarine operations; war, riot or insurrection; violation of law, military or naval service, police duty, bodily or mental infirmity; ptomaines or bacterial infections other than as a result of injury.

***Extended Insurance.** — Automatic after three years. Participating. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages 10-60 except term, 15-55; No fixed amount; maximum net line, \$5,000; reinsurance accepted; minimum policy, \$1,000.

***Loans.** — After three premiums. Interest 6% payable in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values" "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums. Participating. Without cash and loan values.

Policy in Effect. — Upon delivery of policy, and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless cash value has been paid or extended insurance expired), upon evidence of insurability, and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — No provision, other than cash.

Suicide. — Within one year, sane or insane, liability limited to net reserve.

Women. — No extra charge. Written on all but term. Ages, 15-60 Disability and Double Indemnity granted.

***Values after two premiums for endowments of twenty years or less.**

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age at Issue	Enl. Age 85	Limited Payment Life			Endowments							20 Payment Endowments		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	Age 70	Age 65	Age 60
20	\$16.08	\$37.76	\$27.93	\$28.12	\$91.12	\$57.88	\$41.17	\$32.17	\$26.45	\$22.56	\$19.74	\$24.36	\$25.56	\$27.27
21	16.39	38.35	28.36	23.79	91.19	57.95	41.24	32.25	26.54	22.66	19.86	24.78	26.03	27.82
22	16.73	38.93	28.80	24.15	91.24	58.00	41.30	32.31	26.61	22.74	19.97	25.19	26.50	28.37
23	17.10	39.57	29.26	24.54	91.34	58.10	41.39	32.43	26.75	22.87	20.14	25.68	27.04	28.99
24	17.47	40.20	29.74	24.95	91.40	58.15	41.45	32.50	26.84	22.97	20.27	26.13	27.55	29.59
25	17.87	40.88	30.24	25.37	91.48	58.23	41.54	32.60	26.97	23.11	20.45	26.62	28.10	30.23
26	18.29	41.56	30.75	25.80	91.54	58.30	41.61	32.70	27.09	23.23	20.62	27.12	28.67	30.89
27	18.73	42.31	31.28	26.25	91.66	58.41	41.74	32.84	27.26	23.42	20.87	27.68	29.29	31.61
28	19.20	43.04	31.84	26.72	91.74	58.49	41.82	32.94	27.39	23.58	21.08	28.20	29.89	32.31
29	19.68	43.81	32.41	27.19	91.84	58.59	41.94	33.09	27.58	23.79	21.35	28.78	30.55	33.08
30	20.18	44.59	33.01	27.70	91.93	58.68	42.04	33.22	27.74	23.99	21.61	29.36	31.20	33.85
31	20.72	45.43	33.63	28.24	92.04	58.80	42.17	33.38	27.95	24.23	21.92	29.98	31.91	34.68
32	21.27	46.30	34.27	28.79	92.17	58.93	42.33	33.57	28.16	24.51	22.29	30.64	32.66	35.55
33	21.86	47.18	34.94	29.37	92.28	59.04	42.46	33.75	28.37	24.79	22.56	31.30	33.41	36.43
34	22.48	48.08	35.65	29.98	92.39	59.17	42.61	33.95	28.60	25.10	23.04	31.99	34.19	37.36
35	23.14	49.07	36.37	30.61	92.56	59.35	42.83	34.22	28.91	25.50	23.53	32.76	35.06	38.37
36	23.84	50.05	37.12	31.27	92.70	59.51	43.01	34.46	29.21	25.89	24.03	33.51	35.92	39.39
37	24.57	51.07	37.91	31.95	92.85	59.67	43.22	34.75	29.54	26.32	24.56	34.31	36.84	40.46
38	25.35	52.14	38.75	32.69	93.01	59.88	43.47	35.07	29.93	26.83	25.16	35.16	37.81	41.61
39	26.18	53.26	39.59	33.44	93.22	60.11	43.77	35.45	30.38	27.39	25.83	36.06	38.84	42.82
40	27.04	54.43	40.50	34.25	93.44	60.37	44.09	35.85	30.88	28.01	26.57	37.01	39.92	.....
41	27.97	55.62	41.44	35.08	93.67	60.64	44.44	36.30	31.42	28.68	.....	38.00	41.06	..
42	28.95	56.85	42.42	35.98	93.91	60.93	44.81	36.78	32.00	29.40	.....	39.03	42.24	.
43	30.01	58.15	43.44	36.79	94.20	61.27	45.24	37.34	32.67	30.21	.....	40.14	43.51	.....
44	31.13	59.50	44.53	37.89	94.52	61.67	45.74	37.96	33.42	31.11	.....	41.32	44.86	.....
45	32.31	60.88	45.65	38.93	94.83	62.07	46.25	38.62	34.21	32.05	.....	42.53	.....	.....
46	33.58	62.40	46.88	40.06	95.27	62.59	46.90	39.42	35.17	.....	.....	43.89	.....	.....
47	34.93	64.00	48.16	41.27	95.78	63.21	47.65	40.31	36.26	.....	.....	45.38	.....	.....
48	36.36	65.68	49.51	42.56	96.34	63.90	48.49	41.31	37.44	.....	.....	46.97	.....	.....
49	37.89	67.39	50.94	43.92	96.89	64.60	49.37	42.37	38.71	.....	.....	48.61	.....	.....
50	39.53	69.17	52.45	45.37	97.51	65.40	50.36	43.54	40.10	.....	.....	.....	.....	.....
51	41.27	71.07	54.03	46.90	98.19	66.31	51.48	44.87	.....	.....	.....	.....	.....	.....
52	43.12	73.05	55.72	48.56	98.95	67.32	52.72	46.34	.....	.....	.....	.....	.....	.....
53	45.10	75.07	57.49	50.31	99.89	68.37	54.03	47.90	.....	.....	.....	.....	.....	.....
54	47.21	77.17	59.32	52.16	100.67	69.55	55.47	49.61	.....	.....	.....	.....	.....	.....
55	49.46	79.37	61.26	54.12	101.65	70.85	57.08	51.48	.....	.....	.....	.....	.....	.....
56	51.87	81.67	63.34	56.24	102.72	72.25	58.83	.....	.....	.....	.....	.....	.....	.....
57	54.45	84.05	65.54	58.49	103.91	73.80	60.71	.....	.....	.....	.....	.....	.....	.....
58	57.18	86.55	67.87	60.92	105.24	75.49	62.79	.....	.....	.....	.....	.....	.....	.....
59	60.13	89.16	70.38	63.54	106.70	77.37	65.07	.....	.....	.....	.....	.....	.....	.....
60	63.27	91.93	73.05	66.35	108.31	79.44	67.56	.....	.....	.....	.....	.....	.....	.....

20 PAYMENT ENDOWMENTS.

AGE 55					AGE 50				
Age	Premium	Age	Premium	Age	Premium	Age	Premium	Age	Premium
20	\$29.59	25	\$33.10	30	\$37.41	20	\$32.59	25	\$36.82
21	30.23	26	33.88	31	38.40	21	33.37	26	37.76
22	30.89	27	34.74	32	39.44	22	34.15	27	38.80
23	31.52	28	35.58	33	40.50	23	35.03	28	39.81
24	32.33	29	36.49	34	41.62	24	35.89	29	40.92

NOTE.—Above rates adopted 1916; semi-annual rate, multiply by 52.; quarterly by .265.
Rates below Age 20, same as Age 20.

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.		
End. Age 85	21	\$16.39	\$29	\$92	3	10	\$72	\$209	9	11	\$123	\$324	16	2	\$183	\$435	19	10
	25	17.87	34	100	4	4	85	223	11	1	145	352	16	7	215	469	19	1
	30	20.18	43	115	5	3	105	255	12	0	177	376	16	1	261	510	17	7
	35	23.14	53	128	5	10	129	281	12	0	217	424	14	11	314	551	15	8
	40	27.04	66	144	6	2	159	311	11	3	262	460	13	2	373	591	13	6
	45	32.31	82	160	6	0	194	340	10	0	312	494	11	4	446	628	11	5
	50	39.53	100	175	5	4	231	366	8	5	366	527	9	5	501	662	9	6
10 Pay. Life	55	49.46	119	188	4	5	272	391	6	11	422	558	7	8	573	702	7	10
	60	63.27	142	204	3	7	316	418	5	6	488	598	6	3	683	773	6	0
	21	38.35	146	463	25	8	344	1000	54	\$1000	379	1000	Pd-up		420	1000	Pd-up	
15 Pay. Life	25	40.88	158	467	25	4	372	1000	50	\$1000	412	1000	"		458	1000	"	
	30	44.59	174	467	23	10	412	1000	45	\$1000	458	1000	"		511	1000	"	
	35	49.07	194	471	21	9	458	1000	40	\$1000	511	1000	"		569	1000	"	
	40	54.43	216	471	19	2	511	1000	35	\$1000	569	1000	"		631	1000	"	
	45	60.88	241	471	16	4	569	1000	30	\$1000	631	1000	"		694	1000	"	
	50	69.17	267	468	13	5	631	1000	25	\$1000	694	1000	"		756	1000	"	
	55	79.37	290	459	10	6	694	1000	20	\$1000	756	1000	"		816	1000	"	
20 Pay. Life	60	91.93	311	448	7	11	756	1000	15	\$1000	816	1000	"		883	1000	"	
	21	23.36	91	289	14	2	220	638	34	2	379	1000	49	\$1000	420	1000	Pd-up	
	25	30.24	99	292	14	8	239	642	31	11	412	1000	45	\$1000	458	1000	"	
	30	33.01	110	295	14	9	266	646	28	9	458	1000	40	\$1000	511	1000	"	
	35	36.37	123	298	14	1	298	650	25	5	511	1000	35	\$1000	569	1000	"	
	40	40.50	138	301	12	9	333	651	21	11	569	1000	30	\$1000	631	1000	"	
	45	45.65	154	301	10	11	370	649	18	4	631	1000	25	\$1000	694	1000	"	
25 Pay. Life	50	52.45	171	300	8	11	406	643	14	10	694	1000	20	\$1000	756	1000	"	
	55	61.26	186	294	6	10	439	632	11	6	756	1000	15	\$1000	816	1000	"	
	60	73.05	198	285	5	0	465	615	8	7	816	1000	10	\$1000	883	1000	"	
	21	23.79	64	203	9	3	160	464	24	11	277	730	35	0	420	1000	44	\$1000
	25	25.37	70	207	9	9	175	470	23	11	302	733	32	2	458	1000	40	\$1000
	30	27.70	79	212	10	2	196	476	22	0	338	738	28	7	511	1000	35	\$1000
	35	30.61	89	216	10	1	221	482	19	7	379	741	24	10	569	1000	30	\$1000
30 Pay. Life	40	34.25	101	220	9	5	248	485	16	9	422	741	21	0	631	1000	25	\$1000
	45	38.93	114	223	8	8	277	486	13	11	466	738	17	4	694	1000	20	\$1000
	50	45.37	128	224	6	9	305	483	11	1	507	730	13	0	756	1000	15	\$1000
	55	54.12	141	223	5	3	331	476	8	5	543	718	10	7	816	1000	10	\$1000
	60	66.35	155	223	3	11	353	467	6	3	570	698	7	9	883	1000	5	\$1000
	End of 3 Years																	
	End of 5 Years																	
End of 7 Years																		
End of 9 Years																		
10 Year End.	21	\$31.10	\$241	\$304	7	\$258	\$439	\$519	5	\$498	\$649	\$718	3	\$711	\$878	\$908	1	\$907
	25	91.48	240	303	7	\$255	438	518	5	\$435	648	717	3	\$710	877	907	1	\$906
	30	91.93	238	300	7	\$249	436	516	5	\$491	647	716	3	\$708	877	907	1	\$906
	35	92.56	236	298	7	\$240	434	513	5	\$480	646	715	3	\$705	876	906	1	\$905
	40	93.44	233	293	7	\$228	432	510	5	\$478	644	713	3	\$701	875	905	1	\$904
	45	94.83	230	289	7	\$203	429	506	5	\$464	641	709	3	\$694	874	904	1	\$903
	50	97.51	225	282	7	\$160	424	500	5	\$438	636	703	3	\$681	871	901	1	\$898
15 Year End.	55	101.65	219	273	7	\$87	416	489	5	\$394	629	695	3	\$660	868	898	1	\$894
	60	108.31	211	260	6	\$13	405	473	5	\$310	617	670	3	\$623	861	891	1	\$884
	End of 5 Years																	
	End of 7 Years																	
	End of 10 Years																	
	End of 14 Years																	
	20 Year End.	21	\$77.95	\$235	\$354	10	\$287	\$380	\$496	8	\$455	\$588	\$696	5	\$681	\$910	\$941	1
25		58.23	254	373	10	\$281	379	494	8	\$451	587	694	5	\$679	910	941	1	\$941
30		58.68	252	349	10	\$271	377	491	8	\$443	586	693	5	\$676	909	940	1	\$940
35		59.35	250	316	10	\$253	375	488	8	\$432	584	690	5	\$670	908	939	1	\$938
40		60.37	248	342	10	\$229	373	484	8	\$413	581	686	5	\$659	907	938	1	\$937
45		62.07	245	336	10	\$178	370	478	8	\$378	578	681	5	\$642	906	937	1	\$936
50		65.40	241	327	10	\$88	365	468	8	\$314	572	672	5	\$611	903	934	1	\$932
25 Year End.	55	70.85	237	317	8	\$18	359	456	8	\$200	563	658	5	\$556	898	929	1	\$925
	60	79.44	230	301	5	\$10	349	436	7	\$18	548	616	5	\$513	890	921	1	\$913
	End of 5 Years																	
	End of 10 Years																	
	End of 15 Years																	
	End of 19 Years																	
	30 Year End.	21	\$41.24	\$165	\$267	15	\$133	\$387	\$537	10	\$486	\$661	\$782	5	\$771	\$926	\$958	1	$957
25		41.54	164	204	15	\$122	386	536	10	\$480	660	781	5	\$769	925	957	1	\$956
30		42.04	163	262	15	\$100	385	533	10	\$468	658	778	5	\$763	925	957	1	\$956
35		42.83	161	257	15	\$61	383	529	10	\$447	657	776	5	\$756	924	956	1	\$955
40		44.09	160	254	14	8	382	524	10	\$411	655	772	5	\$744	923	955	1	\$954
45		46.25	159	248	11	3	381	518	10	\$346	651	765	5	\$721	921	953	1	\$951
50		50.30	159	212	8	4	379	507	10	\$221	644	753	5	\$679	917	949	1	\$948
35 Year End.	55	57.08	160	234	5	\$11	378	495	9	\$19	635	737	5	\$604	911	942	1	\$947
	60	67.56	163	238	4	\$11	375	476	6	\$18	619	711	5	\$559	900	931	1	\$927

NOTE.—3½% Modified Preliminary Term Reserve Basis (Ill. Std.) adopted 1916; Full Reserve allowed at end of 20th year; values begin end of third year, except Endowments of 20 years or less and end of two years.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
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PARTICIPATING.

(With Waiver of Premiums.)

SINGLE PREMIUM LIFE.

Whole Life ... \$331.88 \$398.34 \$490.20

TERM POLICIES.

10 Year \$10.53 \$12.17 \$17.62

15 Year 10.82 12.94 20.21

20 Year 11.18 14.04 23.45

All term policies convertible at any time and renewable at expiration.

GUARANTEED REDUCTION. 20 Premiums.

1st 2 Years ... \$48.99 \$50.46 \$54.62

3rd Year 35.80 40.39 48.30

5th Year 34.11 39.07 47.42

20th Year 21.45 29.16 40.83

Premiums reduce each year. Illustration Age 35, end of 20 years if premium paid in full every year: Paid-up Life policy \$1,000 and cash \$411; at any age will mature as endowment at end of 20 years. This contract includes a double indemnity rider, Waiver of Premium and Life Income of 10% of face of policy annually in event of disability.

Ages.	25	35	45
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LIFE ANNUITY RATES. Amount which will pay \$100 per year.

Males..... \$2,137 \$1,927 \$1,647

Additional rate of \$120 at all ages for rates for females.

CHILD'S ENDOWMENT.

Premium, Age 1 \$43.11

Premium, Age 5 53.72

Premium, Age 10 81.14

Premiums returned if death occurs before age 15.

DOUBLE INDEMNITY \$2.00 per \$1,000.

WAIVER OF PREMIUMS AND LIFE INCOME. Extra Rates.

Whole Life.... \$0.81 \$1.25 \$2.07

20 Pay. Life and

20 Yr. End.. 1.12 1.36 2.06

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925

ORDINARY LIFE.

Age	21		25		30		35		40		45		50		55		60	
Prm	\$16.39		\$17.87		\$20.18		\$23.14		\$27.04		\$32.31		\$39.53		\$49.46		\$63.27	
Yr. Paid	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City	Rural	City
1922	.82	.66	.89	.71	1.01	.81	1.16	.93	1.35	1.08	1.62	1.29	1.98	1.58	2.47	1.98	3.16	2.53
1921	.82	.66	.89	.71	1.01	.81	1.16	.93	1.35	1.08	1.62	1.29	1.98	1.58	2.47	1.98	3.16	2.53
1920	.82	.66	.89	.71	1.01	.81	1.16	.93	1.35	1.08	1.62	1.29	1.98	1.58	2.47	1.98	3.16	2.53
1919	.82	.66	.89	.71	1.01	.81	1.16	.93	1.35	1.08	1.62	1.29	1.98	1.58	2.47	1.98	3.16	2.53

TWENTY PAYMENT LIFE.

Prm	\$23.79		\$25.37		\$27.70		\$30.61		\$34.25		\$38.93		\$45.37		\$54.12		\$66.35	
1922	1.19	.95	1.27	1.01	1.39	1.11	1.53	1.22	1.71	1.37	1.95	1.56	2.27	1.81	2.71	2.16	3.32	2.65
1921	1.19	.95	1.27	1.01	1.39	1.11	1.53	1.22	1.71	1.37	1.95	1.56	2.27	1.81	2.71	2.16	3.32	2.65
1920	1.19	.95	1.27	1.01	1.39	1.11	1.53	1.22	1.71	1.37	1.95	1.56	2.27	1.81	2.71	2.16	3.32	2.65
1919	1.19	.95	1.27	1.01	1.39	1.11	1.53	1.22	1.71	1.37	1.95	1.56	2.27	1.81	2.71	2.16	3.32	2.65

TWENTY YEAR ENDOWMENT.

Prm	\$41.24		\$41.54		\$42.04		\$42.83		\$44.09		\$46.25		\$50.36		\$57.08		\$67.56	
1922	2.06	1.65	2.08	1.66	2.10	1.68	2.14	1.71	2.20	1.76	2.31	1.85	2.52	2.01	2.85	2.28	3.38	2.70
1921	2.06	1.65	2.08	1.66	2.10	1.68	2.14	1.71	2.20	1.76	2.31	1.85	2.52	2.01	2.85	2.28	3.38	2.70
1920	2.06	1.65	2.08	1.66	2.10	1.68	2.14	1.71	2.20	1.76	2.31	1.85	2.52	2.01	2.85	2.28	3.38	2.70
1919	2.06	1.65	2.08	1.66	2.10	1.68	2.14	1.71	2.20	1.76	2.31	1.85	2.52	2.01	2.85	2.28	3.38	2.70

ALABAMA NATIONAL LIFE INS. CO., Birmingham, Ala.

Accelerative Option. — Policy is non-participating. Coupon in Guaranteed Dividend policies may be left with company to accumulate at $3\frac{1}{2}\%$ compound interest and may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American $3\frac{1}{2}\%$ Full Preliminary Term reserve, with surrender charge up to 10th year, amount not stated in policy.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premium with interest. Practice to change to lower premium form upon satisfactory medical examination.

Disability. — All but Term policies provide without extra premium, after two annual premiums have been paid, and during premium-paying period, for payment of face of policy in ten equal annual installments, less premiums due during disability; disability must be caused by loss of limbs, total blindness or paralysis. For varying extra premiums policy provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning one year after proof and continuing during disability until maturity; no reduction in insurance.

Dividends. — Policy is non-participating. Guaranteed Dividend policies have 18 coupons, which may be used to reduce premiums, or left with company to accumulate at $3\frac{1}{2}\%$, withdrawable at any time. Unused coupons will be applied automatically to pay premiums under terms of automatic premium loan provision.

Double Indemnity. — Rider on all but Term policies provides, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Limit \$5,000.

Extended Insurance. — After three premiums, within three months after default. Non-par. Without cash and loan values.

Grace. — 30 days, without interest.

Incontestable. — After one year, except for non-payment of premiums and service in time of war.

Limits. — Ages 15-60, except Term, 17-55; \$50,000, reinsuring over \$5,000; accepts reinsurance.

Loans. — After three premiums. Interest not more than 6%, in advance. Policy may be returned to owner after endorsement thereon. Third year loan value may be applied to pay third premium.

Military Service. — Death from service in time of war, limits liability to reserve, unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premiums while in good health.

Premium Loans. — Automatic after two premiums. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest at 6%.

Reserve Basis. — See "Cash Values."

Residence and Travel. — Death from residence or travel in Torrid zone within one year, policy void.

Restricted Occupations. — Death from handling electric wires or dynamos, blasting, mining, submarine labor, aeronautic ascension, manufacture, handling or transportation of inflammable or explosive substances, service upon railroad train or switching, or coupling cars, or on steamboat, within one year, policy void.

Settlement Options. — Cash, Limited (5 to 30 years) and continuous (20 years certain), annual installments. Unless otherwise directed, commutable values may be withheld from by beneficiary.

Suicide. — Within one year, sane or insane, or death from violation of law within one year, limits liability to premiums paid.

Women. — No extra charge. All but Term, Limit, ages 20-55, \$3,000. Policy is not written on married women in favor of husband; single women same as male risks. Double indemnity and disability not granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	GUARANTEED ANNUAL DIVIDEND						NON-PARTICIPATING			
	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS		Ord. Life	15 Pay. Life	20 Pay. Life	Prem. End.
		10 Pay.	15 Pay.	20 Pay.	15 Year	20 Year				
20	\$19.21	\$47.85	\$35.46	\$29.39	\$68.31	\$49.97	\$15.37	\$28.86	\$23.02	\$30.65
21	19.62	48.56	36.00	29.84	68.40	50.07	15.70	29.29	23.40	30.87
22	20.06	49.30	36.55	30.31	68.50	50.17	16.05	29.74	23.78	31.11
23	20.51	50.06	37.13	30.80	68.60	50.28	16.43	30.21	24.18	31.37
24	20.99	50.85	37.73	31.31	68.70	50.40	16.82	30.70	24.59	31.66
25	21.49	51.67	38.35	31.83	68.82	50.53	17.21	31.20	25.03	31.97
27	22.01	52.51	38.98	32.37	68.94	50.66	17.65	31.72	25.47	32.30
28	22.56	53.38	39.65	32.94	69.07	50.81	18.10	32.27	25.94	32.66
28	23.14	54.28	40.33	33.52	69.21	50.97	18.57	32.83	26.43	33.05
29	23.74	55.21	41.05	34.13	69.35	51.13	19.07	33.42	26.93	33.48
30	24.38	56.18	41.78	34.76	69.51	51.31	19.60	34.02	27.45	33.94
31	25.05	57.18	42.55	35.72	69.68	51.51	20.16	34.66	28.01	34.45
32	25.75	58.21	43.34	36.11	69.86	51.72	20.74	35.31	28.87	35.01
33	26.50	59.28	44.16	36.82	70.06	51.95	21.35	35.99	29.16	35.62
34	27.28	60.38	45.02	37.56	70.27	52.20	22.00	36.70	29.78	36.28
35	28.11	61.53	45.91	38.34	70.50	52.47	22.70	37.44	30.44	36.99
37	28.98	62.71	46.83	39.15	70.75	52.78	23.43	38.20	31.11	37.77
36	29.90	63.94	47.79	40.00	71.02	53.10	24.19	39.00	31.82	38.62
38	30.83	65.21	48.79	40.89	71.32	53.47	25.01	39.83	32.56	39.55
39	31.91	66.23	49.83	41.81	71.64	53.87	25.88	40.70	33.34	40.55
40	33.01	67.90	50.92	42.79	72.00	54.31	26.79	41.60	34.17	41.63
41	34.16	69.32	52.06	43.82	72.40	54.80	27.77	42.54	35.07	42.79
42	35.39	70.79	53.24	44.90	72.83	55.33	28.80	43.53	35.93	44.03
43	36.70	72.32	54.40	46.04	73.32	55.93	29.90	44.56	36.89	45.35
44	38.08	73.91	55.79	47.25	73.85	56.59	31.08	45.64	37.90	46.75
45	39.55	75.57	57.16	48.52	74.44	57.32	32.32	46.77	38.97	48.24
47	41.12	77.30	58.60	49.87	75.10	58.14	33.67	47.96	40.12	49.80
46	42.79	79.10	60.11	51.31	75.83	59.03	35.12	49.21	41.36	51.44
48	44.57	80.98	61.71	52.83	76.64	60.03	36.66	50.52	42.68	53.16
49	46.46	82.95	63.39	54.45	77.54	61.13	38.30	51.89	44.08	54.98
50	48.48	84.99	65.16	56.17	78.53	62.34	40.06	53.34	45.56	56.74
51	50.62	87.12	67.03	58.01	79.62	63.57	41.93	54.86	47.74	58.84
52	52.91	89.35	69.01	59.97	80.82	65.15	43.92	56.47	48.82	60.78
53	55.35	91.69	71.10	62.06	82.15	66.76	46.05	58.16	50.61	62.68
54	57.95	94.11	73.31	64.20	83.61	68.55	48.33	59.95	52.54	64.17
55	60.72	96.66	75.66	66.60	85.21	70.51	50.75	61.84	54.60	67.68
57	63.68	99.33	78.16	69.26	86.90	.....	53.34	63.84	56.91	69.49
56	66.84	102.13	80.82	72.01	88.94	.....	56.11	65.97	59.18	71.90
58	70.22	105.08	83.66	74.98	91.09	.....	59.07	68.24	61.71	74.42
59	73.83	108.19	86.69	78.17	93.46	.....	62.25	70.66	64.45	77.06
70	77.69	111.47	89.94	81.60	96.70	.....	65.64	73.25	67.40	79.82

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				NON-PARTICIPATING.			
CONVERTIBLE TERM.				RETURN PREMIUM WITH 20			
10 Year.				YEAR GUARANTEED DIV'D.			
First 5 Years.. \$11.46 \$13.00 \$17.58				Whole Life.... \$23.78 \$32.68 \$52.67			
After 5 Years.. 8.46 10.00 14.58				20 Payment... 34.25 43.81 64.09			
NOTE.—Convertible within 7 years;				20 Year End.. 62.56 66.52 80.32			
not issued for less than \$3,000.				15 Year Guaranteed Dividend.			
				15 Payment... \$40.11 \$50.19 \$68.71			
				15 Year End.. 85.91 88.70 98.21			
YEARLY INCOME POL'S, \$2,500.				YEARLY INCOME—\$250 at Death			
Pays \$250 at Death and \$250				and \$250 for 9 Years Thereafter.			
Annually Thereafter for 9 Years				Whole Life.... \$37.18 \$49.07 \$69.80			
(Guaranteed Dividend).				20 Payment... 53.42 65.07 83.21			
Whole Life.... \$46.25 \$60.74 \$85.37				DISABILITY Included in above			
20 Payment... 68.76 82.80 104.83				Policies, except Term.			

Cash, Loan, Paid-up and Extended Insurance Values.
Guaranteed Dividend and Straight Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Premium	Cash 3rd Year	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$19.62	\$13	\$28	\$89	3	3	\$69	\$202	8	5	\$118	\$314	13	9	\$166	\$418	17
	25	21.49	16	33	100	3	8	82	222	9	2	139	340	14	0	206	451	16
	30	24.38	20	41	112	4	4	101	245	10	4	161	365	14	2	251	492	15
	35	28.11	24	51	123	5	0	125	273	10	6	209	409	13	1	302	531	13
	40	33.01	31	64	140	5	4	154	301	9	3	253	445	11	5	358	569	11
	45	39.55	38	79	154	5	4	187	323	8	7	301	458	9	10	416	603	9
	50	48.48	47	96	168	4	8	223	354	7	5	350	507	8	0	473	633	7
55	60.72	57	115	185	4	0	261	378	6	0	400	536	6	4	527	653	6	
60	77.69	68	135	195	3	1	298	399	4	8	446	553	5	0	584	683	4	
20 Pay. Life	21	29.84	30	64	201	8	1	159	463	22	0	276	731	31	10	418	1000	Pd-u
	25	31.83	33	70	207	8	6	174	471	21	6	301	733	29	3	456	1000	"
	30	34.76	37	78	211	9	0	195	473	19	9	337	736	26	0	508	1000	"
	35	38.34	42	88	212	9	0	219	479	17	9	377	736	22	4	566	1000	"
	40	42.79	48	100	219	8	7	247	484	15	3	420	736	18	9	626	1000	"
	45	48.52	55	113	221	8	0	275	484	12	6	463	736	15	3	688	1000	"
	50	56.17	62	126	221	6	2	302	480	10	0	502	727	12	0	746	1000	"
55	66.69	68	139	221	4	9	327	474	7	6	535	716	9	0	800	1000	"	
60	81.60	75	152	220	3	6	347	464	5	6	556	680	6	6	840	1000	"	
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Age at Issue	Ann. Premium	Cash 3rd Year	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	*Cash	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	\$50.07	\$71	\$150	\$243	15	0	\$376	\$523	10	0	\$654	\$775	5	0	\$924	\$955	1
	25	50.83	71	149	243	15	0	375	520	10	0	654	772	5	0	924	955	1
	30	51.31	71	150	242	15	0	375	519	10	0	653	771	5	0	924	951	1
	35	52.47	72	150	241	15	0	375	518	10	0	652	770	5	0	923	953	1
	40	54.31	72	151	239	12	8	375	516	10	0	651	766	5	0	922	953	1
	45	57.32	73	152	237	9	9	376	513	10	0	648	761	5	0	920	952	1
	50	62.34	75	154	235	7	4	376	504	10	0	642	750	5	0	916	947	1
55	70.51	77	157	230	5	3	375	492	9	8	633	735	5	0	910	941	1	

*Loan Values granted one year earlier

ORDINARY LIFE.**Guaranteed Dividends Payable End of Year.**

2d.....	\$2.36	\$2.64	\$3.00	\$3.43	\$4.00	\$4.65	\$5.51	\$6.63
3d.....	2.59	2.90	3.29	3.77	4.39	5.11	6.05	7.29
4th.....	2.83	3.16	3.58	4.11	4.79	5.57	6.60	7.95
5th.....	3.07	3.43	3.88	4.46	5.19	6.04	7.15	8.62

Net Cost in Case of Death or Surrender End of Year.

Ages.	25		35		45		55	
Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$21.49	\$21.49	\$28.11	\$28.11	\$39.55	\$39.55	\$60.72	\$60.72
2d.....	40.62	40.62	53.22	53.22	75.10	75.10	115.93	115.93
3d.....	59.52	43.52	78.04	54.04	110.26	72.26	170.60	113.60
4th.....	78.18	54.18	102.57	64.57	145.02	86.02	224.72	138.72
5th.....	96.60	63.60	126.80	75.80	179.38	100.38	278.29	163.29

TWENTY PAYMENT LIFE.**Dividends Payable End of Year.**

2d.....	\$3.89	\$4.19	\$4.53	\$4.95	\$5.49	\$6.08	\$6.96	\$8.18
3d.....	4.28	4.60	4.98	5.44	6.03	6.68	7.65	8.99
4th.....	4.67	5.02	5.43	5.93	6.58	7.28	8.34	9.80
5th.....	5.06	5.44	5.88	6.43	7.13	7.89	9.04	10.62
1st.....	\$31.83	\$31.83	\$38.34	\$38.34	\$48.52	\$48.52	\$66.69	\$66.69
2d.....	59.77	59.77	72.15	72.15	91.55	91.55	126.42	126.42
3d.....	87.32	54.32	105.51	63.51	134.04	79.04	185.46	117.46
4th.....	114.48	63.48	138.42	73.42	175.98	92.98	243.81	139.81
5th.....	141.25	71.25	170.88	82.88	217.37	104.37	301.46	162.46

TWENTY YEAR ENDOWMENT.**Dividends Payable End of Year.**

2d.....	\$4.13	\$4.34	\$4.61	\$4.98	\$5.49	\$6.19	\$7.07	.....
3d.....	4.54	4.77	5.06	5.47	6.03	6.80	7.77	.....
4th.....	4.95	5.20	5.52	5.97	6.57	7.42	8.48	.....
5th.....	5.37	5.63	5.98	6.47	7.12	8.04	9.19	.....
1st.....	\$50.53	\$50.53	\$52.47	\$52.47	\$57.32	\$57.32	\$70.51	\$70.51
2d.....	96.93	96.93	100.33	100.33	109.15	109.15	133.95	133.95
3d.....	142.92	71.92	147.74	75.74	160.44	87.44	196.69	119.69
4th.....	188.50	78.50	194.69	84.69	211.19	99.19	258.72	141.72
5th.....	233.66	84.66	241.18	91.18	261.39	109.39	320.04	163.04

AMERICAN BANKERS INSURANCE CO., Chicago, Ill.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American ^{and} Modified ^{and} Preliminary Term (Ill. Stat.) reserve, with varying surrender charge.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in reserves.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on next anniversary and continuing throughout disability and life time; no reduction in insurance at maturity. After age 60, premiums waived and charged against policy with interest at 3½%. Clause included in 20 Payment Coupon, and Premium Savings policies without extra charge.

Dividends. — Policy is non-participating. Issues certain form with coupons, listed on succeeding pages.

Double Indemnity. — For extra premium, policy will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from aerial or submarine operations. Limit, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, 6% interest.

Incontestable. — After one year, except for non-payment of premium and war service at any time.

Limits. — Life policy, ages 20-60; endowments, 20-55; term, 20-60. No fixed amount; Maximum net line, \$5,000; accepts and gives reinsurance; Minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — Death from service in time of war limits liability to reserve, unless notice is given to company and extra premium paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. without cash and loan values.

Policy in Effect. — Upon delivery of policy, and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years, upon evidence of insurability and payment of arrears at not more than 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½% per annum Limited (2-25) or Continuous annual Installments (20 certain) unless otherwise specified, commutable values will be paid, excepting Continuous Installment Option

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on all but term. Disability and Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3¼% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE			Quinquennial Coupon 20 Pay	ENDOWMENTS			Prem. Savings		CUMULATIVE INVESTMENT*		
		10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	1st	Re-new.	Whole Life	20 Pay. Life	20 Yr. End.
20	\$18.16	\$37.95	\$28.37	\$23.70	\$30.41	\$92.89	\$59.27	\$42.88	\$30.85	\$27.81	\$23.09	\$32.65	\$50.55
21	16.48	38.53	28.80	24.06	30.88	92.92	59.31	42.93	31.11	28.04	23.52	33.11	50.70
22	16.81	39.13	29.25	24.44	31.38	92.96	59.36	42.99	31.39	28.30	23.96	33.61	50.87
23	17.16	39.75	29.71	24.82	31.89	93.00	59.41	43.04	31.70	28.57	24.42	34.09	51.02
24	17.53	40.39	30.19	25.23	32.42	93.04	59.46	43.11	32.02	28.86	24.93	34.64	51.21
25	17.92	41.05	30.69	25.64	32.95	93.09	59.52	43.18	32.36	29.17	25.44	35.16	51.39
26	18.42	41.75	31.21	26.08	33.51	93.14	59.58	43.25	32.77	29.54	26.08	35.72	51.58
27	18.75	42.47	31.75	26.54	34.10	93.20	59.65	43.33	33.20	29.93	26.54	36.31	51.78
28	19.20	43.21	32.31	27.01	34.71	93.25	59.72	43.42	33.66	30.35	27.14	36.90	52.01
29	19.68	43.98	32.89	27.50	35.34	93.32	59.80	43.52	34.17	30.80	27.77	37.52	52.25
30	20.18	44.79	33.50	28.02	35.98	93.39	59.88	43.63	34.71	31.29	28.44	38.17	52.51
31	20.72	45.63	34.13	28.56	36.66	93.48	59.99	43.76	35.29	31.81	29.14	38.87	52.79
32	21.29	46.51	34.80	29.13	37.38	93.57	60.10	43.90	35.95	32.41	29.89	39.59	53.11
33	21.89	47.41	35.49	29.73	38.11	93.67	60.23	44.06	36.64	33.03	30.69	40.35	53.45
34	22.53	48.36	36.21	30.35	38.87	93.78	60.36	44.23	37.40	33.72	31.53	41.12	53.82
35	23.20	49.33	36.96	31.00	39.67	93.90	60.51	44.42	38.26	34.50	32.42	41.95	54.21
36	23.91	50.35	37.74	31.68	40.51	94.0	60.67	44.63	39.18	35.33	33.36	42.81	54.65
37	24.66	51.40	38.55	32.39	41.39	94.1	60.85	44.86	40.19	36.25	34.35	43.71	55.13
38	25.45	52.50	39.40	33.13	42.31	94.33	61.06	45.12	41.28	37.23	35.39	44.54	55.64
39	26.29	53.63	40.29	33.91	43.26	94.50	61.28	45.41	42.43	38.27	36.51	45.62	56.20
40	27.20	54.81	41.21	34.73	44.27	94.70	61.52	45.73	43.85	39.55	37.72	46.65	56.83
41	28.16	56.04	42.18	35.61	45.39	94.92	61.81	46.10	45.40	40.96	38.99	47.84	57.59
42	29.17	57.32	43.19	36.54	46.56	95.16	62.13	46.51	47.03	42.43	40.32	49.11	58.42
43	30.25	58.66	44.27	37.51	47.79	95.42	62.48	46.97	48.74	43.98	41.75	50.42	59.28
44	31.40	60.05	45.39	38.54	49.11	95.73	62.88	47.49	50.54	45.61	43.28	51.81	60.23
45	32.63	61.49	46.56	39.62	50.47	96.07	63.33	48.06	52.42	47.31	44.91	53.26	61.24
46	33.93	63.00	47.80	40.77	51.94	96.45	63.82	48.69	54.38	49.08	46.64	54.82	62.32
47	35.31	64.57	49.10	42.00	53.50	96.87	64.38	49.40	56.42	50.93	48.47	56.50	63.52
48	36.79	66.21	50.46	43.30	55.16	97.35	65.01	50.19	58.56	52.86	50.44	58.27	64.81
49	38.37	67.92	51.99	44.66	56.92	97.88	65.69	51.07	60.79	54.88	52.56	61.12	66.23
50	40.04	69.70	53.42	46.13	58.78	98.48	66.46	52.04	63.09	56.96	54.79	62.13	67.77
51	41.83	71.56	55.02	47.68	60.79	99.14	67.31	53.11	.....	.....	57.29	64.26	69.44
52	43.74	73.49	56.70	49.35	62.93	99.87	68.25	54.30	.....	.....	59.77	66.55	71.27
53	45.77	75.51	58.48	51.13	65.23	100.67	69.29	55.61	.....	.....	62.52	69.00	73.29
54	47.93	77.61	60.36	53.01	67.69	101.57	70.45	57.06	.....	.....	65.48	71.61	75.48
55	50.24	79.81	62.36	55.04	70.34	102.53	71.72	58.66	.....	.....	68.64	74.46	77.91
56	52.71	82.11	64.47	57.21	.....	103.65	73.14	60.42	.....	.....	72.05	77.51	80.57
57	55.34	84.52	66.7	59.51	.....	104.86	74.70	62.3	.....	.....	75.72	80.78	83.47
58	58.16	87.05	69.1	61.99	.....	106.20	76.42	64.47	.....	.....	79.68	84.33	86.69
59	61.17	89.71	71.68	64.65	.....	107.68	78.34	66.81	.....	.....	83.94	88.18	90.23
60	64.3	92.51	74.41	67.52	.....	109.31	80.44	69.36	.....	.....	.....	.....	.....

*Cumulative Investment policies contain same surrender values as regular policies. The rates for disability and double indemnity also correspond.

DISABILITY RATES (Providing Waiver of Premiums and \$10 Monthly Income).

Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year End.	15 Year End.	20 Year End.	Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year End.	15 Year End.	20 Year End.
		Life	Life	Life	Life	Life	Life			Life	Life	Life	Life	Life	Life
20	\$1.40	3.1	2.31	1.91	1.48	1.06	0.83	40	\$2.78	4.10	3.12	2.67	1.11	1.46	\$1.85
21	1.44	3.21	2.36	1.94	1.50	1.07	0.86	41	2.90	4.13	3.17	2.81	1.19	1.58	2.07
22	1.49	3.27	2.40	1.98	1.51	1.09	0.89	42	3.02	4.16	3.21	2.96	1.28	1.70	2.30
23	1.53	3.32	2.45	2.01	1.53	1.12	0.92	43	3.15	4.17	3.24	3.11	1.37	1.83	2.51
24	1.59	3.38	2.49	2.06	1.54	1.15	0.95	44	3.30	4.20	3.29	3.26	1.47	1.98	2.73
25	1.64	3.42	2.52	2.09	1.56	1.18	0.98	45	3.45	4.22	3.33	3.42	1.59	2.18	2.96
26	1.68	3.48	2.57	2.12	1.57	1.21	1.01	46	3.62	4.23	3.35	3.60	1.73	2.49	3.18
27	1.74	3.53	2.61	2.16	1.59	1.24	1.04	47	3.80	4.23	3.37	3.80	1.88	2.82	3.42
28	1.80	3.57	2.64	2.19	1.62	1.27	1.07	48	3.99	4.23	3.39	4.01	2.06	3.15	3.66
29	1.85	3.62	2.69	2.22	1.63	1.30	1.10	49	4.22	4.23	3.43	4.23	2.25	3.48	3.93
30	1.92	3.66	2.72	2.25	1.66	1.33	1.13	50	4.44	4.23	3.46	4.47	2.49	3.83	4.20
31	1.98	3.71	2.76	2.30	1.68	1.36	1.16	51	4.70	4.23	3.49	4.74	2.74	4.17	4.49
32	2.04	3.75	2.79	2.33	1.71	1.39	1.19	52	4.98	4.23	3.52	5.03	3.03	4.55	4.80
33	2.12	3.80	2.84	2.37	1.74	1.42	1.22	53	5.30	4.23	3.55	5.34	3.34	4.95	5.13
34	2.19	3.84	2.88	2.40	1.77	1.45	1.25	54	5.66	4.23	3.58	5.70	3.67	5.37	5.52
35	2.28	3.89	2.91	2.45	1.81	1.48	1.28	55	6.05	4.23	3.61	6.05	3.99	5.84	5.94
36	2.37	3.93	2.96	2.49	1.86	1.51	1.31	56	6.50	4.23	3.64	6.56	4.32	6.35	6.41
37	2.46	3.98	3.00	2.54	1.92	1.54	1.34	57	7.01	4.23	3.67	7.07	4.66	6.92	6.92
38	2.55	4.02	3.05	2.58	1.98	1.57	1.37	58	7.59	4.23	3.70	7.64	5.01	7.53	7.52
39	2.66	4.05	3.08	2.63	2.04	1.60	1.40	59	8.25	4.23	3.73	8.30	5.37	8.24	8.14

NOTE—Semi-annual rate, multiply by .52; quarterly by .265.

Above rates adopted September 1, 1919.

Double Indemnity, \$2.00 per \$1,000.

AMERICAN BANKERS INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	
21	\$16.48	\$8	\$24	\$38	3	2	\$67	\$201	9	2	\$118	\$312	15	6	\$176	\$420	10	1			
25	17.92	11	29	97	3	8	80	222	10	4	139	339	15	11	206	453	18	4			
30	20 18	15	37	110	4	5	99	246	11	3	171	374	15	7	251	493	17	0			
35	23 20	19	47	124	5	2	123	274	11	5	209	410	14	5	302	533	15	1			
40	27 20	26	60	139	5	8	152	302	10	10	253	446	12	10	358	571	13	0			
45	32 63	33	75	155	5	6	185	330	9	7	301	480	10	11	416	604	10	10			
50	40 04	42	92	169	4	11	221	355	8	1	350	508	8	11	473	633	8	9			
55	50 24	52	111	183	4	2	259	379	6	7	400	535	7	2	527	657	6	11			
60	64 39	63	131	196	3	4	296	399	5	1	446	557	5	6	584	686	5	2			
21	38.53	73	142	477	24	11	343	1000	Pd-up		1000	Pd-up			1000	Pd-up					
25	41.05	79	154	480	24	8	370	1000	"		1000	"			1000	"					
30	44.79	88	170	480	23	3	410	1000	"		1000	"			1000	"					
35	49.33	99	190	482	21	5	456	1000	"		1000	"			1000	"					
40	54.81	110	212	482	18	12	508	1000	"		1000	"			1000	"					
45	61.49	123	236	479	16	1	566	1000	"		1000	"			1000	"					
50	69.70	135	260	473	13	2	626	1000	"		1000	"			1000	"					
55	79.81	146	283	464	10	3	688	1000	"		1000	"			1000	"					
60	92.51	154	301	448	7	8	746	1000	"		1000	"			1000	"					
21	28.80	43	87	305	13	7	218	649	33	10	377	1000	Pd-up		418	1000	Pd-up				
25	30.69	47	95	308	13	11	237	653	31	8	410	1000	"		456	1000	"				
30	33.50	52	107	312	14	3	264	655	28	7	456	1000	"		508	1000	"				
35	36.96	59	120	313	13	9	295	656	25	3	508	1000	"		566	1000	"				
40	41.21	66	134	313	12	5	329	657	21	8	566	1000	"		626	1000	"				
45	46.56	74	150	312	10	8	366	654	18	1	626	1000	"		688	1000	"				
50	53.42	82	165	307	8	7	401	647	14	7	688	1000	"		746	1000	"				
55	62.36	88	179	299	6	7	431	633	11	3	746	1000	"		800	1000	"				
60	74.41	92	199	287	4	9	454	614	8	4	800	1000	"		849	1000	"				
21	24.06	20	55	204	7	9	154	466	23	10	276	730	34	11	418	1000	Pd-up				
25	25.64	23	61	208	8	4	169	470	23	2	301	735	32	1	456	1000	"				
30	28.02	27	69	212	8	9	190	477	21	5	337	739	28	6	508	1000	"				
35	31.00	32	79	216	8	11	214	482	19	0	377	741	24	8	566	1000	"				
40	34.73	38	91	220	8	7	242	485	16	5	420	742	20	10	626	1000	"				
45	39.62	45	104	223	7	7	270	486	13	7	463	738	17	2	688	1000	"				
50	46.13	52	117	224	6	3	297	481	10	9	502	730	13	7	746	1000	"				
55	55.04	58	130	223	4	10	322	473	8	2	535	716	10	4	800	1000	"				
60	67.52	65	143	220	3	7	342	464	6	0	556	694	7	5	849	1000	"				
		End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
		Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.		
21	92.92	242	435	525	5	493	646	722	3	708	759	817	2	810	877	907	1	906			
25	93.09	241	434	524	5	491	645	721	3	707	758	816	2	808	876	907	1	906			
30	93.39	239	433	522	5	488	644	720	3	705	757	815	2	807	876	906	1	906			
35	93.90	237	431	520	5	482	643	717	3	703	756	813	2	805	875	906	1	905			
40	94.70	234	428	517	5	473	640	716	3	695	755	812	2	803	874	905	1	903			
45	96.07	230	425	512	5	458	637	712	3	689	752	810	2	798	873	904	1	902			
50	98.48	225	420	504	5	433	633	706	3	677	748	805	2	791	870	901	1	898			
55	102.56	218	411	492	5	387	625	697	3	655	742	798	2	778	866	899	1	892			
60	109.31	209	399	476	5	307	613	682	3	617	731	786	2	755	860	892	1	883			
		End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
		Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.		
21	59.31	137	252	363	10	282	377	502	8	450	586	700	5	678	910	943	1	940			
25	59.52	136	251	362	10	277	376	501	8	447	585	699	5	676	909	942	1	940			
30	59.88	134	249	358	10	266	374	498	8	439	584	697	5	673	909	942	1	940			
35	60.51	132	247	355	10	250	372	495	8	428	582	694	5	667	908	941	1	938			
40	61.52	129	245	350	10	224	370	491	8	409	580	690	5	657	907	940	1	938			
45	63.33	126	242	348	10	173	366	484	8	372	576	685	5	640	905	938	1	935			
50	66.46	122	237	336	10	80	361	475	8	306	570	675	5	609	902	935	1	931			
55	71.72	118	231	321	8	15	354	465	8	190	560	661	5	552	897	930	1	924			
60	80.44	112	224	305	5	18	343	439	7	16	545	639	5	447	889	921	1	912			
		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.				
		Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.	Cash or Loan	Pd. Up	Ext. Y. Ins. M.		
21	42.93	86	163	278	15	130	387	545	10	486	663	785	5	773	926	966	1	958			
25	43.18	85	162	276	15	117	386	543	10	479	663	785	5	773	926	958	1	959			
30	43.63	83	160	272	15	94	385	541	10	468	661	783	5	767	925	957	1	956			
35	44.42	81	159	269	15	56	383	536	10	447	660	780	5	760	925	957	1	956			
40	45.73	80	158	265	14	6	382	532	10	411	657	777	5	746	923	955	1	955			
45	48.06	78	157	259	11	1	381	525	10	347	653	771	5	724	921	953	1	951			
50	52.04	76	156	251	8	12	378	513	10	220	647	763	5	683	917	949	1	945			
55	58.66	75	156	242	5	19	376	499	9	18	637	749	5	607	911	943	1	937			
21	42.93	86	163	278	15	130	387	545	10	486	663	785	5	773	926	966	1	958			
25	43.18	85	162	276	15	117	386	543	10	479	663	785	5	773	926	958	1	959			
30	43.63	83	160	272	15	94	385	541	10	468	661	783	5	767	925	957	1	956			
35	44.42	81	159	269	15	56	383	536	10	447	660	780	5	760	925	957	1	956			
40	45.73	80	158	265	14	6	382	532	10	411	657	777	5	746	923	955	1	955			
45	48.06	78	157	259	11	1	381	525	10	347	653	771	5	724	921	953	1	951			
50	52.04	76	156	251	8	12	378	513	10	220	647	763	5	683	917	949	1	945			
55	58.66	75	156	242	5	19	376	499	9	18	637	749	5	607	911	943	1	937			

Months.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages.	25	35	45
NON-PARTICIPATING.			
TERM POLICIES. 10 Year convertible within 7 years; 15, 10 years; 20, 15 years.			
1 Year	\$9.74	\$10.81	\$13.49
10 Year	11.08	12.65	17.25
15 Year	11.36	13.39	19.64
20 Year	11.71	14.45	22.63

SINGLE PREMIUM LIFE.			
Whole Life....	\$331.88	\$398.34	\$490.20

LIFE ANNUITY RATES.			
Amount Purchased by \$1,000.			
Males.....	\$49.83	\$55.16	\$64.27
Females.....	47.33	51.84	59.03

SPECIAL FORMS.			
PREMIUM SAVINGS POLICY. (Includes Disability).			
Options end of 20 years, Age 35:			
Cash, \$693.76; Cash, \$127.61 and Paid-up policy \$1,000; Annuity of \$80.59 for 10 years certain; Paid-up deferred annuity of \$142.31, 10 years certain, commutable \$1,225.			

MONTHLY INSTALLMENT POLICY—\$4.16 2/3 a Month for 240 Months.

Whole Life ...	\$13.11	\$17.05	\$23.98
20 Pay. Life ..	18.85	22.79	29.12

JOINT LIFE POLICIES.

Whole Life....	\$28.17	\$35.79	\$49.78
10 Payment...	57.16	66.08	79.80
15 Payment...	43.30	50.40	62.08
20 Payment...	36.72	43.12	54.41
10 Year End..	99.27	100.57	104.36
15 Year End..	65.29	67.04	72.46
20 Year End..	49.32	51.89	58.88

EXTRA PREMIUMS to continue Monthly Income for Life of Beneficiary.

Whole Life ...	\$2.09	\$1.60	\$1.10
20 Pay. Life..	2.96	2.07	1.25

CUMULATIVE INVESTMENT POLICIES

(Rates on preceding premium page.)

These policies have an increasing death benefit, at age 35, 20 Payment Life form, first year is \$1,000 increasing to \$1,158.14 at end of 20th year; increase (cumulative element) being \$6.00 per \$1,000 annually at 3½% interest.

Settlement option end of 20 years, age 35; (a) continues policy as paid-up for life subject to satisfactory medical examination, and receive a cash payment of share of Cumulative Investment Fund; (b) paid-up life policy for not less than \$1,289; (c) cash surrender of \$729.82 (regular cash value plus accumulated value).

ILLUSTRATIONS.

ORDINARY LIFE						
Ages	25	30	35	40	45	55
Cumulative Element	\$ 3.38	\$ 3.84	\$ 4.44	\$ 5.24	\$ 6.33	\$ 7.81
Guar. Min. Cash, 20th Year....	299.21	355.75	423.12	500.95	588.63	686.05
Guar. Min. Paid-Up Ins. 20th Yr	656.00	699.00	747.00	799.00	855.00	918.00

20 PAYMENT LIFE						
Cumulative Element	\$ 4.93	\$ 5.40	\$ 6.00	\$ 6.75	\$ 7.72	\$ 9.03
Guar. Min. Cash, 20th Year....	590.49	655.80	729.83	811.06	898.84	993.32
Guar. Min. Paid-Up 20th Yr....	1294.00	1289.00	1289.00	1293.00	1307.00	1329.00

20 YEAR ENDOWMENT						
Cumulative Element	\$ 4.93	\$ 5.40	\$ 6.00	\$ 6.75	\$ 7.72	\$ 9.03
Guar. Min. Cash, 20th Year....	1134.49	1147.31	1163.68	1184.14	1210.60	1246.34
Guar. Minimum Paid-Up 20th Yr	2487.00	2255.00	2055.00	1988.00	1760.00	1667.00

AMERICAN CENTRAL LIFE INS. CO., Indianapolis, Ind.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $8\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision.

Disability. — Rider with varying extra premium provides, prior to age 60, for waiver of premiums and monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Not written on Term or Joint Life. Limit, males, \$25,000; females, \$10,000.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider provides, during premium-paying period and prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Immediate payment of \$50 per \$1,000 is provided, which is not deducted from insurance. Agreement does not cover death from war, suicide, riot, insurrection, submarine or aeronautic operations, violation of law, military, naval or police service, bodily or mental infirmity, ptomaines, poison, sunstroke, bacterial infection, not caused by accidental wounds. Limit, males, \$25,000; females, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium or service in time of war.

Limits. — Life and term, ages, 14-65; endowments, 14-65. No fixed amount; maximum net line, \$20,000; both accepts and gives reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premium). Loan insurance granted.

Military Service. — Death from service in time of war limits liability to reserve, unless permit obtained and extra premium paid as required. Unrestricted in time of peace.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic, if requested. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions, except aerial and submarine operations within two years.

Restricted Occupations. — No restrictions, except aerial and submarine operations within two years.

Settlement Options. — Cash, Limited (2-25) or Continuous annual or monthly Installments (20 certain). Commutable values may not be withdrawn unless insured has given consent.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on all but Term. Maximum net line, \$5,000. Disability and double indemnity granted to single and self-supporting women.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIFE			ENDOWMENTS				O.L. C.O.	I. S. P.	E.I. A.C.	Special O.L. G.A. \$5000	Conv'ble Term (a)	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year					10 Year	5 Year
16	\$13.88	\$35.04	\$25.66	\$21.21	\$95.59	\$59.58	\$42.21	\$26.37	\$23.27	\$15.27	\$28.72	\$84.23	\$ 8.90	\$ 8.69
17	14.17	35.58	26.06	21.55	95.68	59.66	42.28	26.43	23.65	15.62	29.08	85.56	8.99	8.79
18	14.46	36.15	26.48	21.90	95.76	59.73	42.35	26.50	24.03	15.99	29.48	86.96	9.07	8.89
19	14.77	36.72	26.92	22.26	95.84	59.80	42.42	26.57	24.44	16.38	29.89	88.47	9.15	8.99
20	15.10	37.32	27.36	22.63	95.92	59.87	42.49	26.64	24.87	16.81	30.32	90.00	9.22	9.09
21	15.43	37.93	27.81	23.01	96.00	59.93	42.55	26.72	25.29	17.28	30.75	91.63	9.28	9.17
22	15.79	38.55	28.28	23.41	96.07	59.99	42.62	26.80	25.74	17.77	31.24	93.42	9.33	9.24
23	16.15	39.20	28.77	23.82	96.14	60.06	42.68	26.90	26.19	18.31	31.72	95.30	9.38	9.30
24	16.54	39.88	29.27	24.24	96.21	60.12	42.76	27.00	26.67	18.89	32.22	97.29	9.42	9.35
25	16.95	40.58	29.80	24.69	96.27	60.18	42.83	27.11	27.17	19.48	32.75	99.41	9.47	9.39
26	17.39	41.31	30.35	25.15	96.35	60.25	42.92	27.24	27.70	20.15	33.30	101.74	9.51	9.42
27	17.85	42.08	30.92	25.64	96.42	60.33	43.02	27.39	28.25	20.86	33.88	104.18	9.57	9.45
28	18.34	42.88	31.53	26.16	96.50	60.42	43.13	27.56	28.82	21.61	34.47	106.77	9.64	9.47
29	18.86	43.72	32.17	26.71	96.59	60.52	43.26	27.75	29.43	22.43	35.11	109.51	9.73	9.51
30	19.41	44.61	32.84	27.28	96.70	60.64	43.41	27.98	30.06	23.34	35.78	112.38	9.81	9.56
31	20.00	45.54	33.55	27.89	96.82	60.77	43.57	28.23	30.73	24.27	36.48	115.45	9.97	9.63
32	20.63	46.52	34.30	28.54	96.95	60.93	43.77	28.52	31.44	25.31	37.23	118.72	10.14	9.73
33	21.30	47.54	35.08	29.22	97.10	61.11	43.99	28.84	32.18	26.46	38.03	122.18	10.34	9.85
34	22.02	48.62	35.91	29.94	97.28	61.30	44.24	29.21	32.98	27.68	38.84	125.85	10.58	10.00
35	22.78	49.74	36.78	30.70	97.47	61.53	44.51	29.61	33.81	29.07	39.71	129.75	10.85	10.19
36	23.58	50.92	37.69	31.50	97.68	61.78	44.82	30.06	34.68	30.55	40.62	133.81	11.17	10.41
37	24.44	52.14	38.64	32.34	97.92	62.06	45.17	30.57	35.62	32.19	41.58	138.11	11.53	10.67
38	25.35	53.42	39.64	33.22	98.18	62.37	45.55	31.12	36.59	34.01	42.60	142.72	11.95	10.97
39	26.32	54.75	40.68	34.16	98.47	62.71	45.98	31.73	37.62	36.06	43.65	147.60	12.41	11.31
40	27.34	56.13	41.78	35.14	98.78	63.09	46.44	32.40	38.70		44.78	152.80	12.93	11.70
41	28.43	57.57	42.92	36.17	99.13	63.51	46.96	33.14	39.91		45.95	158.31	13.51	12.15
42	29.58	59.06	44.12	37.25	99.51	63.97	47.53	33.94	41.18		47.19	164.14	14.16	12.65
43	30.81	60.61	45.37	38.40	99.93	64.48	48.15	34.83	42.53		48.50	170.30	14.88	13.20
44	32.10	62.22	46.67	39.60	100.38	65.04	48.83	35.79	43.96		49.87	176.83	15.68	13.82
45	33.48	63.89	48.04	40.86	100.88	65.65	49.58	36.84	45.47		51.31	183.80	16.56	14.52
46	34.94	65.63	49.47	42.19	101.42	66.31	50.40	37.98	47.08		52.86	191.27	17.52	15.29
47	36.48	67.42	50.96	43.60	102.02	67.04	51.30	39.22	48.78		54.47	199.24	18.59	16.13
48	38.12	69.28	52.53	45.08	102.66	67.84	52.28	40.57	50.59		56.16	207.72	19.75	17.07
49	39.86	71.21	54.16	46.64	103.36	68.71	53.34	42.03	52.50		57.97	216.72	21.03	18.10
50	41.70	73.21	55.87	48.29	104.13	69.66	54.52	43.61	54.53		59.87	226.30	22.42	19.23
51	43.66	75.29	57.67	50.04	104.97	70.70	55.79		56.70		61.90	236.51	23.94	20.48
52	45.73	77.44	59.55	51.89	105.87	71.84	57.17		59.00		64.04	247.39	25.61	21.84
53	47.93	79.67	61.53	53.85	106.86	73.07	58.68		61.45		66.32	259.01	27.41	23.33
54	50.26	81.99	63.61	55.92	107.94	74.42	60.33		64.05		68.74	271.43	29.38	24.96
55	52.74	84.41	65.80	58.12	109.11	75.89	62.11		66.85		71.32	284.65	31.52	26.73
56	55.37	86.91	68.11	60.46	110.38	77.49	64.06					298.75		
57	58.15	89.53	70.55	62.95	111.77	79.23	66.17					313.81		
58	61.11	92.25	73.12	65.61	113.28	81.13	68.46					329.97		
59	64.26	95.10	75.84	68.44	114.92	83.20	70.96					347.35		
60	67.60	98.07	78.73	71.45	116.71	85.45	73.66					366.10		

Rates with Disability Per \$1,000 (Providing waiver of premiums and \$10 mo. Income.)

16	\$14.74	\$37.12	\$27.15	\$22.42	\$95.92	\$59.94	\$42.61	\$26.87	\$23.27	\$16.06	\$29.95	\$88.68		
18	15.38	38.32	28.04	23.17	96.11	60.12	42.79	27.05	24.03	16.38	30.77	91.70		
20	16.08	39.59	28.99	23.96	96.28	60.29	42.96	27.21	24.87	17.00	31.67	95.07		
21	16.45	40.24	29.47	24.37	96.37	60.36	43.01	27.36	25.29	18.20	32.13	96.87		
22	16.84	40.91	29.97	24.80	96.45	60.44	43.13	27.47	25.74	18.72	32.65	98.83		
23	17.23	41.60	30.50	25.24	96.54	60.53	43.21	27.60	26.19	19.29	33.16	100.89		
24	17.66	42.32	31.03	25.69	96.62	60.60	43.32	27.74	26.67	19.90	33.69	103.01		
25	18.11	43.07	31.59	26.16	96.69	60.68	43.41	27.89	27.17	20.52	34.25	105.40		
26	18.58	43.84	32.17	26.65	96.78	60.77	43.52	28.06	27.70	21.22	34.83	107.90		
27	19.08	44.65	32.77	27.17	96.86	60.86	43.65	28.25	28.25	21.96	35.44	110.55		
28	19.61	45.49	33.41	27.72	96.96	60.98	43.79	28.47	28.82	22.74	36.08	113.36		
29	20.18	46.37	34.09	28.30	97.06	61.10	43.95	28.72	29.43	23.60	36.73	116.33		
30	20.77	47.29	34.79	28.89	97.19	61.25	44.14	29.01	30.06	24.55	37.43	119.43		
31	21.41	48.26	35.53	29.53	97.33	61.40	44.34	29.34	30.73	25.52	38.16	122.76		
32	22.10	49.28	36.31	30.21	97.48	61.60	44.58	29.71	31.44	26.60	38.94	126.30		
33	22.82	50.34	37.12	30.93	97.65	61.81	44.85	30.12	32.18	27.80	39.78	130.05		
34	23.60	51.46	37.99	31.68	97.86	62.04	45.16	30.58	32.98	29.07	40.62	134.04		
35	24.42	52.62	38.89	32.47	98.09	62.32	45.49	31.06	33.81	30.51	41.53	138.27		
36	25.29	53.84	39.84	33.31	98.34	62.62	45.86	31.60	34.68	32.05	42.48	142.88		
37	26.22	55.10	40.82	34.18	98.62	62.96	46.29	32.21	35.62	33.75	43.48	147.39		
38	27.21	56.41	41.86	35.10	98.92	63.33	46.75	32.85	36.59	35.03	44.54	152.37		
39	28.26	57.78	42.93	36.08	99.26	63.74	47.28	33.55	37.62	37.75	45.64	157.67		
40	29.36	59.19	44.06	37.10	99.62	64.19	47.85	34.32	38.70		46.81	163.32		
41	30.54	60.66	45.24	38.22	100.03	64.70	48.49	35.17	39.91		48.10	169.32		
42	31.79	62.17	46.47	39.41	100.48	65.25	49.22	36.08	41.18		49.45	175.66		
43	33.12	63.74	47.75	40.68	100.97	65.87	50.01	37.08	42.53		50.88	182.38		
44	34.52	65.37	49.08	42.00	101.51	66.55	50.86	38.16	43.96		52.39	189.50		
45	36.02	67.05	50.48	43.39	102.10	67.30	51.78	39.34	45.47		53.97	197.12		
46	37.61	68.80	52.05	44.86	102.75	68.13	52.77	40.62	47.08		55.67	205.29		
47	39.30	70.59	53.71	46.42	103.47	69.10	53.85	42.00	48.78		57.45	214.01		
48	41.09	72.45	55.46	48.07	104.24	70.15	55.02	43.51	50.59		59.32	223.32		
49	43.00	74.37	57.28	49.80	105.11	71.27	56.29	45.15	52.50		61.32	233.23		
50	45.02	76.37	59.20	51.64	106.06	72.48	57.68	46.92	54.53		63.43	243.81		
55	57.35	89.08	70.50	62.78	112.96	80.27	66.65		66.85		76.30	309.09		

NOTE.—Above rates adopted January 15, 1920. Semi-annual rates, multiply by .52; quarterly rates, multiply by .265. Double Indemnity \$2.16 per \$1,000. (a) Not issued for less than \$2,500. Five year convertible within 3 years; 10 Year, within 7 years; 20 Year, within 15 Years. See next page for 20 Year Term rates.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at issue	Ann. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$15.43	\$11	\$23	\$73	2 361	\$64	\$169	7 280	\$118	\$288	14 71	\$176	\$421	19 77
25	16.95	13	27	80	3 157	77	190	8 362	139	317	14 334	206	453	18 187
30	19.41	17	34	90	4 1	96	218	10 76	171	354	14 297	251	494	17 12
35	22.78	20	42	101	4 192	120	248	10 225	209	393	13 316	302	534	15 46
40	27.34	25	54	114	4 334	149	280	10 66	253	430	12 139	358	571	13 3
45	33.48	32	69	132	4 364	152	310	9 52	301	464	10 220	416	604	10 315
50	41.70	39	86	149	4 215	218	337	7 285	350	495	8 270	473	633	8 304
55	52.74	47	105	165	3 336	256	361	6 121	400	522	6 364	527	658	6 350
60	67.60	58	125	179	3 59	293	383	4 352	446	545	5 176	584	687	5 99
21	23.01	25	54	165	7 135	154	430	22 328	276	704	33 316	418	1000	Pd-up
25	24.69	27	60	172	7 337	169	438	22 107	301	710	31 81	456	1000	"
30	27.28	31	68	180	8 175	190	447	20 276	337	717	27 262	508	1000	"
35	30.70	35	78	187	8 252	214	456	18 215	377	722	24 28	566	1000	"
40	35.14	39	90	194	8 122	242	462	16 16	420	724	20 146	626	1000	"
45	40.86	45	103	200	7 150	270	465	13 113	463	722	16 279	688	1000	"
50	48.29	52	116	203	6 52	297	463	10 212	502	715	13 107	746	1000	"
55	58.12	58	129	204	4 295	322	458	8 19	535	703	10 43	800	1000	"
60	71.45	65	142	204	3 214	342	448	5 326	556	683	7 121	849	1000	"

Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	\$42.55	\$79	\$155	\$249	15 \$112	\$382	\$522	10 \$468	\$661	\$770	5 \$758	\$926	\$956	1 \$956
25	42.83	78	154	246	15 \$100	381	520	10 \$462	660	769	5 \$756	925	956	1 \$956
30	43.41	76	153	243	15 \$77	360	517	10 \$450	658	767	5 \$751	925	955	1 \$955
35	44.51	74	151	239	15 \$38	378	513	10 \$429	657	765	5 \$744	924	954	1 \$954
40	46.44	72	150	235	13 \$250	377	509	10 \$392	655	760	5 \$731	921	951	1 \$949
45	49.58	71	149	231	10 \$196	376	502	10 \$325	651	753	5 \$708	917	947	1 \$944
50	54.52	70	149	225	7 \$288	374	492	10 \$198	644	742	5 \$665	917	947	1 \$944
55	62.11	70	150	218	5 \$204	373	479	9 \$156	635	725	5 \$587	911	940	1 \$936
60	73.66	72	153	212	3 \$316	370	462	8 \$169	619	700	5 \$439	900	930	1 \$919
21	26.72	34	72	149	10 \$144	195	349	20 \$140	345	539	15 \$434	522	723	10 \$683
25	27.11	33	71	146	9 \$275	195	347	20 \$107	345	537	15 \$415	522	721	10 \$678
30	27.98	32	71	144	8 \$320	197	346	20 \$36	347	536	15 \$373	523	721	10 \$654
35	29.61	33	73	145	8 \$24	201	317	17 \$192	353	536	15 \$297	528	718	10 \$617
40	32.40	35	78	148	7 \$64	210	351	14 \$34	363	538	15 \$149	535	716	10 \$552
45	36.84	38	85	154	6 \$52	223	357	11 \$45	377	539	13 \$128	544	712	10 \$417
50	43.11	42	95	161	5 \$24	242	364	8 \$230	397	541	10 \$5	556	706	10 \$132

‡Days.

NOTE.—American 3½% Modified Preliminary Term Reserve; Surrender charge 15th year limited to \$25 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
TERM. Convertible within 15 years.				JOINT LIFE. (Equal Ages.)			
20 year	\$10.04	\$13.21	\$22.52	Ord. Life	\$26.68	\$34.58	\$50.54
MONTHLY INCOME. \$10 for 240 Mos.				20 Pay. Life	35.43	42.20	56.17
Commuted Value, \$1,754.				20 Year End	48.25	50.96	60.48
Ord. Life	\$29.73	\$39.96	\$58.72	RETURN PREMIUM. Full return within 20 Years.			
20 Pay. Life	43.31	53.85	71.67	Ord. Life	\$26.68	\$34.58	\$50.54
20 Year End	75.12	78.07	86.96	20 Pay. Life	27.07	35.28	53.42
\$10 a month for 120 Mos. Commuted value, \$1,027.				20 Year End	46.96	51.15	64.83

AMERICAN HOME LIFE INSURANCE CO., Topeka, Kans.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American $3\frac{1}{2}\%$ Modified preliminary term (Ill. Std.) reserve, with surrender charge up to 20th year not to exceed \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in reserve.

Disability. — For varying extra premium, rider provides, prior to age 60, for waiver of premium and monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability to maturity. No reduction in insurance. Does not cover war service, violation of law, aerial or submarine operation.

Dividends. — When apportioned by Board of Directors; options: (a) cash (b) reduce premiums; (c) purchase paid-up non-par. additions, payable with face of policy; (d) left to accumulate at $3\frac{1}{2}\%$ interest, withdrawable at any time. Dividends are apportioned at end of 20 years on deferred dividend policies.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide during premium-paying period for payment of double face of policy, in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, or aviation.

Extended Insurance. — After three premiums, within 30 days after default. Non-par Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war, and suicide within two years.

Limits. — Ages 10-60. Maximum, \$20,000, reinsuring over \$3,000; accepts reinsurance, minimum, \$1,000.

Loans. — After three premiums. Interest not to exceed 6%, in advance.

Military Service. — Death from military or naval service in time of war, or thereafter as result of such service, limits liability to reserve.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within 30 days after default. Non-par without cash or loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after two premiums, interest not to exceed 6%. Third year loan value applied to pay third premium without interest.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5-20) and Continuous (20 certain) annual Installments. No provision for commutation.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Disability and double indemnity granted.

AMERICAN HOME LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000. (American 3 1/4 % Reserve.)

Ord. Life	LIFE			ENDOW- MENTS			Age	G. E. A. POLICIES						
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	Life			Endowments		
									10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
18 35	34.78	31.37	\$27.25	\$8.17	\$93.55	\$47.43	16-20	\$19.27	\$45.22	\$33.50	\$28.55	\$108.81	\$67.86	\$49.79
18 78	41.41	31.85	27.64	98.23	63.63	47.50	21	19.71	45.91	34.01	29.02	108.92	67.91	49.87
19 21	42.07	32.35	28.10	98.31	63.72	47.58	22	20.17	46.66	34.56	29.50	109.03	68.06	49.96
19 42	42.7	32.93	28.59	98.38	63.84	47.68	23	20.67	47.41	35.14	30.02	109.11	68.19	50.07
20 13	43.47	33.43	29.09	98.47	63.94	47.78	24	21.14	48.22	35.73	30.55	109.23	68.31	50.18
20 61	44.12	34.02	29.60	98.55	64.05	47.88	25	21.68	49.02	36.35	31.09	109.32	68.43	50.29
21 17	44.66	34.61	30.15	98.64	64.18	47.98	26	22.24	49.88	36.98	31.67	109.45	68.58	50.41
21 72	45.4	35.23	30.71	98.71	64.3	48.11	27	22.82	50.77	37.66	32.26	109.56	68.74	50.54
22 31	45.56	35.84	31.29	98.84	64.4	48.24	28	23.44	51.67	38.33	32.88	109.67	68.87	50.62
22 32	47.11	36.74	31.90	98.94	64.63	48.38	29	24.09	52.62	39.0	33.52	109.80	69.06	50.84
23 57	48.29	37.24	32.52	99.17	64.73	48.53	30	24.77	53.60	39.79	34.18	109.94	69.23	51.01
24 2	10.27	37.93	33.19	99.17	64.93	48.69	31	25.49	54.62	40.56	34.89	110.04	69.44	51.18
24 27	50.15	38.65	33.87	99.29	65.11	48.88	32	26.25	55.68	41.36	35.61	110.24	69.61	51.39
25 73	51.12	39.44	34.58	99.42	65.31	49.06	33	27.06	56.76	42.20	36.36	110.40	69.87	51.59
26 75	52.15	40.2	35.34	99.57	65.53	49.28	34	27.93	57.92	43.07	37.17	110.58	70.13	51.83
27 0	53.19	41.08	36.11	99.72	65.76	49.51	35	28.83	59.08	43.97	37.99	110.77	70.39	52.09
28 7	54.28	41.94	36.91	99.89	66.01	49.78	36	29.77	60.30	44.90	38.85	110.98	70.65	52.33
29 25	55.49	42.86	37.79	100.08	66.31	50.07	37	30.79	61.59	45.90	39.78	111.21	71.02	52.70
30 2	56.9	43.78	38.67	100.27	66.64	50.38	38	31.88	62.90	46.92	40.72	111.44	71.36	53.05
31 3	57.81	44.78	39.61	100.47	66.94	50.74	39	33.00	64.27	47.99	41.72	111.69	71.74	53.45
32 48	59.0	45.79	40.58	100.70	67.32	51.13	40	34.23	65.68	49.10	42.79	111.98	72.18	53.89
33 35	60.39	46.87	41.62	100.94	67.74	51.56	41	35.51	67.11	50.28	43.88	112.27	72.66	54.39
34 17	61.75	47.99	42.71	101.2	68.2	52.05	42	36.89	68.70	51.50	45.0	112.62	73.19	54.91
35 15	63.17	49.16	43.87	101.52	68.71	52.59	43	38.37	70.31	52.79	46.31	112.99	73.78	55.51
36 79	64.65	50.38	45.08	101.88	69.28	53.20	44	39.92	71.98	54.13	4.61	113.40	74.44	56.19
37 35	66.19	51.63	46.33	102.23	69.94	53.88	45	41.59	73.73	55.57	49.00	113.87	75.20	56.95
38 10	67.78	53.03	47.71	102.6	70.65	54.63	46	43.37	75.53	57.06	50.47	114.37	76.02	57.79
39 75	69.45	54.44	49.15	103.09	71.44	55.46	47	45.27	77.43	58.63	51.04	114.94	76.94	58.72
40 14	71.19	55.95	50.64	103.61	72.34	56.40	48	47.31	79.42	60.31	53.72	115.59	77.98	59.77
41 05	72.93	57.51	52.30	104.16	73.32	57.43	49	49.49	81.47	62.00	55.49	116.27	79.12	60.93
42 79	74.95	59.17	54.01	104.78	74.40	58.58	50	51.83	83.62	63.93	57.38	117.01	80.38	62.23
43 105	76.82	60.90	55.86	105.45	75.61	59.85	51	54.30	85.85	65.98	59.42	117.92	81.79	63.66
44 38	78.81	62.72	57.81	106.23	76.95	61.25	52	56.97	88.21	67.97	61.58	118.89	83.26	65.25
45 09	80.95	64.66	59.89	107.05	78.42	62.79	53	59.84	90.67	70.16	63.90	119.88	85.00	67.00
46 84	83.13	66.71	62.11	107.97	80.05	64.42	54	62.90	93.23	72.51	66.45	121.04	87.02	69.01
47 79	85.47	68.88	64.50	108.99	81.87	66.4	55	66.19	95.92	75.02	69.09	122.32	89.17	71.18
48 94	87.86	71.18	67.05	109.10	83.86	68.57	56	69.73	98.73	77.70	71.99	123.72	91.54	73.61
49 31	90.38	73.62	69.79	111.33	86.07	70.74	57	73.51	101.70	80.55	75.10	125.28	94.18	76.13
50 192	92.95	76.22	72.73	112.68	88.54	73.27	58	77.60	104.83	83.62	78.49	126.99	97.10	79.04
51 77	95.81	79.02	75.90	114.29	91.23	76.08	59	82.00	108.16	86.95	82.14	128.92	100.39	82.29
52 09	98.71	81.98	79.30	115.85	94.21	79.00	60	85.87	111.64	90.51	86.20	131.03	104.01	86.91

NOTE.—Semi-annual rate, multiply annual by .52; quarterly, by .265. Above rates adopted 1922.

RATES FOR DISABILITY ON ABOVE POLICIES (Waiver of Premiums and \$10 Monthly Income).

	\$2.59	\$1.88	\$1.65	\$0.64	\$0.70	\$0.76	20	\$1.34	\$2.60	\$1.99	\$1.69	\$0.66	\$0.71	\$0.77
1.34							25	1.53	2.80	2.15	1.84	.72	.80	.90
1.52	2.79	2.14	1.83	.70	.79	.83	30	1.75	2.98	2.30	1.97	.80	.91	1.04
1.74	2.97	2.29	1.94	.77	.90	1.03	35	2.01	3.16	2.45	2.13	.93	1.10	1.29
2.04	3.14	2.44	2.12	.90	1.08	1.25	40	2.45	3.33	2.62	2.34	1.17	1.43	1.74
2.44	3.30	2.60	2.32	1.13	1.40	1.72	45	3.02	3.44	2.81	2.97	1.56	2.00	2.63
2.99	3.40	2.78	2.94	1.50	1.95	2.59	50	3.89	3.52	3.78	3.86	2.30	3.34	3.65
3.83	3.44	3.71	3.80	2.19	3.25	3.58	55	5.20	5.19	5.23	5.26	4.51	5.01	5.11
5.19	5.01	5.09	5.17	4.28	4.98	4.99	59	7.21	7.23	7.18	7.16	6.82	7.20	7.01
7.00	6.91	6.92	6.95	6.43	6.97	6.80								

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING				DISABILITY RATES.			
Ord. Life Mo. Inc.*	\$35.91	\$47.63	\$68.47	Monthly Income	\$ 1.68	\$ 2.28	\$ 3.49
25 Payment	27.98	33.86	43.69	25 Payment	1.68	1.98	3.03
End. Age 60	26.64	40.08	60.91	End. Age 60	1.51	2.03	2.94
Modified End. (a)	34.02	41.08	51.88	Modified End.	2.14	2.44	2.78
With G. E. A. Rates.				With G. E. A. Rates.			
Ord. Life Mo. Inc.*	\$37.72	\$50.16	\$72.37	Mo. Inc.	\$ 1.68	\$ 2.29	\$ 3.54
25 Payment	29.11	35.31	45.91	25 Pay.	1.68	1.98	3.03
End. Age 60	27.35	42.66	71.83	End. Age 60	1.52	2.04	2.98
Mod. End.	36.35	43.97	55.57	Mod. End.	2.15	2.45	2.81
JOINT LIFE (Equal Ages.)				TERM RATES.			
Ord. Life	\$32.31	\$41.70	\$59.03	5 Year	\$11.66	\$13.29	\$17.39
20 Payment	42.00	49.70	63.24	10 Year	12.15	14.04	19.58
With G. E. A. Rates.				20 Year	12.40	15.70	25.56
Ord. Life	\$34.29	\$44.40	\$63.46	DOUBLE INDEMNITY for accidental death, \$1.50 per \$1,000.			
20 Payment	44.58	52.92	67.92				

(*) \$10 for 240 months, commuted value \$1,740.
(a) Rates same as fifteen payment life; premiums may be continued after fifteen years until policy matures as endowment.

Cash, Loan, Paid-Up and Extended Insurance Values—Participating

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
21	\$18.77	\$7	\$18	\$58	2 5	\$69	\$203	9 7	\$118	\$314	15 7	\$176	\$421	19 8							
25	20.64	10	23	69	3 0	82	222	10 9	139	341	16 1	206	453	18 1							
30	23.57	14	31	85	3 9	101	247	11 8	171	376	15 8	251	494	17 8							
35	27.40	18	41	101	4 7	125	275	11 8	209	412	14 6	302	534	15 5							
40	32.48	25	54	118	5 1	154	303	11 0	253	448	12 10	358	571	13 3							
45	39.35	32	69	136	5 2	187	331	9 9	301	480	10 11	416	604	10 1							
50	48.79	41	86	153	4 8	223	356	8 2	350	509	9 0	473	634	8 1							
55	61.79	51	105	168	4 0	261	379	6 8	400	535	7 3	527	658	7 3							
60	79.00	62	125	182	3 3	298	399	5 2	446	558	5 8	584	687	5 5							
21	41.41	72	139	442	24 3	343	1000	Pd-up													
25	44.19	78	150	446	24 0	370	1000	"													
30	48.29	87	167	451	22 11	410	1000	"													
35	53.19	97	186	455	21 1	456	1000	"													
40	59.07	109	208	457	18 8	508	1000	"													
45	63.19	122	233	458	15 11	566	1000	"													
50	74.86	135	258	456	13 1	626	1000	"													
55	85.47	147	282	450	10 4	688	1000	"													
60	98.71	156	303	436	7 8	746	1000	"													
21	31.85	41	83	267	12 10	209	611	32 9	377	1000	Pd-up										
25	34.02	45	91	272	13 5	228	617	30 9	410	1000	"										
30	37.21	50	102	277	13 9	255	623	27 10	456	1000	"										
35	41.08	57	115	282	13 4	286	628	24 8	508	1000	"										
40	45.79	64	130	286	12 2	321	632	21 3	566	1000	"										
45	51.68	73	146	288	10 6	357	632	17 9	626	1000	"										
50	59.17	81	162	287	8 6	393	627	14 4	688	1000	"										
55	68.88	88	177	282	6 7	424	617	11 1	746	1000	"										
60	81.98	94	188	274	4 10	448	599	8 3	800	1000	"										
21	27.64	23	55	175	7 9	145	424	22 7	267	707	34 0	419	1000	Pd-up							
25	29.60	26	61	181	8 5	160	433	22 0	292	713	31 4	456	1000	"							
30	32.52	30	69	188	8 11	181	443	20 7	328	719	27 10	508	1000	"							
35	36.11	35	79	194	9 1	205	451	18 5	368	724	24 2	566	1000	"							
40	40.58	41	91	200	8 7	233	458	15 11	411	726	20 5	626	1000	"							
45	46.36	48	104	205	7 7	261	462	13 2	454	724	16 10	688	1000	"							
50	54.02	55	117	208	6 4	288	460	10 6	493	717	13 4	746	1000	"							
55	64.50	61	130	208	4 11	313	455	8 0	526	704	10 2	800	1000	"							
60	79.30	68	143	208	3 8	334	447	5 10	547	712	7 4	849	1000	"							
		End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
21	\$98.23	\$231	\$430	\$509	5 \$487	\$646	\$716	3 \$708	\$161	\$815	2 \$912	\$878	\$908	1 \$929							
25	98.55	230	429	508	5 \$485	645	715	3 \$707	760	814	2 \$911	877	908	1 \$928							
30	99.05	228	427	506	5 \$481	644	713	3 \$705	759	813	2 \$910	877	908	1 \$927							
35	99.72	226	425	504	5 \$475	643	712	3 \$702	758	812	2 \$908	876	907	1 \$925							
40	100.70	223	423	500	5 \$467	641	709	3 \$698	757	810	2 \$905	875	906	1 \$924							
45	102.23	220	420	496	5 \$452	638	706	3 \$691	755	808	2 \$901	874	904	1 \$923							
50	104.78	215	415	489	5 \$427	633	700	3 \$678	751	804	2 \$794	871	902	1 \$921							
55	108.99	209	407	479	5 \$382	626	692	3 \$657	744	797	2 \$781	868	898	1 \$918							
60	115.85	201	396	464	5 \$304	614	678	3 \$620	734	785	2 \$760	861	891	1 \$915							
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
21	\$63.63	\$125	\$244	\$340	10 \$271	\$373	\$487	8 \$445	\$587	\$695	5 \$680	\$910	\$942	1 \$960							
25	64.05	124	243	338	10 \$265	372	485	8 \$441	586	694	5 \$678	910	941	1 \$959							
30	64.75	122	241	335	10 \$255	370	483	8 \$434	585	692	5 \$674	909	941	1 \$958							
35	65.76	120	239	331	10 \$239	368	479	8 \$423	583	689	5 \$668	908	940	1 \$957							
40	67.32	117	237	327	10 \$211	366	475	8 \$403	580	686	5 \$659	907	939	1 \$956							
45	69.94	115	234	322	10 \$166	363	470	8 \$368	577	680	5 \$641	906	937	1 \$955							
50	74.40	112	230	314	10 \$99	358	460	8 \$304	571	671	5 \$610	903	934	1 \$954							
55	81.87	108	226	302	8 \$14	352	447	8 \$187	562	657	5 \$555	898	929	1 \$953							
60	94.21	104	219	287	5 \$17	342	428	7 \$17	547	636	5 \$452	890	921	1 \$952							
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
21	\$47.50	\$86	\$160	\$260	15 \$125	\$377	\$524	10 \$471	\$651	\$770	5 \$758	\$924	\$956	1 \$979							
25	47.88	85	159	258	15 \$113	376	522	10 \$467	650	769	5 \$756	923	956	1 \$978							
30	48.53	83	158	254	15 \$91	375	520	10 \$455	648	767	5 \$751	923	955	1 \$977							
35	49.51	81	156	260	15 \$52	373	516	10 \$432	647	764	5 \$744	922	954	1 \$976							
40	51.13	79	155	246	14 \$13	372	512	10 \$396	645	760	5 \$731	921	953	1 \$975							
45	53.88	78	154	242	11 \$10	371	505	10 \$329	641	756	5 \$708	919	951	1 \$974							
50	58.58	77	154	235	8 \$12	369	495	10 \$202	634	742	5 \$665	915	947	1 \$973							
55	66.45	77	155	228	5 \$10	368	482	9 \$16	625	725	5 \$625	909	940	1 \$972							
60	80.00	79	158	222	4 \$11	365	464	6 \$16	609	700	5 \$430	898	930	1 \$971							

†Months.

AMERICAN LIFE INSURANCE COMPANY, Denver, Colo.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will. Practice of company to allow applicant to select irrevocable beneficiary.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision.

Disability. — For varying extra premium, all but Joint Life policies provide prior to age 60, for waiver of premiums and monthly income of \$10 per \$1000, beginning first day of month after proof of disability existing 60 days, and continuing during disability to maturity, no reduction in insurance. Does not cover war service. Limit, \$5,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$2.00 per \$1,000 policy provides during premium-paying period and prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, war service, violation of law, aeronautic or submarine navigation, underground operations, physical or mental infirmity, illness or disease.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash or loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 16-60. No fixed amount; maximum net line, \$5,000; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6% in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default non-par. without cost and loan values.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — Automatic after three years, interest not to exceed 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% compound interest.

Residence and Travel. — Within two years, residence or travel outside of temperate zone without written consent. Limits liability to premiums paid.

Restricted Occupations. — Within two years, death from blasting, mining, submarine or aerial operations, production of highly inflammable or explosive substances, handling electric apparatus, railroad service (except as sleeping-car conductor or baggage master), service on vessels, limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund at 3½% (Interest Payments), Limited Annual Installments (2-30) and Continuous monthly installments (210 certain). Trust Fund may be withdrawn at any time by payee unless otherwise directed. Installments may not be commuted unless insured has so directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All except joint Endowment. If married husband must carry equal amount. Double indemnity granted. Disability granted if single and self-supporting.

NON-PARTICIPATING RATES PER \$1,000 (American 3½% Reserve.)

Age at Issue	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			20 Pay Guar Inv.	MONTHLY INCOME \$10 for 240 Months.						
		10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Yr. End.	15 Yr. End.	20 Yr. End.
21	15 77	39 44	29 26	24 32	93 36	59 66	43 21	29 84	28 16	70 44	52 71	44 21	168 37	107 57	77 18
22	16 14	40 08	29 74	24 73	93 43	59 73	43 26	30 31	28 82	71 60	53 57	44 95	168 51	107 68	77 16
23	16 52	40 75	30 25	25 16	93 51	59 80	43 30	30 80	29 49	72 80	54 50	45 73	168 64	107 83	77 43
24	16 91	41 45	30 76	25 60	93 59	59 88	43 35	31 31	30 20	74 05	55 44	46 53	168 80	107 97	77 61
25	17 34	42 18	31 32	26 05	93 68	59 96	43 53	31 83	30 95	75 34	56 41	47 34	168 95	108 12	77 77
26	17 79	42 93	31 86	26 53	93 77	60 06	43 64	32 37	31 75	76 67	57 42	48 23	169 10	108 26	77 92
27	18 24	43 73	32 45	27 03	94 55	60 11	43 73	32 94	32 57	78 07	58 49	49 13	169 28	108 45	78 12
28	18 74	44 49	33 04	27 53	93 95	60 25	43 84	33 52	33 45	79 48	59 54	50 05	169 45	108 63	78 31
29	19 25	45 33	33 68	28 07	94 05	60 35	43 89	34 13	34 37	80 98	60 70	51 03	169 64	108 82	78 53
30	19 80	45 18	34 34	28 62	94 17	60 47	44 09	34 70	35 35	82 50	61 80	52 03	169 84	109 01	78 76
31	20 37	47 08	35 01	29 21	94 28	60 59	44 24	35 45	36 38	84 11	63 08	53 09	170 04	109 24	79 01
32	20 98	48 02	35 72	29 81	94 40	60 72	44 39	36 11	37 45	85 77	64 36	54 18	170 27	109 47	79 30
33	21 62	48 97	36 44	30 44	94 55	60 86	44 50	36 82	38 59	87 48	65 68	55 32	170 54	109 73	79 59
34	22 30	49 93	37 21	31 10	94 63	61 02	44 73	37 55	39 81	89 28	67 04	56 53	170 77	110 01	79 92
35	23 02	51 01	37 99	31 78	94 85	61 18	44 94	38 34	41 09	91 10	68 47	57 76	171 03	110 31	80 28
36	23 77	52 08	38 80	32 49	95 00	61 35	45 17	39 18	42 43	92 92	69 93	59 06	171 33	110 63	80 69
37	24 57	53 20	39 68	33 25	95 19	61 58	45 41	40 00	43 87	95 02	71 51	60 44	171 66	111 00	81 14
38	25 52	54 33	40 57	34 03	95 37	61 79	45 69	40 89	45 39	97 06	73 10	61 87	172 01	111 41	81 61
39	26 32	55 54	41 51	34 86	95 57	62 03	46 01	41 81	46 99	99 21	74 78	63 36	172 37	111 83	82 17
40	27 28	56 80	42 48	35 72	95 80	62 31	46 34	42 79	48 71	101 43	76 54	64 92	172 80	112 33	82 70
41	28 29	58 07	43 49	36 63	96 05	62 60	46 71	43 85	50 51	103 73	78 37	66 59	173 21	112 85	83 45
42	29 38	59 40	44 54	37 59	96 31	62 93	47 11	44 90	52 45	106 12	80 27	68 32	173 71	113 45	84 19
43	30 53	60 80	45 65	38 60	96 62	63 28	47 61	46 04	54 50	108 60	82 28	70 17	174 25	114 10	85 02
44	31 75	62 26	46 82	39 67	96 94	63 70	48 11	47 25	56 69	110 21	84 36	72 11	174 84	114 84	85 98
45	33 05	63 77	48 04	40 80	97 32	64 17	48 72	48 52	59 01	113 92	86 58	74 17	175 52	115 69	87 02
46	34 44	65 33	49 31	41 09	97 72	64 67	49 36	49 87	61 49	116 69	88 87	76 32	176 23	116 59	88 18
47	35 92	66 98	50 67	42 25	98 19	65 24	50 16	51 31	64 13	119 66	91 31	78 63	177 08	117 63	89 49
48	37 50	68 68	52 09	44 01	98 67	65 87	50 90	52 58	66 94	122 67	93 87	81 08	177 97	118 78	90 92
49	39 19	70 44	53 53	46 02	99 24	66 56	51 78	54 47	69 96	125 82	96 53	83 66	178 97	120 03	92 50
50	40 98	72 27	55 13	47 54	99 85	67 34	52 77	56 17	73 17	129 12	99 37	86 42	180 08	121 42	94 25
51	42 88	74 21	56 79	49 16	100 52	68 21	53 88	58 01	76 56	132 55	102 33	89 36	181 30	122 89	96 24
52	44 92	76 18	58 52	50 88	101 28	69 15	55 09	59 07	80 20	136 10	105 47	92 48	182 66	124 70	98 00
53	47 11	78 27	60 35	52 70	102 09	70 21	56 41	60 07	84 10	139 80	108 75	95 79	184 13	126 59	100 77
54	49 43	80 43	62 28	54 63	103 01	71 37	57 89	64 29	88 24	143 66	112 25	99 36	185 78	128 69	103 40
55	51 90	82 70	64 34	56 76	104 03	72 67	59 52	66 69	92 66	147 72	115 96	103 18	187 59	131 00	106 33
56	54 56	85 04	66 52	59 00	105 12	74 10	...	69 29	97 40	151 92	119 90	107 25	189 58	133 60	...
57	57 38	87 51	68 83	61 41	106 33	75 67	...	72 01	102 44	156 34	124 06	111 64	191 77	136 43	...
58	60 41	90 13	71 31	64 00	107 67	77 43	...	74 98	107 86	160 99	128 52	116 34	194 21	139 59	...
59	63 65	92 84	73 96	66 79	109 17	79 34	...	78 17	113 64	165 85	133 27	121 41	196 89	143 07	...
60	67 11	95 71	76 77	69 78	110 80	81 47	...	81 60	119 81	170 96	138 34	126 85	199 85	146 91	...

20 PAYMENT LIFE GUARANTEED INVESTMENT.

Paid up in 15 years if no-coupons used.

OPTIONS END OF 20 YEARS	Ages Prem.	25	30	35	40	45	50	55	60
		\$31.83	\$34.76	\$38.34	\$42.70	\$48.52	\$56.17	\$66.89	\$81.60
If no coupons have been used:									
1. Cash.....		\$625	\$695	\$772	\$856	\$946	\$1038	\$1133	\$1228
2. Paid-up Policy.....		\$1371	\$1368	\$1364	\$1365	\$1375	\$1390	\$1416	\$1445
3. Annual Life Income.....		\$37	\$45	\$58	\$74	\$97	\$130	\$173	\$225
4. Pol. matures as End. at Age.		04	65	66	67	68	70	74	78
If any coupons have been used:									
1. Cash.....		\$456	\$508	\$566	\$627	\$688	\$747	\$800	\$850
2. Paid-up Policy.....		\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000
Annual Life Income.....		\$27	\$33	\$42	\$54	\$71	\$93	\$123	\$155

NOTE.—If Paid-up policy is for an amount greater than face evidence of insurability required unpaid coupons have cash values. Semi-annual rate, multiply by .52; quarterly, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
CONT. MONTHLY INCOME (240 In-				DISABILITY RATES			
stallments Certain of \$10 Each).				Ord. Life			
Ord. Life	\$36.35	\$45.22	\$61.82	10 Payment	\$ 1.39	\$ 1.94	\$ 2.90
20 Payment	54.40	62.75	77.22	15 Payment	2.85	3.24	3.57
20 Year End.....	101.55	92.30	91.03	20 Payment	2.11	2.44	2.89
SINGLE PREMIUMS				20 Payment	1.76	2.03	2.90
Whole Life	\$324.17	\$389.08	\$478.80	20 Pay G. I.	1.79	2.13	3.00
10 Year End.....	754.77	756.15	759.91	10 Year End.....	.45	.70	1.15
15 Year End.....	648.54	651.87	661.38	15 Year End.....	.58	.89	1.89
20 Year End.....	563.33	569.73	588.24	20 Year End.....	.68	1.11	2.55

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.
21	\$15 77	\$11	\$28	\$89	3	\$70	\$204	9	\$119	\$315	15	\$177	\$422	19
25	17 34	16	34	101	4	82	221	10	140	341	16	207	454	18
30	19 80	20	42	113	5	102	249	11	172	377	15	252	496	17
35	23 02	25	52	121	5	125	274	11	210	413	14	303	535	15
40	27 28	31	64	140	6	154	303	10	254	449	12	358	571	13
45	35 05	39	80	157	5	183	332	9	301	480	10	416	605	10
50	40 98	43	97	171	5	223	356	8	351	510	9	473	633	8
55	51 90	55	116	185	4	261	379	6	400	535	7	527	659	6
60	67 11	68	136	198	3	299	460	5	447	559	5	584	687	5
21	39 44	78	145	465	25	343	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up
25	42 15	84	158	490	25	371	1000	"	410	1000	"	456	1000	"
30	48 18	93	174	490	23	410	1000	"	456	1000	"	508	1000	"
35	51 01	103	194	473	21	456	1000	"	503	1000	"	566	1000	"
40	56 80	114	216	474	19	508	1000	"	566	1000	"	627	1000	"
45	63 77	127	240	472	16	566	1000	"	627	1000	"	688	1000	"
50	72 27	141	265	468	13	627	1000	"	688	1000	"	747	1000	"
55	82 70	153	289	461	10	688	1000	"	747	1000	"	800	1000	"
60	95 71	162	308	445	7	747	1000	"	800	1000	"	850	1000	"
21	29 26	46	91	290	4	220	641	34	378	1000	Pd-up	419	1000	Pd-up
25	31 32	50	99	294	4	229	644	31	410	1000	"	456	1000	"
30	34 34	56	110	296	14	278	649	23	456	1000	"	508	1000	"
35	37 99	62	123	300	14	297	651	25	508	1000	"	566	1000	"
40	42 45	70	138	303	12	288	652	21	566	1000	"	627	1000	"
45	45 04	78	154	304	10	343	650	18	627	1000	"	688	1000	"
50	55 13	86	170	300	8	320	643	14	688	1000	"	747	1000	"
55	64 34	94	184	293	6	298	632	11	747	1000	"	800	1000	"
60	76 77	190	196	243	4	359	613	8	800	1000	"	850	1000	"
21	24 32	31	64	204	9	117	406	24	276	730	34	419	1000	Pd-up
25	26 05	34	70	208	9	290	472	23	301	734	32	456	1000	"
30	28 62	38	79	213	10	79	474	22	337	739	28	508	1000	"
35	31 78	43	89	217	10	49	492	19	377	742	24	566	1000	"
40	35 72	49	101	221	9	176	496	16	420	742	20	627	1000	"
45	40 80	55	114	224	8	96	485	13	463	738	17	688	1000	"
50	47 54	62	127	224	6	274	493	11	503	731	13	747	1000	"
55	56 76	69	140	223	5	89	475	8	535	716	10	800	1000	"
60	69 78	76	153	222	3	182	465	6	557	696	7	850	1000	"
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.
21	\$91 36	\$246	\$439	\$520	5	\$498	\$649	\$719	\$761	\$815	2	\$812	\$909	1
25	94 66	245	498	518	5	\$464	649	719	761	815	2	\$812	878	009
30	94 17	243	497	517	5	\$492	648	718	760	814	2	\$810	877	009
35	94 85	241	495	515	5	\$487	646	715	759	813	2	\$808	877	008
40	95 80	239	492	511	5	\$478	644	713	757	810	2	\$805	876	907
45	97 32	235	429	507	5	\$464	641	710	755	808	2	\$802	874	905
50	99 85	231	424	500	5	\$439	637	705	751	804	2	\$794	872	903
55	104 03	225	417	490	5	\$396	629	694	745	797	2	\$781	868	890
60	110 80	216	406	475	5	\$318	613	681	735	786	2	\$760	862	892
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.
21	\$59 66	\$141	\$256	\$356	10	\$259	\$380	\$500	\$588	\$696	5	\$682	\$910	\$942
25	59 96	139	254	353	10	\$262	379	495	587	695	5	\$679	910	942
30	60 47	138	253	351	10	\$273	378	493	586	693	5	\$676	910	942
35	61 18	135	250	317	10	\$250	375	488	584	691	5	\$670	909	942
40	62 31	133	248	342	10	\$229	373	481	582	688	5	\$658	908	940
45	64 17	130	246	338	10	\$181	370	479	578	682	5	\$642	906	938
50	67 34	127	242	329	10	\$90	366	470	572	673	5	\$612	903	935
55	72 67	124	237	318	8	\$251	359	458	563	658	5	\$557	898	930
60	81 47	119	231	303	5	\$181	350	438	549	638	5	\$455	890	921
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.
21	\$43 21	\$89	\$166	\$269	15	\$135	\$388	\$540	\$661	\$782	5	\$771	\$926	\$950
25	43 53	88	165	267	15	\$124	387	538	660	781	5	\$768	926	950
30	44 09	86	163	262	15	\$101	385	534	659	780	5	\$765	925	950
35	44 94	84	162	260	15	\$83	384	530	657	777	5	\$757	925	950
40	46 34	83	160	254	14	\$247	383	526	655	772	5	\$745	923	955
45	48 72	82	160	250	11	\$120	382	520	651	765	5	\$722	921	953
50	52 77	81	160	244	8	\$141	380	509	645	754	5	\$681	917	949
55	59 52	81	161	236	5	\$364	378	495	635	738	5	\$605	911	943

†NOTE.

NOTE.—3½% Modified Preliminary Term Reserve (20 Payment Life Basis) adopted October 1911; Full Reserve Allowed at end of 20th year.

AMERICAN LIFE INSURANCE COMPANY, Detroit, Mich.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, anytime after default. American 3½% Modified Preliminary Term (N. J. Std.) reserve, with surrender charge up to end of fourth year not exceeding \$10 per \$1,000. May be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide, prior to age 60 for waiver of premium payment of 29 installments, each 6 8-10% of face of policy beginning six months after proof. For varying extra premiums policy will provide prior to age 60 for waiver of premiums, and payment of monthly income of \$10 per \$1,000, beginning on policy anniversary after proof of disability having existed 60 days and continuing during disability until maturity; no reduction in insurance at maturity. Installment disability limit \$50,000; income disability limit \$30,000. Agreement does not cover service in time of war. After age 60, premiums waived and charged against policy without interest on either clause. Not written on Joint life or 10 year Term.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, double face of policy payable, prior to age 60, in event of accidental death within 60 days from time of injury. Agreement does not cover war service, manufacture or handling munitions or explosives, submarine or aeronautic operations, suicide, mental or physical infirmity, illness or disease. Limit \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums and military and naval service in time of war.

Limits. — Ages, 10-60, \$100,000; except Term, \$20,000; maximum net line, all forms \$20,000; accepts and gives reinsurance; minimum policy, \$500.

Loans. — After three premiums, interest 3%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from service in time of war, or within six months thereafter as a result of such service limits liability to return of premiums with 4% interest.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy, and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years, or while extended insurance is in force, upon evidence of insurability and payment of arrears with 5% interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%. Limits (2-30) or Continuous (20 years certain) annual or monthly installments. Commutable values are withheld unless insured has directed to the contrary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid and 4% interest.

Women. — No extra charge. All but Term and Preferred Risk. Double indemnity granted. Waiver of premium disability granted on lives of single women.

* Values after two premiums on Endowments of 20 years or less.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age at Issue	Endowments at Age 85				Endowments						Term*	
	Cont. Prem.	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	10 Pay 20 Year	5 Year	10 Year
15	\$13.21	\$34.34	\$25.46	\$21.13	\$88.09	\$55.77	\$40.02	\$31.02	\$25.30	\$66.05	.....	.....
16	13.48	34.83	25.83	21.43	88.14	55.82	40.07	31.07	25.35	66.10	.....	.....
17	13.76	35.17	26.04	21.58	88.19	55.87	40.12	31.12	25.40	66.15	.....	.....
18	14.05	35.53	26.26	21.73	88.24	55.92	40.17	31.17	25.45	66.20	.....	.....
19	14.21	35.94	26.53	21.94	88.29	55.97	40.22	31.22	25.50	66.25	.....	.....
20	14.36	36.35	26.79	22.13	88.34	56.02	40.27	31.27	25.55	66.30	\$7.97	\$ 8.49
21	14.71	36.94	27.23	22.50	88.41	56.09	40.34	31.35	25.64	66.39	8.02	8.55
22	15.03	37.52	27.66	22.86	88.46	56.14	40.38	31.41	25.71	66.45	8.08	8.62
23	15.42	38.17	28.15	23.27	88.56	56.24	40.49	31.53	25.85	66.58	8.13	8.70
24	15.78	38.80	28.61	23.66	88.62	56.29	40.55	31.60	25.94	66.66	8.19	8.77
25	16.19	39.48	29.12	24.08	88.70	56.37	40.64	31.70	26.07	66.78	8.27	8.86
26	16.58	40.16	29.62	24.50	88.76	56.44	40.71	31.80	26.19	66.87	8.34	8.95
27	17.05	40.91	30.19	24.98	88.88	56.55	40.84	31.94	26.36	67.02	8.41	9.05
28	17.50	41.64	30.73	25.43	88.96	56.63	40.92	32.04	26.49	67.12	8.50	9.16
29	17.99	42.42	31.32	25.93	89.06	56.73	41.04	32.19	26.68	67.27	8.59	9.27
30	18.49	43.20	31.90	26.42	89.15	56.82	41.14	32.32	26.84	67.40	8.69	9.40
31	19.03	44.04	32.53	26.95	89.26	56.94	41.27	32.48	27.05	67.56	8.79	9.54
32	19.62	44.91	33.19	27.51	89.39	57.07	41.43	32.67	27.26	67.74	8.91	9.70
33	20.20	45.79	33.84	28.07	89.50	57.18	41.56	32.85	27.47	67.90	9.03	9.86
34	20.82	46.70	34.52	28.65	89.61	57.31	41.71	33.05	27.70	68.08	9.17	10.05
35	21.53	47.69	35.29	29.30	89.78	57.49	41.93	33.32	28.01	68.33	9.33	10.25
36	22.23	48.67	36.03	29.94	89.92	57.65	42.12	33.56	28.31	68.55	9.49	10.48
37	22.97	49.69	36.80	30.61	90.07	57.81	42.33	33.85	28.64	68.79	9.68	10.73
38	23.78	50.77	37.62	31.33	90.24	58.02	42.58	34.17	29.03	69.07	9.88	11.02
39	24.65	51.89	38.49	32.09	90.45	58.26	42.88	34.55	29.48	69.40	10.10	11.32
40	25.57	53.06	39.40	32.89	90.67	58.52	43.20	34.95	29.98	69.74	10.36	11.69
41	26.53	54.26	40.33	33.72	90.90	58.79	43.55	35.40	30.52	70.13	10.73	12.19
42	27.52	55.49	41.29	34.58	91.14	59.08	43.92	35.88	31.10	70.52	11.15	12.77
43	28.56	56.79	42.32	35.51	91.43	59.42	44.35	36.44	31.77	70.99	11.61	13.42
44	29.70	58.15	43.41	36.49	91.75	59.82	44.85	37.06	32.52	71.51	12.14	14.14
45	30.90	59.53	44.50	37.50	92.06	60.22	45.36	37.72	33.31	72.05	12.73	14.96
46	32.19	61.05	45.74	38.64	92.50	60.74	46.01	38.52	34.27	72.73	13.40	15.86
47	33.60	62.66	47.08	39.89	93.01	61.36	46.77	39.41	35.36	73.51	14.15	16.75
48	35.12	64.34	48.47	41.21	93.58	62.05	47.61	40.41	36.54	74.38	15.01	17.73
49	36.74	66.06	49.91	42.58	94.17	62.76	48.49	41.47	37.81	75.27	15.98	18.84
50	38.46	67.84	51.43	44.04	94.82	63.56	49.48	42.64	39.20	76.27	17.06	20.06
51	40.30	69.74	53.06	45.62	95.56	64.47	50.61	43.97	.....	77.40	18.27	21.43
52	42.27	71.73	54.79	47.32	96.39	65.48	51.85	45.44	.....	78.63	19.62	22.94
53	44.32	73.75	56.57	49.08	97.24	66.54	53.16	47.00	.....	79.92	21.12	24.60
54	46.56	75.86	58.45	50.97	98.19	67.72	54.61	48.71	.....	81.33	22.80	26.45
55	48.96	78.07	60.45	52.98	99.23	69.02	56.22	50.58	.....	82.87	24.67	28.49
56	51.47	80.37	62.56	55.13	100.35	70.43	57.97	.....	.....	84.53	.....	30.75
57	54.23	82.76	64.78	57.41	101.58	71.98	59.86	.....	.....	86.31	.....	33.22
58	57.12	85.26	67.14	59.86	102.92	73.69	61.94	.....	.....	88.24	.....	35.94
59	60.29	87.88	69.66	62.49	104.39	75.56	64.23	.....	.....	90.34	.....	38.95
60	63.64	90.66	72.36	65.33	106.03	77.63	66.73	.....	.....	92.61	.....	42.24

Note.—Above rates adopted July 1, 1923. *Convertible until 2 years before maturity. Non-renewable. Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

NON-PARTICIPATING RATES PER \$1,000 (With Disability Providing Waiver of Premiums and \$10 Monthly Income.)

End. Age 85	ENDOW- MENT 85			ENDOW- MENTS			20 Year	ENDOWMENTS							
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year	End. at 50	End. at 55	End. at 60	End. at 65	End. at 70	End. at 75
14.26	36.87	27.30	22.65	88.46	56.18	40.49	15	31.54	25.87	22.05	19.32	17.82	16.47	15.56	15.00
14.89	37.81	27.97	23.17	88.58	56.32	40.61	17	31.69	26.03	23.95	20.81	18.59	17.13	16.11	15.49
15.61	39.15	28.84	23.82	88.77	56.51	40.84	20	31.91	26.28	26.28	22.50	19.81	19.03	16.84	16.30
16.78	41.10	30.32	25.07	89.03	56.79	41.13	23	32.26	26.70	29.73	25.07	21.79	19.66	18.23	17.30
17.64	42.52	31.36	25.95	89.19	56.96	41.33	25	32.51	27.00	32.51	27.00	23.33	20.86	19.23	18.18
18.69	44.04	32.50	26.90	89.41	57.19	41.60	27	32.83	27.41	35.83	29.29	25.06	22.25	20.39	19.19
20.18	46.45	34.31	28.43	89.72	57.54	42.02	30	33.36	28.09	42.02	33.36	28.09	24.61	22.34	21.10
22.09	49.16	36.36	30.18	90.15	58.01	42.59	33	34.10	29.06	.....	38.65	31.77	27.50	24.68	23.00
23.56	51.13	37.88	31.49	90.50	58.42	43.09	35	34.76	29.80	.....	43.09	34.76	29.80	26.53	24.60
25.16	53.21	39.45	32.88	90.88	58.86	43.66	37	35.57	30.65	.....	.....	38.23	32.45	28.58	26.00
28.04	56.69	42.16	35.28	91.60	59.81	44.87	40	37.11	32.34	.....	.....	44.87	37.11	32.34	29.50
31.37	60.48	45.20	38.28	92.64	61.05	46.60	43	39.04	34.52	.....	.....	44.87	43.06	36.95	33.00
33.99	63.28	47.46	40.58	93.47	62.14	48.01	45	40.65	36.35	.....	.....	.....	48.01	40.65	36.35
37.00	66.42	50.40	43.30	94.68	63.85	49.85	47	42.70	38.73	.....	.....	.....	.....	45.05	39.00
42.46	71.59	55.43	48.07	97.03	66.96	53.27	50	46.56	43.16	.....	.....	.....	.....	53.27	46.56
49.09	78.43	61.41	53.89	100.84	70.93	57.81	53	51.72	.....	.....	.....	.....	.....	.....	54.80
54.40	83.60	66.00	58.47	103.86	74.22	61.59	55	56.01	.....	.....	.....	.....	.....	.....	.....

WITH DOUBLE INDEMNITY AND DISABILITY.

15.76	40.53	29.99	24.85	89.93	57.68	41.99	15	33.04	27.37	23.55	20.82	19.29	17.97	17.06	16.50
16.39	41.41	30.61	25.35	90.08	57.82	42.11	17	33.19	27.53	25.45	22.31	20.09	18.63	17.61	16.80
17.11	42.65	31.41	25.94	90.27	58.01	42.34	20	33.41	27.78	27.78	24.00	21.31	19.53	18.34	17.60
18.28	44.48	32.81	27.12	90.53	58.29	42.63	23	33.76	28.20	31.23	26.57	23.29	21.16	19.73	18.80
19.14	45.82	33.79	27.95	90.69	58.46	42.83	25	34.01	28.50	34.01	28.50	24.83	22.36	20.73	19.70
20.19	47.25	34.86	28.85	90.91	58.69	43.10	27	34.33	28.91	37.33	30.79	26.56	23.75	21.89	20.70
21.68	49.51	36.57	30.29	91.22	59.04	43.52	30	34.86	29.59	43.62	34.86	29.59	26.11	23.84	22.40
23.59	52.03	38.50	31.95	91.65	59.51	44.09	33	35.60	30.55	.....	40.25	33.27	29.00	26.18	24.40
25.06	53.91	39.93	33.19	92.00	59.92	44.59	35	36.26	31.30	.....	.....	36.26	31.30	28.03	26.00
26.66	55.85	41.40	34.50	92.38	60.36	45.16	37	37.07	32.15	.....	.....	39.73	33.95	30.08	27.40
29.54	59.12	43.96	36.78	93.16	61.31	46.37	40	38.61	33.84	.....	.....	46.37	38.61	33.84	31.00
32.87	62.67	46.83	39.78	94.14	62.55	48.10	43	40.54	36.02	.....	.....	.....	44.56	38.45	34.40
35.49	65.29	48.96	42.08	94.97	63.61	49.51	45	42.15	37.85	.....	.....	.....	49.51	42.15	37.85
38.50	68.24	51.90	44.80	96.18	65.35	51.35	47	44.20	40.23	.....	.....	.....	.....	46.55	41.00
43.93	73.09	56.93	49.57	98.53	68.46	54.77	50	48.06	44.66	.....	.....	.....	.....	54.77	48.06
50.59	79.98	62.91	55.39	102.34	72.43	59.31	53	53.22	.....	.....	.....	.....	.....	.....	56.00
55.90	85.10	67.50	59.97	105.36	75.72	63.09	55	57.51	.....	.....	.....	.....	.....	.....	.....

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				LIMITED PAYMENT LIFE. Guaranteed			
ENDOWMENT AGE 75.				Cash Accumulation.			
Cont. Prem.....	\$16.82	\$22.63	\$33.31	Premium.....	\$30.63	\$36.85	\$46.57
20 Payment.....	24.79	30.41	39.28	LIMITED PAYMENT LIFE. Guaranteed			
ENDOWMENT AGE 70.				Endowment Additions.			
Cont. Prem.....	\$17.84	\$24.60	\$37.72	Premium.....	\$31.83	\$38.34	\$48.52
20 Payment.....	25.72	31.86	41.63	JOINT LIFE POLICIES. (Equal Ages.)			
ENDOWMENT AGE 65.				Whole Life.....	\$25.39	\$32.51	\$45.58
Cont. Prem.....	\$19.55	\$28.01	\$45.36	20 Payment.....	34.10	40.31	51.20
20 Payment.....	27.20	34.16	45.36	20 Year End.....	46.51	48.98	55.78
ENDOWMENT AGE 60.				INSTALLMENT TRUST CONTRACT.—			
Cont. Prem.....	\$22.21	\$33.32	.....	20 Annual Installments of \$50. Commuted			
20 Payment.....	29.33	37.47	.....	Values \$735.49. Any policy may be			
ENDOWMENT AGE 55.				issued on this plan. Rates may be found			
Cont. Prem.....	\$26.07	\$41.93	.....	by multiplying rate of policy desired by			
20 Payment.....	32.20	41.93	.....	\$735.49.			
ENDOWMENT AGE 50.				MONTHLY INSTALLMENT TRUST			
Cont. Prem.....	\$31.70	.....	.....	CONTRACT. \$10 a Month for 20 Years			
20 Payment.....	35.92	.....	.....	Commuted Value, \$1,740.			
ENDOWMENTS.				Endowment at Age 85.			
5 Year.....	\$187.35	\$188.60	\$191.03	Cont. Prem.....	\$28.17	\$37.46	\$53.77
35 Year.....	22.21	24.60	31.15	10 Payment.....	68.70	82.98	103.58
40 Year.....	19.55	22.63	.....	15 Payment.....	50.67	61.40	77.43
10 PAYMENT ENDOWMENTS.				20 Payment.....	41.90	50.98	65.25
15 Year.....	\$76.54	\$77.79	\$80.58	20 Year End.....	\$70.71	\$72.96	\$78.93
25 Year.....	58.99	61.04	66.11	CONTINUOUS INSTALLMENT TRUST			
15 PAYMENT ENDOWMENTS.				CONTRACT. Annual Installments of			
20 Year.....	\$49.20	\$50.52	\$53.85	\$50, 20 Certain. For rates multiply Con-			
25 Year.....	43.47	45.14	49.41	tinuous Monthly rates for \$10 a month			
30 Year.....	38.97	41.15	46.62	by .4227.			
20 PAYMENT ENDOWMENTS.				CONTINUOUS MONTHLY INSTALL-			
25 Year.....	\$95.92	\$37.47	\$41.63	MENT TRUST CONTRACT \$10 a month			
30 Year.....	32.20	34.16	39.28	20 Years Certain. Endowment Age 85.			
ENDOWMENTS will be issued covering				Cont. Prem.....	\$ 5.16	\$ 3.97	\$ 3.00
any period of years or maturing at any				10 Payment.....	11.15	7.76	4.55
age desired between 20 and 80 on contin-				15 Payment.....	8.34	5.85	3.51
uous 10, 15 or 20 payment plans.				20 Payment.....	7.00	4.95	3.09
LOW COST PREFERRED RISK. Endow-				20 Year End.....	6.03	4.60	3.00
ment Age 90. Rates for \$5,000.				EDUCATIONAL POLICIES. Any Life			
Whole Life.....	\$76.20	\$100.50	\$143.10	or Endowment Policy may provide for			
20 Payment.....	113.35	138.40	177.15	monthly installments covering educationa-			
SINGLE PREMIUM LIFE.				period if insured dies before beneficiary			
Whole Life.....	\$329.31	\$395.53	\$487.18	reaches certain age.			
				SEE ANNUITY TABLES in back of book.			

SEE ANNUITY TABLES in back of book.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$14.71	\$9	\$33	92	3	\$2	\$20	9	\$13	\$34	10	\$18	\$43	19
25	16.19	11	\$34	100	4	85	238	11	145	352	16	215	469	19
30	18.49	15	43	115	5	105	253	12	177	386	16	261	510	17
35	21.53	21	53	128	5	129	281	12	217	424	14	314	551	15
40	25.57	27	66	144	6	159	311	11	262	460	13	373	591	13
45	30.90	35	82	160	6	194	340	10	312	494	11	436	628	11
50	38.46	44	100	175	5	231	366	8	366	527	9	501	662	9
55	45.96	54	119	188	4	272	391	6	422	558	7	573	702	7
60	63.64	66	142	204	3	316	418	5	488	598	6	683	773	5
21	36.94	73	146	463	5	344	1000	Pd-up	379	1000	Pd-up	420	1000	Pd-up
25	39.48	79	158	487	5	372	1000	"	412	1000	"	458	1000	"
30	43.20	88	174	467	23	412	1000	"	458	1000	"	511	1000	"
35	47.69	98	194	471	21	458	1000	"	511	1000	"	569	1000	"
40	53.06	110	216	471	19	511	1000	"	569	1000	"	631	1000	"
45	59.53	123	241	471	16	569	1000	"	631	1000	"	694	1000	"
50	67.84	136	267	468	13	631	1000	"	694	1000	"	756	1000	"
55	78.07	148	290	459	10	694	1000	"	756	1000	"	816	1000	"
60	90.66	158	311	448	7	756	1000	"	816	1000	"	883	1000	"
21	27.23	41	91	289	14	220	638	34	379	1000	Pd-up	420	1000	Pd-up
25	29.12	45	99	292	14	239	642	31	412	1000	"	458	1000	"
30	31.90	51	110	295	14	266	646	28	458	1000	"	511	1000	"
35	35.29	57	123	298	14	298	650	25	511	1000	"	569	1000	"
40	39.40	65	138	301	12	333	651	21	569	1000	"	631	1000	"
45	44.50	73	154	301	10	370	649	18	631	1000	"	694	1000	"
50	51.43	82	171	300	8	406	643	14	694	1000	"	756	1000	"
55	60.45	89	186	294	6	439	632	11	756	1000	"	816	1000	"
60	72.36	96	198	285	5	465	615	8	816	1000	"	883	1000	"
21	22.50	25	64	203	9	160	464	24	277	730	35	420	1000	Pd-up
25	24.08	28	70	207	9	175	470	23	302	733	32	458	1000	"
30	26.42	33	79	212	10	196	476	22	338	738	28	511	1000	"
35	29.30	38	89	216	10	221	482	19	379	741	24	569	1000	"
40	32.89	43	101	220	9	248	485	16	422	741	21	631	1000	"
45	37.50	50	114	223	8	277	486	13	466	738	17	694	1000	"
50	44.04	57	128	224	6	305	483	11	507	730	13	756	1000	"
55	52.98	64	141	223	5	331	476	8	543	718	10	816	1000	"
60	65.33	72	155	223	3	353	467	6	570	695	7	883	1000	"
Age at issue	Pre-mium	Cash 2nd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$88.41	\$110	\$439	\$519	5	\$449	\$648	\$118	3	\$71	\$61	\$814	2	\$811
25	88.70	105	438	518	5	\$465	648	717	3	\$710	760	813	2	\$810
30	89.15	98	436	515	5	\$491	647	716	3	\$708	759	812	2	\$809
35	89.78	90	434	513	5	\$496	646	715	3	\$706	758	811	2	\$807
40	90.67	81	432	510	5	\$478	644	713	3	\$701	757	810	2	\$805
45	92.06	70	429	506	5	\$464	641	709	3	\$694	755	808	2	\$801
50	94.82	59	424	500	5	\$428	636	703	3	\$681	751	803	2	\$794
55	99.23	47	416	490	5	\$394	629	695	3	\$660	744	796	2	\$760
60	106.03	35	405	473	5	\$316	617	680	3	\$623	734	784	2	\$758
Age at issue	Pre-mium	Cash 2nd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$56.09	\$61	\$255	\$354	10	\$24	\$380	\$496	8	\$455	\$588	\$696	5	\$681
25	56.37	58	254	353	10	\$251	379	494	8	\$451	587	694	5	\$676
30	56.82	53	252	349	10	\$271	377	491	8	\$443	586	693	5	\$670
35	57.49	48	250	346	10	\$255	375	488	8	\$432	584	690	5	\$670
40	58.52	41	249	342	10	\$229	373	484	8	\$413	581	686	5	\$659
45	60.22	34	245	336	10	\$178	370	478	8	\$378	578	681	5	\$642
50	63.56	27	241	327	10	\$88	365	468	8	\$314	572	672	5	\$611
55	69.02	19	237	317	8	28	359	456	8	\$200	563	658	5	\$556
60	77.63	12	230	301	5	110	340	436	7	18	548	636	5	\$452
Age at issue	Pre-mium	Cash 2nd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$40.34	\$38	\$165	\$267	15	\$133	\$387	\$537	10	\$486	\$691	\$782	5	\$771
25	40.64	35	164	264	15	\$122	386	536	10	\$480	690	781	5	\$768
30	41.14	32	163	262	15	\$100	385	533	10	\$468	688	778	5	\$763
35	41.93	27	161	257	15	\$61	383	529	10	\$447	657	776	5	\$751
40	43.20	23	160	254	14	18	382	524	10	\$411	655	772	5	\$744
45	45.36	17	159	248	11	13	381	518	10	\$346	651	765	5	\$721
50	49.48	12	159	242	8	14	379	507	10	\$221	644	753	5	\$679
55	56.22	7	160	234	5	111	378	495	9	19	635	737	5	\$604
60	66.73	1	163	228	4	11	375	476	8	18	619	711	5	\$459

1 Month.
NOTE.—3½% Modified Preliminary Term (20 Payment Life Basis); Full Reserve Al-
lowed at End of 4th Year.

AMERICAN LIFE REINSURANCE CO., Dallas, Texas

Accelerative Option.—Policy is non-participating.

Beneficiary.—Changeable at will.

Cash Values.—After three premiums, within 31 days after default. American 3½ % Modified Preliminary Term Reserve, with surrender charge up to 5th year not to exceed \$15 per \$1,000.

Change of Plan.—Higher premium form allowed at any time by payment of difference in premiums with interest at 6 % per annum.

Disability.—For varying extra premium rider will provide, prior to age 60 for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after acceptance of proof and continuing during disability to maturity, no reduction in insurance. Not issued on Term. Limit, \$25,000.

Dividends.—Policy is non-participating. Fully paid-up policies participate.

Double Indemnity.—For extra premium (\$1.50 per \$1,000) rider will provide, during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover military or naval service in time of war, aeronautic or submarine operations, bodily or mental infirmity, suicide, homicide, war, riot or insurrection, police duty, poison, death while intoxicated or violation of law. Limit, \$25,000.

Extended Insurance.—After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace.—31 days, without interest.

Incontestable.—After one year except for non-payment of premium and military or naval service in time of war within 5 years.

Limits.—Ages, 15-60, \$100,000; reinsures over \$10,000.

Loans.—After three premiums. Interest 6 % in advance.

Military Service.—Death from military or naval service in time of war within five years limits liability to premiums paid, unless extra premium paid.

Non-Forfeitable.—See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans." Fractional years premium increases values proportionately.

Paid-Up Values.—After three premiums, within 31 days after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect.—At once if binding receipt issued and application approved.

Premium Loans.—Automatic after two years. Interest 6 % in advance.

Reinstatement.—At any time, upon evidence of insurability and payment of arrears at 6 % per annum.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) at 3½ %, Limited (1-20 years) and Continuous (20 years certain) monthly Installments. Trust Fund and Installments certain participate in excess interest earned.† Commuted values with held unless otherwise directed.

Suicide.—Within one year limits liability to premiums paid.

Women.—No extra charge. Under 18, Endowments only. Limit, \$5,000. Waiver of premium disability granted if self-supporting. Double Indemnity granted.

†Present interest rate 5 %.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.			Cash or Loan	Pd. Up	Ext. Ins. Y. M.				Cash or Loan	Pd. Up	Ext. Ins. Y. M.				Cash or Loan	Pd. Up	Ext. Ins. Y.			
Ordinary Life	21	\$14.43	\$12	\$28	\$90 3	8		\$70	\$203 9	7				\$119	\$314 15	7				\$177	\$421 19				
	25	15.87	14	34	99 4	4		82	222 10	7				140	342 16	0				207	454 18				
	30	18.21	17	42	111 5	1		102	247 11	7				172	376 15	8				252	495 17				
	35	21.27	21	52	124 5	9		125	273 11	7				210	412 14	5				303	534 15				
	40	25.33	26	64	139 6	0		154	301 10	11				254	447 12	10				358	571 13				
	45	31.43	33	80	154 5	10		188	328 9	8				301	480 10	11				416	605 10				
	50	39.33	41	97	168 5	2		223	353 8	2				351	510 9	0				473	634 8				
20 Pay. Life	55	49.82	49	116	182 4	4		261	377 6	7				400	536 7	2				527	659 6				
	60	63.90	58	136	195 3	5		299	397 5	2				447	559 5	7				584	688 5				
	21	22 11	26	61	205 9	3		160	464 24	11				276	733 34	11				419	1000	Pd-			
	25	23 69	29	70	208 9	9		175	472 23	11				301	735 32	1				456	1000				
	30	26 28	32	79	213 10	2		196	478 22	0				337	739 28	6				508	1000				
	35	29 47	36	89	217 10	1		220	482 19	6				377	742 24	8				566	1000				
	40	33 62	41	101	220 9	5		247	486 16	9				420	742 20	11				627	1000				
20 Year End.	45	38.94	47	114	224 8	3		276	487 13	10				463	738 17	2				688	1000				
	50	45 81	53	127	224 6	9		303	483 11	0				503	731 13	7				747	1000				
	55	54 70	59	140	223 5	2		327	475 8	4				535	716 10	4				800	1000				
	60	66 89	65	153	222 3	10		347	465 6	1				557	695 7	6				850	1000				
	21	40 20	78	162	262 15	\$127		388	539 10	\$487				661	783 5	\$771				926	959 1	\$			
	25	40 50	77	161	260 15	\$116		387	537 10	\$481				660	781 5	\$769				926	958 1	\$			
	30	41 02	76	159	256 15	\$93		385	534 10	\$469				659	779 5	\$765				925	958 1	\$			
20 Year End.	35	41 83	74	158	253 15	\$55		384	530 10	\$449				657	777 5	\$757				925	957 1	\$			
	40	43 55	72	156	247 14	\$44		383	526 10	\$413				655	772 5	\$745				923	956 1	\$			
	45	46 45	71	156	243 11	\$40		382	519 10	\$348				651	766 5	\$722				921	953 1	\$			
	50	50 81	71	156	237 8	\$22		380	509 10	\$224				645	754 5	\$681				917	949 1	\$			
	55	57 59	71	157	230 5	\$10		378	495 9	\$19				635	738 5	\$605				911	943 1	\$			
	60	68 18	72	160	223 4	\$10		376	478 6	\$19				620	713 5	\$462				901	933 1	\$			

†Months.

NON-PARTICIPATING RATES PER \$1,000.

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age at Issue	†Monthly Income \$100 for 60 Mos.		†Monthly Income \$100 for 100 Mos.		*TERM RATES	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	20 Pay Life	Ord. Life	20 Pay Life	5 Year	10 Year
4.11	35.94	26.40	21.76	90.21	57.08	40.13	20	77.89	120.12	122.76	189.31	8.40	8.73
4.43	36.51	26.83	22.11	90.27	57.14	40.20	21	79.65	122.05	125.54	192.36	8.46	8.80
4.77	37.11	27.28	22.48	90.34	57.22	40.27	22	81.53	124.09	128.50	195.68	8.51	8.87
5.12	37.73	27.74	22.87	90.42	57.29	40.35	23	83.46	126.24	131.54	198.97	8.57	8.94
5.48	38.38	28.21	23.27	90.50	57.36	40.42	24	85.45	128.45	134.68	202.45	8.64	9.02
5.87	39.04	28.72	23.69	90.57	57.44	40.50	25	87.60	130.77	138.07	206.10	8.71	9.11
6.36	39.74	29.23	24.12	90.66	57.52	40.59	26	90.31	133.14	142.33	209.84	8.79	9.20
6.78	40.45	29.76	24.57	90.74	57.61	40.69	27	92.63	135.63	145.99	213.76	8.87	9.30
7.23	41.19	30.32	25.03	90.85	57.71	40.79	28	95.11	138.17	149.90	217.76	8.95	9.42
7.71	41.96	30.90	25.52	90.95	57.81	40.90	29	97.76	140.87	154.08	222.02	9.05	9.53
8.21	43.19	31.82	26.28	91.05	57.92	41.02	30	100.52	145.07	158.43	228.64	9.15	9.66
8.83	44.03	32.44	26.82	91.16	58.04	41.16	31	103.94	148.05	163.82	233.33	9.26	9.81
9.39	45.13	33.25	27.51	91.30	58.16	41.31	32	107.03	151.86	168.69	239.34	9.38	9.97
9.98	46.25	34.10	28.22	91.41	58.29	41.45	33	110.29	155.77	173.83	245.61	9.52	10.14
10.61	47.19	34.81	28.84	91.55	58.45	41.64	34	113.77	159.20	179.31	250.91	9.66	10.33
11.27	48.17	35.56	29.47	91.71	58.61	41.83	35	117.41	162.67	185.05	256.39	9.82	10.53
12.07	49.42	36.49	30.28	91.86	58.77	42.24	36	121.83	167.15	192.01	263.44	10.04	10.81
12.82	50.73	37.49	31.14	92.03	58.98	42.47	37	125.97	171.89	198.55	270.92	10.29	11.12
13.61	52.08	38.52	32.02	92.22	59.18	42.95	38	130.33	176.75	205.41	278.57	10.55	11.47
14.44	53.22	39.39	32.80	92.86	59.70	43.23	39	134.91	181.06	212.63	285.36	10.83	11.84
15.33	54.41	40.32	33.62	93.08	59.96	43.55	40	139.82	185.58	220.37	292.49	11.15	12.27
16.40	55.91	41.49	34.63	93.32	60.24	44.12	41	145.73	191.16	229.68	301.28	11.49	12.74
17.54	57.20	42.49	35.54	93.59	60.56	44.51	42	152.02	196.18	239.60	309.20	11.88	13.28
18.76	58.83	43.76	36.67	93.87	60.91	45.17	43	158.76	202.42	250.21	319.03	12.31	13.89
20.05	60.52	45.10	37.86	94.66	61.61	45.91	44	165.88	208.99	261.44	329.38	12.80	14.57
21.43	61.99	46.26	38.94	95.01	62.05	46.45	45	173.49	214.95	273.44	338.78	13.36	15.40
22.90	63.82	47.74	40.27	95.42	62.55	47.07	46	181.61	222.29	286.23	350.35	14.06	16.34
24.32	65.41	49.03	41.49	95.86	63.09	48.00	47	189.45	229.02	298.58	360.96	14.84	17.40
25.99	67.08	50.41	42.78	96.81	64.02	48.77	48	198.66	236.15	313.11	372.57	15.73	18.67
27.61	68.12	52.09	44.35	97.35	64.70	49.87	49	207.61	244.81	327.21	385.85	16.73	19.90
29.33	70.94	53.61	45.81	97.97	65.46	50.81	50	217.10	252.87	342.17	398.55	17.86	21.37
31.16	72.81	55.22	47.37	98.62	66.29	51.88	51	227.20	261.48	358.09	412.12	19.10	23.00
33.12	74.77	56.91	49.03	99.84	67.54	53.03	52	238.02	270.65	375.14	428.66	20.51	24.83
35.22	76.81	58.69	50.78	100.64	68.57	54.58	53	249.61	280.31	393.41	441.79	22.07	26.84
37.44	78.93	60.57	52.67	101.64	69.70	56.00	54	261.87	290.74	412.73	458.23	23.81	29.08
39.82	81.15	62.56	54.70	102.54	70.96	57.59	55	275.01	301.94	433.43	475.89	25.75	31.58
42.29	83.49	64.69	56.84	103.62	72.36	59.31	56	288.84	313.76	454.92	494.51	...	...
44.91	85.89	66.95	59.13	105.32	74.26	61.23	57	303.10	326.40	477.72	514.43	...	...
47.72	88.44	69.35	61.54	106.66	75.96	63.33	58	318.61	339.70	502.16	535.40	...	...
50.71	91.11	71.91	64.12	108.13	77.86	65.64	59	335.12	353.94	528.18	557.84	...	...
53.90	93.93	74.65	66.89	109.76	79.95	68.18	60	352.73	369.23	555.93	581.94	...	...

WITH DISABILITY (Waiver of Premium Only)

4.25	38.06	26.52	21.88	90.36	57.21	40.25	20	78.66	120.78	123.98	190.36	...	...
5.01	39.16	28.84	23.81	90.74	57.69	40.64	25	88.38	131.43	139.29	207.15	...	...
6.39	43.31	31.94	26.40	91.25	58.10	41.20	30	101.51	145.73	159.99	229.68	...	...
7.51	48.31	35.71	29.64	91.95	58.85	42.07	35	118.74	163.61	187.14	257.87	...	...
8.67	54.61	40.55	33.88	93.42	60.30	43.90	40	141.70	187.02	223.33	294.76	...	...
9.93	62.31	46.65	39.43	95.50	62.57	47.03	45	176.25	217.65	277.79	343.04	...	...
11.10	71.51	54.39	46.60	98.76	66.42	51.70	50	221.35	257.23	348.87	405.42	...	...
12.05	82.48	63.89	55.98	104.22	72.48	58.95	55	281.80	309.01	444.14	487.03	...	...

WITH DISABILITY (Waiver of Premium and \$10 Monthly Income)

5.16	38.14	28.03	23.12	90.60	57.53	40.64	20	83.21	126.98	133.08	202.75	...	...
6.07	41.41	30.49	25.17	91.01	57.95	41.10	25	93.67	138.23	149.89	220.74	...	...
7.02	45.77	33.75	27.91	91.56	58.55	41.77	30	107.66	153.28	172.30	244.78	...	...
8.96	50.94	37.65	31.25	92.33	59.42	42.82	35	125.98	171.66	201.64	273.97	...	...
9.40	57.37	42.60	35.61	93.93	61.09	45.02	40	150.35	195.67	240.62	312.05	...	...
10.02	65.08	48.73	41.52	96.23	63.71	48.71	45	186.70	228.10	298.69	363.94	...	...
11.69	74.09	56.98	49.19	99.91	68.38	54.03	50	234.30	270.18	374.77	431.32	...	...
12.40	85.83	67.24	59.32	106.50	75.36	62.09	55	298.55	325.71	477.63	520.43	...	...

Above rates adopted March 1, 1923.

*Non-renewable; 5 year convertible within 3 years, 10 year within 7 years.

†Commuted Values; 60 months \$5,520; 100 months \$8,700.

AMERICAN MUTUAL LIFE INS. CO., Lake Charles, La.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Full Preliminary Term reserve, with surrender charge up to 10th year, amount not stated.

Change of Plan. — Higher premium form allowed by payment of difference in premium at 6% compound interest, provided not less than difference in reserve. Practice of company to change to lower premium plan.

Disability. — Without extra charge policy provides, prior to age 60, for waiver of premiums and payment of face of policy in 20 annual installments. Not included in Term. Four-Fold policy provides for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning 60 days after proof and continuing during lifetime and continued disability; no reduction in insurance.

Dividends. — End of first year and annually thereafter. Options: (a) Cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ compound interest, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — Rider (\$1.50 per \$1,000) provides prior to age 60, for payment of double face of policy in event of accidental death. Not written on Term.

***Extended Insurance.** — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 20-55. Maximum net line, \$5,000; gives and accepts reinsurance; minimum policy, \$500.

***Loans.** — After three premiums. Interest 6%, in advance. Policy returned to owner after endorsement of loan thereon. Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans." Fractional Year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums, within 31 days after default. Participating on par. policies. With cash and loan values. Four-Fold and new 20 Pay. Life policies participate when fully paid up.

Policy in Effect. — Upon delivery of policy, and payment of premium while in good health.

Premium Loans. — May be made automatic, if requested; 6% interest. May be applied towards second premium on par. policies and third premium on non-participating policies.

Reinstatement. — At any time (if paid-up or extended insurance is still in force) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-25 years) and Continuous (20 years certain) annual or monthly installments. Trust Fund and Installments certain participate in excess interest earned under par. and non-par. policies. Commutable values may be withdrawn at any time, unless otherwise specified, except under Continuous Installments Options.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Disability not granted.

*Participating policies have non-forfeitable values after two years.

NON-PARTICIPATING RATES PER \$1,000.

(Disability Providing Waiver of Premium and Payment of Face of Policy in 20 Installments).

(American 3½% Reserve.)

Ord. Life (End. at \$5)	LIMITED PAY. LIFE				Age	ENDOWMENTS			TERM*	
	10 Pay	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	5 Year	10 Year
\$14.58	\$37.74	\$27.73	\$22.42	\$18.11	20	\$92.41	\$58.47	\$41.94	\$ 7.98	\$ 8.11
14.92	38.34	28.17	22.78	18.42	21	92.47	58.54	42.00	8.03	8.17
15.26	38.97	28.83	23.16	18.73	22	92.55	58.60	42.07	8.09	8.23
15.62	39.62	29.13	23.56	19.06	23	92.62	58.68	42.15	8.14	8.30
16.00	40.30	29.63	23.97	19.41	24	92.70	58.76	42.23	8.20	8.38
16.40	41.00	30.16	24.40	19.78	25	92.78	58.84	42.32	8.27	8.47
16.82	41.73	30.69	24.85	20.15	26	92.87	58.93	42.42	8.35	8.55
17.25	42.48	31.26	25.31	20.56	27	92.96	59.02	42.52	8.43	8.64
17.78	43.25	31.83	25.78	20.97	28	93.05	59.12	42.62	8.51	8.74
18.21	44.07	32.45	26.29	21.41	29	93.17	59.22	42.74	8.60	8.85
18.73	44.90	33.07	26.80	21.87	30	93.27	59.33	42.86	8.70	8.98
19.28	45.77	33.72	27.35	22.35	31	93.39	59.45	43.01	8.82	9.13
19.86	46.67	34.40	27.92	22.86	32	93.52	59.58	43.18	8.96	9.30
20.47	47.61	35.10	28.50	23.39	33	93.64	59.72	43.37	9.12	9.50
21.11	48.58	35.84	29.12	23.95	34	93.79	59.87	43.57	9.30	9.73
21.80	49.58	36.59	29.76	24.54	35	93.94	60.03	43.79	9.51	9.98
22.53	50.62	37.38	30.43	25.17	36	94.10	60.22	44.04	9.74	10.25
23.29	51.71	38.22	31.14	25.83	37	94.28	60.42	44.30	10.00	10.56
24.10	52.83	39.07	31.87	26.53	38	94.47	60.63	44.59	10.27	10.91
24.95	53.99	39.97	32.64	27.28	39	94.67	60.87	44.92	10.56	11.29
25.87	55.21	40.91	33.46	28.07	40	94.89	61.13	45.28	10.89	11.74
26.84	56.45	41.83	34.30	28.91	41	95.13	61.41	45.67	11.23	12.24
27.87	57.75	42.90	35.20	29.81	42	95.40	61.74	46.10	11.74	12.82
28.97	59.10	43.97	36.15	30.77	43	95.70	62.10	46.58	12.27	13.47
30.15	60.52	45.03	37.15	31.80	44	96.03	62.51	47.11	12.60	14.20
31.39	61.99	46.27	38.21	32.91	45	96.39	62.96	47.70	13.63	15.02
32.72	63.50	47.50	39.32		46	96.80	63.45	48.36	14.43	15.94
34.14	65.11	48.80	40.51		47	97.25	64.02	49.10	15.27	16.98
35.65	66.76	50.17	41.77		48	97.74	64.64	49.91	16.27	18.13
37.28	68.47	51.60	43.10		49	98.29	65.32	50.80	17.36	19.42
39.00	70.27	53.11	44.52		50	98.91	66.08	51.79	18.58	20.84
40.84	72.14	54.69	46.03		51	99.57	66.93	52.88	19.89	22.42
42.81	74.07	56.38	47.64		52	100.22	67.86	54.08	21.31	24.13
44.90	76.08	58.13	49.35		53	101.13	68.89	55.38	22.84	25.14
47.15	78.18	60.00	51.18		54	102.03	70.04	56.82	24.50	26.35
49.56	80.39	61.98	53.15		55	103.03	71.31	58.42	26.30	30.84
52.13	82.68	64.08	55.25		56	104.12	72.70	60.17		
54.90	85.08	66.31	57.51		57	105.32	74.26	62.11		
57.86	87.61	68.69	59.94		58	106.66	75.96	64.24		
61.04	90.26	71.23	62.55		59	108.13	77.86	66.58		
64.44	93.04	73.94	65.35		60	109.76	79.95	69.15		

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity, \$1.50 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
FOUR-FOLD. Includes income disability, double indemnity, automatic premium loan and participation when paid-up.				BENEFICIARY INSURANCE. 10% of policy payable if beneficiary dies during first year; 20% if death occurs between 2nd and 20th.			
10 Pay. Life.....	\$27.29	\$32.86	\$41.76	Premium	\$2.58	\$3.24	\$5.19
NEW 20-PAYMENT LIFE. Paid-up dividends and automatic premium loans.				SINGLE PREMIUM LIFE.			
Prem.	\$24.40	\$29.76	\$38.21	Premium	\$39.60	\$107.61	\$501.60
				Double Indemnity \$1.50 per \$1,000.			
				Term policies convertible within 4 and 8 years.			

AMERICAN MUTUAL LIFE INSURANCE CO.—Continued,

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Ord. Life	21	\$14.92	\$10.58	\$23.38	74 3 30	\$70.18	\$203 9 243	119.70	\$315 15 260	177.93	\$423 19 1	208 86	456 18 2	537 15 10
	25	16.40	13.34	23.83	85 3 255	83.12	223 10 295	141.19	343 16 66	208 86	456 18 2	537 15 10	612 11 1	761 5 1
	30	18.73	17.43	37.06	99 4 180	102.74	249 11 277	173 43	375 15 292	254 25	497 17 1	537 15 10	612 11 1	761 5 1
	35	21.80	22.22	47.10	114 5 71	126.79	276 11 293	212 17	415 14 230	306 18	537 15 10	612 11 1	761 5 1	943 1 1
	40	25.87	28.55	59.91	130 5 235	156.34	305 11 33	257 02	451 13 2	363 61	576 13 1	612 11 1	761 5 1	943 1 1
	45	31.39	36.45	75.71	148 5 211	190.41	334 9 314	306 56	485 11 52	424 91	612 11 1	761 5 1	943 1 1	943 1 1
	50	39.00	45.60	93.53	164 5 17	227.91	361 8 134	359 68	518 9 92	488 96	646 9 1	761 5 1	943 1 1	943 1 1
10 Pay. Life	55	49.56	56.00	113.71	180 4 105	269.12	387 6 309	416 69	551 7 206	560 24	686 7 1	761 5 1	943 1 1	943 1 1
	60	64.44	67.83	136.46	196 3 175	314.81	416 5 193	483.43	592 6 80	672.29	761 5 1	943 1 1	943 1 1	943 1 1
	21	\$38.34	73.85	140.05	445 24 163	343.28	1000 Pd-up							
	25	41.00	79.89	151.54	449 24 77	370.55	1000							
	30	44.90	88.65	168 19	453 23 23	410.03	1000							
	35	49.58	98.85	187 59	457 21 58	456.00	1000							
	40	55.21	110.48	209.76	460 18 267	508.49	1000							
15 Pay. Life	45	61.99	123.39	234.27	460 15 360	566.15	1000							
	50	70.27	136.54	259.22	457 13 39	626.92	1000							
	55	80.39	148.59	282 59	450 10 107	688.24	1000							
	60	93.04	157 97	301.67	438 7 254	746.98	1000							
	21	28.17	42.22	84.98	271 13 24	219.96	641 34 60	377 95	1000 Pd-up					
	25	30.16	46.12	92.72	275 13 215	238.71	644 31 332	410 03	1000					
	30	33.07	51.78	103.93	280 13 314	265.69	648 29 277	456 00	1000					
20 Pay. Life	35	36.59	58.33	116.93	286 13 152	296.73	651 25 140	508 49	1000					
	40	40.91	65.80	131.73	289 12 87	331.49	652 21 306	566 15	1000					
	45	46.07	74.11	147.95	291 10 197	367.98	650 18 89	626 92	1000					
	50	53.11	82.39	163.89	289 8 210	403.42	643 14 265	688 24	1000					
	55	61.98	89 83	178.22	284 6 223	434.72	632 11 153	746 98	1000					
	60	73.94	95 81	189.62	275 4 300	458 06	613 8 177	800 48	1000					
	21	22.78	26 80	58 13	185 8 124	159 85	465 24 336	276 45	731 34 364	418 69	1000 Pd-up			
25 Pay. Life	25	24.40	29 69	64 10	190 8 313	174 55	471 23 334	301 49	735 32 68	456 00	1000			
	30	26 80	33 89	72 76	196 9 119	195 67	477 21 360	337 09	739 28 188	508 49	1000			
	35	29 76	38 81	82 87	202 9 147	219 96	482 19 194	377 23	741 24 270	566 15	1000			
	40	33 46	44 53	94 57	207 8 325	247 22	485 16 281	420 12	741 20 342	626 92	1000			
	45	38 21	51 13	107 70	211 9 302	275 57	486 13 317	463 02	738 17 74	688 24	1000			
	50	44 51	58 01	120 96	213 6 162	302 78	482 11 3 1502	61 730 13	234 746 98	1000				
	55	53 15	64 93	134 00	213 5 9	327 31	475 8 137	535 31	716 10 142	800 48	1000			
60	65 35	71 95	146 62	213 3 269	347 18	464 6 47	556 89	695 7 191	849 97	1000				

			End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
10 Year End.	21	\$92 47	240 29	433 35	\$513 5 \$492	643 41	\$713 3 \$705	755 33	\$809 2 \$806	872 11	\$903 1 4	902 1 4	901 1 4	901 1 4
	25	92 78	239 11	432 34	512 5 \$489	642 70	711 3 \$704	754 80	808 2 \$805	871 82	902 1 4	901 1 4	901 1 4	901 1 4
	30	93 27	237 35	430 83	510 5 \$485	641 58	710 3 \$702	753 97	807 2 \$803	871 35	901 1 4	901 1 4	901 1 4	901 1 4
	35	93 94	235 20	428 93	508 5 \$480	640 11	708 3 \$699	752 86	806 2 \$802	870 71	901 1 4	901 1 4	901 1 4	901 1 4
	40	94 89	232 53	426 47	504 5 \$471	638 14	706 3 \$695	751 31	804 2 \$799	869 80	900 1 4	900 1 4	900 1 4	900 1 4
	45	96 39	229 29	423 26	500 5 \$457	635 31	703 3 \$688	749 01	802 2 \$796	868 39	899 1 4	899 1 4	899 1 4	899 1 4
	50	98 91	224 92	418 35	494 5 \$431	630 67	697 3 \$675	745 14	798 2 \$787	865 98	896 1 4	896 1 4	896 1 4	896 1 4
15 Year End.	55	103 03	218 86	410 95	483 5 \$387	623 34	689 3 \$654	738 93	791 2 \$775	862 08	892 1 4	892 1 4	892 1 4	892 1 4
	60	109 76	210 40	399 79	468 5 \$309	611 74	675 3 \$616	728 93	779 2 \$753	855 65	886 1 4	886 1 4	886 1 4	886 1 4
	21	58 54	134 71	249 50	347 10 \$278	374 29	489 8 \$447	588 35	697 5 \$682	910 43	942 1 4	942 1 4	942 1 4	942 1 4
	25	58 84	133 44	248 29	345 10 \$273	373 17	487 8 \$443	587 42	695 5 \$680	910 16	942 1 4	942 1 4	942 1 4	942 1 4
	30	59 33	131 60	246 53	342 10 \$263	371 51	484 8 \$436	586 01	693 5 \$676	909 68	941 1 4	941 1 4	941 1 4	941 1 4
	35	60 03	129 45	244 45	339 10 \$247	369 49	481 8 \$425	584 18	690 5 \$670	909 00	941 1 4	941 1 4	941 1 4	941 1 4
	40	61 13	127 00	242 11	335 10 \$220	367 17	477 8 \$406	581 86	688 5 \$660	907 96	939 1 4	939 1 4	939 1 4	939 1 4
20 Year End.	45	62 96	124 42	239 58	329 10 \$170	364 30	470 8 \$371	578 33	682 5 \$643	906 24	937 1 4	937 1 4	937 1 4	937 1 4
	50	66 08	121 34	235 98	321 10 \$79	359 75	461 8 \$306	572 44	671 5 \$612	903 25	935 1 4	935 1 4	935 1 4	935 1 4
	55	71 31	117 59	231 08	309 8 1175	353 05	449 8 \$189	563 11	659 5 \$557	898 27	930 1 4	930 1 4	930 1 4	930 1 4
	60	79 95	113 35	224 84	294 5 1261	343 71	430 7 1222	548 89	637 5 \$455	890 04	921 1 4	921 1 4	921 1 4	921 1 4
	21	42 00	83 24	159 88	258 15 \$123	387 68	539 10 \$487	661 17	783 5 \$771	926 20	959 1 4	959 1 4	959 1 4	959 1 4
	25	42 32	82 01	158 71	256 15 \$111	386 63	537 10 \$481	660 29	781 5 \$769	925 90	958 1 4	958 1 4	958 1 4	958 1 4
	30	42 86	80 30	157 13	253 15 \$89	385 17	534 10 \$469	658 93	779 5 \$765	925 38	958 1 4	958 1 4	958 1 4	958 1 4
25 Year End.	35	43 79	78 47	155 54	249 15 \$50	383 75	530 10 \$449	657 30	777 5 \$757	924 57	951 1 4	951 1 4	951 1 4	951 1 4
	40	45 28	76 75	154 34	245 14 172	382 78	526 10 \$413	655 02	772 5 \$745	923 30	956 1 4	956 1 4	956 1 4	956 1 4
	45	47 70	75 52	153 92	240 10 1340	381 68	519 10 \$348	651 22	766 5 \$722	921 09	953 1 4	953 1 4	953 1 4	953 1 4
	50	51 79	74 70	153 87	234 8 131	379 93	509 10 \$224	644 91	754 5 \$681	917 33	949 1 4	949 1 4	949 1 4	949 1 4
	55	58 42	74 68	154 87	227 5 1283	378 00	495 9 1275	635 21	738 5 \$605	911 07	943 1 4	943 1 4	943 1 4	943 1 4
	60	69 15	76 10	157 70	220 4 16	375 77	478 6 1255	619 68	712 5 \$461	900 96	932 1 4	932 1 4	932 1 4	932 1 4
	21	42 00	83 24	159 88	258 15 \$123	387 68	539 10 \$487	661 17	783 5 \$771	926 20	959 1 4	959 1 4	959 1 4	959 1 4

†Days.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 15th year, not exceeding \$25 per \$1,000. Payment of cash values may be deferred 60 days.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums at compound interest. Practice to change to lower premium form by straight transfer.

Disability. — For varying extra premium, policy will provide, prior to age 60, (a) for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance; (b) waiver of premiums only. Waiver of premium only on Term. Agreements do not cover death from aeronautic or submarine operations, war, riot, insurrection, violation of law, military, naval or police service. Limit \$25,000, reinsuring over \$5,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, disease, aeronautic or submarine operations, war, riot or insurrection. Limit \$25,000, reinsuring all.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premiums and service in time of war within ten years.

Limits. — Life, ages, 18-60; endowments, 15-60; term, 20-60. \$100,000; reinsures over \$5,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days (except to pay premiums). Policy returned to owner after endorsement of loan thereon.

Military Service. — Death within ten years from service in time of war or within six months thereafter as result of such service, limits liability to premiums paid, with 4% interest per annum.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash but not loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic if requested. Interest 6%.

Reinstatement. — At any time (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-25 years) and Continuous Monthly Installments (240 months). Payments made annually, semi-annually (\$50.40), quarterly (\$25.30), or monthly (\$8.45). Trust fund and Installments certain participate in excess interest earned.† Commutable values may not be withdrawn unless insured has given consent.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — All except Term. No extra charge. Double indemnity granted. Disability granted if single and self-supporting. Limit, \$2,500.

†Present interest rate not determined.

FLAT AND DISABILITY INCOME NON-PAR. RATES PER \$1,000.

(American 3½% Reserve.)

Age at Issue	ORD. LIFE		10 PAY. LIFE		15 PAY. LIFE		20 PAY. LIFE		50% Reduction After 19 Years		20 YEAR END.		Liberty Bond End. 65		10 Year Conv. Term	Installment Income.*
	Flat	With Dis.	Flat	With Dis.	Flat	With Dis.	Flat	With Dis.	Flat	With Dis.	Flat	With Dis.	Flat	With Dis.		
20	15.23	16.38	37.33	39.60	27.66	29.44	22.95	24.50	18.48	19.63	42.31	43.06	16.32	17.47	10.70	26.71
21	15.56	16.75	37.92	40.36	28.10	29.92	23.33	24.91	18.85	20.01	42.36	43.15	16.75	17.94	10.77	27.29
22	15.91	17.14	38.54	41.06	28.57	30.43	23.71	25.33	19.23	20.46	42.43	43.25	17.21	18.44	10.85	27.91
23	16.28	17.54	39.17	41.74	29.05	30.95	24.11	25.76	19.62	20.88	42.51	43.37	17.70	18.96	10.94	28.56
24	16.67	17.97	39.81	42.44	29.54	31.47	24.54	26.22	20.03	21.35	42.59	43.49	18.22	19.52	11.02	29.24
25	17.06	18.41	40.52	43.17	30.07	32.02	24.97	26.68	20.48	21.83	42.66	43.61	18.75	20.13	11.12	29.92
26	17.49	18.89	41.24	43.93	30.60	32.59	25.43	27.17	20.94	22.34	42.75	43.74	19.38	20.78	11.22	30.68
27	17.94	19.38	41.98	44.70	31.16	33.19	25.90	27.67	21.41	22.85	42.85	43.88	20.02	21.46	11.34	31.47
28	18.41	19.90	42.74	45.50	31.74	33.79	26.40	28.20	21.91	23.40	42.96	44.04	20.70	22.19	11.46	32.29
29	18.90	20.44	43.53	46.33	32.34	34.43	26.91	28.74	22.43	23.97	43.06	44.20	21.43	22.97	11.59	33.13
30	19.42	21.01	44.36	47.19	32.96	35.07	27.44	29.30	22.99	24.58	43.19	44.39	22.23	23.82	11.74	34.06
31	19.98	21.62	45.22	48.00	33.62	35.77	28.00	29.89	23.57	25.21	43.33	44.59	23.08	24.72	11.90	35.04
32	20.55	22.25	46.11	49.01	34.29	36.46	28.57	30.49	24.16	25.86	43.48	44.81	24.00	25.70	12.08	36.04
33	21.16	22.92	47.03	49.97	34.99	37.20	29.18	31.12	24.80	26.58	43.63	45.04	25.00	26.76	12.26	37.11
34	21.81	23.63	47.98	50.96	35.72	37.96	29.81	31.78	25.47	27.29	43.82	45.31	26.08	27.90	12.47	38.25
35	22.50	24.38	48.98	51.99	36.49	38.77	30.48	32.48	26.17	28.05	44.02	45.60	27.25	29.13	12.70	39.46
36	23.22	25.17	50.00	53.05	37.27	39.59	31.16	33.20	26.90	28.85	44.23	45.95	28.54	30.49	12.96	40.73
37	23.98	26.01	51.08	54.16	38.11	40.45	31.88	33.96	27.69	29.72	44.48	46.35	29.94	31.97	13.25	42.06
38	24.79	26.91	52.19	55.31	38.97	41.35	32.64	34.76	28.50	30.62	44.74	46.76	31.45	33.60	13.57	43.43
39	25.65	27.86	53.34	56.50	39.86	42.27	33.43	35.59	29.36	31.57	45.04	47.19	33.17	35.38	13.92	44.90
40	26.56	28.86	54.55	57.74	40.82	43.27	34.28	36.49	30.28	32.58	45.39	47.68	35.04	37.34	14.45	46.39
41	27.53	29.93	55.78	59.02	41.79	44.27	35.15	37.47	31.23	33.63	45.75	48.15	37.12	39.52	15.01	48.29
42	28.51	31.04	57.07	60.33	42.82	45.34	36.08	38.51	32.24	34.74	46.17	48.69			15.65	50.06
43	29.64	32.25	58.43	61.71	43.90	46.46	37.07	39.63	33.31	35.92	46.62	49.27			16.38	51.99
44	30.80	33.53	59.82	63.11	45.03	47.62	38.10	40.80	34.44	37.17	47.15	49.94			17.18	54.02
45	32.04	34.91	61.29	64.60	46.21	48.85	39.20	42.01	35.65	38.52	47.72	50.66			18.09	56.20
46	33.35	36.35	62.82	66.14	47.47	50.27	40.35	43.34	36.93	39.95	48.36	51.45			19.10	58.50
47	34.75	37.89	64.40	67.74	48.77	51.75	41.58	44.73	38.28	41.42	49.08	52.33			20.28	60.99
48	36.24	39.55	66.05	69.39	50.15	53.32	42.88	46.20	39.71	43.02	49.88	53.30			21.57	63.56
49	37.83	41.33	67.77	71.12	51.61	54.99	44.27	47.77	41.24	44.74	50.77	54.38			23.02	66.35
50	39.54	43.21	69.58	72.93	53.15	56.76	45.74	49.44	42.86	46.56	51.75	55.56			24.62	69.35
51	41.35	45.28	71.47	74.75	54.77	58.65	47.32	51.27	44.59	48.52	52.85	56.89			26.42	72.53
52	43.27	47.44	73.42	77.32	56.47	60.61	49.00	53.20	46.41	50.58	54.04	58.33			28.40	75.90
53	45.32	49.77	75.46	79.67	58.27	62.71	50.77	55.22	48.36	52.81	55.38	59.93			30.60	79.49
54	47.53	52.27	77.59	82.20	60.18	64.92	52.69	57.44	50.44	55.15	56.84	61.67			33.05	83.37
55	49.87	54.92	79.83	84.89	62.20	67.26	54.74	59.79	52.65	57.70	58.47	63.62			35.78	87.47
56	52.36	57.77	82.16	87.68	64.35	69.73	56.93	62.31	55.01	60.25						91.84
57	55.04	60.44	84.60	90.32	66.65	72.31	59.27	65.03	57.53	62.21						96.50
58	57.89	63.31	87.17	93.07	69.07	75.07	61.80	68.23	60.23	64.37						101.54
59	60.95	66.37	89.86	95.91	71.66	77.92	64.50	71.12	63.12	66.74						106.91
60	64.22	69.71	92.71	98.84	74.43	80.83	67.43	74.31	66.21	69.35						112.64

Premiums returned age 65, or other options, viz. at age 35; Income 10 yrs. certain \$73.45; Annuity \$80.05; \$1,112 in 20 installments; \$950 in 10 installments; policy paid-up end of 26 years.

Extra rates for Double Indemnity \$2.00 per \$1,000.

*10 for 240 months.

Above rates adopted August, 1918. For small extra premium Waiver of Premium clause will be inserted.

†Convertible as of original age within 5 years or as of attained age within 8 years. Convertible as of attained age after 8 years upon evidence of insurability.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				CONTINUOUS MONTHLY INCOME			
(Without Disability)				Extra Premium to make Monthly Income Continuous.			

\$5,000 WHOLE LIFE.

Premium..... \$75.51 \$99.56 \$141.76
 With Dis. Inc.... 82.26 108.96 156.11

ENDOWMENTS.

10 Year..... \$93.05 \$93.97 \$96.18
 15 Year..... 59.16 60.26 63.13

EDUCATIONAL. \$20 for 48 months.

8 Year End.... \$118.24 \$119.83 \$123.23
 13 Year End.... 72.08 73.99 78.87
 18 Year End.... 53.16 55.71 62.88
 Also issued to mature in 9, 10, 11, 12, 14, 15, 16 or 17 years.

ADDITIONAL PREMIUMS necessary to make Limited Payment Policies Mature as Endowment.

10 Payment..... 11 8 6
 15 Payment..... 12 9 6
 20 Payment..... 13 9 6

Whole Life..... \$ 5.31 \$ 4.13 \$ 2.82

Convertible Term. Expiring at Specified Age Convertible within 5 years Convertible after 5 years upon evidence of insurability. Non-forfeitable values up to 20th year.

Age 60..... \$12.14 \$14.30 \$.....
 Age 70..... 14.55 18.19 24.56

QUADRUPLE BENEFIT. 20 Payment Life Without Disability. \$32.70 \$39.69 \$50.63
 With Dis. Income.. 34.51 41.83 53.77

Options end of 20 years, Age 35, Annual Paid-up Additions being \$17.50; Cash Value \$754; Paid-up Policy of \$1,332, no evidence of good health required; Cash \$188 and Paid-up for \$188; continue premiums for 4 years and endowment \$1,017. At end of 15th year may be exchanged for \$1000 paid-up.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.
Whole Life	21	\$15.56	\$21	\$68 2 290	\$65	\$189 8 304	\$119	\$315 15 221	\$177	\$422 19 78			
	25	17.06	25	75 3 74	77	209 9 361	140	341 16 17	207	454 18 187			
	30	19.42	31	84 3 281	97	236 11 14	172	376 15 238	252	495 17 12			
	35	22.50	39	94 4 84	120	264 11 89	210	413 14 178	303	534 15 47			
	40	26.56	49	108 4 230	149	294 10 234	254	448 12 310	358	571 13 3			
	45	32.04	65	127 4 285	183	322 9 176	301	481 10 349	416	605 10 315			
	50	39.54	82	144 4 158	215	348 8 11	351	510 9 4	473	633 8 304			
20 Pay. Life	55	49.87	101	161 3 296	256	372 6 187	400	536 7 78	527	658 6 351			
	60	44.22	121	176 3 32	294	393 5 36	447	558 5 232	584	687 5 100			
	21	\$23.33	\$49	\$156 6 327	\$155	\$451 24 32	\$276	\$731 34 364	\$419	\$1000 Pd-up			
	25	24.97	55	163 7 172	170	458 23 90	301	735 32 68	456	1000 "			
	30	27.44	64	172 8 22	191	465 21 174	337	739 28 188	508	1000 "			
	35	30.48	74	180 8 123	215	471 19 52	377	742 24 270	566	1000 "			
	40	34.28	86	188 9 21	242	476 16 171	420	742 20 342	627	1000 "			
W.L. Red. Prem. After 19th Yr.	45	39.20	99	194 7 74	271	478 13 233	463	738 17 75	688	1000 "			
	50	45.74	112	198 5 362	298	475 10 303	503	730 13 235	747	1000 "			
	55	54.74	125	199 4 256	322	463 8 88	535	717 10 142	800	1000 "			
	21	\$18.85	\$32	\$103 4 139	\$102	\$298 15 0	\$185	\$489 24 134	\$258	\$629 28 16			
	25	20.48	37	109 4 293	117	315 15 275	209	509 23 114	291	652 26 48			
	30	22.99	43	117 5 116	138	336 15 300	244	536 21 153	339	681 23 180			
	35	26.17	54	131 5 346	164	359 14 357	286	563 19 40	394	710 20 261			
20 Year End.	40	30.28	67	146 6 98	194	381 13 174	333	588 16 203	454	735 17 329			
	45	35.65	82	161 6 3	227	400 11 213	382	610 13 333	517	764 15 54			
	50	42.88	98	173 5 97	261	416 9 187	432	627 11 120	579	787 12 183			
	55	52.65	115	183 4 116	294	427 7 178	477	639 8 337	637	806 9 356			
	60	66.21	131	191 3 127	324	433 5 246	515	644 6 277	694	825 7 231			
			Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.		

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.
Whole Life	21	\$15.56	\$21	\$68 2 290	\$65	\$189 8 304	\$119	\$315 15 221	\$177	\$422 19 78			
	25	17.06	25	75 3 74	77	209 9 361	140	341 16 17	207	454 18 187			
	30	19.42	31	84 3 281	97	236 11 14	172	376 15 238	252	495 17 12			
	35	22.50	39	94 4 84	120	264 11 89	210	413 14 178	303	534 15 47			
	40	26.56	49	108 4 230	149	294 10 234	254	448 12 310	358	571 13 3			
	45	32.04	65	127 4 285	183	322 9 176	301	481 10 349	416	605 10 315			
	50	39.54	82	144 4 158	215	348 8 11	351	510 9 4	473	633 8 304			
20 Pay. Life	55	49.87	101	161 3 296	256	372 6 187	400	536 7 78	527	658 6 351			
	60	44.22	121	176 3 32	294	393 5 36	447	558 5 232	584	687 5 100			
	21	\$23.33	\$49	\$156 6 327	\$155	\$451 24 32	\$276	\$731 34 364	\$419	\$1000 Pd-up			
	25	24.97	55	163 7 172	170	458 23 90	301	735 32 68	456	1000 "			
	30	27.44	64	172 8 22	191	465 21 174	337	739 28 188	508	1000 "			
	35	30.48	74	180 8 123	215	471 19 52	377	742 24 270	566	1000 "			
	40	34.28	86	188 9 21	242	476 16 171	420	742 20 342	627	1000 "			
W.L. Red. Prem. After 19th Yr.	45	39.20	99	194 7 74	271	478 13 233	463	738 17 75	688	1000 "			
	50	45.74	112	198 5 362	298	475 10 303	503	730 13 235	747	1000 "			
	55	54.74	125	199 4 256	322	463 8 88	535	717 10 142	800	1000 "			
	21	\$18.85	\$32	\$103 4 139	\$102	\$298 15 0	\$185	\$489 24 134	\$258	\$629 28 16			
	25	20.48	37	109 4 293	117	315 15 275	209	509 23 114	291	652 26 48			
	30	22.99	43	117 5 116	138	336 15 300	244	536 21 153	339	681 23 180			
	35	26.17	54	131 5 346	164	359 14 357	286	563 19 40	394	710 20 261			
20 Year End.	40	30.28	67	146 6 98	194	381 13 174	333	588 16 203	454	735 17 329			
	45	35.65	82	161 6 3	227	400 11 213	382	610 13 333	517	764 15 54			
	50	42.88	98	173 5 97	261	416 9 187	432	627 11 120	579	787 12 183			
	55	52.65	115	183 4 116	294	427 7 178	477	639 8 337	637	806 9 356			
	60	66.21	131	191 3 127	324	433 5 246	515	644 6 277	694	825 7 231			
			Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.		

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.
Whole Life	21	\$15.56	\$21	\$68 2 290	\$65	\$189 8 304	\$119	\$315 15 221	\$177	\$422 19 78			
	25	17.06	25	75 3 74	77	209 9 361	140	341 16 17	207	454 18 187			
	30	19.42	31	84 3 281	97	236 11 14	172	376 15 238	252	495 17 12			
	35	22.50	39	94 4 84	120	264 11 89	210	413 14 178	303	534 15 47			
	40	26.56	49	108 4 230	149	294 10 234	254	448 12 310	358	571 13 3			
	45	32.04	65	127 4 285	183	322 9 176	301	481 10 349	416	605 10 315			
	50	39.54	82	144 4 158	215	348 8 11	351	510 9 4	473	633 8 304			
20 Pay. Life	55	49.87	101	161 3 296	256	372 6 187	400	536 7 78	527	658 6 351			
	60	44.22	121	176 3 32	294	393 5 36	447	558 5 232	584	687 5 100			
	21	\$23.33	\$49	\$156 6 327	\$155	\$451 24 32	\$276	\$731 34 364	\$419	\$1000 Pd-up			
	25	24.97	55	163 7 172	170	458 23 90	301	735 32 68	456	1000 "			
	30	27.44	64	172 8 22	191	465 21 174	337	739 28 188	508	1000 "			
	35	30.48	74	180 8 123	215	471 19 52	377	742 24 270	566	1000 "			
	40	34.28	86	188 9 21	242	476 16 171	420	742 20 342	627	1000 "			
W.L. Red. Prem. After 19th Yr.	45	39.20	99	194 7 74	271	478 13 233	463	738 17 75	688	1000 "			
	50	45.74	112	198 5 362	298	475 10 303	503	730 13 235	747	1000 "			
	55	54.74	125	199 4 256	322	463 8 88	535	717 10 142	800	1000 "			
	21	\$18.85	\$32	\$103 4 139	\$102	\$298 15 0	\$185	\$489 24 134	\$258	\$629 28 16			
	25	20.48	37	109 4 293	117	315 15 275	209	509 23 114	291	652 26 48			
	30	22.99	43	117 5 116	138	336 15 300	244	536 21 153	339	681 23 180			
	35	26.17	54	131 5 346	164	359 14 357	286	563 19 40	394	710 20 261			
20 Year End.	40	30.28	67	146 6 98	194	381 13 174	333	588 16 203	454	735 17 329			
	45	35.65	82	161 6 3	227	400 11 213	382	610 13 333	517	764 15 54			
	50	42.88	98	173 5 97	261	416 9 187	432	627 11 120	579	787 12 183			
	55	52.65	115	183 4 116	294	427 7 178	477	639 8 337	637	806 9 356			
	60	66.21	131	191 3 127	324	433 5 246	515	644 6 277	694	825 7 231			
			Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.		

NOTE.—Values after three premiums.

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.
Whole Life	21	\$15.56	\$21	\$68 2 290	\$65	\$189 8 304							

AMERICAN NATIONAL INSURANCE CO., Galveston, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will. Practice of company to allow applicant to select irrevocable beneficiary.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (III. Std.) reserve, with surrender charge up to the 20th year not to exceed 20% of the reserve or \$25 per \$1,000 whichever is less. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher premium form.

Disability. — For extra premium (\$.50 per \$1,000) all but Joint Life Policies will provide, prior to age 60, for payment of 20 annual installments, \$68 per \$1,000. For varying extra premium policy provides prior to age 60, (65 on Life Income) for waiver of premium and monthly income of \$10 per \$1,000, beginning six months after proofs and continuing during disability until maturity; Life Income policies provide for disability income after maturity; no reduction in insurance. Limit, \$25,000. Agreements do not cover war service.

Dividends. — Policy is non-participating. Issues a 20 Payment Life Policy with guaranteed coupons. See description on following page.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover war service. Limit, \$25,000. Female risk, \$2.00 per \$1,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values but practice to grant cash values.

Grace. — One month, without interest.

Incontestable. — After two years except for non-payment of premium.

Limits. — Ordinary Department. Ages 10-60, except Ordinary Life, 15-65. No fixed amount; reinsures over: 10-14, \$1,000 (20 Pay. Life \$2,000); 15-17, \$2,500; 18-20, \$5,000; 21-55, \$15,000; 56-60, \$10,000; 61-65, \$1,000; accepts coinsurance; minimum policy, \$1,000.

Loans. — After three premiums, Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values but practice to grant cash value.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — After three premiums, may be made automatic. Interest 6%.

Reinstatement. — At any time (if indebtedness does not exceed loan value) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25), or Continuous (20 certain), annual installment. Commutable values may not be withdrawn unless insured has given consent.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Double indemnity and disability granted if single and self-supporting. Limits, 14-55, \$2,500.

NON-PARTICIPATING RATES PER \$1,000. (Without Disability.)

American 3¼% Reserve.

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	*Monthly Income \$100 Cash and						End 65	\$20 Pay. Life Coupon
	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		\$20 for 180 Mos.			\$10 for 180 Mos.				
								Ord. Life	20 Pay. Life	20 Yr. End	Ord. Life	20 Pay. Life	20 Yr. End		
13 30	\$ 35.15	\$ 25.85	\$ 21.30	\$ 92.15	\$ 53.20	\$ 41.70	10-15	\$ 39.40	\$ 62.05	\$ 121.40	\$ 20.45	\$ 32.15	\$ 62.57	\$ 15.40	\$ 26.35
13 40	\$ 35.65	\$ 26.10	\$ 21.55	\$ 92.20	\$ 53.25	\$ 41.75	16	\$ 39.95	\$ 62.80	\$ 121.55	\$ 20.75	\$ 32.55	\$ 62.94	\$ 15.75	\$ 27.25
14 00	\$ 36.15	\$ 26.35	\$ 21.90	\$ 92.25	\$ 53.30	\$ 41.80	17	\$ 40.50	\$ 63.80	\$ 121.70	\$ 21.20	\$ 33.05	\$ 63.00	\$ 16.15	\$ 27.65
14 10	\$ 36.65	\$ 26.60	\$ 22.20	\$ 92.30	\$ 53.35	\$ 41.85	18	\$ 41.55	\$ 64.70	\$ 121.85	\$ 21.55	\$ 33.50	\$ 63.06	\$ 16.55	\$ 28.05
14 20	\$ 37.20	\$ 27.35	\$ 22.55	\$ 92.35	\$ 53.40	\$ 41.90	19	\$ 42.45	\$ 65.70	\$ 121.95	\$ 22.00	\$ 34.05	\$ 63.15	\$ 17.00	\$ 28.45
14 30	\$ 37.75	\$ 27.75	\$ 22.90	\$ 92.40	\$ 53.45	\$ 41.95	20	\$ 43.15	\$ 66.70	\$ 122.10	\$ 22.40	\$ 34.55	\$ 63.20	\$ 17.45	\$ 28.90
15 10	\$ 38.30	\$ 28.15	\$ 23.20	\$ 92.45	\$ 53.50	\$ 42.00	21	\$ 44.05	\$ 67.80	\$ 122.25	\$ 22.85	\$ 35.00	\$ 63.30	\$ 17.90	\$ 29.30
15 30	\$ 38.95	\$ 28.60	\$ 23.60	\$ 92.50	\$ 53.55	\$ 42.05	22	\$ 45.20	\$ 68.75	\$ 122.40	\$ 23.45	\$ 35.60	\$ 63.35	\$ 18.40	\$ 29.80
15 45	\$ 39.00	\$ 29.10	\$ 24.00	\$ 92.55	\$ 53.60	\$ 42.10	23	\$ 46.20	\$ 69.90	\$ 122.55	\$ 23.95	\$ 36.20	\$ 63.45	\$ 18.95	\$ 30.25
16 20	\$ 40.15	\$ 29.60	\$ 24.40	\$ 92.70	\$ 53.75	\$ 42.30	24	\$ 47.25	\$ 71.10	\$ 122.85	\$ 24.50	\$ 36.80	\$ 63.50	\$ 19.50	\$ 30.80
16 35	\$ 41.00	\$ 30.15	\$ 24.85	\$ 92.75	\$ 53.80	\$ 42.35	25	\$ 48.55	\$ 72.45	\$ 123.15	\$ 25.15	\$ 37.50	\$ 63.75	\$ 20.10	\$ 31.30
17 05	\$ 41.70	\$ 30.65	\$ 25.30	\$ 92.85	\$ 53.90	\$ 42.40	26	\$ 49.70	\$ 73.70	\$ 123.45	\$ 25.75	\$ 38.20	\$ 63.90	\$ 20.75	\$ 31.85
17 50	\$ 42.45	\$ 31.25	\$ 25.75	\$ 92.95	\$ 54.00	\$ 42.50	27	\$ 51.05	\$ 75.00	\$ 123.70	\$ 26.45	\$ 38.85	\$ 64.05	\$ 21.45	\$ 32.40
17 95	\$ 43.20	\$ 31.80	\$ 26.25	\$ 93.05	\$ 54.10	\$ 42.60	28	\$ 52.55	\$ 76.45	\$ 124.00	\$ 27.10	\$ 39.60	\$ 64.20	\$ 22.15	\$ 33.00
18 45	\$ 44.05	\$ 32.40	\$ 26.75	\$ 93.15	\$ 54.20	\$ 42.70	29	\$ 53.90	\$ 77.90	\$ 124.30	\$ 27.90	\$ 40.35	\$ 64.35	\$ 22.95	\$ 33.60
19 00	\$ 44.55	\$ 33.05	\$ 27.30	\$ 93.25	\$ 54.30	\$ 42.85	30	\$ 55.40	\$ 79.50	\$ 124.75	\$ 28.70	\$ 41.20	\$ 64.55	\$ 23.80	\$ 34.25
19 55	\$ 45.75	\$ 33.70	\$ 27.85	\$ 93.35	\$ 54.40	\$ 43.00	31	\$ 57.00	\$ 81.10	\$ 125.15	\$ 29.55	\$ 42.00	\$ 64.80	\$ 24.65	\$ 34.90
20 10	\$ 46.65	\$ 34.35	\$ 28.45	\$ 93.50	\$ 54.55	\$ 43.15	32	\$ 58.40	\$ 82.85	\$ 125.60	\$ 30.35	\$ 42.90	\$ 65.00	\$ 25.60	\$ 35.70
20 75	\$ 47.00	\$ 35.10	\$ 29.05	\$ 93.60	\$ 54.70	\$ 43.30	33	\$ 60.45	\$ 84.60	\$ 126.05	\$ 31.35	\$ 43.85	\$ 65.25	\$ 26.60	\$ 36.30
21 40	\$ 48.55	\$ 35.80	\$ 29.65	\$ 93.75	\$ 54.85	\$ 43.45	34	\$ 62.35	\$ 86.35	\$ 126.50	\$ 32.30	\$ 44.70	\$ 65.50	\$ 27.75	\$ 37.05
22 10	\$ 49.55	\$ 36.55	\$ 30.30	\$ 93.90	\$ 55.00	\$ 43.65	35	\$ 64.45	\$ 88.25	\$ 127.05	\$ 33.35	\$ 45.70	\$ 65.80	\$ 28.90	\$ 37.80
22 80	\$ 50.60	\$ 37.35	\$ 31.00	\$ 94.10	\$ 55.20	\$ 43.90	36	\$ 66.45	\$ 90.30	\$ 127.60	\$ 34.45	\$ 46.75	\$ 66.15	\$ 30.15	\$ 38.60
23 55	\$ 51.70	\$ 38.20	\$ 31.70	\$ 94.25	\$ 55.40	\$ 44.15	37	\$ 68.90	\$ 92.30	\$ 128.50	\$ 35.55	\$ 47.80	\$ 66.55	\$ 31.55	\$ 39.45
24 40	\$ 52.80	\$ 39.05	\$ 32.45	\$ 94.45	\$ 55.60	\$ 44.40	38	\$ 71.10	\$ 94.50	\$ 129.25	\$ 36.80	\$ 48.95	\$ 66.95	\$ 33.00	\$ 40.35
25 25	\$ 53.95	\$ 39.95	\$ 33.25	\$ 94.55	\$ 55.85	\$ 44.70	39	\$ 73.55	\$ 96.80	\$ 131.10	\$ 38.10	\$ 50.15	\$ 67.35	\$ 34.55	\$ 41.30
26 15	\$ 55.15	\$ 40.90	\$ 34.10	\$ 94.75	\$ 56.10	\$ 45.05	40	\$ 75.15	\$ 99.30	\$ 131.15	\$ 39.45	\$ 51.40	\$ 67.90	\$ 36.25	\$ 42.25
27 15	\$ 56.40	\$ 41.85	\$ 34.95	\$ 95.10	\$ 56.40	\$ 45.40	41	\$ 79.10	\$ 101.75	\$ 132.15	\$ 40.95	\$ 52.70	\$ 68.45	\$ 38.05	\$ 43.30
28 20	\$ 57.75	\$ 42.90	\$ 35.85	\$ 95.40	\$ 56.70	\$ 45.80	42	\$ 82.15	\$ 104.40	\$ 133.30	\$ 42.55	\$ 54.05	\$ 69.00	\$ 40.10	\$ 44.35
29 30	\$ 59.10	\$ 43.95	\$ 36.80	\$ 95.65	\$ 57.00	\$ 46.25	43	\$ 85.35	\$ 107.15	\$ 134.60	\$ 44.20	\$ 55.45	\$ 69.75	\$ 42.25	\$ 45.50
30 45	\$ 60.50	\$ 45.05	\$ 37.85	\$ 95.90	\$ 57.35	\$ 46.75	44	\$ 88.70	\$ 110.20	\$ 136.10	\$ 45.90	\$ 57.05	\$ 70.45	\$ 44.70	\$ 46.70
31 70	\$ 61.95	\$ 46.25	\$ 38.90	\$ 96.40	\$ 57.95	\$ 47.35	45	\$ 92.30	\$ 113.25	\$ 137.80	\$ 47.80	\$ 58.65	\$ 71.45	\$ 47.35	\$ 48.00
33 05	\$ 63.50	\$ 47.45	\$ 40.05	\$ 96.75	\$ 58.45	\$ 47.55	46	\$ 95.25	\$ 116.60	\$ 139.55	\$ 49.85	\$ 60.35	\$ 72.75	\$ 50.30	\$ 49.35
34 45	\$ 65.10	\$ 48.80	\$ 41.25	\$ 97.25	\$ 59.40	\$ 48.65	47	\$ 100.30	\$ 120.10	\$ 141.60	\$ 51.95	\$ 62.15	\$ 73.30	\$ 53.60	\$ 50.80
35 00	\$ 66.75	\$ 50.15	\$ 42.55	\$ 97.70	\$ 60.40	\$ 49.45	48	\$ 104.80	\$ 123.85	\$ 145.95	\$ 54.25	\$ 64.10	\$ 74.60	\$ 57.25	\$ 52.30
37 00	\$ 68.45	\$ 51.55	\$ 43.90	\$ 98.25	\$ 61.50	\$ 50.30	49	\$ 109.45	\$ 127.80	\$ 146.40	\$ 56.70	\$ 66.15	\$ 75.80	\$ 61.35	\$ 53.90
39 30	\$ 70.25	\$ 53.10	\$ 45.35	\$ 98.75	\$ 62.65	\$ 51.30	50	\$ 114.40	\$ 132.00	\$ 149.20	\$ 59.25	\$ 68.35	\$ 77.30	\$ 65.05	\$ 55.65
41 15	\$ 72.10	\$ 54.65	\$ 46.90	\$ 99.55	\$ 63.90	\$ 52.35	51	\$ 119.40	\$ 136.50	\$ 152.35	\$ 62.00	\$ 70.65	\$ 78.85	\$ 71.40	\$ 57.50
43 10	\$ 74.05	\$ 56.35	\$ 48.55	\$ 100.30	\$ 65.35	\$ 53.55	52	\$ 125.45	\$ 141.30	\$ 155.85	\$ 64.95	\$ 73.15	\$ 80.65	\$ 77.50	\$ 59.45
45 20	\$ 76.05	\$ 58.10	\$ 50.30	\$ 101.10	\$ 66.85	\$ 54.80	53	\$ 131.55	\$ 145.40	\$ 159.50	\$ 68.10	\$ 75.80	\$ 82.55	\$ 84.60	\$ 61.55
47 45	\$ 78.15	\$ 59.95	\$ 52.10	\$ 102.00	\$ 68.00	\$ 56.25	54	\$ 138.10	\$ 151.65	\$ 162.70	\$ 71.50	\$ 78.50	\$ 84.75	\$ 93.00	\$ 63.75
49 80	\$ 80.35	\$ 61.95	\$ 54.15	\$ 103.00	\$ 71.30	\$ 57.85	55	\$ 144.95	\$ 157.60	\$ 168.35	\$ 75.05	\$ 81.55	\$ 87.15	\$ 103.00	\$ 66.15
52 35	\$ 82.65	\$ 64.05	\$ 56.30	\$ 104.10	\$ 72.70	\$ 59.70	56								\$ 68.75
55 05	\$ 85.05	\$ 66.30	\$ 58.60	\$ 105.30	\$ 74.50	\$ 61.65	57								\$ 71.50
57 95	\$ 87.60	\$ 68.65	\$ 61.05	\$ 106.65	\$ 75.95	\$ 63.75	58								\$ 74.45
61 05	\$ 90.25	\$ 71.20	\$ 63.75	\$ 108.10	\$ 77.85	\$ 66.10	59								\$ 77.65

Above rates adopted April, 1923. Semi-annual rates multiply by .52; quarterly by .285.

DOUBLE INDEMNITY rate males, \$1.50 per \$1,000; females, \$2.00 per \$1,000.

Disability (Payment of Policy in 20 annual installments; \$.50 per \$1,000).

*Commuted values; \$20 for 180 months \$2,908; \$10 for 180 months \$1,504.

\$20 PAYMENT LIFE COUPON.—Paid-up in 15 years, if no coupons used.

Age	Prem.	OPTIONS END OF 20 YEARS				ENDOWMENT OPTION			If coupons are not used to reduce premiums policy matures.	
		If Coupons are Not Used		If Any Have Been Used				At End of Yrs.	For	↑ Cash Value of Unused Coupons Increase Values.
		Cash	Paid-Up Policy	\$1000 Paid-Up and Cash	Annual Life Inc.	Cash	\$1000 Paid-Up	Annual Life Inc.		
21	\$29.30	\$ 577	\$1378	\$159	\$ 32	\$418		\$ 23	28	\$1023.09
25	31.30	626	1372	170	37	450		27	27	1036.97
30	34.25	695	1366	187	45	508		33	25	1009.08
35	37.80	772	1363	206	56	566	\$1000	41	24	1048.40
40	42.25	855	1363	229	71	626	Paid-Up	52	22	1005.18
45	48.00	945	1373	257	92	688		67	21	1030.82
50	55.65	1038	1386	290	121	746		87	.....	.....
55	66.15	1131	1412	331	163	800		115	.....	.....
60	81.05	1227	1443	378	225	849		155	.....	.....

NON-PARTICIPATING RATES PER \$1,000.

With New Disability (Waiver of Premium and \$10 Monthly Income)

Ord. Life	LIMITED PAY LIFE			ENDOWMENTS			AGE	SALARY CONT.†		Com ¹ \$5000 †	End. 65-\$10 for 240 Mo.*	20 Life Cou- pon
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	20 Pay.			
14.70	38.10	27.95	22.90	94.25	59.70	42.50	15	.....	.....	.....	27.65	29.10
14.90	38.55	28.30	23.15	94.30	59.75	42.55	16	.....	.....	.....	28.25	29.15
15.20	39.05	28.70	23.50	94.35	59.80	42.60	17	.....	.....	.....	28.95	29.60
15.45	39.60	29.05	23.80	94.40	59.85	42.65	18	.....	.....	.....	29.65	29.90
15.75	40.10	29.45	24.15	94.45	59.90	42.70	19	.....	.....	.....	30.45	30.20
16.00	40.65	29.85	24.50	94.50	59.95	42.75	20	.....	.....	.....	31.20	30.60
16.30	41.30	30.35	24.80	94.60	60.05	42.80	21	22.55	34.30	71.40	32.00	30.90
16.75	42.00	30.90	25.25	94.65	60.15	42.90	22	23.15	34.90	73.05	32.85	31.40
17.15	42.70	31.40	25.65	94.75	60.25	42.95	23	23.70	35.45	74.60	33.85	31.90
17.55	43.45	31.95	26.10	94.85	60.35	43.10	24	24.25	36.10	76.25	34.80	32.40
18.05	44.15	32.50	26.55	94.95	60.45	43.25	25	24.95	36.70	78.10	35.85	33.00
18.45	44.95	33.05	27.05	95.05	60.55	43.40	26	25.50	37.40	79.80	36.95	33.50
18.95	45.75	33.65	27.50	95.15	60.65	43.55	27	26.20	38.00	81.70	38.15	34.10
19.45	46.60	34.30	28.05	95.25	60.75	43.70	28	26.90	38.80	83.70	39.40	34.80
20.00	47.45	34.95	28.60	95.40	60.90	43.85	29	27.65	39.55	85.85	40.80	35.40
20.60	48.30	35.60	29.15	95.50	61.00	44.05	30	28.50	40.30	88.15	42.25	36.00
21.20	49.25	36.30	29.75	95.65	61.15	44.25	31	29.30	41.15	90.45	43.75	36.80
21.80	50.20	37.00	30.55	95.80	61.35	44.50	32	30.15	41.95	92.85	45.40	37.40
22.55	51.20	37.75	31.00	95.95	61.55	44.70	33	31.20	42.85	95.70	47.10	38.20
23.25	52.20	38.55	31.65	96.10	61.70	44.95	34	32.15	43.75	98.40	49.10	39.00
24.00	53.25	39.35	32.30	96.30	61.90	45.25	35	33.20	44.65	101.30	51.10	39.80
24.80	54.35	40.15	33.05	96.50	62.15	45.65	36	34.30	45.70	104.45	53.30	40.70
25.60	55.50	41.05	33.80	96.70	62.40	46.05	37	35.40	46.75	107.60	55.75	41.60
26.55	56.65	41.95	34.55	96.95	62.65	46.40	38	36.70	47.75	111.25	58.25	42.40
27.50	57.85	42.90	35.40	97.20	62.95	46.85	39	38.00	48.95	114.90	60.95	43.40
28.50	59.10	43.85	36.30	97.45	63.30	47.35	40	39.40	50.20	118.75	63.90	44.50
29.55	60.40	44.90	37.25	97.80	63.70	47.80	41	40.85	51.50	122.85	67.00	45.70
30.70	61.75	45.95	38.30	98.10	64.10	48.30	42	42.45	52.95	127.30	70.60	46.80
31.95	63.15	47.10	39.35	98.45	64.55	48.90	43	44.15	54.40	132.10	74.30	48.10
33.20	64.60	48.25	40.55	98.90	65.10	49.55	44	45.90	56.05	136.95	78.60	49.50
34.60	66.10	49.50	41.75	99.35	65.65	50.30	45	47.85	57.70	142.35	83.20	50.90
36.10	67.70	50.85	43.05	99.85	66.40	51.05	46	49.90	59.50	148.05	88.30	52.40
37.60	69.30	52.35	44.40	100.40	67.20	51.90	47	52.00	61.40	153.95	94.05	54.00
39.35	71.00	53.90	45.85	101.05	68.05	52.85	48	54.40	63.40	160.60	100.40	55.70
41.15	72.75	55.50	47.40	101.75	69.00	53.90	49	56.90	65.50	167.50	107.50	57.50
43.05	74.55	57.25	49.05	102.50	70.00	55.10	50	59.50	67.80	174.80	115.70	59.40
45.10	76.70	59.05	50.85	103.55	71.10	56.40	51	62.36	70.30	182.65	125.00	61.40
47.30	78.90	61.00	52.75	104.70	72.30	57.85	52	65.40	72.90	191.05	135.60	63.80
49.65	81.25	63.00	54.75	105.85	73.65	59.35	53	68.65	75.70	200.00	147.95	66.40
52.20	83.65	65.20	56.85	107.15	75.10	61.10	54	72.15	78.60	209.65	162.55	68.80
54.90	86.25	67.50	59.20	108.60	76.70	63.00	55	75.90	81.85	219.95	179.90	71.10

*Commuted value \$1,738. Disability Benefits to Age 65 (Waiver of Premium and \$10 Monthly Income).

†Reduced to \$2,500 and premiums reduced after age 70.

‡\$25 a month for 5 years. Commuted value \$1,382. Rates include waiver of premium and \$13.80 monthly Income.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
ENDOWMENT				LIFE INCOME ENDOWMENT \$10			
Age 60	\$23.68	\$35.97	\$65.65	month for 120 months certain. Commuted			
SINGLE PREMIUM POLICIES				value End. age 60... \$1,450; End. age 65...			
Whole Life	\$339	\$406	\$498	...\$1,300			
End. of 10 Years...	773	774	778	End. age 60.....	\$32.66	\$49.84	\$91.29
End. of 15 Years...	664	667	677	End. age 65.....	25.70	\$37.15	61.50
End. of 20 Years...	577	583	602	SALARY CONTINUANCE. \$25 monthly			
End. of 25 Years...	507	519	550	income for 5 years. Commuted value			
End. of 30 Years...	453	471	517	\$1,382. With Old Disability Clause.			
CHILD'S 20 YEAR ENDOWMENT. Death				Ordinary Life.....	\$23.70	\$31.25	\$44.50
benefit increases to face of policy at age 15.				20 Payment Life....	35.05	42.60	54.40
Rates per \$1,000.				With Old Disability (Face of policy paid			
Age	Prem.	Age	Prem.	in 20 annual installments.)			
1	\$40.05	8	\$40.60	MONTHLY INCOME.			
2	39.90	9	40.80	\$100 Cash \$20 per Mo. 60 months. Com-			
3	39.75	10	40.95	muted value \$1,201.			
4	39.90	11	41.15	Ordinary Life.....	\$20.70	\$27.25	\$38.80
5	40.05	12	41.35	20 Payment Life....	30.55	37.10	47.40
6	40.25	13	41.55	20 Year End.....	51.55	53.15	57.65
7	40.40	14	41.75	\$100 Cash \$10 per Mo. 240 months Com-			
COMMERCIAL \$5,000 reduced to \$2,500				muted Value \$1,854.			
at age 70 and premium reduced (Without				Ordinary Life.....	\$31.90	\$42.05	\$50.80
Disability.)				20 Payment Life....	47.10	57.25	73.10
Before age 70.....	\$72.00	\$92.95	\$129.75	20 Year End.....	79.50	82.00	88.80
After age 70.....	41.63	55.25	79.25	\$100 Cash \$20 per Mo. 120 months Com-			
JOINT LIFE				muted value \$2,127.			
Ordinary Life.....	\$27.25	\$34.85	\$48.95	Ordinary Life.....	\$36.60	\$48.20	\$68.00
20 Payment Life....	36.60	43.35	55.25	20 Payment Life....	54.05	65.65	83.60
20 Year Endowment	48.65	51.80	59.65				

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash or 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$15 10	\$11	\$23	\$73 3	11	\$64	\$186 8	258	\$118	\$312 15	173	\$176	\$420 19	54
25	16 65	13	27	80 3	165	77	207 9	339	139	339 15	342	206	451 18	159
30	19 00	17	34	91 4	37	96	234 10	351	171	375 15	218	251	493 17	0
35	22 10	20	42	102 4	222	120	263 11	73	209	411 14	159	302	533 15	37
40	26 15	25	54	118 5	31	149	293 10	222	253	446 12	293	358	571 13	0
45	31 70	32	69	135 5	37	182	321 9	166	301	480 10	344	416	604 10	313
50	39 30	39	86	151 4	238	218	347 8	7	350	508 8	359	473	633 8	302
55	49 80	47	105	167 3	354	256	371 6	186	400	533 7	76	527	658 6	350
60	64 90	58	125	181 3	70	293	392 5	31	446	557 5	227	584	687 5	99
21	38 30	67	136	433 23	207	343	1000	Pd-up	377	1000	Pd-up	418	1000	Pd-up
25	41 00	73	147	436 23	147	370	1000	"	410	1000	"	456	1000	"
30	44 85	82	164	442 22	150	410	1000	"	456	1000	"	508	1000	"
35	47 55	92	183	448 20	250	456	1000	"	508	1000	"	566	1000	"
40	55 15	104	205	449 18	139	508	1000	"	566	1000	"	626	1000	"
45	61 95	117	230	452 15	255	568	1000	"	626	1000	"	688	1000	"
50	70 25	130	255	450 12	332	626	1000	"	688	1000	"	746	1000	"
55	80 35	142	278	445 10	48	688	1000	"	746	1000	"	800	1000	"
60	93 50	151	297	431 7	209	746	1000	"	800	1000	"	849	1000	"
21	28 15	37	60	254 12	49	214	623 33	110	377	1000	Pd-up	418	1000	Pd-up
25	30 15	41	85	261 12	284	233	623 31	86	410	1000	"	456	1000	"
30	33 05	45	99	267 13	49	260	634 23	88	456	1000	"	508	1000	"
35	36 55	52	112	273 12	307	291	638 24	347	508	1000	"	566	1000	"
40	40 90	59	127	278 11	301	326	641 21	184	566	1000	"	626	1000	"
45	46 25	68	143	281 10	78	362	639 17	347	626	1000	"	688	1000	"
50	53 10	76	159	280 8	123	395	634 14	188	688	1000	"	746	1000	"
55	61 95	83	174	277 6	158	429	623 11	91	746	1000	"	800	1000	"
60	74 40	89	185	268 4	258	453	606 8	134	800	1000	"	849	1000	"
21	23 20	25	54	171 7	244	154	445 23	344	276	730 34	344	418	1000	Pd-up
25	24 85	27	60	178 8	80	169	456 23	62	301	734 32	50	456	1000	"
30	27 30	31	68	183 8	239	190	463 21	148	337	739 28	185	508	1000	"
35	30 30	35	78	190 8	301	214	469 19	25	377	741 24	264	566	1000	"
40	34 10	39	90	197 8	171	242	475 16	166	420	741 20	339	626	1000	"
45	38 90	45	103	202 7	183	270	479 13	223	463	735 17	74	688	1000	"
50	45 35	52	116	204 6	71	297	473 10	293	502	729 13	226	746	1000	"
55	54 15	58	129	205 4	308	322	467 8	85	535	716 10	133	800	1000	"
60	67 10	65	142	205 3	226	342	457 6	9	556	694 7	185	849	1000	"
Age at Issue	Pre-mium	Cash or 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$92 45	\$239	\$429	\$508 5	\$485	\$641	\$710 3	\$702	\$754	\$807 2	\$804	\$872	\$902 1	\$901
25	92 75	235	428	509 5	483	640	705 3	700	753	806 2	802	871	901 1	900
30	93 25	232	426	504 5	479	639	707 3	699	752	805 2	801	871	901 1	900
35	93 90	231	424	501 5	473	638	706 3	696	751	804 2	799	870	900 1	899
40	94 85	228	422	499 5	465	636	704 3	692	750	803 2	797	869	899 1	898
45	96 40	225	419	495 5	451	633	700 3	684	748	800 2	793	868	898 1	896
50	98 75	220	414	488 5	435	628	694 3	671	744	796 2	786	865	895 1	892
55	103 00	214	406	477 5	380	621	686 3	650	737	788 2	772	862	892 1	888
60	110 25	206	395	462 5	301	609	671 3	612	727	777 2	750	855	884 1	878
Age at Issue	Pre-mium	Cash or 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	58 50	130	245	340 10	271	372	485 8	444	583	690 5	675	909	940 1	939
25	58 80	129	244	339 10	266	371	484 8	440	582	688 5	673	900	940 1	939
30	59 30	127	242	336 10	255	369	481 8	432	581	687 5	669	908	939 1	938
35	60 00	125	240	332 10	240	367	477 8	420	579	684 5	663	907	938 1	937
40	61 10	122	238	328 10	212	365	474 8	401	576	680 5	652	906	937 1	936
45	62 95	120	235	322 10	161	362	468 8	366	573	675 5	636	905	938 1	935
50	66 05	117	231	314 10	69	357	458 8	301	567	666 5	604	902	933 1	931
55	71 30	113	227	304 8	122	351	446 8	185	558	652 5	540	897	928 1	924
60	80 40	109	220	288 8	1216	341	426 7	1198	543	630 5	544	889	920 1	912
Age at Issue	Pre-mium	Cash or 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	42 00	79	155	250 15	114	382	530 10	478	661	782 5	771	926	958 1	957
25	42 30	78	154	248 15	102	381	529 10	472	660	781 5	768	925	957 1	956
30	42 85	76	153	246 15	81	380	526 10	461	658	778 5	763	925	957 1	956
35	43 65	74	151	241 15	41	378	522 10	439	657	778 5	756	924	956 1	955
40	45 05	72	150	238 13	1302	377	517 10	403	655	772 5	744	923	955 1	954
45	47 35	71	149	232 10	1222	376	511 10	337	651	765 5	721	921	955 1	951
50	51 30	70	148	227 7	1309	374	501 10	211	644	753 5	679	917	949 1	946
55	57 85	70	150	220 5	1219	373	498 9	1228	635	737 5	604	911	942 1	937
60	69 20	72	153	214 3	1328	370	470 8	1215	619	711 5	459	900	931 1	921

1Days.
NOTE.—3½% Modified Preliminary Term (III. Std.) adopted Jan. 1 1910. No surrender charge exacted.

AMERICAN OLD LINE INSURANCE CO., Lincoln, Neb.

Accelerative Option. — Policy is non-participating; policy participates when fully paid-up.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed upon any anniversary by payment of difference in reserves.

Disability. — Issued as rider or in connection with a special arranged accident policy to go with life.

Dividends. — Policy is non-participating. Fully paid-up policies participate.

Double Indemnity. — Issued as rider or in connection with accident policy.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash or paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60. 15-18, \$2,000; 18-60, \$25,000; reinsures over \$5,000; does not accept reinsurance.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash or loan values. Fully paid-up policies participate.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No restrictions.

Settlement Options. — Cash, Continuous (20 years certain) annual Installments. Installments certain participate in excess interest earned.† No provision for commutation.

Suicide. — Within one year, sane or insane, limits liability to premiums paid.

Women. — No extra charge. All but Ordinary Life. Ages 18-50, \$10,000. Disability and Double Indemnity not granted.

†Present interest rate 5%.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			COMB. LIFE END.			Age	Prem. End. 20 Pay. \$5,000	Accum. 20 Pay.	Limited Pay. Age 70	Ord. Life \$5,000	TERM.†			
	10	15	20	10	15	20						5	10	15	20
	Pay.	Pay.	Pay.	Year	Year	Year						Year	Year	Year	Year
0333	84	24.89	20.67	91.38	56.59	40.50	15	137.64	27.34	13.38	62.75	9.31	9.43	9.56	9.73
3034	34	25.26	20.97	91.43	56.63	40.55	16	139.63	27.72	13.65	64.05	9.35	9.49	9.63	9.80
5034	85	25.64	21.29	91.49	56.69	40.60	17	141.71	28.12	13.94	65.30	9.40	9.54	9.70	9.88
8535	39	26.03	21.62	91.54	57.75	40.67	18	143.86	28.54	14.26	66.65	9.46	9.60	9.76	9.96
1435	94	26.44	21.96	91.61	56.80	40.73	19	146.09	28.95	14.57	68.05	9.51	9.66	9.85	10.06
4536	51	26.87	22.32	91.68	56.87	40.79	20	148.41	29.39	14.91	69.55	9.58	9.74	9.94	10.16
7737	12	27.31	22.68	91.75	56.93	40.85	21	150.81	29.84	15.26	71.10	9.64	9.81	10.03	10.28
1237	72	27.76	23.07	91.81	56.99	40.91	22	153.30	30.31	15.64	72.75	9.71	9.89	10.11	10.41
8538	39	28.24	23.47	91.90	57.07	40.99	23	155.89	30.80	16.03	74.50	9.78	9.98	10.23	10.53
8539	03	28.73	23.88	91.98	57.14	41.05	24	158.57	31.31	16.45	76.25	9.85	10.08	10.34	10.66
2540	73	29.25	24.32	92.06	57.22	41.12	25	161.35	31.83	16.89	78.15	9.94	10.18	10.46	10.83
6740	44	29.76	24.77	92.15	57.31	41.25	26	164.23	32.37	17.36	80.20	10.03	10.28	10.60	10.99
1141	18	30.31	25.23	92.23	57.40	41.36	27	167.23	32.94	17.85	82.25	10.13	10.40	10.74	11.19
5741	93	30.87	25.71	92.32	57.50	41.46	28	170.34	33.52	18.37	84.50	10.23	10.53	10.90	11.39
0642	73	31.47	26.21	92.43	57.59	41.57	29	173.57	34.13	18.92	86.85	10.34	10.66	11.08	11.63
5743	54	32.09	26.73	92.54	57.71	41.70	30	176.91	34.76	19.51	89.30	10.48	10.81	11.28	11.88
1144	40	32.72	27.28	92.65	57.83	41.83	31	180.39	35.42	20.12	91.85	10.59	10.99	11.49	12.16
6845	29	33.39	27.85	92.77	57.95	41.98	32	184.00	36.11	20.78	94.55	10.74	11.16	11.73	12.49
2846	20	34.07	28.44	92.92	58.09	42.14	33	187.75	36.82	21.47	97.45	10.89	11.36	11.98	12.85
9347	17	34.79	29.06	93.04	58.24	42.31	34	191.65	37.56	22.19	100.50	11.06	11.59	12.28	13.26
6048	15	35.52	29.70	93.21	58.40	42.51	35	195.72	38.34	22.93	103.80	11.26	11.83	12.60	13.71
3149	17	36.29	30.37	93.35	58.56	42.73	36	199.91	39.15	23.85	107.15	11.46	12.10	12.96	14.21
0750	24	37.11	31.09	93.54	58.78	42.96	37	204.29	40.00	24.76	110.80	11.70	12.40	13.39	14.79
8751	32	37.95	31.82	93.73	58.98	43.22	38	208.85	40.89	25.73	114.60	11.95	12.74	13.86	15.43
7152	47	38.83	32.59	93.95	59.21	43.52	39	213.60	41.81	26.76	119.15	12.24	13.11	14.39	16.11
653	67	39.74	33.42	94.15	59.48	43.84	40	218.54	42.79	27.87	123.00	12.55	13.54	14.98	16.91
5754	83	40.70	34.27	94.39	59.76	44.20	41	223.70	43.82	29.06	127.55	12.89	14.03	15.65	17.80
556	15	41.68	35.17	94.65	60.07	44.60	42	229.09	44.90	30.35	132.45	13.29	14.58	16.40	18.78
6857	49	42.73	36.12	94.95	60.41	45.04	43	234.73	46.04	31.74	137.65	13.73	15.20	17.24	19.86
8358	88	43.82	37.12	95.26	60.82	45.55	44	240.62	47.25	33.26	143.15	14.23	15.91	18.19	21.06
0530	32	44.97	38.19	95.64	61.27	46.10	45	246.80	48.52	34.86	149.05	14.81	16.71	19.24	22.40
3061	80	46.17	39.31	96.03	61.75	46.72	46	253.28	49.87	36.64	155.30	15.48	17.61	20.41	23.88
7393	38	47.45	40.51	96.49	62.30	47.41	47	260.07	51.31	38.57	161.95	16.24	18.63	21.71	25.48
3062	50	48.79	41.77	96.97	62.91	48.18	48	267.19	52.83	40.66	169.05	17.10	19.76	23.16	27.28
8466	68	50.17	43.10	97.52	63.58	49.03	49	274.66	54.45	42.97	176.70	18.06	21.03	24.78	29.31
2548	43	51.65	44.53	98.15	64.32	49.95	50	282.49	56.17	45.44	184.80	19.15	22.42	26.54	31.61
3270	27	53.20	46.05	98.78	65.16	51.03	51	290.73	58.01	48.00	193.35	20.35	23.99	28.61	34.11
2472	16	54.83	47.67	99.53	66.07	52.18	52	299.39	59.97	50.66	202.55	21.70	25.71	30.91	36.81
2074	14	56.55	49.39	100.32	67.09	53.45	53	308.51	62.06	53.44	212.40	23.20	27.63	33.41	39.81
4976	20	58.37	51.23	101.23	68.26	54.85	54	318.12	64.29	56.38	222.85	24.86	29.74	36.11	43.11
8178	37	60.31	53.21	102.22	69.46	56.41	55	328.23	66.69	59.48	234.00	26.70	32.06	39.01	46.61
3180	60	62.35	55.32	103.30	70.70	58.12	56	339.03	69.20	62.74	246.00	28.74	34.61	42.11	50.31
9782	9	64.53	57.58	104.49	72.04	60.00	57	350.43	72.01	66.14	258.70	30.99	37.41	45.41	54.31
8385	45	66.86	60.03	105.81	73.43	62.07	58	362.56	74.98	69.80	272.40	33.49	40.31	48.91	58.11
8887	99	69.35	62.65	107.28	75.88	64.36	59	375.46	78.17	73.66	287.00	36.25	43.81	52.11	61.91
1490	78	71.99	65.46	108.89	77.92	66.85	60	389.23	81.60	77.44	302.60	39.29	47.01	56.41	66.71

Above rates adopted 1920. Semi-annual rate, multiply by .52; quarterly by .265

† Paid up in 14 years at option of insured or continue premiums and at end of 20 years have options; increased insurance; (2) paid-up for face amount and cash payment; (3) paid-up policy maturing endowment in specified number of years; (4) life annuity; (5) cash equal to or in excess of premiums.

5 year Term convertible within 4 years; 10, 15 and 20 year Terms convertible within 7 years

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
MONTHLY INCOME.				SINGLE PREMIUM.			
Ord. Life.....	\$16.58	\$22.03	\$31.67	Life.....	\$330.34	\$306.49	\$487.92
20 Pay. Life.....	24.81	30.29	38.95	10 Yr. End.....	769.15	770.55	774.38
CONTINUOUS MONTHLY INCOME.				15 Yr. End.....	660.90	664.29	673.98
Ord. Life.....	\$29.19	\$33.94	\$43.03	20 Yr. End.....	574.06	580.58	599.45
20 Pay. Life.....	42.42	45.45	51.89	25 Yr. End.....	504.83	516.05	547.49
JOINT LIFE.				30 Yr. End.....	450.28	472.53	514.83
20 Pay. Life.....	\$35.62	\$42.25	\$53.91	RETURN PREMIUM. (Full return)			
20 Yr. End.....	48.10	50.96	58.46	15 Pay. Life.....	\$31.71	39.25	53.06
				20 Pay. Life.....	27.09	34.39	49.99
				20 Pay. Prem. End.	179.74	226.64	323.06
				20 Yr. End.....	45.85	49.23	60.34

LOAN INVESTMENT. Insurance and premium decreases 20% each year on 5 year Term; and 10% on 10 year Term.

5 Yr. Term.....\$ 10.50 \$ 11.80 \$ 15.10
10 Yr. Term..... 10.70 12.20 16.30

Cash, Loan, Paid-up and Extended Insurance Values—Non-participating

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life.	21	\$14.77	\$10	\$25	\$80	3	4	\$70	\$203	9	7	\$119	\$315	15	7	\$177	\$422	19
	25	16.25	12	30	90	3	11	82	222	10	8	140	341	16	0	207	454	18
	30	18.57	16	38	104	4	8	102	248	11	7	172	376	15	7	252	495	17
	35	21.60	21	48	118	5	4	125	275	11	8	210	413	14	5	303	534	15
	40	25.62	27	61	134	5	9	154	304	10	11	254	448	12	10	358	571	13
	45	31.05	35	76	150	5	7	188	331	9	8	301	481	10	11	416	605	10
	50	38.52	44	94	165	5	0	223	356	8	2	351	510	9	0	473	634	8
55	48.81	53	113	180	4	2	261	379	6	7	400	536	7	2	527	658	6	
60	63.14	64	133	193	3	4	299	400	5	2	447	558	5	7	584	687	5	
20 Pay. Life	21	22.68	25	60	191	8	7	160	466	24	11	276	731	34	11	419	1000	Pd-u
	25	24.32	28	66	196	9	1	175	471	23	10	301	735	32	2	456	1000	"
	30	26.73	32	75	201	9	7	196	477	21	11	337	739	28	6	508	1000	"
	35	29.70	37	85	207	9	7	220	482	19	6	377	741	24	8	566	1000	"
	40	33.42	43	96	212	9	0	247	486	16	9	420	742	20	11	627	1000	"
	45	38.19	50	110	216	7	11	276	487	13	10	463	739	17	2	688	1000	"
	50	44.53	56	123	217	6	6	303	483	11	0	503	730	13	7	747	1000	"
55	53.21	63	136	217	5	1	327	476	8	4	535	717	10	4	800	1000	"	
60	65.46	70	149	216	3	9	347	465	6	1	557	696	7	6	850	1000	"	

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.							
		Pre mium	Cash 3rd Year	Cash or Loan	Paid up	Cash Bal.	Ext. Ins.	Cash or Loan	Pd-up	Cash Bal.	Ext. Ins.	Cash or Loan	Pd-up	Cash Bal.	Ext. Ins.	Cash Loan	Pd-up	Cash Bal.	Ext. Ins.		
						Y.	\$			Y.	\$			Y.	\$			Y.	\$		
20 Yr. Comb. Endowment	21	40.85	81	160	510	15	124	388	1000	44	10	487	661	1000	283	5	771	1000	1000	581	1000
	25	41.16	80	159	472	15	112	387	1000	16	10	481	660	1000	249	5	769	1000	1000	543	1000
	30	41.70	78	157	424	15	90	355	939	10	10	469	659	1000	202	5	765	1000	1000	491	1000
	31	42.51	77	156	380	15	51	384	842	10	10	449	657	1000	148	5	757	1000	1000	433	1000
	40	43.84	75	155	340	14	42	383	753	10	10	413	655	1000	78	5	745	1000	1000	373	1000
	45	46.10	74	154	303	10	41	382	675	10	10	348	651	1000	24	5	722	1000	1000	311	1000
	50	49.98	73	154	272	8	41	380	606	10	10	224	645	937	5	681	1000	1000	253	1000	
	55	56.41	73	155	247	5	49	373	549	9	19	635	850	5	605	1000	1000	199	1000		
	60	66.85	74	158	230	4	0	376	503	6	48	620	775	5	461	1000	1000	150	1000		

SETTLEMENT OPTIONS End of 20 Years Subject to Insurability.

Ages.....	21	25	30	35	40	45	50	55	60
Par. Paid-Up Life.....	\$2388	\$2193	\$1966	\$1766	\$1595	\$1453	\$1338	\$1249	\$1112
Par. Paid-Up 5 Yr. End.....	1183	1182	1181	1179	1175	1169	1161	1149	1138

			End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	
Premium End. 20 Pay. \$5,000	21	150.81	\$215	\$465	\$1480	14	16	\$1185	\$3450	10	\$1270	\$3045	\$145	5	\$2270	\$2855	\$805	1	\$1000
	25	161.35	235	510	1510	15	\$10	1285	3465	10	1395	2210	155	5	2480	3095	800	1	1000
	30	176.91	265	570	1535	15	\$30	1430	3485	10	1540	2455	175	5	2760	3440	950	1	1000
	35	195.72	305	635	1545	14	17	1595	3495	10	1720	2735	190	5	3040	3835	1040	1	1000
	40	218.54	345	715	1555	13	12	1780	3500	10	1835	3045	210	5	3415	4285	1210	1	1000
	45	246.80	385	800	1570	11	14	1930	3495	10	1870	3380	245	5	3780	4790	1405	1	1000
	50	282.49	430	890	1570	9	14	2170	3460	10	1690	3725	280	5	4165	5380	1690	1	1000
Accumulation 20 Pay. Life	55	328.23	470	965	1535	7	11	2345	3405	10	1095	4070	335	5	4585	6100	2145	1	1000
	60	389.23	500	1025	1485	5	12	2480	3320	9	14	4415	410	5	5135	7105	2900	1	1000
	21	\$29.84	\$29	\$66	\$209	9	17	\$167	\$487	26	11	\$283	\$748	35	18	\$390	\$950	43	
	25	31.83	32	72	214	10	11	183	493	24	11	308	751	32	19	424	951	39	
	30	34.76	37	81	219	10	16	204	498	22	11	344	755	29	11	473	952	35	
	35	38.34	42	92	224	10	15	230	504	20	13	385	758	25	13	528	952	30	
	40	42.79	48	104	228	9	19	255	507	17	15	429	758	21	15	585	951	26	
55	45	48.52	55	118	232	8	16	288	508	14	15	473	755	17	18	642	949	22	
	50	56.17	63	132	234	7	10	317	505	11	15	514	747	14	10	696	946	17	
	55	66.69	70	147	234	5	15	343	499	8	19	549	735	10	19	743	940	13	
	60	81.60	78	161	233	4	11	366	489	6	16	574	717	7	110	782	931	9	

†Months.

AMICABLE LIFE INSURANCE COMPANY, Waco, Texas.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{4}\%$ Full Level Premium and Preliminary Term reserves, with surrender charge up to tenth year not exceeding \$25 per \$1,000. Payment of cash values may be deferred three months.

Change of Plan. — Prior to age 55, higher premium form allowed by payment of difference in premium at 6% compound interest.

Disability. — For varying extra premium, policy will provide for waiver of premiums and payment of monthly income of \$10 per \$1,000; beginning immediately and continuing during disability until maturity; no reduction in insurance. Limit, \$10,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from physical or mental infirmity, ptomaines, bacterial infections other than as result of injury, illness or disease, suicide, violation of law, war service, mining or underground operations, aeronautic or submarine operations, state of war, riot or insurrection, or police duty. Limit, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 13-60, except Term, 17-55. \$100,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred three months.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (if Paid-Up or Extended Insurance in force), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{4}\%$, Limited (2-33) or Continuous (20 certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Commutable values may be withdrawn unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Must be self-supporting. Written on all but Term Ages, 13-60; limit, \$5,000. Disability not granted. Double indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
End. 65.....	19.57			JOINT LIFE (Equal Ages).			
20 Pay. End. 65....	27.96	35.30		Whole Life.....	\$27.14	\$35.03	\$49.63
SINGLE PREMIUM POLICIES				20 Pay. Life.....	37.07	44.02	56.28
Whole Life.....	\$318.28	\$382.01	\$470.10	MONTHLY INCOME \$10 a month for 240 months.			
CONTINUOUS MO. INCOME, \$10 a mo. 240 months (Equal Ages.)				Ord. Life.....	\$29.75	\$38.18	\$54.82
Ord. Life.....	\$ 34.13	\$42.33	\$57.47	20 Pay. Life.....	44.02	53.67	68.91
20 Payment.....	51.41	58.84	71.94	20 Year End.....	74.89	77.31	83.84
20 Year End.....	101.33	90.45	88.00				

AMICABLE LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve)

Whole Life	LIMITED PAY. LIFE			20 Pay. Life Coupon Red.	Age	ENDOWMENTS					TERM Non-Renew.	
	10 Pay. Life	15 Pay. Life	20 Pay. Life			10 Year End.	15 Year End.	20 Year End.	25 Year End.	30 Year	*5 Year	*7 Year
\$12.60	\$33.78	\$25.03	\$20.63	.....	13	\$91.23	\$57.05	\$41.05	\$32.50	\$26.41	.....	.....
12.84	34.25	25.41	20.92	.....	14	91.32	57.60	41.70	32.51	26.45	.....	.....
13.08	34.73	25.77	21.22	.....	15	91.39	57.74	41.75	32.57	26.49	.....	.....
13.34	35.23	26.15	21.53	.....	16	91.43	57.78	41.80	32.61	26.55	.....	.....
13.61	35.75	26.54	21.85	.....	17	91.47	57.84	41.85	32.65	26.59	8.65	8.71
13.87	36.29	26.94	22.14	.....	18	91.51	57.88	41.91	32.74	26.65	8.71	8.75
14.19	36.95	27.35	22.54	.....	19	91.60	57.95	41.96	32.83	26.72	8.75	8.81
14.40	37.44	27.80	22.91	.....	20	91.68	58.01	42.04	32.93	26.80	8.81	8.87
14.82	38.03	28.24	23.27	.....	21	91.73	58.07	42.11	33.03	26.94	8.87	8.94
15.17	38.66	28.71	23.66	.....	22	91.81	58.15	42.17	33.14	27.05	8.94	8.99
15.52	39.31	29.20	24.07	.....	23	91.89	58.22	42.25	33.24	27.19	8.99	9.06
15.89	39.97	29.71	24.49	.....	24	91.97	58.29	42.33	33.35	27.30	9.06	9.14
16.29	40.68	30.23	24.94	.....	25	92.05	58.38	42.43	33.47	27.45	9.14	9.22
16.72	41.40	30.77	25.39	.....	26	92.14	58.45	42.52	33.60	27.61	9.22	9.32
17.15	42.15	31.33	25.86	.....	27	92.23	58.55	42.63	33.74	27.78	9.32	9.41
17.61	42.92	31.91	26.35	.....	28	92.32	58.65	42.73	33.89	27.96	9.41	9.51
18.09	43.72	32.52	26.86	.....	29	92.43	58.75	42.85	34.05	28.16	9.51	9.63
18.61	44.54	33.15	27.39	.....	30	92.51	58.85	42.97	34.25	28.39	9.63	9.74
19.15	45.43	33.81	27.95	.....	31	92.65	58.97	43.10	34.34	28.63	9.74	9.88
19.72	46.30	34.48	28.53	.....	32	92.77	59.11	43.25	34.65	28.89	9.88	10.03
20.32	47.19	35.19	29.13	.....	33	92.90	59.24	43.42	34.90	29.19	10.02	10.18
20.96	48.19	35.93	29.76	.....	34	93.04	59.40	43.61	35.16	29.51	10.18	10.38
21.63	49.19	36.69	30.41	.....	35	93.19	59.56	43.80	35.45	29.87	10.38	10.56
22.34	50.22	37.47	31.09	.....	36	93.35	59.73	44.01	35.76	30.26	10.59	10.76
23.09	51.29	38.31	31.82	.....	37	93.53	59.94	44.23	36.13	30.71	10.76	10.99
23.89	52.40	39.17	32.57	.....	38	93.72	60.15	44.52	36.51	31.19	10.99	11.26
24.74	53.50	40.05	33.38	.....	39	93.92	60.30	44.82	36.94	31.73	11.26	11.55
25.64	54.76	41.01	34.18	.....	40	94.15	60.65	45.17	37.43	32.32	11.55	11.87
26.53	56.00	41.88	35.05	.....	41	94.38	60.92	45.57	37.95	32.96	11.83	12.24
27.61	57.29	43.00	35.97	.....	42	94.65	61.24	46.00	38.43	33.68	12.22	12.64
28.69	58.63	44.08	36.94	.....	43	94.94	61.60	46.43	39.20	34.48	12.63	13.11
29.84	60.04	45.21	37.93	.....	44	95.27	62.00	46.96	39.91	35.34	13.10	13.65
31.03	61.50	46.39	39.04	.....	45	95.63	62.46	47.50	40.70	36.30	13.63	14.25
32.37	63.00	47.63	40.18	.....	46	96.03	62.95	48.12	41.59	37.37	14.24	14.93
33.70	64.59	48.93	41.40	.....	47	96.48	63.51	48.82	42.55	38.51	14.94	15.71
35.24	66.23	50.29	42.63	.....	48	96.97	64.13	49.60	43.64	39.79	15.73	16.63
36.83	67.93	51.72	44.04	.....	49	97.50	64.80	50.46	44.83	41.19	16.62	17.61
38.52	69.70	53.24	45.49	.....	50	98.13	65.55	51.43	46.13	42.70	17.62	18.75
40.31	71.55	54.84	47.04	.....	51	98.79	66.40	52.51	47.56	.....	18.73	.....
42.22	73.48	56.52	48.68	.....	52	99.52	67.32	53.68	49.12	.....	19.96	.....
44.27	75.48	58.27	50.43	.....	53	100.32	68.34	54.97	50.85	.....	21.34	.....
46.45	77.55	60.15	52.31	.....	54	101.22	69.46	56.41	52.74	.....	22.87	.....
48.78	79.75	62.13	54.32	.....	55	102.21	70.70	58.00	54.78	.....	24.56	.....
51.27	82.02	64.24	56.43	.....	56	103.20	72.12	.....	.....	.....	.....	.....
53.93	84.40	66.47	58.77	.....	57	104.49	73.66	.....	.....	.....	.....	.....
56.78	86.91	68.86	61.25	.....	58	105.80	75.36	.....	.....	.....	.....	.....
59.82	89.54	71.40	63.92	.....	59	107.27	77.24	.....	.....	.....	.....	.....
63.07	92.29	74.13	66.78	.....	60	108.91	79.22	.....	.....	.....	.....	.....

EXTRA ANNUAL PREMIUM FOR DISABILITY—\$10 Monthly Life Income

.83	1.93	1.44	1.19	1.44	17	.33	.37	.41	.45	.51	.....	.....
.90	1.97	1.46	1.22	1.47	18	.33	.40	.43	.48	.55	.....	.....
.94	2.02	1.50	1.25	1.52	19	.35	.40	.41	.46	.53	.....	.....
.98	2.06	1.53	1.28	1.55	20	.35	.41	.46	.53	.61	.....	.....
.99	2.11	1.56	1.30	1.58	21	.37	.41	.48	.55	.63	.....	.....
1.02	2.13	1.60	1.33	1.62	22	.37	.43	.50	.57	.63	.....	.....
1.06	2.19	1.64	1.35	1.65	23	.40	.45	.52	.61	.69	.....	.....
1.09	2.23	1.66	1.40	1.68	24	.40	.47	.55	.63	.73	.....	.....
1.14	2.27	1.69	1.42	1.72	25	.42	.50	.57	.66	.76	.....	.....
1.18	2.30	1.73	1.43	1.76	26	.42	.51	.59	.69	.81	.....	.....
1.21	2.34	1.75	1.47	1.78	27	.44	.53	.63	.73	.85	.....	.....
1.25	2.39	1.79	1.50	1.82	28	.44	.55	.65	.76	.89	.....	.....
1.29	2.46	1.82	1.52	1.86	29	.46	.57	.68	.81	.96	.....	.....
1.34	2.49	1.85	1.56	1.89	30	.50	.59	.72	.85	1.01	.....	.....
1.38	2.51	1.88	1.58	1.93	31	.50	.63	.76	.90	1.10	.....	.....
1.40	2.55	1.89	1.62	1.96	32	.52	.65	.79	.97	1.19	.....	.....
1.49	2.61	1.94	1.65	2.00	33	.54	.69	.85	1.02	1.28	.....	.....
1.54	2.64	1.98	1.68	2.04	34	.58	.73	.90	1.09	1.35	.....	.....
1.61	2.66	2.00	1.71	2.08	35	.58	.77	.96	1.13	1.44	.....	.....
1.67	2.72	2.04	1.75	2.12	36	.58	.81	1.01	1.29	1.53	.....	.....
1.73	2.75	2.08	1.78	2.17	37	.68	.87	1.09	1.41	1.62	.....	.....
1.80	2.77	2.11	1.83	2.21	38	.73	.94	1.18	1.53	1.72	.....	.....
1.89	2.82	2.15	1.86	2.26	39	.78	.99	1.27	1.64	1.80	.....	.....
1.97	2.84	2.18	1.91	2.31	40	.83	1.08	1.33	1.83	1.90	.....	.....
2.07	2.86	2.22	2.01	2.37	41	.87	1.16	1.54	1.88	2.00	.....	.....
2.15	2.89	2.27	2.12	2.43	42	.95	1.23	1.68	2.00	2.11	.....	.....
2.26	2.92	2.29	2.23	2.50	43	1.01	1.34	1.85	2.12	2.22	.....	.....
2.35	2.95	2.33	2.34	2.55	44	1.09	1.46	1.99	2.26	2.34	.....	.....
2.48	2.97	2.38	2.48	2.62	45	1.19	1.55	2.17	2.39	2.46	.....	.....
3.22	3.04	3.33	3.27	3.50	50	1.85	2.77	3.00	3.18	3.20	.....	.....

Double Indemnity. \$1.50 per \$1,000 at all ages.

NOTE.—Above rates adopted Oct., 1920. Semi-annual rate, multiply by .62; quarterly, by .26.

*5 Year Term convertible within 3 years; 7 Year, within 4 years.

AMICABLE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
Age at Issue		Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.							
Ord. Life	21	\$14 82	\$11	\$25	\$81	3 141	\$60	\$200	9 222	\$118	\$314	15 221	\$176	\$421	19 77										
	25	16 29	13	30	89	3 322	82	222	10 258	139	341	16 17	206	453	18 187										
	30	18 61	17	37	100	4 195	101	247	11 230	171	376	15 237	251	494	17 12										
	35	21 53	21	46	113	5 42	125	275	11 251	209	412	14 178	302	534	15 46										
	40	25 64	26	57	126	5 161	154	303	10 352	253	448	12 308	358	571	13 3										
	45	31 06	33	71	140	5 104	187	331	9 264	301	480	10 349	416	604	10 315										
	50	38 52	40	87	153	4 259	223	356	8 75	350	509	9 3	473	638	8 304										
10 Pay. Life	55	48 79	48	104	168	3 34	261	379	6 253	409	555	7 78	527	658	6 350										
	60	63 07	57	122	177	3 44	298	399	5 70	446	558	5 23	584	687	5 100										
	21	38 03	58	134	433	23 211	335	1000	Pd-Up	378	1000	Pd-up	419	1000	Pd-up										
	25	40 68	64	148	438	23 182	335	1000	"	410	1000	"	456	1000	"										
	30	44 54	73	134	443	22 182	405	1000	"	453	1000	"	508	1000	"										
	35	49 19	83	154	448	20 273	431	1000	"	508	1000	"	566	1000	"										
	40	54 75	94	205	451	18 152	533	1000	"	566	1000	"	627	1000	"										
15 Pay. Life	45	61 50	107	230	453	15 271	551	1000	"	627	1000	"	688	1000	"										
	50	59 70	121	255	451	12 338	622	1000	"	688	1000	"	747	1000	"										
	55	79 75	133	279	444	10 55	683	1000	"	747	1000	"	800	1000	"										
	60	92 29	142	298	432	7 215	742	1000	"	800	1000	"	850	1000	"										
	21	28 24	35	51	258	12 114	215	626	33 151	378	1000	Pd-up	419	1000	Pd-up										
	25	30 23	33	89	263	12 339	214	631	31 11	410	1000	"	456	1000	"										
	30	33 15	42	100	279	13 9	261	636	23 11	453	1000	"	508	1000	"										
20 Pay. Life	35	36 69	47	113	275	12 34	292	64	25 2	508	1000	"	566	1000	"										
	40	41 01	52	128	280	11 324	323	642	21 192	566	1000	"	627	1000	"										
	45	46 39	52	144	283	10 191	383	641	17 35	627	1000	"	688	1000	"										
	50	53 24	66	160	282	8 133	398	63	14 193	688	1000	"	747	1000	"										
	55	62 13	74	174	278	6 170	430	624	11 9	747	1000	"	800	1000	"										
	60	74 13	80	186	270	4 257	453	608	8 101	800	1000	"	850	1000	"										
	25 Pay. Life	21	23 27	26	57	183	8 9	159	495	24 37	273	721	34 36	418	1000	Pd-up									
25		24 04	28	63	187	8 253	174	472	23 37	301	735	32 6	456	1000	"										
30		27 39	32	70	191	9 21	195	477	21 8 9	377	739	38 19	508	1000	"										
35		30 41	36	79	194	9 22	219	482	15 194	377	741	44 20	566	1000	"										
40		34 18	41	90	195	8 13	247	48	15 2	40	74	50 34	626	1000	"										
45		39 04	46	102	201	7 1	275	487	13 318	403	758	17 74	688	1000	"										
50		45 49	52	114	201	6 33	302	482	11 2	592	730	13 294	746	1000	"										
are left with Co. are Used.	55	54 32	58	125	209	4 258	327	477	8 157	535	716	10 141	800	1000	"										
	60	66 78	64	137	198	3 184	347	484	6 47	556	696	7 191	849	1000	"										
	21	29 35	32 92	74 42	238	11 48	213	609	33 37	385	50	1000	Pd-up	1407	Pd-up										
	25	31 51	35 42	81 74	242	11 234	279	615	31 11	290	100	37	1000	"	"										
	30	34 76	40 20	90 65	243	11 351	301	61	28	28	400	61	1000	"	"										
	35	38 78	45 11	102 03	239	11 238	307	75	63	25	100	21	1000	"	"										
	40	43 84	51 34	116 05	255	10 31	311	121	60	22	4	5 6	1000	"	"										
are left with Co.	45	50 41	57 80	131 96	250	9 175	377	5	67	18	265	54	72	1000	"										
	50	59 18	65 95	149 16	293	7 312	421	27	67	15	177	74	82	1000	"										
	55	71 19	74 74	167 30	267	6 81	471	49	68	12	217	95	46	1000	"										
	60	88 11	84 70	189 42	275	4 290	526	40	70	10	55	80	12	1113	"										
	21	\$42 11	\$69	\$156	\$252	15 \$116	\$243	\$539	10 \$480	\$601	\$792	5 \$77	\$936	\$1059	1 \$958										
	25	42 43	68	155	250	15 \$104	282	530	10 \$471	609	781	5 \$77	936	1058	1 \$957										
	30	42 97	66	153	247	15 \$81	380	577	10 \$461	659	779	5 \$77	935	1057	1 \$957										
35	43 80	64	152	243	15 \$49	379	573	10 \$441	657	777	5 \$75	935	1057	1 \$956											
40	45 17	63	150	239	13 \$121	378	519	10 \$405	655	772	5 \$745	923	1056	1 \$954											
45	47 50	62	150	234	10 \$242	377	512	10 \$339	651	766	5 \$722	921	1053	1 \$952											
50	51 43	61	150	228	7 \$326	375	502	10 \$213	645	754	5 \$681	917	1040	1 \$946											
55	59 00	61	151	222	5 \$231	373	489	9 \$228	635	738	5 \$605	911	1043	1 \$938											

14 days. NOTE.—American 3½% first year. Preliminary Term Reserve; surrender charge of not more than \$25 per \$1,000 up to tenth year.

ATLANTIC LIFE INSURANCE COMPANY, Richmond, Va

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature as endowment.

Beneficiary. — Changeable at will.

***Cash Values.** — After two premiums, within 90 days after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, without surrender charge (except non-participating, other than Ordinary and 20 Payment Life, which has surrender charge up to 20th year). Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed upon payment of cost calculated by company. Disability and double indemnity may be incorporated in new contract as in old.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof (total disability not obviously permanent regarded as permanent after three months) and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Limit, \$50,000. On Endowment at 65 policy, the limit age for disability is 65. Also issues clause providing waiver of premiums only. Disability not written on Term, and does not cover war service or manufacture of explosives.

Dividends. — End of first year, and annually thereafter. First conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½% compound interest, withdrawable at anytime; ((d) purchase non-forfeitable paid-up participating additions; (d) is automatic option. Post-mortem dividend paid after one year in force.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, double face of policy will be payable during premium paying period and prior to age 60 (65 on Endowment 65), in event of accidental death within 90 days from time of injury. Agreement does not cover death by intentional injury, suicide violation of law, aerial or submarine operations. Limit, \$25,000. Not written on Term.

***Extended Insurance.** — After two premiums, within 90 days after default. Participating. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums.

Limits. — Ages, 10-65, except five year Term, 21-55; ten year Term, 21-50. Limit \$100,000; except Term, \$25,000; reinsures over \$25,000; ages 10-14, \$2,500; 15-50, \$20,000; 51-55, \$15,000; 56-60, \$10,000; 61-65, \$2,500. Accepts reinsurance; minimum policy \$500, provided annual premium not less than \$15.

***Loans.** — After two premiums, Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Policy returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See, "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".

***Paid-Up Values.** — After two premiums, within 90 days after default. Participating. Practice of company to grant cash and loan on paid-up insurance.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

***Premium Loans.** — Automatic after two years, interest 6%.

Reinstatement. — Within ten years, if lapsed, upon evidence of insurability and payment of arrears at 6% compound interest.

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%. Limited (1-50 years) or continuous (10-20 years certain) installments. Payments made annually, semi annually, quarterly or monthly. Interest Payments and Installments certain participate in excess interest earned.† Commutable values and Trust Fund are withheld from beneficiary unless insured has directed to contrary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit for unmarried self-supporting women, ages 20-50 \$10,000; 51-60, \$5,000; married women 20-50 and single women 15-19 \$2,500; double indemnity granted. Disability granted to single women.

* Values after three premiums on non-participating.

† Present Interest rate 5.4%.

PARTICIPATING AND NON-PARTICIPATING RATES PER \$1,000.

(American 3¼% Reserve.)

PARTICIPATING RATES										NON-PARTICIPATING RATES									
Whole Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	Whole Life		LIMITED PAY. LIFE			ENDOWMENTS						
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				
	\$	\$	\$	\$	\$	\$				\$	\$	\$	\$	\$	\$				
...	41.89	31.14	36.16	106.78	66.76	48.24	15	...	...	31.81	23.36	19.23	90.03	56.05	39.37	...	...	...	...
...	42.46	31.55	26.50	106.84	66.83	48.31	16	...	...	32.26	23.60	19.51	90.07	56.10	39.42	...	...	...	...
...	43.03	32.01	26.90	106.92	66.92	48.40	17	...	...	32.72	24.03	19.79	90.13	56.15	39.47	...	...	...	...
...	43.70	32.47	27.27	106.99	67.00	48.48	18	...	...	33.21	24.39	20.09	90.17	56.19	39.51	...	...	...	...
...	44.35	32.95	27.68	107.07	67.09	48.56	19	...	...	33.71	24.76	20.40	90.21	56.24	39.56	...	...	...	...
...	45.01	33.44	28.10	107.15	67.18	48.65	20	...	...	34.23	25.15	20.72	90.27	56.28	39.60	...	...	...	...
...	45.72	33.97	28.54	107.25	67.28	48.79	21	...	...	34.77	25.55	21.06	90.30	56.31	39.64	...	...	...	...
...	46.41	34.51	28.99	107.35	67.38	48.91	22	...	...	35.33	25.97	21.40	90.33	56.34	39.69	...	...	...	...
...	47.12	35.07	29.46	107.45	67.48	49.03	23	...	...	35.91	26.40	21.76	90.36	56.38	39.72	...	...	...	...
...	47.97	35.65	29.95	107.55	67.61	49.15	24	...	...	36.51	26.84	22.14	90.39	56.41	39.76	...	...	...	...
...	48.78	36.25	30.46	107.66	67.74	49.29	25	...	...	37.13	27.31	22.53	90.41	56.43	39.81	...	...	...	...
...	49.62	36.87	31.00	107.78	67.86	49.43	26	...	...	37.78	27.79	22.93	90.42	56.46	39.86	...	...	...	...
...	50.43	37.52	31.56	107.90	68.03	49.59	27	...	...	38.45	28.29	23.35	90.44	56.49	39.92	...	...	...	...
...	51.40	38.20	32.13	108.03	68.19	49.76	28	...	...	39.14	28.81	23.79	90.46	56.54	39.99	...	...	...	...
...	52.35	38.91	32.73	108.17	68.33	49.94	29	...	...	39.86	29.35	24.24	90.48	56.59	40.08	...	...	...	...
...	53.34	39.65	33.36	108.32	68.54	50.13	30	...	...	40.61	29.91	24.71	90.52	56.65	40.17	...	...	...	...
...	54.37	40.42	34.02	108.48	68.73	50.33	31	...	...	41.36	30.49	25.21	90.57	56.73	40.29	...	...	...	...
...	55.44	41.22	34.70	108.65	68.93	50.55	32	...	...	42.19	31.09	25.72	90.62	56.82	40.43	...	...	...	...
...	56.55	42.05	35.41	108.83	69.14	50.79	33	...	...	43.02	31.72	26.25	90.70	56.94	40.59	...	...	...	...
...	57.70	42.92	36.15	109.02	69.36	51.06	34	...	...	43.88	32.37	26.81	90.78	57.06	40.78	...	...	...	...
...	58.89	43.83	36.93	109.22	69.60	51.37	35	...	...	44.78	33.05	27.40	90.89	57.22	40.99	...	...	...	...
...	60.12	44.78	37.76	109.44	69.86	51.69	36	...	...	45.70	33.75	28.01	91.02	57.40	41.23	...	...	...	...
...	61.39	45.77	38.63	109.68	70.14	52.04	37	...	...	46.67	34.49	28.64	91.16	57.60	41.51	...	...	...	...
...	62.71	46.80	39.53	109.94	70.45	52.42	38	...	...	47.67	35.40	29.29	91.33	57.83	41.82	...	...	...	...
...	64.08	47.87	40.47	110.22	70.79	52.84	39	...	...	48.73	36.42	30.20	91.52	58.10	42.16	...	...	...	...
...	65.50	48.98	41.47	110.52	71.17	53.31	40	...	...	50.33	37.49	31.13	91.73	58.39	42.55	...	...	...	...
...	66.99	50.14	42.52	110.86	71.59	53.82	41	...	...	51.74	38.60	32.12	91.98	58.72	42.97	...	...	...	...
...	68.52	51.35	43.62	111.24	72.05	54.39	42	...	...	53.20	39.76	33.15	92.25	59.09	43.45	...	...	...	...
...	70.13	52.62	44.80	111.66	72.56	55.01	43	...	...	54.71	40.96	34.23	92.56	59.49	43.98	...	...	...	...
...	71.80	53.96	46.03	112.12	73.12	55.69	44	...	...	56.26	42.21	35.37	92.90	59.95	44.56	...	...	...	...
...	73.55	55.38	47.35	112.63	73.74	56.46	45	...	...	57.86	43.51	36.55	93.27	60.44	45.20	...	...	...	...
...	75.38	56.85	48.72	113.10	74.43	57.31	46	...	...	59.52	44.87	37.80	93.69	61.00	45.91	...	...	...	...
...	77.30	58.43	50.20	113.81	75.20	58.24	47	...	...	61.23	46.28	39.11	94.16	61.61	46.69	...	...	...	...
...	79.31	60.12	51.77	114.50	76.05	59.26	48	...	...	62.99	47.75	40.49	94.67	62.28	47.55	...	...	...	...
...	81.41	61.86	53.43	115.26	76.99	60.38	49	...	...	64.82	49.29	41.95	95.24	63.02	48.48	...	...	...	...
...	83.60	63.78	55.20	116.10	78.03	61.63	50	...	...	66.70	50.89	43.48	95.86	63.84	49.50	...	...	...	...
...	85.88	65.71	57.04	117.03	79.18	63.01	51	...	...	68.63	52.57	45.09	96.55	64.73	50.63	...	...	...	...
...	88.26	67.73	59.08	118.06	80.44	64.53	52	...	...	70.65	54.33	46.80	97.30	65.71	51.85	...	...	...	...
...	90.74	69.85	61.22	119.20	81.82	66.19	53	...	...	72.72	56.16	48.61	98.13	66.79	53.19	...	...	...	...
...	93.32	72.11	63.50	120.45	83.32	67.99	54	...	...	74.88	58.09	50.52	99.04	67.96	54.66	...	...	...	...
...	96.01	74.52	65.95	121.81	85.05	69.95	55	...	...	77.11	60.11	52.54	100.03	69.25	56.25	...	...	...	...
...	98.82	77.10	68.56	123.28	86.72	.....	56	...	...	79.42	62.24	54.70	101.12	70.65	.....	...	...	...	...
...	101.77	79.51	71.37	124.87	88.75	.....	57	...	...	81.82	64.49	56.99	102.31	72.18	.....	...	...	...	...
...	104.87	82.43	74.38	126.59	90.97	.....	58	...	...	84.31	66.85	59.42	103.60	73.86	.....	...	...	...	...
...	108.13	85.52	77.62	128.49	93.42	.....	59	...	...	86.91	69.36	62.02	105.03	75.70	.....	...	...	...	...
...	111.56	88.86	81.00	130.61	96.14	.....	60	...	...	89.62	72.01	64.79	106.59	77.71	.....	...	...	...	...

RATES PER \$1,000 With Disability (Waiver of Premiums.)

...	45.82	34.07	28.64	107.47	67.46	48.96	21	...	...	13.90	34.87	25.65	21.16	90.48	56.46	39.77
...	48.89	36.37	30.59	107.91	67.96	49.49	25	...	...	15.27	37.23	27.41	22.63	90.61	56.61	39.97
...	53.48	39.80	33.53	108.60	68.81	50.38	30	...	...	17.39	40.71	30.02	24.83	90.76	56.86	40.37
...	59.08	44.05	37.13	109.57	69.95	51.72	35	...	...	20.19	44.93	33.21	27.59	91.19	57.50	41.27
...	65.79	49.31	41.87	111.01	71.65	53.82	40	...	...	24.57	50.55	37.74	31.43	92.13	58.79	42.96
...	74.01	55.95	48.07	113.33	74.48	57.31	45	...	...	30.68	58.22	43.95	37.10	93.86	61.05	45.89
...	84.42	64.99	56.37	117.22	79.49	62.93	50	...	...	38.85	67.35	51.78	44.39	96.78	64.95	50.54
...	97.93	76.45	67.85	124.24	87.25	71.96	55	...	...	49.91	78.65	61.67	54.05	102.02	71.04	57.86

ATLANTIC LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000. (With Disability, Waiver of Premiums and \$10 Monthly Income.)

Ord. Life	LIMITED PAY. LIFE			Endowments		Age	ENDOWMENTS			Cont. Prem. End. 65	20 Pay. End. 65
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year		20 Year	25 Year	30 Year		
.....	45.19	33.58	28.16	107.60	67.62	15	49.16	38.71	32.21	21.10	29.6
.....	45.83	34.02	28.54	107.71	67.73	16	49.26	38.83	32.35	21.55	30.1
.....	46.52	34.53	28.99	107.84	67.87	17	49.40	38.98	32.50	22.04	30.6
.....	47.21	35.05	29.40	107.95	67.99	18	49.52	39.13	32.66	22.56	31.19
.....	47.93	35.59	29.86	108.07	68.11	19	49.68	39.29	32.84	23.10	31.76
.....	48.67	36.13	30.32	108.20	68.25	20	49.81	39.44	33.02	23.66	32.34
20.13	49.44	36.71	30.81	108.34	68.40	21	49.96	39.62	33.21	24.26	32.96
20.55	50.22	37.30	31.30	108.49	68.54	22	50.13	39.80	33.43	24.88	33.58
21.01	51.03	37.91	31.82	108.63	68.70	23	50.31	40.00	33.66	25.53	34.22
21.47	51.87	38.55	32.35	108.77	68.87	24	50.48	40.21	33.90	26.24	34.90
21.97	52.75	39.19	32.91	108.92	69.05	25	50.68	40.44	34.17	26.96	35.59
22.51	53.65	39.86	33.50	109.08	69.22	26	50.89	40.69	34.47	27.75	36.31
23.06	54.58	40.56	34.10	109.24	69.44	27	51.12	40.95	34.80	28.57	37.07
23.64	55.55	41.28	34.71	109.42	69.66	28	51.35	41.24	35.13	29.47	37.82
24.24	56.56	42.03	35.35	109.62	69.89	29	51.61	41.55	35.50	30.38	38.57
24.88	57.60	42.81	36.03	109.83	70.14	30	51.88	41.87	35.94	31.37	39.38
25.56	58.67	43.63	36.73	110.03	70.40	31	52.18	42.21	36.33	32.42	40.17
26.26	59.79	44.49	37.46	110.26	70.69	32	52.50	42.62	36.75	33.55	41.00
27.01	60.97	45.37	38.22	110.52	71.00	33	52.85	43.07	37.19	34.77	42.00
27.81	62.16	46.29	39.01	110.80	71.32	34	53.26	43.56	37.68	36.07	43.42
28.66	63.41	47.25	39.84	111.09	71.67	35	53.70	44.12	38.21	37.43	44.88
29.55	64.69	48.25	40.73	111.42	72.05	36	54.19	44.61	38.78	38.91	46.38
30.51	66.02	49.28	41.65	111.77	72.46	37	54.71	45.16	39.41	40.51	47.93
31.51	67.39	50.36	42.61	112.16	72.93	38	55.31	45.78	40.11	42.26	49.53
32.56	68.82	51.49	43.62	112.57	73.44	39	55.96	46.45	40.87	44.09	51.18
33.71	70.30	52.66	44.69	113.04	74.01	40	56.69	47.17	41.67	46.09	52.98
34.91	71.82	53.88	45.91	113.54	74.64	41	57.38	47.96	42.61	48.27	54.83
36.19	73.38	55.14	47.20	114.10	75.33	42	58.15	48.82	43.59	50.64	56.73
37.55	75.03	56.47	48.57	114.71	76.11	43	58.98	49.75	44.67	53.23	58.68
38.99	76.75	57.88	50.02	115.40	76.98	44	59.85	50.77	45.86	56.07	60.68
40.52	78.53	59.37	51.56	116.15	77.97	45	60.84	51.90	47.14	59.17	62.83
42.18	80.38	61.12	53.16	117.01	78.95	46	61.93	53.14	.....	62.59	65.13
43.95	82.33	63.00	54.89	117.96	80.03	47	63.13	54.50	.....	66.39	67.58
45.85	84.36	64.95	56.74	119.03	81.20	48	64.41	55.98	.....	70.60	70.18
47.86	86.47	67.02	58.67	120.24	82.48	49	65.82	57.61	.....	75.35	72.93
50.02	88.69	69.29	60.78	121.62	83.88	50	67.39	59.40	.....	80.67	75.83
52.32	91.41	71.59	62.95	123.07	85.40	51	69.12	.....	.....	86.68	78.88
54.78	94.26	74.00	65.36	124.64	87.06	52	71.00	.....	.....	93.57	82.08
57.45	97.28	76.57	67.94	126.35	88.90	53	73.19	.....	.....	101.54	85.53
60.31	100.42	79.31	70.69	128.22	90.90	54	75.32	.....	.....	110.82	89.13
63.37	103.74	82.26	73.65	130.24	93.17	55	77.82	.....	.....	121.83	92.98

Double Indemnity \$1.50 per \$1,000. Disability Rates adopted January 1, 1924.

ATLANTIC LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	Pre-mium	Cash 2nd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$18.41	\$7	\$28	\$91	2 10	\$70	\$204	9 7	\$119	\$314	15 7	\$177	\$421	19 2
25	20.03	8	34	99	4 4	82	222	10 8	140	342	16 0	207	454	18 6
30	22.59	10	42	112	5 0	102	248	11 8	172	377	15 8	252	495	17 1
35	25.93	12	52	126	5 8	125	275	11 8	210	413	14 6	303	534	15 1
40	30.30	15	64	141	6 0	154	304	10 11	254	448	12 10	358	571	13 0
45	34.53	19	80	157	5 11	188	331	9 9	301	481	10 11	416	605	10 10
50	44.80	24	97	171	5 3	223	356	8 2	351	510	9 0	473	634	8 9
55	55.92	29	115	185	4 4	261	379	6 8	400	536	7 2	527	659	6 11
60	71.71	34	136	197	3 0	299	400	5 2	447	559	5 7	584	688	5 8
Ord. Life														
21	45.72	52	150	477	26 7	343	1000	Pd-up						
25	49.78	56	162	481	25 11	371	1000	"						
30	53.84	61	179	483	24 5	410	1000	"						
35	58.89	67	198	483	22 2	456	1000	"						
40	65.30	74	220	483	19 5	508	1000	"						
45	73.55	80	244	481	16 7	566	1000	"						
50	83.69	87	269	475	13 6	627	1000	"						
55	99.91	93	292	465	10 6	688	1000	"						
60	111.50	96	319	451	7 19	747	1000	"						
10 Pay. Life														
21	33.97	32	97	309	15 4	223	650	34 6	378	1000	Pd-up			
25	36.25	35	105	319	15 7	242	652	32 3	410	1000	"			
30	39.55	38	116	313	15 7	269	657	29 0	456	1000	"			
35	43.83	41	129	315	14 9	300	659	25 8	508	1000	"			
40	48.98	45	144	315	13 4	335	659	22 0	566	1000	"			
45	53.38	48	160	314	11 4	371	656	18 3	627	1000	"			
50	58.78	52	175	309	9 0	406	648	14 9	688	1000	"			
55	64.52	55	188	300	6 9	437	635	11 5	747	1000	"			
60	88.50	56	198	288	5 0	460	616	8 5	800	1000	"			
15 Pay. Life														
21	28.54	15	64	204	9 4	160	465	25 0	276	730	34 11	419	1000	Pd-up
25	30.46	17	70	203	9 9	175	471	24 0	301	734	32 2	456	1000	"
30	33.36	19	79	212	10 2	196	477	22 0	337	739	28 6	508	1000	"
35	36.93	21	89	216	10 1	220	482	19 6	377	742	24 8	566	1000	"
40	41.47	24	101	219	9 6	247	486	16 9	420	742	20 11	627	1000	"
45	47.35	27	114	221	8 3	276	486	13 11	463	737	17 2	688	1000	"
50	55.20	31	127	224	6 11	303	483	11 0	503	730	13 7	747	1000	"
55	65.95	34	149	223	5 3	327	476	8 4	535	716	10 4	800	1000	"
60	81.00	38	153	221	3 11	347	463	6 1	557	696	7 6	850	1000	"
20 Pay. Life														
21	107.25	162	444	526	5 \$504	652	722	3 \$715	763	817	2 \$814	879	910	1 \$909
25	107.66	161	443	524	5 \$502	652	721	3 \$714	763	817	2 \$814	879	910	1 \$909
30	108.42	160	441	522	5 \$498	650	720	3 \$712	762	816	2 \$812	878	909	1 \$908
35	109.22	157	440	520	5 \$493	649	719	3 \$709	761	815	2 \$811	878	909	1 \$907
40	110.52	154	437	517	5 \$485	647	716	3 \$705	759	813	2 \$808	877	908	1 \$907
45	112.63	151	433	512	5 \$471	644	713	3 \$698	757	807	2 \$804	875	906	1 \$904
50	116.10	146	428	505	5 \$444	639	707	3 \$685	753	804	2 \$796	873	904	1 \$901
55	121.81	140	420	494	5 \$409	631	693	3 \$653	746	799	2 \$783	869	901	1 \$895
60	130.61	131	408	477	5 \$321	619	683	3 \$626	736	787	2 \$761	862	892	1 \$886
10 Year End.														
21	\$47.28	\$94	\$261	\$364	10 \$297	\$345	\$503	10 \$462	\$592	\$700	5 \$680	\$911	\$943	1 \$942
25	67.74	93	260	362	10 \$292	344	501	10 \$459	591	690	5 \$684	911	943	1 \$942
30	68.54	91	259	359	10 \$281	383	499	8 \$451	589	687	5 \$680	910	942	1 \$941
35	69.60	89	257	356	10 \$266	381	496	8 \$441	588	686	5 \$675	910	941	1 \$941
40	71.17	86	254	351	10 \$239	378	491	8 \$421	585	691	5 \$665	909	941	1 \$940
45	73.74	83	251	345	10 \$189	375	485	8 \$386	581	686	5 \$647	907	939	1 \$937
50	78.03	79	247	336	10 \$99	370	476	8 \$323	575	677	5 \$629	904	936	1 \$933
55	85.05	74	241	323	8 \$10	362	460	8 \$214	565	661	5 \$560	899	930	1 \$926
60	96.14	69	233	306	5 \$11	352	440	7 \$19	550	639	5 \$457	890	922	1 \$914
15 Year End.														
21	\$48.79	\$61	\$172	\$219	15 \$148	\$393	\$546	10 \$495	\$664	\$786	5 \$775	\$927	\$959	1 \$958
25	49.29	60	171	217	15 \$137	392	544	10 \$489	663	784	5 \$773	926	959	1 \$958
30	50.13	58	170	214	15 \$115	390	541	10 \$477	662	782	5 \$768	926	958	1 \$957
35	51.37	56	168	210	15 \$76	389	537	10 \$457	660	780	5 \$761	925	957	1 \$956
40	53.31	54	167	205	15 \$7	388	532	10 \$422	658	776	5 \$749	924	956	1 \$955
45	56.46	51	166	259	11 \$19	386	526	10 \$356	654	769	5 \$725	922	953	1 \$952
50	61.63	49	165	252	8 \$18	384	514	10 \$232	647	757	5 \$685	918	950	1 \$947
55	69.95	47	165	243	6 \$12	381	499	9 \$10	637	740	5 \$609	912	943	1 \$938

Months.

ATLANTIC LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COSTS
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE.

	\$18 41		\$20 03		\$22 59		\$25 93		\$30 36		\$36 35		\$55 92	
Yr.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1923	\$3.49	\$14.92	\$3.59	\$16.44	\$3.85	\$18.74	\$4.10	\$21.83	\$4.34	\$25.91	\$4.63	\$31.67	\$6.30	\$49.62
1922	3.66	14.75	3.78	16.25	4.07	18.52	4.36	21.51	4.61	25.69	5.07	31.28	6.96	45.96
1921	3.76	14.65	3.90	16.13	4.18	18.41	4.56	21.37	4.83	25.53	5.30	31.05	7.35	45.57
1920	3.86	14.55	4.02	16.01	4.34	18.25	4.72	21.21	5.00	25.36	5.54	30.81	7.73	45.19
1919	3.93	14.48	4.15	15.88	4.46	18.13	4.84	21.09	5.15	25.18	5.80	30.55	8.11	44.81
1918	4.00	14.41	4.28	15.75	4.61	17.98	4.98	20.95	5.37	24.99	6.08	30.27	8.49	44.43
1917	4.12	14.29	4.38	15.65	4.74	17.85	5.12	20.81	5.67	24.79	6.37	29.98	8.84	44.03
1916	4.24	14.17	4.51	15.52	4.92	17.67	5.26	20.67	5.79	24.57	6.66	29.69	9.20	43.72
1915	4.36	14.05	4.67	15.36	5.06	17.53	5.41	20.52	6.01	24.35	6.95	29.40	9.53	43.39
1914	4.49	13.92	4.78	15.25	5.18	17.41	5.60	20.33	6.26	24.10	7.25	29.10	9.86	43.06
11th	4.58	13.83	4.94	15.09	5.31	17.28	5.76	20.17	6.51	23.85	7.57	28.78	10.15	45.77
12th	4.69	13.72	5.06	14.97	5.44	17.15	5.96	19.97	6.77	23.59	7.87	28.45	10.43	45.49
13th	4.83	13.58	5.22	14.81	5.57	17.02	6.15	19.78	7.03	23.33	8.17	28.18	10.67	45.25
14th	4.93	13.48	5.33	14.70	5.72	16.87	6.37	19.56	7.30	23.06	8.47	27.88	10.89	45.03
15th	5.07	13.34	5.44	14.59	5.89	16.70	6.59	18.34	7.58	22.78	8.78	27.57	11.08	44.81
Tot.	64.01	212.14	68.05	232.40	73.34	265.51	79.78	300.17	88.26	367.14	100.56	444.60	135.59	703.21
†		93.14		92.40		93.51		99.17		113.14		143.69		303.21

TWENTY PAYMENT LIFE.

	\$28.54		\$30.46		\$33.36		\$36.93		\$41.47		\$47.35		\$65.95	
Yr.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1923	4.77	23.77	4.97	25.49	5.42	27.94	5.91	31.02	6.49	34.98	7.22	40.13	10.26	55.69
1922	5.07	23.47	5.26	25.20	5.74	27.62	6.23	30.65	6.86	34.61	7.69	39.66	10.98	54.97
1921	5.26	23.28	5.47	24.99	5.94	27.42	6.51	30.39	7.12	34.35	8.01	39.34	11.42	54.53
1920	5.40	23.14	5.70	24.76	6.20	27.16	6.80	30.13	7.39	34.08	8.35	39.00	11.86	54.03
1919	5.62	22.92	5.93	24.53	6.43	26.93	7.03	29.90	7.67	33.80	8.71	38.64	12.31	53.64
1918	5.80	22.74	6.17	24.29	6.72	26.64	7.27	29.66	7.97	33.50	9.09	38.26	12.75	53.20
1917	5.99	22.55	6.38	24.08	6.96	26.40	7.53	29.40	8.29	33.18	9.48	37.87	13.18	52.77
1916	6.22	22.32	6.61	23.85	7.23	26.13	7.81	29.12	8.63	32.84	9.88	37.47	13.62	52.33
1915	6.47	22.07	6.89	23.57	7.51	25.85	8.07	28.84	8.98	32.49	10.28	37.07	14.03	51.92
1914	6.74	21.80	7.15	23.31	7.77	25.59	8.40	28.53	9.36	32.11	10.72	36.63	14.43	51.51
1913	7.00	21.54	7.43	23.03	8.03	25.33	8.71	28.22	9.74	31.73	11.14	36.21	14.84	51.11
1912	7.24	21.30	7.72	22.74	8.32	25.04	9.05	27.88	10.14	31.33	11.58	35.77	15.24	50.71
1911	7.49	21.05	8.00	22.46	8.60	24.76	9.40	27.53	10.55	30.92	12.02	35.33	15.61	50.34
1910	7.79	20.75	8.29	22.17	8.91	24.45	9.77	27.16	10.97	30.50	12.47	34.88	15.98	49.97
1909	8.06	20.48	8.57	21.89	9.25	24.11	10.15	26.75	11.41	30.06	12.92	34.43	16.35	49.60
Tot.	94.92	333.18	100.54	356.36	109.03	391.37	118.77	435.18	131.57	490.48	149.56	560.60	202.87	786.38
†		57.18		55.36		54.37		53.18		70.48		97.69		251.38

TWENTY YEAR ENDOWMENT

	\$48 79		\$49 29		\$50.13		\$51 37		\$53.31		\$56 46		\$ 69 95	
Yr.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1923	6.03	42.76	6.21	43.08	6.57	43.56	7.01	44.36	7.50	45.81	8.12	48.34	10.83	59.09
1922	6.93	41.86	7.09	42.20	7.39	42.74	7.83	43.54	8.27	45.04	8.91	47.55	11.74	58.21
1921	7.34	41.45	7.48	41.81	7.79	42.34	8.27	43.10	8.66	44.65	9.32	47.14	12.22	57.73
1920	7.71	41.08	7.90	41.39	8.23	41.90	8.66	42.71	9.05	44.26	9.77	46.69	12.71	57.24
1919	8.16	40.63	8.36	40.93	8.67	41.46	9.05	42.32	9.48	43.83	10.23	46.23	13.19	55.76
1918	8.59	40.20	8.83	40.46	9.15	40.98	9.49	41.88	9.93	43.38	10.72	45.74	13.68	55.27
1917	9.05	39.74	9.29	40.00	9.61	40.52	9.93	41.44	10.40	42.91	11.21	45.25	14.16	55.70
1916	9.55	39.24	9.78	39.51	10.10	40.03	10.39	40.98	10.88	42.43	11.73	44.73	14.64	55.31
1915	10.07	38.72	10.31	38.98	10.60	39.53	10.88	40.49	11.41	41.90	12.26	44.20	15.12	54.83
1914	10.64	38.15	10.84	38.45	11.10	39.03	11.40	39.97	11.94	41.37	12.81	43.65	15.58	54.37
1913	11.19	37.60	11.40	37.89	11.63	38.50	11.95	39.42	12.51	40.80	13.38	43.08	16.06	53.89
1912	11.75	37.04	11.95	37.34	12.17	37.96	12.51	38.88	13.09	40.22	13.93	42.50	16.52	53.43
1911	12.37	36.42	12.55	36.74	12.76	37.37	13.11	38.26	13.69	39.62	14.54	41.92	16.99	52.98
1910	12.97	35.82	13.15	36.14	13.36	36.77	13.73	37.64	14.33	38.97	15.15	41.31	17.47	52.48
1909	13.60	35.19	13.79	35.50	14.01	36.12	14.39	36.98	14.93	38.35	15.76	40.70	17.97	51.98
Tot.	145.95	535.90	148.93	590.42	153.14	598.81	158.60	611.95	166.10	633.55	177.87	669.03	218.91	830.34
†		†78.10		†72.53		†63.19		†43.05		†24.45		15.03		193.34

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$73.35	\$80.71	\$92.05	\$107.07	\$127.73	\$155.36	\$243.15
Cash Value Deducted.....	45.35	46.71	50.05	55.07	63.73	75.36	127.15
20 Payment Life.....	116.58	124.97	137.07	152.09	171.82	196.77	272.92
Cash Value Deducted.....	52.58	54.97	58.07	63.09	70.82	82.77	132.92
20 Year Endowment.....	207.78	209.41	212.00	216.03	223.59	235.95	289.03
Cash Value Deducted.....	35.78	38.41	42.00	48.03	56.59	69.95	124.03

TEN YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$144.19	\$158.24	\$180.49	\$210.35	\$250.53	\$303.80	\$476.83
Cash Value Deducted.....	74.19	76.24	78.49	85.35	96.53	115.80	215.83
20 Payment Life.....	228.06	244.07	267.68	297.64	335.94	384.07	534.65
Cash Value Deducted.....	68.06	69.07	71.68	77.64	88.94	108.07	207.65
20 Year Endowment.....	403.83	406.81	412.09	420.79	435.58	459.52	565.60
Cash Value Deducted.....	10.83	14.81	22.09	31.79	47.58	73.52	184.60

ATLANTIC LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909.

FIFTEEN YEAR RECORD.

ORDINARY LIFE.														
	\$20 10		\$21.85		\$24 60		\$23 19		\$32 95		\$39 39		\$60 43	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
ss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1910	.....	20.10	.....	21.85	.....	24 60	.....	23.19	.....	32.95	.....	39.39	.....	60 34
1911	5.13	14.97	5.40	16.45	5.89	18.71	6.50	21.69	7.43	25.52	8.65	30.74	13.69	46.74
1912	3.92	16.18	4.22	17.63	4.64	19.96	5.23	22.96	6.03	26.92	7.16	32.23	11.26	49.17
1913	4.02	16.08	4.30	17.55	4.80	19.80	5.43	22.76	6.28	26.67	7.50	31.89	11.81	48.62
1914	3.26	16.54	3.44	18.41	3.95	20.65	4.63	23.56	5.55	27.40	7.87	32.52	11.55	48.88
1915	3.38	16.72	3.57	18.28	4.11	20.49	4.83	23.36	5.80	27.15	7.23	32.16	12.11	48.32
1916	3.44	16.66	3.71	18.14	4.28	20.32	5.06	23.13	6.10	26.85	7.60	31.79	12.70	47.73
1917	3.96	16.14	4.62	17.23	5.35	19.25	6.34	21.85	7.68	25.27	9.58	29.81	15.96	44.47
1918	4.25	15.85	4.80	17.05	5.58	19.02	6.62	21.57	8.04	24.91	10.04	29.35	16.69	43.74
1919	4.46	15.64	4.98	16.87	5.81	18.79	6.91	21.28	8.41	24.54	10.52	28.87	17.44	42.99
1920	4.62	15.48	5.17	16.68	6.05	18.55	7.21	20.98	8.81	24.14	11.03	28.36	18.18	42.25
1921	4.79	15.31	5.35	16.48	6.30	18.30	7.52	20.67	9.22	23.73	11.53	27.86	18.92	41.51
1922	5.65	14.45	6.14	15.71	6.86	17.74	7.87	20.32	9.17	23.78	10.75	28.64	14.68	45.75
1923	5.76	14.34	6.29	15.56	7.05	17.55	8.14	20.05	9.45	23.50	11.03	28.33	14.91	45.52
1924	6.69	13.41	7.11	14.74	7.74	16.86	8.66	19.53	9.93	22.99	11.58	27.81	15.23	45.20
Tot.	63.33	238.17	69.11	258.64	78.41	290.59	90.95	331.90	107.93	386.32	131.10	459.75	205.13	701.32
†		119.17		118.64		118.59		121.90		132.32		158.75		301.32

TWENTY PAYMENT LIFE.														
	\$28.54		\$30.46		\$33.36		\$36.93		\$41.47		\$47.35		\$65.95	
1910	.....	28.54	.....	30.46	.....	33.36	.....	36.93	.....	41.47	.....	47.35	.....	65.95
1911	5.40	23.14	5.67	24.79	6.16	27.20	6.79	30.14	7.53	33.94	8.94	38.41	14.11	51.84
1912	4.32	24.22	4.58	25.88	5.05	28.31	5.63	31.30	6.44	35.03	7.54	39.81	11.53	54.37
1913	4.54	24.00	4.85	25.61	5.34	28.02	5.94	30.97	6.81	34.66	7.98	39.37	12.20	53.75
1914	3.69	24.85	4.02	26.44	4.55	28.80	5.25	31.68	6.23	35.24	7.61	39.74	12.66	53.29
1915	3.92	24.62	4.25	26.18	4.85	28.51	5.59	31.34	6.62	34.85	8.09	39.26	13.35	52.60
1916	4.18	24.36	4.56	25.90	5.16	28.20	5.94	30.99	7.04	34.43	8.59	38.76	14.04	51.91
1917	5.32	23.22	5.61	24.65	6.58	26.78	7.57	29.36	8.96	32.51	10.92	36.43	17.69	48.28
1918	5.64	22.90	6.16	24.30	6.98	26.38	8.01	28.90	9.50	31.97	11.56	35.79	18.53	47.42
1919	5.99	22.55	6.52	23.94	7.39	25.97	8.51	28.42	10.04	31.43	12.20	35.15	19.36	46.59
1920	6.34	22.20	6.88	23.58	7.82	25.54	9.06	27.93	10.63	30.84	12.86	34.49	20.20	45.75
1921	6.66	21.88	7.28	23.18	8.27	25.09	9.52	27.41	11.22	30.25	13.55	33.80	21.04	44.91
1922	6.82	21.72	7.34	23.12	8.08	25.28	9.0	27.87	10.30	31.17	11.79	35.56	15.44	50.51
1923	7.13	21.41	7.65	22.51	8.43	24.93	9.47	27.46	10.72	30.75	12.23	35.12	15.81	50.14
1924	8.06	20.48	8.57	21.89	9.25	24.11	10.18	26.75	11.41	30.06	12.92	34.43	16.35	49.60
Tot.	78.01	350.09	84.17	372.73	93.92	406.48	106.50	447.45	123.45	498.60	148.78	563.47	222.36	766.89
†		74.09		71.73		69.48		70.45		78.60		100.47		231.89

TWENTY YEAR ENDOWMENT.														
	\$48 79		\$49 29		\$50 13		\$51 37		\$53 31		\$56.46		\$69.95	
1910	48.79		49.29		50.13		51.37		53.31		56.46		69.95	
1911	6.76	42.03	6.97	42.32	7.39	42.90	7.83	43.54	8.49	44.82	9.66	46.80	14.33	55.62
1912	5.56	43.23	5.77	43.52	6.10	44.04	6.56	44.81	7.12	46.19	8.13	48.33	11.82	58.13
1913	6.07	42.72	6.28	43.01	6.62	43.51	7.08	44.29	7.65	45.66	8.69	47.77	12.49	57.40
1914	6.41	42.38	6.61	42.68	6.94	43.19	7.41	43.96	8.01	45.30	9.18	47.28	13.52	57.43
1915	6.94	41.85	7.14	42.15	7.47	42.66	7.95	43.42	8.59	44.75	9.77	46.69	14.24	55.71
1916	7.47	41.32	7.69	41.60	8.02	42.11	8.51	42.86	9.14	44.17	10.38	46.03	14.96	54.99
1917	9.65	39.14	9.91	39.38	10.31	39.82	10.91	40.40	11.65	41.63	13.21	43.25	18.82	51.13
1918	10.37	38.42	10.63	38.66	11.01	39.10	11.63	39.74	12.42	40.89	13.98	42.48	19.69	50.26
1919	11.10	37.69	11.36	37.93	11.77	38.36	12.37	39.00	13.30	40.01	14.77	41.69	20.53	49.42
1920	11.88	36.91	12.14	37.15	12.55	37.58	13.15	38.28	14.10	39.21	15.58	40.88	21.40	48.55
1921	12.70	36.09	12.95	36.34	13.34	36.79	13.97	37.41	14.92	38.34	16.39	40.07	22.21	47.74
1922	11.83	36.96	12.04	37.25	12.32	37.81	12.78	38.54	13.43	39.88	14.29	42.17	16.80	53.15
1923	12.49	35.30	12.69	36.60	12.94	37.17	13.43	37.94	14.0	39.25	14.89	41.5	17.23	52.67
1924	13.60	35.19	13.79	35.50	14.01	36.12	14.39	36.98	14.95	38.35	15.76	40.70	17.97	51.98
Tot.	132.83	599.02	135.97	603.38	140.77	611.18	147.96	622.59	157.84	641.81	174.68	672.22	236.05	813.19
†		164.98		150.62		150.82		137.41		116.19		18.22		176.19

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Costs.

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS. (Policies issued in 1919.)									
Ages	21	25	30	35	40	45	55		
Ordinary Life	\$79.33	\$86.42	\$97.70	\$112.42	\$132.21	\$158.41	\$242.63		
Cash Value Deducted	51.33	52.42	55.70	60.42	68.21	78.41	126.63		
20 Payment Life	122.56	130.60	142.68	157.52	176.33	199.91	272.79		
Cash Value Deducted	58.56	60.60	63.68	68.52	75.33	85.91	132.79		
20 Year Endowment	212.42	213.79	216.19	220.04	226.84	237.47	286.63		
Cash Value Deducted	40.42	42.79	46.19	52.04	59.84	71.47	121.63		
TEN YEARS (Policies issued in 1914.)									
Ordinary Life	\$157.80	\$171.51	\$193.22	\$221.56	\$258.65	\$308.19	\$467.58		
Cash Value Deducted	87.80	89.51	91.22	96.56	104.65	120.19	206.58		
20 Payment Life	239.94	255.40	278.53	306.96	341.93	386.31	522.91		
Cash Value Deducted	79.94	80.40	82.53	86.96	94.93	110.31	195.97		
20 Year Endowment	411.38	414.11	419.01	426.51	439.32	458.97	551.51		
Cash Value Deducted	18.38	22.11	29.01	37.51	51.32	72.97	170.51		

ATLANTIC LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE

April 1, 1924 to April 1, 1925

10 PAYMENT LIFE							10 YEAR ENDOWMENT						
Year Iss'd	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Year Iss'd	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55
1923	\$7.39	\$7.98	\$8.74	\$9.39	\$10.21	\$13.52	1923	\$12.07	\$12.32	\$12.59	\$12.87	\$13.27	\$15.15
1922	8.19	8.84	9.69	10.41	11.36	14.96	1922	14.20	14.42	14.69	14.91	15.30	17.17
1921	8.59	9.25	10.16	10.90	11.94	15.70	1921	15.22	15.41	15.64	15.87	16.30	18.18
1920	9.01	9.72	10.61	11.43	12.56	16.43	1920	16.28	16.46	16.70	16.89	17.33	19.19
1919	9.44	10.20	11.08	11.93	13.21	17.20	1919	17.35	17.55	17.74	17.96	18.43	20.28
1918	9.89	10.69	11.58	12.55	13.88	17.99	1918	18.50	18.63	18.84	19.07	19.53	21.37
1917	10.31	11.18	12.10	13.16	14.58	18.76	1917	19.63	19.84	19.93	20.24	20.73	22.55
1916	10.77	11.70	12.64	13.80	15.31	19.57	1916	20.87	21.04	21.20	21.45	21.95	23.75
1915	11.23	12.19	13.22	14.47	16.06	20.40	1915	22.15	22.29	22.47	22.75	23.21	25.00
1914	11.80	12.72	13.83	15.16	16.83	21.27	1914	23.47	23.61	23.80	24.09	24.53	26.31

15 PAYMENT LIFE							15 YEAR ENDOWMENT						
Year Iss'd	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Year Iss'd	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55
1923	5.96	6.43	7.03	7.60	8.29	11.19	1923	7.51	7.90	8.29	8.70	9.23	11.15
1922	6.48	7.00	7.67	8.26	9.04	12.17	1922	8.78	9.13	9.51	9.88	10.41	12.33
1921	6.76	7.27	7.99	8.59	9.43	12.70	1921	9.40	9.73	10.13	10.44	11.01	12.93
1920	7.04	7.60	8.28	8.93	9.87	13.23	1920	10.03	10.37	10.73	11.05	11.64	13.56
1919	7.34	7.94	8.58	9.30	10.32	13.77	1919	10.69	11.02	11.34	11.67	12.30	14.22
1918	7.65	8.29	8.90	9.68	10.79	14.30	1918	11.38	11.69	11.98	12.34	12.99	14.91
1917	7.93	8.61	9.25	10.11	11.27	14.85	1917	12.07	12.38	12.63	13.03	13.71	15.63
1916	8.22	8.95	9.61	10.53	11.77	15.39	1916	12.79	13.09	13.33	13.76	14.45	16.37
1915	8.57	9.28	9.98	10.98	12.29	15.92	1915	13.56	13.87	14.10	14.52	15.22	17.14
1914	8.93	9.62	10.39	11.46	12.82	16.47	1914	14.36	14.64	14.90	15.32	16.01	17.93

DIVIDENDS ON FULL PAID-UP LIFE POLICIES (American 3½%.)

Age	\$	Age	\$	Age	\$	Age	\$	Age	\$	Age	\$	Age	\$
25	4.55	33	5.25	41	6.15	49	7.30	57	8.67	65	10.14	73	11.54
26	4.63	34	5.35	42	6.28	50	7.46	58	8.85	66	10.32	74	11.70
27	4.71	35	5.45	43	6.41	51	7.63	59	9.04	67	10.50	75	11.85
28	4.79	36	5.56	44	6.55	52	7.80	60	9.22	68	10.68	76	12.01
29	4.88	37	5.67	45	6.69	53	7.97	61	9.40	69	10.86	77	12.16
30	4.96	38	5.78	46	6.84	54	8.14	62	9.59	70	11.03	78	12.31
31	5.06	39	5.90	47	6.99	55	8.31	63	9.77	71	11.20	79	12.46
32	5.15	40	6.02	48	7.14	56	8.49	64	9.96	72	11.37	80	12.60

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Age	25	35	45
PARTICIPATING				Extra to continue monthly income for life of beneficiary.			
ENDOWMENTS.				Whole Life.....\$ 5.98 \$ 4.56 \$ 3.00			
25 Year.....	\$ 38.92	\$ 41.36	\$ 47.53	20 Pay. Life..... 8.35 5.79 3.44			
30 Year.....	32.48	35.41	42.83	NON-PARTICIPATING.			
End. at Age 65....	24.56	33.95	53.68	ENDOWMENTS.			
20 Pay. End. 65.	32.40	40.47	.....	Age 65.....	\$ 18.40	\$ 26.66	\$ 45.21
With "Old Disability."				20 Pay. Age 65..... 25.71 32.47 45.21			
25 Year.....	\$ 39.12	\$ 41.73	\$ 48.37	SINGLE PREMIUM.			
30 Year.....	32.68	35.81	43.63	Life.....	\$308.73	\$370.55	\$456.15
With "New Disability."				MONTHLY INCOME, \$10 a month for 240 months. Commuted value, \$1,731.			
25 Year.....	\$ 40.44	\$ 44.12	\$ 51.90	Whole Life.....	\$ 26.14	\$ 34.46	\$ 52.00
30 Year.....	34.17	38.21	47.14	20 Pay. Life.....	39.00	47.43	63.21
End. Age 65....	26.96	37.43	59.17	Extra premiums to continue income for life are 91% of participating rates.			
20 Pay. End. 65.	35.59	44.49	.....	CONVERTIBLE TERM (Minimum Policy \$5,000.)			
WITHOUT DISABILITY				5 Year.....	\$ 8.40	\$ 9.44	\$ 14.51
SINGLE PREMIUM.				10 Year.....	8.59	10.24	17.00
Life.....	\$348.03	\$416.72	\$511.66	5 Year, convertible within 4 years.			
MONTHLY INCOME, \$10 a Month for 240 months.				10 Year, convertible within 7 years.			
Commuted Value, \$1,731.							
Whole Life.....	\$ 34.67	\$ 44.88	\$ 62.92				
20 Pay. Life....	52.73	63.93	81.96				

For extra premiums all of the above except Term will be issued to include either of the following provisions in event of total and permanent disability before age 60 (65 on Endowment at 65.)
 Waiver of premium; (2) Waiver of premium and monthly income of 1% of face amount for life.

ATLAS LIFE INSURANCE COMPANY, Tulsa, Okla.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will. Beneficiary Insurance (\$.50 per \$1,000) provides for payment of face of policy in event of accidental death of beneficiary, by accident by common carrier within 60 days from time of injury. Beneficiary must be between ages 16 and 60. Death must occur during premium paying period.

Cash Values. — After three premiums, within three months after default. American 3 3/4% Modified Preliminary Term (Okla. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time by payment of difference in reserves.

Disability. — For extra premium, regular policies will provide, prior to age 60, (a) for waiver of premiums; or (b) for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on first day of month after proof (total disability not obviously permanent regarded as permanent after three months duration) and continuing during disability until maturity; no reduction in insurance. Also includes Permanent Partial Disability (\$.50 per \$1,000) which provides during premium paying period and prior to age 60, for payment of amount equal to one-fourth of policy in event of accidental injury resulting within 60 days in loss of one eye, one hand or one foot. Net limit, \$25,000. Includes Beneficiary Insurance (See "Beneficiary"). Disability does not cover death from military or naval service, or aerial and submarine operations, manufacture of explosives.

Dividends. — Policy is non-participating. Issues a 20 Payment Life Premium Reduction Policy with options at end of 20 years by application of guaranteed coupon. See page following.

Double Indemnity. — Rider (\$1.50 per \$1,000) provides prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war or insurrection, aeronautic or submarine operations, physical or mental infirmity illness or disease. Limit, \$10,000, all reinsured.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums.

Limits. — Ages, 10-90, except Term 15-55. \$100,000, Term, \$25,000; reinsures over \$5,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. Loan insurance will be granted.

Military Service. — No restrictions.

Non-forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No condition.

Settlement Options. — Cash, Limited (2-25) or Continuous (20 certain) Instalments, 20 annual instalments of \$50 per \$1,000 and \$25 at end of that time. Payments made annually, semi annually or quarterly. Commutable values are withheld from beneficiary, unless insured has directed to contrary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Must be single and self-supporting, or if married less than husband carries. Limit, \$10,000. Double indemnity granted. Disability granted to age 45, limit \$5,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
With Waiver of Premium Disability.			
5 Year End.....	\$32.81	\$34.63	\$39.69
10 Year End.....	26.76	29.04	
15 Year End.....	22.79	25.65	
20 Year End.....	20.17		
Ind. at 60.....	22.79	34.63	
Ind. at 70.....	18.47	25.65	39.69
With Income Disability.			
5 Year End.....	\$33.34	\$35.56	\$41.53
10 Year End.....	27.41	30.24	
15 Year End.....	23.53	26.97	
20 Year End.....	21.20		
Ind. at 60.....	23.53	35.56	
Ind. at 70.....	19.47	26.97	41.53

MONTHLY INCOME POLICIES.

\$10.00 Month for 120 Months.			
Without Monthly Inc. Dis. or Waiver of Prem			
Ord. Life.....	\$16.80	\$22.30	\$32.02
20 Pay. Life.....	25.05	30.68	39.61
Waiver of Premium only:			
Ord. Life.....	\$16.95	\$122.58	\$132.58
20 Pay. Life.....	25.15	30.87	40.15

Ages	25	35	45
Monthly Income Disability.			
Ord. Life.....	\$18.02	\$24.01	\$34.63
20 Pay. Life.....	26.59	32.50	42.20

JOINT LIFE.

Ord. Life.....	\$26.92	\$34.76	\$49.23
20 Pay. Life.....	35.89	42.58	51.49
20 Year End.....	49.09	51.81	59.12

TERM: 15 years convertible within 7 years
20 years within 10 years.

15 year.....	\$10.46	\$12.60	\$19.24
20 Year.....	10.83	13.71	

SINGLE PREMIUM.

Life.....	\$330.34	\$396.49	\$487.92
10 Year End.....	769.15	770.55	774.38
15 Year End.....	660.90	664.29	673.98
20 Year End.....	574.06	590.58	599.45
25 Year End.....	504.83	516.05	547.49
30 Year End.....	450.28	472.53	514.83

NON-PARTICIPATING RATES PER \$1,000 (American 3 1/2% Reserve.)

Ord. Life	LIMITED PAY. LIFE			PAID-UP AT			20 Pay ⁴ G. P. R.	Age	ENDOWMENTS				TERM†		COM'L END.†	
	10 Pay.	15 Pay.	20 Pay.	Age 60	Age 65	Age 70			10 Year	15 Year	20 Year	Age 65	5 Year	10 Year	First 5 Yrs.	After 5 Yrs.
13.22	\$34.48	\$25.32	\$20.84	\$14.25	\$13.76	\$13.50	\$26.69	15	\$92.33	\$58.24	\$41.59	\$15.22	\$9.31	\$9.43		
13.48	34.99	25.69	21.16	14.46	14.05	13.77	27.05	16	92.38	58.28	41.65	15.58	9.35	9.45		
13.76	35.53	26.10	21.49	14.82	14.37	14.03	27.49	17	92.45	58.35	41.70	15.98	9.40	9.54		
14.04	36.03	26.49	21.82	15.18	14.70	14.38	27.91	18	92.49	58.39	41.75	16.39	9.46	9.60		
14.34	36.63	26.91	22.17	15.56	15.05	14.71	28.31	19	92.55	58.44	41.81	16.83	9.51	9.66		
14.65	37.21	27.34	22.53	15.97	15.41	15.05	28.79	20	92.58	58.50	41.87	17.28	9.58	9.74		
14.98	37.82	27.79	22.90	16.40	15.80	15.41	29.21	21	92.67	58.59	41.93	17.77	9.64	9.81	13.25	15.15
15.33	38.46	28.27	23.30	16.86	16.21	15.81	29.70	22	92.74	58.63	42.01	18.28	9.71	9.89	13.28	16.16
15.69	39.11	28.75	23.71	17.34	16.64	16.18	30.20	23	92.81	58.70	42.08	18.82	9.78	9.98	13.30	16.16
16.03	39.77	29.24	24.12	17.85	17.09	16.59	30.70	24	92.87	58.75	42.15	19.39	9.85	10.08	13.32	17.17
16.47	40.49	29.77	24.56	18.41	17.58	17.04	31.24	25	92.96	58.84	42.24	20.00	9.94	10.18	13.34	17.17
16.89	41.23	30.33	25.02	18.99	18.09	17.51	31.81	26	93.03	58.94	42.33	20.65	10.03	10.28	13.38	18.18
17.33	41.97	30.88	25.49	19.61	18.63	18.00	32.39	27	93.12	59.01	42.43	21.33	10.13	10.40	13.42	18.18
17.80	42.76	31.47	25.99	20.29	19.21	18.53	32.97	28	93.22	59.11	42.54	22.06	10.23	10.53	13.45	19.19
19.29	43.58	32.08	26.50	21.00	19.82	19.08	33.63	29	93.33	59.21	42.65	22.84	10.34	10.66	13.50	19.19
18.81	44.43	32.72	27.04	21.77	30.48	19.67	34.29	30	93.44	59.33	42.78	23.67	10.48	10.81	13.55	20.24
19.35	45.30	33.37	27.59	22.58	21.17	20.28	34.97	31	93.55	59.44	42.91	24.55	10.53	10.94	13.61	21.25
19.93	46.21	34.06	28.17	23.47	21.91	20.94	35.68	32	93.67	59.57	43.06	25.49	10.74	11.16	13.68	22.26
20.53	47.15	34.77	28.76	24.22	22.70	21.63	36.42	33	93.80	59.71	43.23	26.50	10.89	11.36	13.75	23.27
21.18	48.15	35.52	29.42	25.46	23.55	22.38	37.20	34	93.96	59.87	43.41	27.58	11.06	11.59	13.84	24.28
21.86	49.17	36.29	30.08	26.58	24.46	23.18	38.00	35	94.11	60.04	43.61	28.74	11.26	11.83	13.95	25.29
22.57	50.22	37.09	30.77	27.78	25.43	24.01	38.84	36	94.27	60.22	43.83	29.98	11.46	12.10	14.05	26.30
23.34	51.32	37.93	31.50	29.12	26.49	24.92	39.73	37	94.45	60.44	44.08	31.34	11.70	12.40	14.21	26.30
24.15	52.47	38.81	32.26	30.57	27.63	25.89	40.64	38	94.63	60.65	44.35	32.80	11.95	12.74	14.35	27.31
25.00	53.64	39.71	33.06	32.15	28.84	26.92	41.61	39	94.85	60.88	44.65	34.37	12.24	13.11	14.52	28.32
25.91	54.88	40.67	33.90	33.90	30.17	28.02	42.62	40	95.10	61.16	45.02	36.09	12.55	13.53	14.71	29.33
26.87	56.15	41.66	34.78		31.61	29.21	43.67	41	95.34	61.45	45.36	37.95	12.89	14.03	14.94	30.34
27.90	57.49	42.71	35.72		33.18	30.49	44.80	42	95.63	61.79	45.79	39.99	13.29	14.58	15.20	31.35
29.00	58.83	43.80	36.70		34.90	31.88	45.97	43	95.95	62.17	46.26	42.22	13.73	15.20	15.51	32.36
30.16	60.32	44.95	37.74		36.78	33.37	47.23	44	96.30	62.59	46.78	44.67	14.23	15.91	15.86	33.37
31.39	61.81	46.14	38.83		38.83	34.97	48.52	45	96.67	63.04	47.36	47.36	14.81	16.71	16.28	34.38
32.71	63.38	47.40	40.00			36.72	49.90	46	97.10	63.56	48.01	50.33	15.48	17.61	16.77	35.39
34.12	65.00	48.73	41.21			38.62	51.37	47	95.57	64.14	48.73	53.67	16.24	18.63	17.34	36.40
35.62	66.70	50.13	42.54			40.69	52.91	48	98.10	64.79	49.53	57.39	17.10	19.76	18.00	40.41
37.22	68.49	51.61	43.94			42.95	54.55	49	98.70	65.51	50.43	61.57	18.06	21.03	18.75	41.42
38.93	70.32	53.15	45.42			45.42	55.29	50	99.34	66.30	51.42	66.30	19.15	22.43	19.59	42.43
40.73	72.22	54.77	46.98				58.10	51	100.03	67.16	52.50		20.35			
42.67	74.22	56.48	48.66				60.05	52	100.82	68.12	53.71		21.70			
44.74	76.31	58.30	50.46				62.11	53	101.69	69.20	55.05		23.20			
46.95	78.47	60.22	52.37				64.34	54	102.63	70.39	56.52		24.86			
49.30	80.73	62.24	54.41				66.69	55	103.66	71.69	58.11		26.70			
51.82							56									
54.50							57									
57.38							58									
60.46							59									
63.74							60									

DISABILITY RATES (Waiver of Premium Only.)

13.32	34.54	25.38	20.90	14.33	13.85	13.59	26.77	15	92.46	58.35	41.69	15.32				
14.77	37.28	27.41	22.60	16.07	15.52	15.17	28.89	20	92.73	58.64	41.99	17.40				
16.62	40.57	29.86	24.65	18.53	17.72	17.19	31.38	25	93.15	59.01	42.39	20.17			13.49	17.17
19.01	44.53	32.83	27.11	21.94	20.67	19.87	34.49	30	93.66	59.53	42.98	23.89			13.75	20.24
22.14	49.31	36.46	30.21	26.79	24.71	23.44	38.29	35	94.39	60.30	43.87	29.04			14.23	24.28
26.30	55.10	40.92	34.20	34.20	30.53	28.39	43.16	40	95.47	61.53	45.38	36.52			15.10	30.34
31.94	62.15	46.55	39.36		39.36	35.57	49.18	45	97.21	63.63	48.00	48.00			16.83	35.39
39.77	70.93	53.98	46.28			46.28	57.35	50	100.20	67.32	52.39	67.32			20.43	42.43
50.65	82.16	63.68	55.81				68.40	55		73.34	59.64					

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income.)

14.10	36.57	26.86	22.09	15.12	14.64	14.38	28.25	15	92.64	58.58	41.98	16.03				
15.70	39.52	29.05	23.94	16.99	16.44	16.08	30.53	20	92.94	58.92	42.34	18.23				
17.69	43.02	31.63	26.10	19.60	18.79	18.25	33.15	25	93.38	59.33	42.82	21.10			11.56	14.23
20.24	47.08	34.78	28.71	23.16	21.90	21.10	36.37	30	93.94	59.94	43.52	24.95			14.98	24.28
23.57	52.02	38.44	31.90	28.23	26.14	24.89	40.27	35	94.73	60.82	44.59	30.24			15.66	29.33
27.99	57.89	42.97	35.83	35.89	32.23	30.10	45.12	40	95.94	62.25	46.39	37.91			16.79	35.39
33.99	64.92	48.60	41.40		41.41	37.58	51.23	45	97.87	64.67	49.59	49.59			18.88	38.39
42.30	73.43	57.51	48.80			48.80	59.87	50	101.21	69.16	54.62	69.16			22.96	50.34
53.91	85.39	66.93	59.03				71.65	55		76.08	62.66					

†5 years convertible within 3 years; 10 year within 5 years.

‡Minimum policy, \$2,000.

NOTE.—Above rates adopted Jan. 1, 1924. Semi-annual rates multiply by .52; quarterly rates by .265.

*Paid-up in 15 years or mature as endowment, (age 15 in 30 years, age 55 in 19 years.) coupons are left to accumulate.

DOUBLE INDEMNITY, \$1.50 per \$1,000.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years				
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
21	\$14 98	\$11	\$23	\$73	3 0	\$70	\$203	9 6	\$119	\$314	15 6	\$177	\$422	19 1		
25	16 47	13	28	83	3 7	82	222	10 7	140	341	15 11	207	454	18 5		
30	18 81	16	36	97	4 4	102	248	11 7	172	376	15 6	252	495	16 11		
35	21 86	19	46	112	5 0	125	275	11 8	210	413	14 5	303	535	15 0		
40	25 91	26	59	129	5 6	154	304	10 11	254	448	12 9	358	571	12 10		
45	31 39	33	74	145	5 5	188	331	9 8	301	481	10 10	416	605	10 9		
50	38 93	42	91	160	4 11	223	356	8 1	351	510	9 0	473	634	8 9		
55	49 30	52	110	175	4 1	261	379	6 7	400	536	7 2	527	660	6 10		
60	63 74	63	130	188	3 3	299	400	5 1	447	559	5 7	584	687	5 3		
21	\$27 79	38	84	267	12 10	219	637	34 0	377	1000	Pd-up	\$418				
25	29 77	42	92	272	13 5	238	642	31 10	410	1000	"	456				
30	32 72	47	103	277	13 8	255	646	28 8	456	1000	"	503				
35	36 29	54	116	282	13 3	286	649	25 4	508	1000	"	560				
40	40 67	61	131	287	12 3	331	650	21 9	566	1000	"	626				
45	45 14	70	147	289	10 5	367	648	18 2	626	1000	"	688				
50	53 15	78	163	287	8 5	403	642	14 8	688	1000	"	746				
55	62 24	85	178	283	6 7	434	630	11 4	746	1000	"	800				
21	\$22 90	25	59	157	8 5	159	463	24 9	276	730	34 8	419	1000	Pd-up		
25	24 56	28	65	162	8 11	174	469	23 10	301	734	32 1	456	1000	"		
30	27 04	32	73	167	9 4	195	475	21 11	337	739	28 6	508	1000	"		
35	30 08	37	83	202	9 5	219	489	19 5	377	741	24 8	566	1000	"		
40	33 90	43	95	208	8 11	247	455	16 9	420	741	20 11	626	1000	"		
45	38 83	50	108	212	7 10	275	485	13 10	463	738	17 2	688	1000	"		
50	45 42	57	121	213	6 5	302	481	10 11	502	729	13 7	746	1000	"		
55	54 41	63	135	215	5 0	327	475	8 4	535	716	10 4	800	1000	"		
21	\$16 40	13	29	92	3 10	85	247	12 6	146	386	19 4	219	523	23 3		
25	18 41	16	37	109	4 0	104	280	13 10	177	431	20 0	265	581	22 11		
30	21 77	21	49	132	6 0	134	326	15 4	230	504	20 3	342	672	22 5		
35	26 58	26	67	163	7 6	179	392	16 3	305	599	20 2	452	798	22 9		
40	33 90	43	95	208	8 11	247	455	16 9	420	741	20 11	626	1000			
End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years							
	Cash	Pd.-Up	Ext. Term	Accum. Opt.		Cash	Pd.-Up	Ext. Term	Accum. Opt.		Cash	Pd.-Up	Ext. Term	Accum. Opt.		
21	\$64	\$203	9 3	\$16 37	159	463	24 9	50 20	276	730	34 8	101 50	419	1000	Pd-up	173 50
25	70	207	9 9	18 03	174	469	23 10	54 28	301	734	32 1	108 54	456	1000	"	183 87
30	78	201	10 0	20 52	195	475	21 11	60 49	337	739	28 6	118 91	508	1000	"	199 42
35	88	214	10 0	23 48	219	480	19 5	67 70	377	741	24 8	131 20	566	1000	"	217 97
40	100	219	9 4	26 97	247	485	16 9	76 28	420	741	20 11	146 03	626	1000	"	239 79
45	113	222	8 2	31 25	275	485	13 10	86 89	463	738	17 2	163 90	688	1000	"	266 53
50	126	222	6 8	36 43	302	481	10 11	99 57	502	729	13 7	185 62	746	1000	"	298 98
55	140	223	5 2	42 63	327	475	8 4	114 81	535	716	10 4	211 67	800	1000	"	337 73
End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years							
	Cash or Loan	Pd. Up	Ext. Ins. Y.			Cash or Loan	Pd. Up	Ext. Ins. Y.			Cash or Loan	Pd. Up	Ext. Ins. Y.			
21	\$17 77	\$15	\$34	\$94	4 17	59	157	8 13	100	250	14 17	157	358	21 11		
25	20 00	18	43	109	5 18	72	176	9 19	121	276	16 14	190	394	22 13		
30	23 67	23	57	130	7 11	94	204	11 19	156	316	17 19	243	445	21 52		
35	28 74	31	76	154	8 17	124	239	13 12	203	362	18 12	317	508	16 23		
40	36 09	47	105	187	9 11	169	286	13 11	273	426	15 13	423	591	11 42		
45	47 36	73	153	239	10 11	239	353	13 16	381	518	10 13	592	717	6 54		
50	66 30	119	235	319	10 17	361	463	8 13	572	672	5 16	903	934	1 93		
End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years							
	Cash	Pd.-Up	Ext. Term	Accum. Opt.		Cash	Pd.-Up	Ext. Term	Accum. Opt.		Cash	Pd.-Up	Ext. Term	Accum. Opt.		
21	41 93	81	159	257	15 122	387	537	10 14	661	782	5 17	926	958	1 57		
25	42 24	80	158	255	15 110	386	536	10 14	660	781	5 17	925	957	1 56		
30	42 78	78	157	252	15 89	385	533	10 14	658	778	5 17	925	957	1 56		
35	43 61	76	155	248	15 84	383	529	10 14	657	776	5 17	924	956	1 55		
40	45 02	74	154	244	14 12	382	524	10 14	655	772	5 17	923	955	1 54		
45	47 36	73	153	239	10 11	381	518	10 14	651	765	5 17	921	953	1 53		
50	51 42	72	153	233	8 0	379	507	10 14	644	753	6 17	917	949	1 52		
55	58 14	72	154	226	6 19	378	495	9 19	635	737	5 16	911	942	1 51		

Months.

NOTE.—American 3 1/4% Modified Preliminary Term (Okla. Std.) reserve adopted Oct. 1918; all reserve after 20th year.

BALTIMORE LIFE INSURANCE CO., Baltimore, Md.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Level Premium reserve with surrender charge up to 15th year not exceeding \$10 per \$1,000.

Change of Plan. — No provision. Practice of the company to change to higher premium form by payment of difference in premiums with interest at 6%.

Disability. — For extra premium, policy will provide prior to age 60. (a) for waiver of premiums; (b) or for waiver of premiums and payment of monthly income of \$8.93 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Void in event of aeronautic, submarine or war service. Limit, \$5,000.

Dividends. — End of second year and annually thereafter: first conditioned upon payment of third premium. Options: (a) cash; (b) reduce premiums; (c) purchase non-forfeitable, non-par, paid-up additions.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums.

Limits. — Ages. Life 20-60; Endowments 12-60. \$20,000; reinsures over \$10,000 seldom accepts reinsurance; minimum policy, \$250.

Loans. — After three premiums. Interest 6%, in advance. Beneficiary must join in assigning policy to company.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within one month after default. Non-par. No provision, but practice of company to give cash and loan on paid-up insurance.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See loans.

Reinstatement. — Within three years (unless previously surrendered and extension period expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restriction.

Restricted Occupations. — No conditions.

Settlement Options. — Cash and Limited (2-20 years) annual or monthly Installments. Commutable Values withheld from beneficiary.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. Usually written on endowments. Disability not granted on policies of ordinary department. Limit, \$5,000.

PARTICIPATING RATES PER \$1,000.
(American 3½% Reserve.)

Age	ORDINARY \$1,000								INTERMEDIATE			
	LIFE				ENDOWMENT				\$500	\$250		
	Whole Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	Whole Life	20 Pay. Life	10 Year End.	20 Year End.
20	\$17.50	\$2.59	\$31.65	\$26.31	\$105.33	\$66.94	\$48.22	\$37.37	\$ 9.43	\$ 8.24	\$27.36	\$13.40
21	17.88	43.27	32.16	26.75	105.39	67.01	48.30	37.46	9.63	8.38	27.40	13.48
22	18.25	43.98	32.70	27.18	105.46	67.08	48.39	37.57	9.85	8.53	27.44	13.52
23	18.71	44.71	33.25	27.66	105.52	67.16	48.48	37.67	10.08	8.69	27.60	13.60
24	19.16	45.47	33.82	28.15	105.60	67.25	48.58	37.78	10.32	8.85	27.56	13.64
25	19.61	46.24	34.40	28.65	105.67	67.33	48.67	37.91	10.57	9.03	27.64	13.72
26	20.10	47.07	35.03	29.18	105.75	67.43	48.78	38.03	10.83	9.20	27.72	13.80
27	20.62	47.92	35.67	29.72	105.84	67.53	48.90	38.18	11.11	9.39	27.76	13.88
28	21.16	48.79	36.34	30.29	105.94	67.64	49.03	38.34	11.40	9.58	27.84	13.96
29	21.73	49.69	37.03	30.87	106.04	67.75	49.16	38.50	11.71	9.78	27.92	14.04
30	22.32	50.65	37.76	31.49	106.15	67.89	49.32	38.70	12.03	9.99	28.00	14.16
31	22.96	51.63	38.50	32.14	106.26	68.03	49.49	38.90	12.37	10.22	28.12	14.24
32	23.62	52.65	39.28	32.81	106.40	68.17	49.68	39.12	12.73	10.44	28.20	14.35
33	24.32	53.70	40.09	33.50	106.52	68.33	49.86	39.36	13.11	10.69	28.32	14.47
34	25.06	54.80	40.93	34.23	106.68	68.51	50.09	39.64	13.51	10.94	28.40	14.59
35	25.86	55.94	41.81	35.00	106.83	68.70	50.33	39.94	13.93	11.21	28.52	14.69
36	26.69	57.12	42.72	35.81	107.01	68.92	50.59	40.29	14.38	11.48	28.64	14.85
37	27.56	58.35	43.67	36.63	107.19	69.14	50.88	40.65	14.85	11.78	28.78	15.01
38	28.49	59.62	44.67	37.50	107.39	69.39	51.20	41.06	15.35	12.09	28.90	15.17
39	29.48	60.94	45.70	38.43	107.62	69.68	51.56	41.52	15.89	12.41	29.06	15.36
40	30.52	62.33	46.80	39.40	107.88	69.99	51.96	42.02	16.45	12.75	29.22	15.56
41	31.64	63.75	47.93	40.42	108.14	70.34	52.40	42.60	17.05	13.11	29.38	15.76
42	32.81	65.24	49.12	41.49	108.45	70.73	52.90	43.22	17.68	13.49	29.54	16.00
43	34.06	66.79	50.32	42.62	108.78	71.15	53.44	43.90	18.30	13.89	29.74	16.28
44	35.40	68.40	51.67	43.83	109.15	71.65	54.07	44.68	19.08	14.32	29.98	16.55
45	36.82	70.09	53.03	45.09	109.56	72.18	54.74	45.53	19.84	14.77	30.22	16.81
46	38.32	71.84	54.48	46.42	110.03	72.77	55.49	.....	20.65	15.25	30.46	17.14
47	39.94	73.55	56.00	47.85	110.56	73.45	56.35	.....	21.52	15.76	30.72	17.52
48	41.65	75.58	57.60	49.37	111.14	74.20	57.28	.....	22.44	16.30	31.04	17.92
49	43.48	77.57	59.28	50.98	111.78	75.02	58.33	.....	23.43	16.88	31.36	18.35
50	45.44	79.84	61.05	52.68	112.51	75.95	59.48	.....	24.49	17.49	31.76	18.81
51	47.52	81.82	62.93	54.50	113.31	76.96	60.76	.....	25.61	18.15	32.16	19.32
52	49.73	84.07	64.90	56.44	114.19	78.08	62.16	.....	26.80	18.85	32.56	19.88
53	52.09	86.43	66.99	58.50	115.17	79.34	63.71	.....	28.07	19.58	33.02	20.47
54	54.62	88.90	69.20	60.73	116.26	80.72	65.43	.....	29.44	20.38	33.50	21.13
55	57.31	91.47	71.53	63.08	117.45	82.23	67.31	.....	30.89	21.23	34.06	21.84
56	60.18	94.17	74.03	.....	118.76	83.92	69.39	.....	32.43	.....	34.64	.....
57	63.26	97.00	76.68	.....	120.22	85.79	71.68	.....	34.09	.....	35.32	.....
58	66.53	99.98	79.49	.....	121.83	87.83	74.18	.....	35.86	.....	36.04	.....
59	70.05	103.09	82.50	.....	123.61	90.10	76.93	.....	37.75	.....	36.78	.....
60	73.81	106.39	85.72	.....	125.57	92.61	79.98	.....	39.78	.....	37.58	.....

Semi-annual rate ½ of annual plus 3%; quarterly ¼ of annual plus 4%.

DISABILITY RATES PER \$1,000

WAIVER OF PREMIUMS					WAIVER OF PREMIUMS AND ANNUITY.			
Age	Whole Life	20 Pay. Life	20 Year End.	25 Year End.	Whole Life	20 Pay. Life	20 Year End.	25 Year End.
20	\$0.20	\$0.11	\$0.19	\$0.19	\$1.00	\$1.30	\$0.48	\$0.53
21	.20	.11	.19	.19	1.02	1.34	.61	.56
22	.20	.11	.19	.19	1.06	1.36	.62	.59
23	.20	.11	.19	.19	1.10	1.38	.64	.62
24	.20	.12	.19	.19	1.13	1.41	.67	.64
25	.20	.12	.19	.19	1.17	1.44	.69	.68
26	.21	.13	.20	.19	1.21	1.47	.69	.71
27	.22	.13	.21	.20	1.24	1.49	.64	.74
28	.23	.14	.22	.22	1.28	1.52	.68	.77
29	.24	.15	.23	.23	1.32	1.54	.71	.82
30	.25	.16	.24	.24	1.37	1.56	.75	.88
31	.27	.17	.25	.26	1.42	1.59	.78	.93
32	.29	.18	.27	.28	1.48	1.62	.82	.99
33	.30	.19	.29	.30	1.53	1.65	.87	1.05
34	.32	.21	.31	.32	1.59	1.68	.93	1.12
35	.34	.23	.34	.35	1.65	1.72	.99	1.20
36	.36	.25	.36	.39	1.71	1.76	1.06	1.32
37	.38	.28	.39	.42	1.78	1.80	1.13	1.44
38	.41	.31	.42	.46	1.86	1.84	1.20	1.55
39	.45	.34	.45	.49	1.94	1.88	1.30	1.67
40	.48	.37	.48	.53	2.03	1.92	1.41	1.80
41	.52	.42	.54	.58	2.12	2.02	1.57	1.92
42	.55	.48	.60	.63	2.22	2.14	1.75	2.06
43	.59	.53	.66	.67	2.32	2.26	1.90	2.19
44	.64	.59	.73	.72	2.43	2.38	2.08	2.32
45	.69	.65	.81	.77	2.55	2.52	2.26	2.45
50	1.05	1.06	1.26	.....	3.84	3.36	3.22	.....
55	1.69	1.73	1.86	.....	4.65	4.70	4.62	.....

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		
Ord. Life	21	\$17.88	\$10	\$25	\$80	3	114	\$71	\$23	9	260	\$125	\$330	16	165	\$182	\$434	19	27
	25	19.61	14	31	92	3	362	84	227	10	342	147	357	16	303	213	467	18	36
	30	22.32	19	41	111	5	0	105	256	12	9	179	393	16	94	259	509	17	13
	35	25.86	26	53	129	5	321	131	287	12	65	219	431	15	20	311	549	15	18
	40	30.52	35	68	149	6	150	162	319	11	168	265	468	13	138	363	586	13	13
	45	36.82	47	86	169	6	114	197	348	10	65	314	501	11	149	427	621	11	6
	50	45.44	50	107	189	5	269	236	376	8	238	366	532	9	157	456	650	9	9
55	57.31	74	130	207	4	322	276	401	7	9	417	558	7	209	540	675	7	10	
60	73.81	89	154	224	3	337	317	424	5	199	465	581	5	334	598	703	5	10	
20 Pay. Life	21	26.75	34	66	210	9	242	164	428	25	220	281	744	35	188	419	1000	Pd-u	
	25	28.65	38	73	217	10	102	179	483	24	184	307	748	32	265	456	1000	"	
	30	31.49	44	83	224	10	289	201	490	22	191	343	753	28	362	508	1000	"	
	35	35.00	51	96	234	10	350	227	498	20	30	384	755	25	71	566	1000	"	
	40	39.40	59	109	239	10	78	256	507	17	110	428	756	21	139	627	1000	"	
	45	45.09	69	125	246	9	4	288	505	14	130	472	753	17	224	688	1000	"	
	50	52.68	79	141	249	7	164	316	504	11	175	513	745	14	2	747	1000	"	
55	63.08	89	157	250	5	312	343	498	8	291	547	732	10	25	800	1000	"		
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		
20 Year End.	21	\$48.30	\$92	\$168	\$272	15	\$139	\$391	\$543	10	\$49	\$666	\$788	5	\$77	\$927	\$960	1	\$9
	25	48.67	92	168	271	15	\$130	391	543	10	\$48	666	788	5	\$77	927	960	1	\$9
	30	49.32	92	168	271	15	\$111	391	542	10	\$47	665	787	5	\$77	927	950	1	\$9
	35	50.33	93	168	269	15	\$76	391	540	10	\$46	664	785	5	\$76	926	950	1	\$9
	40	51.96	93	169	268	15	\$11	392	539	10	\$49	663	789	5	\$75	925	958	1	\$9
	45	54.74	95	171	267	12	\$15	393	535	10	\$36	660	776	5	\$734	923	955	1	\$9
	50	59.48	97	174	265	9	\$26	393	527	10	\$251	655	766	5	\$696	920	952	1	\$9
55	67.31	101	178	261	6	\$220	393	515	10	\$17	647	752	5	\$626	914	946	1	\$9	
60	79.96	105	184	258	4	\$249	393	499	7	\$21	633	798	5	\$489	905	936	1	\$9	

†Days.

NOTE.—3½% full level premium reserve adopted January 1, 1912. Maximum surrender charge allowed by the policy \$10 per \$1,000. Full reserve allowed at the 15 and subsequent years.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925.

Ages	25	30	35	40	45	50	55	60
ORDINARY LIFE.								
2d.....	\$2.35	\$2.68	\$3.12	\$3.68	\$4.45	\$5.49	\$6.91	\$8.11
3d.....	2.43	2.77	3.24	3.83	4.64	5.72	7.19	8.31
4th.....	2.51	2.87	3.36	3.99	4.83	5.95	7.47	8.59
5th.....	2.59	2.97	3.49	4.14	5.02	6.19	7.74	8.86
6th.....	2.68	3.08	3.62	4.31	5.22	6.43	8.03	9.15
7th.....	2.77	3.19	3.76	4.48	5.43	6.67	8.31	9.43
8th.....	2.86	3.31	3.90	4.65	5.64	6.92	8.59	9.71
9th.....	2.96	3.43	4.05	4.83	5.85	7.17	8.88	10.00
10th.....	3.06	3.55	4.20	5.01	6.07	7.41	9.16	10.28

TWENTY PAYMENT LIFE.

2d.....	\$3.26	\$3.61	\$4.04	\$4.60	\$5.31	\$6.27	\$7.57	\$8.69
3d.....	3.42	3.79	4.24	4.83	5.58	6.56	7.90	9.02
4th.....	3.58	3.98	4.45	5.07	5.85	6.86	8.23	9.35
5th.....	3.75	4.17	4.67	5.31	6.12	7.17	8.57	9.69
6th.....	3.93	4.37	4.89	5.57	6.41	7.49	8.92	10.04
7th.....	4.12	4.58	5.13	5.83	6.70	7.81	9.26	10.38
8th.....	4.31	4.79	5.37	6.11	7.01	8.14	9.62	10.74
9th.....	4.51	5.02	5.63	6.39	7.32	8.48	9.98	11.10
10th.....	4.72	5.25	5.89	6.68	7.64	8.83	10.35	11.47

TWENTY YEAR ENDOWMENT.

2d.....	\$5.20	\$5.33	\$5.53	\$5.81	\$6.25	\$6.93	\$7.98	\$8.69
3d.....	5.54	5.67	5.87	6.16	6.60	7.29	8.35	9.06
4th.....	5.89	6.03	6.23	6.51	6.96	7.66	8.73	9.44
5th.....	6.26	6.39	6.59	6.88	7.33	8.03	9.11	9.82
6th.....	6.64	6.78	6.98	7.27	7.72	8.42	9.50	10.21
7th.....	7.50	7.18	7.38	7.67	8.12	8.82	9.90	10.61
8th.....	7.46	7.60	7.80	8.09	8.54	9.24	10.31	11.02
9th.....	7.90	8.03	8.23	8.52	8.97	9.66	10.73	11.44
10th.....	8.35	8.49	8.68	8.97	9.42	10.10	11.16	11.87

BANKERS LIFE COMPANY, Des Moines, Ia.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Select and Ultimate reserve (full level premium after the fifth year), with surrender charge of \$10 per \$1,000 for third, \$9 fourth year, \$8 the fifth, \$7 the sixth, \$6 the seventh, \$4 the eighth, \$2 the ninth and none thereafter. Payment of cash values may be deferred three months.

Change of Plan. — Higher premium form allowed by payment of difference in premiums at 6% per annum.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. Void in event of military or naval service. Limit, \$25,000. Not written on Term or Joint Policies.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ compound interest, withdrawable on any anniversary; (d) participate in interest on participating paid-up additions; (e) is automatic option.

Double Indemnity. — Rider provides prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, submarine or aeronautic operations, while outside continental U. S. or Canada, physical or mental infirmity, disease. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 16-60, \$150,000 to age 44; \$100,000, 45-54; \$75,000, 55-60; Term \$75,000, \$50,000 and \$25,000; maximum net line ages, 15-17, \$10,000; 18-20, \$20,000; 21-44, \$50,000; 45-54, \$35,000; 55-60, \$25,000; Term 21-44, \$25,000; 45-54, \$15,000; 55-60, \$10,000; does not accept reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. Loan may be deferred three months (except to pay premiums).

Military Service. — No restrictions.

Non-Forsiteable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums, if requested. 6% interest.

Reinstatement. — Within five years or thereafter by special arrangement (if not previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions, except aviation within two years.

Settlement Options. — Cash; Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$; Limited monthly Installments (5-25); Continuous monthly Installments (10, 15, 20 or 25 years certain); payment of face of policy in 20 annual payments and payment of one-half policy at end of period. Interest Payments and Installments certain participate in excess interest earned. Commutable values are withheld unless insured has directed to contrary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on all but Term. Limit, \$10,000, reinsuring over \$5,000. Disability and double indemnity granted. Limit, \$5,000 if single, \$3,000 if married.

†Present interest rate 5% on proceeds of policies, and 4.8% on dividends left at interest.

PARTICIPATING RATES PER \$1,000.
(American 3½% Reserve.)

Age at Issue	Whole Life	LIMITED PAY. LIFE			ENDOWMENTS				Semi-End. Age 70	10 Yr. Con. Term	Monthly Income Pd-U Age 70
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year			
16-20	\$17.79	\$41.86	\$31.33	\$26.20	\$101.77	\$64.97	\$47.02	\$30.02	\$16.19	\$10.09	\$31.19
21	18.18	42.54	31.84	26.63	101.85	65.04	47.11	30.14	16.53	10.17	31.31
22	18.59	43.24	32.28	27.07	101.93	65.14	47.21	30.27	16.89	10.24	31.43
23	19.02	43.96	32.93	27.55	102.01	65.24	47.32	30.40	17.26	10.34	31.55
24	19.47	44.71	33.49	28.04	102.10	65.34	47.44	30.56	17.69	10.43	31.67
25	19.93	45.49	34.10	28.55	102.19	65.44	47.55	30.72	18.10	10.53	31.79
26	20.43	46.30	34.72	29.08	102.30	65.56	47.68	30.91	18.55	10.63	31.91
27	20.96	47.14	35.36	29.63	102.40	65.67	47.82	31.09	19.01	10.75	32.03
28	21.50	48.01	36.03	30.21	102.52	65.80	47.96	31.30	19.51	10.88	32.15
29	22.08	48.91	36.73	30.80	102.65	65.94	48.12	31.53	20.04	11.01	32.27
30	22.69	49.86	37.45	31.41	102.78	66.09	48.29	31.78	20.59	11.17	32.39
31	23.34	50.83	38.20	32.07	102.91	66.25	48.49	32.07	21.18	11.34	32.51
32	24.01	51.85	38.97	32.75	103.07	66.43	48.70	32.36	21.79	11.52	32.63
33	24.72	52.90	39.80	33.45	102.23	66.61	48.90	32.70	22.45	11.71	32.75
34	25.48	53.99	40.64	34.19	103.41	66.82	49.16	33.07	23.15	11.93	32.87
35	26.28	55.13	41.53	34.97	103.59	67.04	49.43	33.48	23.90	12.17	32.99
36	27.13	56.30	42.44	35.78	103.80	67.28	49.71	33.91	24.69	12.44	33.11
37	28.01	57.53	43.41	36.62	104.02	67.54	50.03	34.41	25.53	12.74	33.23
38	28.96	58.81	44.41	37.51	104.26	67.83	50.39	34.94	26.44	13.08	33.35
39	29.96	60.12	45.45	38.44	104.51	68.14	50.77	35.54	27.39	13.44	33.47
40	31.02	61.50	46.55	39.43	104.80	68.48	51.20	36.19	28.40	13.87	33.59
41	32.16	62.93	47.70	40.46	105.09	68.88	51.68	36.92	29.50	14.34	33.71
42	33.34	64.42	48.90	41.55	105.45	69.30	52.21	37.72	30.69	14.89	33.83
43	34.62	65.98	50.16	42.71	105.82	69.77	52.79	38.59	31.94	15.50	33.95
44	35.98	67.59	51.48	43.93	106.25	70.30	53.44	39.56	33.30	16.19	34.07
45	37.42	69.29	52.87	45.22	106.70	70.86	54.15	40.61	34.78	16.97	34.19
46	38.95	71.05	54.33	46.57	107.23	71.50	54.94	41.77	36.36	17.85	34.31
47	40.59	72.88	55.87	48.03	107.80	72.23	55.83	43.07	38.06	18.85	34.43
48	42.33	74.81	57.49	49.57	108.44	73.02	56.81	44.46	39.93	19.96	34.55
49	44.19	76.81	59.21	51.21	109.14	73.90	57.89	46.00	41.95	21.28	34.67
50	46.19	78.91	61.01	52.95	109.93	74.87	59.08	47.66	44.15	22.58	34.79
51	48.30	81.10	62.91	54.80	110.79	75.94	60.41	.....	46.55	24.12	34.91
52	50.54	83.38	64.93	55.79	111.73	77.11	61.84	.....	49.18	25.82	35.03
53	52.95	85.77	67.05	58.89	112.78	78.43	63.45	.....	52.06	27.69	35.15
54	55.52	88.27	69.30	61.15	113.93	79.86	65.21	.....	55.26	29.77	35.27
55	58.25	90.88	71.68	63.55	115.20	81.44	67.14	.....	58.81	32.07	35.39
56	61.17	93.63	74.23	66.14	116.60	83.19	69.26	.....	62.78	34.61	35.51
57	64.30	96.50	76.93	68.91	118.13	85.12	71.59	.....	67.25	37.39	35.63
58	67.62	99.51	79.81	71.88	119.83	87.23	74.14	.....	72.35	40.46	35.75
59	71.20	102.69	82.87	75.07	121.69	89.57	76.94	.....	78.21	43.84	35.87
60	75.02	106.06	86.15	78.52	123.74	92.14	80.02	.....	85.05	47.54	35.99

WITH DISABILITY (Providing Waiver of Premiums and \$10 Monthly Income.)

21	\$19.59	\$45.65	\$34.12	\$28.52	\$102.39	\$65.64	\$47.77	\$31.02	\$17.91	.....	.....
23	20.53	47.16	35.29	29.50	102.57	65.87	48.05	31.36	18.77	.....	.....
25	21.53	48.79	36.54	30.58	102.79	66.14	48.36	31.80	19.70	.....	.....
27	22.66	50.54	37.87	31.72	103.03	66.43	48.70	32.30	20.71	.....	.....
30	24.58	53.39	40.08	33.60	103.47	66.94	49.29	33.23	22.48	.....	.....
33	26.81	56.58	42.54	35.75	104.01	67.60	50.10	34.49	24.54	.....	.....
35	28.53	58.89	44.36	37.36	104.45	68.14	50.78	35.49	26.15	.....	.....
37	30.45	61.38	46.32	39.11	104.98	68.79	51.57	36.66	27.97	.....	.....
40	33.76	65.48	49.59	42.06	105.99	70.02	53.15	38.80	31.14	.....	.....
43	37.76	70.03	53.32	45.77	107.28	71.71	55.38	41.64	35.08	.....	.....
45	40.86	73.39	56.12	48.62	108.41	73.16	57.16	43.99	38.22	.....	.....
47	44.39	77.01	59.55	51.81	109.84	75.14	59.31	46.82	41.86	.....	.....
50	50.65	83.04	65.42	57.43	112.64	78.75	63.33	52.09	48.61	.....	.....
53	58.30	91.00	72.43	64.27	116.90	83.41	68.66	.....	57.41	.....	.....
55	61.33	97.02	77.87	69.71	120.53	87.30	73.17	.....	64.94	.....	.....

NOTE.—Above rates adopted January 1, 1912, Disability rates 1924. Semi-annual multiply by 51%; quarterly, multiply by 26%.

Convertible within 7 years.

Insurance of \$1,000 to age 70 and Endowment of \$500, maturing at that time.

10 a month for 250 months, commuted value \$1,800.

For DOUBLE INDEMNITY rates see "Additional List of Policy Forms."

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE

CASH OR LOAN				PAID-UP				EXTENDED TERM							
3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
\$9.24	\$72.78	\$119.68	\$174.90	\$30	\$215	\$322	\$423	1	76	10	83	16	68	19	303
10.04	75.82	124.61	181.94	33	220	329	434	1	112	10	204	16	145	19	270
10.89	79.00	129.76	189.28	35	225	336	442	1	150	10	317	16	203	19	220
11.79	82.82	135.13	196.90	37	230	343	450	1	189	11	61	16	249	19	157
12.72	85.79	140.72	204.82	39	236	350	458	1	228	11	167	16	275	19	82
13.70	89.42	146.54	213.04	42	241	357	467	1	269	11	265	16	284	18	362
14.72	93.21	152.60	221.57	44	246	364	475	1	311	11	353	16	275	18	266
15.79	97.17	158.92	230.40	46	252	371	483	1	354	12	69	16	254	18	162
16.91	101.31	165.50	239.53	49	257	378	491	2	33	12	135	16	217	18	49
18.09	105.63	172.35	248.95	51	263	385	500	2	79	12	189	16	169	17	294
19.33	110.14	179.47	258.64	54	268	393	508	2	125	12	228	16	108	17	167
20.62	114.84	186.88	268.59	56	274	400	516	2	173	12	253	16	37	17	35
21.97	119.74	194.51	278.79	59	280	407	524	2	219	12	264	15	320	16	261
23.39	124.86	202.49	289.22	61	285	416	532	2	266	12	261	15	228	16	119
24.89	130.20	210.70	299.88	64	291	422	540	2	311	12	245	15	129	15	337
26.45	135.76	219.15	310.75	67	297	430	548	2	358	12	216	15	23	15	187
28.07	141.55	227.82	321.80	69	303	438	556	3	37	12	177	14	274	15	33
29.78	147.56	236.72	333.04	72	309	445	564	3	81	12	126	14	154	14	242
31.55	153.79	245.82	344.43	75	315	453	572	3	123	12	66	14	29	14	85
33.43	160.25	255.13	355.97	78	322	460	579	3	164	11	362	13	265	13	290
35.39	166.99	261.62	367.63	81	328	467	586	3	201	11	283	13	131	13	131
37.45	173.71	274.27	379.39	83	334	474	593	3	233	11	197	12	359	12	335
39.59	180.68	284.07	391.22	86	340	481	600	3	262	11	105	12	219	12	177
41.84	187.81	294.00	403.10	89	346	488	607	3	284	11	7	12	7	12	16
44.15	195.08	304.05	415.00	92	351	495	614	3	299	10	268	11	297	11	225
46.55	202.47	314.19	426.90	95	357	501	620	3	307	10	159	11	151	11	67
49.02	209.98	324.41	438.76	98	363	507	623	3	309	10	47	11	4	10	277
51.54	217.58	334.58	450.55	101	368	513	632	3	304	9	296	10	223	10	125
54.10	225.28	345.00	462.25	104	373	519	638	3	292	9	178	10	77	9	337
56.71	233.07	355.34	473.81	106	379	525	644	3	275	9	58	9	296	9	191
59.37	240.96	365.70	485.23	109	384	531	649	3	254	8	301	9	153	9	42
62.09	248.93	376.05	496.46	112	389	537	654	3	227	8	179	9	11	8	265
64.87	255.97	386.37	507.51	114	394	543	659	3	197	8	57	8	239	8	123
67.71	265.07	396.63	518.42	117	399	548	664	3	165	7	301	8	103	7	346
70.59	273.22	406.73	529.25	119	404	553	669	3	129	7	180	7	334	7	211

20 PAYMENT LIFE

3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
32.91	165.03	275.39	410.03	110	499	743	948	4	203	26	206	36	86	44	28
33.84	164.60	281.29	418.69	111	491	744	948	4	240	26	130	35	200	43	76
34.81	172.30	287.38	427.62	112	492	745	948	4	279	26	41	34	310	42	121
35.83	176.12	293.66	436.81	114	494	746	948	4	317	25	302	34	51	41	166
36.88	180.07	300.13	446.28	115	495	747	949	4	354	25	189	33	153	40	203
37.96	184.14	306.79	456.00	116	496	748	949	5	28	25	64	32	257	39	250
39.07	189.34	313.65	466.00	118	498	749	949	5	66	24	293	31	355	38	290
40.23	192.67	320.70	476.26	119	499	750	949	5	104	24	147	31	87	37	328
41.42	197.14	327.96	486.77	120	501	751	950	5	140	23	300	30	181	37	1
42.66	201.74	335.42	497.52	121	502	752	950	5	176	23	196	29	273	36	45
43.94	206.47	343.07	508.49	123	503	752	950	5	210	23	26	28	363	35	87
45.25	211.33	350.92	519.67	124	504	753	950	5	240	22	213	28	89	34	123
46.61	216.34	358.95	531.04	125	505	753	950	5	270	22	30	27	178	33	108
48.02	221.48	367.16	542.58	127	507	754	950	5	295	21	205	26	264	32	208
49.47	226.77	375.52	554.30	128	508	754	950	5	318	21	11	25	241	31	247
50.97	232.19	384.02	566.15	129	509	755	950	5	339	20	176	25	71	30	280
52.51	237.75	392.64	578.13	130	510	755	950	5	356	19	337	24	157	29	324
54.10	243.42	401.35	590.22	131	511	755	950	6	2	19	130	23	242	28	362
55.73	249.22	410.14	602.39	133	511	755	949	6	8	18	284	22	327	28	41
57.42	255.13	418.90	614.63	134	512	755	949	6	9	18	72	22	48	27	86
59.17	261.10	427.87	629.92	135	513	755	949	6	4	17	221	21	135	26	131
60.98	267.13	436.77	639.24	136	514	754	949	5	356	17	4	20	223	25	174
62.93	273.20	445.06	651.55	137	514	754	949	5	337	16	151	19	311	24	219
64.74	279.28	454.50	663.83	138	514	753	948	5	309	15	207	19	35	23	263
66.68	285.36	463.28	676.07	140	514	753	948	5	274	15	77	18	129	22	309
68.67	291.42	471.96	688.24	141	514	752	948	5	234	14	222	17	222	21	354
70.68	297.44	480.51	700.30	142	514	751	947	5	186	14	3	16	816	21	42
72.69	303.39	488.91	712.23	142	514	750	947	5	132	13	150	16	51	20	98
74.70	309.27	497.13	724.01	143	513	749	946	5	75	12	208	15	154	10	154
76.70	315.06	505.14	735.60	144	512	747	945	5	13	12	84	14	259	18	212
78.70	320.77	512.92	746.98	145	511	745	944	4	312	11	237	14	0	17	270
80.72	326.38	520.43	758.13	145	510	743	943	4	245	11	20	13	117	10	329
82.74	331.86	527.65	769.04	146	509	741	942	4	176	10	190	12	236	16	20
84.78	337.23	534.54	779.72	146	508	738	941	4	106	9	354	11	357	15	103
86.82	342.47	541.06	790.18	147	506	735	940	4	37	9	161	11	124	14	178

American 3 1/2% Select and Ultimate Reserve adopted March, 1920; Full Reserve allowed end of year.

Cash, Loan, Paid-up and Extended Insurance Values—Participating

	Age at Issue	Ann'l. Prem.	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Semi-End. Age 70	21	\$16.53	\$23.51	\$69	3	37	\$68.84	\$184.90	166	112.83	\$271.14	272	164.14	\$352.17	34	164.14	\$352.17	34
	25	18.10	29.36	80	3	281	81.45	200.10	207	133.05	292.15	96	192.60	376.17	16	192.60	376.17	16
	30	20.59	38.47	94	4	246	100.91	222.11	198	163.82	320.15	0	234.74	405.16		234.74	405.16	
	35	23.90	50.21	110	5	202	125.60	245.11	255	201.76	348.13	330	283.81	432.14		283.81	432.14	
	40	28.40	65.48	127	6	63	156.80	270.11	44	247.13	376.12	198	339.86	455.10	\$1	339.86	455.10	\$1
	45	34.78	85.42	147	6	98	195.43	297.10	37	301.70	404.10	558	406.23	475.5	\$31	406.23	475.5	\$31
	50	44.15	111.23	169	5	348	245.46	328.8	357	374.01	437.5	\$269	500.00			500.00		
	55	53.81	149.47	200	5	212	323.62	378.5	\$192	500.00								
10 Pay. Life	21	42.54	146.08	465	25	274	343.28	1000	Pd-up	377.95	1000	Pd-up	418.69	1000	Pd-up	418.69	1000	Pd-up
	25	45.49	158.33	469	15	148	370.55	1000	"	410.03	1000	"	456.00	1000	"	456.00	1000	"
	30	49.86	176.08	475	24	43	410.03	1000	"	456.00	1000	"	508.49	1000	"	508.49	1000	"
	35	55.13	196.81	479	22	37	451.00	1000	"	508.49	1000	"	566.15	1000	"	566.15	1000	"
	40	61.50	220.53	483	19	211	503.49	1000	"	531.15	1000	"	626.92	1000	"	626.92	1000	"
	45	69.29	246.90	485	16	274	566.15	1000	"	626.92	1000	"	688.24	1000	"	688.24	1000	"
	50	78.91	273.94	483	13	290	626.92	1000	"	688.24	1000	"	746.98	1000	"	746.98	1000	"
15 Pay. Life	21	90.88	299.57	477	10	326	688.24	1000	"	746.98	1000	"	800.48	1000	"	800.48	1000	"
	25	106.06	321.23	465	8	77	746.98	1000	"	800.48	1000	"	849.97	1000	"	849.97	1000	"
	30	31.84	93.63	298	14	257	225.85	657.35	0	377.95	1000	Pd-up	418.69	1000	Pd-up	418.69	1000	Pd-up
	35	34.10	102.39	303	15	108	245.16	661.32	246	410.03	1000	"	456.00	1000	"	456.00	1000	"
	40	37.45	115.06	310	15	184	272.96	665.29	170	456.00	1000	"	508.49	1000	"	508.49	1000	"
	45	41.53	129.81	316	14	328	304.98	668.26	4	508.49	1000	"	566.15	1000	"	566.15	1000	"
	50	46.55	146.64	321	13	196	340.90	670.22	152	566.15	1000	"	626.92	1000	"	626.92	1000	"
10 Year End.	21	101.85	247.09	312	7	\$267	439.38	520	5	\$498	648.44	718	3	\$710	877.86	908	1	\$877.86
	25	102.19	246.92	312	7	\$264	439.14	519	5	\$497	648.19	718	3	\$710	877.73	908	1	\$877.73
	30	102.78	246.64	311	7	\$261	438.72	519	5	\$494	647.77	717	3	\$709	877.51	908	1	\$877.51
	35	103.59	246.26	310	7	\$254	438.15	518	5	\$491	647.14	716	3	\$707	877.17	907	1	\$877.17
	40	104.80	245.67	309	7	\$244	437.24	517	5	\$484	646.16	715	3	\$704	876.60	907	1	\$876.60
	45	106.70	244.89	308	7	\$224	435.88	515	5	\$472	644.50	713	3	\$698	875.60	906	1	\$875.60
	50	109.93	243.26	305	7	\$187	433.07	510	5	\$450	641.23	709	3	\$687	873.71	904	1	\$873.71
15 Year End.	21	65.04	258.16	359	10	\$292	383.17	500	8	\$450	594.23	703	5	\$689	911.71	943	1	\$911.71
	25	65.44	257.96	358	10	\$288	382.88	499	8	\$450	593.87	703	5	\$687	911.55	943	1	\$911.55
	30	66.09	257.66	357	10	\$280	382.45	498	8	\$451	593.28	702	5	\$685	911.27	943	1	\$911.27
	35	67.04	257.33	356	10	\$267	381.89	497	8	\$442	592.44	700	5	\$680	910.81	942	1	\$910.81
	40	68.48	257.03	355	10	\$243	381.28	496	8	\$425	591.27	698	5	\$672	910.04	941	1	\$910.04
	45	70.86	256.91	352	10	\$199	380.44	492	8	\$394	589.14	694	5	\$657	908.63	940	1	\$908.63
	50	74.87	255.99	348	10	\$115	378.16	485	8	\$335	584.33	687	5	\$629	906.06	937	1	\$906.06
30 Yr. End.	21	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
	25	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
	30	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
	35	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
	40	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
	45	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
	50	81.44	253.92	340	9	\$103	373.92	475	8	\$228	577.34	675	5	\$578	901.59	933	1	\$901.59
20 Year End.	21	30.14	86.21	182	13	\$104	209.22	387	20	\$191	349.87	563	15	\$464	522.32	723	10	\$464
	25	30.72	86.82	182	12	\$111	210.25	387	20	\$191	350.96	562	15	\$446	522.98	722	10	\$446
	30	31.78	88.31	183	11	\$106	212.87	387	20	\$191	353.94	561	15	\$407	525.09	721	10	\$407
	35	33.49	91.28	185	10	\$146	218.15	389	19	\$143	360.02	562	15	\$386	528.96	719	10	\$386
	40	36.19	96.73	189	9	\$133	227.70	393	15	\$214	370.00	563	15	\$196	535.01	717	10	\$196
	45	40.61	105.86	195	7	\$255	242.36	399	12	\$117	384.94	564	14	\$3	544.09	712	10	\$3
	50	47.66	118.57	204	6	\$119	262.67	406	9	\$215	405.75	567	10	\$204	556.44	707	10	\$204
20 Year End.	21	47.11	169.82	274	15	\$142	396.43	550	10	\$500	666.00	778	5	\$777	927.24	959	1	\$777
	25	47.55	169.78	274	15	\$133	396.21	550	10	\$495	665.59	787	5	\$775	927.04	959	1	\$775
	30	48.29	169.83	273	15	\$114	395.98	548	10	\$488	664.91	786	5	\$772	926.67	959	1	\$772
	35	49.43	170.18	272	15	\$80	395.99	547	10	\$468	664.10	784	5	\$765	926.07	958	1	\$765
	40	51.20	171.23	271	15	\$15	396.66	544	10	\$436	662.78	781	5	\$754	925.01	957	1	\$754
	45	54.15	173.45	271	12	\$72	397.54	540	10	\$377	660.17	776	5	\$734	923.10	955	1	\$734
	50	59.08	176.26	268	9	\$165	397.92	533	10	\$261	655.22	766	5	\$696	919.72	951	1	\$696
20 Year End.	55	67.14	180.19	264	6	\$248	398.25	521	10	\$141	647.08	751	5	\$625	913.98	945	1	\$625
	60	80.02	186.05	260	4	\$267	398.42	506	7	\$163	633.47	727	5	\$490	904.54	936	1	\$490

†Days.

NOTE.—Values after three premiums.

BANKERS LIFE COMPANY, IA.—Continued.

*1924 DIVIDENDS AND NET COST. O. L., 20 P. L., 20 Y. E.

Yr. Iss'd.	\$19 93		\$22 69		\$25 28		\$31 02		\$37 42		\$58 25	
	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	\$3.20	\$16.78	\$3.44	\$19.25	\$3.80	\$22.48	\$4.41	\$26.61	\$5.25	\$32.17	\$8.21	\$50.04
1922	3.27	16.66	3.54	19.15	3.95	22.33	4.59	26.43	5.50	31.92	8.60	49.65
1921	3.35	16.58	3.65	19.04	4.10	22.18	4.79	26.23	5.76	31.66	8.98	49.27
1920	3.43	16.50	3.76	18.93	4.27	22.01	4.99	26.03	6.04	31.38	9.36	48.89
1919	3.52	16.41	3.87	18.82	4.43	21.85	5.21	25.81	6.34	31.08	9.77	48.48
1918	3.61	16.32	4.00	18.69	4.61	21.67	5.43	25.59	6.64	30.78	10.17	48.03
1917	3.71	16.22	4.14	18.55	4.79	21.49	5.67	25.35	6.93	30.49	10.60	47.65
1916	3.81	16.12	4.29	18.40	4.97	21.31	5.92	25.10	7.21	30.21	11.02	47.23
1915	3.92	16.01	4.45	18.24	5.16	21.12	6.17	24.85	7.51	29.91	11.47	46.78
1914	4.05	15.88	4.62	18.07	5.39	20.89	6.43	24.54	7.85	29.57	12.00	46.25
Tot.	35.87	163.43	39.76	187.14	45.47	217.33	53.66	256.54	65.03	309.17	100.18	482.32
†		74.01		77.00		81.57		89.65		106.70		200.91
	\$25.55		\$31.41		\$34.97		\$39.43		\$45.22		\$63.55	
1923	\$3.36	\$15.19	\$3.60	\$27.81	\$3.95	\$31.01	\$4.56	\$34.87	\$5.39	\$39.83	\$8.31	\$55.24
1922	3.53	15.02	3.80	27.61	4.20	30.77	4.84	34.59	5.73	39.49	8.76	54.79
1921	3.71	14.84	4.01	27.40	4.43	30.51	5.13	34.30	6.09	39.13	9.19	54.36
1920	3.90	14.65	4.23	27.18	4.74	30.23	5.44	33.99	6.47	38.75	9.64	53.91
1919	4.10	14.45	4.47	26.95	5.01	29.96	5.77	33.66	6.85	38.37	10.11	53.44
1918	4.31	14.24	4.70	26.71	5.31	29.66	6.10	33.33	7.26	37.96	10.53	52.97
1917	4.52	14.03	4.97	26.44	5.61	29.36	6.43	32.97	7.66	37.56	11.03	52.47
1916	4.75	13.80	5.24	26.17	5.92	29.05	6.82	32.61	8.05	37.17	11.53	51.97
1915	4.99	13.56	5.53	25.88	6.24	28.73	7.21	32.22	8.47	36.75	12.01	51.54
1914	5.27	13.28	5.85	25.55	6.63	28.34	7.65	31.78	8.94	36.28	12.73	50.82
Tot.	42.44	243.05	45.40	267.70	52.03	247.62	59.98	334.32	70.91	381.29	104.09	531.41
†		53.92		61.23		65.43		73.22		89.87		183.85
	\$47.55		\$48.29		\$49.43		\$51.20		\$45.15		\$67.14	
1923	\$3.49	\$44.01	\$3.96	\$44.63	\$3.98	\$45.45	\$4.50	\$46.70	\$5.25	\$48.90	\$7.96	\$59.18
1922	3.87	43.68	4.05	44.24	4.39	45.04	4.91	46.29	5.69	48.46	8.45	58.69
1921	4.23	43.27	4.43	43.81	4.83	44.60	5.35	45.85	6.16	47.99	8.94	58.20
1920	4.70	42.85	4.91	43.38	5.28	44.15	5.81	45.39	6.65	47.50	9.43	57.71
1919	5.15	42.40	5.35	42.94	5.75	43.68	6.30	44.90	7.16	46.99	9.95	57.19
1918	5.61	41.94	5.83	42.46	6.24	43.19	6.79	44.41	7.69	46.46	10.48	56.66
1917	6.10	41.45	6.33	41.96	6.75	42.68	7.31	43.89	8.20	45.95	11.03	56.11
1916	6.61	40.94	6.83	41.43	7.27	42.16	7.86	43.34	8.75	45.40	11.59	55.55
1915	7.15	40.40	7.41	40.88	7.82	41.61	8.43	42.77	9.30	44.85	12.18	54.96
1914	7.76	39.79	8.03	40.25	8.45	40.98	9.07	42.19	9.92	44.23	12.86	54.28
Tot.	54.72	420.78	56.91	425.99	60.76	433.54	66.33	445.67	74.77	466.73	102.87	568.53
†		24.57		20.01		37.55		49.01		69.19		170.28

†Net cost for ten years cash values deducted.

*Extra dividend of \$2.50 for each 5 years policy has been in force, payable in 1924 not included above. It is included in Actual History below.

ACTUAL DIV. HISTORIES OF POLICIES ISSUED IN 1914 O. L. 20 P. L.,

Yr. Paid	\$18.18		\$19.93		\$22.69		\$26.28		\$31.02		\$37.42		\$58.25	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1915		\$18.18		\$19.93		\$22.69		\$26.28		\$31.02		\$37.42		\$58.25
1916	\$3.50	14.68	\$3.78	16.15	\$4.23	18.46	\$4.83	21.45	\$5.69	27.36	\$6.87	30.55	\$11.66	46.57
1917	3.60	14.58	3.60	16.03	4.38	18.31	5.02	21.26	5.92	25.10	7.21	30.21	12.30	45.92
1918	3.71	14.47	4.02	15.91	4.53	18.16	5.22	21.06	6.17	24.85	7.51	29.85	12.00	45.12
1919		18.18		19.93		22.69		26.28		31.02		37.42		58.25
1920	3.41	14.77	3.61	15.32	4.00	18.69	4.61	21.66	5.43	25.59	6.64	30.78	10.17	48.08
1921	3.48	14.70	3.71	16.22	4.14	18.55	4.79	21.49	5.67	25.35	6.93	30.49	10.60	47.65
1922	3.66	14.62	3.81	16.12	4.29	18.40	4.91	21.31	5.92	25.10	7.21	30.21	11.02	47.23
1923	3.64	14.54	3.92	16.01	4.45	18.24	5.10	21.12	6.17	24.85	7.51	29.91	11.47	46.78
1924	8.74	9.44	9.05	10.88	9.62	13.07	10.30	15.80	11.48	19.54	12.85	24.51	17.00	41.25
Tot.	33.64	148.16	35.80	163.50	39.64	187.26	44.99	217.81	52.42	257.78	62.79	311.41	96.36	486.14
	\$26.63		\$23.55		\$31.41		\$34.97		\$39.43		\$45.22		\$63.55	
1915		\$26.63		\$23.55		\$31.41		\$34.97		\$39.43		\$45.22		\$63.55
1916	\$3.67	22.96	\$3.95	24.60	\$4.39	27.02	\$4.91	29.90	\$5.80	33.60	\$7.02	34.20	11.75	51.80
1917	3.87	22.76	4.17	24.38	4.64	26.77	5.21	29.69	6.13	33.27	7.44	37.78	12.43	51.12
1918	4.07	22.56	4.40	24.15	4.90	26.51	5.50	29.38	6.51	32.91	7.88	37.34	13.13	50.42
1919		26.63		28.55		31.41		34.97		39.43		45.22		63.55
1920	4.07	22.56	4.31	24.21	4.70	26.71	5.31	29.66	6.10	33.33	7.26	37.96	10.58	52.97
1921	4.23	22.37	4.52	24.00	4.97	26.44	5.61	29.36	6.40	32.97	7.66	37.56	11.08	52.47
1922	4.43	22.17	4.75	23.80	5.21	25.17	5.92	29.05	6.82	32.61	8.05	37.17	11.58	51.97
1923	4.68	21.95	4.99	23.50	5.53	25.88	6.24	28.73	7.21	32.22	8.47	36.75	12.11	51.44
1924	9.93	16.70	10.27	18.28	10.85	20.55	11.63	23.34	12.65	26.78	13.94	31.28	17.73	45.82
Tot.	39.01	227.29	41.34	244.14	45.23	268.87	50.57	299.13	57.75	336.55	67.72	344.45	100.39	535.11
	\$47.11		\$47.55		\$48.29		\$49.43		\$51.20		\$54.15		\$67.14	
1915		\$47.11		\$47.55		\$48.29		\$49.43		\$51.20		\$54.15		\$67.14
1916	\$3.85	43.26	\$4.11	43.44	\$4.48	43.81	\$5.00	44.41	\$5.76	45.44	\$6.87	47.23	11.39	55.75
1917	4.30	42.81	4.55	43.00	4.94	43.35	5.40	43.94	6.24	44.96	7.39	46.76	12.00	55.14
1918	4.76	42.35	5.00	42.55	5.40	42.89	5.90	43.47	6.73	44.47	7.93	46.22	12.83	54.31
1919		47.11		47.55		48.29		49.43		51.20		54.15		67.14
1920	5.49	41.62	5.61	41.94	5.83	42.46	6.24	43.19	6.79	44.41	7.69	46.46	10.48	56.66
1921	5.97	41.14	6.10	41.45	6.33	41.96	6.75	42.68	7.31	43.89	8.20	45.95	11.03	56.11
1922	6.48	40.63	6.61	40.94	6.86	41.43	7.27	42.16	7.86	43.34	8.75	45.40	11.59	55.55
1923	7.01	40.10	7.15	40.40	7.41	40.88	7.82	41.61	8.43	42.77	9.30	44.85	12.18	54.96
1924	12.61	34.50	12.76	34.79	13.03	35.26	13.45	35.98	14.07	37.13	14.92	39.23	17.86	49.28
Tot.	50.47	420.63	51.89	423.61	54.28	428.62	58.00	436.30	63.19	448.81	71.05	470.45	99.36	572.04

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
PARTICIPATING. (Without Disability.)			
LIFE POLICIES.			
18 Payment.....	\$ 30.37	\$37.12	\$47.68
25 Payment.....	25.35	31.26	41.33
Paid Up at 70.....	19.54	26.39	39.43
ENDOWMENTS.			
25 Year.....	37.23	39.47	45.32
35 Year.....	26.43	29.82	38.32
40 Year.....	23.59	27.71	.....
ENDOWMENTS PAYABLE AT			
Age 60.....	\$26.43	\$39.47	\$.....
Age 65.....	23.59	33.46	54.15
Age 70.....	21.76	29.81	45.32
Age 75.....	20.66	27.71	40.62
TWENTY PAYMENT ENDOWMENTS.			
25 Year.....	\$42.10	\$44.27	\$49.84
30 Year.....	37.80	40.45	47.12
35 Year.....	34.50	37.78	.....
40 Year.....	32.04	36.11	.....
MONTHLY INCOME. \$10 a month for 120 months. Commuted value \$1,025.			
Ordinary Life.....	\$20.43	\$26.94	\$38.36
20 Pay. Life.....	29.26	35.84	46.35
Semi-End. 70.....	18.55	24.50	35.65
Paid-Up Age 70...	20.03	27.05	40.47

INCOME TO INSURED at age 65.
 \$10 a month for 120 months certain.
 Death benefit is \$1,000 except last few years when cash value is paid which is between \$1,000 and \$1,290 according to time of death.
 Minimum policy, \$2,000. Disability and Double Indemnity to age 65.
 Double Indemnity rate, \$1.50 per \$1,000.

Ages	25	35	45
Without Dis.	\$28.12	\$42.57	\$71.57
With Dis.	29.72	44.82	75.00

CONTINUOUS MONTHLY INCOME.
 \$10 a month for life, 120 months certain. (Equal Ages.)

Ordinary Life.....	\$32.94	\$38.84	\$49.76
20 Pay. Life.....	46.72	51.00	59.36
Semi-End. Age 70.	31.06	36.40	47.05
Paid-Up Age 70...	32.73	39.27	52.49

TERM. Convertible within 4 years.

5 Year.....	\$10.30	\$11.61	\$15.11
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SINGLE PREMIUM LIFE.

Whole Life.....	\$339.60	\$407.61	\$501.60
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JOINT LIFE RATES. (Equal Ages.)

Whole Life.....	\$29.66	\$37.98	\$53.25
20 Pay. Life.....	39.17	46.49	59.46

DOUBLE INDEMNITY RATES.

Whole Life, Semi-End. 70, Life Paid at 70 and all Cont. Premium Endowments.....			
.....	\$1.25	\$1.25	\$1.25
10 Pay. Life.....	2.63	2.00	1.50
15 Pay. Life.....	2.00	1.63	1.25
18 Pay. Life.....	1.69	1.43	1.25
20 Pay. Life.....	1.63	1.38	1.25
25 Pay. Life.....	1.44	1.25	1.25
20 P. 25 Y. End...	1.42	1.37	1.25
20 P. 30 Y. End...	1.54	1.37	1.25
20 P. 35 Y. End...	1.63	1.37	.....
20 P. 40 Y. End...	1.63	1.37	.....

1924 DIVIDEND SCHEDULE—April 1, 1924 to April 1, 1925.

The dividends below do not include an extra dividend payable in 1924 consisting of \$2.50 each 5 years policy has been in effect.

10 PAYMENT LIFE.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.30	\$3.48	\$3.65	\$3.84	\$4.02	\$4.20	\$4.38	\$4.56
2nd	3.84	4.04	4.23	4.42	4.61	4.80	4.99	5.18
3rd	4.12	4.41	4.70	5.00	5.29	5.58	5.87	6.16
4th	4.35	4.81	5.28	5.75	6.22	6.69	7.16	7.63
5th	4.59	5.28	5.79	6.30	6.81	7.32	7.83	8.34

15 PAYMENT LIFE.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.29	\$3.47	\$3.64	\$3.82	\$4.00	\$4.18	\$4.36	\$4.54
2nd	3.81	4.01	4.20	4.39	4.58	4.77	4.96	5.15
3rd	4.10	4.40	4.70	5.00	5.30	5.60	5.90	6.20
4th	4.34	4.81	5.28	5.75	6.22	6.69	7.16	7.63
5th	4.58	5.28	5.79	6.30	6.81	7.32	7.83	8.34

18 PAYMENT LIFE.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.23	\$3.42	\$3.60	\$3.78	\$3.96	\$4.14	\$4.32	\$4.50
2nd	3.75	3.95	4.14	4.33	4.52	4.71	4.90	5.09
3rd	4.04	4.34	4.64	4.94	5.24	5.54	5.84	6.14
4th	4.28	4.75	5.22	5.69	6.16	6.63	7.10	7.57
5th	4.52	5.22	5.73	6.24	6.75	7.26	7.77	8.28

25 PAYMENT LIFE.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.15	\$3.33	\$3.51	\$3.69	\$3.87	\$4.05	\$4.23	\$4.41
2nd	3.67	3.87	4.06	4.25	4.44	4.63	4.82	5.01
3rd	3.96	4.26	4.56	4.86	5.16	5.46	5.76	6.06
4th	4.20	4.67	5.14	5.61	6.08	6.55	7.02	7.49
5th	4.44	5.14	5.65	6.16	6.67	7.18	7.69	8.20

10 YEAR ENDOWMENT.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$4.17	\$4.34	\$4.51	\$4.68	\$4.85	\$5.02	\$5.19	\$5.36
2nd	5.15	5.35	5.55	5.75	5.95	6.15	6.35	6.55
3rd	6.22	6.53	6.84	7.15	7.46	7.77	8.08	8.39
4th	7.32	7.74	8.16	8.58	9.00	9.42	9.84	10.26
5th	8.48	9.00	9.52	10.04	10.56	11.08	11.60	12.12

15 YEAR ENDOWMENT.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.63	\$3.75	\$3.87	\$3.99	\$4.11	\$4.23	\$4.35	\$4.47
2nd	4.21	4.43	4.65	4.87	5.09	5.31	5.53	5.75
3rd	4.81	5.13	5.45	5.77	6.09	6.41	6.73	7.05
4th	5.47	5.89	6.31	6.73	7.15	7.57	7.99	8.41
5th	6.15	6.67	7.19	7.71	8.23	8.75	9.27	9.79

25 YEAR ENDOWMENT.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.21	\$3.32	\$3.43	\$3.54	\$3.65	\$3.76	\$3.87	\$3.98
2nd	3.78	3.99	4.20	4.41	4.62	4.83	5.04	5.25
3rd	4.35	4.66	4.97	5.28	5.59	5.90	6.21	6.52
4th	4.87	5.28	5.69	6.10	6.51	6.92	7.33	7.74
5th	5.40	5.91	6.42	6.93	7.44	7.95	8.46	8.97

30 YEAR ENDOWMENT.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.10	\$3.24	\$3.38	\$3.52	\$3.66	\$3.80	\$3.94	\$4.08
2nd	3.69	3.93	4.17	4.41	4.65	4.89	5.13	5.37
3rd	4.28	4.61	4.94	5.27	5.60	5.93	6.26	6.59
4th	4.87	5.29	5.71	6.13	6.55	6.97	7.39	7.81
5th	5.46	5.98	6.50	7.02	7.54	8.06	8.58	9.10

35 YEAR ENDOWMENT.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$3.05	\$3.19	\$3.33	\$3.47	\$3.61	\$3.75	\$3.89	\$4.03
2nd	3.19	3.34	3.49	3.63	3.77	3.91	4.05	4.19
3rd	3.33	3.49	3.64	3.79	3.93	4.07	4.21	4.35
4th	3.51	3.67	3.82	3.97	4.11	4.25	4.39	4.53
5th	3.69	3.85	4.00	4.15	4.29	4.43	4.57	4.71

LIFE PAID-UP AT 70.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$2.24	\$2.33	\$2.42	\$2.51	\$2.60	\$2.69	\$2.78	\$2.87
2nd	2.32	2.42	2.51	2.60	2.69	2.78	2.87	2.96
3rd	2.38	2.49	2.59	2.69	2.79	2.89	2.99	3.09
4th	2.45	2.60	2.75	2.90	3.05	3.20	3.35	3.50
5th	2.55	2.82	3.09	3.36	3.63	3.90	4.17	4.44
6th	2.68	3.07	3.34	3.61	3.88	4.15	4.42	4.69
7th	2.71	3.20	3.47	3.74	4.01	4.28	4.55	4.82
8th	2.79	3.30	3.57	3.84	4.11	4.38	4.65	4.92
9th	2.89	3.42	3.69	3.96	4.23	4.50	4.77	5.04
10th	2.99	3.53	3.80	4.07	4.34	4.61	4.88	5.15

SEMI-ENDOWMENT AT AGE 70.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$2.15	\$2.22	\$2.30	\$2.37	\$2.45	\$2.53	\$2.61	\$2.69
2nd	2.21	2.28	2.35	2.42	2.50	2.57	2.65	2.72
3rd	2.27	2.36	2.45	2.54	2.63	2.72	2.81	2.90
4th	2.34	2.42	2.51	2.60	2.69	2.78	2.87	2.96
5th	2.40	2.51	2.62	2.72	2.83	2.93	3.04	3.14
6th	2.47	2.59	2.71	2.83	2.95	3.07	3.19	3.31
7th	2.54	2.68	2.81	2.94	3.07	3.20	3.33	3.46
8th	2.59	2.73	2.87	3.00	3.13	3.26	3.39	3.52
9th	2.68	2.83	2.97	3.10	3.23	3.36	3.49	3.62
10th	2.77	2.93	3.08	3.21	3.34	3.47	3.60	3.73

10 YEAR TERM.

Year of Issue	21	25	30	35	40	45	50	55
1st	\$1.06	\$1.09	\$1.12	\$1.15	\$1.18	\$1.21	\$1.24	\$1.27
2nd	1.08	1.12	1.16	1.19	1.23	1.27	1.31	1.35
3rd	1.10	1.14	1.18	1.22	1.26	1.30	1.34	1.38
4th	1.13	1.17	1.21	1.25	1.29	1.33	1.37	1.41
5th	1.15	1.19	1.23	1.27	1.31	1.35	1.39	1.43

DIVIDENDS ON FULLY PAID-UP LIFE POLICIES ACCORDING TO ATTAINED AGES.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	\$6.29	39	\$7.30	53	\$9.20	67	\$11.76
26	6.34	40	7.40	54	9.36	68	12.00
27	6.40	41	7.52	55	9.52	69	12.24
28	6.45	42	7.63	56	9.69	70	12.47
29	6.51	43	7.74	57	9.85	71	12.70
30	6.56	44	7.86	58	10.02	72	12.93
31	6.64	45	7.99	59	10.19	73	13.16
32	6.70	46	8.12	60	10.36	74	13.38
33	6.77	47	8.26	61	10.53	75	13.59
34	6.85	48	8.40	62	10.72	76	13.80
35	6.92	49	8.56	63	10.90	77	14.00
36	7.01	50	8.72	64	11.10	78	14.19
37	7.10	51	8.89	65	11.30	79	14.39
38	7.19	52	9.04	66	11.52	80	14.58

BANKERS LIFE INSURANCE COMPANY, Lincoln, Neb.

Accelerative Option. — On annual dividend policy, cash values of dividend additions or accumulations may be used to pay up policy or mature as endowment.

Beneficiary. — May be made irrevocable (except Def. Div. policies.)

Cash Values. — After three premiums, within grace period. American $3\frac{1}{2}\%$ Full Level premium reserve, with surrender charge not exceeding \$17.50 per \$1,000, decreasing annually up to ninth year, none thereafter. Deferred dividend policies are Actuaries. 4% Full Level premium reserve, with surrender charge up to 20th year, not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days, under ann div and non-par., and six months under deferred div. contracts.

Change of Plan. — Annual dividend and non-par. policies allow change to higher premium form by payment of difference in premiums at 6% compound interest, which must not be less than difference in reserves.

Disability. — For varying extra premium rider will provide during premium-paying period and prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1000, beginning six months after proof and continuing during disability to maturity; no reduction in insurance. Does not cover war service, police service, violation of law, aeronautic or submarine operations. Not written on Term, Joint Life, Annuities or Child Endowments. Limit, \$10,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ compound interest, withdrawable at any time; (d) purchase non-par. paid-up additions, payable with face of policy. (a) is automatic option. Also issues deferred distribution policy.

Double Indemnity. — For extra premium of \$1.50 per \$1000 rider provides, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, police service, service in time of war, riot or insurrection, aeronautic or submarine operations. Not written on Term, Joint Life, Annuities or Child Endowments. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash and loan values, except deferred dividend policies.

Grace. — 31 days (one month on deferred dividend), 6% interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-65. No fixed amount; reinsures over \$10,000; does not accept reinsurance.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (six months under deferred dividend).

Military Service. — Death from service in time of war, limits liability to premiums paid. Company agrees to investigate after termination of war and pay such sums as may be equitably due beneficiary.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately (except Def. Div. policies).

Paid-Up Values. — After three premiums, within grace period. Non-par. With cash and loan values (except deferred dividend).

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest. Deferred dividend policies, within three years, 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from engagement without permit, in blasting, submarine labor, aeronautic travel, manufacture or handling of highly inflammable or explosive substances, or service upon any vessel or railroad within two years, policy void.

Settlement Options. — Annual dividend and non-par. policies, cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited Installment (3-20) or Continuous Installments (10, 15, 20 or 25 years certain). Payments made annually, semi-annually, quarterly or monthly. Trust Fund and commutable values may be withdrawn by beneficiary, unless otherwise specified. No options at death on Def. Div. policies.

Suicide. — Within one year, sane or insane, liability limited to reserve (no provision on Def. Div. policies).

Women. — No extra charge. Written on life and endowment policies. Disability not granted. Limit, \$5,000.

BANKERS LIFE INSURANCE COMPANY, NEB.—Continued.

ANNUAL PREMIUM RATES PER \$1,000.

(Actuaries 4% Reserve Deferred Dividend: American 3½% on Annual Dividends.)

Whole Life	ANNUAL DIVIDENDS						Age	DEFERRED DIVIDENDS					
	Limited Pay. Life			Endowments				Limited Pay. Life			Endowments		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
7.52	\$41.93	\$31.44	\$26.42	\$103.56	\$66.69	\$48.65	20	42.00	31.45	24.70	105.20	\$68.40	\$49.85
7.90	42.59	31.94	26.85	103.60	66.73	48.68	21	42.70	31.95	25.20	105.30	68.50	50.00
8.30	43.28	32.46	27.29	103.63	66.77	48.74	22	43.40	32.50	25.70	105.35	68.60	50.10
8.73	43.99	33.00	27.74	103.67	66.82	48.80	23	44.15	33.05	26.20	105.40	68.70	50.20
9.18	44.72	33.55	28.23	103.70	66.87	48.86	24	44.95	33.65	26.75	105.50	68.85	50.40
9.63	45.48	34.14	28.73	103.74	66.92	48.93	25	\$19.85	45.75	34.25	105.70	69.00	50.60
10.12	46.28	34.74	29.24	103.79	66.98	49.00	26	20.45	46.55	34.90	105.80	69.15	50.80
10.64	47.10	35.36	29.77	103.84	67.04	49.09	27	21.00	47.45	35.55	105.90	69.30	51.00
11.18	47.95	36.01	30.33	103.90	67.12	49.18	28	21.60	48.30	36.20	106.05	69.45	51.20
11.75	48.83	36.69	30.91	103.96	67.19	49.28	29	22.25	49.25	36.90	106.15	69.65	51.45
12.35	49.75	37.39	31.51	104.02	67.28	49.39	30	22.90	50.20	37.65	106.30	69.85	51.75
12.98	50.69	38.11	32.14	104.08	67.36	49.51	31	23.60	51.20	38.40	106.45	70.05	52.00
13.65	51.68	38.86	32.79	104.16	67.46	49.65	32	24.35	52.20	39.15	106.60	70.30	52.35
14.35	52.70	39.65	33.47	104.23	67.57	49.79	33	25.15	53.25	39.95	106.80	70.55	52.75
15.09	53.75	40.46	34.18	104.33	67.69	49.96	34	25.95	54.35	40.80	106.95	70.85	53.15
15.88	54.86	41.31	34.94	104.42	67.83	50.15	35	26.85	55.45	41.70	107.10	71.05	53.55
16.72	55.98	42.19	35.71	104.53	67.98	50.35	36	27.75	56.65	42.60	107.25	71.30	53.95
17.59	57.17	43.11	36.52	104.65	68.15	50.59	37	28.70	57.85	43.55	107.40	71.55	54.35
18.52	58.40	44.08	37.37	104.78	68.33	50.85	38	29.75	59.10	44.55	107.55	71.80	54.75
19.51	59.66	45.06	38.26	104.93	68.54	51.14	39	30.80	60.45	45.55	107.70	72.05	55.15
20.55	60.98	46.11	39.21	105.10	68.77	51.48	40	31.95	61.80	46.65	107.85	72.30	55.55
21.67	62.34	47.20	40.19	105.28	69.01	51.83	41	33.20	63.25	47.75	108.00	72.55	55.95
22.84	63.76	48.34	41.23	105.49	69.35	52.26	42	34.50	64.70	48.95	108.15	72.80	56.35
24.10	65.24	49.53	42.33	105.72	69.68	52.73	43	35.90	66.30	50.20	108.30	73.05	56.75
25.44	66.77	50.78	43.49	106.00	70.07	53.26	44	37.35	67.90	51.55	108.45	73.30	57.15
26.86	68.38	52.08	44.71	106.30	70.50	53.85	45	38.95	69.65	52.95	108.60	73.55	57.55
28.36	70.05	53.46	46.00	106.66	70.99	54.51	46	40.60	71.40	54.40	108.75	73.80	57.95
29.98	71.77	54.90	47.38	107.05	71.55	55.26	47	42.40	73.20	55.90	108.90	74.05	58.35
31.69	73.59	56.43	48.85	107.50	72.15	56.10	48	44.25	75.10	57.50	109.05	74.30	58.75
33.52	75.48	58.03	50.40	108.00	72.88	57.04	49	46.20	77.05	59.15	109.20	74.55	59.15
35.49	77.42	59.71	52.05	108.58	73.66	58.08	50	48.30	79.10	60.85	109.35	74.80	59.55
37.57	79.47	61.49	53.81	109.21	74.53	59.21	51	50.50	81.20	62.65	109.50	75.05	59.95
39.78	81.59	63.36	55.68	109.92	75.50	60.51	52	52.85	83.35	64.55	109.65	75.30	60.35
42.14	83.80	65.34	57.67	110.71	76.59	61.94	53	55.35	85.60	66.55	109.80	75.55	60.75
44.68	86.11	67.43	59.81	111.60	77.79	63.51	54	58.00	87.95	68.65	110.00	75.80	61.15
47.37	88.52	69.64	62.09	112.58	79.12	65.26	55	60.80	90.35	70.85	110.15	76.05	61.55
50.24	91.04	72.00	64.55	113.68	80.62	67.19	56	63.76	92.90	73.15	110.30	76.30	61.95
53.32	93.68	74.50	67.18	114.89	82.27	69.30	57	66.91	95.55	75.60	110.45	76.55	62.35
56.60	96.43	77.16	70.00	116.24	84.10	71.65	58	70.29	98.30	78.20	110.60	76.80	62.75
60.12	99.34	80.00	73.03	117.74	86.13	74.19	59	73.87	101.20	81.00	110.75	77.05	63.15
63.88	102.40	83.04	76.31	119.41	88.38	76.94	60	77.70	104.20	83.90	110.90	77.30	63.55
67.90	105.62	86.30	79.80	121.27	90.87	79.94	61	81.85	107.35	86.95	111.05	77.55	63.95
72.20	109.03	89.79	83.40	123.34	93.63	83.19	62	86.25	110.65	90.15	111.20	77.80	64.35
76.81	112.63	93.54	87.10	125.62	96.65	86.65	63	90.90	114.10	93.50	111.35	78.05	64.75
81.75	116.46	97.56	90.90	128.16	100.00	90.16	64	95.80	117.70	97.00	111.50	78.30	65.15
87.05	120.53	101.90	94.80	130.97	103.67	93.97	65	100.95	121.45	100.65	111.65	78.55	65.55

Disability Rates for Ann. Div. and Non-Par. Policies (Walver and \$10 M. Inc.)

Age	All but 10-15 20Yr. End.	10 Year End.	15 Year End.	20 Year End.	Age	All but 10-15 20Yr. End.	10 Year End.	15 Year End.	20 Year End.	Age	All but 10-15 20Yr. End.	10 Year End.	15 Year End.	20 Year End.
20	\$1.10	\$0.37	\$0.43	\$0.50	32	\$1.62	\$0.55	\$0.69	\$0.85	44	\$2.63	\$1.15	\$1.54	\$2.16
21	1.14	.38	.45	.51	33	1.65	.57	.75	.90	45	2.77	1.23	1.69	2.34
22	1.17	.39	.46	.54	34	1.74	.60	.78	.96	46	2.88	1.34	1.94	2.52
23	1.21	.40	.49	.56	35	1.80	.63	.81	1.02	47	3.02	1.46	2.19	2.71
24	1.24	.42	.50	.58	36	1.87	.67	.87	1.09	48	3.15	1.59	2.41	2.90
25	1.29	.43	.52	.61	37	1.94	.72	.92	1.17	49	3.36	1.75	2.71	3.10
26	1.33	.45	.54	.63	38	2.03	.76	1.00	1.26	50	3.55	1.94	2.97	3.32
27	1.38	.46	.56	.67	39	2.11	.81	1.06	1.35	51	3.75	2.34	3.25	3.55
28	1.41	.48	.58	.69	40	2.19	.86	1.14	1.46	52	3.98	2.74	3.55	3.80
29	1.46	.49	.61	.73	41	2.29	.92	1.22	1.61	53	4.23	3.17	3.85	4.06
30	1.51	.51	.63	.76	42	2.40	1.00	1.32	1.81	54	4.52	3.60	4.18	4.36
31	1.56	.52	.66	.80	43	2.50	1.06	1.42	2.00	55	4.84	4.04	4.54	4.69

Double Indemnity on all but Term, Joint Life and Child's End., \$1.50 per \$1,000.

ANNUAL PREMIUM RATES PER \$1,000.

(American 3¼% Reserve.)

Age at Issue	NON-PARTICIPATING				ORD LIFE—Options End of 25 Year, Non-Par.				NON-PARTICIPATING				
					Pre-mium	Guar. Cash for which Policy may be Sur-rendered	Cash Pay't and Red. Premium						Guar. Pd-up Add. and Policy Cont. for old Prem. with Guar. Ann'l Ad't's
	Whole Life	10 Pay.	15 Pay.	20 Pay.			Cash	Prem.					
									10 Year End.	15 Year End.	20 Year End.	5 Year Convertible Term	
20	14.83	36.63	26.91	22.17	20.34	456	217	14.83	475	92.31	58.25	41.62	8.02
21	15.15	37.20	27.34	22.53	20.68	466	217	15.15	467	92.37	58.28	41.67	8.07
22	15.49	37.80	27.79	22.90	21.01	476	218	15.49	458	92.41	58.33	41.72	8.13
23	15.85	38.42	28.25	23.28	21.37	487	219	15.85	449	92.44	58.37	41.77	8.18
24	16.23	39.07	28.72	23.69	21.75	498	220	16.23	441	92.47	58.41	41.83	8.24
25	16.61	39.73	29.22	24.11	22.14	508	219	16.61	432	92.50	58.45	41.88	8.32
26	17.03	40.42	29.74	24.54	22.55	520	220	17.03	423	92.54	58.51	41.94	8.39
27	17.47	41.14	30.27	24.98	22.97	531	220	17.47	415	92.59	58.56	42.02	8.46
28	17.92	41.88	30.83	25.46	23.41	543	221	17.92	407	92.64	58.63	42.09	8.55
29	18.40	42.65	31.40	25.94	23.87	554	220	18.40	398	92.69	58.69	42.18	8.64
30	18.91	43.45	32.00	26.44	24.35	566	220	18.91	389	92.75	58.76	42.28	8.74
31	19.45	44.28	32.62	26.97	24.85	578	220	19.45	381	92.80	58.84	42.38	8.84
32	20.01	45.14	33.27	27.52	25.38	590	220	20.01	373	92.88	58.92	42.50	8.96
33	20.60	46.03	33.94	28.09	25.93	602	220	20.60	365	92.94	59.02	42.62	9.08
34	21.23	46.95	34.61	28.69	26.50	615	220	21.23	358	93.03	59.13	42.77	9.22
35	21.90	47.91	35.36	29.32	27.10	627	220	21.90	350	93.11	59.25	42.93	9.38
36	22.61	48.90	36.11	29.97	27.74	639	219	22.61	343	93.21	59.37	43.10	9.54
37	23.34	49.94	36.90	30.64	28.41	652	219	23.34	336	93.31	59.52	43.30	9.73
38	24.13	51.01	37.73	31.36	29.12	664	218	24.13	329	93.43	59.68	43.53	9.93
39	24.97	52.11	38.57	32.11	29.87	676	217	24.97	322	93.56	59.87	43.77	10.15
40	25.85	53.26	39.47	32.90	30.65	688	216	25.85	315	93.71	60.07	44.06	10.41
41	26.80	54.45	40.40	33.73	31.48	700	216	26.80	308	93.87	60.31	44.37	10.88
42	27.79	55.69	41.38	34.60	32.37	712	215	27.79	302	94.06	60.57	44.74	11.20
43	28.85	56.99	42.39	35.52	33.31	724	214	28.85	296	94.27	60.86	45.13	11.66
44	29.99	58.33	43.46	36.50	34.31	736	213	29.99	290	94.51	61.20	45.59	12.07
45	31.19	59.73	44.58	37.52	35.37	747	212	31.19	284	94.78	61.58	46.10	12.78
46	32.46	61.18	45.76	38.61	36.50	758	211	32.46	278	95.10	62.01	46.66	13.33
47	33.83	62.69	46.99	39.76	37.71	769	210	33.83	273	95.45	62.50	47.30	13.95
48	35.28	64.27	48.30	40.99	39.01	780	209	35.28	268	95.85	63.04	48.02	14.93
49	36.83	65.91	49.67	42.30	40.40	790	208	36.83	263	96.30	63.65	48.82	15.89
50	38.49	67.62	51.11	43.68	41.89	800	206	38.49	258	96.81	64.34	49.71	16.96
51	40.25	69.41	52.63	45.15	.....	.....	.....	.....	.....	97.38	65.10	50.71	18.16
52	42.12	71.26	54.24	46.73	.....	.....	.....	.....	.....	98.01	65.94	51.80	19.50
53	44.12	73.20	55.93	48.40	.....	.....	.....	.....	.....	98.72	66.90	53.02	20.99
54	46.27	75.21	57.72	50.19	.....	.....	.....	.....	.....	99.51	67.95	54.37	22.66
55	48.98	78.76	60.72	53.08	.....	.....	.....	.....	.....	102.26	70.40	56.91	24.51
56	51.44	81.01	62.78	55.19	.....	.....	.....	.....	.....	103.26	71.73	.....	.....
57	54.07	83.35	64.96	57.43	.....	.....	.....	.....	.....	101.36	73.20	.....	.....
58	56.87	85.80	67.29	59.84	.....	.....	.....	.....	.....	105.59	74.83	.....	.....
59	59.87	88.39	69.76	62.44	.....	.....	.....	.....	.....	106.95	76.64	.....	.....
60	63.08	91.11	72.41	65.24	.....	.....	.....	.....	.....	108.47	78.64	.....	.....
61	66.51	93.98	75.25	.....	.....	.....	.....	.....	.....	110.16	80.86	.....	.....
62	70.19	97.01	78.29	.....	.....	.....	.....	.....	.....	112.03	83.31	.....	.....
63	74.13	100.21	81.56	.....	.....	.....	.....	.....	.....	114.10	86.00	.....	.....
64	78.34	103.63	85.07	.....	.....	.....	.....	.....	.....	116.41	88.98	.....	.....
65	82.86	107.25	88.86	.....	.....	.....	.....	.....	.....	118.96	92.25	.....	.....

NOTE.—Ann., Div. and Non-Par. rates adopted 1921, 10 and 15 Pay. Deferred Div. 1910, other Def. Div., 1893.

BANKERS LIFE INSURANCE COMPANY, NEB.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Deferred Dividend.
Actuaries' 4%.

CASH OR LOAN			20 PAYMENT LIFE PAID-UP							EXTENDED TERM						
3 Yrs	5 Yrs	10 Yrs	15 Yrs	20 Yrs	3 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs	3 Yrs	5 Yrs	10 Yrs	15 Yrs	19 Yrs		
Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Y	D	Y	D	Y		
21	\$30	\$53	\$131	\$356	\$373	\$115	\$191	\$422	\$680	\$888	4	106	19	213		
22	31	54	134	242	342	116	193	425	682	890	4	136	19	200		
23	32	55	138	248	342	117	133	427	685	892	4	179	19	171		
24	33	57	142	255	401	118	135	430	688	895	4	194	19	126		
25	34	59	146	261	411	119	137	433	689	897	4	215	19	75		
26	34	60	150	268	421	120	137	435	691	898	4	228	19	11		
27	35	62	155	275	431	121	139	437	694	899	4	241	18	295		
28	36	63	159	283	441	122	199	440	697	900	4	254	18	210		
29	37	65	163	291	452	123	200	443	699	901	4	267	18	116		
30	38	67	168	298	463	124	202	445	701	903	4	280	18	13		
31	39	69	173	306	474	125	203	447	703	905	4	293	17	262		
32	41	71	178	315	485	125	204	450	705	906	4	306	17	139		
33	42	73	184	323	497	125	205	453	706	907	4	306	17	23		
34	43	74	189	331	509	126	205	456	708	908	4	306	16	250		
35	44	76	195	339	520	126	205	458	709	908	4	310	16	115		
36	45	77	200	348	532	126	205	461	710	909	4	310	15	333		
37	46	81	206	356	545	127	207	463	711	909	4	310	15	186		
38	48	83	212	365	557	128	208	465	712	910	4	310	15	36		
39	49	86	218	374	569	128	209	467	712	911	4	290	14	241		
40	50	89	223	382	582	128	211	468	712	911	4	252	14	83		
41	52	92	229	391	594	128	213	468	712	912	4	214	13	281		
42	53	95	235	399	607	128	215	469	712	913	4	176	13	115		
43	54	98	240	407	615	128	217	469	712	913	4	139	12	308		
44	56	101	246	416	632	129	218	470	712	912	4	113	12	138		
45	57	104	251	424	645	129	219	470	711	912	4	57	11	328		
46	59	106	257	432	657	130	220	470	710	912	4	25	11	158		
47	60	109	262	440	670	130	220	469	709	912	3	326	10	349		
48	61	112	267	447	682	130	221	468	707	912	3	269	10	182		
49	63	115	272	455	694	130	221	468	706	912	3	231	10	16		
50	64	118	278	462	707	130	222	467	704	911	3	173	9	214		
51	66	120	283	469	719	130	222	466	702	911	3	135	9	53		
52	67	123	288	476	731	130	222	466	701	911	3	78	8	256		
53	69	126	293	483	742	130	222	464	698	910	3	39	8	102		
54	71	129	297	489	754	130	223	463	695	909	2	359	7	311		
55													10	14		
56													13	11		
57													16	8		
58													19	5		
59													22	2		
60													25	0		
61													28	0		
62													31	0		
63													34	0		
64													37	0		
65													40	0		
66													43	0		
67													46	0		
68													49	0		
69													52	0		
70													55	0		
71													58	0		
72													61	0		
73													64	0		
74													67	0		
75													70	0		
76													73	0		
77													76	0		
78													79	0		
79													82	0		
80													85	0		
81													88	0		
82													91	0		
83													94	0		
84													97	0		
85													100	0		
86													103	0		
87													106	0		
88													109	0		
89													112	0		
90													115	0		
91													118	0		
92													121	0		
93													124	0		
94													127	0		
95													130	0		
96													133	0		
97													136	0		
98													139	0		
99													142	0		
100													145	0		

15 PAYMENT LIFE.														
CASH OR LOAN					PAID-UP					EXTENDED TERM				
3	5	10	15	20	3	5	7	10	14	3	5	10	14	
Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Y	Yrs	Yrs	Yrs	Yrs
Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	D	D	D	D	D
21	\$40	\$70	\$182	\$332	\$365	\$152	\$253	\$380	\$586	\$863	5	317	10	234
22	41	72	187	340	375	153	255	382	589	865	5	337	10	280
23	42	73	191	348	384	153	255	385	590	866	5	357	10	285
24	43	75	196	356	394	154	255	388	593	868	6	12	10	296
25	44	77	201	365	404	155	256	390	596	871	6	26	10	326
26	45	79	207	373	414	155	257	392	597	872	6	37	10	350
27	46	81	212	382	425	155	258	395	599	873	6	43	11	5
28	48	84	218	392	438	158	261	397	601	875	6	99	11	47
29	49	86	223	401	446	158	263	399	604	877	6	103	11	77
30	50	89	229	411	457	158	265	401	605	879	6	116	11	98
31	51	92	236	421	469	158	267	403	607	881	6	129	11	108
32	53	95	242	431	480	158	269	406	610	883	6	141	11	100
33	54	98	249	441	491	158	271	408	612	883	6	134	11	94
34	55	101	255	452	503	158	274	410	614	884	6	122	11	71
35	56	104	262	463	515	158	276	412	616	886	6	106	11	38
36	58	107	269	474	527	160	278	415	618	888	6	100	10	355
37	60	111	276	485	539	161	280	417	619	889	6	94	10	303
38	61	114	284	497	551	161	283	419	620	890	6	87	10	243
39	63	118	291	509	563	161	285	420	622	890	6	70	10	170
40	64	121	298	520	575	161	287	422	623	891	5	10	10	95
41	66	125	305	532	587	162	289	423	623	891	5	333	10	9
42	68	129	313	545	599	162	290	425	624	891	5	291	9	277
43	69	132	320	557	612	162	291	426	624	892	5	215	9	180
44	71	136	327	569	624	162	292	426	624	892	5	166	9	77
45	72	139	334	582	636	162	293	426	624	893	5	86	8	332
46	74	142	341	594	648	162	293	427	623	893	5	31	8	223
47	76	146	348	607	659	162	293	425	622	893	4	337	8	113
48	77	149	355	619	671	162	293	425	622	893	4	257	8	5
49	80	152	362	632	683	162	293	424	621	893	4	221	7	252
50	81	156	369	645	694	161	292	423	620	893	4	142	7	140
51	83	159	376	657	705	161	292	422	618	893	4	84	7	28
52	84	162	382	670	716	160	291	421	617	893	4	0	6	276
53	86	165	388	682	727	160	291	420	614	893	3	303	6	106
54	88	168	394	694	738	160	290	419	613	892	3	244	6	56

Actuaries 4% Full Level Premium Reserve at end of 20 years; prior thereto, surrender charge not exceeding \$25 per \$1,000.

Cash, Loan, Paid-Up and Extended Insurance Values—Ann. Div. and Non-P
American $3\frac{1}{2}\%$ Reserve.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Whole Life														
21	\$17.90	\$8	\$23	\$75	3 43	\$76	\$221	10 205	\$125	\$330	16 146	\$182	\$434	19
25	19.63	9	29	88	3 308	89	241	11 265	147	357	16 284	213	467	18
30	22.35	14	39	108	4 299	110	269	12 229	179	393	16 109	259	509	17
35	25.83	21	51	126	5 267	136	298	12 217	219	431	15 23	311	549	15
40	30.55	30	66	146	6 112	167	328	11 233	265	468	13 132	368	586	13
45	36.80	41	85	167	6 100	202	358	10 160	314	501	11 152	427	621	11
50	45.49	54	106	187	5 256	241	384	8 302	366	532	9 154	485	650	9
55	57.37	68	129	205	4 309	281	409	7 61	417	553	7 208	540	675	7
60	73.88	83	153	222	3 331	322	431	5 233	465	581	5 335	593	703	5
10 Pay. Life														
21	42.59	73	143	455	25 37	343	1000	Pd-up	378	.....	.....	419	.....	.....
25	45.48	80	155	460	24 321	371	1000	"	410	.....	.....	456	.....	.....
30	49.75	90	173	466	23 262	410	1000	"	453	.....	.....	508	.....	.....
35	54.88	102	193	472	21 290	456	1000	"	508	.....	.....	566	.....	.....
40	60.98	116	217	476	19 125	508	1000	"	566	.....	.....	627	.....	.....
45	68.38	131	243	478	16 208	566	1000	"	627	.....	.....	688	.....	.....
50	77.42	147	2 0	477	13 239	627	1000	"	688	.....	.....	747	.....	.....
55	88.52	162	296	472	10 287	688	1000	"	747	.....	.....	800	.....	.....
60	102.40	175	318	462	8 48	747	1000	"	800	.....	.....	850	.....	.....
15 Pay. Life														
21	31.04	43	90	288	14 45	226	658	35 0	378	1000	Pd-up	419	.....	.....
25	34.14	48	99	294	14 279	245	661	32 247	410	1000	"	456	.....	.....
30	37.39	55	112	301	15 23	2 3	666	29 170	456	1000	"	508	.....	.....
35	41.31	64	126	308	14 202	205	669	26 4	508	1000	"	566	.....	.....
40	46.11	74	143	314	13 102	341	671	22 153	566	1000	"	627	.....	.....
45	52.08	85	162	317	11 174	3 9	669	18 255	627	1000	"	688	.....	.....
50	59.71	96	180	318	9 147	416	663	15 79	688	1000	"	747	.....	.....
55	69.64	107	198	315	7 114	449	653	11 315	747	1000	"	800	.....	.....
60	83.04	116	212	309	5 147	4 4	635	8 314	800	1000	"	850	.....	.....
20 Pay. Life														
21	26.85	28	65	206	9 183	169	491	26 131	281	744	35 200	419	1000	Pd
25	28.73	32	72	213	10 52	184	496	25 65	307	748	32 258	456	1000	"
30	31.51	38	82	222	10 261	206	504	23 26	343	753	28 364	508	1000	"
35	34.94	45	94	230	10 286	232	509	20 177	384	755	25 72	566	1000	"
40	39.21	54	108	236	10 59	261	513	17 222	428	756	21 136	627	1000	"
45	44.71	63	124	243	8 350	291	515	14 222	472	753	17 223	688	1000	"
50	52.05	73	140	246	7 152	321	512	11 239	513	745	14 1	747	1000	"
55	62.09	83	156	248	5 302	348	505	8 336	547	732	10 259	800	1000	"
60	76.81	94	171	249	4 137	370	495	6 214	571	712	7 287	850	1000	"
10 Year End.														
			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	103.60	242	436	516	5 \$494	646	715	3 \$708	757	811	2 \$807	873	904	1
25	103.74	241	430	516	5 \$493	646	715	3 \$708	757	811	2 \$807	873	904	1
30	104.02	241	435	515	5 \$491	645	715	3 \$706	757	810	2 \$807	873	904	1
35	104.42	241	435	514	5 \$487	645	714	3 \$704	756	810	2 \$806	873	903	1
40	105.10	240	434	513	5 \$481	644	713	3 \$701	755	809	2 \$804	872	903	1
45	106.30	239	432	511	5 \$469	642	711	3 \$695	754	807	2 \$800	871	902	1
50	108.58	238	430	507	5 \$446	639	707	3 \$685	751	804	2 \$794	869	900	1
55	112.58	235	424	499	5 \$406	633	699	3 \$665	746	798	2 \$783	866	896	1
60	119.41	229	416	487	5 \$333	623	687	3 \$631	737	788	2 \$763	860	890	1
15 Year End.														
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	\$60.73	\$138	\$255	\$354	10 \$28	\$381	\$497	8 \$457	\$594	\$704	5 \$689	\$912	\$944	1
25	66.92	137	254	354	10 \$283	380	497	8 \$454	594	703	5 \$688	912	944	1
30	67.28	137	254	353	10 \$275	380	496	8 \$448	593	702	5 \$685	911	944	1
35	67.83	137	254	352	10 \$262	3 9	494	8 \$439	592	701	5 \$681	911	943	1
40	68.77	137	254	351	10 \$238	379	492	8 \$422	591	699	5 \$673	910	942	1
45	70.50	137	253	348	10 \$194	378	489	8 \$391	589	694	5 \$657	909	940	1
50	73.06	137	252	344	10 \$110	376	483	8 \$333	585	688	5 \$630	906	938	1
55	79.12	137	250	336	9 \$64	371	472	8 \$224	577	675	5 \$578	902	933	1
60	88.38	136	247	324	6 \$109	365	456	8 \$11	565	656	5 \$483	894	925	1
20 Year End.														
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	48.68	\$87	\$166	\$269	15 \$137	\$396	\$551	10 \$501	\$666	\$788	5 \$777	\$927	\$960	1
25	48.93	87	166	269	15 \$127	396	550	10 \$496	666	788	5 \$775	927	960	1
30	49.39	87	166	268	15 \$105	396	549	10 \$496	665	787	5 \$772	927	959	1
35	50.15	87	167	267	15 \$73	396	547	10 \$469	664	785	5 \$766	926	959	1
40	51.48	88	168	267	15 \$9	397	545	10 \$437	663	782	5 \$755	925	958	1
45	53.85	90	170	266	12 \$2	398	541	10 \$377	660	776	5 \$735	923	955	1
50	58.08	92	173	263	9 \$12	398	533	10 \$262	655	766	5 \$697	920	952	1
55	65.20	95	177	260	6 \$209	398	522	10 \$31	647	752	5 \$626	914	946	1

†Days not dollars.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE 1924 DIVIDENDS.

FIVE YEARS.

	21	25	30	35	40	45	55
Ordinary Life.....		\$81.42	\$93.59	\$109.81	\$130.73	\$158.56	\$244.80
Cash Value Deducted.....		52.42	54.59	58.81	64.73	73.56	115.80
Payment Life.....	\$111.09	120.57	134.58	149.56	169.39	194.49	268.92
Cash Value Deducted.....	46.69	48.47	51.58	55.56	61.39	70.49	112.92
Year Endowment.....		217.68	220.02	223.79	230.30	241.46	290.41
Cash Value Deducted.....		51.68	54.02	56.79	62.30	71.46	113.41

TEN YEARS.

Ordinary Life.....		156.17	179.90	211.63	251.43	304.73	469.00
Cash Value Deducted.....		67.17	69.90	75.63	84.43	102.73	188.00
Payment Life.....	212.68	230.08	255.72	287.13	325.40	373.82	517.04
Cash Value Deducted.....	43.18	46.08	49.72	55.13	64.40	82.82	169.04
Year Endowment.....		419.59	424.46	432.23	444.88	466.96	561.81
Cash Value Deducted.....		23.59	28.46	36.23	47.88	68.96	163.81

FIFTEEN YEARS.

Ordinary Life.....		227.85	262.89	308.47	365.30	442.38	679.39
Cash Value Deducted.....		80.55	83.89	89.47	100.30	128.38	262.39
Payment Life.....	309.80	335.30	373.04	418.54	473.78	544.83	753.71
Cash Value Deducted.....	28.80	28.30	30.04	34.54	45.78	72.83	206.71
Year Endowment.....		611.28	618.88	630.32	648.94	682.04	822.37
Cash Value Deducted.....		†54.72	†46.12	†33.68	†14.06	22.04	175.37

ACTUAL HISTORY.

■ FIVE YEARS (Policies Issued in 1919.)

Ordinary Life.....	\$ 81.36	\$ 94.01	\$110.87	\$132.42	\$161.24	\$248.99
Cash Value.....	51.36	56.01	64.87	75.42	91.24	142.99
Payment Life.....	\$108.39	117.60	131.13	147.71	168.38	184.68
Cash Value Deducted.....	55.39	58.60	64.13	71.71	79.38	90.68
Year Endowment.....	217.51	220.31	224.69	232.17	245.03	296.80
Cash Value Deducted.....	70.51	73.31	77.69	83.17	95.03	142.80

TEN YEAR (Policies issued in 1914.)

Ordinary Life.....	\$159.63	\$184.27	\$217.18	\$258.34	\$313.71	\$483.52
Cash Value Deducted.....	74.63	80.27	90.18	104.34	127.71	224.52
Payment Life.....	\$212.27	230.19	256.69	289.11	328.69	379.05
Cash Value Deducted.....	64.27	66.19	70.69	77.11	89.69	111.05
Year Endowment.....	426.89	432.46	441.18	455.27	479.60	581.30
Cash Value Deducted.....	42.89	50.46	59.18	73.27	100.60	210.30

FIFTEEN YEARS (Policies Issued in 1909.)

Ordinary Life.....	\$228.95	\$264.52	\$310.88	\$368.44	446.69	\$636.22
Cash Value Deducted.....	89.44	94.69	105.78	123.11	156.60	297.47
Payment Life.....	\$305.77	331.51	369.68	415.67	471.49	543.34
Cash Value Deducted.....	\$ 56.14	56.10	58.15	64.17	77.26	105.40
Year Endowment.....	618.58	626.88	639.27	659.33	694.68	841.86
Cash Value Deducted.....	†36.92	†27.12	†13.73	8.83	49.18	215.36

†Cash Value in excess of cost

1924 DIVIDENDS AND NET COST—ANNUAL DIVIDEND.

TWENTY YEAR ILLUSTRATION.

(American 3½% reserve 1922 and after. Actuaries 4% prior thereto.)

ORDINARY LIFE.

		\$19 63		\$22 35		\$25 88		\$30 55		\$36 86		\$57 37	
Year	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net
1923													
1922													
Prm.													
1921													
1920													
1919													
1918													
1917													
1916													
1915													
1914													
1913													
1912													
1911													
1910													
1909													
1908													
1907													
1906													
1905													
1904													
Tot.													
†													

TWENTY PAYMENT LIFE.

		\$26.85		\$28.73		\$31.51		\$34.94		\$39.21		\$44.71		\$62.09	
Year	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85	Age 90
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net	Net	Net
1923															
1922															
Prm.															
1921															
1920															
1919															
1918															
1917															
1916															
1915															
1914															
1913															
1912															
1911															
1910															
1909															
1908															
1907															
1906															
1905															
1904															
Tot.															
†															

TWENTY YEAR ENDOWMENT.

		\$48.93		\$49.39		\$50.15		\$51.48		\$53.85		\$65.26	
Year	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net
1923													
1922													
Prm.													
1921													
1920													
1919													
1918													
1917													
1916													
1915													
1914													
1913													
1912													
1911													
1910													
1909													
1908													
1907													
1906													
1905													
1904													
Tot.													
†													

†Net Cost for Twenty years..Cash value deducted.

†Cash values in excess of cost..

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

Yr.	Age 21 Paid Div.	Age 21 Net	\$19.85		\$22.90		\$26.85		\$31.95		\$38.95		\$60.80	
			Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
905				\$19.85		\$22.90		\$26.85		\$31.95		\$38.95		\$60.80
906				19.85		22.90		26.85		31.95		38.95		60.80
907			4.42	15.43	5.07	17.83	5.78	21.07	6.73	25.22	8.24	30.71	13.52	47.28
908			4.44	15.36	5.17	17.73	5.91	20.94	6.91	25.04	8.51	30.44	13.97	46.53
909			4.58	15.27	5.24	17.61	6.04	20.81	7.11	24.84	8.79	30.16	14.45	46.35
910			4.67	15.18	5.40	17.50	6.17	20.68	7.31	24.64	9.08	29.87	14.93	45.87
911			4.75	15.10	5.52	17.38	6.32	20.53	7.56	24.39	9.38	29.57	15.38	45.42
912			5.33	14.52	6.19	16.71	7.11	19.74	8.58	23.37	10.69	28.26	17.56	43.24
913			5.56	14.29	6.33	16.57	7.36	19.56	8.84	23.09	11.03	27.92	18.13	42.67
914			5.68	14.17	6.46	16.44	7.51	19.34	9.15	22.80	11.40	27.55	18.73	42.07
915			5.80	14.05	6.60	16.30	7.71	19.14	9.44	22.51	11.78	27.17	19.36	41.44
916			5.94	13.91	6.77	16.13	7.97	18.88	9.74	22.21	12.15	26.80	19.96	40.84
917			6.06	13.79	6.90	16.00	8.22	18.63	10.09	21.86	12.55	26.40	20.59	40.21
918			6.18	13.69	7.08	15.82	8.48	18.37	10.41	21.54	12.95	26.00	21.20	39.60
919			5.75	14.10	6.63	16.27	7.96	18.89	9.78	22.17	12.15	26.80	19.86	40.94
920			5.87	13.98	6.80	16.10	8.22	18.63	10.09	21.86	12.56	26.39	20.41	40.39
921			6.01	13.84	7.03	15.87	8.47	18.38	10.40	21.55	12.96	25.99	21.00	39.80
922			6.14	13.71	7.24	15.66	8.77	18.08	10.73	21.22	13.45	25.50	21.55	39.25
923			6.28	13.57	7.45	15.44	9.04	17.81	11.05	20.87	13.83	25.12	22.09	38.71
924			6.47	13.38	7.71	15.19	9.34	17.51	11.42	20.53	14.26	24.69	22.67	38.13
Tot.			99.99	247.61	115.65	342.35	136.32	400.68	165.39	473.61	205.76	573.24	335.36	880.64
†				94.88		98.96		110.55		131.86		176.19		370.02

TWENTY PAYMENT LIFE

	\$25.20	\$27.30	\$30.40	\$34.20	\$38.95	\$45.20	\$64.00
905	25.20	27.30	30.40	34.20	38.95	45.20	64.00
906	25.20	27.30	30.40	34.20	38.95	45.20	64.00
907	4.34	20.86	4.66	22.89	5.14	25.25	5.73
908	4.47	20.73	4.80	22.56	5.29	25.11	5.91
909	4.57	20.61	4.93	22.37	5.45	24.94	6.09
910	4.72	20.48	5.09	22.21	5.62	24.78	6.27
911	4.85	20.35	5.23	22.07	5.80	24.60	6.47
912	5.75	19.45	6.19	21.11	6.86	23.54	7.67
913	5.91	19.29	6.38	20.92	7.06	23.34	7.92
914	6.09	19.11	6.55	20.72	7.27	23.13	8.19
915	6.25	18.95	6.77	20.53	7.48	22.92	8.46
916	6.44	18.76	6.99	20.31	7.72	22.68	8.78
917	6.58	18.62	7.18	20.12	7.95	22.45	9.10
918	6.80	18.34	7.39	19.91	8.21	22.19	9.41
919	6.14	19.06	6.63	20.67	7.39	23.01	8.48
920	6.34	18.86	6.82	20.48	7.62	22.78	8.77
921	6.51	18.69	7.04	20.29	7.90	22.50	9.05
922	6.69	18.51	7.24	20.06	8.17	22.23	9.38
923	6.90	18.30	7.45	19.84	8.44	21.96	9.67
924	7.09	18.11	7.72	19.58	8.72	21.66	9.96
Tot.	106.52	397.48	115.09	430.91	128.10	479.90	145.32
†	23.61		19.58		16.40		17.79

TWENTY YEAR ENDOWMENT

	\$49.85	\$50.60	\$51.75	\$53.65	\$56.90	\$70.45
1905		\$49.85		\$51.75		\$53.65
1906		49.85		51.75		53.65
1907	\$7.77	42.08	\$8.01	42.59	\$8.84	43.40
1908	8.09	41.70	8.32	42.28	8.66	43.09
1909	8.41	41.44	8.65	41.95	8.00	42.75
1910	8.72	41.13	8.99	41.61	9.33	42.42
1911	9.10	40.75	9.33	41.27	9.68	42.07
1912	9.47	40.38	9.70	40.90	10.04	41.71
1913	9.82	40.02	10.08	40.52	10.43	41.32
1914	10.23	39.62	10.46	40.14	10.83	40.92
1915	10.64	39.21	10.86	39.74	11.25	40.50
1916	11.06	38.79	11.27	39.33	11.69	40.06
1917	11.50	38.35	11.70	38.90	12.13	39.62
1918	11.95	37.90	12.14	38.46	12.57	39.18
1919	12.41	37.44	12.61	37.99	13.02	38.73
1920	12.90	36.95	13.09	37.51	13.47	38.28
1921	13.39	36.46	13.57	37.03	13.91	37.84
1922	13.91	35.94	14.07	36.53	14.32	37.43
1923	14.44	35.41	14.56	36.04	14.74	37.01
1924	14.99	34.86	15.06	35.54	15.19	36.56
Tot.	198.80	798.20	202.47	809.53	203.61	826.39
†	Policy matures	for \$1000				

†Net cost for 20 years cash value deducted.

BANKERS LIFE INSURANCE COMPANY, NEB.—Continued.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925.
(Actuaries 4% Reserve)

PAYMENT LIFE

10 YEAR ENDOWMENT

Year of Issue	21	25	30	35	40	45	50	55
Prem.	31	95	34	25	37	65	41	70
1922	6	20	6	36	6	63	6	98
1921	6	35	6	51	6	83	7	19
1920	6	51	6	69	7	102	7	40
1919	6	66	6	87	7	122	7	62
1918	6	83	7	106	7	141	7	84
1917	6	99	7	123	7	163	8	99
1916	7	17	7	43	7	83	8	33
1915	7	37	7	63	8	106	8	58
1914	7	56	7	85	8	129	8	87
1913	7	76	8	106	8	151	9	14
1912	7	94	8	129	8	173	9	16
1911	8	16	8	50	9	92	9	77

Year of Issue	21	25	30	35	40	45	50	55
Prem.	105.20	105.0	106.30	106.20	109.00	112.10	116.10	121.10
1922	8	53	8	74	8	95	9	22
1921	8	25	9	46	9	65	9	90
1920	10	04	10	21	10	38	11	15
1919	10	82	10	98	11	14	11	92
1918	11	65	11	79	11	93	12	16
1917	12	61	12	62	12	73	12	95
1916	13	39	13	48	13	58	13	75

DIVIDENDS ON PAID UP LIFE POLICIES

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	\$3 80	40	\$4 89	55	\$7 06	70	\$10 10
26	3 86	41	4 96	56	7 25	71	10 10
27	3 93	42	5 09	57	7 43	72	11 10
28	3 97	43	5 17	58	7 64	73	11 10
29	4 04	44	5 28	59	7 67	74	11 10
30	4 11	45	5 41	60	8 07	75	11 10
31	4 19	46	5 51	61	8 32	76	12 10
32	4 25	47	5 68	62	8 55	77	12 10
33	4 31	48	5 83	63	8 83	78	12 10
34	4 38	49	5 98	64	9 07	79	12 10
35	4 49	50	6 19	65	9 30	80	13 10
36	4 55	51	6 32	66	9 59	81	13 10
37	4 65	52	6 47	67	9 86	82	13 10
38	4 72	53	6 70	68	10 12	83	13 10
39	4 79	54	6 87	69	10 35	84	13 10

On Annual Dividend Policies dividends begin end of second year, not contingent upon payment of third premium.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages.	25	35	45	Ages.	25	35	45
Deferred Dividends				15 Payment Life.			
MONTHLY INCOME. \$10 a month for 20 years, commuted value, \$1,696.				10 Year.....	\$29.10	\$35.45	\$45.00
SINGLE PREMIUM.				15 Year.....	26.35	32.10	40.75
Whole Life...	\$314.64	\$390.07	\$493.59	20 Year.....	24.20	29.50	37.45
10 Year End..	822.26	824.62	830.62	10 Payment Life.			
15 Year End..	690.48	696.09	710.12	10 Year.....	\$38.90	\$47.15	\$59.25
20 Year End..	587.09	597.39	622.80	15 Year.....	35.20	42.70	53.65
30 Year End..	444.57	469.54	525.56	20 Year.....	32.35	39.20	49.25
DEFERRED ANNUITY BOND.				10 Year Endowment.			
10 Year.....	\$165.67	\$143.13	\$115.18	10 Year.....	\$89.42	\$90.35	\$92.65
15 Year.....	93.09	77.74	59.22	15 Year.....	81.00	81.85	83.95
20 Year.....	57.75	46.25	33.21	20 Year.....	74.37	75.15	77.05
25 Year.....	37.38	28.46	.....	15 Year Endowment.			
JOINT LIFE POLICY. Equal Ages.				10 Year.....	\$58.14	\$59.37	\$62.65
Whole Life...	\$31.85	\$42.15	\$60.50	15 Year.....	52.66	53.77	56.75
10 Payment...	62.75	74.10	91.10	20 Year.....	48.35	49.38	52.15
15 Payment...	47.60	56.75	71.45	20 Year Endowment.			
20 Payment...	40.00	49.00	64.45	10 Year.....	\$42.37	\$43.98	\$48.35
20 PAYMENT LIFE. 3% Income Guarantee.				15 Year.....	38.37	39.84	43.85
20 Payment...	\$40.77	\$51.08	\$67.51	20 Year.....	35.24	36.58	40.25
TERM. Ten (10) Year Renewable.				TERM. Ten (10) Year Renewable			
Whole Life...	\$12.52	\$15.52	\$23.17	10 Year.....	\$11.50	\$14.10	\$21.25
FULL RETURN PREMIUMS.				15 Year.....	10.50	12.90	19.45
20 Payment...	\$30.25	\$39.45	\$57.25	20 Year.....	9.65	11.80	17.85
INSTALLMENT POLICIES.				NON-PARTICIPATING.			
Ordinary Life.				MONTHLY INCOME. \$10 a month for 20 years, commuted value, \$1,766.			
10 Year.....	\$16.75	\$22.65	\$32.85	10 Pay. Life ..	\$39.73\$	47.91	\$59.75
15 Year.....	15.30	20.70	30.00	15 Pay. Life ..	29.22	35.36	44.55
20 Year.....	14.05	19.00	27.50	10 Year End..	92.50	93.11	94.75
20 Payment Life.				15 Year End..	58.45	59.25	61.55
10 Year.....	\$23.05	\$28.85	\$38.15	25 Year End..	32.02	33.56	37.95
15 Year.....	21.05	26.35	34.85	35 Year End..	22.29	24.87	.....
20 Year.....	19.30	24.15	31.95				

BANKERS LIFE INSURANCE COMPANY, NEB.—Continued.

ACTUAL SETTLEMENTS PER \$1,000 OF INSURANCE MATURED IN 1923
Deferred Dividend.

ORDINARY LIFE POLICIES

Age	Annual Premium	Total Premium for 20 Years	Guar. Reserve at End of 20 Years	Surplus at End of 20 Years	Cash Value at End of 20 Years	Paid-Up Value at End of 20 Years	Annuity for Life
20	19.85	397.00	202.13	214.60	416.73	1013.00	29.13
21	19.85	397.00	202.13	214.60	416.73	1013.00	29.13
22	19.85	397.00	202.13	214.60	416.73	1013.00	29.13
23	19.85	397.00	202.13	214.60	416.73	1013.00	29.13
24	19.85	397.00	202.13	214.60	416.73	1013.00	29.13
25	19.85	397.00	202.13	214.60	416.73	1013.00	29.13
26	20.45	409.00	209.93	219.96	429.89	1020.00	30.60
27	21.00	420.00	217.96	225.42	443.38	1027.00	32.17
28	21.60	432.00	226.21	231.71	457.92	1036.00	33.89
29	22.25	445.00	234.69	237.93	472.62	1044.00	35.71
30	22.90	458.00	243.39	244.64	488.03	1052.00	37.69
31	23.60	472.00	252.31	252.12	504.43	1062.00	39.84
32	24.35	487.00	261.45	260.09	521.54	1073.00	42.17
33	25.15	503.00	270.86	268.82	539.62	1084.00	44.71
34	25.95	519.00	280.56	277.83	558.19	1096.00	47.44
35	26.85	537.00	290.13	287.47	577.60	1108.00	50.41
36	27.75	555.00	300.00	298.55	598.55	1123.00	53.70
37	28.70	574.00	310.26	309.98	620.34	1138.00	57.27
38	29.75	595.00	320.58	322.57	643.15	1154.00	61.18
39	30.80	616.00	331.08	335.88	666.96	1170.00	65.45
40	31.95	639.00	341.73	350.19	691.94	1188.00	70.16
41	33.20	664.00	352.57	365.58	718.13	1207.00	75.26
42	34.50	690.00	363.51	381.86	745.37	1227.00	80.87
43	35.90	718.00	374.63	399.85	774.45	1249.00	87.20
44	37.35	747.00	385.77	418.66	804.43	1272.00	94.04
45	38.95	779.00	397.05	438.85	835.90	1296.00	101.56
46	40.60	812.00	408.39	449.11	868.50	1320.00	109.95
47	42.40	848.00	419.73	462.94	902.69	1347.00	119.15
48	44.25	885.00	431.25	507.61	938.55	1375.00	129.46
49	46.20	924.00	442.69	533.66	976.35	1404.00	140.88
50	48.30	966.00	454.14	561.27	1015.41	1435.00	153.53
51	50.50	1010.00	465.57	591.15	1056.82	1469.00	167.71
52	52.85	1057.00	476.95	622.65	1099.60	1504.00	183.52
53	55.35	1107.00	488.27	656.02	1144.29	1540.00	201.16
54	58.00	1160.00	499.52	692.58	1192.10	1580.00	221.25
55	60.80	1216.00	510.62	731.08	1241.70	1622.00	243.62
56	63.75	1275.00	521.61	772.12	1293.73	1666.00	268.96
57	66.90	1338.00	532.47	815.71	1348.18	1712.00	297.54
58	70.30	1406.00	543.15	862.23	1405.38	1761.00	329.95
59	73.55	1477.00	553.65	911.87	1465.52	1814.00	366.96
60	77.70	1554.00	563.96	963.97	1527.93	1885.00	408.72

10-PAYMENT LIFE 20-YEAR SETTLEMENT POLICIES.

Age	Annual Premium	Total Premium for 20 Years	Guar. Reserve at End of 20 Years	Surplus at End of 20 Years	Cash Value at End of 20 Years	Paid-Up Value at End of 20 Years	Annuity for Life
20	38.50	385.00	365.13	294.23	659.36	1805.00	42.52
21	39.25	392.50	373.87	299.21	673.08	1800.00	44.05
22	40.00	400.00	382.87	304.16	687.03	1794.00	45.66
23	40.80	408.00	392.11	309.39	701.50	1789.00	47.38
24	41.60	416.00	401.60	314.35	715.95	1782.00	49.17
25	42.40	424.00	411.33	319.83	731.16	1777.00	51.11
26	43.30	433.00	421.30	325.99	747.29	1773.00	53.20
27	44.20	442.00	431.51	331.92	763.43	1769.00	55.40
28	45.10	451.00	441.95	338.09	780.04	1765.00	57.73
29	46.10	461.00	452.61	344.89	797.50	1762.00	60.26
30	47.10	471.00	463.50	352.13	815.63	1759.00	62.99
31	48.10	481.00	474.59	359.59	834.18	1757.00	65.89
32	49.15	491.00	485.88	367.52	853.40	1756.00	69.00
33	50.25	502.00	497.37	376.10	873.47	1756.00	72.37
34	51.40	514.00	509.04	384.83	893.87	1756.00	75.97
35	52.60	526.00	520.89	394.44	915.33	1757.00	79.89
36	53.80	538.00	532.88	404.56	937.44	1759.00	84.11
37	55.05	550.00	545.01	415.09	960.10	1761.00	88.65
38	56.40	564.00	557.17	425.92	983.19	1764.00	93.54
39	57.70	577.00	569.64	438.75	1008.42	1770.00	98.98
40	59.15	591.00	582.10	451.50	1033.60	1775.00	104.80
41	60.65	606.00	594.69	465.50	1060.13	1782.00	111.10
42	62.20	622.00	607.21	479.05	1086.26	1789.00	117.86
43	63.85	638.00	619.82	493.69	1113.51	1796.00	125.38
44	65.55	655.00	632.45	507.85	1140.30	1803.00	133.30
45	67.35	673.00	645.06	522.31	1170.37	1814.00	142.20
46	69.15	691.00	657.64	541.76	1199.40	1824.00	151.84
47	71.05	710.00	670.15	559.18	1229.34	1834.00	162.27
48	73.05	730.00	682.59	579.03	1261.62	1848.00	173.97
49	75.05	750.00	694.94	595.60	1290.54	1857.00	186.22
50	77.20	772.00	707.14	615.07	1322.21	1869.00	199.91
51	79.35	793.00	719.21	633.29	1352.50	1880.00	214.64
52	81.65	816.00	731.09	655.27	1386.36	1896.00	231.38
53	83.95	839.00	742.79	677.66	1420.45	1912.00	249.71
54	86.40	864.00	754.28	700.37	1454.65	1928.00	269.93
55	88.95	889.00	765.53	724.27	1490.80	1946.00	292.30
56	91.55	915.00	777.53	748.82	1525.35	1964.00	317.12
57	94.30	943.00	787.28	774.64	1561.92	1984.00	344.71
58	97.20	972.00	797.74	800.61	1598.35	2003.00	375.29
59	100.20	1002.00	807.91	827.99	1635.90	2025.00	409.63
60	103.35	1033.00	817.78	856.10	1673.88	2045.00	447.76

BANKERS LIFE INSURANCE COMPANY, NEB.—Continued.

ACTUAL SETTLEMENTS PER \$1,000 OF INSURANCE MATURED IN 1922
Deferred Dividend.

15-PAYMENT LIFE POLICIES

Age	Annual Premium	Total Premium for 15 Years	Guar. Reserve at End of 15 Years	Surplus at End of 15 Years	Cash Value at End of 15 Years	Paid-Up Value at End of 15 Years	Annuity for Life
20	29.15	437.25	325.06	188.34	513.40	1579.00	31.02
21	29.70	445.50	332.58	191.40	523.98	1575.00	32.04
22	30.30	454.50	340.35	195.07	535.42	1573.00	33.15
23	30.90	463.50	348.37	193.64	547.01	1570.00	34.31
24	31.50	472.50	356.63	202.08	558.71	1566.00	35.52
25	32.15	482.25	365.13	205.78	570.91	1563.00	36.81
26	32.80	492.00	373.87	209.43	583.30	1560.00	38.17
27	33.50	502.50	382.87	213.32	596.19	1557.00	39.62
28	34.20	513.00	392.11	217.91	610.02	1555.00	41.20
29	34.95	524.25	401.60	221.90	623.50	1552.00	42.82
30	35.75	536.25	411.33	226.75	638.08	1551.00	44.60
31	36.55	548.25	421.30	231.41	652.71	1549.00	46.47
32	37.35	560.25	431.45	236.51	667.96	1548.00	48.47
33	38.20	573.00	441.91	241.50	683.45	1546.00	50.58
34	39.10	586.50	452.61	247.82	700.43	1547.00	52.93
35	40.05	600.75	463.50	254.00	717.50	1548.00	55.41
36	41.00	615.00	474.59	260.49	735.08	1549.00	58.06
37	42.00	630.00	485.88	267.85	753.73	1551.00	60.94
38	43.05	645.75	497.37	275.73	773.10	1554.00	64.05
39	44.15	662.25	509.04	283.65	792.69	1557.00	67.37
40	45.30	679.50	520.89	292.76	813.65	1562.00	71.01
41	46.50	697.50	532.88	302.47	835.35	1567.00	74.95
42	47.80	717.00	545.01	312.93	857.94	1574.00	79.22
43	49.10	736.50	557.27	323.26	880.53	1580.00	83.77
44	50.35	755.25	569.64	334.40	904.04	1587.00	88.71
45	51.80	777.00	582.10	346.31	928.41	1595.00	94.14
46	53.55	803.25	594.63	358.79	953.42	1603.00	99.92
47	55.15	827.50	607.17	372.15	979.36	1612.00	106.26
48	56.85	852.75	619.82	386.17	1005.99	1623.00	113.27
49	58.60	879.00	632.45	400.85	1033.30	1633.00	120.79
50	60.40	906.00	645.06	416.50	1061.56	1645.00	128.97
51	62.35	935.25	657.64	433.06	1090.70	1658.00	138.08
52	64.35	965.25	670.16	450.83	1120.90	1672.00	147.97
53	66.45	996.00	682.82	469.57	1152.16	1687.00	158.88
54	68.45	1028.25	694.89	489.71	1184.65	1704.00	170.94
55	71.00	1065.00	707.14	511.32	1218.46	1723.00	184.23
56	73.50	1102.50	719.21	534.26	1253.47	1742.00	198.92
57	76.10	1141.00	731.56	558.60	1289.70	1764.00	215.25
58	78.85	1181.25	744.79	585.01	1327.80	1787.00	233.42
59	81.50	1222.50	758.29	613.10	1367.39	1813.00	253.78
60	84.90	1273.50	776.53	643.32	1408.85	1840.00	276.41

20-PAYMENT LIFE POLICIES

Age	Annual Premium	Total Premium for 20 Years	Guar. Reserve at End of 20 Years	Surplus at End of 20 Years	Cash Value at End of 20 Years	Paid-Up Value at End of 20 Years	Annuity for Life
20	24.70	494.00	365.13	274.54	639.67	1752.00	41.00
21	25.20	504.00	373.87	279.35	653.22	1747.00	42.70
22	25.70	514.00	382.87	284.18	667.05	1742.00	44.30
23	26.20	524.00	392.11	289.69	681.80	1738.00	46.00
24	26.75	534.00	401.60	295.05	696.65	1735.00	47.80
25	27.30	546.00	411.33	300.89	712.19	1731.00	49.70
26	27.85	557.00	421.30	306.82	728.12	1728.00	51.80
27	28.45	569.00	431.45	312.93	744.49	1725.00	54.00
28	29.10	582.00	441.91	319.62	761.57	1723.00	56.30
29	29.75	595.00	452.61	326.88	779.49	1722.00	58.90
30	30.40	608.00	463.50	334.00	797.50	1720.00	61.50
31	31.10	622.00	474.59	342.00	815.59	1720.00	64.50
32	31.85	637.00	485.88	350.32	836.20	1721.00	67.00
33	32.60	652.00	497.37	359.16	858.98	1723.00	71.00
34	33.40	668.00	509.04	369.61	883.00	1725.00	74.60
35	34.20	684.00	520.89	379.36	900.25	1728.00	78.50
36	35.05	701.00	532.88	390.13	923.04	1732.00	82.50
37	35.95	719.00	545.01	401.85	945.86	1737.00	87.40
38	36.90	738.00	557.27	414.85	972.12	1744.00	92.40
39	37.90	758.00	569.64	428.41	998.05	1752.00	97.90
40	38.95	779.00	582.10	442.74	1024.84	1760.00	103.90
41	40.10	802.00	594.63	457.52	1052.15	1769.00	110.20
42	41.25	825.00	607.17	473.00	1082.21	1782.00	117.40
43	42.50	850.00	619.82	489.54	1112.36	1795.00	125.10
44	43.80	876.00	632.45	511.26	1143.71	1808.00	133.70
45	45.20	904.00	645.06	531.18	1176.24	1823.00	142.50
46	46.65	933.00	657.64	552.65	1210.29	1840.00	153.00
47	48.20	964.00	670.16	574.83	1244.99	1857.00	164.30
48	49.80	996.00	682.82	598.82	1281.41	1877.00	176.70
49	51.50	1030.00	694.89	624.05	1318.99	1898.00	190.00
50	53.35	1067.00	707.14	651.11	1358.25	1921.00	205.00
51	55.25	1105.00	719.21	679.55	1398.71	1945.00	221.50
52	57.25	1145.00	731.56	709.71	1442.38	1972.00	240.00
53	59.35	1187.00	744.79	743.81	1486.60	2001.00	261.00
54	61.60	1232.00	758.29	779.35	1533.63	2033.00	284.00
55	64.00	1280.00	776.53	817.92	1583.45	2068.00	310.00
56	66.00	1332.00	794.58	858.14	1634.67	2105.00	339.00
57	69.30	1385.00	812.57	899.35	1689.63	2146.00	372.00
58	72.20	1444.00	831.79	941.94	1747.08	2190.00	410.00
59	75.30	1509.00	850.91	990.00	1808.11	2238.00	452.00
60	78.65	1573.00	871.17	1034.35	1872.13	2289.00	500.00

10-PAYMENT LIFE 10-YEAR SETTLEMENT POLICIES

Age	Annual Premium	Total Premium for 10 Years	Guar. Reserve at End of 10 Years	Surplus at End of 10 Years	Cash Value at End of 10 Years	Paid-Up Value at End of 10 Years	Annuity for Life
20	42.00	420.00	290.90	115.68	406.58	1397.00	23.31
21	42.70	427.00	297.28	116.83	414.11	1393.00	23.97
22	43.40	434.00	303.88	118.03	421.91	1388.00	24.67
23	44.15	441.50	310.71	119.44	430.15	1384.00	25.42
24	44.95	449.50	317.77	120.93	438.70	1380.00	26.21
25	45.75	457.50	325.06	122.29	447.35	1376.00	27.03
26	46.55	465.50	332.58	123.64	456.22	1371.00	27.89
27	47.45	474.50	340.35	125.44	465.79	1368.00	28.84
28	48.30	483.00	348.37	126.70	475.07	1363.00	29.80
29	49.25	492.50	356.63	128.71	485.34	1360.00	30.85
30	50.20	502.00	365.13	130.25	495.38	1356.00	31.94
31	51.20	512.00	373.87	132.17	506.04	1353.00	33.12
32	52.20	522.00	382.87	133.80	516.67	1349.00	34.34
33	53.25	532.50	392.11	135.68	527.79	1346.00	35.65
34	54.35	543.50	401.60	137.64	539.24	1342.00	37.04
35	55.45	554.50	411.33	139.55	550.88	1339.00	38.51
36	56.65	566.50	421.30	142.01	563.31	1337.00	40.10
37	57.85	578.50	431.45	144.39	575.90	1334.00	41.79
38	59.10	591.00	441.91	147.10	589.05	1333.00	43.60
39	60.45	604.50	452.61	150.24	602.85	1332.00	45.55

10-PAYMENT LIFE 10-YEAR SETTLEMENT POLICIES—Continued.

Age	Annual Premium	Total Premium for 10 Years	Guar. Reserve at End of 10 Years	Surplus at End of 10 Years	Cash Value at End of 10 Years	Paid-Up Value at End of 10 Years	Annuity for Life
40	61.80	618.00	463.50	153.40	616.90	1330.00	47.00
41	63.25	632.50	474.59	156.64	631.23	1330.00	49.00
42	64.70	647.00	485.88	160.20	646.08	1330.00	52.00
43	66.30	663.00	497.37	164.13	661.50	1330.00	54.00
44	67.90	679.00	509.04	167.91	676.95	1329.00	57.00
45	69.65	696.50	520.89	172.52	693.41	1331.00	60.00
46	71.40	714.00	532.88	176.69	709.57	1331.00	63.00
47	73.20	732.00	545.01	181.17	726.18	1332.00	67.00
48	75.10	751.00	557.27	185.96	743.23	1333.00	70.00
49	77.05	770.50	569.64	190.94	760.58	1335.00	74.00
50	79.10	791.00	582.10	196.23	778.33	1337.00	78.00
51	81.20	812.00	594.63	201.68	796.31	1339.00	83.00
52	83.35	833.50	607.17	207.91	815.12	1342.00	88.00
53	85.60	856.00	619.82	213.40	833.22	1344.00	93.00
54	87.95	879.50	632.45	220.05	852.50	1347.00	99.00
55	90.35	903.50	645.06	226.85	871.91	1351.00	105.00
56	92.90	929.00	657.64	234.24	891.88	1356.00	112.00
57	95.55	955.50	670.16	242.25	912.41	1361.00	120.00
58	98.30	983.00	682.82	250.97	932.56	1366.00	128.00
59	101.20	1012.00	694.89	259.67	953.61	1372.00	137.00
60	104.20	1042.00	707.14	268.48	974.62	1378.00	147.00

*Applies to 10 Years.

BANKERS RESERVE LIFE COMPANY, Omaha, Neb.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 5% Straight Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$10 per \$1,000. Payment of cash values may be deferred 60 days.

Change of Plan. — No provision.

Disability. — For extra premium policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1000 beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Does not cover war service at any time, or aerial or submarine operations within two years. Limit, \$10,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, murder, death from aeronautic or submarine operations, war, riot, insurrection, violation of law, military or naval service, police duty, bodily or mental infirmity, plagues, bacterial infection other than in consequence of injury. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Reserve less surrender charge of not more than \$25 per \$1,000 is used in computing extended insurance.

Grace. — One month (not less than 30 days): 6% interest.

Incontestable. — After two years, except for non-payment of premiums, and war service at any time.

Limits. — Ages, 16-60. \$35,000; reinsures over \$15,000; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6% in advance. May be deferred 60 days.

Military Service. — Death from military or naval service in time of war or within six months thereafter as result of such service, limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values" Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within three years (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash; trust fund (interest payments) at 3½%; limited (2-25) or continuous (20 years certain), annual installments. Commutable values may be withdrawn by payee unless insured has directed to the contrary, except under continuous installment option.

Suicide. — Within two years, sane or insane, policy void.

Women. — No extra charge. Written on all but ordinary life. Disability granted to single women between ages 30 and 50. Double indemnity granted. Limit, \$30,000.

BANKERS RESERVE LIFE COMPANY, NEB.—Continued.

(American 3½% Reserve.)

NON-PARTICIPATING RATES Per \$1,000							DISABILITY RATES (Waiver of Prem. and Mo. Income of \$10 per \$1,000.)							
Whole Life	Limited Pay. Life			Endowments			Age	Whole Life	Limited Pay. Life			Endowments		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
\$14.52	\$36.25	\$26.81	\$22.20	\$91.95	\$58.28	\$41.86	18	\$1.00	\$2.35	\$1.74	\$1.40	\$0.35	\$0.40	\$0.40
14.83	36.83	27.23	22.56	92.02	58.36	41.94	19	1.03	2.38	1.77	1.44	.36	.41	.41
15.15	37.42	27.68	22.93	92.09	58.43	42.01	20	1.07	2.42	1.80	1.47	.37	.43	.44
15.49	38.03	28.13	23.32	92.17	58.49	42.08	21	1.10	2.46	1.82	1.50	.38	.44	.45
15.85	36.68	28.62	23.72	92.25	58.59	42.17	22	1.15	2.50	1.84	1.52	.39	.46	.46
16.23	39.34	29.11	24.13	92.34	58.67	42.27	23	1.17	2.54	1.88	1.55	.40	.47	.47
16.61	40.02	29.62	24.56	92.43	58.75	42.36	24	1.22	2.58	1.91	1.58	.41	.49	.48
17.03	40.73	30.16	25.01	92.53	58.85	42.46	25	1.25	2.62	1.93	1.61	.43	.51	.50
17.47	41.48	30.72	25.49	92.63	58.95	42.57	26	1.30	2.65	1.97	1.63	.44	.54	.52
17.92	42.24	31.29	25.97	92.74	59.05	42.68	27	1.33	2.70	1.99	1.66	.46	.55	.53
18.40	43.05	31.90	26.49	92.85	59.18	42.82	28	1.38	2.74	2.02	1.68	.46	.58	.55
18.91	43.87	32.52	27.02	92.97	59.30	42.95	29	1.43	2.76	2.05	1.71	.48	.60	.57
19.45	44.73	33.17	27.57	93.11	59.44	43.10	30	1.47	2.80	2.08	1.74	.50	.62	.59
20.01	45.63	33.85	28.15	93.24	59.58	43.27	31	1.52	2.83	2.11	1.76	.52	.64	.61
20.60	46.55	34.55	28.74	93.39	59.74	43.44	32	1.56	2.87	2.14	1.79	.54	.68	.64
21.23	47.52	35.28	29.37	93.55	59.91	43.63	33	1.63	2.91	2.17	1.82	.56	.71	.67
21.90	48.52	36.06	30.03	93.73	60.09	43.85	34	1.69	2.93	2.21	1.85	.59	.76	.71
22.61	49.56	36.85	30.72	93.91	60.28	44.08	35	1.75	2.98	2.23	1.89	.62	.81	.75
23.34	50.63	37.66	31.43	94.10	60.49	44.32	36	1.83	3.01	2.26	1.92	.67	.85	.79
24.13	51.75	38.53	32.19	94.32	60.73	44.60	37	1.90	3.03	2.29	1.95	.70	.91	.83
24.97	52.93	39.44	32.99	94.56	60.99	44.91	38	1.97	3.08	2.33	1.98	.75	.97	.88
25.85	54.15	40.38	33.80	94.81	61.27	45.25	39	2.06	3.10	2.35	2.02	.79	1.04	.93
26.80	55.39	41.36	34.68	95.08	61.58	45.64	40	2.14	3.12	2.39	2.07	.85	1.12	1.00
27.81	56.70	42.40	35.60	95.39	61.93	46.05	41	2.23	3.15	2.42	2.16	.91	1.20	1.07
28.91	58.08	43.49	36.59	95.71	62.32	46.53	42	2.32	3.17	2.46	2.29	.96	1.30	1.15
30.07	59.53	44.64	37.64	96.11	62.77	47.07	43	2.43	3.20	2.47	2.39	1.05	1.40	1.24
31.30	61.02	45.84	38.72	96.53	63.25	47.65	44	2.51	3.22	2.52	2.52	1.13	1.52	1.33
32.61	62.57	47.09	39.88	96.96	63.77	48.30	45	2.67	3.23	2.54	2.66	1.22	1.66	1.44
34.01	64.19	48.42	41.11	97.47	64.37	49.02	46	2.81	3.24	2.71	2.81	1.32	1.91	1.64
35.50	65.89	49.82	42.42	98.03	65.02	49.80	47	2.94	3.25	2.88	2.96	1.44	2.25	2.00
37.10	67.65	51.29	43.80	98.64	65.76	50.70	48	3.09	3.26	3.05	3.11	1.58	2.40	2.13
38.80	69.50	52.85	45.28	99.32	66.56	51.69	49	3.27	3.27	3.24	3.29	1.73	2.66	2.30
40.61	71.42	54.47	46.83	100.05	67.45	52.76	50	3.44	3.28	3.44	3.47	1.91	2.93	2.49
42.54	73.41	56.18	48.50	100.86	68.42	53.95	51	3.66	3.49	3.67	3.68	2.30	3.20	2.73
44.60	75.51	57.99	50.28	101.75	69.49	55.25	52	3.86	3.78	3.91	3.91	2.70	3.48	3.03
46.81	77.70	59.92	52.18	102.74	70.68	56.72	53	4.12	4.09	4.17	4.16	3.11	3.78	3.41
49.16	79.97	61.95	54.20	103.81	71.99	58.31	54	4.39	4.42	4.47	4.44	3.54	4.12	3.81
51.67	82.34	64.11	56.37	104.98	73.42	60.05	55	4.71	4.80	4.80	4.76	3.99	4.49	4.11
54.36	84.85	66.40	.....	106.29	75.02	.....	56	.....	.....	.....	.....	.....	.....	.....
57.22	87.45	68.81	.....	107.70	76.75	.....	57	.....	.....	.....	.....	.....	.....	.....
60.30	90.20	71.42	.....	109.26	78.69	.....	58	.....	.....	.....	.....	.....	.....	.....
63.59	93.10	74.19	.....	110.97	80.82	.....	59	.....	.....	.....	.....	.....	.....	.....
67.11	96.15	77.15	.....	112.87	83.16	.....	60	.....	.....	.....	.....	.....	.....	.....

NOTE.—Non-Participating rates adopted September, 1911. Semi-annual rate, add 4% and divide by 2; quarterly rate, add 6% and divide by 4.

Double Indemnity—\$2.00 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING							
PREMIUM ENDOWMENT POLICIES							
Premium reduced one-half after tenth year.							
20 Payment	\$39.68	\$45.30	\$56.00	Whole Life	\$29.65	\$37.41	\$51.16
Limited Payment Life				20 Pay. Life	41.16	47.99	60.41
30 Payment	\$20.18	\$25.18	\$34.04	20 Year End	54.41	57.25	64.41

BANKERS RESERVE LIFE COMPANY, NEB.—Continued.

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age	N. P.	Cash	Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
Ins.	Pre-	3rd	or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
ue	mium	Year	Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.	
21	\$15.49	\$14	\$28	\$90	3	286	\$70	\$204	9	223	\$119	\$315	15	221	\$177	\$422	19	78
25	17.03	16	34	100	4	126	82	222	10	259	140	341	16	17	207	454	18	188
30	19.45	20	42	112	5	25	102	248	11	280	172	376	15	238	252	495	17	13
35	22.61	23	52	126	5	261	125	275	11	252	210	413	14	178	303	535	15	47
40	26.80	31	61	141	6	19	154	304	10	354	254	448	12	310	358	571	13	3
45	32.61	39	80	156	5	313	188	331	9	24	301	481	10	349	416	605	10	315
50	40.61	48	97	171	5	7	223	356	8	75	351	510	9	4	473	634	8	304
55	51.67	58	116	184	4	131	261	379	6	231	400	536	7	78	527	659	6	351
60	67.11	66	136	197	3	170	299	400	5	71	447	559	5	232	584	685	5	110
21	38.03	74	140	447	24	188	343	1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up	
25	40.73	90	152	451	24	112	371	1300	"		410	1000	"		456	1000	"	
30	41.73	99	169	455	23	53	410	1000	"		456	1000	"		508	1000	"	
35	49.56	99	188	459	21	82	456	1000	"		508	1000	"		566	1000	"	
40	55.39	111	210	461	18	282	508	1000	"		566	1000	"		627	1000	"	
45	62.57	123	234	461	16	0	566	1000	"		627	1000	"		688	1000	"	
50	71.42	136	259	457	13	35	627	1000	"		688	1000	"		747	1000	"	
55	82.34	147	282	449	10	54	688	1000	"		747	1000	"		800	1000	"	
60	96.15	155	300	436	7	235	747	1000	"		800	1000	"		850	1000	"	
21	28.13	43	87	277	13	150	213	622	33	68	378	1000	Pd-up		419	1000	Pd-up	
25	30.16	47	95	281	13	345	232	627	31	14	410	1000	"		456	1000	"	
30	33.17	53	106	286	14	65	259	632	28	57	456	1000	"		508	1000	"	
35	36.85	59	119	290	13	243	290	636	24	323	508	1000	"		566	1000	"	
40	41.36	67	134	293	12	151	325	639	21	157	566	1000	"		627	1000	"	
45	47.09	75	150	294	10	236	361	638	17	332	627	1000	"		688	1000	"	
50	54.47	82	165	297	8	226	396	632	14	192	688	1000	"		747	1000	"	
55	64.11	88	178	294	6	221	427	621	11	6	747	1000	"		800	1000	"	
60	77.15	93	188	274	4	288	450	602	8	106	800	1000	"		850	1000	"	
21	23.32	28	61	193	8	282	155	451	24	22	269	712	34	62	419	1000	Pd-up	
25	25.01	31	67	198	9	106	169	457	23	87	294	717	31	178	456	1000	"	
30	27.57	35	76	304	9	267	191	445	21	175	330	723	27	342	508	1000	"	
35	30.72	40	86	309	9	271	215	471	19	54	376	727	24	96	566	1000	"	
40	34.88	46	97	213	9	51	242	476	16	169	413	724	20	200	627	1000	"	
45	39.69	52	110	216	7	358	270	477	13	229	456	727	16	319	688	1000	"	
50	46.83	58	122	218	6	189	297	473	10	290	495	719	13	137	747	1000	"	
55	56.37	64	134	214	5	13	320	466	8	70	527	705	10	62	800	1000	"	

			End of 5 Years.				End of 7 Years.				End of 8 Years.				End of 9 Years.			
Age	N. P.	Cash	Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
Ins.	Pre-	3rd	or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
ue	mium	Year	Loan	Y.	\$		Loan	Y.	\$		Loan	Y.	\$		Loan	Y.	\$	
21	\$92.17	\$232	\$424	\$502	5	\$479	\$637	\$708	3	\$698	\$753	\$806	2	\$803	\$874	\$905	1	\$904
25	92.53	231	423	500	5	477	637	705	3	697	753	806	2	803	874	905	1	904
30	93.11	230	421	499	5	473	635	704	3	696	752	805	2	801	873	904	1	903
35	93.91	227	420	497	5	468	634	702	3	692	751	804	2	799	873	903	1	902
40	95.08	225	417	493	5	459	632	700	3	688	749	802	2	797	872	902	1	901
45	96.96	221	413	489	5	444	629	696	3	680	747	800	2	793	870	901	1	899
50	109.05	216	408	481	5	418	624	690	3	667	743	795	2	784	868	898	1	896
55	104.98	209	400	470	5	372	619	681	3	645	736	787	2	771	864	894	1	890
60	112.87	199	398	454	5	291	604	666	3	606	728	776	2	749	857	887	1	881

			End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.			
Age	N. P.	Cash	Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
Ins.	Pre-	3rd	or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
ue	mium	Year	Loan	Y.	\$		Loan	Y.	\$		Loan	Y.	\$		Loan	Y.	\$	
21	58.48	135	246	313	10	279	370	483	8	411	577	682	5	668	906	938	1	937
25	58.85	131	245	311	10	268	369	482	8	407	576	681	5	666	906	938	1	937
30	59.44	130	244	308	10	259	368	479	8	401	574	680	5	661	905	937	1	936
35	60.28	128	242	305	10	242	366	476	8	410	573	678	5	656	905	936	1	935
40	61.58	125	239	300	10	214	363	472	8	399	570	674	5	645	904	926	1	935
45	63.77	122	236	324	10	164	360	466	8	392	566	669	5	627	902	934	1	932
50	67.45	118	232	315	10	71	355	456	8	298	560	658	5	595	899	931	1	927
55	73.42	113	226	303	8	\$110	347	441	8	174	550	644	5	537	894	925	1	921
60	83.16	107	218	286	5	\$198	327	421	7	\$251	535	622	5	430	885	917	1	909

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Age	N. P.	Cash	Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
Ins.	Pre-	3rd	or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
ue	mium	Year	Loan	Y.	\$		Loan	Y.	\$		Loan	Y.	\$		Loan	Y.	\$	
21	42.08	86	162	263	15	129	393	532	10	479	654	774	5	762	922	954	1	953
25	42.46	85	161	261	15	117	382	530	10	473	653	773	5	760	921	954	1	953
30	43.10	84	160	258	15	95	380	527	10	461	652	771	5	756	921	952	1	952
35	44.08	82	158	254	15	56	379	523	10	441	650	768	5	748	920	953	1	950
40	45.64	80	157	249	14	\$155	378	519	10	405	648	764	5	735	919	951	1	952
45	48.30	78	156	244	11	\$29	376	512	10	334	644	767	5	712	917	949	1	947
50	52.76	77	155	237	8	\$57	374	501	10	211	637	745	5	669	913	945	1	942
55	60.05	75	155	228	5	\$287	371	486	9	\$209	627	728	5	591	907	938	1	932

†Days.

NOTE.—American 3½% Modified Preliminary Term Reserve; surrender charge not exceeding \$ per \$1,000 up to 20th year.

BANK SAVINGS LIFE INS. COMPANY, Topeka, Kans.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within thirty days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not to exceed \$25 per \$1,000. Payment of cash values may be deferred six months.

Change of Plan. — Higher form (except Continuous Monthly Income) allowed by payment of difference in premiums with 6% compound interest. Practice of company to change to lower premium form.

Disability. — For varying extra premium, rider will provide prior to age 60, for waiver of premiums. For varying extra premium policy will provide, prior to age 60, upon proof of disability having existed for at least 60 days, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof, and continuing during disability until maturity; no reduction in insurance. Agreement does not cover aeronautic or submarine operations, military or naval service. Limit, \$25,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium (\$1.75 per \$1,000) rider provides, during premium-paying period, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, military, naval or police service, war, riot or insurrection, aeronautic or submarine operations, violation of law, mental or physical infirmity, sunstroke, poison, disease, illness or bacterial infection other than as result of accident. Limit, \$25,000.

Extended Insurance. — After three premiums, within thirty days after default. Non-par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages 15-60. No fixed amount; reinsures over \$7,500; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6% in advance. May be deferred six months (except to pay premium).

Military Service. — Death from service in time of war, or within six months after discharge as result thereof limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans."

Paid-Up Values. — After three premiums, within thirty days after default. Without cash or loan values, but practice to grant them. Non-par.

Policy-in-Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three years, interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5, 10, 15, 20 or 25) and Continuous (20 certain annual installments. Policy may be made payable for each \$1,000 with an immediate payment of \$120 and \$10 for 100 months; or, 20 yearly installments of \$50 (or \$12 monthly) and one half face of policy (\$500) at end of 20 years. Commutable value withheld unless insured has directed to the contrary. Practice of company to allow other options, and make payments annually, semi-annually, quarterly or monthly.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit, \$5,000. All but Term. Disability granted if single upon payment of 50% extra rate. Double Indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45
MONTHLY INCOME. \$10 a month for 240 months, commuted value, \$1,738. \$10 a month for 120 months, commuted value, \$1,017.

RETURN PREMIUM FACTORS.
 100% return of all premiums paid if death occurs within

10 Years.....	1.049	1.058	1.086
15 Years.....	1.073	1.092	1.155
20 Years.....	1.099	1.136	1.262

Ages 25 35 45

RETURN PREMIUM FACTORS.

50% return of all premiums paid if death occurs within

10 Years.....	1.024	1.028	1.040
15 Years.....	1.035	1.044	1.070
20 Years.....	1.047	1.064	1.110

BANK SAVINGS LIFE INSURANCE COMPANY, KAS.—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE				ENDOWMENTS			Age	END.		END. 65		End Age 70	Convert. Term*	
	10 Pay.	15 Pay.	19 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		25 Yr.	30 Yr.	Cont. Prem.	20 Pay.		5 Yr.	10 Yr.
12.45	\$33.84	\$24.48	\$20.88	\$20.16	\$7.72	\$5.43	\$39.66	15	\$30.63	\$24.98	\$14.40	\$22.23	\$13.46	.....	.....
12.67	33.82	24.84	21.14	20.45	87.77	55.47	39.71	16	30.68	24.92	14.75	22.62	13.78	.....	.....
12.93	34.32	25.21	21.45	20.76	87.83	55.52	39.76	17	30.74	24.95	15.12	23.02	14.08	.....	.....
13.20	34.84	25.59	21.78	21.08	87.88	55.58	39.82	18	30.80	25.06	15.52	23.44	14.41	.....	.....
13.48	35.38	26.00	22.12	21.41	87.94	55.63	39.87	19	30.87	25.13	15.98	23.87	14.76	.....	.....
13.77	35.94	26.44	22.48	21.75	88.01	55.69	39.93	20	30.94	25.21	16.37	24.32	15.13	\$ 7.95	\$ 8.07
14.08	36.51	26.90	22.85	22.11	88.07	55.75	40.00	21	31.01	25.30	16.84	24.79	15.52	8.00	8.13
14.41	37.11	27.38	23.24	22.48	88.14	55.82	40.07	22	31.09	25.40	17.33	25.28	15.92	8.05	8.20
14.75	37.74	27.88	23.65	22.87	88.21	55.88	40.14	23	31.17	25.50	17.85	25.79	16.36	8.10	8.27
15.10	38.38	28.39	24.08	23.27	88.29	55.95	40.22	24	31.27	25.61	18.40	26.32	16.81	8.16	8.34
15.48	39.03	28.92	24.51	23.69	88.36	56.04	40.30	25	31.36	25.73	18.98	26.87	17.29	8.24	8.42
15.87	39.70	29.47	24.94	24.12	88.45	56.12	40.38	26	31.47	25.86	19.60	27.44	17.80	8.31	8.51
16.28	40.40	30.04	25.38	24.57	88.54	56.20	40.46	27	31.59	26.00	20.26	28.04	18.34	8.38	8.60
16.70	41.10	30.62	25.83	25.03	88.63	56.29	40.55	28	31.71	26.16	20.97	28.66	18.91	8.47	8.70
17.14	41.82	31.22	26.29	25.52	88.73	56.40	40.70	29	31.85	26.33	21.71	29.31	19.51	8.56	8.81
17.59	42.56	31.84	26.77	26.02	88.83	56.50	40.82	30	32.00	26.52	22.51	29.98	20.15	8.65	8.93
18.10	43.30	32.47	27.27	26.54	88.94	56.62	40.95	31	32.16	26.73	23.36	30.69	20.83	8.76	9.07
18.78	44.45	33.12	27.80	27.10	89.06	56.74	41.10	32	32.34	26.97	24.28	31.43	21.55	8.87	9.21
19.38	45.24	33.85	28.35	27.67	89.18	56.87	41.25	33	32.54	26.96	25.25	32.20	22.32	9.00	9.37
19.94	46.27	34.13	28.17	28.27	89.32	57.02	41.42	34	32.76	27.15	26.30	33.00	23.14	9.13	9.55
20.55	47.12	34.85	28.41	28.88	89.47	57.18	41.61	35	33.00	27.43	27.43	33.84	24.02	9.29	9.73
21.47	48.14	35.70	29.10	29.70	89.67	57.60	42.07	36	33.52	28.00	28.05	34.73	24.96	9.45	9.95
22.41	49.75	36.89	30.08	30.75	89.89	58.08	42.55	37	34.06	28.60	29.97	35.65	25.96	9.64	10.19
23.45	51.99	37.97	31.31	31.68	90.12	58.49	43.05	38	34.64	29.24	31.50	36.63	27.03	9.84	10.46
24.50	52.42	39.07	32.77	32.69	91.16	58.96	43.55	39	35.25	29.93	33.06	37.65	28.18	10.06	10.75
25.57	53.57	39.96	34.47	33.47	91.37	59.21	43.90	40	35.66	30.42	34.66	38.72	29.42	10.31	11.10
26.67	54.76	40.89	35.31	34.30	91.61	59.49	44.25	41	36.11	30.96	36.39	39.86	30.75	10.68	11.58
27.79	56.00	41.86	36.17	35.17	91.86	59.80	44.64	42	36.60	31.56	38.28	41.06	32.19	11.10	12.14
28.93	57.30	42.88	37.12	36.09	92.14	60.14	45.08	43	37.16	32.24	40.34	42.33	33.73	11.56	12.75
29.93	58.64	43.95	38.10	37.06	92.45	60.53	45.56	44	37.77	32.97	42.61	43.67	35.43	12.07	13.45
30.41	60.03	45.07	39.14	38.09	92.80	60.95	46.10	45	38.46	33.79	.....	.....	37.46	12.67	14.22
31.75	61.49	46.24	40.24	39.17	93.19	61.43	46.70	46	39.00	34.70	.....	.....	39.36	13.33	15.10
33.07	63.00	47.48	41.40	40.32	93.62	61.96	47.37	47	39.81	35.70	.....	.....	41.43	14.07	16.10
34.48	64.58	48.78	42.62	41.55	94.09	62.55	48.19	48	40.72	36.50	.....	.....	43.69	14.93	17.19
35.95	66.22	50.14	43.92	42.84	94.62	63.21	48.95	49	41.72	38.61	.....	.....	46.15	15.89	18.43
37.50	67.92	51.55	45.26	44.22	95.19	63.93	49.85	50	42.83	39.33	.....	.....	.....	16.96	19.80
39.23	69.70	53.00	46.77	45.75	95.83	64.74	50.81	51	44.05	40.78	.....	.....	.....	18.16	21.33
41.11	71.54	54.68	48.33	47.25	96.54	65.63	51.99	52	45.40	42.35	.....	.....	.....	19.50	23.04
43.08	73.46	56.36	49.98	48.91	97.31	66.61	53.23	53	46.89	44.01	.....	.....	.....	20.99	24.92
45.13	75.46	58.14	51.75	50.69	98.17	67.70	54.60	54	48.51	45.94	.....	.....	.....	22.66	27.02
47.34	77.56	60.03	53.65	52.60	99.11	68.90	56.10	55	50.30	47.98	.....	.....	.....	24.51	29.36
49.71	79.74	62.02	55.67	54.64	100.16	70.24	57.76	56	52.25	.....	.....	.....	.....	.....	.....
52.23	82.03	64.15	57.84	56.83	101.31	71.71	59.59	57	54.40	.....	.....	.....	.....	.....	.....
54.94	84.45	66.42	60.17	59.11	102.58	73.34	61.61	58	56.74	.....	.....	.....	.....	.....	.....
57.83	86.95	68.84	62.67	61.72	103.98	75.15	63.82	59	59.30	.....	.....	.....	.....	.....	.....
60.92	89.61	71.42	65.36	64.44	105.53	77.14	66.21	60	62.03	.....	.....	.....	.....	.....	.....

Note.—Above rates adopted in 1923. Semi-annual rates multiply by .52 quarterly rates multiply by .265.

*Minimum Term policy \$2 000; non-renewable convertible as follows: 5 year within 3 years; 10 year within 7 years.

Disability. For small extra premiums Waiver of Premium clause may be added.

RATES WITH DISABILITY (Waiver of Premiums and \$10 Monthly Income.)

13.33	\$35.64	\$26.17	\$22.27	\$21.55	\$8.00	\$5.65	\$44.04	15	\$31.91	\$26.00	\$15.21	\$23.38	\$14.27	.....	.....
14.80	38.25	28.11	23.93	23.18	88.36	56.19	40.40	20	32.22	26.37	17.32	25.59	16.08	.....	.....
16.09	41.55	30.56	26.06	25.22	88.77	56.52	40.87	25	32.77	27.02	20.09	26.28	18.40	.....	.....
19.10	45.41	33.49	28.58	27.69	89.31	57.09	41.55	30	33.54	27.94	23.82	31.60	21.46	.....	.....
22.28	50.07	36.98	31.66	30.90	90.09	57.95	42.57	35	34.68	29.14	28.98	35.61	25.57	.....	.....
27.42	56.56	42.25	36.49	35.45	92.18	60.28	45.28	40	37.76	32.51	36.68	40.67	31.24	.....	.....
33.06	63.12	47.50	41.67	40.63	93.97	62.53	48.30	45	41.08	36.38	.....	.....	39.89	.....	.....
40.99	71.04	54.88	48.63	47.55	97.02	66.74	52.95	50	46.20	42.63	.....	.....	.....	.....	.....
51.85	82.15	64.62	58.20	57.15	102.82	72.19	60.53	55	54.76	62.41	.....	.....	.....	.....	.....

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
LIMITED PAYMENT LIFE.				RECONSTRUCTION POLICY \$2000. First			
14 Pay. Life.....	\$30.17	\$36.60	\$47.15	two years term insurance with automatic			
25 Pay. Life.....	20.58	25.29	34.13	conversion to 20 Payment Life.			
ENDOWMENTS.				First 2 Years.....	\$19.56	\$21.78	\$27.42
Age 60 Con. Prem.	\$21.62	\$33.00	.....	Next 18 Years.....	52.58	64.48	83.24
Age 60 20 Pay Life	29.00	37.15	.....	SINGLE PREMIUMS PER \$1000.			
Age 70 20 Pay Life	25.39	31.34	\$41.37	Ordinary Life.....	\$321.08	\$385.37	\$474.24
JOINT LIFE.				10 Year End.....	747.58	748.95	752.67
Ordinary Life.....	\$25.44	\$32.84	\$46.53	15 Year End.....	642.37	645.66	655.09
20 Pay. Life.....	34.94	41.35	52.61	20 Year End.....	557.96	564.30	582.64
20 Year End.....	47.02	49.63	56.63	25 Year End.....	490.67	501.58	532.14
TERM Minimum Policy \$2000. Non-renew-				30 Year End.....	437.65	455.03	500.40
able; 15 years convertible within 10 years;				35 Year End.....	396.80	422.57	483.88
20 years within 15 years.							
15 Year Term.....	\$8.65	\$10.35	\$16.32				
20 Year Term.....	8.94	11.23	18.93				

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ordinary Life	21	\$14.08	\$11	\$21	\$66	2 9	\$70	\$203	9 7	\$119	\$314	15 7	\$177	\$422	19
	25	15.48	13	27	80	3 5	82	221	10 7	140	341	16 0	207	453	18
	30	17.63	17	35	94	4 2	102	248	11 8	172	377	15 8	252	495	17
	35	20.55	22	45	109	4 11	125	274	11 7	210	412	14 6	303	535	15
	40	25.36	28	57	124	5 4	154	302	10 11	254	448	12 10	358	571	13
	45	30.51	36	73	143	5 4	188	332	9 9	301	480	10 11	416	604	10
	50	37.59	45	90	158	4 10	223	355	8 2	351	509	9 0	473	633	8
10 Pay. Life	21	36.51	73	137	436	23 9	343	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up
	25	39.04	79	149	442	23 9	371	1000	"	410	1000	"	456	1000	"
	30	42.76	88	165	445	22 7	410	1000	"	456	1000	"	508	1000	"
15 Pay. Life	21	26.83	41	82	261	12 6	220	640	34 2	378	1000	Pd-up	419	1000	Pd-up
	25	28.71	45	90	267	13 1	239	644	31 11	410	1000	"	456	1000	"
	30	31.49	51	101	272	13 5	266	648	28 9	456	1000	"	508	1000	"
	35	34.85	57	114	278	13 0	297	651	25 4	508	1000	"	566	1000	"
	40	39.96	65	129	282	12 0	331	650	21 9	566	1000	"	627	1000	"
	45	45.07	73	145	285	10 4	368	650	18 3	627	1000	"	688	1000	"
	50	51.58	81	163	287	8 6	403	642	14 8	688	1000	"	747	1000	"
20 Pay. Life	21	22.11	26	55	175	7 10	160	466	24 11	276	730	34 11	419	1000	Pd-up
	25	23.68	29	61	180	8 4	175	472	23 11	301	734	32 1	456	1000	"
	30	26.02	33	70	183	8 11	196	478	22 0	337	739	28 6	508	1000	"
	35	28.89	38	80	195	9 0	220	482	19 6	377	741	24 8	566	1000	"
	40	33.47	44	92	201	8 7	247	485	16 9	420	741	20 11	627	1000	"
	45	38.09	50	105	206	7 7	276	487	13 10	493	738	17 2	688	1000	"
	50	44.22	57	118	208	6 3	303	483	11 0	503	730	13 7	747	1000	"
10 Year End.	21	\$88.07	\$236	\$129	\$508	5 443	\$840	\$708	3 701	\$754	\$807	2 804	\$873	\$903	1 804
	25	88.36	235	428	506	5 483	640	708	3 700	754	807	2 803	873	903	1 803
	30	88.83	233	427	503	5 480	639	707	3 699	753	806	2 802	872	902	1 802
15 Year End.	21	\$55.75	\$131	\$246	\$342	10 273	\$371	\$484	8 442	\$588	\$696	5 861	\$910	\$941	1 804
	25	56.04	129	244	339	10 266	370	482	8 438	587	694	5 859	910	941	1 803
	30	56.50	128	243	337	10 257	369	481	8 432	586	693	5 856	910	941	1 802
	35	57.18	125	240	332	10 240	366	476	8 419	584	690	5 850	909	940	1 800
	40	59.21	123	238	328	10 212	364	472	8 400	582	687	5 860	908	939	1 799
	45	60.95	120	236	324	10 163	361	467	8 304	578	681	5 842	906	937	1 796
	50	63.93	117	232	315	10 71	357	458	8 301	572	672	5 811	903	934	1 793
20 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
25 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
	35	41.61	74	152	243	15 43	384	530	10 449	657	776	5 856	925	957	1 800
	40	43.90	73	150	238	13 110	383	526	10 413	655	772	5 844	923	955	1 799
	45	46.10	72	150	234	10 18	382	519	10 348	651	765	5 821	921	953	1 796
	50	49.86	71	150	228	7 110	380	509	10 223	645	754	5 681	917	949	1 793
30 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
35 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
	35	41.61	74	152	243	15 43	384	530	10 449	657	776	5 856	925	957	1 800
	40	43.90	73	150	238	13 110	383	526	10 413	655	772	5 844	923	955	1 799
	45	46.10	72	150	234	10 18	382	519	10 348	651	765	5 821	921	953	1 796
	50	49.86	71	150	228	7 110	380	509	10 223	645	754	5 681	917	949	1 793
40 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
45 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
	35	41.61	74	152	243	15 43	384	530	10 449	657	776	5 856	925	957	1 800
	40	43.90	73	150	238	13 110	383	526	10 413	655	772	5 844	923	955	1 799
	45	46.10	72	150	234	10 18	382	519	10 348	651	765	5 821	921	953	1 796
	50	49.86	71	150	228	7 110	380	509	10 223	645	754	5 681	917	949	1 793
50 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
55 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
	35	41.61	74	152	243	15 43	384	530	10 449	657	776	5 856	925	957	1 800
	40	43.90	73	150	238	13 110	383	526	10 413	655	772	5 844	923	955	1 799
	45	46.10	72	150	234	10 18	382	519	10 348	651	765	5 821	921	953	1 796
	50	49.86	71	150	228	7 110	380	509	10 223	645	754	5 681	917	949	1 793
60 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
65 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
	35	41.61	74	152	243	15 43	384	530	10 449	657	776	5 856	925	957	1 800
	40	43.90	73	150	238	13 110	383	526	10 413	655	772	5 844	923	955	1 799
	45	46.10	72	150	234	10 18	382	519	10 348	651	765	5 821	921	953	1 796
	50	49.86	71	150	228	7 110	380	509	10 223	645	754	5 681	917	949	1 793
70 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
75 Year End.	21	\$40.00	\$79	\$159	\$252	15 116	\$388	\$539	10 487	\$661	\$782	5 877	\$926	\$958	1 804
	25	40.30	78	155	250	15 104	387	537	10 481	660	781	5 876	926	958	1 803
	30	40.82	76	153	246	15 81	385	533	10 468	659	779	5 874	925	957	1 802
	35	41.61	74	152	243	15 43	384	530	10 449	657	776	5 856	925	957	1 800
	40	43.90	73	150	238	13 110	3								

†Months.

NOTE.—3½% Modified Preliminary Term (Ill. Std.) adopted Jan. 5 1909. Maximum surrender charge allowed by policy \$25 per \$1000. Full Reserve allowed at end of 10th and subsequent year.

BENEFICIAL LIFE INS. COMPANY, Salt Lake City, Utah

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will. Practice of company to allow applicant select irrevocable beneficiary.

Cash Values. — After two or three premiums, within 31 days after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time on payment of difference of premiums at 6% compound interest.

Disability. — All but Term and Joint Life Policies provide without extra premium, prior to age 60, for waiver of premiums, and payment of face of policy in 10 or 20 annual installments. For extra premium policy will provide, prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000 during disability until maturity; no reduction in insurance.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium (\$1.60 to \$2.00 per \$1,000) policy will provide, prior to age 60, for payment of double face of policy in event of accidental death.

Extended Insurance. — After two or three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium, and war service outside U. S., or aviation service.

Limits. — Life, 15-65; endowments, 15-60; Term, 20-60. No fixed amount; re-insures over \$10,000; accepts reinsurance; minimum policy, \$1000.

Loans. — After two or three premiums. Interest 6% in advance. Loan insurance will be granted.

Military Service. — Death from war service outside U. S., or aviation service anywhere. Limits liability to premiums paid plus 4% interest.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans."

Paid-Up Values. — After two or three premiums, within 31 days after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after two or three years. Interest 6%. Practice of company to apply towards second or third year's premium.

Reinstatement. — At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at not more than 6% per annum.

Residence and Travel. — No restrictions.

Restricted Occupations. — One year.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%; Limited (2-30) and Continuous (20 certain) annual installments. Interest payments and commutable values may be withdrawn by payee, unless otherwise specified, except under Continuous Installment Option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All forms. Disability granted.

NON-PARTICIPATING RATES PER \$1,000.

With Disability Providing for Payment of Face of Policy in 10 or 20 Years

Age at Issue	Guaranteed Continuous Prot. End. 90.	LIFE			ENDOWMENTS			TERM Renewable and Convertible			
		10 Prem.	15 Prem.	20 Prem.	10 Years	15 Years	20 Years	5 Years	10 Years	15 Years	20 Years
15	\$13.05	\$33.97	\$25.02	\$20.71	\$91.09	\$57.60	\$41.23	.....	.....	.....	.....
16	13.31	34.45	25.38	21.03	91.12	57.65	41.28	.....	.....	.....	.....
17	13.58	34.94	25.75	21.36	91.15	57.68	41.33	.....	.....	.....	.....
18	13.86	35.47	26.15	21.70	91.19	57.73	41.39	.....	.....	.....	.....
19	14.15	36.02	26.56	22.05	91.21	57.75	41.44	.....	.....	.....	.....
20	14.47	36.58	27.05	22.40	91.27	57.81	41.50	\$ 9.17	\$ 9.31	\$ 9.49	\$ 9.63
21	14.79	37.15	27.47	22.76	91.30	57.84	41.56	9 23	9 38	9 58	10 09
22	15.13	37.76	27.95	23.15	91.36	57.90	41.61	9 29	9 46	9 66	10 15
23	15.49	38.41	28.40	23.56	91.40	57.98	41.70	9 35	9 54	9 76	10 20
24	15.86	39.04	28.88	23.96	91.44	58.02	41.74	9 42	9 62	9 86	10 25
25	16.25	39.72	29.40	24.40	91.50	58.10	41.83	9 50	9 72	9 98	10 30
26	16.67	40.40	29.91	24.82	91.56	58.15	41.92	9 59	9 82	10.10	10 35
27	17.11	41.12	30.46	25.30	91.63	58.24	42.00	9 67	9 92	10.24	10 40
28	17.57	41.88	31.02	25.76	91.70	58.31	42.09	9 77	10 04	10.39	10 45
29	18.06	42.65	31.63	26.25	91.77	58.39	42.18	9 88	10 16	10.55	11 00
30	18.56	43.48	32.24	26.78	91.85	58.50	42.30	9 98	10 31	10.73	11 05
31	19.11	44.31	32.85	27.34	91.93	58.58	42.43	10 10	10 46	10 92	11 10
32	19.68	45.17	33.52	27.90	92.03	58.69	42.60	10 24	10 63	11.14	11 15
33	20.27	46.06	34.21	28.46	92.10	58.82	42.74	10 38	10 81	11.38	11 20
34	20.91	47.00	34.92	29.10	92.23	58.95	42.91	10 54	11 02	11.64	11 25
35	21.59	47.97	35.66	29.73	92.34	59.10	43.09	10 72	11.23	11.94	11 30
36	22.29	48.98	36.43	30.41	92.45	59.26	43.30	10 91	11 48	12.29	11 35
37	23.05	50.05	37.24	31.10	92.60	59.44	43.52	11 12	11 76	12 66	11 40
38	23.84	51.12	38.08	31.86	92.76	59.65	43.79	11 35	12 07	13 09	11 45
39	24.79	52.25	38.95	32.62	92.92	59.85	44.07	11 60	12 41	13 57	11 50
40	25.59	53.42	39.88	33.43	93.11	60.09	44.40	11 89	12 80	14.11	11 55
41	26.54	54.63	40.85	34.30	93.32	60.35	44.73	12 20	13 24	14 71	12 00
42	27.55	55.87	41.83	35.20	93.55	60.66	45.15	12 56	13 74	15 40	12 05
43	28.63	57.20	42.88	36.15	93.80	61.00	45.58	12 96	14 30	16 15	12 10
44	29.78	58.58	43.97	37.15	94.08	61.38	46.07	13 42	14 94	17 00	12 15
45	31.01	60.00	45.14	38.20	94.40	61.81	46.60	13 94	15 66	17 96	12 20
46	32.31	61.48	46.35	39.35	94.76	62.30	47.26	14 54	16 48	19 02	12 25
47	33.70	63.04	47.63	40.54	95.18	62.84	47.94	15 22	17 40	20 21	12 30
48	35.18	64.63	48.97	41.80	95.64	63.45	48.69	16 00	18 42	21 53	12 35
49	36.76	66.33	50.38	43.16	96.15	64.09	49.56	16 87	19 57	22 98	12 40
50	38.45	68.07	51.86	44.60	96.73	64.85	50.51	17 86	20 84	24 59	12 45
51	40.24	69.90	53.45	46.12	97.36	65.67	51.56	18 95	22 26	26 36	12 50
52	42.15	71.79	55.10	47.73	98.06	66.58	52.71	20 17	23 83	28 32	12 55
53	44.20	73.81	56.86	49.47	98.85	67.64	54.00	21.53	25 56	30 47	13 00
54	46.38	75.86	58.72	50.32	99.73	68.75	55.43	23 04	27 48	32 82	13 05
55	48.71	78.05	60.68	53.30	100.70	70.00	57.00	24 72	29 60	35 40	13 10
56	51.19	80.34	62.77	55.46	101.77	71.38	58.72	26 58	31 94	38 23	13 15
57	53.86	82.70	65.00	57.73	102.95	72.93	60.64	28 63	34 51	41 30	13 20
58	56.70	85.19	67.34	60.20	104.24	74.60	62.72	30 90	37 34	44 65	13 25
59	59.76	87.80	69.87	62.81	105.70	76.50	65.02	33 41	40 46	48 28	13 30
60	63.01	90.57	72.55	65.65	107.29	78.56	67.56	36.18	43 88	52.20	13 35
61	66.49	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	70.24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*For semi-annual rates, multiply by .52; quarterly, by .265.

NOTE.—Above rates adopted 1911.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45
LOW COST. With Waiver of Premium and \$10 Mo. Income.			
Ord. Life.....	\$17.65	\$23.52	\$33.97
20 Pay. Life.....	26.65	32.45	41.93
20 Year End.....	42.95	44.93	49.97
GUARANTEED MONEY RETURN.			
20 Pay Life.....	\$30.22	\$36.85	.....
20 PAYMENT, 30 YEAR ENDOWMENT, with monthly Income for Disability.			
20 Pay. 30 Y. E.....	\$35.04	\$37.42	\$43.68
MONTHLY INCOME. \$10 for 20 Years.			
Ord. Life.....	\$29.50	\$38.86	\$55.41
20 Pay. Life.....	44.64	54.26	69.41
20 Year End.....	73.40	75.60	81.80

EXTRA RATES TO CONTINUE INCOME THROUGH LIFE.

Ord. Life.....	\$5.40	\$4.13	\$2.40
20 Pay. Life.....	7.06	4.99	3.00

JOINT RATES.

Whole Life.....	\$26.63	\$33.80	\$48.00
20 Pay. Life.....	36.01	42.72	58.00
20 Year End.....	45.94	49.97	61.00

SINGLE PREMIUMS.

Whole Life.....	\$324.00	\$389.00	\$478.00
10 Year End.....	754.00	756.00	759.00
15 Year End.....	648.00	651.00	661.00
20 Year End.....	563.00	569.00	588.00

BENEFICIAL LIFE INSURANCE COMPANY, UTAH—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.				
21	14 79	6	28	89	3	† 8	70	204	9	† 7		119	314	15	† 7	177	422	19	† 3		
25	16 25	8	33	98	4	† 3	82	221	10	† 6		140	341	16	† 0	207	453	18	† 0		
30	18 56	10	41	110	5	† 0	102	248	11	† 8		172	377	15	† 8	252	495	17	† 0		
35	21 59	12	51	124	6	† 8	125	274	11	† 8		210	413	14	† 6	303	535	15	† 2		
40	25 59	15	64	140	6	† 0	154	302	10	† 11		254	448	12	† 10	358	570	13	† 0		
45	31 01	19	79	155	6	† 10	188	332	9	† 8		302	481	10	† 11	417	605	10	† 9		
50	38 45	23	97	171	5	† 3	223	355	8	† 2		351	509	9	† 0	474	633	8	† 10		
55	48 71	28	116	185	4	† 4	261	379	6	† 9		401	536	7	† 2	529	659	7	† 0		
60	63 01	34	136	197	3	† 0	300	401	5	† 2		450	561	5	† 7	591	693	5	† 4		
21	24 85	31	64	204	8	* 11	160	466	24	* 34		276	730	34	* 34	419	1000	Pd-up			
25	26 75	34	70	208	9	* 290	175	472	23	* 35		301	734	32	* 51	456	1000	"			
30	9 25	38	79	213	10	* 79	196	478	22	* 7		337	739	28	* 186	508	1000	"			
35	2 45	43	89	217	10	* 49	220	482	19	* 196		377	742	24	* 265	566	1000	"			
40	6 43	49	101	221	9	* 176	247	486	16	* 277		420	742	20	* 340	627	1000	"			
45	11 3	55	114	224	8	* 96	276	488	13	* 325		463	738	17	* 74	688	1000	"			
50	14 2	62	127	224	0	* 274	302	483	11	* 6		503	731	13	* 240	747	1000	"			
55	19 51	69	140	223	5	* 89	327	475	8	* 134		535	716	10	* 139	800	1000	"			
60	28 78	76	153	222	3	* 182	347	465	6	* 40		557	696	7	* 192	850	1000	"			
21	22 76	10	63	218	10	† 1	160	467	25	† 0		281	744	35	† 7	419	1000	Pd-up			
25	24 40	11	75	222	10	† 7	175	472	24	† 0		307	748	32	† 9	456	1000	"			
30	26 78	13	84	227	10	† 11	196	478	22	† 0		343	752	29	† 0	508	1000	"			
35	29 73	15	95	232	10	† 10	221	484	19	† 7		384	755	25	† 2	566	1000	"			
40	33 43	17	108	236	10	† 1	248	488	16	† 10		428	756	21	† 4	627	1000	"			
45	38 20	19	122	239	8	† 10	277	489	13	† 11		472	753	17	† 7	688	1000	"			
50	44 60	21	136	241	7	† 3	305	489	11	† 12		513	745	14	† 0	747	1000	"			
55	53 30	20	151	249	5	† 5	339	489	8	† 5		547	733	11	† 0	800	1000	"			
60	65 65	26	165	269	4	† 24	351	490	6	† 5		571	713	7	† 10	850	1000	"			
		End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$				
21	12 47	\$89	\$166	\$269	15	\$135	\$358	\$540	10	\$483	\$661	\$782	5	\$771							
25	12 95	88	165	267	15	\$124	387	538	10	\$481	660	781	5	\$768							
30	43 71	86	163	262	15	\$101	385	534	10	\$469	659	780	5	\$761							
35	44 93	84	162	260	15	\$99	384	530	10	\$456	657	777	5	\$755							
40	47 71	83	160	254	14	* 247	383	526	10	\$413	655	772	5	\$745							
45	49 97	82	160	250	11	* 120	382	520	10	\$348	651	765	5	\$722							
50	4 51	81	160	244	5	* 141	380	509	10	\$224	645	754	5	\$681							
55	62 75	81	161	236	5	* 364	378	493	9	* 279	635	738	5	\$601							
60	7 98	82	164	230	4	* 65	376	478	8	* 260	620	713	5	\$461							
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
21	41 5	50	160	259	15	\$124	377	523	10	\$476	666	788	5	\$777							
25	41 83	50	160	259	15	\$114	376	523	10	\$466	666	788	5	\$771							
30	42 30	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772							
35	43 09	50	160	257	15	\$90	376	520	10	\$437	664	785	5	\$761							
40	44 40	51	161	256	14	\$110	377	518	10	\$403	663	782	5	\$755							
45	46 60	52	163	255	11	\$77	378	514	10	\$340	660	776	5	\$735							
50	50 51	53	166	253	8	\$18	378	506	10	\$220	655	767	5	\$697							
55	57 00	55	169	249	6	\$14	378	496	9	\$19	647	751	5	\$629							
60	67 56	57	175	244	4	\$15	379	481	6	\$19	633	728	5	\$590							

†Months. *Days.
 American 3½% Modified Preliminary Term; surrender charge exacted up to 15th year not exceeding \$25 per \$1,000, except on Low Cost policies.

BERKSHIRE LIFE INSURANCE CO., Pittsfield, Mass.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — Any time after two premiums. American 3% Full Level premium reserve, with surrender charge up to tenth year not exceeding \$14 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — At any anniversary, higher premium form allowed by payment of difference in reserves. Practice to allow change to any plan except continuous installment.

Disability. — For varying extra premium, policy will provide, prior to age 60, (a) for waiver of premiums; (b) for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof of disability having existed 60 days and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived, and charged against policy without interest. Agreements do not cover war service at any time, nor aerial or submarine operations within two years. Limit, Income Clause, \$25,000. See "Double Indemnity."

Dividends. — End of first year and annually thereafter. Options: (a) cash; (b) reduced premiums; (c) accumulate at not less than 3% compound interest, †withdrawable at any time; (d) purchase non-forfeitable participating paid-up additions. (c) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — No provision in own contract. Policies of Sun Indemnity Co. issued. For extra premium (preferred, \$1.50 per \$1,000) accident policy provides, prior to age 66, for payment of additional sum equal to life policy in event of accidental death or double dismemberment within 180 days from time of injury; one-half for loss of one eye; three-fourths for loss of one hand or foot; and TRIPLE above amounts if accident occurs on common carrier, elevator, burning building, cyclone, steam boiler explosion or lightning. Limit, \$25,000.

Extended Insurance. — After two years, within 30 days after default. Participating. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 16-65, except Term, 16-60. \$75,000; Term, \$30,000; excess amount reinsured; does not accept reinsurance; minimum policy, \$500.

Loans. — After two premiums. Interest 5%, in advance. May be deferred 90 days (except to pay premiums). Practice of company to apply second year's loan toward payment of second premium.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after two years. Participating. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered or extension period expired) upon evidence of insurability and, if within one year after default, payment of arrears at 6%, or if after one year, the difference between the reserve on the policy at date of reinstatement and the full reserve required to reinstate policy together with reinstatement of any indebtedness.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% Limited (5-30) and Continuous (20 certain) Installments. Payments made annual or semi-annually, quarterly or monthly; for each \$100, \$59.40, \$25.30 or \$8.45. Interest payments and installments certain participate in excess interest earned † Trust Fund may be withdrawn as agreed; commutable values under Limited Installments may be withdrawn unless otherwise specified.

Suicide. — No provision.

Women. — No extra charge. All but Term. Limit, \$30,000. Disability granted.

†Present interest rate 4.5%.

PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Age at Issue	Whole Life	Limited Pay. Life			Endowments						5 Yr. Con- vertible Term*
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	
16	\$16.61	\$43.01	\$31.75	\$26.21	\$100.85	\$64.88	\$47.23	\$36.94	\$30.31	\$25.80	.....
17	16.94	43.60	32.18	26.58	100.90	64.94	47.30	37.01	30.40	25.90	.....
18	17.29	44.23	32.64	26.98	100.96	65.00	47.38	37.09	30.49	26.00	.....
19	17.64	44.85	33.11	27.37	101.02	65.07	47.45	37.18	30.58	26.11	.....
20	18.01	45.51	33.61	27.78	101.09	65.14	47.54	37.27	30.69	26.23	10.47
21	18.40	46.18	34.11	28.21	101.17	65.23	47.62	37.36	30.80	26.38	10.57
22	18.80	46.88	34.64	28.65	101.23	65.30	47.72	37.47	30.92	26.52	10.68
23	19.23	47.59	35.19	29.10	101.31	65.39	47.81	37.58	31.05	26.67	10.78
24	19.68	48.35	35.75	29.59	101.40	65.48	47.91	37.70	31.19	26.84	10.89
25	20.14	49.11	36.33	30.07	101.48	65.59	48.03	37.82	31.34	27.03	11.02
26	20.64	49.91	36.93	30.58	101.58	65.68	48.14	37.96	31.51	27.23	11.15
27	21.15	50.74	37.56	31.12	101.68	65.79	48.27	38.11	31.69	27.46	11.26
28	21.69	51.59	38.20	31.67	101.78	65.92	48.41	38.28	31.88	27.70	11.43
29	22.26	52.47	38.87	32.23	101.89	66.04	48.55	38.45	32.10	27.97	11.59
30	22.85	53.38	39.56	32.83	102.01	66.18	48.71	38.64	32.34	28.26	11.75
31	23.49	54.32	40.29	33.45	102.15	66.33	48.89	38.84	32.59	28.58	11.93
32	24.15	55.30	41.03	34.09	102.28	66.49	49.07	39.08	32.88	28.94	12.12
33	24.84	56.31	41.81	34.75	102.43	66.66	49.28	39.33	33.19	29.33	12.33
34	25.58	57.35	42.61	35.44	102.59	66.85	49.50	39.60	33.54	29.75	12.55
35	26.35	58.44	43.44	36.17	102.76	67.05	49.75	39.90	33.91	30.23	12.80
36	27.18	59.55	44.31	36.93	102.94	67.27	50.01	40.25	34.33	30.75	13.06
37	28.04	60.71	45.21	37.73	103.15	67.51	50.30	40.62	34.79	31.31	13.35
38	28.95	61.91	46.14	38.56	103.36	67.77	50.63	41.02	35.30	31.94	13.68
39	29.91	63.15	47.13	39.42	103.60	68.06	50.99	41.47	35.86	32.62	14.01
40	30.94	64.44	48.14	40.34	103.86	68.38	51.39	41.97	36.48	33.37	14.38
41	32.03	65.77	49.21	41.30	104.14	68.73	51.84	42.52	37.16	.....	14.79
42	33.18	67.17	50.32	42.30	104.45	69.13	52.33	43.13	37.91	.....	15.25
43	34.40	68.61	51.48	43.37	104.80	69.56	52.87	43.81	38.74	.....	15.75
44	35.70	70.11	52.70	44.50	105.19	70.04	53.48	44.55	39.65	.....	16.31
45	37.09	71.66	53.99	45.69	105.61	70.58	54.15	45.39	40.66	.....	16.95
46	38.55	73.28	55.33	46.95	106.09	71.18	54.88	46.30	.....	.....	17.66
47	40.11	74.98	56.75	48.29	106.62	71.84	55.70	47.31	.....	.....	18.46
48	41.79	76.74	58.24	49.72	107.21	72.58	56.63	48.43	.....	.....	19.36
49	43.56	78.59	59.81	51.22	107.86	73.39	57.64	49.67	.....	.....	20.38
50	45.45	80.51	61.47	52.83	108.59	74.30	58.76	51.03	.....	.....	21.49
51	47.46	82.50	63.21	54.55	109.39	75.29	59.98	.....	.....	.....	22.78
52	49.60	84.59	65.06	56.38	110.26	76.40	61.35	.....	.....	.....	24.09
53	51.89	86.76	67.01	58.33	111.24	77.61	62.85	.....	.....	.....	25.61
54	54.33	89.05	69.08	60.42	112.31	78.95	64.51	.....	.....	.....	27.28
55	56.93	91.42	71.27	62.66	113.49	80.45	66.32	.....	.....	.....	29.12
56	59.70	93.92	73.60	65.05	114.79	82.08	.....	.....	.....	.....	31.16
57	62.66	96.54	76.08	67.64	116.22	83.88	.....	.....	.....	.....	33.39
58	65.83	99.29	78.73	70.40	117.80	85.86	.....	.....	.....	.....	35.86
59	69.21	102.0	81.57	73.38	119.55	88.06	.....	.....	.....	.....	38.56
60	72.84	105.26	84.60	76.59	121.47	90.48	.....	.....	.....	.....	41.54
61	76.70	108.50	87.84	80.04	123.58	.....	.....	.....	.....	.....	.....
62	80.85	111.93	91.34	83.77	125.93	.....	.....	.....	.....	.....	.....
63	85.29	115.58	95.09	87.81	128.51	.....	.....	.....	.....	.....	.....
64	90.05	119.46	99.13	92.17	131.36	.....	.....	.....	.....	.....	.....
65	95.14	123.60	103.48	96.90	134.49	.....	.....	.....	.....	.....	.....

* Convertible within four years.

NOTE—Aboverates adopted January 1, 1908; except Term, adopted June 1, 1912. Semi-annual rate, add 2% and divide by 2; quarterly rate, add 3% and divide by 4.

DISABILITY RATES.

WAIVER OF PREMIUM ONLY								WAIVER OF PREMIUM AND \$10 MONTHLY INCOME							
Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	
20	\$0.24	\$0.18	\$0.18	\$0.18	\$0.27	\$0.25	\$0.24	\$1.26	\$2.52	\$1.92	\$1.61	\$0.57	\$0.63	\$0.68	
21	.25	.18	.18	.19	.28	.26	.25	1.30	2.56	1.94	1.65	.59	.65	.70	
22	.25	.18	.19	.19	.28	.26	.25	1.33	2.60	1.98	1.68	.59	.66	.71	
23	.26	.19	.19	.20	.29	.27	.26	1.36	2.65	2.01	1.70	.61	.68	.73	
24	.27	.19	.20	.20	.29	.28	.26	1.40	2.69	2.04	1.73	.61	.70	.75	
25	.28	.20	.20	.21	.30	.28	.27	1.45	2.73	2.07	1.76	.62	.71	.76	
26	.29	.20	.21	.21	.30	.29	.28	1.49	2.77	2.10	1.79	.64	.73	.78	
27	.30	.21	.21	.22	.31	.30	.29	1.53	2.81	2.14	1.82	.66	.75	.80	
28	.31	.21	.22	.23	.32	.30	.30	1.58	2.84	2.17	1.84	.68	.77	.82	
29	.32	.22	.22	.24	.32	.31	.31	1.62	2.88	2.19	1.87	.70	.80	.85	
30	.33	.22	.23	.25	.33	.33	.32	1.67	2.91	2.22	1.89	.72	.84	.89	
31	.35	.23	.24	.26	.35	.34	.33	1.72	2.95	2.25	1.92	.74	.87	.92	
32	.36	.24	.25	.27	.36	.35	.35	1.77	2.98	2.28	1.95	.76	.90	.95	
33	.38	.25	.26	.28	.37	.36	.36	1.82	3.01	2.31	1.98	.78	.92	.97	
34	.40	.26	.27	.30	.39	.38	.38	1.88	3.05	2.34	2.01	.81	.95	1.00	
35	.41	.27	.29	.31	.40	.39	.39	1.94	3.08	2.37	2.05	.84	1.01	1.06	
36	.43	.28	.31	.33	.41	.41	.42	2.01	3.11	2.41	2.08	.87	1.06	1.11	
37	.46	.29	.33	.35	.43	.44	.44	2.09	3.14	2.45	2.11	.92	1.13	1.18	
38	.48	.31	.34	.38	.45	.46	.46	2.17	3.18	2.48	2.15	.96	1.20	1.25	
39	.51	.33	.36	.41	.47	.48	.50	2.25	3.21	2.51	2.20	1.01	1.26	1.31	
40	.54	.35	.39	.44	.51	.51	.54	2.34	3.24	2.55	2.25	1.06	1.33	1.38	
41	.57	.37	.42	.49	.53	.55	.59	2.43	3.26	2.58	2.35	1.11	1.43	1.48	
42	.60	.40	.45	.54	.56	.58	.64	2.53	3.29	2.61	2.47	1.19	1.52	1.57	
43	.64	.43	.49	.59	.60	.62	.70	2.64	3.32	2.65	2.59	1.26	1.62	1.67	
44	.69	.46	.53	.65	.64	.67	.76	2.76	3.35	2.69	2.72	1.35	1.75	1.80	
45	.73	.49	.58	.71	.68	.72	.82	2.88	3.35	2.74	2.86	1.44	1.88	1.93	
46	.78	.53	.66	.77	.73	.82	.88	3.01	3.37	2.88	2.99	1.55	2.13	2.18	
47	.84	.58	.75	.84	.78	.92	.95	3.16	3.39	3.07	3.16	1.66	2.40	2.45	
48	.91	.64	.84	.91	.85	1.02	1.02	3.32	3.40	3.26	3.32	1.80	2.64	2.69	
49	.98	.71	.94	.99	.93	1.13	1.10	3.50	3.41	3.46	3.51	1.95	2.90	2.95	
50	1.05	.78	1.04	1.08	1.02	1.24	1.19	3.68	3.50	3.66	3.70	2.13	3.18	3.23	
51	1.15	.94	1.15	1.17	1.22	1.35	1.28	3.88	3.68	3.89	3.91	2.55	3.44	3.49	
52	1.25	1.12	1.27	1.28	1.42	1.48	1.38	4.12	3.99	4.14	4.15	2.96	3.75	3.80	
53	1.36	1.30	1.41	1.39	1.64	1.61	1.50	4.38	4.32	4.43	4.41	3.40	4.66	4.71	
54	1.49	1.49	1.56	1.53	1.85	1.77	1.63	4.67	4.67	4.74	4.71	3.82	4.90	4.95	
55	1.64	1.70	1.72	1.69	2.09	1.93	1.78	4.99	5.05	5.07	5.04	4.29	4.76	4.81	

ADDITIONAL LIST OF POLICY FORMS ISSUED.

With Rates Per \$1,000 at Ages 25, 35, and 45

Ages	25	35	45	Ages	25	35	45
PARTICIPATING				SINGLE PREMIUM LIFE.			
19 Payment ...	\$ 31.05	\$ 37.29	\$ 46.94	Whole Life	\$401.80	471.87	\$565.00
25 Payment ...	26.44	32.04	41.27	SINGLE PREMIUM ENDOWMENTS.			
30 Payment ...	24.14	29.53	38.89	10 Year	\$829.65	\$830.93	\$834.85
ENDOWMENTS.				15 Year	736.64	739.78	748.77
Age 65	\$ 24.14	\$ 33.91	\$ 54.15	20 Year	653.17	659.33	677.11
40 Year	24.14	28.07	.....	25 Year	585.01	595.81	626.00
10 PAYMENT ENDOWMENTS.				30 Year	529.59	547.50	593.11
20 Year	\$ 79.28	\$ 81.04	\$ 85.36	35 Year	486.55	513.01	.....
25 Year	71.10	73.38	79.11	40 Year	453.52	490.80	.....
30 Year	64.50	67.55	75.09	45 Year	429.94	.....	.....
35 Year	59.28	63.40	.....	50 Year	414.75	.....	.....
40 Year	55.32	60.71	.....	CONTINUOUS INSTALLMENTS.			
15 PAYMENT ENDOWMENTS.				Whole Life	\$ 17.77	\$ 21.96	\$ 29.00
25 Year	\$ 52.34	\$ 54.36	\$ 59.49	20 Payment ...	26.30	29.97	36.00
30 Year	47.53	50.11	56.52	20 Year End... ..	43.78	43.97	43.97
35 Year	43.74	47.06	.....	TERM. Convertible automatically to permanent policy plan.			
40 Year	40.85	45.11	.....	1 Year	\$ 10.87	\$ 12.47	\$ 16.00
20 PAYMENT ENDOWMENTS.				2 Year	10.91	12.54	16.00
30 Year	\$ 39.22	\$ 41.65	\$ 47.81	3 Year	10.95	12.62	16.00
35 Year	36.12	39.15	.....	4 Year	10.98	12.71	16.00
40 Year	33.77	37.54	.....				

BERKSHIRE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

CASH OR LOAN					ORDINARY LIFE.					PAID-UP					EXTENDED TERM									
Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	20 Yrs.	Y.	D.	
16	0	70.37	114.60	136.97	0	194.54	292.28	388.36	0	0	10	38	16	120	20	320								
17	0	73.95	118.92	172.13	0	198.81	298.24	395.66	0	0	10	153	16	234	20	319								
18	0	75.84	123.42	178.32	0	203.15	304.30	403.02	0	0	10	267	16	332	20	300								
19	0	78.74	128.98	185.15	0	207.54	310.40	410.47	0	0	11	12	17	49	20	265								
20	.49	81.76	132.94	192.04	1.17	212.01	316.61	418.01	0	19	11	123	17	114	20	217								
21	.95	84.91	138.90	199.17	2.75	216.58	322.91	425.58	0	44	11	231	17	162	20	155								
22	1.54	88.29	146.76	206.58	4.39	221.20	329.30	433.26	0	72	11	334	17	194	20	82								
23	2.15	91.64	154.74	214.27	6.04	225.95	335.79	441.04	0	100	12	65	17	208	19	363								
24	2.80	95.21	164.43	222.55	7.74	230.74	342.36	448.90	0	129	12	160	17	206	19	269								
25	3.47	98.94	169.83	230.59	9.44	235.64	349.05	456.81	0	159	12	243	17	190	19	165								
26	4.17	102.83	176.90	239.05	11.17	240.62	355.77	464.81	0	189	12	316	17	160	19	54								
27	4.90	106.88	182.88	247.87	12.92	245.68	362.63	472.83	0	220	13	12	17	116	18	299								
28	5.67	111.11	189.34	256.99	14.79	250.84	369.55	480.92	0	253	13	60	17	60	18	172								
29	6.47	115.51	196.42	266.38	16.50	256.08	376.57	489.04	0	285	13	94	16	358	18	40								
30	7.31	120.19	204.01	276.04	18.33	261.42	383.70	497.14	0	319	13	114	16	280	17	267								
31	8.19	124.86	212.04	285.98	20.19	266.79	390.90	505.22	0	353	13	121	16	191	17	124								
32	9.11	129.83	220.72	296.00	22.08	272.23	398.15	513.26	1	23	13	114	16	96	16	342								
33	10.06	135.01	229.66	306.35	23.96	277.90	405.45	521.26	1	51	13	94	15	357	16	191								
34	11.06	140.40	239.37	316.88	25.90	283.58	412.81	529.21	1	95	13	63	15	245	16	37								
35	12.11	146.01	249.81	327.58	27.88	289.36	420.16	537.09	1	131	13	20	15	127	15	244								
36	13.23	151.83	261.02	338.48	29.87	295.22	427.50	544.90	1	167	12	331	15	5	15	85								
37	14.38	157.88	272.99	349.58	31.88	301.13	434.81	552.61	1	202	12	267	14	241	14	289								
38	15.57	164.11	285.73	360.72	33.89	307.11	442.07	560.22	1	236	12	194	14	108	14	126								
39	16.82	170.57	299.61	372.94	35.90	313.14	449.29	567.74	1	271	12	114	13	336	13	327								
40	18.14	177.20	315.46	385.47	38.00	319.15	456.45	575.16	1	304	12	27	13	196	13	164								
41	19.53	184.01	332.94	398.98	40.20	325.17	463.54	582.45	1	337	11	297	13	53	13	0								
42	20.97	190.90	351.65	413.00	42.30	331.12	470.52	589.63	2	1	11	196	12	272	12	203								
43	22.47	198.96	370.40	428.14	44.32	337.03	477.41	596.64	2	29	11	90	12	125	12	40								
44	24.03	206.28	387.29	443.73	46.72	342.85	484.19	603.51	2	53	10	345	11	341	11	246								
45	25.66	214.02	405.17	459.65	48.98	348.60	490.87	610.24	2	73	10	230	11	192	11	87								
46	27.32	222.06	427.39	476.96	51.19	354.25	497.40	616.80	2	88	10	112	11	41	10	295								
47	29.03	230.30	449.94	494.57	53.59	360.82	503.83	623.18	2	98	9	356	10	257	10	141								
48	30.77	238.71	473.44	512.73	56.12	367.39	510.10	629.37	2	103	9	233	10	108	9	351								
49	32.53	247.01	497.62	531.96	57.48	370.69	516.26	635.38	2	103	9	108	9	325	9	203								
50	34.31	256.09	523.77	552.44	59.53	376.00	522.32	641.20	2	100	8	348	9	180	9	54								
51	36.17	265.55	551.58	574.62	61.55	381.27	528.25	646.82	2	92	8	223	9	86	8	275								
52	38.05	275.47	580.96	599.88	63.55	386.47	534.66	652.25	2	82	8	97	8	261	8	133								
53	39.97	274.44	611.97	628.11	65.53	391.59	539.73	657.58	2	68	7	337	8	124	7	354								
54	41.92	282.46	647.57	668.58	67.48	396.67	545.23	662.85	2	52	7	214	7	353	7	219								

20 PAYMENT LIFE.

Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.				
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.				
16	16.49	175.29	290.97	427.36	51.23	487.36	741.34	947.93	2	89	29	246	40	66	48	66
17	17.06	179.51	295.94	435.04	52.28	488.55	742.20	948.13	2	114	29	169	39	171	47	108
18	17.64	182.83	301.36	442.95	53.30	489.74	743.03	948.25	2	139	29	79	38	273	46	149
19	18.24	186.2	306.94	451.07	54.34	490.92	743.87	948.33	2	163	28	342	38	6	45	188
20	18.86	189.76	312.38	459.42	55.38	492.07	744.66	948.72	2	189	28	226	37	103	43	224
21	19.49	193.38	318.58	468.00	56.39	493.20	745.50	948.91	2	214	28	101	36	197	43	201
22	20.14	197.11	324.55	476.00	57.41	494.34	746.25	949.06	2	240	27	331	35	289	42	208
23	20.82	200.95	330.49	484.53	58.44	495.46	747.01	949.24	2	266	27	184	35	13	41	333
24	21.52	204.89	337.29	493.16	59.49	496.55	747.70	949.41	2	291	27	30	34	101	41	1
25	22.24	209.05	343.86	501.55	60.53	497.64	748.47	949.55	2	318	26	232	33	187	40	40
26	22.97	213.12	350.59	510.30	61.53	498.60	749.12	949.66	2	343	26	61	32	270	32	77
27	23.74	217.40	357.46	519.23	62.57	499.72	749.77	949.82	3	4	25	247	31	352	38	114
28	24.52	221.80	364.50	528.37	63.58	500.73	750.39	949.91	3	31	25	62	31	69	37	150
29	25.33	226.31	371.80	537.70	64.60	501.72	750.96	950.02	3	56	24	236	30	150	36	185
30	26.17	230.94	379.10	547.22	65.65	502.69	751.48	950.10	3	81	24	39	29	228	35	219
31	27.03	235.67	386.75	556.82	66.65	503.57	751.99	950.15	3	105	23	202	28	306	34	252
32	27.91	240.52	394.45	566.71	67.64	504.45	752.44	950.18	3	128	22	361	28	17	33	287
33	28.81	245.49	402.39	576.87	68.61	505.30	752.85	950.20	3	149	22	149	27	95	32	320
34	29.75	250.58	410.27	588.74	69.61	506.12	753.20	950.18	3	169	21	299	26	172	31	353
35	30.72	255.78	418.33	601.92	70.61	506.91	753.45	950.15	3	188	21	80	25	248	31	24
36	31.71	261.10	426.48	615.18	71.59	507.68	753.64	950.08	3	204	20	224	24	324	30	62
37	32.72	266.51	434.00	629.51	72.54	508.38	753.74	949.97	3	218	20	0	24	35	29	100
38	33.77	272.01	442.94	643.89	73.51	509.02	753.72	949.82	3	230	19	138	23	114	28	138
39	34.84	277.39	451.22	659.30	74.44	509.62	753.62	949.65	3	239	18	276	22	192	27	177
40	35.95	282.23	459.51	676.72	75.40	510.12	753.39	949.43	3	246	18	47	21	270	26	216
41	37.10	288.90	467.78	693.13	76.36	510.52	753.05	949.15	3	249	17	141	20	349	25	255
42	38.29	294.58	475.99	709.50	77.34	510.79	752.54	948.83	3	248	16	316	20	67	24	294
43	39.50	300.26	484.15	727.08	78.28	510.93	751.91	948.47	3	243	16	85	19	151	23	334
44	40.74	305.91	492.21	742.24	79.21	510.92	751.12	948.03	3	232	15	220	18	236	23	11
45	42.00	311.52	500.15	762.24	80.12	510.76	750.16	947.55	3	216	14	3	17	323	22	60
46	43.28	317.06	507.94	774.27	80.99	510.42	749.03	946.99	3	195	14	127	17	48	21	1
47	44.58	322.53	515.55	794.16	81.84	509.92	747.72	946.35	3	169	13	265	16	142	20	160
48	45.87	327.91	522.96	815.85	82.62	509.26	746.20	945.65	3	139	13	40	15	238	19	212
49	47.15	333.19	530.15	836.41	83.32	508.45	744.51	944.85	3	104	12	183	14	336	18	204
50	48.42	338.37	537.10	856.73	83.06	507.51	742.63	943.96	3	67	11	328	14	77	17	318
51	49.71	343.43	543.77	876.82	84.59	506.44	740.56	942.98	3	28	11	114	13	187	17	9
52	51.01	348.37	550.14	896.97	85.20	505.25	738.28	941.88	2	351	10	268	12	293	16	77
53	52.31	353.18	556.18	916.28	85.77	503.95	735.80	940.67	2	308	10	62	12	53	15	146
54	53.61	357.85	561.84	935.69	86.30	502.54	733.08	939.35	2	264	9	227	11	179	14	216

BERKSHIRE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.			
10 Prem. Life	21	\$169.48	\$468.54	28 162	\$392.09	\$1000	Pd-up	\$427.36	\$1000	Pd-up	\$468.00	\$1000	Pd-up		
	25	182.10	472.20	27 184	419.88	1000	"	459.42	1000	"	504.59	1000	"		
	30	200.07	476.49	25 232	459.42	1000	"	504.59	1000	"	555.22	1000	"		
	35	220.63	480.24	23 73	504.59	1000	"	555.22	1000	"	609.92	1000	"		
	40	243.71	482.99	20 139	555.22	1000	"	609.92	1000	"	666.72	1000	"		
	45	268.86	484.24	17 123	609.92	1000	"	666.72	1000	"	723.24	1000	"		
	50	294.13	482.24	14 80	666.72	1000	"	723.24	1000	"	776.73	1000	"		
15 Prem. Life	21	\$109.11	\$301.64	16 338	\$258.71	\$659.82	36 173	\$427.36	\$1000	Pd-up	\$468.00	\$1000	Pd-up		
	25	118.06	306.14	17 93	278.23	662.64	33 311	459.42	1000	"	504.59	1000	"		
	30	130.78	311.47	17 9	305.82	665.67	30 131	504.59	1000	"	555.22	1000	"		
	35	145.28	316.22	15 360	336.99	667.85	26 254	555.22	1000	"	609.92	1000	"		
	40	161.52	320.10	14 108	371.28	668.71	22 343	609.92	1000	"	666.72	1000	"		
	45	179.18	322.72	12 70	406.81	666.99	19 67	666.72	1000	"	723.24	1000	"		
	50	190.44	322.07	9 327	440.79	661.13	15 190	723.24	1000	"	776.73	1000	"		
25 Prem. Life	21	\$62.31	\$172.28	8 292	\$155.31	\$396.11	22 281	\$255.21	\$597.18	30 161	\$373.65	\$798.40	34 259		
	25	68.55	177.76	9 110	168.71	401.81	21 336	276.73	602.35	27 357	404.33	901.30	31 189		
	30	77.51	184.60	9 265	187.76	403.69	20 7	306.90	608.22	24 247	446.45	904.13	27 179		
	35	88.01	191.57	9 274	209.62	415.43	17 347	340.51	613.29	21 89	491.19	905.33	23 167		
	40	100.33	198.83	9 71	234.36	422.10	15 150	376.03	616.52	17 288	536.16	904.18	19 185		
	45	114.69	206.57	8 48	260.73	427.48	12 279	411.37	617.01	14 161	578.48	799.85	15 280		
	50	130.13	213.36	6 286	287.44	431.13	10 68	444.54	614.65	11 120	614.83	791.56	12 67		
End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.			
10 Year End.	21	\$444.62	\$514.14	5 492	\$654.50	\$714.65	3 3707	\$765.40	\$811.81	2 899	\$880.51	\$906.93	1 89		
	25	444.37	513.81	5 491	654.25	714.36	3 707	765.20	811.59	2 898	880.38	906.79	1 90		
	30	443.96	513.24	5 489	653.83	713.86	3 705	764.84	811.19	2 897	880.16	906.57	1 90		
	35	443.38	512.43	5 485	653.20	713.10	3 704	764.31	810.60	2 896	879.82	906.22	1 90		
	40	442.46	511.12	5 479	652.22	711.91	3 700	763.44	809.63	2 895	879.27	905.65	1 90		
	45	441.08	509.07	5 467	650.55	709.87	3 695	761.94	807.94	2 891	878.27	904.62	1 90		
	50	438.24	504.09	5 464	647.28	705.91	3 684	759.05	804.73	2 795	876.39	902.69	1 90		
15 Year End.	21	\$264.78	\$351.19	10 281	\$392.63	\$493.72	8 454	\$602.66	\$696.81	5 682	\$914.35	\$941.78	1 99		
	25	264.57	351.19	10 281	392.34	493.18	8 451	602.30	696.29	5 681	914.19	941.62	1 99		
	30	264.27	350.46	10 274	391.89	492.29	8 445	601.70	695.41	5 678	913.91	941.33	1 99		
	35	263.91	349.45	10 261	391.30	491.03	8 436	600.85	694.09	5 674	913.46	940.87	1 99		
	40	263.56	348.05	10 238	390.64	489.24	8 420	599.65	692.08	5 666	912.69	940.07	1 99		
	45	263.36	346.08	10 194	389.71	486.34	8 389	597.47	688.47	5 651	911.30	938.64	1 99		
	50	262.29	341.83	10 112	387.29	480.45	8 332	593.08	681.61	5 623	908.76	936.03	1 99		
20 Year End.	21	\$264.44	\$323.58	6 1147	\$375.80	\$453.39	8 17	\$573.14	\$651.69	5 478	\$896.85	\$923.76	1 99		
	25	264.44	323.58	6 1147	375.80	453.39	8 17	573.14	651.69	5 478	896.85	923.76	1 99		
	30	264.27	350.46	10 274	391.89	492.29	8 445	601.70	695.41	5 678	913.91	941.33	1 99		
	35	263.91	349.45	10 261	391.30	491.03	8 436	600.85	694.09	5 674	913.46	940.87	1 99		
	40	263.56	348.05	10 238	390.64	489.24	8 420	599.65	692.08	5 666	912.69	940.07	1 99		
	45	263.36	346.08	10 194	389.71	486.34	8 389	597.47	688.47	5 651	911.30	938.64	1 99		
	50	262.29	341.83	10 112	387.29	480.45	8 332	593.08	681.61	5 623	908.76	936.03	1 99		
End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.			
30 Yr. End.	21	\$92.51	\$176.77	13 326	\$222.04	\$378.00	20 188	\$366.30	\$551.73	15 454	\$539.03	\$713.46	10 6		
	25	93.09	176.84	13 52	223.00	377.77	20 159	367.29	551.16	15 436	539.59	712.57	10 6		
	30	94.55	177.50	12 21	225.48	378.10	20 97	370.06	551.00	15 398	541.47	711.54	10 6		
	35	97.41	179.42	10 295	230.52	380.07	19 166	375.75	551.94	15 328	544.94	710.20	10 6		
	40	102.71	183.40	9 147	239.67	384.23	15 1259	385.10	553.68	15 190	550.34	707.07	10 6		
	45	111.58	190.20	7 338	253.70	390.72	12 166	399.07	556.10	13 1364	558.44	704.65	10 6		
	50														

†Days.

NOTE.—Values after two premiums.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE—1924 DIVIDENDS

	FIVE YEARS						
	21	25	30	35	40	45	55
Ordinary Life.....	\$ 79.43	\$ 87.30	\$ 99.49	\$115.14	\$135.60	\$162.73	\$248.40
Cash Value Deducted....	48.98	50.29	52.51	55.73	60.81	69.28	111.54
Payment Life.....	125.68	134.09	143.57	161.49	179.95	203.39	275.63
Cash Value Deducted....	46.14	47.35	49.58	52.72	57.78	66.28	108.77
Year Endowment.....	217.23	218.88	221.50	225.59	232.17	243.37	293.00
Cash Value Deducted....	40.54	42.24	44.85	48.63	54.23	63.39	106.95

	TEN YEARS						
Ordinary Life.....	\$156.18	\$171.44	\$195.06	\$225.40	\$265.00	\$317.47	\$483.98
Cash Value Deducted....	71.27	72.50	74.96	79.39	87.80	104.85	193.48
Payment Life.....	245.58	261.91	286.16	315.11	350.91	396.30	537.20
Cash Value Deducted....	52.20	52.96	55.22	59.33	67.68	84.78	174.83
Year Endowment.....	422.57	425.84	431.04	439.15	452.02	473.87	571.16
Cash Value Deducted....	14.54	18.05	23.53	31.70	44.04	65.25	162.83

	FIFTEEN YEARS						
Ordinary Life.....	\$229.77	\$251.85	\$286.04	\$329.93	\$387.06	\$463.01	\$705.93
Cash Value Deducted....	91.77	91.49	92.43	96.65	108.66	135.74	278.29
Payment Life.....	358.62	382.31	417.48	459.44	511.32	577.42	784.60
Cash Value Deducted....	40.04	38.45	38.29	41.11	51.81	77.27	217.50
Year Endowment.....	613.70	618.61	626.43	638.52	657.59	690.00	834.79
Cash Value Deducted....	162.26	156.93	148.42	135.48	115.02	20.12	178.50

ACTUAL HISTORY

FIVE YEARS (Policies Issued in 1919)							
Ordinary Life.....	\$ 79.43	\$ 87.30	\$ 99.49	\$115.14	\$135.60	\$162.73	\$248.40
Cash Value Deducted....	48.98	50.29	52.51	55.73	60.81	69.28	111.54
Payment Life.....	125.68	134.09	146.57	161.49	179.95	203.39	275.63
Cash Value Deducted....	46.14	47.35	49.58	52.72	57.78	66.28	108.77
Year Endowment.....	217.23	218.88	221.50	225.59	232.15	243.37	293.00
Cash Value Deducted....	40.54	42.24	44.85	48.63	54.23	63.39	106.95

TEN YEARS (Policies Issued in 1914)							
Ordinary Life.....	\$156.18	\$171.44	\$195.06	\$225.40	\$265.00	\$317.47	\$483.98
Cash Value Deducted....	71.27	72.50	74.96	79.39	87.80	104.85	193.48
Payment Life.....	245.58	261.91	286.16	315.11	350.91	396.30	537.20
Cash Value Deducted....	52.20	52.96	55.22	59.33	67.68	84.78	174.83
Year Endowment.....	422.57	425.84	431.04	439.15	452.02	473.87	571.16
Cash Value Deducted....	14.54	18.05	23.53	31.70	44.04	65.25	162.83

FIFTEEN YEARS (Policies Issued in 1909)							
Ordinary Life.....	\$239.53	\$252.62	\$286.56	\$330.81	\$388.06	\$464.18	\$707.83
Cash Value Deducted....	92.53	92.26	93.25	97.53	109.66	136.91	280.19
Payment Life.....	360.90	384.62	419.82	461.82	513.75	579.90	787.35
Cash Value Deducted....	42.32	40.76	40.63	43.49	54.24	79.75	220.25
Year Endowment.....	618.95	623.66	631.21	642.99	661.73	693.75	839.13
Cash Value Deducted....	157.01	151.88	143.64	131.04	110.88	23.87	181.84

†Cash Value in excess of cost.

1924 DIVIDENDS 5-YEAR TERM.						
m.	11.02	11.75	12.80	14.88	16.95	29.12
23	2.15	2.30	2.51	2.85	3.29	5.37
22	2.16	2.32	2.53	2.87	3.36	5.60
21	2.17	2.33	2.56	2.91	3.44	5.84
20	2.18	2.35	2.59	2.95	3.52	6.08
19	2.19	2.36	2.61	2.99	3.60	6.34
PAID-UP LIFE POLICIES AT- TAINED AGE (American %.)						
e	Div.	Age	Div.	Age	Div.	Age
	\$		\$		\$	
5	5.40	38	6.53	51	8.28	64
3	5.47	39	6.64	52	8.45	65
7	5.55	40	6.75	53	8.62	66
3	5.62	41	6.87	54	8.80	67
9	5.70	42	6.99	55	8.98	68
0	5.78	43	7.11	56	9.17	69
1	5.87	44	7.24	57	9.36	70
2	5.96	45	7.37	58	9.55	71
3	6.06	46	7.51	59	9.75	72
4	6.13	47	7.65	60	9.96	73
5	6.23	48	7.80	61	10.16	74
6	6.33	49	7.96	62	10.37	75
7	6.43	50	8.12	63	10.58	

1924 Dividends Payable on 5-Year Div. Policies						
Policy Plan and Dividend Period	Age	An- nual Pre- mium	Prem. Paid Dur'g Period	Divi- dend	Total Cost Dur'g Period	An- nual Net Cost
Ord. Life 4th 5-Yr. Period.	25	\$ 21.14	\$ 105.70	\$ 28.70	\$ 77.00	\$ 15.40
	35	27.63	138.15	39.10	99.05	19.81
	45	39.02	195.10	58.50	136.60	27.32
	55	60.33	301.65	93.70	207.95	41.59
20 Pay. Life 4th 5-Yr. Period.	25	30.05	150.25	38.30	111.95	22.39
	35	36.62	183.10	48.70	134.40	26.83
	45	47.09	235.45	65.40	170.05	34.01
	55	65.81	329.05	91.30	237.75	47.55
20 Yr. End. 4th 5-Year Period.	25	49.98	249.90	60.20	189.70	37.94
	35	51.88	259.40	63.10	196.30	39.26
	45	56.70	283.50	69.70	213.80	42.76

1924 DIVIDENDS AND NET COST
TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

	\$18.40		\$20.14		\$22.85		\$25.35		\$30.94		\$37.09		\$56.93	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$2.32	\$16.08	\$2.45	\$17.69	\$2.67	\$20.18	\$2.97	\$23.38	\$3.38	\$27.56	\$3.97	\$33.12	\$6.27	\$50.68
1922	2.41	15.99	2.56	17.58	2.81	20.04	3.14	23.21	3.59	27.35	4.25	32.94	6.75	50.13
1921	2.51	15.89	2.68	17.46	2.95	19.90	3.32	23.03	3.81	27.13	4.53	32.56	7.24	49.09
1920	2.61	15.79	2.79	17.35	3.09	19.76	3.50	22.85	4.04	26.90	4.83	32.26	7.71	49.19
1919	2.72	15.68	2.92	17.22	3.24	19.61	3.68	22.67	4.28	26.66	5.14	31.95	8.25	48.64
1918	2.82	15.58	3.04	17.10	3.40	19.45	3.89	22.46	4.53	26.41	5.46	31.63	8.75	48.18
1917	2.93	15.47	3.17	16.97	3.59	19.29	4.08	22.27	4.79	26.15	5.79	31.30	9.28	47.65
1916	3.05	15.35	3.31	16.83	3.74	19.11	4.29	22.06	5.05	25.89	6.13	30.96	9.81	47.12
1915	3.16	15.24	3.45	16.69	3.90	18.95	4.50	21.85	5.32	25.62	6.48	30.61	10.35	46.58
1914	3.29	15.11	3.59	16.55	4.08	18.77	4.73	21.62	5.61	25.33	6.85	30.24	10.88	46.05
1913	3.41	14.99	3.74	16.40	4.26	18.59	4.95	21.40	5.90	25.04	7.21	29.88	11.41	45.49
1912	3.54	14.86	3.90	16.24	4.45	18.40	5.19	21.16	6.21	24.73	7.59	29.50	11.98	44.95
1911	3.68	14.72	4.05	16.09	4.65	18.20	5.43	20.92	6.52	24.42	7.98	29.11	12.54	44.39
1910	3.82	14.58	4.21	15.93	4.85	18.00	5.64	20.68	6.84	24.10	8.37	28.72	13.09	43.84
1909	3.96	14.44	4.39	15.75	5.06	17.79	5.96	20.39	7.17	23.77	8.76	28.33	13.65	43.29
1908	4.10	14.30	4.55	15.59	5.27	17.58	6.23	20.12	7.51	23.43	9.17	27.92	14.20	42.73
Prem	\$19.34		\$21.14		\$23.96		\$27.63		\$32.48		\$39.02		\$60.33	
1907	3.91	15.43	4.32	16.82	4.90	18.97	5.91	21.72	7.17	25.31	8.87	30.15	14.24	46.09
1906	4.01	15.33	4.44	16.70	5.13	18.83	6.11	21.52	7.42	25.06	9.18	29.84	14.66	45.67
1905	4.10	15.24	4.55	16.59	5.29	18.67	6.32	21.31	7.68	24.80	9.49	29.53	15.06	45.27
1904	4.21	15.13	4.68	16.46	5.46	18.50	6.53	21.10	7.93	24.55	9.81	29.21	15.45	44.88
Tot.	66.56	305.20	72.79	334.01	82.85	378.59	96.42	435.70	114.75	510.21	139.86	609.66	221.63	930.57
†		106.03		103.51		102.57		108.12		126.74		168.31		379.38

TWENTY PAYMENT LIFE

	\$28.21		\$30.07		\$32.83		\$35.17		\$41.34		\$45.69		\$62.66	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$2.66	\$25.55	\$2.80	\$27.27	\$3.01	\$29.82	\$3.30	\$32.87	\$3.70	\$36.64	\$4.25	\$41.44	\$6.45	\$53.21
1922	2.86	25.35	3.02	27.05	3.26	29.57	3.58	32.59	4.02	36.32	4.62	41.07	6.98	55.68
1921	3.07	25.14	3.24	26.83	3.50	29.33	3.86	32.31	4.34	36.00	5.00	40.69	7.53	55.13
1920	3.28	24.93	3.48	26.59	3.77	29.06	4.16	32.01	4.67	35.67	5.39	40.30	8.07	54.59
1919	3.50	24.71	3.72	26.35	4.04	28.79	4.46	31.71	5.02	35.32	5.80	39.89	8.64	54.02
1918	3.74	24.47	3.97	26.10	4.31	28.52	4.78	31.39	5.38	34.96	6.22	39.47	9.19	53.47
1917	3.97	24.24	4.23	25.84	4.61	28.22	5.10	31.07	5.75	34.59	6.65	39.04	9.77	52.89
1916	4.22	23.99	4.49	25.58	4.90	27.93	5.43	30.71	6.14	34.20	7.10	38.59	10.35	52.31
1915	4.48	23.73	4.78	25.29	5.21	27.62	5.78	30.39	6.53	33.81	7.55	38.14	10.92	51.74
1914	4.74	23.47	5.06	25.01	5.53	27.30	6.14	30.03	6.94	33.40	8.02	37.67	11.50	51.16
1913	5.01	23.20	5.36	24.71	5.86	26.97	6.52	29.65	7.36	32.98	8.49	37.20	12.07	50.59
1912	5.30	22.91	5.66	24.41	6.20	26.63	6.89	29.28	7.80	32.54	8.97	36.72	12.64	50.02
1911	5.59	22.62	5.98	24.09	6.55	26.28	7.29	28.88	8.25	32.09	9.46	36.23	13.20	49.46
1910	5.90	22.31	6.31	23.67	6.92	25.91	7.70	28.47	8.71	31.63	9.96	35.73	13.73	48.93
1909	6.21	22.00	6.64	23.43	7.30	25.53	8.12	28.05	9.17	31.17	10.45	35.24	14.26	48.40
1908	6.53	21.68	7.00	23.07	7.68	25.15	8.56	27.61	9.64	30.70	10.96	34.73	14.77	47.92
Prem	\$28.09		\$30.05		\$32.98		\$36.02		\$41.18		\$47.09		\$65.81	
1907	5.46	22.63	5.89	24.16	6.53	26.45	7.36	29.26	8.46	32.72	9.83	37.26	13.97	51.84
1906	5.65	22.44	6.09	23.96	6.75	26.22	7.63	28.99	8.74	32.44	10.12	36.97	14.12	51.69
1905	5.86	22.23	6.31	23.74	7.01	25.97	7.90	28.72	8.97	32.21	10.41	36.68	14.18	51.63
1904	6.06	22.03	6.54	23.51	7.28	25.70	8.23	28.39	9.37	31.81	10.73	36.36	14.18	51.63
Tot.	94.09	469.63	100.57	500.75	110.23	546.97	122.79	602.41	138.96	671.20	159.98	759.42	226.49	1039.31
†		1.63		13.84		18.25		17.51		4.48		36.18		214.38

TWENTY YEAR ENDOWMENT.

	\$47.62		\$48.03		\$48.71		\$49.75		\$51.39		\$54.15		\$66.32	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3.32	\$44.30	\$3.40	\$44.63	\$3.55	\$45.16	\$3.76	\$45.99	\$4.07	\$47.32	\$4.54	\$49.61	\$6.57	\$59.75
1922	3.73	43.89	3.81	44.22	3.97	44.74	4.18	45.57	4.50	46.89	4.99	49.16	7.14	59.18
1921	4.16	43.40	4.24	43.79	4.39	44.32	4.62	45.13	4.94	46.45	5.46	48.69	7.71	58.64
1920	4.60	43.02	4.68	43.35	4.84	43.87	5.07	44.08	5.41	45.98	5.95	48.20	8.29	58.03
1919	5.06	42.56	5.14	42.89	5.30	43.41	5.53	44.22	5.88	45.51	6.44	47.71	8.89	57.43
1918	5.53	42.09	5.62	42.41	5.78	42.93	6.01	43.74	6.37	45.02	6.96	47.19	9.48	56.84
1917	6.03	41.59	6.11	41.92	6.28	42.43	6.51	43.24	6.87	44.52	7.50	46.65	10.09	56.23
1916	6.53	41.09	6.62	41.41	6.87	41.93	7.02	42.73	7.40	43.99	8.01	46.11	10.69	55.63
1915	7.06	40.56	7.15	40.88	7.31	41.40	7.55	42.20	7.94	43.45	8.59	45.56	11.29	55.03
1914	7.61	40.01	7.69	40.34	7.86	40.85	8.10	42.65	8.50	42.89	9.16	44.90	11.89	54.43
1913	8.17	39.45	8.26	39.77	8.43	40.28	8.67	41.08	9.07	42.32	9.74	44.41	12.49	53.83
1912	8.76	38.86	8.85	39.18	9.01	39.70	9.25	40.50	9.66	41.73	10.33	43.82	13.06	53.26
1911	9.37	38.25	9.46	38.57	9.61	39.10	9.86	39.89	10.26	41.13	10.92	43.23	13.62	52.70
1910	10.01	37.61	10.08	37.95	10.23	38.48	10.48	39.27	10.88	40.51	11.52	42.63	14.15	52.17
1909	10.66	36.96	10.73	37.30	10.88	37.83	11.12	38.63	11.51	39.88	12.11	42.04	14.65	51.67
1908	11.33	36.29	11.40	36.63	11.54	37.17	11.77	37.98	12.14	39.25	12.71	41.44	15.08	51.24
Prem	\$49.54		\$49.98		\$50.74		\$51.88		\$53.69		\$56.70		\$70.02	
1907	9.28	40.26	9.39	40.59	9.57	41.17	9.86	42.02	10.30	43.39	10.98	45.72	13.77	56.25
1906	9.70	39.84	9.80	40.18	9.98	40.76	10.24	41.64	10.65	43.04	11.25	45.45	13.73	56.29
1905	10.14	39.40	10.24	39.74	10.39	40.35	10.63	41.25	10.97	42.72	11.48	45.22	13.52	56.50
1904	10.59	38.95	10.68	39.30	10.81	39.93	11.01	40.87	11.28	42.41	11.66	45.04	13.09	56.93
Tot.	151.64	808.44	153.35	815.05	156.51	825.81	161.24	842.28	168.60	868.40	180.33	912.87	229.20	1112.00
†		Policy mat.		ures	\$1000									

† Net cost for 20 years, cash values deducted.

† Cash value in excess of cost.

BERKSHIRE LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904 TWENTY YEAR RECORD

ORDINARY LIFE

	\$19.34		\$21.14		\$23.96		\$27.63		\$32.48		\$39.02		\$60.33	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	\$	\$19.34	\$	\$21.14	\$	\$23.96	\$	\$27.63	\$	\$32.48	\$	\$39.02	\$	\$60.33
1906	3.17	10.17	3.39	17.75	3.74	20.23	4.13	23.44	4.81	27.67	5.69	33.35	8.93	51.37
1907	3.61	15.75	3.82	17.32	4.15	19.81	4.60	23.02	5.11	27.31	6.05	32.97	9.28	51.05
1908	2.98	16.41	3.16	18.04	3.38	20.58	3.76	23.87	4.25	28.22	4.98	34.04	7.70	52.63
1909	2.98	16.36	3.16	17.98	3.47	20.50	3.85	23.78	4.38	28.10	5.14	33.88	7.97	52.36
1910	3.02	16.32	3.22	17.92	3.52	20.44	3.94	23.69	4.40	27.99	5.30	33.72	8.26	52.07
1911	3.12	16.22	3.35	17.81	3.66	20.30	4.12	23.51	4.74	27.74	5.64	33.38	8.87	51.47
1912	3.17	16.17	3.39	17.75	3.74	20.22	4.22	23.41	4.87	27.61	5.82	33.20	9.17	51.16
1913	3.29	16.05	3.56	17.56	4.02	19.94	4.62	23.01	5.46	27.02	6.68	32.34	10.90	49.43
1914	3.36	15.98	3.65	17.47	4.12	19.84	4.76	22.87	5.65	26.83	6.93	32.09	11.30	49.03
1915	3.43	15.91	3.74	17.40	4.23	19.75	4.90	22.73	5.84	26.64	7.18	31.84	11.71	48.62
1916	3.50	15.84	3.82	17.32	4.35	19.61	5.04	22.59	6.04	26.44	7.45	32.57	12.12	48.21
1917	3.57	15.77	3.92	17.22	4.46	19.50	5.20	22.45	6.25	26.23	7.71	31.31	12.54	47.79
1918	3.65	15.69	4.01	17.13	4.58	19.38	5.37	22.26	6.47	26.01	7.99	31.03	12.96	47.37
1919	3.73	15.61	4.12	17.02	4.71	19.25	5.53	22.10	6.70	25.78	8.27	30.75	13.39	46.94
1920	3.83	15.51	4.22	16.92	4.85	19.11	5.72	21.91	6.93	25.53	8.57	30.45	13.81	46.52
1921	3.91	15.43	4.32	16.82	4.99	18.97	5.91	21.72	7.17	25.31	8.87	30.15	14.24	46.09
1922	4.01	15.33	4.42	16.70	5.13	18.83	6.11	21.52	7.42	25.08	9.18	29.84	14.67	45.67
1923	4.10	15.24	4.53	16.59	5.29	18.67	6.32	21.31	7.68	24.80	9.44	29.53	15.08	45.27
1924	4.21	15.13	4.65	16.48	5.46	18.50	6.53	21.10	7.93	24.55	9.81	29.21	15.45	44.88
Tot.	66.59	320.21	72.44	350.36	81.54	397.75	94.09	457.91	112.26	537.34	136.75	643.65	218.34	988.26
†		150.11		149.47		151.21		159.93		182.67		229.82		461.17

TWENTY PAYMENT LIFE

	\$28.09		\$30.05		\$32.98		\$36.62		\$41.18		\$47.09		\$65.81	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	\$	\$28.09	\$	\$30.05	\$	\$32.98	\$	\$36.62	\$	\$41.18	\$	\$47.09	\$	\$65.81
1906	3.37	24.72	3.56	26.49	3.84	29.14	4.20	32.42	4.68	36.50	5.34	41.75	7.91	57.90
1907	3.63	24.46	3.85	26.20	4.47	28.51	4.92	32.00	5.22	35.96	6.09	41.01	9.27	56.54
1908	2.98	25.11	3.18	26.87	3.45	29.53	3.82	32.80	4.32	36.80	5.04	42.05	7.70	58.11
1909	3.08	25.01	3.27	26.78	3.59	29.42	3.95	32.61	4.47	36.71	5.22	41.87	8.00	57.81
1910	3.17	24.92	3.37	26.68	3.67	29.31	4.09	32.53	4.63	36.55	5.42	41.67	8.30	57.51
1911	3.36	24.78	3.58	26.47	3.92	29.09	4.37	32.25	4.97	36.21	5.84	41.25	8.91	56.90
1912	3.46	24.63	3.70	26.35	4.05	28.93	4.52	32.10	5.14	36.04	6.06	41.03	9.22	56.59
1913	4.20	23.89	4.49	25.96	4.93	28.65	5.51	31.11	6.31	34.87	7.43	39.66	11.27	54.54
1914	4.33	23.76	4.64	25.41	5.11	27.87	5.72	30.90	6.56	34.62	7.72	39.37	11.66	54.15
1915	4.47	23.62	4.79	25.26	5.29	27.69	5.93	30.69	6.81	34.37	8.01	39.08	12.05	53.76
1916	4.63	23.46	4.96	25.09	5.47	27.51	6.14	30.47	7.07	34.11	8.31	38.78	12.42	53.39
1917	4.75	23.31	5.12	24.92	5.67	27.31	6.37	30.25	7.34	33.84	8.61	38.48	12.79	53.02
1918	4.94	23.15	5.32	24.73	5.87	27.11	6.61	30.01	7.61	33.57	8.92	38.17	13.14	52.67
1919	5.11	22.98	5.50	24.55	5.96	26.93	6.85	29.77	7.89	33.29	9.23	37.89	13.47	52.34
1920	5.29	22.80	5.69	24.36	6.09	26.68	7.10	29.52	8.17	33.01	9.54	37.55	13.75	52.05
1921	5.48	22.63	5.88	24.16	6.33	26.45	7.33	29.26	8.46	32.72	9.83	37.26	13.97	51.84
1922	5.65	22.44	6.06	23.96	6.56	26.22	7.63	28.99	8.74	32.44	10.12	36.97	14.12	51.63
1923	5.83	22.23	6.31	23.73	7.04	25.67	7.99	28.72	8.97	32.21	10.41	36.68	14.18	51.63
1924	6.06	22.02	6.54	23.51	7.28	25.50	8.23	28.39	9.37	31.81	10.73	36.36	14.15	51.63
Tot.	83.93	477.97	89.86	511.14	99.17	560.47	110.92	621.48	126.73	696.87	147.86	793.94	216.31	1099.89
†		50.28		55.14		51.94		55.33		66.95		105.70		299.41

TWENTY YEAR ENDOWMENT

	\$49.54		\$49.98		\$50.74		\$51.88		\$53.69		\$55.70		\$70.02	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	\$	\$49.54	\$	\$49.98	\$	\$50.74	\$	\$51.88	\$	\$53.69	\$	\$55.70	\$	\$70.02
1906	5.05	44.49	5.12	44.86	5.23	45.51	5.39	46.49	5.65	48.04	6.09	50.61	8.29	61.82
1907	5.69	45.85	5.90	46.06	6.22	45.53	6.66	47.23	7.26	48.44	8.09	50.61	9.27	60.75
1908	3.14	46.40	3.31	46.07	3.51	47.17	3.92	47.96	4.40	49.29	5.09	51.61	7.72	62.30
1909	3.14	46.20	3.50	46.48	3.77	46.97	4.13	47.75	4.62	49.07	5.32	51.38	8.02	62.00
1910	3.51	46.00	3.71	46.27	3.98	46.76	4.34	47.54	4.83	48.86	5.55	51.14	8.34	61.68
1911	3.95	45.56	4.15	45.83	4.41	46.32	4.78	47.10	5.30	48.39	6.03	50.64	8.87	61.15
1912	4.21	45.33	4.38	45.60	4.65	46.09	5.02	46.86	5.54	48.15	6.33	50.37	9.28	60.74
1913	6.41	43.13	6.54	43.44	6.75	43.99	7.06	44.82	7.54	45.15	8.22	48.38	11.56	58.46
1914	6.72	42.82	6.85	43.13	7.06	43.68	7.37	44.51	7.87	45.82	8.67	48.04	11.94	58.08
1915	7.05	42.49	7.17	42.81	7.38	43.36	7.70	44.18	8.20	45.49	9.00	47.70	12.32	57.70
1916	7.39	42.15	7.52	42.46	7.72	43.02	8.03	43.85	8.54	45.15	9.33	47.35	12.67	57.35
1917	7.74	41.80	7.86	42.12	8.06	42.68	8.38	43.50	8.89	44.89	9.70	47.06	12.99	57.03
1918	8.10	41.44	8.23	41.75	8.42	42.32	8.74	43.14	9.25	44.41	10.04	46.69	13.28	56.74
1919	8.48	41.06	8.60	41.38	8.79	41.95	9.11	42.77	9.60	44.09	10.37	46.34	13.52	56.50
1920	8.87	40.67	8.98	41.00	9.18	41.56	9.48	42.40	9.93	43.71	10.68	46.02	13.70	56.32
1921	9.28	40.26	9.39	40.59	9.67	41.17	9.86	42.03	10.30	43.34	10.98	45.72	13.77	56.25
1922	9.70	39.84	9.80	40.18	9.98	40.76	10.24	41.64	10.65	43.04	11.25	45.43	13.72	56.29
1923	10.14	39.40	10.24	39.74	10.39	40.35	10.63	41.25	10.97	42.72	11.45	45.22	13.52	56.50
1924	10.59	38.95	10.68	39.30	10.81	39.93	11.01	40.87	11.28	42.41	11.66	45.04	13.09	56.93
Tot.	127.42	863.38	129.93	869.67	133.95	880.85	139.85	897.75	148.67	925.17	162.02	971.98	215.79	1184.61
†		Policy matures for \$1,000.												

†Net cost for 20 years, Cash Values deducted.

BOSTON MUTUAL LIFE INS. COMPANY, Boston, Mass.

Accelerative Option.—No provision.

Beneficiary.—May be made irrevocable.

Cash Values.—After three premiums, within 30 days after default. American $3\frac{1}{4}\%$ full level premium reserve with a continuous surrender charge equal to 5% of present value of future premiums. Payment of cash value may be deferred 90 days.

Change of Plan.—No provision.

Disability.—For extra premium policy will provide, prior to age 60, for waiver of premium. Not written on Term or minor Endowments.

Dividends.—End of second year and annual thereafter; first conditioned upon payment of third premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$ compound interest, withdrawable at any time; (d) purchase non-forfeitable non-par. paid-up additions. (c) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity.—No provision.

Extended Insurance.—After three premiums, within 30 days after default. Participating. With cash but not loan values.

Grace.—30 days. Interest not to exceed 6%.

Limits.—Ages 20-65, except Term, 20-55. \$25,000; reinsures over \$10,000.

Loans.—After three premiums. Interest not to exceed 6%, not in advance. 95% of cash value is available for loan. May be deferred 90 days (except to pay premiums).

Military Service.—Death from service in time of war. Limits liability to reserve, unless notice is given to company within 31 days after entering service and extra premium paid as required.

Non-Forfeitable.—See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values.—Automatic after three years. Participating. With cash but not loan values.

Premium Loans.—No provision. See "Loans."

Policy in Effect.—Upon delivery of policy and payment of premium while in good health.

Reinstatement.—Within three years (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash; Limited Installments (5-25); payment of face of policy in 20 installments and one-half one year thereafter. Payments made annually semi-annually, quarterly or monthly. Commutable values withheld from beneficiary.

Suicide.—Within two years, liability limited to net reserve.

Women.—No extra charge. All but Term. Disability not granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
PARTICIPATING.			

LIFE POLICIES.

25 Payment ...\$ 24.95 \$ 30.60 \$ 40.30

Limited pay Life Policies have Endowment Conversion Option which provides that if Premium is paid a few yrs. longer, policy will mature as End.

ENDOWMENTS.

25 Year\$ 37.50 \$ 39.70 \$ 45.35

THRIFT POLICY.

Pure endowment equal to half of policy, payable at age 60, and premium reduced, no reduction in insurance. Policy is paid up at age 75. Minimum policy \$2,500.

Prem. to Age 60...\$ 67.00 \$ 98.25 \$165.75

After Age 60... 49.88 66.38 96.63

SINGLE PREMIUM LIFE.

Whole Life ...\$352.10 \$420.10 \$514.10

SINGLE PREM. ENDOWMENTS.

10 Year\$795.25 \$796.65 \$800.55

15 Year 691.95 695.40 705.40

20 Year 602.65 609.35 628.75

25 Year 531.50 543.00 575.35

30 Year 475.40 493.80 541.75

35 Year 432.20 459.45 523.75

40 Year 400.10 437.90

45 Year 377.75 428.30

50 Year 363.70

RENEWABLE AND CONVERTIBLE TERM ON MALE LIVES ONLY, and to Business and Professional Men Only.

Convertible during entire period.

5 Year\$ 11.90 \$ 13.40 \$ 18.15

10 Year 12.15 14.05 19.60

20 Year 12.90 16.20 26.05

Ages	25	35	45
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CHILD'S ENDOWMENT—20-YEAR.

Age 1\$ 45.00 Age 10 47.40

Age 5\$15.40 Age 15 47.25

15-YEAR.

Age 1\$ 63.70 Age 10\$ 64.50

Age 5 64.00 Age 15 65.00

PARTICIPATING. (Ret. Prem.)

LIFE POLICIES.

25 Payment ...\$ 26.75 \$ 32.80 \$ 42.90

ENDOWMENTS.

25 Year\$ 40.80 \$ 43.30 \$ 49.55

RATES WITH DISABILITY.

Whole Life ...\$ 20.07 \$ 26.50 \$ 38.00

10 Pay. Life... 46.90 56.58 70.77

15 Pay. Life... 34.51 41.84 53.18

20 Pay. Life... 28.51 34.87 45.35

25 Pay. Life... 25.07 30.34 40.91

10 Year End... 102.40 103.85 107.19

15 Year End... 65.78 67.45 71.57

20 Year End... 47.97 49.95 54.79

25 Year End... 37.67 40.00 46.03

End. Age 65... 23.63 33.57 54.79

End. Age 75... 20.48 27.71 40.79

Thrift Policy .. 67.60 99.40 168.45

Ret. Prem. Policies with Disability.

10 Pay. Life...\$ 47.65 \$ 57.63 \$ 72.42

15 Pay. Life... 35.91 43.59 55.48

20 Pay. Life... 30.16 36.32 47.70

25 Pay. Life... 26.87 33.04 43.51

10 Year End... 109.70 111.50 115.89

15 Year End... 70.98 73.00 78.02

20 Year End... 52.02 54.30 60.14

25 Year End... 40.97 43.60 50.23

PARTICIPATING RATES PER \$1,000 (Without Disability.) (Am. 2½% Res.)

Age	STRAIGHT PARTICIPATING.									RETURN PREMIUM					
	LIMITED PAY. LIFE			ENDOWMENTS						LIMITED PAY. LIFE			ENDOWMENTS		
	Ord. Life														
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Age 65	Age 75		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
17.80	\$43.15	\$31.70	\$26.10	\$101.85	\$65.10	\$47.35	20.85	\$18.40	\$44.45	\$32.95	\$27.65	\$109.05	\$80.30	\$51.25	
18.10	43.80	32.20	26.65	101.85	65.30	47.45	21.45	18.85	45.25	34.05	28.55	109.20	70.45	51.60	
18.60	44.50	32.70	26.95	101.95	65.30	47.45	21.45	18.85	45.25	34.05	28.55	109.20	70.45	51.60	
19.00	45.25	33.25	27.40	102.00	65.40	47.55	22.05	19.30	46.00	34.60	29.00	109.35	70.55	51.60	
19.50	46.00	33.80	27.90	102.10	65.50	47.65	22.65	19.80	46.75	35.15	29.55	109.40	70.70	51.70	
19.90	46.80	34.40	28.40	102.20	65.60	47.80	23.40	20.30	47.55	35.80	30.05	109.50	70.80	51.85	
20.40	47.60	35.00	28.90	102.30	65.70	47.90	24.15	20.85	48.40	36.40	30.60	109.60	71.00	51.95	
20.90	48.45	35.65	29.40	102.40	65.80	48.05	24.90	21.45	49.25	37.10	31.15	109.75	71.10	52.15	
21.50	49.30	36.30	30.00	102.50	65.95	48.20	25.75	22.05	50.15	37.75	31.75	109.90	71.25	52.30	
22.00	50.20	37.00	30.60	102.65	66.10	48.35	26.65	22.65	51.10	38.50	32.35	110.05	71.45	52.45	
22.60	51.15	37.70	31.15	102.75	66.25	48.55	27.55	23.30	52.05	39.10	33.00	110.25	71.60	52.70	
23.30	52.15	38.40	31.80	102.90	66.40	48.70	28.50	24.05	53.05	40.00	33.65	110.40	71.75	52.90	
24.00	53.15	39.20	32.50	103.05	66.55	48.90	29.00	24.85	54.10	40.85	34.35	110.60	71.95	53.15	
24.70	54.20	39.95	33.20	103.20	66.70	49.10	30.75	25.65	55.20	41.60	35.05	110.75	72.20	53.35	
25.40	55.30	40.80	33.90	103.40	66.85	49.35	31.95	26.40	56.30	42.50	35.80	110.95	72.40	53.65	
26.10	56.40	41.65	34.65	103.55	67.15	49.65	33.25	27.45	57.45	43.40	36.60	111.20	72.70	54.00	
27.10	57.60	42.55	35.55	103.70	67.40	49.90	34.00	28.15	58.65	44.35	37.45	111.45	72.95	54.30	
28.00	58.80	43.45	36.35	104.00	67.65	50.20	36.15	29.25	59.95	45.50	38.70	111.80	73.30	54.70	
28.90	60.05	44.45	37.20	104.20	67.95	50.60	37.55	30.35	61.25	46.60	39.10	112.10	73.65	55.10	
29.90	61.35	45.60	38.10	104.45	68.25	50.95	39.50	31.45	62.60	47.40	40.15	112.40	74.05	55.55	
31.00	62.70	46.50	39.05	104.75	68.60	51.30	41.90	32.70	64.00	48.50	41.20	112.75	74.45	56.05	
32.10	64.10	47.60	40.20	105.05	68.95	51.75	43.45	34.00	65.45	49.70	42.55	113.20	74.95	56.60	
33.30	65.60	48.90	41.25	105.40	69.40	52.25	45.75	35.35	67.00	50.95	43.85	113.65	75.50	57.20	
34.60	67.10	50.10	42.35	105.75	69.85	53.00	48.25	36.85	68.60	52.25	44.50	114.10	76.05	57.90	
36.00	68.70	51.40	43.50	106.15	70.35	53.40	51.00	38.45	70.25	53.65	45.75	114.70	76.75	58.60	
37.40	70.35	52.70	44.75	106.60	70.95	54.10	54.10	40.10	72.00	55.05	47.10	115.30	77.40	59.45	
38.50	72.05	54.10	46.20	107.15	71.55	54.85	57.30	41.95	73.80	56.50	48.45	116.00	78.20	60.40	
40.10	73.80	55.55	47.65	107.70	72.30	55.65	60.95	43.90	75.65	58.05	49.95	116.80	79.10	61.35	
41.00	75.70	57.35	49.05	108.35	73.05	56.60	65.00	46.00	77.65	59.45	51.55	117.60	80.05	62.45	
43.80	77.60	58.95	50.60	109.00	73.95	57.65	69.40	48.30	79.70	61.50	53.20	118.55	81.10	63.65	
45.80	79.65	60.70	52.25	109.80	74.90	58.75	74.90	51.00	81.85	63.30	55.00	119.00	82.25	64.95	
47.90	81.75	62.65	54.25	110.65	75.95	60.00	.....	53.45	84.10	65.25	56.60	120.75	83.55	66.35	
50.20	83.90	64.50	56.15	111.60	77.10	61.40	.....	54.45	86.40	67.30	58.00	121.95	84.90	67.90	
52.60	86.20	66.65	58.15	112.60	78.40	63.10	.....	55.55	88.85	69.50	61.15	123.25	86.40	69.60	
55.20	88.90	68.80	60.30	113.75	79.80	64.75	.....	62.95	91.40	71.85	63.35	124.80	88.00	71.40	
58.00	91.40	71.05	62.60	115.00	81.40	66.60	.....	65.65	94.10	74.20	65.85	126.40	89.80	73.35	
60.90	94.00	73.75	.....	116.40	83.15	.....	.....	.....	.....	.....	.....	.....	.....	.....	
64.10	97.10	76.30	.....	117.90	85.05	.....	.....	.....	.....	.....	.....	.....	.....	.....	
67.50	99.95	79.00	.....	119.60	87.10	.....	.....	.....	.....	.....	.....	.....	.....	.....	
71.10	103.00	82.00	.....	121.45	89.45	.....	.....	.....	.....	.....	.....	.....	.....	.....	
74.90	106.15	85.00	.....	123.45	92.60	.....	.....	.....	.....	.....	.....	.....	.....	.....	

Semi-annual rate, multiply by .515; quarterly, by .2625.
 Dividends payable end of 2d year contingent upon payment of 3rd premium. Dividend begins June 1. \$500 policies are one-half of the annual rates.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	
10 Year End.	21	101 85	427 53	506	5	\$484	642 02	711	3	\$704	756 30	810	2	\$807	875 54	906	1	\$906
	25	102 20	427 27	506	5	482	641 76	711	3	703	756 08	810	2	806	875 41	906	1	906
	30	102 75	426 82	505	5	480	641 32	710	3	702	755 71	809	2	806	875 18	906	1	906
	35	103 55	426 21	504	5	476	640 65	710	3	700	755 13	809	2	804	874 82	905	1	905
	40	104 75	425 23	503	5	470	639 61	708	3	697	754 22	808	2	802	874 22	905	1	905
	45	106 60	423 76	501	5	457	637 85	706	3	691	752 63	806	2	799	873 17	904	1	904
	50	109 80	420 73	496	5	434	634 39	702	3	679	749 58	802	2	792	871 19	902	1	899
	55	115 00	415 20	483	5	393	628 22	694	3	650	744 16	796	2	781	867 08	898	1	898
60	123 45	405 98	475	5	318	617 86	682	3	624	735 02	786	2	760	861 60	892	1	892	

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
20 Year End.	21	47.35	155.82	252	15	\$116	380.28	528	10	\$476	657.06	777	5	\$766	925.29	957	1	\$957
	25	47.80	155.72	251	15	106	380.01	527	10	471	656.82	777	5	764	925.08	957	1	956
	30	48.55	155.68	250	15	87	379.71	526	10	461	655.88	775	5	761	924.69	957	1	956
	35	49.65	155.88	249	15	51	379.60	524	10	442	654.99	773	5	754	924.06	956	1	956
	40	51.30	156.70	248	14	145	380.10	522	10	409	653.52	770	5	744	922.94	955	1	956
	45	54.10	158.52	247	11	388	380.66	517	10	346	650.65	764	5	721	920.95	953	1	956
50	58.75	160.65	244	8	152	380.50	509	10	228	645.24	754	5	682	917.40	949	1	956	
55	66.65	163.56	240	6	132	379.99	497	9	129	636.37	738	5	607	911.37	943	1	956	

NOTE.—Values after three premiums.

1924 DIVIDENDS AND NET COST.

FIFTEEN YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$18 10		\$19 90		\$22 60		\$26 20		\$31 00		\$37 40		\$58 00		
Year	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Div.	Net	Div.	Net	Div.	Net	Div.	Net
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net
1923		\$18 10		\$19 90		\$22 60		\$26 20		\$31 00		\$37 40			\$58 00
1922	1 50	16 60	1 55	18 35	1 65	20 95	1 79	24 41	2 00	29 00	2 31	35 09	3 84	54 16	
1921	1 56	16 54	1 63	18 27	1 75	20 85	1 91	24 29	2 16	28 84	2 54	34 86	4 25	53 75	
1920	1 62	16 48	1 71	18 19	1 85	20 75	2 05	24 15	2 32	28 68	2 76	34 64	4 66	53 34	
1919	1 69	16 41	1 80	18 10	1 95	20 65	2 19	24 01	2 50	28 50	3 01	34 39	5 09	52 91	
1918	1 77	16 33	1 89	18 01	2 06	20 54	2 33	23 87	2 69	28 31	3 27	34 13	5 54	52 46	
1917	1 85	15 25	1 98	17 92	2 18	20 42	2 47	23 73	2 89	28 11	3 54	33 86	5 98	52 02	
1916	1 93	16 17	2 07	17 83	2 30	20 30	2 63	23 57	3 09	27 91	3 81	33 59	6 44	51 56	
1915	2 01	16 09	2 15	17 72	2 43	20 17	2 79	23 41	3 30	27 70	4 10	33 30	6 91	51 09	
1914	2 09	16 01	2 28	17 62	2 56	20 04	2 96	23 24	3 53	27 47	4 40	33 00	7 38	50 62	
1913	2 18	15 92	2 38	17 52	2 70	19 90	3 13	23 07	3 77	27 23	4 70	32 70	7 87	50 13	
1912	2 28	15 82	2 49	17 41	2 84	19 76	3 31	22 89	4 01	26 99	5 01	32 39	8 36	49 64	
1911	2 38	15 72	2 61	17 29	2 98	19 62	3 50	22 70	4 27	26 73	5 35	32 05	8 85	49 15	
1910	2 47	15 63	2 72	17 18	3 13	19 47	3 70	22 50	4 53	26 47	5 68	31 72	9 35	48 65	
1909	2 57	15 53	2 85	17 05	3 29	19 31	3 91	22 29	4 81	26 19	6 01	31 39	9 85	48 15	
Tot.	27 90	242 60	30 14	268 36	33 67	305 33	38 67	354 33	45 87	419 13	56 49	504 51	94 37	775 63	
†		131 66		134 99		139 69		149 65		169 59		205 96		375 32	

TWENTY PAYMENT LIFE

	\$26 55		\$28 40		\$31 15		\$34 65		\$39 05		\$44 75		\$62 60		
1923	1 63	1 68	1 78	1 91	2 12	2 35	3 91	24 92	26 72	29 37	32 74	39 93	42 32	58 99	62 60
1922	1 75	1 83	1 95	2 11	2 35	2 58	4 34	24 80	26 57	29 20	32 54	36 70	42 05	58 26	62 26
1921	1 89	1 99	2 12	2 32	2 56	2 81	4 78	24 66	26 41	29 03	32 32	36 47	41 76	57 82	61 82
1919	2 04	2 14	2 31	2 53	2 83	3 09	5 24	24 51	26 26	28 84	32 12	36 22	41 45	57 36	61 36
1918	2 19	2 31	2 50	2 74	3 09	3 36	5 71	24 36	26 09	28 65	31 91	35 96	41 13	56 89	60 89
1917	2 35	2 48	2 69	2 97	3 35	3 63	6 17	24 20	25 92	28 46	31 68	35 70	40 81	56 43	60 43
1916	2 51	2 66	2 89	3 20	3 63	3 92	6 65	24 04	25 75	28 29	31 45	35 42	40 47	56 05	60 05
1915	2 68	2 85	3 11	3 45	3 92	4 28	7 12	23 87	25 55	28 04	31 20	35 13	40 12	55 48	59 48
1914	2 85	3 04	3 32	3 71	4 22	4 68	7 60	23 70	25 36	27 83	31 04	34 83	39 77	55 00	59 00
1913	3 04	3 24	3 56	3 96	4 53	5 05	8 07	23 51	25 16	27 59	30 89	34 52	39 40	54 53	58 53
1912	3 23	3 45	3 80	4 24	4 86	5 42	8 53	23 32	24 95	27 35	30 61	34 19	39 03	54 07	58 07
1911	3 43	3 66	4 04	4 53	5 19	5 86	9 07	23 12	24 74	27 11	30 32	33 86	38 66	53 63	57 63
1910	3 63	3 90	4 30	4 82	5 53	6 27	9 41	22 92	24 50	26 85	29 83	33 52	38 28	53 19	57 19
1909	3 85	4 13	4 56	5 12	5 87	6 65	9 81	22 70	24 27	26 59	29 53	33 18	37 90	52 79	56 79
Tot.	37 07	39 36	42 93	47 61	54 07	63 35	96 31	361 18	396 64	424 32	472 14	531 68	607 90	842 69	892 69
†	84 72	85 01	86 90	94 34	110 72	143 69	305 50								

TWENTY YEAR ENDOWMENT

	\$47 35		\$47 80		\$48 55		\$49 65		\$51 30		\$54 10		\$66 65	
1923	2 18	2 23	2 23	2 30	2 30	2 41	2 41	2 60	2 60	2 91	2 91	51 19	4 56	62 06
1922	2 48	2 52	2 52	2 60	2 60	2 73	2 73	2 92	2 92	3 26	3 26	50 84	5 04	61 61
1921	2 79	2 83	2 83	2 91	2 91	3 04	3 04	3 25	3 25	3 62	3 62	50 48	5 52	61 13
1920	3 10	3 15	3 15	3 23	3 23	3 36	3 36	3 60	3 60	3 99	3 99	50 11	6 02	60 63
1919	3 43	3 47	3 47	3 55	3 55	3 71	3 71	3 94	3 94	4 38	4 38	49 72	6 52	60 13
1918	3 77	3 83	3 83	3 91	3 91	4 06	4 06	4 30	4 30	4 78	4 78	49 32	7 02	59 63
1917	4 13	4 18	4 18	4 27	4 27	4 43	4 43	4 69	4 69	5 19	5 19	48 91	7 52	59 13
1916	4 50	4 55	4 55	4 65	4 65	4 80	4 80	5 06	5 06	5 61	5 61	48 49	8 01	58 64
1915	4 90	4 93	4 93	5 04	5 04	5 19	5 19	5 46	5 46	6 03	6 03	48 07	8 50	58 15
1914	5 29	5 34	5 34	5 43	5 43	5 60	5 60	5 90	5 90	6 46	6 46	47 64	8 96	57 69
1913	5 70	5 75	5 75	5 85	5 85	6 01	6 01	6 32	6 32	6 88	6 88	47 22	9 40	57 25
1912	6 14	6 19	6 19	6 28	6 28	6 44	6 44	6 75	6 75	7 31	7 31	46 79	9 81	56 84
1911	6 59	6 64	6 64	6 72	6 72	6 88	6 88	7 19	7 19	7 73	7 73	46 37	10 16	56 49
1910	7 06	7 10	7 10	7 17	7 17	7 33	7 33	7 63	7 63	8 13	8 13	45 97	10 44	56 21
1909	7 06	7 10	7 10	7 17	7 17	7 33	7 33	7 63	7 63	8 13	8 13	45 97	10 44	56 21
Tot.	62 05	62 77	62 77	63 93	63 93	65 99	65 99	69 65	69 65	76 28	76 28	735 22	107 48	892 27
†	18 87	12 33	12 33	8 44	8 44	23 77	23 77	46 33	46 33	84 57	84 57	255 90		255 90

†Net cost for fifteen years, Cash value deducted.

†Cash value in excess of cost.

NET COST AND TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS.

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$84.13	\$92.81	\$105.80	\$123.06	\$146.02	\$176.38	\$272.16
Cash Value Deducted.....	63.47	66.71	71.22	77.69	87.00	100.50	156.42
20 Payment Life.....	125.44	134.36	147.59	164.38	185.37	212.33	294.73
Cash Value Deducted.....	61.27	63.88	67.98	74.10	82.74	95.76	150.39
20 Year Endowment.....	226.20	228.27	231.71	236.71	244.13	256.72	312.11
Cash Value Deducted.....	70.38	72.55	76.03	80.83	87.43	98.20	148.55

TEN YEARS.

Ordinary Life.....	164.98	181.91	207.27	240.88	285.52	344.26	529.91
Cash Value Deducted.....	102.53	106.55	112.12	121.13	135.71	159.97	268.84
20 Payment Life.....	245.61	263.02	288.83	321.56	362.41	414.63	574.48
Cash Value Deducted.....	85.74	88.20	92.54	100.56	113.68	136.95	243.95
20 Year Endowment.....	442.22	446.31	453.02	462.77	477.14	501.23	607.79
Cash Value Deducted.....	61.94	66.30	73.31	83.17	97.04	120.57	227.80

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909.

FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$18.10		\$19.90		\$22.60		\$26.20		\$31.00		\$37.40		\$58.00	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910	.....	\$18.10	.....	\$19.90	.....	\$22.60	.....	\$26.20	.....	\$31.00	.....	\$37.40	.....	\$58.00
1911	1.40	16.70	1.44	18.46	1.52	21.08	1.63	24.57	1.81	29.19	2.08	35.32	3.49	54.51
1912	1.43	16.67	1.48	18.42	1.57	21.03	1.70	21.50	1.90	29.10	2.21	35.19	3.76	54.24
1913	1.46	16.64	1.52	18.38	1.62	20.98	1.77	24.43	1.98	29.02	2.34	35.06	4.03	53.97
1914	1.59	16.51	1.68	18.22	1.81	20.79	2.02	24.18	2.29	28.71	2.75	34.65	4.70	53.30
1915	1.65	16.45	1.75	18.15	1.89	20.71	2.11	24.09	2.44	28.56	2.96	34.44	5.08	52.92
1916	1.71	16.39	1.82	18.08	1.98	20.62	2.23	23.97	2.59	28.41	3.18	34.22	5.45	52.55
1917	1.77	16.33	1.88	18.02	2.07	20.53	2.34	23.86	2.75	28.25	3.99	34.01	5.84	52.16
1918	1.83	16.27	1.96	17.94	2.17	20.43	2.48	23.72	2.92	28.08	3.63	33.77	6.24	51.76
1919	.....	18.10	.....	19.90	.....	22.60	.....	26.20	.....	31.00	.....	37.40	.....	58.00
1920	.....	18.10	.....	19.90	.....	22.60	.....	26.20	.....	31.00	.....	37.40	.....	58.00
1921	.....	18.10	.....	19.90	.....	22.60	.....	26.20	.....	31.00	.....	37.40	.....	58.00
1922	2.11	15.99	2.29	17.61	2.60	20.00	3.03	23.17	3.70	27.30	4.65	32.75	7.90	50.10
1923	2.47	15.63	2.72	17.18	3.13	19.47	3.70	22.50	4.53	26.47	5.68	31.72	9.36	48.64
1924	2.57	15.53	2.85	17.05	3.29	19.31	3.91	22.29	4.81	26.19	6.01	31.39	9.55	48.15
Tot. †	19.99	251.51	21.39	277.11	23.65	315.35	26.92	266.08	31.72	433.28	38.88	522.12	65.70	804.30
		139.57		143.74		149.71		161.40		183.74		223.57		403.99

TWENTY PAYMENT LIFE

	\$26.55		\$28.40		\$31.15		\$34.65		\$39.05		\$44.75		\$62.60	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910	.....	\$26.55	.....	\$28.40	.....	\$31.15	.....	\$34.65	.....	\$39.05	.....	\$44.75	.....	\$62.60
1911	1.46	25.09	1.50	26.70	1.58	29.57	1.68	32.97	1.86	37.19	2.13	42.62	3.50	59.10
1912	1.51	25.04	1.57	26.83	1.65	29.50	1.78	32.87	1.97	37.08	2.27	42.48	3.77	58.83
1913	1.57	24.98	1.64	26.76	1.73	29.42	1.88	32.77	2.09	36.96	2.43	42.32	4.05	58.55
1914	1.84	24.71	1.92	26.48	2.06	29.09	2.25	32.40	2.52	36.53	2.95	41.80	4.79	57.81
1915	1.96	24.59	2.05	26.35	2.20	28.95	2.41	32.24	2.71	36.34	3.19	41.56	5.16	57.44
1916	2.07	24.48	2.17	26.23	2.35	28.80	2.58	32.07	2.91	36.14	3.45	41.30	5.54	57.07
1917	2.18	24.37	2.30	26.10	2.49	28.66	2.75	31.90	3.12	35.93	3.70	41.05	5.93	56.67
1918	2.30	24.35	2.43	25.97	2.65	28.50	2.93	31.72	3.34	35.71	3.98	40.77	6.31	56.29
1919	.....	26.55	.....	28.40	.....	31.15	.....	34.65	.....	39.05	.....	44.75	.....	62.60
1920	.....	26.55	.....	28.40	.....	31.15	.....	34.65	.....	39.05	.....	44.75	.....	62.60
1921	.....	26.55	.....	28.40	.....	31.15	.....	34.65	.....	39.05	.....	44.75	.....	62.60
1922	2.85	23.70	3.03	25.37	3.33	27.82	3.74	30.91	4.30	34.75	5.10	39.65	7.73	54.87
1923	3.63	22.92	3.90	24.50	4.30	26.85	4.82	29.83	5.53	33.52	6.47	38.28	9.41	53.19
1924	3.85	22.70	4.13	24.27	4.56	26.59	5.12	29.53	5.87	33.18	6.85	37.90	9.81	52.79
Tot. †	25.22	373.03	36.64	399.36	28.90	438.35	31.94	487.81	36.22	549.53	42.52	628.73	66.00	873.06
		96.57		97.73		100.93		110.01		128.57		164.52		335.81

TWENTY YEAR ENDOWMENT

	\$47.35		\$47.80		\$48.55		\$49.65		\$51.30		\$54.10		\$66.65	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910	.....	\$47.35	.....	\$47.80	.....	\$48.55	.....	\$49.65	.....	\$51.30	.....	\$54.10	.....	\$66.65
1911	1.83	45.52	1.87	45.93	1.94	46.61	2.05	47.60	2.23	49.07	2.53	51.57	4.12	62.53
1912	1.95	45.40	2.00	45.80	2.07	46.48	2.19	47.46	2.37	48.93	2.70	51.40	4.41	62.24
1913	2.08	45.27	2.13	45.67	2.21	46.34	2.32	47.33	2.52	48.78	2.88	51.22	4.71	61.94
1914	2.65	44.70	2.70	45.10	2.78	45.77	2.91	46.74	3.15	48.15	3.53	50.57	5.52	61.13
1915	2.89	44.46	2.94	44.86	3.03	45.52	3.16	46.40	3.39	47.91	3.82	50.28	5.92	60.73
1916	3.13	44.22	3.19	44.61	3.27	45.28	3.41	46.24	3.65	47.65	5.12	49.98	6.32	60.33
1917	3.38	43.97	3.43	44.37	3.52	45.03	3.67	45.98	3.93	47.37	4.42	49.68	6.72	59.93
1918	3.64	43.71	3.69	44.11	3.78	44.77	3.94	45.71	4.21	47.09	4.74	49.36	7.10	59.55
1919	.....	47.35	.....	47.80	.....	48.55	.....	49.65	.....	51.30	.....	54.10	.....	66.65
1920	.....	47.35	.....	47.80	.....	48.55	.....	49.65	.....	51.30	.....	54.10	.....	66.65
1921	.....	47.35	.....	47.80	.....	48.55	.....	49.65	.....	51.30	.....	54.10	.....	66.65
1922	4.80	42.55	4.85	42.95	4.94	43.61	5.10	44.55	5.41	45.89	5.95	48.15	8.44	58.21
1923	6.59	40.76	6.64	41.16	6.72	41.83	6.88	42.77	7.19	44.11	7.73	46.37	10.16	56.49
1924	7.06	40.29	7.10	40.70	7.17	41.38	7.33	42.22	7.63	43.67	8.13	45.97	10.44	56.21
Tot. †	40.00	670.25	40.54	676.46	41.43	686.82	42.96	701.79	45.68	723.82	50.55	760.95	73.86	925.89
		13.19		19.84		30.94		46.80		70.30		110.30		239.52

† Net Cost for fifteen years, Cash value deducted.

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS.—(Policies issued in 1919.)

Ages	21	25	30	35	40	45	55
Ordinary Life	\$85.70	\$94.44	\$107.54	\$124.96	\$148.15	\$178.85	\$276.25
Cash Value Deducted	65.04	68.34	72.96	79.59	89.13	102.97	160.51
20 Payment Life	127.17	136.17	149.53	166.46	187.68	214.96	298.93
Cash Value Deducted	63.00	65.69	69.92	76.18	85.05	98.39	154.59
20 Year Endowment	228.64	230.76	234.28	239.41	247.02	259.92	318.98
Cash Value Deducted	72.82	75.04	78.60	83.53	90.32	101.40	153.42

TEN YEARS.—(Policies issued in 1914.)

Ages	21	25	30	35	40	45	55
Ordinary Life	170.65	188.02	213.97	248.50	294.34	355.01	547.87
Cash Value Deducted	108.20	112.66	118.82	128.75	144.53	170.72	286.80
20 Payment Life	252.88	270.71	297.20	330.76	372.76	426.73	593.19
Cash Value Deducted	93.01	95.89	100.91	109.76	124.03	149.05	262.66
20 Year Endowment	454.06	458.31	465.29	475.49	490.59	516.00	629.09
Cash Value Deducted	73.78	78.30	85.58	95.89	110.49	135.34	249.10

BUSINESS MEN'S ASSUR. CO. OF AM., Kansas City, Mo.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 60 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 14th year not exceeding \$20 per \$1,000. May be deferred 60 days.

Change of Plan. — On any anniversary date. Higher premium form allowed (except Continuous Installment) by payment of difference in premiums at 6% compound interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning six months after proof of disability having existed 60 days, and continuing during life-time and continued disability; no reduction in insurance at maturity. Payments continue after maturity of endowment. Agreement does not cover death from automatic or submarine operations, nor war service. Limit, \$15,000. Also issues waiver of premium clause without extra charge.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.50 per \$1,000 double face of policy payable during premium paying period, and prior to age 60, in event of disease, accidental death within 90 days of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, disease, or war service. Limit, \$25,000.

Extended Insurance. — After three premiums, within 60 days after default. Non-par. Without cash and loan values. May be made automatic provision.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war within five years.

Limits. — Ages, 15-60, except Term, 21-55. \$25,000; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days.

Military Service. — Death from service in time of war, having entered service within five years or within six months after such service as a result thereof, limits liability to premiums paid, unless extra premium is paid within 30 days after entering service.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. Without cash and loan values. May be made automatic provision. Paid-up life policies are participating.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three years, interest 6%

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (5-25 years) and Continuous (20 years certain) annual or monthly installment. Trust Fund and commutable values of installments are withheld until death of payee.

Suicide. — Within one year, liability limited to premiums paid.

Women. — No extra charge. All except Term. Limit, \$5,000. Double Indemnity but not disability granted.

ADDITIONAL LIST [OF POLICY] FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
ENDOWMENTS.				TERM—Convertible within 5 years; non-renewable.			
Age 60	\$23.02	\$34.59	\$63.08	10 Year	\$10.38	\$11.91	\$17.22
Age 65	20.28	29.13	47.63	20 Year	11.00	13.75	22.83
Age 70	18.60	25.67	39.56				
ACCUMULATIVE 20-PAYMENT LIFE—							
Accumulations may be applied similarly to dividends.							
Reduced Prem.	\$25.19	\$29.80	\$38.57				

BUSINESS MEN'S ASSURANCE CO.—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Single Prem. Whole Life	Whole Life	LIMITED PAY. LIFE			20 Pay. Ac-cum.†	Pd.-Up at 60	Age	Pd.-Up at 65	Pd.-Up at 70	ENDOW-MENTS			End. at 60
		10 Pay.	15 Pay.	20 Pay.						10 Year	15 Year	20 Year	
300.00	15.10	37.04	27.51	22.87	\$29.39	16.88	15-20	15.84	15.48	92.17	58.45	41.98	19 60
305.00	15.42	37.64	27.96	22.15	29.84	16.81	21	16.23	15.84	92.23	58.50	42.05	20 21
310.00	15.77	38.27	28.42	23.53	30.31	17.27	22	16.64	16.22	92.31	58.57	42.12	20 84
315.00	16.14	38.92	28.92	23.94	30.80	17.75	23	17.07	16.62	92.38	58.65	42.21	21 50
320.00	16.52	39.60	29.43	24.35	31.31	18.26	24	17.52	17.04	92.46	58.73	42.29	22 25
325.00	16.91	40.23	29.95	24.79	31.83	18.80	25	18.00	17.48	92.54	58.80	42.36	23 02
330.00	17.34	41.03	30.51	25.24	32.37	19.38	26	18.50	17.94	92.63	58.90	42.48	23 85
336.00	17.79	41.79	31.08	25.71	32.94	20.00	27	19.05	18.44	92.72	59.00	42.59	24 74
342.00	18.24	42.55	31.65	26.10	33.52	20.66	28	19.62	18.95	92.82	59.10	42.70	25 67
348.00	18.74	43.30	32.28	26.70	34.13	21.37	29	20.23	19.51	92.92	59.21	42.82	26 68
355.00	19.25	44.20	32.91	27.22	34.76	22.12	30	20.87	20.08	93.03	59.32	42.96	27 76
361.00	19.80	45.07	33.57	27.78	35.42	22.93	31	21.56	20.70	93.14	59.45	43.09	28 92
368.00	20.37	45.97	34.26	28.35	36.11	23.80	32	22.29	21.35	93.27	59.58	43.25	30 18
375.00	20.98	46.91	34.97	28.96	36.82	24.75	33	23.03	22.05	93.39	59.72	43.42	31 53
383.00	21.62	47.83	35.71	29.58	37.56	25.76	34	23.91	22.78	93.54	59.88	43.60	33 00
390.00	22.30	48.83	36.48	30.24	38.34	26.86	35	24.81	23.57	93.69	60.04	43.81	34 59
398.00	23.02	49.32	37.28	30.93	39.15	28.05	36	25.78	24.41	93.85	60.22	44.05	36 33
406.00	23.77	51.01	38.13	31.64	40.00	29.34	37	26.81	25.30	94.03	60.44	44.29	38 21
414.00	24.57	52.13	38.99	32.39	40.89	30.76	38	27.92	26.25	94.22	60.66	44.57	40 26
423.00	25.42	53.29	39.90	33.17	41.81	32.30	39	29.12	27.26	94.42	60.90	44.89	42 55
432.00	26.32	54.49	40.83	34.01	42.79	34.00	40	30.42	28.36	94.64	61.17	45.23	45 23
441.00	27.28	55.75	41.83	34.87	43.82	35.88	41	31.83	29.52	94.88	61.48	45.61	47 82
450.00	28.29	57.05	42.86	35.80	44.90	37.98	42	33.37	30.78	95.15	61.82	46.04	50 93
460.00	29.38	58.40	43.95	36.77	46.04	40.31	43	35.04	32.14	95.44	62.19	46.51	54 39
470.00	30.53	59.82	45.07	37.86	47.25	42.92	44	36.87	33.60	95.77	62.60	47.04	58 29
480.00	31.75	61.29	46.27	38.87	48.52	46.27	45	38.87	35.17	96.13	63.08	47.63	63 08
491.00	33.35	62.83	47.52	40.35	49.87	.....	46	41.42	37.20	96.53	63.59	48.29	.....
501.00	34.75	64.40	48.82	41.68	51.31	.....	47	43.88	39.07	96.98	64.16	49.03	.....
512.00	36.24	66.06	50.22	42.89	52.83	.....	48	46.63	41.11	97.48	64.82	49.85	.....
523.00	37.83	67.77	51.66	44.28	54.43	.....	49	49.70	43.32	98.02	65.52	50.74	.....
535.00	39.54	69.57	53.19	45.75	56.17	.....	50	53.19	45.75	98.63	66.30	51.75	.....
547.00	41.53	71.44	54.80	47.52	58.01	.....	51	.....	48.61	99.31	67.19	52.87	.....
559.00	43.46	73.37	56.50	49.21	59.97	.....	52	.....	51.55	100.01	68.15	54.10	.....
571.00	45.52	75.38	58.27	50.99	62.03	.....	53	.....	54.80	100.84	69.22	55.44	.....
584.00	47.74	77.48	60.16	52.92	64.29	.....	54	.....	58.41	101.74	70.40	56.93	.....
596.00	50.09	79.69	62.45	54.97	66.69	.....	55	.....	62.45	102.74	71.72	58.65	.....
609.00	52.83	81.98	.....	57.11	.....	.....	56	.....	.....	103.82	73.16	.....	.....
621.00	55.53	84.38	.....	59.47	.....	.....	57	.....	.....	105.03	74.76	.....	.....
634.00	58.40	86.90	.....	61.99	.....	.....	58	.....	.....	106.34	76.53	.....	.....
647.00	61.49	89.50	.....	64.72	.....	.....	59	.....	.....	107.82	78.50	.....	.....
660.00	64.79	92.33	.....	67.65	.....	.....	60	.....	.....	109.43	80.66	.....	.....

†See "Additional List" for explanation and reduced rates. Double Indemnity—\$1.50 per \$1,000. Above rates adopted 1920.

Semi-annual rate, multiply by .52; quarterly, by .265.

WITH DISABILITY—Waiver of Premiums and \$10 Monthly Income.

16.34	39.61	29.47	24.51	31.08	17.68	15-20	17.13	16.77	94.84	60.47	43.69	20 92
16.71	40.25	29.94	24.90	31.57	18.14	21	17.55	17.16	94.94	60.55	43.79	21 57
17.10	40.93	30.44	25.80	32.07	18.64	22	18.00	17.58	95.06	60.66	43.88	22 24
17.51	41.61	30.97	25.74	32.58	19.16	23	18.47	18.02	95.17	60.77	44.01	22 94
17.91	42.33	31.50	26.19	33.43	19.71	24	18.96	18.48	95.29	60.87	44.11	23 73
18.36	43.00	32.06	26.65	33.67	20.29	25	19.48	18.96	95.41	60.98	44.23	24 54
18.83	43.85	32.55	27.14	34.24	20.91	26	20.02	19.45	95.54	61.11	44.36	25 42
19.31	44.64	33.24	27.64	34.83	21.58	27	20.61	19.94	95.67	61.24	44.50	26 35
19.81	45.44	33.84	28.15	35.45	22.26	28	21.22	20.53	95.81	61.37	44.64	27 32
20.36	46.23	34.50	28.69	36.08	23.02	29	21.87	21.14	95.95	61.51	44.79	28 39
20.94	47.15	35.16	29.24	36.74	23.83	30	22.56	21.77	96.10	61.65	44.95	29 52
21.53	48.05	35.84	29.83	37.42	24.69	31	23.31	22.44	96.23	61.81	45.10	30 73
22.15	48.99	36.57	30.43	38.15	25.61	32	24.08	23.13	96.40	61.98	45.30	32 06
22.83	49.96	37.30	31.05	38.89	26.62	33	24.93	23.84	96.56	62.15	45.50	33 47
23.51	50.96	38.07	31.72	39.66	27.70	34	25.83	24.68	96.74	62.34	45.71	35 02
24.29	52.00	38.87	32.39	40.47	28.86	35	26.79	25.53	96.92	62.54	45.95	36 68
25.07	53.03	39.70	33.12	41.32	30.13	36	27.83	26.44	97.13	62.76	46.22	38 51
25.92	54.20	40.58	33.84	42.21	31.49	37	28.93	27.40	97.35	63.01	46.41	40 48
26.82	55.35	41.49	34.66	43.14	33.01	38	30.13	28.44	97.58	63.26	46.82	42 66
27.75	56.55	42.42	35.47	44.10	34.63	39	31.41	29.52	97.82	63.54	47.18	45 02
28.78	57.77	43.38	36.43	45.13	36.43	40	32.80	30.71	98.07	63.86	47.56	47 56
29.81	59.05	44.40	37.31	46.27	38.43	41	34.31	31.96	98.34	64.19	48.05	50 53
30.96	60.38	45.47	38.33	47.49	40.64	42	35.96	33.33	98.63	64.56	48.60	53 78
32.17	61.75	46.59	39.41	48.74	43.10	43	37.74	34.80	98.96	64.96	49.18	57 40
33.45	63.18	47.74	40.55	50.08	45.94	44	39.70	36.37	99.30	65.41	49.84	61 46
34.82	64.65	48.98	41.80	51.49	48.98	45	41.83	38.22	99.68	65.95	50.56	65 95
36.28	66.19	50.38	43.09	52.97	.....	46	44.54	40.19	100.11	66.61	51.36	.....
37.84	67.79	51.85	44.46	54.59	.....	47	47.16	42.26	100.58	67.37	52.24	.....
39.50	69.45	53.42	45.97	56.28	.....	48	50.09	44.46	101.09	68.21	53.22	.....
41.23	71.18	55.05	47.58	58.09	.....	49	53.36	46.85	101.64	69.09	54.29	.....
43.19	72.97	56.79	49.89	62.07	.....	50	56.79	49.39	102.27	70.11	55.48	.....
54.91	84.58	67.63	59.83	71.89	.....	55	.....	67.63	108.26	76.85	63.63	.....

RETURN PREMIUM RATES. Return of Premium within 20 years.

Life Pd-up at 70...	\$19.39	\$27.12	\$45.46
Life Pd-up at 65...	19.97	28.55	50.24
Life Pd-up at 60...	20.85	30.91	59.81

RETURN PREMIUM RATES—Cont'd. Return of Premium within 20 years.

20 Pay. Life.....	\$27.50	\$34.80	\$50.24
20 Year End.....	47.01	50.41	61.56

BUSINESS MEN'S ASSURANCE CO.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Ann. Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Ord. Life	21	\$15 42	\$10	\$21	\$68	2	290	\$65	\$189	8	304	\$119	\$315	15 221
	25	16 91	12	25	75	3	74	77	209	9	361	140	341	16 17
	30	19 25	15	31	84	3	281	97	236	11	14	172	378	15 238
	35	22 30	19	40	97	4	1216	120	264	11	89	210	413	14 178
	40	26 33	23	52	114	4	334	149	294	10	234	254	448	12 310
	45	31 75	29	68	133	4	364	153	322	9	176	301	481	10 349
	50	39 54	36	85	150	4	215	218	348	8	11	351	510	9 4
10 Pay. Life	55	50 09	43	104	165	3	336	256	372	6	187	400	536	7 78
	60	64 79	52	114	165	2	332	264	393	5	36	447	558	5 232
	21	37 64	62	134	426	23	52	338	1000	Pd-up		378	1000	Pd-up
	25	40 29	68	146	482	23	52	366	1000	"		410	1000	"
	30	44 20	77	162	498	22	90	405	1000	"		456	1000	"
	35	48 89	87	182	443	20	196	451	1000	"		508	1000	"
	40	54 49	98	204	446	18	94	503	1000	"		566	1000	"
15 Pay. Life	45	61 29	111	228	450	15	226	561	1000	"		626	1000	"
	50	69 57	125	253	448	12	287	622	1000	"		688	1000	"
	55	79 69	137	277	443	10	29	683	1000	"		747	1000	"
	60	92 33	146	296	429	7	196	742	1000	"		800	1000	"
	21	27 96	35	79	251	11	347	215	626	33	161	378	1000	Pd-up
	25	29 95	38	87	258	12	204	234	631	31	116	410	1000	"
	30	32 91	42	98	268	12	364	261	636	28	112	456	1000	"
20 Pay. Life	35	36 48	47	111	271	12	262	292	640	25	2	508	1000	"
	40	40 83	54	126	275	11	259	326	642	21	195	566	1000	"
	45	46 27	62	142	280	10	53	363	641	17	364	627	1000	"
	50	53 19	70	158	279	8	103	398	636	14	194	688	1000	"
	55	62 45	78	172	276	6	144	430	624	11	99	747	1000	"
	60													
	21	23 15	23	52	166	7	195	155	451	24	32	276	731	34 364
20 Pay. Life	25	24 79	25	58	172	7	332	170	458	23	90	301	735	32 68
	30	27 22	28	67	180	8	180	191	465	21	174	337	739	28 188
	35	30 24	32	77	187	8	252	215	471	19	52	377	742	24 270
	40	34 01	36	89	194	8	123	242	476	16	171	420	742	20 342
	45	38 87	41	102	200	7	159	271	478	13	233	463	738	17 75
	50	45 75	47	115	203	6	52	298	475	10	303	503	730	13 235
	55	54 97	53	128	204	4	295	322	468	8	88	535	717	10 142
20 Pay. Life	60													
	21	\$29 84	\$36	\$82	\$263	12	226	\$219	\$637	34	8	\$377	\$1690	Life
	25	31 83	39	90	268	13	81	236	642	31	392	410	1000	"
	30	34 76	43	102	275	13	218	265	647	28	275	456	1000	"
	35	38 34	49	115	282	13	104	297	652	25	160	508	1000	"
	40	42 79	57	131	289	12	94	334	657	22	1	566	1000	"
	45	48 52	67	150	296	10	253	374	661	18	204	626	1000	"
20 Pay. Life	50	56 17	78	171	302	8	337	415	663	15	81	688	1000	"
	55	66 69	90	192	307	7	33	458	665	12	55	746	1000	"
	60													
	21	\$58 60	\$125	\$243	\$330	10	\$270	\$372	\$486	8	\$444	\$583	\$691	5 \$876
	25	58 80	123	242	337	10	\$264	371	484	8	\$449	582	689	5 \$674
	30	59 32	122	241	334	10	\$254	370	482	8	\$433	581	688	5 \$670
	35	60 04	119	238	331	10	\$238	367	479	8	\$422	579	685	5 \$664
15 Year End.	40	61 17	117	236	326	10	\$216	365	474	8	\$402	577	682	5 \$654
	45	63 08	114	234	321	10	\$170	362	469	8	\$367	573	678	5 \$636
	50	66 30	111	230	314	10	\$68	358	460	8	\$303	567	667	5 \$604
	55	71 72	108	225	302	8	\$97	351	446	8	\$1 5	558	653	5 \$549
	60	80 66	103	219	287	5	\$205	342	427	7	\$205	544	631	5 \$446
20 Year End.	21	\$42 05	\$73	\$154	\$249	15	\$112	\$383	\$532	10	\$450	\$661	\$783	5 \$771
	25	42 38	72	153	247	15	\$100	382	530	10	\$473	660	781	5 \$769
	30	42 96	70	151	243	15	\$78	380	527	10	\$461	659	779	5 \$765
	35	43 81	68	150	240	15	\$38	379	523	10	\$441	657	776	5 \$755
	40	45 23	67	148	236	13	\$250	378	519	10	\$405	655	772	5 \$745
	45	47 63	66	148	231	10	\$196	377	512	10	\$339	651	766	5 \$722
	50	51 75	65	148	225	7	\$288	375	502	10	\$212	645	754	5 \$681
End. 60	55	58 65	65	149	219	5	\$204	373	489	9	\$228	635	738	5 \$605
	60													
	21	\$20 21	\$18	\$38	\$97	5	\$ 50	\$118	\$271	17	\$285	\$213	\$430	24 \$99
	25	23 02	22	49	114	6	\$198	146	303	20	113	261	475	20 \$226
	30	27 76	30	70	144	8	\$320	197	359	20	\$55	348	552	15 \$395
	35	34 59	42	100	183	11	\$173	268	425	15	\$223	468	642	10 \$557
	40	45 23	67	143	236	13	\$250	378	519	10	\$405	655	772	5 \$745
End. 60	45	63 08	114	234	321	10	\$160	373	475	5	\$636	1000	1000	Pd-up

1Days.

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std.), adopted 1920; surrender charge does not exceed \$20 per \$1,000.

CALIFORNIA STATE LIFE INS. CO., Sacramento, Cal.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will. May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000 on certain forms; no surrender charge on Ordinary Life, 10, 15 and 20 Payment Life and 10, 15 and 20 year Endowments.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning when disability has existed for three months and continuing during disability until maturity; no reduction in insurance. Not written on Term, Return Premium, Single Premium or rated-up cases. Limit, \$25,000. Also issues waiver of premiums clause.

Dividends. — Policy is non-participating. Issues special coupon policy with guaranteed coupon. Fully paid-up policies participate.

Double Indemnity. — For extra premium of \$2.50 per \$1,000, double face of policy payable to age 60, in event of accidental death within 90 days from time of injury. Not written on Term, Return Premium or Single Premium policies. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values but practice to grant cash value.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60. No fixed limit; net retention varies with age and sex; accepts standard reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not to exceed 6% in advance. Loans are not endorsed on policy.

Military Service. — Death from service in time of war, or within six months thereafter, in consequence thereof, limits liability to the premiums, with interest at 4% compounded.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash; Limited (4-20) annual or monthly installments; Continuous (20 years certain) monthly installments. Installments certain participate in excess interest earned.† Commutable values are withheld from beneficiary under Continuous Installment Option and may not be withdrawn under Limited Option unless so specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Not written on Term or Return-Premium Policies. Double indemnity but not disability granted.

†Present interest rate not determined.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve)

Ord. Life	LIMITED PAY. LIFE			20 Pay. Life End. Option		Age at Issue	ENDOW- MENTS			ENDOWMENT At				TERM	
	10 Pay.	15 Pay.	20 Pay.	Pra- mium Age at	Cou- pons Issue		10 Year	15 Year	20 Year	Age 60	Age 65	Age 70	Age 75	5 Year *	10 Year *
	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$
69	35.51	26.08	21.68	44.15	22.80	16	91.72	58.24	41.70	17.30	15.78	14.79	14.21	.....	.....
96	36.04	26.47	22.01	44.21	22.51	17	91.78	58.30	41.75	17.80	16.18	15.13	14.52	.....	.....
28	36.58	26.87	22.34	44.28	22.25	18	91.83	58.36	41.81	18.32	16.60	15.49	14.84	.....	.....
56	37.15	27.20	22.69	44.35	21.92	19	91.91	58.41	41.87	18.88	17.05	15.87	15.17	.....	.....
87	37.73	27.73	23.07	44.43	21.63	20	91.97	58.49	41.94	19.47	17.52	16.26	15.52	.....	.....
21	38.35	28.18	23.44	44.51	21.30	21	92.04	58.55	42.00	20.10	18.02	16.68	15.90	9.26	9.44
56	38.97	28.64	23.83	44.60	20.97	22	92.11	58.61	42.06	20.75	18.55	17.12	16.29	9.33	9.53
93	39.62	29.14	24.24	44.69	20.64	23	92.19	58.68	42.15	21.45	19.11	17.58	16.70	9.41	9.62
31	40.30	29.63	24.67	44.79	20.31	24	92.27	58.76	42.23	22.20	19.70	18.07	17.13	9.49	9.72
72	41.01	30.17	25.10	44.89	19.94	25	92.36	58.84	42.32	23.01	20.32	18.59	17.58	9.57	9.82
15	41.74	30.69	25.57	44.99	19.57	26	92.44	58.94	42.41	23.88	20.97	19.12	18.05	9.67	9.94
59	42.49	31.26	26.04	45.10	19.21	27	92.52	59.02	42.51	24.81	21.66	19.68	18.54	9.77	10.06
07	43.25	31.83	26.53	45.21	18.81	28	92.62	59.13	42.62	25.80	22.39	20.27	19.05	9.88	10.20
35	44.07	32.45	27.05	45.33	18.40	29	92.72	59.22	42.74	26.86	23.16	20.90	19.60	10.00	10.35
09	44.90	33.08	27.58	45.45	18.04	30	92.84	59.34	42.86	27.99	23.98	21.56	20.17	10.13	10.51
65	45.77	33.73	28.14	45.58	17.60	31	92.94	59.46	43.00	29.19	24.85	22.27	20.78	10.27	10.69
02	46.68	34.41	28.73	45.72	17.19	32	93.07	59.59	43.16	30.46	25.78	23.02	21.43	10.42	10.88
84	47.61	35.10	29.33	45.88	16.75	33	93.21	59.72	43.31	31.81	26.78	23.82	32.11	10.59	11.09
50	48.59	35.85	29.97	46.06	16.35	34	93.34	59.88	43.49	33.25	27.85	24.67	22.84	10.76	11.33
21	49.59	36.59	30.62	46.26	15.91	35	93.51	60.04	43.69	34.80	29.00	25.58	23.61	10.98	11.59
22	50.63	37.38	31.31	46.49	15.47	36	93.65	60.21	43.91	36.48	30.24	26.57	24.43	11.21	11.87
70	51.72	38.22	32.04	46.75	15.03	37	93.84	60.43	44.15	38.31	31.59	27.62	25.30	11.45	12.20
52	52.83	39.08	32.80	47.05	14.59	38	94.02	60.64	44.42	40.32	33.06	28.75	26.22	11.73	12.55
38	54.00	39.98	33.59	47.39	14.11	39	94.22	60.87	44.72	42.56	34.66	29.96	27.21	12.02	12.96
31	55.22	40.92	34.42	47.77	13.67	40	94.45	61.14	45.05	.....	36.40	31.28	28.26	12.35	13.41
78	56.46	41.90	35.30	48.19	13.23	41	94.69	61.43	45.41	.....	38.29	32.66	29.40	12.72	13.93
33	57.75	42.90	36.22	48.65	12.76	42	94.95	61.75	45.82	.....	40.34	34.17	30.62	13.13	14.51
44	59.12	43.97	37.20	49.16	12.32	43	95.25	62.10	47.27	.....	42.56	35.81	31.93	13.61	15.18
62	60.53	45.10	38.22	49.73	11.88	44	95.57	62.51	46.79	.....	44.95	37.58	33.34	14.14	15.93
18	62.00	46.27	39.32	50.36	11.44	45	95.94	62.97	47.36	.....	.....	39.50	34.84	14.76	16.78
21	63.51	47.50	40.46	51.06	11.00	46	96.34	63.46	47.99	.....	.....	41.61	36.47	15.47	17.74
64	65.12	48.81	41.68	51.84	10.56	47	96.80	64.02	48.69	.....	.....	43.91	38.23	16.28	18.82
16	66.77	50.18	42.98	52.70	10.12	48	97.28	64.64	49.48	.....	.....	46.43	40.12	17.20	20.03
79	68.48	51.60	44.35	53.65	9.68	49	97.83	65.32	50.34	.....	.....	49.20	42.17	18.22	21.37
52	70.27	53.11	45.81	54.70	9.27	50	98.44	66.08	51.30	.....	.....	.....	44.38	19.37	22.87
45	72.15	54.71	47.37	55.86	8.87	51	99.10	66.94	52.37	.....	.....	.....	46.78	20.66	24.52
32	74.07	56.37	49.03	57.14	8.47	52	99.85	67.86	53.55	.....	.....	.....	49.39	22.09	26.36
54	76.09	58.14	50.78	58.55	8.06	53	100.64	68.90	54.84	.....	.....	.....	52.24	23.68	28.39
76	78.19	60.00	52.67	60.10	7.70	54	101.55	70.04	56.27	.....	.....	.....	55.34	25.45	30.64
05	80.40	61.98	54.70	61.79	7.33	55	102.55	71.32	57.87	.....	.....	.....	.....	27.41	33.12
61	82.68	64.08	56.86	63.63	6.93	56	103.63	72.71	59.61	.....	.....	.....	.....	29.57	.....
33	85.08	66.31	59.18	65.63	6.56	57	104.82	74.26	61.52	.....	.....	.....	.....	31.97	.....
28	87.62	68.69	61.67	67.81	6.20	58	106.15	75.96	63.63	.....	.....	.....	.....	34.63	.....
39	90.26	71.24	64.36	70.18	5.87	59	107.62	77.86	65.96	.....	.....	.....	.....	37.56	.....
71	93.05	73.95	67.25	72.75	5.50	60	109.23	79.95	68.50	.....	.....	.....	.....	40.80	.....

NOTE.—Above rates adopted Jan. 1, 1922.

Semi-annual rate, multiply by .52; quarterly by .265.

Double Indemnity, \$2.50 per \$1,000.

Disability (Waiver of premiums only), \$0.25 per \$1,000.

5 year convertible within 3 years; 10 year within 7 years.

NON-PARTICIPATING RATES PER \$1,000.

(With Disability Income.)

Ord. Life	LIMITED PAY. LIFE			20 Pay. Life End. Option	Age	ENDOW- MENTS			ENDOWMENTS			
	10 Pay.	15 Pay.	20 Pay.			10 Year	15 Year	20 Year	Age 60	Age 65	Age 70	Age 75
16.19	\$38.01	\$28.58	\$24.18	\$46.65	16	\$94.22	\$60.74	\$44.20	\$19.80	\$18.28	\$17.29	\$16.19
16.48	38.54	28.97	24.51	46.71	17	94.28	60.80	44.25	20.30	18.68	17.63	17.17
16.76	39.08	29.37	24.84	46.78	18	94.33	60.86	44.31	20.82	19.10	17.99	17.17
17.06	39.65	29.79	25.19	46.85	19	94.41	60.91	44.37	21.38	19.55	18.37	17.17
17.37	40.23	30.23	25.57	46.93	20	94.47	60.99	44.44	21.97	20.02	18.76	18.18
17.71	40.85	30.68	25.94	47.01	21	94.54	61.05	44.50	22.60	20.52	19.18	18.18
18.06	41.47	31.14	26.33	47.10	22	94.61	61.11	44.56	23.25	21.05	19.62	18.18
18.43	42.12	31.64	26.74	47.19	23	94.69	61.18	44.65	23.95	21.61	20.08	19.19
18.81	42.80	32.13	27.17	47.29	24	94.77	61.26	44.73	24.70	22.20	20.57	19.19
19.22	43.51	32.67	27.60	47.39	25	94.86	61.34	44.82	25.51	22.82	21.09	20.19
19.65	44.24	33.19	28.07	47.49	26	94.94	61.44	44.91	26.38	23.47	21.62	20.19
20.09	44.99	33.76	28.54	47.60	27	95.02	61.52	45.01	27.31	24.16	22.18	21.19
20.57	45.75	34.33	29.03	47.71	28	95.12	61.63	45.12	28.30	24.89	22.77	21.19
21.07	46.57	34.94	29.55	47.83	29	95.22	61.72	45.24	29.36	25.66	23.40	22.19
21.59	47.40	35.58	30.08	47.95	30	95.34	61.85	45.36	30.49	26.48	24.06	22.19
22.15	48.27	36.23	30.64	48.08	31	95.44	61.96	45.50	31.69	27.35	24.77	23.19
22.73	49.18	36.91	31.23	48.22	32	95.57	62.09	45.66	32.96	28.28	25.52	23.19
23.34	50.11	37.60	31.83	48.38	33	95.71	62.22	45.81	34.31	29.28	26.32	24.19
24.00	51.09	38.35	32.47	48.56	34	95.84	62.38	45.99	35.75	30.35	27.17	25.19
24.69	52.09	39.09	33.12	48.76	35	96.01	62.54	46.19	37.30	31.50	28.08	26.19
25.42	53.13	39.88	33.81	48.99	36	96.15	62.71	46.41	38.98	32.74	29.07	26.19
26.20	54.22	40.72	34.54	49.25	37	96.34	62.93	46.65	40.81	34.09	30.12	27.19
27.02	55.33	41.58	35.30	49.55	38	96.52	63.14	46.92	42.82	35.56	31.25	28.19
27.88	56.50	42.48	36.09	49.89	39	96.72	63.37	47.22	45.06	37.16	32.46	29.19
28.81	57.72	43.42	36.92	50.27	40	96.95	63.64	47.55	.....	38.90	33.76	30.19
29.78	58.96	44.40	37.80	50.69	41	97.19	63.93	47.91	.....	40.79	35.16	31.19
30.83	60.25	45.40	38.72	51.15	42	97.45	64.25	48.32	.....	42.84	36.67	32.19
31.94	61.62	46.47	39.70	51.66	43	97.75	64.60	48.77	.....	45.06	38.31	33.19
33.12	63.03	47.60	40.72	52.23	44	98.07	65.01	49.29	.....	47.45	40.08	35.19
34.37	64.50	48.77	41.82	52.86	45	98.44	65.47	49.86	.....	.....	42.00	37.19
35.71	66.01	50.00	42.96	53.56	46	98.84	65.96	50.49	.....	.....	44.11	38.19
37.14	67.62	51.31	44.18	54.34	47	99.30	66.52	51.19	.....	.....	46.41	40.19
38.66	69.27	52.68	45.48	55.20	48	99.78	67.14	51.98	.....	.....	48.93	42.19
40.28	70.98	54.10	46.85	56.15	49	100.33	67.82	52.84	.....	.....	51.70	44.19
42.02	72.77	55.61	48.31	57.20	50	100.94	68.58	53.80	.....	.....	.....	46.19
43.85	74.65	57.21	49.87	58.36	51	101.60	69.44	54.87	.....	.....	.....	49.19
45.82	76.57	58.87	51.53	59.64	52	102.35	70.36	56.05	.....	.....	.....	51.19
47.92	78.59	60.64	53.28	61.05	53	103.14	71.40	57.34	.....	.....	.....	54.19
50.16	80.69	62.50	55.17	62.60	54	104.05	72.54	58.77	.....	.....	.....	57.19
52.55	82.90	64.48	57.20	64.29	55	105.05	73.82	60.37	.....	.....	.....	.....
55.11	85.18	66.58	59.36	66.13	56	106.13	75.21	62.11	.....	.....	.....	.....
57.83	87.58	68.81	61.68	68.13	57	107.32	76.76	64.02	.....	.....	.....	.....
60.76	90.12	71.19	64.17	70.31	58	108.65	78.48	66.13	.....	.....	.....	.....
63.88	92.76	73.74	66.86	72.68	59	110.12	80.36	68.46	.....	.....	.....	.....

Double Indemnity, \$2.50 per \$1,000.

Total Disability. 1 (Waiver of premiums only), \$0.25 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
MONTHLY INCOME, \$100 per Month, 240 Months certain. Commuted Value \$17,300.			
Ord. Life.....	\$289.26	\$333.89	\$551.35
20 Pay. Life.....	434.23	529.73	680.24
MONTHLY INCOME, \$100 per Month, 120 Months certain. Commuted Value \$10,150.			
Ord. Life.....	\$169.71	\$225.23	\$323.48
20 Pay. Life.....	254.77	310.79	399.10
RETURN PREMIUM RATES. (Return of all premiums if death occurs within 20 Yrs.)			
20 Pay. Life.....	\$28.15	\$35.06	\$49.21
TERM RATES. Convertible within 7 Yrs.			
15 Year.....	\$10.13	\$12.41	\$19.47
20 Year.....	10.51	13.59	22.84
SINGLE PREMIUM RATES.			
Life.....	\$333.77	\$400.60	\$492.98

ENDOWMENTS.

	\$756.64	\$758.02	\$761.79
10 Year.....	657.07	660.44	670.08
15 Year.....	576.74	583.30	602.25

CHILD'S ENDOWMENT, provides, Waiver of premium in case of death or total and permanent disability of Endower. Death benefit graduated in proportion to age of policy. Example: on a 10 Yr. End., if death occurs third year 3-10ths of policy payable. Options at maturity of 10 Yr. End. issued at age 11 of Endowed, cash or annual income of \$44.47 for life; or Paid-up policy for \$3,455; or \$711 cash and paid-up policy for \$1,000. Level Premium for all ages: 10 Yr. End., \$90.77; 11 Yr. End., \$81.39; 12 Yr. End., \$73.58; 13 Yr. End., \$66.95; 14 Yr. End., \$61.26; 15 Yr. End., \$56.31; 16 Yr. End., \$51.97; 17 Yr. End., \$48.12; 18 Yr. End., \$44.70; 19 Yr. End., \$41.64; 20 Yr. End., \$39.00.

Premium, including Insurance of Endower. (Decreasing with age of policy.)

Age of Endower	25	35	45
10 Year.....	\$97.63	\$98.37	\$100.22
15 Year End.....	62.86	63.55	65.30
20 Year End.....	45.15	45.81	47.44

CALIFORNIA STATE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
21	\$15 21	\$14	\$28	\$89	3 9	\$70	\$204	9 7	\$119	\$315 15	7	\$177	\$422 19	2							
25	16 72	16	34	101	4 4	82	221 10	8	140	341 16	0	207	454 18	6							
30	19 09	20	42	113	5 0	102	249 11	7	172	377 15	7	252	496 17	0							
35	22 19	25	52	126	5 8	125	274 11	8	210	413 14	5	303	535 15	1							
40	26 31	31	64	140	6 0	154	303 10	11	254	449 12	10	358	571 13	0							
45	31 87	39	80	157	5 10	188	332 9	8	301	480 10	11	416	605 10	10							
50	39 52	48	97	171	5 2	223	358 8	2	351	510 9	0	473	633 8	10							
55	50 05	58	116	185	4 4	261	379 6	7	400	535 7	2	527	659 6	11							
60	64 71	68	136	198	3 5	299	400 5	2	447	559 5	7	584	687 5	3							
21	38 35	78	146	465	25 8	343	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up							
25	41 01	84	158	467	25 3	371	1000	"	410	1000	"	456	1000	"							
30	44 90	93	174	470	23 10	410	1000	"	456	1000	"	508	1000	"							
35	49 59	103	194	472	21 9	456	1000	"	508	1000	"	566	1000	"							
40	55 22	114	216	473	19 2	508	1000	"	566	1000	"	627	1000	"							
45	62 00	127	240	473	16 4	566	1000	"	627	1000	"	688	1000	"							
50	70 27	141	265	468	13 4	627	1000	"	688	1000	"	747	1000	"							
55	80 40	153	289	460	10 6	688	1000	"	747	1000	"	800	1000	"							
60	93 05	162	308	447	7 10	747	1000	"	800	1000	"	850	1000	"							
21	28 18	46	91	290	14 2	220	641 34	1	378	1000	Pd-up	419	1000	Pd-up							
25	30 17	50	99	293	14 27	239	644 31	310	410	1000	"	456	1000	"							
30	33 08	56	110	297	14 28	266	648 28	29	456	1000	"	508	1000	"							
35	36 59	62	123	300	14 1	297	651 25	14	508	1000	"	566	1000	"							
40	40 92	70	138	302	12 29	331	652 21	210	566	1000	"	627	1000	"							
45	46 27	78	154	303	10 31	368	650 18	2	627	1000	"	688	1000	"							
50	53 11	86	170	300	8 310	403	644 14	28	688	1000	"	747	1000	"							
55	61 98	94	184	294	6 29	435	632 11	15	747	1000	"	800	1000	"							
60	73 95	100	196	284	4 31	458	613 8	15	800	1000	"	850	1000	"							
21	23 44	31	64	204	9 4	160	466 24	11	276	730 34	11	419	1000	Pd-up							
25	25 10	34	70	208	9 9	175	472 23	10	301	734 32	2	456	1000	"							
30	27 58	38	79	213	10 2	196	478 21	11	337	739 28	6	508	1000	"							
35	30 62	43	89	217	10 1	220	482 19	6	377	742 24	8	566	1000	"							
40	34 42	49	101	221	9 5	247	486 16	9	420	742 20	11	627	1000	"							
45	39 32	55	114	224	8 2	276	488 13	10	463	738 17	2	688	1000	"							
50	45 81	62	127	224	6 8	303	453 11	0	503	731 13	7	747	1000	"							
55	54 70	69	140	223	5 2	327	475 8	4	535	716 10	4	800	1000	"							
60	67 25	76	153	222	3 10	347	465 6	1	557	696 7	6	850	1000	"							
		End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
		Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.					
21	\$92 04	\$246	\$439	\$520	5 \$498	\$649	\$719	3 \$712	\$761	\$815	2 \$812	\$878	\$909	1 \$908							
25	92 88	245	438	519	5 \$496	649	719	3 \$711	761	815	2 \$811	878	909	1 \$908							
30	92 84	243	437	517	5 \$493	648	717	3 \$709	760	814	2 \$810	877	908	1 \$907							
35	93 51	241	435	515	5 \$487	646	716	3 \$706	759	813	2 \$808	877	908	1 \$906							
40	94 45	239	432	512	5 \$478	644	713	3 \$702	757	810	2 \$805	876	907	1 \$905							
45	95 94	235	429	507	5 \$464	641	710	3 \$695	755	808	2 \$802	874	905	1 \$903							
50	98 44	231	424	500	5 \$439	637	705	3 \$683	751	804	2 \$794	872	903	1 \$900							
55	102 55	225	417	490	5 \$396	629	694	3 \$660	745	797	2 \$781	868	899	1 \$884							
60	109 23	216	406	475	5 \$318	618	681	3 \$624	735	786	2 \$760	862	892	1 \$886							
		End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
21	\$58 55	\$141	\$256	\$355	10 \$288	\$380	\$496	8 \$456	\$588	\$697	5 \$682	\$910	\$942	1 \$941							
25	58 84	139	254	353	10 \$282	379	495	8 \$452	587	695	5 \$680	910	942	1 \$941							
30	59 34	138	253	351	10 \$272	378	492	8 \$444	586	694	5 \$676	910	942	1 \$941							
35	60 04	135	250	347	10 \$257	375	489	8 \$433	584	691	5 \$670	909	941	1 \$940							
40	61 14	133	248	343	10 \$229	373	485	8 \$414	582	688	5 \$660	908	940	1 \$939							
45	62 97	130	246	337	10 \$181	370	479	8 \$379	578	682	5 \$643	906	938	1 \$936							
50	66 08	127	242	329	10 \$90	366	470	8 \$316	572	673	5 \$612	903	935	1 \$932							
55	71 32	124	237	318	8 18	359	456	8 \$200	563	659	5 \$557	898	930	1 \$926							
60	79 95	119	231	302	5 110	350	437	7 19	549	637	5 \$455	890	921	1 \$914							
		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.				
21	\$42.00	\$89	\$166	\$269	15 \$135	\$388	\$540	10 \$488	\$661	\$782	5 \$771	\$926	\$959	1 \$958							
25	42 32	88	165	267	15 \$124	387	538	10 \$481	660	781	5 \$768	926	959	1 \$958							
30	42 86		163	262	15 \$101	385	534	10 \$469	659	780	5 \$765	925	958	1 \$957							
35	43 69		162	260	15 \$63	384	530	10 \$459	657	777	5 \$757	925	958	1 \$956							
40	45 05	83	160	254	14 18	383	528	10 \$413	655	772	5 \$745	923	955	1 \$955							
45	47 38	82	160	250	11 13	382	520	10 \$348	651	765	5 \$722	921	953	1 \$951							
50	51 30	81	160	244	8 14	380	509	10 \$224	645	754	5 \$681	917	949	1 \$946							
55	57 87	81	161	236	5 111	378	495	9 19	635	738	5 \$605	911	943	1 \$938							
60	68 50	82	164	229	4 12	376	478	6 18	620	712	5 \$461	901	932	1 \$922							
Low Cost																					

Months.

NOTE.—American 3½% Modified Preliminary Term (Ill. Std.) reserve without surrender charge on above. Certain other forms have surrender charge up to 10th year not to exceed \$25 per \$1,000.

CANADA LIFE ASSURANCE COMPANY, Toronto, Can.

Accelerative Option. — Dividend accumulations may be used to pay up policy or mature as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. Om. (5) 3% Full Level premium reserve Hm. 3½% on non-par. with surrender charge not exceeding \$25 per \$1,000. Full reserve 15th year, but after 20th subject to surrender charge of \$10 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — Policy provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on first day of month following proof of total and permanent disability and continuing during disability until maturity; total disability considered permanent if it has existed three consecutive months; no reduction in insurance. Not issued on Term or Joint Life. Limit \$50,000. Agreement does not cover military or naval service or aeronautics.

Dividends. — End of first year and annually thereafter; first dividend conditional upon payment of second premium. Options: (a) cash; (b) reduce premium; (c) accumulate at not less than 3% compound interest, withdrawable end of any year; (d) purchase non-par., paid-up additions, payable with face of policy. (d) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — For extra premium rider will provide prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Limit, \$50,000. Agreement does not cover death from suicide, violation of law, police duty, war service, riot, insurrection or war, aeronautic or submarine operations, bodily or mental infirmity, illness, or disease, poisoning or infection other than as a result of accident.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 16-65, except Term., 16-55. No fixed amount; reinsures over \$75,000; ages 25-50; Term policies, one-half limit; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional Year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy, and payment of premium while in good health.

Premium Loans. — Automatic after three years, if requested, interest 6%, with expense fee of 1%.

Reinstatement. — Within three years (practice anytime), upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions, except aeronautics within two years.

Settlement Options. — Cash; Trust Fund (Interest Payments) at not less than 3½% Annual Installments (5, 10, 15, and 20); Immediate payment with annual or monthly Installments; Continuous Installments (20 years certain). Commutable values may be withdrawn, unless otherwise specified, except under Continuous Installment Option. Practice of company to make payments annually, semi-annually, quarterly or monthly. Interest Payments and Installments certain, participate in excess interest earned. †

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. Limit, one-half that on male lives. Disability and Double Indemnity not granted except to certain select risks.

† Present interest rate, 5%.

PARTICIPATING RATES PER \$1,000.

Annual and Quinquennial Dividend Policies. (3% Om. (5) Reserve.)

Agent Issue	Whole Life	Limited Payment Life			Endowments			10 Payment Endowment		20 Pay. 30	Endowment Age 65		Endowment Age 75	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	15 Year	20 Year	Year End.	Cont. Prem.	20 Pay.	Cont. Prem.	20 Pay.
16	\$17.45	\$42.45	\$31.60	\$26.30	\$103.20	\$66.20	\$48.10	\$90.50	\$79.95	\$38.70	\$19.35	\$29.10	\$17.55	\$27.15
17	17.80	43.10	32.10	26.70	103.25	66.25	48.15	90.55	80.00	38.80	19.85	29.60	17.90	27.60
18	18.15	43.80	32.60	27.15	103.30	66.35	48.20	90.60	80.10	38.90	20.35	30.15	18.30	28.05
19	18.55	44.50	33.15	27.60	103.35	66.40	48.30	90.65	80.15	39.00	20.90	30.70	18.75	28.50
20	18.95	45.20	33.70	28.05	103.40	66.45	48.40	90.75	80.25	39.10	21.45	31.25	19.20	29.00
21	19.35	45.95	34.25	28.50	103.45	66.55	48.45	90.80	80.35	39.25	22.05	31.85	19.65	29.50
22	19.80	46.75	34.85	29.00	103.55	66.60	48.55	90.90	80.45	39.40	22.65	32.45	20.15	30.00
23	20.30	47.55	35.45	29.50	103.60	66.70	48.70	91.00	80.55	39.55	23.30	33.10	20.65	30.55
24	20.75	48.35	36.05	30.05	103.70	66.80	48.80	91.05	80.70	39.75	24.00	33.75	21.15	31.10
25	21.25	49.20	36.70	30.55	103.75	66.90	48.90	91.20	80.85	39.90	24.75	34.40	21.75	31.70
26	21.80	50.05	37.35	31.15	103.85	67.00	49.05	91.30	80.95	40.10	25.50	35.10	22.30	32.30
27	22.35	51.00	38.05	31.70	103.95	67.15	49.20	91.40	81.10	40.30	26.35	35.85	22.95	32.95
28	22.95	51.90	38.75	32.35	104.05	67.30	49.35	91.55	81.30	40.55	27.20	36.60	23.60	33.55
29	23.55	52.85	39.45	32.95	104.20	67.40	49.55	91.70	81.45	40.80	28.10	37.40	24.25	34.25
30	24.20	53.85	40.20	33.60	104.30	67.55	49.70	91.85	81.70	41.10	29.10	38.25	25.00	34.90
31	24.85	54.85	41.00	34.25	104.45	67.75	49.95	92.00	81.90	41.40	30.10	39.10	25.75	35.65
32	25.55	55.90	41.80	35.00	104.60	67.95	50.15	92.20	82.15	41.70	31.25	39.95	26.55	36.40
33	26.30	57.00	42.65	35.70	104.75	68.15	50.40	92.40	82.40	42.05	32.40	40.90	27.35	37.15
34	27.10	58.15	43.50	36.45	104.95	68.35	50.65	92.60	82.65	42.45	33.65	41.85	28.25	38.00
35	27.90	59.25	44.40	37.25	105.15	68.60	50.95	92.80	82.95	42.85	35.00	42.85	29.20	38.80
36	28.75	60.45	45.35	38.05	105.35	68.85	51.30	93.05	83.30	43.30	36.45	43.90	30.15	39.70
37	29.65	61.70	46.30	38.90	105.55	69.10	51.65	93.35	83.65	43.80	38.00	45.00	31.20	40.60
38	30.60	62.95	47.30	39.80	105.80	69.45	52.00	93.65	84.05	44.30	39.65	46.15	32.30	41.55
39	31.60	64.25	48.30	40.70	106.10	69.75	52.45	94.00	84.45	44.90	41.40	47.30	33.45	42.55
40	32.65	65.60	49.40	41.65	106.35	70.15	52.85	94.35	84.90	45.50	43.35	48.55	34.70	43.55
41	33.80	66.95	50.50	42.70	106.70	70.55	53.35	94.70	85.45	46.20	45.45	49.85	36.05	44.65
42	34.95	68.40	51.65	43.75	107.05	70.95	53.90	95.15	85.95	46.95	47.70	51.25	37.40	45.80
43	36.20	69.85	52.85	44.85	107.40	71.45	54.50	95.60	86.55	47.75	50.15	52.70	38.90	46.95
44	37.50	71.40	54.10	46.00	107.85	71.95	55.10	96.10	87.20	48.60	52.85	54.20	40.50	48.20
45	38.90	72.95	55.40	47.20	108.25	72.50	55.80	96.65	87.90	49.50	55.80	55.80	42.15	49.50
46	40.35	74.60	56.75	48.45	108.75	73.10	56.55	97.25	88.65	.....	59.05	.....	43.95	50.90
47	41.90	76.25	58.15	49.80	109.30	73.80	57.40	97.90	89.45	.....	62.65	.....	45.85	52.35
48	43.50	78.00	59.65	51.20	109.85	74.50	58.30	98.60	90.35	.....	66.65	.....	47.90	53.85
49	45.25	79.75	61.15	52.70	110.50	75.35	59.30	99.35	91.35	.....	71.15	.....	50.10	55.45
50	47.05	81.65	62.75	54.25	111.20	76.20	60.35	100.15	92.40	.....	76.20	.....	52.50	57.20
51	49.00	83.55	64.45	55.90	111.95	77.15	61.55	101.05	93.50	.....	.....	.....	55.00	59.00
52	51.05	85.55	66.25	57.65	112.80	78.20	62.85	102.05	94.75	.....	.....	.....	57.75	60.90
53	53.20	87.60	68.10	59.50	113.70	79.35	64.25	103.15	96.10	.....	.....	.....	60.75	62.95
54	55.50	89.80	70.05	61.50	114.65	80.60	65.80	104.30	97.50	.....	.....	.....	63.95	65.15
55	57.95	92.00	72.15	63.60	115.75	81.95	67.45	105.60	99.10	.....	.....	.....	67.45	67.45
56	60.55	94.35	74.30	.....	116.90	83.45	.....	107.00	100.80	.....	.....	.....	71.30	.....
57	63.30	96.80	76.60	.....	118.20	85.05	.....	108.50	102.60	.....	.....	.....	75.50	.....
58	66.25	99.35	79.10	.....	119.60	86.85	.....	110.15	104.60	.....	.....	.....	80.10	.....
59	69.35	102.05	81.70	.....	121.15	88.85	.....	112.00	106.75	.....	.....	.....	85.25	.....
60	72.65	104.85	84.45	.....	122.85	90.95	.....	113.95	109.05	.....	.....	.....	90.95	.....
61	76.20	107.90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	79.95	110.90	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	84.00	114.20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	88.25	117.70	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	92.85	121.40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Extra Premiums for Disability Providing Waiver of Premiums and \$10 Monthly Income

20	\$1.40	\$3.05	\$2.25	\$1.85	\$0.50	\$0.55	\$0.65	.....	.....	\$1.00	\$1.25	\$1.70	\$1.35	\$1.85
25	1.60	3.35	2.50	2.05	.55	.65	.80	.....	.....	1.25	1.45	1.85	1.60	2.00
30	1.90	3.60	2.65	2.25	.65	.80	1.00	.....	.....	1.65	1.70	1.95	1.85	2.15
35	2.25	3.80	2.85	2.40	.80	1.05	1.25	.....	.....	2.10	2.00	2.10	2.20	2.35
40	2.75	4.00	3.05	2.75	1.10	1.45	1.85	.....	.....	2.50	2.40	2.30	2.70	2.60
45	3.40	4.20	3.45	3.40	1.55	2.15	2.90	.....	.....	3.35	2.90	2.95	3.35	3.35
50	4.40	4.45	4.45	4.45	2.45	3.70	4.15	.....	.....	.....	3.70	.....	4.30	4.35
55	6.00	6.10	6.10	6.05	5.05	5.70	5.85	.....	.....	.....	.....	.....	5.85	5.85

NOTE.—Above rates adopted September 1, 1915. Disability Rates adopted August, 1922. Semi-annual rate, add 3% and divide by 2; quarterly rate, add 5% and divide by 4.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Are	END OF 3 YEARS				END OF 4 YEARS				END OF 5 YEARS				END OF 7 YEARS				END OF 10 YEARS				END OF 15 YEARS				END OF 20 YEARS				
	Loan or Cash	P	U	Term Exten.	Loan or Cash	P	U	Term Exten.	Loan or Cash	P	U	Term Exten.	Loan or Cash	P	U	Term Exten.	Loan or Cash	P	U	Term Exten.	Loan or Cash	P	U	Term Exten.	Loan or Cash	P	U	Term Exten.	
ORDINARY	13.00	43	2	0	23.00	66	3	7	33.00	93	5	1	53.00	144	8	2	87.00	224	12	10	147.00	346	18	4	209.00	447	20	8	
225	18.00	51	2	7	29.00	79	4	2	41.00	106	5	10	65.00	162	8	11	104.00	244	13	1	174.00	372	17	7	245.00	477	19	1	
300	24.00	59	3	1	37.00	89	4	9	51.00	120	6	4	80.00	181	9	5	125.00	268	12	11	205.00	399	16	3	286.00	508	17	2	
400	31.00	69	3	6	47.00	103	5	6	63.00	135	6	7	96.00	198	9	2	148.00	288	12	0	240.00	426	14	7	331.00	538	15	1	
500	39.00	79	3	7	57.00	113	5	9	77.00	150	6	5	115.00	216	8	7	175.00	311	10	11	278.00	452	12	9	379.00	567	12	11	
550	49.00	90	3	7	70.00	127	4	9	92.00	163	5	11	137.00	235	7	9	205.00	333	9	6	320.00	478	10	10	429.00	595	10	10	
600	59.00	99	3	3	85.00	141	4	4	110.00	179	5	3	161.00	253	6	8	238.00	358	8	1	364.00	504	9	0	480.00	628	8	10	
55	72.00	111	2	10	100.00	152	3	8	129.00	193	4	5	187.00	271	5	7	272.00	377	6	7	409.00	529	7	3	529.00	654	7	0	
60	85.00	121	2	4	118.00	166	3	1	159.00	208	3	7	215.00	289	5	4	308.00	399	5	4	452.00	554	5	8	574.00	671	5	5	
10 ANNUAL	89.00	300	15	8	127.00	400	22	7	167.00	500	29	1	249.00	700	39	3	383.00	1000			425.00	1000			467.00	1000			
25	99.00	300	15	8	141.00	400	21	9	184.00	500	27	10	274.00	700	35	11	420.00	1000			467.00	1000			513.00	1000			
35	110.00	300	14	10	156.00	400	20	2	204.00	500	24	10	302.00	700	32	4	462.00	1000			513.00	1000			563.00	1000			
45	122.00	300	13	8	172.00	400	18	1	225.00	500	22	1	332.00	700	28	8	508.00	1000			563.00	1000			615.00	1000			
55	135.00	300	12	2	190.00	400	15	11	247.00	500	19	2	365.00	700	25	0	558.00	1000			615.00	1000			669.00	1000			
60	148.00	300	10	4	208.00	400	13	6	270.00	500	16	3	398.00	700	21	3	610.00	1000			669.00	1000			722.00	1000			
15 ANNUAL	162.00	300	8	7	226.00	400	11	1	293.00	500	13	5	432.00	700	17	8	664.00	1000			722.00	1000			773.00	1000			
20	174.00	300	6	9	242.00	400	8	9	314.00	500	10	8	463.00	700	14	3	717.00	1000			773.00	1000			819.00	1000			
30	183.00	300	5	1	255.00	400	6	8	331.00	500	8	2	490.00	700	11	1	768.00	1000			819.00	1000			859.00	1000			
35	55.00	200	9	2	81.00	266	13	10	109.00	333	18	8	164.00	466	26	10	254.00	666	36	1	425.00	1000			467.00	1000			
40	62.00	200	9	5	91.00	266	13	10	121.00	333	16	10	181.00	466	24	11	280.00	666	32	8	467.00	1000			513.00	1000			
45	70.00	200	9	10	101.00	266	13	10	134.00	333	16	10	201.00	466	22	8	308.00	666	29	2	513.00	1000			563.00	1000			
50	78.00	200	8	10	113.00	266	12	2	149.00	333	15	3	221.00	466	19	11	339.00	666	25	7	563.00	1000			615.00	1000			
55	87.00	200	8	0	125.00	266	10	9	164.00	333	13	3	243.00	466	17	12	371.00	666	21	11	615.00	1000			669.00	1000			
60	95.00	200	6	10	137.00	266	9	2	179.00	333	11	1	265.00	466	14	5	403.00	666	18	14	669.00	1000			722.00	1000			
15 ANNUAL	105.00	200	5	8	149.00	266	7	5	194.00	333	9	7	285.00	466	11	7	433.00	666	14	11	722.00	1000			773.00	1000			
20	113.00	200	4	5	160.00	266	5	10	207.00	333	7	0	303.00	466	9	1	459.00	666	11	8	773.00	1000			819.00	1000			
30	120.00	200	3	4	168.00	266	4	4	217.00	333	5	3	317.00	466	6	9	479.00	666	8	9	819.00	1000			859.00	1000			
35	38.00	150	6	2	59.00	200	9	9	80.00	250	13	4	122.00	350	19	11	191.00	500	28	1	321.00	750	36	11	467.00	1000			
40	44.00	150	6	7	66.00	200	9	10	90.00	250	12	4	136.00	350	17	0	211.00	500	25	7	353.00	750	33	0	513.00	1000			
45	50.00	150	6	8	75.00	200	9	9	100.00	250	11	7	151.00	350	17	5	234.00	500	22	11	388.00	750	29	1	563.00	1000			
50	57.00	150	6	5	84.00	200	9	2	112.00	250	10	7	168.00	350	15	7	257.00	500	16	11	425.00	750	25	2	615.00	1000			
55	64.00	150	5	11	94.00	200	8	2	124.00	250	10	2	185.00	350	13	5	282.00	500	16	11	462.00	750	21	3	669.00	1000			
60	72.00	150	5	4	104.00	200	7	0	137.00	250	8	8	202.00	350	11	2	306.00	500	14	0	498.00	750	17	6	722.00	1000			
15 ANNUAL	80.00	150	4	4	114.00	200	5	9	149.00	250	7	6	219.00	350	9	0	329.00	500	11	2	531.00	750	14	0	773.00	1000			
20	87.00	150	3	3	124.00	200	4	7	161.00	250	5	6	234.00	350	7	0	349.00	500	8	7	557.00	750	10	9	819.00	1000			

Age	END OF 3 YEARS					END OF 5 YEARS					END OF 7 YEARS					END OF 8 YEARS					END OF 9 YEARS				
	Loan or P U		Term		C'sh	Loan or P U		Term		C'sh	Loan or P U		Term		C'sh	Loan or P U		Term		C'sh	Loan or P U		Term		C'sh
	Cash	End	Yr.	Mos		Cash	End	Yr.	Mos		Cash	End	Yr.	Mos		Cash	End	Yr.	Mos		Cash	End	Yr.	Mos	
10 YEAR ENDOWMENT	242.00	300	7	0	257	440.00	509	5	0	490	652.00	712	3	0	705	764.00	810	2	0	807	880.00	900	1	0	905
20	242.00	300	7	0	253	440.00	509	5	0	488	652.00	712	3	0	704	764.00	810	2	0	807	880.00	900	1	0	905
30	242.00	300	7	0	247	438.00	508	5	0	483	651.00	711	3	0	702	763.00	809	2	0	805	879.00	905	1	0	904
40	241.00	300	7	0	237	438.00	506	5	0	477	651.00	710	3	0	699	762.00	808	2	0	803	879.00	905	1	0	904
50	240.00	300	7	0	220	436.00	504	5	0	467	648.00	707	3	0	694	761.00	807	2	0	801	878.00	904	1	0	902
60	238.00	300	7	0	194	434.00	501	5	0	452	646.00	705	3	0	687	758.00	804	2	0	795	878.00	902	1	0	900
15 YEAR ENDOWMENT	236.00	300	7	0	152	430.00	500	5	0	426	642.00	700	3	0	675	755.00	800	2	0	789	874.00	900	1	0	897
20	232.00	300	7	0	81	424.00	500	5	0	384	635.00	700	3	0	651	749.00	800	2	0	776	871.00	900	1	0	882
30	226.00	300	6	3	0	415.00	500	5	0	313	625.00	700	3	0	621	741.00	800	2	0	758	865.00	900	1	0	884
40	226.00	300	6	3	0	415.00	500	5	0	313	625.00	700	3	0	621	741.00	800	2	0	758	865.00	900	1	0	884
50	226.00	300	6	3	0	415.00	500	5	0	313	625.00	700	3	0	621	741.00	800	2	0	758	865.00	900	1	0	884
60	226.00	300	6	3	0	415.00	500	5	0	313	625.00	700	3	0	621	741.00	800	2	0	758	865.00	900	1	0	884
15 YEAR ENDOWMENT	141.00	200	12	0	110	261.00	347	10	0	289	389.00	480	8	0	454	600.00	694	5	0	680	914.00	941	1	0	940
20	140.00	200	12	0	98	260.00	345	10	0	280	388.00	480	8	0	449	599.00	693	5	0	677	914.00	941	1	0	940
30	140.00	200	12	0	82	260.00	345	10	0	268	388.00	480	8	0	430	597.00	691	5	0	673	913.00	940	1	0	939
40	139.00	200	12	0	53	259.00	343	10	0	247	387.00	485	8	0	425	597.00	689	5	0	666	913.00	940	1	0	939
50	138.00	200	12	0	10	258.00	340	10	0	214	387.00	482	8	0	402	594.00	685	5	0	654	911.00	938	1	0	937
60	137.00	200	9	8	0	256.00	336	10	0	160	383.00	477	8	0	365	591.00	681	5	0	637	909.00	936	1	0	934
15 YEAR ENDOWMENT	138.00	200	7	4	0	254.00	333	10	0	70	379.00	469	8	0	302	585.00	672	5	0	606	907.00	934	1	0	931
20	137.00	200	7	4	0	254.00	333	10	0	70	379.00	469	8	0	302	585.00	672	5	0	606	907.00	934	1	0	931
30	136.00	200	5	4	0	250.00	333	8	0	0	363.00	466	8	0	193	576.00	666	5	0	554	902.00	933	1	0	924
40	136.00	200	5	4	0	250.00	333	8	0	0	363.00	466	8	0	193	576.00	666	5	0	554	902.00	933	1	0	924
50	133.00	200	5	3	0	245.00	333	5	11	0	364.00	463	7	10	0	563.00	666	5	0	462	895.00	933	1	0	914
60	133.00	200	5	3	0	245.00	333	5	11	0	364.00	463	7	10	0	563.00	666	5	0	462	895.00	933	1	0	914
20 YEAR ENDOWMENT	90.00	150	15	10	0	173.00	263	15	0	147	407.00	541	10	0	495	679.00	785	5	0	774	931.00	959	1	0	958
30	90.00	150	14	1	0	173.00	262	15	0	129	406.00	539	10	0	484	678.00	784	5	0	770	930.00	958	1	0	957
40	90.00	150	12	22	0	173.00	261	15	0	99	406.00	537	10	0	470	677.00	782	5	0	765	930.00	958	1	0	957
50	91.00	150	10	8	0	173.00	259	15	0	51	405.00	534	10	0	445	675.00	779	5	0	757	929.00	957	1	0	956
60	91.00	150	8	4	0	173.00	256	13	11	0	404.00	530	10	0	405	672.00	774	5	0	743	927.00	955	1	0	955
15 YEAR ENDOWMENT	91.00	150	6	6	0	174.00	254	10	10	0	402.00	522	10	0	337	667.00	766	5	0	719	925.00	953	1	0	950
20	92.00	150	5	6	0	174.00	250	8	2	0	399.00	512	10	0	216	660.00	755	5	0	679	921.00	950	1	0	945
30	94.00	150	5	3	0	176.00	250	6	6	0	396.00	500	9	10	0	650.00	750	5	0	610	916.00	950	1	0	938
40	94.00	150	5	3	0	176.00	250	6	6	0	396.00	500	9	10	0	650.00	750	5	0	610	916.00	950	1	0	938
50	94.00	150	5	3	0	176.00	250	6	6	0	396.00	500	9	10	0	650.00	750	5	0	610	916.00	950	1	0	938
60	94.00	150	5	3	0	176.00	250	6	6	0	396.00	500	9	10	0	650.00	750	5	0	610	916.00	950	1	0	938
25 YEAR ENDOWMENT	60.00	120	10	1	0	122.00	210	20	0	13	294.00	445	15	0	345	492.00	653	10	0	612	673.00	800	6	0	785
30	61.00	120	9	4	0	122.00	208	18	3	0	295.00	445	15	0	323	492.00	651	10	0	600	672.00	798	6	0	780
40	61.00	120	8	2	0	123.00	208	15	6	0	295.00	442	15	0	285	491.00	647	10	0	580	670.00	794	6	0	770
50	62.00	120	7	0	0	124.00	207	12	10	0	296.00	439	15	0	223	491.00	644	10	0	549	669.00	791	6	0	757
60	64.00	120	5	11	0	126.00	206	10	4	0	298.00	435	15	0	117	491.00	638	10	0	497	666.00	785	6	0	733
15 YEAR ENDOWMENT	66.00	120	4	9	0	130.00	206	8	3	0	302.00	432	13	9	0	490.00	629	10	0	403	662.00	776	6	0	692
20	69.00	120	4	3	0	135.00	206	6	5	0	307.00	426	10	0	0	491.00	619	10	0	232	656.00	762	6	0	626

NOTE.—Participating Policies: 3% Om. (5) Reserve Full Level Premium. Full Reserve allowed end of 15th year. After 20th year subject to 1% surrender charge

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages.	25	35	45
Extra Premiums for Double Indemnity Benefit.			
Whole Life ...	\$1.25	\$1.25	\$1.25
10 Payment ..	2.75	2.30	1.70
15 Payment...	2.00	1.70	1.25
20 Payment...	1.65	1.40	1.25
Endowments.			
10 Year	1.25	1.25	1.25
15 Year	1.25	1.25	1.25
20 Year	1.25	1.25	1.25
20 P., 30 Yr...	1.60	1.40	1.25
Age 65	1.25	1.25	1.25
20 P., Age 65..	1.65	1.40	1.25
Age 75	1.25	1.25	1.25
20 P., Age 75..	1.65	1.40	1.25

PARTICIPATING.
(Without Disability.)
(Annual, or Quinquennial Distribution.)

LIFE POLICIES.

25 Payment...	27.05	33.20	42.85
30 Payment...	24.80	30.75	40.50

ENDOWMENTS.

25 Year	38.50	41.00	46.95
30 Year	31.95	35.00	42.15
End. 60	27.60	41.00	72.50
20 Pay. End 60	36.75	46.35	.....

SINGLE PREMIUM RATES.

Whole Life....	\$394.00	\$472.00	\$569.00
10 Year End..	830.00	833.00	839.00
15 Year End..	728.00	734.00	747.00
20 Year End..	643.00	654.00	678.00
25 Year End..	575.00	592.00	629.00
30 Year End..	520.00	545.00	597.00

20 YEAR CAPITAL RETURN. Cash
 Value end of 20 years equal to
 Total Premiums.

20 Payment...	\$39.30	\$47.85	
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INSTALLMENT POLICIES. \$50 for
20 Years. Commuted Value \$735.

Whole Life....	\$15.65	\$20.55	\$28.60
20 Payment ..	22.45	27.40	34.70
20 Year End..	35.95	37.45	41.05

TWO JOINT LIVES.

Whole Life....	\$31.30	\$40.85	\$57.50
15 Payment...	49.00	58.15	72.50
20 Payment...	41.35	49.75	63.80
15 Year End..	72.00	75.25	83.05
20 Year End..	54.50	58.55	68.20

GUARANTEED PREMIUM RE-
DUCTION, \$5,000.

1-10 Prem...	\$183.70	\$222.55	\$278.15
11-15 Prem...	134.50	163.30	205.20
16-20 Prem...	61.10	74.50	94.40

MONTHLY INCOME, \$10 for 240
Months. Commuted Val. \$1,750.

Whole Life....	\$37.20	\$48.85	\$68.10
20 Pay. Life ..	53.50	65.20	82.60

CONTINUOUS MONTHLY IN-
COME, \$10 a Month, 240 Months
certain.

Whole Life....	\$42.80	\$53.10	\$70.95
20 Pay. Life ..	61.25	70.60	85.85

PENSION POLICIES, \$10 a Month
beginning at specified age.

Age 55	\$43.95	\$73.90	\$167.00
Age 60	33.90	52.30	96.85
Age 65	27.85	40.25	65.95

DUAL PENSION POLICIES, Pay-
able to Assured or Beneficiary as
long as either survives. (Equal
Ages.)

Age 65	\$41.40	\$55.10	\$83.65
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a Convertible in 4 years.

NON-PARTICIPATING.
(Without Disability.)

LIFE POLICIES.

Whole Life....	\$16.60	\$21.90	\$31.20
10 Payment...	39.75	48.00	60.05
15 Payment...	29.45	35.70	45.15
20 Payment...	24.40	29.75	38.25
25 Payment...	21.50	26.40	34.60
30 Payment...	19.70	24.40	32.60

ENDOWMENTS.

10 Year	\$91.55	\$92.35	\$94.45
15 Year	58.10	59.15	61.85
20 Year	41.85	43.10	46.65
25 Year	32.50	34.05	38.60
30 Year	26.55	28.60	34.35

10 PAYMENT ENDOWMENTS.

15 Year	\$78.75	\$79.75	\$82.40
20 Year	68.50	69.85	73.40

20 PAYMENT ENDOWMENTS.

30 Year	\$33.00	\$34.95	\$40.25
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SINGLE PREMIUM LIFE.

Whole Life....	\$324.95	\$390.10	\$480.20
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CHILD'S BENEFIT ENDOWMENT.**Age of Parent 25.**

5 Year	\$186.60	\$187.20	\$188.60
10 Year	87.85	88.55	90.30
15 Year	54.95	55.70	57.65
20 Year	37.70	38.50	40.55

Policies issued at intervening years
 if desired.

SINGLE PREM. ENDOWMENTS.

10 Year	\$755.55	\$757.15	\$761.35
15 Year	649.30	652.85	662.80
20 Year	564.10	570.75	589.65
25 Year	496.15	507.40	538.65
30 Year	442.60	460.40	506.65

CONVERTIBLE TERM.

5 Year	a \$8.40	\$9.45	\$13.35
10 Year	b 8.50	9.75	14.35

LIFE ANNUITY RATES.**Amount Purchased by \$1,000.**

Males	\$54.85	\$60.45	\$69.95
Females	54.20	59.25	66.80

TWO JOINT LIVES.

Whole Life....	\$26.10	\$33.40	\$46.85
15 Payment...	41.50	48.55	60.30
20 Payment...	35.00	41.35	52.65
15 Year End..	63.40	65.45	70.95
20 Year End..	47.65	50.20	57.25

20 YEAR CAPITAL RETURN. Cash
 Value end of 20 years equal to
 Total Premiums paid.

20 Payment...	\$26.10	\$31.30	
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INSTALLMENT POLICIES. \$50 a
Year for 20 Years. Commuted
Value \$735.

Whole Life....	\$12.20	\$16.10	\$22.95
20 Payment...	17.95	21.90	28.15
20 Year End..	30.80	31.70	34.30

CASH DIVIDEND OF \$100 at End
of 15 or 20 Years.

15 Prem	\$ 4.85	\$ 4.75	\$ 4.45
20 Prem	3.20	3.10	2.70

MONTHLY INCOME, \$10 a Month
for 240 Months.

Whole Life....	\$29.05	\$38.35	\$54.60
20 Pay. Life ..	42.70	52.10	66.95

CONTINUOUS MONTHLY IN-
COME. \$10 a Month, 240 Mos.
certain.

Whole Life....	\$34.65	\$42.60	\$57.45
20 Pay. Life ..	50.50	57.45	70.20

b Convertible in 8 years.

CAPITOL LIFE INSURANCE COMPANY, Denver, Colo.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge, except 20 Year Endowment or higher premium forms not more than \$25 per \$1,000 up to 15th year.

Change of Plan. — No provision. Practice of company to change to higher premium form, by payment of difference of premium or applying cash value in payment of premiums converting as of date. Practice to change to lower premium form.

Disability. — For varying extra premium, all but Term and Joint Life Policies will provide, prior to age 60, (a) for waiver of premiums and payment of face of policy in 20 annual equal installments; (b) for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately and continuing during disability until maturity; no reduction in insurance. Limit on Income Clause, \$25,000.

Dividends. — Policy is non-participating. Special policies provide for guaranteed coupons (See following page), which may be left with company to accumulate at 3½%, providing for special settlement options end of 20 years.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, double face of policy payable during entire premium-period, in event of accidental death within 60 days from time of injury. Not written on Term, Joint Life or Income Policies. Limit, \$10,000. Agreement does not cover death from suicide, war service, riot, insurrection or war, aeronautic or submarine operations, physical or mental infirmity, illness or disease.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values but practice to grant cash. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-65, except Term, 15-55. No fixed amount, reinsures over \$15,000 (\$10,000 under age 21 and over 55); Term, \$10,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. Policy returned to owner after endorsement of loan thereon. Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. 6% interest.

Reinstatement. — Within five years (if not previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No restrictions.

Settlement Options. — Cash, Limited (2-25 years) Installments; Continuous (20 years certain) Installments; 20 annual installments of \$50 per \$1,000 and one year thereafter payment of \$5.25 per \$1,000. Payments made annually, semi-annually (\$50.40), quarterly (\$25.30), or monthly (\$8.45). Proceeds of policies participate in excess interest earned.† Commutable values withheld from payee unless otherwise directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$10,000. Double indemnity but not Disability granted.

†Present interest rate 5%.

THE CAPITOL LIFE INSURANCE COMPANY, COLO.—Continued.

NON-PARTICIPATING RATES PER \$1,000
(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	COUPON			Ord. Life Lim- ited Pay.	5 Year Term †	10 Year Term *
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	20 Pay. Life	20 Year End.			
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
5.07	37.61	27.90	23.21	92.47	58.54	42.00	21	19.05	29.31	49.36	19.27	8.46	10.95
5.42	38.22	28.36	23.60	92.55	58.61	42.06	22	19.48	29.82	49.49	19.60	8.51	11.03
5.78	38.86	28.85	24.01	92.62	58.68	42.15	23	19.93	30.33	49.62	19.94	8.57	11.13
6.16	39.53	29.35	24.43	92.70	58.76	42.23	24	20.39	30.85	49.75	20.70	8.64	11.23
6.56	40.22	29.87	24.86	92.79	58.84	42.33	25	20.88	31.37	49.88	21.09	8.71	11.34
6.99	40.93	30.40	25.32	92.87	58.92	42.41	26	21.39	31.92	50.00	21.47	8.79	11.45
7.43	41.67	30.96	25.80	92.97	59.01	42.51	27	21.93	32.51	50.13	21.86	8.87	11.58
7.90	42.43	31.52	26.28	93.06	59.11	42.62	28	22.50	33.12	50.27	22.74	8.95	11.72
8.39	43.23	32.14	26.80	93.17	59.22	42.74	29	23.11	33.75	50.43	23.17	9.05	11.86
8.92	44.02	32.75	27.32	93.27	59.33	42.86	30	23.74	34.41	50.60	23.63	9.15	12.03
9.46	44.90	33.39	27.88	93.39	59.44	43.00	31	24.38	35.10	50.75	24.11	9.26	12.21
10.04	45.78	34.07	28.46	93.51	59.56	43.16	32	25.04	35.82	50.93	24.61	9.38	12.40
10.65	46.70	34.77	29.05	93.64	59.70	43.31	33	25.76	36.57	51.15	25.67	9.52	12.61
11.30	47.66	35.50	29.68	93.79	59.85	43.49	34	26.52	37.35	51.40	26.23	9.66	12.85
11.99	48.64	36.24	30.33	93.93	60.03	43.69	35	27.32	38.16	51.66	26.81	9.82	13.10
12.71	49.66	37.02	31.02	94.10	60.24	43.91	36	28.14	39.00	51.94	28.04	10.00	13.40
13.48	50.73	37.86	31.74	94.28	60.47	44.15	37	29.02	39.89	52.25	28.69	10.20	13.72
14.29	51.82	38.70	32.49	94.47	60.71	44.42	38	29.97	40.83	52.61	29.37	10.41	14.08
15.15	52.96	39.59	33.27	94.67	60.97	44.72	39	31.00	41.81	53.01	30.80	10.64	14.48
16.07	54.15	40.52	34.09	94.90	61.24	45.06	40	32.07	42.83	53.46	31.57	10.90	14.94
17.03	55.37	41.49	34.97	95.13	61.52	45.41	41	33.17	43.89	53.94	32.38	11.29	15.44
18.07	56.65	42.49	35.87	95.40	61.83	45.82	42	34.36	44.98	54.46	34.04	11.73	16.03
19.17	57.98	43.56	36.84	95.70	62.17	46.27	43	35.65	46.15	55.05	34.96	12.20	16.69
20.33	59.37	44.66	37.86	96.02	62.54	46.79	44	37.04	47.40	55.71	35.93	12.75	17.43
21.59	60.81	45.83	38.94	96.40	62.96	47.36	45	38.51	48.72	56.44	36.96	13.36	18.27
22.90	62.29	47.05	40.07	96.79	63.45	47.99	46	40.06	50.07	57.22	39.02	14.06	19.22
24.31	63.87	48.34	41.29	97.25	64.02	48.70	47	41.69	51.50	58.07	40.23	14.84	20.30
25.82	65.49	49.69	42.58	97.74	64.64	49.48	48	43.42	53.04	59.01	42.58	15.73	21.49
27.44	67.17	51.11	43.93	98.29	65.32	50.34	49	45.31	54.68	60.05	43.93	16.73	22.83
29.15	68.93	52.60	45.38	98.90	66.08	51.30	50	47.37	56.43	61.20	45.38	17.86	24.32
30.97	70.90	54.28	46.92	99.58	66.93	52.37	51	49.53	58.12	62.47	48.06	19.11	26.16
32.92	72.94	56.05	48.56	100.32	67.86	53.55	52	51.79	59.99	63.87	49.70	20.51	28.20
35.00	75.07	57.91	50.31	101.13	68.89	54.84	53	54.22	62.05	65.42	51.43	22.07	30.46
37.22	77.29	59.88	52.17	102.03	70.04	56.27	54	56.82	64.30	67.14	54.59	23.81	32.98
39.58	79.62	61.98	54.18	103.03	71.31	57.87	55	59.60	66.73	69.03	56.57	25.75	35.77
42.12	82.05	64.20	56.43	.....	72.70	59.72	56	62.54	69.27	71.09	58.80	.....	38.87
44.82	84.60	66.56	58.84	.....	74.25	61.75	57	65.69	72.00	73.35	62.67	.....	42.28
47.72	87.28	69.08	61.44	.....	75.97	64.00	58	69.11	74.99	75.82	65.21	.....	46.06
50.81	90.09	71.77	64.24	.....	77.86	66.46	59	72.77	78.24	78.52	67.92	.....	50.24
54.11	93.04	74.65	67.25	.....	79.95	68.09	60	76.69	81.75	81.46	72.57	.....	54.86

*Renewable and convertible. †Non-renewable, convertible within 3 years.

COUPONS PAYABLE ON COUPON POLICIES.

COUPON	ORD. LIFE						20 PAY. LIFE						20 YEAR END.					
	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	Age	
	21	25	30	35	40	45	21	25	30	35	40	45	21	25	30	35	40	45
1	\$ 2.75	\$ 2.97	\$ 3.31	\$ 3.67	\$ 4.14	\$ 4.79	\$ 4.60	\$ 4.81	\$ 5.14	\$ 5.55	\$ 6.20	\$ 7.01	\$ 5.97	\$ 6.07	\$ 6.20	\$ 6.37	\$ 6.68	\$ 7.21
2	\$ 2.84	\$ 3.07	\$ 3.43	\$ 3.80	\$ 4.29	\$ 4.97	\$ 4.77	\$ 5.02	\$ 5.39	\$ 5.85	\$ 6.54	\$ 7.38	\$ 6.10	\$ 6.21	\$ 6.35	\$ 6.52	\$ 6.84	\$ 7.39
3	\$ 2.94	\$ 3.17	\$ 3.54	\$ 3.94	\$ 4.44	\$ 5.16	\$ 4.94	\$ 5.23	\$ 5.64	\$ 6.15	\$ 6.88	\$ 7.75	\$ 6.24	\$ 6.36	\$ 6.50	\$ 6.68	\$ 7.01	\$ 7.58
4	\$ 3.03	\$ 3.28	\$ 3.66	\$ 4.07	\$ 4.59	\$ 5.34	\$ 5.11	\$ 5.41	\$ 5.89	\$ 6.45	\$ 7.22	\$ 8.12	\$ 6.37	\$ 6.50	\$ 6.65	\$ 6.83	\$ 7.17	\$ 7.76
5	\$ 3.12	\$ 3.38	\$ 3.78	\$ 4.20	\$ 4.75	\$ 5.53	\$ 5.28	\$ 5.65	\$ 6.14	\$ 6.75	\$ 7.56	\$ 8.49	\$ 6.51	\$ 6.64	\$ 6.80	\$ 6.98	\$ 7.34	\$ 7.94
6	\$ 3.22	\$ 3.48	\$ 3.89	\$ 4.34	\$ 4.90	\$ 5.71	\$ 5.45	\$ 5.86	\$ 6.39	\$ 7.07	\$ 7.90	\$ 8.86	\$ 6.64	\$ 6.78	\$ 6.95	\$ 7.14	\$ 7.50	\$ 8.13
7	\$ 3.31	\$ 3.58	\$ 4.01	\$ 4.47	\$ 5.05	\$ 5.89	\$ 5.62	\$ 6.07	\$ 6.64	\$ 7.35	\$ 8.24	\$ 9.23	\$ 6.78	\$ 6.92	\$ 7.10	\$ 7.29	\$ 7.67	\$ 8.31
8	\$ 3.41	\$ 3.69	\$ 4.13	\$ 4.61	\$ 5.20	\$ 6.08	\$ 5.79	\$ 6.28	\$ 6.89	\$ 7.65	\$ 8.58	\$ 9.60	\$ 6.91	\$ 7.07	\$ 7.25	\$ 7.45	\$ 7.84	\$ 8.50
9	\$ 3.50	\$ 3.79	\$ 4.25	\$ 4.74	\$ 5.35	\$ 6.26	\$ 5.96	\$ 6.49	\$ 7.14	\$ 7.95	\$ 8.92	\$ 9.97	\$ 7.05	\$ 7.21	\$ 7.41	\$ 7.60	\$ 8.01	\$ 8.68
10	\$ 3.59	\$ 3.89	\$ 4.37	\$ 4.87	\$ 5.50	\$ 6.45	\$ 6.06	\$ 6.59	\$ 7.24	\$ 8.05	\$ 9.02	\$ 10.07	\$ 7.18	\$ 7.35	\$ 7.56	\$ 7.75	\$ 8.17	\$ 8.86
11	\$ 3.69	\$ 3.99	\$ 4.48	\$ 5.01	\$ 5.65	\$ 6.63	\$ 6.16	\$ 6.69	\$ 7.34	\$ 8.15	\$ 9.12	\$ 10.17	\$ 7.32	\$ 7.50	\$ 7.71	\$ 7.91	\$ 8.34	\$ 9.05
12	\$ 3.78	\$ 4.10	\$ 4.60	\$ 5.15	\$ 5.80	\$ 6.81	\$ 6.26	\$ 6.79	\$ 7.44	\$ 8.25	\$ 9.22	\$ 10.27	\$ 7.45	\$ 7.64	\$ 7.86	\$ 8.06	\$ 8.51	\$ 9.23
13	\$ 3.87	\$ 4.20	\$ 4.72	\$ 5.27	\$ 5.95	\$ 7.00	\$ 6.36	\$ 6.89	\$ 7.54	\$ 8.35	\$ 9.32	\$ 10.37	\$ 7.59	\$ 7.78	\$ 8.01	\$ 8.22	\$ 8.67	\$ 9.42
14	\$ 3.97	\$ 4.30	\$ 4.84	\$ 5.41	\$ 6.10	\$ 7.18	\$ 6.46	\$ 6.99	\$ 7.64	\$ 8.45	\$ 9.42	\$ 10.47	\$ 7.72	\$ 7.92	\$ 8.16	\$ 8.37	\$ 8.84	\$ 9.60
15	\$ 4.06	\$ 4.40	\$ 4.96	\$ 5.54	\$ 6.26	\$ 7.36	\$ 6.56	\$ 7.09	\$ 7.72	\$ 8.50	\$ 9.49	\$ 10.57	\$ 7.86	\$ 8.07	\$ 8.31	\$ 8.53	\$ 9.00	\$ 9.79
16	\$ 4.15	\$ 4.51	\$ 5.07	\$ 5.68	\$ 6.41	\$ 7.55	\$ 6.66	\$ 7.19	\$ 7.80	\$ 8.59	\$ 9.56	\$ 10.67	\$ 7.99	\$ 8.21	\$ 8.46	\$ 8.68	\$ 9.17	\$ 9.97
17	\$ 4.25	\$ 4.61	\$ 5.19	\$ 5.81	\$ 6.56	\$ 7.73	\$ 6.76	\$ 7.29	\$ 7.88	\$ 8.60	\$ 9.63	\$ 10.77	\$ 8.13	\$ 8.35	\$ 8.61	\$ 8.84	\$ 9.34	\$ 10.15
18	\$ 4.34	\$ 4.71	\$ 5.31	\$ 5.94	\$ 6.71	\$ 7.91	\$ 6.86	\$ 7.39	\$ 7.96	\$ 8.69	\$ 9.70	\$ 10.87	\$ 8.26	\$ 8.48	\$ 8.74	\$ 8.99	\$ 9.50	\$ 10.34
19	\$ 4.44	\$ 4.82	\$ 5.43	\$ 6.08	\$ 6.86	\$ 8.10	\$ 6.96	\$ 7.49	\$ 8.04	\$ 8.70	\$ 9.77	\$ 10.97	\$ 8.40	\$ 8.64	\$ 8.92	\$ 9.14	\$ 9.67	\$ 10.52
Set-up in yrs	30	30	29	27	26	24	15	15	15	15	15	15	17	17	17	17	17	16
Accum Amt	\$188	\$204	\$216	\$213	\$226	\$231	\$158	\$169	\$184	\$203	\$227	\$254	\$192	\$196	\$201	\$207	\$218	\$236

Non-Participating rates adopted Sept. 1, 1921. Semi-annual rate, multiply by .52; Quarterly by .265. Rate for ages below 21 same as 21.

CAPITOL LIFE INSURANCE COMPANY, COLO.—Continued.

NON-PARTICIPATING RATES PER \$1,000.

With Income Disability (Waiver of Premiums and \$10 Monthly Income.)

Ord. Life	LIMITED PAYMENT LIFE			10 Year End.	15 Year End.	Age at Issue	20 Year End.	COUPON			Ord. Life Limited Pay	Paid Up at 60
	10 Pay.	15 Pay.	20 Pay.					Ord. Life	20 Pay. Life	20 Year End.		
\$16.11	\$39.92	\$29.80	\$24.61	\$92.83	\$58.96	21	\$42.48	\$20.12	\$30.73	\$49.86	\$20.43	\$17.5
16.49	40.57	30.09	25.02	92.92	59.03	22	42.56	20.58	31.26	50.01	20.79	18.2
16.89	41.25	30.61	25.46	93.00	59.12	23	42.67	21.07	31.80	50.16	21.16	18.5
17.30	41.96	31.14	25.91	93.09	59.22	24	42.77	21.57	32.35	50.32	21.96	19.2
17.74	42.69	31.69	26.87	93.19	59.32	25	42.90	22.10	32.90	50.48	22.87	19.7
18.21	43.44	32.25	26.85	93.28	59.42	26	43.00	22.65	33.47	50.62	22.78	20.2
18.69	44.22	32.83	27.36	93.39	59.53	27	43.13	23.23	34.09	50.78	23.19	20.6
19.20	45.01	33.42	27.86	93.49	59.65	28	43.27	23.84	34.73	50.95	24.12	21.1
19.73	45.84	34.07	28.41	93.62	59.78	29	43.42	24.50	35.39	51.14	24.57	21.6
20.31	46.66	34.71	28.96	93.74	59.92	30	43.57	25.18	36.08	51.34	25.06	22.1
20.90	47.58	35.38	29.54	93.88	60.06	31	43.74	25.87	36.80	51.53	25.57	22.6
21.53	48.49	36.08	30.15	94.02	60.21	32	43.94	26.58	37.56	51.75	26.10	23.1
22.19	49.44	36.81	30.77	94.17	60.38	33	44.14	27.35	38.33	52.02	27.21	23.6
22.90	50.43	37.57	31.43	94.35	60.57	34	44.38	28.17	39.14	52.33	27.80	24.1
23.65	51.44	38.34	32.11	94.52	60.79	35	44.64	29.04	39.98	52.65	28.42	24.6
24.43	52.49	39.15	32.83	94.72	61.04	36	44.93	29.92	40.85	53.00	29.71	25.1
25.26	53.59	40.02	33.58	94.94	61.32	37	45.24	30.86	41.77	53.39	30.43	25.6
26.14	54.71	40.89	34.36	95.17	61.62	38	45.59	31.89	42.75	53.84	31.19	26.1
27.08	55.88	41.81	35.17	95.42	61.95	39	45.98	33.00	43.77	54.33	32.70	26.6
28.09	57.10	42.78	36.04	95.70	62.30	40	46.42	34.17	44.85	54.89	33.56	27.1
29.14	58.34	43.78	36.98	95.99	62.66	41	46.89	35.36	45.98	55.50	34.46	27.6
30.27	59.64	44.80	37.97	96.32	63.06	42	47.45	36.65	47.17	56.17	36.22	28.1
31.47	60.99	45.90	39.06	96.69	63.50	43	48.07	38.04	48.47	56.94	37.25	28.6
32.74	62.40	47.03	40.22	97.09	63.98	44	48.77	39.55	49.87	57.79	38.33	29.1
34.10	63.85	48.23	41.45	97.56	64.53	45	49.53	41.14	51.35	58.72	39.48	29.6
35.55	65.33	49.58	42.73	98.05	65.22	46	50.34	42.83	52.86	59.69	41.67	30.1
37.09	66.92	51.02	44.10	98.62	66.01	47	51.23	44.60	54.45	60.73	43.02	30.6
38.74	68.54	52.54	45.54	99.24	66.87	48	52.19	46.48	56.16	61.86	45.54	31.1
40.52	70.22	54.15	47.05	99.94	67.81	49	53.23	48.54	57.97	63.10	47.05	31.6
42.40	71.99	55.86	48.66	100.71	68.85	50	54.39	50.78	59.90	64.46	48.66	32.1
44.41	74.16	57.77	50.39	101.67	69.98	51	55.68	53.15	61.79	65.97	51.54	32.6
46.57	76.43	59.78	52.22	102.75	71.20	52	57.10	55.64	63.88	67.63	53.41	33.1
48.88	78.84	61.89	54.20	103.96	72.62	53	58.65	58.32	66.19	69.46	55.37	33.6
51.36	81.40	64.13	56.33	105.31	73.97	54	60.36	61.20	68.73	71.48	58.80	34.1
54.03	84.15	66.52	58.68	106.81	75.58	55	62.25	64.30	71.53	73.68	61.08	34.6

With Installment Disability (Waiver of Premiums and Payment of Face of Policy in 20 Installments).

\$15.36	\$38.10	\$28.27	\$23.53	\$92.66	\$58.73	21	\$42.18	\$19.37	\$29.65	\$49.56	\$19.55	\$16.1
16.09	39.37	29.24	24.35	92.82	58.89	23	42.35	20.28	30.69	49.84	20.24	17.1
16.90	40.75	30.28	25.22	93.01	59.06	25	42.55	21.26	31.75	50.13	21.41	18.1
17.79	42.22	31.39	26.17	93.20	59.25	27	42.75	22.33	32.91	50.40	22.20	20.1
19.33	44.60	33.21	27.72	93.52	59.60	30	43.14	24.20	34.84	50.91	24.01	22.1
21.12	47.31	35.26	29.49	93.92	60.01	33	43.65	26.28	37.06	51.52	26.09	24.1
22.50	49.28	36.76	30.81	94.25	60.38	35	44.07	27.89	38.68	52.08	27.27	27.1
24.04	51.39	38.42	32.26	94.64	60.86	37	44.59	29.65	40.45	52.73	29.21	29.1
26.73	54.87	41.14	34.68	95.33	61.72	40	45.61	32.81	43.49	54.08	32.20	34.1
29.95	58.76	44.27	37.58	96.24	62.77	43	47.01	36.53	46.99	55.88	35.73	41.1
32.46	61.65	46.60	39.81	97.03	63.69	45	48.26	39.50	49.71	57.45	37.84	46.1
35.31	64.78	49.23	42.29	97.99	64.93	47	49.76	42.81	52.64	59.26	41.25	53.1
40.39	69.97	53.84	46.65	99.89	67.39	50	52.62	48.77	57.89	62.69	46.65	69.1
46.57	76.56	59.57	51.94	102.66	70.65	53	56.49	56.01	63.93	67.30	53.04	...
51.44	81.56	63.93	56.09	105.14	73.37	55	59.83	61.71	68.94	71.26	58.49	...

Double Indemnity, \$1.50 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
Paid-up Age 60....	\$ 18.54	\$26.68	\$45.83	SINGLE PREMIUM.			
End. Age 60.....	22.81	34.47	62.96	Ord. Life.....	\$327.30	\$392.80	\$483.40
End. Age 65.....	20.12	28.80	47.36	10 Year End.....	762.00	763.30	767.10
JOINT LIFE. (Two Equal Ages.)				15 Year End.....	654.70	658.10	667.70
Ord. Life.....	\$27.62	\$35.01	\$48.72	20 Year End.....	568.70	575.20	593.80
20 Pay. Life.....	36.65	43.03	54.48	CONTINUOUS ANNUAL INCOME \$50 a			
20 Year End.....	49.51	51.98	59.06	Year, 20 Years Certain. (Equal Ages.)			
LIFE ANNUITY RATES. Amount Pur-				Extra Premium.			
chased by \$1,000				Ord. Life.....	\$ 2.36	\$ 1.79	\$ 1.20
Males.....			\$64.27	20 Pay. Life.....	3.29	2.28	1.37
Females.....			59.52				

CAPITOL LIFE INSURANCE COMPANY, COLO.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$15.97	\$8	\$28	\$90	3	\$69	\$203	8	\$118	\$314	14	\$176	\$421	18
25	16.56	11	33	99	3	82	222	9	139	341	15	206	453	18
30	18.92	15	41	112	4	101	247	11	171	376	15	251	494	16
35	21.99	19	51	125	5	125	275	11	209	412	14	302	534	14
40	26.67	26	64	140	5	154	303	10	253	447	12	358	571	12
45	32.58	34	79	156	5	187	331	9	311	480	10	416	604	10
50	39.15	42	96	170	4	223	356	8	350	509	8	473	633	8
55	47.58	52	115	184	4	261	378	6	400	555	7	527	658	6
60	64.11	63	135	197	3	298	399	5	446	588	5	584	686	5
21	\$37.61	65	187	476	22	343	1000	Pd-up	377	1000	Pd-up	418	1000	Pd-up
25	40.22	70	147	438	22	370	1000	"	410	1000	"	456	1000	"
30	44.22	78	163	440	21	410	1000	"	456	1000	"	508	1000	"
35	48.84	87	182	443	20	456	1000	"	508	1000	"	566	1000	"
40	54.15	97	205	444	17	508	1000	"	566	1000	"	626	1000	"
45	60.81	108	226	445	15	566	1000	"	626	1000	"	688	1000	"
50	68.93	120	250	440	12	626	1000	"	678	1000	"	746	1000	"
55	79.23	131	272	424	9	688	1000	"	746	1000	"	800	1000	"
60	93.04	149	291	422	7	746	1000	"	800	1000	"	849	1000	"
21	\$27.60	41	57	277	12	217	634	33	377	1000	Pd-up	418	1000	Pd-up
25	29.57	45	94	280	12	236	638	31	410	1000	"	456	1000	"
30	32.75	51	105	284	13	263	641	28	456	1000	"	508	1000	"
35	36.24	58	119	287	12	294	644	24	508	1000	"	566	1000	"
40	40.52	63	132	290	11	328	645	21	566	1000	"	626	1000	"
45	45.83	71	148	291	10	364	644	17	626	1000	"	688	1000	"
50	52.60	79	163	289	8	400	638	14	688	1000	"	746	1000	"
55	61.98	88	179	284	6	431	627	11	746	1000	"	800	1000	"
60	74.65	93	189	274	4	454	607	8	800	1000	"	849	1000	"
21	\$23.21	25	64	204	8	159	465	26	276	731	34	418	1000	Pd-up
25	24.56	28	70	205	8	174	471	23	301	735	31	456	1000	"
30	27.32	32	78	212	9	195	477	21	337	738	28	508	1000	"
35	30.33	37	88	216	9	219	474	19	377	741	24	566	1000	"
40	34.09	43	100	220	8	247	480	16	426	741	20	626	1000	"
45	38.94	50	113	223	7	275	486	13	483	738	16	688	1000	"
50	45.38	57	126	224	6	302	482	10	502	729	13	746	1000	"
55	54.18	63	139	223	5	327	475	8	575	716	10	800	1000	"
60	67.25	70	152	221	3	347	464	6	635	695	7	849	1000	"
Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$92.47	\$231	\$429	\$593	5	\$486	\$639	\$708	3	\$701	\$751	\$905	2	\$801
25	92.97	230	428	507	5	\$444	638	707	3	\$699	750	804	2	\$800
30	93.27	228	426	505	5	\$440	637	706	3	\$697	749	803	2	\$799
35	93.93	226	424	503	5	\$436	636	705	3	\$695	748	802	2	\$798
40	94.90	223	422	500	5	\$432	634	702	3	\$690	747	800	2	\$795
45	96.40	220	419	495	5	\$432	631	699	3	\$683	744	798	2	\$790
50	98.90	215	414	489	5	\$426	626	693	3	\$670	741	793	2	\$783
55	103.03	209	406	478	5	\$422	619	684	3	\$659	734	780	2	\$770
60	.....	201	395	463	5	\$403	607	670	3	\$611	724	775	2	\$748
Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$58.54	\$125	\$245	\$341	10	\$273	\$370	\$483	8	\$442	\$578	\$685	5	\$670
25	58.84	124	244	340	10	\$267	369	482	8	\$438	577	684	5	\$667
30	59.33	122	242	337	10	\$257	367	479	8	\$430	576	682	5	\$664
35	60.03	120	240	333	10	\$241	365	476	8	\$419	574	679	5	\$658
40	61.24	117	238	329	10	\$213	363	472	8	\$390	571	676	5	\$648
45	62.96	115	235	324	10	\$193	360	466	8	\$364	568	670	5	\$630
50	66.08	112	231	316	10	71	355	457	8	\$300	562	661	5	\$598
55	71.31	108	227	304	8	14	340	444	8	\$182	552	647	5	\$542
60	79.95	104	220	289	5	17	339	425	7	16	538	626	5	\$437
Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$42.00	\$73	\$155	\$252	15	\$116	\$377	\$525	10	\$472	\$681	\$782	5	\$771
25	42.33	72	154	250	15	\$104	376	523	10	\$465	680	781	5	\$768
30	42.86	70	153	247	15	\$91	375	520	10	\$453	678	779	5	\$764
35	43.69	69	151	243	15	\$78	373	516	10	\$433	657	776	5	\$757
40	45.06	67	150	239	13	\$10	372	512	10	\$390	655	772	5	\$744
45	47.36	66	149	234	10	18	371	508	10	\$329	651	765	5	\$722
50	51.30	65	149	228	7	110	369	496	10	\$203	644	754	5	\$681
55	57.87	65	150	222	5	17	368	482	9	15	635	737	5	\$605
60	68.09	66	153	215	3	111	365	465	8	16	619	712	5	\$460

1 Months.
NOTE.—3½% Modified Preliminary Term Reserve (Ind Std.), adopted Jan. 1, 1911;
1 Reserve allowed at end of 3d year on Ordinary Life and 20 Payment, and 15th year
20 Year Endowment.

CAPITOL SAVINGS LIFE INSURANCE CO., Columbus, O.

Accelerative Option. — Policy is non-participating. Premiums on limited payment life policy may be continued until it matures as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American 4% reserve. Payment of cash values may be deferred 90 days.

Change of Plan. — Higher premium form allowed (except Continuous Installment) by payment of amount as required by company. Lower premium form allowed, upon evidence of insurability and payment of difference in cash values.

Disability. — For varying extra premium, policy will provide prior to age 60, (a) for waiver of premiums; or (b) for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Does not cover war service. After age 60 premiums waived and charged against policy without interest.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, poisoning, infection, illness or disease, violation of law, war service, aviation or submarine operations.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium, and service in time of war within five years.

Limits. — 16-60. No fixed amount; reinsures over \$3,000; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After two premiums, interest 6%, in advance. Loan may be made at end of first year by deducting current year's premium. May be deferred 90 days (except to pay premiums.) Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war within five years, limits liability to premiums paid.

Non-Forfeiture. — See "Cash Values," "Extended Insurance," and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Non-par. With cash and loan values.

Policy In Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic. Interest 6%.

Reinstatement. — At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 4%, Limited (2-25) and Continuous (5, 10, 15 or 20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Unless otherwise specified, proceeds left with company are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Single women, ages, 25-50, engaged in business or a profession granted disability at 50% greater premium or granted double indemnity.

NON-PARTICIPATING RATES PER \$1,000.

(American 4% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Opt. Red. Premium, 20 Pay.	Age	With Disability (Waiver of Premium and \$10 Monthly Income.)							
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.			Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Opt. Red. Premium, 20 Pay.
										10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	
1	29.21	21.66	18.50	56.15	53.76	40.16	23.29	15	12.83	31.40	23.27	19.82	86.71	54.32	40.74	24.62
2	15.29	68.22	03.78	86.22	53.81	40.19	23.66	16	13.11	31.89	23.64	20.13	86.78	54.39	40.80	25.03
3	39.30	13.22	35.19	86.27	53.86	40.22	24.04	17	13.37	32.41	24.02	20.45	86.85	54.47	40.86	25.44
4	65.30	62.22	72.19	86.32	53.90	40.25	24.43	18	13.67	32.94	24.44	20.79	86.93	54.54	40.92	25.86
5	92.31	12.23	09.19	86.37	53.96	40.29	24.84	19	13.97	33.50	24.84	21.15	87.01	54.63	40.98	26.30
6	21.31	65.23	48.20	86.43	54.01	40.33	25.27	20	14.29	34.07	25.26	21.50	87.09	54.70	41.06	26.76
7	51.92	19.23	89.23	86.49	54.07	40.38	25.70	21	14.63	34.66	25.71	21.89	87.18	54.79	41.13	27.22
8	82.32	76.24	42.29	86.55	54.13	40.42	26.14	22	14.97	35.27	26.17	22.28	87.28	54.88	41.21	27.69
9	15.33	24.77	21.12	86.62	54.19	40.47	26.61	23	15.34	35.90	26.65	22.68	87.36	54.97	41.29	28.19
10	49.33	95.25	22.21	86.69	54.26	40.53	27.09	24	15.72	36.55	27.14	23.10	87.47	55.07	41.39	28.70
11	89.34	62.25	73.31	86.76	54.34	40.60	27.59	25	16.13	37.25	27.64	23.54	87.57	55.18	41.50	29.23
12	25.25	28.25	21.22	86.84	54.42	40.68	28.10	26	16.55	37.95	28.19	24.00	87.67	55.30	41.60	29.77
13	63.35	28.25	73.22	86.92	54.50	40.73	28.64	27	17.01	38.69	28.73	24.45	87.78	55.41	41.71	30.34
14	94.36	71.27	27.23	87.02	54.59	40.81	29.19	28	17.47	39.45	29.31	24.97	87.90	55.54	41.84	30.92
15	53.37	45.27	85.23	87.11	54.69	40.89	29.77	29	17.97	40.24	29.92	25.49	88.03	55.68	41.97	31.53
16	01.35	25.28	45.24	87.21	54.79	40.98	30.36	30	18.49	41.06	30.54	26.01	88.17	55.82	42.11	32.14
17	52.39	07.29	95.24	87.32	54.92	41.10	30.95	31	19.06	41.92	31.15	26.57	88.31	56.00	42.29	32.79
18	05.39	92.29	71.25	87.44	55.04	41.21	31.61	32	19.64	42.81	31.56	27.13	88.46	56.17	42.40	33.45
19	62.41	81.30	39.25	87.57	55.17	41.34	32.28	33	20.26	43.73	32.57	27.77	88.66	56.36	42.67	34.16
20	22.41	74.31	09.26	87.71	55.32	41.45	32.97	34	20.90	44.70	33.30	28.41	88.85	56.57	42.89	34.89
21	85.42	71.31	82.27	87.85	55.49	41.65	33.69	35	21.62	45.71	34.06	29.07	89.04	56.82	43.15	35.64
22	52.43	71.32	67.27	88.02	55.66	41.82	34.44	36	22.36	46.74	34.88	29.78	89.28	57.07	43.43	36.43
23	24.44	71.33	39.28	88.19	55.86	42.02	35.22	37	23.15	47.81	35.70	30.51	89.53	57.36	43.74	37.25
24	01.44	85.34	24.29	88.38	56.07	42.25	36.04	38	23.94	48.95	36.59	31.27	89.80	57.66	44.11	38.11
25	80.48	98.35	12.30	88.59	56.30	42.51	36.90	39	24.85	50.10	37.51	32.16	90.09	58.00	44.51	39.02
26	65.48	16.36	04.30	88.81	56.57	42.80	37.78	40	25.81	51.31	38.48	32.95	90.40	58.39	44.97	39.95
27	56.49	49.37	09.31	89.03	56.85	43.13	38.71	41	26.81	52.58	39.43	33.90	90.76	58.81	45.42	40.99
28	53.50	68.38	02.32	89.33	57.18	43.48	39.69	42	27.85	53.89	40.55	34.92	91.14	59.28	45.89	42.10
29	56.52	03.39	07.33	89.63	57.54	43.90	40.72	43	29.02	55.25	41.05	36.00	91.57	59.82	46.43	43.27
30	66.53	43.00	19.34	89.96	57.95	44.36	41.80	44	30.23	56.67	42.83	37.13	92.04	60.43	47.02	44.49
31	84.54	99.41	36.35	90.33	58.40	44.89	42.94	45	31.54	58.16	44.07	38.33	92.57	61.11	47.67	45.77
32	10.56	42.42	60.36	90.75	58.91	45.47	44.14	46	32.93	59.69	45.40	39.67	93.18	61.80	48.41	47.14
33	43.59	08.43	89.37	91.21	59.47	46.12	45.40	47	34.40	61.29	46.80	40.95	93.84	62.54	49.21	48.56
34	85.59	62.45	27.39	91.62	60.09	46.85	46.74	48	35.94	62.96	48.37	42.38	94.60	63.36	50.11	50.07
35	37.61	41.46	71.40	92.28	60.77	47.66	48.15	49	37.66	64.69	49.99	43.91	95.45	64.23	51.09	51.67
36	09.63	22.48	22.42	92.99	61.55	48.57	49.65	50	39.48	66.50	51.72	45.53	96.40	65.23	52.19	53.89
37	72.65	11.49	82.43	93.59	62.39	49.58	51.23	51	41.49	68.53	53.64	47.25	97.39	66.30	53.40	55.19
38	57.07	08.51	59.45	94.34	63.32	50.70	52.90	52	43.44	70.80	55.47	49.12	98.47	67.48	54.76	57.13
39	54.69	13.53	27.46	95.17	64.39	51.94	54.67	53	45.79	73.29	57.51	51.16	99.64	68.79	56.25	59.17
40	65.71	26.55	16.48	96.08	65.50	53.32	56.57	54	48.09	75.75	59.69	52.23	100.91	70.23	57.80	61.38
41	90.73	50.15	50.71	97.08	66.77	54.84	58.59	55	50.65	78.37	62.01	55.52	102.31	71.83	59.73	63.75
42	30.75	84.59	24.52	98.20	68.18	56.52	60.73	56	53.40	81.12	64.40	58.01	103.86	73.60	61.77	66.30
43	87.78	29.61	51.55	99.42	69.72	58.36	63.03	57	56.37	84.05	67.16	60.67	105.56	75.56	64.11	69.04
44	62.89	85.63	90.57	100.77	71.43	60.40	65.49	58	59.53	87.11	70.02	63.55	107.43	77.73	66.49	71.90
45	56.83	54.68	45.60	102.26	73.32	62.65	68.12	59	63.04	90.37	73.10	66.89	109.52	80.05	69.35	75.19
46	71.86	37.69	18.62	103.90	75.40	65.12	70.94	60								

Rates with Disability (Waiver of Premium only.)

Rates with Double Indemnity and Disability (Waiver of Premium and \$10 Monthly Income.)

00	29.27	21.72	18.56	86.32	53.88	40.26	23.37	15	14.58	33.15	25.02	21.57	88.46	56.07	42.40	26.38
33	31.72	23.55	20.10	86.59	54.15	40.46	25.36	20	16.04	35.82	27.01	23.25	88.84	56.45	42.81	28.51
02	34.71	25.79	22.03	86.95	54.51	40.76	27.72	25	17.89	39.00	29.39	25.29	89.32	56.93	43.25	30.98
21	38.36	28.57	24.40	87.43	55.00	41.18	30.53	30	20.24	42.81	32.29	27.76	90.92	57.57	43.86	33.80
12	42.87	31.99	27.36	88.12	55.76	41.92	33.93	35	23.37	47.46	35.81	30.82	90.79	58.57	44.90	37.39
03	48.39	36.31	31.17	89.18	56.95	43.19	38.17	40	27.56	53.06	40.23	34.70	92.15	60.14	46.72	41.70
40	55.27	41.80	36.19	90.87	58.97	45.53	43.63	45	33.29	59.91	45.82	40.08	94.32	62.86	49.42	47.52
84	63.86	49.08	42.89	93.76	62.97	49.55	50.75	50	41.23	68.25	53.47	47.28	98.15	66.98	53.94	55.14
26	74.98	58.62	52.13	98.92	68.44	56.34	60.36	55	52.40	80.12	63.76	57.27	104.06	73.58	61.48	65.50

Double Indemnity \$1.75 per \$1,000.

Above rates adopted November 1, 1921.

For semi annual rates multiply by 52.

Quarterly, multiply by .265.

CEDAR RAPIDS LIFE INS. CO., Cedar Rapids, Ia.

Accelerative Option. — No provision on annual dividend policies (business is mostly non-participating).

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 5th year, not exceeding \$25 per \$1,000. Actual charge in no instance near equals this amount. Cash value may be deferred 60 days.

Change of Plan. — Higher premium form (except Continuous monthly Income) allowed at any time, by payment of difference of premium at not more than 6% compound interest, which must not be less than difference in reserves.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. Limit, \$10,000. Does not cover death from war service or aeronautics.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premium; (c) accumulate at not less than $3\frac{1}{2}\%$ compound interest, withdrawals on any anniversary. (d) purchase non-par. paid-up additions, payable with face of policy. Non-participating policies are participating after paid-up.

Double Indemnity. — For extra premium of \$2.00 per \$1,000, double face of policy payable, prior to age 60, in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, war service, police duty, bodily or mental infirmity, ptomaines, bacterial infections other than as a result of injury. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within 90 days.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premiums or service in time of war.

Limits. — Ages, 16-60, except Term, 20-50. \$15,000; reinsures over \$7,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not to exceed 6%, in advance. May be deferred 60 days (except to pay premium).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums within 90 days after default. Non-par. With cash but not loan values.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loan. — No provision. See "Loans".

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash; Trust Fund (Interest Payments) at $3\frac{1}{2}\%$; Limited (2-25) annual installments; Continuous (20 years certain) annual installments; face of policy in 20 installments and one-half face of policy, end of 20 years; Trust Fund and installments certain participate in excess interest earned. Trust Fund and Commutable values may be withdrawn by payee, unless otherwise specified. Payments made annually, semi-annually, quarterly or monthly.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term; limited to Endowments if married or not self-supporting. Limit, \$5,000. Double indemnity but not disability granted.

†Present interest rate 4%.

CEDAR RAPIDS LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING PREMIUM RATES PER \$1,000.

(American 3 1/4 % Reserve.)

Age											MO. INCOME			
	End. Age 85	10 Pay. Life	15 Pay. Life	20 Pay. Life	P.U. Life 60	10 Year End.	15 Year End.	20 Year End.	20 Pay. Life Decreas- ing Prem- ium	20 P.L. Dec. Prem. with 20 Yr. End. Opt.	Ord. Life \$5000	Life PU Age 60 \$10 per Mos.	20 Pay. with 20 Yr. End. Opt.	Ord. Life \$50 per Mos.
16	\$13.54	\$34.82	\$35.70	\$21.25	\$14.43				\$41.07	\$29.09	\$42.45	\$25.11	\$73.86	
17	13.81	35.33	36.09	21.58	14.76				41.13	29.31	42.49	25.68	73.93	
18	14.10	35.86	36.43	21.92	15.12				41.20	29.55	42.53	26.31	74.00	
19	14.40	36.40	36.89	22.27	15.50				41.26	29.81	42.58	26.97	74.09	
20	14.72	36.97	37.33	22.64	15.91	\$90.53	\$57.31	41.33	30.09	42.63	\$68.05	27.63	74.18	118.40
21	15.05	37.57	37.77	23.01	16.33	90.59	57.37	41.40	30.39	42.68	69.55	28.41	74.26	121.00
22	15.40	38.19	38.23	23.40	16.78	90.66	57.44	41.47	30.72	42.74	71.10	29.20	74.37	123.70
23	15.76	38.83	38.23	23.81	17.26	90.74	57.52	41.55	31.07	42.81	72.75	30.03	74.49	126.60
24	16.15	39.50	39.23	24.26	17.77	90.82	57.60	41.63	31.45	42.88	74.50	30.92	74.61	129.65
25	16.55	40.20	39.75	24.67	18.32	90.90	57.68	41.72	31.85	42.96	76.25	31.83	74.75	132.70
26	16.98	40.92	30.29	25.12	18.90	90.99	57.76	41.81	32.27	43.03	78.15	32.89	74.87	136.00
27	17.42	41.67	30.85	25.59	19.52	91.08	57.85	41.92	32.71	43.12	80.20	33.96	75.03	139.55
28	17.89	42.44	31.43	26.08	20.18	91.14	57.95	42.02	33.18	43.22	82.25	35.11	75.20	143.10
29	18.39	43.24	32.04	26.59	20.89	91.23	58.05	42.14	33.68	43.32	84.50	36.35	75.38	147.05
30	18.91	44.06	32.66	27.12	21.65	91.34	58.16	42.25	34.21	43.43	86.80	37.67	75.57	151.05
31	19.47	44.92	33.31	27.67	22.47	91.50	58.28	42.39	34.77	43.55	89.30	39.10	75.78	155.40
32	20.05	45.82	33.99	28.25	23.35	91.62	58.41	42.53	35.37	43.68	91.85	40.65	76.00	159.80
33	20.66	46.75	34.70	28.85	24.31	91.75	58.54	42.69	36.02	43.83	94.60	42.30	76.26	164.60
34	21.31	47.72	35.43	29.48	25.35	91.89	58.63	42.87	36.72	44.00	97.45	44.11	76.56	169.55
35	22.00	48.71	36.19	30.13	26.43	92.04	58.85	43.07	37.46	44.19	100.55	46.07	76.89	174.95
36	22.74	49.74	36.98	30.81	27.70	92.20	59.03	43.29	38.22	44.39	103.80	48.20	77.24	180.60
37	23.50	50.81	37.81	31.53	29.04	92.38	59.23	43.54	39.00	44.61	107.15	50.53	77.62	186.45
38	24.32	51.92	38.67	32.28	30.51	92.57	59.45	43.80	39.82	44.86	110.80	53.09	78.06	192.80
39	25.19	53.07	39.57	33.07	32.13	92.77	59.69	44.09	40.70	45.14	114.65	55.91	78.54	199.50
40	26.11	54.27	40.50	33.90	33.90	92.98	59.95	44.42	41.65	45.45	118.70	58.99	79.08	206.55
41	27.09	55.51	41.47	34.76	35.80	93.22	60.23	44.77	42.68	45.80	123.00	62.29	79.69	214.00
42	28.14	56.80	42.49	35.67	37.89	93.49	60.55	45.17	43.78	46.19	127.55	65.93	80.37	221.95
43	29.24	58.14	43.56	36.64	40.24	93.78	60.90	45.62	44.94	46.62	132.45	70.02	81.12	230.45
44	30.43	59.54	44.68	37.66	42.87	94.10	61.30	46.13	46.16	47.10	137.65	74.59	81.95	239.60
45	31.68	61.00	45.85	38.74	45.86	94.47	61.76	46.70	47.45	47.65	143.15	79.80	82.91	249.10
46	33.03	62.51	47.10	39.87		94.86	62.25	47.33	48.82	48.26	149.05		83.97	259.35
47	34.46	64.08	48.40	41.09		95.31	62.81	48.02	50.27	48.94	155.30		85.16	270.20
48	36.00	65.71	49.76	42.37		95.90	63.42	48.79	51.81	49.70	161.95		86.48	281.80
49	37.63	67.42	51.19	43.73		96.35	64.10	49.64	53.42	50.55	169.05		87.96	294.15
50	39.37	69.19	52.70	45.18		96.97	64.85	50.61	55.10	51.51	176.70		89.63	307.45
51	41.23	71.04	54.29	46.72		97.63	65.69	51.68	56.86	52.58	184.80		91.49	321.55
52	43.22	72.95	55.97	48.36		98.36	66.61	52.85	58.70	53.75	193.35		93.53	336.45
53	45.34	74.95	57.72	50.10		99.16	67.63	54.12	60.62	55.02	202.55		95.73	352.45
54	47.61	77.03	59.59	51.97		100.05	68.77	55.53	62.61	56.43	212.40		98.19	369.60
55	50.03	79.20	61.58	53.98		101.04	70.03	57.11	64.68	58.01	222.85		100.94	387.75
56	52.63	81.43	63.68	56.12		102.12	71.41	58.84		59.74	234.00		103.95	407.15
57	55.42	83.86	65.90	58.42		103.32	72.94	60.73		61.64	246.00		107.25	428.05
58	58.40	86.36	68.29	60.89		104.64	74.64	62.83		63.73	258.70		110.89	450.15
59	61.61	88.90	70.83	63.55		106.11	76.51	65.13		66.03	272.40		114.89	474.00
60	65.06	91.75	73.54	66.41		107.74	78.58	67.65		68.55	287.60		119.26	499.40

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income.

Age											Age										
	Ord. Life & End. Age 85	20 Payment Life	15 Payment Life	10 Payment Life	20 Year End.	15 Year End.	10 Year End.	Life Pd-up Age 60	End. Option	Ord. Life & End. Age 85		20 Payment Life	15 Payment Life	10 Payment Life	20 Year End.	15 Year End.	10 Year End.	Life Pd-up	End. Option		
16	1.99	1.40	1.68	2.30	.42	.39	.34	.99	2.30	36	1.86	1.94	2.29	3.07	1.06	.87	.66	1.81	2.84		
17	1.03	1.44	1.73	2.36	.45	.41	.35	1.03	2.37	38	2.02	2.02	2.36	3.13	1.23	.99	.75	1.95	2.92		
18	1.09	1.48	1.79	2.44	.49	.43	.37	1.09	2.44	40	2.19	2.11	2.44	3.19	1.44	1.11	.86	2.11	2.60		
19	1.16	1.53	1.85	2.54	.53	.46	.39	1.16	2.50	42	2.39	2.29	2.51	3.24	1.77	1.27	1.03	2.30	2.60		
20	1.23	1.60	1.92	2.62	.57	.50	.41	1.24	2.57	44	2.62	2.50	2.58	3.28	2.14	1.50	1.22	2.51	2.62		
21	1.27	1.63	1.96	2.66	.60	.52	.43	1.27	2.60	45	2.73	2.72	2.63	3.29	2.32	1.67	1.31	2.63	2.65		
22	1.35	1.68	2.02	2.74	.66	.56	.45	1.33	2.64	47	3.00	3.05	3.13	3.31	2.72	2.14	1.54		2.98		
23	1.39	1.71	2.06	2.78	.70	.58	.46	1.36	2.65	48	3.16	3.23	3.10	3.32	2.92	2.40	1.67		3.18		
24	1.49	1.77	2.12	2.84	.76	.62	.50	1.45	2.70	50	3.54	3.57	3.54	3.32	3.34	2.98	1.91		3.55		
25	1.54	1.79	2.14	2.88	.80	.65	.52	1.50	2.69	51	3.75	3.73	3.79	3.60	3.57	3.27	2.32		3.78		
26	1.60	1.82	2.17	2.92	.85	.69	.54	1.55	2.68	52	3.99	4.04	4.06	3.90	3.81	3.58	2.75		4.00		
27	1.72	1.88	2.23	3.00	.95	.77	.59	1.67	2.68	54	4.56	4.64	4.66	4.59	4.43	4.26	3.64		4.61		
28	1.70	1.81	2.23	3.03	1.00	.81	.62	1.74	2.65	55	4.91	4.97	5.02	5.02	4.82	4.66	4.13		4.99		

Double Indemnity \$2.00 per \$1,000. †Commuted value, \$1,740.

NON-PARTICIPATING.					CONVERTIBLE TERM, Non-Renewable.				
Ages	25	35	45		Ages	25	35	45	
JOINT POLICIES.									
Ord. Life	\$26.11	\$33.03	\$47.81		Convertible within 5 years as of original date or at any time as of attained age.				
20 Pay. Life	34.76	41.09	63.98		10 Year	\$9.58	\$11.30	\$16.38	
20 Year End.	47.33	49.64	57.11		DOUBLE INDEMNITY, \$2.00 per \$1,000				
20 P. L. Dec. Prem.									
with End. Opt.	50.00	52.37	59.16						

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.				
End. Age 85	21	\$15.05	\$11	\$27	\$85	3	7	\$70	\$203	9	7	\$119	\$313	15	7	\$178	\$423	19			
	25	16.55	13	32	94	4	1	83	223	10	9	141	342	16	1	208	454	18			
	30	18.91	17	39	104	4	8	102	247	11	8	173	377	15	9	254	497	17			
	35	22.00	21	49	119	5	4	126	275	11	8	212	414	14	7	306	537	15			
	40	26.11	26	61	132	5	9	156	305	11	0	257	451	13	0	363	575	13			
	45	31.68	33	76	148	5	7	190	333	9	10	306	484	11	1	424	610	11			
	50	39.37	41	93	163	5	0	227	359	8	4	359	517	9	2	488	645	9			
55	50.03	50	112	177	4	2	269	387	6	10	416	550	7	6	560	686	7				
60	65.06	60	134	193	3	5	314	415	5	5	483	591	6	2	672	760	5				
10 Pay. Life	21	37.57	66	139	442	24	1	343	1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up			
	25	40.20	71	150	444	23	10	371	1000	"		410	1000	"		456	1000	"			
	30	44.06	79	165	446	22	7	410	1000	"		456	1000	"		508	1000	"			
	35	48.71	87	184	448	20	8	456	1000	"		508	1000	"		566	1000	"			
	40	54.27	97	205	449	18	3	508	1000	"		566	1000	"		627	1000	"			
	45	61.00	108	228	449	15	7	566	1000	"		627	1000	"		688	1000	"			
	50	69.19	119	252	445	12	8	627	1000	"		688	1000	"		747	1000	"			
55	79.20	130	274	437	9	11	688	1000	"		747	1000	"		800	1000	"				
60	91.75	138	292	424	7	4	747	1000	"		800	1000	"		850	1000	"				
15 Pay. Life	21	27.77	39	86	275	13	2	220	640	33	4	378	1000	Pd-up							
	25	29.75	43	94	279	13	8	239	644	31	2	410	1000	"							
	30	32.66	47	104	282	13	11	266	648	28	1	456	1000	"							
	35	36.19	53	117	285	13	3	297	650	24	9	508	1000	"							
	40	40.50	59	131	286	12	1	331	652	21	4	566	1000	"							
	45	45.86	66	146	287	10	4	368	650	17	9	627	1000	"							
	50	52.70	73	161	285	8	4	403	643	14	4	688	1000	"							
55	61.58	80	175	279	6	5	435	631	11	1	747	1000	"								
60	73.54	85	186	269	4	8	458	613	8	3	850	1000	"								
20 Pay. Life	21	23.01	26	61	194	8	9	160	466	24	11	276	730	34	11	419	1000	Pd-up			
	25	24.67	29	67	198	9	3	175	472	23	11	301	734	32	0	456	1000	"			
	30	27.12	32	75	202	9	7	196	478	22	0	337	739	28	6	508	1000	"			
	35	30.13	36	84	204	9	6	220	482	19	6	377	741	24	8	566	1000	"			
	40	33.90	41	95	208	8	11	247	485	16	9	420	741	20	11	627	1000	"			
	45	38.74	47	108	212	7	10	276	487	13	10	463	738	17	2	688	1000	"			
	50	45.18	53	121	213	6	5	303	483	11	0	503	730	13	7	747	1000	"			
55	53.98	58	133	212	4	11	327	475	8	4	535	716	10	4	800	1000	"				
60	66.41	64	145	210	3	8	347	464	6	1	557	695	7	6	850	1000	"				
		End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.					
10 Yr. End.	21	\$90.5	\$222	\$439	\$500	4	\$472	\$649	\$720	3	\$684	\$761	\$816	2	\$784	\$878	\$909	1	\$988		
	25	90.90	221	438	500	5	\$471	649	719	3	\$684	761	816	2	\$783	878	909	1	\$988		
	30	91.39	219	437	499	4	\$469	648	718	3	\$682	760	815	2	\$782	877	908	1	\$988		
	35	92.04	217	435	498	5	\$465	646	716	3	\$681	759	813	2	\$781	877	908	1	\$988		
	40	92.98	215	432	497	5	\$458	644	713	3	\$677	757	811	2	\$779	876	907	1	\$988		
	45	94.47	212	429	495	5	\$440	641	710	3	\$671	755	809	2	\$776	874	905	1	\$988		
50	96.97	208	424	491	5	\$423	637	705	3	\$660	751	805	2	\$769	872	903	1	\$988			
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
15 Year End.	21	\$57.37	\$120	\$243	\$338	10	\$266	\$588	\$674	5	\$653	\$588	\$674	5	\$653	\$910	\$934	1	\$988		
	25	57.68	118	241	336	10	\$268	587	673	5	\$652	587	673	5	\$652	910	934	1	\$988		
	30	58.16	117	240	333	10	\$248	586	673	5	\$649	586	673	5	\$649	910	934	1	\$988		
	35	58.85	115	238	330	10	\$232	584	671	5	\$644	584	671	5	\$644	909	933	1	\$988		
	40	59.96	113	236	326	10	\$204	582	669	5	\$635	582	669	5	\$635	908	932	1	\$988		
	45	61.76	111	233	321	10	\$154	578	665	5	\$619	578	665	5	\$619	906	931	1	\$988		
	50	64.85	108	230	313	10	\$62	572	646	5	\$535	572	638	5	\$590	903	928	1	\$988		
55	70.03	105	225	302	8	11	563	646	5	\$535	563	646	5	\$535	898	924	1	\$988			
60	78.58	101	219	297	5	10	549	627	5	\$435	549	627	5	\$435	890	916	1	\$988			
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
20 Year End.	21	\$41.40	\$76	\$157	\$254	15	\$114	\$388	\$539	10	\$465	\$661	\$782	5	\$766	\$926	\$959	1	\$988		
	25	41.72	75	156	253	15	\$102	387	537	10	\$460	660	781	5	\$764	926	959	1	\$988		
	30	42.25	73	155	250	15	\$80	385	534	10	\$450	659	780	5	\$760	925	958	1	\$988		
	35	43.07	72	153	246	15	\$41	384	530	10	\$432	657	777	5	\$752	925	958	1	\$988		
	40	44.42	70	152	241	13	\$11	383	525	10	\$398	655	772	5	\$740	923	956	1	\$988		
	45	46.70	69	152	236	10	\$9	382	519	10	\$335	651	765	5	\$717	921	954	1	\$988		
	50	50.61	69	152	231	7	\$11	380	509	10	\$215	645	754	5	\$676	917	949	1	\$988		
55	57.11	68	153	224	5	\$7	378	495	9	\$19	635	738	5	\$600	911	943	1	\$988			
60	67.65	70	155	217	3	\$10	376	478	8	\$1	630	713	5	\$455	901	922	1	\$988			

Months.

Ages

25

35

45

Ages

25

35

45

SINGLE PREMIUM.

Whole Life.....\$325.00 \$390.00 \$480.00

10 Year End.....757.00 758.00 762.00

15 Year End.....650.00 654.00 663.00

20 Year End.....565.00 571.00 590.00

25 Year End.....496.00 508.00 539.00

30 Year End.....443.00 461.00 507.00

PARTICIPATING RATES.

End. Age 85.....\$20.09 \$26.46 \$37.72

10 Pay. Life.....50.30 60.00 74.00

15 Pay. Life.....36.50 44.30 56.05

20 Pay. Life.....28.68 35.07 45.42

10 Year End.....103.04 104.40 108.00

15 Year End.....66.55 68.25 72.80

20 Year End.....49.15 51.20 56.25

Paid-up 60.....22.06 31.30 52.87

NOTE.—3¼% Modified Preliminary Term (Ill. Std.) adopted August, 1914. Full Reserve allowed end of 5th year.

CENTRAL LIFE ASSUR. SOC. MUTUAL, Des Moines, Ia.

Accelerative Options. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge not later than 10th year, and not exceeding \$15 per \$1,000. Payment of cash values may be deferred 60 days.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference in premiums with interest.

Disability. — For varying extra premium, all but Term policies will provide, prior to age 60, for waiver of premium and monthly income of \$15 per \$1,000, beginning immediately and continuing during disability until maturity; no reduction in insurance. After age 60 premium charged against policy without interest. Void in event of military or naval service. Limit, \$25,000.

Dividends. — End of first year and annually thereafter; first dividend conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ † compound interest, withdrawable at any time; (d) purchase non-forfeitable participating paid up additions. (d) is automatic option.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, aeronautic or submarine operations, disease, ptomaine poisoning. Limit \$10,000.

Extended Insurance. — After three years. Non-par. With cash but not loan value.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums and military or naval service in time of war within five years.

Limits. — Ages, 15-65. No fixed amount; reinsures over \$25,000 (Term, \$10,000); accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest, 6% in advance. May be deferred 60 days (except to pay premium). Third year loan value may be applied to payment of third year premium. Loan insurance may be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. No provision, but practice to give cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions, except aeronautic and submarine operations within one year.

Settlement Options. — Cash; Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$; Limited (5-20 year) and Continuous (20 year certain) annual or monthly installments. Interest payments and installments certain participate in excess interest earned.† Trust Fund may be withdrawn on any interest date with commutable values under Limited Installment Option at any time, unless otherwise specified by the insured.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$10,000 on 10-Year Endowment; other forms, \$6,000 to \$8,000. Double Indemnity granted; disability granted to single self-supporting women above age 28 at 50% increase in rate.

†Present interest rate 5.25%, dividend left to accumulate at interest 4%.

CENTRAL LIFE ASSURANCE SOCIETY MUTUAL—Continued.

PARTICIPATING RATES PER \$1,000. (Without Disability.) (American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE				ENDOWMENTS					End. Age 65	10 Year Term (a)	MONTHLY INCOME*	
		10 Pay.	15 Pay.	20 Pay.	25 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year			Ord. Life	20 Pay.
15	.....	40.52	30.63	25.70	22.85	98.32	63.12	45.92	35.94	29.56	18.28	.....	.....	.....
16	.....	41.08	31.06	26.05	23.18	98.50	63.25	46.05	36.06	29.68	18.70	.....	.....	.....
17	.....	41.67	31.50	26.43	23.51	98.68	63.40	46.18	36.19	29.81	19.14	.....	.....	.....
18	.....	42.29	31.96	26.82	23.86	98.87	63.56	46.32	36.32	29.94	19.62	.....	.....	.....
19	.....	42.93	32.45	27.23	24.23	99.07	63.72	46.46	36.45	30.08	20.12	.....	.....	.....
20	18.14	43.59	32.96	27.66	24.60	99.28	63.88	46.61	36.60	30.23	20.64	12.50	31.75	48.4
21	18.49	44.26	33.46	28.08	25.00	99.50	64.05	46.77	36.75	30.39	21.21	12.78	32.36	49.1
22	18.90	44.98	34.00	28.54	25.40	99.73	64.24	46.93	36.92	30.56	21.80	12.95	33.08	49.9
23	19.32	45.71	34.57	29.02	25.83	99.96	64.43	47.11	37.09	30.73	22.42	13.15	33.81	50.7
24	19.76	46.47	35.15	29.51	26.28	100.20	64.62	47.29	37.26	30.93	23.08	13.35	34.58	51.6
25	20.21	47.26	35.75	30.02	26.73	100.44	64.82	47.47	37.45	31.13	23.78	13.56	35.37	52.5
26	20.68	48.09	36.37	30.55	27.21	100.70	65.03	47.66	37.65	31.35	24.52	13.77	36.19	53.4
27	21.19	48.95	37.02	31.10	27.71	100.98	65.25	47.87	37.86	31.58	25.31	13.99	37.08	54.4
28	21.72	49.82	37.69	31.66	28.24	101.26	65.49	48.09	38.10	31.84	26.16	14.22	38.01	55.4
29	22.28	50.73	38.39	32.26	28.78	101.56	65.73	48.32	38.33	32.11	27.05	14.46	38.99	56.4
30	22.87	51.67	39.10	32.87	29.35	101.86	65.99	48.57	38.60	32.39	28.01	14.72	40.02	57.5
31	23.49	52.65	39.85	33.52	29.94	102.17	66.25	48.84	38.87	32.71	29.03	14.99	41.11	58.6
32	24.15	53.67	40.64	34.20	30.56	102.51	66.53	49.12	39.15	33.02	30.14	15.28	42.26	59.8
33	24.84	54.72	41.45	34.90	31.21	102.85	66.83	49.40	39.46	33.32	31.31	15.57	43.47	61.0
34	25.57	55.83	42.30	35.63	31.90	103.22	67.15	49.73	39.80	33.62	32.56	15.90	44.75	62.3
35	26.35	57.01	43.17	36.39	32.61	103.60	67.48	50.06	40.17	33.92	33.92	16.23	46.11	63.6
36	27.18	58.13	44.08	37.19	33.36	103.99	67.84	50.40	40.58	34.24	35.38	16.60	47.57	65.0
37	28.04	59.35	45.03	38.03	34.16	104.41	68.22	50.80	41.01	34.59	36.96	17.00	49.07	66.5
38	28.96	60.62	46.02	38.90	35.00	104.85	68.62	51.23	41.49	34.98	38.91	17.44	50.68	68.0
39	29.94	61.93	47.06	39.82	35.88	105.31	69.05	51.68	42.02	35.46	40.68	17.90	52.40	69.6
40	30.97	63.30	48.14	40.79	36.81	105.77	69.51	52.18	42.59	36.06	42.59	18.42	54.20	71.3
41	32.08	64.71	49.25	41.79	37.80	106.24	70.00	52.74	43.24	36.76	44.67	18.98	56.14	73.1
42	33.24	66.18	50.43	42.86	38.85	106.72	70.54	53.31	43.95	37.53	46.92	19.61	58.17	75.0
43	34.49	67.70	51.06	43.99	39.96	107.21	71.13	53.90	44.72	38.37	49.41	20.31	60.36	76.9
44	35.82	69.30	52.96	45.17	41.15	107.71	71.77	54.50	45.58	39.31	52.13	21.08	62.69	79.0
45	37.23	70.96	54.32	46.44	42.41	108.23	72.46	55.12	46.51	40.33	55.12	21.94	65.15	81.2
46	38.72	72.68	55.74	47.76	43.75	108.76	73.20	55.83	47.55	41.46	58.50	22.90	67.76	83.5
47	40.33	74.47	57.24	49.18	45.19	109.31	73.97	56.64	48.68	42.70	62.27	23.98	70.58	86.0
48	42.03	76.33	58.81	50.67	46.74	109.88	74.80	57.53	49.92	44.06	66.47	25.15	73.55	88.6
49	43.85	78.27	60.46	52.25	48.38	110.48	75.65	58.52	51.29	45.54	71.18	26.46	76.74	91.4
50	45.81	80.30	62.20	53.94	50.13	111.14	76.52	59.63	52.77	47.16	76.52	27.89	80.17	94.4
51	47.88	82.41	64.03	55.75	52.04	111.86	77.49	60.87	54.40	48.93	81.93	29.48	83.79	97.7
52	50.08	84.59	65.96	57.66	54.05	112.66	78.56	62.21	56.17	50.86	88.50	31.23	87.64	100.4
53	52.43	86.87	67.99	59.69	56.23	113.56	79.73	63.68	58.11	52.95	96.12	33.14	91.75	104.4
54	54.96	89.24	70.14	61.87	58.55	114.58	81.04	65.31	60.21	55.38	105.09	35.25	96.18	108.8
55	57.64	91.71	72.43	64.21	61.06	115.80	82.49	67.13	62.52	57.88	115.80	37.57	100.87	112.3
56	60.50	94.31	74.85	66.71	63.76	117.18	84.09	69.12	65.03	.....	.....	40.12	105.88	116.7
57	63.57	97.02	77.41	69.39	66.88	118.70	85.85	71.31	67.77	.....	.....	42.90	111.25	121.4
58	66.84	99.86	80.16	72.28	69.90	120.36	87.82	73.73	70.75	.....	.....	45.96	116.97	126.6
59	70.35	102.86	83.09	75.38	73.19	122.16	89.98	76.38	73.99	.....	.....	49.32	123.11	131.7
60	74.10	106.00	86.21	78.71	76.84	124.15	92.37	79.29	77.51	.....	.....	52.29	129.68	137.7

DISABILITY RATES PER \$1,000 (Waiver of Prem. and \$15.00 Monthly Income).

Age	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
15		2.17	1.59	1.39	1.18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
16		2.21	1.62	1.39	1.19	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17		2.25	1.65	1.40	1.20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18		2.29	1.68	1.41	1.22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19		2.33	1.71	1.43	1.25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20		2.37	1.74	1.46	1.28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21		2.41	1.77	1.49	1.31	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22		2.45	1.81	1.51	1.33	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23		2.49	1.85	1.53	1.36	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
24		2.53	1.88	1.56	1.39	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
25		2.57	1.91	1.59	1.42	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
26		2.61	1.94	1.62	1.45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
27		2.64	1.97	1.64	1.47	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
28		2.67	1.99	1.66	1.49	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
29		2.71	2.03	1.70	1.53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
30		2.75	2.06	1.73	1.57	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
31		2.79	2.09	1.76	1.60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
32		2.83	2.13	1.80	1.64	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
33		2.87	2.16	1.83	1.67	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
34		2.91	2.19	1.86	1.71	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
35		2.95	2.23	1.90	1.80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
36		2.99	2.27	1.95	1.89	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
37		3.03	2.30	1.99	1.98	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
38		3.07	2.34	2.04	2.07	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
39		3.11	2.38	2.08	2.16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
40		3.15	2.42	2.12	2.28	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
41		3.19	2.46	2.16	2.40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
42		3.23	2.50	2.20	2.52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
43		3.27	2.54	2.24	2.56	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
44		3.31	2.58	2.28	2.60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
45		3.35	2.62	2.32	2.64	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

DOUBLE INDEMNITY RATES.

Age	15-20	20-30	30-40	40-50	50-55
Ord. Life and Endowment..	\$1.50	\$1.50	\$1.75	\$2.00	\$2.00
25 Pay Life...	1.50	1.50	1.75	2.00	2.00
20 Pay Life...	1.75	1.75	1.75	2.00	2.00
15 Pay Life...	2.25	2.25	2.00	2.00	2.00
10 Pay Life...	3.00	2.50	2.25	2.25	2.00

*10 for 240 months; commuted value \$1,750.
(a) Convertible within 7 years; non-renewable.

CENTRAL LIFE ASSURANCE SOCIETY MUTUAL—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$18.40	\$10	\$25	\$80	3 4	\$68	\$203	9 7	\$118	\$314	15 7	\$176	\$421	10 2
25	20.21	13	30	90	3 11	82	222	10 8	139	341	16 0	206	453	18 6
30	22.87	16	37	101	4 6	101	247	11 7	171	376	15 7	251	494	17 0
35	26.35	20	47	116	5 3	125	275	11 8	209	412	14 5	302	534	15 1
40	30.57	26	59	129	5 7	154	303	10 11	253	448	12 10	358	571	13 0
45	37.23	33	74	145	5 6	187	341	9 8	301	480	10 11	416	604	10 10
50	45.81	41	91	162	4 11	223	369	8 2	350	509	9 0	473	633	8 10
55	57.64	51	110	176	4 2	261	379	6 7	400	535	7 2	527	658	6 11
60	74.10	62	139	190	3 4	298	399	5 2	446	558	5 7	584	687	5 3
21	44.26	70	149	465	25 9	343	1000	Pd-up	1000	Pd-up	1000	1000	Pd-up	1000
25	47.26	75	157	467	25 3	379	1000	"	1000	"	1000	1000	"	1000
30	51.07	83	174	470	23 10	419	1000	"	1000	"	1000	1000	"	1000
35	67.01	92	193	472	21 9	456	1000	"	1000	"	1000	1000	"	1000
40	63.30	103	215	473	19 2	508	1000	"	1000	"	1000	1000	"	1000
45	70.96	114	240	472	16 4	566	1000	"	1000	"	1000	1000	"	1000
50	80.30	126	265	468	13 4	626	1000	"	1000	"	1000	1000	"	1000
55	91.71	137	288	460	10 6	688	1000	"	1000	"	1000	1000	"	1000
60	106.00	145	307	447	7 10	746	1000	"	1000	"	1000	1000	"	1000
21	33.46	41	90	289	14 2	219	640	34 1	377	1000	Pd-up	1000	Pd-up	1000
25	35.75	45	98	292	14 7	238	644	31 11	410	1000	"	1000	"	1000
30	39.10	49	109	296	14 9	265	647	28 9	456	1000	"	1000	"	1000
35	43.17	56	122	299	14 1	296	650	25 4	508	1000	"	1000	"	1000
40	48.14	62	137	302	12 9	331	651	21 10	566	1000	"	1000	"	1000
45	51.32	71	153	302	10 11	367	649	18 2	626	1000	"	1000	"	1000
50	62.20	78	169	300	8 10	403	643	14 8	688	1000	"	1000	"	1000
55	72.43	85	184	293	6 10	434	631	11 5	746	1000	"	1000	"	1000
60	86.21	91	195	284	4 11	455	613	8 5	800	1000	"	1000	"	1000
21	28.08	23	57	181	8 2	159	455	24 11	276	731	35 0	418	1000	Pd-up
25	30.02	26	63	187	8 5	174	471	23 11	301	735	32 2	456	1000	"
30	32.87	29	70	190	9 0	195	477	22 0	337	739	28 6	508	1000	"
35	36.39	34	80	197	9 2	219	482	19 0	377	741	24 9	566	1000	"
40	40.79	39	91	200	8 7	247	486	16 9	420	742	20 11	626	1000	"
45	46.44	46	104	205	7 7	275	486	13 10	463	738	17 2	688	1000	"
50	53.94	52	116	206	6 2	302	482	11 0	502	730	13 7	746	1000	"
55	64.21	58	130	207	4 10	327	475	8 4	535	716	10 4	800	1000	"
60	78.71	65	142	207	3 7	347	464	6 11	550	695	7 6	849	1000	"
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.
21	\$99.54	\$221	\$430	\$520	5 \$498	\$649	\$719	3 \$712	\$761	\$815	2 \$812	\$878	\$909	1 \$908
25	100.44	220	448	519	5 \$446	648	719	3 \$711	760	815	2 \$811	877	909	1 \$908
30	101.86	218	466	517	5 \$492	647	717	3 \$709	759	814	2 \$810	877	908	1 \$907
35	103.60	216	494	515	5 \$487	645	716	3 \$709	758	813	2 \$809	876	907	1 \$906
40	105.77	214	431	512	5 \$479	643	713	3 \$702	756	811	2 \$806	875	906	1 \$905
45	108.23	211	428	507	5 \$464	640	710	3 \$695	754	808	2 \$802	874	905	1 \$903
50	111.14	206	423	500	5 \$439	635	704	3 \$682	750	804	2 \$794	871	903	1 \$900
55	115.86	202	416	490	5 \$396	629	695	3 \$661	744	797	2 \$782	868	898	1 \$885
60	124.15	194	405	475	5 \$318	617	681	3 \$624	734	786	2 \$760	861	892	1 \$885
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.
21	\$64.05	\$127	\$255	\$355	10 \$288	\$380	\$497	8 \$459	\$588	\$697	5 \$682	\$910	\$942	1 \$942
25	64.82	126	254	353	10 \$282	379	495	8 \$452	587	695	5 \$680	910	942	1 \$941
30	65.99	124	252	351	10 \$272	377	492	8 \$444	586	694	5 \$676	909	942	1 \$941
35	67.43	122	250	347	10 \$257	375	489	8 \$432	584	691	5 \$670	909	941	1 \$940
40	69.51	120	248	343	10 \$229	373	485	8 \$414	581	687	5 \$660	907	940	1 \$939
45	72.40	118	245	337	10 \$180	370	479	8 \$379	578	682	5 \$643	906	938	1 \$936
50	76.52	115	241	329	10 \$90	365	470	8 \$316	572	673	5 \$621	903	935	1 \$932
55	82.49	111	237	318	9 18	359	456	8 \$200	563	659	5 \$557	898	930	1 \$925
60	92.37	108	230	302	5 110	349	437	7 19	548	637	5 \$455	890	921	1 \$914
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.
21	\$46.77	\$81	\$165	\$268	15 \$135	\$387	\$539	10 \$487	\$661	\$783	5 \$771	\$926	\$959	1 \$958
25	47.47	80	164	266	15 \$123	386	537	10 \$481	660	781	5 \$769	925	958	1 \$958
30	48.57	78	163	263	15 \$101	385	534	10 \$469	658	779	5 \$765	925	958	1 \$957
35	50.96	76	161	259	15 \$63	383	530	10 \$449	657	777	5 \$757	924	957	1 \$956
40	52.18	75	160	255	14 18	382	526	10 \$413	655	772	5 \$745	923	956	1 \$954
45	55.12	74	159	250	11 13	381	519	10 \$348	651	766	5 \$722	921	953	1 \$952
50	59.63	73	159	244	8 4	379	509	10 \$224	644	754	5 \$681	917	949	1 \$946
55	67.13	73	160	236	6 0	378	495	9 19	635	738	5 \$605	911	943	1 \$938
60	79.29	74	163	229	4 12	375	478	6 18	619	712	5 \$461	900	932	1 \$922

Months.

NOTE.— $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) Adopted January 1, 1908. Maximum Surrender Charge Allowed by the Policy, \$15 per \$1,000. Full Reserve Allowed at the 10th and subsequent years.

CENTRAL LIFE ASSURANCE SOCIETY MUTUAL—Continued.

[1924 DIVIDENDS AND NET COST (Beginning April 1) O. L., 20 P. L., 20 Y. E.]

	\$18.49		\$20.21		\$22.87		\$26.35		\$30.97		\$37.23		\$57.64	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3.16	\$15.33	\$3.20	\$17.01	\$3.27	\$19.60	\$3.39	\$22.96	\$3.63	\$27.34	\$4.04	\$33.19	\$6.27	\$51.33
1922	3.24	15.25	3.29	16.92	3.39	19.48	3.57	22.78	3.86	27.11	4.37	32.86	6.89	50.77
Prem	\$19.09		\$20.89		\$23.72		\$27.41		\$32.30		\$38.92		\$60.55	
1921	3.91	15.18	4.07	16.82	4.37	19.35	4.80	22.61	5.44	26.86	6.39	32.53	10.42	50.11
1920	4.00	15.09	4.17	16.72	4.52	19.20	5.00	22.41	5.69	26.61	6.75	32.17	11.06	49.44
1919	4.08	15.01	4.28	16.61	4.67	19.05	5.20	22.21	5.96	26.34	7.13	31.79	11.71	48.83
1918	4.17	14.92	4.40	16.49	4.83	18.90	5.40	22.01	6.24	26.06	7.52	31.40	12.37	48.13
1917	4.27	14.82	4.52	16.37	4.98	18.74	5.62	21.79	6.53	25.77	7.94	30.98	13.03	47.43
1916	4.37	14.72	4.64	16.25	5.13	18.59	5.85	21.56	6.84	25.46	8.35	30.57	13.70	46.73
1915	4.47	14.62	4.78	16.11	5.33	18.39	6.08	21.33	7.17	25.13	8.79	30.13	14.37	46.03
1914	4.58	14.51	4.92	15.97	5.51	18.21	6.33	21.08	7.51	24.79	9.23	29.69	15.03	45.33
Tot.	40.25	149.45	42.27	165.27	45.99	189.51	51.24	220.74	58.87	261.47	70.51	315.31	114.85	484.83
†		80.45		83.27		88.51		95.74		107.47		128.31		223.83

	\$28.08		\$30.02		\$32.87		\$36.39		\$40.79		\$46.44		\$64.21	
1923	\$3.36	\$24.72	\$3.40	\$26.62	\$3.49	\$29.38	\$3.63	\$32.76	\$3.88	\$36.91	\$4.30	\$42.14	\$7.21	\$57.00
1922	3.62	24.46	3.68	26.34	3.81	29.06	4.00	32.39	4.31	36.48	4.83	41.61	8.01	56.23
1921	3.87	24.21	3.96	26.06	4.13	28.74	4.38	32.01	4.76	36.03	5.36	41.08	8.83	55.33
1920	4.15	23.93	4.26	25.76	4.48	28.39	4.77	31.62	5.22	35.57	5.93	40.51	9.65	54.53
1919	4.42	23.66	4.58	25.44	4.82	28.05	5.19	31.20	5.70	35.09	6.52	39.92	10.49	53.73
1918	4.71	23.37	4.89	25.13	5.19	27.68	5.61	30.78	6.20	34.59	7.12	39.32	11.32	52.93
1917	5.02	23.06	5.23	24.79	5.57	27.30	6.06	30.33	6.72	34.07	7.75	38.69	12.04	52.13
1916	5.33	22.75	5.58	24.44	5.97	26.90	6.51	29.88	7.24	33.55	8.38	38.06	12.76	51.43
1915	5.65	22.43	5.94	24.08	6.38	26.49	6.99	29.40	7.82	32.97	9.04	37.40	13.47	50.73
1914	6.00	22.08	6.30	23.72	6.81	26.06	7.47	28.92	8.39	32.40	9.71	36.73	14.17	50.03
Tot.	46.13	234.67	47.82	252.38	50.65	278.05	54.61	309.29	60.24	347.66	69.44	394.96	107.94	534.13
†		75.67		78.38		83.05		90.29		100.66		119.96		207.13

	\$46.77		\$47.47		\$48.57		\$50.06		\$52.18		\$55.12		\$67.13	
1923	\$3.89	\$42.88	\$3.93	\$43.54	\$3.99	\$44.58	\$4.13	\$45.93	\$4.38	\$47.80	\$4.76	\$50.36	\$6.95	\$60.11
1922	4.41	42.36	4.46	43.01	4.54	44.03	4.70	45.36	4.97	47.21	5.41	49.71	7.78	59.43
Prem	\$49.00		\$49.37		\$49.98		\$50.93		\$52.49		\$55.12		\$67.13	
1921	7.19	41.81	6.91	42.46	6.52	43.46	6.16	44.77	5.89	46.60	6.07	49.05	8.63	58.33
1920	7.77	41.23	7.50	41.87	7.12	42.86	6.78	41.15	6.54	45.95	6.77	48.35	9.49	57.43
1919	8.37	40.63	8.10	41.27	7.74	42.24	7.41	43.52	7.21	45.28	7.48	47.64	10.34	56.73
1918	9.00	40.00	8.74	40.63	8.38	41.60	8.08	42.85	7.89	44.60	8.23	46.89	11.22	55.93
1917	7.65	39.35	9.40	39.97	9.05	40.93	8.76	42.17	8.60	43.89	8.99	46.13	12.09	55.13
1916	10.33	38.67	10.09	39.28	9.76	40.22	9.48	41.45	9.33	43.16	9.77	45.35	12.96	54.33
1915	11.03	37.97	10.80	38.57	10.48	39.50	10.21	40.72	10.11	42.38	10.57	44.55	13.83	53.53
1914	11.78	37.22	11.54	37.83	11.23	38.75	10.98	39.95	10.90	41.59	11.39	43.73	14.68	52.73
Tot.	83.42	402.12	81.47	408.43	76.81	418.17	76.69	430.87	75.82	448.46	79.44	471.76	107.97	563.33
†		15.12		22.43		33.17		47.87		66.46		90.76		185.33

†Net cost for 10 years, cash value deducted.

Dividends payable end of first year conditioned upon payment of second premium.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	50
PARTICIPATING				SINGLE PREMIUM POLICIES.			
CONTINUOUS MONTHLY INCOME of \$10, 240 Certain.				Life	\$348.86	\$418.72	\$518.23
Ord. Life.....	\$40.77	\$50.24	\$67.96	10 Year End.....	812.28	813.76	817.86
20 Pay.....	59.60	68.67	84.32	15 Year End.....	697.96	701.54	711.12
MONTHLY INCOME, \$100 for 60 Months Certain. Commuted Value \$5,570.				20 Year End.....	606.25	613.14	633.06
Ord. Life.....	\$112.60	\$146.80	\$207.40	25 Year End.....	533.13	544.99	578.14
20 Pay.....	167.20	202.70	258.70	30 Year End.....	475.53	494.41	543.76
CONTINUOUS MONTHLY INCOME. — \$100 for 60 Months Certain.				End. Age 65.....	398.18	494.41	633.06
Ord. Life.....	\$295.60	\$337.30	\$416.20	STEP-RATE, FIVE YEAR TERM.			
20 Pay. Life.....	402.10	425.40	476.10	5 Year.....	\$9.57	\$10.51	\$12.87
ENDOWMENT.				CHILD'S ENDOWMENT.			
End. 65, 20 Pay...	\$33.67	\$41.90	.....	Age 1.....			\$47.25
JOINT POLICIES. (Two Lives, Equal Ages.)				Age 5.....			47.60
Ord. Life.....	\$31.97	\$40.89	\$57.23	With return of premiums at 3½% compound interest.			
10 Pay. Life.....	64.44	74.79	90.65				
15 Pay. Life.....	49.48	57.81	71.48				
20 Pay. Life.....	42.16	49.71	62.97				
10 Year End.....	109.23	113.11	120.63				
15 Year End.....	73.08	76.81	84.92				
20 Year End.....	55.72	59.75	69.19				
25 Year End.....	45.94	50.55	61.76				
30 Year End.....	40.00	45.40	58.54				
End. Age 65.....	32.38	43.52	67.06				

CENTRAL LIFE INS. CO. OF ILLINOIS, Chicago, Ill.

Accelerative Option.—Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Premiums may be continued after life policy is paid up until it matures as endowment.

Beneficiary.—Changeable at will.

Cash Values.—After two premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$15 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan.—On any anniversary date, higher premium form allowed; exchange made according to rules of company, practice to make change by payment of difference in premiums. Practice to change to lower premium form upon evidence of insurability.

Disability.—For extra premium, policy will provide prior to age 60, for, (1) waiver premium and payment of face of policy in ten or 20 annual installments, first installment one year after proof or, (2) waiver of premium and monthly income of \$10 per \$1,000, beginning three months after proof and continuing during disability; payments continue after maturity of endowment. No reduction in insurance. After age 60, premiums waived and charged against policy without interest. Limit, \$10,000. Agreement does not cover disability from military or naval service, aeronautic or submarine operations.

Dividends.—End of first year and annually thereafter; first dividend conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$ per annum withdrawable at any time; (d) purchase participating paid-up additions, payable with face of policy. (a) is automatic option.

Double Indemnity.—For extra premium of \$2.00 per \$1,000 policy will provide, prior to age 65, for payment of double face of policy, in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, police duty, war service, insurrection or riot, submarine or aerial operations, physical or mental infirmity illness or disease. Limit, \$10,000.

Extended Insurance.—Automatic after two years. Non-par. Without cash and loan values.

Grace.—One month, without interest.

Incontestable.—After two years, except for non-payment of premium and military and naval service.

Limits.—Ages, 10-60, except Term, 15-55. No fixed amount; reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.

Loans.—After two premiums, interest 6%, in advance. May be deferred 60 days (except to pay premium).

Military Service.—Death from service in time of war, or within six months thereafter prior to age 55 as a result thereof, limits liability to premiums paid plus 6% interest.

Non-Forfeitable.—See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values.—After two premiums, within one month after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect.—Upon delivery of policy and payment of premium while in good health.

Premium Loans.—Granted, applying towards second year's premium. Interest 6%. May be made automatic.

Reinstatement.—At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis.—See "Cash Values".

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions, except aeronautic or submarine operations within two years, limits liability to premiums paid.

S Settlement Options.—Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-25) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Commutable values are withheld, unless otherwise specified. Trust Funds participate in excess interest earned.

Suicide.—Sane or insane or death by the hand of justice within two years, liability limited to premiums paid.

Women.—No extra charge. All but Term. Double indemnity but not disability granted.

TABLES FOR DISABILITY (2) Walver of Prem., and Monthly Inc. of \$10 per \$1000.

PARTICIPATING									NON-PARTICIPATING				
Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.		Ord. Life	18 Pay. Life	20 Pay. Life	14 Pay. Life	20 Year End.
21	\$1.29	\$2.85	\$2.10	\$1.73	\$0.80	\$0.83	\$0.87		\$1.29	\$1.85	\$1.73	\$1.70	\$0.87
25	1.46	3.04	2.25	1.86	.93	.97	1.03		1.46	1.98	1.86	1.89	1.03
30	1.71	3.25	2.42	2.01	1.10	1.19	1.30		1.71	2.14	2.01	2.06	1.30
35	2.03	3.45	2.59	2.19	1.38	1.53	1.73		2.03	2.31	2.19	2.24	1.73
40	2.48	3.63	2.77	2.39	1.84	2.10	2.50		2.48	2.51	2.39	2.48	2.50
45	3.09	3.74	2.95	3.08	2.59	3.12	3.21		3.09	3.05	3.08	3.23	3.21
50	3.99	3.78	4.00	4.03	4.03	4.23	4.16		3.99	4.02	4.03	4.26	4.17
55	5.45	5.55	5.56	5.51	6.01	5.81	5.62		5.45	5.54	5.51	.....	5.62

PREMIUMS PER \$1,000.

(American 3½% Reserve.)

Age	PARTICIPATING						NON-PARTICIPATING					
	LIFE			ENDOWMENTS			LIFE			End. Age 65	20 Year End.	Y T
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Ord. Life	18 Pay.	20 Pay.		
21	\$18.60	\$43.85	\$32.30	\$27.40	\$03.20	\$65.90	\$47.75	\$15.50	\$26.30	\$23.25	\$18.33	\$42.00
22	19.05	44.55	32.70	27.85	102.25	66.00	47.85	15.85	26.75	23.60	18.85	42.10
23	19.50	45.30	33.30	28.30	102.35	66.10	48.00	16.25	27.20	24.05	19.40	42.15
24	19.95	46.10	33.90	28.80	102.45	66.15	48.10	16.65	27.70	24.45	19.97	42.25
25	20.40	46.85	34.45	29.30	102.50	66.25	48.25	17.05	28.15	24.90	20.58	42.35
26	20.90	47.70	35.10	29.80	102.60	66.35	48.40	17.50	28.70	25.35	21.22	42.45
27	21.45	48.60	35.75	30.35	102.75	66.45	48.55	17.95	29.20	25.80	21.90	42.55
28	22.00	49.65	36.40	30.95	102.85	66.55	48.70	18.40	29.75	26.30	22.64	42.65
29	22.60	50.40	37.10	31.55	102.95	66.70	48.90	18.90	30.35	26.80	23.42	42.75
30	23.25	51.35	37.80	32.15	103.05	66.80	49.10	19.45	30.90	27.35	24.24	42.90
31	23.90	52.30	38.55	32.75	103.20	66.95	49.30	20.00	31.55	27.90	25.12	43.00
32	24.60	53.35	39.35	33.45	103.35	67.10	49.50	20.60	32.18	28.45	26.06	43.15
33	25.30	54.45	40.15	34.15	103.45	67.25	49.70	21.25	32.85	29.05	27.08	43.35
34	26.10	55.55	41.00	34.90	103.65	67.40	49.95	21.90	33.55	29.70	28.14	43.50
35	26.90	56.70	41.85	35.65	103.80	67.60	50.25	22.60	34.30	30.35	29.30	43.70
36	27.75	57.90	42.75	36.45	104.00	67.80	50.55	23.35	35.05	31.05	30.55	43.95
37	28.65	59.10	43.70	37.25	104.20	68.05	50.85	24.15	35.85	31.75	31.89	44.15
38	29.65	60.40	44.70	38.15	104.40	68.25	51.20	25.00	36.65	32.50	33.35	44.45
39	30.65	61.75	45.70	39.05	104.60	68.55	51.60	25.85	37.65	33.30	34.91	44.75
40	31.75	63.10	46.75	40.00	104.85	68.80	52.05	26.80	38.45	34.10	36.60	45.05
41	32.90	64.55	47.90	41.00	105.10	69.15	52.50	27.80	39.40	35.00	38.44	45.45
42	34.15	66.00	49.05	42.05	105.45	69.50	53.05	28.85	40.40	35.90	40.45	45.85
43	35.45	67.55	50.30	43.20	105.75	69.90	53.65	30.00	41.45	36.85	42.65	46.30
44	36.80	69.20	51.55	44.35	106.10	70.35	54.30	31.20	42.55	37.90	45.00	46.80
45	38.30	70.85	52.90	45.60	106.50	70.90	55.00	32.50	43.75	38.95	47.72	47.45
46	39.85	72.60	54.30	46.95	106.95	71.45	55.80	33.85	44.95	40.10	50.67	48.00
47	41.55	74.40	55.80	48.35	107.45	72.05	56.70	35.30	46.25	41.30	53.93	48.70
48	43.30	76.30	57.35	49.80	108.00	72.80	57.65	36.85	47.65	42.60	57.58	49.50
49	45.20	78.30	59.00	51.40	108.60	73.55	58.75	38.50	49.10	43.95	61.68	50.35
50	47.25	80.35	60.70	53.10	109.30	74.40	59.95	40.25	50.65	45.40	66.31	51.30
51	49.40	82.45	62.55	54.90	110.05	75.35	61.25	42.15	52.25	46.95		52.40
52	51.70	84.65	64.45	56.80	110.85	76.40	62.70	44.15	54.00	48.60		53.55
53	54.15	87.00	66.45	58.80	111.75	77.55	64.35	46.30	55.85	50.30		54.85
54	56.80	89.40	68.60	61.00	112.75	78.85	66.10	48.55	57.80	52.20		56.30
55	59.60	91.90	70.85	63.35	113.85	80.30	68.05	51.00	59.90	54.20		57.90
56	62.60	94.50	73.25	65.85	115.05	81.85	70.20	53.60	62.10	56.35		59.60
57	65.80	97.25	75.80	68.50	116.40	83.60	72.55	56.35	64.50	58.65		61.55
58	69.20	100.15	78.50	71.40	117.85	85.55	75.15	59.35	67.05	61.10		63.65
59	72.85	103.20	81.45	74.50	119.50	87.65	78.00	62.55	69.80	63.75		66.00
60	76.75	106.35	84.50	77.85	121.25	90.00	81.15	65.95	72.75	66.65		68.50

DISABILITY RATES FOR ABOVE POLICIES.

	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
25	\$0.49	\$0.73	\$0.56	\$0.49	\$0.33	\$0.32	\$0.32	\$0.45	\$0.49	\$0.46	\$0.51	\$0.29				
30	.61	.80	.63	.56	.39	.39	.41	.55	.56	.53	.60	.37				
35	.77	.90	.72	.67	.49	.51	.55	.70	.66	.63	.72	.49				
40	1.02	1.03	.88	.86	.66	.71	.79	.92	.82	.79	.93	.71				
45	1.40	1.23	1.13	1.33	.96	1.05	1.35	1.26	1.19	1.21	1.46	1.21				
50	2.06	1.60	1.96	2.04	1.51	2.00	2.10	1.84	1.90	1.83	2.24	1.86				
55	3.51	3.51	3.51	3.51	3.65	3.66	3.67	3.13	3.27	3.11		3.24				

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING. (Without Disability.)				GUARANTEED PREMIUM REDUCTION OR ENDOWMENT OPTIONS AND DISABILITY BENEFIT.			
LIFE POLICIES.				20 Payment..... \$45.11 \$46.54 \$50.			
15 Payment.....	\$41.65	\$50.40	\$63.00	Guar. Coupon	19.94	15.90	11.
10 Payment.....	30.75	37.30	47.15	ORD. LIFE INSTALLMENT 76.9%.			
End. at Age 65 ..	20.58	29.30	47.72	Ord. Life.....	\$65.56	\$86.90	\$124.
GOLD BOND POLICIES.				SPECIAL COMMERCIAL, \$5,000.			
Rates per \$5,000.				Ord. Life.....	\$76.25	\$100.55	\$143.
20 Payment.....	\$93.40	\$113.85	\$146.10	JOINT LIFE, Participating.			
20 Year End.....	158.85	163.90	177.95	Whole Life.....	\$31.47	\$40.62	\$57.
Issued in multiples of \$5,000 only.				20 Pay. Life.....	42.00	49.70	63.
ENDOWMENTS.				20 Year End.....	57.06	60.23	68.
10 Year.....	\$38.90	\$95.05	\$97.55	DOUBLE INDEMNITY. \$2.00 per \$1,000			
15 Year.....	59.40	60.60	63.60				
JOINT LIFE POLICIES.							
Whole Life.....	\$26.92	\$34.76	\$49.23				
20 Payment.....	35.37	41.85	53.25				
20 Year End.....	48.56	51.26	58.48				

American 3½% Modified Preliminary Term Reserve (Ill. Std.), with a surrender charge up to 20th year not exceeding \$10 per \$1,000.

1924 DIVIDENDS AND NET COST.

FIFTEEN YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$81.60		\$20.40		\$23.25		\$26.90		\$31.75		\$38.30		\$59.60	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Ins'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$2.50	\$16.10	\$2.66	\$17.74	\$2.92	\$20.33	\$3.25	\$23.65	\$3.73	\$28.02	\$4.44	\$33.86	\$6.43	\$53.17
1922	2.59	16.01	2.75	17.65	3.05	20.20	3.41	23.49	3.92	27.83	4.72	33.88	6.70	52.90
1921	2.67	15.93	2.85	17.55	3.17	20.08	3.56	23.34	4.13	27.62	5.00	33.80	6.97	52.63
1920	2.76	15.84	2.95	17.45	3.30	19.95	3.73	23.17	4.34	27.41	5.29	33.01	7.23	52.37
1919	2.85	15.75	3.06	17.34	3.43	19.82	3.91	22.99	4.57	27.18	5.60	32.70	7.48	52.12
1918	2.94	15.66	3.17	17.23	3.57	19.68	4.08	22.82	4.80	26.95	5.92	32.38	7.73	51.87
1917	3.04	15.56	3.28	17.12	3.72	19.53	4.27	22.63	5.05	26.70	6.14	32.16	7.96	51.64
1916	3.14	15.46	3.40	17.00	3.88	19.37	4.47	22.43	5.31	26.44	6.34	31.96	8.18	51.42
1915	3.24	15.36	3.53	16.87	4.03	19.22	4.66	22.24	5.57	26.18	6.56	31.74	8.36	51.24
1914	3.35	15.25	3.66	16.74	4.19	19.07	4.87	22.03	5.87	25.88	6.78	31.52	8.54	51.06
1913	3.46	15.14	3.79	16.61	4.36	18.89	5.10	21.80	6.16	25.59	6.99	31.31	8.69	50.91
1912	3.58	15.02	3.94	16.46	4.54	18.71	5.33	21.57	6.35	25.40	7.21	31.09	8.81	50.79
1911	3.70	14.90	4.07	16.33	4.73	18.52	5.57	21.33	6.55	25.20	7.43	30.87	8.91	50.69
1910	3.82	14.78	4.23	16.17	4.91	18.34	5.82	21.08	6.74	25.01	7.63	30.67	8.97	50.63
1909	3.96	14.64	4.39	16.01	5.11	18.14	6.08	20.82	6.95	24.80	7.83	30.47	9.01	50.59
Tot.	47.60	231.40	51.73	254.27	58.91	289.84	68.11	335.39	80.04	396.21	93.88	480.62	119.97	774.03
†		113.40		115.27		118.84		126.39		143.21		179.62		374.03

TWENTY PAYMENT LIFE.

	\$27.40		\$29.30		\$32.15		\$35.65		\$40.00		\$45.60		\$63.25	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Ins'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3.27	\$24.13	\$3.35	\$25.95	\$3.48	\$28.67	\$3.66	\$31.99	\$3.86	\$36.14	\$4.16	\$41.44	\$4.92	\$58.47
1922	3.45	23.95	3.54	25.76	3.70	28.45	3.90	31.75	4.14	35.88	4.51	41.09	5.25	58.10
1921	3.62	23.78	3.75	25.57	3.92	28.23	4.15	31.50	4.44	35.56	4.87	40.73	5.57	57.78
1920	3.81	23.59	3.93	25.37	4.14	28.01	4.42	31.23	4.75	35.25	5.24	40.36	5.89	57.49
1919	3.99	23.41	4.13	25.17	4.38	27.77	4.69	30.96	5.07	34.93	5.63	39.97	6.20	57.17
1918	4.18	23.22	4.35	24.95	4.62	27.53	4.97	30.68	5.40	34.60	6.04	39.56	6.51	56.84
1917	4.39	23.01	4.58	24.72	4.88	27.27	5.23	30.39	5.74	34.24	6.34	39.26	6.81	56.54
1916	4.60	22.80	4.81	24.49	5.15	27.00	5.58	30.09	6.09	33.91	6.65	38.95	7.10	56.25
1915	4.82	22.58	5.05	24.25	5.42	26.73	5.88	29.77	6.47	33.53	6.97	38.63	7.38	55.97
1914	5.05	22.35	5.30	24.00	5.70	26.45	6.21	29.44	6.86	33.14	7.30	38.30	7.66	55.68
1913	5.28	22.12	5.55	23.75	6.00	26.15	6.55	29.10	7.27	32.73	7.62	37.98	7.92	55.42
1912	5.53	21.87	5.83	23.47	6.30	25.85	6.90	28.75	7.58	32.42	7.97	37.63	8.18	55.17
1911	5.79	21.61	6.11	23.19	6.62	25.53	7.26	28.39	7.91	32.09	8.31	37.29	8.44	54.91
1910	6.05	21.35	6.41	22.89	6.96	25.19	7.65	28.00	8.24	31.76	8.66	36.94	8.70	54.65
1909	6.32	21.08	6.71	22.59	7.30	24.85	8.04	27.61	8.59	31.41	9.01	36.59	8.96	54.39
Tot.	70.16	340.85	73.38	366.12	78.57	403.68	85.10	449.65	92.41	584.59	99.28	584.72	105.49	844.70
†		73.85		74.12		75.68		81.65		96.59		130.72		318.77

TWENTY YEAR ENDOWMENT.

	\$47.75		\$48.25		\$49.10		\$50.25		\$52.05		\$55.00		\$68.05	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Ins'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$4.78	\$42.97	\$4.82	\$43.43	\$4.93	\$44.11	\$5.01	\$45.24	\$5.15	\$46.90	\$5.44	\$49.56	\$6.46	\$61.50
1922	5.15	42.60	5.19	43.06	5.30	43.80	5.39	44.86	5.55	46.50	5.86	49.14	7.82	61.23
1921	5.64	42.21	5.58	42.67	5.69	43.41	5.78	44.47	5.96	46.09	6.30	48.70	7.17	60.88
1920	5.94	41.81	5.98	42.27	6.09	43.01	6.20	44.05	6.38	45.67	6.77	48.23	7.53	60.52
1919	6.35	41.40	6.39	41.86	6.52	42.58	6.63	43.62	6.83	45.22	7.25	47.75	7.88	60.17
1918	6.78	40.97	6.83	41.42	6.97	42.13	7.07	43.18	7.28	44.77	7.75	47.25	8.24	59.83
1917	7.23	40.52	7.28	40.97	7.41	41.69	7.53	42.72	7.77	44.28	8.15	46.85	8.59	59.48
1916	7.70	40.05	7.75	40.50	7.88	41.22	8.01	42.24	8.26	43.79	8.57	46.43	8.94	59.11
1915	8.19	39.56	8.24	40.01	8.38	40.72	8.51	41.74	8.77	43.28	9.00	46.00	9.29	58.76
1914	8.69	39.06	8.74	39.51	8.88	40.22	9.02	41.23	9.30	42.75	9.45	45.55	9.63	58.42
1913	9.23	38.52	9.27	38.98	9.41	39.69	9.55	40.70	9.84	42.21	9.90	45.10	9.98	58.07
1912	9.77	37.98	9.82	38.43	9.96	39.14	10.10	40.15	10.33	41.72	10.38	44.62	10.34	57.73
1911	10.34	37.41	10.38	37.87	10.53	38.57	10.67	39.58	10.84	41.21	10.87	44.13	10.71	57.38
1910	10.93	36.82	10.98	37.27	11.11	37.99	11.26	38.99	11.36	40.69	11.37	43.63	11.10	56.99
1909	11.55	36.20	11.59	36.66	11.72	37.38	11.86	38.39	11.91	40.14	11.91	43.09	11.54	56.54
Tot.	118.17	508.08	118.84	604.91	120.78	615.72	122.59	631.16	125.53	655.22	128.97	696.03	134.22	886.65
†		153.92		146.09		134.28		116.84		10.22		55.03		261.54

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life	\$79.63	\$ 87.73	\$100.38	\$116.64	\$138.06	\$166.45	\$263.11
Cash Value Deducted.....	50.63	59.73	64.38	70.64	79.06	92.45	153.11
20 Payment Life.....	118.86	127.82	141.13	157.43	177.74	203.59	288.99
Cash Value Deducted.....	62.86	65.82	70.13	76.43	84.74	97.59	156.99
20 Year Endowment....	210.99	213.29	216.97	222.24	230.38	243.38	304.33
Cash Value Deducted.....	52.99	56.29	61.97	68.24	78.38	91.38	151.33

TEN YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life	\$156.92	\$172.60	\$197.24	\$228.79	\$270.21	\$326.21	\$520.44
Cash Value Deducted.....	87.92	90.69	96.24	103.79	116.21	139.21	259.41
20 Payment Life.....	232.82	250.23	276.11	307.80	347.18	398.29	570.22
Cash Value Deducted.....	82.82	85.23	90.11	97.80	110.18	132.29	253.27
20 Year Endowment....	411.15	415.70	422.95	433.35	449.25	475.46	599.99
Cash Value Deducted.....	33.13	38.70	47.95	59.35	76.25	103.46	231.99

CENTRAL LIFE INSURANCE COMPANY, ILL.—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 (After April 1) FIFTEEN YEAR RECORD

ORDINARY LIFE

Yr. Paid	\$18 60		\$20 40		\$23 25		\$26 90		\$31 75		\$38 30		\$59 60	
	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net
1910	18 60	18 60	20 40	20 40	23 25	23 25	26 90	26 90	31 75	31 75	38 30	38 30	59 60	59 60
1911	1 89	15 71	1 94	18 46	2 03	21 22	2 16	24 74	2 36	29 39	2 69	35 61	4 48	55 12
1912	3 16	15 44	3 20	17 20	3 35	19 90	3 56	22 34	3 91	27 84	4 51	32 79	5 84	53 76
1913	3 23	15 37	3 36	17 04	3 53	19 72	3 70	23 20	4 08	27 67	4 63	33 67	6 71	52 89
1914	3 30	15 30	3 41	16 99	3 59	19 66	3 84	23 06	4 21	27 54	4 80	33 50	6 72	52 88
1915	3 38	15 23	3 51	16 89	3 71	19 54	4 00	22 90	4 44	27 31	5 19	33 11	7 50	52 10
1916	3 45	15 14	3 60	16 89	3 83	19 42	4 16	22 74	4 66	27 09	5 49	32 81	8 03	51 57
1917	3 14	15 46	3 40	17 00	3 88	19 37	4 47	22 43	5 31	26 44	6 34	31 96	8 15	51 42
1918	3 24	15 36	3 53	16 87	4 03	19 22	4 66	22 24	5 57	26 18	6 56	31 74	8 36	51 24
1919	3 35	15 25	3 65	16 74	4 19	19 06	4 87	22 03	5 87	25 88	6 78	31 52	8 54	51 06
1920	3 45	15 14	3 74	16 61	4 36	18 89	5 10	21 80	6 16	25 59	6 99	31 31	8 69	50 91
1921	3 58	15 02	3 94	16 46	4 54	18 71	5 33	21 57	6 35	25 40	7 21	31 09	8 81	50 79
1922	3 70	14 90	4 07	16 33	4 73	18 52	5 57	21 33	6 55	25 20	7 43	30 87	8 91	50 69
1923	3 82	14 78	4 23	16 17	4 91	18 34	5 52	21 08	6 74	25 01	7 63	30 67	8 97	50 63
1924	3 96	14 64	4 39	16 01	5 11	18 11	6 08	20 82	6 95	24 80	7 83	30 47	9 01	50 59
Tot.	46 67	232 33	50 08	255 97	55 79	292 96	63 32	340 18	73 16	403 09	84 08	490 42	108 75	785 25
1	114 33		116 97		121 96		131 18		150 09		189 42		385 25	

TWENTY PAYMENT LIFE

Yr. Paid	\$27 40		\$29 30		\$32 15		\$35 65		\$40 00		\$45 60		\$63 35	
	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net
1910	27 40	27 40	29 30	29 30	32 15	32 15	35 65	35 65	40 00	40 00	45 60	45 60	63 35	63 35
1911	1 89	25 51	1 94	27 36	2 03	30 12	2 16	33 49	2 36	37 64	2 69	42 91	4 48	58 87
1912	2 41	24 99	2 47	26 83	2 58	29 57	2 78	32 87	3 01	36 99	3 10	42 20	5 40	57 95
1913	2 54	24 86	2 62	26 68	2 78	29 37	2 91	32 74	3 16	36 84	3 69	41 91	5 67	57 68
1914	2 69	24 71	2 80	26 50	2 95	29 20	3 18	32 47	3 50	36 50	4 00	41 60	6 30	57 05
1915	2 85	24 55	2 96	26 34	3 15	29 00	3 40	32 25	3 77	36 23	4 30	41 30	6 80	56 55
1916	3 01	24 38	3 13	26 15	3 38	28 79	3 64	32 01	4 05	35 95	4 70	40 90	7 32	56 03
1917	4 00	22 80	4 81	24 49	5 15	27 00	5 56	30 09	6 09	33 91	6 65	38 95	7 10	56 25
1918	4 82	22 58	5 05	24 25	5 42	26 73	5 88	29 77	6 47	33 53	6 97	38 63	7 38	55 97
1919	5 05	22 35	5 30	24 00	5 76	26 43	6 21	29 44	6 86	33 14	7 30	38 30	7 66	55 69
1920	5 28	22 12	5 55	23 75	6 06	26 15	6 55	27 10	7 27	32 73	7 62	37 95	7 92	55 43
1921	5 53	21 87	5 83	23 47	6 30	25 85	6 90	26 75	7 58	32 42	7 97	37 63	8 18	55 17
1922	5 76	21 64	6 11	23 19	6 62	25 58	7 26	26 39	7 91	32 09	8 31	37 29	8 44	54 91
1923	6 05	21 35	6 41	22 89	6 96	25 19	7 65	26 00	8 24	31 76	8 66	36 94	8 70	54 65
1924	6 32	21 08	6 71	22 54	7 30	24 85	8 04	25 61	8 59	31 41	9 01	36 59	8 86	54 39
Tot.	59 84	352 16	61 71	377 79	66 30	415 95	72 12	462 63	78 86	521 14	85 27	598 73	100 31	849 94
1	85 16		85 79		87 95		94 63		110 14		144 73		323 94	

TWENTY YEAR ENDOWMENT

Yr. Paid	\$47 75		\$48 25		\$49 10		\$50 25		\$52 05		\$55 00		\$68 05	
	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net
1910	47 75	47 75	48 25	48 25	49 10	49 10	50 25	50 25	52 05	52 05	55 00	55 00	68 05	68 05
1911	1 89	45 86	1 94	45 31	2 03	47 07	2 16	48 09	2 36	49 69	2 69	52 31	4 48	63 57
1912	2 38	45 37	2 42	45 83	2 47	46 62	2 58	47 67	2 77	49 28	3 09	51 91	4 92	63 13
1913	3 14	44 61	3 20	45 05	3 29	45 81	3 42	46 83	3 60	48 45	3 95	51 04	5 90	62 15
1914	3 49	44 26	3 54	44 71	3 61	45 45	3 73	46 52	3 94	48 11	4 34	50 66	6 39	61 66
1915	3 84	43 91	3 89	44 36	3 94	45 10	4 09	46 16	4 29	47 76	4 74	50 26	6 88	61 17
1916	4 20	43 55	4 24	44 01	4 33	44 78	4 45	45 80	4 68	47 37	5 16	49 84	7 44	60 61
1917	7 70	40 05	7 75	40 50	7 88	41 22	8 01	42 24	8 26	43 79	8 57	46 43	8 94	59 11
1918	8 13	39 56	8 24	40 01	8 38	40 72	8 51	41 74	8 77	43 28	9 00	46 00	9 29	58 76
1919	8 69	39 06	8 74	39 51	8 88	40 22	9 02	41 23	9 30	42 75	9 45	45 55	9 63	58 42
1920	9 23	38 52	9 27	38 98	9 41	39 69	9 55	40 70	9 84	42 21	9 90	45 10	9 95	58 07
1921	9 77	37 98	9 82	38 43	9 96	39 14	10 10	40 15	10 35	41 72	10 38	44 62	10 34	57 71
1922	10 31	37 41	10 38	37 87	10 53	38 57	10 67	39 58	10 84	41 21	10 87	44 13	10 71	57 34
1923	10 90	36 82	10 98	37 27	11 11	37 99	11 26	38 99	11 36	40 69	11 37	43 63	11 10	56 95
1924	11 55	36 20	11 59	36 66	11 72	37 36	11 86	38 39	11 91	40 14	11 91	43 09	11 54	56 51
Tot.	95 34	620 91	96 00	627 75	97 53	638 97	99 41	654 34	102 25	678 50	105 43	719 57	117 54	903 21
1	131 09		123 25		111 02		6 34		33 50		78 57		278 21	

†Net Cost for 15 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS (Policies issued in 1919)

Age	21	25	30	35	40	45	55
Ordinary Life.....	\$ 79 63	\$ 87 73	\$100 36	\$116 56	\$138 04	\$166 45	\$263 19
† Cash Value Deducted.....	56 63	59 73	64 36	70 56	79 04	92 45	153 19
20 Payment Life.....	118 86	127 82	141 13	157 43	177 74	203 59	288 92
† Cash Value Deducted.....	62 86	65 82	70 13	76 43	84 74	97 59	156 92
20 Year Endowment.....	210 99	213 29	216 97	222 24	230 38	243 38	304 39
† Cash Value Deducted.....	52 99	56 29	61 07	68 24	78 38	91 38	151 39

TEN YEARS (Policies issued in 1914.)

Age	21	25	30	35	40	45	55
Ordinary Life.....	\$160 12	\$176 16	\$201 18	\$233 29	\$275 50	\$332 68	\$530 07
† Cash Value Deducted.....	91 12	94 16	100 18	108 29	121 50	145 08	269 07
20 Payment Life.....	237 65	255 18	281 26	313 20	352 82	404 27	575 90
† Cash Value Deducted.....	87 65	90 18	95 20	103 20	115 82	138 27	258 90
20 Year Endowment.....	419 19	423 77	431 15	441 59	457 59	484 07	608 75
† Cash Value Deducted.....	41 19	46 77	56 15	67 59	84 59	112 07	240 75

CENTRAL LIFE INSURANCE CO., Fort Scott, Kans.

Accelerative Options. — See "Dividends".

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, within 30 days after default. American $3\frac{1}{2}\%$. Full Preliminary Term reserve, without surrender charge.

Change of Plan. — At any time, higher premium form allowed by payment of difference in premiums, with interest at 6%. May change as attained age to less amount on same plan to different plan of less amount.

Disability. — All but Term Policies provide, without extra charge, prior to age 60 for waiver of premiums and payment of face of policy in 20 annual installments.

Dividends. — Deferred Options at end of accumulation period (a) permit profits to accumulate for another period of five years or any multiple thereof, and continue policy; (b) receive profits in cash, and continue policy as in (a); (c) convert profits into additional paid up insurance, subject to evidence of insurability and continue policy as in (a); (d) convert entire cash value into an annual monthly income; (e) convert entire cash value into paid-up insurance, subject to evidence of insurability; (f) receive entire cash value. (b) is automatic option.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death, within 90 days from time of injury. Agreement does not cover death from suicide, war service or aeronautics. Limit, \$10,000.

Extended Insurance. — Automatic after two premiums. Non-par. Without cash and loan values.

Grace. — 30 days, interest 6%.

Incontestable. — After one year, except for non-payment of premiums.

Limits. — Ages, 16-60. No fixed amount; reinsures over \$10,000; does not accept reinsurance; minimum policy, \$500.

Loans. — After two premiums, interest 6%, in advance. Policy returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After two premiums, within 30 days after default. Non-par. Without cash and loan values.

Policy In Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No condition.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$. Limited (5-30 years) and Continuous (20 years certain) annual or monthly installments. Unless otherwise specified, payee may withdraw Trust Fund on any interest date and commutable values under Limited Installment Option at any time.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Double indemnity but not disability granted.

PARTICIPATING.
Deferred Dividend Premium Rates per \$1,000.
 (American 3½% Reserve.)

Age of Issue	Whole Life	Limited Payment Life			Endowments			10 Payment Endowment		20 Pay. Spec. Investment	20 Pay Coupon
		10 Pay	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	15 Year	20 Year		
21	\$19.53	\$44.73	\$33.66	\$28.28	\$106.60	\$68.37	\$49.73	\$93.11	\$82.61	\$30.00	\$29.84
22	19.95	45.45	34.22	28.73	106.69	68.47	49.84	93.21	82.72	30.40	30.31
23	20.40	46.20	34.79	29.22	106.77	68.57	49.95	93.31	82.84	30.80	30.80
24	20.86	46.97	35.37	29.73	106.86	68.67	50.07	93.40	82.96	31.40	31.31
25	21.34	47.77	35.99	30.25	106.96	68.77	50.18	93.53	83.09	32.00	31.83
26	21.85	48.61	36.63	30.79	107.07	68.89	50.32	93.65	83.23	32.60	32.37
27	22.40	49.48	37.29	31.36	107.18	69.02	50.47	93.77	83.38	33.20	32.94
28	22.95	50.37	37.98	31.95	107.30	69.15	50.61	93.92	83.54	33.80	33.52
29	23.55	51.31	38.70	32.57	107.43	69.30	50.78	94.06	83.71	34.60	34.13
30	24.18	52.28	39.44	32.20	107.57	69.45	50.96	94.21	83.90	35.40	34.76
31	24.85	53.29	40.22	33.83	107.71	69.62	51.16	94.38	84.09	36.00	35.42
32	25.54	54.34	41.02	34.57	107.87	69.79	51.37	94.55	84.31	37.00	36.11
33	26.27	55.42	41.86	35.30	108.03	69.99	51.59	94.75	84.54	38.00	36.82
34	27.05	56.34	42.73	36.06	108.22	70.20	51.85	94.95	84.80	39.00	37.56
35	27.88	57.72	43.65	36.87	108.41	70.43	52.13	95.20	85.07	40.00	38.34
36	28.75	58.93	44.59	37.70	108.62	70.68	52.42	95.42	85.38	41.00	39.15
37	29.66	60.20	45.58	38.56	108.85	70.95	52.78	95.68	85.71	42.00	40.00
38	30.64	61.51	46.62	39.48	109.09	71.25	53.13	95.97	86.07	43.20	40.89
39	31.67	62.87	47.69	40.44	109.36	71.57	53.52	96.29	86.46	44.60	41.81
40	32.76	64.30	48.33	41.46	109.66	71.93	53.98	96.63	86.89	46.00	42.79
41	33.93	65.77	50.01	42.52	109.97	72.33	54.46	97.00	87.37	47.40	43.82
42	35.15	67.30	51.25	43.65	110.33	72.77	55.01	97.41	87.90	48.80	44.90
43	36.47	68.91	52.54	44.84	110.72	73.25	55.61	97.88	88.48	50.60	46.04
44	37.87	70.57	53.91	46.09	111.14	73.80	56.29	98.38	89.13	52.40	47.25
45	39.36	72.32	55.33	47.42	111.63	74.40	57.03	98.94	89.84	54.40	48.52
46	40.93	74.14	56.85	48.82	112.18	75.06	57.85	99.58	90.63	56.60	49.87
47	42.62	76.03	58.42	50.31	112.77	75.81	58.77	100.28	91.51	59.00	51.31
48	44.42	78.02	60.10	51.90	113.43	76.64	59.79	101.04	92.47	61.60	52.83
49	46.33	80.08	61.86	53.59	114.16	77.55	60.91	101.90	93.53	64.20	54.45
50	48.39	82.24	63.72	55.38	114.97	78.55	62.15	102.85	94.70	66.80	56.17
55	60.82	94.57	74.71	-----	120.45	85.77	-----	-----	-----	-----	66.69
60	78.09	110.20	89.61	-----	129.31	96.47	-----	-----	-----	-----	81.60

NOTE.—Dividend Payable at the End of a Selected Accumulative Period of 10, 15, or 20 Years and Each 5 Years Thereafter. 3½% First Year Preliminary Term Reserve Adopted April 1, 1907; Full Reserve Allowed at End of 2d Year Semi-annual rate, multiply by .52; quarterly, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages.	25	35	45	Ages.	25	35	45
PARTICIPATING.				DISABILITY clause included in all policies without extra premium.			
Deferred Dividends.							
SPECIAL INVESTMENT.							

Reserve Value Paid in Case
 Death in Addition to Insurance
 During Premium Paying Period.

20 Payment... \$32.00 \$40.00 \$54.40
 20 Year End... 54.68 58.21 67.73

COUPON, 20 PAYMENT LIFE.

20 Payment... \$31.83 \$38.34 \$48.52
 Beginning 5th year, guaranteed dividends are 5% increasing 1% each year until the 13th, thereafter 15%. Paid-up in 16 years if coupons are not used to decrease premiums.

SINGLE PREMIUM LIFE.

Whole Life... \$373.69 \$448.65 \$552.54

SINGLE PREM. ENDOWMENTS.

10 Year..... \$865.81 \$868.15 \$873.80
 15 Year..... 744.41 748.98 761.20
 20 Year..... 647.02 655.11 677.61
 25 Year..... 569.38 582.73 619.34
 30 Year..... 508.20 529.02 582.72

DOUBLE INDEMNITY \$1.50 per \$1,000.

INSTALLMENT POLICIES.

5 Installments, multiply by..... .94
 10 Installments, multiply by..... .86
 15 Installments, multiply by..... .80
 20 Installments, multiply by..... .75
 25 Installments, multiply by..... .70
 30 Installments, multiply by..... .65

CHILD'S ENDOWMENTS. Exchangeable Age 16. Issued at regular rates, age 21 on 10, 15 or 20 Year Endowment plans.

JOINT LIFE policies issued on request.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$19.53	\$14	\$36	\$8	3	8	\$19	\$178	9	4	\$180	\$278	14	11
	25	21.84	16	43	87	4	3	93	196	10	4	153	305	15	5
	30	24.18	20	53	99	4	11	115	221	11	3	187	340	15	0
	35	27.88	25	65	112	5	7	142	249	11	4	228	378	14	0
	40	32.76	31	81	127	5	11	173	278	10	8	274	416	12	5
	45	39.86	39	100	143	5	9	210	307	9	5	324	452	10	7
	50	48.39	43	122	159	5	1	249	335	8	0	376	485	8	9
55	60.82	58	145	173	4	3	290	361	6	0	427	515	7	0	
60	78.09	68	169	188	3	4	330	385	5	0	475	542	5	5	
20 Pay. Life	21	28.28	31	82	203	9	3	181	465	24	11	303	730	35	0
	25	30.25	34	89	208	9	9	198	470	23	10	330	734	32	2
	30	33.20	38	100	212	10	1	222	477	22	0	369	739	28	6
	35	36.87	43	113	216	10	1	249	482	19	6	412	742	24	8
	40	41.46	49	128	220	9	5	280	485	16	9	458	741	20	11
	45	47.42	55	144	223	8	3	311	486	13	10	504	738	17	2
	50	55.38	62	161	224	6	9	341	482	11	15	547	730	13	8
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	
20 Yr End.	21	\$49.73	\$72	\$150	\$242	15	\$10	\$376	\$523	10	\$470	\$655	\$776	5	\$63
	25	50.18	72	150	242	15	\$98	376	522	10	\$466	654	775	5	\$762
	30	50.96	72	150	241	15	\$79	375	521	10	\$456	653	774	5	\$758
	35	52.13	72	150	241	15	\$47	375	518	10	\$439	653	772	5	\$753
	40	53.98	72	151	240	14	18	376	516	10	\$409	651	768	5	\$742
	45	57.03	73	152	239	11	15	376	513	10	\$353	649	763	5	\$723
	50	62.15	75	154	237	8	17	376	506	10	\$247	644	753	5	\$688
			End of 5 Years.			End of 10 Years.			End of 20 Years.						
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Pay. at Death	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Pay. at Death	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Pay. at Death	Ext. Ins. Y. M.	
Special Investment 20 Pay. Life	21	\$30.00	\$31	\$64	\$203	\$1082	9	3	\$160	\$465	\$1181	24	11	\$419	\$1000
	25	32.00	34	70	208	1099	9	9	175	477	1198	23	10	456	1000
	30	35.40	38	79	212	1100	10	1	196	477	1222	22	0	503	1000
	35	40.00	43	89	216	1113	10	1	220	482	1249	19	6	586	1000
	40	46.00	49	101	220	1128	9	5	247	485	1280	16	9	627	1000
	45	54.40	55	114	223	1114	8	3	276	486	1311	13	10	688	1000
	50	66.80	62	127	224	1161	6	9	303	482	1341	11	1	747	1000

‡Months.

American 3½% Preliminary Term Reserve without surrender charge end of 2d ye

CENTRAL STATES LIFE INSURANCE CO., ST. Louis, Mo.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three months, within 31 days after default American 3 1/4 % Modified Preliminary Term (III. Std.) reserve with surrender charge not exceeding \$7 per \$1,000, decreasing annually between third and tenth year. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed by payment of difference in premium at 6%. Lower premium form allowed upon evidence of insurability and adjustment of cash values.

Disability. — For extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability and lifetime. At age 60 policy matures as endowment in event of disability. Payments continue after maturity of endowments. After age 60, premiums waived and charged against policy without interest. Life Conservation may be added and provides in event of loss of limb above elbow or knee, cash payment of \$250 per \$1,000; below elbow, \$150; below knee, \$125; loss of eye, \$100; major surgical operation \$50 per \$1,000, but not to exceed \$500 in any one year; death resulting from surgical operation reduces insurance. Not included in Term. Limit, \$25,000.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at 6% per annum, payable per annum, withdrawable on any anniversary; (d) purchase non-forfeitable participating, paid-up additions. (c) is automatic option.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aerial or submarine voyages, bodily or mental infirmity, poison, ptomaine or bacterial infection. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war, before age 35.

Limits. — Ages, 10-70. No fixed amount; reinsures over \$10,000 to age 55, decreasing \$1,000 per year to age 60; term, \$5,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. Policy may be returned to owner after endorsement of loan thereon. May be deferred 90 days. Loan insurance granted.

Military Service. — Death from service in time of war, before age 35 limits liability to premiums paid at 6% compound interest.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values" Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund, Limited (2 to 25 years) and Continuous (5 to 20 years certain) annual or monthly installments. Commutable values withheld unless otherwise directed. Trust Fund and Installments participate in excess interest earned.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$5,000. Disability and Life Conservation Benefit granted to women who are self-supporting and between the ages of 16-50, at increase in extra premium. Double indemnity granted to married and unmarried women.

Present interest rate 5%.

CENTRAL STATES LIFE INSURANCE COMPANY, MO.—Continued.

PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

PARTICIPATING							Age at Issue	NON-PARTICIPATING							
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS				Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
18.72	43.62	32.73	27.41	106.11	67.88	49.23	20	14.46	36.84	27.07	22.30	90.21	57.08	40.18	40.18
19.11	44.31	33.25	27.86	106.18	67.95	49.32	21	14.78	37.42	27.50	22.66	90.27	57.14	41.11	41.11
19.51	45.01	33.78	28.30	106.25	68.03	49.41	22	15.13	38.04	27.95	23.04	90.34	57.21	42.11	42.11
19.95	45.75	34.34	28.77	106.33	68.12	49.51	23	15.49	38.67	28.43	23.44	90.42	57.29	43.11	43.11
20.40	46.51	34.91	29.26	106.40	68.20	49.60	24	15.86	39.34	28.93	23.85	90.50	57.36	44.11	44.11
20.86	47.30	35.51	29.78	106.48	68.30	49.71	25	16.25	40.03	29.44	24.28	90.58	57.44	45.11	45.11
21.35	48.11	36.13	30.30	106.57	68.39	49.82	26	16.67	40.73	29.96	24.72	90.66	57.52	46.11	46.11
21.88	48.96	36.78	30.85	106.66	68.50	49.95	27	17.10	41.47	30.51	25.18	90.75	57.62	47.11	47.11
22.42	49.84	37.44	31.42	106.77	68.61	50.08	28	17.57	42.22	31.07	25.66	90.85	57.71	48.11	48.11
23.00	50.76	38.14	32.01	106.88	68.74	50.23	29	18.05	43.02	31.67	26.16	90.95	57.81	49.11	49.11
23.61	51.71	38.87	32.63	107.00	68.88	50.39	30	18.56	43.83	32.28	26.67	91.05	57.91	50.11	50.11
24.25	52.69	39.63	33.29	107.11	69.03	50.57	31	19.10	44.68	32.91	27.21	91.16	58.04	51.11	51.11
24.92	53.72	40.40	33.96	107.25	69.17	50.75	32	19.67	45.56	33.58	27.78	91.29	58.16	52.11	52.11
25.63	54.78	41.21	34.65	107.39	69.34	50.95	33	20.27	46.47	34.27	28.36	91.42	58.29	53.11	53.11
26.38	55.88	42.06	35.39	107.55	69.53	51.18	34	20.91	47.43	34.98	28.98	91.55	58.45	54.11	54.11
27.18	57.03	42.95	36.17	107.72	69.73	51.43	35	21.58	48.40	35.72	29.61	91.70	58.60	55.11	55.11
28.02	58.21	43.87	36.98	107.90	69.95	51.70	36	22.28	49.42	36.49	30.28	91.86	58.78	56.11	56.11
28.91	59.45	44.83	37.81	108.09	70.19	52.01	37	23.04	50.48	37.31	30.99	92.03	58.98	57.11	57.11
29.85	60.73	45.83	38.69	108.31	70.46	52.34	38	23.84	51.57	38.14	31.71	92.22	59.18	58.11	58.11
30.85	62.05	46.87	39.62	108.54	70.75	52.70	39	24.68	52.71	39.02	32.48	92.41	59.42	59.11	59.11
31.90	63.41	47.97	40.60	108.80	71.07	53.12	40	25.58	53.89	39.93	33.29	92.61	59.68	60.11	60.11
33.04	64.87	49.12	41.63	109.08	71.44	53.57	41	26.52	55.16	40.93	34.17	92.96	60.01	61.11	61.11
34.22	66.37	50.31	42.71	109.40	71.84	54.08	42	27.51	56.49	41.96	35.09	93.31	60.39	62.11	62.11
35.49	67.93	51.55	43.85	109.73	72.27	54.63	43	28.62	57.87	43.05	36.07	93.69	60.80	63.11	63.11
36.85	69.55	52.88	45.07	110.13	72.78	55.27	44	29.77	59.31	44.19	37.11	94.10	61.26	64.11	64.11
38.29	71.25	54.26	46.35	110.56	73.33	55.96	45	30.99	60.81	45.39	38.20	94.56	61.76	65.11	65.11
39.80	73.01	55.71	47.69	111.05	73.93	56.72	46	32.35	62.54	46.78	39.47	95.22	62.42	66.11	66.11
41.44	74.84	57.24	49.13	111.59	74.63	57.59	47	33.80	64.37	48.25	40.82	95.95	63.16	67.11	67.11
43.17	76.77	58.85	50.68	112.18	75.39	58.54	48	35.35	66.25	49.79	42.25	96.72	63.96	68.11	68.11
45.02	78.77	60.55	52.28	112.85	76.24	59.60	49	37.02	68.21	51.40	43.76	97.54	64.82	69.11	69.11
47.01	80.86	62.34	54.00	113.60	77.18	60.77	50	38.79	69.96	52.89	45.38	98.14	65.57	70.11	70.11
49.12	83.05	64.21	55.85	114.42	78.22	62.08	51	40.66	71.78	54.46	47.06	98.81	66.42	71.11	71.11
51.35	85.32	66.23	57.80	115.32	79.36	63.49	52	42.68	73.66	56.26	48.82	99.53	67.36	72.11	72.11
53.74	87.70	68.33	59.89	116.32	80.64	65.07	53	44.84	75.62	58.14	50.69	100.32	68.39	73.11	73.11
56.31	90.18	70.57	62.13	117.44	82.04	66.81	54	47.13	77.66	60.14	52.69	101.20	69.70	74.11	74.11
59.03	92.79	72.92	64.51	118.66	83.58	68.73	55	49.58	79.80	62.27	54.84	102.17	71.15	75.11	75.11
61.94	95.52	75.36	67.36	120.01	85.31	70.81	56	52.12	82.15	64.44	57.05	103.23	72.65	76.11	76.11
65.05	98.37	77.85	69.85	121.49	87.13	73.01	57	54.82	84.62	66.74	59.42	104.40	74.30	77.11	77.11
68.37	101.36	80.36	72.66	123.11	89.27	75.31	58	57.72	87.22	69.01	61.97	105.70	76.13	78.11	78.11
71.93	104.51	82.91	75.79	124.95	91.58	77.71	59	60.81	89.94	71.82	64.70	107.13	78.13	79.11	79.11
75.73	107.84	85.51	79.14	126.95	94.11	80.21	60	64.11	92.80	74.61	67.63	108.72	80.33	80.11	80.11

WITH DISABILITY (Waiver of Premiums, \$10 Monthly Income and Maturity at Sixty)

19.90	46.25	34.67	29.00	106.78	68.58	49.97	20	15.61	39.47	29.01	23.89	90.88	57.78	41.11
20.31	47.00	35.23	29.49	106.88	68.67	50.08	21	15.98	40.11	29.48	24.29	90.97	57.86	41.11
20.77	47.74	35.79	29.96	106.97	68.79	50.21	22	16.39	40.77	29.96	24.70	91.06	57.97	41.11
21.23	48.51	36.39	30.47	107.08	68.90	50.35	23	16.77	41.46	30.48	25.14	91.17	58.07	41.11
21.74	49.35	37.00	30.99	107.19	69.02	50.48	24	17.20	42.18	31.02	25.58	91.29	58.18	41.11
22.23	50.18	37.62	31.54	107.30	69.15	50.62	25	17.62	42.91	31.55	26.04	91.40	58.29	41.11
22.77	51.04	38.28	32.09	107.41	69.29	50.77	26	18.09	43.66	32.11	26.51	91.50	58.42	41.11
23.34	51.94	38.96	32.68	107.54	69.43	50.94	27	18.56	44.45	32.69	27.01	91.63	58.55	41.11
23.95	52.87	39.67	33.27	107.67	69.58	51.13	28	19.10	45.25	33.30	27.51	91.75	58.68	41.11
24.57	53.82	40.41	33.91	107.82	69.75	51.33	29	19.62	46.08	33.94	28.06	91.89	58.82	41.11
25.23	54.82	41.17	34.55	107.97	69.92	51.54	30	20.18	46.91	34.58	28.59	92.02	58.95	41.11
25.91	55.81	41.97	35.23	108.11	70.12	51.77	31	20.76	47.83	35.25	29.15	92.16	59.13	41.11
26.64	56.92	42.78	35.94	108.31	70.31	52.02	32	21.39	48.76	35.98	29.76	92.35	59.30	41.11
27.44	58.03	43.63	36.67	108.50	70.55	52.31	33	22.08	49.72	36.69	30.38	92.53	59.50	41.11
28.25	59.16	44.53	37.45	108.71	70.80	52.62	34	22.78	50.71	37.45	31.04	92.71	59.72	41.11
29.12	60.37	45.44	38.27	108.93	71.08	52.95	35	23.52	51.74	38.21	31.71	92.91	59.95	41.11
30.06	61.59	46.41	39.12	109.18	71.38	53.33	36	24.31	52.80	39.03	32.42	93.14	60.21	41.11
31.02	62.86	47.40	40.00	109.45	71.72	53.76	37	25.15	53.89	39.83	33.18	93.39	60.51	41.11
32.05	64.20	48.46	40.92	109.76	72.07	54.22	38	26.04	55.04	40.77	33.94	93.67	60.79	41.11
33.14	65.56	49.53	41.89	110.07	72.47	54.73	39	26.97	56.22	41.68	34.75	93.94	61.14	41.11
34.29	66.98	50.67	42.92	110.43	72.92	55.33	40	27.97	57.43	42.63	35.61	94.27	61.53	41.11
35.54	68.45	51.85	44.06	110.81	73.43	55.89	41	29.02	58.74	43.66	36.60	94.69	62.00	41.11
36.83	69.98	53.10	45.28	111.23	73.98	56.51	42	30.15	60.10	44.75	37.66	95.14	62.53	41.11
38.23	71.57	54.36	46.55	111.70	74.58	57.19	43	31.36	61.51	45.86	38.77	95.66	63.11	41.11
39.73	73.23	55.75	47.93	112.24	75.31	57.97	44	32.65	62.99	47.06	39.97	96.21	63.79	41.11
41.32	74.95	57.16	49.37	112.84	76.08	58.79	45	34.02	64.51	48.29	41.22	96.84	64.51	41.11
42.99	76.74	58.80	50.88	113.52	76.87	59.69	46	35.51	66.27	49.87	42.66	97.69	65.36	41.11
44.81	78.57	60.53	52.51	114.27	77.74	60.71	47	37.17	68.10	51.54	44.20	98.63	66.27	41.11
46.71	80.52	62.35	54.22	115.11	78.71	61.84	48	38.89	70.00	53.29	45.81	99.65	67.28	41.11
48.77	82.53	64.28	56.06	116.07	79.75	63.07	49	40.77	71.97	55.13	47.54	100.76	68.33	41.11
50.97	84.61	66.30	58.00	117.16	80.92	64.43	50	42.75	73.71	56.85	49.38	101.70	69.31	41.11
53.35	87.12	68.49	60.11	118.28	82.17	65.95	51	44.80	75.85	58.71	51.32	102.67	70.37	41.11
55.85	89.74	70.78	62.35	119.51	83.58	67.60	52	47.18	78.08	60.81	53.37	103.72	71.58	41.11
58.56	92.50	73.21	64.76	120.85	85.12	69.44	53	49.66	80.42	63.02	55.56	104.85	72.87	41.11
61.47	95.37	75.81	67.34	122.34	86.83	71.44	54	52.29	82.85	65.38	57.90	106.10	74.49	41.11
64.59	98.45	78.58	70.13	123.97	88.71	73.69	55	55.14	85.46	67.93	60.46	107.48	76.28	41.11

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age at Issue	N. P. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$14.78	\$10	\$23	\$74	3 30	\$70	\$203	9 22	\$119	\$315	15 22	\$177	\$422	19 78
25	18.25	12	29	85	3 24	82	242	10 28	140	341	16 17	207	451	18 187
30	18.5	15	37	98	4 15	102	248	11 29	172	376	15 23	252	495	17 12
35	18.5	19	47	114	5 49	125	275	11 25	210	419	14 17	303	534	15 47
40	18.5	24	59	130	5 21	154	304	10 25	254	448	12 31	358	571	13 3
45	20.8	32	75	147	5 13	188	331	9 26	301	481	10 34	416	605	10 315
50	38.79	41	92	162	4 34	223	356	8 7	351	510	9 4	473	633	8 304
55	49.58	51	111	176	4 64	261	379	6 23	400	536	7 7	527	658	6 351
60	64.11	61	131	190	3 124	299	400	5 71	447	558	5 23	584	687	5 100
21	27.40	39	86	274	13 89	220	641	34 59	378	1000	Pd-up	419	1090	Pd-up
25	29.44	43	94	278	13 280	239	644	31 33	410	1000	"	456	1000	"
30	32.28	49	105	283	14 4	266	648	28 28	456	1000	"	508	1000	"
35	35.72	55	118	288	13 194	297	651	25 14	508	1000	"	566	1000	"
40	39.93	63	133	291	12 120	331	652	21 30	566	1000	"	627	1000	"
45	45.39	71	149	293	10 222	368	650	18 9	627	1000	"	688	1000	"
50	62.89	79	165	291	8 228	403	643	14 26	688	1000	"	747	1000	"
55	62.27	87	179	286	6 236	435	632	11 15	747	1000	"	800	1000	"
21	22.66	24	59	183	8 185	160	466	24 33	276	731	34 36	419	1090	Pd-up
25	24.28	27	65	193	9 4	175	471	23 33	301	735	32 6	456	1090	"
30	26.67	31	74	199	9 171	196	477	21 36	337	739	28 19	508	1090	"
35	29.61	36	84	205	9 191	220	482	19 19	377	742	24 27	566	1090	"
40	33.29	42	96	210	8 359	247	486	16 28	420	742	20 34	627	1090	"
45	38.2	48	109	214	7 3	274	48	13 31	463	740	17 7	688	1090	"
50	45.38	55	122	215	6 181	303	483	11 3	503	730	13 23	747	1090	"
55	54.84	62	135	215	5 29	327	476	8 13	535	717	10 14	800	1090	"
Age at Issue	Prem. 3rd Year	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$14.78	\$10	\$259	\$248	10 24	\$377	\$199	8 45	\$588	\$697	5 68	\$910	\$942	1 2942
25	18.25	12	249	347	10 2	376	490	8 44	587	695	5 18	910	942	1 2941
30	18.5	15	243	341	10 25	375	488	8 44	586	694	5 17	910	942	1 2941
35	18.5	19	245	347	10 24	372	485	8 42	584	691	5 16	909	941	1 2940
40	18.5	24	243	336	10 22	370	481	8 43	582	688	5 16	908	940	1 2939
45	20.8	32	241	320	10 17	367	475	8 43	578	682	5 14	906	938	1 2936
50	38.79	41	237	322	10 8	363	466	8 41	572	673	5 12	903	935	1 2932
55	49.58	51	232	311	8 18	358	452	8 40	563	659	5 10	898	930	1 2925
60	64.11	61	225	295	5 12	347	432	7 12	549	637	5 10	890	921	1 2914
Age at Issue	Prem. 3rd Year	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$14.78	\$10	\$161	\$249	15 12	\$388	\$559	10 45	\$891	\$785	5 27	\$926	\$959	1 2958
25	18.25	12	160	258	15 11	387	537	10 45	900	781	5 26	926	958	1 2957
30	18.5	15	158	254	15 9	385	534	10 44	899	779	5 25	925	958	1 2957
35	18.5	19	157	251	14 5	384	530	10 43	897	777	5 25	925	957	1 2956
40	18.5	24	155	247	14 10	383	526	10 43	895	772	5 24	923	956	1 2954
45	20.8	32	153	242	11 10	382	519	10 42	891	766	5 22	921	953	1 2952
50	38.79	41	153	236	8 10	380	509	10 42	887	751	5 21	917	949	1 2946
55	49.58	51	156	229	5 10	378	495	9 12	873	734	5 20	911	943	1 2938

10 days.

NOTE.—3½% Modified Preliminary Term (III Std.). Reserve adopted. Maximum surrender charge allowed by the policy \$7 per \$1,000. Full Reserve allowed at the 10th and subsequent years.

CENTRAL STATES LIFE INSURANCE CO., MO.—Continued.

1924 DIVIDENDS AND NET COST (Beginning April 1) O. L., 20 P. L., 20 Y. E.

Yr. Iss'd.	\$19.11		\$20.86		\$23.61		\$27.18		\$31.90		\$38.29		\$59.03	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1923	\$1.58	\$17.53	\$1.73	\$19.13	\$1.98	\$21.63	\$2.29	\$24.89	\$2.70	\$29.20	\$3.27	\$35.02	\$4.25	\$54.78
1922	2.95	16.16	3.11	17.75	3.39	20.22	3.73	23.45	4.16	27.74	4.26	34.03	4.53	54.50
1921	3.02	16.09	3.19	17.67	3.49	20.12	3.85	23.33	4.32	27.68	4.45	33.84	5.07	53.90
1920	3.09	16.02	3.28	17.58	3.59	20.02	3.98	23.20	4.48	27.42	4.64	33.65	5.77	53.22
1919	3.16	15.95	3.36	17.50	3.69	19.92	4.11	23.07	4.64	27.26	4.85	33.44	6.19	52.84
1918	3.23	15.88	3.45	17.41	3.80	19.81	4.24	22.94	4.81	27.09	5.05	33.24	6.63	52.40
1917	3.31	15.80	3.54	17.32	3.91	19.70	4.38	22.80	4.98	26.92	5.26	33.03	7.06	51.99
Prem	\$18.11		\$19.86		\$22.61		\$26.18		\$30.90		\$37.29		\$58.03	
1916	2.58	15.53	2.83	17.03	3.21	19.40	3.71	22.47	4.34	26.56	4.90	32.39	7.49	50.55
1915	2.66	15.45	2.92	16.94	3.34	19.27	3.86	22.32	4.52	26.38	5.22	32.07	7.93	50.11
1914	2.75	15.36	3.02	16.84	3.47	19.14	4.01	22.17	4.71	26.19	5.22	32.07	7.93	50.11
Tot.	28.33	159.77	30.43	175.17	33.87	199.23	38.16	230.64	43.66	272.34	47.12	332.78	62.85	524.45
†		89.77		93.17		97.23		105.64		118.34		144.78		263.45

Yr. Iss'd.	\$27.86		\$29.78		\$32.63		\$36.17		\$40.60		\$46.35		\$64.51	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1923	\$2.13	\$25.73	\$2.30	\$27.48	\$2.54	\$30.09	\$2.85	\$33.32	\$3.24	\$37.30	\$3.77	\$42.58	\$4.33	\$60.15
1922	3.32	24.54	3.50	26.25	3.73	28.90	4.03	32.14	4.42	36.18	4.47	41.88	4.67	59.84
1921	3.47	24.39	3.66	26.12	3.92	28.71	4.24	31.93	4.66	35.94	4.74	41.61	5.41	59.11
1920	3.63	24.23	3.83	25.95	4.11	28.52	4.46	31.71	4.93	35.69	5.02	41.33	6.18	58.30
1919	3.79	24.07	4.01	25.77	4.31	28.32	4.68	31.49	5.17	35.43	5.31	41.04	6.70	57.81
1918	3.96	23.90	4.20	25.58	4.52	28.11	4.92	31.25	5.43	35.17	5.61	40.74	7.22	57.28
1917	4.14	23.72	4.39	25.39	4.73	27.90	5.16	31.01	5.70	34.90	5.91	40.44	7.74	56.75
Prem	\$26.86		\$28.78		\$31.63		\$35.17		\$39.60		\$45.35		\$63.51	
1916	3.51	23.35	3.78	25.00	4.15	27.48	4.61	30.56	5.24	34.36	6.03	39.32	8.28	55.22
1915	3.70	23.16	3.99	24.79	4.43	27.20	4.98	30.19	5.64	33.90	6.49	38.86	8.82	54.66
1914	3.90	22.96	4.21	24.57	4.63	27.00	5.14	30.03	5.77	33.83	6.49	38.86	8.82	54.66
Tot.	35.55	240.05	37.87	256.93	41.07	282.23	45.07	313.63	50.18	352.82	53.84	406.66	68.17	573.95
†		80.06		81.93		86.23		93.63		105.82		103.66		246.92

Yr. Iss'd.	\$49.32		\$49.71		\$50.39		\$51.43		\$53.12		\$55.95		\$68.73	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1923	\$3.48	\$45.84	\$3.54	\$46.17	\$3.65	\$46.74	\$3.80	\$47.63	\$4.04	\$49.08	\$4.34	\$51.59	\$4.51	\$64.22
1922	5.30	44.02	5.30	44.41	5.31	45.08	5.37	46.06	5.49	47.03	5.18	50.78	4.89	63.84
1921	5.04	43.68	5.04	44.07	5.06	44.73	5.12	45.71	5.34	47.28	5.54	50.42	5.68	63.07
1920	6.00	43.32	6.00	43.71	6.02	44.37	6.08	45.35	6.21	46.91	5.92	50.04	6.56	62.17
1919	6.38	42.94	6.38	43.33	6.40	43.99	6.46	44.97	6.59	46.53	6.30	49.66	7.13	61.61
1918	6.77	42.55	6.77	42.94	6.79	43.60	6.85	44.58	6.98	46.14	6.70	49.26	7.72	61.09
1917	7.17	42.15	7.18	42.53	7.20	43.19	7.26	44.17	7.39	45.73	7.11	48.85	8.31	60.40
Prem	\$48.32		\$48.71		\$49.39		\$50.43		\$52.12		\$54.96		\$67.73	
1916	6.79	41.53	6.79	41.92	6.81	42.58	6.88	43.55	7.08	45.04	7.45	47.51	8.92	58.88
1915	7.23	41.09	7.23	41.48	7.32	42.07	7.46	42.97	7.70	44.42	8.06	46.90	9.54	58.11
1914	7.69	40.63	7.70	41.01	7.72	41.67	7.78	42.65	7.92	44.20	8.06	46.90	9.54	58.11
Tot.	62.45	427.75	62.53	431.57	62.88	438.02	63.60	447.64	65.24	462.96	64.69	491.91	72.80	611.50
†		39.75		44.57		53.02		63.64		79.96		109.91		233.84

†Net Cost for 10 years, Cash value deducted.

Actual Div. Histories of Policies Issued in 1914—O. L., 20 P. L., 20 Y. E.

Yr. Iss'd.	\$18.11		\$19.86		\$22.61		\$26.18		\$30.90		\$37.29		\$58.03	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1915	\$1.58	\$16.53	\$1.73	\$18.13	\$1.98	\$20.63	\$2.29	\$23.89	\$2.70	\$28.20	\$3.27	\$34.02	\$5.07	\$52.90
1916	1.79	16.32	1.97	17.89	2.24	20.37	2.60	23.58	3.07	27.83	3.70	33.59	5.77	52.90
1917	1.89	16.22	2.08	17.78	2.39	20.22	2.78	23.40	3.30	27.60	4.00	33.29	6.19	51.80
1918	2.00	16.11	2.20	17.66	2.55	20.06	2.97	23.21	3.53	27.37	4.30	32.99	6.63	51.40
1919	2.00	16.11	2.20	17.66	2.55	20.06	2.97	23.21	3.53	27.37	4.30	32.99	6.63	51.40
1920	2.22	15.89	2.46	17.40	2.86	19.75	3.37	22.81	4.02	26.88	4.90	32.39	7.49	50.55
1921	2.33	15.78	2.60	17.26	3.03	19.58	3.58	22.60	4.28	26.62	5.22	32.07	7.93	50.11
1922	2.33	15.78	2.60	17.26	3.03	19.58	3.58	22.60	4.28	26.62	5.22	32.07	7.93	50.11
1923	2.66	15.45	2.92	16.94	3.34	19.27	3.86	22.32	4.52	26.38	5.22	32.07	7.93	50.11
1924	2.75	15.36	3.02	16.84	3.47	19.14	4.01	22.17	4.71	26.19	5.22	32.07	7.93	50.11
Tot.	21.55	159.55	23.78	174.82	27.44	198.66	32.01	229.79	37.94	271.06	45.35	327.55	69.50	510.80

Yr. Iss'd.	\$26.86		\$28.78		\$31.63		\$35.17		\$39.60		\$45.35		\$63.51	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1915	\$2.13	\$24.73	\$2.30	\$26.48	\$2.54	\$29.09	\$2.85	\$32.32	\$3.24	\$36.36	\$3.77	\$41.58	\$5.41	\$60.15
1916	2.47	24.39	2.65	26.13	2.93	28.70	3.28	31.89	3.75	35.85	4.33	41.02	6.18	57.32
1917	2.69	24.17	2.90	25.88	3.21	28.42	3.60	31.57	4.08	35.52	4.73	40.62	6.70	56.84
1918	2.92	23.94	3.16	25.62	3.50	28.13	3.93	31.24	4.46	35.14	5.15	40.20	7.22	56.21
1919	2.92	23.94	3.16	25.62	3.50	28.13	3.93	31.24	4.46	35.14	5.15	40.20	7.22	56.21
1920	3.42	23.44	3.70	25.08	4.11	27.52	4.61	30.56	5.24	34.36	6.03	39.32	8.28	55.22
1921	3.63	23.18	3.99	24.79	4.43	27.20	4.98	30.19	5.64	33.96	6.49	38.86	8.82	54.66
1922	3.63	23.18	3.99	24.79	4.43	27.20	4.98	30.19	5.64	33.96	6.49	38.86	8.82	54.66
1923	3.70	23.16	3.99	24.79	4.43	27.20	4.98	30.19	5.64	33.96	6.49	38.86	8.82	54.66
1924	3.90	22.96	4.21	24.57	4.63	27.00	5.14	30.03	5.77	33.83	6.49	38.86	8.82	54.66
Tot.	31.51	237.09	34.05	253.75	37.71	278.59	42.28	309.42	47.92	348.08	55.12	398.38	76.29	558.80

	\$28.32		\$48.71		\$49.39		\$50.43		\$52.12		\$54.96		\$67.73	
Yr. Iss'd.	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1915	\$3.18	\$24.84	\$3.54	\$45.17	\$3.65	\$45.74	\$3.80	\$46.63	\$4.04	\$48.08	\$4.34	\$50.59	\$5.68	\$62.05
1916	4.36	23.96	4.41	44.30	4.49	44.90	4.63	45.80	4.84	47.28	5.17	49.79	6.56	61.17
1917	4.88	23.44	4.92	43.79	5.02	44.37	5.15	45.28	5.38	46.74	5.71	49.25	7.13	60.60
1918	5.42	22.90	5.46	43.25	5.56	43.83	5.69	44.74	5.92	46.20	6.27	48.69	7.72	60.01
1919	5.42	22.90	5.46	43.25	5.56	43.83	5.69	44.74	5.92	46.20	6.27	48.69	7.72	60.01
1920	6.57	21.75	6.61	42.10	6.71	42.68	6.84	43.59	7.08	45.04	7.45	47.51	8.92	58.81
1921	7.17	21.15	7.22	41.49	7.32	42.07	7.46	42.97	7.70	44.42	8.06	46.90	9.54	58.19
1922	7.17	21.15	7.22	41.49	7.32	42.07	7.46	42.97	7.70	44.42	8.06	46.90	9.54	58.19
1923	7.23	21.09	7.23	41.48	7.32	42.07	7.46	42.97	7.70	44.42	8.06	46.90	9.54	58.19
1924	7.69	20.63	7.70	41.01	7.72	41.67	7.78	42.65	7.92	44.20	8.06	46.90	9.54	58.19
Tot.	59.39	223.81	59.77	427.33	60.67	433.23	61.96	442.34	64.20	457.00	67.48	482.12	81.89	505.41

CHICAGO NATIONAL LIFE INSURANCE CO., Chicago, Ill.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary reserve (Ill. Std.), with surrender charge up to 20th year, not exceeding \$25 per \$1,000. Payment of cash value may be deferred six months.

Change of Plan. — No provision.

Disability. — Without extra charge rider will provide prior to age 60 for waiver of premiums and payment of face of policy in 20 annual installments. For extra premium rider provides on all but Term, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, rider on all but Term policies will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operation, war, riot or insurrection, violation of law, police duty, bodily or mental infirmity, sunstroke, poison, ptomaines, bacterial or other infection other than as result of injury.

Extended Insurance. — Automatic after three years. Non-par. Without cash or loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages 15---60.

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three years within 31 days after default. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-25 years) and Continuous (20 years certain) annual or monthly installments. No provision for commutation by beneficiary.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. All but Term. Disability not granted.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve

FALT RATES										RATES WITH DISABILITY (Waiver of Premium and \$10 Monthly Income)									
ENDOWMENT AGE 85					ENDOWMENTS			20 Pay. Life With Guar. Opt.		Age	ENDOWMENT AGE 85					ENDOWMENTS			20 Pay. Life With Guar. Opt.
Whole Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	20	10 Year	15 Year	20 Year				Whole Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	20	10 Year	15 Year	20 Year	
13.77	34.68	25.66	21.27		92.34	58.35	41.75			15	14.86	37.03	27.41	22.72		92.87	58.89	42.30	
14.03	35.20	26.04	21.58		92.39	58.39	41.79			16	15.13	37.55	27.79	23.13		92.92	58.95	42.37	
14.21	35.70	26.43	21.90		92.46	58.45	41.86			17	15.41	38.05	28.18	23.39		93.01	59.03	42.47	
14.60	36.24	26.83	22.24		92.51	58.51	41.91			18	15.70	38.59	28.58	23.70		93.09	59.12	42.55	
14.90	36.79	27.24	22.58		92.57	58.56	41.97			19	16.00	39.14	28.98	24.04		93.17	59.19	42.63	
15.22	37.37	27.67	22.94		92.65	58.63	42.05			20	16.31	39.72	29.42	24.40		93.28	59.29	42.74	
15.56	37.96	28.12	23.33		92.71	58.69	42.11	\$33.36		21	16.69	40.35	29.99	24.82		93.38	59.38	42.83	\$34
15.91	38.57	28.58	23.72		92.78	58.76	42.17	33.62		22	17.09	41.01	30.39	25.25		93.47	59.47	42.92	35
16.28	39.23	29.06	24.12		92.86	58.84	42.26	33.88		23	17.50	41.72	30.91	25.68		93.58	59.59	43.05	36
16.66	39.89	29.56	24.53		92.93	58.91	42.34	34.15		24	17.92	42.43	31.45	26.12		93.67	59.69	43.16	37
17.06	40.57	30.08	24.96		93.02	58.99	42.43	34.42		25	18.36	43.16	32.02	26.58		93.79	59.79	43.27	38
17.49	41.29	30.61	25.43		93.11	59.08	42.52	34.77		26	18.82	43.92	32.58	27.07		93.91	59.92	43.41	39
17.94	42.03	31.19	25.91		93.21	59.17	42.64	35.09		27	19.32	44.73	33.19	27.58		94.03	60.04	43.57	40
18.41	42.80	31.76	26.39		93.29	59.27	42.73	35.46		28	19.83	45.52	33.79	28.11		94.14	60.17	43.70	41
18.91	43.61	32.37	26.91		93.40	59.37	42.86	35.87		29	20.35	46.36	34.43	28.65		94.28	60.31	43.88	42
19.44	44.43	32.99	27.46		93.51	59.48	42.97	36.32		30	20.95	47.24	35.09	29.23		94.42	60.46	44.03	43
19.99	45.30	33.65	28.01		93.63	59.60	43.11	36.78		31	21.58	48.14	35.78	29.81		94.58	60.62	44.23	44
20.57	46.19	34.38	28.58		93.75	59.74	43.26	37.29		32	22.11	49.07	36.51	30.42		94.74	60.82	44.45	45
21.19	47.11	35.03	29.21		93.89	59.87	43.43	37.89		33	22.86	50.04	37.25	31.06		94.92	61.00	44.68	46
21.84	48.06	35.77	29.82		94.03	60.03	43.62	38.49		34	23.59	51.02	38.03	31.73		95.12	61.22	44.95	47
22.52	49.07	36.53	30.49		94.17	60.19	43.81	39.15		35	24.34	52.09	38.82	32.44		95.31	61.46	45.23	48
23.20	50.10	37.33	31.19		94.34	60.36	44.02	39.85		36	25.16	53.15	39.66	33.18		95.54	61.70	45.53	49
24.03	51.17	38.16	31.90		94.52	60.54	44.27	40.65		37	26.01	54.28	40.53	33.97		95.80	61.99	45.88	50
24.84	52.29	39.01	32.67		94.71	60.78	44.53	41.49		38	26.91	55.44	41.43	34.74		96.05	62.30	46.27	51
25.71	53.45	39.93	33.47		94.91	61.03	44.84	42.39		39	26.86	56.63	42.38	35.58		96.34	62.64	46.72	52
26.62	54.66	40.87	34.31		95.13	61.28	45.16	43.37		40	28.86	57.89	43.37	36.47		96.66	63.01	47.20	53
27.60	55.91	41.85	35.20		95.37	61.57	45.53	44.42		41	29.94	59.15	44.38	37.46		96.99	63.43	47.67	54
28.63	57.21	42.89	36.13		95.65	61.99	45.91	45.54		42	31.07	60.49	45.47	38.51		97.39	63.99	48.20	55
29.74	58.56	43.98	37.10		95.94	62.26	46.40	46.73		43	32.29	61.87	46.59	39.61		97.80	64.43	48.78	56
30.91	59.97	45.11	38.15		96.27	62.66	46.91	48.02		44	33.59	63.30	47.77	40.79		98.27	65.02	49.42	57
32.16	61.43	46.29	39.23		96.65	63.12	47.49	49.35		45	34.96	64.79	48.98	42.03		98.80	65.70	50.14	58
33.49	62.97	47.51	40.41		97.05	63.62	48.12	50.75		46	36.43	66.35	50.32	43.37		99.38	66.37	50.91	59
34.90	64.50	48.77	41.61		97.50	64.17	48.82	52.25		47	38.00	67.95	51.77	44.77		100.03	67.06	51.76	60
36.42	66.23	50.26	42.98		97.99	64.80	49.60	53.79		48	39.68	69.63	53.36	46.25		100.75	67.95	52.75	61
38.05	67.97	51.73	44.34		98.55	65.49	50.47	55.43		49	41.49	71.38	55.08	47.83		101.58	68.79	53.77	62
39.77	69.79	53.27	45.83		99.16	66.25	51.44	57.10		50	43.40	73.21	56.92	49.50		102.50	69.76	54.95	63
41.62	71.68	54.89	47.41		99.84	67.13	52.51	58.84		51	45.46	75.32	58.78	51.28		103.48	70.85	56.26	64
43.55	73.65	56.63	49.08		100.57	68.04	53.69	60.66		52	47.65	77.53	60.75	53.13		104.52	72.04	57.71	65
45.63	75.71	58.41	50.88		101.38	69.07	54.97	62.54		53	50.01	79.93	62.85	55.24		105.65	73.37	59.32	66
47.92	77.85	60.33	52.80		102.29	70.20	56.42	64.50		54	52.55	82.46	65.09	57.49		106.92	74.85	61.17	67
50.31	80.10	62.37	54.86		103.18	71.49	58.02	66.53		55	55.28	85.20	67.48	59.89		108.22	76.55	63.29	68
52.98	82.47	64.55	57.08		104.38	72.89	59.76	68.64		56	58.11	88.14	69.99	62.48		110.00	78.55	65.66	69
55.63	84.93	66.85	59.45		105.59	74.44	61.69	70.80		57	61.11	91.18	72.64	65.83		112.00	80.75	68.11	70
58.58	87.52	69.30	61.98		106.93	76.15	63.79	73.23		58	64.28	94.32	75.44	68.99		114.00	83.15	70.71	71
61.73	90.25	71.92	64.72		108.40	78.06	66.13	75.70		59	67.61	97.56	78.39	72.24		116.00	85.75	73.41	72
65.11	93.12	74.73	67.68		110.05	80.15	68.60	78.28		60	71.11	100.89	81.48	75.33		118.00	88.55	76.21	73

Double Indemnity, \$1.50 per \$1,000 at all ages.

NOTE—Above rates adopted October 1, 1921. Semi-annual rate multiply by quarterly multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45
Single Premium \$331.88 \$398.34 \$490.20

TERM. Convertible, Non-Renewable 10
Year\$9.36 \$ 10.88 \$ 15.38

JOINT LIFE (Equal Ages).

Whole Life\$ 26.65 \$ 34.41 \$ 48.74
20 Pay. 35.89 42.58 54.49

SPECIAL 20 PAYMENT LIFE COUPON
POLICY, END. AT 85. Options:
(Example age 35). If premiums are
paid in full for 15 years, insured will

receive paid-up policy for \$1000 and
cash; 24 years, \$1029 cash. If coupons
are used to reduce premiums at end
20 years, insured will receive
cash \$779.04, or (2) paid-up policy
\$1000 and \$210.04 cash, or (3) paid-
up policy for \$1368.39, or (4) paid-
endowment at age 83 of \$1005.
Premium . . . \$ 32.14 \$ 38.72 \$ 49.
With Disability 33.79 40.70 51.
SPECIAL WHOLE LIFE, \$2,500.
Premium\$ 38.70 \$ 51.39 \$ 78.

CHICAGO NATIONAL LIFE INSURANCE COMPANY.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Nonparticipating.

Age at issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$5.20	\$22	\$71	\$225	3	9	\$175	\$507	9	7	\$297	\$785	15	7
25	38 70	28	84	247	4	4	206	555	10	8	350	852	16	1
30	44 20	38	104	280	5	1	254	620	11	8	429	940	15	8
35	51 38	50	129	315	5	8	314	687	11	8	525	1030	14	6
40	60 90	65	160	350	6	0	286	757	11	0	634	1120	12	10
45	73 78	85	199	390	5	10	469	827	9	9	753	1200	10	11
50	91 93	107	242	425	5	3	558	890	8	2	877	1275	9	0
55	113 35	131	289	460	4	4	653	947	6	8	1001	1340	7	3
60	153 65	158	340	492	3	5	747	1000	5	2	1117	1395	5	7
21	\$15.56	14	29	89	3	3	70	203	8	9	120	314	14	2
25	17 06	16	34	99	3	7	83	222	9	9	141	342	14	9
30	19 44	20	42	111	4	2	103	245	10	8	173	377	14	6
35	22 52	25	52	125	4	9	127	275	10	10	212	414	13	7
40	26 62	32	65	140	5	1	156	304	10	2	257	450	12	3
45	32 16	39	81	156	4	11	190	333	9	1	307	484	10	7
50	53 77	49	99	174	4	5	228	360	7	9	360	517	8	8
55	50 31	54	119	180	3	11	269	386	6	6	417	550	7	0
60	65 11	71	141	202	3	3	315	415	5	2	483	591	5	10
21	\$28.12	39	82	250	11	11	221	642	31	6	390	1000	Pd-up	
25	30 08	43	90	264	12	3	240	645	29	9	412	1000		
30	32 99	45	151	271	12	6	267	647	27	2	458	1000		
35	36 53	55	114	276	12	2	299	652	24	2	511	1000		
40	40 87	63	129	284	11	2	334	653	20	11	570	1000		
45	46 29	71	145	284	9	10	371	653	17	6	632	1000		
50	53 27	80	162	284	8	1	407	645	14	2	695	1000		
55	62 37	87	177	280	6	4	440	633	11	1	756	1000		
60	74.73	94	189	272	4	11	465	615	8	4	816	1000		
21	23.33	26	60	188	7	11	161	466	22	6	274	732	33	0
25	24 96	29	66	194	8	4	176	472	21	9	303	736	30	6
30	27 46	34	75	200	8	8	197	478	20	2	339	740	27	2
35	30 49	39	85	206	8	9	222	483	18	2	380	742	23	9
40	34 31	44	97	211	8	3	249	487	15	10	423	743	20	2
45	39.23	51	110	215	7	3	278	488	13	2	467	740	16	8
50	45 83	58	124	217	6	0	306	484	10	6	508	732	13	3
55	54.86	65	137	217	4	9	332	478	8	1	544	719	10	2
60	67 68	73	151	217	3	7	354	466	6	0	571	700	7	7
21	\$33.36	\$49	\$95	\$304	13	\$108	259	752	10	270	493	1104	5	\$498
25	34 42	48	101	297	13	10	266	716	10	275	476	1161	5	512
30	36 32	50	107	286	12	11	280	681	10	285	500	1154	5	537
35	39 15	54	115	278	12	12	301	658	10	297	537	1185	5	575
40	43 37	60	127	277	11	13	333	653	10	311	591	1131	5	632
45	49 35	68	144	281	9	11	373	657	10	317	663	1148	5	709
50	57 10	77	161	283	8	14	416	662	10	288	743	1181	5	798
55	66 53	84	176	279	6	16	452	656	10	161	817	1120	5	886
60	78 28	89	185	268	4	18	471	630	8	18	869	1145	5	952
21	\$55.69	\$130	\$245	\$310	10	\$271	\$374	447	8	\$445	585	695	5	\$680
25	58 99	129	244	338	10	\$265	373	445	8	\$442	577	694	5	678
30	59 48	127	242	335	10	\$255	371	433	8	\$434	584	692	5	674
35	60 19	125	240	331	10	\$239	369	479	8	\$423	584	689	5	668
40	61 28	123	238	327	10	\$211	367	475	8	\$403	581	686	5	659
45	63 12	120	235	322	10	\$162	364	470	8	\$398	578	680	5	641
50	66 25	117	231	314	10	\$69	350	460	8	\$304	572	671	5	609
55	71 49	113	227	302	8	13	353	447	8	\$187	563	657	5	555
60	80 15	109	220	287	5	17	343	425	7	17	548	635	5	452
21	\$42.11	\$79	155	250	15	\$114	387	537	10	\$485	661	781	5	\$770
25	42 43	78	154	248	15	102	386	535	10	479	660	780	5	767
30	42 97	76	153	245	15	79	385	532	10	467	658	776	5	763
35	43 81	74	151	241	15	40	383	528	10	447	657	775	5	755
40	45 16	72	150	237	13	19	382	524	10	411	655	771	5	743
45	47 49	71	149	232	10	17	381	517	10	345	651	764	5	720
50	51 44	70	149	226	7	110	379	507	10	221	644	753	5	679
55	53 02	70	150	220	5	17	378	493	9	19	635	736	5	603
60	60 60	72	153	213	3	110	375	476	6	14	619	710	5	458

†Months.
†Cash.

CLEVELAND LIFE INSURANCE CO., Cleveland, O.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std. or Ohio Std. whichever is larger) with surrender charge up to 7th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — Higher premium form allowed anytime prior to age 55, by payment of difference in premiums at 6% compound interest. Practice to change to lower premium form, subject to evidence of insurability.

Disability. — For small extra premium, policy will provide, prior to age 60, for waiver of premiums and monthly income of \$10 per \$1,000, beginning immediately after proof of total and permanent disability and continuing during disability until maturity; disability of six months deemed permanent; no reduction in insurance at maturity. Agreement does not cover military or naval service in time of war or aeronautic or submarine operations within two years. Limit, \$15,000. Not written on Term or Joint Life.

Dividends. — End of first year and annually thereafter: first conditioned upon payment of second premium. Option: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ compound interest; withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy, in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, war service, state of war or insurrection, submarine or aeronautic operations or violation of laws. Rider also provides for payment of half of the face of policy (not to exceed \$2,500) at death of beneficiary, if death is caused by burning or wrecking of commercial carriers or vessel, passenger elevator, burning of hotel or stroke of lightning, provided the beneficiary is the wife of the insured. Not written on Term or Joint Life. Limit, \$15,000.

Extended Insurance. — Automatic after three premiums. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, 15-60, \$30,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrearages at 5% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions, except aeronautic or submarine operations within two years.

Settlement Options. — Cash Annuity, Trust Fund (Interest Payments) at not less than $3\frac{1}{4}\%$. Limited (5-30) and Continuous (20 certain) annual installments. Payments made annually, semi-annually, quarterly or monthly. Commutable values withheld unless right is given by insured.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term and Return Premium. Disability and double indemnity granted to spinsters in gainful occupations.

+Present interest rate, 5%.

CLEVELAND LIFE INSURANCE COMPANY, OHIO—Continued.

PARTICIPATING RATES PER \$1,000 (Without Disability.)

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					TERM			LIFE—DOUBLE INDEMNITY			
	10	15	20	10	15	20	30	20 P.	5	10	20	10	15	20	20P.
	Pay.	Pay.	Pay.	Year	Year	Year	Year	30 Yr.	Year	Year	Year	Pay.	Pay.	Pay.	Y.E.
16 72	\$4.17	\$32.65	\$27.24	100 13	\$41.65	\$47.31	\$30.79	\$49.22				\$4.09	\$2.94	\$2.38	\$1.95
17 03	44 77	33 15	27 62	100 28	64 79	47 44	37 91	40 37				4 03	2 89	2 34	1 94
17 30	45 32	33 61	28 02	100 47	64 94	47 57	31 04	40 40				3 97	2 84	2 30	1 93
17 76	45 03	34 13	28 4	100 65	65 02	47 70	31 17	40 55				3 91	2 79	2 26	1 91
18 13	43 62	34 51	28 87	100 87	65 24	47 85	31 31	40 65				3 85	2 74	2 22	1 92
18 53	47 37	35 11	29 22	101 07	65 46	48 00	31 45	40 76				3 79	2 69	2 18	1 91
18 90	45 07	35 64	29 74	101 2	65 58	48 14	31 61	40 88	12 60	12 79	13 24	3 73	2 64	2 14	1 91
19 37	48 81	36 18	30 2	101 50	65 76	48 30	31 78	41 04	12 6	12 87	13 4	3 68	2 61	2 12	1 91
19 83	49 56	36 76	30 72	101 73	65 94	48 47	31 96	41 13	12 75	12 96	13 54	3 64	2 58	2 09	1 91
20 34	50 34	37 28	31 21	101 9	66 14	48 55	32 14	41 28	12 83	13 06	13 65	3 59	2 55	2 07	1 91
20 81	51 15	37 9	31 7	102 22	66 34	48 64	32 34	41 4	12 93	13 17	13 85	3 55	2 52	2 04	1 90
21 29	51 98	38 5	32 2	102 48	66 54	48 83	32 55	41 60	13 02	13 28	14 03	3 50	2 48	2 01	1 90
21 87	52 85	39 2	32 7	102 74	66 76	49 03	32 79	41 77	13 11	13 40	14 23	3 44	2 45	1 98	1 90
22 43	53 74	39 9	33 2	103 02	66 99	49 23	33 04	41 98	13 23	13 54	14 44	3 39	2 41	1 95	1 90
23 02	54 65	40 64	33 7	103 31	67 24	49 43	33 29	42 20	13 34	13 69	14 69	3 33	2 37	1 92	1 89
23 61	55 62	41 36	34 5	103 62	67 49	49 63	33 50	42 42	13 47	13 83	14 96	3 28	2 33	1 89	1 89
24 22	56 61	42 12	34 8	103 93	67 75	49 83	33 90	42 69	13 60	14 01	15 26	3 22	2 29	1 86	1 86
24 85	57 63	42 9	35 4	104 27	68 03	50 05	34 23	42 97	13 75	14 21	15 61	3 15	2 24	1 82	1 82
25 44	58 69	43 72	36 1	104 60	68 33	50 25	34 60	43 28	13 93	14 42	15 99	3 09	2 20	1 79	1 79
26 04	59 78	44 5	36 8	104 96	68 64	51 05	35 01	43 62	14 10	14 65	16 41	3 02	2 15	1 75	1 75
26 66	60 91	45 4	37 5	105 34	68 96	51 33	35 44	44 01	14 31	14 90	16 88	2 95	2 10	1 71	1 71
27 29	62 08	46 26	38 3	105 74	69 32	51 70	35 92	44 42	14 52	15 19	17 42	2 88	2 05	1 67	1 67
27 93	63 30	47 31	39 1	106 16	69 6	52 14	36 44	44 88	14 78	15 51	18 02	2 80	2 00	1 63	1 63
28 59	64 56	48 50	40 0	106 59	70 08	52 57	37 01	45 40	15 04	15 86	18 69	2 72	1 94	1 59	1 59
29 27	65 88	49 39	41 0	107 05	70 51	53 02	37 63	45 91	15 33	16 28	19 42	2 64	1 89	1 55	1 55
30 00	67 22	50 41	42 94	107 53	70 97	53 52	38 31	46 5	15 66	16 71	20 26	2 56	1 83	1 50	1 50
30 79	68 60	51 54	43 12	108 05	71 46	54 05	39 06	47 24	16 02	17 23	21 15	2 47	1 77	1 50	1 50
31 63	70 03	52 7	44 1	108 59	72 00	54 65	39 88	48 00	16 43	17 80	22 21	2 38	1 70	1 50	1 50
32 53	71 60	53 95	45 4	109 17	72 57	55 29	40 78	48 8	16 91	18 45	23 36	2 28	1 64	1 50	1 50
33 49	73 1	55 24	47 7	109 56	73 21	55 99	41 77	49 74	17 43	19 21	24 62	2 18	1 57	1 50	1 50
34 51	74 81	56 58	48 4	110 4	73 88	56 77	42 85	50 77	18 04	20 04	26 07	2 08	1 50	1 50	1 50
35 59	76 55	58 0	49 5	111 19	74 64	57 62	44 05	51 82	18 75	20 95		1 97	1 50	1 50	1 50
36 73	78 31	59 5	51 1	111 98	75 45	58 55	45 35	53 03	19 54	22 06		1 86	1 50	1 50	1 50
37 93	80 1	61 0	52 7	112 8	76 33	59 5	46 79	54 25	20 45	23 25		1 75	1 50	1 50	1 50
39 19	82 12	62 7	54 38	113 72	77 31	60 70	48 37	55 78	21 41	24 58		1 63	1 50	1 50	1 50
40 51	84 14	64 51	56 14	114 70	78 37	61 92	50 10	57 36	22 41	26 06		1 50	1 50	1 50	1 50
42 00	86 25	66 56	58 0	115 76	79 52	63 27			23 47	27 09		1 50	1 50	1 50	1 50
43 64	88 46	68 32	59 9	116 90	80 78	64 76			25 29	29 51		1 50	1 50	1 50	1 50
45 44	90 76	70 39	62 65	118 12	82 15	66 38			26 86	31 51		1 50	1 50	1 50	1 50
47 39	93 17	72 58	64 2	119 44	83 66	68 15			28 61	33 74		1 50	1 50	1 50	1 50
49 40	95 69	74 99	66 6	120 87	85 24	70 10			30 54	36 19		1 50	1 50	1 50	1 50
51 56	98 34	77 38	69 26	122 43	87 09	72 24									
53 88	101 11	80 01	72 01	124 12	89 06	74 57									
56 36	104 03	82 82	74 98	125 95	91 29	77 13									
59 00	107 11	85 82	78 16	127 94	93 58	79 92									
61 85	110 38	89 04	81 6	130 11	96 16	82 68									

DISABILITY RATES

\$1 28	\$2 88	\$2 11	\$1 72	\$0 53	\$0 69	\$0 68	\$0 52	\$0 96
1 33	2 98	2 18	1 77	.54	.62	.70	.88	1 02
1 34	3 00	2 20	1 79	.54	.63	.71	.89	1 03
1 38	3 05	2 23	1 82	.56	.64	.73	.91	1 07
1 42	3 16	2 27	1 85	.57	.67	.75	.94	1 12
1 47	3 15	2 31	1 88	.59	.69	.79	1 01	1 16
1 51	3 19	2 34	1 92	.60	.71	.82	1 05	1 21
1 55	3 24	2 38	1 95	.61	.73	.84	1 11	1 28
1 61	3 29	2 41	1 98	.63	.75	.87	1 16	1 34
1 66	3 34	2 45	2 02	.65	.79	.91	1 23	1 41
1 67	3 39	2 49	2 05	.67	.81	.95	1 30	1 48
1 78	3 43	2 52	2 08	.69	.85	1 00	1 39	1 57
1 85	3 47	2 56	2 12	.72	.89	1 05	1 50	1 67
1 92	3 52	2 60	2 16	.75	.94	1 11	1 61	1 77
1 99	3 57	2 64	2 20	.79	.98	1 15	1 72	1 86
2 07	3 62	2 68	2 24	.83	1 04	1 25	1 83	1 94
2 15	3 66	2 73	2 29	.88	1 10	1 31	1 94	2 03
2 25	3 71	2 77	2 34	.93	1 17	1 42	2 05	2 11
2 34	3 76	2 82	2 39	.98	1 24	1 52	2 17	2 19
2 44	3 80	2 85	2 41	1 04	1 31	1 62	2 29	2 27
2 54	3 83	2 90	2 49	1 11	1 41	1 75	2 41	2 35
2 65	3 87	2 95	2 55	1 17	1 50	1 88	2 54	2 43
3 32	4 00	3 18	3 20	1 62	2 17	2 90	3 28	3 23
4 35	4 07	4 34	4 37	2 52	3 75	4 15	4 32	4 34
6 61	6 02	6 08	6 07	5 13	5 75	5 93		

The Double Indemnity rate on the Ord. Life and 10, 15, 20 and 30 year Endowment is \$1.50 per \$1,000 at all ages.

Above rates adopted September, 1922.

Semi-annual rate, multiply by .52, quarterly, by .265.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.
Ord. Life																		
21	\$18.93	\$12	\$26	\$82	3	165	\$69	\$201	9	170	\$118	\$312	15	173	\$176	\$421	19	5
25	20.81	14	31	91	3	312	82	220	10	210	139	339	15	341	206	453	18	15
30	23.64	18	39	103	4	224	101	245	11	202	171	374	15	218	251	494	17	3
35	27.35	22	48	115	5	109	125	273	11	236	209	410	14	158	302	534	15	3
40	32.40	28	60	129	5	221	154	301	10	343	253	446	12	298	358	571	13	3
45	39.18	35	74	144	5	166	187	329	9	254	301	478	10	344	416	604	10	3
50	48.39	42	90	157	4	295	223	354	8	64	350	507	8	359	473	633	8	3
55	60.50	51	108	170	4	16	261	377	6	224	400	533	7	76	527	658	6	3
60	76.85	61	127	183	3	88	298	397	5	62	446	556	5	227	584	687	5	3
10 Pay. Life																		
21	48.07	75	141	449	24	159	343	1000	Pd-up		377	1000	Pd-up		418	1000	Pd-up	
25	51.15	80	152	451	24	107	370	1000	"		410	1000	"		456	1000	"	
30	55.62	88	168	452	22	354	410	1000	"		456	1000	"		508	1000	"	
35	60.91	93	186	453	20	364	456	1000	"		508	1000	"		566	1000	"	
40	67.22	108	207	452	18	158	508	1000	"		566	1000	"		626	1000	"	
45	74.81	119	229	450	15	231	566	1000	"		626	1000	"		688	1000	"	
50	84.14	130	252	445	12	264	626	1000	"		688	1000	"		746	1000	"	
55	95.69	140	274	436	9	348	688	1000	"		746	1000	"		800	1000	"	
60	110.36	148	291	422	7	142	746	1000	"		800	1000	"		849	1000	"	
15 Pay. Life																		
21	35.64	47	91	289	14	1	223	648	34	165	377	1000	Pd-up		418	1000	Pd-up	
25	37.97	51	98	290	14	189	242	652	32	117	410	1000	"		456	1000	"	
30	41.13	56	109	292	14	170	269	655	28	363	456	1000	"		508	1000	"	
35	45.45	62	121	294	13	303	300	657	25	203	508	1000	"		566	1000	"	
40	50.41	69	135	294	12	192	334	657	21	361	566	1000	"		626	1000	"	
45	56.59	76	149	292	10	222	371	654	18	135	626	1000	"		688	1000	"	
50	64.51	82	164	289	8	212	406	647	14	301	688	1000	"		746	1000	"	
55	74.90	88	176	281	6	194	436	634	11	169	746	1000	"		800	1000	"	
60	89.04	92	186	270	4	207	459	614	8	185	800	1000	"		849	1000	"	
20 Pay. Life																		
21	20.74	27	60	188	8	237	159	463	24	223	276	728	34	344	418	1000	Pd-up	
25	31.70	30	65	193	8	335	174	468	23	307	301	732	32	50	456	1000	"	
30	34.80	34	74	197	9	131	195	475	21	316	337	737	28	156	508	1000	"	
35	37.56	38	83	200	9	153	219	480	19	167	377	740	24	240	566	1000	"	
40	42.04	43	94	204	8	272	247	483	16	265	420	739	20	300	626	1000	"	
45	48.14	49	106	207	7	246	275	484	13	291	463	736	17	74	688	1000	"	
50	56.14	55	119	208	6	108	302	480	10	357	502	728	13	226	746	1000	"	
55	66.09	62	131	207	4	328	327	473	8	134	535	714	10	139	800	1000	"	
60	81.60	68	143	204	3	236	347	462	6	46	556	693	7	184	849	1000	"	

			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
10 Year End.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
	21 101 27	228	419	496	5 \$473	639	707	3 \$699	763	817	2 \$804	879	909	1 \$870
	25 102 22	227	418	495	5 \$471	638	706	3 \$697	762	816	2 \$803	878	908	1 \$868
	30 103 62	225	417	494	5 \$468	637	705	3 \$696	761	815	2 \$802	878	908	1 \$868
	35 105 34	223	415	491	5 \$462	636	704	3 \$693	760	813	2 \$800	877	907	1 \$867
	40 107 53	220	412	488	5 \$454	634	701	3 \$688	759	812	2 \$798	876	906	1 \$866
	45 110 47	216	409	483	5 \$438	631	698	3 \$681	756	809	2 \$793	875	905	1 \$865
	50 114 70	212	404	476	5 \$411	626	692	3 \$668	752	804	2 \$785	872	902	1 \$862
	55 120 87	205	395	465	5 \$365	618	682	3 \$645	746	797	2 \$772	865	895	1 \$855
	60 130 11	197	383	448	5 \$283	606	668	3 \$607	735	785	2 \$750	852	882	1 \$842

1 Days.

NOTE.— $\frac{3}{4}\%$ Modified Preliminary Term Reserve (Ohio or Ill. Std., whichever larger). Maximum surrender charge allowed by the policy, \$25 per \$1,000. Full Reserve allowed at the 8th and subsequent years.

CLEVELAND LIFE INSURANCE COMPANY, OHIO—Continued.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925.

ORDINARY LIFE

Year Iss'd	25	30	35	40	45	50	55	60
1919	20.81	23.64	27.35	32.40	39.18	48.39	60.50	76.85
1920	2.30	3.09	3.77	4.35	4.61	4.85	5.03	5.20
1921	2.62	3.26	3.88	4.41	4.65	4.88	5.05	5.22
1922	2.81	3.45	4.07	4.60	4.84	5.07	5.24	5.41
1923	2.98	3.62	4.24	4.77	5.01	5.24	5.41	5.58
1924	3.15	3.79	4.41	4.94	5.18	5.41	5.58	5.75
1925	3.32	3.96	4.58	5.11	5.35	5.58	5.75	5.92
1926	3.49	4.13	4.75	5.28	5.52	5.75	5.92	6.09
1927	3.66	4.30	4.92	5.45	5.69	5.92	6.09	6.26
1928	3.83	4.47	5.09	5.62	5.86	6.09	6.26	6.43
1929	4.00	4.64	5.26	5.79	6.03	6.26	6.43	6.60
1930	4.17	4.81	5.43	5.96	6.20	6.43	6.60	6.77
1931	4.34	4.98	5.60	6.13	6.37	6.60	6.77	6.94
1932	4.51	5.15	5.77	6.30	6.54	6.77	6.94	7.11
1933	4.68	5.32	5.94	6.47	6.71	6.94	7.11	7.28
1934	4.85	5.49	6.11	6.64	6.88	7.11	7.28	7.45
1935	5.02	5.66	6.28	6.81	7.05	7.28	7.45	7.62
1936	5.19	5.83	6.45	6.98	7.22	7.45	7.62	7.79
1937	5.36	6.00	6.62	7.15	7.39	7.62	7.79	7.96
1938	5.53	6.17	6.79	7.32	7.56	7.79	7.96	8.13
1939	5.70	6.34	6.96	7.49	7.73	7.96	8.13	8.30
1940	5.87	6.51	7.13	7.66	7.90	8.13	8.30	8.47
1941	6.04	6.68	7.30	7.83	8.07	8.30	8.47	8.64
1942	6.21	6.85	7.47	8.00	8.24	8.47	8.64	8.81
1943	6.38	7.02	7.64	8.17	8.41	8.64	8.81	8.98
1944	6.55	7.19	7.81	8.34	8.58	8.81	8.98	9.15
1945	6.72	7.36	7.98	8.51	8.75	8.98	9.15	9.32
1946	6.89	7.53	8.15	8.64	8.88	9.15	9.32	9.49
1947	7.06	7.70	8.32	8.85	9.09	9.32	9.49	9.66
1948	7.23	7.87	8.49	9.02	9.26	9.49	9.66	9.83
1949	7.40	8.04	8.66	9.19	9.43	9.66	9.83	10.00
1950	7.57	8.21	8.83	9.36	9.60	9.83	10.00	10.17
1951	7.74	8.38	9.00	9.53	9.77	10.00	10.17	10.34
1952	7.91	8.55	9.17	9.70	9.94	10.17	10.34	10.51
1953	8.08	8.72	9.34	9.87	10.11	10.34	10.51	10.68
1954	8.25	8.89	9.51	10.04	10.28	10.51	10.68	10.85
1955	8.42	9.06	9.68	10.21	10.45	10.68	10.85	11.02
1956	8.59	9.23	9.85	10.38	10.62	10.85	11.02	11.19
1957	8.76	9.40	10.02	10.55	10.79	11.02	11.19	11.36
1958	8.93	9.57	10.19	10.72	10.96	11.19	11.36	11.53
1959	9.10	9.74	10.36	10.89	11.13	11.36	11.53	11.70
1960	9.27	9.91	10.53	11.06	11.30	11.53	11.70	11.87
1961	9.44	10.08	10.70	11.23	11.47	11.70	11.87	12.04
1962	9.61	10.25	10.87	11.40	11.64	11.87	12.04	12.21
1963	9.78	10.42	11.04	11.57	11.81	12.04	12.21	12.38
1964	9.95	10.59	11.21	11.74	11.98	12.21	12.38	12.55
1965	10.12	10.76	11.38	11.91	12.15	12.38	12.55	12.72
1966	10.29	10.93	11.55	12.08	12.32	12.55	12.72	12.89
1967	10.46	11.10	11.72	12.25	12.49	12.72	12.89	13.06
1968	10.63	11.27	11.89	12.42	12.66	12.89	13.06	13.23
1969	10.80	11.44	12.06	12.59	12.83	13.06	13.23	13.40
1970	10.97	11.61	12.23	12.76	13.00	13.23	13.40	13.57
1971	11.14	11.78	12.40	12.93	13.17	13.40	13.57	13.74
1972	11.31	11.95	12.57	13.10	13.34	13.57	13.74	13.91
1973	11.48	12.12	12.74	13.27	13.51	13.74	13.91	14.08
1974	11.65	12.29	12.91	13.44	13.68	13.91	14.08	14.25
1975	11.82	12.46	13.08	13.61	13.85	14.08	14.25	14.42
1976	11.99	12.63	13.25	13.78	14.02	14.25	14.42	14.59
1977	12.16	12.80	13.42	13.95	14.19	14.42	14.59	14.76
1978	12.33	12.97	13.59	14.12	14.36	14.59	14.76	14.93
1979	12.50	13.14	13.76	14.29	14.53	14.76	14.93	15.10
1980	12.67	13.31	13.93	14.46	14.70	14.93	15.10	15.27
1981	12.84	13.48	14.10	14.63	14.87	15.10	15.27	15.44
1982	13.01	13.65	14.27	14.80	15.04	15.27	15.44	15.61
1983	13.18	13.82	14.44	14.97	15.21	15.44	15.61	15.78
1984	13.35	13.99	14.61	15.14	15.38	15.61	15.78	15.95
1985	13.52	14.16	14.78	15.31	15.55	15.78	15.95	16.12
1986	13.69	14.33	14.95	15.48	15.72	15.95	16.12	16.29
1987	13.86	14.50	15.12	15.65	15.89	16.12	16.29	16.46
1988	14.03	14.67	15.29	15.82	16.06	16.29	16.46	16.63
1989	14.20	14.84	15.46	15.99	16.23	16.46	16.63	16.80
1990	14.37	15.01	15.63	16.16	16.40	16.63	16.80	16.97
1991	14.54	15.18	15.80	16.33	16.57	16.80	16.97	17.14
1992	14.71	15.35	15.97	16.50	16.74	16.97	17.14	17.31
1993	14.88	15.52	16.14	16.67	16.91	17.14	17.31	17.48
1994	15.05	15.69	16.31	16.84	17.08	17.31	17.48	17.65
1995	15.22	15.86	16.48	17.01	17.25	17.48	17.65	17.82
1996	15.39	16.03	16.65	17.18	17.42	17.65	17.82	17.99
1997	15.56	16.20	16.82	17.35	17.59	17.82	17.99	18.16
1998	15.73	16.37	16.99	17.52	17.76	17.99	18.16	18.33
1999	15.90	16.54	17.16	17.69	17.93	18.16	18.33	18.50
2000	16.07	16.71	17.33	17.86	18.10	18.33	18.50	18.67

10 PAYMENT LIFE

19	51	55	55	62	0.91	67.22	74.81	84.14	95.69	110.35
20	7.73	8.24	8.81	9.36	9.61	9.87	7.68	7.61		
21	8.19	8.75	9.23	9.35	9.02	8.60	8.31	8.44		
22	8.49	9.13	9.58	9.73	9.44	9.13	9.02	9.38		
23	8.91	9.55	10.00	10.16	9.92	9.75	9.78	10.34		
24	9.36	10.08	10.51	10.61	10.46	10.41	11.01	11.11	11.43	

CLOVERLEAF LIFE & CASUALTY CO., Jacksonville, Fla.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form.

Disability. — All but Term policies provide, prior to age 60, for waiver of premiums and payment of face of policies in 10 annual installments. Void in event of military or naval service. Extra premium of \$0.25 per \$1,000 included in premiums quoted.

Dividends. — End of fifth year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) reduce premiums; (b) accumulate at $3\frac{1}{2}\%$, withdrawable anytime; (c) purchase non-par, paid-up additions, payable with face of policy.

Double Indemnity. — For extra premium of \$1.00 per \$1,000, policy will provide prior to age 60, for payment of double face of policy in event of accidental death while travelling. The additional indemnity is paid out in 10 annual installments. Agreement does not cover death from military or naval service.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — 31 days, Without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60. \$25,000; reinsures over \$2,500; minimum policy, \$100.

Loans. — After two premiums. Interest 6%, in advance. Loan insurance will be granted.

Military Service. — Death from service in time of war, limits liability to cash value of one-twentieth of face of policy for each year in force.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After two premiums within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic. Interest 6%. Second year's loan value may be applied to pay second premium.

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No condition.

Settlement Options. — Cash, Limited (10, 15 or 20) annual installments. Commutable values withheld unless right is given to withdraw. Special settlement options to insured at end of 20 years.

Suicide. — Within one year, sane or insane. Liability limited to one-tenth of face of policy.

Women. — No extra charge. All but Term. Limit, \$5,000.

ANNUAL PREMIUM RATES PER \$1,000.
(American 3½% Reserve.)

PARTICIPATING With Disability Benefits.							NON-PARTICIPATING With Disability Benefits.							
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Option Policy
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	
18 56	42 47	31 98	26 89	102 30	65 66	47 49	14 80	36 60	27 10	22 40	91 30	57 45	41 50	29 71
18 94	42 09	32 43	27 32	102 33	65 74	47 88	15 20	37 20	27 50	22 80	91 35	57 50	41 60	30 15
19 34	43 78	33 01	27 76	102 46	65 83	47 99	15 50	37 80	28 00	23 20	91 40	57 55	41 70	30 63
19 77	44 49	33 56	28 22	102 55	65 93	48 09	15 90	38 40	28 40	23 60	91 45	57 60	41 80	31 18
20 22	45 23	34 11	28 71	102 63	66 03	48 20	16 20	39 10	28 90	24 00	91 55	57 70	41 85	31 71
20 67	46 00	34 71	29 21	102 72	66 13	48 31	16 60	39 50	29 50	24 40	91 60	57 80	41 90	32 22
21 16	46 80	35 32	29 73	102 82	66 24	48 44	17 00	40 30	30 00	24 90	91 70	57 90	42 00	32 80
21 63	47 63	35 95	30 27	102 93	66 36	48 58	17 50	41 30	30 60	25 40	91 80	58 00	42 10	33 39
22 22	48 42	36 61	30 84	103 06	66 49	48 72	17 90	42 10	31 10	25 80	91 90	58 10	42 20	34 00
22 79	49 33	37 30	31 42	103 17	66 62	48 88	18 40	42 90	31 70	26 30	92 00	58 20	42 30	34 67
23 39	50 32	38 01	32 03	103 30	66 77	49 05	18 90	43 70	32 40	26 90	92 10	58 30	42 50	35 29
24 02	51 27	38 75	32 68	103 43	66 93	49 24	19 50	44 50	33 00	27 40	92 20	58 40	42 60	36 04
24 69	52 29	39 52	33 34	103 58	67 09	49 44	20 00	45 40	33 70	28 00	92 30	58 50	42 70	36 76
25 39	53 32	40 32	34 03	103 73	67 28	49 65	20 60	46 40	34 40	28 60	92 50	58 70	42 90	37 55
26 13	54 39	41 16	34 76	103 91	67 48	49 90	21 20	47 30	35 10	29 20	92 60	58 80	43 10	38 34
26 92	55 52	42 03	35 53	104 09	67 70	50 16	21 90	48 30	35 80	29 90	92 80	59 00	43 30	39 11
27 76	56 67	42 93	36 33	104 29	67 93	50 44	22 60	49 30	36 60	30 50	92 90	59 10	43 50	40 01
28 63	57 89	43 83	37 15	104 51	68 19	50 76	23 30	50 40	37 40	31 20	93 10	59 30	43 70	40 89
29 56	59 15	44 88	38 03	104 74	68 47	51 11	24 10	51 50	38 30	32 00	93 30	59 60	44 00	41 86
30 55	60 45	45 90	38 95	105 00	68 78	51 49	25 00	52 70	39 20	32 80	93 50	59 80	44 30	42 82
31 59	61 81	46 98	39 92	105 28	69 12	51 92	25 90	53 90	40 10	33 60	93 70	60 10	44 60	43 84
32 71	63 21	48 11	40 94	105 58	69 50	52 38	26 80	55 10	41 10	34 40	93 90	60 30	45 00	44 95
33 88	64 68	49 29	42 02	105 92	69 93	52 91	27 80	56 40	42 10	35 30	94 20	60 60	45 40	46 07
35 14	66 22	50 53	43 15	106 29	70 39	53 49	28 90	57 70	43 10	36 30	94 50	61 00	45 80	47 25
36 48	67 81	51 84	44 35	106 70	70 90	54 13	30 00	59 20	44 20	37 30	94 80	61 40	46 30	48 57
37 89	69 43	53 20	45 62	107 15	71 47	54 83	31 20	60 45	45 30	38 40	95 20	61 90	46 90	49 86
39 40	71 22	54 65	46 95	107 67	72 10	55 61	32 50	62 10	46 60	39 50	95 60	62 40	47 50	51 32
41 02	73 03	56 16	48 33	108 24	72 82	56 49	33 80	63 70	47 90	40 70	96 00	62 90	48 20	52 79
42 73	74 93	57 76	49 90	108 86	73 60	57 46	35 30	65 30	49 30	42 00	96 50	63 50	49 00	54 39
44 56	76 90	59 44	51 52	109 56	74 47	58 56	36 90	67 00	50 70	43 30	97 00	64 20	49 30	56 02
46 53	78 96	61 22	53 23	110 34	75 43	59 71	38 50	68 80	52 20	44 80	97 60	65 00	50 80	57 84
48 61	81 12	63 09	55 05	111 19	76 49	61 02	40 30	70 70	53 80	46 30	98 30	65 80	51 90	59 57
50 82	83 37	65 07	57 00	112 12	77 65	62 45	42 20	72 60	55 40	47 90	99 00	66 70	53 10	61 72
53 18	85 72	67 16	59 07	113 15	78 95	64 03	44 20	74 60	57 20	49 60	99 80	67 70	54 30	63 80
55 72	88 18	69 38	61 29	114 29	80 37	65 78	46 30	76 60	59 00	51 50	100 70	68 90	55 70	66 04
58 41	90 75	71 72	63 66	115 55	81 93	67 70	48 60	78 80	61 00	53 50	101 70	70 10	57 20	68 44
61 28	93 45	74 23	66 21	116 93	83 67	69 80	51 10	81 10	63 10	55 60	102 70	71 50	59 00	71 02
64 36	96 23	76 89	68 94	118 44	85 58	72 11	53 70	83 50	65 30	57 90	103 90	73 00	60 90	73 76
67 64	99 25	79 71	71 85	120 12	87 67	74 64	56 50	86 00	67 60	60 30	105 20	74 70	63 00	76 67
71 16	102 38	82 73	75 00	121 96	89 98	77 41	59 50	88 60	70 20	63 00	106 70	76 60	65 30	79 84
74 62	105 69	85 95	78 39	124 09	92 53	80 46	62 70	91 40	72 80	65 80	108 30	78 70	67 90	83 21

Without Double Indemnity deduct \$1.00 from above Annual Participating rates.

Above rates adopted August, 1916. Semi-annual rate, multiply by .52; quarterly, by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED,
With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				CONVERTIBLE TERM. Non-Renewable.			
MONTHLY INCOME. \$10 for 100 Months				10 Year.....	\$ 9.58	\$11 30	\$16.38
Commuted Value \$371.				20 Year.....	10.10	12.81	20.93
Whole Life.....	\$14.45	\$19.07	\$27.17	10 Yr., 20 Inst.....	7.08	8.33	12.07
Pay. Life.....	21 25	26.04	33.44	20 Yr., 20 Inst.....	7.44	9.44	15.43
10 for 120 Mos. Commuted Value \$1017.				OPTIONAL COUPON POLICY. 20 Pay- ment Life.			
Whole Life.....	\$16 88	\$22 27	\$31.73	20 Payment.....	\$32.22	\$39.11	\$49.86
Pay. Life.....	24 81	30.41	39 05	Coup. 2d Year..	5.96	6.99	8.71
10 for 240 Mos. Commuted Value \$1738.				Coup. 5th Year..	6.28	7.43	9.30
Whole Life.....	\$28 85	\$38.06	\$54.22	Coup. 10th Year..	6.80	8.25	10.37
Pay. Life.....	42.40	51.96	67 74	Coup. 20th Year..	8 47	10 25	12 65
\$4.25 extra will include health and accident division in monthly income policies.				Policy paid-up in 15 years if premiums paid in full. Results end of 20 years, Age 35, if coupons not withdrawn, cash \$765 or paid-up insurance \$1,351.50; or, if premiums con- tinued to age 64 will mature as endowment.			
SINGLE PREMIUM RATES.				*Disability in all but Term policies, may be canceled and premium reduced \$0.25 per \$1,000			
Whole Life.....	\$325.00	\$390.00	\$480.00	JOINT LIFE. (Equal Ages.)			
Year End.....	757.00	758.00	762.00	Ord. Life.....	\$27.55	\$34.95	\$48.65
Year End.....	650.00	654.00	663.00	20 Pay. Life.....	37.40	43.85	55.25
Year End.....	565.00	571.00	590.00				
Year End.....	496.00	508.00	539.00				
Year End.....	443.00	461.00	507.00				

Participating policies first dividend paid at end of fifth year and annually thereafter contingent upon payment of next premium.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age at Issue	Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$18.94	\$ 5.38	\$23.36	\$74.39	3 29	\$69.82	203.39	9 222	113.93	314.67	15 221	176.63	421.86	19 100
	25	20.67	6.37	28.54	84.68	3 240	82.42	222.42	10 259	139.98	341.38	16 17	206.99	453.92	16 100
	30	23.39	7.90	36.52	98.55	4 155	101.65	247.90	11 229	171.65	376.42	15 237	251.57	494.73	17 100
	35	26.92	9.83	46.58	113.60	5 49	135.48	275.17	11 251	209.85	412.69	14 178	302.54	534.35	18 100
	40	31.59	12.29	59.19	129.80	5 211	164.48	303.80	10 354	253.06	448.04	12 310	358.21	571.38	13 100
	45	37.89	15.36	74.57	146.64	5 182	187.54	331.25	9 263	301.35	450.65	10 349	416.17	604.68	10 100
10 Pay. Life	21	46.53	18.94	91.77	162.09	4 348	223.30	356.18	8 75	350.94	509.90	9 3	473.25	633.55	8 100
	55	58.41	23.65	110.60	176.51	4 64	261.00	379.22	6 233	400.22	535.82	7 78	527.05	658.41	6 100
	60	74.92	29.12	130.82	190.67	3 123	298.67	399.83	5 71	446.94	558.33	5 232	584.12	687.22	5 100
	21	43.09	40.80	141.05	449.18	24 242	343.28	1000	Pd-up	377.95	1000	Pd-up	418.69	1000	Pd-up
	25	46.00	44.27	152.54	452.61	24 141	370.55	1000	"	410.03	1000	"	456.00	1000	"
	30	50.32	49.29	169.19	458.59	23 71	410.03	1000	"	456.00	1000	"	508.49	1000	"
15 Pay. Life	35	55.52	55.15	183.59	459.94	21 95	456.00	1000	"	508.49	1000	"	566.15	1000	"
	40	61.81	61.81	210.76	462.19	18 296	503.49	1000	"	566.15	1000	"	626.92	1000	"
	45	69.48	69.18	235.27	462.68	16 17	566.15	1000	"	626.92	1000	"	688.24	1000	"
	50	78.96	76.65	260.22	459.63	12 56	626.92	1000	"	688.24	1000	"	746.98	1000	"
	55	90.75	82.35	283.59	452.35	10 120	688.24	1000	"	746.98	1000	"	800.48	1000	"
	60	105.09	88.22	302.67	439.77	7 263	746.98	1000	"	800.48	1000	"	849.97	1000	"
20 Pay. Life	21	32.48	20.16	85.98	273.81	13 89	219.96	640.75	34 58	377.95	1000	Pd-up	418.69	1000	Pd-up
	25	34.71	22.24	93.72	278.08	13 280	238.71	644.20	31 333	410.03	1000	"	456.00	1000	"
	30	38.01	25.25	104.93	283.17	14 4	265.69	647.97	28 284	456.00	1000	"	508.49	1000	"
	35	42.03	28.74	117.93	287.61	12 194	296.72	650.70	25 140	508.49	1000	"	566.15	1000	"
	40	46.98	32.70	132.73	291.07	12 120	331.49	651.91	21 300	566.15	1000	"	626.92	1000	"
	45	53.20	37.10	148.95	292.02	10 228	367.88	649.36	18 59	626.92	1000	"	688.24	1000	"
10 Year End.	50	61.22	41.48	164.89	291.24	8 225	403.42	643.49	14 265	688.24	1000	"	746.98	1000	"
	55	71.72	45.32	179.22	286.97	6 235	434.72	631.64	11 155	746.98	1000	"	800.48	1000	"
	60	85.95	48.23	190.62	276.96	4 309	458.06	613.21	8 177	800.48	1000	"	849.97	1000	"
	21	27.32	12.08	59.13	188.30	8 185	159.85	475.65	24 336	276.45	731.44	34 363	418.69	1000	Pd-up
	25	29.21	13.21	65.10	193.16	8 4	174.55	471.03	23 334	301.49	735.28	32 68	456.00	1000	"
	30	32.03	14.86	73.76	199.05	6 171	195.67	477.20	21 360	337.09	739.23	28 188	508.49	1000	"
20 Year End.	35	35.53	16.81	83.57	204.64	6 191	219.96	482.36	19 195	377.23	741.86	24 269	566.15	1000	"
	40	39.92	19.07	95.57	209.58	6 359	247.22	486.18	10 281	420.12	742.06	20 342	626.92	1000	"
	45	45.62	22.14	108.70	213.77	5 327	275.57	486.74	13 317	468.02	738.56	17 74	688.24	1000	"
	50	53.23	25.64	121.96	215.41	4 181	302.78	482.96	11 3	502.61	730.28	13 234	746.98	1000	"
	55	63.66	29.20	135.06	215.33	3 23	327.31	475.51	8 137	563.81	716.63	10 142	800.48	1000	"
	60	78.39	32.88	147.62	214.88	3 278	347.18	464.77	6 47	656.89	695.69	7 191	849.97	1000	"
			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.			
Age at Issue	Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
10 Year End.	21	102.38	150.60	434.35	514.35	5 \$492	446.41	716.95	3 \$708	759.33	813.18	2 \$809	877.11	907.80	1 \$809
	25	102.72	149.43	433.35	513.11	5 \$490	445.70	715.24	3 \$707	758.80	812.59	2 \$809	876.81	907.50	1 \$809
	30	103.30	147.58	431.82	511.19	5 \$486	444.57	713.94	3 \$708	757.95	811.66	2 \$807	876.33	907.00	1 \$807
	35	104.09	145.36	429.41	508.80	5 \$480	443.13	712.27	3 \$703	756.88	810.48	2 \$806	875.73	906.38	1 \$806
	40	105.28	146.64	427.47	505.59	5 \$472	441.70	709.93	3 \$698	755.81	808.75	2 \$803	874.81	905.42	1 \$803
	45	107.15	139.40	424.35	501.28	5 \$457	438.21	706.53	3 \$691	753.00	806.16	2 \$799	873.38	903.94	1 \$799
15 Year End.	50	110.34	135.36	419.35	494.55	5 \$432	433.67	700.94	3 \$678	749.14	801.55	2 \$791	870.98	901.46	1 \$791
	55	115.55	130.13	411.95	484.33	5 \$388	426.31	692.02	3 \$657	742.91	794.88	2 \$779	867.08	897.42	1 \$779
	60	124.00	123.25	400.70	468.89	5 \$316	411.74	678.09	3 \$620	732.95	783.70	2 \$751	860.65	890.77	1 \$751
	21	65.74	81.81	270.50	348.43	10 \$140	377.29	492.52	8 \$451	588.35	696.61	5 \$688	910.4	942.20	1 \$688
	25	66.13	80.50	269.29	346.54	10 \$274	376.17	490.86	8 \$447	587.42	695.39	5 \$675	910.16	942.01	1 \$675
	30	66.77	78.61	267.54	343.72	10 \$264	374.51	488.31	8 \$440	586.01	693.50	5 \$670	909.68	941.51	1 \$670
20 Year End.	35	67.70	76.40	265.45	340.22	10 \$248	372.40	483.07	8 \$428	584.18	690.95	5 \$670	909.00	940.81	1 \$670
	40	69.12	73.87	263.11	336.97	10 \$229	370.17	480.94	8 \$409	581.80	687.48	5 \$660	907.96	939.73	1 \$660
	45	71.47	71.15	260.58	332.49	10 \$217	367.30	475.21	8 \$374	578.39	682.04	5 \$643	906.24	937.95	1 \$643
	50	75.43	68.08	256.98	322.39	10 \$203	362.75	466.06	8 \$311	572.41	673.02	5 \$612	903.25	934.56	1 \$612
	55	81.93	64.58	251.08	310.94	8 \$187	356.05	452.40	8 \$215	563.11	665.79	5 \$557	898.27	929.70	1 \$557
	60	92.53	60.80	245.84	295.81	5 \$120	346.71	433.38	7 \$248	548.89	637.80	5 \$554	890.01	921.19	1 \$554
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.			
Age at Issue	Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	47.88	48.23	160.88	290.37	15 \$125	387.68	533.83	10 \$488	691.77	782.35	5 \$771	926.20	958.61	1 \$771
	25	48.31	46.95	159.17	288.08	15 \$117	386.02	536.88	10 \$487	690.29	781.40	5 \$769	925.90	958.30	1 \$769
	30	49.05	45.19	158.13	284.70	15 \$113	385.17	533.99	10 \$486	688.98	779.36	5 \$764	925.38	957.73	1 \$764
	35	50.16	43.17	156.54	280.82	15 \$107	383.75	530.24	10 \$485	687.30	776.67	5 \$764	924.51	956.92	1 \$764
	40	51.92	41.13	155.34	276.61	14 \$103	382.78	525.84	10 \$484	685.62	772.49	5 \$763	923.30	955.61	1 \$763
	45	54.93	39.32	154.92	272.05	11 \$98	381.68	519.25	10 \$347	681.21	765.64	5 \$729	921.09	953.32	1 \$729

COLONIAL LIFE INSURANCE CO., Jersey City, N. J.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term, with surrender charge up to 15th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision.

Disability. — No provision in policies of Ordinary Department.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision in policies of Ordinary Department.

Extended Insurance. — After three premiums, within one month after default. Non-par. With cash and loan values, but practice to grant cash.

Grace. — One month. 5% interest; no charge is made for first seven days provided that minimum charge is \$0.05.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ordinary Department: Ages, 20-65. No fixed amount; reinsures over \$3,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums, Interest 5%, in advance. May be deferred 90 days. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant them.

Policy In Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 5%.

Reinstatement. — At any time (if lapsed), upon evidence of insurability and payment

Reserve Basis. — See "Cash Values".
of arrears at 5% per annum.

Residence and Travel. — In torrid zone, or north of the parallel at 60 degrees north latitude, within two years without permit, policy void.

Restricted Occupations. — Blasting, mining, underground or submarine labor, aerial voyages, explorations, handling electric wires or dynamos, manufacture of highly explosive or inflammable substances, manufacture or sale of intoxicating liquors, or service upon railroad train or track, or on any steam or other vessel, within two years without permit, policy void.

Settlement Options. — Cash. Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-30) annual installments. Proceeds are left with the company at option of beneficiary

Suicide. — Within two years, sane or insane, limits liability to reserve.

Women. — No extra charge. Limit, \$3,000.

COLONIAL LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING.

(American 3½% Reserve.)

	ORDINARY POLICIES \$1,000						INTERMEDIATE POLICIES \$500								
Age	Ord. Lif.	LIMITED PAY. LIFE			ENDOW- MENTS			Ord. Life	LIMITED PAY. LIFE			ENDOW MENTS			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
20		14.96	36.85	27.27	22.60	91.79	58.17	41.78	8.76	20.18	15.16	12.77	47.51	30.50	21.86
21		15.29	37.44	27.71	22.97	91.83	58.22	41.84	9.00	20.57	15.45	13.03	47.54	30.54	21.88
22		15.63	38.05	28.17	23.36	91.88	58.28	41.91	9.25	20.97	15.76	13.30	47.58	30.58	21.90
23		15.99	38.68	28.64	23.75	91.93	58.34	41.97	9.52	21.38	16.08	13.57	47.62	30.63	21.92
24		16.37	39.33	29.13	24.17	91.98	58.40	42.05	9.80	21.81	16.41	13.86	47.66	30.68	22.00
25		16.77	40.00	29.64	24.59	92.04	58.47	42.13	10.09	22.26	16.76	14.16	47.69	30.75	22.12
26		17.18	40.71	30.17	25.04	92.10	58.44	42.21	10.40	22.72	17.12	14.48	47.73	30.81	22.23
27		17.62	41.44	30.72	25.51	92.17	58.62	42.30	10.72	23.20	17.49	14.80	47.77	30.88	22.30
28		18.08	42.19	31.29	25.99	92.23	58.70	42.40	11.06	23.70	17.88	15.15	47.81	30.96	22.41
29		18.57	42.97	31.88	26.49	92.31	58.79	42.51	11.42	24.21	18.28	15.50	48.84	31.06	22.55
30		19.08	43.79	32.50	27.02	92.39	58.88	42.63	11.80	24.75	18.70	15.88	47.88	31.16	22.68
31		19.62	44.63	33.13	27.56	92.48	58.99	42.76	12.20	25.30	19.14	16.27	47.92	31.28	22.82
32		20.19	45.51	33.80	28.13	92.57	59.10	42.90	12.62	25.87	19.59	16.67	48.00	31.40	22.96
33		20.79	46.41	34.49	28.73	92.67	59.23	43.06	13.06	26.46	20.05	17.09	48.11	31.54	23.11
34		21.43	47.36	35.21	29.35	92.78	59.36	43.23	13.52	27.06	20.54	17.53	48.22	31.69	23.26
35		22.10	48.33	35.96	30.00	92.90	59.51	43.42	14.01	27.68	21.04	17.98	48.34	31.85	23.41
36		22.81	49.35	36.74	30.68	93.03	59.67	43.63	14.52	28.32	21.56	18.45	48.47	32.02	23.57
37		23.50	50.40	37.55	31.39	93.17	59.85	43.86	15.06	28.98	22.09	18.95	48.61	32.21	23.90
38		24.35	51.50	38.40	32.13	93.33	60.06	44.12	15.63	29.66	22.65	19.46	48.77	32.42	24.21
39		25.19	52.63	39.29	32.91	93.50	60.28	44.41	16.23	30.36	23.22	20.00	48.94	32.64	24.56
40		26.09	53.81	40.21	33.73	93.69	60.52	44.73	16.85	31.08	23.82	20.56	49.13	32.88	24.89
41		27.04	55.03	41.17	34.60	93.90	60.80	45.09	17.51	31.83	24.44	21.14	49.33	33.14	25.12
42		28.04	56.30	42.18	35.51	94.13	61.11	45.49	18.21	32.59	25.09	21.76	49.55	33.43	25.48
43		29.11	57.63	43.24	36.47	94.39	61.45	45.94	18.95	33.38	25.76	22.40	49.79	33.74	25.86
44		30.25	59.01	44.35	37.48	94.69	61.84	46.45	19.72	34.20	26.45	23.07	50.05	34.08	26.24
45		31.47	60.44	45.51	38.55	95.02	62.28	47.01	20.54	35.04	27.18	23.78	50.32	34.44	26.74
46		32.76	61.94	46.74	39.69	95.39	62.76	47.63	21.40	35.90	27.93	24.52	50.63	34.84	27.22
47		34.13	63.50	48.03	40.90	95.80	63.31	48.33	22.31	36.80	28.72	25.30	50.96	35.28	27.73
48		35.60	65.13	49.38	42.18	96.27	63.92	49.11	23.27	37.72	29.55	26.12	51.32	35.75	28.37
49		37.17	66.83	50.81	43.54	96.79	64.60	49.98	24.29	38.68	30.41	26.99	51.71	36.26	28.98
50		38.83	68.60	52.32	44.99	97.38	65.36	50.94	25.37	39.67	31.31	27.91	52.14	36.82	29.63
51		40.61	70.45	53.91	46.53	98.03	66.20	52.00	26.50	40.70	32.26	28.88	52.60	37.42	30.41
52		42.51	72.37	55.58	48.17	98.75	67.13	53.18	27.70	41.76	33.26	29.91	53.11	38.08	31.22
53		44.53	74.38	57.35	49.93	99.54	68.15	54.48	28.98	42.86	34.30	31.00	53.66	38.80	32.10
54		46.68	76.47	59.22	51.80	100.43	69.31	55.92	30.32	44.01	35.40	32.16	54.25	39.58	33.05
55		48.98	78.66	61.21	53.81	101.41	70.57	57.51	31.75	45.21	36.57	33.40	54.90	40.43	34.00
56		51.44	80.95	63.31	55.96	102.49	71.98	59.26	33.26	46.46	37.80	.....	55.61	41.35	.....
57		54.06	83.35	65.55	58.26	103.69	73.53	61.18	34.87	47.76	39.10	.....	56.37	42.36	.....
58		56.87	85.87	67.94	60.74	105.02	75.24	63.29	36.57	49.12	40.48	.....	57.21	43.45	.....
59		59.87	88.52	70.49	63.40	106.49	77.15	65.62	38.37	50.55	41.95	.....	58.12	44.64	.....
60		63.08	91.31	73.21	66.27	108.11	79.24	68.16	40.29	52.05	43.51	.....	59.12	45.94	.....
61		66.51	94.26	76.13	69.35	109.91	81.56	70.96	42.33	53.63	.....	.....	60.20	.....	.....
62		70.19	97.37	79.26	72.68	111.91	84.11	74.02	44.49	55.29	.....	.....	61.38	.....	.....
63		74.12	100.67	82.62	76.28	114.11	86.92	77.37	46.79	57.04	.....	.....	62.66	.....	.....
64		78.34	104.18	86.23	80.16	116.55	90.00	81.03	49.23	58.89	.....	.....	64.06	.....	.....
65		82.86	107.91	90.11	84.36	119.25	93.39	85.04	51.83	60.86	.....	.....	65.59	.....	.....

Semi-annual rate, multiply by .52; quarterly rate, multiply by .26½.
Above rates adopted January 1, 1908

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age.	Ann'l Prem.	END OF 3 YEARS.			END OF 4 YEARS.			END OF 5 YEARS.			END OF 7 YEARS.			END OF 10 YEARS.			END OF 15 YEARS.			END OF 20 YEARS.		
		Loan or Cash.	P.U. Term.	Y.Dys.	Loan or Cash.	P.U. Term.	Y.Dys.	Loan or Cash.	P.U. Term.	Y.Dys.	Loan or Cash.	P.U. Term.	Y.Dys.	Loan or Cash.	P.U. Term.	Y.Dys.	Loan or Cash.	P.U. Term.	Y.Dys.	Loan or Cash.	P.U. Term.	Y.Dys.
21	15.29	16.00	53	2 41	23.00	75	3 28	31.00	99	4 69	40.00	142	6 11	72.00	210	9 34	125.00	330	16 14	182.00	435	19 27
22	16.77	17.00	58	2 59	27.00	83	3 19	37.00	109	4 29	55.00	156	7 66	83.00	229	11 23	147.00	357	16 28	213.00	467	18 33
23	19.08	23.00	66	3 16	34.00	93	4 53	46.00	123	5 21	67.00	175	8 71	105.00	255	11 35	173.00	394	16 108	259.00	509	17 168
24	22.10	29.00	74	3 19	42.00	105	4 28	56.00	138	6 10	83.00	195	8 31	129.00	285	12 30	219.00	431	15 187	311.00	649	15 187
25	26.09	36.00	83	3 25	52.00	117	5 39	70.00	154	6 23	103.00	217	8 29	159.00	312	11 80	265.00	467	13 132	368.00	586	13 132
26	31.47	45.00	93	3 29	65.00	130	5 25	87.00	171	6 13	127.00	259	8 17	192.00	340	9 34	314.00	501	11 152	427.00	620	11 68
27	38.83	56.00	102	3 18	79.00	143	4 21	106.00	186	4 23	153.00	259	7 17	229.00	366	8 147	306.00	531	9 154	485.00	650	9 43
28	48.98	67.00	111	2 32	95.00	155	3 32	126.00	201	4 23	181.00	278	5 29	267.00	388	6 293	417.00	558	7 208	540.00	757	7 75
29	63.08	79.00	119	2 13	112.00	166	3 32	148.00	215	3 28	210.00	297	4 208	306.00	409	5 120	465.00	581	5 335	538.00	703	5 169
30																						
31	22.97	35.00	115	4 308	51.00	164	7 78	68.00	218	10 30	102.00	314	15 301	160.00	467	24 356	281.00	744	35 209	419.00	1000	P.dmp.
32	24.59	38.00	118	5 50	55.00	168	7 228	75.00	222	10 212	112.00	319	16 69	175.00	472	23 353	307.00	748	32 257	456.00	1000	"
33	27.02	43.00	121	5 170	62.00	171	8 57	84.00	227	10 348	125.00	325	15 353	196.00	478	22 13	313.00	752	28 364	508.00	1000	"
34	30.00	49.00	124	5 241	70.00	175	8 57	95.00	232	10 307	141.00	330	14 338	221.00	484	19 213	384.00	755	25 71	536.00	1000	"
35	33.73	55.00	127	5 224	80.00	179	7 307	108.00	236	10 28	159.00	335	13 95	248.00	488	16 300	423.00	756	21 136	621.00	1000	"
36	38.55	63.00	129	5 65	91.00	182	7 307	122.00	239	8 257	179.00	338	11 80	277.00	489	13 340	472.00	753	17 223	688.00	1000	"
37	44.99	71.00	131	4 144	102.00	184	5 304	136.00	241	7 75	199.00	338	9 17	305.00	488	11 28	513.00	745	14 1	747.00	1000	"
38	53.81	79.00	131	3 179	113.00	184	4 213	151.00	240	5 238	219.00	336	6 354	330.00	480	8 165	547.00	733	10 259	800.00	1000	"
39	66.27	87.00	132	3 231	124.00	184	3 159	165.00	239	4 71	237.00	332	5 54	351.00	470	6 78	571.00	713	7 287	850.00	1000	"
40																						
41	41.84	82.00	140	12 289	160.00	259	15	160.00	259	15	377.00	523	10	470	665.00	768	777	927.00	960	1	959	959
42	42.13	82.00	140	12 43	160.00	259	15	160.00	259	15	376.00	523	10	465	665.00	768	776	927.00	959	1	959	959
43	43.42	82.00	140	11 37	160.00	257	15	160.00	257	15	376.00	521	10	455	665.00	768	772	927.00	959	1	959	959
44	43.42	82.00	139	9 322	160.00	257	15	160.00	257	15	376.00	520	10	437	664.00	765	768	926.00	958	1	958	958
45	44.73	83.00	139	8 165	161.00	256	14 987	161.00	256	14 987	377.00	518	10	403	663.00	776	755	925.00	957	1	954	954
46	47.01	84.00	139	6 318	163.00	255	11 199	163.00	255	11 199	378.00	514	10	340	660.00	773	735	923.00	955	1	949	949
47	50.94	86.00	138	5 104	166.00	253	8 245	166.00	253	8 245	378.00	506	10	220	655.00	767	697	920.00	952	1	941	941
48	57.51	89.00	136	3 326	169.00	249	6 108	169.00	249	6 108	378.00	496	9 282	647.00	751	626	914.00	946	1	941	941	
49	68.16	92.00	134	2 286	175.00	244	4 163	175.00	244	4 163	379.00	481	6 278	633.00	728	490	905.00	938	1	927	927	

NOTE—The extra column under 20 Year Endowment is pure Endowment, payable at end of 20 years, when insurance is extended for full term.

COLUMBIA LIFE INSURANCE COMPANY, Omaha, Neb.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable, by request.

Cash Values. — After three premiums within 30 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to eight years not exceeding \$25 per \$1,000. Payment of cash values may be deferred six months.

Change of Plan. — At any time higher premium form allowed, by payment of difference in premiums at 6% per annum. Lower premium form allowed upon evidence of insurability and payment of difference in reserve to insured, if made as of the date of exchange, reserve made be used as annuity to reduce premium payment, or paid in cash.

Disability. — Rider provides prior to age 60, for waiver of premiums and monthly income of \$8.33 per \$1,000 (\$6.00 per \$1,000 on yearly renewable Term), beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Does not participate during disability. Premiums waived for partial disability. Agreement does not cover military or naval service.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate with compound interest, at the average rate earned on gross assets, withdrawable at any time; (d) purchase non-forfeitable paid-up additions (practice of company to pay dividends thereon). (a) is automatic option.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, all but 10 Year Term policies will provide during premium-paying period and prior to age 70, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, submarine or aeronautic operations, physical or mental infirmity, illness or disease. Reinsures double indemnity.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within 90 days.

Grace. — 31 days, 6% interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war within ten years.

Limits. — Ages 15-65, \$15,000; reinsures over \$5,000; does not accept reinsurance minimum policy, \$500.

Loans. — After three premiums. Interest 6%, not in advance. May be deferred six months.

Military Service. — Death from service in time of war, within ten years, limits liability to one tenth the policy for each year in force.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 90 days after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Blasting, mining, submarine labor, aeronautic ascensions, manufacture or handling electric wires, tending dynamos, service upon vessel or railroad within two years.

Settlement Options. — Cash, Limited (2-30 years) or Continuous (20 years certain) annual or monthly installments. Commutable values may be withdrawn unless otherwise directed by insured.

Suicide. — No provision.

Women. — No extra charge. All but Term. Income disability granted for slighter higher extra premium. Double indemnity granted

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

FLAT RATES										FLAT RATES					With Disability (Waiver of Prem. and \$3.33 Monthly Income.)			
Whole Life	Limited Pay. Life			20 Year End.	Endowment 62			Age	Return Prem.	TERM :				Whole Life	20 Year Life	20 Year End.	Return Prem.	
	10 Pay	15 Pay	20 Pay		Cont' Prem.	10 Pay	20 Pay			To Age 65	Yrly R'newable	10 Year						
00	41	47	\$30.57	\$25.35	\$46.70	\$21.12	\$49.46	\$29.91	16	\$32.00	\$13.37	\$9.44	\$9.44	\$17.80	\$25.45	\$47.03	\$33.22	
01	42	12	30.99	25.78	46.84	21.91	50.37	30.63	17	32.15	13.54	9.50	9.52	18.29	26.93	47.23	33.40	
02	42	79	31.44	26.18	46.98	22.46	51.51	31.31	18	32.35	13.71	9.57	9.58	18.76	27.41	47.39	33.63	
03	43	49	31.91	26.68	47.13	23.11	52.59	32.02	19	32.60	13.89	9.64	9.64	19.21	27.91	47.55	33.90	
04	44	20	32.39	27.11	47.28	23.83	53.72	32.74	20	32.90	14.07	9.72	9.69	19.67	28.42	47.72	34.23	
05	44	94	32.90	27.61	47.43	24.59	54.88	33.42	21	33.25	14.27	9.80	9.76	20.16	28.95	47.89	34.61	
06	45	69	33.42	28.12	47.58	25.38	56.06	34.27	22	33.65	14.47	9.89	9.83	20.68	29.48	48.07	35.03	
07	45	68	33.96	28.65	47.75	26.21	57.30	35.07	23	34.10	14.69	9.98	9.91	21.21	30.03	48.25	35.50	
08	47	28	34.52	29.19	47.91	27.08	58.59	35.90	24	34.55	14.91	10.07	9.99	21.75	30.60	48.43	35.98	
09	48	12	35.10	29.74	48.08	28.00	59.92	36.75	25	35.05	15.15	10.16	10.08	22.34	31.18	48.63	36.50	
10	48	98	35.71	30.32	48.25	28.97	61.30	37.64	26	35.60	15.40	10.28	10.16	22.92	31.78	48.82	37.08	
11	49	87	36.34	30.91	48.41	30.00	62.73	38.56	27	36.20	15.66	10.40	10.26	23.53	32.39	49.03	37.71	
12	50	78	36.94	31.52	48.57	31.08	64.22	39.51	28	36.80	15.93	10.52	10.37	24.17	33.03	49.25	38.34	
13	51	72	37.53	32.15	48.81	32.23	65.76	40.50	29	37.45	16.21	10.65	10.49	24.84	33.68	49.47	39.01	
14	52	70	38.16	32.80	49.01	33.45	67.36	41.52	30	38.15	16.52	10.78	10.62	25.53	34.35	49.70	39.74	
15	53	65	38.81	33.48	49.22	34.75	69.01	42.58	31	38.95	16.82	10.92	10.77	26.26	35.06	49.95	40.52	
16	54	75	39.45	34.17	49.45	36.14	70.70	43.69	32	39.70	17.14	11.07	10.92	27.03	35.78	50.22	41.35	
17	55	83	40.84	34.88	49.68	37.63	72.52	44.84	33	40.55	17.47	11.24	11.09	27.83	36.53	50.50	42.23	
18	56	94	41.46	35.64	49.93	39.22	74.38	46.04	34	41.40	17.82	11.43	11.28	28.66	37.31	50.80	43.11	
19	58	09	42.31	36.41	50.20	40.92	76.31	47.29	35	42.30	18.19	11.63	11.48	29.53	38.12	51.13	44.05	
20	59	27	43.13	37.22	50.49	42.78	78.31	48.56	36	43.25	18.59	11.85	11.72	30.45	38.97	51.49	45.03	
21	60	32	44.12	38.05	50.79	44.74	80.32	49.91	37	44.25	19.01	12.05	11.93	31.42	39.83	51.87	46.07	
22	61	77	45.07	38.92	51.12	46.94	82.57	51.38	38	45.30	19.46	12.34	12.27	32.44	40.73	52.27	47.16	
23	63	08	46.08	39.82	51.48	49.30	84.83	52.88	39	46.45	19.93	12.62	12.58	33.51	41.67	52.72	48.36	
24	64	44	47.12	40.76	51.87	51.88	87.19	54.45	40	47.65	20.43	12.93	12.95	34.64	42.65	53.21	49.61	
25	65	84	48.22	41.75	52.29	54.71	89.64	56.09	41	48.90	20.97	13.27	13.35	35.85	43.75	53.80	50.98	
26	67	30	49.36	42.78	52.76	57.83	92.21	57.89	42	50.20	21.54	13.64	13.82	37.13	44.90	54.40	52.41	
27	68	80	50.56	43.88	53.27	61.37	94.89	59.43	43	51.60	22.15	14.05	14.35	38.47	46.10	55.13	53.95	
28	70	37	51.82	45.09	53.82	65.17	97.70	61.07	44	53.05	22.80	14.50	14.94	39.90	47.36	55.84	55.53	
29	71	95	53.13	46.19	54.44	69.50	100.94	62.81	45	54.55	23.49	14.99	15.62	41.41	48.08	56.64	57.18	
30	73	67	54.51	47.45	55.12	74.47	103.72	64.66	46	56.10	24.23	15.56	16.38	43.02	50.10	57.50	58.89	
31	75	42	55.92	48.77	55.89	79.88	106.96	66.56	47	57.70	25.01	16.21	17.24	44.74	51.58	58.42	60.66	
32	77	24	57.49	50.17	56.68	86.41	110.37	68.51	48	59.35	25.86	16.93	18.19	46.58	53.16	59.44	62.50	
33	79	12	59.16	51.65	57.58	93.89	113.97	70.51	49	61.05	26.75	17.76	19.27	48.53	54.82	60.54	64.40	
34	81	08	60.78	53.21	58.57	102.88	117.75	72.61	50	62.80	27.69	18.71	20.45	50.63	56.57	61.75	66.37	
35	83	10	62.57	54.89	59.69	113.26	121.75	74.86	51	64.66	28.70	19.76	21.77	52.88	58.44	63.07	68.40	
36	85	21	64.45	56.62	60.85	126.00	125.09	77.25	52	66.45	29.78	20.93	23.24	55.29	60.44	64.52	70.50	
37	87	40	66.43	58.49	62.17				53	68.35	30.90	22.24	24.86	57.87	62.59	66.11	72.70	
38	89	68	68.53	60.48	63.62				54	70.30	32.09	23.70	26.65	60.66	64.87	67.87	74.96	
39	92	06	70.76	62.61	65.20				55	72.30	33.34	25.34	28.63	63.67	67.32	69.80	77.30	
40	94	54	73.12	64.88	66.94				56			26.90	30.81					
41	97	13	75.64	67.29	68.85				57			28.62	33.21					
42	99	85	78.34	69.93	70.95				58			30.52	35.55					
43	102	71	81.21	72.73	73.24				59			32.62	38.77					
44	105	70	84.20	75.75	75.75				60			34.95	41.96					

Double Indemnity, \$1.50 per \$1,000 at all ages.

Note—Above rates adopted 1923.

Renewable and convertible at any time.

RETURN PREMIUM POLICY.

SETTLEMENT OPTIONS.

	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55
Cash.	\$ 665	\$701	\$760	\$840	\$953	\$1091	\$1256	\$1446
Paid-up for \$1,000 and Cash.	246	245	254	279	326	402	509	645
Paid-up for Life.	1588	1538	1500	1494	1520	1535	1681	1806
Premium on Life and	18.37	20.05	22.68	26.15	30.74	36.72	44.67	55.22
Cash.	483	488	504	535	585	664	771	905

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
Whole Life	21	19.16	11	23	83	3	186	72	207	9	332	123	321	16	7	283	430	19
	25	21.19	13	31	91	4	11	85	227	11	51	145	348	16	239	215	453	19
	30	24.17	17	38	103	4	266	105	254	12	46	179	385	16	96	263	503	17
	35	27.89	20	48	116	5	130	131	282	12	76	220	423	15	48	318	549	15
	40	32.62	26	60	130	5	265	162	313	11	190	268	463	13	204	382	592	13
	45	38.84	33	76	146	5	222	200	345	10	124	324	503	11	293	456	638	12
	50	47.25	41	94	162	5	30	244	378	8	343	390	547	10	46	545	693	10
	55	58.82	51	116	180	4	141	298	417	7	222	476	605	8	329	680	782	5
60	75.75	64	145	204	3	262	375	475	6	249	618	711	5	\$459	1000	1000	Pd-	
20 Pay. Life	21	27.61	25	58	184	8	158	162	467	25	135	281	732	35	197	426	1000	Pd-
	25	29.74	27	64	188	8	321	177	472	24	125	307	736	32	270	464	1000	
	30	32.80	30	72	192	9	96	199	478	22	143	344	740	29	33	519	1000	
	35	36.41	35	81	196	9	101	225	484	19	340	386	743	25	127	580	1000	
	40	40.76	39	92	199	8	265	253	488	17	59	431	743	21	216	645	1000	
	45	46.19	45	105	202	7	241	284	489	14	97	478	741	17	333	714	1000	
	50	53.21	51	118	203	6	112	314	486	11	153	524	734	14	163	786	1000	
	55	62.61	57	131	203	4	342	344	482	8	302	569	724	10	\$183	870	1000	
60	75.75	64	145	204	3	262	374	475	6	249	618	711	5	\$459	1000	1000		
			End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
20 Year End.	21	47.43	57	135	218	15	\$76	376	522	10	\$469	654	775	5	\$763	924	957	1
	25	48.08	57	134	218	15	\$66	376	522	10	\$464	651	774	5	\$761	924	957	1
	30	49.01	57	135	217	15	\$45	376	521	10	\$454	653	773	5	\$757	924	957	1
	35	50.20	57	135	217	15	\$9	376	519	10	\$435	652	771	5	\$751	923	958	1
	40	51.87	58	135	215	12	\$224	376	516	10	\$401	651	767	5	\$739	922	954	1
	45	54.44	59	137	214	9	\$309	377	512	10	\$338	648	762	5	\$718	920	952	1
	50	53.57	60	139	212	7	\$134	376	504	10	\$215	642	752	5	\$577	916	948	1
55	65.20	61	141	203	5	\$114	375	492	9	\$255	633	735	5	\$502	910	942	1	
60	75.75	64	145	204	3	\$262	374	476	6	\$249	618	711	5	\$459	900	932	1	

†Days.

1924 DIVIDEND SCHEDULE—FEB. 1, 1924, TO FEB. 1, 1925.

Yr. Iss'd	ORDINARY LIFE									Yr. Iss'd	RETURN PREMIUM											
	21	25	30	35	40	45	50	55	21		25	30	35	40	45	50						
Prem.	19.16	21.19	24.17	27.89	32.62	38.84	47.25	53.92		Prem.	33	25	35	05	38	15	42	30	47.65	54.55	62	80
1923	3.00	3.12	3.30	3.55	3.88	4.39	5.31	6.90		1923	2.81	2.91	3.03	3.32	3.67	4.21	5.14					
1922	3.15	3.30	3.53	3.83	4.25	4.89	5.97	7.80		1922	3.28	3.41	3.62	3.93	4.36	5.02	6.11					
1921	3.30	3.48	3.76	4.12	4.62	5.39	6.67	8.72		1921	3.76	3.91	4.18	4.56	5.09	5.87	7.11					
1920	3.46	3.68	3.99	4.43	5.02	5.92	7.38	9.66		1920	4.23	4.41	4.76	5.22	5.83	6.75	8.15					
1919	3.62	3.87	4.24	4.74	5.43	6.48	8.12	10.63		1919	4.78	5.00	5.37	5.89	6.60	7.66	9.21					
Prem.	18.08	19.90	22.73	26.46	31.43	37.99	46.62	58.16		Prem.	29.85	31	75	35	25	40	25	46	50	54	60	75
1918	3.61	3.90	4.36	4.94	5.81	7.18	9.11	11.75		1918	4.57	4.85	5.36	6.05	7.00	8.35	10.00					
1917	3.76	4.08	4.58	5.20	6.20	7.70	9.74	12.54		1917	4.99	5.30	5.86	6.60	7.69	9.13	10.95					
1916	3.92	4.28	4.80	5.48	6.62	8.22	10.37	13.36		1916	5.42	5.76	6.36	7.18	8.39	9.93	11.79					
1915	4.08	4.47	5.03	5.78	7.04	8.75	11.03	14.19		1915	5.87	6.24	6.89	7.79	9.12	10.74	12.63					
1914	4.25	4.66	5.27	6.12	7.48	9.29	11.70	15.03		1914	6.34	6.74	7.44	8.43	9.87	11.55	13.46					
1913	4.42	4.86	5.51	6.47	7.93	9.85	12.38	15.88		1913	6.83	7.25	8.01	9.11	10.63	12.36	14.29					
1912	4.60	5.07	5.77	6.84	8.41	10.42	13.09	16.74														

15 PAYMENT LIFE

Prem.	32	90	35	10	38	3	42	31	47	12	53	13	60	79	70	76
1923	3.05	3.13	3.29	3.49	3.81	4.32	5.24	6.88	1923	3.05	3.18	3.38	3.62	3.98	4.50	5.41
1922	3.40	3.58	3.76	4.07	4.48	5.09	6.17	7.98	1922	3.29	3.48	3.76	4.14	4.69	5.47	7.05
1921	3.80	4.04	4.31	4.66	5.15	5.89	7.11	9.09	1921	3.55	3.79	4.17	4.68	5.43	6.61	8.71
1920	4.43	4.63	4.85	5.28	5.86	6.72	8.09	10.23	1920	3.81	4.12	4.59	5.25	6.21	7.73	10.43
1919	4.78	5.01	5.42	5.92	6.60	7.58	9.09	11.37	1919	4.09	4.44	5.03	5.83	7.00	8.89	12.18
Prem.	30	01	32	59	36	31	40	73	45	97	52	50	60	30	70	10
1918	4.72	5.07	5.59	6.21	7.05	8.30	10.12	12.52								
1917	5.07	5.47	6.04	6.72	7.69	9.08	10.91	13.40								
1916	5.46	5.88	6.51	7.23	8.36	9.80	11.69	14.27								
1915	5.85	6.33	7.00	7.78	9.00	10.53	12.46	15.12								
1914	6.27	6.77	7.49	8.39	9.68	11.27	13.29	15.94								

20 PAYMENT LIFE

Prem.	27.61	29.74	32.80	36.41	40.76	46.19	53.21	62.61
1923	3.05	3.16	3.34	3.57	3.90	4.41	5.31	6.91
1922	3.36	3.49	3.73	4.01	4.43	5.04	6.09	7.87
1921	3.63	3.85	4.12	4.48	4.96	5.68	6.89	8.85
1920	4.00	4.20	4.54	4.95	5.51	6.36	7.71	9.85
1919	4.34	4.59	4.97	5.45	6.10	7.06	8.53	10.87
Prem.	24.98	27.14	30.29	34.12	38.85	44.94	52.63	63.02
1918	4.23	4.47	5.06	5.63	6.46	7.78	9.56	12.07
1917	4.51	4.88	5.40	6.03	6.98	8.38	10.27	12.89
1916	4.80	5.19	5.76	6.44	7.52	9.00	11.00	13.73
1915	5.12	5.52	6.14	6.89	8.03	9.63	11.66	14.57
1914	5.43	5.87	6.53	7.36	8.63	10.27	12.40	15.40
Prem.	24.43	26.53	29.59	33.28	38.03	44.17	52.10	62.51
1913	5.75	6.23	6.93	7.85	9.21	10.92	13.14	16.22
1912	6.04	6.54	7.27	8.29	9.75	11.53	13.97	17.29
1911	6.40	6.92	7.72	8.83	10.34	12.24	14.70	18.07
1910	6.76	7.32	8.17	9.39	10.95	12.87	15.41	18.80
1909	7.13	7.74	8.65	9.94	11.57	13.55	16.11	19.47

ENDOWMENT AT AGE 62

Prem.	24	59	28	00	33	45	40	92	51	88	69	50	102	68
1923	3	05	3	18	3	38	3	62	3	98	4	50	5	41
1922	3	29	3	48	3	76	4	14	4	69	5	54	7	05
1921	3	55	3	79	4	17	4	68	5	43	6	61	8	71
1920	3	81	4	12	4	59	5	25	6	21	7	73	10	43
1919	4	09	4	44	5	03	5	83	7	00	8	89	12	18

COLUMBIA LIFE INSURANCE COMPANY, Cincinnati, O.

Accelerative Option. — Cash value of dividend additions or accumulations or cash sum paid by insured, may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within two months after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, without surrender charge.

Change of Risk. — Lowest premium form allowed within a year by payment of difference in premium at 6% per annum.

Disability. — For extra premium of \$0.25 per \$1,000, rider provides prior to age 60, for waiver of premium for one year, at end of which time insured may choose a fully paid-up policy, receive face value in 20 annual installments, or receive cash settlement not to be over one-half of face of policy. For varying extra premium rider provides prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of endowment. After age 60, premiums waived and charged to policy without interest. Agreement does not cover war service, state of war or insurrection, aeronautic or submarine operations. Not written on Joint Life.

Dividends. — End of first year and annually thereafter; first and second dividends conditioned upon payment of second and third premiums. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable on any anniversary; (d) purchase non-forfeitable non-par, paid up additions. (d) is automatic option. Accumulated dividends may be applied on any anniversary to reduce future premiums.

Double Indemnity. — Rider provides prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war or insurrection, aeronautic or submarine operations. Limit, \$10,000.

Extended Insurance. — Automatic after three years. With cash but not loan values. Exchangeable for paid-up insurance within two months.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 17-65. \$50,000, except Term, \$10,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%. Loan value of third year may be applied to pay third premium.

Military Service. — Death from service in time of war, limits liability to reserve, unless permit is obtained and extra premium paid not exceeding 3% of face of policy.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within two months after default. Non-Participating. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — End of five years (if paid-up or extended insurance in force), upon evidence of insurability and payment of arrears with interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash; Trust Fund (Interest Payments) at not less than 3½%†. Limited (5-25) annual installments. Payment of face of policy in 20 equal annual installments of \$50 per \$1,000 and in addition one-half the amount insured in a single payment at the end of 20 years. Trust Fund and installments participate in excess interest earned. Commutable values may be withdrawn.

Suicide. — Within one year, sane or insane, limits liability to premiums paid.

Women. — No extra charge. Disability not granted.

† Present interest rate 4.5%.

COLUMBIA LIFE INSURANCE COMPANY, OHIO—Continued.

ANNUAL PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

Participating			Non-Participating				Age	Non-Participating FOUR OPTION POLICY					Term
Ord. Life	20 Pay. Life	20 Year End.	Ord. Life	20 Pay. Life	20 Pay. Coup.	20 Year End. Coup.		Prem. 1st 5 Years	Option 1 Prem. after 5 Yrs.	Option 2-4 Prem. after 5 Yrs.	Option 3 Prem. after 5 Yrs.	5 Year	
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	
17.90	26.73	47.95	14.42	22.39	27.26	51.31	21	21.96	13.08	21.96	21.96	10.00	
18.29	27.17	48.03	14.74	22.76	27.73	51.35	22	22.46	13.38	22.46	22.46	10.06	
18.70	27.64	48.13	15.07	23.16	28.20	51.39	23	22.98	13.69	22.98	22.98	10.13	
19.12	28.11	48.22	15.42	23.56	28.70	51.44	24	23.52	14.01	23.52	23.52	10.21	
19.58	28.60	48.32	15.79	23.98	29.21	51.51	25	24.09	14.35	24.09	24.09	10.30	
20.06	29.12	48.43	16.20	24.42	29.75	51.60	26	24.66	14.71	24.66	24.66	10.39	
20.55	29.66	48.54	16.62	24.88	30.31	51.68	27	25.32	15.09	25.32	25.32	10.48	
21.08	30.20	48.67	17.06	25.34	30.89	51.78	28	25.99	15.49	25.99	25.99	10.58	
21.63	30.79	48.81	17.53	25.84	31.49	51.87	29	26.68	15.91	26.68	26.68	10.70	
22.22	31.39	48.96	18.03	26.35	32.12	51.98	30	27.41	16.35	27.41	27.41	10.82	
22.83	32.03	49.12	18.55	26.90	32.77	52.10	31	28.19	16.81	28.19	28.19	10.95	
23.48	32.68	49.30	19.10	27.47	33.45	52.24	32	29.00	17.30	29.00	29.00	11.09	
24.16	33.37	49.49	19.69	28.06	34.17	52.40	33	29.85	17.81	29.85	29.85	11.24	
24.89	34.09	49.71	20.31	28.68	34.91	52.58	34	30.75	18.35	30.75	30.75	11.41	
25.66	34.84	49.95	20.96	29.32	35.68	52.76	35	31.71	18.92	31.71	31.71	11.61	
26.46	35.61	50.20	21.64	30.00	36.49	52.99	36	32.71	19.53	32.71	32.71	11.82	
27.33	36.41	50.49	22.33	30.71	37.33	53.22	37	33.78	20.17	33.78	33.78	12.05	
28.24	37.30	50.81	23.15	31.45	38.22	53.48	38	34.89	20.83	34.89	34.89	12.30	
29.20	38.21	51.17	23.97	32.23	39.14	53.78	39	36.07	21.54	36.07	36.07	12.57	
30.23	39.16	51.57	24.85	33.01	40.11	54.12	40	37.33	22.30	37.33	37.33	12.88	
31.31	40.16	52.00	25.82	33.93	41.14	54.51	41	38.65	23.03	38.65	38.65	13.22	
32.48	41.21	52.48	26.86	34.87	42.21	54.85	42	40.05	23.93	40.05	40.05	13.61	
33.71	42.33	53.03	27.97	35.86	43.35	55.48	43	41.53	24.82	41.53	41.53	14.04	
35.02	43.51	53.63	29.14	36.91	44.55	56.08	44	43.11	25.77	43.11	43.11	14.53	
36.41	44.75	54.30	30.40	38.02	45.81	56.60	45	44.78	26.77	44.78	44.78	15.11	
37.90	46.07	55.05	31.80	39.24	47.15	57.29	46	46.55	27.83	46.55	46.55	15.76	
39.48	47.46	55.83	33.23	40.54	48.57	58.07	47	48.43	28.96	48.43	48.43	16.48	
41.18	48.96	56.80	34.80	41.93	50.07	58.93	48	50.43	30.16	50.43	50.43	17.33	
42.99	50.52	57.82	36.60	43.39	51.66	59.88	49	52.54	31.42	52.54	52.54	18.28	
44.91	52.20	58.95	38.42	44.95	53.35	60.95	50	54.78	32.77	54.78	54.78	19.39	
46.95	53.99	60.19	40.40	46.66	55.15	62.15	51	57.15	34.19	57.15	57.15	20.59	
49.13	55.88	61.57	42.52	48.47	57.06	63.48	52	59.67	35.70	59.67	59.67	21.85	
51.47	57.91	63.03	44.79	50.40	59.10	64.95	53	62.33	37.30	62.33	62.33	23.22	
53.96	60.07	64.77	47.22	52.47	61.28	66.56	54	65.15	38.99	65.15	65.15	24.66	
56.61	62.39	66.60	49.82	54.70	63.60	68.34	55	68.14	40.78	68.14	68.14	26.78	
59.45	64.87	68.64	52.61	57.07	66.09	70.28	56	71.28	42.67	71.28	71.28	28.80	
62.48	67.53	70.87	55.58	59.63	68.76	72.38	57	74.58	44.67	74.58	74.58	31.02	
65.73	70.31	73.32	58.79	62.37	71.63	74.63	58	78.03	46.78	78.03	78.03	33.48	
69.20	73.47	76.01	62.23	65.33	74.70	77.04	59	81.63	48.99	81.63	81.63	36.19	
72.90	76.77	78.96	65.91	68.52	78.01	79.61	60	85.38	51.30	85.38	85.38	39.20	

Note.—Above rates adopted January 1, 1922.

Semi-annual rates multiply by .51; quarterly .265.

Double Indemnity, Whole Life Endowments and Term, \$1.75 per \$1,000. Varying rates on Limited Payment Life policies.

DISABILITY RATES. (Waiver of Premiums and \$10 Monthly Income)

\$1.02	\$1.31	\$0.67	\$1.02	\$1.31	\$1.41	\$0.77	21	\$1.23	\$0.96	\$1.23	\$1.23	\$0.42
1.17	1.41	.79	1.17	1.41	1.51	.89	25	1.36	1.08	1.36	1.36	.51
1.34	1.53	1.00	1.38	1.53	1.63	1.10	30	1.52	1.27	1.52	1.52	.60
1.68	1.66	1.33	1.68	1.66	1.76	1.43	35	1.69	1.51	1.69	1.69	.72
2.10	1.83	1.92	2.10	1.83	1.93	2.02	40	1.90	1.83	1.90	1.90	.94
2.74	2.40	2.49	2.74	2.40	2.50	2.59	45	2.31	2.28	2.31	2.31	1.28
3.83	3.35	3.35	3.83	3.35	3.45	3.45	50	3.06	2.93	3.06	3.06	1.85
6.83	5.46	5.26	6.83	5.46	5.56	3.45	55	4.32	.....	4.32	4.32	3.11

ADDITIONAL LIST OF POLICY FORMS ISSUED

PARTICIPATING.				Ages	25	35
Ages	25	35	45	DOUBLE INDEMNITY RATES.		
LIFE.				and Non-Par. Whole Life, E.		
Special Ord. Life...	18.82	24.09	34.22	ments and Term \$1.75.		
10 Payment	\$44.40	\$53.90	\$67.88	10 Payment	\$3.85	\$3.23
15 Payment	33.33	40.53	51.64	15 Payment	2.83	2.89
30 Payment	23.08	28.53	38.09	20 Payment	2.33	1.98
ENDOWMENTS.				20 Pay. Coup.....	2.33	1.98
10 Year	\$98.66	\$100.35	\$103.93	30 Payment	1.87	1.75
15 Year	63.37	65.13	69.12	NON-PARTICIPATING.		
25 Year	37.46	39.47	44.95	10 Payment	\$39.57	\$48.07
30 Year	30.72	33.23	40.02	15 Payment	29.33	35.82
35 Year	26.33	29.48	37.63	ENDOWMENTS.		
40 Year	23.43	27.33	36.63	10 Year	\$89.99	\$91.10
CONVERTIBLE TERM.				15 Year	57.50	58.69
5 Year	\$11.54	\$12.91	\$16.54	MONTHLY INCOME, \$10 a month		
10 Year	11.79	13.49	18.47	240 months: commuted value, \$1		
15 Year	12.08	14.28	21.06			
20 Year	12.46	15.43	24.80			

COLUMBIA LIFE INSURANCE COMPANY, OHIO—Continued

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age	Par. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$17.90	\$13	\$28	\$89	3 9	\$29	\$201	9 7	\$118	\$312	15 7	\$178	\$429	19 2
25	19.58	16	33	93	4 4	82	221	10 8	140	341	16 0	207	457	18 6
30	22.24	20	41	110	5 1	101	246	11 7	171	374	15 8	251	493	17 0
35	25.68	25	51	124	5 8	125	273	11 8	209	411	14 6	302	533	15 1
40	30.29	31	64	140	6 0	154	302	11 6	233	447	12 10	353	571	13 0
45	36.41	38	79	155	5 10	187	332	9 8	301	480	10 11	416	604	10 10
50	44.91	47	96	169	5 3	223	353	8 2	351	519	9 0	473	633	8 10
55	56.61	57	115	183	4 4	261	379	6 8	400	535	7 3	527	658	6 11
60	72.90	68	135	194	3 5	298	399	5 2	447	558	5 7	584	687	5 3

Age	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	41.53	84	150	479	26 8	343	1009	Pd-up	378	1090	Pd-up	419	1000	Pd-up
25	44.40	90	162	481	26 1	371	1090	"	410	1000	"	456	1000	"
30	48.70	99	179	482	24 6	410	1090	"	455	1000	"	508	1000	"
35	53.90	109	198	483	22 3	456	1090	"	503	1000	"	566	1000	"
40	60.18	121	220	483	19 7	508	1000	"	568	1000	"	627	1000	"
45	67.88	133	244	481	16 7	566	1090	"	627	1000	"	688	1000	"
50	77.37	145	269	475	13 7	627	1090	"	688	1000	"	747	1000	"
55	89.10	157	292	465	10 7	688	1090	"	747	1090	"	800	1000	"
60	103.24	165	310	450	7 11	747	1090	"	800	1090	"	850	1000	"

Age	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	31.15	53	97	308	15 4	223	650	34 7	378	1000	Pd-up	418	1000	Pd-up
25	33.59	57	105	311	15 9	242	650	32 4	410	1000	"	456	1000	"
30	36.64	63	116	312	15 8	269	650	29 4	455	1000	"	508	1000	"
35	40.58	69	129	315	14 10	300	650	25 8	503	1000	"	566	1000	"
40	45.50	77	144	315	13 3	335	650	22 0	566	1000	"	627	1000	"
45	51.54	85	160	313	11 3	371	650	18 5	627	1000	"	688	1000	"
50	59.92	92	175	309	9 1	406	640	14 19	688	1000	"	747	1000	"
55	69.93	98	188	300	7 0	437	634	11 6	747	1000	"	800	1000	"
60	84.03	103	198	288	5 0	460	618	8 6	800	1000	"	850	1000	"

Age	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	26.73	30	64	204	9 4	159	460	24 11	276	730	35 0	418	1000	Pd-up
25	28.60	33	70	208	9 19	174	470	23 11	301	734	32 3	456	1000	"
30	31.35	37	78	211	10 2	195	476	22 0	337	739	28 6	508	1000	"
35	34.84	42	88	215	10 1	220	482	19 6	377	742	24 9	566	1000	"
40	39.16	48	100	219	9 5	247	486	16 9	420	742	20 11	627	1000	"
45	44.75	55	113	222	8 3	275	483	13 10	463	738	17 2	688	1000	"
50	52.20	62	127	224	6 9	302	482	11 0	502	729	13 8	747	1000	"
55	62.39	68	140	223	5 3	327	475	8 4	535	716	10 5	800	1000	"
60	76.77	75	152	221	3 11	347	465	6 1	556	694	7 6	850	1000	"

			End of 5 Years.				End of 10 Years.				End of 20 Years.						
Age at Issue	Premium	Cash 3rd Year	Acl.	Cash or Loan	Pd.	Ext.	Acl.	Cash or Loan	Pd.	Ext.	Acl.	Cash or Loan	Pd.	Ext.	Acl.		
					Up.	Y.			M.	Up.			Y.	M.		Up.	Y.	M.
21	27 25	\$33	\$5.57	\$68	\$217	10	0	\$14 20	\$166	\$483	25	11	\$39.01	\$419	\$1000	Pd-up	118.25
25	29 21	36	7 03	74	220	10	0	15 25	181	488	24	9	41.72	456	1000	"	126.44
30	32 12	40	7 72	83	225	10	10	16 70	203	495	22	9	45.84	508	1000	"	138.93
35	35 68	46	8 57	94	230	10	8	18 50	228	500	20	2	50.80	566	1000	"	154.15
40	40 11	52	9 63	106	232	9	11	20 80	256	504	17	4	57.17	627	1000	"	173.28
45	45 81	59	10 98	120	235	8	8	23 80	286	505	14	4	65.16	688	1000	"	197.47
50	53 35	66	12 79	134	236	7	1	27 78	314	501	11	6	75.97	747	1000	"	230.25
55	63 60	73	15 23	148	235	5	6	35 05	340	495	8	9	90.41	800	1000	"	273.96
60	78 01	81	18 68	162	235	4	1	40 54	362	485	6	5	110.87	850	1000	"	336.01

					End of 5 Years.					End of 10 Years.					End of 15 Years.								
Age	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.						
21	51.31	\$76	12	30	\$157	\$254	15	1	\$110	\$26	70	\$388	\$539	10	\$487	\$73	04	\$927	\$965	1	\$959	202	53
25	51.51	76	12	35	157	254	15	1	\$109	26	61	387	539	10	\$482	73	32	927	960	1	\$959	203	32
30	51.98	76	12	45	157	253	15	1	\$109	27	05	387	537	10	\$472	73	90	927	959	1	\$958	205	14
35	52.76	76	12	65	158	252	15	1	\$108	27	45	387	535	10	\$454	75	00	926	959	1	\$958	208	21
40	54.12	77	12	97	159	252	14	1	\$107	28	46	388	533	10	\$422	77	02	925	955	1	\$956	213	50
45	56.60	78	13	55	160	250	11	4	\$106	29	44	389	529	10	\$360	80	53	923	956	1	\$954	223	31
50	60.95	80	14	60	163	248	8	2	\$105	31	60	389	522	10	\$243	86	06	920	952	1	\$949	240	38

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
Age	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	47.95	\$72	\$150	\$243	15	\$105	\$376	\$523	10	\$470	\$655	\$775	5	\$764
25	48.32	72	150	242	15	\$95	376	522	10	\$464	654	774	5	\$761
30	48.96	72	150	242	15	\$75	376	521	10	\$454	654	773	5	\$758
35	49.95	72	150	241	15	\$40	375	518	10	\$435	653	772	5	\$751
40	51.57	73	151	240	13	111	376	516	10	\$402	651	768	5	\$739
45	54.30	74	153	239	10	110	376	512	10	\$398	648	762	5	\$718
50	58.95	75	155	237	8	12	376	504	10	\$215	643	752	5	\$678
55	66.00	77	158	232	5	111	376	492	9	18	634	736	5	\$602

Months.

NOTE.—3½% Full Preliminary Term Reserve Adopted August 13, 1904.
No Surrender Charge Exacted.

1924 DIVIDENDS AND NET COSTS.

TWENTY YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$17 90		\$19 58		\$22 22		\$25 06		\$30 23		\$36 41		\$50 61	
Yr.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
Iss'd														
1	\$2 81	15 09	\$2 73	16 48	\$2 73	19 44	\$2 82	22 84	\$2 94	27 29	\$3 12	33 29	\$4 27	52 34
2	2 90	14 91	3 09	16 49	3 39	18 91	3 67	22 06	4 07	26 16	4 73	31 66	7 54	49 07
3	3 05	14 85	3 16	16 42	3 39	18 82	3 73	21 91	4 25	25 91	4 90	31 41	7 97	48 64
4	3 11	14 75	3 25	16 38	3 59	18 72	3 83	21 71	4 43	25 80	5 24	31 17	8 41	48 20
5	3 17	14 72	3 33	16 25	3 61	18 61	4 02	21 64	4 63	25 60	5 51	30 91	8 86	47 75
6	3 24	14 66	3 41	16 17	3 73	18 49	4 18	21 48	4 83	25 49	5 73	30 60	9 31	47 36
7	3 32	14 58	3 51	16 07	3 85	18 37	4 35	21 31	5 04	25 10	6 03	30 33	9 77	46 84
8	3 39	14 51	3 63	15 98	3 99	18 20	4 51	21 10	5 25	24 92	6 33	30 02	10 22	46 33
9	3 47	14 43	3 71	15 87	4 12	18 10	4 68	20 98	5 43	24 73	6 69	29 71	10 68	45 90
10	3 50	14 34	3 81	15 77	4 26	17 96	4 86	20 80	5 73	24 50	7 02	29 39	11 13	45 48
11	3 64	14 20	3 91	15 67	4 41	17 81	5 05	20 61	5 99	24 24	7 34	29 07	11 58	45 03
12	3 73	14 17	4 04	15 54	4 56	17 66	5 25	20 41	6 26	23 97	7 68	28 73	12 03	44 58
13	3 83	14 07	4 16	15 42	4 72	17 50	5 44	20 21	6 54	23 68	8 04	28 37	12 46	44 15
14	3 93	13 97	4 29	15 29	4 87	17 35	5 66	20 00	6 82	23 41	8 38	28 03	12 89	43 72
15	4 04	13 86	4 43	15 15	5 05	17 17	5 89	19 77	7 12	23 11	8 74	27 67	13 31	43 30
16	4 16	13 74	4 57	15 01	5 23	16 99	6 13	19 57	7 43	22 80	9 10	27 31	13 70	42 91
17	4 28	13 62	4 71	14 87	5 42	16 80	6 38	19 28	7 73	22 50	9 45	26 96	14 08	42 56
18	4 41	13 40	4 86	14 72	5 60	16 62	6 64	19 02	8 05	22 18	9 81	26 60	14 43	42 18
19	4 54	13 30	5 02	14 50	5 81	16 41	6 92	18 74	8 37	21 80	10 17	26 24	14 74	41 80
20	4 68	13 21	5 18	14 41	6 03	16 19	7 19	18 47	8 70	21 51	10 53	25 88	15 00	41 50
Tot.	73 35	284 65	78 82	312 75	88 23	356 17	101 17	412 00	119 66	494 94	144 79	583 41	222 41	909 70
†		108 65		105 78		105 17		110 00		126 94		167 41		1382 75

TWENTY PAYMENT LIFE.

	\$26 73			\$28 60			\$31 39			\$34 84			\$39 16			\$44 75			\$62 39		
1	2	81	23 92	2	73	25 82	2	78	28 61	2	82	32 02	2	94	36 22	3	12	41 60	4	27	58 12
2	90	23 74	3	10	25 50	3	29	28 10	3	61	31 20	4	07	35 09	4	73	40 02	7	51	54 82	
3	13	23 60	3	24	25 36	3	47	27 92	3	82	31 02	4	32	34 84	5	04	39 71	7	99	54 40	
4	3	27	23 46	3	41	25 19	3	67	27 72	4	06	30 78	4	59	34 57	5	37	39 38	8	48	53 91
5	3	42	23 31	3	58	25 02	3	87	27 52	4	30	30 54	4	87	34 29	5	71	39 04	8	96	53 44
6	3	58	23 15	3	76	24 84	4	08	27 31	4	55	30 29	5	15	34 01	6	07	38 68	9	45	52 95
7	3	75	22 98	3	95	24 65	4	30	27 09	4	80	30 04	5	46	33 70	6	45	38 30	9	94	52 44
8	3	93	22 80	4	15	24 45	4	52	26 87	5	06	29 78	5	76	33 40	6	83	37 91	10	42	51 91
9	4	11	22 62	4	35	24 25	4	77	26 62	5	34	29 50	6	10	33 06	7	21	37 54	10	92	51 41
10	4	31	22 42	4	58	24 02	5	03	26 30	5	63	29 21	6	44	32 72	7	62	37 11	11	44	51 00
11	4	59	22 23	4	80	23 80	5	29	26 10	5	93	28 91	6	80	32 36	8	03	36 71	11	96	50 50
12	4	71	22 02	5	04	23 56	5	55	25 84	6	24	28 61	7	17	31 99	8	45	36 30	12	31	50 01
13	4	93	21 80	5	29	23 31	5	83	25 50	6	55	28 29	7	55	31 61	8	87	35 88	12	75	49 51
14	5	16	21 57	5	54	23 06	6	12	25 27	6	90	27 94	7	94	31 22	9	29	35 40	13	17	49 01
15	5	41	21 32	5	81	22 79	6	43	24 90	7	24	27 60	8	34	30 82	9	72	35 01	13	55	48 51
16	5	66	21 07	6	09	22 51	6	74	24 65	7	62	27 22	8	74	30 42	10	14	34 61	13	91	48 01
17	5	92	20 81	6	38	22 22	7	06	24 31	7	98	26 80	9	15	30 01	10	56	34 11	14	24	47 51
18	6	20	20 53	6	67	21 93	7	41	23 98	8	38	26 40	9	56	29 60	10	97	33 71	14	47	47 01
19	6	49	20 24	6	99	21 61	7	75	23 64	8	77	26 17	9	98	29 18	11	37	33 28	14	65	47 01
20	6	78	19 95	7	31	21 29	8	12	23 27	9	17	25 67	10	39	28 77	11	70	32 81	14	77	47 01
Tot.	91	06	443 51	90	82	175 18	106	08	521 71	118	77	578 00	135	32	647 88	157	31	707 61	225	02	1021 11
†			25 54			19 18			13 75			12 03			20 88			49 61			222 11

TWENTY YEAR ENDOWMENT.

	\$47 95		\$48 32		\$48 96		\$49 95		\$51 87		\$54 30		\$66 60	
1	\$2 81	\$45 14	\$2 78	\$45 54	\$2 78	\$46 18	\$2 82	\$47 13	\$2 94	\$48 62	\$3 12	\$51 11	\$4 27	\$62 12
2	2 97	44 98	3 08	45 24	3 27	45 60	3 50	46 36	4 07	47 50	4 73	49 57	7 50	59 50
3	3 30	44 65	3 42	44 90	3 63	45 35	3 95	46 00	4 43	47 14	5 12	49 18	8 01	58 51
4	3 05	44 30	3 77	44 55	3 98	44 98	4 31	45 64	4 81	46 70	5 52	48 77	8 52	58 58
5	4 01	43 94	4 14	44 18	4 36	44 60	4 70	45 25	5 21	46 26	5 97	48 23	9 04	57 57
6	4 39	43 56	4 52	43 80	4 75	44 21	5 11	44 84	5 62	45 88	6 41	47 88	9 55	57 57
7	4 79	43 16	4 92	43 40	5 16	43 80	5 52	44 44	6 05	45 52	6 87	47 47	10 07	56 56
8	5 27	42 75	5 34	42 98	5 58	43 38	5 94	44 01	6 48	45 08	7 35	46 40	10 58	56 56
9	5 64	42 31	5 78	42 54	6 03	42 92	6 39	43 51	6 95	44 62	7 83	46 47	11 09	55 55
10	6 09	41 86	6 24	42 08	6 49	42 47	6 86	43 08	7 43	44 14	8 33	45 57	11 59	55 55
11	6 56	41 39	6 72	41 60	6 98	41 98	7 34	42 61	7 92	43 65	8 83	45 47	12 07	54 54
12	7 06	40 89	7 21	41 11	7 47	41 49	7 84	42 11	8 43	43 14	9 23	44 97	12 53	54 54
13	7 57	40 38	7 73	40 59	7 98	40 98	8 35	41 60	8 96	42 61	9 86	44 44	12 97	53 53
14	8 11	39 84	8 27	40 05	8 51	40 45	8 89	41 00	9 48	42 09	10 36	43 94	13 28	53 53
15	8 67	39 28	8 82	39 50	9 07	39 89	9 44	40 51	10 03	41 54	10 86	43 44	13 74	52 52
16	9 25	38 70	9 41	38 91	9 64	39 32	10 01	39 94	10 57	41 00	11 26	42 94	14 07	52 52
17	9 86	38 09	10 01	38 31	10 24	38 72	10 59	39 30	11 12	40 45	11 84	42 40	14 32	52 52
18	10 49	37 40	10 63	37 69	10 86	38 10	11 18	38 77	11 67	39 90	12 32	41 95	14 50	52 52
19	11 15	36 87	11 29	37 03	11 49	37 47	11 79	38 10	12 20	39 27	12 76	41 54	14 60	52 52
20	11 83	36 12	11 96	36 36	12 15	36 81	12 40	37 55	12 74	38 82	13 18	41 11	14 50	52 52
Tot.	133 40	\$25 60	136 04	\$30 36	140 42	\$38 78	147 02	\$51 98	157 11	\$74 29	171 96	\$114 04	226 99	1105 11
†		174 40		169 64		161 22		148 02		125 71		185 96		1105 11

*Cash values in excess of cost.

†Net cost for 20 years, Cash Value deducted.

SPECIAL FORMS.

Ages	25	35	45
MONTHLY INCOME, \$100 at Death and \$10 a Month for 20 Years.			
Whole Life.....	\$31.27	\$41.51	\$59.61
20 Payment.....	47.36	57.78	74.18
JOINT LIFE POLICIES.			
Whole Life.....	\$26.65	\$34.41	\$48.74
20 Payment.....	36.29	42.94	54.65
20 Year End.....	49.47	51.86	58.71
JOINT LIFE COUPON.			
20 Pay. Life.....	\$41.73	\$49.38	\$62.60
JOINT FOUR OPTION.			
Premium.....	\$37.39	\$47.82	\$65.77
CONTINUOUS MONTHLY INCOME.			
Extra premium add to monthly income rates (par. or non-par.) to pay \$10 through out life of beneficiary, 20 years certain.			
Whole Life.....	\$5.84	\$4.48	\$3.00
20 Pay. Life.....	7.61	5.82	3.21

COLUMBIAN NATIONAL LIFE INS. CO., Boston, Mass.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Full Level premium reserve. With surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning one month after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover military or naval service. Limit \$25,000. For extra premium of \$0.25 per \$1,000 on Life and \$0.50 on Endowments policy provides prior to age 60, for waiver of premiums only.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war, riot or insurrection, aeronautic or submarine operations, physical or mental infirmity, illness or disease. Limit, \$10,000.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Life, 18-65; Endowments, 12-65; Term, 20-55. \$100,000; reinsures over \$5,000; does not accept reinsurance as a rule; minimum policy, \$1,000. Term limit, \$50,000, reinsures over \$20,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Policy returned to owner after endorsement of loan thereon.

Military Service. — Death from war service within one year, limits liability to reserve.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from aviation within one year limits liability to reserve.

Settlement Options. — Cash, Limited (5-30) and Continuous (20 certain) annual or monthly installments. Practice of company to grant Trust Fund Option at $3\frac{1}{2}\%$ interest. Commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to reserve.

Women. — No extra charge. All but Term. Disability not granted. Limit, \$30,000.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability Clause. (American 3½% Reserve.)

Age at Issue	End. Age 85	LIMITED PAY. LIFE			ENDOWMENTS					TERM	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	10 Year	15 Year
20	\$14.50	\$36.45	\$26.91	\$22.26	\$90.18	\$57.03	\$40.85	\$31.25	\$25.15	\$ 9.66	\$ 8.85
21	14.82	37.03	27.34	22.63	90.21	57.06	40.89	31.30	25.22	9.74	8.94
22	15.16	37.63	27.80	23.00	90.25	57.10	40.94	31.36	25.29	9.81	9.02
23	15.50	38.25	28.26	23.39	90.28	57.14	40.99	31.42	25.37	9.90	9.12
24	15.87	38.89	28.74	23.80	90.31	57.18	41.04	31.49	25.46	9.98	9.23
25	16.25	39.55	29.24	24.22	90.34	57.22	41.10	31.57	25.55	10.08	9.36
26	16.66	40.25	29.76	24.60	90.38	57.28	41.16	31.64	25.67	10.18	9.48
27	17.09	40.97	30.30	25.11	90.42	57.33	41.23	31.74	25.78	10.30	9.62
28	17.53	41.71	30.86	25.59	90.48	57.39	41.31	31.84	25.92	10.42	9.78
29	18.01	42.48	31.45	26.08	90.53	57.46	41.39	31.95	26.06	10.55	9.94
30	18.51	42.39	32.05	26.59	90.58	57.53	41.49	32.07	26.22	10.69	10.13
31	19.03	44.11	32.68	27.13	90.63	57.63	41.63	32.24	26.46	10.86	11.33
32	19.59	44.98	33.33	27.69	90.71	57.74	41.79	32.42	26.71	11.03	11.55
33	20.17	45.87	34.01	28.26	90.77	57.86	41.94	32.61	26.99	11.22	11.80
34	20.79	46.80	34.71	28.87	90.85	58.00	42.13	32.83	27.29	11.43	12.08
35	21.45	47.77	35.45	29.52	90.94	58.14	42.33	33.08	27.63	11.65	12.39
36	22.15	48.76	36.21	30.18	91.12	58.32	42.54	33.38	27.98	11.91	12.75
37	22.91	49.80	37.01	30.87	91.31	58.52	42.78	33.71	28.39	12.20	13.13
38	23.71	50.88	37.85	31.60	91.51	58.74	43.04	34.07	28.84	12.52	13.58
39	24.55	51.99	38.70	32.36	91.72	58.97	43.32	34.47	29.33	12.87	14.08
40	25.40	53.15	39.62	33.17	91.96	59.23	43.65	34.91	29.87	13.28	14.64
41	26.42	54.35	40.56	34.01	92.20	59.52	44.04	35.40	30.47	13.73	15.26
42	27.47	55.60	41.55	34.90	92.48	59.84	44.49	35.93	31.13	14.26	15.97
43	28.57	56.91	42.59	35.84	92.77	60.18	44.96	36.52	31.86	14.84	16.77
44	29.70	58.26	43.67	36.84	93.10	60.57	45.51	37.19	32.67	15.50	17.64
45	31.01	59.67	44.81	37.89	93.45	61.00	46.10	37.91	33.56	16.25	18.64
46	32.40	61.15	46.02	38.99	93.86	61.54	46.75	38.72	34.53	17.09	19.79
47	33.91	62.67	47.27	40.17	94.29	62.15	47.48	39.62	35.61	18.05	21.00
48	35.50	64.29	48.62	41.45	94.78	62.81	48.29	40.51	36.79	19.11	22.37
49	37.21	65.97	50.03	42.81	95.31	63.54	49.19	41.71	38.09	20.31	23.91
50	39.03	67.73	51.52	44.26	95.91	64.31	50.18	42.91	39.50	21.63	25.63
51	40.97	69.56	53.10	45.81	96.65	65.22	51.28	44.24	.....	23.09	27.56
52	43.05	71.46	54.76	47.46	97.46	66.19	52.48	45.70	.....	24.73	29.81
53	45.28	73.46	56.51	49.22	98.35	67.27	53.81	47.31	.....	26.52	32.41
54	47.67	75.53	58.38	51.11	99.32	68.45	55.28	49.06	.....	28.51	35.41
55	50.23	77.70	60.37	53.12	100.39	69.76	56.91	50.98	.....	30.71	38.91
56	52.78	79.98	62.50	55.29	101.55	71.21	58.70	.....	.....	10 year Term	convertible with
57	55.52	82.36	64.75	57.61	102.82	72.80	60.66	.....	.....	15 yr. Term	within 10 yrs.
58	58.44	84.86	67.15	60.10	104.23	74.55	62.82	.....	.....	10 yr. Term	within 10 yrs.
59	61.57	87.52	69.71	62.79	105.77	76.50	65.20	.....	.....	10 yr. Term	within 10 yrs.
60	64.94	90.33	72.45	65.59	107.47	78.64	67.82	.....	.....	10 year Term	newable within
61	68.44	.....	.....	.....	110.16	81.60	.....	.....	.....	10 year Term	newable within
62	76.21	.....	.....	.....	113.00	84.84	.....	.....	.....	10 year Term	newable within
63	72.18	.....	.....	.....	116.19	88.37	.....	.....	.....	10 year Term	newable within
64	80.54	.....	.....	.....	119.62	92.24	.....	.....	.....	10 year Term	newable within
65	85.12	.....	.....	.....	123.33	96.48	.....	.....	.....	10 year Term	newable within

WAIVER OF PREMIUM ONLY disability clause; Life, \$.25 per \$1,000; Endowments, \$.10 per \$1,000.

DOUBLE INDEMNITY rates per \$1,000; End. age 85 and all endowments where premium payable throughout endowment period, \$1.50 at all ages; 10 Pay. Life, age 25, \$3.00; age 35, \$4.50; age 45, \$2.00; 15 Pay. Life, age 25, \$2.25; age 35, \$2.25; age 45, \$1.75; 20 Pay. Life, Special combination and 20 Pay. Endowments maturing age 65 or later, age 25, \$2.00; age 35, \$2.00; age 45, \$1.50.

Waiver of Premium and Disability Annuity Rates. Limit \$20,000.

Age	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	35 Pay.	40 Pay.	45 Pay.	50 Pay.	55 Pay.
21	\$1.12	\$2.37	\$1.74	\$1.46	\$0.55	\$0.55	\$0.55	\$0.61	\$0.69	.....
25	1.26	2.53	1.88	1.56	.55	.55	.63	.73	.83	.....
30	1.49	2.71	2.03	1.70	.55	.66	.79	.93	1.11	.....
35	1.79	2.89	2.19	1.86	.68	.85	1.05	1.28	1.59	.....
40	2.19	3.06	2.38	2.08	.93	1.19	1.50	1.93	2.09	.....
45	2.75	3.20	2.58	2.73	1.33	1.76	2.41	2.64	.....	.....
50	3.60	3.29	3.58	3.63	2.08	3.13	3.45	.....	.....	.....
55	4.98	5.05	5.08	5.03	4.35	4.81	4.93	.....	.....	.....

NOTE.—20 Pay. Life adopted February 1911; 10 and 15 Pay. Life adopted March, 1913; Endowments, January 1, 1918; End. age 85 adopted 1923. Semi-annual rate, add 4% and divide by 2; quarterly rate, add 6% and divide by 4.

NON-PARTICIPATING RATES PER \$1,000 Without Disability

GUARANTEED ADDITION POLICIES														
END. AGE \$5			20 PAY. LIFE			20 YEAR ENDOWMENT (a)			SPECIAL COMBINATIONS			MONTHLY INC. \$10 for 240 Mos. (b)		
1st Yr.	Sub. Yrs.	Yrs.	1st Yr.	Sub. Yrs.	†	1st Yr.	Sub. Yrs.		1-10 Prem	11-15 Prem	16-20 Prem	End. \$5	20 Pay.	20 Yr. End.
\$	\$		\$	\$		\$	\$		\$	\$	\$	\$	\$	\$
18.38	14.13	33	26.71	21.75	11	47.53	39.93	28.54	16.39	7.42	25.19	38.67	70.96	
18.78	14.45	33	27.10	22.10	10	47.61	39.97	29.00	16.66	7.54	25.75	39.31	71.03	
19.21	14.77	32	27.61	22.46	10	47.72	40.02	29.48	16.93	7.67	26.34	39.96	71.12	
19.64	15.10	32	28.09	22.85	10	47.81	40.06	29.97	17.22	7.80	26.93	40.63	71.21	
20.11	15.47	31	28.60	23.25	9	47.92	40.12	30.48	17.51	7.93	27.57	41.35	71.29	
20.59	15.84	31	29.12	23.66	9	48.03	40.17	31.00	17.82	8.07	28.23	42.07	71.40	
21.12	16.24	31	29.65	24.08	8	48.16	40.23	31.56	18.14	8.22	28.94	42.84	71.50	
21.66	16.65	30	30.22	24.53	8	48.28	40.28	32.13	18.47	8.37	29.69	43.62	71.62	
22.21	17.08	30	30.80	24.99	8	48.43	40.36	32.72	18.82	8.53	31.29	44.45	71.76	
22.82	17.55	29	31.41	25.47	7	48.58	40.43	33.34	19.18	8.69	32.19	45.31	71.90	
23.46	18.04	29	32.04	25.97	7	48.75	40.53	33.98	19.55	8.86	33.16	46.19	72.08	
24.11	18.54	29	32.72	26.50	7	48.94	40.63	34.64	19.94	9.04	33.06	47.13	72.32	
24.82	19.09	28	33.40	27.04	6	49.15	40.73	35.33	20.34	9.23	34.03	48.10	72.60	
25.58	19.65	28	34.12	27.60	6	49.38	40.89	36.05	20.76	9.42	35.04	49.09	72.86	
26.34	20.26	28	34.88	28.19	6	49.63	41.04	36.79	21.19	9.62	36.12	50.15	73.19	
27.18	20.90	27	35.68	28.82	5	49.91	41.20	37.58	21.66	9.84	37.26	51.28	73.54	
28.06	21.58	27	36.51	29.47	5	50.20	41.37	38.32	22.13	10.06	38.48	52.43	73.90	
29.01	22.32	26	37.37	30.14	5	50.52	41.57	39.23	22.63	10.29	39.80	53.63	74.32	
30.02	23.11	26	38.28	30.85	4	50.87	41.79	40.11	23.15	10.53	41.19	54.90	74.77	
31.07	23.92	26	39.23	31.59	4	51.25	42.03	41.02	23.69	10.79	42.65	56.22	75.26	
32.21	24.81	25	40.24	32.38	4	51.70	42.32	41.98	24.26	11.06	44.23	57.62	75.83	
33.43	25.75	25	41.30	33.20	3	52.23	42.69	42.97	24.86	11.34	45.90	59.08	76.51	
34.73	26.78	24	42.42	34.07	3	52.85	43.12	44.02	25.48	11.63	47.72	60.63	77.29	
36.11	27.84	24	43.60	34.98	3	53.49	43.57	45.11	26.14	11.95	49.63	62.26	78.10	
37.59	29.01	24	44.85	35.95	2	54.24	44.11	46.26	26.84	12.28	51.70	64.00	79.06	
39.16	30.23	23	46.17	36.97	2	55.02	44.66	47.46	27.57	12.65	53.87	65.82	80.08	
40.89	31.59	23	47.56	38.05	2	55.89	45.28	48.72	28.34	13.00	56.29	67.73	81.21	
42.75	33.07	22	49.04	39.20	2	56.87	46.00	50.04	29.15	13.39	58.91	69.78	82.48	
44.72	34.61	22	50.63	40.42	1	57.94	46.79	51.45	30.02	13.82	61.67	72.01	83.89	
46.84	36.29	21	52.31	41.72	1	59.03	47.56	52.94	30.95	14.27	64.64	74.37	85.45	
49.00	37.98	21	54.09	43.10	1	60.28	48.47	54.50	31.93	14.75	67.80	76.89	87.17	
51.30	39.87	21	55.99	44.60	...	61.67	49.53	56.16	32.97	15.27	71.17	79.58	89.08	
53.77	41.90	20	58.01	46.21	...	63.17	50.69	57.89	34.07	15.82	74.79	82.45	91.17	
56.41	44.08	20	60.16	47.92	...	64.84	51.97	59.73	35.24	16.41	78.66	85.50	93.48	
59.23	46.40	20	62.48	49.76	...	66.67	53.39	61.67	36.50	17.04	82.81	88.79	96.03	
62.26	48.91	20	64.95	51.72	...	68.68	54.95	63.73	37.83	17.71	87.26	92.28	98.86	
65.29	51.39	19	67.70	53.88	...	71.01	56.74	65.92	39.26	18.43	91.69	96.05	101.97	
68.55	54.06	19	70.61	56.19	...	73.55	58.70	68.24	40.79	19.20	96.45	100.08	105.38	
72.01	56.90	19	73.79	58.67	...	76.32	60.85	70.70	42.42	20.03	101.52	104.41	109.13	
75.60	59.96	18	77.19	61.34	...	79.38	63.24	73.34	44.17	20.93	106.96	109.08	113.27	
79.43	63.38	18	80.85	64.23	...	82.74	65.85	76.16	46.05	21.90	112.81	114.12	117.82	

*Policy will be paid up for at least \$1,000 in given number of years if first premium is paid continuously.

†Number of additional premiums necessary after 20 are paid to mature policy as an endowment at least \$1,000, if first premium is paid continuously.

‡Policy will be paid for at least \$1,000 in 16 years, age 60 in 15 years, if first premium is paid continuously.

(a) Policy will mature for at least \$1,000 in 18 years, excepting ages 52—60, 17 years if first premium is paid continuously.

(b) Commuted value \$1,737.20.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

ENDOWMENT 85															
CASH OR LOAN				PAID-UP				EXTENDED TERM							
5	10	15	20	5	10	15	20	5	10	15	20	5	10	15	20
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
21	\$20 74	\$62 63	\$112 26	\$182 40	\$66	\$132	\$297	\$436	2	264	8	182	14	243	19
22	22 00	65 66	117 29	189 76	69	188	304	444	2	317	8	297	14	330	19
23	23 34	68 83	122 57	197 41	72	193	311	452	3	8	9	4	15	3	19
24	24 75	72 13	128 04	206 36	75	198	319	460	3	67	9	157	15	90	19
25	26 21	75 60	133 77	213 63	78	204	326	468	3	128	9	266	15	126	19
26	27 74	79 22	139 73	222 18	81	210	334	477	3	186	10	4	15	146	18
27	29 37	83 03	145 96	231 07	84	215	341	485	3	248	10	101	15	150	18
28	31 09	87 01	152 45	240 27	87	221	349	494	3	311	10	189	15	133	18
29	32 86	91 16	159 21	249 75	90	227	357	502	4	8	10	265	15	113	17
30	34 73	95 49	166 24	259 51	94	233	365	510	4	71	10	328	15	74	17
31	36 71	100 03	173 57	269 55	97	239	372	519	4	134	11	16	15	23	17
32	38 77	104 76	181 16	279 81	101	245	380	527	4	196	11	53	14	326	16
33	40 94	109 71	189 04	290 36	104	251	388	535	4	257	11	76	14	253	16
34	43 21	114 89	197 19	301 11	103	257	396	543	4	316	11	86	14	172	15
35	45 61	120 29	205 61	312 11	111	264	404	551	5	8	11	83	14	82	15
36	48 09	125 92	214 24	323 30	115	270	412	559	5	61	11	68	13	350	15
37	50 72	131 77	223 11	334 67	119	277	420	567	5	110	11	41	13	246	14
38	53 47	137 84	232 20	346 24	122	283	428	575	5	153	11	3	13	135	14
39	56 36	144 15	241 52	357 99	126	290	436	582	5	189	10	319	13	20	13
40	59 39	150 65	251 01	369 85	130	296	443	590	5	218	10	262	12	265	13
41	62 57	157 34	260 70	381 87	134	303	451	597	5	238	10	197	12	141	13
42	65 87	164 20	270 57	394 00	138	309	458	605	5	250	10	124	12	13	13
43	69 30	171 22	280 60	406 21	142	316	466	612	5	253	10	44	11	248	12
44	72 85	178 39	290 76	418 49	146	322	473	619	5	246	9	323	11	115	11
45	76 50	185 70	301 03	430 85	150	328	480	626	5	232	9	232	10	346	11
46	80 22	193 16	311 50	443 28	154	334	487	633	5	210	9	138	10	211	10
47	84 03	200 71	322 01	455 68	158	340	494	640	5	182	9	36	10	75	10
48	87 92	208 41	332 65	468 15	162	346	501	647	5	147	8	298	9	304	10
49	91 88	216 23	343 38	480 59	166	352	508	653	5	107	8	193	9	171	9
50	95 95	224 19	354 25	493 14	169	358	515	660	5	62	8	87	9	38	9
51	100 11	232 27	365 17	505 66	173	363	521	667	5	14	7	344	8	273	8
52	104 36	240 50	376 22	518 35	177	369	528	674	4	327	7	236	8	147	8
53	108 72	248 85	387 37	531 24	180	375	535	681	4	273	7	128	8	22	8
54	113 18	257 34	398 60	544 54	184	381	542	689	4	216	7	21	7	269	7

20 PAYMENT LIFE

	5	10	15	20	5	10	15	19	5	10	15	19
	Year	Year	Year	Year	Yr.	Yr.	Yr.	Yr.	Year	Year	Year	Year
21	\$64 17	\$159 87	\$276 46	\$418 69	\$204	\$466	\$731	\$946	9	128	24	338
22	65 66	163 43	282 47	427 02	206	467	733	946	9	178	24	268
23	67 22	167 10	288 67	436 81	207	469	734	947	9	228	24	184
24	68 82	170 90	295 05	446 28	208	470	735	947	9	274	24	89
25	70 48	174 82	301 03	456 00	209	472	736	947	9	318	23	347
26	72 18	178 86	308 40	466 00	210	473	737	947	9	357	23	227
27	73 96	183 02	315 35	476 26	211	475	737	947	10	30	23	97
28	75 78	187 32	322 52	486 77	213	476	738	948	10	62	22	324
29	77 66	191 75	329 88	497 52	214	477	739	948	10	89	22	175
30	79 61	196 29	337 42	508 49	215	479	740	948	10	111	22	18
31	81 62	200 96	345 17	519 67	216	480	741	948	10	126	21	218
32	83 68	205 78	353 08	531 04	217	481	741	948	10	133	21	47
33	85 82	210 71	361 18	542 58	218	482	742	948	10	133	20	233
34	88 02	215 79	369 42	554 30	219	484	743	948	10	123	20	49
35	90 23	221 00	377 80	566 15	220	485	743	948	10	104	19	224
36	92 60	226 34	386 29	578 13	221	486	743	948	10	75	19	31
37	95 00	231 78	394 87	590 22	222	487	744	948	10	37	18	198
38	97 47	237 34	403 52	602 39	223	488	744	948	9	354	17	362
39	100 02	243 01	412 22	614 63	224	488	744	948	9	296	17	157
40	102 63	248 73	420 96	626 92	225	489	744	947	9	231	16	315
41	105 32	254 50	429 70	639 24	226	490	743	947	9	157	16	106
42	108 08	260 31	438 43	651 55	227	490	743	947	9	76	15	260
43	110 88	266 11	447 11	663 83	228	490	742	946	8	353	15	49
44	113 71	271 91	455 71	676 07	229	491	741	946	8	259	14	201
45	116 57	277 68	464 21	688 24	229	490	740	946	8	159	13	354
46	119 41	283 41	472 57	700 30	230	490	739	945	8	56	13	142
47	122 23	289 05	480 78	712 23	230	490	738	944	7	313	12	296
48	125 05	294 61	488 79	724 01	230	489	736	944	7	202	12	86
49	127 83	300 08	496 59	735 60	231	488	735	943	7	89	11	243
50	130 61	305 46	504 15	746 98	231	487	733	942	6	341	11	38
51	133 38	310 74	511 44	758 13	231	486	730	941	6	226	10	202
52	136 13	315 88	518 42	769 04	231	485	728	940	6	113	10	3
53	138 87	320 90	525 07	779 72	231	483	725	938	6	0	9	175
54	141 62	325 79	531 33	790 18	230	482	722	937	5	255	8	351

NOTE.—Values after three premiums.

COLUMBIAN NAT'L LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$37.03	146.08	\$465.25	274	341.54	\$1000	Pd-up	376.21	\$1000	Pd-up	418.69	\$1000	Pd-up
25	39.55	157.80	468.25	115	368.66	1000	"	408.17	1000	"	456.00	1000	"
30	43.29	174.76	472.23	344	408.00	1000	"	453.97	1000	"	508.49	1000	"
35	47.77	194.55	474.21	318	453.76	1000	"	506.15	1000	"	566.15	1000	"
40	53.15	217.16	476.19	115	506.00	1000	"	563.66	1000	"	626.92	1000	"
45	59.67	242.22	476.16	171	563.36	1000	"	624.13	1000	"	688.24	1000	"
50	67.73	267.73	473.13	155	623.76	1000	"	685.08	1000	"	746.98	1000	"
55	77.70	291.80	465.10	224	684.63	1000	"	743.37	1000	"	800.48	1000	"
60	90.33	311.28	452.7	346	742.80	1000	"	796.30	1000	"	849.97	1000	"

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$27.34	99.01	\$290.14	73	219.98	\$641.34	59	376.67	\$1000	Pd-up	418.69	\$1000	Pd-up
25	29.24	99.06	234.14	256	238.89	645.31	342	408.66	1000	"	508.49	1000	"
30	32.05	110.69	299.14	328	296.11	649.28	293	454.50	1000	"	566.15	1000	"
35	35.45	124.20	303.14	93	297.43	652.25	160	506.84	1000	"	626.92	1000	"
40	39.62	139.57	306.12	339	332.52	654.21	329	564.31	1000	"	688.24	1000	"
45	44.81	156.53	308.11	38	369.42	653.18	116	624.84	1000	"	746.98	1000	"
50	51.52	173.18	306.9	11	405.26	646.14	291	685.85	1000	"	800.48	1000	"
55	60.37	188.17	300.6	352	436.99	635.11	181	744.19	1000	"	849.97	1000	"
60	72.45	200.29	291.5	34	460.51	617.8	200	797.16	1000	"			

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Total Ins.			Total Ins.			Total Ins.			Total Ins.
21	18.78	37.38	119	1053	102.11	297	1115	177.65	470	1173	277.86	664	1228
25	20.59	44.75	133	1055	119.32	322	1118	206.35	503	1177	319.42	700	1232
30	23.46	55.85	151	1057	145.92	356	1123	249.69	548	1183	380.53	748	1238
35	27.18	70.21	171	1060	178.66	392	1128	302.22	594	1190	453.08	800	1249
40	32.21	88.12	193	1063	219.50	432	1136	365.37	645	1202	535.36	854	1264
45	39.16	111.59	219	1069	268.92	475	1147	438.36	699	1219	627.69	912	1286
50	49.00	139.54	245	1077	327.00	522	1164	522.18	759	1244	731.43	979	1319
55	62.26	169.79	271	1083	388.48	564	1178	609.41	816	1267	840.26	1050	1352
60	79.43	205.25	293	1090	457.69	613	1196	708.14	885	1295	982.99	1156	1390

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$27.16	\$83.64	\$266	\$1062	205.87	\$600	\$1134	352.43	\$932	\$1201	529.22	\$1264	\$1264
25	29.12	91.71	272	1063	224.84	607	1135	384.46	938	1202	576.84	1265	1265
30	32.04	103.33	279	1064	252.46	616	1137	430.44	944	1204	644.26	1267	1267
35	35.68	117.34	286	1066	285.30	626	1141	484.07	952	1209	720.14	1272	1272
40	40.24	133.18	292	1067	321.95	633	1144	542.68	959	1215	802.46	1280	1280
45	46.17	152.67	300	1071	363.17	641	1151	605.27	965	1225	891.27	1295	1295
50	54.09	173.64	307	1076	405.27	651	1164	672.08	977	1244	985.27	1319	1319
55	64.95	195.75	312	1082	452.35	657	1177	735.14	984	1265	1080.65	1350	1350
60	80.85	222.66	324	1094	501.87	672	1202	802.55	1003	1304	1193.36	1404	1404

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$47.61	186.71	\$302	\$1050	455.11	\$633	\$1104	784.62	\$929	\$1151	1103.07	\$1142	\$1184
25	48.03	187.25	303	1051	466.34	634	1106	785.91	930	1153	1105.72	1145	1188
30	48.75	188.58	304	1053	469.79	637	1111	792.85	938	1162	1115.99	1155	1198
35	49.91	190.20	305	1055	464.28	642	1117	798.87	944	1170	1125.03	1164	1208
40	51.70	193.86	308	1059	470.36	646	1124	807.84	953	1182	1138.41	1178	1223
45	55.02	200.12	313	1065	481.36	655	1137	820.76	965	1200	1158.63	1199	1246
50	60.28	207.25	316	1071	493.20	661	1151	835.00	977	1222	1182.13	1224	1274
55	68.68	215.03	320	1080	509.01	667	1169	851.69	989	1250	1210.89	1253	1310
60	82.74	234.78	329	1092	534.81	680	1198	879.21	1010	1296	1257.98	1302	1369

Age at Issue	Ann'l Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$40.89	155.82	\$252.15	\$116	340.28	\$529.10	\$476	657.06	\$778.5	\$786	925.29	\$958.1	\$957
25	41.10	155.72	252.15	106	380.01	528.10	471	656.62	777.5	764	925.08	957.1	957
30	41.49	155.68	251.15	87	379.71	526.10	461	656.88	776.5	761	924.69	957.1	956
35	42.33	155.88	250.15	51	379.60	525.19	442	654.99	774.5	754	924.06	956.1	956
40	43.65	156.70	249.14	145	380.10	522.10	409	653.52	771.5	743	922.95	955.1	954
45	46.10	158.52	248.11	185	380.66	518.10	346	650.65	765.5	721	920.95	953.1	951
50	50.18	160.65	245.8	152	380.50	510.10	225	645.24	755.5	682	917.40	950.1	946
55	56.91	163.56	240.6	132	379.99	498.9	299	636.37	739.5	607	911.37	943.1	938

NOTE.—Loan Values available at beginning of year if current premium be paid.
Surrender Values given under Guaranteed Additions Policies above apply only if Original Premium is continued beyond first year. If Premium is reduced then Surrender Values on regularity apply. †Days.

NOTE.—3½% Full Level Premium Reserve; Full Reserve allowed at end of 20th year. Values over three premiums.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages	25	35	45	Ages.	25	35	45
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NON-PARTICIPATING.

(Without Disability.)

LIFE POLICIES.

19 Payment... 25.00 30.43 38.93

SINGLE PREMIUM LIFE.

Whole Life... \$308.73 \$370.55 \$456.00

SINGLE PREM. ENDOWMENTS.

10 Year..... \$718.83 \$720.14 \$723.72

15 Year..... 617.66 620.83 629.89

20 Year..... 536.50 542.60 560.23

25 Year..... 471.80 482.29 511.67

LIFE ANNUITY RATES.

Amount Purchased by \$1,000.

Males..... \$49.83 \$55.16 \$64.27

Females..... 45.91 50.58 58.38

ENDOWMENT ANNUITY. Insur-

ance \$1,000 except in last few years when cash value exceeds face. (\$10 monthly, ten years certain.)

At Age 60 \$27.51 \$43.16 \$82.30

At Age 65 21.79 32.08 54.70

(\$100 annually.)

At Age 60 \$24.70 \$38.34 \$72.05

At Age 65 20.00 29.16 49.21

ENDOWMENT AT AGE 60.

Continuous... \$21.69 \$33.08 \$61.00

20 Payments.. 28.95 37.44

ENDOWMENT AT AGE 65.

Continuous... \$19.14 \$27.63 \$46.10

20 Payments.. 26.74 33.97

ENDOWMENT AT AGE 70.

Continuous... \$17.48 \$24.31 \$37.91

20 Payments.. 25.20 31.54 42.10

ENDOWMENT AT AGE 75.

Continuous... \$16.56 \$22.39 \$33.56

20 Payments.. 24.29 30.02 39.59

LIMITED INSTALLMENTS Payable \$100 Annually for 10 Years.

20 Year End.. \$35.39 \$36.45 \$39.69

LIMITED INSTALLMENTS Payable \$50 Annually for 20 Years.

End. 85..... \$11.96 \$15.79 \$22.82

20 Pay..... 17.83 21.73 27.89

20 Yr. End.. 30.25 31.15 33.93

10 Yr. Term 7.42 8.57 11.96

20 Yr. Term 7.88 9.90

LIMITED INSTALLMENTS Payable \$50 Annually for 20 Years, and Final Payment of \$1,000.

End. 85..... \$20.12 \$26.56 \$38.40

20 Pay..... 29.98 36.54 46.90

10 Yr. Term 12.48 14.42 20.12

20 Yr. Term 13.26 16.66

CONTINUOUS INSTALLMENTS

Payable in Annual Installments of \$50 each for Life—20 Certain.

End. 85..... \$14.38 \$17.77 \$24.32

20 Pay..... 21.18 24.25 29.61

20 Yr. End 40.16 36.16 35.60

JOINT LIFE POLICIES.

Whole Life.... \$25.81 \$33.04 \$46.10

20 Payment... 34.68 40.99 52.10

20 Year End.. 46.44 48.92 55.80

CONTINUOUS MONTHLY INSTALLMENTS. \$10 Monthly for Life, 240 Months certain (Equal Ages).

End. 85..... \$34.04 \$42.01 \$57.10

20 Pay. Life. 50.11 57.33 69.10

20 Yr. End. 95.18 85.56 84.10

MONTHLY INSTALLMENTS \$10 for 120 Months.

End. 85..... \$16.51 \$21.79 \$31.10

20 Pay. Life. 24.61 29.99 38.10

20 Yr. End.. 41.76 43.01 46.10

CONTINUOUS MONTHLY INSTALLMENTS. \$10 Monthly for Life, 120 Months certain. (Equal Ages.)

End. 85..... \$28.85 \$33.55 \$42.10

20 Pay. Life. 40.78 44.18 50.10

DISABILITY RATES. Waiver Premiums only.

Life Plans..... \$0.00

Endowments

Installment. \$50 for 20 Years.

Life Plans..... \$0.00

Endowments

Installment. \$50 for 20 Years and Final Payment of \$1,000.

Life Plans..... \$0.00

Endowments

Complete Protection Policy. combination of three separate contracts—Life Insurance, Disability, and Weekly Indemnity. Premiums vary according to occupation.**\$5,000 and \$25 Weekly Indemnity**

End. 85..... \$130.00 \$156.00 \$200.00

Life—20..... 169.85 196.35 238.85

End. 20..... 255.50 261.65 280.00

\$10,000 and \$25 Weekly Indemnity

End. 85..... \$212.50 \$264.50 \$360.00

Life—20..... 292.20 345.20 428.80

End. 20..... 463.50 475.80 513.00

\$25,000 and \$50 Weekly Indemnity

End. 85..... \$507.50 \$637.50 \$870.00

Life—20..... 706.75 839.25 1045.80

End. 20..... 1135.00 1165.75 1260.00

\$50,000 and \$50 Weekly Indemnity

End. 85..... \$920.00 \$1180.00 \$1650.00

Life—20..... 1318.50 1583.50 2000.00

End. 20..... 2175.00 2236.50 2420.00

COLUMBUS MUTUAL LIFE INS. CO., Columbus, O.

Accelerative Option. — Cash value of dividend additions and accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will. Practice of Company to make beneficiary irrevocable if requested.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, without surrender charge.

Change of Plan. — Higher premium form allowed on any anniversary, by payment of difference of premiums at 6% compound interest. Same disability and double indemnity benefits included. Practice to change to lower premium form by giving credit in difference in reserves, on evidence of insurability.

Disability. — Rider provides prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Not written on Single Premium, Term or Joint Life. Limit, \$25,000. Agreement does not cover war service, aeronautic or submarine operations.

Dividends. — At end of first year and annually thereafter; first and second dividend conditioned upon payment of second and third premium. Option: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½% †, withdrawable on any anniversary; (d) purchase non-par, paid-up additions. (d) is automatic option. Practice of company to convert paid-up additions into cash at any time. Fully paid-up policies participate.

Double Indemnity. — For extra premium, policy will provide prior to age 60, (a) for payment of double face of policy in event of accidental death from travel in or on a public conveyance, within 60 days from time of injury; or (b) the same for General accident. Limit, Travel accident \$5,000, General accident, \$10,000. Not issued on Term or Single Premium. Agreements do not cover death from suicide, bodily or mental infirmity, ptomaine or bacterial infection; and General accident clause does not cover death from riot, insurrection or war, police service, aeronautic or submarine operations, violation of law or disease.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, 6% interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60, except Term to age 55. \$50,000; reinsures over \$15,000; does not accept reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest not to exceed 6%, in advance. May be deferred six months.

Military Service. — Death from military or naval service in time of war, or aeronautic or submarine operations in connection with war service at any time, limits liability to cash value plus premiums paid during service at 6% compound interest, unless permit is obtained ten days prior to entering service and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years (if extended insurance is in force), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions, except in time of war outside of continental U. S. or Panama within two years.

Restricted Occupations. — Aeronautic or submarine operations within two years.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%. Limited (5-25 years) or Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Interest Payments and Installments certain participate in excess interest earned †. Unless otherwise directed Trust Fund may be withdrawn on any interest date and commutable values at any time, except Continuous Installment option.

Suicide. — Within two years, sane or insane. Liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$10,000, reinsures over \$5,000. Double indemnity but not disability granted. ..

† Present interest rate 4.5%.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	Limited Payment Life				Endow- ments			Age	Endow- ments		Perfected Endowment			
											Paid-Up		Endowment	
	10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year		Age 65	Spec t	Age 65	Age 60	20 Yrs.	Age 60
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
17.16	39.96	30.11	25.30	20.73	101.97	65.33	47.43	16	19.43	38.53	18.45	18.95	51.41	23.84
17.47	40.54	30.53	25.66	21.04	102.04	65.40	47.50	17	19.86	38.61	18.83	19.37	51.50	24.43
17.81	41.13	30.98	26.04	21.35	102.12	65.48	47.58	18	20.33	38.70	19.24	19.82	51.59	25.08
18.16	41.74	31.45	26.44	21.68	102.19	65.55	47.66	19	20.83	38.80	19.67	20.28	51.68	25.75
18.52	42.38	31.94	26.85	22.03	102.27	65.63	47.75	20	21.33	38.92	20.12	20.78	51.77	26.46
18.90	43.05	32.45	27.28	22.38	102.35	65.71	47.85	21	21.89	39.00	20.60	21.30	51.87	27.20
19.30	43.74	32.98	27.72	22.76	102.43	65.80	47.95	22	22.47	39.12	21.10	21.86	51.98	27.99
19.73	44.46	33.52	28.19	23.16	102.51	65.89	48.06	23	23.09	39.24	21.64	22.45	52.11	28.85
20.17	45.20	34.08	28.67	23.57	102.60	65.99	48.17	24	23.75	39.38	22.20	23.08	52.24	29.74
20.63	45.96	34.67	29.17	24.00	102.68	66.09	48.28	25	24.43	39.51	22.79	23.74	52.38	30.69
21.12	46.77	35.28	29.69	24.44	102.79	66.20	48.40	26	25.15	39.64	23.42	24.44	52.54	31.71
21.64	47.60	35.92	30.23	24.91	102.89	66.32	48.54	27	25.92	39.80	24.09	25.20	52.71	32.80
22.18	48.46	36.58	30.80	25.40	103.01	66.45	48.68	28	26.75	39.97	24.80	26.01	52.90	33.96
22.75	49.35	37.26	31.39	25.91	103.13	66.59	48.84	29	27.63	40.16	25.55	26.87	53.11	35.19
23.35	50.28	37.97	31.99	26.45	103.26	66.74	49.01	30	28.55	40.36	26.36	27.79	53.33	36.52
23.98	51.24	38.72	32.64	27.02	103.39	66.89	49.20	31	29.55	40.58	27.21	28.77	53.57	37.93
24.65	52.25	39.48	33.31	27.62	103.55	67.06	49.41	32	30.60	40.82	28.12	29.83	53.85	39.46
25.35	53.28	40.29	34.00	28.25	103.70	67.24	49.61	33	31.73	41.09	29.09	30.97	54.15	41.12
26.09	54.36	41.12	34.73	28.91	103.88	67.44	49.86	34	32.93	41.38	30.13	32.19	54.47	42.89
26.88	55.48	41.99	35.50	29.61	104.06	67.66	50.12	35	34.23	41.70	31.24	33.53	54.85	44.82
27.71	56.64	42.80	36.29	30.35	104.26	67.90	50.40	36	35.63	42.04	32.44	34.97	55.27	46.92
28.59	57.85	43.85	37.12	31.13	104.47	68.16	50.72	37	37.13	42.43	33.72	36.53	55.73	49.19
29.52	59.11	44.84	38.00	31.95	104.71	68.44	51.07	38	38.75	42.86	35.10	38.24	56.23	51.68
30.51	60.41	45.86	38.92	32.83	104.96	68.75	51.45	39	40.50	43.32	36.00	40.11	56.78	54.41
31.55	61.77	46.95	39.89	33.76	105.24	69.09	51.88	40	42.39	43.85	38.10	....	57.39	....
32.67	63.18	48.08	40.90	34.75	105.54	69.47	52.34	41	44.46	44.42	39.96	....	58.07	....
33.84	64.65	49.26	41.98	35.81	105.89	69.89	52.87	42	46.70	45.06	41.84	....	58.82	....
35.10	66.18	50.50	43.11	36.94	106.25	70.35	53.44	43	49.15	45.76	43.92	....	59.64	....
36.44	67.78	51.80	44.32	38.14	106.67	70.87	54.09	44	51.84	46.55	46.18	....	60.55	....
37.85	69.44	53.16	45.58	39.44	107.12	71.43	54.79	45	....	47.40	....	....	61.54	....
39.36	71.18	54.61	46.92	40.81	107.64	72.07	55.58	46	....	48.36	....	....	62.63	....
40.97	72.99	56.12	48.35	42.30	108.20	72.78	56.45	47	....	49.41	....	....	63.82	....
42.69	74.89	57.72	49.87	43.87	108.83	73.57	57.42	48	....	50.57	....	....	65.14	....
44.52	76.86	59.40	51.48	45.58	109.52	74.42	58.50	49	....	51.86	....	....	66.57	....
46.49	78.93	61.18	53.19	47.41	110.30	75.40	59.68	50	....	53.27	....	....	68.14	....
48.57	81.09	63.06	55.02	....	111.15	76.45	60.99	51	....	....	....	....	69.84	....
50.78	83.33	65.04	56.96	....	112.08	77.62	62.42	52	....	....	....	....	71.68	....
53.14	85.69	67.13	59.03	....	113.12	78.91	64.00	53	....	....	....	....	73.69	....
55.68	88.14	69.34	61.26	....	114.26	80.33	65.74	54	....	....	....	....	75.88	....
58.37	90.72	71.69	63.62	....	115.51	81.90	67.66	55	....	....	....	....	78.23	....
61.24	93.42	74.19	66.18	....	116.89	....	....	56	....	....	....	....	....	....
64.32	96.25	76.85	68.90	....	118.41	....	....	57	....	....	....	....	....	....
67.60	99.21	79.67	71.82	....	120.08	....	....	58	....	....	....	....	....	....
71.12	102.34	82.69	74.96	....	121.93	....	....	59	....	....	....	....	....	....
74.88	105.65	85.92	78.35	....	123.96	....	....	60	....	....	....	....	....	....

RATES WITH DISABILITY (Waiver of Premium and \$10 Monthly Income.)

18.14	42.20	31.75	26.64	21.87	102.33	65.69	47.85	16	20.33	38.91	19.58	20.12	51.92	24.62
19.62	44.78	33.70	28.31	23.28	102.67	66.07	48.26	20	22.36	39.38	21.31	22.00	52.37	27.33
21.91	48.58	36.61	30.78	25.40	103.14	66.63	48.90	25	25.59	40.09	24.08	25.03	53.12	31.68
24.85	53.08	40.06	33.75	28.03	103.79	67.39	49.79	30	29.90	41.09	27.85	29.25	54.25	37.64
28.68	58.47	44.23	37.41	31.54	104.72	68.50	51.15	35	35.83	42.60	33.01	35.26	56.05	46.11
33.76	64.93	49.39	42.00	36.13	106.14	70.25	53.37	40	44.32	45.24	40.36	....	59.10	....
40.62	72.73	55.79	48.35	42.27	108.40	73.17	57.19	45	....	49.65	....	....	64.26	....
50.11	82.30	64.80	56.85	51.05	112.33	78.51	63.14	50	....	56.51	....	....	72.02	....

Note.—Above rates adopted July 1918. Double Indemnity rates (Travel Accident) 25% on continuous premium policies; 40 cts. 20 Pay. Life; 30 cts. 30 Pay. Life; 50 cts. 15 Pay. 70 cts. 10 Pay Life; General Accident, \$2.00 per \$1 000.

†Policy matures in 20 years for \$750.

COLUMBUS MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

No.	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.
21	31.90	\$14	\$28	\$99	3	9	\$70	\$204	9	8	\$119	\$315	15	7	\$177	\$422	19	3
25	29.63	16	34	99	4	5	82	223	10	8	140	342	16	0	207	454	18	6
30	23.35	20	42	112	5	2	102	248	11	8	172	377	15	8	252	494	17	1
35	26.88	25	52	126	5	9	125	274	12	8	210	413	14	6	303	534	15	2
40	31.55	31	64	140	6	0	154	304	1	11	251	445	12	10	358	572	13	0
45	37.85	39	80	156	6	10	188	332	9	9	301	451	10	11	416	605	10	10
50	46.49	48	97	170	5	3	223	357	2	2	351	510	9	0	473	633	8	10
55	58.37	58	116	185	4	4	251	380	6	8	490	556	7	2	527	658	7	0
60	74.88	68	136	198	3	0	299	490	5	2	447	559	5	5	584	687	5	3
21	43.05	74	150	480	26	8	343	1000	Pd-up									
25	45.96	80	162	481	26	1	371	1000	"									
30	50.28	89	179	482	24	6	410	1000	"									
35	55.48	99	198	483	22	3	456	1000	"									
40	61.77	111	220	483	19	7	508	1000	"									
45	69.44	123	244	480	16	7	536	1000	"									
55	78.93	135	269	475	13	7	627	1000	"									
55	90.72	147	292	466	10	7	688	1000	"									
60	105.85	155	310	450	7	11	747	1000	"									
21	32.45	43	97	319	15	4	223	651	34	8	378	1000	Pd-up					
25	34.67	47	105	312	15	3	242	653	32	4	410	1000	"					
30	37.97	53	115	313	15	8	299	656	29	1	456	1000	"					
35	41.99	59	129	315	14	19	300	658	25	8	598	1000	"					
40	46.95	67	144	316	13	2	345	659	22	1	566	1000	"					
45	54.16	75	160	314	11	3	391	655	18	5	627	1000	"					
50	61.18	82	175	309	9	1	406	648	14	10	688	1000	"					
55	71.09	88	188	300	7	0	437	635	11	0	747	1000	"					
60	85.92	93	198	288	5	0	490	610	8	0	800	1000	"					
21	27.28	31	61	204	9	4	150	466	25	0	276	730	35	0	419	1000	Pd-up	
25	29.17	34	70	208	9	10	175	471	24	0	301	734	32	1	456	1000	"	
30	31.90	38	79	213	10	2	196	477	22	0	337	739	28	6	508	1000	"	
35	35.50	43	89	217	10	2	240	482	19	7	377	742	24	9	566	1000	"	
40	39.89	49	101	221	9	6	247	480	16	9	420	742	20	11	627	1000	"	
45	45.58	55	114	224	8	3	276	487	13	11	463	738	17	2	688	1000	"	
50	53.19	62	127	224	6	9	303	483	11	0	503	729	13	9	747	1000	"	
55	63.62	69	140	223	5	3	327	470	8	4	535	717	10	5	800	1000	"	
60	78.55	76	154	222	3	11	347	465	6	1	557	696	7	6	850	5007	"	
			End of 5 Years.				End of 7 Years.				End of 8 Years.				End of 9 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.
21	102.35	\$242	\$444	\$526	5	\$504	\$652	\$722	3	\$715	\$763	\$817	2	\$814	\$870	\$910	1	\$909
25	102.68	241	443	524	5	\$502	652	722	3	\$714	763	817	2	\$813	870	910	1	\$909
30	103.26	240	441	522	5	\$498	650	720	3	\$712	762	816	2	\$812	878	909	1	\$908
35	104.06	237	440	521	5	\$494	649	719	3	\$709	761	815	2	\$811	878	909	1	\$908
40	105.24	235	437	517	5	\$485	647	717	3	\$705	759	813	2	\$808	877	908	1	\$906
45	107.12	231	433	512	5	\$469	644	713	3	\$698	757	810	2	\$804	875	906	1	\$904
50	110.30	226	428	505	5	\$444	639	707	3	\$685	753	806	2	\$796	873	904	1	\$901
55	115.61	219	420	494	5	\$401	631	697	3	\$663	746	798	2	\$782	869	900	1	\$895
60	123.96	209	408	477	5	\$321	619	684	3	\$626	736	787	2	\$762	862	892	1	\$886
			End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.
21	65.71	138	261	363	10	\$29	345	503	8	\$463	592	701	5	\$680	911	943	1	\$943
25	68.09	136	260	362	10	\$293	344	502	8	\$459	591	700	5	\$684	911	943	1	\$943
30	66.74	135	259	360	10	\$281	343	499	8	\$451	589	698	5	\$681	910	942	1	\$942
35	67.66	134	257	356	10	\$267	341	496	8	\$441	588	695	5	\$674	910	942	1	\$940
40	69.09	130	254	352	10	\$241	338	492	8	\$422	585	691	5	\$665	909	941	1	\$938
45	71.43	127	251	345	10	\$189	375	485	8	\$386	581	685	5	\$647	907	939	1	\$937
50	75.40	123	247	337	10	\$109	370	476	8	\$324	575	676	5	\$616	904	936	1	\$933
55	81.90	118	241	324	8	\$10	362	460	8	\$208	565	661	5	\$550	899	931	1	\$926
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$.
21	47.85	\$72	\$159	\$243	15	\$105	\$376	\$524	10	\$169	\$655	\$775	5	\$163	\$925	\$958	1	\$957
25	48.28	72	159	242	15	\$95	376	522	10	\$164	655	774	5	\$161	925	958	1	\$956
30	49.01	72	159	242	15	\$85	376	521	10	\$164	654	773	5	\$158	924	957	1	\$956
35	50.12	72	159	241	15	\$40	375	518	10	\$160	653	771	5	\$151	924	956	1	\$955
40	51.88	72	151	240	13	\$11	376	517	10	\$162	651	768	5	\$139	922	954	1	\$954
45	54.79	73	152	239	10	\$10	376	510	10	\$164	650	762	5	\$118	922	952	1	\$951
50	59.68	75	154	236	8	\$11	376	504	10	\$216	645	755	5	\$683	919	951	1	\$948
55	67.66	77	153	232	5	\$11	376	492	9	\$18	634	736	5	\$603	911	943	1	\$937

Months.
American 3% Modified Preliminary Term Reserve (Ohio Std.), without surrender value.

1924 DIVIDENDS AND NET COSTS BEGINNING APRIL 1.
FIFTEEN YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$18.90		\$20.63		\$23.35		\$26.88		\$31.55		\$37.85		\$58.37	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1st	\$4.19	14.71	\$4.54	16.09	\$5.04	18.31	\$5.61	21.27	\$6.54	25.01	\$7.77	30.08	\$11.32	\$47.0
2d	4.27	14.63	4.63	16.00	5.15	18.20	5.74	21.14	6.74	24.81	8.01	29.84	11.66	46.7
3d	4.35	14.55	4.73	15.90	5.27	18.08	5.90	20.98	6.95	24.60	8.26	29.59	12.02	46.3
4th	4.44	14.46	4.83	15.80	5.40	17.95	6.07	20.81	7.17	24.38	8.51	29.34	12.42	45.9
5th	4.53	14.37	4.94	15.69	5.54	17.81	6.26	20.62	7.39	24.16	8.70	29.09	12.86	45.5
6th	4.62	14.28	5.05	15.58	5.68	17.67	6.45	20.43	7.62	23.93	9.02	28.83	13.34	45.1
7th	4.72	14.18	5.17	15.46	5.83	17.52	6.65	20.23	7.85	23.70	9.28	28.57	13.84	44.7
8th	4.82	14.08	5.30	15.33	5.99	17.36	6.88	20.02	8.10	23.45	9.54	28.31	14.34	44.3
9th	4.93	13.97	5.43	15.20	6.16	17.19	7.07	19.81	8.35	23.20	9.81	28.04	14.84	43.9
10th	5.04	13.86	5.56	15.07	6.33	17.02	7.28	19.60	8.60	22.95	10.09	27.76	15.38	43.5
11th	5.16	13.74	5.69	14.94	6.51	16.84	7.50	19.38	8.84	22.71	10.38	27.47	15.92	43.1
12th	5.28	13.62	5.84	14.79	6.70	16.65	7.71	19.17	9.08	22.47	10.66	27.19	16.48	42.7
13th	5.42	13.48	5.99	14.64	6.90	16.45	7.92	18.96	9.32	22.23	10.95	26.90	17.04	42.3
14th	5.56	13.34	6.15	14.48	7.10	16.25	8.14	18.74	9.57	21.98	11.24	26.61	17.60	41.9
15th	5.71	13.19	6.31	14.32	7.30	16.05	8.37	18.51	9.82	21.73	11.52	26.33	18.16	41.5
Tot.	73.04	210.46	80.16	229.29	90.90	259.35	103.53	299.67	121.94	351.31	143.80	423.95	221.73	653.8
†		91.46		89.29		87.35		89.67		97.31		122.95		253.4

TWENTY PAYMENT LIFE.

	\$27.28		\$29.17		\$31.99		\$35.50		\$39.80		\$45.53		\$63.62	
1st	\$4.31	\$22.97	\$4.58	\$24.59	\$5.01	\$26.98	\$5.64	\$29.86	\$6.47	\$33.42	\$7.65	\$37.93	\$11.25	\$52
2d	4.46	22.82	4.76	24.41	5.22	26.77	5.88	29.62	6.76	33.13	7.96	37.62	11.61	52
3d	4.62	22.66	4.95	24.22	5.44	26.55	6.13	29.37	7.06	32.83	8.28	37.30	12.00	51
4th	4.79	22.49	5.14	24.03	5.66	26.33	6.39	29.11	7.37	32.52	8.61	36.97	12.42	51
5th	4.97	22.31	5.35	23.82	5.90	26.09	6.66	28.84	7.68	32.21	8.94	36.64	12.88	50
6th	5.16	22.12	5.56	23.61	6.14	25.85	6.95	28.55	7.99	31.90	9.27	36.31	13.42	50
7th	5.36	21.92	5.77	23.40	6.38	25.61	7.24	28.26	8.30	31.59	9.60	35.98	14.04	49
8th	5.57	21.71	5.99	23.18	6.64	25.35	7.64	27.96	8.62	31.27	9.94	35.64	14.67	48
9th	5.78	21.50	6.23	22.94	6.92	25.07	7.84	27.66	8.96	30.93	10.28	35.30	15.30	48
10th	5.99	21.29	6.47	22.70	7.19	24.80	8.15	27.35	9.32	30.57	10.64	34.94	15.93	47
11th	6.21	21.07	6.72	22.45	7.47	24.52	8.46	27.04	9.69	30.26	11.03	34.55	16.55	47
12th	6.43	20.85	6.98	22.19	7.76	24.23	8.78	26.72	10.02	29.87	11.40	34.18	17.17	46
13th	6.67	20.61	7.25	21.92	8.07	23.92	9.11	26.39	10.34	29.55	11.78	33.82	17.76	45
14th	6.92	20.36	7.53	21.64	8.39	23.60	9.44	26.06	10.67	29.22	12.12	33.46	18.30	45
15th	7.18	20.10	7.82	21.35	8.72	23.27	9.78	25.72	11.02	28.87	12.51	33.07	18.82	44
Tot.	84.42	324.78	91.10	346.45	100.91	378.94	113.99	418.51	130.27	468.08	149.99	533.71	222.12	732.2
†		48.78		45.45		41.94		41.51		48.08		70.71		197

TWENTY YEAR ENDOWMENT.

	\$47.85		\$48.28		\$49.01		\$50.12		\$51.88		\$54.79		\$67.66	
1st	\$5.07	\$42.78	\$5.38	\$42.90	\$5.78	\$43.23	\$6.31	\$43.81	\$7.20	\$44.68	\$8.34	\$46.45	\$11.92	\$55
2d	5.38	42.47	5.70	42.58	6.12	42.89	6.70	43.42	7.58	44.30	8.74	46.05	12.34	55
3d	5.72	42.13	6.05	42.23	6.49	42.52	7.10	43.02	7.98	43.90	9.15	45.64	12.76	54
4th	6.08	41.77	6.43	41.85	6.88	42.13	7.51	42.61	8.40	43.48	9.56	45.23	13.20	53
5th	6.47	41.38	6.84	41.44	7.29	41.72	7.92	42.20	8.82	43.06	9.98	44.81	13.62	52
6th	6.89	40.96	7.25	41.03	7.70	41.31	8.34	41.78	9.25	42.63	10.40	44.39	14.27	51
7th	7.32	40.53	7.68	40.60	8.13	40.88	8.78	41.34	9.69	42.19	10.82	43.97	14.90	50
8th	7.76	40.09	8.12	40.16	8.58	40.43	9.25	40.87	10.13	41.75	11.25	43.54	15.55	49
9th	8.21	39.64	8.58	39.70	9.04	39.97	9.74	40.38	10.58	41.30	11.68	43.11	16.19	48
10th	8.67	39.18	9.06	39.22	9.53	39.48	10.20	39.92	11.04	40.84	12.13	42.66	16.81	47
11th	9.16	38.69	9.55	38.73	10.02	38.99	10.67	39.45	11.50	40.38	12.58	42.21	17.43	46
12th	9.68	38.17	10.07	38.21	10.55	38.46	11.17	38.95	11.97	39.91	13.06	41.73	18.01	45
13th	10.23	37.62	10.60	37.68	11.09	37.92	11.70	38.42	12.45	39.43	13.53	41.26	18.55	44
14th	10.80	37.05	11.16	37.12	11.62	37.39	12.22	37.90	12.94	38.94	14.00	40.79	19.05	43
15th	11.41	36.44	11.73	36.55	12.16	36.85	12.73	37.39	13.45	38.43	14.47	40.32	19.47	42
Tot.	118.85	598.90	124.20	600.00	130.98	604.17	140.34	611.46	152.98	625.22	169.69	652.16	234.07	788
†		†56.10		†55.00		†49.83		†41.54		†25.78		2.16		14

†Net cost for 15 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS, FOR FIVE AND TEN YEARS—1924 DIVIDENDS

FIVE YEARS.

Ages	21	25	30	35	40	45	50
Ordinary Life	\$ 72.72	\$ 79.48	\$ 90.35	\$104.82	\$122.96	\$147.94	\$239.8
Cash Value Deducted.....	44.72	45.48	48.35	52.82	58.96	67.94	111
20 Payment Life.....	113.25	121.07	132.72	146.80	164.11	186.46	257
Cash Value Deducted.....	49.25	51.07	53.72	57.80	63.11	72.46	111
20 Year Endowment....	210.53	211.00	212.49	215.06	219.42	228.18	277
Cash Value Deducted.....	60.53	61.00	62.49	65.06	68.42	76.18	111

TEN YEARS.

Ages	21	25	30	35	40	45	50
Ordinary Life	\$143.09	\$156.12	\$177.11	\$204.91	\$240.19	\$289.45	\$47
Cash Value Deducted.....	73.09	74.12	75.11	79.91	86.19	101.45	18
20 Payment Life.....	221.79	236.90	259.40	286.58	320.37	364.63	500
Cash Value Deducted.....	61.79	61.90	63.40	66.58	73.37	88.63	17
20 Year Endowment....	410.93	411.71	414.56	419.35	428.13	445.85	500
Cash Value Deducted.....	34.93	35.71	38.56	44.35	52.13	69.85	15

COLUMBUS MUTUAL LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 (After April 1) FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$18.90		\$20.63		\$23.35		\$26.88		\$31.55		\$37.85		\$58.37	
Cr. aid	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
10	\$ 2.98	\$15.92	\$ 3.22	\$17.41	\$ 3.62	\$19.73	\$ 4.10	\$22.78	\$ 4.73	\$26.82	\$ 5.57	\$32.28	\$ 8.25	\$50.12
11	2.24	16.66	2.43	18.20	2.73	20.62	3.12	23.76	3.63	27.92	4.32	33.53	6.58	51.79
12	2.32	16.58	2.60	18.03	2.98	20.37	3.39	23.49	3.78	27.77	4.47	33.28	6.82	51.55
13	2.65	16.25	2.97	17.66	3.41	19.94	3.87	23.01	4.32	27.23	4.82	33.03	7.85	50.52
14	3.40	15.50	3.96	16.67	4.68	18.67	5.41	21.47	6.05	25.50	7.08	30.77	10.48	47.89
15	6.01	12.89	7.24	13.39	8.78	14.57	10.20	16.68	11.16	20.39	12.76	25.09	17.81	40.56
16	3.65	15.25	4.25	16.38	5.00	18.35	5.86	21.02	6.67	24.88	7.86	29.99	11.62	46.75
17	4.82	14.08	5.30	15.33	5.99	17.36	6.86	20.02	8.10	23.45	9.54	28.31	14.54	43.83
18	4.93	13.97	5.43	15.20	6.16	17.19	7.07	19.81	8.35	23.20	9.81	28.04	15.15	43.22
19	5.04	13.86	5.56	15.07	6.33	17.02	7.28	19.60	8.60	22.95	10.09	27.76	15.78	42.59
20	5.16	13.74	5.69	14.94	6.51	16.84	7.50	19.38	8.84	22.71	10.38	27.47	16.42	41.99
21	5.28	13.62	5.84	14.79	6.70	16.65	7.71	19.17	9.08	22.47	10.66	27.19	17.08	41.29
22	5.42	13.48	5.99	14.64	6.90	16.45	7.92	18.96	9.32	22.23	10.95	26.90	17.74	40.63
23	5.56	13.34	6.15	14.48	7.10	16.25	8.14	18.74	9.57	21.98	11.24	26.61	18.40	39.97
24	5.71	13.19	6.31	14.32	7.30	16.05	8.37	18.51	9.82	21.73	11.52	26.33	19.06	39.31
Tot.	65.17	213.33	72.94	236.51	81.19	266.06	96.80	306.40	112.02	361.23	131.07	436.68	203.58	671.97
†	99.33		96.51		94.06		96.40		107.23		135.68		271.97	

TWENTY PAYMENT LIFE

	\$27.28		\$29.17		\$31.99		\$35.50		\$39.89		\$45.58		\$63.62	
10	\$ 2.84	\$24.44	\$ 3.07	\$26.10	\$ 3.41	\$28.58	\$ 3.88	\$31.62	\$ 4.47	\$35.42	\$ 5.27	\$40.31	\$ 7.92	\$55.70
11	2.59	24.69	2.76	26.41	3.01	28.98	3.33	32.17	3.72	36.17	4.23	41.35	5.86	57.76
12	2.93	24.35	3.16	26.01	3.54	28.45	3.97	31.53	4.47	35.42	5.06	40.52	7.21	56.41
13	3.35	23.93	3.62	25.55	4.04	27.95	4.54	30.96	5.11	34.78	5.79	39.79	8.24	55.38
14	3.60	23.68	4.02	25.15	4.62	27.37	5.26	30.24	5.98	33.91	6.90	38.68	10.09	53.53
15	7.06	20.22	7.88	21.29	9.02	22.97	10.13	25.37	11.26	28.63	12.71	32.87	18.40	45.22
16	4.62	22.66	5.07	24.16	5.68	26.31	6.45	29.05	7.27	32.62	8.34	37.24	11.90	51.72
17	5.57	21.71	5.99	23.18	6.64	25.35	7.54	27.96	8.62	31.27	9.94	35.64	14.67	48.95
18	5.78	21.50	6.23	22.94	6.92	25.07	7.84	27.66	8.96	30.93	10.28	35.30	15.30	48.32
19	5.99	21.29	6.47	22.70	7.19	24.80	8.15	27.35	9.32	30.57	10.64	34.94	15.93	47.69
20	6.21	21.07	6.72	22.45	7.47	24.52	8.46	27.04	9.69	30.20	11.03	34.55	16.55	47.07
21	6.43	20.85	6.98	22.19	7.76	24.23	8.78	26.72	10.02	29.87	11.40	34.18	17.17	46.45
22	6.67	20.61	7.25	21.92	8.07	23.92	9.11	26.39	10.34	29.55	11.76	33.82	17.76	45.86
23	6.92	20.36	7.53	21.64	8.39	23.60	9.44	26.06	10.67	29.22	12.12	33.46	18.30	45.32
24	7.18	20.10	7.82	21.35	8.72	23.27	9.78	25.72	11.02	28.87	12.51	33.07	18.82	44.80
Tot	77.74	331.46	84.57	352.98	94.11	385.37	106.66	425.84	120.92	477.43	137.98	545.72	204.12	750.18
†		55.46		51.98		48.37		48.84		57.43		82.72		215.18

TWENTY YEAR ENDOWMENT

	\$47.85		\$48.28		\$49.01		\$50.12		\$51.88		\$54.79		\$67.66	
10	5.07	42.79	5.19	43.09	5.38	43.63	5.66	44.46	6.03	45.55	6.59	48.20	8.73	58.93
11	3.45	44.40	3.48	44.80	3.53	45.45	3.61	46.51	3.73	48.15	3.91	50.85	4.84	62.82
12	3.62	44.23	3.82	44.46	4.11	44.90	4.44	45.68	5.05	46.83	5.82	48.97	7.58	60.08
13	4.59	43.26	4.63	43.65	4.75	44.26	5.08	45.84	5.78	46.10	6.67	48.12	8.67	58.99
14	6.07	41.78	6.19	42.09	6.40	42.61	6.71	43.41	7.15	44.73	7.89	46.90	11.00	56.66
15	11.15	36.70	11.39	36.92	11.73	37.28	12.11	38.01	12.32	39.56	13.10	41.69	20.50	47.16
16	6.72	41.13	6.84	41.44	7.05	41.96	7.39	42.73	7.86	44.02	8.74	46.05	12.05	55.61
17	7.76	40.09	8.12	40.16	8.58	40.43	9.25	40.87	10.13	41.75	11.25	43.54	16.96	50.70
18	8.21	39.64	8.58	39.70	9.04	39.97	9.74	40.38	10.58	41.30	11.64	43.11	16.19	51.47
19	8.67	39.18	9.06	39.22	9.53	39.48	10.20	39.92	11.04	40.84	12.13	42.66	16.81	50.85
20	9.16	38.69	9.55	38.73	10.02	38.99	10.67	39.45	11.50	40.38	12.58	42.21	17.43	50.23
21	9.68	38.17	10.07	38.21	10.55	38.46	11.17	38.95	11.97	39.91	13.06	41.73	18.01	49.65
22	10.23	37.62	10.60	37.68	11.09	37.92	11.70	38.42	12.45	39.43	13.53	41.26	18.55	49.11
23	10.80	37.05	11.16	37.12	11.62	37.39	12.22	37.90	12.94	38.94	14.00	40.79	19.05	48.61
24	11.41	36.44	11.73	36.55	12.16	36.85	12.73	37.39	13.45	38.43	14.47	40.32	19.47	48.19
Tot.	116.59	601.16	120.38	603.82	125.54	609.61	132.68	619.12	141.98	636.22	155.45	666.40	215.84	799.06
		†53.94		†51.18		†44.39		†33.88		†14.78		16.40		165.06

‡ Net cost for 15 years, cash value deducted.

† Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS (Policies issued in 1919)

Ordinary Life.....	\$ 72.72	\$ 79.48	\$ 90.35	\$104.82	\$122.06	\$147.94	\$231.57
Cash Values Deducted.....	44.72	45.43	48.35	52.82	58.96	67.94	115.67
Payment Life.....	113.25	121.07	132.72	145.80	164.11	186.46	257.94
Cash Values Deducted.....	49.25	51.07	53.72	56.80	63.11	72.46	117.94
Year Endowment.....	210.53	211.00	212.49	215.06	219.42	228.18	274.46
Cash Values Deducted.....	60.53	61.00	62.49	65.06	68.42	76.18	116.46

TEN YEARS (Policies issued in 1914)

Ordinary Life.....	\$145.41	\$158.47	\$179.48	\$207.39	\$243.49	\$293.78	\$456.62
Cash Values Deducted.....	75.41	76.47	77.48	82.39	89.49	105.78	195.62
Payment Life.....	224.23	239.36	261.92	289.40	323.78	368.95	508.92
Cash Values Deducted.....	64.23	64.36	65.02	69.40	76.78	92.95	181.92
Year Endowment.....	411.12	412.29	415.58	420.92	430.76	449.70	542.01
Cash Values Deducted.....	35.12	36.29	39.58	45.92	54.78	73.70	166.01

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925.

10 PAYMENT LIFE.

Age	20	25	30	35	40	45	50	55
Yr.	\$	\$	\$	\$	\$	\$	\$	\$
1.	4.77	5.25	5.77	6.36	7.20	8.31	9.75	11.68
2.	5.08	5.58	6.11	6.77	7.68	8.82	10.29	12.25
3.	5.40	5.92	6.48	7.20	8.17	9.34	10.84	12.84
4.	5.72	6.27	6.88	7.65	8.67	9.87	11.40	13.44
5.	6.06	6.64	7.29	8.11	9.18	10.41	11.97	14.08
6.	6.40	7.02	7.71	8.58	9.69	10.96	12.55	14.77
7.	6.76	7.41	8.14	9.07	10.21	11.51	13.14	15.50
8.	7.11	7.82	8.60	9.57	10.74	12.09	13.73	16.24
9.	7.49	8.24	9.07	10.09	11.29	12.66	14.32	16.91
10.	7.94	8.69	9.55	10.63	11.85	13.24	14.92	17.62

30 PAYMENT LIFE.

Yr.	\$	\$	\$	\$	\$	\$	\$	\$
1.	4.16	4.52	4.98	5.61	6.49	7.75	9.39	.....
2.	4.27	4.65	5.13	5.80	6.71	8.01	9.69	.....
3.	4.39	4.78	5.30	5.99	6.96	8.28	9.99	.....
4.	4.50	4.92	5.46	6.20	7.21	8.56	10.30	.....
5.	4.62	5.07	5.63	6.40	7.47	8.87	10.63	.....
6.	4.75	5.22	5.80	6.62	7.75	9.18	10.96	.....
7.	4.89	5.37	5.99	6.85	7.99	9.46	11.28	.....
8.	5.02	5.53	6.18	7.07	8.24	9.74	11.60	.....
9.	5.16	5.70	6.39	7.34	8.53	10.03	11.94	.....
10.	5.29	5.88	6.60	7.59	8.81	10.33	12.27	.....

10 YEAR TERM.

Yr.	\$	\$	\$	\$	\$	\$	\$	\$
Pr.	11.31	11.79	12.51	13.63	15.54	19.01	25.32	35.98
1.	2.52	2.77	3.02	3.28	3.51	3.94	4.98	6.82
2.	2.54	2.80	3.05	3.34	3.59	4.07	5.17	7.09
3.	2.56	2.83	3.09	3.41	3.67	4.20	5.38	7.35
4.	2.58	2.85	3.13	3.47	3.75	4.34	5.59	7.65
5.	2.60	2.87	3.16	3.53	3.85	4.50	5.82	7.95

PERFECTED ENDOWMENT ORD. LIFE
ENDOWMENT AGE 60.

Yr.	\$	\$	\$	\$	\$	\$	\$	\$
Pr.	26.46	30.69	36.52	44.82	.....	.....	.....	.....
1.	4.11	4.56	5.08	5.67	.....	.....	.....	.....
2.	4.31	4.80	5.38	6.05	.....	.....	.....	.....
3.	4.52	5.04	5.70	6.47	.....	.....	.....	.....
4.	4.73	5.29	6.03	6.90	.....	.....	.....	.....
5.	4.94	5.55	6.37	7.35	.....	.....	.....	.....
6.	5.16	5.82	6.71	7.81	.....	.....	.....	.....
7.	5.39	6.11	7.07	8.30	.....	.....	.....	.....
8.	5.63	6.41	7.44	8.80	.....	.....	.....	.....
9.	5.87	6.72	7.83	9.31	.....	.....	.....	.....
10.	6.11	7.03	8.22	9.82	.....	.....	.....	.....

10 YEAR ENDOWMENT.

Age	20	25	30	35	40	45	50
Yr.	\$	\$	\$	\$	\$	\$	\$
1.	8.31	8.46	8.64	8.92	9.38	10.01	10.96
2.	9.15	9.30	9.49	9.76	10.20	10.81	11.72
3.	10.02	10.17	10.36	10.62	11.05	11.63	12.50
4.	10.92	11.07	11.25	11.50	11.93	12.47	13.30
5.	11.86	12.00	12.17	12.41	12.84	13.33	14.12
6.	12.84	12.96	13.12	13.36	12.76	14.20	14.95
7.	13.85	13.96	14.11	14.33	14.69	15.09	15.78
8.	14.89	15.00	15.14	15.32	15.63	16.00	16.63
9.	15.97	16.09	16.20	16.34	16.59	16.92	17.49
10.	17.09	17.19	17.27	17.39	17.58	17.85	18.35

15 YEAR ENDOWMENT.

Yr.	\$	\$	\$	\$	\$	\$	\$
1.	5.89	6.09	6.35	6.67	7.24	8.05	9.20
2.	6.39	6.59	6.85	7.20	7.78	8.56	9.70
3.	6.91	7.11	7.37	7.74	8.33	9.09	10.20
4.	7.45	7.65	7.91	8.29	8.89	9.64	10.74
5.	8.02	8.22	8.48	8.86	9.46	10.20	11.27
6.	8.60	8.80	9.06	9.45	10.03	10.76	11.82
7.	9.21	9.41	9.66	10.05	10.61	11.32	12.37
8.	9.84	10.04	10.29	10.67	11.20	11.89	12.93
9.	10.49	10.69	10.94	11.32	11.82	12.47	13.49
10.	11.16	11.36	11.62	11.97	12.45	13.07	14.06

ENDOWMENT 65.

Yr.	\$	\$	\$	\$	\$	\$	\$
1.	4.14	4.50	5.24	6.07	7.15	.....	.....
2.	4.25	4.64	5.40	6.30	7.43	.....	.....
3.	4.36	4.75	5.57	6.54	7.73	.....	.....
4.	4.47	4.92	5.76	6.79	8.05	.....	.....
5.	4.58	5.06	5.95	7.04	8.39	.....	.....

PERFECTED ENDOWMENT ORD. LIFE
ENDOWMENT AGE 70.

Yr.	\$	\$	\$	\$	\$	\$	\$
Pr.	22.49	25.49	29.45	34.72	42.02	52.44	.....
1.	4.11	4.55	5.06	5.63	6.56	7.80	.....
2.	4.25	4.71	5.26	5.87	6.91	8.25	.....
3.	4.39	4.89	5.47	6.15	7.28	8.71	.....
4.	4.55	5.07	5.69	6.45	7.66	9.18	.....
5.	4.71	5.26	5.93	6.77	8.04	9.65	.....
6.	4.87	5.46	6.17	7.09	8.44	10.14	.....
7.	5.03	5.66	6.43	7.42	8.85	10.64	.....
8.	5.20	5.87	6.70	7.76	9.28	11.14	.....
9.	5.37	6.08	6.97	8.11	9.71	11.66	.....
10.	5.55	6.30	7.25	8.46	10.14	12.19	.....

NOTE.—Dividend payable end of first and second year contingent upon payment of second and third premiums.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Agel 25 35 45
PREMIUMS REDUCED FIRST FIVE
YEARS. (With Travel Accident and
Disability.)

Whole Life
1st 5 years..... \$17.54 \$21.33 \$29.55
After 5 Years..... 24.55 32.19 46.07

20 Payment Life
1st 5 Years..... 19.45 21.77 29.55
After 5 Years..... 39.01 47.33 60.71

PERFECTED ENDOWMENT POLICIES

Ord. Life End.
Age 70..... \$28.71 \$38.46 \$57.06

Ord. Life Paid-up
Age 70..... 25.39 33.58 49.22

20 Year INCOME. \$10 per month. Com-
muted value \$1735.

Ord. Life..... \$35.79 \$46.64 \$65.67

20 Pay. Life..... 50.61 61.59 79.08

20 Year End..... 83.77 86.96 95.06

End. Age 65..... 42.39 59.39

LIFE INCOME TO BENEFICIARY. (With
Accidental Death and Disability Indem-
nities). Premium for \$10 monthly income
for 20 years and continued so long as the
Death Beneficiary may live.

Ord. Life..... \$46.81 \$57.44 \$76.42

20 Pay. Life..... 63.95 73.56 90.21

JOINT LIFE. (Rates at Two Equal Ages.)

Ord. Life..... \$31.85 \$40.49 \$56.38

20 Pay. Life..... 41.57 49.18 62.73

20 Year End..... 55.43 58.88 67.77

Agel 25 35 45
SURVIVORSHIP INCOME. (With Ac-
cidental Death Disability Indemnities.)

Premiums for \$10 monthly income for
years and continued so long as either
Insured or the Death Beneficiary may
live.

20 Year End..... \$119.70 \$110.39 \$109.70

End. at Age 65..... 54.40 71.30

LIFE INCOME TO INSURED.

20 Year End..... \$104.41 \$99.59 \$103.81

End. at Age 65..... 47.80 65.74

SINGLE PREMIUM LIFE.

Whole Life..... \$370.48 \$444.65 \$547.74

10 Year End..... 772.74 774.15 778.81

15 Year End..... 667.07 670.50 680.00

20 Year End..... 584.79 591.43 610.00

CONVERTIBLE TERM

5 Years..... \$ 8.71 \$ 9.82 \$13.81

10 Years..... 11.79 13.63 19.91

5 Year Term convertible within 4 years

10 Year Term within 10 years.

ANNUITY RATES. Annuity purchased
\$1 000.

Males..... \$49.83 \$55.16 \$64.41

Females..... 47.33 51.84 59.91

INVESTMENT ENDOWMENTS: E

mium for ages under 16 same as age

No medical examination until age 16 w

death benefit equals face of policy. Bet

age 16 death benefit is equal to premium

paid and 5 percent compound interest

COMMONWEALTH LIFE INSURANCE CO., Louisville, Ky.

Accelerative Option. — By use of guaranteed dividends policy will become paid-up or mature as endowment at an earlier date. Insured must elect within one year to pay premiums in full and cancel all coupons, to obtain this option: in event of surrender or lapse coupons forfeited: in event of death, coupons paid with 3% compound interest.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 60 days after default. American 3½% Full Preliminary Term reserve, with surrender charge up to 10th year not exceeding \$5.00 per \$1,000. May be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — Rider provides during premium paying period and prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover war service within five years.

Dividends. — Guaranteed dividends, end of first year and annually thereafter: each conditioned upon payment of succeeding premium. Surplus dividends are paid at end of each tenth year. Options in use of coupons and surplus dividends if "accelerative Option" not elected: (a) reduce premiums: (b) accumulate at 3% compound interest, withdrawable at any time: (c) purchase non-forfeitable participating paid-up additions.

Double Indemnity. — For extra premium when disability is taken, policy will provide during premium-paying period and prior to age 70, for payment of double face of policy in event of accidental death, while sane and sober, within 90 days from time of injury. Agreement does not cover death from war service, violation of law, submarine or aeronautic operations or disease. Limit, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. May be exchanged for paid-up insurance in 60 days.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, 16-60. No fixed amount: reinsures over \$7,500; accepts reinsurance only to limited extent; minimum policy, \$1,000 in Ordinary and \$500 in Intermediate Departments.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days except to pay premium.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupation. — Death from aerial flight or submarine service within two years, limits liability to reserve.

Settlement Options. — Cash, Limited (10-30) or Continuous (20 certain) annual Installments. Commutable values are withheld.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$5,000. Disability and double indemnity not granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					Age	† TERM		Eco- no- mic Life	Guar. Ac'm. Opt. \$2500	COU- PON	
	10	15	20	10	15	20	Age	Age		5	10			Ord.	P
	Pay.	Pay.	Pay.	Year	Year	Year	60	65		Year	Year			Life	2
\$13.80	\$34.71	\$25.68	\$21.27	\$91.64	\$58.00	\$41.58	\$17.38	\$15.87	16			12.43	\$59.25	\$17.63	\$2
14.06	35.22	26.04	21.57	91.67	58.03	41.62	17.84	16.20	17			12.67	60.10	17.97	28
14.35	35.74	26.44	21.90	91.70	58.08	41.67	18.34	16.67	18			12.93	60.98	18.34	28
14.65	36.28	26.85	22.25	91.74	58.13	41.72	18.87	17.10	19			13.20	61.90	18.71	28
14.96	36.85	27.27	22.60	91.79	58.17	41.78	19.44	17.55	20			13.48	62.85	19.11	28
15.29	37.44	27.71	22.97	91.83	58.22	41.84	20.04	18.02	21	10.00	10.17	13.77	63.85	19.52	28
15.63	38.05	28.17	23.36	91.88	58.28	41.91	20.68	18.54	22	10.06	10.24	14.08	64.88	19.96	30
15.99	38.68	28.64	23.75	91.93	58.34	41.97	21.36	19.08	23	10.13	10.34	14.41	65.95	20.41	30
16.37	39.33	29.13	24.15	91.98	58.40	42.05	22.07	19.64	24	10.21	10.43	14.75	67.08	20.89	30
16.77	40.00	29.64	24.59	92.04	58.47	42.13	22.84	20.24	25	10.30	10.53	15.10	68.23	21.39	30
17.18	40.71	30.17	25.04	92.10	58.54	42.21	23.66	20.87	26	10.39	10.63	15.48	69.42	21.91	30
17.62	41.44	30.72	25.51	92.17	58.62	42.30	24.54	21.55	27	10.48	10.75	15.88	70.68	22.46	30
18.08	42.19	31.29	25.99	92.23	58.70	42.40	25.47	22.27	28	10.58	10.88	16.29	72.00	23.04	30
18.67	42.97	31.88	26.49	92.31	58.79	42.51	26.47	23.04	29	10.70	11.01	16.73	73.35	23.64	30
19.08	43.79	32.50	27.02	92.39	58.88	42.63	27.54	23.85	30	10.82	11.17	17.19	74.75	24.28	30
19.62	44.62	33.13	27.56	92.48	58.99	42.76	28.69	24.72	31	10.95	11.34	17.72	76.25	24.95	30
20.19	45.51	33.80	28.13	92.57	59.10	42.90	29.95	25.65	32	11.09	11.52	18.26	77.78	25.65	30
20.79	46.42	34.49	28.73	92.67	59.23	43.06	31.30	26.65	33	11.25	11.71	18.84	79.38	26.40	30
21.43	47.35	35.21	29.35	92.78	59.36	43.23	32.75	27.71	34	11.41	11.93	19.95	81.05	27.18	30
22.10	48.34	35.96	30.00	92.90	59.51	43.42	34.33	28.85	35	11.61	12.17	20.11	82.83	28.01	30
22.81	49.34	36.74	30.68	93.03	59.67	43.63	36.05	30.07	36	11.82	12.44	20.84	84.68	28.88	30
23.56	50.40	37.55	31.39	93.17	59.85	43.86	37.93	31.39	37	12.05	12.74	21.60	86.58	29.80	30
24.35	51.50	38.40	32.13	93.33	60.06	44.12	39.98	32.82	38	12.30	13.08	22.42	88.60	30.78	30
25.19	52.63	39.29	32.91	93.50	60.28	44.41	42.25	34.37	39	12.57	13.44	23.29	90.70	31.81	30
26.09	53.82	40.21	33.72	93.69	60.52	44.73	44.73	36.04	40	12.88	13.87	24.21	92.95	32.91	30
27.04	55.03	41.17	34.60	93.90	60.90	45.09	47.50	37.85	41	13.32	14.45	25.19	95.28	34.06	30
28.04	56.30	42.18	35.51	94.13	61.11	45.49	50.56	39.84	42	13.82	15.11	26.22	97.75	35.29	30
29.11	57.64	43.24	36.47	94.39	61.45	45.94	54.01	42.01	43	14.36	15.85	27.33	100.35	36.60	30
30.25	59.01	44.35	37.48	94.69	61.84	46.45	57.88	44.39	44	14.98	16.68	28.51	103.13	37.98	30
31.47	60.45	45.51	38.55	95.02	62.28	47.01	62.28	47.01	45	15.69	17.62	29.77	106.03	39.45	30
32.76	61.95	46.74	39.69	95.39	62.76	47.63	67.30	49.91	46	16.48	18.67	31.16	109.10	41.02	30
34.13	63.50	48.03	40.90	95.80	63.31	48.33	73.09	53.13	47	17.37	19.87	32.66	112.85	42.69	30
35.60	65.14	49.38	42.18	96.27	63.92	49.11	79.86	56.74	48	18.40	21.18	34.25	115.88	44.47	30
37.17	66.83	50.81	43.54	96.79	64.60	49.98	87.82	60.78	49	19.54	22.67	35.96	119.58	46.36	30
38.83	68.60	52.32	44.99	97.38	65.36	50.94	97.88	65.36	50	20.83	24.32	37.79	123.50	48.38	30
40.61	70.45	53.91	46.53	98.03	66.20	52.00	109.02	70.56	51	22.26	26.16	39.74		50.52	30
42.51	72.37	55.58	48.17	98.75	67.13	53.18	123.53	76.54	52	23.87	28.20	41.81		52.81	30
44.53	74.39	57.25	49.93	99.54	68.16	54.48	142.13	83.49	53	25.65	30.46	44.04		55.25	30
46.68	76.47	59.22	51.80	100.43	69.31	55.92	166.86	91.66	54	27.65	32.98	46.43		57.85	30
48.98	78.66	61.21	53.81	101.41	70.57	57.51	201.35	101.41	55	29.97	35.77	48.98		60.62	30
51.44	80.96	63.31	55.96	102.49	71.98	59.26			56	32.34		51.44		63.58	30
54.06	83.36	65.55	58.26	103.69	73.53	61.18			57	35.07		54.07		66.74	30
56.87	85.87	67.94	60.74	105.02	75.24	63.29			58	38.11		56.87		70.12	30
59.87	88.51	70.49	63.40	105.49	77.15	65.62			59	41.48		59.87		73.73	30
63.08	91.31	73.21	66.27	108.11	79.24	68.16			60	45.23		63.08		77.59	30

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income.)

15.84	38.72	28.66	23.76	92.21	58.64	42.30	20.33	18.45	20			143.6	65.90	20.03	30
17.81	42.06	31.18	25.88	92.52	59.03	42.76	23.85	21.30	25			161.4	71.58	22.47	30
20.30	46.02	34.18	28.43	92.96	59.55	43.41	28.68	25.08	30			184.1	78.38	25.55	30
23.56	50.74	37.78	31.65	93.62	60.38	44.45	35.61	30.32	35			215.7	86.80	29.52	30
27.89	56.39	42.19	35.46	94.63	61.69	46.17	46.17	37.82	40			260.1	97.30	34.76	30
33.72	63.14	47.66	40.79	96.34	63.98	49.23	63.98	49.23	45			320.2	111.28	41.77	30
41.76	71.63	55.24	47.94	99.38	68.21	54.05	99.38	68.21	50			407.2	130.88	51.38	30
53.09	82.74	65.30	57.87	105.31	74.87	61.92	203.92	105.31	55			530.0		64.73	30

DOUBLE INDEMNITY

16.21	38.10	28.52	23.85	93.04	59.42	43.03	20.69	18.80	20			14.73	69.03	20.36	30
18.02	41.25	30.89	25.84	93.29	59.72	43.38	24.09	21.49	25			16.35	74.70	22.69	30
20.33	45.04	33.75	28.27	93.64	60.13	43.88	28.79	25.10	30			18.44	81.50	25.68	30
23.35	49.59	37.21	31.25	94.15	60.76	44.67	35.58	30.10	35			21.36	89.93	29.51	30
27.34	55.07	41.40	34.98	94.94	61.77	45.98	45.98	37.29	40			25.46	100.43	34.52	30
32.72	61.70	46.76	39.80	96.27	63.53	48.26	63.53	48.26	45			31.02	114.40	41.20	30
40.08	69.85	53.57	46.24	98.63	66.61	52.19	98.63	66.61	50			39.04	134.01	50.25	30
50.23	79.91	62.46	55.06	102.66	71.82	58.76	202.60	102.66	55			50.23		62.62	30

†Five year convertible within 5 years; 10 year within 7 years.

NOTE.—Above rates adopted October 1923. Semi-annual rate, multiply by .51; quarterly rate, multiply by .26.

COMMONWEALTH LIFE INSURANCE COMPANY, KY.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-participating

Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$15.29	\$9	\$28	\$88	3 11	\$69	\$199	9 2	\$118	\$308	14 0	\$176	\$412	16 10
25	M	16.77	11	33	97	4 6	82	217	10 0	139	333	14 3	206	443	16 2
30	M	19.08	15	41	108	5 1	101	241	10 9	171	366	13 11	251	483	14 9
35	M	22.10	20	51	122	5 8	125	267	10 9	209	402	12 9	302	522	12 11
40	M	26.09	26	64	136	6 1	154	295	10 0	253	437	11 1	358	560	10 11
45	M	31.47	34	79	151	5 8	187	322	8 9	301	470	9 5	416	595	8 11
50	M	38.83	43	96	166	5 0	223	348	7 4	350	501	7 8	473	625	7 1
55	M	48.98	53	115	180	4 2	261	372	5 11	400	528	6 0	527	652	5 6
60	M	63.08	63	135	193	3 4	298	394	4 7	446	552	4 7	584	681	4 1
21	F	37.44	61	137	437	23 8	343	1000	Pd-up						
25	F	40.00	66	147	439	23 4	370	1000	"						
30	F	43.79	74	163	441	22 3	410	1000	"						
35	F	48.34	82	182	444	20 5	456	1000	"						
40	F	53.82	92	203	445	18 0	508	1000	"						
45	F	60.45	104	226	445	15 4	566	1000	"						
50	F	68.60	115	250	442	12 7	626	1000	"						
55	F	78.66	126	272	434	9 10	688	1000	"						
60	F	91.31	135	291	423	7 4	746	1000	"						
21	M	27.71	37	87	275	13 4	217	631	33 7	377	1000	Pd-up			
25	M	29.64	40	94	278	13 8	236	634	31 6	410	1000	"			
30	M	32.50	45	105	282	13 11	263	640	28 5	456	1000	"			
35	M	35.96	52	118	286	13 5	294	643	25 1	508	1000	"			
40	M	40.21	60	132	288	12 2	328	643	21 0	566	1000	"			
45	M	45.51	67	143	290	10 5	364	643	17 11	626	1000	"			
50	M	52.32	75	163	287	8 5	400	636	14 5	688	1000	"			
55	M	61.21	82	178	283	6 0	431	624	11 2	746	1000	"			
60	M	73.21	88	189	274	4 8	454	608	8 3	800	1000	"			
21	M	22.97	26	64	212	9 6	159	477	22 9	276	742	30 0	418	1000	Pd-up
25	M	24.59	29	70	212	9 10	175	477	21 10	301	742	27 11	456	1000	"
30	M	27.02	33	78	212	10 1	195	477	20 0	337	742	24 0	508	1000	"
35	M	30.00	38	88	212	9 10	219	477	17 8	377	742	21 0	566	1000	"
40	M	33.73	44	100	212	9 1	247	477	15 1	420	742	17 0	625	1000	"
45	M	38.55	50	113	212	7 11	275	477	12 4	463	742	14 1	688	1000	"
50	M	44.99	57	126	212	6 5	302	477	9 8	502	742	11 0	746	1000	"
55	M	53.81	64	139	212	5 0	327	477	7 4	535	742	8 3	800	1000	"
60	M	66.27	71	152	212	3 1	347	477	6 2	556	742	7 7	849	1000	"
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$91.83	\$186	\$397	\$468	5 \$446	\$621	\$688	3 \$678	\$741	\$793	2 \$789	\$866	\$900	1 \$895
25	M	92.04	185	397	468	5 \$445	620	688	3 \$678	740	792	2 \$789	866	900	1 \$895
30	M	92.39	185	397	468	5 \$443	620	688	3 \$677	740	792	2 \$788	866	900	1 \$895
35	M	92.90	185	386	467	5 \$438	619	687	3 \$675	740	792	2 \$787	865	900	1 \$894
40	M	93.69	184	395	466	5 \$421	618	686	3 \$671	739	791	2 \$785	865	900	1 \$893
45	M	95.02	184	394	465	5 \$419	617	685	3 \$665	737	789	2 \$782	864	899	1 \$892
50	M	97.38	182	391	460	5 \$395	613	680	3 \$653	734	785	2 \$774	862	896	1 \$889
55	M	101.41	180	386	452	5 \$352	607	674	3 \$633	729	779	2 \$763	858	892	1 \$883
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$58.22	\$104	\$228	\$317	10 \$246	\$355	\$465	8 \$420	\$573	\$676	5 \$663	\$907	\$943	1 \$939
25	M	58.47	104	228	317	10 \$242	354	462	8 \$416	573	676	5 \$662	907	943	1 \$938
30	M	58.88	104	227	316	10 \$233	354	460	8 \$411	572	675	5 \$658	906	942	1 \$937
35	M	59.51	104	227	316	10 \$219	353	459	8 \$401	571	674	5 \$654	906	942	1 \$936
40	M	60.52	104	227	313	10 \$195	353	459	8 \$384	570	672	5 \$644	905	941	1 \$935
45	M	62.28	104	227	311	10 \$148	352	454	8 \$351	567	669	5 \$628	903	939	1 \$933
50	M	65.36	104	225	306	10 \$59	349	450	8 \$289	563	663	5 \$599	901	937	1 \$929
55	M	70.57	103	223	298	8 11	345	437	8 \$174	555	648	5 \$545	896	932	1 \$922
60	M	79.24	102	220	288	5 16	338	421	7 14	542	629	5 \$442	898	923	1 \$912
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$41.84	\$67	\$150	\$211	15 \$66	\$376	\$474	10 \$409	\$654	\$737	5 \$702	\$924	\$947	1 \$911
25	M	42.13	67	149	211	15 \$56	375	474	10 \$403	654	737	5 \$701	924	947	1 \$911
30	M	42.63	67	149	211	15 \$36	375	474	10 \$392	653	737	5 \$697	924	947	1 \$910
35	M	43.42	67	150	211	14 10	375	474	10 \$373	652	737	5 \$689	923	947	1 \$909
40	M	44.73	68	151	211	11 15	375	474	10 \$336	651	737	5 \$676	922	947	1 \$907
45	M	47.01													
50	M	50.94	70	154	211	7 11	376	474	10 \$133	642	737	5 \$607	916	947	1 \$899
55	M	57.51	72	157	211	5 16	375	474	8 13	633	737	5 \$514	910	947	1 \$884
60	M	68.16	75	162	211	4 0	374	474	6 0	618	737	5 \$365	900	947	1 \$865

†Months.

American 3½% Preliminary Term Reserve with surrender charge up to 10th year not exceeding \$5.00 per \$1 000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

EDUCATIONAL ENDOWMENT.

4 Annual Payments of \$250 beginning at age 18.

Ages	25	35	45
Child's age 1	\$41.40	\$42.03	\$43.56
Child's age 5	62.89	63.51	65.06
Child's age 8	86.17	86.75	88.22

Age	25	35	45
TERM: 15 years convertible within 12 yrs			
20 years within 17 years.			
15 Year.....	\$10.82	\$12.94	\$20.2
20 Year.....	11.18	14.04	23.4

COUPON POLICIES. (Monthly Income.)

Ord. Life.....	\$37.43	\$49.02	\$69.1
20 Pay. Life.....	55.53	66.92	84.7

SINGLE PREMIUM.

Ordinary.....	\$326.55	\$392.03	\$482.65
20 Payment Life...	566.84	573.53	592.61

JOINT LIFE. Age 47 is equivalent to equal ages of 35; 54.5 is equivalent to equal age of 45. Take the premium for the plan desired at the age stated above.

COUPON-PARTICIPATING.

Ages.	25	30	35	40	45	50	55	60
ORDINARY LIFE.								

Guaranteed Dividend Beginning of 2d Year.*

2d...	\$2.14	\$2.43	\$2.80	\$3.29	\$3.95	\$4.84	\$6.06	\$7.76
3d...	2.68	3.04	3.50	4.12	4.93	6.05	7.58	9.70
4th...	3.20	3.64	4.20	4.93	5.91	7.25	9.09	11.63
5th...	3.74	4.25	4.90	5.76	6.90	8.46	10.61	13.58

Net Cost in Case of Death or Surrender End of Year.

Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st..	\$21.39	\$21.39	\$28.01	\$28.01	\$39.45	\$39.45	\$60.62	\$60.62
2d...	40.64	40.64	53.22	53.22	74.95	74.95	115.18	115.18
3d...	59.35	48.35	77.73	57.73	109.47	75.47	168.22	115.22
4th...	77.54	57.54	101.54	68.54	143.01	89.01	219.75	137.75
5th...	95.19	62.19	124.65	73.65	175.56	96.56	269.76	154.76

TWENTY PAYMENT LIFE.

Guaranteed Dividend Beginning of 2d Year.*

2d...	\$3.17	\$3.47	\$3.82	\$4.27	\$4.84	\$5.61	\$6.66	\$8.15
3d...	3.97	4.34	4.78	5.34	6.06	7.01	8.33	10.19
4th...	4.75	5.19	5.74	6.40	7.26	8.41	9.98	12.22
5th...	5.55	6.06	6.69	7.47	8.47	9.81	11.65	14.26

Net Cost in Case of Death or Surrender End of Year.

Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st..	\$31.73	\$31.73	\$38.24	\$38.24	\$48.42	\$48.42	\$66.59	\$66.59
2d...	60.29	60.29	72.66	72.66	92.00	92.00	126.52	126.52
3d...	88.05	59.05	106.12	68.12	134.36	84.36	184.78	120.78
4th...	115.03	68.03	138.62	78.62	175.52	96.52	241.39	142.39
th..	141.21	71.21	170.17	82.17	215.47	102.47	296.33	157.33

TWENTY YEAR ENDOWMENT.

Guaranteed Dividend Beginning of 2d Year.*

2d...	\$4.10	\$4.29	\$4.52	\$4.84	\$5.28	\$5.92	\$6.85	\$8.25
3d...	5.13	5.37	5.66	6.05	6.60	7.38	8.56	10.31
4th...	6.15	6.42	6.80	7.25	7.91	8.87	10.27	12.36
5th...	7.18	7.50	7.92	8.47	9.24	10.34	11.98	14.43

Net Cost in Case of Death or Surrender End of Year.

Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st..	\$50.43	\$50.43	\$52.37	\$52.37	\$57.22	\$57.22	\$70.41	\$70.41
2d...	96.76	96.76	100.22	100.22	109.16	109.16	133.97	133.97
3d...	142.06	75.06	146.93	79.93	159.78	.....	195.82	123.82
4th...	186.34	81.34	192.50	87.50	209.09	.....	255.96	143.96
5th...	229.59	80.59	236.95	86.95	257.07	.....	314.39	157.39

*Annual Dividends Guaranteed and Surplus Remaining Distributed in Year Periods.

Accelerative Option.—Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Accumulations may be used to purchase participating pure endowment.

Beneficiary.—May be made irrevocable.

Cash Values.—After two premiums, within 31 days after default. American $3\frac{1}{2}\%$ Full level premium reserve, with Surrender charge up to 10th year, not exceeding \$15 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan.—No provision. Practice to change to higher or lower premium form by payment of difference in reserves, or difference in premiums accumulated at interest.

Disability.—Waiver of premium and disability installments. Plan 1, for extra premium of \$0.25 per \$1,000 (included in gross premiums quoted) policy provide, prior to age 60, for waiver of premium and in Life and Endowment policies, payment of premium by monthly installments of \$88 or monthly installments of \$5.75 per \$1,000, during disability and lifetime, 20 years certain; or payment of interest on proceeds at not less than $3\frac{1}{2}\%$ (\$2.91 per \$1,000), policy remaining in full force.

Disability Income.—Plan 2 For varying extra premium policy will provide, prior to age 60, for waiver of premium and monthly income of \$10 per \$1,000, beginning immediately if total and permanent or when total and disability has existed for 90 days, and continuing during disability and lifetime; no reduction in insurance at maturity. Payments continue after maturity of endowment.

General Disability Income.—Plan 3. For varying extra premium policy will provide in event of either temporary or permanent disability, prior to age 60 for waiver of premium and monthly life income (as in Plan 2.) beginning 15 days after proof of disability, in full force at maturity. Limits, Plans 2 and 3 \$500 per month. After age 60, premiums waived and charged against policy without interest. Agreement does not cover disability from war service, aeronautic or submarine operations or disease contracted while in tropics.

Dividends.—End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ † compound interest, withdrawable any time; (d) purchase non-forfeitable participating paid-up additions; accelerate premium payments or maturity of policy; (b) is automatic option.

Double Indemnity.—For extra premium, policy will provide, prior to age 70, for payment of double face of policy in event of accidental death from time or injury. Agreement does not cover death from suicide, bodily or mental infirmity, ptomaines, bacterial infection other than as a result of injury, disease, war, aeronautic or submarine operations, service in time of war. Limit, \$25,000.

Extended Insurance.—Automatic after two years. Non-par. With cash but not loan values.

Grace.—31 days, without interest.

Incontestable.—After two years, except for non-payment of premium.

Limits.—Ages 15-25, except Term 15-20, Life and endowment, 15-25, \$100,000; 26-50, \$200,000; 51-60, \$100,000; 61-65, \$50,000; Term, 15-25, \$100,000; 26-50, \$150,000; 51-60, \$100,000; reinsurance over \$100,000 except reinsurance; minimum policy, \$500.

Loans.—After two premiums. Interest 6%, not in advance. May be deferred 90 days (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service.—No restrictions.

Non-Forfeitable.—See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values.—After two premiums, within 31 days after default. Participating. With cash and loan values.

Policy in Effect.—At once, if binding receipt issued and application approved.

Premium Loans.—May be made automatic after two premiums. Interest 6%.

Reinstatement.—At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis.—See "Cash Values".

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$, Limited (2-30 years) or Continuous (60, 120, 180 or 240 months certain) Installments. Payments annually, semi-annually, quarterly or monthly. Interest payments and installments certain participate in excess interest earned †. Proceeds of policy may be withdrawn by beneficiary, if insured has not directed to contrary.

Suicide.—Within two years, sane or insane, limits liability to reserve.

Women.—No extra charge. Limit, single women same as men; married women under 61, \$50,000; over 61, \$20,000. Disability (Plan 1) and Double Indemnity granted.

† Present interest rate 5%, both par. and non-par.

PARTICIPATING RATES PER \$1,000

(American 3½% Reserve)

(With Disability. Plan I*.)

Ord. Life	LIMITED PAY LIFE			LIFE FULL PAID-UP AT			Age	ENDOW- MENTS			INSURANCE TO			20 PAY. IN TO		
	10 Pay	15 Pay	20 Pay	Age 55	Age 60	Age 65		10 Year	15 Year	20 Year	Age 55	Age 60	Age 65	Age 55	Age 60	Age 65
14.64	38.41	28.69	23.94	17.41	16.83	16.42	15	100.95	64.28	46.37	27.07	22.27	19.01	37.88	32.09	27.22
14.92	38.96	29.11	24.30	17.84	17.21	16.77	16	101.01	64.33	46.44	28.02	22.93	19.48	38.84	32.79	27.82
15.20	39.53	29.54	24.66	18.28	17.60	17.13	17	101.07	64.40	46.51	29.01	23.62	19.98	39.83	33.53	28.42
15.52	40.13	29.99	25.04	18.74	18.02	17.51	18	101.13	64.48	46.59	30.06	24.32	20.51	40.87	34.29	29.04
15.84	40.75	30.45	25.44	19.24	18.45	17.91	19	101.19	64.55	46.67	31.19	25.13	21.06	41.95	35.09	29.66
16.18	41.38	30.94	25.85	19.74	18.92	18.38	20	101.27	64.63	46.76	32.38	25.94	21.64	43.09	35.92	30.28
16.52	42.06	31.45	26.29	20.34	19.41	18.78	21	101.35	64.71	46.85	33.67	26.81	22.26	44.27	36.80	30.90
16.90	42.74	31.98	26.72	20.94	19.93	19.24	22	101.42	64.80	46.95	35.03	27.75	22.91	45.50	37.70	31.52
17.29	43.46	32.52	27.18	21.59	20.47	19.73	23	101.51	64.89	47.06	36.50	28.73	23.60	46.79	38.65	32.14
17.70	44.20	33.08	27.67	22.27	21.06	20.26	24	101.59	64.99	47.16	38.07	29.77	24.33	48.14	39.63	32.76
18.12	44.97	33.68	28.18	23.00	21.68	20.80	25	101.69	65.09	47.28	39.76	30.88	25.11	49.53	40.66	33.38
18.58	45.77	34.28	28.69	23.78	22.34	21.39	26	101.78	65.20	47.40	41.57	32.07	25.93	50.98	41.73	34.00
19.06	46.60	34.91	29.23	24.62	23.05	22.01	27	101.89	65.32	47.54	43.53	33.34	26.80	52.49	42.86	34.62
19.55	47.45	35.57	29.80	25.54	23.80	22.66	28	102.01	65.45	47.68	45.64	34.70	27.73	54.04	44.03	35.24
20.08	48.35	36.26	30.39	26.52	24.60	23.36	29	102.13	65.59	47.84	47.93	36.16	28.71	55.67	45.26	35.86
20.63	49.28	36.98	31.00	27.58	25.45	24.11	30	102.26	65.74	48.02	50.42	37.72	29.76	57.36	46.53	36.48
21.22	50.24	37.71	31.64	28.73	26.38	24.80	31	102.39	65.89	48.20	53.14	39.41	30.88	59.12	47.87	37.10
21.83	51.25	38.48	32.31	29.98	27.36	25.73	32	102.55	66.06	48.41	56.10	41.22	32.08	60.94	49.28	37.72
22.48	52.28	39.29	33.00	31.35	28.43	26.63	33	102.70	66.24	48.61	59.34	43.19	33.36	62.84	50.74	38.34
23.16	53.36	40.13	33.73	32.84	29.58	27.56	34	102.88	66.45	48.87	62.90	45.30	34.73	64.80	52.25	38.96
23.89	54.49	41.00	34.50	34.50	30.82	28.61	35	103.06	66.67	49.13	66.85	47.61	36.21	.....	53.84	39.58
24.66	55.64	41.89	35.29	36.31	32.17	29.71	36	103.26	66.89	49.40	71.22	50.12	37.79	.....	55.49	40.20
25.46	56.85	42.84	36.12	38.33	33.64	30.89	37	103.47	67.15	49.72	76.09	52.85	39.50	.....	57.20	40.82
26.33	58.11	43.84	37.00	40.57	35.23	32.16	38	103.71	67.44	50.07	81.56	55.86	41.34	.....	58.99	41.44
27.24	59.42	44.87	37.92	43.09	36.97	33.52	39	103.97	67.75	50.46	87.72	59.15	43.34	.....	60.85	42.06
28.20	60.78	45.95	38.89	45.95	38.89	35.00	40	104.25	68.09	50.89	94.72	62.80	45.50	.....	.....	42.68
29.23	62.17	47.07	39.90	49.19	41.01	36.60	41	104.54	68.46	51.34	102.75	66.82	47.85	.....	.....	43.30
30.31	63.65	48.26	40.98	52.92	43.34	38.34	42	104.89	68.89	51.87	112.02	71.32	50.42	.....	.....	43.92
31.48	65.18	49.49	42.11	57.26	45.94	40.24	43	105.25	69.34	52.44	122.86	76.35	53.22	.....	.....	44.54
32.71	66.78	50.80	43.32	62.36	48.87	42.30	44	105.67	69.87	53.09	135.65	82.01	56.31	.....	.....	45.16
34.02	68.44	52.16	44.58	.....	52.16	44.58	45	106.12	70.43	53.79	151.04	88.43	59.70	.....	.....	45.78
35.59	70.19	53.62	45.92	.....	55.91	47.08	46	106.64	71.07	54.58	.....	95.79	63.47	.....	.....	46.40
37.27	71.99	55.12	47.34	.....	60.20	49.84	47	107.20	71.78	55.45	.....	104.29	67.64	.....	.....	47.02
39.06	73.89	56.72	48.87	.....	65.17	52.90	48	107.84	72.57	56.42	.....	114.21	72.32	.....	.....	47.64
40.98	75.86	58.40	50.48	.....	71.00	56.34	49	108.52	73.43	57.49	.....	125.91	77.57	.....	.....	48.26
43.04	77.93	60.19	52.19	.....	.....	.....	50	109.30	74.40	58.68	.....	139.93	83.51	.....	.....	48.88
45.23	80.09	62.06	54.02	.....	.....	.....	51	110.15	75.46	59.99	.....	.....	90.28	.....	.....	49.50
47.56	82.33	64.03	55.96	.....	.....	.....	52	111.08	76.61	61.41	.....	.....	98.05	.....	.....	50.12
50.06	84.69	66.13	58.03	.....	.....	.....	53	112.12	77.92	63.00	.....	.....	107.09	.....	.....	50.74
52.74	87.14	68.34	60.26	.....	.....	.....	54	113.26	79.34	64.74	.....	.....	117.72	.....	.....	51.36
55.60	89.72	70.69	62.63	.....	.....	.....	55	114.51	80.90	66.66	.....	.....	130.42	.....	.....	51.98
58.67	92.42	73.19	65.17	.....	.....	.....	56	115.89	82.63	68.76	.....	.....	.....	.....	.....	52.60
61.96	95.25	75.85	67.90	.....	.....	.....	57	117.41	84.54	71.08	.....	.....	.....	.....	.....	53.22
65.47	98.21	78.67	70.82	.....	.....	.....	58	119.08	86.63	73.60	.....	.....	.....	.....	.....	53.84
69.26	101.34	81.69	73.96	.....	.....	.....	59	120.93	88.95	76.38	.....	.....	.....	.....	.....	54.46
73.31	104.65	84.91	77.35	.....	.....	.....	60	122.96	91.49	79.42	.....	.....	.....	.....	.....	55.08

*Extra charge for this clause is twenty-five cents per \$1,000 and is included in above rates.

†Insurance to maturity for \$1,000 on the cash value, whichever is the greater; thereafter income of \$10 per month. 100 months certain.

NOTE.—Participating rates adopted Jan. 1, 1901, except Ordinary Life adopted June 1, 1901. Semi-annual rate, multiply by .51; quarterly, by .26; monthly, by .0875.

PARTICIPATING RATES PER \$1,000 WITH DISABILITY (Plan II*).

Age	Limited Pay. Life			Life Full Paid-up at			Age	Endow- ments			Insurance To			20 Pay. Ins. To		
	10 Pay.	15 Pay.	20 Pay.	Age 55	Age 60	Age 65		10 Year	15 Year	20 Year	Age 55	Age 60	Age 65	Age 55	Age 60	Age 65
	Pay.	Pay.	Pay.													
40	\$44.05	\$32.92	\$27.50	\$21.06	\$20.14	\$19.55	20	101.95	\$65.40	\$47.59	\$33.49	\$27.25	\$23.17	\$44.56	\$37.71	\$32.86
41	44.79	33.49	27.99	21.60	20.66	20.03	21	102.07	65.51	47.72	34.84	28.15	23.85	45.79	38.63	33.56
42	45.55	34.07	28.46	22.29	21.24	20.55	22	102.17	65.64	47.88	36.23	29.16	24.56	47.03	39.58	34.32
43	46.36	34.67	28.97	23.00	21.82	21.08	23	102.32	65.79	48.04	37.75	30.19	25.31	48.37	40.59	35.08
44	47.17	35.29	29.52	23.74	22.46	21.66	24	102.45	65.94	48.18	39.38	31.27	26.12	49.75	41.63	35.88
45	48.02	35.95	30.07	24.53	23.14	22.26	25	102.59	66.08	48.35	41.11	32.46	26.99	51.18	42.70	36.70
46	48.89	36.61	30.63	25.36	23.84	22.89	26	102.76	66.25	48.54	42.95	33.69	27.87	52.66	43.83	37.58
47	49.80	37.28	31.21	26.29	24.61	23.57	27	102.91	66.43	48.76	44.97	35.04	28.83	54.20	45.01	38.46
48	50.72	38.00	31.83	27.28	25.42	24.28	28	103.09	66.61	48.96	47.13	36.46	29.83	55.80	46.24	39.40
49	51.70	38.75	32.46	28.32	26.28	25.04	29	103.26	66.81	49.17	49.49	37.98	30.90	57.44	47.51	40.39
50	52.69	39.52	33.12	29.47	27.19	25.85	30	103.45	67.02	49.42	52.03	39.61	32.03	59.18	48.84	41.40
51	53.71	40.29	33.80	30.68	28.18	26.69	31	103.64	67.24	49.69	54.81	41.38	33.24	60.95	50.23	42.45
52	54.79	41.12	34.52	32.04	29.22	27.59	32	103.84	67.47	49.97	57.81	43.25	34.54	62.79	51.68	43.56
53	55.88	41.98	35.25	33.48	30.37	28.57	33	104.07	67.73	50.29	61.11	45.31	35.91	64.72	53.20	44.71
54	57.01	42.86	36.01	35.06	31.58	29.59	34	104.32	68.01	50.66	64.75	47.49	37.39	66.69	54.76	45.92
55	58.20	43.78	36.83	36.83	32.89	30.68	35	104.56	68.32	51.02	68.74	49.88	38.99	68.99	56.39	47.16
56	59.39	44.70	37.65	38.74	34.32	31.89	36	104.84	68.65	51.43	73.19	52.48	40.67	71.58	58.09	48.51
57	60.66	45.62	38.52	40.87	35.86	33.11	37	105.12	69.03	51.91	78.13	55.30	42.50	74.51	59.83	49.90
58	61.95	46.59	39.43	43.24	37.34	34.37	38	105.45	69.42	52.43	83.68	58.41	44.46	77.81	61.68	51.34
59	63.32	47.80	40.38	45.90	39.37	35.92	39	105.82	69.87	53.01	89.91	61.81	46.60	81.58	63.58	52.89
60	64.71	48.91	41.38	48.91	41.38	37.49	40	106.22	70.39	53.65	97.02	65.56	48.92	86.11	65.94	54.50
61	66.15	50.06	42.50	52.31	43.61	39.20	41	106.64	70.92	54.19	105.14	69.72	51.42	91.41	68.41	56.19
62	67.66	51.23	43.68	56.22	46.04	41.04	42	107.13	71.56	54.80	114.50	74.34	54.17	97.11	71.01	57.99
63	69.22	52.54	44.93	60.79	48.70	43.06	43	107.67	72.25	55.47	125.44	79.52	57.14	103.11	73.61	59.88
64	70.83	53.86	46.26	66.14	51.81	45.24	44	108.27	73.04	56.23	138.35	85.31	60.44	110.41	76.41	61.90
65	72.51	55.24	47.65	72.51	55.24	47.65	45	108.96	73.90	57.05	153.88	91.90	64.02	118.41	79.41	64.02
66	74.26	56.85	49.15	79.14	59.14	50.31	46	109.72	74.66	57.97	169.44	99.44	68.02	127.11	82.91	66.19
67	76.04	58.50	50.72	86.13	63.58	52.22	47	110.58	75.50	58.98	186.11	108.13	72.43	136.41	86.41	68.46
68	77.91	60.26	52.41	93.71	68.71	55.44	48	111.55	76.43	60.11	204.11	118.25	77.36	146.11	91.41	70.88
69	79.84	62.12	54.20	101.74	74.72	60.00	49	112.60	77.45	61.35	223.41	130.17	82.90	157.11	97.41	73.46
70	81.85	64.11	56.11	110.14	81.85	64.11	50	113.82	78.59	62.72	244.11	144.45	89.14	169.11	104.41	76.11
71	84.20	66.17	58.13	118.84	89.84	72.13	51	115.83	79.83	64.22	267.11	161.11	96.25	182.11	112.41	78.88
72	86.67	68.37	60.30	127.94	98.94	81.19	52	118.94	81.19	65.85	292.11	179.11	104.37	200.11	121.41	81.88
73	89.25	70.69	62.59	137.44	108.94	89.25	53	117.19	82.71	67.67	318.11	198.11	113.80	220.11	131.41	85.11
74	91.96	73.16	65.08	147.34	118.94	97.96	54	118.56	84.37	69.65	345.11	218.11	124.83	241.11	142.41	88.46
75	94.79	75.76	67.70	157.64	129.04	106.67	55	120.03	86.18	71.82	373.11	239.11	137.97	263.11	154.41	91.88
76	97.78	78.55	70.53	168.34	140.14	115.74	56	121.68	88.18	74.19	402.11	261.11	151.88	286.11	167.41	95.46
77	100.89	81.49	73.54	179.44	151.84	125.43	57	123.47	90.36	76.80	432.11	284.11	166.80	310.11	181.41	99.11
78	104.15	84.61	76.76	190.94	164.15	137.43	58	125.43	92.75	79.62	463.11	308.11	182.71	335.11	196.41	103.11
79	107.61	87.96	80.23	202.84	177.61	151.27	59	127.61	95.39	82.71	495.11	333.11	200.11	361.11	212.41	107.11

PARTICIPATING RATES PER \$1,000 WITH DISABILITY (Plan III*).

53	48.77	36.43	30.42	23.28	22.27	21.98	20	103.52	67.03	49.29	35.52	29.41	25.51	47.20	40.68	36.15
52	49.49	36.98	30.89	23.91	22.81	22.18	21	103.65	67.14	49.42	36.86	30.32	26.18	48.40	41.57	36.83
36	50.22	37.53	31.34	24.55	23.39	22.70	22	103.76	67.27	49.59	38.26	31.34	26.91	49.61	42.50	37.58
29	50.98	38.11	31.83	25.28	23.97	23.23	23	103.90	67.43	49.76	39.78	32.36	27.67	50.92	43.50	38.32
76	51.76	38.71	32.35	26.03	24.62	23.82	24	104.03	67.58	49.93	41.41	33.46	28.50	52.27	44.51	39.13
76	52.59	39.33	32.91	26.85	25.32	24.44	25	104.18	67.74	50.12	43.14	34.66	29.36	53.69	45.57	39.93
27	53.43	39.97	33.45	27.73	26.03	25.08	26	104.34	67.94	50.34	44.99	35.91	30.27	55.14	46.68	40.81
83	54.30	40.64	34.02	28.64	26.82	25.78	27	104.51	68.12	50.56	47.03	37.27	31.25	56.63	47.84	41.68
39	55.18	41.34	34.61	29.66	27.64	26.50	28	104.70	68.32	50.80	49.20	38.70	32.28	58.20	49.06	42.62
49	56.14	42.05	35.23	30.73	28.51	27.27	29	104.88	68.55	51.05	51.56	40.23	33.36	59.83	50.31	43.59
61	57.09	42.81	35.85	31.89	29.43	28.09	30	105.09	68.78	51.34	54.11	41.88	34.53	61.52	51.60	44.59
29	58.08	43.55	36.52	33.16	30.45	28.96	31	105.20	69.05	51.65	56.90	43.67	35.76	63.28	52.97	45.64
98	59.11	44.34	37.22	34.54	31.51	29.88	32	105.36	69.31	51.98	59.93	45.56	37.07	65.06	54.41	46.74
72	60.16	45.17	37.92	36.03	32.67	30.87	33	105.60	69.61	52.34	63.24	47.63	38.48	66.96	55.91	47.86
50	61.26	46.03	38.67	37.65	33.92	31.93	34	105.97	69.93	52.77	66.88	49.85	39.97	68.88	57.44	49.08
31	62.39	46.90	39.45	39.45	35.24	33.03	35	106.36	70.29	53.18	70.90	52.24	41.59	70.81	59.04	50.31
19	63.54	47.81	40.25	41.22	36.70	34.24	36	106.78	70.68	53.65	75.37	54.88	43.31	72.81	60.71	51.63
08	64.75	48.76	41.09	43.61	38.26	35.51	37	107.01	71.10	54.18	80.32	57.72	45.17	74.81	62.43	53.01
06	66.00	49.74	41.98	46.03	39.96	36.89	38	107.38	71.55	54.77	85.89	60.85	47.16	76.81	64.24	54.46
09	67.29	50.77	42.89	48.75	41.82	38.37	39	107.81	72.06	55.43	92.14	64.28	49.32	78.81	66.11	55.97
16	68.60	51.82	43.85	51.82	43.95	39.96	40	108.25	72.63	56.14	99.26	68.05	51.68	80.81	68.01	57.55
37	70.03	52.97	45.04	55.37	46.15	41.74	41	108.76	73.28	56.75	107.44	72.28	54.25	82.81	69.91	59.28
62	71.51	54.18	46.29	59.42	48.65	43.65	42	109.35	74.03	57.42	116.85	76.97	57.09	84.81	71.81	61.10
95	73.04	55.43	47.61	64.14	51.44	45.74	43	110.00	74.83	58.17	127.88	82.22	60.15	86.81	73.81	63.03
21	74.62	56.72	49.02	69.67	54.57	48.00	44	110.71	75.75	58.99	140.85	88.09	63.54	88.81	75.81	65.07
92	76.23	58.06	50.48	75.86	58.06	50.48	45	111.51	76.75	59.89	156.43	94.75	67.22	90.81	77.81	67.11
74	77.92	59.75	52.05	82.04	62.04	53.21	46	112.42	77.88	60.88	173.11	102.37	71.31	92.81	79.81	69.11
62	79.64	61.49	53.71	88.57	66.57	56.21	47	113.39	78.92	61.98	190.11	111.15	75.83	94.81	81.81	71.11
86	81.41	63.34	55.40	94.86	71.79	59.52	48	114.51	79.53	63.20	210.33	121.36	80.88	96.81	83.81	73.11
68	83.22	65.28	57.36	101.23	77.88	63.22	49	115.74	80.63	64.51	228.11	131.37	86.51	98.81	85.81	75.11
21	85.10	67.36	59.36	108.08	80.00	65.10	50	117.11	81.86	65.98	246.11	141.74	92.87	100.81	87.81	77.11
76	87.56	69.53	61.49	115.23	82.11	67.22	51	118.23	83.20	67.59	264.11	151.15	94.38	102.81	89.81	79.11
34	90.11	71.81	63.74	122.38	84.22	69.33	52	119.42	84.64	69.30	282.11	161.15	96.38	104.81	91.81	81.11
17	92.80	74.24	66.14	129.53	86.33	71.44	53	120.78	86.27	71.22	300.11	171.15	98.38	106.81	93.81	83.11
20	95.60	76.80	68.72	136.68	88.44	73.55	54	122.24	88.03	73.30	318.11	181.15	100.38	108.81	95.81	85.11
43	98.55	79.52	71.46	143.83	90.55	75.66	55	123.82	89.96	75.59	336.11	191.15	102.38	110.81	97.81	87.11
88	101.84	82.41	74.39	150.98	92.66	77.77	56	125.57	92.05	78.06	354.11	201.15	104.38	112.81	99.81	89.11
55	104.87	85.47	77.52	158.13	94.77	79.88	57	127.47	94.35	80.78	372.11	211.15	106.38	114.81	101.81	91.11
50	108.24	88.70	80.85	165.28	96.88	81.99	58	129.54	96.85	83.71	390.11	221.15	108.38	116.81	103.81	93.11
74	111.82	92.17	84.44	172.43	98.99	84.10	59	131.84	99.61	86.92	408.11	231.15	110.38	118.81	105.81	95.11

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

(With Disability. Plan I†).

Ord. Life	Limited Pay. Life		Life Full Paid-up at			Life 20 Pay. End. Add- tion	Age	Endow- ments		Insurance To			20 Pay. Ins. To			*1 Ye Te
	10 Pay.	20 Pay.	Age 55	Age 60	Age 65			10 Year	20 Year	Age 55	Age 60	Age 65	Age 55	Age 60	Age 65	
\$12.69	\$31.97	\$19.61	\$14.02	\$13.56	\$13.20	\$26.46	15	\$89.64	\$40.28	\$22.61	\$18.31	\$15.46	\$32.13	\$26.97	\$23.13	\$8
12.93	32.42	19.90	14.38	13.87	13.48	26.62	16	89.66	40.31	23.42	18.87	15.86	32.95	27.56	23.56	8
13.18	32.88	20.19	14.74	14.20	13.77	27.00	17	89.68	40.34	24.28	19.46	16.27	33.80	28.19	24.01	8
13.45	33.38	20.49	15.12	14.54	14.08	27.40	18	89.70	40.38	25.18	20.04	16.71	34.70	28.83	24.48	8
13.73	33.88	20.81	15.54	14.89	14.40	27.80	19	89.72	40.41	26.16	20.73	17.17	35.63	29.51	24.97	8
14.02	34.40	21.13	15.98	15.28	14.75	28.21	20	89.75	40.46	27.19	21.42	17.66	36.60	30.22	25.48	8
14.31	34.94	21.48	16.43	15.67	15.10	28.63	21	89.78	40.50	28.30	22.17	18.17	37.65	30.96	26.02	8
14.62	35.51	21.83	16.91	16.08	15.46	29.07	22	89.81	40.55	29.48	22.96	18.70	38.75	31.72	26.57	8
14.94	36.09	22.20	17.43	16.51	15.85	29.55	23	89.85	40.60	30.76	23.79	19.27	39.90	32.52	27.15	8
15.28	36.69	22.58	17.98	16.98	16.25	30.04	24	89.88	40.65	32.12	24.68	19.87	41.10	33.35	27.75	8
15.63	37.32	22.98	18.57	17.47	16.68	30.55	25	89.91	40.71	33.58	25.63	20.51	42.33	34.22	28.37	8
16.01	39.97	23.39	19.20	18.00	17.14	31.07	26	89.95	40.77	35.19	26.65	21.18	43.62	35.20	29.05	8
16.40	38.64	23.82	19.88	18.56	17.63	31.60	27	89.99	40.84	36.92	27.73	21.90	44.96	36.22	29.76	8
16.81	39.34	24.27	20.62	19.16	18.14	32.15	28	90.04	40.91	38.80	28.89	22.67	46.35	37.28	30.50	8
17.25	40.06	24.72	21.42	19.81	18.69	32.74	29	90.10	41.00	40.84	30.14	23.48	47.80	38.40	31.30	8
17.71	40.81	25.20	22.28	20.49	19.28	33.34	30	90.15	41.09	43.06	31.48	24.35	49.55	39.56	32.15	8
18.23	41.65	25.76	23.27	21.27	19.94	34.06	31	90.20	41.23	45.52	33.01	25.33	51.11	40.77	33.02	8
18.77	42.53	26.34	24.34	22.11	20.64	34.81	32	90.27	41.39	48.22	34.65	26.39	52.75	42.06	33.94	8
19.35	43.43	26.93	25.51	23.02	21.39	35.56	33	90.33	41.54	51.18	36.42	27.52	54.44	43.39	34.89	8
19.96	44.36	27.56	26.80	23.99	22.20	36.30	34	90.42	41.73	54.42	38.30	28.74	56.20	44.77	35.89	10
20.61	45.34	28.22	28.22	25.05	23.06	37.12	35	90.50	41.93	58.03	40.35	30.04	.....	46.21	36.94	10
21.29	46.34	28.91	29.76	26.20	23.98	37.97	36	90.68	42.13	60.20	42.65	31.45	.....	47.67	38.07	10
22.01	47.39	29.61	31.48	27.46	24.98	38.87	37	90.87	42.37	64.87	45.14	32.97	.....	49.18	39.25	10
22.77	48.48	30.37	33.39	28.83	26.05	39.78	38	91.07	42.63	70.14	47.87	34.61	.....	50.75	40.47	10
23.59	49.60	31.15	35.55	30.33	27.21	40.75	39	91.29	42.91	76.09	50.84	36.39	.....	52.40	41.74	11
24.44	50.78	31.98	38.00	31.98	28.46	41.71	40	91.52	43.24	82.87	54.12	38.33	.....	.....	43.06	11
25.43	52.06	32.88	40.83	33.81	29.88	42.80	41	91.77	43.63	90.20	56.19	40.43	.....	.....	44.49	12
26.47	53.40	33.83	44.09	35.83	31.42	43.91	42	92.04	44.07	98.65	60.58	42.74	.....	.....	46.00	12
27.59	54.80	34.83	47.90	38.10	33.12	45.14	43	92.33	44.54	108.50	65.49	45.26	.....	.....	47.60	13
28.79	56.25	35.88	52.39	40.65	34.96	46.46	44	92.66	45.08	120.10	71.00	48.04	.....	.....	49.30	13
30.05	57.77	37.00	.....	43.53	37.00	47.84	45	93.01	45.66	134.02	77.23	51.11	.....	.....	.....	14
31.40	59.35	38.17	.....	46.83	39.17	49.24	46	93.41	46.31	.....	83.82	54.42	.....	.....	.....	15
32.84	60.99	39.43	.....	50.61	41.57	50.74	47	93.85	47.04	.....	91.45	58.10	.....	.....	.....	15
34.38	62.71	40.76	.....	55.01	44.26	52.28	48	94.33	47.84	.....	100.36	62.23	.....	.....	.....	16
36.02	64.50	42.18	.....	60.18	47.25	53.93	49	94.86	48.73	.....	110.90	66.87	.....	.....	.....	17
37.79	66.36	43.68	.....	.....	.....	55.61	50	95.46	49.71	.....	123.55	72.14	.....	.....	.....	19
39.74	68.31	45.28	.....	.....	.....	56.84	51	96.11	50.85	.....	.....	78.15	.....	.....	.....	20
41.81	70.33	46.99	.....	.....	.....	58.15	52	96.82	52.09	.....	.....	85.09	.....	.....	.....	21
44.04	72.45	48.80	.....	.....	.....	59.54	53	97.61	53.46	.....	.....	93.17	.....	.....	.....	23
46.43	74.65	50.76	.....	.....	.....	61.04	54	98.49	54.98	.....	.....	102.70	.....	.....	.....	25
48.98	76.96	52.84	.....	.....	.....	62.66	55	99.45	56.65	.....	.....	114.11	.....	.....	.....	27
51.72	79.37	55.19	.....	.....	.....	64.41	56	100.60	58.48	.....	.....	.....	.....	.....	.....	29
54.65	81.90	57.70	.....	.....	.....	66.31	57	101.87	60.50	.....	.....	.....	.....	.....	.....	31
57.79	84.55	60.39	.....	.....	.....	68.38	58	103.26	62.71	.....	.....	.....	.....	.....	.....	34
61.17	87.33	63.29	.....	.....	.....	70.63	59	104.79	65.14	.....	.....	.....	.....	.....	.....	37
64.79	90.28	66.43	.....	.....	.....	73.08	60	106.48	67.82	.....	.....	.....	.....	.....	.....	40

*Convertible within seven years through age 53.

†Insurance to maturity age for \$1 000 (or cash value whichever is greater) and \$10 a mo. 100 months certain.

†Extra charge for this clause is twenty-five cents per \$1 000 and is included in above rates. term plans there is waiver of premium only.

NOTE.—Above rates adopted October 1, 1917.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000 WITH DISABILITY (Plan II*).

Age	Limited Pay Life					Life 20 Pay. End. Addition	Endow-ments		Insurance To			20 Pay. Ins. To			10 Year Term	
	10 Pay.	20 Pay.	Life Full Paid-Up at				10 Year	20 Year	Age 55	Age 60	Age 65	Age 55	Age 60	Age 65		
			Age 55	Age 60	Age 65											
24	\$37.07	\$22.78	\$17.26	\$16.50	\$15.97	\$29.86	20	\$90.43	\$41.29	\$28.30	\$22.73	\$19.19	\$38.07	\$32.01	\$27.64	\$ 9.00
25	37.67	23.18	17.75	16.92	16.35	30.33	21	90.50	41.37	29.47	23.51	19.76	39.17	32.79	28.24	9.12
26	38.32	23.57	18.26	17.39	16.77	30.81	22	90.56	41.48	30.68	24.37	20.35	40.28	33.60	28.88	9.22
27	38.99	23.99	18.84	17.86	17.20	31.34	23	90.66	41.58	32.01	25.25	20.98	41.48	34.46	29.52	9.35
28	39.66	24.43	19.45	18.38	17.65	31.89	24	90.74	41.67	33.43	26.18	21.66	42.71	35.35	30.21	9.46
29	40.37	24.87	20.12	18.93	18.14	32.44	25	90.81	41.78	34.93	27.12	22.39	43.98	36.26	30.89	9.60
30	41.09	25.33	20.81	19.50	18.64	33.01	26	90.93	41.91	36.57	28.27	23.12	45.30	37.30	31.66	9.75
31	41.84	25.80	21.55	20.12	19.19	33.58	27	91.01	42.04	38.36	29.43	23.93	46.67	38.37	32.43	9.88
32	42.61	26.30	22.36	20.78	19.76	34.18	28	91.12	42.19	40.29	30.65	24.77	48.11	39.49	33.26	10.04
33	43.41	26.79	23.22	21.49	20.37	34.81	29	91.23	42.33	42.40	31.96	25.67	49.57	40.65	34.15	10.19
34	44.22	27.32	24.17	22.23	21.02	35.46	30	91.34	42.49	44.67	33.37	26.62	51.37	41.87	35.08	10.38
35	45.12	27.92	25.22	23.07	21.74	36.22	31	91.45	42.72	47.19	34.98	27.69	52.94	43.13	36.02	10.57
36	46.07	28.55	26.40	23.97	22.50	37.02	32	91.56	42.97	49.93	36.68	28.85	54.60	44.46	37.03	10.77
37	47.03	29.18	27.64	24.96	23.33	37.81	33	91.70	43.22	52.95	38.54	30.07	56.32	45.85	38.06	10.99
38	48.01	29.84	29.02	25.99	24.20	38.58	34	91.86	43.52	56.27	40.49	31.40	58.09	47.28	39.15	11.24
39	49.05	30.55	30.55	27.12	25.13	39.45	35	92.00	43.82	59.92	42.62	32.82	59.76	48.76	40.27	11.49
40	50.09	31.27	32.19	28.35	26.13	40.33	36	92.26	44.16	62.17	45.01	34.33	61.43	50.27	41.51	11.78
41	51.20	32.01	34.02	29.68	27.20	41.27	37	92.52	44.56	66.91	47.59	35.97	63.11	51.81	42.78	12.09
42	52.32	32.80	36.06	31.14	28.36	42.21	38	92.81	44.99	72.26	50.42	37.73	64.81	53.44	44.07	12.46
43	53.50	33.61	38.36	32.73	29.61	43.21	39	93.14	45.46	78.28	53.50	39.65	66.53	55.13	45.45	12.85
44	54.71	34.47	40.96	34.47	30.95	44.20	40	93.49	46.00	85.17	56.88	41.75	68.28	56.88	46.87	13.31
45	56.04	35.48	43.95	36.41	32.48	45.40	41	93.87	46.48	92.59	59.09	44.00	70.06	58.28	48.39	13.83
46	57.41	36.53	47.39	38.53	34.12	46.61	42	94.28	47.00	101.13	63.60	46.49	71.89	59.76	50.01	14.42
47	58.84	37.65	51.43	40.92	35.94	47.96	43	94.75	47.57	111.08	68.66	49.18	73.76	61.24	51.70	15.10
48	60.30	38.82	56.17	43.59	37.90	49.44	44	95.26	48.22	122.80	74.30	52.17	75.67	62.81	53.52	15.86
49	61.84	40.08	61.61	46.61	40.08	50.92	45	95.85	48.92	136.86	80.70	55.43	77.61	64.46	55.46	16.74
50	63.42	41.40	67.06	50.06	42.40	52.47	46	96.46	49.70	152.41	87.47	58.97	79.58	66.33	57.43	17.71
51	65.04	42.81	73.53	53.99	44.95	54.12	47	97.23	50.57	169.66	95.29	62.89	81.58	68.31	59.44	18.84
52	66.73	44.30	80.06	58.55	47.80	55.82	48	98.04	51.53	188.61	104.40	67.27	83.74	70.30	61.51	20.06
53	68.48	45.90	86.63	63.90	50.97	57.65	49	98.94	52.59	209.26	115.16	72.20	86.01	72.17	63.63	21.46
54	70.28	47.60	93.26	69.53	54.30	59.53	50	99.98	53.75	231.61	128.07	77.77	88.38	74.04	65.80	23.03
55	72.12	49.39	100.00	75.51	58.00	61.51	51	100.79	55.08	255.66	142.12	81.12	90.81	76.01	68.04	24.52
56	74.07	51.33	106.61	81.68	62.49	63.52	52	101.68	56.53	281.31	156.66	84.11	93.38	77.98	70.21	26.19
57	76.11	53.36	113.36	88.13	64.10	65.54	53	102.68	58.13	308.66	171.66	86.81	96.01	79.98	72.48	27.99
58	78.25	55.55	120.26	95.09	65.56	67.73	54	103.79	59.89	337.61	187.66	89.81	98.81	81.81	74.76	30.01
59	80.49	57.91	127.31	102.48	67.73	69.55	55	104.97	61.81	368.11	204.66	93.66	101.66	84.66	77.04	32.21
60	82.84	60.55	134.61	110.09	69.77	71.56	56	106.39	63.91	400.00	222.66	97.66	104.66	87.66	79.31	34.64
61	85.34	63.34	141.61	117.91	71.95	73.57	57	107.93	66.22	433.33	241.66	101.66	107.66	90.66	81.66	37.28
62	87.90	66.33	149.00	125.99	74.32	75.08	58	109.61	68.73	468.00	261.66	104.66	110.66	93.66	84.66	40.17
63	90.49	69.56	156.66	134.33	76.90	77.11	59	111.47	71.47	504.00	282.66	107.66	113.66	96.66	87.66	43.36

NON-PARTICIPATING RATES WITH DISABILITY (Plan III*).																
37	41.79	25.70	19.48	18.63	18.10	32.78	20	92.00	42.99	30.33	24.89	21.53	40.71	34.98	30.93	10.57
38	42.37	26.08	20.00	19.07	18.50	33.23	21	92.08	43.07	31.49	25.68	22.09	41.78	35.73	31.51	10.67
39	42.99	26.45	20.52	19.54	18.92	33.69	22	92.15	43.19	32.71	26.55	22.70	42.86	36.52	32.14	10.78
40	43.61	26.85	21.12	20.01	19.35	34.20	23	92.24	43.30	34.04	27.42	23.34	44.03	37.37	32.76	10.89
41	44.25	27.26	21.74	20.54	19.81	34.72	24	92.32	43.42	35.46	28.37	24.04	45.23	38.23	33.46	11.02
42	44.94	27.71	22.42	21.11	20.32	35.28	25	92.40	43.55	36.96	29.41	24.76	46.49	39.13	34.12	11.16
43	45.63	28.15	23.15	21.69	20.83	35.83	26	92.51	43.71	38.61	30.49	25.52	47.78	40.15	34.89	11.30
44	46.34	28.61	23.90	22.33	21.40	36.39	27	92.61	43.86	40.42	31.66	26.35	49.10	41.20	35.65	11.46
45	47.07	29.08	24.74	23.00	22.19	36.96	28	92.73	44.03	42.36	32.89	27.22	50.51	42.31	36.48	11.62
46	47.85	29.56	25.63	23.72	22.60	37.58	29	92.85	44.21	44.47	34.21	28.13	51.96	43.45	37.35	11.79
47	48.62	30.05	26.59	24.47	23.26	38.19	30	92.98	44.41	46.75	35.64	29.12	53.71	44.63	38.27	12.00
48	49.49	30.64	27.70	25.34	24.01	38.84	31	93.11	44.68	49.28	37.27	30.21	55.27	45.87	39.21	12.21
49	50.39	31.25	28.90	26.26	24.79	39.52	32	93.28	44.96	52.05	38.99	31.38	56.87	47.19	40.21	12.46
50	51.31	31.85	30.19	27.26	25.63	40.48	33	93.43	45.27	55.08	40.86	32.64	58.56	48.56	41.21	12.70
51	52.28	32.50	31.61	28.33	26.54	41.24	34	93.61	45.63	58.40	42.85	33.98	60.28	49.96	42.31	12.97
52	53.24	33.17	33.17	29.47	27.48	42.07	35	93.80	45.98	62.08	44.98	35.42	62.04	51.41	43.42	13.27
53	54.24	33.87	34.87	30.73	28.51	42.93	36	94.10	46.38	64.35	47.41	36.97	63.81	52.89	44.63	13.60
54	55.29	34.58	36.76	32.08	29.60	43.84	37	94.41	46.83	69.10	50.01	38.64	65.66	54.41	45.89	13.96
55	56.37	35.35	38.85	33.56	30.78	44.76	38	94.74	47.33	74.47	52.86	40.43	67.46	56.00	47.19	14.37
56	57.47	36.12	41.21	35.18	32.06	45.72	39	95.13	47.88	80.51	55.97	42.37	69.31	57.66	48.53	14.82
57	58.60	36.94	43.87	36.94	33.42	46.67	40	95.52	48.49	87.41	59.37	44.51	71.26	59.21	49.92	15.33
58	59.82	38.02	47.01	38.95	35.02	47.94	41	95.99	49.04	94.89	61.65	46.83	73.19	60.81	51.48	15.93
59	61.26	39.14	50.59	41.14	36.73	49.22	42	96.50	49.62	103.88	66.23	49.41	75.16	62.81	53.12	16.63
60	62.66	40.33	54.78	43.60	38.62	50.64	43	97.08	50.27	113.52	71.36	52.19	77.04	64.46	54.85	17.41
61	64.09	41.58	59.70	46.35	40.66	52.16	44	97.70	50.98	125.30	77.08	55.27	79.01	66.33	56.69	18.28
62	65.56	42.90	64.93	49.43	42.90	53.74	45	98.40	51.76	139.41	83.55	58.63	81.01	68.31	58.58	19.27
63	67.08	44.30	70.52	52.96	45.30	55.37	46	99.19	52.61	154.00	90.40	62.26	83.01	70.19	60.46	20.38
64	68.64	45.80	76.58	56.98	47.94	57.11	47	100.04	53.57	168.66	98.31	66.29	85.01	72.17	62.44	21.62
65	70.25	47.38	83.14	61.63	50.88	58.90	48	101.00	54.62	183.33	107.51	70.79	87.01	74.15	64.46	22.99
66	71.86	49.06	89.76	67.06	54.13	60.81	49	102.08	55.75	200.00	118.36	75.81	89.01	76.13	66.53	24.55
67	73.53	50.85	96.53	72.78	57.81	62.78	50	103.27	57.01	217.66	131.36	81.50	91.01	78.11	68.66	26.28
68	75.28	52.75	103.53	78.91	60.56	64.31	51	104.19	58.45	236.11	147.01	87.97	93.01	80.19	70.79	27.88
69	78.11	54.77	111.53	83.14	63.83	65.93	52	105.16	59.98	256.00	163.33	95.39	95.01	82.44	72.99	29.63
70	80.56	56.91	120.00	87.65	66.53	67.65	53	106.27	61.68	277.00	180.00	103.99	97.01	84.66	75.28	31.54
71	83.11	59.22	129.00	89.50	69.50	69.50	54	107.47	63.54	300.00	197.66	114.06	99.01	86.99	77.67	33.65
72	85.79	61.67	138.00	91.49	71.49	71.49	55	108.76	65.58	324.00	216.00	126.06	101.01	89.33	80.11	35.97
73	88.59	64.41	147.00	93.56	73.63	73.63	56	110.28	67.78	349.00	235.00	137.00	103.01	91.66	82.44	38.50
74	91.52	67.32	156.00	95.93	75.93	75.93	57	111.93	70.20	375.00	255.00	149.00	105.01	94.11	84.66	41.26
75	94.58	70.42	165.00	98.41	78.41	78.41	58	113.72	72.82	402.00	276.00	162.00	107.01	96.66	86.99	44.26
76	97.81	73.77	174.00	101.11	81.11	81.11	59	115.70	75.68	430.00	298.00	176.00	109.01	99.33	89.33	47.57

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

ORDINARY LIFE.											EXTENDED TERM									
CASH OR LOAN					PAID-UP															
	2	5	10	15	20	2	5	10	15	20	2	5	10	15	20	2	5	10	15	20
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
20	\$3	\$21	\$72	\$119	\$175	\$26	\$88	\$216	\$323	\$426	0	4	2	9	10	2	16	2	19	10
21	3	22	75	124	182	26	91	221	330	434	0	4	2	11	10	6	16	4	19	8
22	3	24	79	129	189	27	94	226	337	442	0	4	3	1	10	10	16	6	19	6
23	3	25	82	135	197	28	97	231	343	450	0	4	3	3	11	2	16	8	19	4
24	3	27	85	140	205	29	100	236	350	459	0	4	3	5	11	5	16	9	19	2
25	3	28	89	146	213	30	103	241	357	467	0	5	3	8	11	8	16	9	18	11
26	4	30	93	152	222	30	106	247	364	476	0	5	3	10	11	11	16	9	18	5
27	4	32	97	158	230	31	109	252	371	483	0	5	4	1	12	2	16	8	18	5
28	4	34	101	165	240	32	112	257	379	493	0	5	4	4	12	4	16	7	18	2
29	4	36	105	172	249	33	116	263	386	500	0	5	4	6	12	6	16	5	17	9
30	4	38	110	179	259	34	120	269	393	509	0	6	4	8	12	7	16	3	17	5
31	5	40	114	186	269	35	123	275	401	517	0	7	4	11	12	8	16	1	17	1
32	5	43	119	194	279	36	126	280	409	525	0	8	5	1	12	8	15	10	16	9
33	6	45	124	202	289	38	130	286	416	533	0	9	5	3	12	8	15	7	16	4
34	7	48	130	210	300	40	134	292	423	540	0	10	5	5	12	8	15	4	15	11
35	8	50	135	219	311	42	138	298	431	548	1	0	5	7	12	7	15	0	15	6
36	9	53	141	227	322	44	141	304	438	555	1	1	5	9	12	5	14	9	15	7
37	11	56	147	236	333	46	145	310	446	563	1	2	5	11	12	4	14	5	14	3
38	12	59	153	245	344	48	149	316	453	571	1	3	6	0	12	2	14	1	14	3
39	13	62	160	255	356	50	153	322	461	579	1	4	6	1	12	0	13	8	13	10
40	14	65	166	264	368	52	157	328	468	586	1	6	6	2	11	9	13	4	13	4
41	16	69	173	274	379	54	161	334	475	593	1	7	6	2	11	6	13	0	12	10
42	17	72	180	284	391	56	165	340	482	600	1	8	6	2	11	3	12	7	12	5
43	19	76	187	294	403	58	169	346	488	607	1	9	6	2	11	0	12	2	12	0
44	20	80	195	304	415	60	173	352	494	613	1	10	6	2	10	8	11	9	11	7
45	22	84	202	314	427	62	177	358	501	620	1	11	6	2	10	5	11	5	11	2
46	23	88	209	324	439	64	181	363	508	626	1	11	6	1	10	1	11	0	10	4
47	25	92	217	334	451	66	185	369	514	632	1	11	6	0	9	9	10	7	10	4
48	27	96	225	345	462	68	189	374	520	638	1	11	5	11	9	5	10	2	9	11
49	29	100	233	355	474	70	193	379	526	643	1	11	5	9	9	1	9	9	9	8
50	30	105	240	365	485	72	196	384	532	649	2	0	5	7	8	10	9	5	9	1
51	32	109	248	376	496	74	199	389	537	654	1	11	5	5	8	6	9	0	8	2
52	34	114	256	386	508	76	202	394	543	659	1	11	5	3	8	1	8	7	8	2
53	36	118	265	396	518	78	205	399	548	664	1	11	5	1	7	10	8	3	7	10
54	38	123	273	406	529	80	209	404	553	669	1	11	4	11	7	6	7	11	7	0

20 PAYMENT LIFE.

	2	5	10	15	20	2	5	10	15	19	2	5	10	15	19
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
20	\$13	\$62	\$165	\$275	\$410	\$69	\$221	\$490	\$742	\$948	1	8	9	1	26
21	13	64	168	281	419	70	222	491	744	949	1	9	9	3	26
22	14	65	172	287	428	71	223	492	745	949	1	10	9	5	26
23	14	67	176	293	437	72	225	494	746	949	1	11	9	7	25
24	15	69	180	300	446	73	226	495	747	949	2	0	9	9	25
25	16	71	184	306	456	74	228	496	748	950	2	1	9	11	25
26	17	73	188	313	466	75	229	498	749	950	2	1	10	1	24
27	17	75	192	320	476	76	231	499	750	950	2	2	10	3	24
28	18	77	197	327	487	77	232	501	751	950	2	3	10	4	23
29	19	79	201	335	498	78	234	502	752	950	2	4	10	5	23
30	20	81	206	343	508	79	236	504	753	950	2	5	10	6	23
31	21	83	211	350	520	80	237	505	753	950	2	6	10	7	22
32	22	86	216	358	531	81	238	506	754	950	2	7	10	7	22
33	22	88	221	367	543	82	239	507	754	951	2	8	10	7	21
34	23	90	226	375	554	83	240	508	754	951	2	9	10	7	21
35	24	93	232	384	566	84	242	509	755	951	2	10	10	8	20
36	25	96	237	392	578	84	243	510	755	951	2	11	10	7	19
37	26	98	243	401	590	85	244	511	756	951	2	11	10	6	19
38	28	101	249	410	602	86	245	512	756	951	3	0	10	4	18
39	29	104	255	418	615	87	246	512	756	950	3	0	10	2	18
40	30	107	261	427	627	88	248	513	756	950	3	1	10	0	17
41	31	110	267	436	639	88	249	514	756	950	3	1	9	10	17
42	32	113	273	445	652	89	250	514	755	950	3	1	9	7	16
43	34	116	279	454	664	90	251	514	755	949	3	1	9	4	16
44	35	119	285	463	676	91	252	515	754	948	3	1	9	1	15
45	36	123	291	471	688	92	254	515	753	948	3	2	8	10	14
46	37	126	297	480	700	92	254	515	752	948	3	2	8	7	14
47	39	129	303	488	712	93	254	514	751	947	3	1	8	4	13
48	40	132	309	497	724	93	255	514	749	946	3	0	8	0	12
49	42	136	315	505	736	94	255	513	747	945	2	11	7	8	12
50	43	139	320	512	747	95	256	512	745	944	2	10	7	4	11
51	44	142	326	520	758	95	256	511	743	943	2	9	7	1	11
52	46	145	331	527	769	96	256	510	741	942	2	8	6	9	10
53	47	148	337	534	780	96	257	508	738	941	2	7	6	5	9
54	48	152	342	541	790	97	257	507	735	940	2	6	6	1	9

NOTE.—3½% Full Level Premium Reserve adopted Jan. 1, 1901; full reserve allowed at end of 10th year.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Ann'l Prem.	Cash or Loan	Pd Up	Ext Term Y. M	Cash or Loan	Pd Up	Ext Term Y. M	Cash or Loan	Pd Up	Ext Term Y. M	Cash or Loan	Pd Up	Ext Term Y. M	Cash or Loan	Ext Term Y. M
21	\$19 41	\$30	\$114	4 0	\$92	\$269	13 3	\$152	\$403	20 2	\$224	\$535	23 9		
25	21 68	39	133	5 1	112	302	15 0	184	451	20 10	271	594	23 5		
30	25 45	53	161	6 8	144	353	16 6	238	522	20 11	348	685	22 10		
35	30 82	75	198	8 6	191	419	17 2	313	617	20 9	457	807	23 1		
40	38 89	107	248	10 0	261	513	17 7	427	756	21 4	627	1000			
45	52 16	161	328	11 4	378	669	19 9	626			688				
49	71.00	239	443	12 11	557	906	23 10	676			736				

		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$
21	\$22 26	\$41	\$139	6 11	\$124	\$310	18 19	\$206	\$460	26 11	\$305	\$603	24 \$281
25	25.11	56	158	7 17	150	343	20 16	249	505	25 86	368	658	20 427
30	29.76	75	185	9 18	192	390	21 18	319	570	20 280	472	738	15 603
35	36.21	102	219	11 18	251	448	20 176	416	651	15 471	617	839	10 782
40	45.50	140	261	13 10	335	524	15 279	557	758	10 672	832	979	5 975
45	59.70	199	320	13 19	465	633	10 502	780	918	5 902	1200	.....	.....
50	83.51	295	413	10 193	693	815	5 780	1200	.....	.....	.....	.....	.....
55	130.42	506	602	5 \$520	1200	.....	.....	.....	.....	.....	.....	.....	.....
60	267.18	1200	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

21	\$31.34	\$ 89	\$264	13	110	\$224	\$562	34	\$32	\$375	\$839	29	\$679	\$561	\$1110	24	\$1200
25	34 18	100	273	15	10	250	573	30	130	419	850	25	724	627	1119	20	1200
30	38 47	118	284	16	10	289	587	25	238	484	864	20	773	724	1131	15	1200
35	43 83	139	295	18	10	336	601	20	331	563	879	15	817	843	1147	10	1200
40	50 69	166	307	15	12	394	616	15	418	659	896	10	859	994	1168	5	1200

End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M
21	\$64 71	\$254	\$361	10 285	\$379	\$599	8 453	\$594	\$704	5 689	\$911	\$944	1 943		
25	65 09	253	391	10 281	378	500	8 451	593	703	5 688	911	944	1 943		
30	65 74	253	390	10 274	378	499	8 445	593	702	5 685	911	944	1 943		
35	66 67	253	389	10 261	377	498	8 436	592	701	5 681	910	943	1 942		
40	68 09	253	387	10 237	377	496	8 419	591	699	5 673	910	942	1 941		
45	70 43	252	355	10 192	376	493	8 388	589	694	5 657	908	940	1 939		
50	74 40	251	350	10 105	374	487	8 330	584	688	5 630	906	938	1 935		
55	80 90	249	342	9 11	369	476	8 220	577	675	5 578	901	933	1 929		
60	91 49	246	331	6 13	363	460	8 7	565	656	5 483	894	925	1 918		

End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M
21	\$46 85	\$165	\$277	15 135	\$396	\$551	10 501	\$605	\$788	5 577	\$927	\$960	1 959		
25	47 28	165	277	15 125	395	549	10 496	665	788	5 575	927	960	1 959		
30	48 02	165	276	15 106	395	549	10 486	664	787	5 572	926	959	1 958		
35	49 13	166	275	15 71	395	547	10 469	664	785	5 566	926	959	1 958		
40	50 89	167	275	15 7	396	545	10 437	662	782	5 555	925	958	1 957		
45	53 79	169	274	11 11	397	541	10 377	660	776	5 535	923	955	1 954		
50	58 65	172	271	8 11	397	533	10 262	655	766	5 497	919	952	1 949		
55	66 66	176	267	6 16	398	522	10 31	647	752	5 626	913	946	1 941		
60	79 42	182	263	4 17	395	506	7 12	633	727	5 490	904	936	1 926		

End Addrs.	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M	Cash or Loan	Pd Up	Ext. Term Y. M
21	\$28 69	\$103	\$350	16 19	\$257	\$751	39 16	\$432	\$1143	Life 67	\$600	\$1463	Life \$198		
25	30 55	113	334	17 13	278	752	36 17	467	1139	" 71	648	1453	" 211		
30	33 34	126	358	17 13	308	752	32 10	516	1132	" 76	717	1442	" 230		
35	37 12	142	363	16 14	343	753	29 10	574	1129	" 84	798	1440	" 257		
40	41 71	161	366	14 19	382	752	25 11	638	1128	" 96	890	1444	" 292		
45	47 84	182	370	12 19	427	755	21 14	713	1137	" 120	1062	1483	" 351		
50	55 61	204	371	10 18	473	754	17 17	794	1153	" 160	1139	1544	" 442		
55	62 66	207	340	7 17	471	689	12 18	797	1067	" 86	1173	1485	" 434		
60	73 08	207	310	5 23	465	622	8 17	779	974	14 19	1193	1420	" 421		

NOTE.—Values after two premiums.

OPTIONS AT END OF 20TH YEAR IF ALL PREMIUMS HAVE BEEN PAID.

	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60
1. Cash.....	\$647	\$699	\$773	\$861	\$962	\$1088	\$1247	\$1300	\$1350
2. Or Paid-up Policy—Amt..	\$1545	\$1532	\$1520	\$1520	\$1534	\$1580	\$1609	\$1624	\$1588
3. \$1000 Paid-up Pol. and Cash	\$228	\$243	\$265	\$295	\$335	\$400	\$500	\$500	\$500
4. \$500 Paid-up Pol. and Cash	\$438	\$471	\$519	\$578	\$649	\$744	\$874	\$900	\$925
5. Life Annuity Immediate									
Male.....	\$37.64	\$43.45	\$53.18	\$67.11	\$85.31	\$110.38	\$147.42	\$182.46	.....
Female.....	36.90	42.60	51.84	63.03	78.10	99.66	131.25	160.20	.....

NOTE.—Examination required if Option 2 is selected.
This policy is written on Non-Participating rates only.

*In lieu of Income at 65 insured may select any one of following options:
1) Cash \$1,200; (2) Cash \$512 and \$1,000 Paid-Up Life Policy; (3) Paid-Up Life Policy of \$1,748.

†Premiums quoted include only Disability Installment feature and are participating except for 26 Payment Life Endowment additions.

‡Figures prefixed with (\$) indicates months and not dollars.

1924 DIVIDENDS AND NET COSTS
TWENTY YEAR ILLUSTRATION (With Disability Plan No. 1).

ORDINARY LIFE

	\$16.52		\$18.12		\$20.63		\$23.89		\$28.20		\$34.02		\$55.60	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div. Net		Div. Net		Div. Net		Div. Net		Div. Net		Div. Net		Div. Net	
1923	\$0.90	\$15.62	\$1.05	\$17.07	\$1.30	\$19.33	\$1.63	\$22.26	\$1.84	\$26.36	\$2.11	\$31.91	\$3.99	\$51.61
1922	.98	15.54	1.15	16.97	1.42	19.21	1.79	22.10	2.02	26.18	2.35	31.67	4.34	51.2
1921	1.06	15.46	1.25	16.87	1.55	19.08	1.93	21.96	2.23	25.97	2.60	31.42	4.68	50.0
1920	1.14	15.38	1.35	16.77	1.68	18.95	2.10	21.79	2.41	25.79	2.86	31.16	5.03	50
1919	1.23	15.29	1.46	16.66	1.81	18.82	2.27	21.62	2.63	25.57	3.12	30.90	5.38	50.
Prem	\$16.52		\$18.12		\$20.63		\$23.89		\$28.20		\$34.02		\$52.96	
1918	1.33	15.19	1.57	16.55	1.95	18.68	2.43	21.46	2.84	25.36	3.39	30.63	3.09	49.8
Prem	\$17.90		\$19.63		\$22.35		\$25.88		\$30.55		\$36.86		\$57.37	
1917	2.04	15.86	2.40	17.23	2.94	19.41	3.65	22.23	4.59	25.96	5.87	30.99	7.71	49.6
1916	2.15	15.75	2.52	17.11	3.09	19.26	3.84	22.04	4.82	25.73	6.15	30.71	8.06	49.2
1915	2.25	15.65	2.64	16.99	3.24	19.11	4.02	21.86	5.06	25.49	6.44	30.42	8.42	48.9
1914	2.36	15.54	2.77	16.87	3.41	18.94	4.22	21.66	5.31	25.24	6.73	30.13	8.76	48.8
1913	2.47	15.43	2.90	16.73	3.57	18.78	4.42	21.46	5.55	25.00	7.04	29.82	9.12	48.1
1912	2.59	15.31	3.04	16.59	3.73	18.62	4.63	21.25	5.81	24.74	7.34	29.52	9.46	47.9
1911	2.71	15.19	3.18	16.45	3.90	18.45	4.85	21.03	6.07	24.48	7.65	29.21	9.79	47.6
1910	2.83	15.07	3.33	16.30	4.07	18.26	5.07	20.81	6.34	24.21	7.96	28.90	10.14	47
1909	2.96	14.94	3.48	16.15	4.27	18.08	5.29	20.59	6.61	23.94	8.28	28.58	10.47	46.8
1908	3.09	14.81	3.63	16.00	4.47	17.88	5.53	20.35	6.88	23.67	8.60	28.26	10.80	46
1907	3.23	14.67	3.79	15.84	4.67	17.68	5.77	20.11	7.17	23.38	8.92	27.94	11.11	46
1906	3.38	14.52	3.97	15.66	4.86	17.49	6.02	19.86	7.45	23.10	9.25	27.61	11.43	45
1905	3.52	14.38	4.14	15.49	5.07	17.28	6.27	19.61	7.74	22.81	9.57	27.29	11.73	45
1904	3.67	14.23	4.32	15.31	5.30	17.05	6.52	19.36	8.03	22.52	9.90	26.96	12.03	45
Tot.	45.89	303.83	53.94	329.60	66.32	370.36	82.25	423.41	101.40	495.50	126.13	594.03	165.54	968
†		121.83		116.60		111.36		112.41		127.50		167.03		428

TWENTY PAYMENT LIFE.

	\$26.29		\$28.18		\$31.00		\$34.50		\$38.89		\$44.58		\$62.63	
1923	2.24	24.05	2.51	25.67	2.93	28.07	3.47	31.03	4.19	34.70	5.17	39.41	7.63	55
1922	2.42	23.87	2.70	25.48	3.14	27.86	3.71	30.79	4.46	34.43	5.50	39.08	8.10	54
1921	2.59	23.70	2.90	25.28	3.36	27.64	3.97	30.53	4.76	34.13	5.84	38.74	8.57	54
1920	2.78	23.51	3.10	25.08	3.60	27.40	4.23	30.27	5.06	33.83	6.20	38.38	9.06	53
1919	2.97	23.32	3.31	24.87	3.84	27.16	4.51	29.99	5.38	33.51	6.56	38.02	9.56	53
1918	3.18	23.11	3.54	24.64	4.08	26.92	4.79	29.71	5.70	33.19	6.94	37.64	10.06	52
1917	3.39	22.90	3.76	24.42	4.34	26.66	5.09	29.41	6.05	32.84	7.34	37.24	10.57	52
1916	3.60	22.69	4.00	24.18	4.62	26.38	5.39	29.11	6.40	32.49	7.74	36.84	11.09	51
1915	3.83	22.46	4.25	23.93	4.89	26.11	5.71	28.79	6.76	32.13	8.16	36.42	11.62	51
1914	4.06	22.23	4.51	23.67	5.18	25.82	6.03	28.47	7.14	31.75	8.59	35.99	12.15	50
1913	4.31	21.98	4.77	23.41	5.48	25.52	6.38	28.12	7.52	31.37	9.02	35.56	12.67	49
1912	4.56	21.73	5.05	23.13	5.80	25.20	6.73	27.77	7.93	30.96	9.48	35.10	13.20	49
1911	4.83	21.46	5.34	22.84	6.12	24.88	7.10	27.40	8.35	30.54	9.94	34.64	13.73	48
1910	5.11	21.18	5.65	22.53	6.46	24.54	7.48	27.02	8.77	30.12	10.41	34.17	14.25	48
1909	5.39	20.90	5.95	22.23	6.81	24.19	7.88	26.62	9.21	29.68	10.88	33.70	14.77	47
1908	5.69	20.60	6.28	21.90	7.17	23.83	8.28	26.22	9.66	29.28	11.37	33.21	15.27	47
1907	6.00	20.29	6.62	21.56	7.55	23.45	8.71	25.79	10.13	28.76	11.86	32.72	15.76	46
1906	6.32	19.97	6.96	21.22	7.94	23.06	9.15	25.35	10.61	28.28	12.36	32.22	16.21	46
1905	6.66	19.63	7.33	20.85	8.35	22.65	9.59	24.91	11.08	27.81	12.87	31.71	16.63	46
1904	7.00	19.29	7.71	20.47	8.77	22.23	10.05	24.45	11.58	27.31	13.38	31.20	17.00	45
Tot.	86.93	438.87	96.24	467.36	110.43	509.57	128.25	561.75	150.74	627.06	179.61	711.99	247.90	1000
†		19.87		11.36		1.57		4.25		.06		23.99		204

TWENTY YEAR ENDOWMENT

	\$46.85		\$47.28		\$48.02		\$49.13		\$50.89		\$53.79		\$66.66	
1923	3.08	43.77	3.29	43.90	3.62	44.40	4.07	45.06	4.68	46.21	5.54	48.25	7.77	58
1922	3.48	43.37	3.69	43.59	4.02	44.00	4.48	44.65	5.09	45.80	5.97	47.82	8.28	57
1921	3.88	42.97	4.10	43.18	4.43	43.59	4.89	44.24	5.52	45.37	6.41	47.38	8.81	57
1920	4.31	42.54	4.52	42.76	4.87	43.15	5.33	43.80	5.95	44.94	6.87	46.92	9.33	57
1919	4.76	42.09	4.98	42.30	5.32	42.70	5.78	43.35	6.43	44.47	7.34	46.45	9.87	56
1918	5.23	41.62	5.44	41.84	5.78	42.24	6.25	42.88	6.89	44.00	7.85	45.94	10.42	56
1917	5.71	41.14	5.92	41.36	6.26	41.76	6.73	42.40	7.38	43.51	8.35	45.44	10.97	55
1916	6.21	40.64	6.42	40.86	6.77	41.25	7.23	41.90	7.89	43.00	8.88	44.91	11.54	55
1915	6.73	40.12	6.95	40.33	7.29	40.73	7.77	41.36	8.43	42.46	9.42	44.37	12.10	54
1914	7.28	39.57	7.49	39.79	7.84	40.18	8.31	40.82	8.98	41.91	9.98	43.81	12.68	53
1913	7.85	39.00	8.07	39.21	8.40	39.62	8.88	40.25	9.55	41.34	10.55	43.24	13.25	53
1912	8.44	38.41	8.66	38.62	8.99	39.03	9.47	39.66	10.14	40.75	11.13	42.66	13.82	52
1911	9.06	37.79	9.27	38.01	9.61	38.41	10.08	39.05	10.75	40.14	11.74	42.05	14.40	52
1910	9.71	37.14	9.91	37.37	10.25	37.77	10.71	38.42	11.38	39.51	12.35	41.44	14.96	51
1909	10.37	36.48	10.58	36.70	10.91	37.11	11.37	37.75	12.04	38.85	12.98	40.81	15.50	51
1908	11.07	35.78	11.28	36.00	11.61	36.41	12.06	37.07	12.70	38.19	13.63	40.16	16.04	51
1907	11.79	35.06	12.00	35.28	12.32	35.70	12.77	36.36	13.39	37.50	14.27	39.52	16.54	50
1906	12.55	34.30	12.75	34.53	13.07	34.95	13.50	35.63	14.10	36.79	14.93	38.86	16.99	49
1905	13.34	33.51	13.54	33.74	13.84	34.18	14.26	34.87	14.82	36.07	15.60	38.19	17.39	49
1904	14.16	32.69	14.35	32.93	14.65	33.37	15.04	34.09	15.56	35.33	16.27	37.52	17.72	48
Tot.	159.01	777.99	163.21	782.39	169.85	790.56	178.99	803.61	191.66	826.14	210.06	865.74	258.38	1074
†		Policy matures for \$1000.												

†Net Cost for 20 Years Cash Value deducted.

†Cash value in excess of cost.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904 (After June 1.)

TWENTY YEAR RECORD

ORDINARY LIFE

Age at Issue	\$17.90		\$19.63		\$22.35		\$25.88		\$30.55		\$36.86		\$57.37	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
05	...	17.90	...	19.63	...	22.35	...	25.88	...	30.55	...	36.86	...	57.37
06	2.47	15.43	2.72	16.91	3.11	19.24	3.61	22.27	4.28	26.27	5.19	31.67	8.05	49.32
07	2.54	15.36	2.80	16.83	3.21	19.14	3.74	22.14	4.44	26.11	5.38	31.48	8.33	49.04
08	2.61	15.29	2.89	16.74	3.31	19.04	3.87	22.01	4.60	25.95	5.58	31.28	8.61	48.76
09	2.68	15.22	2.97	16.66	3.42	18.93	4.00	21.88	4.76	25.79	5.78	31.08	8.90	48.47
10	2.76	15.14	3.06	16.57	3.53	18.82	4.14	21.74	4.93	25.62	5.99	30.87	9.18	48.19
11	2.84	15.06	3.16	16.47	3.65	18.70	4.28	21.60	5.11	25.44	6.19	30.67	9.46	47.91
12	3.50	14.40	3.87	15.76	4.44	17.91	5.19	20.69	6.17	24.38	7.50	29.36	11.62	45.75
13	3.60	14.30	3.99	15.64	4.59	17.76	5.37	20.51	6.41	24.14	7.79	29.07	12.04	45.33
14	3.71	14.19	4.12	15.51	4.76	17.59	5.57	20.31	6.66	23.89	8.08	28.78	12.44	44.93
15	3.82	14.08	4.25	15.38	4.92	17.43	5.77	20.11	6.90	23.65	8.39	28.47	12.86	44.51
16	3.94	13.96	4.39	15.24	5.08	17.27	5.98	19.90	7.16	23.39	8.69	28.17	13.26	44.11
17	4.06	13.84	4.53	15.10	5.26	17.09	6.20	19.68	7.42	23.13	9.00	27.86	13.67	43.70
18	4.18	13.72	4.68	14.95	5.44	16.91	6.42	19.46	7.69	22.86	9.31	27.55	14.07	43.30
19	4.22	13.68	4.72	14.91	5.48	16.87	6.46	19.42	7.73	22.82	9.35	27.51	14.11	43.26
20	3.09	14.81	3.63	16.00	4.47	17.88	5.53	20.35	6.88	23.67	8.60	28.26	10.80	46.57
21	3.23	14.67	3.79	15.84	4.67	17.68	5.77	20.11	7.17	23.38	8.92	27.94	11.11	46.26
22	3.38	14.52	3.97	15.66	4.86	17.49	6.02	19.86	7.45	23.10	9.25	27.61	11.43	45.94
23	3.52	14.38	4.14	15.49	5.07	17.28	6.27	19.61	7.74	22.81	9.57	27.29	11.73	45.64
24	3.67	14.23	4.32	15.31	5.30	17.05	6.52	19.36	8.03	22.52	9.90	26.96	12.03	45.34
pt.	63.82	294.18	72.00	320.60	84.57	362.43	100.71	416.89	121.53	499.47	148.46	588.74	213.70	933.70
t.	124.18		120.60		118.43		122.89		149.47		181.74		416.70	

TWENTY PAYMENT LIFE

Age at Issue	\$26.29		\$28.18		\$31.00		\$34.50		\$38.89		\$44.58		\$62.63	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
05	...	26.29	...	28.18	...	31.00	...	34.50	...	38.89	...	44.58	...	62.63
06	2.88	23.41	3.14	25.04	3.54	27.46	4.04	30.46	4.70	34.19	5.56	39.02	8.32	54.31
07	3.03	23.26	3.30	24.88	3.72	27.28	4.25	30.28	4.94	33.95	5.83	38.75	8.65	53.98
08	3.19	23.10	3.48	24.70	3.92	27.08	4.47	30.03	5.18	33.71	6.11	38.47	8.99	53.64
09	3.36	22.93	3.66	24.52	4.12	26.88	4.70	29.80	5.44	33.45	6.40	38.18	9.31	53.29
10	3.54	22.76	3.84	24.34	4.32	26.67	4.94	29.56	5.70	33.19	6.69	37.89	9.69	52.94
11	3.76	22.59	4.04	24.14	4.55	26.45	5.18	29.32	5.98	32.91	7.00	37.58	10.04	52.59
12	4.95	21.34	5.35	22.83	5.97	25.03	6.74	27.76	7.75	31.14	9.09	35.49	13.44	49.19
13	5.15	21.11	5.60	22.58	6.24	24.76	7.06	27.44	8.11	30.78	9.51	35.07	13.97	48.66
14	5.41	20.88	5.86	22.32	6.53	24.47	7.38	27.12	8.49	30.40	9.94	34.64	14.50	48.13
15	5.66	20.63	6.12	22.06	6.83	24.17	7.73	26.77	8.87	30.02	10.37	34.21	15.02	47.61
16	5.91	20.38	6.40	21.78	7.15	23.85	8.08	26.42	9.28	29.61	10.83	33.75	15.55	47.08
17	6.18	20.11	6.69	21.49	7.47	23.53	8.45	26.05	9.70	29.19	11.29	33.29	16.08	46.55
18	6.46	19.83	7.00	21.18	7.81	23.19	8.83	25.67	10.12	28.77	11.76	32.82	16.60	46.03
19	6.50	19.79	7.04	21.14	7.85	23.15	8.87	25.63	10.16	28.73	11.80	32.78	16.64	45.99
20	5.69	20.60	6.28	21.90	7.17	23.83	8.28	26.22	9.66	29.23	11.37	33.21	15.27	47.36
21	6.00	20.29	6.62	21.56	7.55	23.45	8.71	25.79	10.13	28.76	11.86	32.72	15.76	46.87
22	6.32	19.97	6.96	21.22	7.94	23.06	9.15	25.35	10.61	28.28	12.36	32.22	16.21	46.42
23	6.66	19.63	7.33	20.85	8.35	22.65	9.59	24.91	11.08	27.81	12.87	31.71	16.63	46.00
24	7.00	19.29	7.71	20.47	8.77	22.23	10.05	24.45	11.58	27.31	13.38	31.20	17.00	45.63
pt.	97.61	428.19	106.42	457.18	119.81	500.19	136.50	553.50	157.48	620.32	184.02	707.58	257.70	994.90
t.	22.19		14.18		6.14		3.50		11.32		39.58		216.90	

TWENTY YEAR ENDOWMENT

Age at Issue	\$46.85		\$47.28		\$48.02		\$49.13		\$50.89		\$53.79		\$66.66	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
05	...	46.85	...	47.28	...	48.02	...	49.13	...	50.89	...	53.79	...	66.66
06	3.88	42.97	4.07	43.21	4.37	43.65	4.77	44.36	5.29	45.60	6.01	47.78	8.51	58.15
07	4.24	42.61	4.43	42.85	4.73	43.29	5.12	44.01	5.65	45.24	6.38	47.41	8.88	57.78
08	4.61	42.24	4.80	42.48	5.10	42.92	5.49	43.64	6.02	44.87	6.75	47.04	9.27	57.39
09	4.99	41.86	5.18	42.10	5.48	42.54	5.88	43.25	6.41	44.48	7.14	46.65	9.66	57.00
10	5.39	41.46	5.58	41.70	5.88	42.14	6.28	42.85	6.81	44.08	7.54	46.25	10.06	56.60
11	5.81	41.04	6.00	41.28	6.30	41.72	6.70	42.43	7.23	43.66	7.96	45.83	10.47	56.19
12	7.56	39.29	7.77	39.51	8.12	39.90	8.58	40.55	9.24	41.65	10.23	43.56	13.89	52.77
13	8.08	38.77	8.30	38.98	8.64	39.38	9.12	40.01	9.78	41.11	10.77	43.02	14.45	52.21
14	8.63	38.22	8.84	38.44	9.19	38.83	9.66	39.47	10.33	40.56	11.33	42.46	15.03	51.63
15	9.20	37.65	9.42	37.86	9.75	38.27	10.23	38.90	10.90	39.99	11.90	41.89	15.60	51.06
16	9.79	37.06	10.01	37.27	10.34	37.68	10.82	38.31	11.49	39.40	12.48	41.31	16.17	50.49
17	10.41	36.44	10.62	36.66	10.96	37.06	11.43	37.70	12.10	38.79	13.09	40.70	16.75	49.91
18	11.06	35.79	11.26	36.02	11.60	36.42	12.06	37.07	12.73	38.16	13.70	40.09	17.31	49.35
19	11.10	35.75	11.30	35.98	11.64	36.38	12.10	37.03	12.77	38.12	13.74	40.05	17.35	49.31
20	11.07	35.78	11.28	36.00	11.61	36.41	12.06	37.07	12.70	38.19	13.63	40.16	16.04	50.62
21	11.79	35.06	12.00	35.28	12.32	35.70	12.77	36.36	13.39	37.50	14.27	39.52	16.54	50.12
22	12.55	34.30	12.75	34.53	13.07	34.95	13.50	35.63	14.10	36.79	14.93	38.86	16.99	49.67
23	13.34	33.51	13.54	33.74	13.84	34.18	14.26	34.87	14.82	36.07	15.60	38.19	17.39	49.27
24	14.16	32.69	14.35	32.93	14.65	33.37	15.04	34.09	15.56	35.33	16.27	37.52	17.72	48.94
pt.	167.66	769.34	171.50	774.10	177.69	782.81	185.87	796.73	197.32	820.48	213.72	862.08	268.08	1065.12
t.														

† Policy matures for \$1,000.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS
PRESENT SCALE—1924 Dividends

Ages	FIVE YEARS						
	21	25	30	35	40	45	50
Ordinary Life.....	\$ 77.29	\$ 84.34	\$ 95.39	\$109.73	\$129.87	\$157.06	\$254.45
Cash Value Deducted.....	55.29	56.34	57.39	59.73	64.87	73.06	126.45
20 Payment Life.....	118.45	126.38	138.13	152.61	170.60	193.63	270.45
Cash Value Deducted.....	54.45	55.38	57.13	59.61	63.60	70.63	115.45
20 Year Endowment.....	214.74	215.82	217.84	221.10	226.79	236.82	288.45
Cash Value Deducted.....	49.74	50.82	52.82	55.10	59.79	67.82	113.45

TEN YEARS							
Ordinary Life.....	\$155.28	\$169.08	\$190.79	\$218.98	\$257.65	\$309.94	\$500.45
Cash Value Deducted.....	80.28	80.08	80.79	83.98	91.65	107.94	219.45
20 Payment Life.....	231.84	247.22	270.02	298.10	333.00	377.76	527.45
Cash Value Deducted.....	63.84	63.22	64.02	66.10	72.00	86.78	180.45
20 Year Endowment.....	417.83	420.00	424.00	430.46	441.67	461.29	564.45
Cash Value Deducted.....	21.83	24.00	29.00	35.46	45.67	64.29	166.45

FIFTEEN YEARS							
Ordinary Life.....	\$231.22	\$251.30	\$282.98	\$324.12	\$380.02	\$455.97	\$738.45
Cash Value Deducted.....	107.22	105.30	103.98	105.12	116.02	141.97	322.45
20 Payment Life.....	336.09	361.36	394.35	435.03	485.67	550.93	772.45
Cash Value Deducted.....	55.09	55.36	51.35	51.03	58.67	79.93	225.45
20 Year Endowment.....	605.65	609.91	615.94	625.59	642.26	671.49	824.45
Cash Value Deducted.....	159.35	155.09	148.06	138.41	119.74	11.49	179.45

ACTUAL HISTORY

FIVE YEARS (Policies Issued in 1919)							
Ordinary Life.....	\$ 77.29	\$ 84.34	\$ 95.39	\$109.73	\$129.87	\$157.06	\$254.45
Cash Value Deducted.....	55.29	56.34	57.39	59.73	64.87	73.06	126.45
20 Payment Life.....	118.45	126.38	138.13	152.61	170.60	193.63	270.45
Cash Value Deducted.....	54.45	55.38	57.13	59.61	63.60	70.63	115.45
20 Year Endowment.....	214.74	215.82	217.84	221.10	226.79	236.82	288.45
Cash Value Deducted.....	49.74	50.82	52.84	55.10	59.79	67.82	113.45

TEN YEARS (Policies Issued in 1914)							
Ordinary Life.....	\$154.92	\$168.95	\$191.08	\$219.82	\$257.77	\$309.00	\$482.45
Cash Value Deducted.....	89.92	89.95	91.08	94.82	101.77	117.00	219.45
20 Payment Life.....	226.99	242.39	265.22	293.34	328.28	373.08	518.45
Cash Value Deducted.....	68.99	68.39	69.22	71.34	77.28	92.08	180.45
20 Year Endowment.....	413.24	415.42	419.41	425.87	437.10	456.72	556.45
Cash Value Deducted.....	27.24	29.42	34.41	40.87	51.10	69.72	167.45

FIFTEEN YEARS (Policies issued in 1909)							
Ordinary Life.....	\$226.73	\$247.07	\$279.25	\$320.98	\$376.27	\$451.33	\$711.45
Cash Value Deducted.....	112.73	111.07	110.25	111.98	122.27	147.33	301.45
20 Payment Life.....	330.94	353.29	386.39	427.23	478.10	543.73	754.45
Cash Value Deducted.....	59.94	57.29	53.39	53.23	61.10	82.73	214.45
20 Year Endowment.....	598.93	602.22	608.31	618.08	634.92	664.45	814.45
Cash Value Deducted.....	157.07	152.78	145.69	135.92	117.08	14.45	177.45

† Cash value in excess of cost.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	40
PARTICIPATING AND NON-PARTICIPATING				Life full paid at			
Extra Premiums to continue \$10 Monthly Income for life of original beneficiary (Equal Ages.)				Age 50.....	1.25	1.75	.....
Ord. Life.....	\$4.65	\$3.99	\$3.19	15, 19, 20, 25, 30 and 35 Year End; 20 Year Inv. Bond.....	1.25	1.25	1.
20 Pay. Life.....	6.47	5.08	3.68	10 PAY. ENDOWMENT			
20 Year End.....	22.18	12.50	5.33	15 Year.....	1.40	1.40	1.
INSURANCE TO				20 Year.....	1.60	1.75	2.
Age 55.....	16.49	21.43	37.98	25 Year.....	1.80	2.00	2.
Age 60.....	14.72	17.52	25.07	30 Year.....	2.00	2.25	2.
Age 65.....	13.46	14.99	18.64	20 PAY. ENDOWMENT			
20 PAY INSTALLMENT				30 Year.....	1.35	1.35	1.
Age 55.....	20.16	.....	.....	35 Year.....	1.40	1.50	1.
Age 60.....	19.00	19.50	.....	Age 70.....	1.50	1.50	1.
Age 65.....	17.99	17.83	.....	Ins. Inc. at 55, 60, 65, 70 and 75.....	1.25	1.25	1.
DOUBLE INDEMNITY.				20 Pay. Ins. Inc. 55	1.35	.....	.....
Ord. Life, Life full paid at Age 70...	1.25	1.25	1.25	20 Pay. Ins. Inc. 60	1.40	1.30	.....
15 Pay. Life.....	1.75	1.75	1.75	20 Pay. Ins. Inc. 65	1.45	1.35	.....
18 Pay. Life.....	1.60	1.60	1.60	PRINCIPAL and 6% INCOME (equal ages)			
20 Pay. Life.....	1.60	1.60	1.60	Ordinary Life.....	1.67	1.70	1.
				20 Pay. Life.....	2.09	2.09	2.
				Educational End.....	4.76	4.76	4.
				Term Policies.....	1.25	1.25	1.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—June 1, 1924 to June 1, 1925.

Dividends for Ord. Life, 20 Payment Life and 20 Year End. on preceding Net Cost page.

10 PAYMENT LIFE									
	21	25	30	35	40	45	50	55	
m	42.06	44.97	49.28	54.49	60.78	68.44	77.93	89.72	
2	2.88	3.19	3.67	4.29	5.08	6.13	7.12	8.70	
3	3.23	3.56	4.08	4.75	5.59	6.71	7.78	9.44	
4	3.58	3.95	4.51	5.22	6.13	7.32	8.46	10.18	
5	3.96	4.35	4.96	5.72	6.68	7.95	9.10	10.95	
6	4.34	4.78	5.42	6.23	7.26	8.60	9.88	11.73	
7	4.75	5.21	5.89	6.77	7.86	9.27	10.62	12.53	
8	5.16	5.66	6.39	7.33	8.49	9.96	11.38	13.34	
9	5.61	6.13	6.92	7.91	9.13	10.68	12.16	14.16	
10	6.06	6.62	7.46	8.51	9.80	11.43	12.96	14.98	
11	6.53	7.14	8.03	9.14	10.50	12.18	13.77	15.82	

15 PAYMENT LIFE									
	21	25	30	35	40	45	50	55	
m	31.45	33.68	36.98	41.00	45.95	52.16	60.19	70.69	
2	2.45	2.74	3.17	3.74	4.47	5.47	6.40	7.94	
3	2.68	2.99	3.45	4.05	4.82	5.88	6.88	8.49	
4	2.91	3.25	3.74	4.38	5.19	6.31	7.38	9.05	
5	3.16	3.51	4.04	4.72	5.58	6.75	7.88	9.62	
6	3.41	3.79	4.35	5.07	5.98	7.20	8.40	10.20	
7	3.68	4.09	4.68	5.43	6.39	7.39	8.63	10.79	
8	3.97	4.38	5.02	5.82	6.83	8.17	9.48	11.39	
9	4.25	4.70	5.37	6.21	7.27	8.65	10.04	12.00	
10	4.56	5.03	5.73	6.62	7.73	9.20	10.61	12.61	
11	4.86	5.37	6.12	7.04	8.21	9.73	11.19	13.23	

18 PAYMENT LIFE									
	21	25	30	35	40	45	50	55	
m	27.99	29.98	32.96	36.62	41.19	47.02	54.72	65.11	
2	2.31	2.58	3.00	3.55	4.29	5.27	6.17	7.71	
3	2.50	2.78	3.24	3.80	4.59	5.63	6.60	8.21	
4	2.70	3.01	3.48	4.10	4.91	6.00	7.03	8.72	
5	2.91	3.23	3.73	4.38	5.23	6.37	7.45	9.23	
6	3.12	3.47	4.00	4.69	5.58	6.78	7.94	9.76	
7	3.35	3.71	4.27	5.00	5.93	7.19	8.41	10.29	
8	3.58	3.97	4.55	5.32	6.30	7.61	8.89	10.23	
9	3.82	4.23	4.85	5.65	6.68	8.05	9.38	11.37	
10	4.07	4.50	5.16	6.00	7.07	8.50	9.98	11.92	
11	4.33	4.78	5.45	6.35	7.48	8.96	10.39	12.47	

10 YEAR ENDOWMENT									
	21	25	30	35	40	45	50	55	
m	101.35	101.69	102.26	103.06	104.25	106.12	109.30	114.51	
2	7.33	7.54	7.87	8.32	8.93	9.70	10.57	11.95	
3	8.32	8.53	8.86	9.30	9.90	10.76	11.54	12.95	
4	9.34	9.55	9.88	10.32	10.92	11.78	12.56	13.95	
5	10.42	10.62	10.95	11.38	11.97	12.84	13.61	14.97	
6	11.53	11.73	12.06	12.48	13.08	13.93	14.68	16.01	
7	12.70	12.89	13.21	13.63	14.23	15.06	15.79	17.06	
8	13.90	14.10	14.41	14.84	15.41	16.23	16.93	18.16	
9	15.16	15.36	15.67	16.09	16.64	17.45	18.10	19.25	
10	16.48	16.67	16.97	17.38	17.93	18.70	19.20	20.36	
11	17.85	18.04	18.34	18.73	19.26	19.90	20.52	21.47	

15 YEAR ENDOWMENT									
	21	25	30	35	40	45	50	55	
m	64.71	65.09	65.74	66.67	68.09	70.43	74.40	80.90	
2	5.11	5.32	5.66	6.11	6.74	7.63	8.46	9.97	
3	5.69	5.90	6.25	6.70	7.33	8.23	9.09	10.62	
4	6.30	6.51	6.86	7.31	7.95	8.86	9.73	11.28	
5	6.94	7.15	7.50	7.95	8.58	9.50	10.39	11.95	
6	7.61	7.82	8.16	8.61	9.26	10.17	11.07	12.64	
7	8.30	8.51	8.85	9.31	9.94	10.87	11.77	13.35	
8	9.00	9.23	9.53	10.02	10.66	11.59	12.49	14.06	
9	9.77	9.99	10.30	10.77	11.41	12.33	13.23	14.77	
10	10.56	10.77	11.10	11.55	12.18	13.11	13.97	15.51	
11	11.37	11.58	11.91	12.36	12.99	14.89	14.75	16.24	

ENDOWMENT AGE 75									
	21	25	30	35	40	45	50	55	
m	18.00	20.50	23.52	27.50	32.80	40.31	50.94		
2	1.92	2.19	2.62	3.18	3.94	4.99	6.03		
3	2.01	2.30	2.75	3.34	4.17	5.28	6.41		
4	2.11	2.41	2.89	3.52	4.39	5.57	6.81		
5	2.20	2.52	3.04	3.71	4.63	5.88	7.21		
6	2.30	2.64	3.18	3.89	4.86	6.20	7.63		
7	2.41	2.77	3.34	4.00	5.11	6.53	8.05		
8	2.51	2.89	3.50	4.29	5.33	6.87	8.48		
9	2.62	3.02	3.67	4.50	5.64	7.22	8.93		
10	2.73	3.16	3.84	4.72	5.93	7.58	9.39		
11	2.85	3.31	4.01	4.95	6.22	7.95	9.84		

LIFE PAID-UP AGE 60									
	21	25	30	35	40	45	50	55	
m	10.41	21.68	25.45	30.82	38.89	52.16			
2	1.96	2.24	2.69	3.32	4.19	5.47			
3	2.06	2.37	2.85	3.53	4.46	5.83			
4	2.17	2.49	3.01	3.74	4.70	6.31			
5	2.27	2.61	3.18	3.97	5.06	6.75			
6	2.37	2.75	3.34	4.19	5.38	7.20			

INSURANCE TO AGE 65—MO. INCOME									
	21	25	30	35	40	45	50	55	
m	22.26	25.11	29.76	36.21	45.50	59.70	83.51		
2	2.07	2.39	2.87	3.53	4.45	5.78	7.34		
3	2.20	2.54	3.07	3.80	4.80	6.27	8.06		

25 YEAR ENDOWMENT									
Ages	21	25	30	35	40	45	50	55	
Prem	36.51	37.01	37.87	39.22	41.40	44.99	50.94	60.41	
1923	2.66	2.88	3.20	3.67	4.29	5.18	6.03	7.53	
1922	2.94	3.15	3.49	3.96	4.60	5.52	6.41	7.98	
1921	2.24	2.45	2.79	3.27	3.93	4.83	5.66	7.11	
1920	3.54	3.76	4.10	4.59	5.25	6.23	7.22	8.90	
1919	3.86	4.08	4.42	4.92	5.60	6.60	7.63	9.38	
1918	4.20	4.41	4.76	5.27	5.96	6.99	8.05	9.86	
1917	4.54	4.76	5.11	5.62	6.32	7.38	8.48	10.35	
1916	4.90	5.12	5.47	5.99	6.71	7.79	8.93	10.94	
1915	5.28	5.49	5.86	6.38	7.11	8.21	9.39	11.33	
1914	5.66	5.89	6.25	6.77	7.52	8.65	9.85	11.84	

30 YEAR ENDOWMENT									
	21	25	30	35	40	45	50	55	
Prem	29.96	30.53	31.57	33.25	35.94	40.31	47.31		
1923	2.39	2.61	2.95	3.42	4.08	4.99	5.88		
1922	2.60	2.83	3.17	3.64	4.33	5.28	6.23		
1920	2.82	3.05	3.39	3.89	4.58	5.57	6.58		
1920	3.05	3.28	3.64	4.14	4.85	5.88	6.95		
1919	3.29	3.52	3.88	4.39	5.14	6.20	7.33		
1918	3.54	3.78	4.14	4.66	5.42	6.53	7.71		
1917	3.80	4.03	4.40	4.94	5.72	6.87	8.10		
1916	4.06	4.31	4.68	5.23	6.04	7.22	8.50		
1915	4.35	4.59	4.96	5.53	6.36	7.58	8.90		
1914	4.64	4.89	5.26	5.84	6.69	7.95	9.32		

10 PAYMENT 15 YEAR ENDOWMENT									
	21	25	30	35	40	45	50	55	
Prem	57.31	57.70	58.34	60.36	62.92	67.31	73.71	82.97	
1923	6.49	6.69	7.04	7.48	8.10	8.99	9.80	11.30	
1922	7.32	7.52	7.87	8.32	8.93	9.83	10.66	12.16	
1921	8.19	8.39	8.74	9.18	9.79	10.70	11.53	13.04	
1920	9.09	9.29	9.64	10.08	10.70	11.61	12.44	13.95	
1919	10.04	10.23	10.58	11.03	11.63	12.55	13.37	14.87	
1918	11.02	11.21	11.56	12.00	12.61	13.52	14.34	15.81	
1917	12.05	12.24	12.59	13.02	13.62	14.52	15.32	16.76	
1916	13.11	13.30	13.65	14.07	14.67	15.56	16.33	17.73	
1915	14.22	14.41	14.75	15.17	15.76	16.64	17.37	18.70	
1914	15.38	15.57	15.90	16.31	16.89	17.74	18.41	19.73	

10 PAYMENT 20 YEAR ENDOWMENT										
Prem	76.02	76.48	77.24	78.40	80.19	83.11	87.98	95.70		
1923	5.80	6.01	6.36	6.83	7.48	8.40	9.27	10.85		
1922	6.51	6.72	7.07	7.55	8.19	9.13	10.04	11.64		
1921	7.25	7.47	8.81	8.28	8.94	9.89	10.82	12.45		
1920	8.08	8.24	8.58	9.07	9.72	10.69	11.64	13.27		
1919	8.83	9.03	9.39	9.88	10.53	11.51	12.47	14.12		
1918	9.66	9.88	10.23	10.71	11.37	12.36	13.33	14.98		
1917	10.53	10.75	11.10	11.59	12.25	13.24	14.21	15.86		
1916	11.45	11.66	12.00	12.50	13.16	14.16	15.12	16.75		
1915	12.40	12.61	12.95	13.44	14.10	15.09	16.04	17.63		
1914	13.39	13.59	13.94	14.42	15.09	16.06	16.99	18.53		

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
PARTICIPATING			
Rates with Disability Plan I			
(\$.25 per \$1,000 is rate for Plan I)			

LIFE.

18 Pay..... \$29.98 \$36.62 \$47.02

LIFE FULL PAID AT.

Age 50..... 25.00 41.00.....

Age 70..... 20.24 27.26 40.57

ENDOWMENTS.

15 Year..... 65.09 66.67 70.43

19 Year..... 50.05 51.83 56.30

25 Year..... 37.01 39.22 44.99

30 Year..... 30.53 33.25 40.31

35 Year..... 26.26 29.61 38.03

10 Pay. 15 Year... 87.70 89.26 92.92

10 Pay. 20 Year... 76.48 78.40 83.11

10 Pay. 25 Year... 67.52 70.01 76.27

10 Pay. 30 Year... 60.47 63.79 71.97

20 Pay. 25 Year... 41.85 44.00 49.50

20 Pay. 30 Year... 37.58 40.19 46.80

20 Pay. 35 Year... 34.29 37.54 45.35

20 Pay End. at 70. 30.13 37.54 49.50

INS. INCOME to (Female)

Age 55..... 41.68 70.51 160.20

Age 60..... 32.28 50.13 93.77

Age 65..... 26.22 38.13 63.39

Age 70..... 22.82 31.69 48.88

Age 75..... 20.85 28.09 41.37

20 PAY. INS. INCOME to (Female)

Age 55..... 52.07.....

Age 60..... 42.64 56.81.....

Age 65..... 35.90 46.51.....

MONTHLY INCOME of \$10.00 payable

for 20 Years, Commuted value \$1737

Ord. Life..... 31.47 41.50 59.09

10 Pay. Life..... 78.11 94.65 118.88

15 Pay. Life..... 58.50 71.22 90.60

18 Pay. Life..... 52.08 63.61 81.67

20 Pay. Life..... 48.95 59.93 77.44

Paid-up Age 50... 43.43 71.22.....

Paid-up Age 55... 39.95 59.93.....

Paid-up Age 60... 37.66 53.53 90.60

Paid-up Age 65... 36.13 49.70 77.44

Paid-up Age 70... 35.16 47.35 70.47

10 Year End..... 176.64 179.02 184.33

15 Year End..... 113.06 115.81 122.34

20 Year End..... 82.13 85.34 93.43

25 Year End..... 64.29 68.13 78.15

30 Year End..... 53.03 57.76 70.02

35 Year End..... 45.61 51.43 66.06

20 Pay. End at 70. 52.34 65.21 85.98

PRINCIPAL and 6% INCOME (equal Ages)

Ordinary Life..... 22.30 28.43 39.60

20 Pay. Life..... 34.02 40.36 50.92

SINGLE PREMIUM.

Life..... 342.62 411.59 507.27

10 Year End..... 793.73 796.13 801.76

15 Year End..... 682.45 686.89 698.55

20 Year End..... 593.17 600.84 621.92

25 Year End..... 522.00 535.17 568.51

30 Year End..... 465.92 485.26 534.94

35 Year End..... 422.71 450.93 516.94

EDUCATIONAL ENDOWMENTS

15 Year..... 247.47 253.48 267.77

16 Year..... 230.36 236.48 251.50

17 Year..... 215.35 221.66 237.32

18 Year..... 202.08 208.62 224.96

*INCOME BONDS to

(Male)

Age 55..... 32.03 62.61 162.58

Age 60..... 20.42 38.00 84.01

Age 65..... 12.47 22.67 46.42

(Female)

Age 55..... 36.35 69.41 176.28

Age 60..... 23.89 43.23 93.03

Age 65..... 15.23 26.74 52.93

Ages	25	35	45
JOINT LIFE POLICIES. (Equal Ages)			
Ord. Life.....	30.85	39.49	55.38
20 Pay. Life.....	40.57	48.20	61.73
20 Year End.....	54.42	57.88	66.77

*DEFERRED ANNUITIES

Male

Age 55..... 22.16 45.41 123.42

Age 60..... 13.52 24.91 58.77

Age 65..... 7.81 13.88 29.22

Female

Age 55..... 27.38 54.41 143.37

Age 60..... 17.40 31.02 70.70

Age 65..... 10.62 18.21 36.92

*Without Disability.

PARTICIPATING

Rates with Disability Plan II.

LIFE.

18 Pay..... 31.99 39.08 50.10

Paid-up Age 50... 26.67 43.76.....

Paid-up Age 70... 21.70 29.33 43.65

ENDOWMENTS

15 Year..... 66.08 68.32 73.94

19 Year..... 51.10 53.66 59.58

25 Year..... 38.20 41.49 48.13

30 Year..... 31.88 35.41 43.44

35 Year..... 27.84 31.73 41.11

10 Pay. 15 Year... 89.04 91.48 97.52

10 Pay. 20 Year... 78.22 81.45 87.44

10 Pay. 25 Year... 69.70 74.09 80.44

10 Pay 30 Year... 63.14 67.68 76.04

20 Pay. 25 Year... 43.19 46.55 52.64

20 Pay. 30 Year... 39.23 42.62 49.96

20 Pay. 35 Year... 36.33 39.91 48.44

20 Pay. End at 70. 32.05 39.91 52.64

PRINCIPAL and 6% INCOME (equal Ages)

Ordinary Life..... 23.76 30.50 42.89

20 Pay. Life..... 35.91 42.69 54.89

EDUCATIONAL ENDOWMENTS.

15 Year..... 251.43 260.08 281.00

16 Year..... 234.40 243.28 265.11

17 Year..... 219.43 228.62 250.77

18 Year..... 206.24 215.78 238.22

INCOME BONDS to (Male)

Age 55..... 33.74 64.82 165.89

Age 60..... 22.52 40.90 88.22

Age 65..... 14.98 26.31 52.42

PARTICIPATING

Rates with Disability, Plan III.

LIFE POLICIES.

18 Pay..... 35.02 41.89 52.11

Paid-up Age 50... 29.18 46.90.....

Paid-up Age 70... 23.88 31.68 46.11

ENDOWMENTS.

15 Year..... 67.74 70.29 76.11

19 Year..... 52.85 55.78 62.11

25 Year..... 40.08 43.85 50.11

30 Year..... 33.91 37.77 46.11

35 Year..... 30.04 34.08 43.11

10 Pay. 15 Year... 91.26 94.13 101.11

10 Pay. 20 Year... 81.06 84.90 91.11

10 Pay. 25 Year... 73.16 78.33 84.11

10 Pay. 30 Year... 67.18 71.89 79.11

20 Pay. 25 Year... 45.32 49.20 55.11

20 Pay. 30 Year... 41.74 45.26 52.11

20 Pay. 35 Year... 39.20 42.54 51.11

20 Pay. End at 70. 34.89 42.54 55.11

PRINCIPAL and 6% INCOME (equal Ages)

Ordinary Life..... 25.94 32.85 45.11

20 Pay. Life..... 38.75 45.31 56.11

EDUCATIONAL ENDOWMENTS.

15 Year..... 258.07 267.96 293.11

16 Year..... 241.12 251.28 276.11

17 Year..... 226.27 236.78 262.11

18 Year..... 213.08 224.10 249.11

INCOME BONDS (Male)

Age 55..... 36.35 67.75 169.11

Age 60..... 25.58 44.41 92.11

Age 65..... 18.51 30.43 57.11

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING				*DEFERRED ANNUITIES (Male)			
Rates with Disability Plan I							
(\$25 per \$1,000 is rate for Plan I.)							
Life.				Age 55.....	22.16	45.41	123.42
15 Payment.....	27.65	33.71	43.53	Age 60.....	13.52	24.91	58.74
25 Payment.....	24.51	30.01	39.09	Age 65.....	7.81	13.88	29.25
LIFE FULL PAID-UP AT				Female			
Age 50.....	20.26	33.71		Age 55.....	27.38	54.41	143.37
Age 70.....	16.18	21.85	33.32	Age 60.....	17.40	31.02	70.70
ENDOWMENTS.				Age 65.....	10.62	18.21	36.97
15 Year.....	56.82	57.58	60.72	*Without Disability			
20 Year.....	41.97	45.11	46.84	NON-PARTICIPATING			
25 Year.....	31.27	32.76	37.64	Rates with Disability, Plan II.			
30 Year.....	25.31	27.36	33.32	LIFE			
35 Year.....	21.49	24.08	31.28	15 Payment.....	29.92	36.47	46.61
40 Year Inv. Bond	48.65	49.57	52.48	18 Payment.....	26.52	32.47	42.17
50 Pay. 15 Year...	77.26	78.02	80.96	Paid-up Age 50....	21.93	36.47	
60 Pay. 20 Year...	66.47	67.86	71.66	Paid-up Age 70....	17.64	23.92	36.40
70 Pay. 25 Year...	58.16	60.03	65.29	ENDOWMENTS.			
80 Pay. 30 Year...	51.37	53.93	61.25	15 Year.....	57.81	59.23	64.19
90 Pay. 35 Year...	31.62	33.64	39.22	19 Year.....	43.02	44.94	50.13
100 Pay. 40 Year...	28.54	31.09	37.88	25 Year.....	32.46	35.03	40.79
110 Pay. End at 70.	24.71	31.09	41.71	30 Year.....	26.66	29.52	36.43
INS. AND INCOME (Female)				35 Year.....	23.07	26.20	34.37
Age 55.....	35.30	61.36	142.39	40 Year Inv. Bond	49.72	51.46	55.74
Age 60.....	26.88	42.63	82.12	10 Pay. 15 Year...	78.60	80.24	85.55
Age 65.....	21.51	31.78	54.51	10 Pay. 20 Year...	68.21	70.91	75.97
Age 70.....	18.48	25.96	41.19	10 Pay. 25 Year...	60.34	64.11	69.46
Age 75.....	16.73	22.70	34.30	10 Pay. 30 Year...	54.04	57.82	65.36
100 PAY. INS. AND INCOME (Female)				20 Pay. 30 Year...	33.27	36.07	42.33
Age 55.....	44.61			20 Pay. 35 Year...	30.58	33.46	40.97
Age 60.....	35.99	48.91		20 Pay. End at 70.	26.63	33.46	44.86
Age 65.....	29.91	39.36		PRINCIPAL and 6% INCOME (equal Ages)			
MONTHLY INCOME of \$10.00 payable				Ordinary Life.....	21.27	27.22	38.71
for 20 years commuted value \$1737.				20 Pay. Life.....	30.71	36.41	46.42
Ord. Life.....	27.15	35.80	52.20	EDUCATIONAL ENDOWMENTS.			
10 Pay.....	64.82	78.76	100.35	15 Year.....	220.10	225.63	244.86
25 Pay.....	48.03	58.35	75.61	16 Year.....	203.26	209.29	228.64
35 Pay.....	42.57	52.13	67.90	17 Year.....	188.42	194.95	214.52
45 Pay.....	35.19	58.55		18 Year.....	175.42	182.45	202.23
55 Pay.....	32.26	49.02		INCOME BOND (Male)			
65 Pay.....	30.35	43.51	75.61	Age 55.....	27.71	56.60	154.94
75 Pay.....	28.97	40.06	64.27	Age 60.....	18.89	34.02	79.87
85 Pay.....	28.10	37.95	57.88	Age 65.....	12.87	21.60	44.72
95 Pay.....	156.17	157.20	161.56	TERM POLICIES.			
105 Pay.....	98.70	100.02	105.47	5 Year.....	9.00	10.54	14.47
115 Pay.....	70.71	72.83	79.31	10 Year.....	9.60	11.49	16.74
125 Pay.....	54.32	56.90	65.38	20 Year.....	10.33	13.48	22.10
135 Pay.....	43.96	47.52	57.88	NON-PARTICIPATING			
145 Pay.....	37.33	41.83	54.33	Rates with Disability, Plan III.			
155 Pay.....	42.92	54.00	72.45	LIFE.			
165 Pay.....	15.34	17.72	24.82	15 Payment.....	33.30	39.61	49.43
PRINCIPAL and 6% INCOME (equal Ages)				18 Payment.....	29.55	35.28	44.99
Ordinary Life.....	19.81	25.15	35.63	Paid-up Age 50....	24.44	39.61	
20 Pay. Life.....	28.82	34.08	43.34	Paid-up Age 70....	19.82	26.27	39.22
SINGLE PREMIUM.				ENDOWMENTS.			
Whole Life.....	308.73	370.55	456.00	15 Year.....	59.47	61.20	67.04
10 Year End.....	718.83	720.14	723.72	19 Year.....	44.77	47.06	52.97
20 Year End.....	617.66	620.83	629.89	25 Year.....	34.34	37.39	43.62
30 Year End.....	536.50	543.60	560.23	30 Year.....	28.69	31.88	39.26
40 Year End.....	471.80	482.29	511.67	35 Year.....	25.27	28.55	37.20
50 Year End.....	420.82	437.53	481.15	40 Year Inv. Bond	51.49	53.62	58.58
60 Year End.....	381.54	406.32	464.79	10 Pay. 15 Year...	80.82	82.89	89.31
EDUCATIONAL ENDOWMENTS.				10 Pay. 20 Year...	71.05	74.36	79.71
5 Year.....	216.14	219.03	230.98	10 Pay. 25 Year...	63.80	68.35	73.19
10 Year.....	199.22	202.49	214.96	10 Pay. 30 Year...	58.08	62.03	69.09
15 Year.....	184.34	187.99	201.08	20 Pay. 30 Year...	35.78	38.71	45.16
20 Year.....	171.26	175.29	188.91	20 Pay. 35 Year...	33.45	36.09	43.80
JOINT LIFE POLICIES. (Equal Ages)				20 Pay. End at 70.	29.47	36.09	47.69
Ord. Life.....	24.56	31.44	44.94	PRINCIPAL and 6% INCOME (equal Ages)			
10 Payment.....	32.82	39.09	50.77	Ordinary Life.....	23.45	29.57	41.53
20 Year End.....	40.00	48.45	55.65	20 Pay. Life.....	33.55	39.03	49.24
TERM POLICIES.				EDUCATIONAL ENDOWMENTS.			
5 Year.....	8.32	9.38	12.49	15 Year.....	226.74	233.51	256.26
10 Year.....	8.83	10.20	14.29	16 Year.....	209.98	217.29	240.04
20 Year.....	9.37	11.77	19.02	17 Year.....	195.26	203.11	225.92
INCOME BONDS (Male)				18 Year.....	182.26	190.77	213.63
Age 55.....	26.14	54.52	152.33	INCOME BOND (Male)			
Age 60.....	16.95	31.33	75.92	Age 55.....	30.29	59.37	158.44
Age 65.....	10.51	18.22	39.26	Age 60.....	21.69	37.26	84.00
Female				Age 65.....	16.19	25.42	49.69
Age 55.....	30.17	61.13	166.27	TERM POLICIES.			
Age 60.....	20.16	36.24	84.90	5 Year.....	10.48	12.16	16.73
Age 65.....	13.00	21.96	45.50	10 Year.....	11.16	13.27	19.27
				20 Year.....	12.08	15.62	24.92

CONNECTICUT MUTUAL LIFE INS. CO., Hartford, Conn.

Accelerative Option. — Reserve on dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — Any time after two premiums. American 3% Full Level premium reserve, with surrender charge of \$12 per \$1,000 for second year; \$8 the third; \$4 the fourth, and \$1 thereafter. Payment of cash values may be deferred 60 days.

Change of Plan. — Higher premium form allowed, during premium-paying period, by payment of difference in reserves. Practice to change to lower premium form.

Disability. — For varying extra premium, all but 5 and 10 year Term policies, will provide, prior to age 60, (a) for waiver of premium; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of total and permanent disability (Total disability regarded as permanent after 90 days duration and continuing during lifetime and continued disability; no reduction in insurance at maturity. Payments continue after maturity of endowments. Does not cover war service. Waiver of premiums, limit of company's retention; income clause, \$25,000.

Dividends. — End of first year and annually thereafter: first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3% †, withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (c) is automatic option. Dividend accumulations will be applied automatically to pay premium.

Double Indemnity. — For extra premium policy will provide prior to age 70 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from aeronautic or submarine operations, war, riot, or insurrection, war service, violation of law, suicide, police duty, poisoning or infection other than as result of injury, bodily, or mental infirmity or disease. Limit, \$25,000.

Extended Insurance. — After two premiums, within 62 days after default. Participating. With cash but not loan values. Either extended insurance or paid-up insurance may be selected as automatic option.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Whole Life, 15½-60½; Endowments and Limited Payment Life, 15½-65½; Term, 19½-60½. Life and Endowment, \$150,000; 5 year Term, \$75,000; 10 year Term, \$50,000; reinsures over \$75,000; does not accept reinsurance: minimum policy, \$500.

Loans. — After two premiums. Interest 6%, not in advance. May be deferred 60 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 62 days after default. Participating. With cash and loan values. Either extended insurance or paid-up insurance may be selected as automatic option.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after two premiums, interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% Limited (2-30 years) or Continuous (5, 10, 15, 20 or 25 years certain) Installments. Also equal installments in any amount to be paid out until proceeds are exhausted. Payments made annually, semi-annually (\$50.37), quarterly (\$25.28) or monthly (\$8.45). Interest payments and Installments certain participate in excess interest earned †. No provision for commutation or payment of Trust Fund to payee, but practice to allow insured to specify as to payments of principle sum.

Suicide. — Within one year, sane or insane (unless it be determined by the Company that the insured was so far insane as to destroy his responsibility therefor), liability limited to premiums paid.

Women. — No extra charge. Writes unmarried women only. Limit, \$75,000. Disability and Double Indemnity granted to single self-supporting women. Limit one-half that on male lives.

† Present interest rate 4.7%.

PARTICIPATING RATES PER \$1,000. (Without Disability Clause.)
(American 3% Reserve.)

Whole Life	Limited Pay. Life				Endowments						5 Year Convertible Term	†Mo. Inc. \$10 a month for 20 years.	
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year		Ord. Life	20 Pay.
18.00	\$46.75	\$34.00	\$27.76	\$24.12	\$106.30	\$67.79	\$48.92	\$37.92	\$30.87	\$26.10	\$11.13	\$32.65	\$50.36
18.40	47.43	34.50	28.17	24.48	106.34	67.83	48.97	37.98	30.95	26.20	11.20	33.38	51.10
18.80	48.13	35.02	28.60	24.86	106.37	67.88	49.03	38.05	31.03	26.31	11.28	34.10	51.88
19.23	48.86	35.55	29.04	25.26	106.41	67.92	49.08	38.12	31.12	26.44	11.36	34.88	52.68
19.67	49.60	36.11	29.50	25.66	106.45	67.97	49.14	38.20	31.22	26.57	11.44	35.68	53.51
20.14	50.38	36.68	29.98	26.08	106.49	68.02	49.21	38.28	31.34	26.72	11.54	36.53	54.38
20.63	51.18	37.27	30.47	26.52	106.53	68.08	49.28	38.38	31.46	26.88	11.64	37.42	55.27
21.15	52.00	37.88	30.98	26.98	106.58	68.14	49.36	38.48	31.59	27.06	11.74	38.37	56.20
21.69	52.86	38.51	31.51	27.45	106.63	68.21	49.45	38.59	31.74	27.26	11.86	39.35	57.16
22.26	53.74	39.17	32.06	27.95	106.69	68.28	49.54	38.71	31.91	27.49	11.99	40.38	58.16
22.85	54.65	39.84	32.62	28.46	106.75	68.36	49.64	38.85	32.10	27.74	12.12	41.45	59.17
23.48	55.59	40.54	33.21	29.00	106.82	68.45	49.76	39.00	32.30	28.01	12.27	42.59	60.24
24.14	56.56	41.27	33.83	29.56	106.90	68.55	49.89	39.18	32.54	28.32	12.43	43.79	61.37
24.84	57.56	42.02	34.47	30.14	106.98	68.65	50.03	39.37	32.79	28.66	12.60	45.08	62.53
25.58	58.50	42.80	35.13	30.75	107.06	68.77	50.18	39.58	33.08	29.03	12.80	46.40	63.73
26.35	59.67	43.60	35.82	31.40	107.16	68.90	50.36	39.82	33.40	29.45	13.02	47.80	64.98
27.17	60.78	44.44	36.54	32.07	107.27	69.04	50.56	40.09	33.76	29.91	13.25	49.29	66.28
28.04	61.92	45.31	37.30	32.78	107.39	69.20	50.78	40.39	34.15	30.42	13.50	50.88	67.66
28.95	63.11	46.22	38.08	33.52	107.52	69.39	51.03	40.72	34.60	30.99	13.79	52.52	69.08
29.92	64.33	47.15	38.91	34.30	107.67	69.59	51.30	41.10	35.09	31.62	14.10	54.27	70.58
30.94	65.60	48.13	39.77	35.13	107.83	69.81	51.62	41.52	35.64	32.31	14.44	56.13	72.14
32.03	66.90	49.15	40.68	36.01	108.01	70.07	51.97	41.99	36.24	....	14.82	58.10	73.79
33.18	68.26	50.21	41.63	36.93	108.22	70.36	52.36	42.51	36.92	....	15.26	60.19	75.52
34.40	69.67	51.33	42.64	37.92	108.45	70.69	52.81	43.10	37.67	....	15.74	62.40	77.35
35.70	71.13	52.49	43.65	38.97	108.72	71.06	53.31	43.76	38.51	....	16.30	64.76	79.18
37.08	72.65	53.71	44.82	40.08	109.02	71.49	53.88	44.49	39.43	....	16.93	67.26	81.30
38.55	74.22	54.99	46.01	41.29	109.37	71.96	54.51	45.31	....	....	17.66	69.93	83.46
40.12	75.86	56.33	47.27	42.55	109.76	72.50	55.22	46.22	....	....	18.49	72.78	85.75
41.78	77.57	57.74	48.61	43.92	110.21	73.10	56.01	47.23	....	....	19.43	75.79	88.18
43.56	79.34	59.23	50.03	45.38	110.71	73.78	56.90	48.36	....	....	20.50	79.02	90.75
45.45	81.19	60.79	51.54	46.95	111.27	74.54	57.89	49.60	....	....	21.69	82.45	93.49
47.46	83.10	62.44	53.16	....	111.91	75.39	58.98	....	....	....	23.02	86.09	96.43
49.60	85.10	64.18	54.88	....	112.61	76.33	60.20	....	....	....	24.51	89.97	99.55
51.89	87.18	66.01	56.71	....	113.40	77.38	61.56	....	....	....	26.16	94.13	102.87
54.33	89.35	67.95	58.68	....	114.27	78.54	63.06	....	....	....	28.00	98.55	106.45
56.93	91.61	70.02	60.79	....	115.25	79.84	64.71	....	....	....	30.03	103.27	110.27
59.70	93.98	72.20	....	....	116.34	81.28	....	....	....	....	32.29	108.30	....
62.66	96.45	74.53	....	....	117.54	82.89	....	....	....	....	34.79	113.67	....
65.83	99.05	77.02	....	....	118.88	84.66	....	....	....	....	37.55	119.42	....
69.21	101.78	79.68	....	....	120.37	86.64	....	....	....	....	40.60	125.55	....
72.83	104.66	82.52	....	....	122.03	88.83	....	....	....	....	43.97	132.11	....
....	107.70	....	....	....	123.87	....	....	....	....	....	....	....	....
....	110.92	....	....	....	125.91	....	....	....	....	....	....	....	....
....	114.33	....	....	....	128.18	....	....	....	....	....	....	....	....
....	117.96	....	....	....	130.70	....	....	....	....	....	....	....	....
....	121.83	....	....	....	133.50	....	....	....	....	....	....	....	....

NOTE.—Above rates adopted April 1, 1882, except Term adopted February, 1913.
semi-annual rate, add 2% and divide by 2; quarterly rate, add 3% and divide by 4.
*Non renewable. Convertible within 4 years. †Commuted value, \$1,814.

DISABILITY RATES

†WAIVER OF PREMIUM						†WAIVER OF PREMIUM and \$10 Monthly Income						DOUBLE INDEMNITY					
Limited Pay. Life			Endowments			Limited Pay. Life			Endowments			Limited Pay. Life			Endowments		
10 Pay.	15 Pay.	20 Pay.	10 Year	20 Year	30 Year	10 Pay.	15 Pay.	20 Pay.	10 Year	20 Year	30 Year	10 Pay.	15 Pay.	20 Pay.	10 Year	20 Year	30 Year
20	20	20	20	24	20	20	1.40	3.14	2.34	1.95	.87	.95	1.11	1.25	2.50	1.75	1.50
23	20	20	20	28	22	22	1.62	3.38	2.52	2.09	1.05	1.15	1.40	1.25	2.50	1.75	1.50
31	20	20	20	33	29	29	1.91	3.58	2.67	2.22	1.25	1.46	1.89	1.25	2.50	1.75	1.50
41	22	24	28	40	40	43	2.28	3.77	2.83	2.41	1.55	1.94	2.30	1.25	2.50	1.75	1.50
58	33	38	43	55	57	60	2.80	3.99	3.07	2.65	2.08	2.79	2.82	1.25	2.50	1.75	1.50
83	52	62	78	78	93	85	3.51	4.13	3.30	3.46	2.91	3.61	3.53	1.25	2.50	1.75	1.50
1.26	.90	1.23	1.24	1.24	1.40	....	4.56	4.20	4.53	4.54	4.54	4.70	....	1.50	2.50	1.75	1.50
2.01	2.09	2.09	2.00	2.64	2.14	....	6.25	6.33	6.33	6.24	6.88	6.38	....	1.75	2.26	1.75	1.75

†Rates adopted May, 1922.

EXTRA RATES FOR \$10 MONTHLY INCOME THROUGHOUT LIFE TIME OF BENEFICIARY, 20 YEARS CERTAIN.

American 3% Reserve.

WHOLE LIFE

Commuted Value \$1,814.

AGE OF BENEFICIARY

25	27	29	31	33	35	37	39	41	43	45	47	49	51	53
\$5.62	\$5.20	\$4.92												
5.71	5.33	4.99	\$4.01											
5.82	5.41	5.02	4.68											
5.93	5.51	5.12	4.75	\$4.34										
6.08	5.64	5.21	4.81	4.43										
6.24	5.77	5.33	4.92	4.52	\$4.12									
6.42	5.91	5.48	5.01	4.58	4.19									
6.62	6.11	5.62	5.15	4.72	4.30	3.88								
6.84	6.33	5.80	5.33	4.84	4.41	3.99								
7.11	6.57	6.02	5.50	5.01	4.54	4.10	\$3.66							
7.38	6.82	6.26	5.71	5.19	4.70	4.23	3.79							
7.78	7.11	6.51	5.95	5.39	4.86	4.37	3.92	\$3.48						
8.20	7.44	6.82	6.20	5.62	5.08	4.54	4.06	3.63						
8.67	7.87	7.15	6.49	5.88	5.30	4.73	4.23	3.77	3.32					
9.20	8.33	7.49	6.84	6.17	5.55	4.95	4.39	3.92	3.45					
9.76	8.85	7.96	7.20	6.49	5.82	5.21	4.61	4.08	3.61	3.16				
10.36	9.41	8.47	7.58	6.86	6.15	5.48	4.86	4.26	3.77	3.30				
11.01	10.03	9.05	8.09	7.27	6.49	5.79	5.12	4.52	3.97	3.48	2.97			
11.74	10.68	9.65	8.65	7.69	6.91	6.15	5.44	4.79	4.17	3.66	3.16			
12.55	11.41	10.34	9.27	8.25	7.35	6.55	5.77	5.09	4.41	3.85	3.34	2.87		
13.39	12.21	11.05	9.94	8.85	7.82	6.98	6.17	5.39	4.70	4.05	3.54	3.05		
14.29	13.10	11.83	10.67	9.52	8.42	7.44	6.58	5.75	5.01	4.34	3.72	3.21	2.74	
15.27	14.00	12.70	11.45	10.25	9.07	7.95	7.06	6.19	5.37	4.63	3.95	3.41	2.92	
16.34	14.98	13.66	12.30	11.03	9.78	8.60	7.55	6.64	5.75	4.97	4.23	3.63	3.12	2.59
17.49	16.05	14.69	13.24	11.86	10.54	9.27	8.07	7.13	6.19	5.33	4.55	3.85	3.32	2.78
18.72	17.18	15.69	14.26	12.77	11.37	10.03	8.76	7.64	6.66	5.73	4.90	4.14	3.50	2.99
20.08	18.43	16.83	15.31	13.75	12.26	10.83	9.47	8.18	7.17	6.19	5.28	4.43	3.74	3.17
21.59	19.75	18.07	16.42	14.84	13.22	11.70	10.27	8.91	7.71	6.68	5.70	4.79	4.03	3.36
22.98	21.21	19.39	17.63	15.96	14.29	12.64	11.08	9.65	8.27	7.18	6.15	5.17	4.34	3.61
24.60	22.71	20.81	18.96	17.14	15.42	13.66	11.99	10.45	9.02	7.73	6.66	5.62	4.68	3.90
26.50	24.34	22.38	20.37	18.45	16.60	14.75	12.99	11.32	9.78	8.33	7.17	6.08	5.08	4.21
28.15	26.19	24.02	21.89	19.88	17.87	15.96	14.08	12.26	10.61	9.09	7.73	6.58	5.50	4.54
30.17	27.99	25.55	23.62	21.37	19.26	17.23	15.22	13.30	11.50	9.89	8.34	7.11	5.97	4.92
32.31	30.02	27.72	25.41	23.02	20.79	18.58	16.51	14.49	12.50	10.72	9.11	7.67	6.48	5.35
34.61	32.22	29.80	27.38	24.92	22.42	20.08	17.85	15.65	13.59	11.65	9.92	8.31	7.00	5.79
37.10	34.59	32.04	29.45	26.88	24.20	21.71	19.30	17.02	14.78	12.68	10.79	9.07	7.66	6.31

TWENTY PAYMENT LIFE

\$7.80	\$7.15	\$6.57												
7.93	7.29	6.69	6.04											
8.09	7.38	6.73	6.15											
8.25	7.55	6.88	6.29	\$5.62										
8.47	7.73	7.00	6.35	5.73										
8.71	7.91	7.18	6.48	5.80	\$5.24									
8.98	8.14	7.38	6.64	5.97	5.35									
9.27	8.40	7.58	6.82	6.13	5.50	\$4.86								
9.60	8.71	7.84	7.06	6.29	5.62	4.99								
9.98	9.02	8.13	7.27	6.51	5.79	5.15	\$4.52							
10.38	9.40	8.45	7.56	6.75	5.97	5.30	4.66							
10.81	9.80	8.80	7.87	7.09	6.29	5.48	4.83	\$4.21						
11.28	10.23	9.20	8.22	7.31	6.49	5.68	4.99	4.37						
11.82	10.72	9.63	8.60	7.64	6.75	5.91	5.19	4.54	\$3.92					
12.39	11.29	10.10	9.03	8.00	7.06	6.19	5.39	4.72	4.08					
13.02	11.81	10.65	9.51	8.42	7.42	6.49	5.64	4.92	4.26	\$3.65				
13.68	12.43	11.19	10.01	8.89	7.82	6.84	5.95	5.13	4.46	3.83				
14.39	13.10	11.81	10.58	9.40	8.25	7.20	6.26	5.41	4.66	4.03	\$3.39			
15.17	13.80	12.49	11.17	9.92	8.76	7.64	6.62	5.71	4.99	4.21	3.59			
16.04	14.57	13.21	11.85	10.54	9.29	8.11	7.02	6.04	5.17	4.43	3.79	\$3.17		
16.92	15.42	13.97	12.55	11.17	9.87	8.63	7.47	6.42	5.48	4.66	3.99	3.37		
17.85	16.34	14.77	13.31	11.88	10.50	9.20	7.98	6.86	5.84	4.95	4.19	3.56	\$2.96	
18.85	17.29	15.67	14.13	12.64	11.17	9.80	8.53	7.33	6.24	5.28	4.43	3.77	3.16	
19.94	18.27	16.67	15.00	13.44	11.92	10.48	9.11	7.84	6.68	5.66	4.73	3.97	3.36	2.70
21.08	19.34	17.67	15.95	14.29	12.70	11.19	9.72	8.42	7.18	6.06	5.06	4.21	3.55	2.94
22.31	20.48	18.70	16.98	15.22	13.55	11.95	10.43	9.02	7.71	6.51	5.44	4.54	3.75	3.16
23.65	21.71	19.83	18.03	16.20	14.44	12.75	11.16	9.65	8.27	7.02	5.86	4.84	3.99	3.34
25.02	22.98	21.02	19.12	17.29	15.40	13.62	11.95	10.38	8.80	7.55	6.31	5.22	4.30	3.54
26.47	24.42	22.31	20.32	18.38	16.42	14.55	12.77	11.12	9.52	8.11	6.82	5.62	4.61	3.77
27.99	25.87	23.69	21.57	19.52	17.54	15.55	13.66	11.90	10.27	8.73	7.35	6.10	4.99	4.06
29.62	27.41	25.20	22.93	20.77	18.70	16.62	14.62	12.75	11.01	9.38	7.91	6.58	5.39	4.39

Cash, Loan, Paid-up and Extended Insurance Values—Participating

ORDINARY LIFE														
CASH OR LOAN					PAID-UP					EXTENDED TERM				
Age	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Y.	5 D.	10 Y.	15 D.	20 Y.
20	\$37.73	\$81.76	132.94	192.04	\$ 7	\$106	\$212	\$317	\$418	5	42 11	124 17	115 20	217
21	39.20	84.91	138.00	199 17	9	108	217	323	426	5	103 11	230 17	162 20	155
22	40.73	88.20	143.26	206.58	10	111	221	329	433	5	165 11	335 17	193 20	82
23	42.33	91.64	148.74	214.27	12	113	226	336	441	5	227 12	6 17	208 19	363
24	44.01	95.21	154.43	222.25	13	116	231	342	449	5	291 12	159 17	206 19	269
25	45.76	98.94	160.36	230.50	15	119	236	349	457	5	354 12	243 17	190 19	165
26	47.58	102.83	166.50	239.05	17	121	241	356	465	6	53 12	316 17	160 19	54
27	49.49	106.88	172.90	247.87	18	124	246	363	473	6	117 13	12 17	116 18	299
28	51.48	111 11	179.54	256.99	20	127	251	370	481	6	180 13	60 17	60 18	173
29	53.56	115.51	186.44	266.38	22	130	256	377	489	6	241 13	94 16	357 18	40
30	55.73	120.10	193.61	276.02	23	133	261	384	497	6	300 13	114 16	279 17	267
31	58.01	124.84	210.04	285.90	25	136	267	391	505	6	355 13	120 16	191 17	124
32	60.39	129.83	208.72	296.00	27	139	272	398	513	7	46 13	114 16	96 16	342
33	62.87	135.01	216.66	306.33	29	142	278	405	521	7	96 13	95 15	357 16	191
34	65.46	140.40	224.86	316.86	31	145	284	413	529	7	142 13	63 15	245 16	3
35	68.16	146.01	233.28	327.58	32	148	289	420	537	7	181 13	20 15	127 15	247
36	70.97	151.83	241.92	338.48	34	152	295	428	545	7	213 12	331 15	5 15	87
37	73.91	157.86	250.76	349.53	36	155	301	435	553	7	238 12	267 14	241 14	286
38	76.98	164.11	259.79	360.72	38	158	307	442	560	7	253 12	194 14	108 14	124
39	80.20	170.57	269.01	372.04	40	162	313	449	568	7	260 12	114 13	336 13	327
40	83.54	177.20	278.40	383.47	42	166	319	456	575	7	257 12	27 13	196 13	160
41	87.04	184.01	287.94	394.98	44	169	325	464	582	7	245 11	297 13	53 13	6
42	90.65	190.96	297.61	406.55	46	173	331	471	590	7	224 11	196 12	272 12	208
43	94.40	198.06	307.40	418.14	48	177	337	477	597	7	194 11	90 12	125 12	40
44	98.25	205.28	317.29	429.75	51	180	343	484	604	7	155 10	345 11	341 11	246
45	102.20	212.62	327.27	441.35	53	184	349	491	610	7	110 10	229 11	192 11	87
46	106.21	220.06	337.30	452.90	55	188	354	497	617	7	57 10	112 11	41 10	294
47	110.31	227.59	347.39	464.37	57	191	360	504	623	7	0 9	356 10	257 10	141
48	114.47	235.21	357.49	475.73	59	195	365	510	629	6	300 9	233 10	108 9	351
49	118.69	242.91	367.62	486.96	61	198	371	516	635	6	231 9	108 9	324 9	203
50	122.99	250.69	377.76	498.04	63	202	376	522	641	6	158 8	348 9	180 9	54
51	127.37	258.55	387.88	508.93	65	205	381	528	647	6	84 8	223 9	36 8	273
52	131.82	266.47	397.96	519.63	67	208	386	534	652	6	7 8	97 8	241 8	133
53	136.35	274.44	407.97	530.19	69	212	392	540	658	5	293 7	337 8	124 7	354
54	140.95	282.46	417.87	540.68	71	215	397	545	663	5	212 7	214 7	353 7	218

20 PAYMENT LIFE

Age	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Y.	5 D.	10 Y.	15 D.	20 Y.
20	86.62	189.76	312.68	459.42	61	243	492	745	1000	13	9 28	226 37	103	.....
21	88.29	193.38	318.58	468.00	62	244	493	745	1000	13	54 28	101 36	196	.....
22	90.01	197.11	324.65	476.80	63	245	494	746	1000	13	96 27	331 35	289	.....
23	91.78	200.95	330.89	485.83	64	246	495	747	1000	13	133 27	185 35	13	.....
24	93.61	204.89	337.29	495.10	65	247	497	748	1000	13	166 27	30 34	101	.....
25	95.49	208.95	343.86	504.59	66	248	498	748	1000	13	194 26	231 33	187	.....
26	97.42	213.12	350.59	514.30	67	248	499	749	1000	13	214 26	61 32	270	.....
27	99.42	217.40	357.49	524.23	68	249	500	750	1000	13	229 25	247 31	352	.....
28	101.47	221.80	364.56	534.37	69	250	501	750	1000	13	234 25	63 31	69	.....
29	103.57	226.31	371.80	544.70	70	251	502	751	1000	13	231 24	236 30	150	.....
30	105.74	230.94	379.19	555.22	71	252	503	752	1000	13	221 24	39 29	228	.....
31	107.98	235.67	386.75	565.89	72	253	504	752	1000	13	200 23	202 28	306	.....
32	110.28	240.52	394.45	576.71	72	253	504	752	1000	13	168 22	361 28	17	.....
33	112.62	245.49	402.30	587.67	73	254	505	753	1000	13	126 22	149 27	95	.....
34	115.03	250.58	410.27	598.74	74	255	506	753	1000	13	74 21	299 26	172	.....
35	117.52	255.78	418.33	609.92	75	256	507	753	1000	13	12 21	80 25	248	.....
36	120.05	261.10	426.48	621.18	76	257	508	754	1000	12	305 20	224 24	324	.....
37	122.66	266.51	434.69	632.51	77	257	508	754	1000	12	224 20	0 24	35	.....
38	125.34	272.01	442.94	643.89	78	258	509	754	1000	12	134 19	138 23	114	.....
39	128.10	277.59	451.22	655.30	79	259	510	754	1000	12	37 18	275 22	192	.....
40	130.92	283.23	459.51	666.72	80	259	510	753	1000	11	296 18	47 21	270	.....
41	133.82	288.90	467.78	678.13	80	260	511	753	1000	11	185 17	181 20	349	.....
42	136.77	294.58	475.99	689.50	81	261	511	753	1000	11	68 16	316 20	67	.....
43	139.78	300.26	484.15	700.83	82	262	511	752	1000	10	310 16	85 19	151	.....
44	142.81	305.91	492.21	712.08	83	262	511	751	1000	10	182 15	220 18	236	.....
45	145.86	311.52	500.15	723.24	84	263	511	750	1000	10	51 14	356 17	323	.....
46	148.90	317.06	507.94	734.27	85	263	510	749	1000	9	281 14	127 17	48	.....
47	151.93	322.53	515.55	745.16	86	263	510	748	1000	9	144 13	265 16	142	.....
48	154.94	327.91	522.96	755.88	86	264	509	746	1000	9	6 13	40 15	238	.....
49	157.93	333.19	530.15	766.41	87	264	508	745	1000	8	231 12	183 14	337	.....
50	160.90	338.37	537.10	776.73	87	264	508	743	1000	8	92 11	328 14	77	.....

NOTE.—3% Full Level Premium Reserve adopted 1882; full reserve allowed at end of 15th year.

Cash, Loan, Paid-up and Extended Insurance Values.—Participating

				End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
Age	Sex	Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.
21		\$22 12	\$10 82	\$60 03	\$166 8	\$161	130 94	\$334 18	\$349	214 64	\$502 26	\$119	313 26	\$669 29	\$275
25		23 61	13 01	65 73	170 8	321	143 13	341 18	242	234 06	509 24	138	340 59	675 26	342
30		25 86	16 22	74 07	176 9	96	160 74	350 17	204	261 65	519 21	227	378 39	682 23	124
35		28 70	20 14	84 11	183 9	113	181 49	360 15	311	293 10	528 18	243	418 85	687 19	272
40		32 43	24 96	96 37	191 8	309	205 90	371 13	283	327 42	537 15	242	460 14	690 16	95
45		37 53	31 08	111 35	201 7	338	233 35	383 11	204	363 50	545 12	276	500 43	692 13	0
				End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
21		48 97	58 17	185 44	281 15	\$154	408 03	542 10	\$491	675 96	781 5	\$770	\$1000		
25		49 21	58 16	185 39	280 15	\$145	407 79	541 10	\$487	675 54	781 5	\$768	1000		
30		49 64	58 21	185 40	279 15	\$127	407 51	540 10	\$477	674 85	780 5	\$765	1000		
35		50 36	58 40	185 71	279 15	\$94	407 45	538 10	\$460	674 00	778 5	\$759	1000		
40		51 62	58 90	186 67	278 15	\$32	407 98	538 10	\$428	672 61	775 5	\$748	1000		
45		53 88	60 05	188 73	277 12	\$278	408 62	533 10	\$369	669 88	770 5	\$728	1000		
50		57 89	61 71	191 27	275 9	\$241	408 61	526 10	\$256	664 75	761 5	\$690	1000		
55		64 71	63 98	194 80	271 7	\$23	408 33	515 10	\$29	656 29	746 5	\$620	1000		
				End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
21		18 48	4 39	43 00	115 5	307	93 32	229 12	345	151 99	341 19	70	220 01	449 22	86
25		20 35	7 25	50 48	126 6	234	109 39	250 14	40	177 79	370 19	88	256 54	484 21	100
30		23 29	11 69	62 04	142 7	238	134 08	279 14	297	217 01	409 18	178	311 23	531 19	239
35		27 14	17 39	76 80	160 8	176	165 22	312 14	215	265 68	453 17	60	377 00	581 17	305
40		32 31	24 74	95 78	181 8	290	204 59	349 13	254	325 18	501 15	207	456 63	636 15	\$102
45		39 43	34 44	120 33	205 8	183	253 70	391 12	166	399 07	556 13	364	558 44	705 10	\$408
50		49 60	46 97	151 61	233 7	297	316 87	442 11	64	498 03	628 10	\$256	708 40	805 5	\$708
55		64 71	63 98	194 80	271 7	23	408 33	515 10	\$29	656 29	746 5	\$620	1000		
End. 75	21	28 22	22 99	92 26	247 13	311	202 15	497 29	168	333 19	748 37	359	489 74	1000	Pd-up
	25	30 11	25 98	100 12	250 14	104	219 19	501 27	278	390 94	751 34	364	530 10	1000	"
	30	32 89	30 29	111 37	255 14	139	243 41	507 25	6	400 08	753 30	\$108	586 64	1000	"
	35	36 25	35 31	124 40	259 13	285	271 10	511 22	98	444 15	757 25	\$206	649 31	1000	"
	40	40 43	41 15	139 44	263 12	189	302 28	515 19	61	492 06	758 20	\$301	717 62	1000	"
	45	45 78	48 02	156 59	267 10	297	335 82	517 16	10	542 63	756 15	\$398	792 51	1000	"
50	52 95	55 62	174 88	269 8	331	370 69	517 13	2	595 83	752 10	\$503	879 47	1000	"	
End. 70	21	19 46	6 13	47 62	123 6	193	103 52	244 14	202	168 98	362 21	80	245 29	476 24	128
	25	21 58	9 43	56 25	135 7	174	122 16	267 15	314	199 09	394 21	92	288 35	515 23	159
	30	24 95	14 63	69 83	153 8	252	151 35	300 16	222	245 94	439 20	197	354 74	599 20	\$121
	35	29 45	21 47	87 63	174 9	258	189 32	338 16	162	306 30	491 19	141	438 99	631 15	\$331
	40	35 64	30 63	111 46	199 10	59	239 67	384 15	259	385 10	554 15	\$190	550 34	708 10	\$542
	45	44 49	43 41	144 29	231 10	15	307 97	443 14	299	493 94	635 10	\$428	713 12	816 5	\$762
50	57 89	61 71	191 27	275 9	241	408 61	526 10	\$256	664 75	761 5	\$690	1000			
55	79 84	91 13	268 74	346 9	204	555 46	670 5	\$572	1000						
End. 70	21	29 19	24 75	96 92	250 14	251	212 44	501 30	295	350 32	751 34	\$334	515 24	1000	Pd-up
	25	31 24	28 03	105 55	253 15	64	231 20	506 29	20	340 98	755 30	\$391	560 03	1000	"
	30	34 26	32 78	117 97	258 15	105	259 05	511 26	155	424 60	758 25	\$455	623 52	1000	"
	35	37 93	38 36	132 49	262 14	234	249 07	516 23	176	474 44	761 20	\$513	695 53	1000	"
	40	42 49	44 91	149 43	267 13	121	324 64	521 20	\$23	530 25	762 15	\$569	777 35	1000	"
	45	48 36	52 37	169 18	271 11	214	364 33	524 15	\$136	592 47	762 10	\$627	873 78	1000	"
End. 65	21	21 07	8 97	55 14	134 7	246	120 13	266 17	81	196 63	394 24	141	256 46	516 24	\$145
	25	23 61	13 01	65 75	149 8	322	143 16	293 18	244	234 12	431 24	141	340 68	562 20	\$278
	30	27 74	19 54	82 86	170 10	165	160 22	332 19	172	294 28	445 20	\$152	427 47	628 15	\$442
	35	33 40	28 44	106 16	196 11	285	230 52	390 19	165	375 75	552 15	\$328	544 04	710 10	\$609
	40	41 52	41 04	139 13	229 12	179	301 61	443 15	\$164	490 90	640 10	\$514	715 81	823 5	\$790
	45	53 88	60 05	188 73	277 12	278	408 62	533 10	\$369	669 88	770 5	\$728	1000		
50	74 54	91 37	271 04	353 10	\$127	593 08	682 5	\$623	1000						
End. 65	21	30 69	27 48	104 15	254 16	3	228 42	506 32	305	376 93	756 29	\$528	554 85	1000	Pd-up
	25	32 99	31 22	113 99	258 16	210	249 86	511 30	\$39	412 10	759 25	\$566	606 52	1000	"
	30	36 39	36 65	128 23	262 18	249	280 78	517 25	\$131	462 66	763 20	\$609	680 78	1000	"
	35	40 53	43 08	145 03	267 15	351	316 98	523 20	\$214	521 48	766 15	\$649	767 30	1000	"
	40	45 69	50 74	164 04	272 14	207	359 36	528 15	\$292	589 55	768 10	\$687	870 11	1000	"
	45														

1924 DIVIDENDS AND NET COSTS

TWENTY YEAR ILLUSTRATION

		ORDINARY LIFE															
		\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93			
Yr.	Age	Div.	Net	Age	Div.	Net	Age	Div.	Net	Age	Div.	Net	Age	Div.	Net	Age	Div.
Iss'd.	21			25			30			35			40			45	
1923	3.65	\$14.75	\$3.81	\$16.33	\$4.10	\$18.75	\$4.46	\$21.89	\$4.92	\$26.02	\$5.56	\$31.52	\$7.59	\$49.79	\$19.79		
1922	3.76	14.64	3.95	16.19	4.26	18.59	4.65	21.70	5.16	25.78	5.86	31.22	8.03	48.61	19.48		
1921	3.87	14.53	4.08	16.06	4.42	18.43	4.85	21.50	5.41	25.53	6.16	30.92	8.48	48.48	19.48		
1920	4.00	14.40	4.23	15.91	4.59	18.26	5.06	21.29	5.66	25.28	6.48	30.60	8.92	48.48	19.48		
1919	4.11	14.29	4.37	15.77	4.77	18.08	5.27	21.08	5.92	25.02	6.79	30.29	9.37	47.47	19.48		
1918	4.25	14.15	4.51	15.63	4.95	17.90	5.49	20.86	6.19	24.75	7.11	29.97	9.81	47.47	19.48		
1917	4.37	14.03	4.66	15.48	5.14	17.71	5.72	20.63	6.47	24.47	7.45	29.63	10.26	46.66	19.48		
1916	4.50	13.90	4.83	15.31	5.33	17.52	5.95	20.40	6.75	24.19	7.78	29.30	10.70	46.22	19.48		
1915	4.65	13.75	4.99	15.15	5.52	17.33	6.18	20.17	7.03	23.91	8.12	28.96	11.15	45.77	19.48		
1914	4.79	13.61	5.15	14.99	5.72	17.13	6.42	19.93	7.32	23.62	8.46	28.62	11.59	45.33	19.48		
1913	4.93	13.47	5.33	14.81	5.93	16.92	6.68	19.67	7.62	23.32	8.80	28.28	12.02	44.90	19.48		
1912	5.09	13.31	5.50	14.66	6.14	16.71	6.94	19.41	7.92	23.02	9.15	27.93	12.45	44.41	19.48		
1911	5.25	13.15	5.68	14.64	6.35	16.50	7.19	19.18	8.22	22.72	9.49	27.59	12.89	44.00	19.48		
1910	5.41	12.99	5.86	14.28	6.58	16.27	7.45	18.90	8.53	22.41	9.84	27.24	13.31	43.61	19.48		
1909	5.57	12.83	6.06	14.08	6.81	16.04	7.73	18.62	8.84	22.10	10.20	26.88	13.71	43.22	19.48		
1908	5.75	12.65	6.26	13.88	7.04	15.81	8.00	18.35	9.16	21.78	10.55	26.53	14.14	42.83	19.48		
1907	5.92	12.48	6.46	13.68	7.29	15.56	8.29	18.06	9.48	21.46	10.90	26.18	14.51	42.44	19.48		
1906	6.11	12.29	6.67	13.47	7.54	15.31	8.56	17.79	9.79	21.15	11.25	25.83	14.90	42.05	19.48		
1905	6.28	12.12	6.88	13.26	7.79	15.06	8.86	17.49	10.12	20.82	11.60	25.48	15.28	41.66	19.48		
1904	6.48	11.92	7.10	13.04	8.04	14.81	9.15	17.20	10.44	20.50	11.94	25.14	15.65	41.27	19.48		
Tot.	98.74	269.26	106.38	296.42	118.31	338.69	132.90	394.10	150.95	467.85	173.49	568.11	234.74	903.61	352.61		
†		70.09		65.92		62.67		66.52		84.38		126.76					

TWENTY PAYMENT LIFE

		\$28.17		\$29.98		\$32.62		\$35.82		\$39.77		\$44.82		\$60.79			
Yr.	Age	Div.	Net	Age	Div.	Net	Age	Div.	Net	Age	Div.	Net	Age	Div.	Net	Age	Div.
Iss'd.	21			25			30			35			40			45	
1923	3.86	24.31	3.99	25.99	4.19	28.43	4.43	31.39	4.72	35.05	5.09	39.73	6.30	54.41	24.41		
1922	4.11	24.06	4.27	25.71	4.49	28.13	4.76	31.06	5.09	34.68	5.51	39.31	6.82	53.96	24.41		
1921	4.37	23.80	4.54	25.44	4.80	27.82	5.11	30.71	5.48	34.29	5.95	38.87	7.35	53.44	24.41		
1920	4.64	23.53	4.83	25.15	5.11	27.51	5.47	30.35	5.88	33.89	6.39	38.43	7.89	52.94	24.41		
1919	4.92	23.25	5.13	24.85	5.45	27.17	5.83	29.99	6.29	33.48	6.84	37.98	8.42	52.33	24.41		
1918	5.20	22.97	5.45	24.53	5.79	26.83	6.22	29.60	6.71	33.06	7.31	37.51	8.98	51.83	24.41		
1917	5.50	22.67	5.77	24.21	6.15	26.47	6.61	29.21	7.15	32.62	7.79	37.03	9.53	51.23	24.41		
1916	5.81	22.36	6.10	23.88	6.52	26.10	7.01	28.81	7.60	32.17	8.29	36.53	10.09	50.50	24.41		
1915	6.12	22.05	6.45	23.53	6.89	25.73	7.43	28.39	8.06	31.71	8.79	36.03	10.66	50.00	24.41		
1914	6.45	21.72	6.79	23.19	7.29	25.33	7.86	27.96	8.53	31.24	9.30	35.52	11.24	49.49	24.41		
1913	6.80	21.37	7.17	22.81	7.70	24.92	8.32	27.50	9.03	30.74	9.83	34.89	11.82	48.00	24.41		
1912	7.15	21.02	7.54	22.44	8.12	24.50	8.77	27.05	9.53	30.24	10.38	34.44	12.41	47.30	24.41		
1911	7.51	20.66	7.95	22.03	8.56	24.06	9.26	26.56	10.04	29.73	10.93	33.89	13.02	47.77	24.41		
1910	7.90	20.27	8.35	21.63	9.00	23.62	9.75	26.07	10.58	29.19	11.60	33.32	13.63	47.11	24.41		
1909	8.29	19.88	8.78	21.20	9.47	23.15	10.26	25.56	11.14	28.63	12.09	32.73	14.28	46.51	24.41		
1908	8.70	19.47	9.22	20.76	9.95	22.67	10.79	25.03	11.71	28.06	12.70	32.12	14.93	45.88	24.41		
1907	9.12	19.05	9.67	20.31	10.45	22.17	11.33	24.49	12.29	27.48	13.33	31.49	15.62	45.11	24.41		
1906	9.56	18.61	10.15	19.83	10.96	21.66	11.89	23.93	12.90	26.87	13.97	30.85	16.34	44.41	24.41		
1905	10.01	18.16	10.63	19.35	11.49	21.13	12.47	23.35	13.52	26.25	14.65	30.17	17.10	43.66	24.41		
1904	10.48	17.69	11.14	18.84	12.05	20.57	13.07	22.75	14.17	25.60	15.35	29.47	17.93	42.88	24.41		
Tot.	130.50	426.90	143.92	455.68	154.43	497.97	166.64	549.76	180.42	614.98	195.99	700.41	234.36	981.44	352.61		
†		†41.10		†48.91		†57.25		†60.16		†51.74		†22.83		156.54			

TWENTY YEAR ENDOWMENT

	\$48.97			\$49.21			\$49.64			\$50.36			\$51.62			\$53.88			\$64.71		
1923	6.60	42.47	6.53	42.68	6.57	43.07	6.64	43.72	6.76	44.86	6.98	46.90	8.05	56.66	24.41						
1922	7.03	41.94	7.05	42.16	7.10	42.54	7.17	43.19	7.29	44.33	7.52	46.36	8.63	56.00	24.41						
1921	7.57	41.40	7.59	41.62	7.64	42.00	7.71	42.65	7.84	43.78	8.08	45.80	9.21	55.55	24.41						
1920	8.14	40.83	8.16	41.05	8.21	41.43	8.27	42.09	8.40	43.22	8.65	45.23	9.80	54.90	24.41						
1919	8.72	40.25	8.74	40.47	8.79	40.85	8.86	41.50	8.99	42.63	9.24	44.64	10.40	54.33	24.41						
1918	9.32	39.65	9.34	39.87	9.39	40.25	9.46	40.90	9.59	42.03	9.85	44.03	11.02	53.66	24.41						
1917	9.95	39.02	9.97	39.24	10.02	39.62	10.09	40.27	10.23	41.39	10.47	43.41	11.64	53.00	24.41						
1916	10.60	38.37	10.62	38.59	10.66	38.98	10.74	39.62	10.87	40.75	11.13	42.75	12.27	52.43	24.41						
1915	11.27	37.70	11.29	37.92	11.34	38.30	11.41	38.95	11.54	40.08	11.79	42.09	12.92	51.77	24.41						
1914	11.98	36.99	12.00	37.21	12.04	37.60	12.11	38.25	12.24	39.38	12.47	41.41	13.59	51.11	24.41						
1913	12.70	36.27	12.72	36.49	12.76	36.88	12.83	37.53	12.96	38.66	13.19	40.69	14.27	50.44	24.41						
1912	13.45	35.52	13.47	35.74	13.51	36.13	13.58	36.78	13.70	37.92	13.92	39.96	14.96	49.77	24.41						
1911	14.24	34.73	14.26	34.95	14.30	35.34	14.36	36.00	14.48	37.14	14.69	39.19	15.68	49.00	24.41						
1910	15.05	33.92	15.07	34.14	15.10	34.54	15.17	35.19	15.27	36.35	15.48	38.40	16.43	48.22	24.41						
1909	15.89	33.08	15.91	33.30	15.95	33.69	16.00	34.36	16.11	35.51	16.30	37.58	17.20	47.50	24.41						
1908	16.77	32.20	16.78	32.43	16.82	32.82	16.88	33.48	16.98	34.64	17.15	36.73	18.02	46.66	24.41						
1907	17.67	31.30	17.69	31.52	17.73	31.91	17.79	32.57	17.88	33.74	18.06	35.82	18.89	45.83	24.41						
1906	18.62	30.35	18.64	30.57	18.67	30.97	18.73	31.63	18.82	32.80	18.99	34.89	19.83	44.88	24.41						
1905	19.60	29.37	19.62	29.59	19.66	29.98	19.71	30.65	19.81	31.81	19.98	33.90	20.84	43.88	24.41						
1904	20.62	28.35	20.64	28.57	20.68	28.96	20.74	29.62	20.84	30.78	21.03	32.85	21.95	42.77	24.41						
Tot.	255.60	723.71	256.09	728.11	256.94	735.86	258.25	748.95	260.60	771.80	264.97	812.63	285.60	1008.60							
\$	Policy			matures			for \$1,000.														

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

Yr. Paid	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	\$2.80	\$15.60	\$2.93	\$17.21	\$3.14	\$19.71	\$3.43	\$22.92	\$3.85	\$27.09	\$4.46	\$32.62	\$7.16	\$49.77
1906	2.88	15.32	3.04	17.10	3.30	19.55	3.65	22.70	4.15	26.79	4.88	32.20	7.83	49.10
1907	2.94	15.46	3.14	17.03	3.46	19.39	3.88	22.46	4.47	26.47	5.30	31.78	8.46	48.47
1908	3.01	15.32	3.25	16.84	3.62	19.23	4.12	22.23	4.78	26.16	5.70	31.38	9.04	47.89
1909	3.06	15.31	3.31	16.78	3.74	19.06	4.35	22.00	5.08	25.86	6.11	30.97	9.56	47.37
1910	3.12	15.28	3.43	16.71	3.91	18.84	4.52	21.88	5.32	25.62	6.41	30.67	9.87	47.06
1911	3.18	15.22	3.59	16.64	4.06	18.88	4.63	21.73	5.48	25.46	6.60	30.48	10.13	46.80
1912	3.25	15.15	3.68	16.56	4.26	18.76	4.76	21.59	5.64	25.30	6.79	30.29	10.40	46.53
1913	3.32	15.08	3.66	16.48	4.14	18.66	4.89	21.46	5.80	25.14	7.00	30.08	10.66	46.27
1914	3.43	14.97	3.80	16.34	4.36	18.49	5.04	21.26	6.05	24.89	7.30	29.78	11.08	45.85
1915	3.56	14.84	3.94	16.20	4.53	18.32	5.31	21.04	6.30	24.64	7.61	29.47	11.50	45.43
1916	3.67	14.71	4.08	16.07	4.71	18.14	5.52	20.83	6.57	24.37	7.92	29.16	11.91	45.02
1917	3.87	14.53	4.36	15.84	4.98	17.87	5.84	20.51	6.96	23.98	8.38	28.70	12.53	44.40
1918	4.07	14.33	4.54	15.60	5.21	17.59	6.16	20.16	7.38	23.56	8.87	28.21	13.17	43.76
1919	4.29	14.11	4.78	15.35	5.58	17.27	6.59	19.75	7.81	23.13	9.37	27.71	13.81	43.12
1920	4.05	14.37	4.48	15.60	5.14	17.71	5.94	20.39	6.94	24.00	8.06	29.02	10.93	46.00
1921	4.19	14.21	4.67	15.47	5.37	17.48	6.22	20.13	7.23	23.71	8.39	28.69	11.30	45.63
1922	4.35	14.04	4.81	15.28	5.60	17.25	6.48	19.87	7.52	23.42	8.71	28.37	11.65	45.28
1923	5.79	12.61	6.37	13.77	7.22	15.63	8.24	18.11	9.45	21.49	10.33	26.25	14.33	42.60
1924	6.48	11.92	7.11	13.64	8.04	14.81	9.15	17.20	10.44	20.50	11.94	25.14	15.65	41.28
Tot.	75.34	192.68	82.82	319.98	94.29	332.71	105.80	418.20	127.22	491.58	150.63	590.97	220.97	917.63
↓		191.60		97.98		37.71		193.20		124.58		171.97		406.63

TWENTY PAYMENT LIFE

	\$28.17		\$29.98		\$32.62		\$35.92		\$39.77		\$44.82		\$60.79	
1905	\$2.27	\$25.90	\$2.34	\$27.64	\$2.47	\$30.15	\$2.62	\$33.20	\$2.87	\$36.90	\$3.25	\$41.56	\$5.22	\$55.57
1906	2.59	25.56	2.70	27.28	2.88	29.74	3.02	32.73	3.41	36.36	3.88	40.94	6.01	54.78
1907	2.92	25.25	3.08	26.96	3.29	29.33	3.57	32.25	3.90	35.81	4.52	40.30	6.75	54.04
1908	3.27	24.90	3.45	26.53	3.74	28.88	4.08	31.74	4.53	35.24	5.15	39.67	7.46	53.33
1909	3.63	24.54	3.86	26.12	4.14	28.42	4.59	31.23	5.11	34.66	5.80	39.02	8.12	52.67
1910	3.94	24.23	4.26	25.78	4.57	28.05	5.03	30.79	5.56	34.18	6.33	38.49	8.58	52.21
1911	4.19	24.07	4.58	25.60	4.77	27.85	5.27	30.55	5.85	33.92	6.60	38.22	8.90	51.89
1912	4.25	23.89	4.56	25.42	4.99	27.63	5.49	30.33	6.12	33.65	6.90	37.92	9.24	51.55
1913	4.47	23.70	4.77	25.21	5.21	27.41	5.75	30.07	6.39	33.38	7.20	37.62	9.58	51.21
1914	4.73	23.44	5.05	24.93	5.53	27.09	6.09	29.73	6.78	32.99	7.64	37.18	10.08	50.71
1915	5.00	23.17	5.34	24.64	5.85	26.76	6.46	29.39	7.18	32.59	8.08	36.74	10.58	50.21
1916	5.29	22.88	5.66	24.32	6.20	26.42	6.83	28.99	7.60	32.17	8.53	36.29	11.09	49.70
1917	5.72	22.48	6.12	23.96	6.71	25.91	7.49	28.42	8.23	31.54	9.22	35.60	11.85	48.94
1918	6.18	21.98	6.62	23.36	7.25	25.37	8.01	27.81	8.90	30.87	9.92	34.89	12.66	48.13
1919	6.67	21.50	7.19	22.82	7.83	24.76	8.66	27.16	9.61	30.10	10.71	34.11	13.50	47.29
1920	6.95	21.52	7.19	22.88	7.74	24.88	8.44	27.38	9.23	30.54	10.04	34.75	11.79	49.00
1921	7.05	21.12	7.53	22.45	8.21	24.41	8.95	26.87	9.78	29.99	10.63	34.19	12.43	48.36
1922	7.46	20.71	7.97	22.01	8.68	23.95	9.47	26.35	10.35	29.42	11.24	33.58	13.11	47.68
1923	9.31	18.86	9.88	20.16	10.70	21.92	11.63	24.19	12.62	27.15	13.68	31.14	15.97	44.82
1924	10.48	17.66	11.14	18.84	12.05	20.57	13.07	22.75	14.17	25.60	15.35	29.47	17.93	42.86
Tot.	106.01	457.39	112.91	436.69	122.91	529.49	134.50	581.90	148.28	647.12	164.69	731.71	210.85	1004.95
↓		41.61		111.31		71.51		120.10		99.88		19.71		195.96

TWENTY YEAR ENDOWMENT

	\$49.97		\$49.21		\$49.64		\$50.36		\$51.62		\$53.88		\$64.71	
1905	5.30	43.67	5.37	43.84	5.48	44.16	5.66	44.70	5.95	45.67	6.43	47.45	8.96	55.75
1906	5.88	43.09	5.95	43.26	6.06	43.58	6.23	44.13	6.51	45.11	6.99	46.89	9.51	55.20
1907	6.51	42.46	6.56	42.85	6.67	42.97	6.83	43.53	7.10	44.52	7.59	46.29	10.00	54.71
1908	7.12	41.85	7.19	42.65	7.23	42.41	7.35	43.01	7.54	44.08	7.89	45.99	9.60	55.11
1909	7.59	41.38	7.63	41.58	7.70	41.94	7.82	42.54	8.01	43.61	8.38	45.50	10.13	54.58
1910	8.07	40.90	8.12	41.09	8.18	41.46	8.31	42.05	8.50	43.12	8.88	45.09	10.65	54.06
1911	8.45	40.52	8.49	40.72	8.55	41.09	8.67	41.69	8.88	42.74	9.26	44.62	11.01	53.70
1912	8.90	40.07	8.95	40.26	9.01	40.63	9.13	41.24	9.33	42.29	9.72	44.16	11.47	53.24
1913	9.39	39.58	9.42	39.79	9.48	40.16	9.60	40.76	9.80	41.82	10.19	43.69	11.94	52.77
1914	9.94	39.03	9.97	39.24	10.03	39.61	10.15	40.21	10.37	41.25	10.74	43.14	12.49	52.22
1915	10.52	38.45	10.55	38.66	10.62	39.02	10.73	39.63	10.94	40.68	11.32	42.56	13.06	51.65
1916	11.12	37.83	11.15	38.06	11.22	38.42	11.33	39.02	11.54	40.08	11.91	41.97	13.62	51.09
1917	12.02	36.95	12.05	37.16	12.12	37.52	12.22	38.14	12.44	39.18	12.80	41.08	14.48	50.23
1918	13.09	35.97	13.04	36.17	13.09	36.53	13.20	37.16	13.40	38.22	13.75	40.13	15.38	49.33
1919	14.06	34.91	14.09	35.12	14.15	35.49	14.25	36.11	14.44	37.18	14.79	39.09	16.36	48.35
1920	14.21	34.76	14.23	34.98	14.25	35.39	14.30	36.06	14.37	37.25	14.51	39.37	15.17	49.54
1921	15.06	33.91	15.08	34.13	15.16	34.54	15.15	35.21	15.22	36.40	15.36	38.52	16.00	48.71
1922	15.94	33.03	15.96	33.25	15.99	33.65	16.03	34.33	16.11	35.51	16.24	37.64	16.87	47.84
1923	18.86	30.41	18.89	30.62	18.61	31.03	18.67	31.69	18.77	32.85	18.93	34.95	19.75	44.96
1924	20.62	48.35	20.64	28.37	20.68	28.96	20.74	29.62	20.84	30.78	21.03	32.85	21.95	42.76
Tot.	222.24	757.16	223.00	761.20	224.22	768.58	226.37	780.82	230.06	802.34	236.71	840.89	268.40	1025.80
↓														

†Net Cost for 20 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	
Ordinary Life.....	\$ 72.61	\$ 80.26	\$ 92.11	\$107.46	\$127.63	\$154.55	\$247.82
Cash Value Deducted.....	33.41	34.50	36.38	39.30	44.09	52.35	9
20 Payment Life.....	118.95	127.14	139.06	153.50	171.39	194.32	26
Cash Value Deducted.....	30.66	31.65	33.32	35.98	40.47	48.46	9
20 Year Endowment.....	206.89	207.98	209.89	213.15	218.82	228.93	27
Cash Value Deducted.....	21.45	22.59	24.49	27.44	32.15	40.20	8

TEN YEARS

Ordinary Life.....	\$142.05	\$156.82	\$179.70	\$209.45	\$248.57	\$301.03	\$477.82
Cash Value Deducted.....	57.14	57.88	59.60	63.44	71.37	88.41	18
20 Payment Life.....	230.72	246.48	269.52	297.47	332.19	376.94	53
Cash Value Deducted.....	37.34	37.53	38.58	41.69	48.96	65.42	15
20 Year Endowment.....	398.62	400.81	404.64	411.14	422.45	442.62	58
Cash Value Deducted.....	†9.41	†6.98	†2.87	3.69	14.47	34.00	13

FIFTEEN YEARS

Ordinary Life.....	\$207.80	\$229.09	\$262.14	\$305.27	\$362.14	\$438.95	\$696.82
Cash Value Deducted.....	69.80	68.73	68.53	71.99	83.74	111.68	26
20 Payment Life.....	333.92	356.59	389.77	430.21	480.72	546.31	75
Cash Value Deducted.....	15.34	12.73	10.58	11.88	21.21	46.16	1
20 Year Endowment.....	572.14	575.43	581.22	591.00	608.03	638.44	78
Cash Value Deducted.....	†103.82	†100.11	†93.63	†83.00	†64.58	†31.44	12

ACTUAL HISTORY

FIVE YEARS (Policies Issued in 1919.)

Ages	21	25	30	35	40	45	
Ordinary Life.....	\$ 77.77	\$ 85.54	\$ 97.70	\$113.38	\$133.98	\$161.59	\$255.82
Cash Value Deducted.....	48.57	49.78	51.97	55.22	60.44	69.39	1
20 Payment Life.....	124.68	133.00	145.12	159.88	178.08	201.45	27
Cash Value Deducted.....	46.39	47.51	49.38	52.36	57.16	65.59	11
20 Year Endowment.....	213.21	214.29	216.25	219.52	225.25	235.52	28
Cash Value Deducted.....	37.77	38.90	40.85	43.81	48.58	56.79	9

TEN YEARS (Policies Issued in 1914.)

Ordinary Life.....	\$153.18	\$167.95	\$191.00	\$220.78	\$259.93	\$312.50	\$485.82
Cash Value Deducted.....	73.27	74.01	75.90	79.77	87.73	104.88	19
20 Payment Life.....	243.15	259.01	282.13	310.29	345.08	389.82	53
Cash Value Deducted.....	54.77	55.06	56.19	59.51	66.85	83.30	17
20 Year Endowment.....	410.91	413.02	416.82	423.18	434.23	454.09	54
Cash Value Deducted.....	7.88	10.23	14.31	20.73	31.25	50.47	14

FIFTEEN YEARS (Policies Issued in 1909.)

Ordinary Life.....	\$225.10	\$246.43	\$279.72	\$322.82	\$379.60	\$456.16	\$700.82
Cash Value Deducted.....	96.10	95.43	95.72	100.82	114.60	147.16	30
20 Payment Life.....	354.84	377.74	411.18	451.93	502.48	567.73	77
Cash Value Deducted.....	47.84	45.74	44.18	46.93	57.48	85.73	23
20 Year Endowment.....	593.01	596.16	601.80	611.21	627.63	657.04	79
Cash Value Deducted.....	†72.99	†69.84	†63.20	†52.79	†35.37	†9.96	16

†Cash value in excess of cost.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925

10 PAYMENT LIFE

i	20	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
1	46	75	50	3	54	65	39	67
2	5	47	5	76	6	51	6	97
3	5	97	6	30	6	68	7	15
4	6	48	6	86	7	30	7	82
5	7	02	7	44	7	98	8	51
6	7	56	8	04	8	58	9	24
7	8	13	8	66	9	26	9	98
8	8	75	9	30	9	87	10	7
9	9	34	9	97	10	7	11	56
10	9	98	10	67	11	47	12	49
11	10	67	11	38	12	26	13	67
12	10	67	11	38	12	26	13	67

10 YEAR ENDOWMENT

Year Issued	20	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	10360	10349	10675	10716	10783	10902	11127	11525
1923	12.55	12.61	12.63	12.68	12.74	12.86	13.10	13.52
1922	13.87	13.89	13.91	13.95	14.01	14.13	14.36	14.76
1921	15.19	15.21	15.23	15.27	15.32	15.45	15.67	16.05
1920	16.57	16.59	16.61	16.65	16.69	16.81	17.02	17.38
1919	18.00	18.01	18.03	18.07	18.12	18.22	18.43	18.73
1918	19.47	19.49	19.51	19.54	19.59	19.70	19.89	20.22
1917	21.02	21.03	21.05	21.08	21.13	21.23	21.41	21.74
1916	22.66	22.62	22.65	22.68	22.72	22.82	23.01	23.33
1915	24.27	24.29	24.30	24.34	24.39	24.49	24.67	25.01
1914	25.98	26.00	26.02	26.06	26.11	26.22	26.42	26.78

15 PAYMENT LIFE

Year Issued	20	25	30	35	40	45	50	55	71	60	79	70	02	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
1906	34	00	36.58	39	84	43	60	48.13	53	71	60	79	70	02
1907	4.37	4.66	4.82	5.12	5.46	5.90	6.44	7.16						
1908	4.79	4.94	5.23	5.56	5.95	6.42	7.03	7.80						
1909	5.64	5.31	5.63	6.00	6.45	6.99	7.64	8.4						
1910	5.34	5.70	6.06	6.47	6.97	7.56	8.27	9.12						
1911	5.74	6.04	6.50	6.96	7.56	8.15	8.90	9.81						
1912	6.13	6.31	6.95	7.46	8.01	8.76	9.56	10.51						
1913	6.53	6.93	7.42	7.98	8.68	9.38	10.23	11.24						
1914	6.93	7.37	7.91	8.52	9.22	10.03	10.93	11.97						
1915	7.35	7.83	8.41	9.07	9.83	10.65	11.65	12.72						
1916	7.79	8.31	8.93	9.73	10.45	11.37	12.35	13.51						
1917	8.23	8.80	9.47	10.24	11.10	12.08	13.14	14.31						
1918	8.71	9.31	10.03	10.81	11.78	12.82	13.93	15.15						
1919	9.19	9.85	10.61	11.49	12.48	13.57	14.75	16.02						
1920	9.69	10.33	11.22	12.15	13.26	14.38	15.60	16.94						
1921	10.21	10.97	11.85	12.84	13.95	15.17	16.49	17.91						

15 YEAR ENDOWMENT

Year Issued	20	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	67.79	68.02	68.36	68.90	69.81	71.49	74.54	79.84
1923	8.50	8.52	8.55	8.61	8.70	8.87	9.11	9.71
1922	9.27	9.30	9.32	9.38	9.47	9.65	9.95	10.49
1921	10.07	10.03	10.11	10.17	10.26	10.44	10.74	11.28
1920	10.90	10.92	10.94	11.01	11.10	11.27	11.57	12.10
1919	11.75	11.78	11.80	11.86	11.94	12.12	12.42	12.93
1918	12.65	12.67	12.70	12.75	12.84	13.01	13.29	13.80
1917	13.58	13.60	13.63	13.67	13.76	13.92	14.20	14.69
1916	14.55	14.56	14.58	14.63	14.71	14.88	15.14	15.61
1915	15.54	15.56	15.58	15.62	15.70	15.86	16.11	16.57
1914	16.58	16.60	16.61	16.66	16.73	16.88	17.12	17.57
1913	17.66	17.67	17.69	17.72	17.80	17.95	18.18	18.60
1912	18.77	18.78	18.80	18.85	18.92	19.05	19.29	19.69
1911	19.92	19.94	19.97	20.01	20.08	20.21	20.45	20.86
1910	21.13	21.15	21.17	21.21	21.29	21.43	21.67	22.10
1909	22.3	22.30	22.32	22.37	22.55	22.70	22.96	23.42

19 PAYMENT LIFE

28	71	31.02	32	75	37	03	41.06	46	17	52	91	92	10
3	92	4.09	4	29	4	53	4.84	5	22	5	73	6	4
4	18	4.37	4	61	4	88	5.23	5	50	6	2	6	97
5	44	4.67	4	93	5	24	5.63	6	11	6	72	7	51
6	71	4.97	5	27	5	62	6.04	6	57	7	25	8	07
7	01	5.28	5	62	6	00	6.47	7	05	7	75	8	63
8	31	5.62	5	98	6	41	6.92	7	54	8	28	9	20
9	61	5.95	6	35	6	82	7.37	8	04	8	82	9	78
10	93	6.30	6	73	7	25	7.85	8	59	9	38	10	30
11	26	6.66	7	17	7	68	8.33	9	08	9	94	10	93
12	60	7.04	7	55	8	14	8.83	9	62	10	52	11	56

25 PAYMENT LIFE

Year	24	26.08	28	31	40	35.12	40	45	95
1903	3.50	3.63	3.80	4.02	4.26	4.65	5.15	5.75	
1902	3.69	3.83	4.05	4.30	4.61	5.01	5.54	6.15	
1901	3.90	4.03	4.30	4.58	4.93	5.31	5.91	6.55	
1900	4.11	4.31	4.56	4.88	5.26	5.75	6.46	7.15	
1899	4.33	4.55	4.81	5.18	5.60	6.11	6.83	7.55	
1898	4.56	4.80	5.12	5.49	5.95	6.5	7.27	8.05	
1897	4.79	5.06	5.40	5.82	6.31	6.92	7.70	8.55	
1896	5.03	5.33	5.71	6.15	6.68	7.33	8.15	9.05	
1895	5.28	5.61	6.01	6.50	7.07	7.75	8.60	9.55	
1894	5.51	5.90	6.33	6.84	7.45	8.1	9.06	10.05	

25 YEAR ENDOWMENT

Year Issued	20	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	37.92	38.28	38.85	39.82	41	52	44	49
1923	5.35	5.38	5.43	5.52	5.68	5.96	6.45	7.05
1922	5.72	5.76	5.81	5.91	6.08	6.37	6.90	7.35
1921	6.11	6.15	6.20	6.30	6.49	6.80	7.35	7.81
1920	6.5	6.56	6.61	6.72	6.91	7.24	7.81	8.28
1919	6.95	6.98	7.03	7.15	7.35	7.70	8.28	8.76
1918	7.38	7.42	7.47	7.59	7.79	8.15	8.76	9.24
1917	7.82	7.87	7.93	8.04	8.26	8.63	9.24	9.74
1916	8.30	8.34	8.40	8.52	8.74	9.12	9.74	10.25
1915	8.7	8.82	8.88	9.01	9.23	9.61	10.25	10.76
1914	9.29	9.33	9.39	9.52	9.74	10.12	10.76	11.31

30 PAYMENT LIFE

Year Issued	20	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$	\$
1906	21	78	23	61	25	86	28	70
1907	3.27	3.40	3.57	3.78	4.02	4.37	4.81	5.31
1908	3.41	3.59	3.77	4.00	4.30	4.69	5.15	5.65
1909	3.61	3.74	3.99	4.24	4.58	5.03	5.54	6.05
1910	3.79	3.98	4.22	4.50	4.88	5.37	5.91	6.43
1911	3.97	4.18	4.45	4.76	5.17	5.72	6.28	6.83
1912	4.16	4.40	4.69	5.04	5.48	6.06	6.63	7.20
1913	4.36	4.62	4.93	5.32	5.80	6.43	7.07	7.70
1914	4.57	4.85	5.19	5.60	6.13	6.80	7.51	8.20
1915	4.77	5.09	5.45	5.90	6.46	7.17	7.93	8.65
1916	4.99	5.33	5.73	6.20	6.80	7.54	8.31	9.05

30 YEAR ENDOWMENT

Year Issued	20	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	30	87	31	34	32	10	33	40
1923	4.60	4.64	4.71	4.83	5.03	5.33	5.75	6.20
1922	4.88	4.93	5.00	5.13	5.35	5.68	6.15	6.65
1921	5.18	5.23	5.31	5.44	5.69	6.05	6.55	7.05
1920	5.48	5.54	5.62	5.76	6.03	6.41	6.93	7.45
1919	5.80	5.85	5.95	6.09	6.37	6.77	7.31	7.85
1918	6.13	6.19	6.28	6.44	6.73	7.15	7.71	8.27
1917	6.47	6.53	6.63	6.79	7.10	7.54	8.11	8.68
1916	6.82	6.89	6.99	7.16	7.48	7.94	8.52	9.10
1915	7.19	7.26	7.35	7.54	7.87	8.35	8.94	9.53
1914	7.57	7.63	7.74	7.93	8.27	8.77	9.37	9.97

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925

35 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
Prem	26.72	27.74	29.45	32.31				
1923	4.15	4.24	4.40	4.66				
1922	4.38	4.48	4.65	4.94				
1921	4.62	4.73	4.91	5.21				
1920	4.86	4.98	5.17	5.51				
1919	5.11	5.23	5.45	5.80				
1918	5.37	5.50	5.73	6.12				
1917	5.64	5.78	6.02	6.43				
1916	5.92	6.07	6.32	6.75				
1915	6.21	6.36	6.63	7.08				
1914	6.50	6.66	6.95	7.42				

20 PAY. ENDOWMENT AGE 65

Year Issued	21	25	30	35	40	45	50
	\$	\$	\$	\$	\$	\$	\$
Prem	30.69	32.99	36.39	40.53	45.69		
1923	3.81	4.02	4.35	4.74	5.24		
1922	4.10	4.34	4.71	5.15	5.70		
1921	4.40	4.68	5.09	5.58	6.18		
1920	4.72	5.02	5.47	6.02	6.68		
1919	5.05	5.38	5.88	6.48	7.20		
1918	5.39	5.76	6.30	6.95	7.74		
1917	5.74	6.14	6.72	7.43	8.29		
1916	6.10	6.53	7.17	7.94	8.86		
1915	6.48	6.95	7.64	8.46	9.45		
1914	6.87	7.37	8.12	9.00	10.06		

ENDOWMENT AGE 60

Prem	23.50	26.72	32.10	39.82	51.62	71.49		
1923	3.81	4.15	4.71	5.52	6.76	8.87		
1922	4.00	4.38	5.00	5.91	7.29	9.65		
1921	4.19	4.62	5.31	6.30	7.84	10.44		
1920	4.40	4.86	5.62	6.72	8.40	11.27		
1919	4.60	5.11	5.95	7.15	8.99	12.12		
1918	4.82	5.37	6.28	7.59	9.59	13.01		
1917	5.04	5.64	6.63	8.04	10.23	13.92		
1916	5.27	5.92	6.99	8.52	10.87	14.88		
1915	5.52	6.21	7.35	9.01	11.54	15.86		
1914	5.76	6.50	7.74	9.52	12.24	16.88		

20 PAY. ENDOWMENT AGE 70

Prem	29.19	31.24	34.26	37.93	42.49	48.36		
1923	3.58	3.83	4.11	4.45	4.88	5.43		
1922	3.85	4.12	4.44	4.82	5.30	5.93		
1921	4.13	4.43	4.79	5.22	5.75	6.43		
1920	4.43	4.74	5.15	5.62	6.19	6.94		
1919	4.73	5.09	5.52	6.03	6.67	7.46		
1918	5.04	5.42	5.90	6.46	7.15	8.01		
1917	5.37	5.78	6.30	6.90	7.65	8.57		
1916	5.71	6.15	6.71	7.37	8.16	9.14		
1915	6.06	6.53	7.13	7.84	8.70	9.73		
1914	6.43	6.93	7.58	8.33	9.24	10.35		

ENDOWMENT AGE 65

Prem	21.07	23.61	27.74	33.40	41.52	53.88	74.54	
1923	3.55	3.81	4.24	4.83	5.68	6.98	9.18	
1922	3.70	4.00	4.48	5.13	6.08	7.52	9.95	
1921	3.87	4.19	4.73	5.44	6.49	8.08	10.74	
1920	4.03	4.39	4.98	5.76	6.91	8.65	11.57	
1919	4.21	4.59	5.23	6.09	7.35	9.24	12.42	
1918	4.39	4.81	5.50	6.44	7.79	9.85	13.29	
1917	4.57	5.03	5.78	6.79	8.26	10.47	14.20	
1916	4.77	5.26	6.07	7.16	8.74	11.13	15.14	
1915	4.96	5.50	6.36	7.54	9.23	11.79	16.11	
1914	5.17	5.74	6.66	7.93	9.74	12.47	17.12	

20 PAY. ENDOWMENT AGE 75

Prem	28.22	30.11	32.89	36.25	40.43	45.78	52.1	
1923	3.37	3.60	3.93	4.25	4.63	5.13	5.8	
1922	3.63	3.88	4.25	4.60	5.01	5.57	6.3	
1921	3.91	4.17	4.58	4.96	5.44	6.04	6.8	
1920	4.18	4.47	4.92	5.35	5.87	6.51	7.4	
1919	4.47	4.79	5.27	5.73	6.31	7.01	7.9	
1918	4.77	5.12	5.62	6.13	6.75	7.51	8.5	
1917	5.09	5.46	6.00	6.55	7.22	8.03	9.0	
1916	5.41	5.80	6.38	6.98	7.70	8.55	9.6	
1915	5.74	6.16	6.78	7.43	8.19	9.10	10.2	
1914	6.09	6.54	7.20	7.89	8.70	9.65	10.8	

ENDOWMENT AGE 70

Prem	19.46	21.58	24.95	29.45	35.64	44.49	57.89	79.84
1923	3.33	3.59	3.93	4.40	5.03	5.96	7.38	9.71
1922	3.47	3.75	4.13	4.65	5.36	6.37	7.93	10.49
1921	3.60	3.91	4.34	4.91	5.69	6.80	8.49	11.28
1920	3.75	4.08	4.54	5.17	6.03	7.24	9.08	12.10
1919	3.90	4.26	4.77	5.45	6.37	7.70	9.68	12.93
1918	4.06	4.44	4.99	5.73	6.73	8.15	10.28	13.80
1917	4.21	4.63	5.22	6.02	7.10	8.63	10.91	14.69
1916	4.38	4.82	5.46	6.32	7.48	9.12	11.55	15.61
1915	4.55	5.02	5.72	6.63	7.87	9.61	12.22	16.57
1914	4.72	5.23	5.97	6.95	8.27	10.12	12.89	17.57

5 YEAR TERM

Prem	11.20	11.54	13.12	13.02	14.44	16.93	21.1	
1923	2.64	2.68	2.73	2.83	2.97	3.23	3.6	
1922	2.64	2.68	2.74	2.84	2.98	3.24	3.6	
1921	2.64	2.68	2.74	2.84	2.98	3.25	3.6	
1920	2.64	2.68	2.74	2.84	2.98	3.25	3.6	
1919	2.64	2.68	2.74	2.84	2.98	3.25	3.6	

DIVIDENDS ON PAID-UP ENDOWMENTS ON 3% POLICIES
3% Reserve. Attained Ages.

	60	65	70	75
60	7.26	7.72	8.38	9.18
65	6.88	7.27	7.86	8.53
70	6.61	6.96	7.48	8.08
75	6.43	6.77	7.23	7.79

ENDOWMENT AGE 75

Prem	18.48	20.35	23.29	27.14	32.31	39.43	49.60	64.71
1923	3.16	3.38	3.73	4.11	4.66	5.39	6.45	8.05
1922	3.28	3.53	3.91	4.34	4.94	5.74	6.90	8.63
1921	3.41	3.68	4.09	4.56	5.21	6.10	7.35	9.21
1920	3.54	3.83	4.27	4.80	5.51	6.46	7.81	9.80
1919	3.67	3.98	4.47	5.04	5.80	6.84	8.28	10.40
1918	3.81	4.15	4.67	5.29	6.12	7.21	8.76	11.02
1917	3.95	4.31	4.83	5.54	6.43	7.61	9.24	11.64
1916	4.10	4.49	5.09	5.81	6.75	8.01	9.74	12.27
1915	4.26	4.67	5.31	6.07	7.08	8.41	10.25	12.92
1914	4.42	4.86	5.54	6.35	7.42	8.83	10.76	13.59

20 PAY. ENDOWMENT AGE 60

Prem	32.80	35.45	39.37	44.17				
1923	4.02	4.28	4.65	5.12				
1922	4.34	4.63	5.07	5.58				
1921	4.67	5.00	5.48	6.06				
1920	5.02	5.38	5.91	6.55				
1919	5.38	5.78	6.36	7.07				
1918	5.76	6.19	6.83	7.59				
1917	6.14	6.61	7.31	8.14				
1916	6.54	7.05	7.80	8.70				
1915	6.95	7.50	8.32	9.29				
1914	7.38	7.98	8.85	9.90				

PAID-UP DIVIDENDS ON LIFE POLICIES
3% Reserve. Attained Ages.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
17	6.02	36	7.64	55	10.36	74	14.0
18	6.09	37	7.76	56	10.53	75	14.3
19	6.15	38	7.87	57	10.70	76	14.6
20	6.22	39	7.99	58	10.87	77	14.9
21	6.29	40	8.12	59	11.05	78	15.2
22	6.36	41	8.24	60	11.22	79	15.5
23	6.44	42	8.38	61	11.39	80	15.8
24	6.52	43	8.51	62	11.57	81	16.1
25	6.59	44	8.64	63	11.74	82	16.4
26	6.68	45	8.79	64	11.91	83	16.7
27	6.76	46	8.93	65	12.09	84	17.0
28	6.85	47	9.07	66	12.27	85	17.3
29	6.94	48	9.22	67	12.43	86	17.6
30	7.03	49	9.38	68	12.60	87	17.9
31	7.12	50	9.54	69	12.76	88	18.2
32	7.22	51	9.70	70	12.92	89	18.5
33	7.32	52	9.86	71	13.07	90	18.8
34	7.42	53	10.02	72	13.24		
35	7.53	54	10.19	73	13.38		

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45

	25	35	45
PARTICIPATING			
(Without Disability.)			
LE POLICIES			
Pay.....	\$31.02	\$37.02	\$46.17
RM			
Yr. Term.	\$11.80	13.66	19.05

PAYMENT ENDOWMENTS

Year.....	\$38.68	40.53	45.78
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ENDOWMENT AT 65. With Optional Annuity to Insured Premiums including Disability Benefits for Income of \$10 a Month.

Male, \$1,160 Face Amount of Insurance.)

Annual.....	\$28.94	\$40.88	\$65.65
Pay.....	40.23	49.37	.....

Female, \$1,300 Face Amount of Insurance.)

Annual.....	\$32.28	\$45.62	\$73.38
Pay. Life.	44.94	55.10	

SINGLE PREMIUM LIFE

Whole Life..	\$398.20	\$462.95	\$549.05
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SINGLE PREM. ENDOWMENTS

Year.....	\$801.44	\$802.63	\$805.86
Year.....	630.49	636.18	652.66

maturing At—

At 75.....	\$410.16	\$480.44	\$574.98
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MONTHLY INCOME. \$10.00 per month for 20 years certain; commuted value \$1,814.

Yr. End..	\$89.27	\$91.35	\$97.74
nd. at 75..	36.91	49.23	71.53
P. E. 75..	54.62	65.76	83.04

WAIVER OF PREMIUM RATES

Whole Life..	\$0.23	\$0.41	\$0.83
Pay.....	.20	.28	.78
Yr. End..	.28	.40	.78
Yr. End..	.22	.40	.93

Other Life and Endowment rates vary slightly from those above.

DISABILITY AGREEMENT, Providing Waiver of Premium with Monthly Income \$10 per \$1,000.

Pay. Life.	\$2.16	\$2.46	\$3.42
Pay. Life.	1.85	2.18	3.49
Yr. End..	1.08	1.72	3.51
Yr. End..	1.26	2.27	3.58
Yr. End..	1.61	2.30	.....
P. 30Y.E.	1.70	2.44	3.48
Age 60...	1.61	2.27	3.51
P. Age 60.	2.09	2.47	.....

DOUBLE INDEMNITY

19 Pay. Life.	\$1.55	\$1.55	\$1.55
25 Pay. Life.	1.45	1.35	1.25
15 Yr. End..	1.25	1.25	1.25
25 Yr. End..	1.25	1.25	1.25
35 Yr. End..	1.25	1.25	.....
20P. 30Y.E.	1.35	1.35	1.50
At Age 60...	1.25	1.25	1.25
20 P. Age 60.	1.40	1.30	.....

ONE YEAR BUDGET ADJUSTMENT, issued with any policy.

Term rates the first year; permanent rates and values thereafter.

Premium...	\$11.35	\$12.59	\$15.74
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LIFE ANNUITY RATES. (Non-Participating.) Annuity purchased by \$1,000, without return of balance of purchase price at death.

Males.....	\$49.63	\$55.19	\$64.47
Females....	48.73	53.68	61.12

GUARANTEED LIFE ANNUITIES, Annuity purchased by \$1,000 with return balance of purchase price at death.

Males.....	\$47.37	\$52.00	\$59.03
Females....	46.45	50.38	56.12

OLD AGE PENSIONS. (Non-Participating.) \$10 Monthly Annuity. Without return of balance of purchase price at death.

Males			
Age 55.....	\$26.98	\$52.39	\$135.56
Age 60.....	16.49	30.23	66.19
Age 65.....	9.68	17.13	34.32
Age 70.....	5.27	9.12	17.38

Females			
Age 55.....	\$29.61	\$57.57	\$149.39
Age 60.....	18.82	34.50	75.62
Age 65.....	11.55	20.43	40.86
Age 70.....	6.70	11.57	21.92

With Return of Balance of Purchase Price at Death.

Males			
Age 55.....	\$30.51	\$61.40	\$163.24
Age 60.....	19.31	37.07	84.29
Age 65.....	11.81	22.24	46.94
Age 70.....	6.76	12.71	26.12

Guaranteed—Females

Age 55.....	\$33.08	\$66.34	\$174.92
Age 60.....	21.48	41.05	91.76
Age 65.....	13.64	25.29	52.31
Age 70.....	8.21	15.08	30.06

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20% per year, not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form, subject to satisfactory evidence of insurability, on basis of values accumulated under policy.

Disability. — All but Term and Monthly Premium policies provide without extra charge, prior to age 60, for waiver of premiums. Adult Monthly Premium policies provide, without extra charge, prior to age 60, for waiver of premiums and immediate payment to insured of one-half of face of policy, remaining one-half to be paid beneficiary at death of insured. "Safety First" policy provides prior to age 60, for waiver of premiums and payment of monthly income of \$20 per \$1,000, beginning one year after anniversary following proof, and continuing during disability until maturity, no reduction in insurance. Beneficiary Insurance included (extra premium being \$0.25 per \$1,000), provides for payment of face of policy in event of accidental death within 60 days and prior to age 60, policy remaining in full force as affecting the insured. Limit, \$25,000. Agreement void if insured becomes an aviator during the first year or enters war service at any time.

Dividends. — Policy is non-participating. Special policy issued with guaranteed coupons which may be used to reduce premiums, left to accumulate at $3\frac{1}{2}\%$, and purchase paid-up additions.

Double Indemnity. — For extra premium of \$2.00 per \$1,000 (Included in adult Monthly Premium and "Safety First" policies without extra charge), all policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, war service, aeronautic or submarine operations. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service time of war.

Limits. — Ages, Life, 15-65; Endowments, 15-60; Term, 20-55. Junior policies written from date of birth to age 14; reinsures over \$5,000; accepts reinsurance; minimum policy, Ordinary Department, \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months. Second year loan value may be applied to pay third premium. See "Premium Loans."

Military Service. — Death from service in time of war, limits liability to reserve unless permit obtained.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after two premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from aeronautic operations within one year limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments at $3\frac{1}{2}\%$), Limited (2-3) and Continuous (20 certain) annual or monthly installments. Commutable value withheld unless otherwise specified. Insured may select Annuity Option for self age 70 of \$99.84 for \$1,000.

Suicide. — Or violation of law within one year, sane or insane, liability limited premiums paid.

Women. — No extra charge. All but Term. Income Disability granted if single and self-supporting, cancelled upon marriage.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	LIMITED PAY. LIFE			ENDOWMENT					20 Pay. Life Cou- pon	* Safety Ord. Life	* First Pay.	†Bus and Prof. Men \$5000	Convertible Term		
	10	15	20	10	15	20	25	Age					5	10	20
	Pay.	Pay.	Pay.	Year	Year	Year	Year	65					Year	Year	Year
76			21.13			41.90		15.38							
77			21.43			41.95		15.74							
78			21.75			42.01		16.14							
79			22.09			42.06		16.55							
80			22.43			42.13		16.98							
81	37.20	27.55	22.80	92.70	58.75	42.20	34.38	17.43	29.39	18.45	26.87	69.35	8.52	8.56	9.01
82	37.80	28.40	23.20	92.75	58.85	42.25	34.44	17.93	29.84	18.84	27.32	70.90	8.56	8.71	9.12
83	38.40	28.45	23.60	92.85	58.85	42.32	34.54	18.43	30.31	19.25	27.75	72.60	8.62	8.79	9.24
84	39.05	29.32	24.00	92.85	58.90	42.38	34.64	18.95	30.80	19.67	28.20	74.30	8.68	8.86	9.35
85	39.72	29.42	24.40	92.90	58.97	42.47	34.73	19.56	31.31	20.13	28.64	76.10	8.75	8.95	9.47
86	40.40	29.65	24.85	92.95	59.07	42.55	34.84	20.15	31.83	20.60	29.12	78.00	8.82	9.05	9.61
87	41.10	30.47	25.30	93.00	59.12	42.63	34.97	20.80	32.37	21.09	29.62	80.05	8.90	9.12	9.77
88	41.85	31.02	25.75	93.10	59.29	42.72	35.16	21.49	32.94	21.60	30.12	82.15	8.99	9.24	9.93
89	42.60	31.46	26.20	93.16	59.28	42.82	35.25	22.23	33.52	22.14	30.64	84.40	9.08	9.35	10.11
90	43.40	32.29	26.75	93.25	59.37	42.92	35.39	23.01	34.13	22.70	31.17	86.75	9.18	9.47	10.32
91	44.22	32.82	27.30	93.36	59.47	43.05	35.56	23.84	34.75	23.31	31.75	89.20	9.29	9.60	10.55
92	45.07	33.46	27.85	93.50	59.57	43.18	35.73	24.73	35.42	23.95	32.35	91.80	9.40	9.76	10.80
93	45.95	34.13	28.40	93.66	59.70	43.32	35.93	25.68	36.11	24.61	32.93	94.55	9.53	9.91	11.09
94	46.87	34.83	29.02	93.80	59.82	43.48	36.16	26.76	36.82	25.32	33.58	97.50	9.67	10.09	11.41
95	47.83	35.56	29.65	93.96	59.97	43.66	36.49	27.80	37.56	26.06	34.25	100.60	9.78	10.24	11.72
96	48.80	36.50	30.50	94.09	60.12	43.85	36.95	28.98	38.34	26.85	34.92	103.85	9.91	10.41	12.07
97	49.85	37.10	31.00	94.35	60.25	44.06	36.96	30.26	39.15	27.68	35.69	107.30	10.14	10.70	12.56
98	50.90	37.92	31.70	94.19	60.45	44.29	37.30	31.64	40.60	28.57	36.41	110.95	10.39	11.01	13.13
99	52.00	38.78	32.45	94.15	60.85	44.59	37.68	33.38	40.89	29.51	37.20	114.85	10.66	11.38	13.76
100	53.15	39.68	33.25	94.45	60.80	44.85	38.07	34.87	41.81	30.48	38.04	118.95	10.96	11.75	14.45
101	54.35	40.60	34.05	94.65	61.15	45.17	38.50	36.54	42.79	31.53	38.87	123.35	11.29	12.18	15.19
102	55.60	41.58	34.85	94.85	61.40	45.55	39.01	38.55	43.82	32.64	39.91	128.00	11.65	12.68	16.09
103	56.85	42.60	35.85	95.10	61.70	45.95	39.56	40.33	44.90	33.83	40.96	132.95	12.07	13.23	17.05
104	58.20	43.67	36.85	95.30	62.05	46.40	40.17	42.49	46.04	35.07	42.05	138.25	12.52	13.86	18.11
105	59.60	44.80	37.85	95.60	62.45	46.90	40.86	44.87	47.25	36.42	43.27	143.85	13.04	14.58	19.29
106	61.05	45.98	38.95	95.95	62.90	47.48	41.61	47.48	48.52	37.85	44.55	149.85	13.63	15.38	20.61
107	62.55	47.20	40.10	96.35	63.40	48.19	42.45	49.87	49.36	45.88	45.88	156.25	14.30	16.27	22.06
108	64.15	48.79	41.30	96.75	63.95	48.89	43.12	51.31	50.99	47.29	46.85	163.05	15.07	17.28	23.65
109	65.80	49.87	42.60	97.25	64.55	49.60	44.13	52.83	52.72	48.81	48.10	170.35	15.94	18.42	25.43
110	67.50	51.50	43.95	97.75	65.25	50.47	45.24	54.45	54.56	50.39	49.178	15	16.91	19.68	27.38
111	69.30	52.85	45.45	98.35	66.00	51.45	46.44	56.17	56.54	52.14	50.45	180	18.00	21.08	29.52
112	71.15	54.45	47.00	99.00	66.85	52.52	47.83			53.97	51.95	30	19.22	22.64	31.85
113	73.10	56.13	48.65	99.75	67.80	53.70	49.34			55.93	53.04	75	20.57	24.38	34.40
114	75.15	57.92	50.40	100.55	68.85	55.02	50.98			58.33	58.01	214	22.09	26.30	37.18
115	77.25	59.80	52.30	101.45	70.00	56.47	52.74			55.94	60.29	225	23.77	28.43	40.19
116	79.45	61.82	54.35	102.40	71.25	58.08	54.78			58.74	62.77	237	25.63	30.78	43.45
117	81.75	63.95	56.50	103.50	72.70		56.94			61.79	65.39	249	26.80		
118	84.20	66.20	58.85	104.70	74.25		59.33			65.01	68.28	263	28.99		
119	86.75	68.60	61.35	106.00	76.00		61.93			68.57	71.39	277	31.42		
120	89.40	71.20	64.00	107.55	77.90		64.73			72.03	74.39	293	34.10		
121	92.20	73.95	66.95	109.20	80.00		67.88					309	37.08		

Above rates adopted 1919 except, Business and Professional \$5000 and Endowment Age 65 in 3. Semi-annual rate, multiply by .52 quarterly rate multiply by .265.

5 Year Term convertible within 4 years; 10 Year within 7 years 20 Year within 12 years.

Rates include Disability (Waiver of Premium). *Includes Double Indemnity, Disability (Waiver of Premium and 2% Monthly Income) and Beneficiary Insurance.

ADDITIONAL LIST OF POLICY FORMS ISSUED

ages	25	35	45
LIFE.			
10 Pay.....	\$20.29	\$25.30	\$33.92
10 PAY. PROBABLE LIFE ENDOWMENT			
Premium.....	\$27.50	\$33.14	\$41.46

MONTHLY INCOME. \$5000.

Whole Life.....	\$62.14	\$82.45	\$118.16
10 Pay. Life.....	93.85	115.50	147.00

JUNIOR POLICIES.

Death benefit scaled up to full face of policy at age 8. Values at end of 2nd year. Disability after age 15 without extra charge. Double indemnity after age 16 at regular rates. Extra premium provides Waiver of Premium at death or disability of Beneficiary			
Ages	1	7	14
Whole Life.....	\$12.71	\$12.95	\$13.44
20 Pay. Life.....	19.44	19.93	20.79
10 Year End.....	91.25	92.23	92.46
15 Year End.....	57.60	58.33	58.51
20 Year End.....	40.72	41.14	41.69
20 Pay. Life.....	19.44	19.93	20.79

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	
Ordinary Life	21	\$15.41	\$1	\$24	\$76	3	70	\$66	\$194	9	49	\$122	\$323	16	32
	25	16.95	3	29	87	3	284	79	214	10	113	143	350	16	176
	30	19.36	5	37	101	4	203	99	241	11	126	176	366	16	11
	35	22.49	7	47	116	5	98	123	270	11	184	215	422	14	295
	40	26.64	10	60	132	5	256	152	300	10	312	259	458	13	44
	45	32.23	14	75	149	5	216	186	325	9	237	307	490	11	67
	50	39.87	18	93	164	5	8	221	353	8	55	357	519	9	71
10 Pay. Life	21	37.80	38.93	134.37	445	23	77	343.28	1000	Pd-up					
	25	40.40	41.88	144.94	448	23	13	370.55	1000						
	30	44.22	46.15	160.25	453	21	359	410.03	1000						
	35	48.80	51.13	178.10	456	20	64	456.00	1000						
	40	54.35	56.79	198.50	459	17	305	508.49	1000						
	45	61.05	63.05	221.05	460	15	65	566.15	1000						
	50	69.30	60.40	244.00	457	12	145	626.92	1000						
15 Pay. Life	21	28.00	21.39	80.06	290	12	53	215.56	641	33	192	377.95	1000	Pd-up	
	25	29.95	23.15	86.87	293	12	214	233.94	644	31	126	410.03	1000		
	30	32.82	25.71	96.74	297	12	291	260.38	648	28	101	450.00	1000		
	35	36.30	28.68	108.18	300	12	144	290.78	651	24	340	508.49	1000		
	40	40.60	32.04	121.20	302	11	112	324.66	652	21	158	566.15	1000		
	45	45.95	35.78	135.48	303	9	261	360.69	650	17	322	626.92	1000		
	50	52.85	39.51	149.50	300	7	318	395.35	643	14	170	688.24	1000		
20 Pay. Life	21	23.20	10	59	187	8	177	154	448	23	344	275	727	34	304
	25	24.85	11	65	192	8	364	169	455	23	62	300	731	32	15
	30	27.30	13	73	196	9	131	190	463	21	148	336	738	28	156
	35	30.30	16	83	202	9	153	244	469	19	25	376	739	24	240
	40	34.05	18	95	208	8	339	242	475	16	166	419	739	20	320
	45	38.95	22	108	212	7	309	270	476	13	223	462	736	17	57
	50	45.45	25	121	213	6	163	297	473	10	293	501	727	13	214

†Days.

American 3½% Modified Preliminary Term Reserve (Ill. Std.); full reserve after 20 years.

CONSERVATIVE LIFE INS. CO. OF IOWA, Sioux City, Ia.

Accelerative Option. — Policy is non-participating, during premium-paying period.

Beneficiary. — May be made irrevocable.

Cash Values. — At any time after three premiums. American 3% Modified Preliminary Term reserve, without surrender charge. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed by payment of difference in reserves.

Disability. — Agreement provides, on all but Term policies, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning one year after proof and continuing during disability until maturity; no reduction in insurance. Limit, \$15,000. Agreement does not cover war service.

Dividends. — Policy is non-participating. Paid-up and extended insurance is participating in any amount, annual cash dividends being allowed.

Double Indemnity. — Agreement provides (\$1.75 per \$1,000), on all but Term, prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, police duty, bodily or mental infirmity, ptomaines, bacterial infections other than as a result of injury. Limit, \$25,000.

Extended Insurance. — After three premiums, within 31 days after default. Participating. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 16-60. \$25,000; Term, \$10,000; reinsures over \$5,000; does not accept reinsurance; minimum policy; \$1,000.

Loans. — After three premiums. Interest 6%, not in advance. May be deferred 60 days (except to pay premium).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within 31 days after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after three years. Interest 6%.

Reinstatement. — At any time (if extended or paid-up insurance in force), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Trust Fund (Interest Payments) at not less than 3%⁺. Limited (2-30 years) and Continuous (5, 10, 15, 20 or 25 certain) Installments. Payments made annually, semi-annually quarterly or monthly. Interest payments and Installments certain participate in excess interest earned. Trust Fund and Commutable values withheld from payee. By act of legislation company is prepared to issue income agreements to accompany any form of policy desired, with or without Trust Clauses.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$5,000. Double Indemnity but not disability granted.

Present interest rate 5%.

ADDITIONAL LIST OF POLICY FORMS ISSUED

NON-PARTICIPATING							
Ages	25	35	45	Ages	25	35	45
25 Pay. Life.....	\$22.75	\$27.50	\$35.33	End. 65.....	\$419.33	\$508.19	\$630.78
30 Pay. Life.....	20.61	25.16	33.09	Semi-End. 60.....	333.52	381.70	.....
Life Pd-up 50.....	22.75	.....	.....	Semi-End. 65.....	334.21	382.64	443.47
20 Pay. End. 60.....	31.56	.....	.....	10 Year Term.....	79.41	91.45	125.98
20 Pay. End. 65.....	29.43	36.28	.....	MONTHLY INCOME, \$10 a month for			
SINGLE PREMIUMS				10 years, commuted value \$1,040.			
Life.....	337.99	440.87	529.82	\$10 a month for 20 years, commuted value			
10 Year End.....	783.01	784.22	787.53	b. \$1,814.			
15 Year End.....	687.00	689.98	698.48	DEFERRED SURVIVORSHIP ANNUITY			
20 Year End.....	608.09	613.91	630.78	\$10 a month for life of beneficiary beginning			
25 Year End.....	543.65	553.86	582.43	20 years after death of insured. (Equal			
30 Year End.....	491.63	508.19	551.30	ages.)			
35 Year End.....	450.56	475.57	.....	Premium.....			
End. 60.....	450.56	553.86	.....	3.90 3.00 2.40			

CONSERVATIVE LIFE INSURANCE CO. OF IOWA—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Modified Preliminary Term.

Whole Life	LIMITED PAY. LIFE			Life Pd. Up at 60	ENDOWMENTS			Age	ENDOWMENTS			End. at 60	End. at 65	Semi-End. at 60	Semi-End. at 65	Y. T.
	10	15	20		10	15	20		25	30	35					
	Pay.	Pay.	Pay.		Year	Yr.	Yr.		Yr.	Yr.	Yr.					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15.12	40.42	29.48	24.11	16.99	90.58	57.92	41.94	20	32.61	26.63	22.59	19.80	17.86	15.14	14.54	
15.45	41.05	29.94	24.49	17.13	90.64	57.99	42.00	21	32.67	26.71	22.65	20.39	18.34	15.49	14.87	
15.79	41.68	30.40	24.87	17.59	90.70	58.05	42.06	22	32.74	26.80	22.80	21.03	18.85	15.88	15.20	
16.15	42.33	30.88	25.27	18.10	90.77	58.12	42.13	23	32.81	26.90	22.92	21.70	19.38	16.29	15.58	
16.53	43.00	31.37	25.68	18.52	90.84	58.18	42.20	24	32.88	27.00	23.04	22.42	19.95	16.73	15.94	
16.93	43.70	31.88	26.11	19.19	90.93	58.26	42.29	25	33.01	27.12	23.19	23.19	20.56	17.19	16.34	
17.35	44.41	32.41	26.55	19.79	91.00	58.34	42.37	26	33.11	27.24	23.35	24.01	21.19	17.69	16.77	
17.78	45.15	32.95	26.99	20.42	91.08	58.42	42.47	27	33.22	27.37	23.52	24.88	21.87	18.20	17.21	
18.25	45.92	33.53	27.48	21.11	91.18	58.52	42.56	28	33.34	27.52	23.71	25.81	22.58	18.77	17.69	
18.76	46.70	34.10	27.96	21.84	91.26	58.62	42.68	29	33.46	27.68	23.92	26.80	23.34	19.35	18.18	
19.24	47.53	34.72	28.43	22.61	91.38	58.73	42.80	30	33.61	27.87	24.16	27.87	24.16	19.99	18.72	
19.77	48.36	35.34	29.00	23.45	91.49	58.84	42.93	31	33.77	28.07	24.42	29.02	25.03	20.67	19.28	
20.33	49.23	35.99	29.55	24.35	91.60	58.95	43.06	32	33.95	28.29	24.69	30.25	25.94	21.39	19.80	
20.92	50.14	36.67	30.12	25.32	91.72	59.08	43.22	33	34.14	28.52	25.01	31.58	26.93	22.18	20.53	
21.55	51.07	37.37	30.72	26.36	91.86	59.23	43.39	34	34.35	28.81	25.36	33.06	27.98	23.03	21.22	
22.21	52.04	38.11	31.35	27.50	92.02	59.39	43.59	35	34.59	29.12	25.76	34.59	29.12	23.96	21.96	
22.91	53.04	38.86	31.99	28.73	92.17	59.56	43.79	36	34.86	29.45	26.17	36.29	30.33	24.95	22.75	
23.65	54.08	39.64	32.67	30.07	92.34	59.75	44.02	37	35.18	29.83	26.64	38.15	31.64	26.03	23.59	
24.43	55.14	40.46	33.38	31.52	92.52	59.95	44.27	38	35.46	30.23	27.15	40.18	33.05	27.20	24.50	
25.25	56.25	41.30	34.12	33.13	92.72	60.18	44.56	39	35.82	30.69	27.72	42.41	34.57	28.48	25.48	
26.13	57.40	42.19	34.90	34.90	92.95	60.44	44.88	40	36.23	31.20	28.35	44.88	36.29	29.92	26.55	
27.06	58.60	43.11	35.72		93.19	60.72	45.22	41	36.67	31.76			38.03		27.70	
28.05	59.83	44.09	36.59		93.46	61.04	45.62	42	37.18	32.39			40.00		28.96	
29.10	61.11	45.09	37.50		93.75	61.39	46.06	43	37.73	33.08			42.14		30.33	
30.22	62.44	46.15	38.47		94.09	61.79	46.56	44	38.35	33.86			44.50		31.83	
31.41	63.83	47.25	39.49		94.44	62.21	47.10	45	39.04	34.69			47.10		33.48	
32.67	65.16	48.41	40.55		94.84	62.70	47.71	46	39.79							
34.02	66.77	49.65	41.70		95.30	63.25	48.39	47	40.64							
35.46	68.32	50.93	42.91		95.79	63.86	49.24	48	41.58							
36.98	69.94	52.27	44.19		95.79	64.52	49.98	49	42.61							
38.61	71.61	53.70	45.57		96.94	65.26	50.90	50	43.75							
40.33	73.36	55.18	47.02		97.60	66.08	51.92	51								
42.15	75.13	56.76	48.53		98.34	66.99	53.05	52								
44.15	77.08	58.42	50.23		99.15	67.99	54.30	53								
46.25	79.06	60.19	52.01		100.02	69.10	55.69	54								
48.50	81.12	62.06	53.92		101.02	70.33	57.22	55								
50.89	83.28	64.05			102.10			56								
53.44	85.53	66.16			103.29			57								
56.18	87.92	68.41			104.60			58								
59.11	90.41	70.83			106.05			59								
52.23	93.03	73.40			107.64			60								

DISABILITY RATES PER \$1,000 (Waiver of Premiums and \$10 Monthly Income)

\$1.19	\$2.50	\$1.86	\$1.56	\$1.18	\$0.50	\$0.55	\$0.30	20	\$0.68	\$0.71	\$0.83	\$0.95	\$1.09	\$0.95	\$1.09
1.23	2.55	1.90	1.59	1.20	.51	.57	.63	21	.70	.76	.86	.98	1.11	.98	1.11
1.26	2.60	1.94	1.62	1.23	.52	.58	.65	22	.72	.79	.90	1.00	1.14	1.00	1.14
1.30	2.63	1.97	1.65	1.26	.53	.60	.68	23	.75	.83	.95	1.02	1.18	1.02	1.18
1.34	2.68	2.00	1.68	1.30	.54	.62	.70	24	.78	.87	1.01	1.05	1.22	1.05	1.22
1.37	2.72	2.03	1.71	1.34	.56	.64	.72	25	.82	.93	1.07	1.07	1.25	1.07	1.25
1.42	2.75	2.07	1.74	1.37	.57	.66	.75	26	.85	.98	1.14	1.10	1.29	1.10	1.29
1.46	2.79	2.10	1.77	1.41	.58	.68	.78	27	.89	1.02	1.22	1.12	1.32	1.12	1.32
1.50	2.82	2.13	1.80	1.46	.60	.70	.81	28	.93	1.07	1.29	1.14	1.36	1.14	1.36
1.55	2.86	2.16	1.83	1.50	.62	.72	.84	29	.98	1.13	1.36	1.17	1.40	1.17	1.40
1.60	2.90	2.19	1.85	1.55	.63	.75	.88	30	1.02	1.20	1.44	1.20	1.44	1.20	1.44
1.66	2.94	2.23	1.88	1.60	.65	.78	.92	31	1.07	1.29	1.52	1.23	1.49	1.23	1.49
1.71	2.98	2.25	1.91	1.66	.68	.81	.96	32	1.13	1.38	1.59	1.26	1.54	1.26	1.54
1.77	3.02	2.28	1.95	1.72	.70	.85	1.01	33	1.20	1.48	1.68	1.30	1.59	1.30	1.59
1.83	3.05	2.31	1.98	1.78	.73	.89	1.07	34	1.28	1.59	1.73	1.34	1.64	1.34	1.64
1.90	3.09	2.34	2.01	1.84	.76	.94	1.13	35	1.37	1.69	1.82	1.37	1.69	1.37	1.69
1.97	3.12	2.39	2.04	1.91	.80	.99	1.19	36	1.50	1.79		1.41	1.74	1.41	1.74
2.04	3.16	2.43	2.07	1.98	.84	1.05	1.26	37	1.64	1.89		1.44	1.80	1.44	1.80
2.12	3.20	2.46	2.10	2.06	.89	1.12	1.36	38	1.76	1.99		1.49	1.88	1.49	1.88
2.21	3.23	2.50	2.15	2.13	.94	1.19	1.46	39	1.90	2.09		1.54	1.95	1.54	1.95
2.31	3.27	2.54	2.21	2.21	1.00	1.26	1.59	40	2.03	2.20		1.59	2.02	1.59	2.02
2.40	3.30	2.60	2.33	2.30	1.06	1.34	1.77	41	2.16	2.31		1.64	2.12	1.64	2.12
2.51	3.34	2.67	2.45	2.39	1.13	1.43	1.95	42	2.31	2.43		1.68	2.20	1.68	2.20
2.62	3.39	2.74	2.57	2.49	1.22	1.51	2.13	43	2.44	2.56		1.73	2.30	1.73	2.30
2.74	3.44	2.80	2.72	2.60	1.30	1.67	2.32	44	2.58	2.68		1.78	2.39	1.78	2.39
2.87	3.48	2.87	2.87	2.73	1.38	1.84	2.50	45	2.74	2.82		1.84	2.50	1.84	2.50
3.00	3.53	3.00	3.00	2.86	1.50	2.10	2.69	46	2.90	2.97		1.89	2.62	1.89	2.62
3.16	3.58	3.16	3.16	3.00	1.62	2.38	2.90	47	3.06	3.12		1.95	2.75	1.95	2.75
3.33	3.63	3.33	3.33	3.15	1.77	2.64	3.10	48	3.24	3.29		2.01	2.90	2.01	2.90
3.52	3.68	3.52	3.52	3.30	1.94	2.92	3.32	49	3.45	3.48		2.07	3.05	2.07	3.05
3.72	3.72	3.72	3.72	3.47	2.13	3.21	3.56	50	3.66	3.70		2.13	3.21	2.13	3.21
3.94	3.94	3.94	3.94		2.56	3.57	3.80	51							
4.19	4.19	4.19	4.19		3.02	3.93	4.07	52							
4.48	4.48	4.48	4.48		3.88	4.30	4.30	53							
4.79	4.79	4.79	4.79		3.96	4.67	4.67	54							
4.16	5.16	5.16	5.16		4.49	4.98	5.10	55							

Above rates adopted April, 1920. Double indemnity, \$1.75 per \$1,000. Semi-annual multiply by .51; quarterly by .275.

CONSERVATIVE LIFE INSURANCE CO. OF IOWA—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age	Ann. Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$15 45	\$15	\$32	\$88	4 3	\$78	\$199 10	7	\$131	\$307 16	7	\$193	\$412 19	11
25	16 93	13	37	96	4 9	91	217 11	7	153	353 16	9	223	442 18	11
30	19 24	22	45	107	5 5	110	239 12	3	185	387 16	2	268	483 17	4
35	22 21	27	56	122	6 1	134	266 12	1	223	402 14	9	318	521 15	4
40	26 13	33	68	135	6 4	163	294 11	3	266	436 13	0	373	559 13	1
45	31 41	41	84	151	6 1	196	321 9	11	313	470 11	1	430	595 11	0
50	36 61	50	101	165	5 4	232	348 8	4	362	501 9	1	485	624 8	11
55	48 59	59	120	180	4 4	269	372 6	9	410	528 7	3	537	651 7	0
60	62 23	70	140	194	3 6	306	394 5	3	456	553 5	8	593	682 5	4

21	41 05	97	174	481	29 3	392	1000	Pd-up						
25	43 70	103	186	482	23 1	419	1009	"						
30	47 53	112	203	483	28 0	439	1009	"						
35	52 04	123	222	483	23 4	504	1000	"						
40	57 40	134	243	482	20 4	555	1000	"						
45	63 83	145	266	479	17 2	609	1000	"						
50	71 61	157	289	474	14 0	666	1000	"						
55	81 12	167	309	463	10 11	723	1000	"						
60	93 03	175	325	449	8 2	776	1000	"						

21	49 94	61	112	310	17 6	255	650 36	1	427	1000	Pd-up			
25	51 88	66	120	311	17 7	274	658 33	5	459	1000	"			
30	54 72	71	131	312	17 1	301	655 30	0	504	1000	"			
35	58 11	75	144	313	15 10	331	656 26	4	555	1000	"			
40	62 19	85	158	313	14 0	364	656 22	7	609	1000	"			
45	67 25	92	173	312	11 10	395	653 18	9	666	1000	"			
50	73 70	99	187	306	9 6	430	645 15	1	723	1000	"			
55	82 06	104	198	297	7 2	458	633 11	9	776	1000	"			
60	93 40	107	207	286	5 2	477	614 8	8	824	1000	"			

21	24 40	44	82	227	12 1	188	479 27	6	316	739 36	3	468	1000	Pd-up
25	26 11	47	88	228	12 4	203	484 26	0	341	742 33	3	504	1000	"
30	28 48	51	97	231	12 5	224	488 23	6	375	743 29	4	555	1000	"
35	31 35	56	106	231	11 9	248	491 20	8	414	746 25	5	609	1000	"
40	34 90	61	117	232	10 8	273	492 17	7	454	744 21	5	666	1000	"
45	39 45	67	129	232	9 1	299	490 14	5	493	739 17	7	723	1000	"
50	45 57	72	141	231	7 4	323	455 11	5	528	730 13	11	776	1000	"
55	53 92	77	151	227	5 7	344	476 8	7	556	716 10	7	824	1000	"

Age	Ann. Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$90 64	\$256	\$449	\$519	5 \$495	\$557	\$717	3 \$170	\$737	\$814	2 \$810	\$881	\$907	1 \$906
25	90 93	255	448	518	5 \$495	658	716	2 \$700	766	812	2 \$809	881	907	1 \$906
30	91 38	263	446	516	5 \$495	655	715	3 \$707	765	811	2 \$807	880	906	1 \$905
35	92 02	261	444	513	5 \$495	653	713	3 \$703	764	810	2 \$806	880	906	1 \$905
40	92 95	244	442	511	5 \$478	651	711	3 \$690	763	809	2 \$804	879	905	1 \$904
45	94 44	248	438	506	5 \$495	645	707	3 \$681	760	806	2 \$799	877	903	1 \$901
50	96 94	239	433	490	5 \$495	643	701	3 \$679	756	802	2 \$791	875	901	1 \$898
55	101 22	232	425	488	5 \$494	626	694	3 \$665	750	795	2 \$779	871	897	1 \$893
60	107 64	222	413	473	5 \$31	624	679	3 \$621	739	783	2 \$756	864	890	1 \$883

Age	Ann. Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$57 99	\$151	\$298	\$378	10 \$290	\$303	\$494 18	\$418	\$599	\$751 5	\$6780	\$913	\$940	1 \$939
25	58 56	150	297	354	10 \$285	392	493 18	\$415	598	751 5	\$677	913	940	1 \$939
30	58 73	148	295	351	10 \$275	390	490 18	\$445	597	690 5	\$672	913	940	1 \$939
35	56 39	146	293	348	10 \$265	388	487 5	\$445	595	687 5	\$666	912	939	1 \$938
40	60 44	143	280	343	10 \$232	386	483 8	\$413	593	684 5	\$657	911	938	1 \$936
45	62 21	140	257	338	10 \$183	382	477 8	\$377	589	679 5	\$639	909	936	1 \$934
50	65 26	136	253	330	10 \$95	377	468 8	\$317	583	676 5	\$609	906	933	1 \$930
55	70 33	131	246	316	8 19	369	453 18	\$199	573	656 5	\$554	901	928	1 \$923

Age	Ann. Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$49 00	\$100	\$179	\$271	15 \$143	\$403	\$534 10	\$184	\$673	\$774 5	\$766	\$929	\$957	1 \$956
25	42 29	99	178	268	15 \$132	402	532 10	\$478	672	777 5	\$764	928	957	1 \$956
30	42 80	97	176	265	15 \$109	401	531 10	\$467	671	775 5	\$759	928	956	1 \$955
35	43 59	95	175	263	15 \$73	390	527 10	\$446	660	772 5	\$752	927	955	1 \$954
40	44 88	93	173	258	15 25	398	523 10	\$412	667	768 5	\$740	926	954	1 \$952
45	47 16	91	172	253	11 49	396	516 10	\$347	663	761 5	\$718	924	952	1 \$949
50	50 90	95	171	246	8 49	394	507 10	\$296	656	750 5	\$677	920	948	1 \$944
55	57 22	88	170	237	6 20	390	492 9	\$199	648	734 5	\$602	914	941	1 \$935

Months.

American 3% Modified Preliminary Term. No surrender charge.

CONSERVATIVE LIFE INS. CO., Wheeling, W. Va.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 5½% Modified Preliminary Term reserve (Committee of 15 Plan), except Multifactor and other Term policies on Level Premium Plan, with surrender charge to 15th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred six months.

Change of Plan. — No provision. Practice to change to higher premium form payment of difference in premium with interest at 6%.

Disability. — Rider (\$0.50 per \$1,000) provides, prior to age 60, for waiver of premium and payment of face of policy in ten annual installments. Agreement does not cover war service. Included in Multifactor policies without extra charge. Disability providing \$10 per \$1,000 Monthly Income without reduction in insurance settlement has been added. Limit, \$5,000.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider (\$2.00 per \$1,000) provides, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, aeronautic, submarine or underground operations, suicide, disease, ptomaines. Limit, \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 20-55. No fixed amount; reinsures over \$10,000 on all forms; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred six months.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans". Premium deducted from regular loan if desired by insured.

Reinstatement. — At any time upon evidence of insurability and payment of arrears with interest at 6%.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-20) annual Installment. Monthly installment allowed, if requested. Practice to give Life Annuity if requested. No provision for commutation.

Suicide. — Within one year, liability limited to premiums paid.

Women. — No extra charge. All but Term; limit, 15-50; reinsures over \$5,000. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve.

Ord. Life	Limited Pay. Life			Endowments					Convert. Term.*		Multiform Policies			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	5 Year	10 Year	1st 5 Yrs.	Premiums thereafter		
												Ord. Life	20 Pay. Life	20 Year End.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
14.96	38.85	27.27	22.60	91.79	58.17	41.78	32.29	26.25	9.93	10.09	.....	.....	.....	.....
15.29	37.44	27.71	22.97	91.83	58.22	41.84	32.36	26.34	10.00	10.17	13.49	15.98	28.29	56.68
15.63	38.05	28.18	23.36	91.88	58.28	41.91	32.43	26.43	10.06	10.24	13.64	16.38	28.79	56.73
15.99	38.68	28.64	23.75	91.93	58.34	41.97	32.52	26.53	10.13	10.34	13.80	16.79	29.31	56.79
16.37	39.33	29.13	24.17	91.98	58.40	42.05	32.60	26.64	10.21	10.43	13.97	17.23	29.85	56.85
16.77	40.00	29.64	24.59	92.04	58.47	42.13	32.70	26.75	10.30	10.53	14.15	17.69	30.41	56.92
17.18	40.71	30.17	25.04	92.10	58.54	42.21	32.80	26.88	10.39	10.63	14.38	18.18	30.99	56.99
17.62	41.44	30.72	25.51	92.17	58.62	42.30	32.91	27.03	10.48	10.75	14.68	18.69	31.59	57.07
18.08	42.19	31.29	25.99	92.23	58.70	42.40	33.04	27.18	10.58	10.88	14.87	19.23	32.22	57.16
18.57	42.97	31.88	26.49	92.31	58.79	42.51	33.17	27.35	10.70	11.01	15.11	19.80	32.87	57.26
19.08	43.79	32.50	27.02	92.39	58.88	42.63	33.32	27.54	10.82	11.17	15.40	20.41	33.55	57.37
19.62	44.63	33.13	27.56	92.48	58.99	42.76	33.48	27.75	10.95	11.34	15.63	21.05	34.25	57.49
20.19	45.51	33.80	28.13	92.57	59.10	42.90	33.66	27.99	11.09	11.52	15.87	21.72	34.99	57.63
20.79	46.41	34.49	28.73	92.67	59.23	43.06	33.87	28.25	11.25	11.71	16.13	22.44	35.76	57.78
21.43	47.36	35.21	29.35	92.78	59.36	43.23	34.09	28.53	11.41	11.93	16.41	23.20	36.55	57.95
22.10	48.33	35.96	30.00	92.90	59.51	43.42	34.33	28.85	11.61	12.17	16.71	24.00	37.39	58.14
22.81	49.35	37.64	30.68	93.03	59.67	43.63	34.60	29.20	11.82	12.44	17.04	24.86	38.26	58.36
23.56	50.40	37.55	31.39	93.17	59.85	43.86	34.91	29.59	12.05	12.74	17.42	25.76	39.17	58.61
24.35	51.50	38.40	32.13	93.33	60.06	44.12	35.24	30.02	12.30	13.08	17.81	26.73	40.12	58.88
25.19	52.63	39.29	32.91	93.50	60.28	44.41	35.62	30.50	12.57	13.44	18.27	27.76	41.12	59.20
26.09	53.81	40.21	33.73	93.69	60.52	44.73	36.04	31.02	12.88	13.87	18.74	28.85	42.16	59.55
27.04	55.03	41.17	34.60	93.90	60.80	45.09	36.50	31.61	13.32	14.45	19.27	30.01	43.27	59.95
28.04	56.30	42.18	35.51	94.13	61.11	45.49	37.02	32.26	13.82	15.11	19.88	31.25	44.42	60.41
29.11	57.63	43.24	36.47	94.39	61.45	45.99	37.59	32.97	14.36	15.85	20.55	32.57	45.64	60.92
30.25	59.01	44.35	37.48	94.69	61.84	46.45	38.23	33.77	14.98	16.68	21.31	33.98	46.92	61.49
31.47	60.44	45.51	38.55	95.02	62.28	47.01	38.94	34.64	15.69	17.62	22.18	35.49	48.27	62.13
32.76	61.94	46.74	39.69	95.39	62.76	47.63	39.73	35.61	16.48	18.67	23.15	37.09	49.69	62.84
34.13	63.50	48.03	40.90	95.80	63.31	48.33	40.61	36.67	17.37	19.87	24.29	38.79	51.19	63.63
35.60	65.13	49.38	42.18	96.27	63.92	49.11	41.58	37.84	18.40	21.18	25.56	40.61	52.77	64.52
37.17	66.83	50.81	43.54	96.79	64.60	49.98	42.66	39.11	19.54	22.67	26.99	42.56	54.44	65.50
38.83	68.60	52.32	44.99	97.38	65.36	50.94	43.84	40.51	20.83	24.32	28.62	44.63	56.21	66.59
40.61	70.45	53.91	46.53	98.03	66.20	52.00	45.15	42.03	22.28	.....	30.43	46.84	58.10	67.81
42.51	72.37	55.85	48.17	98.75	67.13	53.18	46.58	43.69	23.87	.....	32.44	49.21	60.10	69.16
44.53	74.38	57.35	49.93	99.54	68.16	54.48	48.18	45.49	25.65	.....	34.68	51.73	62.23	70.65
46.68	76.47	59.22	51.80	100.43	69.31	55.92	49.88	47.46	27.65	.....	37.17	54.44	64.50	72.31
48.98	78.66	61.21	53.81	101.41	70.57	57.51	51.77	49.59	29.87	.....	39.94	57.33	66.93	74.15
51.44	80.95	63.31	55.96	102.49	71.98	59.26	53.84	51.89	.....	.....	.....	.....	.....	.....
54.06	83.35	65.55	58.26	103.69	73.53	61.18	56.09	.....	.....	.....	.....	.....	.....	.....
56.87	85.87	67.94	60.74	105.02	75.24	63.29	58.55	.....	.....	.....	.....	.....	.....	.....
59.87	88.52	70.49	63.40	106.49	77.15	65.62	61.24	.....	.....	.....	.....	.....	.....	.....
63.08	91.31	73.21	66.27	108.11	79.24	68.16	64.16	.....	.....	.....	.....	.....	.....	.....
66.51	94.26	76.13	69.35	109.91	81.56	70.96	67.34	.....	.....	.....	.....	.....	.....	.....
70.19	97.37	79.26	72.68	111.91	84.11	74.02	.....	.....	.....	.....	.....	.....	.....	.....
74.12	100.67	82.62	76.28	114.11	86.92	77.37	.....	.....	.....	.....	.....	.....	.....	.....
78.34	104.18	86.23	80.16	116.55	90.00	81.03	.....	.....	.....	.....	.....	.....	.....	.....
82.86	107.91	90.11	84.36	119.25	93.39	85.04	.....	.....	.....	.....	.....	.....	.....	.....
87.71	111.88	94.29	88.91	122.22	97.11	89.42	.....	.....	.....	.....	.....	.....	.....	.....

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Above rates adopted 1909.

*Convertible during full term.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Whole Life	21	\$15 29	\$16	\$31	\$99	4	69	\$72	\$210	9	343	\$125	\$330	16	146	\$182	\$435	19
	25	16 77	19	37	109	4	293	85	229	11	28	147	357	16	284	213	467	18
	30	19 08	23	46	123	5	217	105	255	11	358	179	394	16	108	259	509	17
	35	22 10	29	56	138	6	103	129	283	12	0	219	431	15	23	311	549	15
	40	26 09	36	70	154	6	222	159	312	11	86	265	467	13	132	368	586	13
	45	31 47	45	87	171	6	135	192	340	9	349	314	501	11	152	427	620	11
	50	38 83	50	106	186	5	243	229	365	8	147	366	531	9	154	485	650	9
55	48 98	67	128	201	4	270	287	388	6	293	417	558	7	208	540	675	7	
60	63 08	79	148	215	3	281	306	409	5	120	465	581	5	335	598	703	1	
10 Pay. Life	21	37 44	71	130	442	24	54	343	1000	Pd-up		378	1000	Pd-up		419	1000	Pd
	25	40 00	77	150	444	23	323	371	1000	"		410	1000	"		456	1000	"
	30	43 79	85	166	447	22	263	410	1000	"		456	1000	"		508	1000	"
	35	48 33	94	184	450	20	301	458	1000	"		508	1000	"		566	1000	"
	40	53 81	107	206	451	18	150	508	1000	"		566	1000	"		627	1000	"
	45	60 44	122	230	452	15	263	566	1000	"		627	1000	"		688	1000	"
	50	68 60	133	257	454	13	1	627	1000	"		688	1000	"		747	1000	"
55	78 66	153	283	451	10	107	688	1000	"		747	1000	"		800	1000	"	
60	91 31	166	305	442	7	279	747	1000	"		800	1000	"		850	1000	"	
15 Pay. Life	21	27 71	47	91	291	14	105	215	625	33	140	378	1000	Pd-up		419	1000	Pd
	25	29 64	51	99	295	14	270	233	629	31	82	410	1000	"		456	1000	"
	30	32 50	57	111	299	14	313	259	632	23	64	456	1000	"		508	1000	"
	35	35 96	64	124	302	14	80	290	635	24	312	508	1000	"		566	1000	"
	40	40 21	71	139	305	12	320	324	637	21	137	566	1000	"		627	1000	"
	45	45 51	80	156	307	11	25	360	636	17	309	627	1000	"		688	1000	"
	50	52 32	89	173	305	9	3	395	630	14	146	688	1000	"		747	1000	"
55	61 21	98	188	300	6	352	427	623	11	63	747	1000	"		800	1000	"	
60	73 21	107	201	292	5	43	451	603	8	110	800	1000	"		850	1000	"	
20 Pay. Life	21	22 97	35	68	218	10	30	160	467	24	350	281	744	35	200	419	1000	"
	25	24 59	38	75	222	10	212	175	472	23	353	307	748	32	257	456	1000	"
	30	27 02	43	84	227	10	348	196	478	22	13	343	752	28	364	508	1000	"
	35	30 00	49	95	232	10	307	221	484	19	213	384	755	25	71	566	1000	"
	40	33 73	55	108	236	10	28	248	488	16	300	428	756	21	136	627	1000	"
	45	38 55	63	122	239	8	287	277	489	13	340	472	753	17	223	688	1000	"
	50	44 99	71	136	241	7	78	305	486	11	28	513	745	14	1	747	1000	"
55	53 81	79	151	240	5	228	330	480	8	165	547	733	10	259	800	1000	"	
60	66 27	87	165	239	4	71	351	470	6	78	571	713	7	287	850	1000	"	

Age at Issue	Pre- mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.						
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.				
			\$.	\$.	\$.	\$.	\$.	\$.	\$.	\$.	\$.	\$.	\$.	\$.	\$.			
10 Year End.	21	\$91.83	\$143	\$423	\$500	5	\$477	\$630	\$697	3	\$689	\$740	\$792	2	\$789	\$862	\$892	1
	25	92.04	143	423	500	5	\$476	630	697	3	\$689	740	792	2	\$788	862	892	1
	30	92.39	143	422	499	5	\$474	629	696	3	\$687	740	792	2	\$788	862	892	1
	35	92.90	143	422	498	5	\$470	629	696	3	\$686	739	791	2	\$786	862	892	1
	40	93.69	142	421	497	5	\$463	628	694	3	\$682	738	790	2	\$784	861	891	1
	45	95.02	142	419	495	5	\$451	626	692	3	\$676	737	788	1	\$781	860	890	1
	50	97.38	141	417	491	5	\$428	623	688	3	\$665	734	785	2	\$774	858	888	1
15 Year End.	55	101.41	139	411	483	5	\$387	617	681	3	\$645	729	779	2	\$762	835	885	1
	60	108.11	135	403	471	5	\$313	607	669	3	\$609	720	769	2	\$742	849	879	1
20 Year End.	21	\$58.22	\$75	\$242	\$335	10	\$260	\$365	\$475	8	\$433	\$570	\$674	5	\$658	\$750	\$800	1
	25	58.47	75	241	345	10	\$262	364	475	8	\$430	569	673	5	\$657	750	800	1
	30	58.88	75	241	334	10	\$254	364	474	8	\$424	569	673	5	\$654	750	800	1
	35	59.51	75	241	343	10	\$248	363	473	8	\$415	568	671	5	\$644	750	800	1
	40	60.52	75	241	332	10	\$240	363	471	8	\$398	567	669	5	\$640	750	800	1
	45	62.28	75	240	330	10	\$170	362	468	8	\$365	565	665	5	\$624	750	800	1
	50	65.36	75	239	325	10	\$84	360	461	8	\$305	560	658	5	\$595	750	800	1
25 Year End.	55	70.57	75	237	317	8	\$150	355	451	8	\$193	553	646	5	\$540	750	800	1
	60	79.24	75	234	303	5	\$344	349	435	7	\$263	541	627	5	\$440	750	800	1
	21	\$41.84	\$50	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$850	\$875	1
	25	42.13	50	160	259	15	\$114	376	523	10	\$465	666	788	5	\$776	850	875	1
	30	42.63	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772	850	875	1
	35	43.43	50	160	257	15	\$80	376	520	10	\$437	664	785	5	\$766	850	875	1
	40	44.73	51	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	850	875	1
30 Year End.	45	47.01	52	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	850	875	1
	50	50.94	53	166	253	8	\$245	378	506	10	\$220	655	767	5	\$697	850	875	1
	55	57.51	55	169	249	6	\$108	378	496	9	\$282	647	751	5	\$626	850	875	1
	60	68.16	57	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	850	875	1
	21	\$41.84	\$50	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$850	\$875	1
	25	42.13	50	160	259	15	\$114	376	523	10	\$465	666	788	5	\$776	850	875	1
	30	42.63	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772	850	875	1
35 Year End.	35	43.43	50	160	257	15	\$80	376	520	10	\$437	664	785	5	\$766	850	875	1
	40	44.73	51	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	850	875	1
	45	47.01	52	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	850	875	1
	50	50.94	53	166	253	8	\$245	378	506	10	\$220	655	767	5	\$697	850	875	1
	55	57.51	55	169	249	6	\$108	378	496	9	\$282	647	751	5	\$626	850	875	1
	60	68.16	57	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	850	875	1
	21	\$41.84	\$50	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$850	\$875	1
40 Year End.	25	42.13	50	160	259	15	\$114	376	523	10	\$465	666	788	5	\$776	850	875	1
	30	42.63	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772	850	875	1
	35	43.43	50	160	257	15	\$80	376	520	10	\$437	664	785	5	\$766	850	875	1
	40	44.73	51	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	850	875	1
	45	47.01	52	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	850	875	1
	50	50.94	53	166	253	8	\$245	378	506	10	\$220	655	767	5	\$697	850	875	1
	55	57.51	55	169	249	6	\$108	378	496	9	\$282	647	751	5	\$626	850	875	1
45 Year End.	60	68.16	57	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	850	875	1
	21	\$41.84	\$50	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$850	\$875	1
	25	42.13	50	160	259	15	\$114	376	523	10	\$465	666	788	5	\$776	850	875	1
	30	42.63	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772	850	875	1
	35	43.43	50	160	257	15	\$80	376	520	10	\$437	664	785	5	\$766	850	875	1
	40	44.73	51	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	850	875	1
	45	47.01	52	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	850	875	1
50 Year End.	50	50.94	53	166	253	8	\$245	378	506	10	\$220	655	767	5	\$697	850	875	1
	55	57.51	55	169	249	6	\$108	378	496	9	\$282	647	751	5	\$626	850	875	1
	60	68.16	57	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	850	875	1
	21	\$41.84	\$50	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$850	\$875	1
	25	42.13	50	160	259	15	\$114	376	523	10	\$465	666	788	5	\$776	850	875	1
	30	42.63	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772	850	875	1
	35	43.43	50	160	257	15	\$80	376	520	10	\$437	664	785	5	\$766	850	875	1
55 Year End.	40	44.73	51	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	850	875	1
	45	47.01	52	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	850	875	1
	50	50.94	53	166	253	8	\$245	378	506	10	\$220	655	767	5	\$697	850	875	1
	55	57.51	55	169	249	6	\$108	378	496	9	\$282	647	751	5	\$626	850	875	1
	60	68.16	57	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	850	875	1
	21	\$41.84	\$50	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$850	\$875	1
	25	42.13	50	160	259	15	\$114	376	523	10	\$465	666	788	5	\$776	850	875	1
60 Year End.	30	42.63	50	160	258	15	\$95	376	521	10	\$455	665	786	5	\$772	850	875	1
	35	43.43	50	160	257	15	\$80	376	520	10	\$437	664	785	5	\$766	850	875	1
	40	44.73	51	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	850	875	1
	45	47.01	52	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	850	875	1
	50	50.94	53	166	253	8	\$245	378	506	10	\$220	655	767	5	\$697	850	875	1
	55	57.51	55	169	249	6	\$108	378	496	9	\$282	647	751	5	\$626	850	875	1
	60	68.16	57	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	850	875	1

1 Days.

NOTE: 3/4 % Modified Preliminary Term Reserve adopted November 1, 1909 (Committee 15 Plan), excepting Multifund and other Term policies which are on the Net Level Premium Plan. Maximum surrender charge allowed by the policy \$25 per \$1,000. Full Reserve allowed at the 15th and subsequent years.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING. (Without Disability.)				JOINT LIFE MULTIFORM POLICIES— (Equal Ages).			
PAYMENT ENDOWMENTS.				Premiums for the			
10 Year.....	\$79.20	\$80.24	\$82.90	First 5 Years...	\$24.98	\$29.03	\$39.08
15 Year.....	68.90	70.27	73.90	Premiums After the First 5 Years.			
20 Year.....	60.70	62.58	67.63	Whole Life.....	\$27.57	\$36.53	\$53.42
25 Year.....	54.23	56.87	63.69	15 Payment.....	55.92	68.01	81.72
				20 Payment.....	42.21	50.40	64.47
				25 Payment.....	35.69	43.25	57.41
				15 Year End.....	92.01	94.06	100.00
				20 Year End.....	60.85	63.61	71.60
				25 Year End.....	46.02	49.65	59.96
				10 Year Term.....	26.80	32.87	49.42
PAYMENT ENDOWMENTS.				WITHOUT DISABILITY.			
10 Year.....	\$50.89	\$52.15	\$55.56	MONTHLY INCOME, Payable in 240			
15 Year.....	44.85	46.47	50.88	Monthly Payments of \$10 Each. Com-			
25 Year.....	40.10	42.26	47.94	muted Value \$1,754.			
				Whole Life.....	\$29.41	\$38.76	\$55.20
				10 Payment.....	70.16	84.77	106.01
				15 Payment.....	51.99	63.07	79.82
				20 Payment.....	43.13	52.62	67.62
				MONTHLY INCOME ENDOWMENT,			
				Payable in 240 Monthly Payments of \$10			
				Each.			
				10 Year End.....	\$161.44	\$162.95	\$166.67
				15 Year End.....	102.56	104.38	109.24
				20 Year End.....	73.90	76.16	82.46
				LIFE ENDOWMENT.			
				10 Year.....	\$67.86	\$72.46	\$79.46
				15 Year.....	45.81	49.48	55.57
				20 Year.....	34.85	38.20	44.29
				CONVERTIBLE ENDOWMENT.			
				20 Year End.....	\$42.13	\$43.42	\$47.01
				JOINT LIFE POLICIES.			
				Whole Life.....	\$26.37	\$33.67	\$47.23
				20 Payment.....	35.30	41.62	52.96
				20 Year End.....	48.03	50.48	57.49
				Joint policies on lives of 3 persons issued			
				upon request.			
				CONTINUOUS INSTALLEMENTS, Pay-			
				able in Monthly Payments of \$10 Each for			
				Life—20 Years Certain.			
				Whole Life.....	\$34.81	\$42.89	\$58.01
				20 Payment.....	50.19	57.61	70.67
				20 Year End.....	97.08	88.18	86.47
				Double Indemnity may be attached by			
				rider, \$2.00 per \$1,000.			

Net Cost in Case of Death or Surrender End of Year.									
ORDINARY LIFE.									
Ages.	25		35		45		55		
Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.	
1st.....	\$16.77	\$16.77	\$22.10	\$22.10	\$31.47	\$31.47	\$48.98	\$48.98	
2d.....	33.54	33.54	44.20	44.20	62.94	62.94	97.96	97.96	
3d.....	50.31	31.31	66.30	37.30	94.41	49.41	146.94	79.94	
4th.....	67.08	40.08	88.40	46.40	125.88	60.88	195.92	100.92	
5th.....	83.85	46.85	110.50	54.50	157.35	70.35	244.90	118.90	
10th.....	167.70	82.70	221.00	92.00	314.70	122.70	489.80	222.80	
15th.....	251.55	104.55	331.50	112.50	472.05	158.05	734.70	317.70	
20th.....	335.40	122.40	442.00	131.00	629.40	202.40	979.60	439.60	
TWENTY PAYMENT LIFE.									
1st.....	\$24.59	\$24.59	\$30.00	\$30.00	\$38.55	\$38.55	\$53.81	\$53.81	
2d.....	49.18	49.18	60.00	60.00	77.10	77.10	107.62	107.62	
3d.....	73.77	35.77	90.00	41.00	115.65	52.65	161.43	82.43	
4th.....	98.36	43.36	120.00	50.00	154.20	63.20	215.24	102.24	
5th.....	122.95	47.95	150.00	55.00	192.75	70.75	269.05	118.05	
10th.....	245.90	70.90	300.00	79.00	385.50	108.50	538.10	208.10	
15th.....	368.85	61.85	400.00	66.00	578.25	106.25	807.15	260.15	
20th.....	491.80	35.80	600.00	34.00	771.00	83.00	1076.20	276.20	
TWENTY YEAR ENDOWMENT.									
1st.....	\$42.13	\$42.13	\$43.42	\$43.42	\$47.01	\$47.01	\$57.51	\$57.51	
2d.....	84.26	34.26	86.84	36.84	94.02	42.02	115.02	60.02	
3d.....	126.39	44.39	130.26	48.26	141.03	57.03	172.53	83.53	
4th.....	168.52	50.52	173.68	54.68	188.04	67.04	230.04	103.04	
5th.....	210.65	50.65	217.10	57.10	235.05	72.05	287.55	118.55	
10th.....	421.30	45.30	434.20	58.20	470.10	92.10	575.10	197.10	
15th.....	631.95	-34.05	651.30	-12.70	705.15	45.15	862.65	215.65	
20th.....	842.60	-157.40	868.40	-131.60	940.20	-59.80	1150.20	150.20	

CONTINENTAL ASSURANCE COMPANY, Chicago, Ill.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — At any time, prior to age 60, higher premium form allowed by payment of difference in premiums at 5% per annum.

Disability. — For varying extra premium, all but Term policies will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of total and permanent disability and continuing during disability until maturity; no reduction in insurance. Also issue clause with similar provisions paying \$20 per month per \$1,000, policy will provide, prior to age 30, for waiver of premium and payment of \$10 monthly income per \$1,000, beginning one year after receipt of proof, and continuing during disability until maturity; no reduction in insurance. Limit \$10 monthly, \$25,000; 20 monthly \$12,500.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, all but Term policies, will provide prior to age 60, for payment of double face of policy in event of accidental death while passenger on common carrier or while in burning building, within 60 days from time of injury. May be paid out in installments over ten years. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but no loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60, \$50,000; reinsures over \$10,000; does not accept reinsurance minimum policy, \$500.

Loans. — After three premiums. Interest 5%, in advance. May be deferred 60 days. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from service in time of war, limits liability to cash value unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (5-30) and Continuous (20 certain) annual installments. Trust Fund and Commutable Values are withheld unless insured has otherwise directed.

Women. — No extra charge. All but Term. Disability (waiver of premiums and \$10 monthly income until face of policy is paid) and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENT		10 Year Term	Com- mer- cial 19 Pay. Life \$2500	20Pay. Life Spec'l Coupl. Ac- cumu- lative Add's.	20 PAY.- LIFE		
10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year				End. Add. 40 Prem. Red.	Max. Pre- mium	Red- duce. Prem.
10	10	10	10	10	10	20	10	10	10	10	10	10	10	10
11	11	11	11	11	11	21	11	11	11	11	11	11	11	11
12	12	12	12	12	12	22	12	12	12	12	12	12	12	12
13	13	13	13	13	13	23	13	13	13	13	13	13	13	13
14	14	14	14	14	14	24	14	14	14	14	14	14	14	14
15	15	15	15	15	15	25	15	15	15	15	15	15	15	15
16	16	16	16	16	16	26	16	16	16	16	16	16	16	16
17	17	17	17	17	17	27	17	17	17	17	17	17	17	17
18	18	18	18	18	18	28	18	18	18	18	18	18	18	18
19	19	19	19	19	19	29	19	19	19	19	19	19	19	19
20	20	20	20	20	20	30	20	20	20	20	20	20	20	20
21	21	21	21	21	21	31	21	21	21	21	21	21	21	21
22	22	22	22	22	22	32	22	22	22	22	22	22	22	22
23	23	23	23	23	23	33	23	23	23	23	23	23	23	23
24	24	24	24	24	24	34	24	24	24	24	24	24	24	24
25	25	25	25	25	25	35	25	25	25	25	25	25	25	25
26	26	26	26	26	26	36	26	26	26	26	26	26	26	26
27	27	27	27	27	27	37	27	27	27	27	27	27	27	27
28	28	28	28	28	28	38	28	28	28	28	28	28	28	28
29	29	29	29	29	29	39	29	29	29	29	29	29	29	29
30	30	30	30	30	30	40	30	30	30	30	30	30	30	30
31	31	31	31	31	31	41	31	31	31	31	31	31	31	31
32	32	32	32	32	32	42	32	32	32	32	32	32	32	32
33	33	33	33	33	33	43	33	33	33	33	33	33	33	33
34	34	34	34	34	34	44	34	34	34	34	34	34	34	34
35	35	35	35	35	35	45	35	35	35	35	35	35	35	35
36	36	36	36	36	36	46	36	36	36	36	36	36	36	36
37	37	37	37	37	37	47	37	37	37	37	37	37	37	37
38	38	38	38	38	38	48	38	38	38	38	38	38	38	38
39	39	39	39	39	39	49	39	39	39	39	39	39	39	39
40	40	40	40	40	40	50	40	40	40	40	40	40	40	40
41	41	41	41	41	41	51	41	41	41	41	41	41	41	41
42	42	42	42	42	42	52	42	42	42	42	42	42	42	42
43	43	43	43	43	43	53	43	43	43	43	43	43	43	43
44	44	44	44	44	44	54	44	44	44	44	44	44	44	44
45	45	45	45	45	45	55	45	45	45	45	45	45	45	45
46	46	46	46	46	46	56	46	46	46	46	46	46	46	46
47	47	47	47	47	47	57	47	47	47	47	47	47	47	47
48	48	48	48	48	48	58	48	48	48	48	48	48	48	48
49	49	49	49	49	49	59	49	49	49	49	49	49	49	49
50	50	50	50	50	50	60	50	50	50	50	50	50	50	50

convertible within 8 years, non-renewable.

RATES WITH DISABILITY (\$10 Monthly Income) One Year Probation.

10	10	10	10	10	10	20	10	10	10	10	10	10	10	10
11	11	11	11	11	11	21	11	11	11	11	11	11	11	11
12	12	12	12	12	12	22	12	12	12	12	12	12	12	12
13	13	13	13	13	13	23	13	13	13	13	13	13	13	13
14	14	14	14	14	14	24	14	14	14	14	14	14	14	14
15	15	15	15	15	15	25	15	15	15	15	15	15	15	15
16	16	16	16	16	16	26	16	16	16	16	16	16	16	16
17	17	17	17	17	17	27	17	17	17	17	17	17	17	17
18	18	18	18	18	18	28	18	18	18	18	18	18	18	18
19	19	19	19	19	19	29	19	19	19	19	19	19	19	19
20	20	20	20	20	20	30	20	20	20	20	20	20	20	20
21	21	21	21	21	21	31	21	21	21	21	21	21	21	21
22	22	22	22	22	22	32	22	22	22	22	22	22	22	22
23	23	23	23	23	23	33	23	23	23	23	23	23	23	23
24	24	24	24	24	24	34	24	24	24	24	24	24	24	24
25	25	25	25	25	25	35	25	25	25	25	25	25	25	25
26	26	26	26	26	26	36	26	26	26	26	26	26	26	26
27	27	27	27	27	27	37	27	27	27	27	27	27	27	27
28	28	28	28	28	28	38	28	28	28	28	28	28	28	28
29	29	29	29	29	29	39	29	29	29	29	29	29	29	29
30	30	30	30	30	30	40	30	30	30	30	30	30	30	30
31	31	31	31	31	31	41	31	31	31	31	31	31	31	31
32	32	32	32	32	32	42	32	32	32	32	32	32	32	32
33	33	33	33	33	33	43	33	33	33	33	33	33	33	33
34	34	34	34	34	34	44	34	34	34	34	34	34	34	34
35	35	35	35	35	35	45	35	35	35	35	35	35	35	35
36	36	36	36	36	36	46	36	36	36	36	36	36	36	36
37	37	37	37	37	37	47	37	37	37	37	37	37	37	37
38	38	38	38	38	38	48	38	38	38	38	38	38	38	38
39	39	39	39	39	39	49	39	39	39	39	39	39	39	39
40	40	40	40	40	40	50	40	40	40	40	40	40	40	40
41	41	41	41	41	41	51	41	41	41	41	41	41	41	41
42	42	42	42	42	42	52	42	42	42	42	42	42	42	42
43	43	43	43	43	43	53	43	43	43	43	43	43	43	43
44	44	44	44	44	44	54	44	44	44	44	44	44	44	44
45	45	45	45	45	45	55	45	45	45	45	45	45	45	45

WITH DISABILITY (\$10 Mo. Income) and Double Indemnity. One Year Probation.

30	30	30	30	30	30	20	30	30	30	30	30	30	30	30
31	31	31	31	31	31	21	31	31	31	31	31	31	31	31
32	32	32	32	32	32	22	32	32	32	32	32	32	32	32
33	33	33	33	33	33	23	33	33	33	33	33	33	33	33
34	34	34	34	34	34	24	34	34	34	34	34	34	34	34
35	35	35	35	35	35	25	35	35	35	35	35	35	35	35
36	36	36	36	36	36	26	36	36	36	36	36	36	36	36
37	37	37	37	37	37	27	37	37	37	37	37	37	37	37
38	38	38	38	38	38	28	38	38	38	38	38	38	38	38
39	39	39	39	39	39	29	39	39	39	39	39	39	39	39
40	40	40	40	40	40	30	40	40	40	40	40	40	40	40
41	41	41	41	41	41	31	41	41	41	41	41	41	41	41
42	42	42	42	42	42	32	42	42	42	42	42	42	42	42
43	43	43	43	43	43	33	43	43	43	43	43	43	43	43
44	44	44	44	44	44	34	44	44	44	44	44	44	44	44
45	45	45	45	45	45	35	45	45	45	45	45	45	45	45
46	46	46	46	46	46	36	46	46	46	46	46	46	46	46
47	47	47	47	47	47	37	47	47	47	47	47	47	47	47
48	48	48	48	48	48	38	48	48	48	48	48	48	48	48
49	49	49	49	49	49	39	49	49	49	49	49	49	49	49
50	50	50	50	50	50	40	50	50	50	50	50	50	50	50
51	51	51	51	51	51	41	51	51	51	51	51	51	51	51
52	52	52	52	52	52	42	52	52	52	52	52	52	52	52
53	53	53	53	53	53	43	53	53	53	53	53	53	53	53
54	54	54	54	54	54	44	54	54	54	54	54	54	54	54
55	55	55	55	55	55	45	55	55	55	55	55	55	55	55

WITH DISABILITY (\$20 Mo. Income) and Double Indemnity. One Year Probation.

PHYSICAL DISABILITY (60 Mo. Income) and Death Penalty														
46	\$38.90	\$28.80	\$23.77	\$90.95	\$57.86	\$41.80	20	\$33.01	\$27.09	\$1.21	\$30.35	\$30.00	\$23.66	
30	42.16	31.22	25.81	91.21	58.22	42.31	25	33.52	27.65	66.45	32.85	32.44	25.69	
17	45.92	34.04	28.29	91.64	58.81	42.08	30	34.21	28.51	72.83	35.92	35.42	28.16	
31	50.49	37.63	31.42	92.20	59.68	43.92	35	35.36	29.98	80.80	39.79	39.10	31.28	
68	55.97	41.89	35.16	93.22	60.93	45.57	40	37.49	32.55	90.35	44.37	43.60	35.00	
70	62.96	47.35	40.52	95.05	63.27	48.95	45	40.95	36.70	103.88	50.80	49.71	40.34	
29	71.38	55.29	48.02	98.80	67.74	53.98	50	46.92	43.60	122.73	59.75	58.35	47.81	
20	83.66	66.28	58.93	105.75	75.31	62.65	55	56.91	54.73	149.93	72.37			

ADDITIONAL LIST OF POLICIES.

Ages	25	35	45
NON-PARTICIPATING			
MONTHLY INCOME. \$10 for 240 Mos.			
Commuted Value \$1,750.			
Whole Life	\$ 28.53	\$ 37.64	\$ 54.03
20 Pay. Life...	42.05	51.28	66.12
With Double Indemnity and Disability.			
(\$17.50 Mo. Inc.)			
Whole Life	\$ 30.01	\$ 39.39	\$ 56.70
20 Pay. Life...	43.89	53.38	68.74
CONTINUOUS MONTHLY INCOME. \$10			
for 20 Years Certain. (Equal Ages).			
Whole Life	\$ 33.93	\$ 41.74	\$ 56.88
20 Pay. Life...	49.10	56.28	69.17
With Double Indemnity and Disability.			
(\$17.50 Mo. Inc.)			
Whole Life	\$ 35.41	\$ 43.49	\$ 59.50
20 Pay. Life...	50.94	58.38	71.79
SINGLE PREMIUMS.			
Life	\$331.88	\$398.34	\$490.20
10. Yr. End....	772.74	774.15	778.00
15 Yr. End....	663.98	667.39	677.13
20 Yr. End....	576.74	583.30	602.25
25 Yr. End....	507.19	518.46	550.05

SPECIAL POLICIES

ORDINARY LIFE ACCELERATING COUPON. Coupon Options: (A) Mature as Endowment; (B) Paid-up Additions; (C) Reduce Premiums. Example: Option (A) Age 35; (1) At end of 23 years, Paid-up Policy for \$1,031; or (2) At end of 31 years policy matures as Endowment; or (3) \$325 Cash and Paid-up \$1,000; or (4) Life Annuity of \$115; or (5) \$437 Cash and continue policy at premium of \$13.97.

Ord. Life \$ 21.41 \$ 27.74 \$ 39.90

With Disability. (\$10 Mo. Inc.)

Ord. Life \$ 22.06 \$ 28.54 \$ 40.30

Double Indemnity \$.20 extra.

Ages	25	35	45
With Double Indemnity and Disability.			
..(\$20 Mo. Inc.)			
Ord. Life	\$ 22.91	\$ 29.54	\$ 41.80
20 PAYMENT LIFE. Special Coupon.			
Accumulative Additions. Options of settlement end of 20 years if coupons not surrendered, age 35; Cash, \$804.80; Cash, \$238.80 and Paid-up \$1,000; Paid-up Endowment maturing in 10 years \$1,094 with option of life annuity of \$118.76.			
20 PAYMENT LIFE. Endowment Additions or Premium Reductions. (A) Additions may reduce premiums; or (B) may be used as Endowment Additions. Options (age 35) at end of 20 years under (B); (1) Cash, \$804; or (2) Paid-up \$1,000 and \$238 Cash; or (3) Paid-up \$1,420; or Paid-up \$1,000 and life annuity \$18.55.			
20 PAYMENT LIFE PREMIUM REDUCTION.			
1 to 10 Yrs...	\$ 29.73	\$ 36.15	\$ 45.95
11 to 15 Yrs...	19.82	24.10	30.63
16 to 20 Yrs...	9.91	12.05	15.87
With Double Indemnity and Disability.			
(\$10 Mo. Inc.)			
1 to 10 Yrs...	\$ 31.02	\$ 37.62	\$ 47.63
11 to 15 Yrs...	20.68	25.08	31.74
16 to 20 Yrs...	10.34	12.54	15.87
With Double Indemnity and Disability.			
(\$20 Mo. Inc.)			
1 to 10 Yrs...	\$ 31.92	\$ 38.76	\$ 49.00
11 to 15 Yrs...	21.28	25.84	32.63
16 to 20 Yrs...	10.64	12.92	16.33
ANNUITY Purchased by \$1,000.			
Male	\$ 49.83	\$ 55.16	\$ 64.23
Female	47.33	51.84	59.00

CONTINENTAL ASSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
1	\$14.87	\$3	\$18	\$58	2 145	59	\$174	8 25	113	301	14 329	176	421	19 77
5	16.30	6	23	70	2 359	72	195	9 101	134	329	15 176	206	453	18 187
10	18.57	10	31	85	3 285	91	224	10 162	166	365	15 86	251	494	17 12
15	21.51	14	41	101	4 294	115	253	10 291	204	402	14 65	302	534	15 46
20	25.38	21	54	119	5 38	144	284	10 113	248	439	12 224	358	571	13 3
25	30.90	28	69	137	5 51	177	314	9 88	296	472	10 284	416	604	10 315
30	33.49	37	86	153	4 253	213	340	7 311	345	502	8 319	473	633	8 304
35	48.99	47	105	169	3 383	251	365	6 149	395	529	7 38	527	658	6 350
40	63.65	58	125	183	3 77	288	386	5 1	441	552	5 204	584	687	5 100
41	27.12	43	86	276	13 150	218	635	33 331	377	1000	Pd-up			
45	29.00	47	94	281	13 349	237	634	31 260	410	1000	"			
50	31.80	53	106	286	14 65	264	644	28 228	456	1000	"			
55	35.17	59	119	290	13 242	295	64 25	96	508	1000	"			
60	39.31	66	133	293	12 150	329	648	21 268	566	1000	"			
45	44.66	74	149	294	10 233	366	642	18 56	626	1000	"			
50	51.56	82	164	291	8 223	401	639	14 233	678	1000	"			
55	60.54	88	178	294	6 221	421	627	11 124	746	1000	"			
60	75.69	92	188	273	4 287	454	608	8 148	800	1000	"			
21	22.45	20	54	172	7 28	149	436	23 87	271	717	34 157	418	1000	Pd-up
25	24.00	23	60	178	8 85	164	444	22 200	296	728	31 250	456	1000	"
30	26.99	27	68	186	8 278	185	458	20 302	332	735	28 41	508	1000	"
35	29.30	32	78	192	8 330	209	466	18 273	372	731	24 149	566	1000	"
40	32.92	38	90	199	8 183	237	467	16 69	415	733	20 244	626	1000	"
45	37.78	45	103	204	7 202	265	460	13 147	438	730	16 35	688	1000	"
50	44.36	52	116	207	6 89	292	467	10 238	497	733	13 171	746	1000	"
55	63.15	58	129	207	4 321	317	461	8 39	530	709	10 92	800	1000	"
60	65.71	65	142	207	3 287	337	451	5 340	551	689	7 156	849	1000	"
21	28.74	34	81	260	12 167	219	636	34 31	393	1040	\$19	605	1446	\$187
25	30.66	37	89	264	12 356	237	64 31	295	425	1636	\$18	654	1434	\$198
30	33.92	42	99	269	13 162	264	645	28 242	470	1032	\$18	723	1423	\$213
35	36.98	48	112	274	12 338	295	64 25	191	523	1059	\$19	804	1420	\$223
40	41.26	56	127	279	11 398	330	650	21 287	582	1029	\$22	897	1431	\$270
45	46.97	64	144	283	10 108	370	650	18 126	650	1036	\$32	1011	1469	\$323
50	54.59	73	162	287	8 192	413	650	15 46	728	1058	\$60	1163	1557	\$416
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	37.29	\$117	\$251	\$344	10 228	\$377	\$492	8 846	\$586	\$684	5 8679	\$919	\$941	1 \$940
25	37.42	136	250	347	10 226	376	490	8 844	585	683	5 8677	909	941	1 \$940
30	37.81	144	248	345	10 226	374	488	8 844	584	681	5 8674	909	941	1 \$940
35	38.38	132	246	341	10 226	372	485	8 842	582	680	5 8658	908	940	1 \$939
40	39.33	129	244	337	10 222	370	480	8 840	560	685	5 8658	907	939	1 \$938
45	41.27	126	241	331	10 217	366	474	8 837	576	679	5 8640	905	937	1 \$936
50	44.54	122	236	322	10 210	361	464	8 830	570	679	5 8609	902	934	1 \$931
55	49.91	118	230	309	8 213	354	450	8 819	560	655	5 8552	897	929	1 \$924
60	78.75	112	223	292	5 214	343	429	7 824	545	633	5 8448	880	920	1 \$912
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	41.05	\$86	\$162	\$203	15 112	\$382	\$542	10 1479	\$658	\$780	5 8768	\$925	\$958	1 \$957
25	41.31	85	161	201	15 111	381	540	10 1473	658	779	5 8766	925	957	1 \$957
30	41.88	83	159	205	15 95	380	527	10 1461	656	776	5 8761	924	957	1 \$956
35	42.62	81	158	204	15 856	378	523	10 1441	655	773	5 8754	924	956	1 \$956
40	43.77	80	157	200	14 1154	377	519	10 1404	652	769	5 8741	922	955	1 \$954
45	46.15	78	156	204	11 128	376	512	10 1337	648	762	5 8719	920	953	1 \$951
50	50.18	76	155	207	8 151	373	501	10 1211	642	751	5 8677	916	948	1 \$945
55	56.85	75	155	208	5 128	371	486	9 1209	632	733	5 8599	910	942	1 \$936

10 Days.

NOTE.—American 3 1/2% Modified Preliminary Term Reserve (Ohio Std.), with sur-charge up to 20th year not exceeding \$25 per \$1,000.

CONTINENTAL LIFE INSURANCE CO., Wilmington, Del.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums within 31 days after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision for change to higher premium form, but practice of company. Limited Payment Life and Endowment policies may be changed after two years without medical examination to Whole Life form by reduction of future premium as fixed by policy.

Disability. — For extra premium, all but Term and Joint Life policies, will provide, prior to age 60 for waiver of premium and payment of monthly income of \$20 per \$1,000, beginning six months after proof (disability presumed to be total and permanent when it has existed for three months) and continuing during disability and lifetime; no reduction in insurance at maturity. Payments continue after maturity of endowments. Also issues disability providing \$10 per month per \$1,000 with similar provisions to other clause. On Endowment 65 Adjustable Income policy the amount payable at death or at maturity is reduced in proportion that the income paid bears to commuted value of total income due. Agreements do not cover military or naval service. Limit \$25,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) purchase non-par. paid-up additions. Practice of company to convert additions into cash at any time.

Double Indemnity. — No provision. For payment of extra premium extra indemnity of 50% of face of policy is provided in event of death of insured during premium-paying period and prior to age 60, within ten years this extra indemnity may be converted into Limited Payment Life or Endowment insurance by payment of difference in premiums at 6% compound interest; or may be exchanged as of attained age.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 17-65, except Adjustable Income, 21-55; Term, 17-55, \$50,000; reinsurance over \$25,000; does not accept reinsurance; minimum policy \$1,000.

Loan. — After two premiums. Interest not more than 6%. May be deferred 60 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — After two premiums, premium notes granted upon request. Interest not more than 6%. Second year loan value may be applied toward payment of second premium.

Reinstatement. — Within three years (unless previously surrendered or extended insurance expired), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — No provision, other than cash. Practice of Company to grant any settlement option payable as desired when requested. Proceeds of policies participate in excess interest earned.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans \$10 monthly income disability granted to single self-supporting women.

†Present interest rate, 4.6%.

ANNUAL PREMIUM RATES PER \$1,000 (Without Disability).

Age at Issue	PARTICIPATING										End. Age 65	End. Age 65	Whole Life \$5000	10 Year Term
	End. Age 85	LIMITED PAY. LIFE			ENDOWMENTS									
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year					
21	\$ 17.66	\$ 41.75	\$ 31.15	\$ 25.98	99.76	63.68	46.11	35.03	29.46	18.47	\$ 20.55	\$ 71.20	\$ 8.21	
22	18.07	42.47	31.69	26.44	99.88	63.80	46.22	36.06	29.60	18.95	21.14	72.85	8.27	
23	18.54	43.20	32.25	26.91	99.99	63.92	46.33	36.18	29.75	19.44	21.74	74.60	8.35	
24	18.93	43.95	32.82	27.38	100.10	64.04	46.46	36.32	29.92	19.97	22.40	76.40	8.43	
25	19.42	44.75	33.43	27.91	100.23	64.16	46.60	36.48	30.09	20.53	23.09	78.30	8.51	
26	19.92	45.58	34.05	28.45	100.38	64.30	46.75	36.64	30.28	21.13	23.83	80.30	8.59	
27	20.44	46.42	34.70	29.00	100.52	64.44	46.91	36.81	30.48	21.74	24.60	82.45	8.68	
28	20.99	47.32	35.37	29.57	100.67	64.60	47.07	37.00	30.70	22.41	25.42	84.65	8.79	
29	21.57	48.23	36.07	30.17	100.85	64.77	47.25	37.21	30.94	23.11	26.30	87.15	8.89	
30	22.19	49.19	36.80	30.81	101.02	64.95	47.46	37.43	31.21	23.87	27.24	89.90	9.02	
31	22.83	50.17	37.56	31.45	101.19	65.14	47.65	37.66	31.50	24.66	28.22	92.70	9.16	
32	23.51	51.21	38.35	32.13	101.40	65.34	47.88	37.92	31.82	25.60	29.30	95.70	9.30	
33	24.23	52.28	39.15	32.84	101.60	65.56	48.12	38.22	32.16	26.42	30.43	98.90	9.46	
34	25.00	53.41	40.05	33.61	101.84	65.81	48.40	38.55	32.55	27.41	31.66	102.30	9.64	
35	25.81	54.57	40.93	34.39	102.10	66.07	48.70	38.89	32.97	28.45	32.97	105.85	9.83	
36	26.66	55.76	41.87	35.19	102.34	66.33	49.00	39.26	33.42	29.55	34.36	109.55	10.10	
37	27.54	57.01	42.86	36.02	102.63	66.64	49.36	39.69	33.94	30.75	35.89	113.55	10.39	
38	28.52	58.33	43.88	36.90	102.93	66.97	49.74	40.15	34.50	32.06	37.54	117.80	10.71	
39	29.53	59.67	44.94	37.89	103.26	67.31	50.16	40.65	35.10	33.44	39.29	122.20	11.06	
40	30.62	61.09	46.06	38.90	103.61	67.72	50.64	41.22	35.80	34.97	41.22	127.00	11.47	
41	31.77	62.54	47.22	39.94	103.99	68.14	51.13	41.83	36.53	36.58	43.29	132.00	11.91	
42	32.97	64.08	48.44	41.00	104.42	68.62	51.71	42.51	37.36	38.37	45.57	137.40	12.42	
43	34.29	65.67	49.73	42.20	104.87	69.16	52.34	43.27	38.26	40.22	48.06	143.10	12.99	
44	35.67	67.33	51.07	43.45	105.38	69.72	53.01	44.10	39.25	42.43	50.78	149.15	13.63	
45	37.15	69.06	52.45	44.75	105.93	70.36	53.78	45.01	40.34	44.75	53.78	155.60	14.36	
46	38.72	70.87	53.97	46.14	106.53	71.06	54.60	46.02	41.54	47.32	57.09	162.50	15.24	
47	40.39	72.76	55.55	47.62	107.20	71.84	55.56	47.13	42.85	50.16	60.77	169.85	16.24	
48	42.18	74.73	57.24	49.15	107.94	72.70	56.57	48.37	44.29	53.31	64.87	177.65	17.35	
49	44.10	76.79	58.94	50.83	108.74	73.65	57.71	49.72	45.85	56.83	69.49	186.05	18.59	
50	46.13	78.93	60.78	52.66	109.61	74.68	58.94	51.20	47.56	60.78	74.68	194.95	19.98	
51	48.30	81.17	62.71	54.47	110.57	75.81	60.31	52.83	49.42	65.24	80.58	204.40	.....	
52	50.62	83.49	64.74	56.47	111.62	77.06	61.89	54.60	51.43	70.33	87.35	214.50	.....	
53	53.12	85.96	66.91	58.62	112.79	78.44	63.48	56.55	53.64	76.21	95.23	225.35	.....	
54	55.76	88.50	69.20	60.89	114.05	79.95	65.29	58.68	56.01	83.07	104.44	236.85	.....	
55	58.59	91.16	71.61	63.32	115.41	81.60	67.27	60.98	58.59	91.16	115.41	249.10	.....	
56	61.63	93.96	74.20	.....	116.93	83.43	.....	.....	.....	.....	.....	.....	.....	
57	64.87	96.88	76.93	.....	118.57	85.43	.....	.....	.....	.....	.....	.....	.....	
58	68.36	99.95	79.85	.....	120.40	87.64	.....	.....	.....	.....	.....	.....	.....	
59	72.10	103.22	82.97	.....	122.38	90.07	.....	.....	.....	.....	.....	.....	.....	
60	76.09	106.65	86.30	.....	124.56	92.74	.....	.....	.....	.....	.....	.....	.....	
61	80.42	110.25	.....	.....	126.95	.....	.....	.....	.....	.....	.....	.....	.....	
62	85.04	114.09	.....	.....	129.59	.....	.....	.....	.....	.....	.....	.....	.....	
63	90.01	118.15	.....	.....	132.48	.....	.....	.....	.....	.....	.....	.....	.....	
64	95.39	122.45	.....	.....	135.65	.....	.....	.....	.....	.....	.....	.....	.....	
65	101.19	127.04	.....	.....	139.14	.....	.....	.....	.....	.....	.....	.....	.....	

†Non-renewable, convertible in 5 years. Issued to first-class risks only in amounts not less than \$2,000.

Above rates adopted May 1, 1922.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				WHOLE LIFE \$5,000 Issued on preferred class only. Minimum policy \$5,000.			
JOINT LIFE POLICIES.							
Whole Life ...	\$ 30.29	\$ 39.10	\$ 55.39	With \$10 Dis..	\$ 85.50	\$115.85	\$170.80
20 Pay. Life..	40.00	47.86	61.85	With \$20 Dis..	91.85	124.40	183.00
20 Year End...	53.57	57.35	66.77				
30 Year End...	38.13	43.45	56.63				

ANNUAL PREMIUM RATES PER \$1,000.

DISABILITY RATES (Waiver of Premium and \$20 Monthly Income.)													EXTRA INDEMNITY RATES.				
End. at Age 85	LIMITED PAY. LIFE			Life Pd.-Up 65	ENDOWMENTS			Age	ENDOWMENTS			End. at Age 85	20 Pay. Life	Life Pd. Up 65	20 Yr. End.	25 Yr. End.	30 Yr. End.
	10 Pay.	15 Pay.	20 Pay.		10 Yr.	15 Yr.	20 Yr.		25 Yr.	30 Yr.	Mat. at Age 65						
\$2.44	\$5.52	\$4.06	\$3.35	\$2.41	\$1.42	\$1.49	\$1.58	21	\$1.73	\$1.93	\$2.42	\$5.45	\$4.57	\$5.45	\$4.57	\$4.71	\$4.90
2.49	5.63	4.13	3.40	2.50	1.48	1.56	1.67	22	1.82	2.05	2.51	5.52	4.62	5.52	4.62	4.78	5.00
2.58	5.71	4.20	3.46	2.57	1.52	1.61	1.74	23	1.91	2.14	2.53	5.59	4.68	5.59	4.68	4.85	5.09
2.64	5.83	4.28	3.51	2.64	1.59	1.66	1.82	24	1.99	2.23	2.65	5.66	4.74	5.66	4.74	4.94	5.21
2.75	5.90	4.33	3.57	2.72	1.64	1.73	1.93	25	2.08	2.34	2.74	5.74	4.81	5.74	4.81	5.03	5.33
2.84	6.00	4.41	3.62	2.81	1.71	1.81	1.98	26	2.19	2.51	2.84	5.82	4.89	5.82	4.89	5.13	5.47
2.89	6.05	4.46	3.67	2.90	1.76	1.90	2.07	27	2.32	2.67	2.93	5.91	4.97	5.91	4.97	5.24	5.62
3.00	6.15	4.51	3.74	2.99	1.82	1.97	2.18	28	2.45	2.84	3.02	6.00	5.06	6.00	5.06	5.37	5.79
3.06	6.20	4.57	3.79	3.07	1.87	2.06	2.27	29	2.57	3.00	3.10	6.09	5.17	6.09	5.17	5.51	5.98
3.79	6.28	4.64	3.84	3.16	1.94	2.13	2.36	30	2.68	3.17	3.19	6.19	5.28	6.19	5.28	5.66	6.19
3.30	6.36	4.69	3.89	3.28	2.03	2.26	2.52	31	2.90	3.30	3.31	6.29	5.41	6.29	5.41	5.84	6.29
3.41	6.44	4.76	3.96	3.39	2.14	2.39	2.69	32	3.12	3.42	3.43	6.40	5.55	6.40	5.55	6.04	6.40
3.54	6.52	4.82	4.02	3.51	2.24	2.50	2.83	33	3.33	3.55	3.55	6.51	5.71	6.51	5.71	6.25	6.51
3.63	6.59	4.89	4.08	3.62	2.34	2.63	2.99	34	3.54	3.67	3.67	6.64	5.93	6.64	5.93	6.50	6.64
3.78	6.67	4.94	4.13	3.74	2.43	2.76	3.15	35	3.76	3.80	3.80	6.76	6.10	6.76	6.10	6.76	6.76
3.90	6.75	5.00	4.20	3.90	2.59	2.97	3.42	36	3.93	3.96	3.96	6.90	6.32	6.90	6.32	6.90	6.90
4.05	6.79	5.04	4.26	4.06	2.76	3.14	3.71	37	4.10	4.12	4.11	7.04	6.57	7.04	6.57	7.04	7.04
4.20	6.83	5.12	4.31	4.20	2.90	3.36	3.98	38	4.26	4.27	4.27	7.19	6.86	7.19	6.86	7.19	7.19
4.36	6.89	5.15	4.36	4.37	3.07	3.53	4.27	39	4.44	4.44	4.44	7.35	7.17	7.35	7.17	7.35	7.35
4.56	6.95	5.19	4.43	4.52	3.22	3.74	4.54	40	4.60	4.59	4.60	7.52	7.52	7.52	7.52	7.52	7.52
4.76	6.96	5.24	4.66	4.73	3.48	4.12	4.78	41	4.82	4.80	4.82	7.70	7.70	7.70	7.70	7.70	7.70
4.95	6.97	5.29	4.87	4.93	3.74	4.43	4.99	42	5.02	5.00	5.01	7.90	7.90	7.90	7.90	7.90	7.90
5.14	7.01	5.32	5.12	5.15	4.02	4.86	5.24	43	5.25	5.22	5.25	8.10	8.10	8.10	8.10	8.10	8.10
5.36	7.02	5.37	5.34	5.36	4.28	5.22	5.46	44	5.46	5.43	5.47	8.32	8.32	8.32	8.32	8.32	8.32
5.60	7.02	5.41	5.56	5.56	4.63	5.59	5.69	45	5.67	5.63	5.69	8.55	8.55	8.55	8.55	8.55	8.55
5.85	6.98	5.75	5.88	5.87	5.03	5.94	6.01	46	5.97	5.93	6.01	8.80	8.80	8.80	8.80	8.80	8.80
6.15	6.93	6.08	6.19	6.17	5.55	6.29	6.32	47	6.28	6.24	6.31	9.05	9.06	9.06	9.06	9.06	9.06
6.45	6.90	6.41	6.50	6.47	6.06	6.62	6.63	48	6.57	6.53	6.63	9.35	9.35	9.35	9.35	9.35	9.35
6.79	6.83	6.75	6.82	6.78	6.68	6.98	6.95	49	6.89	6.85	6.97	9.65	9.65	9.65	9.65	9.65	9.65
7.13	6.78	7.08	7.13	7.08	7.08	7.32	7.26	50	7.18	7.14	7.32	9.97	9.97	9.97	9.97	9.97	9.97
7.51	7.34	7.59	7.62	7.58	7.48	7.83	7.75	51	7.66	7.62	7.82	10.31	10.31	10.31	10.31	10.31	10.31
7.95	7.88	8.08	8.09	8.06	8.25	8.32	8.22	52	8.13	8.09	8.31	10.66	10.66	10.66	10.66	10.66	10.66
8.41	8.45	8.59	8.60	8.57	8.86	8.85	8.71	53	8.62	8.58	8.80	11.05	11.05	11.05	11.05	11.05	11.05
8.98	8.99	9.18	9.07	9.05	9.43	9.34	9.18	54	9.09	9.05	9.43	11.45	11.45	11.45	11.45	11.45	11.45
9.53	9.55	9.69	9.56	9.55	10.03	9.85	9.67	55	9.57	9.53	10.03	11.87	11.87	11.87	11.87	11.87	11.87

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income.)

\$1.30	\$2.80	\$2.07	\$1.72	\$1.28	\$0.81	\$0.83	\$0.87	21	\$0.94	\$1.04	\$1.20	\$22.85
1.33	2.86	2.11	1.75	1.33	.84	.87	.92	22	.99	1.10	1.34	23.50
1.38	2.90	2.15	1.78	1.37	.87	.90	.96	23	1.04	1.15	1.38	24.18
1.41	2.96	2.19	1.81	1.41	.90	.93	1.00	24	1.08	1.20	1.42	24.92
1.48	3.00	2.22	1.84	1.45	.93	.97	1.04	25	1.13	1.26	1.47	25.68
1.53	3.05	2.26	1.87	1.50	.97	1.01	1.09	26	1.19	1.35	1.53	26.50
1.55	3.08	2.29	1.90	1.55	1.00	1.06	1.14	27	1.26	1.44	1.58	27.37
1.61	3.13	2.32	1.94	1.60	1.03	1.10	1.20	28	1.33	1.53	1.63	28.28
1.65	3.16	2.35	1.97	1.65	1.06	1.15	1.25	29	1.40	1.62	1.68	29.27
1.73	3.21	2.39	2.00	1.70	1.10	1.19	1.30	30	1.46	1.71	1.73	30.31
1.79	3.25	2.42	2.03	1.77	1.15	1.26	1.39	31	1.58	1.79	1.80	31.40
1.85	3.29	2.46	2.07	1.83	1.21	1.33	1.48	32	1.70	1.86	1.87	32.60
1.93	3.34	2.50	2.11	1.90	1.27	1.40	1.56	33	1.81	1.94	1.94	33.86
1.98	3.38	2.54	2.15	1.96	1.33	1.47	1.65	34	1.93	2.01	2.01	35.23
2.06	3.42	2.57	2.18	2.03	1.38	1.54	1.74	35	2.05	2.09	2.09	36.70
2.14	3.46	2.61	2.23	2.12	1.47	1.66	1.89	36	2.15	2.18	2.18	38.23
2.23	3.50	2.64	2.27	2.22	1.57	1.76	2.05	37	2.26	2.28	2.27	39.94
2.31	3.53	2.69	2.31	2.30	1.65	1.83	2.20	38	2.36	2.37	2.37	41.78
2.41	3.57	2.72	2.35	2.40	1.75	1.98	2.36	39	2.47	2.47	2.47	43.72
2.53	3.61	2.76	2.40	2.49	1.84	2.10	2.51	40	2.57	2.56	2.57	45.88
2.65	3.63	2.80	2.54	2.61	1.99	2.31	2.66	41	2.70	2.68	2.70	48.19
2.78	3.65	2.85	2.68	2.74	2.14	2.52	2.80	42	2.83	2.81	2.82	50.73
2.88	3.69	2.88	2.84	2.87	2.30	2.73	2.98	43	2.97	2.94	2.97	53.49
3.01	3.71	2.93	2.98	3.00	2.45	2.94	3.10	44	3.10	3.07	3.11	56.53
3.16	3.73	2.97	3.12	3.12	2.60	3.15	3.25	45	3.23	3.19	3.25	59.86
3.31	3.74	3.19	3.32	3.31	2.89	3.38	3.45	46	3.41	3.37	3.45	63.53
3.50	3.74	3.41	3.52	3.50	3.19	3.62	3.65	47	3.61	3.57	3.64	67.63
3.69	3.76	3.63	3.72	3.69	3.48	3.84	3.85	48	3.79	3.75	3.85	72.20
3.90	3.76	3.85	3.92	3.88	3.78	4.08	4.05	49	3.99	3.95	4.07	77.34
4.11	3.77	4.07	4.12	4.07	4.07	4.31	4.25	50	4.17	4.13	4.31	83.10
4.36	4.15	4.49	4.43	4.39	4.49	4.64	4.56	51	4.47	4.43	4.63	89.65
4.64	4.53	4.73	4.74	4.71	4.90	4.97	4.87	52	4.78	4.74	4.96	97.15
4.94	4.92	5.06	5.07	5.04	5.33	5.32	5.18	53	5.09	5.05	5.33	105.88
5.30	5.30	5.39	5.38	5.36	5.74	5.65	5.49	54	5.40	5.36	5.74	116.08
5.66	5.68	5.73	5.69	5.68	6.16	5.98	5.80	55	5.70	5.66	6.10	128.22

The rates for this policy were adopted Feb., 1919. It provides for maturity of policy at age 65 when several installment options are to be available. First, monthly income of \$10.00 to insured for life for 2nd, \$10.00 for 5 years and \$638.00 in cash at end of time; 3rd, \$10.00 for 10 years and \$102.00; 4th, \$7.50 for 5, 10 or 15 years with varying amounts left over at end of periods; 5th, \$5.00 for 5, 10, 15, 20, or 25 years with cash at end of periods. Policies contain practically standard provisions, except variation in Disability which is included in the rate.

CONTINENTAL LIFE INSURANCE COMPANY, DEL.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

e	Pre-	Cash	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
ie	mium.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
	Year	Year	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.
21	\$17.66	\$7	\$29	\$91	3 301	\$70	\$204	9 257	\$120	\$316	15 272	\$178	\$424	19 133
25	19.42	8	34	100	4 143	83	224	10 298	141	343	16 69	209	456	18 243
30	22.19	10	42	113	5 47	103	249	11 274	173	379	15 290	254	497	17 70
35	25.81	13	52	127	5 287	127	277	11 297	212	415	14 232	306	538	15 110
40	30.62	16	65	142	6 49	156	306	11 37	257	452	13 4	364	576	13 78
45	37.15	20	81	158	5 347	191	335	9 317	307	486	11 54	425	612	11 47
50	46.13	24	99	174	5 116	228	361	8 137	360	518	9 95	489	647	9 78
55	58.59	30	119	189	4 178	270	388	6 309	417	552	7 210	561	687	7 217
60	76.08	36	142	205	3 230	316	417	5 189	484	593	6 84	673	762	5 340
21	41.75	52	150	478	26 255	343	1000	Pd-up						
25	44.75	56	162	481	26 22	371	1000	"						
30	49.19	61	179	483	24 174	410	1000	"						
35	51.57	67	198	483	22 8	456	1000	"						
40	61.09	74	220	483	19 204	508	1000	"						
45	69.06	80	244	481	16 221	566	1000	"						
50	78.93	87	269	475	13 205	627	1000	"						
55	91.16	93	292	465	10 223	688	1000	"						
60	106.65	96	310	450	7 336	747	1000	"						
21	31.15	32	97	308	15 125	222	656	34 228	378	1000	Pd-up			
25	33.43	35	105	311	15 203	242	653	32 112	410	1000	"			
30	36.80	38	116	313	15 239	269	652	29 36	456	1000	"			
35	40.94	41	129	315	14 297	300	658	25 235	508	1000	"			
40	46.06	45	144	315	13 104	335	652	22 15	566	1000	"			
45	52.48	49	160	314	11 110	371	656	13 147	627	1000	"			
50	60.78	52	175	309	9 39	406	648	14 304	688	1000	"			
55	71.61	55	188	300	6 351	437	635	11 180	747	1000	"			
60	86.30	56	198	288	5 15	490	615	8 190	800	1000	"			
21	25.98	23	71	225	10 175	165	490	25 262	279	739	35 110	419	1000	Pd-up
25	27.91	24	77	228	10 331	179	494	24 207	304	742	32 166	456	1000	"
30	30.81	26	86	231	11 63	201	492	22 131	340	745	28 270	508	1000	"
35	34.39	29	96	233	10 339	225	493	19 338	380	747	24 337	566	1000	"
40	38.90	31	107	235	10 19	252	496	17 25	423	747	21 32	627	1000	"
45	44.75	34	120	236	8 243	280	495	14 31	466	743	17 117	685	1000	"
50	52.60	37	132	234	7 8	307	499	11 55	505	734	13 264	747	1000	"
55	63.32	39	144	230	5 144	330	490	8 168	537	719	10 160	800	1000	"
e	Pre-	Cash	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
ie	mium.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
	Year	Year	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.
21	\$99.76	\$162	\$444	\$526	5 \$504	\$652	\$722	3 \$715	\$763	\$917	2 \$814	\$879	\$910	1 \$909
25	100.23	161	443	524	5 \$502	652	722	3 \$714	763	917	2 \$814	879	910	1 \$909
30	101.02	160	441	523	5 \$498	650	720	3 \$712	762	916	2 \$812	878	909	1 \$908
35	102.10	157	440	520	5 \$493	649	719	3 \$709	761	915	2 \$811	878	908	1 \$907
40	103.61	154	437	517	5 \$484	647	716	3 \$705	759	913	2 \$808	877	907	1 \$906
45	105.93	151	433	512	5 \$470	644	713	3 \$698	757	910	2 \$804	875	906	1 \$904
50	109.61	146	428	505	5 \$444	639	707	3 \$685	753	906	2 \$796	873	903	1 \$901
55	115.41	140	420	494	5 \$400	631	697	3 \$672	746	908	2 \$782	869	899	1 \$895
60	124.56	131	408	477	5 \$421	619	683	3 \$626	736	897	2 \$761	862	892	1 \$886
e	Pre-	Cash	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
ie	mium.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
	Year	Year	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.
21	63.64	94	291	364	10 \$297	385	503	8 \$193	592	700	5 \$646	911	913	1 \$942
25	64.16	93	260	362	10 \$292	384	501	8 \$189	591	699	5 \$644	911	913	1 \$942
30	64.95	91	259	359	10 \$282	383	499	8 \$182	589	697	5 \$640	910	912	1 \$942
35	66.07	89	257	356	10 \$266	381	495	8 \$141	588	695	5 \$675	910	912	1 \$941
40	67.72	86	254	351	10 \$239	378	491	8 \$421	585	691	5 \$665	909	911	1 \$939
45	70.36	83	251	345	10 \$189	375	485	8 \$366	581	688	5 \$647	907	909	1 \$937
50	74.68	79	247	336	10 \$99	370	475	8 \$323	575	676	5 \$616	904	906	1 \$933
55	81.60	74	241	323	8 \$302	362	460	8 \$306	565	661	5 \$560	899	900	1 \$926
60	92.74	69	233	305	5 \$341	352	440	7 \$294	550	639	5 \$457	890	902	1 \$914
e	Pre-	Cash	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
ie	mium.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
	Year	Year	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.	Loan		Y. D.
21	\$46.11	\$61	\$172	\$279	15 \$148	\$398	\$546	10 \$405	\$664	\$746	5 \$775	\$921	\$950	1 \$950
25	46.60	60	171	277	15 \$137	392	544	10 \$489	663	745	5 \$773	920	949	1 \$958
30	47.46	58	170	274	15 \$115	390	541	10 \$477	662	743	5 \$768	926	958	1 \$958
35	49.70	56	168	270	15 \$76	389	537	10 \$457	660	740	5 \$761	925	958	1 \$957
40	50.64	54	167	265	15 \$7	388	533	10 \$422	658	739	5 \$748	924	956	1 \$955
45	53.78	51	166	260	11 \$265	386	525	10 \$356	654	730	5 \$726	922	954	1 \$952
50	58.94	49	165	252	8 \$235	384	514	10 \$232	647	727	5 \$685	918	950	1 \$947
55	67.27	47	165	243	6 \$153	381	499	9 \$111	637	740	5 \$609	912	943	1 \$938

NOTE.—3¼% Modified Preliminary Term Reserve adopted September 11, 1907, Full Reserve used at end of 20th year.

Days.

CONTINENTAL LIFE INSURANCE COMPANY, DEL.—Continued

1924 DIVIDENDS AND NET COSTS—JULY 1, 1923 to JULY 1, 1924
FIFTEEN YEAR ILLUSTRATION

(*This form of Ordinary Life has been discontinued. These dividends and net cost may be used for comparison only.)

Yr.	\$17.60		\$19.36		\$22.10		\$25.69		\$30.46		\$36.89		\$57.92	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	.....	\$17.60	.....	\$19.36	.....	\$22.10	.....	\$25.69	.....	\$30.46	.....	\$36.89	.....	\$57.92
1922	\$2.27	15.33	\$2.42	16.94	\$2.61	19.45	\$2.87	22.82	\$3.24	27.22	\$3.70	33.19	\$5.24	52.95
1921	2.34	15.26	2.50	16.86	2.71	19.39	3.00	22.69	3.39	27.07	3.90	32.99	5.51	52.95
1920	2.41	15.19	2.58	16.75	2.81	19.29	3.13	22.56	3.55	26.91	4.10	32.79	5.81	51.55
1919	2.49	15.11	2.67	16.69	2.92	19.18	3.23	22.43	3.72	26.74	4.30	32.59	6.10	50.15
1918	2.56	15.04	2.76	16.60	3.03	19.07	3.40	22.29	3.89	26.57	4.51	32.33	6.39	48.75
1917	2.64	14.96	2.85	16.51	3.14	18.96	3.51	22.15	4.03	26.40	4.72	32.17	6.69	47.35
1916	2.72	14.88	2.95	16.41	3.26	18.84	3.69	22.00	4.24	26.22	4.93	31.96	6.99	45.95
1915	2.81	14.79	3.05	16.31	3.39	18.71	3.84	21.85	4.43	26.03	5.15	31.74	7.27	44.55
1914	2.89	14.71	3.15	16.21	3.51	18.59	3.99	21.70	4.61	25.85	5.37	31.52	7.55	43.15
1913	2.98	14.62	3.26	16.10	3.64	18.46	4.15	21.54	4.80	25.66	5.60	31.29	7.84	41.75
1912	3.08	14.52	3.37	15.99	3.77	18.33	4.31	21.38	5.00	25.46	5.82	31.07	8.13	40.35
Prem	\$19.62		\$21.49		\$24.38		\$28.11		\$34.01		\$39.55		\$50.72	
1911	5.19	14.43	5.61	15.88	6.19	19.19	6.90	21.21	7.74	25.27	8.71	30.64	11.21	49.95
1910	5.29	14.33	5.73	15.76	6.33	18.05	7.07	21.04	7.94	25.07	8.94	30.81	11.49	48.55
1909	5.40	14.22	5.85	15.64	6.48	17.90	7.24	20.87	8.15	24.86	9.17	30.38	11.70	47.15
Tot.	45.07	224.99	48.75	248.04	53.79	284.55	60.39	332.22	68.78	395.79	78.92	482.41	107.95	769.95
†		104.99		107.04		111.55		120.21		138.79		175.41		352.95

TWENTY PAYMENT LIFE

Yr.	\$25.98		\$27.91		\$30.81		\$34.39		\$38.90		\$44.75		\$53.37	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	.....	\$25.98	.....	\$27.91	.....	\$30.81	.....	\$34.39	.....	\$38.90	.....	\$44.75	.....	\$53.37
1922	\$2.76	23.22	\$2.92	24.99	\$3.12	27.69	\$3.39	31.00	\$3.73	35.17	\$4.16	40.50	\$5.55	57.82
1921	2.91	23.07	3.03	24.83	3.31	27.50	3.60	30.79	3.97	34.93	4.43	40.32	5.90	57.82
1920	3.07	22.91	3.25	24.66	3.50	27.31	3.82	30.57	4.21	34.69	4.71	40.04	6.25	56.42
1919	3.23	22.75	3.43	24.48	3.70	27.11	4.04	30.35	4.47	34.43	5.00	39.75	6.60	55.02
1918	3.40	22.58	3.62	24.29	3.91	26.90	4.28	30.11	4.74	34.16	5.30	39.45	6.93	53.62
1917	3.58	22.40	3.81	24.10	4.13	26.68	4.52	29.87	5.01	33.89	5.61	39.14	7.32	52.22
1916	3.76	22.22	4.01	23.90	4.35	26.46	4.78	29.61	5.30	33.60	5.93	38.82	7.69	50.82
1915	3.95	22.03	4.22	23.69	4.59	26.22	5.04	29.35	5.59	33.31	6.25	38.50	8.07	49.42
1914	4.15	21.83	4.44	23.47	4.83	25.98	5.31	29.08	5.90	33.00	6.58	38.17	8.45	48.02
1913	4.36	21.62	4.67	23.24	5.08	25.73	5.60	28.79	6.20	32.70	6.93	37.82	8.84	46.62
1912	4.58	21.40	4.90	23.01	5.35	25.46	5.89	28.50	6.53	32.37	7.28	37.47	9.23	45.22
Prem	\$29.84		\$31.83		\$34.76		\$38.34		\$42.79		\$48.52		\$58.66	
1911	8.66	21.18	9.07	22.76	9.57	25.19	10.14	28.20	10.76	32.03	11.42	37.10	13.01	44.82
1910	8.89	20.95	9.32	22.51	9.85	24.91	10.46	27.88	11.11	31.68	11.79	36.73	13.43	43.42
1909	9.14	20.70	9.58	22.25	10.15	24.61	10.79	27.53	11.47	31.32	12.11	36.34	13.86	42.02
Tot.	66.44	334.84	70.32	300.09	75.44	398.56	81.66	446.04	88.93	506.18	97.57	584.90	121.17	689.95
†		55.84		53.09		53.56		66.04		83.18		118.90		309.95

TWENTY YEAR ENDOWMENT

Yr.	\$46.11		\$46.60		\$47.46		\$48.70		\$50.64		\$53.78		\$67.27	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	.....	\$46.11	.....	\$46.60	.....	\$47.46	.....	\$48.70	.....	\$50.64	.....	\$53.78	.....	\$67.27
1922	\$3.94	42.17	\$4.00	42.60	\$4.10	43.33	\$4.22	44.48	\$4.41	45.23	\$4.70	49.08	\$5.79	61.48
1921	4.29	41.82	4.35	42.23	4.45	43.01	4.57	44.13	4.77	45.87	5.03	48.72	6.17	60.08
1920	4.60	41.45	4.72	41.88	4.82	42.64	4.94	43.76	5.14	45.50	5.44	48.34	6.58	58.68
1919	5.04	41.07	5.10	41.50	5.20	42.26	5.32	43.38	5.53	45.11	5.83	47.95	6.96	57.28
1918	5.43	40.68	5.50	41.10	5.50	41.87	5.72	42.98	5.93	44.71	6.23	47.55	7.37	55.88
1917	5.85	40.26	5.91	40.69	6.01	41.45	6.11	42.56	6.34	44.30	6.65	47.13	7.79	54.48
1916	6.28	39.83	6.34	40.26	6.41	41.02	6.57	42.13	6.77	43.87	7.08	46.70	8.21	53.08
1915	6.73	39.38	6.79	39.81	6.89	40.57	7.02	41.68	7.22	43.42	7.52	46.26	8.65	51.68
1914	7.19	38.92	7.25	39.34	7.35	40.11	7.48	41.22	7.69	42.95	7.99	45.79	9.05	50.28
1913	7.68	38.43	7.71	38.86	7.84	39.62	7.97	40.73	8.18	42.48	8.47	45.31	9.58	48.88
1912	8.19	37.92	8.25	38.35	8.35	39.11	8.48	40.22	8.68	41.96	8.97	44.81	10.01	47.48
Prem	\$50.07		\$50.53		\$51.31		\$52.47		\$54.31		\$57.32		\$70.55	
1911	12.68	37.39	12.71	37.82	12.78	38.58	12.78	39.69	12.88	41.43	13.03	44.29	13.78	46.08
1910	13.23	36.84	13.27	37.26	13.28	38.03	13.33	39.14	13.43	40.88	13.58	43.74	14.29	44.88
1909	13.82	36.25	13.84	36.69	13.86	37.45	13.91	38.56	14.01	40.30	14.15	43.17	14.84	43.68
Tot.	105.01	598.52	105.78	605.01	106.91	616.54	108.45	633.36	110.98	659.63	114.70	702.62	129.10	888.95
†		165.48		157.99		145.46		126.64		116.63		48.62		25.95

†Net cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

Ages	FIVE YEARS					TEN YEARS				
	21	25	30	35	40	45	50	55	60	65
*Ordinary Life.....	\$ 78.40	\$ 86.63	\$ 99.45	\$116.19	\$138.40	\$168.45	\$266.45	\$421.45	\$571.45	\$721.45
Cash Value Deducted.....	49.49	52.63	57.45	64.19	73.40	87.45	147.45	257.45	427.45	607.45
20 Payment Life.....	117.93	126.87	140.42	157.10	178.12	205.45	292.45	442.45	692.45	942.45
Cash Value Deducted.....	46.93	49.87	54.42	61.10	71.12	85.45	145.45	255.45	425.45	605.45
20 Year Endowment.....	212.62	214.83	218.73	224.45	233.35	247.87	310.45	410.45	510.45	610.45
Cash Value Deducted.....	40.62	43.83	48.73	56.45	66.35	81.87	145.45	255.45	425.45	605.45
Ages	FIVE YEARS					TEN YEARS				
	21	25	30	35	40	45	50	55	60	65
*Ordinary Life.....	\$152.87	\$168.67	\$193.62	\$226.18	\$269.47	\$328.22	\$521.45	\$821.45	\$1121.45	\$1421.45
Cash Value Deducted.....	82.87	85.67	90.62	99.18	113.47	137.22	251.45	421.45	601.45	781.45
20 Payment Life.....	228.99	246.32	272.66	305.12	346.08	399.53	570.45	770.45	970.45	1170.45
Cash Value Deducted.....	63.99	67.32	71.66	80.12	94.08	119.53	240.45	410.45	590.45	770.45
20 Year Endowment.....	411.69	416.03	423.75	435.02	452.60	481.30	606.45	726.45	846.45	966.45
Cash Value Deducted.....	18.69	24.03	33.75	40.02	64.60	95.30	226.45	376.45	526.45	676.45

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

This form of Ordinary Life has been discontinued. These dividends and net costs may be used for comparison only.)

*ORDINARY LIFE

	\$19.62		\$21.49		\$24.38		\$28.11		\$33.01		\$39.55		\$60.72	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
10		\$19.62		\$21.49		\$24.38		\$28.11		\$33.01		\$39.55		\$60.72
11	3.23	16.39	3.47	18.02	3.79	20.59	4.18	23.93	4.65	28.36	5.19	34.36	6.78	53.94
12	3.26	16.36	3.51	17.98	3.84	20.54	4.24	23.87	4.73	28.28	5.29	34.26	6.92	53.80
13	3.29	16.33	3.55	17.94	3.88	20.49	4.31	23.80	4.81	28.20	5.39	34.16	7.07	53.66
14	3.30	14.01	5.91	15.55	6.33	18.05	6.85	21.26	7.47	25.54	8.21	31.31	10.28	50.44
15	5.70	13.92	8.09	15.46	6.48	17.90	7.02	21.09	7.63	25.32	8.48	31.07	10.67	50.05
16	5.80	13.82	8.15	15.34	6.57	17.75	7.11	20.90	7.72	25.09	8.70	30.79	11.06	49.66
17	5.94	13.71	8.27	15.22	6.78	17.60	7.40	20.73	8.15	24.86	9.04	30.51	11.41	49.31
18	6.02	13.60	8.40	15.09	6.98	17.45	7.59	20.52	8.41	24.62	9.32	30.23	11.79	48.93
19	6.13	13.49	8.50	14.97	7.19	17.28	7.79	20.32	8.69	24.38	9.61	29.94	12.17	48.55
20	4.41	15.21	4.80	16.93	5.59	18.88	6.29	21.82	7.22	25.78	8.38	31.22	11.14	49.58
21	4.55	15.07	5.02	16.47	5.71	18.57	6.52	21.59	7.52	25.49	8.66	30.89	11.56	49.16
22	5.19	14.43	5.61	15.85	6.19	18.19	6.90	21.24	7.74	25.27	8.71	30.84	11.21	49.51
23	5.24	14.33	5.73	15.74	6.33	18.05	7.07	21.04	7.94	25.07	8.91	30.61	11.49	49.23
24	5.40	14.22	5.85	15.64	6.48	17.90	7.24	20.87	8.15	24.80	9.17	30.38	11.76	48.96
tot.	60.78	224.51	74.89	247.47	81.98	283.72	90.61	331.04	101.02	394.13	113.10	480.15	145.30	765.50
		105.62		197.48		111.72		121.63		140.13		179.15		365.50

TWENTY PAYMENT LIFE

	\$29.84		\$31.83		\$34.76		\$38.34		\$42.79		\$48.52		\$66.69	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
10		\$29.84		\$31.83		\$34.76		\$38.34		\$42.79		\$48.52		\$66.69
11	5.45	26.39	5.66	26.17	5.87	25.89	6.12	32.22	6.38	36.41	6.67	41.85	7.60	59.09
12	5.53	24.81	5.74	26.09	5.97	25.79	6.23	32.11	6.50	36.29	6.80	41.72	7.77	58.92
13	5.60	24.24	5.82	26.01	6.06	25.70	6.33	32.01	6.62	36.17	6.94	41.58	7.95	58.74
14	5.81	21.30	5.69	22.24	8.92	25.84	9.29	31.05	9.69	33.10	10.14	38.29	11.43	55.26
15	8.52	21.31	8.83	23.00	9.19	25.57	9.59	28.75	10.04	32.75	10.53	37.99	11.89	54.80
16	8.75	21.38	9.05	22.75	9.47	25.29	9.91	23.43	10.40	32.39	10.93	39.59	12.37	54.82
17	9.60	20.44	9.35	22.45	9.76	25.00	10.24	28.10	10.77	32.02	11.34	37.15	12.84	53.85
18	9.25	21.07	9.62	22.21	10.07	24.69	10.58	27.76	11.15	31.64	11.76	36.76	13.33	53.30
19	9.51	20.90	9.90	21.93	10.38	24.38	10.94	27.40	11.54	31.25	12.20	36.32	13.83	52.86
20	8.15	21.66	8.59	23.24	9.16	25.60	9.82	28.52	10.51	32.28	11.28	37.24	13.05	53.61
21	8.47	21.87	8.95	22.88	9.55	25.21	10.25	28.09	11.09	31.79	11.81	36.71	13.68	53.01
22	8.66	21.87	9.07	22.76	9.57	25.19	10.14	28.20	10.76	32.03	11.42	37.10	13.91	53.68
23	8.89	20.65	9.32	22.51	9.85	24.91	10.46	27.87	11.11	31.68	11.79	36.78	13.43	53.26
24	9.14	20.70	9.58	22.25	10.15	24.61	10.79	27.55	11.47	31.32	12.18	36.34	13.89	52.83
tot.	110.62	326.98	115.42	362.03	121.21	400.19	127.84	447.26	135.00	506.85	142.78	545.07	162.76	837.59
		57.98		58.03		60.19		67.29		83.85		119.07		200.59

TWENTY YEAR ENDOWMENT

	\$50.07		\$50.53		\$51.31		\$52.47		\$54.31		\$57.32		\$70.51	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
10		\$50.07		\$50.53		\$51.31		\$52.47		\$54.31		\$57.32		\$70.51
11	6.50	43.57	6.54	43.99	6.58	44.75	6.61	45.50	6.71	47.60	6.87	50.45	7.66	62.85
12	6.67	43.49	6.71	43.92	6.75	44.58	6.78	45.09	6.89	47.42	7.05	50.27	7.85	62.66
13	6.85	43.22	6.89	43.64	6.91	44.40	6.96	45.51	7.07	47.24	7.23	50.09	8.04	62.47
14	10.52	39.55	10.54	39.99	10.56	40.75	10.60	41.87	10.70	43.61	10.87	46.45	11.72	58.79
15	11.03	39.04	11.05	39.47	11.07	40.24	11.12	41.35	11.22	43.09	11.40	45.92	12.25	58.26
16	11.57	38.50	11.60	38.95	11.61	39.70	11.66	40.81	11.76	42.55	11.94	45.38	12.79	57.72
17	12.13	37.94	12.16	38.37	12.17	39.11	12.22	40.25	12.32	41.99	12.50	44.82	13.34	57.17
18	12.71	37.36	12.74	37.79	12.75	38.55	12.80	39.67	12.91	41.40	13.08	44.21	13.91	56.60
19	13.32	35.75	13.35	37.17	13.37	37.94	13.41	39.07	13.51	40.80	13.68	43.64	14.49	56.02
20	12.82	37.25	12.85	37.68	12.87	38.44	12.92	39.57	13.02	41.24	13.18	44.14	13.96	56.55
21	13.75	36.47	13.61	36.92	13.63	37.68	13.68	38.77	13.77	40.54	13.92	43.39	14.68	55.83
22	12.68	37.39	12.71	37.82	12.73	38.55	12.78	39.69	12.88	41.42	13.05	44.27	13.75	56.73
23	13.23	36.84	13.27	37.26	13.28	38.03	13.33	39.14	13.43	40.88	13.59	43.74	14.29	56.22
24	13.82	36.25	13.81	36.69	13.80	37.45	13.81	38.56	14.01	40.30	14.15	43.17	14.84	55.67
tot.	153.96	597.09	154.40	603.55	154.65	615.00	155.33	631.72	156.76	657.89	159.05	700.75	170.12	897.53
		466.91		459.45		447.09		428.28		411.11		407.50		250.53

†Net cost for 15 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1910)

	21	25	30	35	40	45	55
Ordinary Life.....	\$ 79.43	\$ 87.58	\$100.38	\$117.11	\$139.30	\$169.32	\$267.75
Cash Value Deducted.....	51.43	53.58	58.38	65.11	75.30	89.32	151.75
Payment Life.....	118.80	127.73	141.27	157.94	178.95	206.25	293.05
Cash Value Deducted.....	47.80	50.73	55.27	61.94	71.95	86.25	149.05
Year Endowment.....	213.30	215.52	219.43	225.15	234.05	248.59	311.59
Cash Value Deducted.....	41.30	44.52	47.43	57.15	65.05	82.59	146.59

TEN YEARS. (Policies Issued in 1914)

	21	25	30	35	40	45	55
Ordinary Life.....	\$152.28	\$167.98	\$192.80	\$225.15	\$268.21	\$326.67	\$519.36
Cash Value Deducted.....	82.28	85.98	90.80	100.15	114.21	138.67	258.36
Payment Life.....	227.67	224.87	271.05	303.33	344.05	397.24	567.62
Cash Value Deducted.....	62.67	45.87	70.05	78.33	92.05	117.24	237.62
Year Endowment.....	408.54	412.89	420.65	431.90	449.51	478.20	602.94
Cash Value Deducted.....	15.54	20.89	30.65	42.90	61.51	92.20	221.94

CONTINENTAL LIFE INSURANCE CO., Washington, D. C.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums*, within three months after default. American 3½% Modified Preliminary Term (W. Va. Std.) reserve, with surrender charge not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of annual income of \$100 per \$1,000; beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover war service. After age 60 premiums waived and charged against policy without interest.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine expeditions, war, riot, civil commotion or insurrection, violation of law, military or naval service, physical or mental infirmity, illness or disease.

Extended Insurance. — Automatic after three years*. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war within five years.

Limits. — 16-60, \$10,000; reinsures over \$2,500; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums*. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from military or naval service in time of war within five years, limits liability to premiums paid unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", and "Paid-Up Values".

Paid-Up Values. — After three premiums*, within three months after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25) and Continuous (20 certain) annual installments and one year after last payment and amount equal to the sum of the installments (10 installments of \$63.69 and \$636.90; 15 installments of \$47.28 and \$790.20; 20 installments of \$39.37 and \$780.40). Unless otherwise directed commutable values will be withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All except Term. Limit, \$5,000. Disability and Double Indemnity granted to women insured in connection with bank savings plan only

*Values after two years on Endowments.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

LIMITED PAYMENT LIFE							ENDOWMENTS			Age	INTERMEDIATE RATES \$500						
LIFE									Ord. Life		PAYMENT LIFE			ENDOWMENT			
10	15	20	10	15	20	10	15	20			10	15	20	10	15	20	
PAY.	PAY.	PAY.	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year		
80	37	43	27.50	23	28	93.14	58.84	42.10	20	\$	8.00	20.47	15.04	12.73	50.93	32.17	23.00
14	38	04	27	25	23	66	93.21	58.89	42.18	21	8.27	20.80	15.28	12.94	50.96	32.20	23.06
12	38	68	28	43	24	05	93.28	58.97	42.24	22	8.47	21.15	15.55	13.15	51.00	32.24	23.10
56	39	33	28	92	24	47	93.35	59.04	42.32	23	8.67	21.51	15.82	13.35	51.04	32.28	23.14
26	40	01	29	41	24	90	93.41	59.11	42.39	24	8.87	21.88	16.09	13.62	51.07	32.32	23.18
34	40	71	29	95	25	35	93.49	59.18	42.48	25	9.10	22.26	16.38	13.86	51.11	32.36	23.23
77	41	46	30	50	25	81	93.58	59.27	42.58	26	9.33	22.67	16.68	14.11	51.16	32.41	23.28
51	42	21	31	0	26	23	93.67	59.35	42.67	27	9.57	23.08	16.99	14.38	51.21	32.45	23.33
78	43	01	31	65	26	78	93.76	59.45	42.78	28	9.83	23.52	17.31	14.65	51.27	32.50	23.39
48	43	83	32	21	27	31	93.87	59.56	42.90	29	10.10	23.96	17.64	14.93	51.32	32.56	23.46
01	44	68	32	90	27	84	93.98	59.67	43.04	30	10.39	24.43	17.99	15.22	51.38	32.63	23.53
35	45	56	33	57	28	41	94.09	59.78	43.16	31	10.69	24.91	18.35	15.53	51.44	32.69	23.60
13	46	48	34	25	29	00	94.21	59.92	43.31	32	11.01	25.41	18.73	15.86	51.51	32.76	23.68
75	47	43	34	97	29	61	94.34	60.04	43.47	33	11.34	25.94	19.12	16.19	51.58	32.84	23.77
10	48	46	35	73	30	25	94.47	60.22	43.67	34	11.70	26.48	19.54	16.54	51.66	32.93	23.88
09	49	46	35	50	30	91	94.60	60.34	43.87	35	12.08	27.04	19.96	16.90	51.76	33.02	23.99
51	50	51	37	50	31	61	94.81	60.56	44.08	36	12.47	27.62	20.40	17.28	51.84	33.11	24.10
59	51	62	38	1	32	35	95.01	60.78	44.34	37	12.89	28.22	20.86	17.69	51.94	33.23	24.24
40	52	77	39	03	33	11	95.20	60.99	44.61	38	13.34	28.85	21.34	18.10	52.05	33.35	24.39
26	53	96	39	44	33	91	95.41	61.23	44.91	39	13.81	29.50	21.84	18.54	52.17	33.48	24.55
19	55	20	40	91	34	75	95.65	61.50	45.26	40	14.31	30.18	22.37	19.00	52.30	33.63	24.75
15	56	47	41	90	35	63	95.90	61.80	45.62	41	14.84	30.88	22.91	19.48	52.44	33.79	24.95
20	57	82	42	95	35	50	96.16	62.15	46.06	42	15.41	31.62	23.45	19.99	52.59	33.98	25.19
30	59	21	44	05	37	55	96.50	62.55	46.53	43	16.02	32.38	24.03	20.53	52.76	34.19	25.44
48	60	67	45	21	38	58	96.89	62.95	47.05	44	16.65	33.17	24.72	21.10	52.96	34.42	25.72
72	62	18	46	41	39	64	97.24	63.41	47.64	45	17.34	34.00	25.37	21.70	53.17	34.67	26.05
03	63	75	47	67	40	84	97.67	63.92	48.25	46	18.07	34.86	26.07	22.33	53.40	34.96	26.40
45	65	3	49	02	42	08	98.14	64.51	48.93	47	18.84	35.75	26.80	23.01	53.66	35.27	26.81
09	67	0	50	42	43	39	98.68	65.19	49.82	48	19.67	36.68	27.57	23.72	53.95	35.63	27.24
61	68	88	51	91	44	77	99.26	65.85	50.73	49	20.56	37.66	28.35	24.48	54.27	36.03	27.74
32	70	73	53	46	46	25	99.91	66.58	51.71	50	21.50	38.67	29.23	25.29	54.62	36.46	28.28
16	72	64	55	04	47	82	100.61	67.55	52.80	51	22.50	39.72	30.12	26.15	55.01	36.93	28.87
12	74	64	56	81	49	49	101.39	68.52	54.01	52	23.57	40.81	31.06	27.06	55.44	37.47	29.53
21	76	75	58	64	51	26	102.27	69.60	55.37	53	24.71	41.96	32.06	28.02	55.92	38.06	30.28
44	78	92	60	58	53	17	103.22	70.79	56.85	54	25.93	43.15	33.11	29.07	56.44	38.71	31.08
2	81	19	62	61	55	21	104.26	72.11	58.46	55	27.24	44.3	34.23	30.17	57.00	39.43	31.97
66	83	58	64	78	57	39	105.42	73.56	.....	56	28.62	45.76	35.42	31.38	57.61	40.22	.....
07	86	03	67	08	59	74	106.68	75.17	.....	57	30.10	47.05	36.82	32.66	58.33	41.10	.....
99	88	68	69	54	62	26	108.10	76.94	.....	58	31.69	48.49	38.02	34.04	59.11	42.07	.....
99	91	42	72	16	64	97	109.64	78.91	.....	59	33.39	49.93	39.45	35.52	59.95	43.15	.....
41	94	31	74	95	67	88	111.34	81.08	.....	60	35.21	51.56	40.98	37.11	60.88	44.33	.....

LIABILITY RATES (Waiver of Premium and Annual Income of \$100 per \$1,000.)

DOUBLE INDEMNITY RATES.

10	\$2.19	\$1.67	\$1.43	\$0.31	\$0.40	\$0.47	29	1.75	4.28	3.11	2.54	1.75	1.75	1.75
24	2.40	1.80	1.54	.40	.48	.59	25	1.75	4.01	2.93	2.39	1.75	1.75	1.75
28	2.44	1.82	1.56	.41	.50	.62	26	1.75	3.95	2.88	2.36	1.75	1.75	1.75
31	2.47	1.85	1.58	.43	.52	.64	27	1.75	3.90	2.83	2.32	1.75	1.75	1.75
35	2.50	1.88	1.60	.45	.54	.67	28	1.75	3.84	2.79	2.29	1.75	1.75	1.75
39	2.53	1.90	1.62	.47	.56	.70	29	1.75	3.77	2.74	2.25	1.75	1.75	1.75
44	2.56	1.92	1.64	.49	.58	.73	30	1.75	3.70	2.69	2.22	1.75	1.75	1.75
48	2.59	1.95	1.66	.51	.61	.76	31	1.75	3.63	2.65	2.17	1.75	1.75	1.75
53	2.62	1.98	1.68	.53	.65	.80	32	1.75	3.56	2.60	2.12	1.75	1.75	1.75
58	2.64	2.00	1.70	.55	.68	.84	33	1.75	3.49	2.54	2.08	1.75	1.75	1.75
64	2.66	2.02	1.73	.57	.71	.88	34	1.75	3.41	2.48	2.03	1.75	1.75	1.75
69	2.68	2.04	1.76	.60	.75	.93	35	1.75	3.32	2.43	1.98	1.75	1.75	1.75
75	2.70	2.06	1.79	.64	.80	.99	36	1.75	3.24	2.37	1.94	1.75	1.75	1.75
82	2.72	2.08	1.82	.68	.86	1.06	37	1.75	3.16	2.31	1.89	1.75	1.75	1.75
90	2.75	2.10	1.85	.72	.92	1.14	38	1.75	3.07	2.25	1.84	1.75	1.75	1.75
98	2.78	2.13	1.89	.77	.97	1.23	39	1.75	2.99	2.19	1.80	1.75	1.75	1.75
07	2.81	2.16	1.93	.82	1.03	1.34	40	1.75	2.88	2.12	1.75	1.75	1.75	1.75
62	2.88	2.31	2.46	1.12	1.52	2.14	45	1.75	2.37	1.75	1.75	1.75	1.75	1.75
62	2.97	3.15	3.36	1.81	2.77	3.09	50	1.75	1.75	1.75	1.75	1.75	1.75	1.75

NOTE—Above rates adopted September 1, 1921. For semi-annual rate, multiply annual by .52; quarterly multiply annual by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

	25	35	45	Age	25	35	45
ARM POLICIES. 5 Year Convertible within 4 Years.							
Minimum.....	\$9.31	\$10.49	\$13.65				
5 Year Convertible within 7 Years							
Minimum.....	\$9.52	\$11.00	\$15.33				
COLORED RISKS, \$1,000.							
Payment.....	\$41.85	\$46.90	\$54.86				
Payment.....	\$4.47	\$9.29	\$8.40				
Year End.....	\$7.48	\$9.42	\$73.48				
Year End.....	\$9.63	\$11.66	\$69.99				
COLORED RISKS, \$500.							
15 Payment.....	\$23.02	\$26.01	\$30.68				
20 Payment.....	19.01	21.81	26.98				
15 Year End.....	37.06	33.10	40.30				
20 Year End.....	27.19	28.20	31.10				

CONTINENTAL LIFE INSURANCE CO., St. Louis, Mo.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 60 days after default. American 3% (3½% on Non-Par.) Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year (none on participating) not exceeding \$7 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time, by payment of difference in premiums at 6% per annum. Lower premium form allowed upon evidence of insurability; difference in cash values paid to the insured.

Disability. — Rider, on all but Term policies, will provide, prior to age 60, for waiver of premium and monthly income of \$10 per \$1,000, beginning immediately after proof of total and permanent disability (total disability obviously permanent will be regarded as permanent after 3 months' duration) and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. After age 60, premiums waived and charged against policy without interest. **PARTIAL DISABILITY** included, which provides during premium paying period and prior to age 60, for cash payment in event of loss of limb above elbow or knee, \$250; below elbow, \$150; below knee, \$125; loss of eye, \$100; major surgical operation, not more than \$50. Limit, \$10,000. Also issues clause providing waiver of premium only. May be issued on Term. Agreement does not cover war service.

Dividends. — End of second year and annually thereafter; Options: (a) cash; (b) reduce premiums; (c) accumulate not less than 3% compound interest, withdrawable at any time; (d) purchase non-forfeitable par. paid-up additions. (e) is automatic option. Mortuary dividend paid equal to fractional part of year's dividend.

Double Indemnity. — For extra premium rider will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide or military or naval service, aeronautic or submarine operations, poisoning or infection or disease. Limit, \$12,500.

Extended Insurance. — Automatic after two years. Non-par. Cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 8-65. Reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After two premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 60 days after default. Participating on annual dividend policies. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after two premiums. Interest 6%. Will apply second year loan value to pay second premium.

Reinstatement. — At any time, (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Trust Fund (Interest Payments) at 3½% (3% on Par.) Limited (2-25 years) and Continuous (5-10-15-20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installment certain participate in excess interest earned (whether policy issued as Par. or Non-Par. originally)†. Trust Fund and Commutable Values are withheld from payee unless otherwise directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Reinsures over \$10,000. Disability and double indemnity are granted with extra premium for disability.

†Present interest rate 5%.

PARTICIPATING RATES PER \$1,000

(American 3% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS		SELECT \$5,000*		TERM Ren. to Age 70		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		65	70	Ord. Life	20 Pay.	5 Year	10 Year	20 Year
15 38	\$40.86	\$30.25	\$25.04	\$99.58	\$64.29	\$46.95	8-10	\$17.22	\$16.38	\$76.90	\$125.20			
15 64	41.36	30.64	25.36	99.66	64.36	47.03	11	17.61	16.69	78.20	126.80			
15 93	41.90	31.03	25.69	99.75	64.44	47.11	12	18.00	17.03	79.65	128.45			
16 22	42.45	31.44	26.04	99.85	64.53	47.19	13	18.40	17.38	81.10	130.20			
16 53	43.02	31.87	26.40	99.95	64.62	47.28	14	18.82	17.75	82.65	132.00			
16 84	43.60	32.30	26.77	100.04	64.71	47.38	15	19.25	18.12	84.20	133.85			
17 16	44.19	32.75	27.14	100.13	64.80	47.47	16	19.70	18.52	85.80	135.70			
17 51	44.82	33.23	27.54	100.24	64.90	47.57	17	20.19	18.94	87.55	137.70			
17 88	45.43	33.71	27.95	100.34	65.01	47.68	18	20.69	19.38	89.40	139.75			
18 26	46.13	34.21	28.38	100.45	65.12	47.79	19	21.23	19.83	91.30	141.90			
18 65	46.82	34.74	28.81	100.59	65.25	47.91	20	21.79	20.32	93.25	144.05	\$11.08	\$11.25	\$11.73
19 06	47.53	35.27	29.27	100.71	65.39	48.04	21	22.38	20.81	95.30	146.35	11.15	11.34	11.85
19 49	48.27	35.82	29.74	100.84	65.49	48.17	22	23.00	21.34	97.45	148.70	11.22	11.43	11.99
19 95	49.03	36.39	30.22	100.98	65.62	48.31	23	23.65	21.90	99.75	151.10	11.30	11.53	12.14
20 43	49.81	37.00	30.72	101.12	65.76	48.45	24	24.33	22.48	102.15	153.60	11.38	11.63	12.30
20 93	50.62	37.61	31.25	101.27	65.90	48.61	25	25.08	23.11	104.65	156.25	11.48	11.75	12.47
21 45	51.47	38.25	31.79	101.43	66.05	48.78	26	25.85	23.76	107.25	158.95	11.59	11.86	12.66
21 99	52.34	38.92	32.32	101.61	66.24	48.96	27	26.67	24.44	109.95	161.80	11.69	11.99	12.86
22 58	53.24	39.61	32.95	101.79	66.42	49.14	28	27.55	25.17	112.90	164.75	11.80	12.14	13.09
23 18	54.16	40.31	33.55	101.96	66.59	49.33	29	28.46	25.94	115.90	167.75	11.93	12.28	13.35
23 81	55.13	41.04	34.18	102.16	66.79	49.54	30	29.44	26.74	119.05	170.90	12.06	12.46	13.63
24 49	56.11	41.81	34.84	102.36	67.00	49.77	31	30.48	27.61	122.45	174.20	12.21	12.64	13.95
25 19	57.16	42.61	35.52	102.56	67.22	50.02	32	31.59	28.51	125.95	177.65	12.37	12.85	14.31
25 93	58.22	43.44	36.25	102.83	67.45	50.30	33	32.77	29.47	129.65	181.25	12.54	13.06	14.70
26 71	59.31	44.28	36.98	103.07	67.72	50.57	34	34.59	30.50	133.55	184.90	12.73	13.31	15.15
27 54	60.45	45.17	37.76	103.39	68.01	50.86	35	35.41	31.60	137.70	188.80	12.95	13.57	15.66
28 41	61.65	46.09	38.57	103.62	68.30	51.22	36	36.87	32.77	142.05	192.85	13.18	13.88	16.21
29 33	62.87	47.03	39.42	103.91	68.63	51.58	37	38.44	34.00	146.65	197.10	13.44	14.21	16.83
30 30	64.14	48.05	40.31	104.23	68.97	51.99	38	40.11	35.33	151.50	201.55	13.72	14.59	17.55
31 33	65.47	49.08	41.23	104.57	69.34	52.42	39	41.88	36.73	156.65	206.15	14.02	14.99	18.31
32 43	66.82	50.18	42.21	104.95	69.75	52.90	40	43.79	38.04	162.15	211.05	14.37	15.47	19.18
33 57	68.25	51.31	43.24	105.25	70.20	53.43	41	45.84	39.58	167.85	216.20	14.75	15.99	20.14
34 79	69.69	52.49	44.31	105.75	70.68	53.90	42	48.07	41.64	173.95	221.55	15.18	16.60	21.21
36 09	71.23	53.74	45.44	106.24	71.23	54.64	43	50.52	44.57	180.45	227.30	15.66	17.28	22.40
37 48	72.82	55.04	46.65	106.75	71.81	55.33	44	53.18	45.58	187.40	233.25	16.21	18.05	23.74
38 94	74.47	56.40	47.93	107.31	72.45	56.10	45	56.10	47.79	194.70	239.65	16.85	18.92	25.19
40 50	76.21	57.86	49.29	107.94	73.17	56.96	46	59.41	49.93	202.50	246.45	17.57	19.91	26.81
42 21	78.04	59.30	50.75	108.65	74.00	57.92	47	63.05	52.45	211.05	253.75	18.39	21.03	28.58
44 02	79.95	61.03	52.31	109.42	74.89	58.90	48	67.19	55.19	220.10	261.55	19.33	22.26	30.54
45 93	81.94	62.74	53.96	110.26	75.88	60.16	49	71.80	59.56	229.65	269.80	20.39	23.65	32.70
47 99	84.03	64.55	55.72	111.19	76.97	61.44	50	76.97	61.44	239.95	278.60	21.68	25.19	35.05
50 16	86.20	66.46	57.60	112.20	78.15	62.87	51	82.74	65.11	250.80	288.00	22.90	26.90	
52 48	88.47	68.48	59.60	113.30	79.46	64.41	52	89.57	69.14	262.40	298.00	24.37	28.80	
54 96	90.84	70.63	61.75	114.51	80.89	66.11	53	97.35	73.61	274.80	308.75	26.01	30.89	
57 61	93.32	72.89	64.04	115.83	82.45	67.97	54	106.46	78.62	288.05	320.15	27.84	33.21	
60 44	95.93	75.30	66.49	117.27	84.18	70.02	55	117.27	84.18	302.20	332.45	29.87	35.77	
63 41	98.61	77.80	69.06	118.90	86.01	72.21	56	130.32	90.41	317.05	345.30	32.12	38.60	
66 59	101.43	80.49	71.85	120.47	88.03	74.62	57	146.45	98.53	332.90	359.15	34.60	41.70	
69 96	104.39	83.34	74.84	122.30	90.24	77.25	58	166.98	105.71	349.80	374.00	37.34	45.12	
73 53	107.52	86.39	78.00	124.31	92.67	80.12	59	194.69	115.27	367.95	390.00	40.37	48.89	
77 46	110.82	89.67	81.46	126.51	95.35	83.29	60	231.69	126.51	387.30	407.30	43.72	53.03	
81 61	114.33	93.17	85.18	128.92	98.25	86.79	61			408.05	425.90			
86.06	118.04	96.93	89.19	131.58	101.60	90.46	62			430.30	445.95			
90.82	121.90	100.99	93.53	134.40	105.01	94.57	63			454.10	467.65			
95.92	126.19	105.34	98.22	137.69	108.90	99.05	64			479.60	491.10			
101.39	130.68	110.05	103.30	141.21	113.14	103.95	65			506.95	516.50			

WITH WAIVER OF PREMIUM ONLY.

18 97	\$43.67	\$32.37	\$26.85	\$109.21	\$64.85	\$47.52	15	\$19.33	\$18.26	\$84.85	\$134.25			
18 81	46.94	34.83	28.91	109.78	65.42	48.07	20	21.97	20.59	94.05	144.55	11.13	11.30	11.79
21 14	50.73	37.73	31.48	101.49	66.11	48.81	25	25.33	23.34	105.70	156.90	11.53	11.80	12.55
24 09	55.27	41.20	34.35	102.43	67.04	49.79	30	29.76	27.04	120.45	171.75	12.13	12.54	13.76
27 91	60.65	45.39	38.01	103.66	68.34	51.25	35	35.83	32.06	139.55	190.05	13.02	13.71	15.89
32 95	67.11	50.52	42.62	105.41	70.22	53.41	40	44.36	38.58	154.75	213.10	14.51	15.67	19.62
39 70	74.93	56.90	48.67	107.98	73.17	56.95	45	56.95	48.61	198.50	233.25	17.19	19.29	25.74
49 14	81.85	65.67	56.84	112.27	78.31	62.73	50	78.31	62.73	245.70	284.45	22.09	25.95	35.79
62 39	97.81	77.25	68.40	119.60	85.36	72.04	55	119.60	85.36	311.50	342.00	31.05	36.92	

WITH WAIVER OF PREMIUM AND \$10 MONTHLY INCOME. (With dismemberment and surgical benefits)

19 12	\$47.23	\$35.31	\$29.48	\$101.65	\$66.36	\$49.10	15	\$21.54	\$20.40	\$102.60	\$156.80			
21 11	50.71	37.94	31.67	102.65	66.98	49.72	20	24.25	22.80	113.30	168.40			
23 60	54.74	40.99	34.28	103.00	67.74	50.55	25	27.75	25.81	126.55	182.15			
26 74	59.46	44.59	37.35	103.99	68.75	51.65	30	32.31	29.69	143.20	198.00			
30 78	64.99	48.89	41.11	105.30	70.18	53.29	35	38.55	34.79	164.60	217.30			
36 14	71.54	54.11	45.81	107.19	72.28	55.81	40	47.25	41.00	192.90	241.25			
43 28	79.32	60.54	52.23	109.95	75.62	60.01	45	60.01	51.96	230.55	275.30			
53 25	88.96	69.78	61.00	114.68	81.65	66.51	50	81.65	66.51	283.05	321.80			
67 24	102.78	82.19	73.34	123.24	90.72	76.74	55	123.24	90.72	357.15	387.65			

NOTE.—Double Indemnity \$1.75 per \$1,000. Rates adopted 1922.

*Select policies include double benefits in event of total disability or dismemberment.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS		SELECT \$5,000		TERM (Convertible)		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		65	70	Ord. Life	20Pay. Life	5 Year	10 Year	Y
12.43	\$32.40	\$23.90	\$19.75	\$91.81	\$58.01	\$41.50	8-10	13.91	13.12	\$62.15	\$93.75			
12.62	32.80	24.18	19.98	91.82	58.02	41.51	11	14.17	13.37	63.10	99.90			
12.80	33.19	24.47	20.20	91.83	58.02	41.51	12	14.43	13.61	64.00	101.00			
12.99	33.60	24.76	20.45	91.84	58.03	41.52	13	14.72	13.86	64.95	102.25			
13.20	34.05	25.09	20.71	91.86	58.04	41.53	14	15.03	14.14	66.00	103.55			
13.41	34.50	25.41	20.98	91.87	58.05	41.55	15	15.23	14.42	67.05	104.90			
13.64	34.97	25.75	21.25	91.89	58.07	41.57	16	15.67	14.71	68.20	106.25			
13.88	35.47	26.11	21.54	91.91	58.09	41.59	17	16.03	15.01	69.40	107.70			
14.14	35.97	26.48	21.85	91.93	58.11	41.62	18	16.40	15.32	70.70	109.25			
14.40	36.50	26.86	22.17	91.95	58.13	41.65	19	16.81	15.66	72.00	110.85			
14.68	37.06	27.24	22.49	91.98	58.16	41.68	20	17.22	16.01	73.40	112.45	\$ 8.91	\$ 9.05	\$ 9.10
14.97	37.64	27.63	22.83	92.01	58.19	41.71	21	17.68	16.37	74.85	114.15	8.97	9.12	9.15
15.29	38.23	28.12	23.18	92.04	58.22	41.74	22	18.15	16.78	76.45	116.90	9.03	9.28	9.30
15.62	38.84	28.57	23.56	92.07	58.25	41.79	23	18.69	17.19	78.10	117.50	9.09	9.28	9.30
15.96	39.49	29.03	23.96	92.10	58.29	41.83	24	19.19	17.96	79.80	119.75	9.16	9.36	9.35
16.33	40.15	29.53	24.36	92.13	58.33	41.88	25	19.76	18.10	81.65	121.80	9.24	9.45	9.45
16.74	40.84	30.01	24.79	92.17	58.38	41.94	26	20.37	18.62	83.70	123.95	9.32	9.54	9.54
17.15	41.55	30.57	25.23	92.22	58.43	41.99	27	21.03	19.15	85.75	125.75	9.40	9.65	9.65
17.60	42.28	31.12	25.70	92.28	58.49	42.06	28	21.73	19.73	88.00	128.50	9.50	9.77	9.77
18.07	43.04	31.69	26.18	92.35	58.55	42.13	29	22.44	20.34	90.35	130.90	9.60	9.88	9.88
18.56	43.84	32.29	26.69	92.42	58.61	42.22	30	23.27	20.97	92.80	133.45	9.71	10.02	10.02
19.10	44.71	32.94	27.24	92.49	58.69	42.36	31	24.14	21.68	95.50	136.20	9.82	10.17	10.17
19.67	45.61	33.61	27.80	92.57	58.79	42.50	32	25.06	22.43	98.35	139.00	9.95	10.34	10.34
20.27	46.55	34.31	28.40	92.66	58.91	42.67	33	26.05	23.22	101.35	142.00	10.09	10.51	10.51
20.91	47.52	35.06	29.03	92.76	59.06	42.85	34	27.13	24.06	104.55	145.15	10.24	10.71	10.71
21.58	48.53	35.82	29.69	92.88	59.24	43.05	35	28.28	24.95	107.90	148.45	10.42	10.92	10.92
22.28	49.57	36.60	30.37	93.05	59.44	43.27	36	29.51	25.91	111.40	151.85	10.61	11.17	11.17
23.05	50.68	37.45	31.11	93.27	59.66	43.53	37	30.85	26.96	115.25	155.55	10.82	11.43	11.43
23.86	51.82	38.34	31.88	93.51	59.91	43.82	38	32.56	28.07	119.30	159.40	11.04	11.74	11.74
24.72	53.04	39.26	32.68	93.78	60.19	44.14	39	34.13	29.26	123.60	163.40	11.28	12.06	12.06
25.61	54.30	40.24	33.54	94.08	60.50	44.51	40	35.84	30.57	128.20	167.70	11.56	12.45	12.45
26.61	55.61	41.26	34.44	94.43	60.85	44.92	41	37.69	31.95	133.05	172.20	11.90	12.91	12.91
27.66	56.99	42.33	35.40	94.80	61.25	45.39	42	39.72	33.47	138.30	177.00	12.28	13.43	13.43
28.77	58.41	43.61	36.41	95.20	61.68	45.90	43	41.95	35.10	143.85	182.05	12.69	14.01	14.01
29.96	59.90	44.65	37.48	95.62	62.15	46.46	44	44.39	36.88	149.80	187.40	13.16	14.66	14.66
31.21	61.45	45.87	38.66	96.10	62.67	47.08	45	47.08	38.99	156.05	193.30	13.71	15.40	15.40
32.55	63.07	47.17	39.88	96.61	63.23	47.77	46	50.10	41.04	162.75	199.00	14.33	16.24	16.24
33.98	64.75	48.38	41.07	97.18	63.87	48.54	47	53.45	43.29	169.90	205.35	15.06	17.18	17.18
35.51	66.50	49.97	42.41	97.80	64.57	49.37	48	57.20	45.75	177.55	212.05	15.86	18.27	18.27
37.15	68.33	51.49	43.84	98.50	65.36	50.33	49	61.43	48.42	185.75	219.20	16.80	19.49	19.49
38.88	70.23	53.08	45.35	99.22	66.22	51.35	50	66.22	51.35	194.40	226.75	17.86	20.84	20.84
40.72	72.20	54.75	46.96	100.00	67.15	52.48	51	71.65	54.62	203.60	234.80	19.03	22.35	22.35
42.70	74.26	56.51	48.69	100.89	68.17	53.74	52	77.91	56.28	213.50	243.45	20.34	24.03	24.03
44.81	76.42	58.39	50.54	101.85	69.30	55.13	53	85.21	62.33	224.05	252.70	21.80	25.88	25.88
47.06	78.67	60.36	52.49	102.90	70.56	56.66	54	93.78	66.83	235.30	262.45	23.42	27.94	27.94
49.47	81.01	62.46	54.59	104.04	71.94	58.34	55	104.02	71.94	247.35	272.95	25.24	30.22	30.22
52.05	83.46	64.69	56.85	105.28	73.46	60.14	56	116.49	77.72	260.25	284.25	27.24	32.74	32.74
54.78	86.00	67.02	59.26	106.61	75.11	62.21	57	131.93	84.32	273.90	296.30	29.47	35.52	35.52
57.72	88.68	69.54	61.85	108.09	76.94	64.44	58	151.73	89.82	288.60	309.25	31.93	39.39	39.39
60.81	91.42	72.16	64.59	109.64	78.90	66.83	59	177.83	100.83	304.05	322.95	34.66	41.98	41.98
64.11	94.31	74.95	67.53	111.35	81.07	69.45	60	214.19	111.35	320.55	337.65	37.69	46.61	46.61
67.66	97.36	77.95	70.69	113.24	83.46	72.32	61	.....	.....	338.30	353.45	.....	.....	.....
71.45	100.58	81.17	74.12	115.31	85.96	75.49	62	.....	.....	357.25	370.60	.....	.....	.....
75.52	103.98	84.63	77.83	117.60	88.98	78.93	63	.....	.....	377.60	389.15	.....	.....	.....
79.88	107.58	88.33	81.82	120.14	92.16	82.71	64	.....	.....	399.40	409.10	.....	.....	.....
84.55	111.39	92.33	86.16	122.94	95.66	86.85	65	.....	.....	422.75	430.80	.....	.....	.....

WITH WAIVER OF PREMIUM ONLY.

13.51	\$34.56	\$25.47	\$21.04	\$92.03	\$58.18	\$41.67	15	\$15.44	\$14.53	\$67.55	\$105.20			
14.81	37.14	27.32	22.57	92.17	58.32	41.82	20	17.36	16.15	74.05	112.85	\$ 8.97	\$ 9.11	\$ 9.15
16.49	40.24	29.63	24.46	92.37	58.52	42.06	25	19.95	18.28	82.45	122.30	9.30	9.51	9.55
18.78	43.96	32.42	26.83	92.67	58.85	42.44	30	23.52	21.20	93.90	134.15	9.77	10.08	10.11
21.88	48.70	36.01	29.90	93.20	59.55	43.35	35	28.62	25.27	109.40	149.50	10.48	10.98	11.02
26.06	54.55	40.53	33.88	94.52	60.93	44.96	40	36.32	31.03	130.30	169.40	11.62	12.51	12.55
31.83	61.86	46.35	39.27	96.73	63.33	47.82	45	47.82	39.68	159.15	196.35	13.77	15.49	15.50
39.84	70.95	54.04	46.34	100.24	67.42	52.47	50	67.42	51.35	199.20	231.70	17.93	21.01	21.02
51.01	82.70	64.15	56.22	106.21	73.88	60.08	55	106.18	73.88	255.20	288.10	25.40	30.72	30.72

WITH WAIVER OF PREMIUM AND \$10 MONTHLY INCOME.

(With dismemberment and surgical benefits)

\$15.65	\$37.97	\$28.31	\$23.60	\$93.49	\$59.71	\$43.26	15	\$17.56	\$16.67	\$85.30	\$127.05			
17.10	40.81	30.35	25.29	93.66	59.90	43.49	20	19.60	18.44	93.30	136.30			
18.95	44.14	32.83	27.32	93.88	60.17	43.82	25	22.29	20.92	103.30	147.15			
21.43	48.07	35.77	29.82	94.25	60.58	44.33	30	26.01	23.79	116.65	160.30			
24.78	52.99	39.50	33.01	94.86	61.42	45.45	35	31.29	28.05	134.45	176.85			
29.28	58.98	44.14	37.10	96.33	63.04	47.41	40	39.20	34.10	158.45	197.85			
35.46	68.29	49.98	42.90	98.77	65.85	50.95	45	50.95	43.11	191.20	223.90			
44.04	75.15	58.24	50.54	102.72	70.85	56.84	50	70.85	55.22	236.55	269.95			
56.10	87.76	69.21	61.28	109.96	78.37	64.91	55	109.93	78.37	300.85	332.95			

NOTE.—Double Indemnity \$1.75 per \$1,000. Rates adopted 1922.

Cash, Loan, Paid-Up and Extended Insurance Values—Participating

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$19 06	\$16	\$33	\$91	4 4	\$80	\$205	10 11	\$136	\$317	17 1	\$199	\$426	20 5			
25	20 93	19	39	99	4 11	94	223	11 11	157	342	17 2	231	457	19 5			
30	23 81	23	47	111	5 8	114	247	12 7	190	376	16 6	276	497	17 8			
35	27 54	28	57	124	6 3	138	273	12 4	229	412	15 1	328	537	15 8			
40	32 43	34	70	139	6 5	167	301	11 5	273	447	13 3	383	575	13 5			
45	38 94	42	86	154	6 2	201	328	10 0	321	480	11 3	441	610	11 2			
50	47 99	51	103	198	5 5	236	353	8 5	369	510	9 3	498	641	9 1			
55	60 44	61	121	182	4 6	273	377	6 9	417	537	7 4	551	668	7 2			
60	77 46	71	141	195	3 6	309	397	5 3	462	559	5 9	607	699	5 5			
21	47 53	85	169	467	28 4	392	1000	Pd-up									
25	50 62	92	181	469	27 3	420	1000	"									
30	55 13	101	198	471	25 4	459	1000	"									
35	60 46	111	217	472	22 10	505	1000	"									
40	66 82	122	238	473	20 0	555	1000	"									
45	74 47	135	282	472	16 11	610	1000	"									
50	84 03	147	285	468	13 9	667	1000	"									
55	95 93	158	306	460	10 9	723	1000	"									
60	110 82	166	323	447	8 1	777	1000	"									
21	35 27	51	165	292	16 3	252	643	35 8	427	1000	Pd-up						
25	37 61	55	113	294	16 5	271	645	33 2	459	1000	"						
30	41 04	61	125	297	15 2	298	648	29 8	505	1000	"						
35	45 17	68	137	299	15 2	325	650	26 1	555	1000	"						
40	50 18	75	152	300	13 6	361	650	22 4	610	1000	"						
45	56 40	83	167	301	11 5	395	648	18 7	667	1000	"						
50	64 55	90	182	298	9 2	435	642	15 0	723	1000	"						
55	75 30	97	195	292	7 0	456	630	11 7	777	1000	"						
60	89 67	102	204	283	5 1	475	612	8 7	825	1000	"						
21	29 27	36	74	205	10 9	183	467	26 10	313	732	36 0	468	1000	Pd-up			
25	31 25	39	80	208	11 1	198	471	25 4	338	735	33 0	505	1000	"			
30	34 18	43	89	212	11 3	219	476	23 0	373	738	29 1	555	1000	"			
35	37 76	48	99	215	10 11	242	480	20 3	411	740	25 3	610	1000	"			
40	42 21	53	110	218	10 0	268	482	17 3	451	739	21 3	667	1000	"			
45	47 93	60	123	220	8 7	295	483	14 2	491	735	17 5	723	1000	"			
50	55 72	66	135	221	7 0	319	478	11 3	526	727	13 10	777	1000	"			
55	66 49	73	147	221	5 4	341	472	8 6	555	714	10 6	825	1000	"			
60	81 46	79	158	219	3 11	358	461	6 2	572	693	7 7	869	1000	"			
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	100 71	\$240	\$444	\$514	5 5	\$492	\$654	\$714	3 3	\$707	\$765	\$811	2 2	\$808	\$880	\$907	1 1
25	101 27	239	443	512	5 5	489	653	713	3 3	705	764	811	2 2	807	880	906	1 1
30	102 16	239	442	510	5 5	486	652	712	3 3	703	764	810	2 2	806	880	905	1 1
35	103 33	237	440	508	5 5	480	651	710	3 3	701	763	809	2 2	804	879	905	1 1
40	104 95	236	437	505	5 5	472	649	708	3 3	697	761	807	2 2	802	878	904	1 1
45	107 31	235	434	501	5 5	458	646	705	3 3	688	759	804	2 2	798	877	903	1 1
50	111 19	231	429	495	5 5	433	641	700	3 3	677	755	800	2 2	790	874	900	1 1
55	117 27	227	422	485	5 5	399	634	691	3 3	659	749	794	2 2	778	870	896	1 1
60	126 51	220	411	470	5 5	313	623	677	3 3	620	739	783	2 2	757	864	890	1 1
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$63 36	\$137	\$291	\$347	10 10	\$259	\$388	\$488	8 8	\$447	\$596	\$689	5 5	\$674	\$913	\$940	1 1
25	65 90	135	260	345	10 10	275	390	489	8 8	443	595	688	5 5	672	913	940	1 1
30	66 79	134	258	342	10 10	265	385	483	8 8	439	594	686	5 5	668	912	939	1 1
35	68 01	133	256	339	10 10	249	383	480	8 8	425	592	684	5 5	663	911	939	1 1
40	69 75	132	254	335	10 10	223	381	477	8 8	405	589	680	5 5	653	910	938	1 1
45	72 45	130	251	330	10 10	174	378	471	8 8	371	586	675	5 5	636	909	936	1 1
50	76 97	128	248	323	10 10	86	373	463	8 8	340	580	667	5 5	606	906	933	1 1
55	84 18	126	243	312	8 18	366	456	456	8 18	316	571	653	5 5	551	901	928	1 1
60	95 33	122	236	298	5 110	357	432	432	7 18	288	556	633	5 5	543	893	920	1 1
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$48 04	\$87	\$172	\$260	15 15	\$130	\$398	\$523	10 10	\$477	\$670	\$775	5 5	\$764	\$929	\$957	1 1
25	48 61	85	170	257	15 15	118	397	526	10 10	470	670	774	5 5	761	929	956	1 1
30	49 54	84	169	254	15 15	97	395	524	10 10	459	668	772	5 5	755	928	956	1 1
35	50 89	83	167	251	15 15	59	394	520	10 10	439	667	770	5 5	750	927	955	1 1
40	52 90	82	166	247	14 17	393	518	10 10	404	664	765	5 5	737	926	954	1 1	
45	56 10	82	166	243	11 14	392	510	10 10	339	660	759	5 5	715	924	952	1 1	
50	61 44	82	165	238	8 15	390	501	10 10	217	654	749	5 5	674	920	948	1 1	
55	70 03	83	168	232	6 0	387	489	9 18	644	732	5 5	599	914	941	1 1		
60	83 26	85	169	225	4 12	384	473	6 18	628	708	5 5	566	904	931	1 1		

1 Months.

NOTE.—Participating policies on American 3% Modified Preliminary Term (ILL Std.) serve, without surrender charge. Full Reserve allowed after 20th year.

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Y				
Age at Issue	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$14.97	\$3	\$25	\$80	3	4	\$70	\$203	9	7	\$119	\$315	15	7	\$177	\$422	19
	25	16.33	4	30	90	3	11	82	222	10	8	140	341	16	0	207	454	18
	30	18.56	6	38	104	4	8	102	248	11	7	172	376	15	7	252	495	17
	35	21.58	8	48	118	5	4	125	275	11	8	210	413	14	5	303	534	15
	40	25.64	11	61	134	5	9	154	304	10	11	254	448	12	10	358	571	13
	45	31.21	15	76	150	5	7	188	331	9	8	301	481	10	11	416	605	10
	50	38.81	20	94	165	5	0	223	356	8	2	351	510	9	0	473	634	8
	55	49.41	24	113	180	4	2	261	379	6	7	400	536	7	2	527	658	6
	60	64.11	30	133	193	3	4	299	400	5	2	447	558	5	7	584	687	5
10 Pay. Life	21	37.6	37	140	445	24	4	343	1000	Pd-up								
	25	40.1	41	151	448	24	1	371	1000	"								
	30	43.8	46	168	453	23	0	410	1000	"								
	35	48.5	52	187	456	21	1	456	1000	"								
	40	54.3	58	209	459	18	8	503	1000	"								
	45	61.4	66	234	460	15	11	566	1000	"								
	50	70.2	73	259	457	13	1	627	1000	"								
	55	81.01	80	282	450	10	3	688	1000	"								
	60	94.31	85	301	433	7	8	746	1000	"								
15 Pay. Life	21	27.68	19	86	274	13	3	220	641	34	1	377	1000	Pd-up				
	25	29.53	21	94	278	13	9	239	644	31	10	410	1000	"				
	30	32.29	24	105	284	14	0	276	648	28	9	536	1000	"				
	35	35.8	27	118	288	13	6	297	651	25	4	508	1000	"				
	40	40.2	31	132	291	12	4	331	652	21	10	566	1000	"				
	45	45.8	36	149	293	10	7	368	653	18	2	626	1000	"				
	50	53.03	40	165	291	8	7	403	644	11	8	688	1000	"				
	55	62.46	44	179	286	6	7	435	621	11	5	746	1000	"				
	60	74.95	47	191	277	4	10	458	613	8	5	800	1000	"				
20 Pay. Life	21	22.83	10	60	191	8	7	160	460	24	11	295	731	34	11	418	1000	18
	25	24.36	11	66	196	9	1	175	471	23	10	301	735	32	1	456	1000	
	30	26.69	13	75	201	9	7	196	477	21	11	337	738	28	6	508	1000	
	35	29.69	15	85	207	9	7	220	482	19	6	377	742	24	8	566	1000	
	40	33.54	18	96	212	9	0	247	483	16	9	420	742	20	11	626	1000	
	45	38.68	22	110	216	7	11	276	487	13	10	463	739	17	2	688	1000	
	50	45.35	25	123	217	6	6	333	483	11	0	503	730	13	7	746	1000	
	55	54.59	29	136	217	5	1	327	476	8	4	535	717	10	4	800	1000	
	60	67.53	32	149	216	3	9	347	463	6	1	557	696	7	6	850	1000	
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
		Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
10 Year End.	21	92.01	\$130	\$427	\$503	5	\$484	\$542	\$711	3	\$702	\$756	\$810	2	\$806	\$875	\$935	
	25	92.13	138	426	505	5	\$481	641	710	3	\$702	756	809	2	\$806	875	935	
	30	92.42	136	425	503	5	\$477	640	709	3	\$700	755	808	2	\$805	875	935	
	35	92.88	134	423	500	5	\$472	639	707	3	\$697	754	807	2	\$803	874	935	
	40	94.08	131	420	497	5	\$464	637	705	3	\$693	752	805	2	\$800	873	934	
	45	96.10	128	417	493	5	\$449	634	701	3	\$687	750	803	2	\$796	872	932	
	50	99.22	124	412	486	5	\$423	629	696	3	\$673	746	799	2	\$788	869	930	
	55	104.04	119	405	476	5	\$379	622	687	3	\$659	740	792	2	\$776	865	926	
	60	111.35	112	394	461	5	\$299	610	673	3	\$614	730	780	2	\$754	859	920	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
		Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
15 Year End.	21	58.19	\$76	\$248	\$344	10	\$276	\$375	\$490	8	\$449	\$588	\$697	5	\$682	\$910	\$942	
	25	58.33	75	246	343	10	\$270	374	489	8	\$445	587	695	5	\$680	910	942	
	30	58.61	73	245	340	10	\$260	373	487	8	\$437	586	693	5	\$676	910	942	
	35	59.24	71	243	336	10	\$244	371	487	8	\$426	584	691	5	\$670	909	941	
	40	60.50	68	240	332	10	\$217	368	478	8	\$406	582	687	5	\$666	908	940	
	45	62.67	66	238	327	10	\$167	365	473	8	\$371	578	682	5	\$643	906	938	
	50	66.22	63	234	319	10	\$15	361	464	8	\$368	572	673	5	\$612	903	935	
	55	71.94	59	229	307	8	14	354	450	8	\$191	563	659	5	\$557	898	930	
	60	81.07	55	223	292	5	18	345	431	7	17	549	637	5	\$453	890	921	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
		Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	41.71	\$45	\$160	\$239	15	\$124	\$383	\$539	10	\$487	\$661	\$783	5	\$771	\$926	\$959	
	25	41.88	44	159	257	15	\$112	387	537	10	\$481	660	781	5	\$769	926	959	
	30	42.22	42	157	253	15	\$90	385	534	10	\$469	659	779	5	\$766	925	958	
	35	43.05	40	156	250	15	\$51	384	530	10	\$449	657	777	5	\$757	925	957	
	40	44.51	38	155	244	14	12	383	526	10	\$413	655	772	5	\$745	923	956	
	45	47.08	37	154	241	10	11	382	519	10	\$348	651	766	5	\$722	921	953	
	50	51.35	35	154	235	8	11	380	509	10	\$224	645	754	5	\$681	917	949	
	55	58.34	34	155	228	5	19	378	495	9	19	635	738	5	\$605	911	943	
	60	69.45	34	158	221	4	0	376	478	6	18	620	712	5	\$461	901	932	

1Months.

NOTE.—Non-Participating policies on American 3½% Modified Preliminary (III. Std.) reserve, with surrender charge up to 10th year. Full reserve allowed 20th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

PARTICIPATING.
MONTHLY INCOME \$10 a month for 20 years. Commuted value, \$1,815.
 Ord. Life\$ 37.99 \$ 40.99 \$ 70.68
 Pay Life..... 56.72 68.53 86.99
\$50 at death and \$10 a month for 20 years. Commuted value, \$2,065.
 Ord. Life\$ 43.22 \$ 56.87 \$ 80.41
 Pay Life... 64.53 77.97 98.98

CONTINUOUS MONTHLY INCOME.
 Extra Premium to continue income for Life both Par. and Non-Par.
 Ord. Life\$ 6.54 \$ 5.45 \$ 4.15
 Pay Life... 7.21 5.45 4.15

TERM.
 Year\$ 12.06 \$ 14.43 \$ 21.71

SINGLE PREMIUM POLICIES.
 Whole Life\$382.89 \$451.37 \$542.43
 10 Year End... 809.36 810.61 814.03
 15 Year End... 710.12 713.20 721.99
 20 Year End... 628.55 634.57 652.01
 25 Year End... 561.95 572.50 602.03
 30 Year End... 508.17 525.29 569.86
 35 Year End... 465.72 491.53 552.20
 40 Year End... 433.44 469.87

NON-PARTICIPATING.
PREFERRED RISK, \$5,000
 Ord. Life\$ 75.50 \$ 99.55 \$142.75
 Pay Life..... 112.65 137.00 177.10

INCREASED BENEFITS.
 Ord. Life\$ 21.16 \$ 26.20 \$ 35.29
 Pay Life..... 32.42 37.39 45.41
 10 Year End... 53.16 53.82 56.59

1924 DIVIDENDS AND NET COST—O. L., 20 P. L. 20 Y. E.

Term	\$19 06	\$20 93	\$23.81	\$27 54	\$32 43	\$38 94	\$60.44
Yr. ss'd.	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 55 Div. Net
1923	\$19.06	\$20.93	\$23.81	\$27.54	\$32.43	\$38.94	\$60.44
Term	\$19.62	\$21.49	\$24.38	\$28.11	\$33.01	\$39.55	\$60.72
1922	2.26	17.36	2.23	19.18	2.46	36.99	2.11
1921	1.33	18.29	1.41	20.08	1.52	37.80	1.40
1920	1.40	18.22	1.50	19.96	1.64	37.24	1.69
1919	1.47	18.15	1.58	19.91	1.74	37.39	1.98
1918	1.55	18.07	1.67	19.82	1.86	37.19	2.27
1917	1.63	17.99	1.77	19.72	1.97	36.98	2.56
1916	\$19.60	\$21.32	\$24.16	\$27.85	\$32.74	\$39.35	\$60.80
1915	2.65	16.85	2.86	18.46	3.17	34.61	6.36
1914	2.75	16.75	2.98	18.34	3.30	34.38	6.66
1913	2.85	16.65	3.09	18.23	3.44	34.15	6.97
Tot.	17.89	177.39	19.19	194.64	21.08	221.49	23.17

Term	\$29 27	\$31 25	\$34 18	\$37 76	\$42 21	\$47 93	\$66 49
1923	\$29.27	\$31.25	\$34.18	\$37.76	\$42.21	\$47.93	\$66.49
Term	\$29.84	\$31.83	\$34.76	\$38.34	\$42.79	\$48.52	\$66.69
1922	2.21	27.63	2.23	29.60	2.27	32.45	2.42
1921	1.37	28.47	1.41	30.42	1.46	33.30	1.77
1920	\$28.25	\$30.22	\$33.17	\$36.85	\$41.43	\$47.40	\$66.28
1919	2.91	25.34	3.03	27.19	3.24	29.04	5.22
1918	3.07	25.18	3.21	27.01	3.44	29.73	5.57
1917	3.24	25.01	3.40	26.82	3.65	29.52	5.93
1916	3.42	24.83	3.60	26.62	3.87	29.30	6.30
1915	2.10	26.15	2.33	27.69	2.70	30.47	6.21
1914	2.30	25.95	2.56	27.66	2.96	30.21	6.60
1913	2.54	25.71	2.81	27.41	3.23	29.94	6.99
Tot.	23.16	263.54	24.58	281.87	26.81	309.08	29.81

Term	\$48 04	\$48 61	\$49 54	\$50 89	\$52 90	\$55 10	\$70 03
1923	\$48.04	\$48.61	\$49.54	\$50.89	\$52.90	\$55.10	\$70.03
Term	\$48.13	\$48.68	\$49.55	\$50.86	\$52.84	\$55.04	\$70.01
1922	1.76	44.37	1.92	44.76	2.13	45.42	2.00
1921	\$48.63	\$49.33	\$50.43	\$51.91	\$54.06	\$57.34	\$70.81
1920	1.12	47.51	1.28	48.05	1.48	48.95	1.32
1919	1.48	47.15	1.64	47.69	1.85	48.58	1.72
1918	\$47.83	\$48.24	\$48.98	\$50.09	\$51.67	\$54.34	\$70.43
1917	2.77	45.06	2.79	45.45	2.85	46.13	2.35
1916	3.17	44.66	3.19	45.05	3.25	45.73	2.76
1915	3.59	44.24	3.60	44.64	3.67	45.31	3.17
1914	4.02	43.81	4.04	44.20	4.11	44.87	3.60
1913	4.47	43.36	4.49	43.75	4.56	44.42	4.04
1912	4.94	42.89	4.96	43.28	5.03	43.95	4.49
Tot.	27.32	451.09	27.91	455.48	28.93	462.90	29.82

CRESCENT LIFE INSURANCE CO., Indianapolis, Ind.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20% year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time, by payment of difference in premiums at 5% per annum.

Disability. — Regular policy provides without extra charge, prior to age 60, for waiver of premiums, or payment of face of policy in 20 annual installments.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 21-60, except Term, 21-55. No fixed amount; reinsures over \$5,000 accepts reinsurance; minimum policy, \$500.

Loans. — After two premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premium). Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war, limit liability limited to premiums paid, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25) and Continuous (20 certain) annual installments. Commutable values are withheld from payee unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — Not written.

CRESCENT LIFE INSURANCE COMPANY, IND.—Continued.
NON-PARTICIPATING RATES PER \$1,000. (American $3\frac{1}{2}\%$ Reserve.)

	LIFE				ENDOWMENT			TERM POLICIES				Mo. Inc.	End. 75	Sin Pre
	Whole Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	5 Year	10 Year	15 Year	20 Year	Whole Life	20 Pay.	Whole Life
1	\$14.42	\$38.80	\$28.55	\$22.91	\$95.15	\$60.21	\$43.18	\$9.64	\$10.13	\$10.43	\$11.10	\$13.85	\$21.57	
2	14.82	39.50	29.01	23.27	96.21	60.27	43.24	9.71	10.21	10.52	11.23	14.18	21.95	\$312.58
3	15.17	40.15	29.48	23.68	96.29	60.35	43.31	9.78	10.30	10.63	11.37	14.52	22.33	317.61
4	15.53	40.83	29.99	24.07	95.36	60.42	43.39	9.85	10.37	10.75	11.52	14.89	22.73	322.63
5	15.89	41.53	30.51	24.48	95.41	60.50	43.48	9.94	10.48	10.88	11.69	15.28	23.14	327.94
6	16.29	42.24	31.04	24.93	95.52	60.58	43.57	10.03	10.58	11.02	11.88	15.68	23.58	333.43
7	16.72	43.00	31.60	25.39	95.62	60.67	43.67	10.13	10.69	11.17	12.08	16.11	24.02	339.13
8	17.15	43.78	32.17	25.89	95.72	60.77	43.78	10.23	10.82	11.34	12.30	16.56	24.49	345.03
9	17.61	44.57	32.77	26.35	95.82	60.86	43.88	10.34	10.95	11.52	12.56	17.04	24.97	351.13
10	18.09	45.41	33.41	26.86	95.92	60.97	44.01	10.46	11.09	11.73	12.85	17.54	25.48	357.35
11	18.61	46.27	34.04	27.39	96.03	61.08	44.13	10.59	11.25	11.95	13.14	18.08	26.01	366.45
12	19.16	47.16	34.72	27.95	96.15	61.21	44.27	10.74	11.43	12.19	13.49	18.64	26.56	370.98
13	19.73	48.09	35.42	28.53	96.28	61.35	44.42	10.89	11.61	12.47	13.89	19.27	27.13	377.74
14	20.33	49.06	36.14	29.13	96.42	61.48	44.60	11.06	11.82	12.77	14.32	19.84	27.73	384.78
15	20.97	50.06	36.90	29.76	96.56	61.64	44.79	11.26	12.05	13.10	14.80	20.54	28.35	392.98
16	21.64	51.09	37.68	30.41	96.71	61.82	44.98	11.48	12.30	13.49	15.35	21.25	29.00	400.46
17	22.35	52.16	38.49	31.09	96.89	61.99	45.20	11.70	12.58	13.92	15.97	22.01	29.69	408.19
18	23.11	53.29	39.34	31.82	97.07	62.21	45.46	11.95	12.90	14.40	16.66	22.82	30.40	416.45
19	23.91	54.44	40.23	32.57	97.26	62.42	45.75	12.24	13.64	14.96	17.41	24.59	31.93	433.76
20	24.75	55.64	41.15	33.35	97.47	62.67	46.04	12.54	14.08	15.69	18.40	25.56	32.76	442.83
21	25.65	56.87	42.11	34.18	97.70	62.93	46.38	12.85	14.59	16.53	19.51	26.61	33.63	452.19
22	26.60	58.17	43.11	35.05	97.95	63.23	46.76	13.29	15.16	17.45	20.73	27.73	34.54	461.83
23	27.62	59.51	44.16	35.97	98.29	63.56	47.15	13.73	15.81	18.44	22.09	28.92	35.52	471.75
24	28.71	60.91	45.28	36.94	98.53	63.94	47.65	14.24	16.55	19.64	23.59	30.20	36.54	481.98
25	29.85	62.37	46.42	37.98	98.88	64.35	48.17	14.81	17.35	20.78	25.09	31.59	37.62	492.48
26	31.07	63.88	47.64	39.04	99.25	64.82	48.77	15.46	18.32	22.05	26.74	33.07	38.77	503.28
27	32.37	65.44	48.91	40.13	99.65	65.33	49.42	16.24	19.37	23.45	28.56	34.68	39.99	514.38
28	33.77	67.08	50.24	41.39	100.13	65.90	50.13	17.10	20.55	25.02	30.56	36.41	41.28	525.71
29	35.25	68.79	51.65	42.80	100.64	66.55	50.94	18.06	21.87	26.76	32.76	38.28	42.66	537.62
30	36.84	70.56	53.11	44.04	101.21	67.25	51.83	19.15	23.32	28.68	35.17	40.29	44.12	549.17
31	38.53	72.41	54.68	45.49	101.94	68.03	52.82	20.36	24.95	30.78	37.79	45.69	45.69	561.24
32	40.32	74.32	56.32	47.04	102.53	68.91	53.92	21.70	26.74	33.10	40.64	47.36	47.36	573.52
33	42.23	76.32	58.04	48.68	103.29	69.87	55.14	23.20	28.73	35.65	43.74	49.15	49.15	585.99
34	44.28	78.40	59.85	50.33	104.12	70.93	56.45	24.86	30.93	38.46	47.08	51.06	51.06	598.64
35	46.46	80.57	61.77	52.31	105.05	72.10	57.94	26.70	33.35	41.53	50.69	53.12	53.12	611.44
36	48.79	82.84	63.81	54.32	105.97	73.42	59.58					56.40	56.40	624.38
37	51.28	85.20	65.96	56.46	106.20	74.85	61.37					60.01	60.01	637.44
38	53.94	87.67	68.27	58.77	108.44	76.44	63.35					64.01	64.01	650.58
39	56.79	90.26	70.71	61.24	109.82	78.21	65.51					68.44	68.44	663.80
40	59.83	93.00	73.33	63.92	111.53	80.16	67.91					73.40	73.40	677.07
41	63.08	95.87	76.13	66.78	113.02	82.31	70.53							

Above rates adopted 1915. Semi-annual rate, multiply by .52; quarterly, by .265.
 NOTE.— $3\frac{1}{2}\%$ Modified Preliminary Term Reserve Basis adopted 1916; Full Reserve allowed at end of 20th year.

Cash, Loan, Paid-up and Extended Insurance Values—Non-participating

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
	Cash or Pre- mium Year	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Y.	Ext. Ins. D.				
21	14 82	8	23	73	3	11	64	186	8	258	118	312	15	173	176	420	19	54			
25	16 29	11	28	83	3	214	77	207	9	338	139	338	15	341	206	451	18	158			
30	18 61	15	36	97	4	130	96	234	10	350	171	374	15	218	251	493	17	0			
35	21 64	19	46	112	5	24	120	263	11	73	209	410	14	158	302	533	15	36			
40	25 65	26	59	129	5	204	149	292	10	222	253	446	12	298	358	571	13	0			
45	31 07	33	74	145	5	167	182	321	9	166	301	480	10	344	416	604	10	313			
50	38 53	42	91	160	4	334	218	347	8	7	350	508	8	359	473	632	8	302			
55	48 79	52	110	175	4	55	256	371	6	186	400	535	7	76	527	658	6	350			
60	63 08	63	130	188	3	116	293	392	5	31	446	557	5	227	584	686	5	99			
21	23 27	25	59	187	8	177	154	448	23	344	275	727	34	304	418	1000	Pd-up				
25	24 93	28	65	192	8	364	169	455	23	62	300	731	32	15	456	1000	"				
30	27 89	32	73	196	9	131	190	463	21	148	336	736	28	156	508	1000	"				
35	30 41	37	83	202	9	153	214	469	19	25	376	739	24	240	566	1000	"				
40	34 18	43	95	208	8	339	242	475	16	166	419	739	20	320	626	1000	"				
45	39 04	50	108	212	7	309	270	476	13	223	462	736	17	57	688	1000	"				
50	45 49	57	121	213	6	163	297	473	10	293	501	727	13	214	746	1000	"				
55	54 32	63	135	215	5	22	322	467	8	85	534	714	10	129	800	1000	"				
60	66 78	70	147	213	3	272	342	457	6	9	555	693	7	178	849	1000	"				
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
21	43 24	84	160	259	15	\$125	382	531	10	\$479	661	782	5	\$771	926	958	1	\$958			
25	43 57	83	159	256	15	\$113	381	528	10	\$473	660	781	5	\$768	925	958	1	\$957			
30	44 13	81	158	254	15	\$91	380	526	10	\$461	658	779	5	\$764	925	957	1	\$957			
35	44 98	79	156	250	15	\$52	378	523	10	\$440	657	776	5	\$757	924	950	1	\$956			
40	46 38	77	155	246	14	\$103	377	518	10	\$405	655	772	5	\$745	923	955	1	\$954			
45	48 77	76	154	242	11	10	376	512	10	\$339	651	766	5	\$721	921	953	1	\$951			
50	52 82	75	154	235	8	149	374	502	10	\$213	644	754	5	\$681	917	949	1	\$946			
55	59 58	75	155	228	5	\$296	373	488	9	\$227	635	737	5	\$605	911	942	1	\$937			
60	70 53	77	158	232	4	\$15	370	471	6	\$221	619	712	5	\$460	900	932	1	\$922			

NOTE.— $3\frac{1}{2}\%$ Modified Preliminary Term Reserve Basis adopted 1916. Full Reserve allowed at end of 20th year.

DAKOTA LIFE INSURANCE CO., Watertown, S. D.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000; full reserve after 20 years. Payment of cash may be deferred six months.

Change of Plan. — Higher premium form allowed at any time, by payment of difference in premiums with interest at 6%. Practice to change to lower premium form.

Disability. — Rider provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof of disability having existed 60 days, and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Agreement does not cover war service outside continental U. S. Limit, \$15,000. All policies include waiver of premium clause without extra charge; 25% Payment Return and Endowment 65 Year Policies provide for payment of face of policy in 10 annual installments and \$100 per \$1,000 thereafter as long as insured lives.

Dividends. — Policy is non-participating. Fully paid up policies participate.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, all but Term policies provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from bodily or mental infirmity, disease, infection except in consequence of wounds, ptomaine poison, war, military or naval service, violation of law, aeronautic or submarine operations, suicide. Limit, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. No fixed amount; reinsures over \$15,000; accepts reinsurance minimum policy, \$1,000.

Loans. — After three premiums. Interest 6% (5% some policies), in advance. May be deferred 60 days.

Military Service. — Death from service in time of war, outside Continental U. S. or its possessions, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic, interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25) and Continuous (20 certain) annual installments, Trust Fund and Commutable Values may be withdrawn by payee. Insured may at end of 20 years select life annuity for self.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$5,000. Double indemnity but no disability granted.

NON-PARTICIPATING RATES PER \$1,000.

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				End. at Age 65	20 Pay. Ret. Prem	20 Pay. Dbl. Prot.	TERM*		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year				5 Year	10 Year	20 Year
20	\$15.46	\$37.52	\$27.97	\$23.35	\$91.15	\$58.14	\$42.04	\$26.96	\$17.96	\$26.61	\$16.93	\$ 9.79	\$ 9.98	\$10.30
21	15.75	38.11	28.40	23.72	91.21	58.20	42.10	27.03	18.45	27.08	17.06	9.84	9.99	10.40
22	16.13	38.72	28.86	24.10	91.28	58.27	42.16	27.12	18.99	27.56	17.31	9.90	10.06	10.51
23	16.49	39.36	29.35	24.51	91.36	58.35	42.25	27.20	19.53	28.09	17.57	9.96	10.14	10.63
24	16.86	40.03	29.85	24.93	91.44	58.42	42.33	27.29	20.12	28.61	17.84	10.03	10.22	10.75
25	17.25	40.72	30.37	25.37	91.52	58.51	42.42	27.39	20.75	29.21	18.13	10.11	10.32	10.89
26	17.67	41.43	30.89	25.83	91.60	58.57	42.51	27.51	21.41	29.80	18.44	10.19	10.41	11.04
27	18.10	42.16	31.45	26.30	91.70	58.68	42.62	27.63	22.12	30.44	18.75	10.27	10.51	11.20
28	18.57	42.93	32.02	26.78	91.79	58.77	42.72	27.77	22.88	31.11	19.08	10.36	10.63	11.38
29	19.05	43.73	32.64	27.30	91.89	58.87	42.84	27.93	23.68	31.81	19.45	10.46	10.74	11.59
30	19.56	44.54	33.25	27.82	91.99	58.99	42.95	28.09	24.52	32.57	19.82	10.57	10.88	11.81
31	20.10	45.40	33.90	28.38	92.11	59.10	43.09	28.26	25.42	33.34	20.22	10.68	11.03	12.06
32	20.67	46.28	34.57	28.96	92.23	59.27	43.23	28.50	26.41	34.19	20.66	10.81	11.19	12.35
33	21.27	47.20	35.27	29.55	92.37	59.37	43.40	28.75	27.46	35.07	21.11	10.95	11.36	12.66
34	21.91	48.16	36.00	30.18	92.50	59.52	43.59	29.01	28.59	36.02	21.60	11.10	11.56	13.02
35	22.58	49.14	36.75	30.83	92.64	59.65	43.77	29.30	29.80	37.05	22.13	11.27	11.76	13.42
36	23.28	50.16	37.52	31.52	92.81	59.85	43.99	29.64	31.08	38.12	22.69	11.45	12.01	13.86
37	24.04	51.23	38.36	32.24	92.98	60.05	44.23	30.01	32.46	39.32	23.30	11.66	12.27	14.35
38	24.84	52.32	39.20	32.99	93.17	60.26	44.49	30.41	33.87	40.60	23.96	11.88	12.57	14.92
39	25.68	53.46	40.09	33.77	93.36	60.50	44.79	30.88	35.44	41.99	24.65	12.12	12.89	15.52
40	26.55	54.65	41.02	34.60	93.59	60.76	45.13	31.39	37.12	43.52	25.41	12.40	13.27	16.21
41	27.52	55.87	41.95	35.47	93.82	61.03	45.48	31.96	38.95	.....	26.22	12.70	13.68	16.97
42	28.54	57.15	42.95	36.38	94.09	61.35	45.88	32.59	40.99	.....	27.10	13.04	14.17	17.82
43	29.62	58.48	44.05	37.34	94.37	61.71	46.34	33.29	43.19	.....	28.06	13.42	14.71	18.77
44	30.77	59.87	45.16	38.36	94.69	62.11	46.84	34.07	45.63	.....	29.10	13.86	15.32	19.83
45	31.99	61.31	46.33	39.44	95.05	62.58	47.40	34.93	48.32	.....	30.21	14.36	16.01	20.98
46	33.29	62.79	47.55	40.58	95.45	63.05	48.04	35.89	51.29	.....	31.42	14.94	16.79	22.26
47	34.67	64.37	48.84	41.80	95.90	63.61	48.75	36.94	54.60	.....	32.74	15.58	17.68	23.67
48	36.15	65.99	50.19	43.08	96.38	64.21	49.50	38.09	58.29	.....	34.15	16.33	18.65	25.22
49	37.74	67.67	51.61	44.43	96.92	64.89	50.37	39.36	62.35	.....	35.68	17.17	19.76	26.93
50	39.42	69.43	53.10	45.88	97.52	65.64	51.32	40.75	67.14	.....	37.34	18.11	20.98	28.80
51	41.20	71.26	54.68	47.42	98.19	66.47	52.38	.....	72.50	.....	.....	19.16	22.83	.....
52	43.12	73.16	56.34	49.06	98.91	67.39	53.54	.....	78.66	.....	.....	20.33	23.84	.....
53	45.16	75.13	58.07	50.81	99.70	68.41	54.82	.....	85.78	.....	.....	21.63	25.50	.....
54	47.34	77.19	59.93	52.67	100.59	69.52	56.13	.....	94.18	.....	.....	23.06	26.34	.....
55	49.66	79.36	61.89	54.68	101.56	70.79	57.81	.....	104.16	.....	.....	24.69	29.87	.....
56	52.15	81.60	63.97	56.82	102.63	72.16	.....	.....	.....	.....	.....	26.47	.....	.....
57	54.79	83.96	66.18	59.12	103.82	73.70	.....	.....	.....	.....	.....	28.44	.....	.....
58	57.64	86.44	68.54	61.60	105.13	75.38	.....	.....	.....	.....	.....	30.81	.....	.....
59	60.67	89.04	71.05	64.26	106.58	77.25	.....	.....	.....	.....	.....	33.02	.....	.....
60	63.92	91.78	73.74	67.11	108.17	79.30	.....	.....	.....	.....	.....	35.67	.....	.....

DISABILITY RATES FOR ABOVE POLICIES

20	\$1.13	\$1.84	\$1.49	\$1.34	\$0.70	\$0.74	\$0.70	\$0.72	\$0.90	\$1.44																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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DAKOTA LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

	Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
				Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
Ord. Life	21	\$15.78	\$13	\$28	\$89	3	269	\$69	\$201	9	176	\$118	\$312	15	173	\$176	\$420	19	
	25	17.25	16	33	97	4	98	82	221	10	236	139	338	15	350	206	451	18	
	30	19.56	20	41	110	5	0	101	246	11	202	171	375	15	218	251	493	17	
	35	22.58	24	51	124	5	236	125	274	11	236	209	411	14	158	802	533	15	
	40	26.58	31	64	140	6	12	154	302	10	342	253	446	12	298	358	571	13	
	45	31.99	38	79	155	5	297	187	330	9	254	301	480	10	344	416	604	10	
	50	39.42	47	96	169	5	63	223	355	8	71	350	508	8	359	473	633	8	
10 Pay. Life	55	49.66	57	115	183	4	122	261	379	6	233	400	535	7	76	527	658	6	
	60	63.92	68	135	196	3	162	293	398	5	66	446	557	5	227	584	687	5	
	21	38.11	77	146	464	25	267	343	1000	Pd-up		1000	Pd-up			1000	Pd-up		
15 Pay. Life	25	40.72	83	157	465	25	63	370	1000	"		1000	"			1000	"		
	30	44.54	92	174	468	23	307	410	1000	"		1000	"			1000	"		
	35	49.14	102	193	470	21	260	455	1000	"		1000	"			1000	"		
	40	54.65	114	215	471	19	53	508	1000	"		1000	"			1000	"		
	45	61.31	127	240	471	16	122	566	1000	"		1000	"			1000	"		
	50	69.43	140	265	468	13	138	626	1000	"		1000	"			1000	"		
	55	79.36	152	288	459	10	177	688	1000	"		1000	"			1000	"		
20 Pay. Life	60	91.76	161	307	446	7	304	746	1000	"		1000	"			1000	"		
	21	28.40	46	90	287	14	30	219	638	34	8	377	1000	Pd-up		1000	Pd-up		
	25	30.37	50	98	290	14	189	238	642	31	302	410	1000	"		1000	"		
	30	33.25	55	109	295	14	242	265	646	28	260	456	1000	"		1000	"		
	35	36.75	62	122	298	14	1	296	649	25	120	508	1000	"		1000	"		
	40	41.02	69	137	300	12	256	331	651	21	294	566	1000	"		1000	"		
	45	46.33	78	153	301	10	318	367	648	18	71	626	1000	"		1000	"		
25 Year End.	50	53.10	86	169	298	8	301	403	642	14	259	688	1000	"		1000	"		
	55	61.89	93	184	293	6	297	434	630	11	147	746	1000	"		1000	"		
	60	73.74	99	195	283	4	350	458	613	8	176	800	1000	"		1000	"		
	21	23.72	30	64	203	9	117	159	463	24	284	276	730	34	345	418	1000	Pd-up	
	25	25.37	33	70	206	9	289	174	469	23	307	301	734	32	50	456	1000	"	
	30	27.82	37	78	210	10	36	195	475	21	335	337	738	28	185	508	1000	"	
	35	30.83	42	88	215	10	16	219	480	19	167	377	740	24	264	566	1000	"	
30 Year End.	40	34.60	48	100	219	9	142	247	485	16	276	420	741	20	339	626	1000	"	
	45	39.44	55	113	222	8	70	275	485	13	308	463	738	17	74	685	1000	"	
	50	45.88	62	126	223	6	255	302	482	10	357	502	729	13	226	746	1000	"	
	55	54.68	68	139	222	5	75	327	475	8	134	535	716	10	139	800	1000	"	
	60	67.11	75	152	220	3	318	347	464	6	461	556	694	7	195	849	1000	"	
	21	\$58.20	\$140	\$255	\$354	10	\$287	\$380	\$496	8	\$455	\$588	\$696	5	\$681	\$910	\$941	1	
	25	58.51	139	254	352	10	\$281	379	494	8	\$451	587	694	5	\$679	910	941	1	
35 Year End.	30	58.99	137	252	349	10	\$271	377	491	8	\$443	586	693	5	\$675	909	940	1	
	35	59.68	135	250	345	10	\$255	375	488	8	\$432	584	690	5	\$669	909	940	1	
	40	60.76	133	248	341	10	\$229	373	484	8	\$413	581	686	5	\$659	907	938	1	
	45	62.56	130	245	336	10	\$178	370	478	8	\$378	578	681	5	\$642	906	937	1	
	50	65.64	127	241	327	10	\$88	365	468	8	\$314	572	672	25	\$611	903	934	1	
	55	70.79	123	237	317	8	250	350	456	8	\$200	563	685	5	\$556	898	929	1	
	60	79.30	119	230	301	5	\$309	349	436	7	\$268	548	636	5	\$453	890	921	1	
40 Year End.	21	\$42.10	\$89	\$165	\$267	15	\$133	\$387	\$537	10	\$486	\$661	\$782	5	\$770	\$926	\$958	1	
	25	42.42	88	161	264	15	\$122	386	536	10	\$480	660	781	5	\$768	925	957	1	
	30	42.95	86	163	261	15	\$100	385	533	10	\$468	658	778	5	\$763	925	957	1	
	35	43.77	84	161	257	15	\$61	383	529	10	\$447	657	775	5	\$756	924	956	1	
	40	45.13	82	160	254	14	\$246	382	524	10	\$411	655	771	5	\$744	923	955	1	
	45	47.40	81	159	248	11	\$196	381	518	10	\$346	651	765	5	\$721	921	953	1	
	50	51.32	80	159	242	8	\$123	379	507	10	\$221	644	753	5	\$679	917	949	1	
45 Year End.	55	57.81	80	160	234	5	\$351	378	495	9	\$278	635	737	5	\$604	911	942	1	
	21	\$18.45	\$19	\$40	\$111	5	\$179	\$100	\$250	14	\$210	\$172	\$384	22	\$275	\$259	\$512	24	
	25	20.75	23	49	125	6	\$203	121	276	16	\$139	208	421	23	\$181	313	558	20	
	30	24.52	30	63	143	7	\$348	156	316	17	\$298	287	476	20	\$122	400	624	15	
	35	29.80	39	82	166	9	\$109	203	362	18	\$72	347	542	15	\$305	520	707	10	
	40	37.12	55	112	199	10	\$176	273	426	15	\$130	465	632	10	\$501	698	820	5	
	45	48.32	81	159	248	11	\$196	381	518	10	\$346	651	765	5	\$721	1000	1000	Matures	
End. at 55 Yrs.	50	67.14	127	241	327	10	\$88	572	672	5	\$611	1000	1000	Matures					
	55	104.16	224	416	489	5	\$394	1000	1000	Matures									

Days.

American 3½% Modified Preliminary Term Reserve (Ill. Std.), without surrender-charge.

DES MOINES LIFE & ANNUITY CO., Des Moines, Ia.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 90 days after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — For varying extra premium, all but Term and Joint Life policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity: no reduction in insurance. Agreement does not cover military, naval or aviation service in time of war.

Dividends. — Policy is non-participating. Fully paid-up policies participate.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, policy provides during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, military, naval or aviation service in time of war. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance in six months, or cash within 90 days.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and military, naval or aviation service in time of war.

Limits. — Ages, Life, 15-60. Endowments, 15-60 Term, 20-55. \$25,00 reinsures over \$10,000: does not accept reinsurance: minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premium).

Military Service. — Death from military, naval or aviation service in time of war, limits liability to premiums paid, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within six months after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-30) or Continuous annual or monthly Installments (20 years certain). Unless otherwise specified beneficiary may withdraw Trust Fund on any interest date and Commutable Values at any time except under Continuous Installment Option. Insured may select at end of 20 years or at age 65, annuity for self.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$10,000, reinsuring over \$5,000. Disability granted if single. Double indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45
MONTHLY INCOME, \$25 a month for 240 months.

Ord. Life \$78.15 \$100.35 \$144.70
Ord. Pay. Life..... 110.91 136.11 178.87

CONTINUOUS MONTHLY INCOME, \$25 a month for life of beneficiary, 20 years certain. (Equal Ages.)

Ord. Life \$89.10 \$110.58 \$151.15
Ord. Pay. Life..... 129.28 149.10 181.70

HILDS' ENDOWMENT. If death occurs prior to age 15 or before policy is placed in full benefit, amount of insurance will be equal to \$50 for each premium paid. In event of death of beneficiary, policy becomes fully paid-

Ages 25 35 45
up. Beneficiary cannot be changed.
Age of Beneficiary

Insured.

1 Year \$43.03 \$43.80 \$46.20
5 Years 43.21 43.99 46.39
10 Years 43.95 44.75 47.18

MORTGAGE COVERAGE BOND. Initial payment \$2,000 and Monthly Income of \$33-1/3 per month, for 240 months certain.

Prem. \$130.68 \$173.48 \$249.00
With Double Indemnity and Disability (waiver of premium and \$33-1/3 per month for life.)

Prem. \$148.64 \$193.50 \$273.10

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).
 American 3½% Reserve.

Age at Issue	Limited Payment Life				Endowments			Convertible and Renewable Term Policies				Sav. Accum	Prem. Ref.
	Ord. Life	Convertible Anytime.			10 Year	15 Year	20 Year	Convertible Anytime.					
		10 Pay.	15 Pay.	20 Pay.				5 Year	10 Year	15 Year	20 Year		
15	\$13.81	\$36.99	\$26.49	\$21.56	\$93.32	\$61.92	\$43.81	\$ 9.91	\$10.03	\$10.18	\$10.35	\$27.34	\$3.81
16	14.09	37.53	26.87	21.87	93.37	61.95	43.85	9.95	10.09	10.24	10.43	27.72	3.84
17	14.37	38.07	27.28	22.20	93.44	61.98	43.88	10.00	10.15	10.32	10.51	28.12	3.87
18	14.67	38.65	27.69	22.55	93.49	62.01	43.91	10.06	10.22	10.39	10.61	28.53	3.90
19	14.98	39.25	28.12	22.90	93.56	62.04	43.96	10.12	10.29	10.48	10.71	28.95	3.93
20	15.30	39.86	28.56	23.27	93.63	62.08	44.00	10.19	10.36	10.57	10.82	29.39	3.96
21	15.64	40.50	29.03	23.65	93.70	62.11	44.04	10.26	10.44	10.66	10.93	29.84	3.99
22	16.01	41.17	29.51	24.04	93.77	62.16	44.09	10.33	10.53	10.77	11.06	30.31	4.02
23	16.39	41.85	30.01	24.46	93.85	62.20	44.15	10.41	10.62	10.88	11.20	30.80	4.05
24	16.78	42.57	30.53	24.89	93.94	62.24	44.20	10.49	10.72	11.00	11.35	31.31	4.08
25	17.20	43.30	31.06	25.33	94.02	62.29	44.26	10.57	10.82	11.13	11.51	31.83	4.11
26	17.64	44.07	31.62	25.80	94.11	62.33	44.33	10.67	10.94	11.27	11.70	32.37	4.14
27	18.10	44.86	32.20	26.28	94.19	62.40	44.40	10.77	11.06	11.43	11.90	32.94	4.17
28	18.59	45.69	32.80	26.77	94.29	62.46	44.49	10.88	11.20	11.60	12.12	33.52	4.20
29	19.10	46.55	33.42	27.29	94.39	62.52	44.57	11.00	11.35	11.79	12.37	34.13	4.23
30	19.64	47.43	34.06	27.83	94.51	62.60	44.67	11.13	11.51	11.99	12.64	34.76	4.26
31	20.21	48.35	34.74	28.40	94.62	62.68	44.78	11.27	11.69	12.22	12.95	35.42	4.29
32	20.81	49.29	35.44	28.98	94.74	62.77	44.90	11.42	11.88	12.47	13.29	36.11	4.32
33	21.44	50.27	36.16	29.59	94.89	62.87	45.03	11.59	12.09	12.75	13.68	36.82	4.35
34	22.12	51.30	36.91	30.23	95.02	62.98	45.18	11.76	12.33	13.06	14.11	37.56	4.38
35	22.83	52.36	37.70	30.90	95.19	63.10	45.35	11.98	12.59	13.41	14.59	38.34	4.41
36	23.58	53.45	38.51	31.59	95.34	63.23	45.53	12.21	12.87	13.80	15.13	39.15	4.44
37	24.38	54.59	39.36	32.33	95.53	63.39	45.74	12.45	13.20	14.25	15.73	40.00	4.47
38	25.22	55.77	40.24	33.09	95.71	63.56	45.98	12.73	13.55	14.75	16.41	40.89	4.50
39	26.11	56.99	41.17	33.89	95.91	63.75	46.24	13.02	13.96	15.31	17.16	41.81	4.53
40	27.07	58.26	42.14	34.73	96.15	63.96	46.54	13.35	14.41	15.94	18.00	42.79	4.56
41	28.07	59.58	43.13	35.61	96.39	64.20	46.87	13.72	14.93	16.65	18.94	43.82	4.59
42	29.14	60.94	44.17	36.54	96.66	64.47	47.25	14.13	15.51	17.45	19.98	44.90	4.62
43	30.29	62.36	45.28	37.53	96.97	64.78	47.68	14.61	16.18	18.35	21.13	46.04	4.65
44	31.50	63.83	46.42	38.57	97.29	65.13	48.15	15.14	16.93	19.35	22.42	47.25	4.68
45	32.79	65.36	47.63	39.67	97.67	65.52	48.69	15.76	17.78	20.47	23.84	48.52	4.71
46	34.17	66.96	48.89	40.82	98.07	65.98	49.30	16.47	18.74	21.72	.....	49.87	4.74
47	35.63	68.61	50.21	42.05	98.54	66.48	49.97	17.28	19.82	23.10	.....	51.31	4.77
48	37.20	70.33	51.62	43.37	99.03	67.05	50.72	18.20	21.03	24.65	.....	52.83	4.80
49	38.88	72.12	53.07	44.75	99.60	67.68	51.56	19.22	22.37	26.36	.....	54.45	4.83
50	40.66	73.98	54.62	46.22	100.21	68.40	52.50	20.37	23.87	28.24	.....	56.17	4.86
51	42.54	75.91	56.23	47.80	100.88	69.19	53.54	21.66	25.52	.....	.....	58.01	4.89
52	44.57	77.91	57.95	49.46	101.65	70.07	54.70	23.09	27.36	.....	.....	59.97	4.92
53	46.73	80.00	59.74	51.24	102.46	71.05	55.98	24.68	29.39	.....	.....	62.06	4.95
54	49.03	82.17	61.65	53.14	103.38	72.13	57.40	26.45	31.64	.....	.....	64.29	4.98
55	51.49	84.43	63.66	55.19	104.39	73.35	58.97	28.41	34.12	.....	.....	66.69	5.01
56	54.12	86.79	65.79	57.37	105.50	74.69	60.70	30.57	.....	.....	.....	69.26	5.04
57	56.92	89.24	68.05	59.71	106.71	76.19	62.62	32.97	.....	.....	.....	72.01	5.07
58	59.93	91.82	70.47	62.22	108.06	77.85	64.73	35.63	.....	.....	.....	74.98	5.10
59	63.14	94.51	73.04	64.94	109.56	79.69	67.05	38.56	.....	.....	.....	78.17	5.13
60	66.58	97.34	75.80	67.85	111.20	81.72	69.60	41.80	.....	.....	.....	81.60	5.16

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Above rates adopted September 1, 1917.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
SINGLE PREMIUM RATES.				COMBINED RATES. (Regular rate, rate for total disability, and rate for double indemnity which is \$1.75 at all ages.)			
Life	\$339.26	\$407.20	\$501.10	Ord. Life	\$20.08	\$26.17	\$36.17
10 Year End.....	789.92	791.26	795.80	10 Pay. Life.....	47.34	56.72	69.47
15 Year End.....	678.75	682.23	692.19	15 Pay. Life.....	34.51	41.42	51.17
20 Year End.....	589.56	596.26	615.64	20 Pay. Life.....	28.49	34.83	43.32
25 Year End.....	518.46	529.99	562.27	10 Year End.....	96.16	97.51	100.00
JOINT LIFE. (Equal Ages.)				15 Year End.....	64.50	65.58	68.17
Whole Life.....	\$27.06	\$34.50	\$48.25	20 Year End.....	46.55	48.00	52.17
20 Pay. Life.....	35.62	42.15	53.63	Sav. Acc.....	34.99	41.77	52.17
				Prem. Ref.....	36.33	41.56	52.17

ash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

				End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Pre-	Cash			Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
mum	3rd			or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
Year	Year	Loan	Y.	Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.	
\$15 64	\$10	\$25	\$80	3	126	\$70	\$203	9	\$220	\$119	\$315	15	218	\$177	\$422	19	77		
17 20	12	30	90	3	330	82	222	10	250	140	311	16	17	207	454	18	185		
19 64	16	38	104	4	241	102	248	11	226	172	376	15	235	252	495	17	12		
22 83	21	48	118	5	128	125	275	11	248	210	413	14	176	303	534	15	46		
27 07	27	61	134	5	273	154	304	10	350	254	448	12	306	358	571	13	3		
32 79	35	76	150	5	229	188	331	9	260	301	481	10	345	416	605	10	311		
40 66	44	94	165	5	19	223	356	8	74	351	510	9	4	473	634	8	300		
51 49	53	113	180	4	89	261	379	6	231	400	536	7	77	527	658	6	346		
66 58	64	133	193	3	139	299	400	5	70	447	558	5	229	584	687	5	99		
40 50	69	140	445	24	126	343	1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up			
43 30	75	151	448	24	48	371	1000	"		410	1000	"		456	1000	"			
47 43	84	168	453	23	1	410	1000	"		456	1000	"		508	1000	"			
52 36	94	187	456	21	41	456	1000	"		508	1000	"		566	1000	"			
58 26	106	209	459	18	252	508	1000	"		566	1000	"		627	1000	"			
65 36	119	234	469	15	346	566	1900	"		627	1000	"		688	1000	"			
73 98	132	259	457	13	32	627	1900	"		688	1000	"		747	1000	"			
84 43	144	282	450	10	100	688	1000	"		747	1000	"		800	1000	"			
97 34	153	301	438	7	246	747	1000	"		800	1000	"		850	1000	"			
29 03	40	86	274	13	97	220	641	34	58	378	1000	"		419	1000	"			
31 36	44	94	273	13	285	239	644	31	329	410	1000	"		456	1000	"			
34 06	49	105	284	14	11	266	648	28	280	456	1000	"		508	1000	"			
37 70	56	118	288	13	197	297	651	25	139	508	1000	"		566	1000	"			
42 14	63	133	291	12	128	331	652	21	302	566	1000	"		627	1000	"			
47 63	72	149	293	10	222	368	650	13	89	627	1000	"		688	1000	"			
54 62	80	165	291	8	228	403	644	14	261	688	1000	"		747	1000	"			
63 66	87	179	256	6	234	435	632	11	153	747	1000	"		800	1000	"			
75 80	93	191	277	4	307	453	613	8	175	800	1000	"		850	1000	"			
23 65	25	60	191	8	234	160	466	24	337	276	731	34	358	419	1000	Pd-up			
25 33	28	66	196	9	56	175	471	23	329	301	735	32	67	456	1000	"			
27 83	32	75	201	9	214	196	477	21	355	337	739	28	180	508	1000	"			
30 90	37	85	207	9	227	220	482	19	192	377	742	24	266	566	1000	"			
34 73	43	96	212	9	23	247	486	16	278	420	742	20	337	627	1000	"			
39 67	50	110	216	7	346	276	487	13	314	463	739	17	74	688	1000	"			
46 22	56	123	217	6	195	303	483	11	3	503	730	13	232	747	1000	"			
55 19	63	136	217	5	33	327	476	8	135	535	717	10	140	800	1000	"			
67 85	70	149	216	3	282	347	465	6	47	557	696	7	189	850	1000	"			
				End of 5 Years.				End of 7 Years.				End of 8 Years.				End of 9 Years.			
Pre-	Cash			Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
mum	3rd			or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
Year	Year	Loan	Y.	Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.	
\$1 93 70	\$230	\$427	\$506	5	\$484	\$642	\$711	3	\$703	\$756	\$810	2	\$896	\$875	\$906	1	\$905		
5 94 02	229	426	505	5	\$451	641	710	3	\$702	756	809	2	\$896	875	906	1	\$905		
20 94 51	227	425	503	5	\$477	640	709	3	\$700	755	808	2	\$895	875	905	1	\$904		
35 95 19	225	423	500	5	\$472	639	707	3	\$697	754	807	2	\$893	874	905	1	\$904		
50 96 15	222	420	497	5	\$464	637	705	3	\$693	752	805	2	\$890	873	904	1	\$902		
65 97 67	219	417	493	5	\$449	634	701	3	\$686	750	803	2	\$886	872	902	1	\$901		
80 100 21	215	412	496	5	\$423	629	696	3	\$673	746	799	2	\$878	869	900	1	\$897		
95 104 39	209	405	476	5	\$379	622	687	3	\$652	740	792	2	\$876	865	896	1	\$892		
110 111 20	200	394	461	5	\$299	610	673	3	\$614	730	780	2	\$854	859	889	1	\$882		
				End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.			
Pre-	Cash			Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
mum	3rd			or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
Year	Year	Loan	Y.	Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.	
\$1 92 11	\$130	\$248	\$344	10	\$276	\$375	\$490	8	\$449	\$588	\$697	5	\$682	\$910	\$942	1	\$942		
25 62 29	129	246	343	10	\$270	374	488	8	\$445	587	695	5	\$680	910	942	1	\$941		
40 62 60	127	245	340	10	\$260	373	486	8	\$437	586	693	5	\$676	910	942	1	\$941		
55 63 10	125	243	338	10	\$244	371	483	8	\$420	584	691	5	\$670	909	941	1	\$940		
70 63 96	122	240	332	10	\$217	368	478	8	\$409	582	687	5	\$660	908	940	1	\$939		
85 65 32	120	238	327	10	\$167	365	473	8	\$371	578	682	5	\$643	906	938	1	\$936		
100 65 40	117	234	319	10	\$175	361	464	8	\$308	572	673	5	\$612	903	935	1	\$932		
115 73 35	113	229	307	8	\$149	354	450	8	\$191	563	659	5	\$557	898	930	1	\$926		
130 81 72	109	223	292	5	\$241	345	431	7	\$228	549	637	5	\$455	890	921	1	\$914		
				End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Pre-	Cash			Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.		Cash	Pd.	Ext.	
mum	3rd			or	Up	Ins.		or	Up	Ins.		or	Up	Ins.		or	Up	Ins.	
Year	Year	Loan	Y.	Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.		Loan	Y.	D.	
\$1 44 04	\$81	\$160	\$259	15	\$124	\$388	\$539	10	\$487	\$661	\$783	5	\$771	\$926	\$959	1	\$958		
25 44 26	80	159	257	15	\$112	387	537	10	\$481	660	781	5	\$769	926	958	1	\$958		
40 44 67	78	157	253	15	\$90	385	534	10	\$469	659	779	5	\$765	925	957	1	\$957		
55 45 35	77	156	250	15	\$51	384	530	10	\$449	657	777	5	\$757	925	957	1	\$956		
70 46 54	75	155	245	14	\$77	383	526	10	\$413	655	772	5	\$745	923	956	1	\$954		
85 48 69	74	154	241	10	\$341	382	519	10	\$348	651	766	5	\$722	921	953	1	\$952		
100 52 50	73	154	235	8	\$35	380	509	10	\$224	645	754	5	\$681	917	949	1	\$946		
115 58 97	73	155	228	5	\$282	378	495	9	\$275	635	748	5	\$605	911	943	1	\$938		
130 69 60	74	158	221	4	\$8	376	478	6	\$255	620	712	5	\$461	901	932	1	\$922		

Days.

NOTE.—3½% Modified Preliminary Term (Ill. Std.) adopted September 1, 1917; Full Reserve paid at end of 10th year.

DETROIT LIFE INSURANCE COMPANY, Detroit, Mich

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

***Cash Value.** — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Mich. Std.) reserve, with surrender charge this and fourth years, not exceeding \$25 per \$1,000 (\$5 third year and \$3 per \$1,000 fourth year is actual charge made). Payment of cash value may be deferred six months.

Change of Plan. — Higher premium form allowed at any time, by payment of difference in premiums at 6% compound interest. Lower premium form allowed, upon evidence of insurability and payment to insured of difference of cash values.

Disability. — For varying extra premium, all but Term and Joint Life policies will provide, prior to age 60 for (a) waiver of premiums; (b) waiver of premiums and payment of annual income of \$100 per \$1,000, beginning six months after premium and continuing during disability until maturity; no reduction in insurance. Limit \$30,000. In the Triple Indemnity Perfect Protection and Monthly Income policies the income is paid on the basis of \$10 per month.

Dividends. — End of second year and annually thereafter; each conditioned upon payment of succeeding premiums. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable on any anniversary; (d) purchase non-forfeitable non-par, paid-up additions. (d) is automatic option. Dividend accumulation will be applied automatically to pay premiums.

Double Indemnity. — Rider provides (\$2.00 per \$1,000) during premium-paying period and prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, mining or being underground, disease, ptomaine poison or war service. Triple Indemnity (\$.25 per \$1,000) included. Triple Indemnity Perfect Protection policy, provides prior to age 60, for payment three times face of policy in event of accidental death while riding as passenger common carrier or public conveyance or elevator, or hotel fire, within 90 days from time of injury. Limits, double indemnity, \$50,000; triple indemnity, \$10,000.

***Extended Insurance.** — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month, 6% interest. Practice not to charge interest.

Incontestable. — After two years, except for non-payment of premiums and service in time of war.

Limits. — Ages, Life, 2-65; Endowments, 2-60; Term, 20-55. No fixed amount reinsures over \$7,500; accepts reinsurance; minimum policy \$100 on juvenile forms.

***Loans.** — After three premiums. Interest 6%, in advance. May be deferred six months (except to pay premiums).

Military Service. — Death from service in time of war, limits liability to reserve unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

***Premium Loans.** — Automatic after two years. Interest 6%.

Reinstatement. — At any time, upon evidence insurability and payment or arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Trust Fund (Interest Payments) at 3½%. Limited (2-30 years) and Continuous (20 years certain) annual or monthly installments. Unless otherwise specified Trust Fund and Commutable values withheld.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All except Term. Limit depends on case. Husband must carry equal amount of old line insurance. Disability, double indemnity a triple indemnity granted to self-supporting unmarried women. Double indemnity granted.

***Values on ten year endowment after two premiums.**

PREMIUM RATES PER \$1,000 (Without Disability)
American 3½% Reserve.

PARTICIPATING							NON-PARTICIPATING				
Ord. Life	Limited Pay. Life			Endowments			Ord. Life	20 Pay. Life	20 Year End.	Convertible Term*	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				5 Year	10 Yr. (a) \$5,000
1.01	45.51	33.61	27.78	101.09	65.14	47.54	14.87	22.83	41.50	9.55	43.10
1.40	46.18	34.11	28.21	101.17	65.23	47.62	15.21	23.21	41.55	9.61	43.45
1.80	46.88	34.64	28.65	101.23	65.30	47.72	15.56	23.60	41.62	9.68	43.80
2.23	47.59	35.19	29.10	101.31	65.39	47.81	15.93	24.00	41.69	9.74	44.15
2.68	48.35	35.75	29.59	101.40	65.48	47.91	16.31	24.41	41.75	9.81	44.55
3.14	49.11	36.33	30.07	101.48	65.59	48.03	16.72	24.84	41.83	9.90	45.00
3.64	49.91	36.93	30.58	101.58	65.68	48.14	17.15	25.30	41.90	9.99	45.45
4.15	50.74	37.56	31.12	101.68	65.79	48.27	17.59	25.77	42.00	10.08	45.95
4.69	51.59	38.20	31.67	101.78	65.92	48.41	18.07	26.26	42.09	10.18	46.50
5.26	52.47	38.87	32.23	101.89	66.04	48.55	18.57	26.78	42.19	10.29	47.05
5.85	53.38	39.56	32.83	102.01	66.18	48.71	19.09	27.32	42.32	10.40	47.70
6.49	54.32	40.29	33.45	102.15	66.33	48.89	19.65	27.87	42.44	10.53	48.45
7.15	55.30	41.03	34.09	102.28	66.49	49.07	20.23	28.45	42.59	10.66	49.20
7.84	56.31	41.81	34.75	102.43	66.66	49.28	20.84	29.05	42.72	10.81	50.05
8.58	57.35	42.61	35.44	102.59	66.85	49.50	21.50	29.67	42.90	10.98	51.00
9.35	58.44	43.44	36.17	102.76	67.05	49.75	22.19	30.34	43.09	11.16	52.00
10.18	59.55	44.31	36.93	102.94	67.27	50.01	22.92	31.03	43.28	11.36	53.15
11.04	60.71	45.21	37.73	103.15	67.51	50.30	23.70	31.74	43.52	11.59	54.45
11.95	61.91	46.14	38.56	103.36	67.77	50.63	24.52	32.51	43.78	11.83	55.90
12.91	63.15	47.13	39.42	103.60	68.06	50.99	25.38	33.30	44.06	12.09	57.45
13.94	64.44	48.14	40.34	103.86	68.38	51.39	26.31	34.14	44.38	12.39	59.30
15.03	65.77	49.21	41.30	104.14	68.73	51.84	27.26	35.02	44.72	12.81	61.30
16.18	67.17	50.32	42.30	104.45	69.13	52.33	28.33	35.95	45.12	13.30	63.60
17.40	68.61	51.48	43.37	104.80	69.56	52.87	29.44	36.92	45.54	13.82	66.20
18.70	70.11	52.70	44.50	105.19	70.04	53.48	30.62	37.96	46.06	14.42	69.15
20.09	71.68	53.99	45.69	105.61	70.58	54.15	31.87	39.03	46.60	15.11	72.50
21.58	73.28	55.33	46.95	106.09	71.18	54.88	33.21	40.20	47.22	15.88	76.30
23.11	74.98	56.75	48.29	106.62	71.84	55.70	34.64	41.43	47.91	16.74	80.55
24.79	76.74	58.24	49.72	107.21	72.58	56.63	36.16	42.73	48.67	17.73	85.30
26.53	78.59	59.81	51.22	107.86	73.39	57.64	37.79	44.12	49.53	18.84	90.60
28.45	80.51	61.47	52.83	108.59	74.30	58.76	39.52	45.60	50.48	20.09	96.50
30.46	82.50	63.21	54.55	109.39	75.29	59.98	41.35	47.17	51.54	21.47	103.50
32.60	84.59	65.06	56.38	110.26	76.40	61.35	43.32	48.84	52.69	23.03	110.35
34.89	86.76	67.01	58.33	111.24	77.61	62.85	45.42	50.63	53.99	24.76	118.35
37.33	89.05	69.08	60.42	112.31	78.95	64.51	47.66	52.54	55.40	26.69	127.20
40.93	91.42	71.27	62.66	113.49	80.45	66.32	50.05	54.59	56.98	28.84	137.05
44.70	93.92	73.60	65.05	114.79	82.08	68.36	52.61	56.80	58.71	31.45	.....
48.66	96.54	76.08	67.64	116.22	83.88	70.55	55.32	59.15	60.61	34.36	.....
52.83	99.29	78.73	70.40	117.80	85.86	72.96	58.26	61.67	62.69	37.60	.....
57.21	102.20	81.57	73.38	119.55	88.06	75.59	61.38	64.40	65.00	41.20	.....
61.84	105.26	84.60	76.59	121.47	90.47	78.48	67.34	67.52	45.23	.....	.....

NOTE.—Above rates adopted February 10, 1920.

*Five Year Term convertible within 5 years; 10 year, within 5 years.

(a) 10 Year Term written in \$5,000 amounts only. rates given are for \$5,000.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity: \$2.00 per \$1,000; Triple Indemnity: \$2.25 per \$1,000.

PERFECT PROTECTION POLICIES PER \$10,000.
Double Indemnity, Triple Indemnity, Disability.

PAR.		NON-PAR.		Age	PAR.		NON-PAR.		Age	PAR.		NON-PAR.	
Ord. Life	20 Pay. Life	Ord. Life	20 Pay. Life		Ord. Life	20 Pay. Life	Ord. Life	20 Pay. Life		Ord. Life	20 Pay. Life	Ord. Life	20 Pay. Life
\$	\$	\$	\$		\$	\$	\$	\$		\$	\$	\$	\$
210.90	312.10	179.50	262.60	32	277.60	378.50	238.40	322.10	44	413.40	491.00	352.60	425.60
215.20	316.70	183.30	266.70	33	285.10	385.50	245.10	328.50	45	418.40	504.20	366.20	437.60
219.50	321.30	187.10	270.80	34	293.10	392.70	252.30	335.00	46	434.70	518.60	381.30	451.10
224.20	326.10	191.20	275.10	35	301.40	400.30	259.80	342.00	47	452.00	533.83	397.30	465.20
229.00	331.20	195.30	279.40	36	310.50	408.30	267.90	349.30	48	470.50	549.90	414.20	480.00
234.00	336.30	199.80	284.00	37	319.90	416.80	276.50	356.90	49	489.90	566.70	432.20	495.70
239.50	341.70	204.60	288.90	38	329.80	425.50	285.50	365.00	50	510.50	584.60	451.20	512.30
245.00	347.40	209.40	293.90	39	340.20	434.60	294.90	373.40	51	533.40	604.60	472.30	530.80
250.90	353.10	214.70	299.00	40	351.30	444.20	305.00	382.20	52	557.50	625.70	494.70	550.30
257.00	359.00	220.10	304.50	41	363.30	455.10	315.80	392.30	53	583.20	648.00	518.60	571.00
263.40	365.30	225.80	310.20	42	375.90	466.40	327.40	402.90	54	610.30	671.70	543.60	592.90
270.40	371.80	232.00	316.00	43	389.30	478.40	339.70	413.90	55	639.10	696.90	570.30	616.20

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Ord. Life	21	\$18.40	\$8	\$28	\$89	3	269	\$69	\$201	9	176	\$118	\$312	15	173
	25	20.14	11	33	97	4	98	82	221	10	236	139	338	15	341
	30	22.86	15	41	110	5	0	101	246	11	202	171	375	15	218
	35	26.36	19	51	124	5	236	125	274	11	236	209	411	14	158
	40	30.94	26	64	140	6	12	154	302	10	342	253	446	12	298
	45	37.09	33	79	155	5	297	187	330	9	254	301	480	10	344
10 Pay. Life	50	45.45	42	96	169	5	63	223	355	8	71	350	508	8	359
	55	56.93	52	115	183	4	122	261	379	6	233	400	535	7	76
	60	72.84	63	135	196	3	162	298	398	5	66	446	557	5	227
	21	46.18	73	146	465	25	272	343	1000	Pd-up					
	25	49.11	79	158	467	25	98	371	1000	"					
	30	53.88	88	174	470	23	317	410	1000	"					
15 Pay Life.	35	58.44	98	194	472	21	282	456	1000	"					
	40	64.44	109	216	473	19	75	508	1000	"					
	45	71.66	122	240	473	16	128	566	1000	"					
	50	80.51	136	265	468	13	142	627	1000	"					
	55	91.42	148	289	460	10	185	688	1000	"					
	60	105.26	157	308	447	7	311	747	1000	"					
20 Pay Life.	21	34.11	41	91	290	14	70	220	641	34	58	378	1000	Pd-up	
	25	36.33	45	99	293	14	238	239	644	31	333	410	1000	"	
	30	39.56	51	110	297	14	275	266	648	28	284	456	1000	"	
	35	43.44	57	123	300	14	40	297	651	25	141	508	1000	"	
	40	48.14	65	138	302	12	280	331	652	21	306	566	1000	"	
	45	53.99	73	154	303	10	342	368	650	13	90	627	1000	"	
25 Pay Life.	50	61.47	81	170	300	8	317	403	643	14	265	688	1000	"	
	55	71.27	89	184	294	6	301	435	632	11	155	747	1000	"	
	60	84.60	95	196	284	4	356	458	613	8	177	800	1000	"	
	21	28.21	25	64	203	9	117	159	463	24	284	276	730	34	345
	25	30.07	28	70	207	9	289	174	469	23	307	301	734	32	50
	30	32.83	32	78	210	10	26	195	475	21	335	337	739	28	185
30 Pay Life.	35	36.17	37	88	214	10	5	219	480	19	167	377	741	24	264
	40	40.34	43	100	219	9	142	247	485	16	276	420	741	20	339
	45	45.69	50	113	222	8	70	275	485	13	308	463	738	17	74
	50	52.83	57	126	222	6	255	302	481	10	357	502	729	13	226
	55	62.66	63	139	221	5	75	327	475	8	134	535	716	10	139
	60	76.59	70	152	220	3	318	347	464	6	46	556	694	7	185
			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
10 Year End.	21	101.17	\$136	\$439	\$520	5	\$498	\$649	\$719	3	\$711	\$761	\$815	2	\$812
	25	101.48	134	438	519	5	\$496	649	719	3	\$711	761	815	2	\$812
	30	102.01	133	437	517	5	\$493	648	718	3	\$709	760	814	2	\$810
	35	102.76	130	435	515	5	\$487	646	715	3	\$706	759	813	2	\$809
	40	103.86	128	432	511	5	\$478	644	713	3	\$702	757	811	2	\$806
	45	105.61	124	429	507	5	\$464	641	710	3	\$694	755	808	2	\$802
15 Year End.	50	108.59	120	424	500	5	\$439	637	705	3	\$683	751	804	2	\$795
	55	113.49	115	417	490	5	\$396	629	695	3	\$661	745	797	2	\$782
	60	121.47	108	406	475	5	\$318	618	682	3	\$624	735	786	2	\$760
	21	\$65.23	\$135	\$255	\$354	10	\$287	\$380	\$496	8	\$455	\$588	\$696	5	\$681
	25	65.59	134	254	353	10	\$281	379	494	8	\$451	587	694	5	\$679
	30	66.18	132	252	349	10	\$271	377	491	8	\$443	586	693	5	\$676
20 Year End.	35	67.05	130	250	346	10	\$255	375	488	8	\$432	584	690	5	\$670
	40	68.38	128	248	342	10	\$229	373	484	8	\$413	581	686	5	\$659
	45	70.58	125	245	336	10	\$178	370	478	8	\$378	578	681	5	\$642
	50	74.30	122	241	327	10	\$88	365	468	8	\$314	572	672	5	\$611
	55	80.45	118	237	317	8	\$250	359	456	8	\$200	563	658	5	\$556
	60	90.48	114	230	301	5	\$130	349	436	7	\$268	548	636	5	\$453
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
25 Year End.	21	\$47.62	\$66	\$150	\$242	10	\$104	\$376	\$522	10	\$469	\$654	\$774	5	\$762
	25	48.03	66	149	240	15	93	375	520	10	\$462	654	773	5	\$761
	30	48.71	66	150	241	15	\$75	375	519	10	\$453	653	772	5	\$757
	35	49.75	67	150	240	15	\$39	375	518	10	\$434	652	77	5	\$750
	40	51.30	67	151	239	13	\$333	375	515	10	\$399	651	76	5	\$739
	45	54.15	68	152	237	10	\$294	376	511	10	\$337	648	761	5	\$717
30 Year End.	50	58.76	70	154	234	8	\$34	376	503	10	\$275	642	751	5	\$676
	55	66.32	72	157	230	5	\$131	375	491	9	\$248	633	734	5	\$601
	60	78.43	75	162	226	4	\$46	374	475	6	\$245	618	710	5	\$457

†Days.

NOTE.— $\frac{3}{4}\%$ Modified Preliminary Term Reserve (Mich. Std.), adopted January 1911. Maximum Surrender Charge allowed by the policy, \$5 per \$1,000. Full Reserve is allowed after the 4th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
PARTICIPATING. (Without Disability.)			

MONTHLY INCOME. \$10 for 240 Mos. Commuted Value \$1,740.

Whole Life ...	\$35.04	\$45.85	\$64.54
20 Pay. Life ..	52.32	62.94	79.50

10 for 120 Months; Commuted Value \$1,017.

SINGLE PREMIUMS.

Ord. Life	\$358.06	\$430.12	\$530.07
10 Year End ..	829.67	832.14	837.95
15 Year End ..	713.33	717.93	730.04
20 Year End ..	619.99	627.97	649.93
25 Year End ..	545.59	558.61	594.09
30 Year End ..	486.96	507.14	559.00

NON-PARTICIPATING.
LIFE POLICIES.

10 Payment ..	\$39.75	\$48.02	\$60.03
15 Payment ..	29.44	35.70	45.16

ENDOWMENTS.

10 Year	\$90.34	\$90.94	\$93.45
15 Year	57.22	58.14	61.00
20 Year	33.53	34.97	39.33
25 Year	27.52	29.47	35.12
30 Year	23.36	25.93	32.89
35 Year	20.61	23.88	

SINGLE PREMIUM LIFE.

Whole Life ...	\$330.34	\$396.49	\$487.92
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SINGLE PREM. ENDOWMENTS.

10 Year	\$769.15	\$770.55	\$774.38
15 Year	660.90	664.29	673.98
20 Year	574.06	580.58	599.45

CONTINUOUS MONTHLY INCOME, \$10 a Month, 20 Years Certain.

Whole Life ...	\$33.83	\$40.72	\$55.03
20 Pay. Life ..	48.25	55.31	67.63

MONTHLY INCOME, \$10 for 240 Mos. Commuted Value \$1,740.

Whole Life ...	\$27.86	\$36.71	\$52.29
20 Pay. Life ..	41.55	50.53	64.68

20 PAY. LIFE, PREM. END. OPTION.

20 Pay	\$32.54	\$37.58	\$48.70
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JOINT LIFE. (Equal Ages).

Ord. Life	\$26.58	\$34.03	\$47.71
20 Pay. Life ..	35.53	42.04	53.57
20 Year End ..	48.30	50.97	58.21

EXTRA PREMIUMS for Disability Benefits. Waiver of Premiums only.

Life Policies ..	\$0.20	\$0.32	\$0.64
Endowments ..	.22	.34	.73

Total Disability Benefits will not be issued on Term or Joint Life policies.

JUVENILE POLICIES. Non-Par.

Death Benefits are \$100 per \$1,000 for each year of age at entry and increase \$100 per year to face amount at age 10.

Ages	2	5	10
Ord. Life	\$10.69	\$11.37	\$13.21
20 Pay. Life ..	17.91	18.77	21.17
20 Year End ..	42.14	42.05	42.59
End. Age 21 ..	42.95	53.11	83.20

EXTRA PREMIUM for Disability Complete Protection. (Waiver of Premiums and Income of \$100 per \$1,000.

Ord. Life	\$1.26	\$1.79	\$2.75
10 Pay. Life ..	2.53	2.89	3.20
15 Pay. Life ..	1.88	2.19	2.58
20 Pay. Life ..	1.56	1.86	2.73
10 Year End ..	.46	.68	1.33
15 Year End ..	.54	.85	1.76
20 Year End ..	.63	1.05	2.41

1923 DIVIDEND SCHEDULE—Feb. 1, 1924 to Feb. 1, 1925.

ORDINARY LIFE

	21	25	30	35	40	45	50	55	60
1922	\$1.99	\$2.08	\$2.21	\$2.42	\$2.71	\$3.15	\$3.94	\$5.26	\$7.38
1921	2.06	2.16	2.32	2.54	2.37	3.39	4.27	5.70	7.97
1920	2.13	2.24	2.42	2.67	3.05	3.63	4.60	6.16	...
1919	2.19	2.33	2.52	2.81	3.23	3.89	4.96	6.63	...
1918	2.28	2.42	2.64	2.96	3.43	4.16	5.32	7.12	9.82

10 PAYMENT LIFE

1922	\$2.22	\$2.31	\$2.45	\$2.65	\$2.93	\$3.36	\$4.12	\$5.39	\$7.47
1921	2.36	2.46	2.63	2.85	3.16	3.65	4.50	5.86	8.07
1920	2.50	2.61	2.80	3.05	3.41	3.95	4.88	6.35	...
1919	2.64	2.77	2.98	3.27	3.66	4.28	5.28	6.84	...
1918	2.80	2.95	3.18	3.49	3.93	4.61	5.69	7.35	9.92

10 YEAR ENDOWMENT

1922	\$2.77	\$2.82	\$2.90	\$3.03	\$3.25	\$3.60	\$4.29	\$5.49	\$7.51
1921	3.07	3.12	3.22	3.35	3.58	3.97	4.70	5.98	8.12
1920	3.39	3.43	3.53	3.67	3.92	4.33	5.12	6.49	...
1919	3.72	3.77	3.86	4.01	4.27	4.73	5.57	7.00	...
1918	4.06	4.11	4.21	4.36	4.63	5.13	6.01	7.52	9.97

EQUITABLE LIFE ASSUR. SOC. of the U. S., New York

Accelerative Option. — No provision. By supplemental agreement cash value of dividend additions or accumulations may be used to pay up policy or mature it endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within three months after default. American 3% Level Premium reserve with surrender charge up to 10th year not exceeding \$20 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference of premiums with interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for (a) waiver of premium; (b) waiver of premiums and payment of monthly income of \$5 per \$1,000, beginning immediately after proof and continuing during total and permanent disability until maturity; no reduction in insurance. Disability regarded permanent when it has existed for three months. After age 60, premiums waived and charged against policy without interest. Disability not issued on pure endowments nor joint life policies; waiver of premium clause only on Term. Limit, Income Clause, \$25,000. Agreements do not cover war service.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3% [†] compound interest withdrawable on any anniversary; (d) purchase non-forfeitable non-par. paid-up additions. (d) is automatic option. Post-mortem dividend paid for fraction of year, if death occurs after first policy year.

Double Indemnity. — For extra premium policy will provide, during life of policy for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aerial submarine expeditions, physical or mental infirmity, military or naval service, violation of law, disease or illness. Limit, \$25,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash loan values: practice to allow cash values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, 5% interest. Not charged in practice, if premiums paid during grace period.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-17, \$25,000; 18-20, \$50,000; 21-24, \$100,000; 25-50, \$300,000; 51-55, \$150,000; 56-60, \$50,000; 61-65, \$10,000; Term 21-60, 1/3 limit for age; does not reinsure or accept reinsurance; minimum policy, \$500.

Loans. — After two premiums. Interest 6%, not in advance. May be deferred 30 days (except to pay premium).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within three months after default. Non-par. With cash but not loan values, but practice of company to grant these. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5-50) and Continuous (20 certain) annual installments. Practice to make payments annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Non-commutable unless insured has so directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Disability up to \$10,000 on Income Clause or waiver of premiums to self-supporting women. Double Indemnity granted.

[†]Present interest rate, 4.5%.

TABLE LIFE ASSUR. SOCIETY OF THE U. S., N. Y.—Continued.
PARTICIPATING RATES PER \$1,000 (Without Disability Clause).

Whole Life	Limited Pay. Life			Endowments				Convertible Policy	Term — Exchangeable†			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year		5 Year	10 Year	15 Year	20 Year
\$17.40	\$44.62	\$33.03	\$27.34	\$100.60	\$65.17	\$47.79	\$37.64	\$21.37	.....	.....	.....	.....
17.73	45.22	33.48	27.72	100.78	65.31	47.92	37.76	21.77	.....	.....	.....	.....
18.07	45.85	33.95	28.12	100.97	65.46	48.05	37.88	22.18	.....	.....	.....	.....
18.44	46.49	34.44	28.53	101.16	65.61	48.18	38.01	22.61	.....	.....	.....	.....
18.81	47.16	34.94	28.95	101.36	65.77	48.33	38.15	23.07	.....	.....	.....	.....
19.21	47.85	35.46	29.39	101.57	65.93	48.48	38.30	23.54	.....	.....	.....	.....
19.62	48.56	36.00	29.84	101.78	66.11	48.63	38.45	24.04	\$10.29	\$10.48	\$10.69	\$10.97
20.06	49.30	36.55	30.31	102.01	66.29	48.79	38.61	24.55	10.37	10.56	10.80	11.09
20.51	50.06	37.13	30.80	102.24	66.47	48.96	38.78	25.10	10.44	10.65	10.91	11.23
20.99	50.85	37.73	31.31	102.48	66.67	49.14	38.95	25.67	10.52	10.75	11.03	11.39
21.49	51.67	38.35	31.83	102.73	66.87	49.33	39.14	26.27	10.61	10.85	11.16	11.55
22.01	52.51	38.98	32.37	102.99	67.08	49.53	39.34	26.89	10.71	10.96	11.29	11.72
22.56	53.38	39.65	32.94	103.26	67.30	49.73	39.55	27.55	10.80	11.08	11.44	11.92
23.14	54.28	40.33	33.52	103.54	67.53	49.95	39.78	28.24	10.91	11.21	11.61	12.13
23.74	55.21	41.05	34.13	103.83	67.78	50.18	40.02	28.97	11.03	11.36	11.80	12.37
24.38	56.18	41.78	34.76	104.14	68.03	50.43	40.28	29.73	11.15	11.52	12.00	12.64
25.05	57.18	42.55	35.42	104.45	68.30	50.69	40.55	30.54	11.28	11.69	12.21	12.95
25.75	58.21	43.34	36.11	104.79	68.58	50.96	40.85	31.38	11.43	11.88	12.45	13.28
26.50	59.28	44.16	36.82	105.13	68.88	51.26	41.18	32.27	11.59	12.08	12.73	13.65
27.28	60.38	45.02	37.56	105.49	69.19	51.57	41.52	33.21	11.77	12.31	13.03	14.07
28.11	61.53	45.91	38.34	105.87	69.52	51.91	41.90	34.19	11.96	12.56	13.37	14.55
28.98	62.71	46.83	39.15	106.27	69.88	52.28	42.31	35.23	12.17	12.84	13.75	15.07
29.90	63.94	47.79	40.00	106.69	70.25	52.67	42.76	36.33	12.41	13.15	14.17	15.65
30.83	65.21	48.79	40.89	107.13	70.65	53.10	43.24	37.49	12.68	13.49	14.67	16.32
31.91	66.53	49.83	41.81	107.59	71.08	53.56	43.77	38.71	12.96	13.88	15.20	17.04
33.01	67.90	50.92	42.79	108.07	71.54	54.06	44.35	40.00	13.28	14.31	15.81	17.87
34.16	69.32	52.06	43.82	108.59	72.04	54.60	44.99	41.36	13.63	14.80	16.49	18.77
35.39	70.79	53.24	44.90	109.14	72.58	55.20	45.68	42.81	14.03	15.36	17.27	19.77
36.70	72.32	54.49	46.04	109.72	73.16	55.85	46.44	44.34	14.48	16.00	18.12	20.89
38.08	73.91	55.79	47.25	110.35	73.80	56.56	47.28	45.95	14.99	16.72	19.08	22.13
39.55	75.57	57.16	48.52	111.03	74.48	57.34	48.21	47.67	15.57	17.52	20.16	23.51
41.12	77.30	58.60	49.87	111.75	75.24	58.20	49.22	49.48	16.24	18.44	21.36	25.03
42.79	79.10	60.11	51.31	112.54	76.06	59.14	50.33	51.41	17.00	19.47	22.69	26.69
44.57	80.98	61.71	52.83	113.38	76.95	60.17	51.56	53.45	17.87	20.61	24.17	28.53
46.46	82.95	63.39	54.45	114.29	77.93	61.31	52.90	55.61	18.85	21.91	25.81	30.56
48.48	84.99	65.16	56.17	115.28	79.00	62.55	54.37	57.90	19.95	23.33	27.63	32.76
50.62	87.12	67.03	58.01	116.34	80.16	63.91	55.93	60.33	21.17	24.92	29.63	35.17
52.91	89.35	69.01	59.97	117.48	81.43	65.41	57.75	62.90	22.53	26.68	31.83	37.79
55.35	91.68	71.10	62.06	118.71	82.81	67.05	59.67	65.61	24.05	28.63	34.24	40.63
57.95	94.11	73.31	64.29	120.04	84.33	68.84	61.77	68.49	25.75	30.77	36.89	43.69
60.72	96.66	75.66	66.69	121.48	85.98	70.81	64.07	71.54	27.61	33.15	39.80	46.99
63.68	99.33	78.16	69.26	123.05	87.79	72.97	.....	74.77	29.69	35.77	42.99	50.52
66.84	102.13	80.82	72.01	124.74	89.77	75.32	.....	78.18	31.99	38.65	46.45	54.32
70.22	105.08	83.66	74.98	126.58	91.94	77.91	.....	81.80	34.53	41.83	50.23	58.37
73.83	108.19	86.69	78.16	128.58	94.33	80.73	.....	85.64	37.33	45.32	54.31	62.71
77.69	111.47	89.94	81.60	130.76	96.94	83.82	.....	89.70	40.43	49.16	58.71	67.33

NOTE.—Semi-annual rate add 4% and divide by 2; quarterly, add 6% and divide by 4.
5 Year Term convertible within 3 years; 10, 15 and 20 year Term within 7 years.

EQUITABLE LIFE ASSUR. SOCIETY OF THE U. S., N. Y.—Continued

PARTICIPATING RATES PER \$1,000 (With Disability).

Age at Issue.	Whole Life	LIMITED PAY. LIFE			ENDOWMENTS			5 Yr. Term with Waiv. of Premium only.	INCOME BOND			*OPTIONS AT END OF 5 YRS.			
		10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		\$10 a Mo. for Life Begin. Age			Convertible Policy	Addl. Prem. for Pd-up.	When P.U. under addl. Pr. for End.	Insurance Increased to
									55	60	65				
	%	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	Yrs.	Yrs.	\$
15	18.46	47.15	34.88	28.87	101.08	65.67	48.32	.....	23.80	16.19	10.79	22.95	16½	16½	1552
16	18.82	47.80	35.38	29.28	101.27	65.82	48.46	.....	24.96	16.93	11.27	23.39	16½	16	1550
17	19.19	48.48	35.88	29.71	101.47	65.98	48.61	.....	26.20	17.74	11.77	23.84	16½	15½	1548
18	19.59	49.17	36.41	30.15	101.67	66.15	48.76	.....	27.50	18.58	12.31	24.33	16½	15½	1546
19	20.01	49.89	36.94	30.60	101.88	66.32	48.93	.....	28.90	19.46	12.88	24.83	16½	14½	1544
20	20.44	50.63	37.50	31.08	102.10	66.50	49.10	.....	30.37	20.41	13.48	25.35	16	14½	1542
21	20.88	51.38	38.07	31.56	102.32	66.69	49.28	10.40	31.96	21.42	14.11	25.89	15½	14	1540
22	21.37	52.17	38.67	32.06	102.58	66.89	49.46	10.48	33.65	22.49	14.78	26.46	15½	13½	1538
23	21.86	52.98	39.28	32.57	102.80	67.10	49.65	10.55	35.46	23.63	15.49	27.06	15½	13½	1536
24	22.37	53.81	39.91	33.11	103.07	67.32	49.87	10.63	37.40	24.84	16.25	27.69	15½	13	1534
25	22.92	54.67	40.56	33.66	103.33	67.53	50.08	10.72	39.49	26.14	17.05	28.34	15½	12½	1532
26	23.48	55.55	41.22	34.24	103.60	67.77	50.32	10.82	41.75	27.52	17.90	29.02	15	12	1529
27	24.08	56.47	41.93	34.83	103.89	68.01	50.55	10.91	44.15	29.00	18.82	29.74	14½	11½	1527
28	24.71	57.40	42.64	35.44	104.19	68.27	50.81	11.02	46.82	30.59	19.79	30.49	14½	11½	1525
29	25.35	58.37	43.39	36.09	104.50	68.55	51.07	11.14	49.68	32.30	20.82	31.28	14½	11	1522
30	26.05	59.38	44.16	36.74	104.84	68.83	51.37	11.26	52.82	34.14	21.94	32.11	14½	10½	1519
31	26.77	60.42	44.96	37.43	105.17	69.14	51.67	11.39	56.24	36.13	23.12	33.00	14	10½	1517
32	27.53	61.49	45.78	38.15	105.54	69.46	52.00	11.54	59.99	38.28	24.41	33.92	13½	10	1514
33	28.35	62.60	46.64	38.90	105.91	69.80	52.36	11.70	64.10	40.61	25.78	34.88	13½	9½	1512
34	29.19	63.74	47.53	39.67	106.31	70.16	52.73	11.88	68.65	43.15	27.26	35.91	13½	9½	1509
35	30.09	64.93	48.46	40.49	106.73	70.56	53.14	12.07	73.68	45.91	28.86	36.93	13	9	1506
36	31.04	66.15	49.41	41.33	107.18	70.98	53.59	12.28	79.29	48.94	30.59	38.11	13	8½	1503
37	32.03	67.41	50.41	42.22	107.65	71.42	54.06	12.52	85.58	52.26	32.47	39.31	12½	8	1500
38	33.10	68.72	51.45	43.16	108.15	71.89	54.63	12.79	92.62	55.95	34.51	40.56	12½	7½	1497
39	34.22	70.07	52.52	44.11	108.67	72.39	55.15	13.07	100.61	60.02	36.74	41.89	12½	7½	1494
40	35.42	71.48	53.64	45.13	109.22	72.95	55.79	13.39	109.72	64.54	39.18	43.29	12	7½	1491
41	36.66	72.92	54.81	46.27	109.81	73.53	56.48	13.74	120.19	69.57	41.86	44.77	11½	6½	1488
42	38.00	74.41	56.03	47.47	110.45	74.18	57.25	14.14	132.33	75.21	44.78	46.34	11½	6½	1485
43	39.42	75.96	57.31	48.74	111.12	74.87	58.08	14.60	146.57	81.57	48.02	48.00	11½	6½	1482
44	40.92	77.57	58.64	50.09	111.84	75.64	58.98	15.11	163.43	88.76	51.61	49.74	11	6	1477
45	42.52	79.25	60.05	51.50	112.62	76.50	59.96	15.69	183.85	96.99	55.61	51.60	10½	5½	1474
46	44.23	80.98	61.64	53.09	113.45	77.46	61.02	16.36	208.89	106.47	60.07	53.56	10½	5½	1471
47	46.05	82.79	63.33	54.60	114.38	78.52	62.15	17.12	240.33	117.49	65.08	55.64	10	5½	1467
48	48.00	84.67	65.12	56.29	115.37	79.69	63.39	18.00	280.90	130.44	70.74	57.93	9½	5	1463
49	50.07	86.63	67.01	58.10	116.46	80.96	64.74	18.98	335.22	145.85	77.17	60.15	9½	4½	1460
50	52.28	88.67	69.00	60.02	117.67	82.34	66.20	20.08	411.52	164.48	84.54	62.59	9½	4½	1456
51	54.63	91.03	71.13	62.08	118.99	83.82	67.78	21.30	.....	187.36	98.08	65.17	9	4½	1453
52	57.15	93.53	73.37	64.27	120.46	85.43	69.53	22.67	.....	216.11	103.07	67.86	8½	4	1449
53	59.85	96.17	75.73	66.61	122.10	87.14	71.44	24.19	.....	253.30	114.81	70.66	8½	3½	1445
54	62.73	98.97	78.24	69.13	123.93	88.97	73.53	25.92	.....	303.09	128.83	73.58	8	3½	1442
55	65.82	101.95	80.90	71.86	125.98	90.91	75.85	27.89	.....	373.07	145.78	76.57	8	3½	1438

DOUBLE INDEMNITY extra rate.

Age	10 Pay. Life	15 Pay. Life	20 Pay. Life	25 Pay. Life	30 Pay. Life	Con-vertible	Age	10 Pay. Life	15 Pay. Life	20 Pay. Life	25 Pay. Life	30 Pay. Life
20	\$2.70	\$1.97	\$1.61	\$1.40	\$1.26	\$1.49	36	\$2.33	\$1.70	\$1.40	\$1.23	\$1.12
21	2.69	1.95	1.60	1.39	1.25	1.49	37	2.30	1.68	1.39	1.22	1.11
22	2.67	1.94	1.58	1.38	1.24	1.49	38	2.27	1.66	1.37	1.21	1.10
23	2.65	1.93	1.57	1.37	1.24	1.49	39	2.24	1.64	1.35	1.19	1.09
24	2.63	1.91	1.56	1.36	1.23	1.49	40	2.21	1.62	1.34	1.18	1.08
25	2.61	1.90	1.55	1.35	1.22	1.48	41	2.18	1.60	1.32	1.17	...
26	2.58	1.88	1.54	1.34	1.21	1.48	42	2.14	1.58	1.31	1.16	...
27	2.56	1.87	1.53	1.33	1.20	1.48	43	2.11	1.55	1.29	1.15	...
28	2.54	1.85	1.51	1.32	1.20	1.48	44	2.08	1.53	1.28	1.14	...
29	2.52	1.83	1.50	1.31	1.19	1.47	45	2.04	1.51	1.26	1.13	...
30	2.49	1.82	1.49	1.30	1.18	1.47	46	2.01	1.49	1.24	1.12	...
31	2.47	1.80	1.47	1.29	1.17	1.47	47	1.97	1.46	1.23	1.10	...
32	2.44	1.78	1.46	1.28	1.16	1.47	48	1.93	1.44	1.21	1.09	...
33	2.41	1.76	1.45	1.26	1.15	1.47	49	1.90	1.42	1.20	1.09	...
34	2.39	1.74	1.43	1.25	1.14	1.47	50	1.86	1.39	1.18	1.08	...
35	2.36	1.72	1.42	1.24	1.13	1.47						

Ordinary Life and Regular Endowments, \$1.00 at all ages.

*DESCRIPTION OF CONVERTIBLE POLICY.—The Premium rates on the Convertible Policy are uniform for the first 5 years. At the end of 5 years the above options become applicable.

Option "A" is automatic if no other selection is made and provides that if the original premium is continued the policy becomes paid-up at the number of years stated.

Option "B" provides that after policy has become paid-up under "A" the original premium may be still further continued and the policy will become an Endowment in the number of years indicated.

Option "C" gives the insured the right to continue the original premium and face of the insurance is increased as above and continued as an Ordinary Life. Option, however, requires evidence of insurability.

Option "D" 40% Cash Reduction in premium and the policy is continued as an Ordinary Life for the original amount of insurance.

Participating Rates for \$10 MONTHLY INCOME to Beneficiary for Life.

20 Years Certain.

American 3% Reserve.

Commuted Value \$1,838.88.

ORDINARY LIFE.

AGE OF BENEFICIARY.

25	27	29	31	33	35	37	39	41	43	45	47	49	51	Red. Prem. if Beneficiary Dies
\$5.65	\$45.12	\$44.39	\$44.11	\$43.63	\$43.18	\$42.72	\$42.31	\$41.93	\$41.57	\$41.21	\$40.92	\$40.63	\$40.39	\$39.53
6.73	46.18	45.62	45.12	44.64	44.16	43.70	43.30	42.91	42.53	42.17	41.88	41.57	41.33	40.46
7.90	47.35	46.80	46.25	45.74	45.26	44.81	44.38	43.99	43.58	43.22	42.91	42.65	42.38	41.50
9.13	48.55	47.95	47.40	46.87	46.37	45.91	45.48	45.05	44.66	44.30	43.97	43.70	43.44	42.55
10.42	49.80	49.20	48.62	48.10	47.57	47.09	46.63	46.20	45.82	45.46	45.12	44.83	44.59	43.66
11.79	51.14	50.54	49.94	49.39	48.84	48.36	47.88	47.42	47.04	46.66	46.32	46.03	45.77	44.83
13.28	52.56	51.94	51.34	50.74	50.18	49.66	49.20	48.72	48.31	47.93	47.59	47.28	47.02	46.06
14.79	54.07	53.40	52.78	52.18	51.53	51.05	50.54	50.06	49.63	49.25	48.94	48.60	48.34	47.35
16.42	55.68	55.01	54.34	53.69	53.09	52.51	52.01	51.63	51.07	50.66	50.33	49.99	49.70	48.72
18.18	57.41	56.69	55.99	55.32	54.63	54.07	53.54	53.04	52.58	52.15	51.79	51.48	51.17	50.16
20.05	59.21	58.48	57.72	57.00	56.35	55.70	55.18	54.65	54.17	53.74	53.35	53.02	52.70	51.70
22.02	61.15	60.31	59.54	58.80	58.13	57.48	56.86	56.30	55.80	55.37	54.98	54.62	54.31	53.28
24.11	63.22	62.33	61.51	60.74	60.00	59.33	58.70	58.15	57.65	57.17	56.76	56.38	56.04	54.98
26.31	65.40	64.49	63.62	62.81	62.02	61.30	60.65	60.07	59.52	59.04	58.61	58.22	57.89	56.78
28.61	67.77	66.79	65.86	64.99	64.18	63.41	62.71	62.11	61.54	61.01	60.55	60.14	59.83	58.68
31.01	70.27	69.22	68.23	67.30	66.46	65.64	64.92	64.25	63.65	63.12	62.64	62.23	61.87	60.70
33.50	72.91	71.81	70.73	69.77	68.86	68.02	67.25	66.53	65.88	65.33	64.85	64.42	64.03	62.81
36.09	75.79	74.59	73.43	72.43	71.47	70.61	69.74	68.98	68.33	67.73	67.22	66.77	66.36	65.09
38.78	78.84	77.57	76.42	75.29	74.26	73.27	72.41	71.59	70.90	70.27	69.74	69.26	68.81	67.49
41.57	82.13	80.76	79.51	78.34	77.23	76.20	75.26	74.40	73.63	72.98	72.38	71.89	71.45	70.03
44.46	85.58	84.19	82.82	81.53	80.38	79.27	78.26	77.38	76.56	75.84	75.22	74.66	74.21	72.72
47.45	89.18	87.69	86.42	85.03	83.78	82.61	81.58	80.59	79.73	78.94	78.24	77.69	77.21	75.62
50.54	92.91	91.31	90.04	88.75	87.46	86.18	85.06	84.02	83.09	82.22	81.48	80.88	80.38	78.70
53.73	96.73	95.02	93.69	92.33	91.37	90.02	88.78	87.67	86.64	85.75	84.96	84.24	83.76	81.96
57.02	100.61	98.80	97.41	96.00	94.59	93.13	91.76	90.56	89.45	88.52	87.66	86.94	86.34	84.44
60.41	104.61	102.70	101.25	99.78	98.26	96.78	95.32	93.96	92.73	91.68	90.78	90.00	89.40	87.40
63.90	108.72	106.71	105.20	103.66	102.07	100.50	98.96	97.45	96.05	94.74	93.58	92.66	92.10	89.96
67.49	112.94	110.83	109.25	107.63	105.94	104.28	102.65	101.02	99.48	97.95	96.89	96.02	95.30	93.03
71.18	117.37	115.16	113.51	111.79	110.04	108.19	106.51	104.85	103.26	101.70	100.40	100.46	99.65	97.30
75.07	121.91	119.60	117.86	116.07	114.15	112.13	110.11	108.12	106.12	104.15	102.22	100.22	100.33	101.78
79.06	126.54	124.13	122.30	120.41	118.38	116.25	114.07	111.91	109.77	107.65	105.56	103.42	103.37	105.56
83.15	131.27	128.76	126.83	124.84	122.77	120.64	118.45	116.28	114.07	111.87	109.67	107.42	107.21	109.56
87.34	136.09	133.48	131.45	129.36	127.21	125.00	122.73	120.48	118.17	115.84	113.47	111.04	110.72	112.91
91.63	141.00	138.29	136.16	133.97	131.72	129.41	127.04	124.61	122.12	119.61	117.07	114.48	114.06	116.20
96.02	146.00	143.19	140.96	138.67	136.32	133.91	131.44	128.91	126.32	123.70	121.07	118.39	117.86	119.90
100.51	151.00	148.09	145.76	143.37	140.92	138.41	135.84	133.21	130.52	127.78	124.99	122.14	121.50	123.44
105.10	156.00	153.00	150.57	148.08	145.53	142.92	140.25	137.52	134.73	131.88	128.97	126.00	125.26	127.10
109.79	161.00	158.00	155.47	152.88	150.23	147.52	144.75	141.92	139.03	136.07	133.04	130.00	129.16	130.90
114.58	166.00	163.00	160.37	157.68	154.93	152.13	149.28	146.37	143.40	140.37	137.28	134.14	132.90	134.54
119.47	171.00	168.00	165.27	162.48	159.63	156.73	153.78	150.77	147.70	144.56	141.37	138.12	136.78	138.32
124.46	176.00	173.00	170.17	167.28	164.33	161.33	158.28	155.18	152.02	148.81	145.54	142.21	140.78	142.22

20 PAYMENT LIFE

25	27	29	31	33	35	37	39	41	43	45	47	49	51	Red. Prem. if Beneficiary Dies
\$7.06	\$86.24	\$85.45	\$84.70	\$83.98	\$83.31	\$82.69	\$82.09	\$81.54	\$81.03	\$80.58	\$80.19	\$79.83	\$59.54	\$58.54
8.18	87.34	86.55	85.79	85.04	84.37	83.72	83.12	82.54	82.04	81.58	81.18	80.84	60.53	59.52
9.41	88.54	87.73	86.94	86.19	85.50	84.82	84.22	83.65	83.14	82.66	82.26	81.90	61.61	60.58
10.68	89.77	88.93	88.11	87.34	86.62	85.95	85.33	84.75	84.22	83.77	83.34	82.98	62.66	61.63
12.00	91.09	90.22	89.39	88.59	87.85	87.15	86.53	85.93	85.40	84.92	84.49	84.13	63.82	62.79
13.42	92.40	91.54	90.69	89.89	89.12	88.40	87.75	87.15	86.60	86.10	85.66	85.30	64.97	63.93
14.84	93.73	92.84	91.98	91.13	90.33	89.62	88.95	88.42	87.87	87.37	86.94	86.53	66.22	65.14
16.26	95.09	94.18	93.31	92.45	91.65	90.94	90.29	89.67	89.09	88.60	88.23	87.82	67.51	66.41
17.68	96.47	95.54	94.67	93.80	93.00	92.29	91.64	91.04	90.54	90.04	89.65	89.24	68.81	67.70
19.10	97.85	96.90	96.01	95.13	94.32	93.60	92.95	92.35	91.84	91.38	90.97	90.56	70.20	69.07
20.52	99.23	98.26	97.36	96.46	95.64	94.91	94.26	93.65	93.14	92.72	92.30	91.88	71.60	70.51
21.94	100.61	99.62	98.70	97.79	96.96	96.22	95.57	94.95	94.43	93.99	93.56	93.12	73.18	72.00
23.36	102.00	100.99	99.99	98.99	97.99	97.00	96.00	95.00	94.00	93.00	92.00	91.00	74.78	73.58
24.78	103.38	102.36	101.34	100.31	99.28	98.25	97.22	96.19	95.16	94.12	93.08	92.04	75.14	73.58
26.20	104.76	103.73	102.69	101.65	100.60	99.56	98.51	97.46	96.41	95.36	94.31	93.26	76.44	75.19
27.62	106.14	105.09	104.04	102.99	101.93	100.87	99.80	98.74	97.67	96.60	95.53	94.46	77.87	76.87
29.04	107.52	106.46	105.39	104.32	103.25	102.17	101.09	100.01	98.93	97.84	96.75	95.66	79.17	78.17
30.46	108.90	107.83	106.75	105.66	104.57	103.47	102.37	101.26	100.15	99.04	97.93	96.82	80.44	79.70
31.88	110.28	109.19	108.09	106.99	105.88	104.76	103.64	102.51	101.38	100.24	99.10	97.96	81.94	80.57
33.30	111.66	110.56	109.45	108.33	107.20	106.07	104.93	103.79	102.64	101.49	100.33	99.17	83.04	81.67
34.72	113.04	111.93	110.81	109.68	108.54	107.39	106.24	105.08	103.91	102.74	101.56	100.38	84.34	82.56
36.14	114.42	113.30	112.17	111.03	109.88	108.72	107.55	106.37	105.19	103.99	102.79	101.59	85.66	84.67
37.56	115.80	114.67	113.53	112.38	111.21	110.04	108.86	107.67	106.47	105.26	104.04	102.82	86.94	85.88
38.98	117.18	116.04	114.89	113.73	112.55	111.36	110.16	108.95	107.73	106.50	105.26	104.02	88.21	87.23
40.40	118.56	117.41	116.25	115.08	113.89	112.69	111.48	110.26	109.03	107.78	106.52	105.25	89.49	88.51
41.82	119.94	118.78	117.61	116.43	115.24	114.03	112.81	111.58	110.34	109.08	107.81	106.53	90.78	89.80
43.24	121.32	120.15	118.97	117.78	116.58	115.37	114.14	112.90	111.65	110.38	109.09	107.79	92.04	91.06
44.66	122.70	121.52	120.33	119.13	117.92	116.70	115.46	114.21	112.95	111.67	110.37	109.06	93.33	92.35
46.08	124.08	122.89	121.69	120.48	119.26	118.03	116.78	115.52	114.25	112.96	111.65	110.34	94.62	93.64
47.50	125.46	124.26	123.05	121.83	120.60	119.36	118.11	116.84	115.56	114.27	112.96	111.64	95.91	94.93
48.92	126.84	125.63	124.41	123.18	121.94	120.69	119.43	118.15	116.86	115.56	114.25	112.93	97.20	96.22
50.34	128.22	126.99	125.76	124.52	123.27	122.01	120.74	119.45	118.15	116.84	115.52	114.19	98.49	97.51
51.76	129.60	128.37	127.13	125.88	124.63	123.37	122.11	120.84	119.56	118.26	116.95	115.63	99.78	98.80
53.18	131.00	129.75	128.49	127.22	125.95	124.67	123.39	122.10	120.81	119.51	118.20	116.88	101.07	100.09
54.60	132.38	131.12	129.85	128.57	127.28	126.00	124.71	123.41	122.11	120.80	119.49	118.17	102.46	101.48
56.02	133.76	132.49	131.21	129.92	128.63	127.33	126.03	124.72	123.41	122.10	120.79	119.47	103.85	102.87
57.44	135.14	133.86	132.57	131.27	129.97	128.66	127.35	126.04	124.72	123.41	122.10	120.79	105.23	104.25
58.86	136.52	135.23	133.93	132.62	131.31	130.00	128.69	127.37	126.05	124.73	123.41	122.10	106.61	105.63
60.28	137.90	136.60	135.29	133.98	132.66	131.34	130.02	128.70	127.38	126.06	124.74	123.42	107.99	107.01
61.70	139.28	137.97	136.65	135.33	134.01	132.69	131.36	130.04	128.72	127.40	126.08	124.76	109.37	108.39
63.12	140.66	139.34	138.02	136.69	135.36	134.03	132.70	131.37	130.04	128.72	127.40	126.08	110.75	109.77
64.54	142.04	140.71	139.38	138.05	136.72	135.39	134.06	132.73	131.40	130.07	128.74	127.42	112.13	111.15
65.96	143.42	142.09	140.76	139.43	138.10	136.77	135.44	134.11	132.78	131.45	130.12	128.79	113.51	112.53
67.38	144.80	143.47	142.14	140.81	139.48	138.15	136.82	135.49	134.16	132.83	131.50	130.17	114.89	113.91
68.80	146.18	144.85	143.52	142.19	140.86	139.53	138.20	136.87	135.54	134.21	132.88	131.55	116.27	115.29
70.22	147.56	146.23	144.90	143.57	142.24	140.91	139.58	138.25	136.92	135.59	134.26	132.93	117.65	116.67
71.64	148.94	147.61	146.28	144.95	143.62	142.29	140.96	139.63	138.30	136.97	135.64	134.31	119.03	118.05
73.06	150.32	148.99	147.66	146.33	145.00	143.67	142.34	141.01	139.68	138.35	137.02	135.69	120.41	119.43
74.48	151.70	150.37	149.04	147.71	146.38	145.05	143.72	142.39	141.06	139.73	138.40	137.07	121.79	120.81
75.90	153.08	151.75	150.42	149.09	147.76	146.43	145.10	143.77	142.44	141.11	139.78	138.45	123.17	122.19
77.32	154.46	153.13	151.80	150.47	149.14	147.81	146.48	145.15	143.82	142.49	141.16	139.83	124.55	123.57
78.74	155.84	154.51	153.18	151.85	150.52	149.19	147.86	146.53	145.20	143.87	142.54	141.21	125.93	124.95
80.16	157.22	155.89	154.56	153.23	151.90	150.57	149.24	147.91	146.58	145.25	143.92	142.59	127.31	126.33
81.58	158.60	157.27	155.94	154.61	153.28	151.95	150.62	149.29	147.96	146.63	145.30	143.97	128.69	127.71
83.00	160.00	158.67	157.34	156.01	154.68	153.35	152.02	150.69	149.36	148.03	146.70	145.37	130.07	129.09
84.42	161.38	160.05	158.72	157.39	156.06	154.73	153.40	152.07	150.74	149.41	148.08	146.75	131.45	130.47
85.84	162.76	161.43	160.10	158.77	157.44	156.11	154.78	153.45	152.12	150.79	149.46	148.13	132.83	131.85
87.26	164.14	162.81	161.48	160.15	158.82	157.49	156.16	154.83	153.50	152.17	150.84	149.51	134.21	133.23
88.68	165.52	164.19	162.86	161.53	160.20	158.87	157.54	156.21	154.88	153.55	152.22	150.89	135.59	134.61
90.10	166.90	165.57	164.24	162.91	161.58	160.25	158.92	157.59	156.26	154.93	153.60	152.27	136.97	135.99
91.52	168.28	166.95	165.62	164.29	162.96	161.63	160.30	158.97	157.64	156.31	154.98	153.65	138.35	137.37
92.94	169.66	168.33	167.00	165.67	164.34	163.01	161.68	160.35	159.02	157.69	156.36	155.03	139.73	138.75
94.36	171.04	169.71	168.38	167.05	165.72	164.39	163.06	161.73	160.40	159.07	157.74	156.41	141.11	140.13
95.78	172.42	171.09	169.76	168.43	167.10	165.77	164.44	163.11	161.78	160.45	159.12	157.79	142.49	141.51
97.20	173.80	172.47	171.14	169.81	168.48	167.15	165.82	164.49	163.16	161.83	160.50	159.17	143.87	142.89
98.62	175.18	173.85	172.52	171.19	169.86	168.53	167.20	165.87	164.54	163.21	161.88	160.55	145.25	144.27
100.04	176.56	175.23	173.90	172.57	171.24	169.91	168.58	167.25	165.92	164.59	163.26	161.93	146.63	145.65
101.46	177.94	176.61	175.28	173.95	172.62	171.29	169.96	168.63	167.30	165.97	164.64	163.31	148.01	147.03
102.88	179.32	177.99	176.66	175.33	174.00	172.67	171.34	170.01	168.68	167.35	166.02	164.69	149.39	148.41
104.30	180.70	179.37	178.04	176.71	175.38	174.05	172.72	171.39	170.06	168.73	167.40	166.07	150.77	149.79
105.72	182.08	180.75	179.42	178.09	176.76	175.43	174.10	172.77	171.44	170.11	168.78	167.45	152.15	151.17
107.14	183.46	182.13	180.80	179.47	178.14	176.81	175.48	174.15	172.82	171.49	170.16	168.83	153.53	152.55
108.56	184.84	183.51	182.18	180.85	179.52	178.19	176.86	175.53	174.20	172.87	171.54	170.21	154.91	153.93
110.00	186.22	184.89	183.56	182.23	180.90	179.57	178.24	176.91	175.58	174.25	172.92	171.59	156.29	155.31
111.42	187.60	186.27	184.94	183.61	182.28	180.95								

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE.

Age	End of 3 Yrs.			End of 5 Yrs.			End of 10 Yrs.			End of 15 Yrs.			End of 20 Yrs.						
	Cash	Pd-up	Ext. Term	Cash	Pd-up	Ext. Term	Cash	Pd-up	Ext. Term	Cash	Pd-up	Ext. Term	Cash	Pd-up	Ext. Term				
	Y.	M.		Y.	M.		Y.	M.		Y.	M.		Y.	M.					
21	\$19	\$52	2	5	\$32	\$87	4	2	\$84	\$216	11	7	\$138	\$322	17	5	\$199	\$425	20
22	19	54	2	6	33	88	4	4	88	221	11	11	143	329	17	6	206	433	20
23	20	55	2	7	34	91	4	6	91	225	12	2	148	335	17	6	214	441	19
24	21	56	2	8	36	93	4	7	95	230	12	5	154	342	17	6	222	448	19
25	22	58	2	9	37	95	4	9	98	235	12	8	160	349	17	6	230	456	19
26	23	59	2	10	39	98	4	11	102	240	12	10	166	355	17	5	239	464	19
27	24	60	2	11	40	100	5	0	106	245	13	0	172	362	17	3	247	472	18
28	24	62	3	0	42	102	5	2	111	250	13	1	179	369	17	1	256	480	18
29	25	63	3	1	43	105	5	4	115	256	13	3	186	376	18	11	266	489	18
30	26	65	3	2	45	108	5	6	120	261	13	3	193	383	18	9	276	497	17
31	28	66	3	3	48	112	5	8	124	266	13	3	201	390	16	6	285	505	17
32	29	68	3	4	50	115	5	10	129	272	13	3	208	398	16	3	296	513	16
33	30	69	3	5	52	119	6	0	135	277	13	3	216	405	15	11	306	521	16
34	31	71	3	6	55	122	6	2	140	283	13	2	224	412	15	8	316	529	16
35	32	72	3	7	58	126	6	4	146	289	13	0	233	420	15	4	327	537	15
36	34	74	3	8	60	130	6	5	151	295	12	10	241	427	15	0	338	544	15
37	35	76	3	9	63	134	6	7	157	301	12	8	250	434	14	7	349	552	14
38	36	77	3	10	66	137	6	8	164	307	12	9	259	442	14	3	360	560	14
39	38	79	3	11	70	141	6	9	170	313	12	3	269	449	13	10	372	567	13
40	40	81	3	11	73	145	6	9	177	319	12	0	278	456	13	6	383	575	13
41	41	83	4	0	77	149	6	9	184	325	11	9	287	463	13	1	394	582	13
42	43	85	4	0	80	153	6	9	190	331	11	6	297	470	12	8	406	589	12
43	45	87	4	0	84	157	6	9	198	337	11	2	307	477	12	4	418	596	12
44	47	89	4	0	88	162	6	8	205	342	10	11	317	484	11	11	429	603	11
45	49	91	4	0	92	166	6	7	212	348	10	7	327	490	11	6	441	610	11
46	51	92	3	11	96	170	6	6	220	354	10	3	337	497	11	1	452	616	10
47	53	94	3	10	100	173	6	4	227	359	9	11	347	503	10	8	464	623	10
48	55	96	3	10	104	177	6	3	235	365	9	7	357	510	10	3	475	629	9
49	57	98	3	9	108	181	6	1	242	370	9	3	367	516	9	10	486	635	9
50	59	100	3	8	112	185	5	11	250	376	8	11	377	522	9	5	498	641	9
51	61	102	3	6	117	189	5	9	258	381	8	7	387	528	9	1	508	646	8
52	63	104	3	5	121	192	5	7	266	386	8	3	397	534	8	8	519	652	8
53	66	106	3	4	126	196	5	4	274	391	7	11	407	539	8	4	530	657	7
54	69	109	3	3	130	199	5	2	282	396	7	7	417	545	7	11	540	662	7

CONVERTIBLE POLICY.

	3 Yrs.		4 Yrs.		5 Yrs.		10 Yrs.				20 Yrs.				30 Yrs.			
							A		C		D		A		C		D	
	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up	Cash	Paid-up
21	\$34	\$112	\$47	\$150	\$59	\$187	\$144	\$421	\$109	\$317	\$1	\$264	\$402	\$960	\$263	\$629	\$194	\$464
22	35	113	48	153	61	188	148	423	113	321	\$3	265	410	960	273	640	201	471
23	36	115	49	153	63	192	153	431	117	327	\$7	272	425	\$73	285	652	210	480
24	38	117	51	156	65	195	159	439	121	332	\$10	278	440	886	297	665	218	489
25	38	117	52	156	66	196	163	440	125	336	\$104	282	450	987	308	676	226	496
26	40	119	54	159	69	199	169	448	130	342	\$109	288	466	1000	321	688	235	504
27	41	121	56	162	71	202	176	456	134	348	\$114	295	476	1000	334	701	244	513
28	43	123	58	164	74	205	183	465	140	354	\$119	302	486	1000	347	714	254	522
29	44	124	59	165	75	206	187	468	144	358	\$123	307	497	1000	360	724	263	529
30	45	126	61	168	78	210	195	474	149	362	\$129	314	508	1000	374	736	273	538
31	47	128	64	171	81	213	202	483	156	371	\$135	321	519	...	389	748	284	546
32	49	130	66	173	84	216	210	491	163	381	\$141	329	531	...	404	760	295	555
33	50	132	68	176	87	220	218	500	171	391	\$147	336	542	...	419	772	306	563
34	52	135	71	179	90	224	227	509	179	400	\$154	344	554	...	434	783	317	572
35	54	137	73	182	93	227	236	518	187	410	\$160	351	566	...	450	794	328	580
36	55	137	75	183	96	228	242	519	194	417	\$166	356	578	...	464	803	339	586
37	58	140	78	186	99	231	251	528	203	427	\$173	363	590	...	480	814	351	594
38	60	142	81	189	104	236	261	537	212	436	\$181	371	602	...	496	824	363	602
39	62	144	84	192	108	242	272	546	224	446	\$189	379	614	...	513	834	375	610
40	64	146	87	194	113	248	282	555	232	455	\$197	386	626	...	529	844	387	617
41	67	149	90	198	119	254	293	564	241	464	\$205	393	639	...	545	853	399	625
42	68	150	94	201	124	260	305	574	252	473	\$213	401	651	...	562	862	412	632
43	72	154	97	204	130	266	317	583	262	482	\$222	408	663	...	578	871	424	639
44	75	156	101	207	135	272	329	593	272	491	\$230	415	675	...	594	879	437	646
45	77	159	106	212	141	277	341	603	283	499	\$239	422	688	...	611	887	449	653
46	80	161	111	217	147	283	354	613	294	508	\$248	429	700	...	627	895	462	659
47	84	166	118	226	156	294	374	634	307	520	\$260	440	712	...	645	905	476	668
48	88	168	123	231	163	300	389	645	318	528	\$269	447	724	...	660	912	488	674
49	91	171	128	236	170	306	403	656	330	536	\$279	453	735	...	676	919	501	681
50	94	173	134	241	177	312	418	667	343	544	\$288	460	746	...	691	926	513	686
51	97	175	139	246	184	317	434	679	355	551	\$298	466	758	...	707	932	525	692
52	101	178	145	251	191	323	450	691	364	559	\$308	473	769	...	721	938	537	698
53	105	182	151	256	198	329	467	704	370	566	\$318	479	779	...	736	944	548	703
54	110	186	157	260	206	335	485	717	388	574	\$329	486	790	...	750	950	560	709

NOTE—Cash and loan values available second year, adopted June, 1922.

QUITABLE LIFE ASSUR. SOCIETY OF THE U. S., N. Y.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Ann'l Prem.	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.	
21	\$48.68	\$168	\$465	28	2	\$392	\$1000	Pd-up		\$427	\$1000	Pd-up		\$468	\$1000	Pd-up	
25	51.67	180	468	27	3	419	1000	"		459	1000	"		504	1000	"	
30	56.18	198	473	25	5	459	1000	"		504	1000	"		555	1000	"	
35	61.53	219	477	23	1	504	1000	"		555	1000	"		609	1000	"	
40	67.90	242	480	20	3	555	1000	"		609	1000	"		666	1000	"	
45	75.57	267	481	17	3	609	1000	"		666	1000	"		723	1000	"	
50	84.99	292	480	14	2	666	1000	"		723	1000	"		776	1000	"	
55	96.66	316	474	11	1	723	1000	"		776	1000	"		824	1000	"	
60	111.47	335	463	9	4	776	1000	"		824	1000	"		869	1000	"	
21	\$36.90	\$107	\$298	16	8	\$258	\$639	36	5	\$427	\$1000	Pd-up		\$468	\$1000	Pd-up	
25	38.35	116	302	17	0	278	662	33	10	459	1000	"		504	1000	"	
30	41.78	129	308	16	10	305	665	30	4	504	1000	"		555	1000	"	
35	45.91	144	313	15	10	336	667	26	8	555	1000	"		609	1000	"	
40	50.92	160	317	14	2	371	668	22	11	609	1000	"		666	1000	"	
45	57.16	177	320	12	1	406	666	19	2	666	1000	"		723	1000	"	
50	65.16	195	320	9	9	440	661	15	6	723	1000	"		776	1000	"	
55	75.66	210	316	7	7	470	650	12	1	776	1000	"		824	1000	"	
60	89.94	223	308	5	7	492	633	9	0	824	1000	"		869	1000	"	
21	\$29.84	\$ 78	\$216	11	5	\$193	\$493	28	8	\$318	\$745	36	6	\$468	\$1000	Pd-up	
25	31.83	85	221	11	11	208	497	26	7	343	748	33	6	504	1000	"	
30	34.76	95	228	12	2	230	502	24	1	379	751	29	7	555	1000	"	
35	38.34	107	234	11	11	255	506	21	2	418	753	25	8	609	1000	"	
40	42.79	120	239	10	11	283	510	18	1	473	753	21	8	666	1000	"	
45	48.52	135	244	9	6	311	510	14	11	500	750	17	10	723	1000	"	
50	56.17	150	247	7	9	338	507	11	10	537	742	14	2	776	1000	"	
55	66.69	165	248	6	0	362	501	9	1	567	730	10	10	824	1000	"	
60	81.60	179	243	4	6	381	491	6	8	568	710	7	10	869	1000	"	
Age		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.	
21	\$101.78	\$443	\$512	5	\$490	\$652	\$712	3	\$704	\$763	\$810	2	\$806	\$879	\$906	1	\$905
25	102.73	443	512	5	489	652	711	3	704	763	810	2	806	879	906	1	905
30	104.14	442	511	5	487	651	711	3	702	763	809	2	805	879	905	1	904
35	105.87	442	510	5	483	650	710	3	701	762	809	2	804	879	905	1	904
40	108.07	441	509	5	477	649	709	3	697	761	808	2	802	878	904	1	903
45	111.03	439	507	5	465	648	707	3	692	760	806	2	799	877	903	1	902
50	115.28	436	503	5	443	645	703	3	681	757	803	2	793	875	901	1	899
55	121.48	431	496	5	403	639	696	3	662	752	797	2	782	872	898	1	894
60	130.76	423	464	5	331	629	654	3	628	743	787	2	762	866	892	1	886
Age		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.	
21	\$66.11	\$263	\$349	10	\$283	\$390	\$490	8	\$450	\$602	\$696	5	\$682	\$914	\$941	1	\$941
25	66.87	263	349	10	279	390	490	8	447	602	696	5	680	914	941	1	941
30	68.03	263	348	10	272	389	489	8	442	601	695	5	678	913	941	1	940
35	69.52	262	347	10	259	389	488	8	433	600	694	5	673	913	940	1	940
40	71.54	262	346	10	235	388	486	8	416	599	692	5	665	912	940	1	939
45	74.48	262	344	10	191	387	483	8	385	597	690	5	650	911	938	1	937
50	79.00	261	340	10	109	385	477	8	328	593	681	5	623	908	936	1	933
55	85.98	258	332	9	12	380	467	8	221	585	670	5	572	904	931	1	927
60	96.94	255	322	6	14	373	452	8	12	573	651	5	477	896	923	1	916
Age		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.	
21	\$48.63	\$175	\$265	15	\$136	\$408	\$541	10	\$491	\$675	\$781	5	\$770	\$930	\$957	1	\$957
25	49.33	175	265	15	127	407	540	10	486	675	780	5	768	929	957	1	957
30	50.43	175	264	15	108	407	539	10	477	674	779	5	764	929	957	1	956
35	51.91	175	263	15	75	407	538	10	459	674	777	5	758	928	956	1	956
40	54.06	176	263	15	12	407	536	10	428	672	775	5	747	927	955	1	954
45	57.34	178	262	12	11	408	532	10	869	669	769	5	727	925	953	1	951
50	62.55	181	260	9	12	408	525	10	255	664	760	5	690	922	950	1	947
55	70.81	184	257	6	18	408	515	10	29	656	746	5	619	916	944	1	939
60	83.82	190	254	4	19	407	501	7	12	642	723	5	485	907	934	1	924
Age		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.	
21	\$38.45	\$124	\$212	19	19	\$294	\$445	15	\$338	\$487	\$645	10	\$603	\$669	\$795	6	\$730
25	39.14	124	211	18	13	294	444	15	326	487	644	10	596	668	794	6	777
30	40.28	124	211	16	12	295	443	15	301	487	643	10	583	668	792	6	771
35	41.90	126	211	13	11	297	442	15	253	488	642	10	558	667	790	6	760
40	44.35	129	212	11	17	301	443	15	164	490	639	10	513	667	786	6	740
45	48.21	134	215	9	14	307	442	14	10	493	635	10	428	665	780	6	702
50	54.37	141	218	7	14	316	441	11	12	498	628	10	255	662	769	6	631
55	64.07	151	221	5	17	329	440	8	12	503	619	9	13	656	754	6	492

NOTE.—3% Full Level Premium Reserve adopted 1896; Full Reserve allowed at end 10th years.

†Indicates months and not dollars.

NOTE—Values after two premiums.

**1924 DIVIDEND AND NET COST
FIFTEEN YEAR ILLUSTRATION
ORDINARY LIFE**

	\$19.62		\$21.49		\$24.38		\$28.11		\$33.01		\$39.55		\$60.72	
Yr. Iss'd.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
1st	6.18	13.44	6.57	14.92	7.17	17.21	7.80	20.31	8.22	24.79	8.89	30.96	10.16	54.78
2nd	6.37	13.25	6.79	14.70	7.44	16.94	8.04	20.07	8.45	24.56	8.89	30.66	10.70	50.40
3rd	6.57	13.05	7.02	14.47	7.72	16.66	8.30	19.81	8.68	24.33	9.19	30.38	11.23	46.02
4th	10.79	8.83	11.56	9.93	12.75	11.63	13.87	14.24	14.77	18.24	15.96	23.50	20.53	40.40
5th	6.99	12.63	7.50	13.99	8.21	16.17	8.75	19.36	9.16	23.85	9.81	29.74	12.47	44.40
6th	7.20	12.42	7.75	13.74	8.44	15.94	8.94	19.17	9.42	23.59	10.12	29.43	13.19	44.40
7th	7.42	12.20	8.00	13.49	8.66	15.72	9.14	18.97	9.68	23.33	10.42	29.13	13.90	44.40
8th	7.65	11.97	8.26	13.23	8.90	15.48	9.34	18.77	9.95	23.06	10.72	28.83	14.62	44.40
9th	7.88	11.74	8.53	12.96	9.14	15.24	9.56	18.55	10.22	22.79	11.00	28.55	15.34	44.40
10th	8.11	11.51	8.72	12.77	9.30	15.08	9.78	18.33	10.49	22.52	11.41	28.14	16.01	44.40
11th	8.35	11.27	8.92	12.57	9.47	14.91	10.00	18.11	10.67	22.25	11.82	27.73	16.75	44.40
12th	8.60	11.02	9.13	12.36	9.65	14.73	10.24	17.87	11.03	21.98	12.22	27.33	17.44	44.40
13th	8.85	10.77	9.35	12.14	9.84	14.54	10.48	17.63	11.28	21.73	12.60	26.95	18.13	44.40
14th	9.04	10.58	9.57	11.92	10.03	14.35	10.72	17.39	11.53	21.48	12.98	26.57	18.81	44.40
15th														
Tot.	110.00	184.30	117.67	204.68	126.72	238.98	134.96	286.69	143.64	351.51	155.73	437.52	209.31	71.40
†		46.30		44.68		45.93		53.69		73.51		110.52		27.40

TWENTY PAYMENT LIFE

	\$29.84		\$31.83		\$34.76		\$38.34		\$42.79		\$48.52		\$66.69	
1st	7.22	22.62	7.63	24.20	8.21	26.55	8.84	29.50	9.21	33.58	9.53	38.99	10.80	54.78
2nd	7.57	22.27	8.00	23.83	8.65	26.11	9.23	29.11	9.59	33.20	9.93	38.59	11.44	50.40
3rd	7.92	21.92	8.38	23.45	9.08	25.68	9.65	28.69	9.98	32.81	10.42	38.10	12.04	46.02
4th	13.11	16.73	13.91	17.92	15.09	19.67	16.20	22.14	17.04	25.75	18.08	30.44	22.03	40.40
5th	8.66	21.18	9.19	22.64	9.89	24.87	10.42	27.92	10.81	31.98	11.38	37.13	13.58	44.40
6th	9.05	20.79	9.61	22.22	10.28	24.48	10.81	27.53	11.24	31.55	11.86	36.66	14.43	44.40
7th	9.44	20.40	10.02	21.81	10.68	24.08	11.18	27.16	11.70	31.09	12.35	36.17	15.20	44.40
8th	9.83	20.01	10.47	21.36	11.12	23.64	11.60	26.74	12.18	30.61	12.86	35.68	16.16	44.40
9th	10.26	19.58	10.92	20.91	11.57	23.21	12.03	26.31	12.63	30.13	13.38	35.14	17.04	44.40
10th	10.67	19.17	11.32	20.51	11.94	22.82	12.47	25.87	13.16	29.63	14.01	34.51	17.93	44.40
11th	11.12	18.72	11.73	20.10	12.34	22.42	12.94	25.40	13.69	29.10	14.66	33.88	18.83	44.40
12th	11.57	19.27	12.15	19.68	12.76	22.00	13.41	24.98	14.28	28.56	15.33	33.19	19.74	44.40
13th	12.02	17.72	12.59	19.24	13.19	21.57	13.93	24.41	14.78	28.01	16.01	32.51	20.68	44.40
14th	12.44	17.40	13.04	18.79	13.64	21.12	14.45	23.99	15.35	27.44	16.71	31.81	21.61	44.40
15th														
Tot.	140.88	306.72	148.96	328.49	158.42	362.98	167.16	497.94	175.62	466.23	186.54	541.26	231.06	71.40
†		†11.28		†14.51		†16.02		†10.03		7.23		41.26		20.00

TWENTY YEAR ENDOWMENT

	\$48.63		\$49.33		\$50.43		\$51.91		\$54.05		\$57.34		\$70.81	
1st	7.90	40.73	8.36	40.97	9.04	41.39	9.73	42.18	10.16	43.90	10.46	46.88	11.51	54.78
2nd	8.54	40.09	9.00	40.33	9.71	40.72	10.32	41.59	10.72	43.34	11.02	46.32	12.22	50.40
3rd	9.20	39.43	9.67	39.69	10.39	40.04	10.96	40.95	11.28	42.78	11.64	45.70	12.95	46.02
4th	14.66	33.97	15.59	33.74	16.97	33.45	18.21	33.70	19.18	34.88	20.20	37.11	23.67	40.40
5th	10.58	38.05	11.05	38.28	11.72	38.71	12.19	39.72	12.50	41.56	12.91	44.43	14.59	44.40
6th	11.29	37.34	11.77	37.56	12.39	38.04	12.81	39.10	13.17	40.89	13.57	43.77	15.53	44.40
7th	12.01	36.62	12.51	36.82	13.08	37.35	13.47	38.44	13.84	40.22	14.26	43.08	16.49	44.40
8th	12.78	35.85	13.29	36.04	13.80	36.63	14.15	37.76	14.56	39.50	14.97	42.37	17.45	44.40
9th	13.56	35.07	14.07	35.26	14.54	35.89	14.87	37.04	15.30	38.76	15.72	41.62	18.44	44.40
10th	14.34	34.29	14.82	34.51	15.28	35.15	15.63	36.28	16.09	37.97	16.58	40.76	19.44	44.40
11th	15.16	33.47	15.60	33.73	16.02	34.41	16.42	35.49	16.89	37.17	17.48	39.86	20.46	44.40
12th	16.01	32.62	16.41	32.92	16.82	33.61	17.24	34.67	17.74	36.32	18.40	38.94	21.51	44.40
13th	16.87	31.76	17.26	32.07	17.65	32.78	18.12	33.79	18.64	35.42	19.37	37.97	22.59	44.40
14th	17.75	30.88	18.12	31.21	18.54	31.89	19.03	32.88	19.58	34.48	20.39	36.95	23.71	44.40
15th														
Tot.	180.65	548.80	187.52	552.43	195.95	560.50	203.15	575.50	209.65	601.25	216.97	643.13	250.56	81.40
†		†126.20		†122.57		†113.50		†98.50		†70.75		†25.87		15.00

†Net Cost for 15 years cash value deducted.

†Cash value in excess of cost.

*Including special 5th year dividend.

NET COST TOTALS FOR FIVE AND TEN YEARS

1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	50
Ordinary Life	\$ 68.19	\$ 75.51	\$ 86.82	\$102.54	\$124.93	\$155.12	\$250.40
Cash Value Deducted	36.19	38.51	41.82	44.54	51.93	63.12	116.40
20 Payment Life	113.38	121.23	132.77	147.78	168.13	194.61	277.40
Cash Value Deducted	35.38	36.23	37.77	40.78	48.13	59.61	112.40
20 Year Endowment	202.85	204.03	206.04	210.33	218.96	233.38	293.40
Cash Value Deducted	27.85	29.03	31.04	35.33	42.96	55.38	109.40

TEN YEARS

Ages	21	25	30	35	40	45	50
Ordinary Life	\$129.15	\$142.92	\$165.37	\$197.36	\$241.55	\$300.80	\$485.40
Cash Value Deducted	45.15	44.92	45.37	51.36	64.55	88.80	195.40
20 Payment Life	215.34	230.17	253.05	283.44	323.49	375.38	534.40
Cash Value Deducted	22.34	22.17	23.05	28.44	40.49	64.38	172.40
20 Year Endowment	385.78	387.99	392.66	402.39	419.89	448.65	565.40
Cash Value Deducted	†22.22	†19.01	†14.34	†4.61	12.89	40.65	167.40

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909
FIFTEEN YEAR RECORD

ORDINARY LIFE

\$19 62		\$21 49		\$24 38		\$28 11		\$33 01		\$39 55		\$60.72	
Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
\$ 2 24	\$17 38	\$ 2 45	\$19 04	\$ 2 78	\$21 60	\$ 3 21	\$24 90	\$ 3 78	\$29 15	\$ 4 51	\$35 04	\$ 6 93	\$53.79
3 08	16 54	3 38	18 11	3 85	20 53	4 45	23 66	5 23	27 78	6 28	33 27	9 62	51 10
3 28	16 34	3 60	17 89	4 11	20 27	4 76	23 35	5 60	27 41	6 73	32 82	10 30	50 42
3 48	16 14	3 83	17 66	4 37	20 01	5 07	23 04	5 98	27 03	7 19	32 36	10 97	49 75
3 68	15 94	4 06	17 43	4 64	19 74	5 39	22 72	6 37	26 64	7 66	31 89	11 65	49 07
3 89	15 73	4 29	17 20	4 92	19 46	5 72	22 39	6 76	26 25	8 13	31 42	12 33	48 39
4 09	15 53	4 52	16 97	5 19	19 19	6 05	22 06	7 16	25 85	8 61	30 94	13 01	47 71
4 30	15 32	4 76	16 73	5 48	18 90	6 39	21 72	7 56	25 45	9 09	30 46	13 69	47 03
4 52	15 10	5 01	16 48	5 76	18 62	6 73	21 38	7 96	25 05	9 57	29 98	14 37	46 35
4 54	15 08	5 04	16 45	5 81	18 57	6 78	21 33	8 05	24 96	9 64	29 91	14 41	46 31
4 16	15 46	4 63	16 86	5 35	19 03	6 27	21 84	7 44	25 57	8 92	30 63	13 22	47 50
4 38	15 24	4 88	16 61	5 65	18 73	6 63	21 48	7 86	25 15	9 41	30 14	13 89	46 83
6 17	15 46	6 62	14 87	7 20	17 18	7 90	20 21	8 81	24 20	10 05	29 50	14 55	46 17
8 20	11 42	8 61	12 88	8 98	15 46	9 47	18 64	10 09	22 92	11 18	28 37	16 06	44 66
9 04	10 58	9 57	11 92	10 03	14 53	10 72	17 39	11 53	21 48	12 98	26 57	18 81	41 91
69 04	225 26	75 25	247 10	\$4.12	\$21 58	95 51	328 11	110 16	\$54 99	129 95	463 30	193 81	716 99
87 26		87 10		88 58		93 11		106 99		136 30		289 99	

TWENTY PAYMENT LIFE

\$29 84		\$31 83		\$31 76		\$38 34		\$42 79		\$48 52		\$66.69	
Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
\$3 08	\$26 76	\$ 3 30	\$28 53	\$ 3 63	\$31 13	\$ 4 04	\$34 30	\$ 4 57	\$38 22	\$ 5 25	\$43 27	\$ 7 42	\$59.27
4 14	25 70	4 49	27 37	4 92	29 84	5 51	32 83	6 27	36 54	7 21	41 31	10 24	56 45
4 19	25 35	4 84	26 99	5 34	29 42	5 98	32 36	6 77	36 02	7 80	40 72	11 01	55 68
4 84	25 00	5 22	26 61	5 76	29 00	5 45	31 89	7 30	35 49	8 40	40 12	11 78	54 91
5 21	24 63	5 61	26 22	6 19	28 57	6 92	31 41	7 83	34 95	9 01	39 51	12 56	54 13
5 58	24 26	6 01	25 82	6 64	28 12	7 43	30 91	8 39	34 00	9 63	38 89	13 34	53 35
5 96	23 88	6 42	25 41	7 09	27 67	7 93	30 41	8 95	33 83	10 20	38 26	14 13	52 56
6 35	23 49	6 84	24 99	7 56	27 20	8 44	29 90	9 55	33 26	10 90	37 62	14 92	51 77
6 75	23 09	7 27	24 56	8 03	26 73	8 97	29 37	10 12	32 67	11 55	36 97	15 72	50 97
6 94	23 09	7 38	24 45	8 15	26 61	9 11	29 23	10 27	32 52	11 70	36 82	15 83	50 86
6 52	23 32	7 04	24 79	7 77	26 99	8 66	29 68	9 74	33 05	11 05	37 47	14 71	51 98
6 95	22 89	7 50	24 38	8 28	26 48	9 21	29 11	10 37	32 43	11 73	36 79	15 54	51 15
8 67	21 17	9 19	22 64	9 82	24 44	10 51	27 60	11 43	31 36	12 55	35 97	16 37	50 32
10 93	18 91	11 41	20 42	11 89	22 87	12 48	25 86	13 16	29 63	14 19	34 33	18 30	48 39
12 44	17 40	13 94	18 79	13 64	21 12	14 45	23 89	15 35	27 44	16 71	31 81	21 61	45 08
98 75	348 85	105 33	371 92	114 71	406 60	126 15	448 95	140 04	501 81	157 94	569 86	213 48	1000.35
36 85		28 92		27 66		30 95		42 81		69 86		433.35	

TWENTY YEAR ENDOWMENT

\$48 63		\$40 33		\$50 43		\$51 91		\$54 06		\$57 34		\$70 81	
Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
\$ 3 35	\$45 28	\$ 3 60	\$45 65	\$ 4 14	\$46 29	\$ 4 60	\$47 25	\$ 5 27	\$48 79	\$ 5 99	\$51 35	\$ 8 02	\$62 79
4 85	43 78	5 24	44 09	5 79	44 64	6 34	45 48	7 21	46 85	8 14	49 20	10 93	59 88
5 50	43 13	5 89	43 44	6 45	43 98	7 10	44 81	7 90	46 48	8 86	48 48	11 76	59 05
6 16	42 47	6 55	42 78	7 12	43 31	7 79	44 12	8 61	45 45	9 60	47 74	12 59	58 22
6 93	41 80	7 23	42 10	7 82	42 61	8 49	43 42	9 33	44 73	10 35	46 99	13 44	57 37
7 53	41 10	7 93	41 40	8 53	41 90	9 22	42 66	10 07	43 95	11 11	46 23	14 29	57 52
8 24	40 39	8 60	40 67	9 26	41 17	9 96	41 95	10 83	43 23	11 89	45 45	15 15	55 06
8 98	39 65	9 40	39 93	10 01	40 42	10 72	41 16	11 61	42 45	12 69	44 65	16 02	54 79
9 74	38 89	10 16	39 17	10 78	39 65	11 50	40 41	12 40	41 66	13 51	43 83	16 90	53 91
10 01	38 62	10 43	38 90	11 04	39 39	11 76	40 15	12 66	41 40	13 74	43 60	17 05	53 76
9 57	38 80	10 21	39 12	10 77	39 66	11 41	40 50	12 21	41 85	13 15	44 19	15 97	51 84
10 65	37 98	11 04	38 29	11 61	38 82	12 26	39 65	13 07	40 99	14 03	43 31	16 90	53 91
12 26	36 37	12 65	36 68	13 12	37 31	13 63	38 28	14 25	39 81	15 01	42 33	17 84	52 07
14 93	33 70	15 29	34 04	15 65	34 78	16 07	35 84	16 52	37 54	17 15	40 19	20 04	50 77
17 75	30 88	18 12	31 21	18 54	31 89	19 03	32 88	19 58	34 48	20 39	36 95	23 71	47 14
136 61	592 84	142 48	597 47	150 63	605 82	160 03	615 62	171 52	639 38	185 61	674 49	230 61	831 54
82 16		77 53		76 18		75 38		73 62		5 49		175 54	

Net cost for 15 years cash value deducted.

Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS, ACTUAL HISTORY

FIVE YEAR (Policies Issued in 1919.)

	12	25	30	35	40	45	55
Ordinary Life.....	\$ 75.14	\$ 82.85	\$ 94.72	\$110.90	\$133.30	\$163.25	\$258.99
Cash Value Deducted.....	43.14	45.85	49.72	52.90	60.30	71.25	123.99
Payment Life.....	121.11	129.32	141.42	156.87	177.21	203.45	285.59
Cash Value Deducted.....	43.11	44.32	46.42	49.87	57.21	68.45	120.59
Year Endowment.....	211.98	213.41	215.82	220.43	228.89	242.88	302.55
Cash Value Deducted.....	36.98	38.41	40.82	45.43	52.89	64.88	118.55

TEN YEARS (Policies Issued in 1914.)

	12	25	30	35	40	45	55
Ordinary Life.....	\$153.73	\$168.54	\$192.21	\$223.69	\$265.06	\$320.43	\$497.01
Cash Value Deducted.....	69.73	70.54	72.21	77.69	88.06	108.43	207.01
Payment Life.....	241.01	256.77	280.84	310.80	348.12	396.39	547.21
Cash Value Deducted.....	48.01	48.77	50.84	55.80	65.12	85.39	185.21
Year Endowment.....	413.15	416.09	421.80	431.09	445.89	470.94	579.36
Cash Value Deducted.....	5.15	9.09	14.80	24.09	38.89	62.94	171.36

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

10 PAYMENT LIFE									
End of Year	21	25	30	35	40	45	50	55	
Prem.	\$ 48.56	\$ 51.67	\$ 56.18	\$ 61.53	\$ 67.90	\$ 75.57	\$ 84.99	\$ 96.66	
2	9.13	9.66	10.41	11.20	11.79	12.33	13.04	14.01	
3	9.77	10.32	11.13	11.93	12.55	13.20	14.01	15.20	
4	10.41	11.01	11.90	12.70	13.35	14.11	15.03	16.44	
*5	17.41	18.45	19.99	21.49	22.87	24.48	26.52	29.61	
6	11.73	12.43	13.39	14.23	15.04	16.05	17.23	19.19	
7	12.42	13.17	14.13	15.01	15.95	17.10	18.56	20.71	
8	13.13	13.94	14.91	15.84	16.90	18.19	19.85	22.29	
9	13.87	14.72	15.74	16.71	17.90	19.32	21.24	23.93	
10	14.62	15.51	16.57	17.62	18.96	20.52	22.65	25.64	

15 PAYMENT LIFE									
Prem.	36.00	38.35	41.78	45.91	50.92	57.16	65.16	75.75	66
2	7.86	8.29	8.93	9.62	10.05	10.42	10.90	11.75	
3	8.29	8.76	9.46	10.12	10.55	11.00	11.59	12.57	
4	8.74	9.24	10.00	10.65	11.07	11.60	12.24	13.38	
*5	14.54	15.40	16.71	17.93	18.91	20.12	21.70	24.29	
6	9.68	10.24	11.05	11.67	12.18	12.86	13.71	15.25	
7	10.17	10.77	11.56	12.17	12.76	13.52	14.54	16.31	
8	10.66	11.30	12.09	12.71	13.38	14.21	15.39	17.39	
9	11.18	11.87	12.64	13.27	14.02	14.93	16.26	18.48	
10	11.70	12.42	13.21	13.85	14.70	15.66	17.16	19.61	
11	12.24	12.94	13.72	14.43	15.39	16.51	18.22	20.77	
12	12.80	13.49	14.28	15.09	16.14	17.42	19.32	21.96	
13	13.35	14.04	14.85	15.76	16.88	18.32	20.45	23.19	
14	13.96	14.63	15.45	16.47	17.67	19.29	21.61	24.48	
15	14.50	15.24	16.10	17.22	18.51	20.30	22.82	25.82	

10 YEAR ENDOWMENT									
Prem.	10178	10273	10414	10587	10807	11103	11528	12148	
2	11.04	11.82	12.94	14.12	15.13	16.09	17.13	18.27	
3	12.50	13.27	14.40	15.52	16.51	17.53	18.60	19.88	
4	14.00	14.77	15.90	16.98	17.95	19.03	20.15	21.56	
*5	21.76	23.38	25.69	28.10	30.46	33.06	35.94	39.48	
6	17.12	17.90	18.97	20.02	21.07	22.28	23.60	25.29	
7	18.76	19.52	20.57	21.62	22.75	24.04	25.49	27.34	
8	20.43	21.20	22.22	23.31	24.52	25.90	27.49	29.47	
9	22.16	22.92	23.95	25.08	26.38	27.87	29.60	31.75	
10	23.94	24.68	25.73	26.94	28.34	29.97	31.86	34.00	

15 YEAR ENDOWMENT									
Prem.	66.11	66.87	68.03	69.52	71.54	74.48	79.00	85.98	
2	8.94	9.49	10.32	11.15	11.77	12.25	12.82	13.52	
3	9.84	10.40	11.24	12.01	12.58	13.10	13.68	14.51	
4	10.78	11.34	12.19	12.91	13.43	14.00	14.58	15.52	
*5	17.01	18.14	19.82	21.42	22.82	24.30	25.98	28.40	
6	12.73	13.30	14.09	14.74	15.27	15.90	16.59	17.79	
7	13.75	14.32	15.05	15.68	16.26	16.92	17.71	19.06	
8	14.79	15.36	16.07	16.67	17.28	17.98	18.72	20.37	
9	15.87	16.44	17.12	17.71	18.38	19.09	20.08	21.72	
10	16.97	17.54	18.21	18.80	19.51	20.27	21.35	23.11	
11	18.11	18.65	19.31	19.95	20.72	21.57	22.77	24.55	
12	19.28	19.80	20.46	21.16	21.98	22.94	24.25	26.06	
13	20.48	20.99	21.67	22.43	23.32	24.38	25.80	27.64	
14	21.71	22.23	22.95	23.77	24.74	25.91	27.41	29.30	
15	22.98	23.51	24.29	25.19	26.26	27.54	29.10	30.81	

25 PAYMENT LIFE									
Prem.	26.26	28.05	30.72	34.02	38.28	43.92	51.70		
2	6.87	7.24	7.82	8.38	8.73	9.06	9.54		
3	7.17	7.56	8.18	8.72	9.06	9.43	9.95		
4	7.46	7.88	8.56	9.00	9.38	9.80	10.35		
*5	12.32	13.05	14.18	15.20	15.98	17.01	18.40		
6	8.08	8.58	9.24	9.72	10.04	10.58	11.28		
7	8.41	8.92	9.57	9.99	10.39	10.98	11.82		
8	8.73	9.29	9.90	10.32	10.76	11.37	12.35		
9	9.08	9.60	10.25	10.64	11.14	11.77	12.90		
10	9.42	10.05	10.61	10.97	11.53	12.16	13.41		
11	9.80	10.37	10.92	11.31	11.93	12.68	14.11		
12	10.16	10.69	11.22	11.69	12.34	13.21	14.82		
13	10.54	11.04	11.54	12.06	12.74	13.75	15.53		
14	10.92	11.40	11.88	12.46	13.15	14.27	16.25		
15	11.26	11.77	12.24	12.87	13.58	14.81	16.97		

30 PAYMENT LIFE									
End of Year	21	25	30	35	40	45	50		
Prem.	\$ 23.95	\$ 25.64	\$ 28.19	\$ 31.42	\$ 35.65				
2	6.62	6.99	7.54	8.13	8.48				
3	6.88	7.28	7.89	8.42	8.75				
4	7.14	7.56	8.22	8.73	9.02				
*5	11.76	12.49	13.63	14.61	15.37				
6	7.69	8.17	8.84	9.29	9.60				
7	7.98	8.48	9.11	9.53	9.92				
8	8.28	8.80	9.39	9.80	10.23				
9	8.58	9.14	9.71	10.06	10.55				
10	8.87	9.48	10.03	10.36	10.88				
11	9.18	9.74	10.26	10.64	11.21				
12	9.51	10.04	10.52	10.94	11.56				
13	9.85	10.33	10.79	11.26	11.89				
14	10.19	10.64	11.07	11.59	12.23				
15	10.47	10.95	11.36	11.91	12.56				

25 YEAR ENDOWMENT									
Prem.	38.45	39.14	40.23	41.90	44.35	48.21	54.38		
2	7.30	7.70	8.32	8.92	9.23	9.50	9.88		
3	7.79	8.19	8.82	9.36	9.66	9.92	10.38		
4	8.27	8.70	9.35	9.84	10.06	10.38	10.77		
*5	13.32	14.10	15.32	16.39	17.11	18.02	19.28		
6	9.32	9.76	10.34	10.75	10.96	11.32	11.88		
7	9.86	10.30	10.85	11.18	11.42	11.80	12.44		
8	10.41	10.86	11.36	11.66	11.90	12.30	13.06		
9	10.97	11.44	11.88	12.14	12.42	12.80	13.66		
10	11.56	12.04	12.43	12.64	12.96	13.30	14.22		
11	12.16	12.58	12.94	13.17	13.49	13.92	14.99		
12	12.78	13.15	13.47	13.71	14.06	14.58	15.77		
13	13.42	13.75	14.02	14.29	14.64	15.22	16.53		
14	14.07	14.36	14.61	14.91	15.23	15.90	17.38		
15	14.70	14.99	15.21	15.54	15.86	16.59	18.11		
Prem.	39.38	39.90	40.82	42.23	44.48	48.20	54.29		
16	16.27	16.37	16.40	16.54	16.78	17.41	18.94		
17	16.92	16.99	17.06	17.20	17.47	18.22	19.74		
18	17.58	17.63	17.72	17.88	18.21	19.06	20.56		
19	18.28	18.33	18.44	18.62	19.00	19.92	21.44		
20	18.98	19.05	19.21	19.38	19.82	20.82	22.36		

30 YEAR ENDOWMENT									
Prem.	31.93	32.67	33.93	35.80	38.70	43.28			
2	6.91	7.28	7.86	8.43	8.73	8.98			
3	7.30	7.68	8.27	8.78	9.05	9.34			
4	7.68	8.09	8.69	9.15	9.38	9.70			
*5	12.43	13.19	14.29	15.27	15.93	16.83			
6	8.50	8.94	9.49	9.87	10.06	10.47			
7	8.94	9.36	9.89	10.18	10.42	10.84			
8	9.37	9.82	10.28	10.53	10.80	11.22			
9	9.82	10.28	10.70	10.90	11.19	11.60			
10	10.28	10.75	11.12	11.27	11.59	11.98			
11	10.76	11.17	11.49	11.66	12.00	12.50			
12	11.25	11.61	11.88	12.08	12.40	13.01			
13	11.74	12.04	12.28	12.50	12.84	13.51			
14	12.25	12.52	12.70	12.95	13.27	14.02			
15	12.74	13.01	13.13	13.40	13.71	14.53			
Prem.	32.54	33.15	34.25	35.99	38.77	43.28			
16	13.83	13.94	13.94	14.07	14.33	14.20			
17	14.31	14.38	14.40	14.54	14.84	15.83			
18	14.81	14.84	14.89	15.01	15.39	16.48			
19	15.35	15.34	15.39	15.51	15.94	17.13			
20	15.86	15.85	15.92	16.04	16.50	17.80			

*Includes special 5th year dividend.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

CONVERTIBLE POLICY

21	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$
24 04	26 27	29 73	34 19	40 00	47 67	57 90	71 54
4 42	4 77	5 08	5 23	5 47	5 36	4 80	5 04
4 53	5 01	5 39	5 49	5 72	5 68	5 26	5 65
4 86	5 27	5 68	5 75	5 98	6 02	5 68	6 29
6 80	7 47	8 04	8 04	8 52	8 57	7 72	8 68
5 30	5 80	6 23	6 23	6 55	6 75	6 64	7 78
5 57	6 07	6 46	6 52	6 75	7 15	7 26	8 65
5 84	6 34	6 73	6 76	7 16	7 54	7 87	9 54
6 09	6 64	7 00	7 02	7 51	7 95	8 49	10 45

INCOME AGE 65

12 51	15 31	19 99	26 67	36 67	52 64	80 93	40 85
51	63	1 05	1 06	2 58	4 06	6 71	12 36
75	92	1 43	2 15	3 26	5 02	8 18	14 89
1 00	1 22	1 82	2 67	3 95	6 01	9 68	17 48
1 44	1 76	2 50	3 58	5 30	8 09	13 08	23 76
1 52	1 85	2 62	3 73	5 39	8 06	12 80	22 96
1 78	2 18	3 04	4 28	6 14	9 12	14 42	25 65
2 30	2 51	3 47	4 85	6 91	10 22	16 08	28 52
2 34	2 86	3 92	5 43	7 70	11 34	17 79	31 49
2 62	3 21	4 37	6 02	8 51	12 49	19 56	34 52

INCOME AGE 60

20 14	24 75	32 64	44 27	62 61	94 58	16132	36867
82	1 01	1 71	2 75	4 40	7 29	13 38	32 36
1 21	1 49	2 33	3 59	5 56	9 02	16 30	38 98
1 61	1 98	2 97	4 43	6 74	10 79	19 29	45 75
2 31	2 84	4 09	5 94	9 05	14 57	27 32	69 69
2 44	3 00	4 28	6 19	9 20	14 48	25 50	69 69
2 87	3 52	4 97	7 10	10 49	16 39	28 74	75 78
3 31	4 06	5 67	8 05	11 80	18 35	32 06	82 82
3 76	4 62	6 39	9 01	13 15	20 37	35 47	87 79
4 22	5 19	7 13	10 00	14 53	22 45	38 98	94 04

INCOME AGE 55

30 88	38 36	51 58	72 22	10792	18157	40837	...
1 26	1 57	2 70	4 48	7 58	14 00	34 96	...
1 86	2 31	3 68	5 83	9 58	17 32	41 25	...
2 47	3 07	4 69	7 22	11 62	20 72	48 82	...
3 54	4 40	6 46	9 86	16 22	30 35	75 78	...
3 74	4 65	6 77	10 10	15 87	27 79	...	...
4 40	5 46	7 85	11 59	18 07	31 46	...	...
5 08	6 30	8 96	13 13	20 34	35 23	...	...
5 77	7 16	10 10	14 70	22 66	39 10	...	...
6 48	8 04	11 27	16 32	25 05	43 09	...	...

5 YEAR TERM

10 29	10 61	11 15	11 96	13 28	15 57	19 95	27 61
4 20	4 26	4 37	4 40	4 05	3 49	3 10	3 02
4 28	4 34	4 47	4 43	4 01	3 45	3 01	3 02
4 35	4 42	4 58	4 46	3 95	3 38	2 89	2 98
6 40	6 44	6 57	6 29	5 52	4 66	3 80	4 04

10 YEAR TERM

16 48	10 85	11 52	12 56	14 31	17 52	23 33	33 15
4 25	4 32	4 45	4 50	4 27	3 91	3 80	4 20
4 32	4 40	4 56	4 55	4 23	3 88	3 77	4 31
4 40	4 48	4 66	4 61	4 19	3 87	3 71	4 36
6 50	6 57	6 73	6 56	5 93	5 41	5 47	6 81
4 55	4 66	4 80	4 60	4 11	3 76	3 64	4 57
4 64	4 76	4 82	4 55	4 05	3 67	3 61	4 74
11 62	12 18	13 12	14 50	16 65	20 28	26 47	36 60
5 84	6 17	6 44	6 39	6 30	6 28	6 66	8 28
5 93	6 26	6 46	6 34	6 22	6 12	6 54	8 38
6 02	6 38	6 50	6 27	6 12	5 90	6 38	8 43

including special 5th year dividend.

15 YEAR TERM

End of Year	21	25	30	35	40	45	50	55
\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem.	10 69	11 16	12 00	13 37	15 81	20 16	27 63	39 80
2	4 29	4 37	4 55	4 68	4 57	4 46	4 74	5 64
3	4 37	4 48	4 67	4 73	4 58	4 50	4 78	5 86
4	4 45	4 56	4 79	4 78	4 56	4 51	4 79	6 02
*5	6 60	6 72	6 96	6 95	6 62	6 68	7 47	10 12
6	4 60	4 75	4 93	4 82	4 51	4 50	4 85	6 48
7	4 70	4 85	4 96	4 77	4 48	4 44	4 92	6 78
Prem.	11 81	12 45	13 54	15 21	17 96	22 58	30 23	42 42
8	5 88	6 23	6 51	6 55	6 55	6 76	7 50	9 64
9	5 98	6 33	6 50	6 59	6 51	6 67	7 50	9 89
10	6 06	6 43	6 59	6 63	6 45	6 50	7 43	10 10
11	6 15	6 45	6 54	6 36	6 35	6 48	7 55	10 26
12	6 24	6 46	6 49	6 31	6 25	6 42	7 64	10 36
13	6 33	6 50	6 39	6 21	6 11	6 32	7 69	10 40
14	6 44	6 51	6 32	6 12	5 91	6 14	7 69	10 36
15	6 43	6 53	6 23	6 00	5 66	5 92	7 64	10 23

20 YEAR TERM

Prem.	10 97	11 55	12 64	14 55	17 87	23 51	32 76	46 99
2	4 35	4 46	4 69	4 94	5 02	5 19	5 83	7 20
3	4 43	4 57	4 80	5 01	5 04	5 26	5 95	7 52
4	4 52	4 66	4 92	5 08	5 06	5 31	6 04	7 82
*5	6 73	6 90	7 27	7 51	7 61	8 29	9 96	13 70
6	4 65	4 86	5 10	5 14	5 06	5 41	6 29	8 54
7	4 76	4 95	5 14	5 11	5 07	5 42	6 46	8 98
Prem.	12 05	12 79	14 11	16 24	19 76	25 52	34 73	48 71
8	5 93	6 28	6 63	6 74	6 94	7 41	8 54	11 11
9	6 01	6 39	6 69	6 71	6 92	7 37	8 62	11 52
10	6 12	6 50	6 73	6 69	6 90	7 30	8 69	11 90
11	6 20	6 53	6 69	6 65	6 85	7 35	8 93	12 25
12	6 29	6 57	6 68	6 60	6 79	7 37	9 15	12 56
13	6 41	6 59	6 58	6 55	6 70	7 35	9 34	12 82
14	6 50	6 61	6 50	6 47	6 55	7 28	9 49	13 03
15	6 52	6 65	6 45	6 38	6 37	7 15	9 60	13 18

DIVIDENDS FOR PAID-UP POLICIES

(Attained Age) 3%

Age	Div.	Age	Div.	Age	Div.	Age	Div.
30	\$8 51	46	\$9 82	61	\$11 33	76	\$14 02
31	8 60	47	9 90	62	11 53	77	14 18
32	8 71	48	9 97	63	11 72	78	14 33
33	8 82	49	10 04	64	11 91	79	14 48
34	8 94	50	10 14	65	12 10	80	14 63
35	9 06	51	10 22	66	12 30	81	15 13
36	9 14	52	10 30	67	12 48	82	15 64
37	9 22	53	10 38	68	12 67	83	16 18
38	9 30	54	10 45	69	12 85	84	16 69
39	9 39	55	10 52	70	13 03	85	17 25
40	9 49	56	10 65	71	13 20	86	17 80
41	9 53	57	10 78	72	13 38	87	18 39
42	9 58	58	10 91	73	13 54	88	19 02
43	9 63	59	11 03	74	13 71	89	19 66
44	9 70	60	11 14	75	13 87	90	20 30
45	9 76						

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages	25	35	45
PARTICIPATING			
YEARLY DECREASING RENEWABLE TERM. Premium of \$10 at all ages provides for insurance as follows:			
Amount.....	\$955.00	\$859.60	\$686.00
Waiver of Premium included.			
Rates without Disability or Waiver of Premiums.			
LIFE POLICIES.			
25 Payment.....	\$28.05	\$34.02	\$43.92
30 Payment.....	25.64	31.42	.....
ENDOWMENTS			
30 Year.....	\$32.67	\$35.80	\$43.28
10 PAYMENT ENDOWMENTS.			
20 Year.....	\$82.91	\$86.48	\$92.94
ENDOWMENT ANNUITY 65. \$10 Monthly Income.			
Premium.....	\$29.62	\$42.46	\$69.54
EDUCATIONAL FUND AGREEMENT			
18 Year End.....	\$55.13	\$57.70	\$62.89
SALARY CONTINUANCE AGREEMENT.			
\$50 a Month for 5 years for each \$2,830.20 insurance. With Disability and Double Indemnity.			
Ord. Life.....	\$67.70	\$87.99	\$123.17
10 Pay. Life.....	162.11	190.44	230.07
15 Pay. Life.....	120.17	142.02	174.23
20 Pay. Life.....	99.65	118.61	149.32
25 Pay. Life.....	87.79	105.28	135.96
30 Pay. Life.....	80.24	97.70	.....
Convertible.....	84.40	108.82	150.09
10 Year End.....	295.27	304.90	321.57
15 Year End.....	193.95	202.53	219.34
18 Year End.....	160.90	169.39	187.76
20 Year End.....	144.57	153.23	172.53
25 Year End.....	116.04	125.60	147.34
30 Year End.....	98.09	109.19	133.61
10 P. 20 Y. E.....	242.66	254.60	276.48
SINGLE PREMIUM.			
Whole Life.....	\$384.11	\$452.96	\$544.65
10 Year End.....	810.56	812.19	816.25
15 Year End.....	711.33	714.78	724.22
20 Year End.....	629.77	636.10	654.23
25 Year End.....	563.15	574.08	604.26
30 Year End.....	509.39	526.87	572.08
LIFE ANNUITY RATES. Amount Purchased by \$1,000.			
Males.....	\$44.55	\$50.04	\$59.07
Females.....	44.42	49.46	56.99
REFUND ANNUITY RATES.			
Males.....	\$42.65	\$47.28	\$54.35
Females.....	41.93	45.90	51.74
CASH REFUND ANNUITY RATES			
Males.....	\$42.06	\$46.53	\$53.26
Females.....	41.32	45.10	50.68
PURE ENDOWMENT POLICIES. Without Return of Premiums.			
10 Year.....	\$94.03	\$93.20	\$90.66
15 Year.....	56.37	55.29	51.86
20 Year.....	37.74	36.24	31.81
PURE ENDOWMENT POLICIES. With Return of Premiums.			
10 Year.....	\$100.00	.....	.....
15 Year.....	60.00	.....	.....
20 Year.....	40.00	.....	.....
25 Year.....	30.00	.....	.....
NOTE—Rate uniform for all ages.			
JOINT LIFE. Equal Ages			
Whole Life.....	\$32.95	\$42.04	\$58.53
20 Payment.....	44.35	52.10	65.75
20 Year End.....	57.49	61.50	70.88
LIFE INCOME. \$10 a Month 20 Years Certain. (Equal Ages.)			
10 Payment.....	\$108.84	\$122.57	\$144.36
30 Payment.....	54.10	62.71	.....
10 Year End.....	288.38	259.90	233.23
15 Year End.....	176.26	158.42	147.74
20 Year End.....	121.92	110.95	110.50

Ages	25	35	45
LIFE INCOME WITH DISABILITY.			
Whole Life.....	\$47.28	\$58.65	\$79.41
10 Pay. Life.....	111.98	126.20	148.53
20 Pay. Life.....	69.04	78.82	96.36
10 Year End.....	289.46	261.37	147.74
15 Year End.....	177.29	159.92	150.53
20 Year End.....	122.98	112.59	113.87
INCOME BOND. \$10 Monthly for Life, Pension at 55.			
Cont. Prem.....	\$38.36	\$72.22	\$181.57
Pension at 60.			
Cont. Prem.....	\$24.75	\$44.27	\$94.58
Pension at 65.			
Cont. Prem.....	\$15.31	\$26.67	\$52.64
GUARANTEED INVESTMENT. At death of insured First Beneficiary receives for life bond paying 5% and excess interest (payments quarterly). At death of First Beneficiary the Second Beneficiary receives face of policy.			
Equal Ages.			
Without Dis.....	\$26.50	\$33.73	\$46.22
With Dis.....	27.24	34.80	47.92
CHILD'S ENDOWMENT. No Premiums Returned at Death.			
Age 1-18.....		\$46.29	.....
Age 1-21.....		36.79	.....
Age 1-25.....		27.94	.....
All Premiums Returned at Death.			
Age 1-18.....		\$51.23	.....
Age 1-21.....		40.98	.....
Age 1-25.....		31.42	.....
DISABILITY CLAUSE RATES.			
End. Ann. 65....	\$1.39	\$1.90	\$2.79
With Disability* and Double Indemnity Accident.			
End. Ann. 65....	\$32.06	\$45.41	\$73.38
25 Pay. Life.....	31.02	37.20	48.04
30 Pay. Life.....	28.35	34.52	.....
25 Year End.....	41.00	44.38	52.06
30 Year End.....	34.66	38.58	47.21
10 Pay. 20 Y. E..	85.74	89.96	97.69
WAIVER OF PREMIUM RATES.			
Whole Life.....	\$0.23	\$0.38	\$0.66
10 Payment.....	.18	.24	.36
15 Payment.....	.20	.26	.48
20 Payment.....	.21	.28	.56
25 Payment.....	.22	.30	.60
30 Payment.....	.23	.31	.....
10 Year End.....	.27	.36	.56
15 Year End.....	.26	.35	.56
20 Year End.....	.25	.35	.58
25 Year End.....	.24	.35	.63
30 Year End.....	.24	.35	.68
10 Pay. 20 Y. E..	.26	.30	.45
Conv. Pol.....	.38	.52	.88
TERM POLICIES WITH WAIVER OF PREMIUMS.			
5 Year.....	\$10.72	\$12.07	\$15.69
10 Year.....	10.96	12.67	17.64
15 Year.....	11.27	13.48	20.35
20 Year.....	11.66	14.68	23.81
RETIREMENT ANNUITY. Illustration Age 35: Life Annuity or Refund Annuity (monthly payments) varying according to age selected. For annual premium of \$210.00 (Disability included) annuity of \$79.00 beginning Age 65. Death benefit increases for years policy is in force, the amount is slightly less than premiums first six years; thereafter greater; equivalent to 87½% of annual premiums accumulated at 3½% compound interest. Refund Annuity provides for continuance of payments to beneficiary until total payments equal death benefit.			

EQUITABLE LIFE INS. CO. of the DIST. of COLUMBIA

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, within three months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Within five years, higher premium form allowed by payment in difference in premiums at 6% per annum, which must at least be equal to the difference in reserves.

Disability. — For varying extra premium, policy will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning three months after proof and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of endowments. After age 60, premiums waived reducing insurance and values.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider provides (\$1.25 per \$1,000), during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, military or naval service or aviation.

Extended Insurance. — Automatic after two premiums. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, Life, 20-65; Endowment, 20-60; Term, 20-55; no fixed amount; re-insures over \$5,000; does not accept but gives reinsurance; minimum policy (Ordinary Department), \$250.

Loans. — After two premiums. Interest not to exceed 6%, not in advance. Policy returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within three months after default. Non-par. With cash but not loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after two premium interest not to exceed 6%.

Reinstatement. — At any time (unless previously surrendered), on evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly (\$8.45). Trust Fund and Commutable Values may be withdrawn unless otherwise provided.

Suicide. — Within one year, sane or insane, liability limited to reserve.

Women. — No extra charge. All but Term. Limit, \$5,000. Double Indemnity but not disability granted on married women. Disability granted to single, self-supporting women.

DISABILITY RATES.

Waiver of Premium.

Whole Life....	\$0.14	\$0.24	\$0.47
20 Payment...	.08	.16	.45
20 Year End...	.13	.23	.54
Mod. End. with			
Life Option.	.11	.21	.56
20 Pay. Life			
Guar.Pr.Red	.08	.16	.45
10 Year Term.	.14	.24	.47

Written on all except Joint Life,
rates varying slightly from above.

DOUBLE INDEMNITY: \$1.25 per \$1,000

NON-PARTICIPATING PREMIUM RATES PER \$1,000.

American 3½% Reserve.

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Mod End. with Life Option	GUARANTEED COUPON REDUCTION						TERM POLICIES			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.		Ord. Life	Coupon	20 Pay. Life	Coupon	20 Yr. End.	Coupon	15 Yr.	10 Yr.	15 Yr.	20 Yr.
20	14.82	36.61	27.08	22.42	91.29	57.83	41.52	28.95	19.46	4.87	29.45	7.36	49.69	8.69	9.93	10.09	10.28	
21	15.16	37.20	27.52	22.80	91.33	57.88	41.58	29.44	19.82	4.95	29.93	7.48	49.75	8.70	10.00	10.17	10.37	
22	15.49	37.80	27.97	23.17	91.38	57.94	41.64	29.93	20.28	5.07	30.42	7.60	49.82	8.71	10.06	10.24	10.47	
23	15.85	38.43	28.44	23.57	91.43	58.00	41.71	30.43	20.74	5.18	30.93	7.73	49.90	8.73	10.13	10.34	10.57	
24	16.23	39.07	28.92	23.98	91.48	58.06	41.78	30.95	21.23	5.30	31.49	7.87	49.98	8.74	10.21	10.43	10.69	
25	16.61	39.74	29.43	24.41	91.53	58.12	41.86	31.48	21.74	5.43	32.03	8.00	50.05	8.75	10.30	10.53	10.82	
26	17.03	40.44	29.95	24.85	91.59	58.19	41.93	32.03	22.29	5.57	32.61	8.15	50.16	8.77	10.39	10.63	10.95	
27	17.47	41.17	30.50	25.31	91.65	58.26	42.02	32.61	22.86	5.71	33.21	8.30	50.26	8.79	10.48	10.75	11.09	
28	17.92	41.91	31.06	25.79	91.72	58.34	42.12	33.20	23.45	5.86	33.85	8.46	50.37	8.81	10.58	10.88	11.26	
29	18.40	42.69	31.65	26.29	91.80	58.43	42.23	33.83	24.09	6.02	34.50	8.62	50.50	8.83	10.70	11.01	11.43	
30	18.91	43.50	32.26	26.80	91.87	58.53	42.35	34.49	24.75	6.18	35.18	8.79	50.64	8.86	10.82	11.17	11.62	
31	19.45	44.33	32.90	27.35	91.95	58.62	42.47	35.16	25.42	6.33	35.90	8.97	50.78	8.88	10.95	11.34	11.83	
32	20.01	45.21	33.55	27.92	92.05	58.73	42.62	35.83	26.19	6.54	36.63	9.15	50.95	8.91	11.09	11.52	12.06	
33	20.60	46.11	34.24	28.50	92.14	58.85	42.76	36.56	26.97	6.74	37.39	9.34	51.11	8.94	11.25	11.71	12.32	
34	21.23	47.04	34.95	29.12	92.25	58.99	42.94	37.30	27.75	6.93	38.21	9.55	51.33	8.98	11.41	11.93	12.61	
35	21.90	48.01	35.70	29.77	92.37	59.13	43.12	38.06	28.63	7.15	39.06	9.76	51.53	9.01	11.61	12.17	12.94	
36	22.61	49.01	36.46	30.44	92.49	59.29	43.32	39.05	29.55	7.38	39.94	9.98	51.78	9.06	11.82	12.44	13.31	
37	23.34	50.06	37.28	31.13	92.63	59.47	43.55	39.84	30.55	7.63	40.84	10.21	52.04	9.10	12.05	12.74	13.72	
38	24.13	51.15	38.12	31.87	92.78	59.67	43.81	40.68	31.55	7.88	41.81	10.45	52.35	9.16	12.30	13.08	14.18	
39	24.98	52.27	38.99	32.65	92.95	59.88	44.10	41.53	32.67	8.16	42.82	10.70	52.67	9.21	12.57	13.44	14.70	
40	25.85	53.44	39.91	33.46	93.13	60.12	44.41	42.61	33.83	8.45	43.89	10.97	53.05	9.28	12.88	13.87	15.29	
41	26.80	54.65	40.87	34.31	93.33	60.40	44.76	43.32	35.07	8.76	44.97	11.24	53.46	9.35	13.32	14.45	15.96	
42	27.79	55.92	41.87	35.22	93.57	60.70	45.16	44.19	36.36	9.09	46.18	11.54	53.92	9.43	13.82	15.11	16.94	
43	28.85	57.23	42.91	36.17	93.82	61.04	45.60	44.96	37.75	9.43	47.43	11.85	54.44	9.53	14.36	15.85	17.90	
44	29.99	58.60	44.01	37.18	94.11	61.42	46.10	45.88	39.23	9.80	48.75	12.18	55.04	9.63	14.98	16.68	18.99	
45	31.19	60.03	45.16	38.24	94.43	61.84	46.65	47.35	40.79	10.19	50.14	12.53	55.68	9.74	15.69	17.62	20.21	
46	32.46	61.51	46.38	39.36	94.80	62.32	47.27	49.06	42.47	10.61	51.51	12.90	56.41	9.87	16.48	18.67	21.56	
47	33.83	63.06	47.65	40.56	95.21	62.87	47.96	50.81	44.23	11.05	53.17	13.29	57.22	10.01	17.37	19.87	23.07	
48	35.28	64.68	49.00	41.83	95.66	63.47	48.73	52.32	46.15	11.53	54.83	13.70	58.14	10.17	18.40	21.18	24.76	
49	36.83	66.35	50.42	43.18	96.17	64.14	49.59	53.84	48.19	12.04	56.59	14.14	59.15	10.35	19.54	22.67	26.62	
50	38.49	68.11	51.91	44.61	96.75	64.89	50.53	55.59	50.35	12.58	58.46	14.61	60.26	10.54	20.83	24.32	28.69	
51	40.25	69.94	53.48	46.14	97.39	65.71	51.59	57.13	52.67	13.16	60.47	15.11	61.61	10.76	22.26	26.16	30.76	
52	42.12	71.84	55.14	47.77	98.09	66.63	52.74	58.74	55.07	13.76	62.81	15.65	62.89	11.00	23.87	28.20	33.04	
53	44.12	73.84	56.89	49.50	98.88	67.65	54.03	60.40	57.71	14.42	64.86	16.21	64.41	11.27	25.65	30.46	35.55	
54	46.27	75.91	58.74	51.36	99.75	68.78	55.45	62.10	60.51	15.12	66.87	16.82	66.09	11.56	27.65	32.98	38.29	
55	48.54	78.08	60.70	53.34	100.72	70.03	57.03	64.00	63.51	15.87	69.09	17.47	67.96	11.89	29.87	35.77	41.30	
56	50.97	80.35	62.80	55.48	101.78	71.42	58.76	65.90	66.67	16.66	72.69	18.17	69.18	12.32	32.34	38.57	44.58	
57	53.58	82.73	65.02	57.76	102.96	72.95	60.66	68.90	70.07	17.51	75.66	18.91	70.19	12.81	35.07	41.64	48.00	
58	56.35	85.22	67.38	60.21	104.27	74.64	62.74	72.15	73.73	18.42	78.68	19.71	71.11	13.38	38.11	45.00	51.64	
59	59.34	87.84	69.90	62.84	105.72	76.52	65.05	75.65	77.63	19.40	82.30	20.57	72.10	14.01	41.48	48.88	55.55	
60	62.51	90.61	72.59	65.68	107.33	78.60	67.57	79.20	81.75	20.43	86.02	21.50	73.10	14.75	45.23	52.88	59.64	
61	65.91	93.61	75.61	68.84	109.07	80.87	70.00	81.00	86.19	21.54	89.99	22.74	74.10	15.50	49.11	56.88	63.91	
62	69.55	96.84	78.91	72.24	110.99	83.33	72.61	83.00	90.99	22.74	93.99	24.01	75.10	16.25	53.07	60.88	68.31	
63	73.46	100.41	82.51	76.04	113.10	86.00	75.44	85.00	96.07	24.01	98.07	25.28	76.10	17.00	56.94	64.88	72.81	
64	77.64	104.24	86.44	79.64	115.41	88.91	78.44	87.00	101.55	25.38	102.15	26.55	77.10	17.75	60.91	69.88	77.61	
65	82.12	108.44	90.64	83.44	117.91	92.00	81.55	89.00	107.39	26.84	108.19	27.84	78.10	18.50	65.00	74.88	82.61	

†Convertible within 4 years.

*Convertible within 7 years.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
Ord. Life	21	\$15 15	\$2	\$24	\$79	3	111	\$64	\$188	8	304	\$118	\$314	15	221	\$176	\$421	19
	25	16 61	2	29	87	3	289	77	209	9	360	139	341	16	17	206	453	18
	30	18 91	2	36	98	4	156	96	235	11	14	171	376	15	237	337	494	17
	35	21 00	3	46	113	5	42	120	264	11	105	209	412	14	178	302	534	15
	40	25 85	3	59	129	5	211	149	293	10	231	253	448	12	309	358	571	13
	45	31 19	4	74	146	5	181	182	322	9	176	301	480	10	349	416	604	10
	50	38 49	5	91	162	4	348	218	348	8	10	350	509	9	3	473	633	8
20 Pay. Life	55	48 54	7	110	176	4	64	256	371	6	186	400	535	7	78	527	658	6
	60	62 51	8	130	190	3	123	293	393	5	36	446	558	5	232	584	688	5
	21	22 80	3	56	180	8	34	152	443	23	242	276	731	34	363	418	1000	Pd-up
	25	24 41	4	62	186	8	227	167	450	22	331	301	735	32	67	455	1000	"
	30	26 80	4	71	192	9	41	188	458	21	80	337	739	28	187	508	1000	"
	35	29 77	5	81	198	9	82	212	465	18	345	377	741	24	269	566	1000	"
	40	33 46	5	93	204	8	274	239	471	16	115	420	742	20	341	626	1000	"
	45	38 24	6	106	208	7	264	268	473	13	190	463	738	17	74	688	1000	"
	50	44 61	7	119	211	6	135	295	471	10	272	502	730	13	234	746	1000	"
	55	53 34	8	132	211	4	355	319	464	8	63	535	716	10	141	800	1000	"
	60	65 68	9	145	210	3	255	339	454	5	357	556	695	7	191	849	1000	"

†Days.

NOTE.—3½% Modified Preliminary Term Reserve (20 Payment Life Basis) adopted July 1915. Full Reserve allowed at end of 15th year.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

QUITABLE LIFE INSURANCE CO. OF THE D. C.—Continued

ANNUAL PREMIUM RATES PER \$1,000.												
With Disability (Waiver of Premiums and \$10 Monthly Income.)												
LIMITED PAY. LIFE			ENDOW- MENTS			Age Issue	ENDOW- MENTS		Mod. End. with Life Option	INTERMEDIATE RATES \$500.		
10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year		Ord. Life	20 Pay. Life	20. Year End.
36.39	26.89	22.24	91.86	58.40	42.08	15	32.62	26.60	27.80	7.92	11.87	21.22
36.92	27.28	22.57	91.91	58.46	42.14	16	32.69	26.68	28.28	8.07	12.03	21.32
37.48	27.69	22.92	91.97	58.52	42.21	17	32.77	26.78	28.77	8.22	12.21	21.36
38.06	28.12	23.28	92.04	58.60	42.29	18	32.86	26.88	29.25	8.38	12.38	21.41
38.65	28.56	23.65	92.09	58.66	42.36	19	32.94	26.97	29.77	8.54	12.56	21.45
39.25	29.02	24.02	92.17	58.73	42.45	20	33.03	27.09	30.23	8.71	12.75	21.50
39.88	29.50	24.44	92.24	58.81	42.54	21	33.14	27.22	30.75	8.96	13.01	21.56
40.53	29.99	24.84	92.31	58.89	42.63	22	33.25	27.35	31.27	9.22	13.30	21.61
41.21	30.49	25.27	92.39	58.98	42.73	23	33.37	27.49	31.80	9.50	13.58	21.68
41.89	31.01	25.71	92.46	59.07	42.83	24	33.49	27.64	32.35	9.78	13.86	21.03
42.61	31.55	26.17	92.54	59.16	42.95	25	33.63	27.81	32.91	10.08	14.17	21.80
43.35	32.11	26.65	92.62	59.26	43.07	26	33.77	28.00	33.48	10.40	14.48	21.87
44.12	32.69	27.14	92.71	59.36	43.18	27	33.93	28.20	34.05	10.72	14.80	21.94
44.90	33.28	27.65	92.81	59.48	43.33	28	34.11	28.43	34.71	11.06	15.15	22.07
45.72	33.90	28.17	92.92	59.60	43.48	29	34.29	28.67	35.37	11.44	15.50	22.20
46.57	34.55	28.72	93.02	59.75	43.65	30	34.51	28.94	36.06	11.81	15.88	22.36
47.44	35.22	29.30	93.13	59.88	43.83	31	34.05	29.21	36.70	12.22	16.26	22.55
48.36	35.90	29.90	93.28	60.04	44.01	32	35.00	29.50	37.40	12.64	16.66	22.76
49.30	36.63	30.52	93.41	60.22	44.25	33	35.28	29.81	38.22	13.10	17.08	22.97
50.27	37.38	31.17	93.57	60.42	44.51	34	35.60	30.16	38.99	13.66	17.50	23.22
51.27	38.16	31.86	93.75	60.62	44.77	35	35.96	30.53	39.75	14.07	17.99	23.46
52.31	38.96	32.57	93.93	60.86	45.06	36	36.31	30.94	40.81	14.58	18.42	23.73
53.41	39.82	33.30	94.14	61.12	45.40	37	36.69	31.41	41.64	15.14	18.90	24.04
54.53	40.70	34.09	94.37	61.41	45.78	38	37.10	31.91	42.52	15.73	19.42	24.38
55.69	41.61	34.91	94.62	61.72	46.21	39	37.57	32.46	43.41	16.34	19.93	24.75
56.89	42.57	35.77	94.89	62.08	46.68	40	38.06	33.08	44.54	17.00	20.40	25.16
58.13	43.56	36.75	95.19	62.48	47.14	41	38.62	33.76	45.35	17.68	21.13	25.54
59.43	44.60	37.79	95.54	62.93	47.65	42	39.23	34.51	46.33	18.42	21.78	25.95
60.77	45.63	38.89	95.91	63.43	48.21	43	39.91	35.34	47.22	19.18	22.49	26.41
62.16	46.83	40.04	96.23	64.00	48.48	44	40.67	36.25	48.27	20.00	23.21	26.89
63.61	48.02	41.27	96.80	64.64	49.53	45	41.50	37.27	49.88	20.87	24.00	27.42
65.11	49.43	42.57	97.34	65.28	50.26	46	42.43	.....	51.74	21.80	24.83	27.98
66.67	50.90	43.97	97.95	66.01	51.14	47	43.46	.....	53.66	22.79	25.69	28.60
68.30	52.47	45.46	98.63	66.80	52.08	48	44.61	.....	55.36	23.84	26.60	29.28
69.98	54.13	47.06	99.41	67.67	53.13	49	45.89	.....	57.09	24.96	27.60	29.99
71.75	55.89	48.78	100.31	68.64	54.29	50	47.31	.....	59.09	26.17	28.66	30.79
73.90	57.77	50.64	101.15	69.70	55.60	51	.....	.....	60.92	27.49	29.80	31.67
76.14	59.77	52.66	102.26	70.89	57.04	52	.....	.....	62.87	28.78	31.03	32.64
78.54	61.93	54.86	103.39	72.21	58.68	53	.....	.....	64.95	30.12	32.39	33.70
81.06	64.27	57.31	104.63	73.70	60.52	54	.....	.....	67.18	31.54	33.90	34.90
83.64	66.70	59.94	106.02	75.39	62.66	55	.....	.....	69.80	33.07	35.52	36.28

Above rates adopted July 1, 1921.

ADDITIONAL LIST OF POLICY FORMS ISSUED, NON-PARTICIPATING.

SINGLE PREMIUM LIFE.

Whole Life.... \$325.62 \$390.07 \$480.21

SINGLE PREM. ENDOWMENTS.

Year..... \$755.52 \$757.14 \$761.32
 Year..... 649.29 652.86 662.80
 Year..... 564.08 570.72 589.65
 Year..... 496.14 507.39 538.67
 Year..... 442.61 460.40 506.62

MODIFIED ENDOWMENT WITH LIFE OPTION.

Payment... \$31.48 \$38.06 \$47.35

Options End of 20 Years.

Cash..... 655.00 810.00 1015.00
 Paid-up Pol. 1435.00 1430.00 1470.00
 Paid-up Policy for \$1000 and Cash..... 199.00 244.00 327.00
 Paid-up Policy for \$1000 and Life Ann.. 21.84 33.87 59.02
 Life Ann... 43.69 67.74 118.05

JOINT LIFE. Equal Ages.

Whole Life.... \$26.11 \$33.42 \$46.86
 15 Payment... 41.48 48.58 60.30
 20 Payment... 34.98 41.37 52.66
 20 Year End.. 47.63 50.21 57.26

MONTHLY INCOME. \$50 for 20 years. First payment at death. Commuted Value \$8.825.

Whole Life.... \$146.58 193.26 \$275.25
 10 Payment... 350.70 423.68 529.76
 15 Payment... 259.71 315.05 398.53
 20 Payment... 215.41 262.72 337.46
 15 Year End.. 512.90 521.82 545.73
 20 Year End.. 369.41 380.53 411.68

Additional rate to provide for first payment of \$100, additional

Whole Life.... \$1.66 \$2.19 \$3.12
 10 Payment... 3.98 4.80 6.00
 15 Payment... 2.94 3.57 4.52
 20 Payment... 2.44 2.98 3.82
 15 Year End.. 5.81 5.91 6.18
 20 Year End.. 4.19 4.31 4.67

Monthly Income will be written in any amount monthly, and for any multiple of \$100 down, rates based on amount of commuted value.

EQUITABLE LIFE INS. CO. of IA., Des Moines, Iowa.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American 3½% Full Level premium reserve, with surrender charge up to 10th year not exceeding \$15 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time (except Continuous Monthly Income) by payment of difference in premiums at 6% compound interest but not less than difference in reserves. New policy will have same disability benefit as old.

Disability. — For varying extra premium, all but five year Term policies will provide prior to age 60 (Income Endowment policies, age 65), for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of total and permanent disability (total disability not obviously permanent regarded permanent after 60 days duration) and continuing during disability until maturity with no reduction in insurance. Agreement does not cover war service, aeronautic or submarine operations. Limit, \$25,000. Issues special contract providing for waiver of premium on the excess above \$25,000.

Dividends. — End of first year and annually thereafter; first dividend conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½% †, withdrawable at any time; (d) purchase non-forfeitable participating paid-up additions. (a) is automatic option.

Double Indemnity. — For extra premium, all but five year Term policies will provide prior to age 60 (Income Endowment policies, age 65) for payment of double face policy, in event of accidental death, within 60 days from time of injury. Agreement does not cover death from suicide, disease, violation of law, war service, state of war, riot, insurrection, aeronautic or submarine operations. Limit, \$10,000.

Extended Insurance. — After three premiums, within three months after default. Non-par. Without cash and loan values. May be made automatic by endorsement.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Life and Endowments, 15-65; Term, 20-55. \$100,000; reinsures over \$40,000; does not accept reinsurance; minimum policy, \$500. Limit five year term \$20,000; monthly Income, \$400 a month.

Loans. — After three premiums. Interest 6%, not in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Non-par. With cash and loan values. Exchangeable for extended insurance within three months. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provisions. See "Loans." Will issue extension agreement upon payment of fee, 6% interest charged on difference between premium and extension fee.

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions, except aerial or submarine operation within one year.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% Limited (3-25 years) and Continuous (10, 15, 20 or 25 years certain) Installment Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned †. Unless otherwise specified Trust Fund and Commutable Values may be withdrawn by payee. Commutation of Installments certain under Continuous Installment Option shall not affect payments beyond the specified years certain.

Suicide. — Within one year, sane or insane, liability limited to cash premiums paid.

Women. — No extra charge except on policies with annuity feature. Limits, Age 18-60; if single, \$5,000; married, \$2,000; not issued on term; double indemnity granted. Disability granted to single women only, terminates at marriage.

†Present interest rate, 4.8%... Proceeds of non-participating contracts also participate.

PARTICIPATING RATES PER \$1,000. (Without Disability.)

Whole Life	Limited Pay. Life				Endowments						
	10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year	Age 65	20 Pay. Age 65	Age 70	20 Pay. Age 70
3.66	\$39.96	\$29.89	\$24.98	\$20.30	\$101.51	\$64.83	\$46.94	\$18.93	\$27.29	\$17.84	\$26.12
3.97	40.53	30.32	25.34	20.61	101.56	64.90	47.01	19.36	27.76	18.22	26.55
4.31	41.14	30.78	25.72	20.93	101.63	64.98	47.10	19.83	28.26	18.63	26.99
4.66	41.76	31.24	26.12	21.26	101.69	65.05	47.17	20.33	28.77	19.05	27.46
5.02	42.40	31.73	26.53	21.60	101.76	65.12	47.25	20.84	29.30	19.49	27.92
5.40	43.08	32.24	26.97	21.96	101.84	65.21	47.35	21.40	29.86	19.97	28.43
5.80	43.77	32.77	27.40	22.34	101.92	65.30	47.45	21.98	30.44	20.46	28.95
6.23	44.49	33.32	27.87	22.73	102.01	65.39	47.55	22.59	31.04	20.97	29.48
6.68	45.25	33.89	28.36	23.15	102.10	65.50	47.67	23.24	31.68	21.52	30.05
7.13	46.02	34.48	28.86	23.57	102.18	65.59	47.78	23.93	32.34	22.10	30.63
7.60	46.82	35.08	29.37	24.02	102.28	65.70	47.90	24.65	33.01	2.70	31.23
8.14	47.66	35.72	29.92	24.48	102.39	65.82	48.04	25.42	33.72	23.35	31.86
8.68	48.53	36.39	30.49	24.98	102.51	65.96	48.19	26.24	34.46	24.03	32.52
9.25	49.43	37.08	31.07	25.49	102.64	66.09	48.34	27.13	35.24	24.76	33.21
9.85	50.37	37.80	31.69	26.02	102.78	66.24	48.52	28.05	36.05	25.52	33.93
10.48	51.33	38.53	32.33	26.58	102.89	66.39	48.70	29.04	36.89	26.32	34.68
11.15	52.35	39.31	33.00	27.18	103.05	66.56	48.91	30.09	37.79	27.18	35.46
11.85	53.39	40.11	33.69	27.81	103.20	66.74	49.12	31.23	38.71	28.09	36.28
12.58	54.47	40.95	34.41	28.47	103.38	66.94	49.36	32.44	39.67	29.07	37.14
13.34	55.60	41.82	35.18	29.16	103.56	67.16	49.62	33.74	40.69	30.11	38.03
14.13	56.77	42.73	35.99	29.91	103.76	67.40	49.91	35.12	41.75	31.20	38.97
14.95	57.99	43.68	36.81	30.69	103.98	67.66	50.23	36.63	42.86	32.38	39.95
15.80	59.25	44.67	37.68	31.50	104.21	67.94	50.57	38.26	44.04	33.64	40.99
16.68	60.56	45.70	38.60	32.38	104.46	68.25	50.95	40.01	45.28	34.99	42.09
17.59	61.93	46.78	39.57	33.31	104.74	68.59	51.38	41.89	46.58	36.43	43.43
18.53	63.34	47.92	40.58	34.30	105.05	68.97	51.85	43.95	47.94	37.98	44.83
19.50	64.82	49.10	41.66	35.35	105.39	69.39	52.37	46.20	49.39	39.65	45.71
20.50	66.36	50.33	42.79	36.48	105.75	69.85	52.94	48.64	50.92	41.45	47.05
21.53	67.96	51.64	43.99	37.68	106.17	70.37	53.59	51.34	52.57	43.40	48.49
22.59	69.64	53.00	45.26	38.97	106.62	70.94	54.30	54.30	54.30	45.50	50.01
23.68	71.37	54.44	46.58	.....	107.14	71.57	55.08	57.57	.....	47.79	51.61
24.80	73.19	55.95	48.01	.....	107.72	72.29	55.96	61.18	.....	50.26	53.32
25.95	75.09	57.55	49.52	.....	108.33	73.07	56.92	65.24	.....	52.98	55.15
27.13	77.06	59.22	51.13	.....	109.02	73.93	57.99	69.77	.....	55.94	57.10
28.34	79.14	61.01	52.84	.....	109.80	74.90	59.18	74.90	.....	59.18	59.18
29.58	81.30	62.88	54.66	.....	110.65	75.96	60.49	80.72	.....	62.74	.....
30.85	83.54	64.85	56.60	.....	111.59	77.12	61.92	87.38	.....	66.68	.....
32.16	85.89	66.93	58.66	.....	112.61	78.41	63.50	95.13	.....	71.06	.....
33.50	88.35	69.14	60.88	.....	113.76	79.84	65.24	104.20	.....	75.93	.....
34.87	90.92	71.48	63.24	.....	115.01	81.40	67.16	115.01	.....	81.40	.....
36.28	93.62	73.97	65.78	.....	116.39	83.13	.....	.....	.....	87.58	.....
37.73	96.44	76.62	68.50	.....	117.90	85.02	.....	.....	.....	94.65	.....
39.22	99.40	79.44	71.41	.....	119.59	87.13	.....	.....	.....	102.77	.....
40.75	102.52	82.44	74.54	.....	121.43	89.45	.....	.....	.....	112.25	.....
42.33	105.82	85.66	77.93	.....	123.46	92.00	.....	.....	.....	123.46	.....
43.95	109.30	89.11	.....	.....	125.71	94.80	.....	.....	.....	.....	.....
45.62	112.98	92.80	.....	.....	128.18	97.88	.....	.....	.....	.....	.....
47.34	116.88	96.77	.....	.....	130.90	101.25	.....	.....	.....	.....	.....
49.11	121.03	101.03	.....	.....	133.91	104.96	.....	.....	.....	.....	.....
50.93	125.44	105.62	.....	.....	137.21	109.62	.....	.....	.....	.....	.....

NOTE.—Above rates adopted October 21, 1907. Semi-annual rate add 3% and divide by 2; quarterly, add 5% and divide by 4.

EQUITABLE LIFE INSURANCE COMPANY, Ia.—Continued.

PARTICIPATING RATES PER 1,000.
(With Disability and Double Indemnity.)
(American 3½% Reserve).

Ord. Life	LIMITED PAY. LIFE				Age at Issue	ENDOWMENTS						
	10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	Age 65	20Pay. Age 65	Age 70	20F Ag
\$19.57	\$46.56	\$34.73	\$28.98	\$23.49	18	\$103.22	\$66.63	\$48.79	\$22.01	\$31.37	\$20.84	\$31.37
19.95	47.19	35.20	29.38	23.83	19	103.29	66.71	48.88	22.53	31.88	21.29	31.88
20.34	47.84	35.70	29.79	24.18	20	103.37	66.79	48.98	23.06	32.41	21.76	31.88
20.75	48.54	36.22	30.23	24.55	21	103.46	66.89	49.10	23.64	32.97	22.27	31.88
21.18	49.23	36.75	30.67	24.94	22	103.55	67.00	49.22	24.25	33.55	22.79	31.88
21.64	49.95	37.30	31.15	25.34	23	103.65	67.11	49.34	24.89	34.16	23.33	31.88
22.13	50.71	37.88	31.65	25.77	24	103.75	67.24	49.48	25.57	34.81	23.92	31.88
22.62	51.48	38.48	32.15	26.20	25	103.85	67.35	49.62	26.29	35.46	24.54	31.88
23.15	52.28	39.08	32.66	26.66	26	103.96	67.48	49.77	27.04	36.13	25.18	31.88
23.71	53.12	39.72	33.22	27.12	27	104.08	67.62	49.94	27.84	36.83	25.87	31.88
24.29	53.98	40.39	33.79	27.63	28	104.21	67.78	50.12	28.70	37.56	26.59	31.88
24.91	54.86	41.08	34.37	28.15	29	104.36	67.93	50.30	29.63	38.33	27.36	31.88
25.56	55.78	41.79	34.99	28.69	30	104.50	68.10	50.51	30.59	39.13	28.17	31.88
26.74	56.73	42.51	35.62	29.31	31	104.65	68.28	50.73	31.62	39.96	29.02	31.88
26.96	57.74	43.28	36.29	29.97	32	104.83	68.48	50.99	32.72	40.85	29.93	31.88
27.72	58.77	44.07	36.98	30.66	33	105.00	68.70	51.25	33.91	41.76	30.89	31.88
28.52	59.83	44.90	37.70	31.39	34	105.21	68.94	51.54	35.17	42.72	31.92	31.88
29.38	60.93	45.76	38.47	32.15	35	105.42	69.20	51.85	36.52	43.74	33.01	31.88
30.29	62.08	46.66	39.28	32.97	36	105.66	69.50	52.20	37.96	44.79	34.16	31.88
31.24	63.27	47.60	40.11	33.83	37	105.92	69.82	52.59	39.53	45.89	35.41	31.88
32.25	64.50	48.59	40.99	34.72	38	106.19	70.16	53.02	41.22	47.07	36.74	31.88
33.32	65.78	49.61	41.91	35.68	39	106.49	70.53	53.50	43.04	48.30	38.17	31.88
34.44	67.11	50.68	42.88	36.69	40	106.82	70.93	54.04	44.99	49.60	39.69	31.88
35.66	68.48	51.80	43.97	37.78	41	107.22	71.38	54.66	47.13	51.02	41.33	31.88
36.93	69.91	52.96	45.15	38.94	42	107.65	71.88	55.35	49.46	52.55	43.10	31.88
38.30	71.40	54.17	46.40	40.18	43	108.10	72.44	56.10	51.98	54.18	45.00	31.88
39.75	72.94	55.47	47.74	41.49	44	108.61	73.09	56.93	54.77	55.95	47.05	31.88
41.28	74.55	56.82	49.17	42.89	45	109.15	73.82	57.82	57.82	57.82	49.27	31.88
42.90	76.21	58.39	50.65	.....	46	109.78	74.67	58.79	61.20	.....	51.69	31.88
44.66	77.95	60.05	52.24	.....	47	110.48	75.63	59.87	64.94	.....	54.30	31.88
46.53	79.77	61.83	53.92	.....	48	111.21	76.67	61.03	69.13	.....	57.17	31.88
48.54	81.65	63.70	55.70	.....	49	112.02	77.81	62.30	73.79	.....	60.29	31.88
50.70	83.64	65.72	57.58	.....	50	112.92	79.06	63.70	79.06	.....	63.70	31.88
52.99	86.07	67.84	59.60	.....	51	114.17	80.41	65.23	85.04	.....	67.47	31.88
55.43	88.60	70.07	61.77	.....	52	115.53	81.87	66.90	91.89	.....	71.62	31.88
58.05	91.27	72.43	64.10	.....	53	116.98	83.48	68.76	99.86	.....	76.25	31.88
60.89	94.09	74.95	66.63	.....	54	118.57	85.26	70.82	109.19	.....	81.41	31.88
63.92	97.08	77.64	69.35	.....	55	120.30	87.21	73.13	120.30	.....	87.21	31.88

Double Indemnity Rates per \$1,000. (Included in above.)

Age	10 Pay. Life	15 Pay. Life	20 Pay. Life	Age	10 Pay. Life	15 Pay. Life	20 Pay. Life	Age	10 Pay. Life	15 Pay. Life	20 Pay. Life
20	\$3.05	\$2.22	\$1.81	32	\$2.53	\$1.85	\$1.51	44	\$1.77	\$1.31	\$1.12
21	3.02	2.20	1.79	33	2.48	1.81	1.48	45	1.69	1.25	1.12
22	2.98	2.17	1.77	34	2.43	1.77	1.45	46	1.61	1.25	1.12
23	2.94	2.14	1.75	35	2.37	1.73	1.42	47	1.52	1.25	1.12
24	2.90	2.11	1.73	36	2.31	1.69	1.39	48	1.43	1.25	1.12
25	2.86	2.08	1.70	37	2.25	1.65	1.36	49	1.34	1.25	1.12
26	2.82	2.05	1.68	38	2.19	1.61	1.33	50	1.25	1.25	1.12
27	2.78	2.02	1.66	39	2.13	1.56	1.29	51	1.25	1.25	1.12
28	2.73	1.99	1.63	40	2.06	1.51	1.25	52	1.25	1.25	1.12
29	2.68	1.96	1.60	41	1.99	1.46	1.25	53	1.25	1.25	1.12
30	2.63	1.92	1.57	42	1.92	1.41	1.25	54	1.25	1.25	1.12
31	2.58	1.89	1.54	43	1.85	1.36	1.25	55	1.25	1.25	1.12

Double Indemnity for Ordinary Life, Term to age 65 and Continuous Premiums, \$1.25 per \$1,000.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve).

LIMITED PAY. LIFE				Age at Issue	ENDOWMENTS						\$10000 Inc. End. 65
10 Pay.	15 Pay.	20 Pay.	30 Pay.		Inc. End. Age 60	15 Year	20 Year	25 Year	30 Year	Age 85	
34.05	25.14	20.79	16.65	16	.....	\$56.99	\$40.81	\$31.42	\$25.43	13.46	.....
34.54	25.50	21.09	16.91	17	.....	57.03	40.85	31.47	25.49	13.73	.....
35.06	25.89	21.41	17.17	18	\$20.54	57.08	40.90	31.52	25.55	34.01	169.20
35.59	26.28	21.75	17.44	19	21.23	57.12	40.94	31.57	25.61	14.30	173.90
36.14	26.70	22.09	17.73	20	21.96	57.16	41.00	31.64	25.69	14.60	179.10
36.71	27.12	22.45	18.02	21	22.74	57.20	41.05	31.70	25.77	14.92	184.40
37.30	27.57	22.82	18.33	22	23.56	57.25	41.11	31.77	25.85	15.26	190.10
37.93	28.04	23.21	18.67	23	24.44	57.31	41.18	31.85	25.95	15.62	196.10
38.56	28.50	23.62	19.00	24	25.37	57.36	41.24	31.93	26.05	15.98	202.60
39.22	29.00	24.03	19.35	25	26.37	57.42	41.31	32.02	26.15	16.37	209.40
39.91	29.52	24.47	19.72	26	27.49	57.49	41.39	32.11	26.29	16.78	216.50
40.63	30.06	24.92	20.11	27	28.69	57.56	41.48	32.22	26.42	17.22	224.10
41.36	30.61	25.39	20.51	28	29.97	57.63	41.56	32.34	26.57	17.66	232.30
42.12	31.19	25.88	20.94	29	31.35	57.71	41.67	32.46	26.73	18.14	240.90
42.92	31.80	26.39	21.38	30	32.83	57.81	41.78	32.61	26.91	18.65	250.30
43.75	32.42	26.93	21.84	31	34.43	57.90	41.90	32.76	27.12	19.18	260.60
44.61	33.07	27.48	22.33	32	36.17	58.00	42.04	32.93	27.33	19.74	271.50
45.49	33.74	28.05	22.85	33	38.03	58.12	42.17	33.11	27.58	20.33	283.50
46.41	34.43	28.65	23.39	34	40.06	58.24	42.34	33.32	27.85	20.95	296.20
47.37	35.17	29.30	23.97	35	42.26	58.38	42.52	33.56	28.15	21.61	310.00
48.35	35.92	29.95	24.57	36	44.72	58.53	42.71	33.82	28.48	22.31	324.80
49.39	36.72	30.64	25.22	37	47.40	58.71	42.94	34.11	28.87	23.05	340.80
50.46	37.55	31.36	25.89	38	50.33	58.89	43.19	34.43	29.28	23.84	358.00
51.56	38.40	32.12	26.62	39	53.57	59.10	43.46	34.79	29.74	24.66	376.60
52.71	39.31	32.92	27.38	40	57.15	59.33	43.77	35.19	30.25	25.54	397.10
53.90	40.24	33.75	28.19	41	61.14	59.58	44.10	35.63	30.81	26.47	419.50
55.14	41.23	34.64	29.06	42	65.59	59.88	44.49	36.13	31.44	27.47	444.10
56.44	42.25	35.58	29.99	43	70.58	60.21	44.92	36.68	32.14	28.53	471.20
57.78	43.33	36.56	30.98	44	76.01	60.58	45.40	37.30	32.90	29.65	501.00
59.18	44.46	37.60	32.04	45	82.19	60.98	45.93	37.98	33.74	30.84	533.90
60.65	45.66	38.70	.....	46	89.27	61.45	46.53	38.74	.....	32.21	570.50
62.16	46.91	39.88	.....	47	97.46	61.98	47.21	39.60	.....	33.48	611.50
63.75	48.23	41.12	.....	48	106.99	62.56	47.96	40.53	.....	34.93	657.60
65.40	49.62	42.45	.....	49	118.32	63.21	48.80	41.58	.....	36.49	709.40
67.13	51.08	43.85	.....	50	131.94	63.92	49.72	42.72	.....	38.14	768.30
68.92	52.62	45.35	.....	51	.....	64.73	50.75	.....	.....	39.91	833.30
70.79	54.25	46.95	.....	52	.....	65.63	51.88	.....	.....	41.79	908.40
72.75	55.96	48.64	.....	53	.....	66.62	53.13	.....	.....	43.80	996.00
74.78	57.78	50.47	.....	54	.....	67.72	54.52	.....	.....	45.95	1099.20
76.92	59.71	52.42	.....	55	.....	68.94	56.07	.....	.....	48.26	1222.80
79.14	61.75	54.51	.....	56	.....	70.29	.....	.....	.....	50.71	.....
81.48	63.93	56.75	.....	57	.....	71.80	.....	.....	.....	53.35	.....
83.92	66.25	59.15	.....	58	.....	73.45	.....	.....	.....	56.17	.....
86.49	68.72	61.73	.....	59	.....	75.28	.....	.....	.....	59.19	.....
89.20	71.36	64.52	.....	60	.....	77.31	.....	.....	.....	62.43	.....

Participating Rates for \$10 MONTHLY INCOME for Lifetime of Beneficiary
20 Years Certain.

American 3½% Reserve.

Commuted Value \$1,750

WHOLE LIFE

AGE OF BENEFICIARY.

Age of Insured	25	27	29	31	33	35	37	39	41	43	45	47	49	51	Age of Prem.
25	\$40.89	\$40.89	\$39.91	\$39.45	\$39.02	\$38.59	\$38.18	\$37.80	\$37.44	\$37.10	\$36.79	\$36.50	\$36.24	\$36.02	25
26	41.87	41.37	40.87	40.39	39.95	39.50	39.09	38.71	38.32	37.99	37.67	37.39	37.12	36.88	26
27	42.93	42.40	41.90	41.39	40.94	40.48	40.05	39.64	39.28	38.92	38.61	38.30	38.06	37.82	27
28	44.04	43.48	42.93	42.43	41.95	41.49	41.04	40.65	40.27	39.91	39.55	39.26	39.00	38.76	28
29	45.18	44.63	44.08	43.55	43.04	42.56	42.13	41.70	41.29	40.93	40.60	40.28	40.02	39.78	29
30	46.42	45.85	45.27	44.72	44.19	43.71	43.25	42.80	42.39	42.03	41.67	41.36	41.09	40.85	30
31	47.74	47.09	46.51	45.96	45.41	44.91	44.43	43.97	43.56	43.18	42.82	42.51	42.22	41.98	31
32	49.12	48.48	47.88	47.30	46.70	46.17	45.67	45.21	44.78	44.37	44.04	43.72	43.41	43.17	32
33	50.59	49.92	49.30	48.70	48.10	47.52	46.99	46.51	46.08	45.65	45.29	44.95	44.67	44.40	33
34	52.20	51.48	50.80	50.16	49.53	48.93	48.38	47.90	47.44	47.01	46.63	46.29	45.98	45.69	34
35	53.90	53.13	52.41	51.76	51.09	50.47	49.89	49.39	48.91	48.45	48.07	47.71	47.39	47.11	35
36	55.73	54.91	54.14	53.45	52.75	52.10	51.50	50.98	50.47	49.99	49.58	49.22	48.89	48.60	36
37	57.63	56.77	55.95	55.21	54.46	53.82	53.17	52.59	52.09	51.61	51.15	50.77	50.46	50.14	37
38	59.60	58.76	57.92	57.13	56.33	55.64	54.97	54.37	53.81	53.33	52.88	52.47	52.11	51.80	38
39	61.89	60.93	60.04	59.18	58.36	57.59	56.90	56.25	55.70	55.17	54.69	54.26	53.90	53.59	39
40	64.20	63.20	62.24	61.32	60.46	59.67	58.92	58.23	57.63	57.08	56.57	56.14	55.76	55.42	40
41	66.72	65.66	64.63	63.67	62.76	61.92	61.12	60.40	59.73	59.16	58.63	58.20	57.79	57.43	41
42	69.39	68.26	67.16	66.15	65.17	64.28	63.41	62.67	61.95	61.37	60.80	60.34	59.91	59.53	42
43	72.26	71.06	69.89	68.83	67.71	66.81	65.93	65.11	64.37	63.72	63.12	62.64	62.18	61.77	43
44	75.36	74.08	72.84	71.68	70.56	69.55	68.59	67.72	66.96	66.24	65.61	65.08	64.60	64.20	44
45	78.70	77.31	76.01	74.74	73.54	72.46	71.45	70.52	69.70	68.96	68.26	67.68	67.18	66.75	45
46	82.24	80.75	79.36	78.02	76.72	75.57	74.49	73.51	72.62	71.83	71.08	70.43	69.93	69.47	46
47	86.06	84.47	82.98	81.57	80.18	78.95	77.78	76.72	75.76	74.90	74.10	73.41	72.86	72.40	47
48	90.13	88.42	86.84	85.35	83.86	82.54	81.29	80.14	79.11	78.17	77.33	76.59	75.99	75.49	48
49	94.49	92.71	91.03	89.42	87.84	86.40	85.06	83.83	82.70	81.70	80.81	80.02	79.37	78.82	49
50	99.20	97.35	95.53	93.80	92.14	90.58	89.12	87.80	86.58	85.50	84.54	83.72	83.03	82.38	50
51	104.21	102.26	100.32	98.45	96.72	95.01	93.43	92.02	90.72	89.54	88.49	87.62	86.83	86.16	51
52	109.57	107.50	105.44	103.47	101.62	99.82	98.07	96.51	95.17	93.87	92.74	91.81	90.94	90.17	52
53	115.33	113.12	110.94	108.85	106.86	104.94	103.04	101.30	99.92	98.53	97.26	96.25	95.31	94.50	53
54	121.53	119.20	116.90	114.67	112.51	110.44	108.43	106.63	105.04	103.55	102.19	101.01	100.03	99.16	54
55	128.17	125.70	123.23	120.83	118.53	116.32	114.18	112.24	110.49	108.88	107.37	106.09	105.01	104.10	55
56	135.27	132.60	130.04	127.47	125.00	122.60	120.34	118.25	116.33	114.58	112.95	111.53	110.38	109.40	56
57	142.91	140.06	137.35	134.59	131.97	129.40	126.98	124.75	122.66	120.74	118.96	117.38	116.15	115.10	57
58	151.05	148.05	145.15	142.25	139.44	136.68	134.09	131.66	129.38	127.29	125.40	123.67	122.35	121.15	58
59	159.81	156.69	153.57	150.49	147.47	144.52	141.73	139.12	136.65	134.39	132.30	130.48	128.99	127.67	59
60	169.17	165.91	162.59	159.33	156.11	152.97	149.95	147.09	144.43	142.00	139.77	137.83	136.10	134.68	60

20 PREMIUM LIFE.

	25	27	29	31	33	35	37	39	41	43	45	47	49	51
25	\$58.41	\$57.04	\$56.92	\$56.22	\$55.57	\$54.95	\$54.35	\$53.80	\$53.29	\$52.81	\$52.41	\$52.02	\$51.69	\$51.42
26	59.46	58.67	57.93	57.21	56.54	55.91	55.29	54.74	54.21	53.73	53.32	52.94	52.60	52.31
27	60.57	59.75	59.01	58.26	57.57	56.94	56.32	55.74	55.22	54.74	54.28	53.90	53.58	53.30
28	61.74	60.90	60.15	59.36	58.66	58.02	57.42	56.82	56.26	55.76	55.30	54.92	54.58	54.30
29	62.94	62.10	61.33	60.51	59.77	59.12	58.50	57.87	57.32	56.82	56.36	55.95	55.62	55.33
30	64.22	63.38	62.66	61.75	61.00	60.28	59.66	59.04	58.48	57.93	57.48	57.07	56.73	56.44
31	65.58	64.72	63.85	63.01	62.24	61.50	60.85	60.23	59.65	59.10	58.64	58.24	57.88	57.56
32	66.99	66.10	65.21	64.37	63.56	62.79	62.12	61.47	60.89	60.32	59.84	59.43	59.07	58.73
33	68.51	67.55	66.64	65.75	64.94	64.12	63.45	62.78	62.18	61.60	61.10	60.69	60.30	59.97
34	70.08	69.10	68.14	67.23	66.36	65.52	64.83	64.13	63.51	62.98	62.40	61.97	61.59	61.25
35	71.82	70.76	69.75	68.79	67.91	67.04	66.30	65.58	64.93	64.35	63.80	63.35	62.92	62.63
36	73.61	72.51	71.43	70.44	69.51	68.64	67.85	67.11	66.44	65.84	65.31	64.83	64.42	64.06
37	75.46	74.28	73.18	72.15	71.19	70.28	69.46	68.69	68.00	67.37	66.82	66.32	65.88	65.55
38	77.46	76.19	75.06	74.00	72.97	72.04	71.17	70.33	69.61	68.99	68.41	67.88	67.48	67.07
39	79.55	78.25	77.05	75.93	74.87	73.89	72.95	72.09	71.37	70.69	70.09	69.54	69.11	68.73
40	81.78	80.43	79.19	78.01	76.88	75.83	74.87	73.94	73.21	72.51	71.87	71.31	70.86	70.47
41	84.15	82.70	81.41	80.16	78.99	77.88	76.88	75.94	75.15	74.40	73.73	73.16	72.68	72.29
42	86.69	85.22	83.81	82.51	81.29	80.11	79.03	78.05	77.23	76.44	75.72	75.14	74.64	74.23
43	89.35	87.84	86.35	84.98	83.66	82.42	81.31	80.29	79.39	78.58	77.83	77.21	76.68	76.25
44	92.22	90.64	89.08	87.64	86.22	84.82	83.55	82.67	81.73	80.87	80.08	79.45	78.88	78.42
45	95.29	93.63	91.98	90.47	88.98	87.61	86.36	85.21	84.20	83.31	82.50	81.83	81.20	80.72
46	98.54	96.76	95.03	93.42	91.84	90.42	89.10	87.88	86.82	85.86	85.02	84.30	83.63	83.13
47	102.02	100.15	98.35	96.62	94.99	93.48	92.06	90.76	89.64	88.63	87.74	86.97	86.25	85.72
48	105.72	103.75	101.85	100.03	98.32	96.72	95.20	93.86	92.64	91.56	90.62	89.80	89.06	88.48
49	109.71	107.65	105.63	103.71	101.94	100.21	98.62	97.16	95.84	94.60	93.62	92.82	92.02	91.40
50	113.95	111.81	109.70	107.60	105.79	103.97	102.26	100.70	99.26	98.04	96.98	96.05	95.21	94.51
51	118.51	116.28	114.04	111.91	109.92	107.97	106.17	104.49	102.98	101.64	100.48	99.48	98.61	97.82
52	123.36	121.01	118.68	116.43	114.31	112.27	110.33	108.53	106.95	105.48	104.26	103.13	102.19	101.38
53	128.53	126.06	123.64	121.24	119.00	116.84	114.78	112.86	111.15	109.62	108.28	107.05	106.04	105.18
54	134.07	131.48	128.93	126.46	124.06	121.73	119.55	117.53	115.73	114.05	112.59	111.27	110.19	109.28
55	140.02	137.26	134.57	131.98	129.42	126.97	124.64	122.50	120.58	118.81	117.20	115.78	114.63	113.67
56	146.44	143.49	140.66	137.94	135.28	132.64	130.14	127.89	125.82	123.95	122.18	120.66	119.42	118.38
57	153.34	150.22	147.22	144.36	141.53	138.74	136.08	133.68	131.47	129.46	127.54	125.93	124.56	123.46
58	160.73	157.47	154.32	151.27	148.27	145.32	142.49	139.82	137.37	135.39	133.82	131.57	130.11	128.86
59	168.68	165.30	162.09	158.75	155.55	152.46	149.46	146.67	144.13	141.75	139.55	137.65	136.04	134.72
60	177.25	173.82	170.34	166.84	163.45	160.21	157.04	154.02	151.21	148.67	146.32	144.25	142.48	141.04

EQUITABLE LIFE INSURANCE COMPANY, IA.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

ORDINARY LIFE.														
CASH OR LOAN					PAID-UP					EXTENDED TERM				
Age	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	D.	Y.	D.
0	\$7	\$22	\$73	\$120	\$175	\$25	\$72	\$216	\$323	\$427	1	0	10	307
1	8	23	76	125	182	26	75	221	320	434	1	13	10	271
2	9	25	79	130	189	27	78	226	327	442	1	20	10	221
3	9	26	82	135	197	27	81	231	333	451	1	41	11	157
4	9	28	86	141	205	28	84	236	339	459	1	55	11	83
5	9	29	89	147	213	29	88	241	345	467	1	70	11	362
6	9	31	93	153	222	31	91	247	354	475	1	85	11	267
7	10	33	97	159	230	33	95	252	361	484	1	122	12	162
8	11	35	101	166	239	35	99	257	379	492	1	169	12	50
9	13	37	106	172	249	37	102	263	386	500	1	216	12	294
10	14	39	110	179	259	40	106	269	393	509	1	263	12	167
11	15	41	115	187	269	42	110	275	401	517	1	312	12	35
12	16	44	120	195	279	45	114	280	409	525	1	361	12	262
13	18	46	126	202	289	48	118	286	416	533	2	46	12	119
14	19	49	130	211	300	51	122	292	423	541	2	96	12	337
15	21	51	136	219	311	54	126	298	431	549	2	147	12	187
16	23	54	142	228	322	57	130	304	438	557	2	196	12	33
17	24	57	148	237	333	60	134	310	446	564	2	244	12	243
18	26	60	154	246	344	63	138	316	453	572	2	290	13	85
19	28	63	160	255	355	66	142	322	461	579	2	336	11	201
20	30	66	167	265	366	69	146	328	468	586	3	15	11	132
21	32	70	174	274	376	72	150	334	475	593	3	53	11	336
22	34	73	181	284	387	75	154	340	482	600	3	88	11	177
23	36	77	188	294	408	79	159	346	488	607	3	118	11	17
24	39	81	195	304	415	82	163	352	494	614	3	141	10	225
25	41	85	202	314	427	85	167	358	501	621	3	157	10	68
26	44	89	210	324	439	88	172	363	508	627	3	167	10	278
27	46	93	218	335	451	91	176	369	514	633	3	170	9	125
28	49	97	225	345	462	94	180	374	520	638	3	166	9	337
29	51	101	233	355	474	97	183	379	526	644	3	157	9	191
30	54	106	241	366	485	100	187	384	532	650	3	142	8	43
31	57	110	249	376	496	103	191	389	537	655	3	123	8	265
32	59	115	257	386	506	105	194	394	543	660	3	100	8	124
33	62	119	265	397	518	108	198	399	548	665	3	74	7	346
34	65	124	273	407	529	110	201	404	553	670	3	45	7	212

20 PAYMENT LIFE.

20 PAYMENT LIFE.														
CASH OR LOAN.					PAID-UP					EXTENDED TERM.				
Age	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	D.	Y.	D.
0	\$27	\$63	\$165	\$275	\$410	\$93	\$205	\$490	\$742	\$948	3	298	20	29
1	28	65	169	281	419	94	206	491	744	949	3	335	20	76
2	29	66	172	287	425	96	208	492	745	949	4	10	20	122
3	30	68	176	294	437	97	210	494	746	949	4	51	25	106
4	31	70	180	300	446	99	211	495	747	949	4	91	25	208
5	32	72	184	307	456	101	213	496	748	950	4	132	25	250
6	34	74	188	314	466	102	215	498	749	950	4	172	24	291
7	35	76	193	321	476	104	217	499	750	950	4	211	24	328
8	36	78	197	328	487	105	219	501	751	950	4	251	23	2
9	37	80	202	335	498	107	220	502	752	950	4	289	23	36
10	38	82	206	343	508	109	222	504	753	950	4	325	23	87
11	40	84	211	351	520	110	223	505	753	950	4	361	22	129
12	41	87	216	359	531	112	225	506	754	950	5	29	22	169
13	43	89	221	367	543	113	227	507	754	951	5	61	21	208
14	44	91	227	376	554	114	228	508	754	951	5	89	21	247
15	45	94	232	384	566	116	230	509	755	951	5	116	20	287
16	47	97	238	393	578	117	231	510	755	951	5	137	19	325
17	49	99	243	401	590	119	232	511	756	951	5	155	19	362
18	50	102	249	410	602	120	234	512	756	951	5	169	18	42
19	52	105	255	419	615	122	235	512	756	950	5	177	18	86
20	54	108	261	428	627	124	236	513	756	950	5	179	17	131
21	55	111	267	437	639	125	238	514	756	950	5	175	17	175
22	57	114	273	446	652	126	239	514	755	950	5	164	16	220
23	59	117	279	455	664	127	241	514	755	949	5	145	15	264
24	61	120	285	463	676	128	242	515	754	948	5	119	15	309
25	63	124	291	472	688	130	243	515	753	948	5	86	14	355
26	65	127	297	481	700	131	244	515	752	948	5	47	14	43
27	67	130	303	489	712	132	245	514	751	947	5	2	13	99
28	69	133	309	497	724	133	246	514	749	946	4	316	12	155
29	71	137	315	505	736	134	246	513	747	945	4	262	12	213
30	73	140	321	513	747	135	246	512	745	944	4	203	11	270
31	75	143	326	520	758	135	247	511	743	944	4	143	11	329
32	77	146	332	528	769	136	247	510	741	943	4	81	10	29
33	79	149	337	535	780	137	248	508	738	941	4	17	9	104
34	81	153	342	541	790	138	248	507	735	940	4	319	9	178

Cash, Loan, Paid-up and Extended Insurance Values.

				End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age at Issue	Premium Par.	Premium N. P.	Ed Y. Cash	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
10 Pay. Life															
21	\$43.05	\$36.71	\$73	\$143	\$455	25 37	\$343	\$1000	Pd-up	\$378	\$1000	Pd-up	\$419	\$1000	Pd-up
25	46 02	39 22	80	155	460	24 321	371	1000	"	410	1000	"	456	1000	"
30	50 37	42 92	90	173	466	23 262	410	1000	"	456	1000	"	508	1000	"
35	55.60	47.37	102	193	472	21 290	456	1000	"	508	1000	"	566	1000	"
40	61.93	52.71	116	217	476	19 125	508	1000	"	566	1000	"	627	1000	"
45	69.64	59.18	131	243	478	16 208	566	1000	"	627	1000	"	688	1000	"
50	79.14	67.13	147	270	477	13 239	627	1900	"	688	1000	"	747	1000	"
55	90.92	76.92	162	296	472	10 287	688	1000	"	747	1000	"	800	1000	"
60	105.82	89.20	175	318	462	8 48	747	1000	"	800	1000	"	850	1000	"
15 Pay. Life															
21	32.24	27.12	43	90	288	14 45	226	658	35 0	378	1000	Pd-up	419	1000	Pd-up
25	34.48	29.00	48	99	294	14 279	245	661	32 247	410	1000	"	456	1000	"
30	37.80	31.80	55	112	301	15 23	273	666	29 170	456	1000	"	508	1000	"
35	41.82	35.17	64	126	308	14 202	305	669	26 4	508	1000	"	566	1000	"
40	46.78	39.31	74	143	314	13 102	341	671	22 153	566	1000	"	627	1000	"
45	53.00	44.46	85	162	317	11 174	379	669	18 285	627	1000	"	688	1000	"
50	61.01	51.08	96	180	318	9 147	416	663	15 79	688	1000	"	747	1000	"
55	71.48	59.71	107	198	315	7 114	449	653	11 315	747	1000	"	800	1000	"
60	85.66	71.36	116	212	309	5 147	474	635	8 314	800	1000	"	850	1000	"
30 Pay. Life															
21	21.96	18.02	14	40	130	5 226	114	333	17 28	190	502	24 359	280	670	24
25	23.57	19.35	18	46	138	6 72	127	342	17 80	210	511	23 141	309	677	23
30	26.02	21.38	23	54	148	6 312	145	353	16 211	238	523	20 347	348	685	20
35	29.16	23.97	29	65	159	7 116	166	365	15 75	271	534	18 81	392	692	18
40	33.31	27.38	36	77	170	7 124	192	377	13 132	308	544	15 137	436	696	15
45	38.97	32.04	46	93	183	6 304	221	390	11 109	346	553	12 211	480	698	11
15 Year End.															
Age at Issue	Premium Par.	Premium N. P.	Ed Y. Cash	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$65.21	\$57.20	\$138	\$255	\$354	10 287	\$381	\$497	8 457	\$594	\$704	5 889	\$912	\$944	1
25	65 59	57 42	137	254	354	10 283	380	497	8 454	594	703	5 888	912	944	1
30	66 24	57 81	137	254	353	10 275	380	496	8 448	593	702	5 885	911	914	1
35	67 16	58 38	137	254	352	10 262	379	494	8 439	592	701	5 881	911	943	1
40	68 59	59 33	137	254	351	10 238	379	492	8 422	591	699	5 8673	910	942	1
45	70 04	60 98	137	253	348	10 194	378	489	8 391	598	694	5 8457	909	940	1
50	74 90	63 92	137	252	344	10 110	376	483	8 3233	585	688	5 8600	906	938	1
55	81 40	68 94	137	250	336	9 164	371	472	8 224	577	6 5	5 8578	902	933	1
60	92 00	77 81	136	247	324	6 1109	365	456	8 111	565	656	5 8483	894	925	1
20 Yr. End.															
Age at Issue	Premium Par.	Premium N. P.	Ed Y. Cash	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$47.35	\$41.05	\$87	\$166	\$269	15 133	\$496	\$551	10 501	\$666	\$784	5 877	\$927	\$960	1
25	47 78	41 31	87	166	269	15 127	396	550	10 496	666	788	5 8775	927	960	1
30	48 52	41 78	87	166	268	15 108	396	549	10 486	665	787	5 8772	927	959	1
35	49 62	42 52	87	167	267	15 873	396	547	10 466	664	785	5 8766	926	959	1
40	51 38	43 77	88	168	267	15 82	397	545	10 437	663	782	5 8755	925	958	1
45	54 30	46 93	90	170	266	12 12	398	541	10 377	660	776	5 8735	923	955	1
50	59 18	49 72	92	173	263	9 112	398	533	10 262	655	766	5 869	920	952	1
55	67 16	56 07	95	177	260	6 1208	398	522	10 31	647	752	5 8626	914	946	1
25 Yr. End.															
Age at Issue	Premium Par.	Premium N. P.	Ed Y. Cash	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	37.01	31.70	57	115	215	19 168	282	435	15 347	473	656	10 8614	657	803	6
25	37 51	32 02	58	115	215	17 1270	282	434	15 335	473	655	10 8607	656	802	6
30	38 38	32 61	58	116	214	15 1263	283	433	15 309	473	654	10 8594	656	800	6
35	39 71	33 56	59	117	214	13 1196	285	433	15 360	474	652	10 8569	656	798	6
40	41 89	35 19	61	120	215	11 1103	289	432	15 369	477	649	10 8524	655	794	6
45	45 50	37 98	64	126	218	9 137	296	431	14 1305	481	644	10 8437	654	787	6
50	51 44	42 72	70	134	220	7 1179	306	449	11 144	486	636	10 8263	651	776	6
30 Y. End.															
Age at Issue	Premium Par.	Premium N. P.	Ed Y. Cash	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$30.45	\$26 77	\$39	\$83	\$176	12 1264	209	388	20 191	350	563	15 8464	522	723	10
25	31 02	26 15	39	83	176	12 124	210	388	20 162	351	562	15 8447	523	723	10
30	32 07	26 91	40	85	176	11 146	213	388	20 398	354	562	15 8408	525	721	10
35	33 74	28 15	42	88	178	10 117	218	389	19 143	360	563	15 8336	529	720	10
40	36 43	30 25	45	93	183	8 1296	228	393	15 214	370	561	15 8197	535	717	10
45	40 82	38 74	51	102	190	7 1179	242	399	12 117	385	565	14 13	544	712	10

1 Days.

NOTE.—Values after three premiums.

Full American 3½% Reserve, with a surrender charge up to 10th year not exceeding \$15 per \$1,000.

EQUITABLE LIFE INSURANCE COMPANY, IA.—Continued.

PRESENT SCALE—1924 DIVIDENDS

no special adjustment dividends payable in 1924 on issues of 1918 and 1919 are not included in the net cost illustrations based on the Present Scale, but are included the Actual History.

FIVE YEARS

	21	25	30	35	40	45	55
Primary Life.....	\$ 69.79	\$ 77.15	\$ 88.76	\$103.91	\$124.29	\$151.68	\$239.01
Cash Value Deducted.....	46.79	48.15	49.76	52.91	58.29	66.68	110.01
Payment Life.....	109.35	117.63	129.84	144.84	163.68	187.91	263.63
Cash Value Deducted.....	44.35	45.63	47.84	50.84	55.68	63.91	107.63
Year Endowment.....	202.88	204.49	207.20	211.50	218.80	230.74	282.52
Cash Value Deducted.....	36.88	38.49	41.20	44.50	50.80	60.74	105.52

TEN YEARS

	21	25	30	35	40	45	55
Primary Life.....	\$136.83	\$151.10	\$173.67	\$203.37	\$242.74	\$295.35	\$464.32
Cash Value Deducted.....	60.83	62.10	63.67	67.37	75.74	93.35	183.32
Payment Life.....	213.72	229.80	253.63	282.99	319.48	366.04	512.71
Cash Value Deducted.....	44.73	45.80	47.63	50.99	58.48	75.04	164.71
Year Endowment.....	395.31	398.44	403.82	412.45	426.48	449.32	549.85
Cash Value Deducted.....	† 69	2.44	7.82	16.45	29.48	51.32	151.85

FIFTEEN YEARS

	21	25	30	35	40	45	55
Primary Life.....	\$201.03	\$221.81	\$254.86	\$297.92	\$354.48	\$430.34	\$674.75
Cash Value Deducted.....	76.03	74.81	75.86	78.92	89.48	116.34	257.75
Payment Life.....	312.77	335.96	370.73	413.49	466.39	534.18	747.88
Cash Value Deducted.....	31.77	28.96	27.73	29.49	38.39	62.18	200.88
Year Endowment.....	575.35	580.06	588.25	601.00	621.38	654.75	801.81
Cash Value Deducted.....	†90.65	†85.94	†76.75	†63.00	†41.62	†5.25	154.81

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919)

	21	25	30	35	40	45	55
Primary Life.....	\$ 69.81	\$ 77.16	\$ 88.74	\$103.89	\$124.19	\$151.48	\$238.72
Cash Value Deducted.....	46.81	48.16	49.74	52.89	58.19	66.48	109.72
Payment Life.....	109.26	117.52	129.70	144.69	163.46	187.60	263.27
Cash Value Deducted.....	44.26	45.52	47.70	50.69	55.46	63.60	107.27
Year Endowment.....	202.42	204.01	206.75	211.08	218.36	230.26	282.12
Cash Value Deducted.....	36.42	38.01	40.75	44.08	50.36	60.26	105.12

TEN YEARS. (Policies Issued in 1914)

	21	25	30	35	40	45	55
Primary Life.....	\$137.94	\$152.39	\$175.14	\$204.89	\$244.14	\$296.49	\$463.97
Cash Value Deducted.....	67.94	68.39	70.14	74.89	83.14	99.49	187.97
Payment Life.....	215.10	231.22	255.11	284.59	321.23	367.90	513.63
Cash Value Deducted.....	52.10	52.22	54.11	57.59	65.23	81.90	171.63
Year Endowment.....	397.43	400.50	405.82	414.24	427.87	450.27	550.54
Cash Value Deducted.....	6.43	9.60	15.82	24.24	36.87	58.27	157.54

FIFTEEN YEARS. (Policies Issued in 1900)

	21	25	30	35	40	45	55
Primary Life.....	\$208.57	\$229.81	\$263.43	\$306.97	\$364.08	\$440.29	\$685.34
Cash Value Deducted.....	96.57	96.81	97.43	101.97	114.08	141.29	284.34
Payment Life.....	321.28	344.71	379.78	423.16	477.11	546.03	761.55
Cash Value Deducted.....	48.28	46.71	45.78	48.16	59.11	84.03	225.55
Year Endowment.....	587.45	592.09	600.29	612.84	632.99	666.27	815.33
Cash Value Deducted.....	†67.55	†62.91	†53.71	†40.16	†19.01	17.27	180.33

Cash value in excess of cost.

1924 DIVIDENDS AND NET COSTS

TWENTY YEAR ILLUSTRATION

(The Dividends below do not include special adjustment dividend payable on issue of 1919 nor extra 50% dividend payable on issue of 1918.)

ORDINARY LIFE

	\$18.40		\$20.13		\$22.85		\$26.38		\$31.05		\$37.36		\$57.87	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	3.20	15.20	3.55	16.78	3.59	19.26	3.92	22.40	4.30	26.75	4.84	23.52	7.28	50.10
1922	3.31	15.09	3.48	16.65	3.73	19.12	4.10	22.28	4.51	26.54	5.13	32.23	7.82	50.10
1921	3.42	14.98	3.61	16.52	3.89	18.96	4.28	22.10	4.74	26.31	5.43	31.93	8.35	49.10
1920	3.53	14.87	3.74	16.39	4.06	18.79	4.45	21.93	4.96	26.09	5.75	31.61	8.92	48.10
1919	8.75	9.65	9.32	10.81	10.22	12.63	11.24	15.14	12.45	18.60	13.97	23.39	17.97	39.10
1918	3.76	14.64	4.01	16.12	4.39	18.46	4.83	21.55	5.45	25.60	6.41	30.95	10.04	47.10
1917	3.87	14.53	4.13	16.00	4.54	18.31	4.98	21.40	5.67	25.38	6.71	30.65	10.55	47.10
1916	3.97	14.43	4.24	15.89	4.67	18.18	5.17	21.21	5.90	25.15	7.04	30.32	11.07	46.10
1915	4.08	14.32	4.37	15.76	4.80	18.05	5.34	21.04	6.14	24.91	7.36	30.00	11.65	46.10
1914	9.28	9.12	9.95	10.18	10.94	11.91	12.12	14.26	13.64	17.41	15.61	21.75	20.73	37.10
1913	4.30	14.10	4.63	15.50	5.09	17.76	5.72	20.60	6.67	24.38	8.04	29.32	12.84	45.10
1912	4.42	13.98	4.77	15.36	5.24	17.61	5.93	20.45	6.95	24.10	8.42	29.94	13.45	44.10
1911	4.54	13.86	4.90	15.23	5.41	17.44	6.14	20.24	7.24	23.81	8.77	28.59	14.07	43.10
1910	4.66	13.74	5.03	15.10	5.58	17.27	6.36	20.02	7.55	23.50	9.15	28.21	14.71	43.10
1909	9.88	8.52	10.61	9.52	11.74	11.11	13.20	13.18	15.10	15.95	17.43	19.93	23.85	34.10
1908	4.91	13.49	5.31	14.82	5.91	16.94	6.85	19.53	8.17	22.88	9.92	27.44	15.08	41.10
1907	5.02	13.38	5.43	14.70	6.08	16.77	7.08	19.30	8.45	22.60	10.28	27.08	15.55	41.10
Prem	\$17.69		\$19.63		\$22.63		\$26.49		\$31.57		\$38.47		\$60.04	
1906	5.48	12.21	6.09	13.54	7.02	15.61	8.21	18.38	9.79	21.78	11.93	26.54	18.61	41.10
1905	5.66	12.03	6.28	13.35	7.24	15.39	8.43	18.01	10.10	21.47	12.31	26.16	19.21	40.10
1904	8.76	8.93	9.72	9.91	11.21	11.42	13.11	13.38	15.63	15.94	19.05	19.42	20.72	30.10
Tot.	104.80	261.07	112.97	288.13	125.35	300.99	141.51	386.42	163.41	459.15	193.54	556.99	293.37	870.33
†		79.07		75.13		71.99		75.42		91.15		129.99		330.00

TWENTY PAYMENT LIFE

	\$26.97		\$28.86		\$31.69		\$35.18		\$39.57		\$45.26		\$63.24	
1923	3.52	23.45	3.67	25.19	3.91	27.78	4.23	30.95	4.60	34.97	5.12	40.14	7.47	58.10
1922	3.70	23.27	3.86	25.00	4.13	27.56	4.50	30.68	4.88	34.69	5.41	39.79	8.04	55.10
1921	3.89	23.08	4.07	24.79	4.36	27.33	4.74	30.44	5.18	34.39	5.64	39.42	8.60	54.10
1920	4.07	22.90	4.28	24.58	4.61	27.08	4.99	30.19	5.47	34.10	6.21	39.05	9.19	54.10
1919	10.32	16.65	10.79	18.07	11.60	20.90	12.60	22.58	14.04	25.33	15.75	24.51	19.21	43.10
1918	4.47	22.50	4.72	24.14	5.09	26.00	5.53	29.65	6.10	33.47	7.00	38.20	10.30	55.10
1917	4.65	22.32	4.91	23.95	5.31	26.38	5.76	29.42	6.40	33.17	7.39	37.90	10.88	55.10
1916	4.83	22.14	5.11	23.75	5.53	26.10	6.00	29.18	6.70	32.87	7.73	37.53	11.42	51.10
1915	5.02	21.95	5.31	23.55	5.75	25.94	6.21	28.91	7.01	32.56	8.12	37.14	11.96	50.10
1914	11.51	15.40	12.08	16.78	12.98	18.71	14.19	20.99	15.84	23.73	17.96	27.30	22.60	40.10
1913	5.41	21.56	5.76	23.10	6.21	25.48	6.80	28.38	7.68	31.89	8.91	35.35	13.02	50.10
1912	5.62	21.35	5.99	22.81	6.47	25.22	7.09	28.06	8.02	31.55	9.31	35.05	13.52	49.10
1911	5.84	21.13	6.20	22.66	6.71	24.98	7.39	27.79	8.39	31.18	9.71	35.55	14.19	49.10
1910	6.05	20.92	6.43	22.43	6.97	24.72	7.70	27.48	8.74	30.83	10.11	35.15	14.83	48.10
1909	12.88	14.09	13.76	15.10	14.93	16.70	16.42	18.70	18.11	21.48	20.12	25.11	25.47	37.10
1908	6.51	20.46	6.91	21.95	7.53	24.16	8.30	26.82	9.47	30.10	10.92	34.31	16.10	47.10
1907	6.72	20.25	7.13	21.73	7.79	23.90	8.67	26.51	9.82	29.75	11.26	34.03	16.67	46.10
Prem	\$24.99		\$27.09		\$30.19		\$33.95		\$38.82		\$45.03		\$64.01	
1906	6.37	18.62	6.91	20.18	7.70	22.49	8.65	25.29	9.90	28.92	11.48	33.55	16.32	45.10
1905	6.50	18.49	7.04	20.05	7.85	22.34	8.83	25.12	10.09	28.73	11.71	33.32	16.64	45.10
1904	10.12	14.87	10.97	16.12	12.23	17.90	13.75	20.20	15.72	23.10	18.24	26.79	25.92	38.10
Tot.	128.00	405.46	135.90	445.99	147.72	481.58	162.48	537.43	182.16	606.99	208.33	696.18	292.37	964.16
†		113.54		110.01		106.42		128.57		120.01		8.18		164.00

TWENTY YEAR ENDOWMENT

	\$47.35		\$47.78		\$48.52		\$49.62		\$51.38		\$54.30		\$67.16	
1923	4.10	43.19	4.25	43.53	4.44	44.03	4.67	44.95	4.95	46.43	5.39	48.91	7.55	50.10
1922	4.50	42.85	4.61	43.17	4.80	43.71	5.05	44.51	5.33	45.06	5.81	48.49	8.15	50.10
1921	4.87	42.48	4.98	42.80	5.11	43.35	5.41	44.21	5.71	45.67	6.23	48.07	8.75	55.10
1920	5.23	42.12	5.34	42.44	5.55	42.91	5.79	43.83	6.10	45.28	6.68	47.61	9.35	51.10
1919	15.11	32.24	15.23	32.55	15.44	33.08	15.68	33.91	16.02	35.36	16.65	37.65	19.45	47.10
1918	6.01	41.34	6.14	41.61	6.35	42.17	6.57	43.05	6.94	44.41	7.61	46.69	10.50	56.10
1917	6.37	40.98	6.50	41.28	6.72	41.80	6.94	42.68	7.33	44.05	8.05	46.25	11.10	56.10
1916	6.76	40.59	6.88	40.90	7.09	41.42	7.32	42.30	7.73	43.65	8.47	45.83	11.61	55.10
1915	7.14	40.21	7.26	40.52	7.46	41.06	7.71	41.91	8.15	43.23	8.92	45.38	12.11	55.10
1914	18.04	29.31	18.17	29.61	18.36	30.16	18.61	31.01	19.07	32.31	19.87	34.43	23.09	44.10
1913	7.96	39.39	8.08	39.70	8.26	40.22	8.53	41.09	9.01	42.37	9.83	44.47	13.05	54.10
1912	8.38	38.97	8.51	39.27	8.69	39.82	9.06	40.60	9.45	41.93	10.24	44.02	13.50	53.10
1911	8.83	38.52	8.95	38.83	9.12	39.40	9.39	40.23	9.89	41.40	10.72	43.58	14.26	52.10
1910	9.28	38.07	9.39	38.39	9.57	38.95	9.85	39.77	10.34	41.04	11.16	43.14	14.90	52.10
1909	22.26	25.09	22.35	25.43	22.53	25.99	22.82	26.80	23.31	28.07	24.08	30.22	28.01	39.10
1908	10.24	37.11	10.35	37.43	10.52	38.00	10.79	38.83	11.26	40.12	11.99	42.31	16.17	50.10
1907	10.70	36.65	10.80	36.93	10.98	37.56	11.22	38.40	11.65	39.73	12.31	41.99	16.74	50.10
Prem	\$45.94		\$46.35		\$47.06		\$48.50		\$50.88		\$54.42		\$68.69	
1906	6.00	39.94	6.12	40.23	6.29	40.77	6.56	41.64	6.94	43.07	7.61	45.36	16.49	52.10
1905	6.25	39.69	6.37	40.00	6.54	40.52	6.81	41.39	7.22	42.86	7.93	45.16	17.17	51.10
1904	9.75	36.19	10.08	36.87	10.35	37.51	10.62	38.38	11.04	39.84	11.84	41.64	26.79	41.10
Tot.	177.84	764.93	198.58	752.73	202.44	763.58	208.00	781.04	217.00	809.10	231.94	854.42	298.95	1048.33
†		Policy matures for \$1,000.												

†Net Cost for 20 years, cash value deducted.

†Cash value in excess of cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904.

TWENTY YEAR RECORD.

ORDINARY LIFE

	\$17 69		\$19 63		\$22 63		\$26 49		\$31 57		\$38.47		\$60 04	
r. id	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net							
1905	3.18	3.33	4.07	4.76	5.68	6.92	8.50							
1906	3.27	3.42	4.18	4.90	5.84	7.11	8.80							
1907	3.36	3.51	4.29	5.03	5.99	7.30	9.04							
1908	3.44	3.59	4.41	5.13	6.15	7.50	9.28							
1909	3.53	3.68	4.52	5.26	6.31	7.69	9.44							
1910	3.61	3.76	4.61	5.36	6.42	7.83	9.61							
1911	3.70	3.85	4.72	5.48	6.56	8.07	9.80							
1912	3.79	3.94	4.81	5.58	6.66	8.27	10.00							
1913	3.88	4.03	4.90	5.68	6.75	8.46	10.20							
1914	3.97	4.12	5.00	5.77	6.84	8.65	10.40							
1915	4.06	4.21	5.09	5.86	6.93	8.84	10.60							
1916	4.15	4.30	5.18	5.95	7.02	9.03	10.80							
1917	4.24	4.39	5.27	6.04	7.11	9.22	11.00							
1918	4.33	4.48	5.36	6.13	7.20	9.41	11.20							
1919	4.42	4.57	5.45	6.22	7.29	9.60	11.40							
1920	4.51	4.66	5.54	6.31	7.38	9.79	11.60							
1921	4.60	4.75	5.63	6.40	7.47	9.98	11.80							
1922	4.69	4.84	5.72	6.49	7.56	10.17	12.00							
1923	4.78	4.93	5.81	6.58	7.65	10.36	12.20							
1924	4.87	5.02	5.90	6.67	7.74	10.55	12.40							
Tot.	\$5 98	\$6 41	\$7 11	\$8 11	\$9 11	\$10 11	\$11 11							
\$	88.39	87.35	89.30	99.66	125.06	177.03	402.60							

TWENTY PAYMENT LIFE

	\$24 99		\$27 09		\$30 19		\$33 95		\$38 82		\$45.03		\$64 01	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net							
1905	3.49	3.79	4.22	4.92	5.84	7.03	8.50							
1906	3.62	3.92	4.37	5.07	5.99	7.18	8.65							
1907	3.71	4.01	4.46	5.16	6.08	7.33	8.80							
1908	3.87	4.17	4.62	5.32	6.24	7.48	8.95							
1909	3.99	4.29	4.74	5.44	6.36	7.63	9.10							
1910	4.14	4.44	4.89	5.59	6.51	7.76	9.25							
1911	4.24	4.54	4.99	5.69	6.61	7.86	9.40							
1912	4.39	4.69	5.14	5.84	6.76	7.96	9.55							
1913	4.48	4.78	5.23	5.93	6.85	8.06	9.70							
1914	4.53	4.83	5.28	5.98	6.90	8.11	9.85							
1915	4.62	4.92	5.37	6.07	7.00	8.26	10.00							
1916	4.71	5.01	5.46	6.16	7.09	8.37	10.15							
1917	4.80	5.10	5.55	6.25	7.18	8.48	10.30							
1918	4.89	5.19	5.64	6.34	7.27	8.57	10.45							
1919	4.98	5.28	5.73	6.43	7.36	8.66	10.60							
1920	5.07	5.37	5.82	6.52	7.45	8.75	10.75							
1921	5.16	5.46	5.91	6.61	7.54	8.84	10.90							
1922	5.25	5.55	6.00	6.70	7.63	8.93	11.05							
1923	5.34	5.64	6.09	6.79	7.72	9.02	11.20							
1924	5.43	5.73	6.18	6.88	7.81	9.11	11.35							
Tot.	100.23	108.67	121.12	136.21	154.79	175.76	202.24							
\$	9.61	4.60	7.77	3.48	21.21	59.72	250.73							

TWENTY YEAR ENDOWMENT

	\$45 94		\$46 35		\$47 06		\$48 50		\$50 88		\$54 42		\$68 69	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net							
1905	5.51	5.55	5.64	5.82	6.10	6.53	7.24							
1906	5.74	5.78	5.88	6.06	6.34	6.80	7.51							
1907	5.97	6.02	6.11	6.30	6.58	7.07	7.78							
1908	6.20	6.25	6.35	6.54	6.82	7.34	8.05							
1909	6.43	6.48	6.58	6.77	7.05	7.57	8.28							
1910	6.66	6.72	6.82	7.01	7.29	7.81	8.52							
1911	6.89	6.95	7.05	7.24	7.52	8.04	8.75							
1912	7.12	7.18	7.28	7.47	7.75	8.27	8.98							
1913	7.35	7.41	7.51	7.70	7.98	8.50	9.21							
1914	7.58	7.64	7.74	7.93	8.21	8.73	9.44							
1915	7.80	7.87	7.97	8.16	8.44	8.96	9.67							
1916	8.03	8.10	8.20	8.39	8.67	9.19	9.90							
1917	8.26	8.33	8.43	8.62	8.90	9.42	10.13							
1918	8.49	8.56	8.66	8.85	9.13	9.65	10.36							
1919	8.72	8.79	8.89	9.08	9.36	9.88	10.59							
1920	8.95	9.02	9.12	9.31	9.59	10.11	10.82							
1921	9.18	9.25	9.35	9.54	9.82	10.34	11.05							
1922	9.41	9.48	9.58	9.77	10.05	10.57	11.28							
1923	9.64	9.71	9.81	10.00	10.28	10.80	11.51							
1924	9.87	9.94	10.04	10.23	10.51	11.03	11.74							
Tot.	161.88	163.31	165.81	170.92	179.08	189.34	212.04							
\$	756.92	763.69	775.39	799.08	838.34	891.65	1131.76							

Net Cost for 20 years, cash value deducted.

1924 DIVIDEND SCHEDULE—March 1, 1924 to March 1, 1925

(The dividends below do not include the special adjustment dividend payable on issue of 1919 nor the extra extra 50% dividend payable on issues of 1918.)

10 PAYMENT LIFE								
Year Issued	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1923	43.08	46.02	50.37	55.60	61.93	69.64	79.14	90.92
1922	4.10	4.29	4.59	4.97	5.41	6.00	6.94	8.43
1921	4.41	4.63	4.96	5.40	5.87	6.54	7.57	9.15
1920	4.74	4.97	5.35	5.82	6.34	7.09	8.22	9.89
1919	5.07	5.34	5.76	6.24	6.83	7.65	8.87	10.61
1918	13.52	14.21	15.17	16.52	18.32	20.78	23.03	24.82
1917	5.77	6.09	6.50	7.14	7.85	8.83	10.19	12.03
1916	6.09	6.44	6.97	7.55	8.31	9.37	10.77	12.61
1915	6.43	6.80	7.35	7.98	8.80	9.91	11.34	13.18
1914	6.77	7.17	7.75	8.41	9.20	10.46	11.91	13.72
1913	15.73	16.55	17.66	19.39	21.82	24.25	26.44	28.20

15 PAYMENT LIFE								
Prem	32.24	34.48	37.80	41.82	46.78	53.00	61.01	71.48
1923	3.71	3.87	4.13	4.47	4.86	5.40	6.30	7.76
1922	3.94	4.11	4.41	4.79	5.20	5.82	6.81	8.38
1921	4.16	4.37	4.69	5.08	5.54	6.24	7.33	8.99
1920	4.40	4.62	4.98	5.39	5.90	6.66	7.86	9.61
1919	11.24	11.90	12.77	13.82	15.28	16.97	18.64	20.49
1918	4.89	5.16	5.59	6.05	6.67	7.58	8.94	10.87
1917	5.11	5.40	5.87	6.35	7.02	8.01	9.42	11.41
1916	5.35	5.66	6.12	6.66	7.38	8.42	9.90	11.94
1915	5.59	5.93	6.41	6.97	7.75	8.86	10.39	12.50
1914	12.93	13.69	14.70	15.90	17.64	19.66	21.62	23.80

30 PAYMENT LIFE								
Prem	21.96	23.57	26.02	29.16	33.31	38.97	.....	.....
1923	3.33	3.47	3.70	4.01	4.37	4.91	.....	.....
1922	3.48	3.62	3.88	4.22	4.60	5.21	.....	.....
1921	3.62	3.78	4.03	4.42	4.84	5.51	.....	.....
1920	3.76	3.94	4.25	4.62	5.09	5.84	.....	.....
1919	9.26	9.86	10.70	11.68	12.85	14.43	.....	.....
1918	4.07	4.29	4.65	5.05	5.62	6.53	.....	.....
1917	4.20	4.43	4.82	5.23	5.86	6.85	.....	.....
1916	4.33	4.59	4.98	5.43	6.10	7.19	.....	.....
1915	4.47	4.74	5.15	5.63	6.37	7.53	.....	.....
1914	9.96	10.66	11.57	12.69	14.11	16.12	.....	.....

10 YEAR ENDOWMENT								
Prem	10184	10218	10276	10356	10461	10602	10980	11501
1923	5.94	6.03	6.20	6.42	6.69	7.07	7.80	9.05
1922	6.73	6.84	7.00	7.21	7.48	7.89	8.61	9.92
1921	7.57	7.67	7.83	8.04	8.30	8.72	9.50	10.79
1920	8.42	8.51	8.68	8.88	9.14	9.57	10.35	11.63
1919	27.30	27.39	27.56	27.74	28.00	28.44	29.21	30.46
1918	10.21	10.30	10.47	10.63	10.89	11.34	12.07	13.25
1917	11.07	11.15	11.31	11.46	11.71	12.14	12.81	13.90
1916	11.95	12.03	12.18	12.32	12.56	12.95	13.53	14.47
1915	12.88	12.95	13.07	13.21	13.42	13.74	14.21	14.98
1914	33.84	33.90	34.01	34.12	34.30	34.54	34.87	35.38

15 YEAR ENDOWMENT								
Year Issued	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1923	65.21	65.59	66.24	67.16	68.59	70.94	74.90	81.87
1922	4.73	4.84	5.01	5.24	5.51	5.93	6.69	7.81
1921	5.23	5.35	5.51	5.76	6.02	6.48	7.29	8.41
1920	5.75	5.86	6.04	6.27	6.55	7.04	7.91	9.11
1919	6.27	6.39	6.55	6.80	7.09	7.60	8.53	9.81
1918	18.82	18.94	19.12	19.33	19.64	20.20	21.15	22.22
1917	7.39	7.51	7.69	7.89	8.22	8.80	9.79	11.11
1916	7.91	8.03	8.21	8.40	8.75	9.34	10.34	11.71
1915	8.45	8.57	8.74	8.94	9.28	9.90	10.90	12.32
1914	9.02	9.13	9.29	9.49	9.84	10.45	11.45	12.92
1913	23.60	23.71	23.86	24.05	24.41	25.02	25.96	27.27

25 YEAR ENDOWMENT								
Prem	37.01	37.51	38.38	39.71	41.89	45.50	51.44	.....
1923	3.81	3.92	4.10	4.36	4.65	5.10	5.95	.....
1922	4.08	4.18	4.38	4.65	4.95	5.41	6.39	.....
1921	4.35	4.47	4.67	4.93	5.26	5.81	6.83	.....
1920	4.63	4.74	4.95	5.22	5.57	6.19	7.30	.....
1919	12.47	12.79	13.27	13.78	14.41	15.33	16.78	.....
1918	5.22	5.34	5.58	5.84	6.25	6.94	8.25	.....
1917	5.48	5.61	5.86	6.12	6.55	7.34	8.68	.....
1916	5.76	5.89	6.13	6.41	6.87	7.72	9.11	.....
1915	6.04	6.19	6.41	6.70	7.21	8.10	9.55	.....
1914	14.39	14.75	15.20	15.91	16.80	17.85	19.51	.....

30 YEAR ENDOWMENT								
Prem	30.45	31.02	32.07	33.74	36.43	40.82	.....	.....
1923	3.59	3.71	3.89	4.15	4.47	4.95	.....	.....
1922	3.81	3.93	4.12	4.40	4.73	5.27	.....	.....
1921	4.02	4.15	4.34	4.64	4.99	5.60	.....	.....
1920	4.24	4.38	4.59	4.87	5.26	5.93	.....	.....
1919	10.97	11.20	11.59	12.18	13.05	14.79	.....	.....
1918	4.70	4.85	5.08	5.38	5.84	6.65	.....	.....
1917	4.90	5.06	5.31	5.60	6.11	6.91	.....	.....
1916	5.12	5.28	5.53	5.84	6.38	7.33	.....	.....
1915	5.34	5.51	5.76	6.08	6.66	7.67	.....	.....
1914	12.59	12.85	13.24	13.89	14.97	17.05	.....	.....

ENDOWMENT AT AGE 65								
Prem	21.40	23.93	28.05	33.74	41.89	54.30	74.90	111.00
1923	3.30	3.47	3.76	4.15	4.65	5.39	6.69	9.05
1922	3.44	3.63	3.97	4.40	4.95	5.81	7.29	9.92
1921	3.58	3.79	4.16	4.64	5.26	6.23	7.91	10.79
1920	3.70	3.95	4.36	4.87	5.57	6.68	8.53	11.63
1919	8.95	9.62	10.58	12.18	14.41	16.65	21.15	30.46
1918	4.01	4.30	4.79	5.38	6.25	7.61	9.79	13.25
1917	4.14	4.45	4.97	5.60	6.55	8.05	10.34	13.90
1916	4.26	4.60	5.15	5.84	6.87	8.47	10.90	14.47
1915	4.39	4.77	5.35	6.08	7.21	8.92	11.43	14.98
1914	9.79	10.59	11.89	13.89	16.80	19.87	25.96	35.38

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

ges.	25	35	45
PARTICIPATING. (Without Disability.)			
Payment...	25.62	31.42	41.16

ENDOWMENTS.			
Year.....	\$37.51	\$39.71	\$45.50
Year.....	31.02	33.74	40.82
Year.....	26.75	30.11	.....
Year.....	23.93	28.00	.....

ENDOWMENTS (10 Premiums).			
Year.....	\$88.20	\$89.76	\$93.42
Year.....	76.97	78.88	83.61
Year.....	68.02	70.51	76.78
Year.....	60.97	64.28	72.48

ENDOWMENTS (20 Premiums).			
Year.....	\$42.35	\$44.49	\$50.01
Year.....	38.07	40.69	47.31
Year.....	34.78	38.03	.....

INGLE PREMIUM.			
Whole Life....	\$352.32	\$421.87	\$518.00

ndowments.			
Year.....	\$813.68	\$815.16	\$819.19
Year.....	699.87	703.43	713.63
Year.....	608.56	615.43	635.26
Year.....	535.78	547.58	580.63
Year.....	478.42	497.22	546.29

ONT. MONTHLY INCOME POL- ICY, \$10.00 per Month, 240 Pay- ments Certain. (Equal Ages.)			
Payment...	93.36	106.06	126.86
Payment ..	69.84	79.72	96.57
0 per Month, 120 Months Cer- tain. (Equal Ages.) Commuted Value of Installments Certain \$1,025.			
Whole Life....	.....	\$39.16	\$49.80
Pay. Life...	.....	51.45	59.48

NON-PARTICIPATING (Without Disability.)			
NCOME END. 60, \$10,000.			
Pay.....	355.30	482.70	.....

NCOME END. 65, \$10,000			
Pay.....	\$293.90	\$383.70	\$533.90
NDOWMENTS.			

0 Year.....	\$90.51	\$91.30	\$93.25
0 Year.....	19.74	22.97	.....
nd. Age 65...	\$19.74	\$28.15	\$45.93
nd. Age 70...	18.08	24.87	37.98

0 PAYMENT ENDOWMENTS.			
5 Year.....	\$77.86	\$78.82	\$81.31
0 Year.....	67.71	68.98	72.44
5 Year.....	59.61	61.41	66.27
0 Year.....	53.23	55.78	62.38

0 PAYMENT ENDOWMENTS.			
5 Year.....	\$36.40	\$37.89	\$42.05
0 Year.....	32.53	34.44	39.61
5 Year.....	29.55	32.04	.....
ge 65.....	\$27.34	\$34.44	.....
ge 70.....	25.80	32.04	\$42.05
ge 85.....	24.08	29.39	37.75

SINGLE PREMIUM RATES.

Whole Life....	\$321.68	\$386.17	\$475.37
10 Year End..	748.18	749.75	753.80
15 Year End..	642.97	646.46	656.22
20 Year End..	558.56	565.10	583.77
25 Year End..	491.27	502.38	533.27
30 Year End..	438.25	455.83	501.53

CONVERTIBLE TERM.

5 Year.....	\$8.24	\$9.29	\$12.67
To Age 65...	12.13	14.73	19.19

Five Year Term convertible within four years; Term to Age 65, within 7 years.

REVERSIONARY ANNUITIES.

\$100 a Year. (Equal Ages.)			
Whole Life....	\$23.03	\$26.11	\$31.35
20 Payment...	31.99	33.32	36.18

DEFERRED ANNUITIES.

\$100 a Year.			
Males.			

10 Year.....	\$158.82	\$135.88	\$106.62
15 Year.....	87.81	71.85	52.21
20 Year.....	53.33	41.10	26.82
Beg. Age 60...	12.91	23.80	52.21
Beg. Age 65...	7.52	13.37	26.82

Females.

10 Year.....	\$178.18	\$154.02	\$123.39
15 Year.....	100.17	83.31	62.55
20 Year.....	62.06	49.06	33.68
Beg. Age 60...	16.54	29.50	62.55
Beg. Age 65...	10.16	17.42	33.68

LIFE INCOME \$10.

At Age 65.			
Male.....	\$10.77	\$19.45	\$41.72
Female.....	13.33	23.33	48.46

At Age 60.			
Male.....	17.67	32.90	76.83
Female.....	20.96	37.92	86.03

DISABILITY RATES.

25 Pay. Life ..	\$1.41	\$1.70	\$2.68
Term to 65 ..	1.06	1.40	1.93
40 Year End..	1.11	1.40	.....
10 P. 15 Y. End	.63	.96	1.93
10 P. 20 Y. End	.87	1.41	2.62
10 P. 25 Y. End	1.17	1.99	2.97
10 P. 30 Y. End	1.51	2.52	3.12
20 P. 25 Y. End	.75	1.32	2.50
20 P. 35 Y. End	1.20	1.76	.....
End. Age 65 ..	1.11	1.53	2.27
End. Age 70 ..	1.19	1.65	2.52
End. Age 75 ..	1.23	1.72	2.61
End. Age 80 ..	1.24	1.73	2.64
End. Age 85 ..	1.25	1.74	2.66

DOUBLE INDEMNITY RATES.

Ord. Life, Term to Age 65 and Continuous Premium Endow-
ments.....

25 Pay. Life ..	\$1.25	\$1.25	\$1.25
30 Pay. Life ..	1.48	1.25	1.25
10 P. 15 Y. End	1.34	1.25	1.25
10 P. 20 Y. End	1.72	1.71	1.69
10 P. 25 Y. End	2.10	2.08	1.69
10 P. 30 Y. End	2.41	2.37	1.69
20 P. 25 Y. End	2.66	2.37	1.69
20 P. 30 Y. End	1.44	1.42	1.25
20 P. 35 Y. End	1.58	1.42	1.25
20 P. 35 Y. End	1.70	1.42	.....
Ins. End. 65 ..	1.35	1.35	1.35
20 P. Inc. End.	.....	.....	.....
65.....	1.93	1.68	1.35

Disability clause attached to all but 5 Year Term Reversionary and Deferred Annuity.

EQUITY LIFE INSURANCE COMPANY, Great Falls, Mont.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision.

Disability. — Policy provides without extra charge, prior to age 60, for waiver of premium and payment of face of policy in annual installments. Agreement does not cover war service. And provides for waiver of premiums only, in event disability is caused by insanity. Limit \$20,000.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider attached. Extra premium \$2.00 per \$1,000. Limit \$15,000.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days) without interest.

Incontestable. — After one year, except for non-payment of premium and service time of war within five years.

Limits. — Ages 16-60. \$50,000; reinsures over \$5,000; does not accept reinsurance minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance.

Military Service. — Within five years, death from service during time of war or within six months thereafter as a result of service, limits liability to premiums paid, unless extra premium paid as required within one month after entering service. Unused extra premiums will be returned after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash values.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — Automatic after three years. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — Outside of Temperate Zone within one year, liability limited to premiums paid.

Restricted Occupations. — Blasting, mining, submarine or aerial operations, production of highly inflammable or explosive substances, handling electric conductors, apparatus or dynamos-electric machinery, handling liquors, service on railroad (except as passenger, sleeping car conductor or baggage master), steam or other vessel or any other hazardous occupation, within one year, limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-30) annual Installment and Continuous (240 certain) *monthly Installment. Trust Fund and Commutable Values may be withdrawn by payee unless insured has directed to the contrary. Insured may select annuity option at age 65, for self.

Suicide. — Within one year, sane or insane, or death from violation of law, liability limited to premiums paid.

Women. — No extra charge. Limit, \$5,000. Written on 20 Payment Life or high premium plans. Disability and Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

Age	LIMITED PAY. LIFE				Age at Issue	ENDOWMENTS			TERM*		
	10 Pay.	15 Pay.	20 Pay.	20 Pay. G.P.R.		10 Year	15 Year	20 Year	10 Year	15 Year	20 Year
67	\$40.44	\$29.26	\$25.03	\$30.55	21	\$23.33	\$59.66	\$43.21	\$9.78	\$9.98	\$10.21
68	40.08	29.74	25.36	31.04	22	23.43	59.73	43.26	9.85	10.06	10.34
69	40.75	30.25	25.71	31.56	23	23.51	59.80	43.36	9.94	10.16	10.46
70	41.45	30.76	26.08	32.09	24	23.60	59.88	43.45	10.03	10.28	10.60
71	42.18	31.32	26.46	32.63	25	23.68	59.96	43.53	10.13	10.40	10.75
72	42.93	31.86	26.87	33.20	26	23.77	60.06	43.64	10.23	10.53	10.91
73	43.73	32.45	27.29	33.79	27	23.85	60.14	43.73	10.34	10.66	11.09
74	44.49	33.04	27.72	34.40	28	23.95	60.25	43.84	10.46	10.83	11.29
75	45.33	33.68	28.18	35.04	29	24.05	60.35	43.96	10.59	10.99	11.51
76	46.18	34.34	28.66	35.72	30	24.17	60.47	44.09	10.74	11.18	11.75
77	47.08	35.01	29.17	36.43	31	24.28	60.59	44.24	10.90	11.38	12.03
78	48.02	35.72	29.70	37.16	32	24.40	60.72	44.39	11.08	11.60	12.34
79	48.97	36.44	30.25	37.91	33	24.55	60.86	44.56	11.26	11.85	12.68
80	49.98	37.21	30.83	38.70	34	24.68	61.02	44.74	11.48	12.13	13.06
81	51.01	37.99	31.44	39.52	35	24.85	61.16	44.94	11.70	12.44	13.50
82	52.08	38.80	32.08	40.38	36	25.00	61.35	45.17	11.96	12.80	13.98
83	53.20	39.68	32.76	41.29	37	25.19	61.58	45.41	12.25	13.19	14.51
84	54.33	40.57	33.46	42.23	38	25.37	61.79	45.69	12.58	13.64	15.13
85	55.54	41.51	34.20	43.21	39	25.57	62.03	46.01	12.93	14.14	15.79
86	56.80	42.48	34.98	44.25	40	25.80	62.31	46.34	13.34	14.70	16.54
87	58.07	43.49	35.81	45.34	41	26.05	62.60	46.71	13.79	15.33	17.36
88	59.40	44.54	36.69	46.49	42	26.31	62.93	47.13	14.31	16.04	18.29
89	60.80	45.65	37.63	47.71	43	26.62	63.28	47.61	14.90	16.83	19.31
90	62.26	46.82	38.62	48.99	44	26.94	63.70	48.12	15.56	17.71	20.46
91	63.77	48.04	39.68	50.35	45	27.32	64.17	48.72	16.31	18.71	21.71
92	65.33	49.31	40.79	51.77	46	27.72	64.67	49.36	17.16	19.81	23.11
93	66.98	50.67	41.98	53.30	47	28.19	65.24	50.10	18.13	21.05	24.64
94	68.68	52.09	43.25	54.91	48	28.67	65.87	50.90	19.19	22.43	26.33
95	70.44	53.56	44.58	56.63	49	29.24	66.56	51.78	20.39	23.94	28.19
96	72.27	55.13	46.01	58.45	50	29.85	67.34	52.77	21.71	25.61	30.21
97	74.21	56.79	47.54	60.39	51	100.52	68.21	53.88	23.19	27.46	.....
98	76.18	58.52	49.17	62.46	52	101.28	69.15	55.09	24.83	29.50	.....
99	78.27	60.35	50.91	64.65	53	102.09	70.21	56.41	26.63	31.74	.....
100	80.43	62.28	52.78	67.01	54	103.01	71.37	57.89	28.63	34.19	.....
101	82.70	64.34	54.79	69.53	55	104.03	72.67	59.52	30.84	36.88	.....
102	85.04	66.52	56.94	72.24	56	105.12	74.10	.....	34.28	.....	.....
103	87.51	68.83	59.25	75.14	57	106.33	75.67	.....	35.95	.....	.....
104	89.13	71.31	61.74	78.26	58	107.67	77.43	.....	38.90	.....	.....
105	92.84	73.96	64.44	81.62	59	109.17	79.34	.....	42.15	.....	.....
106	95.71	76.77	67.35	85.22	60	110.80	81.47	.....	45.71	.....	.....

*Convertible and Non-Renewable. Semi-annual rate multiply by .52; quarterly rates multiply by .265. Term rates adopted January 1, 1919, policies with higher premiums than 20 Pay. Life, Jan. 1, 1922, Ordinary and 20 Payment Life in 1923.

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Premium	Cash or Loan	3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
21	\$16.67	\$130	\$28	\$90	3	269	\$69	\$203	9	176	\$118	\$344.15	173	\$176	\$421.19	54	\$158	\$453.18			
25	17.84	160	33	99	4	98	82	232	10	236	139	341.15	341	206	453.18	158	494	17	0		
30	19.80	20	41	112	5	0	101	247	11	202	171	376.15	218	251	494.17	0	534	15	37		
35	22.52	24	51	125	5	236	125	275	11	236	209	412.14	158	302	534.15	37	571	13	0		
40	26.27	31	64	140	6	12	154	303	10	349	253	447.12	208	358	571.13	0	604	10	313		
45	32.55	38	79	156	5	297	187	331	9	254	301	480.10	344	416	604.10	313	633	8	302		
50	38.98	47	96	170	5	63	223	356	8	72	350	509	3	473	633	8	658	6	350		
55	49.10	57	115	184	4	122	261	378	6	233	400	535	7	527	658	6	886	5	99		
60	64.11	68	135	197	3	162	298	399	5	66	446	558	5	584	886	5					
																			Pd-up		
21	25.03	30	64	204	9	117	159	465	24	284	276	733	34	345	418	1000					
25	26.46	33	70	207	9	282	174	471	23	307	301	735	32	50	458	1000					
30	28.66	37	78	212	10	26	195	477	21	335	337	739	28	185	508	1000					
35	31.44	42	88	216	10	5	219	482	19	167	377	742	24	264	566	1000					
40	34.38	48	100	220	9	142	247	486	16	276	420	743	20	339	626	1000					
45	39.68	55	113	223	8	70	275	486	13	308	443	741	17	74	688	1000					
50	46.01	62	126	224	6	255	302	483	10	357	502	730	13	226	746	1000					
55	54.79	68	139	223	5	75	327	475	8	134	535	716	10	139	800	1000					
60	67.35	75	152	221	3	318	347	464	6	46	556	695	7	185	849	1000					

EUREKA LIFE INSURANCE COMPANY, Baltimore, Md.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 90 days after default. American 3½% Modified Preliminary Term reserve, with surrender charge not exceeding \$25 per \$1,000. May be deferred 60 days.

Change of Plan. — No provision. Practice of company to change to higher premium plan.

Disability. — All but Term policies provide with extra charge, prior to age 60, for waiver of premiums and payment of monthly income of \$8.33 per \$1,000 beginning six months after proof and continuing during disability until maturity, no reduction in insurance. Does not cover war service or aeronautic or submarine operations.

Dividends. — Policy is non-participating.

Double Indemnity. — All but Term policies provide, with extra premium, during premium-paying period prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of accident. Agreement does not cover death from suicide, violation of law, war service, state of war, riot or insurrection, aeronautic or submarine operations, physical or mental infirmity, poisoning or infection from disease.

Extended Insurance. — After three premiums, upon written request within three months after default. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages 10-60 (Ordinary Department). \$50,000; reinsures over \$5,000; does not accept reinsurance: minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days (except to pay premium).

Military Service. — Death from service in time of war, limits liability to reserve, unless permit is obtained.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional years premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No restrictions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-30 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Commutable Values may be withdrawn unless otherwise specified by insured. Commutation of Installments certain under Continuous Installment Option shall not affect payments beyond specified years certain.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit \$5,000. Disability and double indemnity granted

NON-PARTICIPATING RATES PER \$1,000. (American 3 $\frac{1}{2}$ % Reserve.)

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating.

	End of 5 Years	End of 10 Years	End of 15 Years	End of 19 Years
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DISABILITY RATES PER \$1,000.

(Waiver of Premium and Annuity of \$100)

(Included in rates on preceeding page.)

Ord. Life	LIMITED PAY. LIFE			Age at Issue	ENDOWMENTS			
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	25 Year
\$0.83	\$1.84	\$1.32	\$1.08	20	\$0.31	\$0.35	\$0.40	\$0.44
.85	1.87	1.35	1.11	21	.32	.36	.42	.46
.88	1.90	1.38	1.13	22	.33	.37	.43	.49
.91	1.94	1.41	1.15	23	.34	.38	.45	.51
.94	1.97	1.43	1.17	24	.36	.40	.47	.53
.97	2.00	1.46	1.20	25	.37	.42	.49	.56
1.00	2.04	1.49	1.22	26	.38	.44	.51	.58
1.03	2.07	1.51	1.24	27	.39	.47	.53	.61
1.07	2.10	1.54	1.26	28	.40	.49	.56	.64
1.10	2.12	1.56	1.28	29	.41	.51	.59	.68
1.14	2.15	1.58	1.30	30	.43	.52	.62	.73
1.18	2.18	1.61	1.32	31	.45	.54	.65	.77
1.23	2.20	1.64	1.35	32	.48	.58	.68	.82
1.27	2.23	1.66	1.37	33	.50	.61	.72	.87
1.32	2.26	1.69	1.40	34	.52	.64	.77	.93
1.36	2.29	1.73	1.43	35	.55	.69	.82	1.00
1.42	2.31	1.75	1.46	36	.59	.73	.88	1.10
1.48	2.35	1.78	1.49	37	.62	.79	.94	1.20
1.55	2.38	1.82	1.52	38	.66	.84	1.00	1.29
1.61	2.41	1.85	1.56	39	.71	.90	1.08	1.39
1.69	2.44	1.88	1.60	40	.76	.97	1.17	1.50
1.76	2.47	1.91	1.68	41	.82	1.05	1.31	1.60
1.84	2.51	1.95	1.78	42	.87	1.14	1.46	1.71
1.93	2.53	1.98	1.88	43	.95	1.24	1.58	1.82
2.02	2.55	2.02	1.98	44	1.03	1.35	1.73	1.93
2.12	2.57	2.07	2.10	45	1.10	1.47	1.88	2.04
2.23	2.60	2.21	2.22	46	1.20	1.60	2.03	.....
2.35	2.61	2.38	2.35	47	1.31	1.82	2.18	.....
2.48	2.63	2.54	2.48	48	1.44	2.05	2.33	.....
2.63	2.65	2.73	2.64	49	1.59	2.29	2.51	.....
2.78	2.67	2.93	2.80	50	1.75	2.53	2.68	.....
2.95	2.73	3.14	2.98	51	2.13	2.79	2.88	.....
3.15	3.00	3.38	3.18	52	2.51	3.06	3.09	.....
3.37	3.30	3.63	3.40	53	2.90	3.35	3.31	.....
3.61	3.62	3.91	3.64	54	3.30	3.66	3.56	.....
3.87	3.98	4.17	3.91	55	3.73	4.00	3.85	.....

Double Indemnity Rates Per \$1,000.

\$1.25	\$2.50	\$1.75	\$1.50	20-45	\$1.25	\$1.25	\$1.25	\$1.25
1.30	2.50	1.75	1.50	46	1.30	1.30	1.30	1.30
1.35	2.50	1.75	1.50	47	1.35	1.35	1.35	1.35
1.40	2.50	1.75	1.50	48	1.40	1.40	1.40	1.40
1.45	2.50	1.75	1.50	49	1.45	1.45	1.45	1.45
1.50	2.50	1.75	1.50	50	1.50	1.50	1.50	1.50
1.55	2.50	1.75	1.55	51	1.55	1.55	1.55	.....
1.60	2.50	1.75	1.60	52	1.60	1.60	1.60	.....
1.65	2.50	1.75	1.65	53	1.65	1.65	1.65	.....
1.70	2.50	1.75	1.70	54	1.70	1.70	1.70	.....
1.75	2.50	1.75	1.75	55	1.75	1.75	1.75	.....

FARMERS & BANKERS LIFE INS. CO., Wichita, Kas.

- Accelerative Option.** — Policy is non-participating. Coupon policies provide that when coupons are left with the company they may be used to convert into paid-up policy at an earlier date.
- Beneficiary.** — Changeable at will.
- Cash Values.** — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (III. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.
- Change of Plan.** — Higher premium form allowed by payment of difference in premiums at 5% interest if changed in first year; after first year, payment of difference in reserves. Practice to change to lower premium form.
- Disability.** — For extra premium policy will provide, prior to age 60, (a) waiver of premiums; (b) for waiver of premiums and payment of no less than \$1,000, beginning 90 days after proof and continuing during disability until maturity; no reduction in insurance. Not issued on Term or Combination Plan. Agreement does not cover war service. Limit, \$10,000, for either clause.
- Dividends.** — Policy is non-participating. Issues Guaranteed Coupon Bond policy, under which coupons may be used to reduce premiums left to accumulate at $3\frac{1}{2}\%$, purchase paid-up additions to face of policy or reduce premium-paying period.
- Double Indemnity.** — For extra premium of \$1.50 per \$1,000, all but Term policies will provide, during entire premium-paying period for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide or war service. Limit, \$10,000.
- Extended Insurance.** — Automatic after three years, within 31 days after default Non-par. Without cash and loan values.
- Grace.** — 31 days, without interest.
- Incontestable.** — After one year, except for non-payment of premium and service in time of war, or aeronautics or submarine operation within five years.
- Limits.** — Ages, 18+0. \$50,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.
- Loans.** — After three premiums. Interest 6%, in advance. May be deferred 60 days.
- Military Service.** — Death from service within five years or within six months thereafter as a result of service, limits liability to premiums paid.
- Non-Forfeitable.** — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.
- Paid-Up Values.** — After three premiums, within 31 days after default. Non-par. Without cash and loan values.
- Policy in Effect.** — Upon delivery of policy and payment of premium while in good health.
- Premium Loans.** — After three premiums. Interest 6%.
- Reinstatement.** — At any time, upon evidence of insurability and payment of arrears with 5% compound interest.
- Reserve Basis.** — See "Cash Values".
- Residence and Travel.** — No restrictions.
- Restricted Occupations.** — No conditions, except service within five years in aviation corps or submarine.
- Settlement Options.** — Cash. Limited Installments (\$68 for 20 years or \$5.75 for 210 months). No provision for commutation by beneficiary.
- Suicide.** — Within one year, sane or insane, or in consequence of violation of law, or while resisting or avoiding any officer within one year, liability limited to premiums paid.
- Women.** — No extra charge. Written on policies with premiums not less than 20 Payment Life. Net limit, \$5,000. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability)
 (American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	CONVERTIBLE TERM*				Coupon Option Benefit		En- dow- ment Age 65
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		5 Year	10 Year	15 Year	20 Year	Ord. Life	20 Pay.	
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
13.86	36.58	26.87	22.13	92.27	58.36	41.80	18	9.43	9.57	9.73	9.92	19.69	28.02	16.36
14.15	37.15	27.29	22.48	92.34	58.41	41.86	19	9.49	9.63	9.81	10.01	20.02	28.44	16.72
14.46	37.74	27.73	22.85	92.41	58.47	41.93	20	9.54	9.70	9.89	10.11	20.34	28.88	17.19
14.78	38.34	28.17	23.22	92.47	58.54	42.00	21	9.61	9.78	9.98	10.21	20.69	29.35	17.68
15.13	38.97	28.63	23.60	92.55	58.61	42.07	22	9.68	10.06	10.06	10.34	21.05	29.83	18.20
15.48	39.62	29.13	24.01	92.62	58.68	42.15	23	9.74	10.16	10.16	10.46	21.42	30.33	18.74
15.86	40.30	29.63	24.43	92.70	58.76	42.23	24	9.81	10.28	10.28	10.60	21.81	30.85	19.32
16.25	40.99	30.15	24.86	92.78	58.84	42.32	25	9.90	10.40	10.40	10.75	22.22	31.39	19.93
16.67	41.72	30.69	25.33	92.87	58.92	42.41	26	9.99	10.53	10.53	10.91	22.65	31.95	20.58
17.10	42.48	31.26	25.80	92.96	59.01	42.51	27	10.08	10.66	10.66	11.09	23.09	32.52	21.27
17.57	43.25	31.83	26.28	93.06	59.12	42.62	28	10.18	10.83	10.83	11.29	23.57	33.12	22.02
18.05	44.06	32.45	26.80	93.17	59.22	42.74	29	10.29	10.99	10.99	11.51	24.05	33.76	22.80
18.56	44.90	33.06	27.32	93.27	59.34	42.86	30	10.40	11.18	11.18	11.75	24.56	34.41	23.61
19.10	45.77	33.72	27.88	93.39	59.45	43.01	31	10.53	11.38	11.38	12.03	25.11	35.08	24.53
19.67	46.67	34.40	28.46	93.52	59.58	43.16	32	10.66	11.60	11.60	12.34	25.68	35.79	25.49
20.27	47.61	35.10	29.05	93.64	59.71	43.30	33	10.81	11.85	11.85	12.68	26.28	36.53	26.52
20.91	48.58	35.84	29.68	93.78	59.87	43.50	34	10.98	12.13	12.13	13.06	26.90	37.29	27.62
21.58	49.58	36.59	30.33	93.94	60.04	43.70	35	11.16	12.44	12.44	13.50	27.56	38.10	28.80
22.28	50.62	37.38	31.02	94.10	60.21	43.91	36	11.36	12.80	12.80	13.98	28.27	38.93	30.09
23.04	51.72	38.22	31.74	94.28	60.42	44.15	37	11.59	13.19	13.19	14.51	29.00	39.80	31.47
23.84	52.83	39.07	32.49	94.47	60.63	44.43	38	11.83	13.64	13.64	15.13	29.78	40.70	32.93
24.68	53.99	39.97	33.27	94.67	60.86	44.72	39	12.09	14.14	14.14	15.79	30.62	41.65	34.49
25.58	55.19	40.90	34.09	94.89	61.12	45.06	40	12.39	14.70	14.70	16.54	31.49	42.65	36.11
26.52	56.45	41.88	34.97	95.13	61.41	45.41	41	12.71	15.33	15.33	17.36	32.42	43.70	38.04
27.54	57.75	42.90	35.88	95.40	61.74	45.82	42	13.09	16.04	16.04	18.29	33.40	44.79	40.06
28.62	59.10	43.97	36.84	95.70	62.10	46.27	43	13.50	16.83	16.83	19.31	34.45	45.95	42.26
29.77	60.52	45.09	37.86	96.03	62.51	46.80	44	13.98	17.71	17.71	20.46	35.57	47.16	44.69
30.99	61.99	46.27	38.94	96.39	62.95	47.36	45	14.53	18.71	18.71	21.71	36.75	48.45	47.36
32.29	63.50	47.50	40.08	96.80	63.45	47.99	46	15.15	19.81	19.81	23.11	38.01	49.80	50.32
33.67	65.10	48.79	41.29	97.25	64.01	48.69	47	15.85	21.05	21.05	24.64	39.38	51.23	53.60
35.15	66.76	50.17	42.58	97.74	64.64	49.48	48	16.66	22.43	22.43	26.33	40.81	52.75	57.33
36.74	68.74	51.60	43.92	98.29	65.32	50.33	49	17.58	23.94	23.94	28.19	42.35	54.34	61.41
38.42	70.27	53.11	45.38	98.91	66.08	51.36	50	18.60	25.61	25.61	30.21	43.98	56.04	66.08
40.20	72.14	54.70	46.92	99.57	66.93	52.37	51	19.74	27.46	27.46	32.43	45.72	57.81	71.41
42.12	74.07	56.37	48.56	100.32	67.86	53.54	52	21.01	29.50	29.50	34.84	47.57	59.73	77.53
44.16	76.08	58.13	50.31	101.13	68.90	54.84	53	22.43	31.74	31.74	37.43	49.55	61.75	84.64
46.34	78.18	60.00	52.17	102.03	70.04	56.27	54	24.00	34.19	34.19	40.26	51.63	63.90	93.03
48.66	80.39	61.98	54.18	103.03	71.30	57.87	55	25.75	36.88	36.88	43.30	53.87	66.18	103.03
51.15	82.63	64.08	56.32	104.12	72.70	59.60	56	27.69	39.83	39.83	46.56	56.25	68.63	.....
53.79	85.08	66.31	58.62	105.32	74.26	61.52	57	29.83	43.03	43.03	50.05	58.78	71.25	.....
56.62	87.60	68.68	61.09	106.66	75.96	63.63	58	32.19	46.51	46.51	53.79	61.50	74.06	.....
59.67	90.26	71.23	63.76	108.13	77.86	65.95	59	34.80	50.29	50.29	57.80	64.38	77.06	.....
63.92	93.03	73.94	66.61	109.75	79.95	68.50	60	37.69	54.38	54.38	62.08	67.47	80.27	.....

With Disability (Waiver of Premium and \$10 Monthly Income).

15.74	40.30	29.68	24.50	93.02	59.14	42.40	20	.....	.....	.....	.....	21.67	30.55	18.49
17.71	43.75	32.26	26.65	93.45	59.59	42.90	25	.....	.....	.....	.....	23.73	33.20	21.42
20.23	47.84	35.31	29.24	94.00	60.19	43.59	30	.....	.....	.....	.....	26.29	36.36	25.36
23.52	52.68	38.98	32.39	94.80	61.07	44.67	35	.....	.....	.....	.....	29.57	40.21	30.83
27.89	58.45	43.45	36.33	95.97	62.45	46.45	40	.....	.....	.....	.....	33.89	44.96	38.64
33.82	65.34	48.97	41.76	97.83	64.82	49.58	45	.....	.....	.....	.....	39.68	51.39	50.47
42.01	73.65	56.70	48.99	101.03	69.18	54.47	50	.....	.....	.....	.....	47.68	59.85	70.25
53.47	85.29	66.88	59.04	107.18	75.91	62.36	55	.....	.....	.....	.....	58.70	71.34	109.30

5 Year Term convertible within 3 years; 10 year, 7 years; 15 year, 10 years; 20 year, 15 years; renewable once if request is made prior to age 60 and within three years from date of expiration.

NOTE.—Above rates adopted November 1, 1922. Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity.—\$1.50 per \$1,000.

FARMERS & BANKERS LIFE INSURANCE COMPANY—Continued

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Ann. Premium	Cash or 3rd Year Loan	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up
1	\$14.78	\$13.68	\$28.36	\$90	3	287.52	82	\$233.9	222	118.93	\$314.15	221	1.6.63	\$421.19	74	74
15	16.25	16.14	34.34	99	4	125.82	62	222.10	266	159.98	341.16	1	206.99	453.18	187	187
30	18.34	20.08	41.52	112	5	261.14	65	247.11	236	171.65	376.15	23	251.57	494.17	11	11
45	21.33	24.98	51.58	125	5	261.14	48	275.11	251	299.87	412.14	178	302.54	534.15	46	46
60	25.58	31.17	64.19	140	6	18.154	48	303.10	354	253.66	448.12	309	358.21	571.13	3	3
75	30.99	38.89	79.57	156	5	311.18	54	331.9	264	391.35	481.10	349	416.17	604.10	315	315
90	38.42	47.71	96.77	170	5	77.223	30	356.8	75	350.94	509.9	3	473.95	634.8	310	310
105	48.66	57.51	115.66	184	4	131.261	30	379.6	233	468.25	535.7	78	527.05	658.6	351	351
120	63.92	68.17	135.82	197	3	133.288	67	399.5	70	446.94	558.5	232	584.12	687.5	105	105
135	38.34	77.85	146.05	465	25	271.346	28	1600	Pd-up	377.95	.....	.....	418.69	.....	.....	.....
150	40.99	83.89	157.54	467	25	98.367	55	1600	"	410.03	.....	.....	456.00	.....	.....	.....
165	44.90	92.65	174.19	470	23	317.416	63	1600	"	456.00	.....	.....	508.49	.....	.....	.....
180	49.58	102.85	193.59	472	21	282.158	90	1600	"	508.49	.....	.....	566.15	.....	.....	.....
195	55.19	114.48	215.76	473	19	75.158	45	1600	"	566.15	.....	.....	626.92	.....	.....	.....
210	61.99	127.39	240.27	472	18	128.566	15	1600	"	626.92	.....	.....	688.24	.....	.....	.....
225	70.27	140.54	265.22	468	13	147.822	92	1600	"	688.24	.....	.....	746.98	.....	.....	.....
240	80.39	152.59	288.59	460	10	188.888	21	1600	"	746.98	.....	.....	800.48	.....	.....	.....
255	93.08	161.97	307.67	447	7	211.740	98	1600	"	800.48	.....	.....	849.97	.....	.....	.....
270	28.17	46.22	90.98	289	14	77.159	96	646.34	58	377.95	1000	Pd-up	418.69	.....	.....	.....
285	30.15	50.12	98.72	292	14	259.248	71	644.31	332	410.03	1000	"	456.00	.....	.....	.....
300	33.06	55.78	109.93	296	14	274.265	69	644.28	284	456.00	1000	"	508.49	.....	.....	.....
315	36.59	62.34	122.93	299	14	4.266	72	650.25	157	508.49	1000	"	566.15	.....	.....	.....
330	40.99	69.80	137.73	302	12	279.331	49	651.21	397	566.15	1000	"	626.92	.....	.....	.....
345	46.27	78.11	153.95	302	10	341.267	8	649.18	89	626.92	1000	"	688.24	.....	.....	.....
360	52.11	86.39	169.89	300	8	317.427	42	643.11	267	688.24	1000	"	746.98	.....	.....	.....
375	61.98	93.83	184.22	293	6	399.444	72	632.11	155	746.98	1000	"	800.48	.....	.....	.....
390	73.91	99.81	195.62	284	4	357.458	36	615.8	177	800.48	1000	"	849.97	.....	.....	.....
405	23.22	30.80	64.12	204	9	124.159	54	495.24	335	276.44	731.34	363	418.69	1000	Pd-up	.....
420	24.86	33.69	70.10	207	9	295.174	54	477.33	254	301.48	735.32	67	456.00	1000	"	.....
435	27.32	37.88	78.76	212	10	66.195	67	477.21	399	337.98	759.28	189	508.49	1000	"	.....
450	30.34	42.88	88.58	215	10	47.216	96	482.13	194	377.22	741.24	259	566.15	1000	"	.....
465	34.09	48.54	100.37	220	9	191.247	22	481.16	281	420.12	742.20	342	626.92	1000	"	.....
480	38.94	55.14	113.71	223	8	88.275	58	486.13	318	493.02	738.17	71	688.24	1000	"	.....
495	45.38	62.01	126.96	224	6	273.302	76	482.11	272	502.61	730.13	234	746.98	1000	"	.....
510	54.18	68.93	139.99	223	5	83.327	30	475.8	137	535.30	716.10	141	800.48	1000	"	.....
525	66.51	75.95	162.92	221	3	325.447	19	464.6	475	556.96	695.7	192	849.97	1000	"	.....
540	23.22	30.80	64.12	204	9	124.159	54	495.24	335	276.44	731.34	363	418.69	1000	Pd-up	.....
555	24.86	33.69	70.10	207	9	295.174	54	477.33	254	301.48	735.32	67	456.00	1000	"	.....
570	27.32	37.88	78.76	212	10	66.195	67	477.21	399	337.98	759.28	189	508.49	1000	"	.....
585	30.34	42.88	88.58	215	10	47.216	96	482.13	194	377.22	741.24	259	566.15	1000	"	.....
600	34.09	48.54	100.37	220	9	191.247	22	481.16	281	420.12	742.20	342	626.92	1000	"	.....
615	38.94	55.14	113.71	223	8	88.275	58	486.13	318	493.02	738.17	71	688.24	1000	"	.....
630	45.38	62.01	126.96	224	6	273.302	76	482.11	272	502.61	730.13	234	746.98	1000	"	.....
645	54.18	68.93	139.99	223	5	83.327	30	475.8	137	535.30	716.10	141	800.48	1000	"	.....
660	66.51	75.95	162.92	221	3	325.447	19	464.6	475	556.96	695.7	192	849.97	1000	"	.....
675	23.22	30.80	64.12	204	9	124.159	54	495.24	335	276.44	731.34	363	418.69	1000	Pd-up	.....
690	24.86	33.69	70.10	207	9	295.174	54	477.33	254	301.48	735.32	67	456.00	1000	"	.....
705	27.32	37.88	78.76	212	10	66.195	67	477.21	399	337.98	759.28	189	508.49	1000	"	.....
720	30.34	42.88	88.58	215	10	47.216	96	482.13	194	377.22	741.24	259	566.15	1000	"	.....
735	34.09	48.54	100.37	220	9	191.247	22	481.16	281	420.12	742.20	342	626.92	1000	"	.....
750	38.94	55.14	113.71	223	8	88.275	58	486.13	318	493.02	738.17	71	688.24	1000	"	.....
765	45.38	62.01	126.96	224	6	273.302	76	482.11	272	502.61	730.13	234	746.98	1000	"	.....
780	54.18	68.93	139.99	223	5	83.327	30	475.8	137	535.30	716.10	141	800.48	1000	"	.....
795	66.51	75.95	162.92	221	3	325.447	19	464.6	475	556.96	695.7	192	849.97	1000	"	.....
810	23.22	30.80	64.12	204	9	124.159	54	495.24	335	276.44	731.34	363	418.69	1000	Pd-up	.....
825	24.86	33.69	70.10	207	9	295.174	54	477.33	254	301.48	735.32	67	456.00	1000	"	.....
840	27.32	37.88	78.76	212	10	66.195	67	477.21	399	337.98	759.28	189	508.49	1000	"	.....
855	30.34	42.88	88.58	215	10	47.216	96	482.13	194	377.22	741.24	259	566.15	1000	"	.....
870	34.09	48.54	100.37	220	9	191.247	22	481.16	281	420.12	742.20	342	626.92	1000	"	.....
885	38.94	55.14	113.71	223	8	88.275	58	486.13	318	493.02	738.17	71	688.24	1000	"	.....
900	45.38	62.01	126.96	224	6	273.302	76	482.11	272	502.61	730.13	234	746.98	1000	"	.....
915	54.18	68.93	139.99	223	5	83.327	30	475.8	137	535.30	716.10	141	800.48	1000	"	.....
930	66.51	75.95	162.92	221	3	325.447	19	464.6	475	556.96	695.7	192	849.97	1000	"	.....
945	23.22	30.80	64.12	204	9	124.159	54	495.24	335	276.44	731.34	363	418.69	1000	Pd-up	.....
960	24.86	33.69	70.10	207	9	295.174	54	477.33	254	301.48	735.32	67	456.00	1000	"	.....
975	27.32	37.88	78.76	212	10	66.195	67	477.21	399	337.98	759.28	189	508.49	1000	"	.....
990	30.34	42.88	88.58	215	10	47.216	96	482.13	194	377.22	741.24	259	566.15	1000	"	.....
1005	34.09	48.54	100.37	220	9	191.247	22	481.16	281	420.12	742.20	342	626.92	1000	"	.....
1020	38.94	55.14	113.71	223	8	88.275	58	486.13	318	493.02	738.17	71	688.24	1000	"	.....
1035	45.38	62.01	126.96	224	6	273.302	76	482.11	272	502.61	730.13	234	746.98	1000	"	.....
1050	54.18	68.93	139.99	223	5	83.327	30	475.8	137	535.30	716.10	141	800.48	1000	"	.....
1065	66.51	75.95	162.92	221	3	325.447	19	464.6	475	556.96	695.7	192	849.97	1000	"	.....
1080	23.22	30.80	64.12	204	9	124.159	54	495.24	335	276.44	731.34	363	418.69	1000	Pd-up	.....
1095	24.86	33.69	70.10	207	9	295.174	54	477.33	254	301.48	735.32	67	456.00	1000	"	.....
1110	27.32	37.88	78.76	212	10	66.195	67	477.21	399	337.98	759.28	189	508.49	1000	"	.....
1125	30.34	42.88	88.58	215	10	47.216	96	482.13	194	377.22	741.24	259	566.15	1000	"	.....
1140	34.09	48.54	100.37	220	9	191.247	22	481.16	281	420.12	742.20	342	626.92	1000	"	.....
1155	3															

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
NON-PARTICIPATING			
7% Gold Bond Policies.			
7% Payable for 20 years and principal at end of period.			
Ord. Life	\$ 24.54	\$ 32.59	\$ 46.79
10 Pay.	61.89	74.87	93.60
15 Pay.	45.53	55.25	69.87
20 Pay.	37.54	45.80	58.80
10 Yr. End....	140.10	141.85	145.55
15 Yr. End....	88.85	90.66	95.05
20 Yr. End....	63.90	65.99	71.51

Ideal Savings. Paid-up at age 75. Insured may select paid-up policy; or surrender policy for \$300.48 cash, or annuity of \$135.67. Premiums payable to age 75.....\$ 16.56 \$ 22.23 \$ 32.67

Full Return Premium. In addition to face of policy, an amount equal to premiums paid will be payable at the death of the insured.

20 Pay. Life....\$ 41.32 \$ 59.29 \$ 97.95
Monthly Income. \$10 a month for 240 months, commuted value, \$1,739.

WITH WAIVER OF PREMIUMS.

Ord. Life	\$ 16.39	\$ 21.84	\$ 31.52
10 Pay. Life....	41.07	49.72	62.33
15 Pay. Life....	30.23	36.75	46.68
20 Pay. Life....	24.94	30.51	39.46
10 Year End....	92.96	94.21	96.92
15 Year End....	59.00	60.30	63.51
20 Year End....	42.47	43.96	47.99

7% Gold Bond Policies.

Ord. Life	\$ 24.75	\$ 32.98	\$ 47.59
10 Pay. Life....	62.01	75.03	94.11
15 Pay. Life ..	45.65	55.49	70.49
20 Pay. Life....	37.68	46.07	59.59
10 Yr. End. ...	140.37	142.26	146.35
15 Yr. End. ...	89.09	91.05	95.90
20 Yr. End. ...	64.13	66.38	72.46
Ideal Savings ..	16.69	22.47	33.18
20 P. Ret'n Pr..	41.47	59.64	99.25

Ages	25	35	45
WITH WAIVER OF PREMIUM AND MONTHLY INCOME (\$10 per \$1000)			
7% Gold Bond Policies.			
Ord. Life	\$ 26.74	\$ 35.52	\$ 51.01
10 Pay. Life....	66.06	79.55	98.61
15 Pay. Life....	48.82	58.86	73.91
20 Pay. Life....	40.24	48.91	63.00
10 Yr. End. ...	141.11	143.15	147.71
15 Yr. End. ...	89.98	92.22	97.81
20 Yr. End. ...	64.78	67.45	74.81
Ideal Savings ..	18.02	24.18	35.55
20 P. Ret'n Pr..	43.17	61.52	101.55

RETURN PREMIUM FACTORS.—

Multiply any Ord. Life, 20 Pay. or 20 Year End., except Full Return Premium, by these factors: 1.097 1.134 1.256

DOUBLE INDEMNITY—\$1.50 per \$1000 Not written on Term Policies.

COUPON OPTION BENEFIT. (Coupons

options: (1) Reduce premiums; (2) paid-up additions; (3) cash; (4) pay-up policy in 15 years; (5) accumulate for 24 years and mature policy as endowment, (age 35 in 24 years for \$1,020.00). Settlement options end on 20 years, if premiums have been paid in full: Example, age 35, 20 Pay. Life; (1) Cash \$775.21; (2) paid-up policy \$1,000 and \$209.06 cash; (3) paid-up policy for \$1,369; (4) life annuity of \$60.42.

FARMERS & TRADERS LIFE INS. CO., Syracuse, N. Y.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 90 days after default. American 3½% Full Level Premium reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed end of any policy year, by payment of difference in reserves.

Disability. — Rider provides, prior to age 60 for waiver of premiums. After age 60, premiums waived and contract against policy without interest. For varying extra premium, rider provides, prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability to maturity; no reduction in insurance. Agreement does not cover military or naval service in time of war.

Dividends. — Policy is non-participating.

Double Indemnity. — For varying extra premium, rider provides prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, riot or insurrection, violation of law, aeronautics, bodily or mental infirmity, poisoning or disease.

Extended Insurance. — After three premiums, within 90 days after default. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums.

Limits. — Ages, 15-65, except Term 15-55. \$20,000; reinsures over \$7,500; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, not in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. With cash and loan values. Exchangeable for extended insurance within 90 days.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time unless previously surrendered, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Manufacture or sale of ale, wine, beer or liquor within one year.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payments) at 3½%, Limited (2-40) and Continuous (20 certain) annual installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Commutable value may be withdrawn by beneficiary unless otherwise specified. Commutation of installments certain under Continuous Installment Option shall not affect payments beyond specified years certain.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Disability and double indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
SINGLE PREMIUM LIFE POLICIES.				DISABILITY RATES (Waiver of premiums and Mo. Inc. \$10 per \$1,000).			
Whole Life	\$322.30	\$388.12	\$477.80	End. Age 65...	\$1.24	\$1.70	\$3.32
10 Year End....	751.86	753.45	757.57	20 Pay. End. 65	1.43	2.24	3.32
15 Year End....	646.13	649.67	659.52	MONTHLY INCOME POLICIES.			
20 Year End....	561.32	567.92	586.72	Ord. Life	\$2.52	\$3.52	\$5.37
25 Year End....	493.71	501.89	535.98	20 Pay. Life....	3.24	3.79	5.35
TERM.				TERM.			
5 Year	\$ 17.42	\$ 19.64	\$ 25.56	25 Year	\$4.55	\$8.25	.....
25 Year	49.35	65.65	.....	MONTHLY INCOME.			
MONTHLY INCOME POLICIES.				20 Pay. Life....	\$4.92	\$4.18	\$3.70
Ord. Life	.70	.89	1.31				
20 Pay. Life....	.61	.76	1.30				
MONTHLY INCOME.							
Ord. Life	\$ 32.41	\$ 42.74	\$ 60.85				
20 Pay Life....	47.25	57.68	74.26				
End. at 65....	21.08	29.47	47.29				
20 Pay. End. 65	28.97	35.38	47.29				

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

FLAT RATES

WAIVER OF PREMIUM AND \$10 MONTHLY INCOME

\$10 MONTHLY INCOME																		
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				Age	Ord. Life End. 65	20 Pay. Life End. 65	Limited Pay L.			Endowments			Ord. Life End. 65	20 Pay. Life End. 65
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year				10 Pay.	15 Pay.	20 Pay.	15 Year	20 Year	25 Year		
12.20	\$31.81	\$23.36	\$19.23	\$89.98	\$56.36	\$40.00	\$30.35	15	\$15.47	\$23.01	\$89.98	\$15.17	\$13.32	\$37.37	\$45.70	\$10.00		
12.43	\$32.26	\$23.69	\$19.51	\$90.00	\$56.38	\$40.02	\$30.38	16	\$15.84	\$23.40	\$93.16	\$16.11	\$13.34	\$38.40	\$46.71	\$10.11		
12.67	\$32.72	\$24.03	\$19.79	\$90.02	\$56.42	\$40.05	\$30.42	17	\$16.23	\$23.81	\$97.16	\$16.51	\$13.38	\$39.42	\$47.81	\$10.21		
12.93	\$33.21	\$24.39	\$20.09	\$90.05	\$56.45	\$40.09	\$30.47	18	\$16.64	\$24.25	\$102.16	\$16.91	\$13.41	\$40.44	\$48.91	\$10.31		
13.20	\$33.71	\$24.76	\$20.40	\$90.07	\$56.48	\$40.12	\$30.51	19	\$17.07	\$24.69	\$104.17	\$17.31	\$13.43	\$41.47	\$50.01	\$10.41		
13.48	\$34.23	\$25.15	\$20.72	\$90.10	\$56.51	\$40.16	\$30.56	20	\$17.53	\$25.15	\$107.17	\$17.81	\$13.45	\$42.49	\$51.11	\$10.51		
13.77	\$34.77	\$25.55	\$21.06	\$90.13	\$56.54	\$40.21	\$30.61	21	\$18.01	\$25.61	\$110.17	\$18.31	\$13.47	\$43.50	\$52.21	\$10.61		
14.08	\$35.33	\$25.97	\$21.40	\$90.16	\$56.58	\$40.26	\$30.67	22	\$18.52	\$26.11	\$115.17	\$18.81	\$13.50	\$44.53	\$53.31	\$10.71		
14.41	\$35.91	\$26.40	\$21.76	\$90.19	\$56.62	\$40.31	\$30.73	23	\$19.06	\$26.63	\$116.18	\$19.31	\$13.53	\$45.54	\$54.41	\$10.81		
14.75	\$36.51	\$26.84	\$22.14	\$90.22	\$56.66	\$40.38	\$30.79	24	\$19.64	\$27.21	\$120.18	\$19.81	\$13.56	\$46.56	\$55.51	\$10.91		
15.10	\$37.13	\$27.31	\$22.53	\$90.25	\$56.71	\$40.41	\$30.87	25	\$20.21	\$27.77	\$124.18	\$20.31	\$13.59	\$47.58	\$56.61	\$11.01		
15.48	\$37.78	\$27.79	\$22.93	\$90.29	\$56.76	\$40.47	\$30.95	26	\$20.88	\$28.40	\$128.18	\$20.81	\$13.61	\$48.59	\$57.71	\$11.11		
15.88	\$38.45	\$28.20	\$23.35	\$90.33	\$56.81	\$40.55	\$31.04	27	\$21.58	\$29.07	\$132.18	\$21.31	\$13.64	\$49.60	\$58.81	\$11.21		
16.29	\$39.14	\$28.81	\$23.79	\$90.39	\$56.85	\$40.61	\$31.14	28	\$22.29	\$29.77	\$136.18	\$21.81	\$13.67	\$50.61	\$59.91	\$11.31		
16.73	\$39.86	\$29.35	\$24.24	\$90.44	\$56.93	\$40.70	\$31.24	29	\$23.07	\$30.50	\$142.18	\$22.31	\$13.70	\$51.61	\$61.01	\$11.41		
17.19	\$40.61	\$29.91	\$24.71	\$90.49	\$57.00	\$40.79	\$31.37	30	\$23.88	\$31.25	\$148.18	\$22.81	\$13.73	\$52.61	\$62.11	\$11.51		
17.71	\$41.45	\$30.54	\$25.23	\$90.55	\$57.08	\$40.89	\$31.50	31	\$24.71	\$32.02	\$154.18	\$23.31	\$13.75	\$53.61	\$63.21	\$11.61		
18.26	\$42.34	\$31.20	\$25.81	\$90.62	\$57.16	\$41.01	\$31.64	32	\$25.70	\$32.81	\$160.18	\$23.81	\$13.78	\$54.61	\$64.31	\$11.71		
18.85	\$43.25	\$31.89	\$26.34	\$90.68	\$57.23	\$41.12	\$31.80	33	\$26.71	\$33.73	\$166.18	\$24.31	\$13.81	\$55.61	\$65.41	\$11.81		
19.44	\$44.20	\$32.60	\$27.00	\$90.76	\$57.30	\$41.26	\$31.93	34	\$27.79	\$34.63	\$172.18	\$24.81	\$13.84	\$56.61	\$66.51	\$11.91		
20.00	\$45.18	\$33.35	\$27.65	\$90.85	\$57.47	\$41.42	\$32.19	35	\$28.94	\$35.26	\$178.18	\$25.31	\$13.87	\$57.80	\$67.61	\$12.01		
20.62	\$46.20	\$34.12	\$28.31	\$90.94	\$57.65	\$41.58	\$32.43	36	\$29.08	\$36.01	\$184.18	\$25.81	\$13.90	\$58.95	\$68.71	\$12.11		
21.28	\$47.24	\$34.94	\$29.01	\$91.05	\$57.80	\$41.78	\$32.77	37	\$30.08	\$36.81	\$190.18	\$26.31	\$13.94	\$60.12	\$69.81	\$12.21		
22.00	\$48.36	\$35.79	\$29.75	\$91.16	\$57.95	\$42.00	\$33.10	38	\$31.17	\$37.31	\$196.18	\$26.81	\$13.98	\$61.28	\$70.91	\$12.31		
23.27	\$49.53	\$36.66	\$30.52	\$91.29	\$58.13	\$42.24	\$33.43	39	\$32.33	\$38.42	\$202.18	\$27.31	\$14.02	\$62.41	\$72.01	\$12.41		
24.18	\$50.72	\$37.59	\$31.33	\$91.43	\$58.33	\$42.52	\$33.85	40	\$33.85	\$39.42	\$208.18	\$27.81	\$14.07	\$63.51	\$73.11	\$12.51		
25.14	\$52.01	\$38.59	\$32.21	\$91.68	\$58.67	\$42.94	\$34.33	41	\$35.65	\$40.32	\$214.18	\$28.31	\$14.15	\$64.59	\$74.21	\$12.61		
26.14	\$53.35	\$39.64	\$33.15	\$91.87	\$59.04	\$43.43	\$34.88	42	\$37.61	\$41.22	\$220.18	\$28.81	\$14.24	\$65.61	\$75.31	\$12.71		
27.23	\$54.75	\$40.73	\$34.13	\$92.15	\$59.41	\$43.87	\$35.42	43	\$39.83	\$42.45	\$226.18	\$29.31	\$14.32	\$66.61	\$76.41	\$12.81		
28.38	\$56.20	\$41.88	\$35.17	\$92.57	\$59.83	\$44.40	\$36.07	44	\$42.38	\$43.60	\$232.18	\$29.81	\$14.42	\$67.61	\$77.51	\$12.91		
29.60	\$57.72	\$43.08	\$36.26	\$93.00	\$60.37	\$44.98	\$36.78	45	\$44.98	\$44.98	\$238.18	\$30.31	\$14.52	\$68.61	\$78.61	\$13.01		
31.01	\$58.41	\$44.37	\$37.49	\$93.32	\$60.91	\$45.66	\$37.46	46										
32.53	\$61.17	\$45.85	\$38.85	\$93.85	\$61.51	\$46.47	\$38.51	47										
34.15	\$63.01	\$47.35	\$40.19	\$94.42	\$62.16	\$47.23	\$39.61	48										
35.89	\$64.93	\$48.93	\$41.65	\$95.04	\$62.88	\$48.18	\$40.78	49										
37.75	\$66.93	\$50.59	\$43.22	\$95.73	\$63.68	\$49.20	\$42.03	50										
39.59	\$69.02	\$52.31	\$44.90	\$96.93	\$64.73	\$50.47	\$43.51	51										
41.58	\$71.19	\$54.19	\$46.66	\$98.01	\$65.94	\$51.80	\$45.11	52										
43.72	\$73.47	\$56.14	\$48.53	\$99.27	\$67.27	\$53.26	\$46.87	53										
46.01	\$75.84	\$58.20	\$50.62	\$100.62	\$68.71	\$54.98	\$48.79	54										
48.45	\$78.33	\$60.39	\$52.79	\$102.08	\$70.27	\$56.80	\$50.85	55										
51.25	\$80.93	\$62.73	\$55.14	\$103.07	\$71.60	\$58.53		56										
53.87	\$83.27	\$64.90	\$57.38	\$104.17	\$73.07	\$60.39		57										
56.67	\$85.73	\$67.22	\$59.79	\$105.39	\$74.69	\$62.42		58										
59.66	\$88.31	\$69.70	\$62.38	\$106.75	\$76.50	\$64.66		59										
62.85	\$91.02	\$72.34	\$65.18	\$108.27	\$78.50	\$67.11		60										
66.27	\$94.15	\$75.39	\$68.37	\$110.16	\$81.00			61										
69.93	\$97.37	\$78.58	\$71.77	\$112.24	\$83.46			62										
74.13	\$100.86	\$82.09	\$75.49	\$114.52	\$85.32			63										
78.34	\$104.48	\$85.78	\$79.46	\$117.05	\$89.47			64										
83.29	\$108.72	\$90.99	\$81.04	\$119.84	\$93.00			65										

RATES WITH DISABILITY
(Waiver of Premium Only.)

DOUBLE INDEMNITY

\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15	\$0 15
18	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
19	16	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
21	17	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18
24	19	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20
34	22	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	24
49	31	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38
73	54	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73	73
1.21	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26

NOTE.—Above rates adopted 1924.

Semi-annual rate multiply by .52; quarterly rate multiply by .265.

ARMERS AND TRADERS LIFE INSURANCE CO., N. Y.—Continued,

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

				End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
Pre-	Cash	Cash	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
mium	3rd	or	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
Year	Year	Loan	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.
1 13 77	15	31	92 4	30	72	210 9	347	125	331 16	165	182	435 19	273		
2 15 10	18	37	110 4	302	85	229 11	30	147	359 16	303	213	467 18	361		
3 17 19	20	46	124 5	241	105	255 12	9	179	393 16	94	259	509 17	175		
4 20 04	28	56	137 6	83	129	283 12	1	219	431 15	20	311	549 15	191		
5 24 18	35	70	154 6	219	159	315 11	97	265	468 13	138	368	587 13	137		
6 29 60	43	87	171 6	140	142	359 9	343	314	501 11	149	427	620 11	69		
7 37 75	53	106	187 5	250	229	365 8	148	366	532 9	157	495	649 9	41		
8 48 45	64	126	201 4	299	267	388 6	290	417	558 7	209	540	675 7	74		
9 62 55	75	148	215 3	282	303	410 5	122	435	581 5	334	598	704 5	170		
10 31 77	78	144	468 25	353	353	1000	Pd-up								
11 37 13	84	156	473 25	212	311	1000	"								
12 40 61	92	172	478 24	91	400	1000	"								
13 45 18	102	191	482 22	74	443	1000	"								
14 50 72	114	213	486 19	240	437	1000	"								
15 57 72	126	236	488 16	29	552	1000	"								
16 66 98	134	260	486 13	307	610	1000	"								
17 78 33	154	286	479 10	339	671	1000	"								
18 91 02	195	307	468 8	57	730	1000	"								
19 25 55	48	92	298 14	257	215	649 34	204	338	1000	Pd-up					
20 27 31	52	100	394 15	198	235	654 32	118	400	1000	"					
21 29 91	57	111	311 15	185	253	655 29	67	441	1000	"					
22 33 35	63	124	317 14	328	265	662 25	286	498	1000	"					
23 37 59	71	139	322 13	187	330	665 22	85	553	1000	"					
24 43 08	74	154	325 11	243	395	664 18	321	617	1000	"					
25 50 59	88	170	325 9	260	398	658 15	35	675	1000	"					
26 56 39	98	187	321 7	154	432	648 11	281	735	1000	"					
27 72 34	108	202	315 5	155	457	631 8	289	758	1000	"					
28 21 06	34	68	217 10	1	156	466 24	346	281	743 35	188	419	1000	Pd-up		
29 22 53	37	75	223 10	221	175	472 23	357	307	749 32	265	456	1000	"		
30 24 71	42	84	227 10	342	196	478 22	7	343	752 28	362	508	1000	"		
31 27 65	47	95	232 10	30	221	485 19	224	384	755 25	71	563	1000	"		
32 31 33	54	108	233 10	45	248	488 16	290	428	759 21	139	627	1000	"		
33 36 26	61	122	249 8	294	277	490 13	342	472	753 17	224	688	1000	"		
34 43 22	69	136	249 7	74	305	487 11	32	513	745 14	2	747	1000	"		
35 52 79	76	151	241 5	233	330	479 8	164	547	732 10	257	800	1000	"		
36 65 18	83	165	240 4	74	351	470 6	76	571	713 7	259	850	1000	"		
				End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
Pre-	Cash	Cash	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
mium	3rd	or	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
Year	Year	Loan	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.
1 30 13	\$248	\$437	\$521 5	\$500	\$644	\$721 3	\$713	\$755	\$816 2	\$813	\$870	\$910 1	\$909		
2 30 25	245	437	521 5	5108	644	720 3	713	755	816 2	813	870	909 1	909		
3 30 40	243	435	521 5	\$100	644	720 3	711	754	816 2	812	870	909 1	908		
4 30 55	240	432	520 5	\$402	641	719 3	710	753	815 2	811	869	909 1	908		
5 31 13	238	428	518 5	\$48	638	718 3	709	750	814 2	\$409	867	908 1	907		
6 31 30	234	425	516 5	\$474	634	716 3	701	745	812 2	\$800	863	907 1	906		
7 31 59	229	419	512 5	\$453	627	712 3	690	739	809 2	\$799	858	905 1	903		
8 32 08	226	414	504 5	\$442	621	705 3	681	734	803 2	\$788	854	902 1	898		
9 32 27	221	405	492 5	\$430	612	690 3	667	726	793 2	\$769	849	890 1	890		
				End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
Pre-	Cash	Cash	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
mium	3rd	or	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
Year	Year	Loan	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.
1 35 51	\$141	\$25	\$35 10	\$29	\$79	\$500 8	\$10	\$584	\$700 5	\$640	\$902	\$944 1	\$943		
2 37 71	116	25	35 10	8	79	506 8	\$15	584	699 5	\$654	902	943 1	943		
3 39 00	139	251	358 10	\$280	378	499 8	\$452	583	699 5	\$681	901	943 1	943		
4 41 41	137	255	357 10	\$27	376	497 8	\$442	582	697 6	\$677	901	943 1	942		
5 43 37	135	249	355 10	\$244	373	495 8	\$420	580	695 6	\$669	900	942 1	941		
6 45 30	132	245	353 10	\$199	369	492 8	\$395	575	691 5	\$653	899	940 1	939		
7 47 28	129	242	348 10	\$19	364	488 8	\$387	568	684 5	\$645	893	938 1	935		
8 49 27	128	240	340 9	\$103	360	475 8	\$378	560	672 5	\$634	889	933 1	929		
9 51 50	127	237	324 8	\$138	353	453 8	\$370	545	653 5	\$626	881	925 1	918		
				End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
Pre-	Cash	Cash	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.
mium	3rd	or	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.
Year	Year	Loan	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.	Loan	Y. D.	Y. D.
1 40 21	\$91	\$168	\$215 15	\$143	\$346	\$547 10	\$490	\$656	\$788 5	\$777	\$917	\$960 1	\$950		
2 41 41	90	168	214 15	\$133	346	546 10	\$491	656	788 5	\$776	917	959 1	959		
3 43 79	88	166	214 15	\$134	346	545 10	\$492	655	786 5	\$772	917	959 1	959		
4 45 42	87	164	213 15	\$130	346	543 10	\$494	654	785 5	\$760	916	958 1	958		
5 47 52	85	163	212 15	\$116	346	541 10	\$492	653	782 5	\$755	915	957 1	956		
6 49 58	84	162	211 12	\$122	344	537 10	\$491	650	776 5	\$755	913	955 1	954		
7 51 40	83	163	209 9	\$105	341	529 10	\$486	643	767 5	\$747	910	952 1	949		
8 53 36	82	166	205 6	\$1248	331	518 10	\$483	635	751 5	\$740	904	946 1	941		
9 55 14	81	172	200 4	\$1268	331	503 7	\$480	621	728 5	\$730	895	936 1	927		

†Days.
NOTE.—3¼% Full Level Reserve, full reserve allowed at end of 20th year.

FARMERS LIFE INSURANCE COMPANY, Denver, Colo.

Accelerative Option. -- Policy is non-participating.

Beneficiary. -- Changeable at will.

Cash Values. -- After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge exceeding 10% of cash value. Three-in-One policy, which is American 3½%, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 30 days.

Change of Plan. -- No provision.

Disability. -- For varying extra premium, rider provides prior to age 60, (a) waiver of premium; (b) waiver of premium and payment of monthly income of \$10 per \$1,000 beginning three months after proof, and continuing during life time and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover war service. Limit \$10,000.

Dividends. -- Policy is non-participating. Coupons on G. P. R. Policies may be used similarly to dividends.

Double Indemnity. -- For extra premium of \$2.50 per \$1,000, rider provides, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war, riot or insurrection, violation of law, military or naval service, bodily or mental infirmity, ptomaine or bacterial infection other than as a result of injury, aeronautic, submarine or underground operation. Limit, \$10,000.

Extended Insurance. -- Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash value.

Grace. -- One month (not less than 30 days), without interest.

Incontestable. -- After one year, except for non-payment of premium.

Limits. -- Ages, 15-60, except Term 20-55. No fixed amount; reinsures over \$5,000 does not accept reinsurance; minimum policy, \$500.

Loans. -- After three premiums, interest not to exceed 6%, in advance.

Military Service. -- No restriction.

Non-Forfeitable. -- See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional years premium increases value proportionately.

Paid-Up Values. -- After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. -- At once, if binding receipt issued and application approved.

Premium Loans. -- May be made automatic. Interest 6%.

Reinstatement. -- At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum. Loan value may be applied on payment of arrears.

Reserve Basis. -- See "Cash Values".

Residence and Travel. -- No restrictions.

Restricted Occupations. -- No conditions.

Settlement Options. -- Cash; Trust Fund (Interest payment) at 3½%; Limited (20 years) and Continuous (20 years certain) annual or monthly installments. Commutable values may be withheld unless otherwise directed. Insured may elect life annuity for self at age 65.

Suicide. -- Within one year, sane or insane, liability limited to premiums paid.

Women. -- No extra charge. All but Term. Double Indemnity granted. Disability granted to single women.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

WITHOUT DISABILITY							WITH WAIVER OF PREMIUM AND \$10 MO. INCOME.									
LIMITED PAY. LIFE			ENDOWMENTS			20 Pay. Guar. P.R.	Age									
10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life (i. P. R.)	10 Year Endowment	15 Year Endowment	20 Year Endowment	Mo. Income*	Ord. Life
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34
35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74
81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97
104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120

Above rates adopted Jan. 1, 1923.
 Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.
 *Disability Income on Ord. Life Monthly Income is \$17.54.
 †Life, Endowment and Monthly Income policies provide for monthly Income for life (20 yrs certain) or annuity beginning at age 65 without death benefit.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
MONTHLY INCOME, \$10 a month for 240 months. Commuted value, \$1,754.			
Ord. Life	\$29.19	\$38.75	\$55.64

SINGLE PREMIUMS.

Life	\$339.60	\$407.61	\$501.60
10 Year End...	758.37	759.75	763.52
15 Year End...	657.81	661.18	670.83
20 Year End...	576.74	583.30	602.25

RETURN PREMIUM FACTORS.—Multiply annual premiums for return of premiums in event of death of insured within certain periods of yrs.

Full Return.

Within 10 Yrs....	\$1.050	\$1.062	\$1.101
Within 15 Yrs....	1.076	1.102	1.184
Within 20 Yrs....	1.105	1.158	1.308

Half Return.

Within 10 Yrs....	\$1.025	\$1.031	\$1.051
Within 15 Yrs....	1.038	1.051	1.092
Within 20 Yrs....	1.053	1.079	1.154

RATES AND OPTIONS ON SUPER-THREE-IN-ONE POLICY (Non-P

(American $3\frac{1}{2}\%$ Reserve.)

CONVERSION OPTION AT END OF 5 YEARS							CONVERSION OPTION AT END OF 5 YEARS						
Age	Prem. with Dis- ability	Prem. with- out Dis- ability	Prem. with- out Dis- ability Red.	Insur- ance In- creas'd To	Add. Years Prem. for Pd-up	When Pd-up Add. Prem. for End.	Age	Prem. with Dis- ability	Prem. with- out Dis- ability	Prem. with- out Dis- ability Red.	Insur- ance In- creas'd To	Add. Years Prem. for Pd-up	When Pd-up Add. Prem. for End.
21	\$29.58	\$27.53	\$12.18	\$1936	11	14	41	\$44.38	\$40.99	\$22.75	\$1583	11	14
22	30.08	27.98	12.45	1923	11	13	42	45.43	42.00	23.73	1562	11	13
23	30.60	28.45	12.80	1908	11	13	43	46.63	43.06	24.76	1540	11	13
24	31.15	28.95	13.10	1894	11	13	44	47.82	44.16	25.83	1518	11	13
25	31.71	29.46	13.67	1879	11	12	45	49.20	45.44	27.04	1496	11	12
26	32.29	29.99	13.87	1863	11	12	46	50.43	46.56	28.17	1474	11	12
27	32.89	30.54	14.20	1848	11	12	47	51.84	47.85	29.55	1452	11	12
28	33.52	31.11	14.62	1831	11	11	48	53.33	49.21	31.00	1431	11	11
29	34.17	31.70	15.15	1815	11	11	49	54.90	50.63	32.53	1409	11	11
30	34.85	32.32	15.51	1798	11	11	50	56.57	52.14	34.15	1387	11	11
31	35.56	32.96	15.99	1780	11	10	51	58.32	53.73	35.86	1365	11	10
32	36.29	33.62	16.47	1762	11	10	52	60.17	55.41	37.68	1344	11	10
33	37.05	34.31	17.07	1744	11	10	53	62.12	57.18	39.74	1323	11	10
34	37.84	35.03	17.60	1725	11	9	54	64.18	59.05	41.93	1302	11	9
35	38.64	35.76	18.24	1706	11	9	55	66.38	61.06	44.27	1281	11	9
36	39.52	36.56	18.92	1686	11	9	56	.....	63.18	.....	1261	11	9
37	40.42	37.38	19.53	1666	11	8	57	.....	65.43	46.75	1241	11	8
38	41.33	38.21	20.25	1646	11	8	58	.....	67.84	.....	1222	11	8
39	42.31	39.10	21.11	1625	11	8	59	.....	70.42	52.24	1203	11	8
40	43.33	40.03	21.91	1604	11	7	60	.....	73.18	58.54	1185	11	7
			(1)	(2)	(3)	(4)				(1)	(2)	(3)	

The Super-Three-in-one policy may be issued with or without Disability clause. Disability clause in this policy provides for waiver of Premiums and Monthly Income \$10 per month per \$1,000 during disability with no deduction from the face of the policy.

Options end of 5 years:

- (1) Reduced to an Ordinary Life contract with a reduction in premium.
- (2) May be continued as an Ordinary Life contract for an increased amount, subject to evidence of insurability, by continuation of original premium.
- (3) If original premium is paid, policy automatically becomes paid-up in certain number of years.
- (4) After policy paid-up premiums may be continued and policy will mature at certain endowment in certain number of years.

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
Age at Issue	Ann. Premium	Cash or 3rd Year Loan	Cash or Pd. Up	Pd. Up	Ext. Ins. Y.	Cash or 3rd Year Loan	Cash or Pd. Up	Pd. Up	Ext. Ins. Y.	Cash or 3rd Year Loan	Cash or Pd. Up	Pd. Up	Ext. Ins. Y.	Cash or 3rd Year Loan	Cash or Pd. Up	Pd. Up	Ext. Ins. Y.	
21	\$59 25	\$141	\$156	\$156	10	\$289	\$330	\$500	8	\$455	\$558	\$699	5	\$682	\$910	\$942	1	\$941
25	59 50	139	254	254	10	\$282	379	495	8	\$452	557	695	5	\$679	910	942	1	\$947
30	59 95	138	253	351	10	\$278	378	493	8	\$444	556	693	5	\$676	910	942	1	\$941
35	60 05	135	250	347	10	\$256	375	485	8	\$433	554	691	5	\$670	909	942	1	\$940
40	61 79	133	248	342	10	\$229	373	484	8	\$414	542	684	5	\$658	908	940	1	\$938
45	63 55	130	246	338	10	\$181	370	479	8	\$379	538	682	5	\$643	906	938	1	\$936
50	66 84	127	242	329	10	\$99	366	470	8	\$317	572	673	5	\$612	903	935	1	\$932
55	72 20	124	237	318	8	\$251	359	456	8	\$299	563	658	5	\$557	898	930	1	\$928
60	81 15	119	231	303	5	\$318	350	438	7	\$277	549	638	5	\$455	890	921	1	\$914

3 Yrs.		4 Yrs.		5 Yrs.		10 Yrs.—Options						15 Yrs.—Options						20 Yrs.—Options					
						1		2		3		1		2		3		1		2		3	
Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up	Cash or Loan	Pd-up
21	\$ 108	\$ 175	\$ 86	242	117	343	157	458	200	582	166	440	254	671	351	930	221	528	364	870	418	...	...
25	33	58	76	243	131	352	175	473	217	585	188	459	267	695	362	930	252	552	409	808	456	...	...
30	38	104	166	91	245	150	367	200	582	220	483	328	720	425	931	296	582	471	926	500	...	...	
35	42	107	171	101	246	174	381	229	592	258	507	376	739	471	931	345	611	532	911	566	...	...	
40	46	107	175	112	245	201	396	269	510	300	530	423	746	527	931	399	637	589	939	626	...	...	
45	50	102	186	173	124	233	191	498	289	511	332	587	461	741	582	929	454	657	635	923	688	...	...
50	53	98	168	135	238	261	416	315	502	362	578	390	566	489	735	637	925	566	678	667	891	740	
55	57	95	169	162	144	230	297	421	336	489	388	564	433	579	523	700	686	919	554	693	685	856	800
60	64	96	109	161	155	225	316	423	351	740	406	544	471	588	538	672	728	309	605	711	701	824	849

FARMERS NAT'L LIFE INS. CO. of AMER., Chicago, ILL.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American 3% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20 years not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed on any anniversary and prior to age 60, by payment of difference in premiums with 5% compound interest; or with date as of attained age, applying the net reserve of old policy towards payment of premium.

Disability. — Policies provide without extra charge, prior to age 60, for waiver of premium. For varying extra premium rider, on all but Protective Ordinary and Term policies, will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60 premiums waived and charged against policy without interest. Agreement does not cover war service. Limit, \$10,000.

Dividends. — Policy is non-participating. Coupon on Founder's Policy may be withdrawn in cash, used to reduce premiums left to accumulate at 3½% or used to purchase paid-up additions.

Double Indemnity. — For extra premium of \$2.00 per \$1,000, all but Term policies will provide, during premium-paying period, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide. Included in Founders Ordinary and 20 Payment Life Policies without extra charge. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, interest 5%.

Incontestable. — After two years, except for non-payment of premium and survival in time of war.

Limits. — Ages 10-65, except Term, 20-55. \$100,000; Term, \$50,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Ferrettable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash but not loan.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death within two years from excessive use of intoxicants or while engaged in handling, manufacturing or transporting explosive or inflammable substances; or in blasting, pole climbing, mining, submarine or aerial operations; or in the employ of steam or electric railway; or as ordinary seaman; or in handling electric wires or dynamos.

Settlement Options. — Cash; Annuity; Limited (10, 15 or 20) annual Installments; Continuous (20 certain) annual Installments. Payment of face of policy in annual Installments and one-half of face thereafter. Commutable values without unless insured has otherwise specified.

Suicide. — Or consequence of violation of law within two years, sane or insane, limit liability to premiums paid.

Women. — No extra charge. All except Term. Disability granted to single women. Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American, 3½% Reserve.)

Age	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS		Op- tion Limited Pay. Life	Pro- tective Ord. Life	\$5 000 FOUNDERS		TERM	
	10	15	20	10	15	20		60	65			Ord. Life	20Pay. Life	10	20
	\$	\$	\$	\$	\$	\$		\$	\$			\$	\$	\$	\$
15	16.86	15.48					15	16.86	15.48						
16	17.32	15.85	26.79	92.33	59.13	42.25	16	17.32	15.85	26.79					
17	17.81	16.25	27.18	92.46	59.18	42.51	17	17.81	16.25	27.18					
18	18.33	16.68	27.57	92.45	59.25	42.37	18	18.33	16.68	27.57					
19	18.88	17.12	27.99	92.51	59.30	42.43	19	18.88	17.12	27.99					
20	19.48	17.60	28.43	92.59	59.35	42.48	20	19.48	17.60	28.43	14.46	95.05	142.35	10.31	10.80
21	20.10	18.10	28.87	92.65	59.41	42.57	21	20.10	18.10	28.87	14.78	96.96	144.40	10.42	10.90
22	20.77	18.63	29.31	92.72	59.48	42.64	22	20.77	18.63	29.31	15.13	99.00	146.75	10.51	11.05
23	21.47	19.19	29.81	92.80	59.53	42.72	23	21.47	19.19	29.81	15.49	101.10	149.10	10.60	11.16
24	22.23	19.78	30.30	92.88	59.64	42.82	24	22.23	19.78	30.30	15.86	103.30	151.50	10.70	11.30
25	23.05	20.40	30.80	92.98	59.74	42.93	25	23.05	20.40	30.80	16.25	105.60	154.10	10.80	11.47
26	23.91	21.07	31.32	93.07	59.83	43.02	26	23.91	21.07	31.32	16.67	108.10	156.75	10.90	11.65
27	24.84	21.79	31.86	93.17	59.94	43.13	27	24.84	21.79	31.86	17.10	110.70	159.52	11.03	11.83
28	25.83	22.54	32.43	93.28	60.03	43.25	28	25.83	22.54	32.43	17.57	113.50	162.35	11.16	12.04
29	26.89	23.34	33.02	93.39	60.16	43.38	29	26.89	23.34	33.02	18.05	116.40	165.35	11.29	12.28
30	28.29	24.20	33.62	93.51	60.27	43.52	30	28.29	24.20	33.62	18.56	119.50	168.40	11.45	12.54
31	29.45	25.11	34.25	93.64	60.41	43.66	31	29.45	25.11	34.25	19.10	122.70	171.70	11.62	12.82
32	30.75	26.10	34.96	93.79	60.51	43.82	32	30.75	26.10	34.96	19.66	126.06	175.10	11.81	13.16
33	32.12	27.15	35.63	93.91	60.59	44.00	33	32.12	27.15	35.63	20.26	129.66	178.65	12.01	13.52
34	33.60	28.28	36.37	94.05	60.65	44.19	34	33.60	28.28	36.37	20.91	133.50	182.35	12.24	13.93
35	35.22	29.49	37.15	94.21	61.02	44.41	35	35.22	29.49	37.15	21.58	137.50	186.20	12.48	14.40
36	36.97	30.83	37.96	94.38	61.20	44.64	36	36.97	30.83	37.96	22.28	141.76	190.25	12.76	14.90
37	38.89	32.51	38.80	94.54	61.42	44.91	37	38.89	32.51	38.80	23.04	146.40	194.60	13.07	15.48
38	40.98	33.95	39.67	94.77	61.85	45.21	38	40.98	33.95	39.67	23.84	151.36	199.00	13.41	16.13
39	43.29	35.54	40.58	94.97	61.89	45.54	39	43.29	35.54	40.58	24.67	156.36	203.75	13.79	16.84
40	45.92	37.26	41.73	95.20	62.16	45.92	40	45.92	37.26	41.73	25.58	161.96	208.40	14.23	17.64
41	48.70	39.14	42.53	95.46	62.48	46.39	41	48.70	39.14	42.53	26.52	167.70	214.00	14.71	18.52
42	51.99	41.16	43.59	95.75	62.81	46.72	42	51.99	41.16	43.59	27.54	173.96	219.60	15.27	19.51
43	55.50	43.34	44.68	96.07	63.20	47.19	43	55.50	43.34	44.68	28.62	180.50	225.50	15.90	20.60
44	59.54	45.82	45.86	96.42	63.64	47.90	44	59.54	45.82	45.86	29.77	187.50	231.80	16.60	21.83
45	64.14	48.33	47.09	96.83	64.14	48.33	45	64.14	48.33	47.09	30.99	194.96	238.45	17.40	23.16
46	69.44	51.52	48.39	97.27	64.69	49.03	46	69.44	51.52	48.39	32.28	202.80	245.35	18.31	24.65
47	75.58	54.84	49.73	97.69	65.33	49.83	47	75.58	54.84	49.73	33.67	211.36	252.80	19.33	26.28
48	82.74	58.66	51.20	98.37	66.04	50.90	48	82.74	58.66	51.20	35.15	220.40	260.70	20.47	28.08
49	91.18	62.89	52.74	99.01	66.80	51.64	49	91.18	62.89	52.74	36.74	230.10	268.95	21.75	30.07
50	99.71	67.64	54.35	99.71	67.68	52.70	50	99.71	67.64	54.35	38.42	240.40	277.80	23.16	32.23
51	...	...	...	100.51	68.61	53.82	51	...	...	...	...	20.251.36	287.35	24.73	34.59
52	...	...	...	101.37	69.76	55.05	52	...	...	...	...	21.263.16	297.50	26.48	37.16
53	...	...	...	102.30	70.91	56.40	53	...	...	...	...	21.775.76	308.30	28.40	39.93
54	...	...	...	103.36	72.23	57.90	54	...	...	...	...	21.846.34	319.95	30.54	42.95
55	...	...	...	104.56	73.64	59.58	55	...	...	...	...	21.934.66	332.35	32.89	46.18
56	...	...	...	104.10	73.55	59.60	56	...	...	...	...	51.24	...	...	...
57	...	...	...	105.34	75.12	61.52	57	...	...	...	...	53.79	...	...	...
58	...	...	...	106.62	76.86	63.64	58	...	...	...	...	56.64	...	...	...
59	...	...	...	108.08	78.77	65.96	59	...	...	...	...	59.67	...	...	...
60	...	...	...	109.72	80.89	68.50	60	...	...	...	...	62.92	...	...	...

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income)

17	2.84	2.08	1.67	.66	.70	.75	16	1.40	1.40	2.04	...	1.23	1.76	...	...
18	3.09	2.24	1.81	.82	.85	.89	20	1.40	1.40	2.24	...	1.40	1.91	...	...
19	3.36	2.44	1.99	1.00	1.04	1.10	25	1.64	1.64	2.44	...	1.61	2.09	...	...
20	3.59	2.60	2.14	1.20	1.27	1.39	30	1.92	1.92	2.60	...	1.92	2.25	...	...
21	3.81	2.80	2.33	1.39	1.53	1.72	35	2.28	2.28	2.80	...	2.28	2.45	...	...
22	4.09	2.97	2.54	1.74	1.96	2.33	40	2.78	2.78	2.97	...	2.78	2.67	...	...
23	4.39	3.15	2.65	2.39	2.67	2.94	45	3.45	3.45	3.15	...	3.45	3.42	...	...
24	4.26	4.21	4.25	3.38	3.56	3.56	50	4.44	4.44	4.21	...	4.44	4.47	...	...
25	5.77	5.79	5.80	5.55	5.66	5.72	55	...	...	5.79	...	6.05	6.11	...	...

Semi-annual rates, multiply by .52; quarterly rates multiply by .265. Double indemnity paid on all policies except Term; \$2.00 per \$1,000.

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	N. P. Premium	Cash 3rd Year	Cash or Loan		Ext. Ins. Y. D.	Cash or Loan		Ext. Ins. Y. D.	Cash or Loan		Ext. Ins. Y. D.	Cash or Loan		Ext. Ins. Y. D.	Cash or Loan		Ext. Ins. Y. D.				
			Pd. Up	Y.		Pd. Up	Y.		Pd. Up	Y.		Pd. Up	Y.		Pd. Up	Y.					
Ord. Life	21	\$15.13	\$11	\$25	\$80	3	114	\$69	\$201	9	176	\$118	\$312	15	173	\$176	\$421	19			
	25	16.61	13	30	88	3	312	82	222	10	247	139	341	15	340	206	453	18			
	30	19.00	17	87	101	4	177	101	247	11	202	171	378	15	218	251	494	17			
	35	22.09	21	46	113	5	24	125	275	11	236	209	412	14	159	302	534	15			
	40	26.22	26	58	127	5	170	154	303	10	342	253	447	12	300	358	571	13			
	45	31.81	33	72	142	5	114	187	330	9	254	301	480	10	344	416	604	10			
	50	39.58	42	89	158	4	296	223	356	8	71	350	509	8	359	473	632	8			
10 Pay. Life	55	50.29	52	108	173	4	29	261	379	6	233	400	535	7	76	527	658	6			
	60	62.92	63	128	187	3	95	298	400	5	66	446	558	5	227	584	687	5			
	21	88.87	63	135	429	22	334	343	1000	Pd-up											
	25	41.35	69	146	435	22	315	370	1000	"											
	30	45.27	78	163	438	21	346	410	1000	"											
	35	50.00	87	182	444	20	98	456	1000	"											
	40	55.66	97	203	444	17	350	508	1000	"											
15 Pay. Life	45	62.54	109	226	444	15	109	566	1000	"											
	50	71.10	120	249	440	12	180	626	1000	"											
	55	82.00	132	272	434	9	300	688	1000	"											
	60	93.47	142	292	424	7	133	746	1000	"											
	21	28.87	36	80	256	12	50	217	632	33	267	378	1000	Pd-up			1000	Pd-up			
	25	30.80	40	88	260	12	284	236	636	31	216	410	1000	"			1000				
	30	33.62	45	99	266	13	49	263	641	28	191	456	1000	"			1000				
20 Pay. Life	35	37.15	51	112	273	12	308	294	645	25	65	508	1000	"			1000				
	40	41.73	57	124	273	11	203	328	646	21	228	566	1000	"			1000				
	45	47.09	66	141	277	10	30	364	644	18	17	626	1000	"			1000				
	50	54.35	74	157	277	8	88	400	638	14	216	688	1000	"			1000				
	55	63.93	80	171	271	6	129	431	626	11	113	747	1000	"			1000				
	60	74.64	86	182	264	4	230	454	609	8	143	800	1000	"			1000				
	21	23.61	26	58	183	8	117	159	465	24	284	276	731	34	345	418	1000	Pd-up			
10 Year End.	25	25.19	28	63	188	8	250	174	470	23	308	301	735	32	50	456	1000				
	30	27.65	32	71	193	9	50	195	477	21	335	337	738	28	185	508	1000				
	35	30.73	37	81	197	9	66	219	482	19	167	377	741	24	264	566	1000				
	40	34.63	42	91	200	8	204	247	486	16	276	420	741	20	339	626	1000				
	45	39.59	48	103	203	7	183	275	486	13	308	463	738	17	74	688	1000				
	50	46.38	54	114	206	6	84	302	482	10	357	502	729	13	227	746	1000				
	55	55.78	60	129	205	4	308	327	475	8	134	535	716	10	138	800	1000				
15 Year End.	60	66.60	67	140	203	3	208	347	464	6	46	556	695	7	184	849	1000				
	21	\$92.65	\$222	\$419	\$496	5	\$468	\$633	\$701	3	\$684	\$753	\$806	2	\$786	\$874	\$904	1	\$934		
	25	92.98	221	418	495	5	\$466	632	700	3	\$682	752	805	2	\$784	873	903	1	\$933		
	30	93.51	219	416	493	5	\$461	631	699	3	\$680	751	801	2	\$782	873	903	1	\$933		
	35	94.21	217	414	490	5	\$456	630	697	3	\$678	750	803	2	\$781	872	902	1	\$932		
	40	95.20	214	412	487	5	\$448	628	695	3	\$675	749	802	2	\$779	871	901	1	\$931		
	45	96.83	211	409	483	5	\$433	625	691	3	\$666	747	800	2	\$775	870	900	1	\$930		
20 Year End.	50	99.71	206	404	476	5	407	620	685	3	\$652	743	795	2	\$767	868	899	1	\$927		
	55	104.50	200	396	466	5	\$360	613	677	3	\$641	736	787	2	\$752	864	894	1	\$923		
	60	109.72	192	385	450	5	\$280	601	662	3	\$591	726	776	2	\$730	857	887	1	\$918		
	21	\$59.41	\$118	\$237	\$321	10	\$250	\$369	\$466	8	\$423	\$588	\$678	5	\$663	\$910	\$938	1	\$958		
	25	59.74	117	236	318	10	\$243	368	466	8	\$420	587	677	5	\$662	910	938	1	\$958		
	30	60.27	116	236	318	10	\$235	367	465	8	\$415	586	677	5	\$658	909	937	1	\$957		
	35	61.02	115	234	316	10	\$221	366	464	8	\$405	584	675	5	\$653	909	937	1	\$957		
15 Year End.	40	62.18	113	232	315	10	\$196	364	461	8	\$386	581	673	5	\$645	908	937	1	\$956		
	45	64.14	111	230	311	10	\$148	362	458	8	\$356	578	670	5	\$629	906	936	1	\$952		
	50	67.68	109	228	307	10	\$63	358	452	8	\$293	572	662	5	\$599	903	932	1	\$949		
	55	73.64	105	223	301	8	197	352	441	8	\$177	565	649	5	\$544	898	927	1	\$942		
	60	80.89	101	216	288	5	\$125	342	425	7	\$190	548	630	5	\$442	890	919	1	\$939		
	21	42.57	69	149	241	15	\$102	387	525	10	\$469	661	775	5	\$762	926	958	1	\$982		
	25	42.93	67	148	239	15	\$91	386	523	10	\$463	660	774	5	\$760	925	957	1	\$980		
20 Year End.	30	43.52	67	147	237	15	\$70	385	521	10	\$453	658	772	5	\$757	925	957	1	\$980		
	35	44.41	60	146	234	15	\$31	384	519	10	\$435	657	770	5	\$750	924	956	1	\$979		
	40	45.92	66	146	232	13	\$176	382	515	10	\$403	655	768	5	\$739	923	955	1	\$978		
	45	48.33	65	146	228	10	\$153	381	512	10	\$337	651	762	5	\$717	921	952	1	\$976		
	50	52.70	64	147	223	7	1273	379	503	10	\$215	643	751	5	\$676	916	948	1	\$970		
	55	59.58	64	147	216	5	\$180	378	491	9	\$248	635	736	5	\$603	911	942	1	\$965		
	60	68.50	66	151	211	3	\$309	375	476	6	\$145	619	711	5	\$458	900	932	1	\$958		

American 3½% Modified Preliminary Term Reserve (Ill. Std.), with surrender charges up to 20th year not exceeding \$25 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages 25 35 45

NON-PARTICIPATING.

TERM RATES—Convertible.

Year..... \$10.61 \$11.96 \$15.57

CONTINUOUS MONTHLY INCOME. \$10 a Month, 20 Years Certain. (Equal Ages.)

Whole Life... \$34.09 \$41.83 \$56.48

Pay. Life.. 50.26 57.07 69.49

JOINT LIFE RATES. (Two Equal Ages.)

Whole Life.... \$26.85 \$34.72 \$48.96

Pay. Life.. 36.97 43.79 55.55

OPTIONAL LIMITED PAYMENT LIFE.

Payment... \$30.80 \$37.15 \$47.09

May continue to pay premiums for years with increased values; or pay premiums for 29 years and policy matures as endowment or other options.

CHILD'S

Child's Limited Payment Life—Policy paid-up in 12 years or reduced premium may be paid to 20th year, increasing face of policy. Death

benefit up to age 10 is \$100 for each year of age. Premiums waived at death or disability of beneficiary.

Age of Beneficiary	—Age of Child—		
	1	7	14
20 to 30.....	\$26.57	\$30.36	\$33.45
31 to 40.....	26.89	30.75	33.87
41 to 45.....	27.23	31.14	34.30
46 to 50.....	27.85	31.86	35.10
51 to 55.....	27.97	33.16	36.50
Reduced Prem.	24.73	28.17	31.05

Child's Educational Endowment at 18—Premiums returned with 25% if death occurs before maturity. At maturity policy is paid in 4 annual installments of \$500 each.

Age	1	4	8
Premium.....	\$96.00	\$120.00	\$180.00

Child's 20 Year Endowment—Premium \$40.00 for all ages. \$50 insurance for every annual premium. At age 15 policy may be exchanged for full benefit policy of same date, upon evidence of insurability and increase of \$2.00 in premium.

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Ages.	25		35		45		55	
	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
.....	\$16.61	\$16.61	\$22.09	\$22.09	\$31.81	\$31.81	\$50.29	\$50.29
.....	33.22	33.22	44.18	44.18	63.62	63.62	100.58	100.58
.....	49.83	36.83	66.27	45.27	95.43	62.43	150.87	98.87
.....	66.44	46.44	88.36	54.36	127.24	74.24	201.16	122.16
.....	83.05	53.05	110.45	64.45	159.05	87.05	251.45	143.45
.....	166.10	84.10	220.90	95.90	318.10	131.10	502.90	241.90
.....	249.15	110.15	331.35	122.35	477.15	176.15	754.35	354.35
.....	332.20	126.20	441.80	139.80	636.20	220.20	1005.80	478.80

VENTY PAYMENT LIFE.

.....	\$25.19	\$25.19	\$30.73	\$30.73	\$39.59	\$39.59	\$55.78	\$55.78
.....	50.38	50.38	61.46	61.46	79.18	79.18	111.56	111.56
.....	75.57	47.57	92.19	55.19	118.77	70.77	167.34	107.34
.....	100.76	55.76	122.92	64.92	158.36	83.36	223.12	129.12
.....	125.95	62.95	153.65	72.65	197.95	94.95	278.90	149.90
.....	251.90	77.90	307.30	88.30	395.90	120.90	557.80	230.80
.....	377.85	76.85	460.95	83.95	593.85	130.85	836.70	301.70
.....	503.80	47.80	614.60	48.60	791.80	103.80	1115.60	315.60

VENTY YEAR ENDOWMENT.

.....	\$42.93	\$42.93	\$44.41	\$44.41	\$48.33	\$48.33	\$59.58	\$59.58
.....	85.86	85.86	88.82	88.82	96.66	96.66	119.16	119.16
.....	128.79	61.79	133.23	67.23	144.99	79.99	178.74	114.74
.....	171.72	63.72	177.64	70.64	193.32	87.32	238.32	132.32
.....	214.65	66.65	222.05	76.05	241.65	95.65	297.90	150.90
.....	429.30	43.30	444.10	60.10	483.30	102.30	595.80	217.80
.....	643.95	-16.05	666.15	9.15	724.95	73.95	893.70	258.70
.....	858.60	-141.40	888.20	-111.80	966.60	-33.40	1191.60	191.60

FEDERAL LIFE INSURANCE COMPANY, Chicago, Ill.

Accelerative Option. — Under participating policies, cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge of 1% decreasing annually $\$1$ until 13th year.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium policy will provide, during premium payment period and prior to age 60, for (a) waiver of premiums (included in Monthly Income and Guaranteed Premium Reduction rates); (b) waiver of premium and monthly income of $\$10$ per $\$1,000$, beginning upon proof of disability having existed 90 days and continuing during lifetime and continued disability. No reduction in insurance. Payments continue after maturity of endowments. After age 60 premiums waived and charged against policy without interest. Income clause not issued on Term Joint Life or special forms of policies which already include waiver of premium benefit. Limit, $\$25,000$.

Dividends. — Apportioned beginning end of first year and distributed at end of fifth year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$, withdrawals upon 30 days' notice; (d) purchase non-forfeitable non-paid-up additions, upon satisfactory evidence of good health. (2) is automatic option. Also issues deferred dividend and non-participating policies.

Double Indemnity. — Rider ($\$1.50$ per $\$1,000$, preferred risks), (included in regular monthly income and guaranteed premium reduction policies) provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Triple X policies provide, prior to age 60, for payment of three times face of policy in event of accidental death, while passenger on public conveyance or elevator (excluding mine elevators) or while in burning building, lightning, explosion of steam boiler, cyclone or tornado. These agreements do not cover death from sickness or disease, disappearance, war risk, intentional or self-inflicted injuries aerial operations. Double indemnity limit, $\$15,000$.

Extended Insurance. — Automatic after three years, within one month after default. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60. $\$100,000$; reinsures over $\$15,000$ (under age 20 and over 55 $\$10,000$); accepts reinsurance; minimum policy, $\$1,000$.

Loans. — After three premiums. Interest 6% , in advance.

Military Service. — Death from service in time of war, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values. Under participating contract, fully paid-up policy participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6% .

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Limited (10, 15, 20 or 25) annual or monthly (240 months) Installments, Continuous (20 certain) annual Installments. Commutable values withheld unless otherwise specified.

Suicide. — Or death from illegal act within two years, sane or insane, intentional or unintentional, two years. Liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, $\$10,000$. Disability and double indemnity granted if self-supporting.

PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Whole Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	TERM*			Combination Term & Life	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Year	15 Year	20 Year	First 5 Years	For remainder of Life
16 39	\$43.61	\$32.20	\$26.59	101.23	\$65.15	\$47.46	16					
17 25	44.11	32.57	26.99	101.29	65.20	47.51	17					
17 52	44.65	32.95	27.22	101.34	65.24	47.57	18					
17 80	45.17	33.35	27.55	101.40	65.31	47.62	19					
18 09	45.73	33.76	27.90	101.47	65.37	47.68	20					
18 40	46.30	34.19	28.25	101.53	65.43	47.75	21	\$11.43	\$11.64	\$11.90	\$11.63	\$17.75
18 80	47.00	34.71	28.61	101.60	65.51	47.8	22	11.56	11.79	12.03	11.77	18.20
19 23	47.73	35.26	29.17	101.68	65.60	47.94	23	11.70	11.94	12.16	11.93	18.67
19 67	48.47	35.82	29.69	101.76	65.69	48.0	24	11.85	12.11	12.21	12.14	19.17
20 14	49.24	36.40	30.12	101.85	65.79	48.1	25	12.00	12.30	12.47	12.30	19.70
20 63	50.04	37.00	30.63	101.94	65.89	48.26	26	12.16	12.48	12.64	12.51	20.26
21 15	50.87	37.63	31.16	102.04	66.00	48.38	27	12.33	12.68	12.84	12.72	20.84
21 69	51.72	38.27	31.71	102.14	66.11	48.52	28	12.51	12.90	13.04	12.94	21.46
22 26	52.61	38.94	32.28	102.25	66.24	48.67	29	12.70	13.12	13.28	13.18	22.10
22 83	53.52	39.64	32.87	102.37	66.37	48.83	30	12.91	13.37	13.54	13.44	22.80
23 48	54.46	40.36	33.49	102.49	66.52	49.00	31	13.13	13.64	13.85	13.71	23.53
24 14	55.44	41.10	34.13	102.62	66.68	49.18	32	13.37	13.96	14.27	13.98	24.29
24 84	56.45	41.88	34.80	102.77	66.85	49.38	33	13.62	14.27	14.52	14.27	25.11
25 58	57.50	42.68	35.49	102.93	67.03	49.60	34	13.89	14.59	14.9	14.57	25.98
26 35	58.58	43.51	36.23	103.10	67.23	49.85	35	14.18	14.97	15.40	14.89	26.89
27 17	59.70	44.38	36.99	103.28	67.45	50.11	36	14.51	15.41	15.91	15.31	27.87
28 0	60.86	45.28	37.77	103.48	67.68	50.41	37	14.87	15.87	16.48	15.56	28.90
28 95	62.06	46.22	38.60	103.69	67.94	50.73	38	15.27	16.07	17.1	15.93	30.00
29 92	63.30	47.20	39.47	103.92	68.22	51.09	39	15.69	16.98	17.8	16.33	31.18
30 94	64.59	48.22	40.38	104.18	68.55	51.48	40	16.18	17.63	18.6	16.81	32.42
32 02	65.92	49.28	41.3	104.46	68.90	51.92	41	16.71	18.40	19.42	17.37	33.74
33 18	67.31	50.39	42.37	104.77	69.28	52.41	42	17.32	19.26	20.51	18.04	35.16
34 40	68.76	51.56	43.41	105.11	69.71	52.95	43	18.00	20.20	21.6	18.83	36.66
35 70	70.25	52.77	44.53	105.49	70.19	53.55	44	18.72	21.25	22.8	19.74	38.27
37 08	71.81	54.06	45.73	105.92	70.72	54.22	45	19.60	22.41	24.16	20.76	39.99
38 55	73.44	55.40	46.99	106.39	71.32	54.96	46	20.56	23.61	25.60	21.90	41.81
40 12	75.13	56.82	48.32	106.91	71.98	55.78	47	21.61	25.11	27.28	23.15	43.75
41 78	76.90	58.31	49.75	107.50	72.71	56.69	48	22.82	26.6	29.08	24.49	45.83
43 56	78.74	59.88	51.26	108.15	73.53	57.70	49	24.17	28.36	31.07	25.96	48.05
45 45	80.66	61.54	52.87	108.87	74.43	58.81	50	25.61	30.27	33.23	27.55	50.41
47 46	82.66	63.28	54.58	109.60	75.42	60.0	51	27.24	32.35	35.58	29.31	52.93
49 60	84.74	65.13	56.41	110.53	76.52	61.40	52	29.03	34.62	38.17	31.18	55.63
51 80	86.92	67.07	58.36	111.50	77.73	62.90	53	31.06	37.11	40.9	33.24	58.50
54 33	89.20	69.14	60.45	112.57	79.07	64.55	54	33.15	39.82	43.95	35.45	61.59
56 93	91.58	71.32	62.68	113.71	80.55	66.36	55	35.60	42.79	47.19	37.87	64.89
59 70	94.07	73.66	.....	115.03	82.17	.....	56	38.15	46.03	50.67	40.49	68.92
62 66	96.69	76.15	.....	116.46	83.97	.....	57	41.15	49.55	54.3	43.36	72.79
65 83	99.44	78.79	.....	118.03	85.96	.....	58	44.35	53.37	58.38	46.52	76.93
69 21	102.34	81.62	.....	119.77	88.15	.....	59	47.86	57.49	62.60	49.98	81.37
72 83	105.40	84.65	.....	121.68	90.56	.....	60	51.71	61.95	67.22	53.79	86.13

*Convertible and renewable.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve.

Age at Issue	Limited Pay. Life				Endowments			Term			Whole Life \$5,000	\$20 Pay. Life. Coup. Reduct.	Mo. 100 b Ord. Life
	End. 85	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	5 Year	10 Year	20 Year			
21	\$15.70	\$38.92	\$28.30	\$23.49	\$93.33	\$59.24	\$42.63	\$ 9.61	\$ 9.78	\$10.22	\$68.85	\$31.46	\$37.37
22	16.05	39.55	28.78	23.89	93.40	59.32	42.71	9.68	9.85	10.34	70.40	31.98	38.16
23	16.43	40.21	29.26	24.29	93.45	59.38	42.78	9.74	9.94	10.47	72.05	32.51	38.98
24	16.82	40.90	29.75	24.72	93.50	59.44	42.86	9.81	10.03	10.60	73.75	33.07	39.82
25	17.21	41.59	30.28	25.17	93.56	59.51	42.94	9.90	10.13	10.75	75.50	33.64	40.73
26	17.65	42.32	30.82	25.62	93.62	59.59	43.02	9.99	10.23	10.82	77.40	34.23	41.68
27	18.10	43.09	31.38	26.09	93.70	59.67	43.13	10.08	10.34	11.09	79.40	34.73	42.67
28	18.57	43.88	31.97	26.60	93.78	59.77	43.23	10.18	10.47	11.29	81.45	35.24	43.73
29	19.07	44.68	32.57	27.11	93.86	59.86	43.35	10.29	10.59	11.52	83.65	35.76	44.83
30	19.60	45.53	33.20	27.64	93.95	59.96	43.48	10.40	10.74	11.75	85.95	36.29	46.00
31	20.16	46.42	33.86	28.21	94.04	60.08	43.62	10.53	10.90	12.03	88.40	36.92	47.23
32	20.74	47.33	34.54	28.79	94.15	60.19	43.77	10.66	11.08	12.34	90.95	37.56	48.52
33	21.36	48.28	35.25	29.40	94.25	60.33	43.93	10.81	11.37	12.68	93.65	38.21	49.88
34	22.00	49.26	35.99	30.04	94.38	60.48	44.12	10.98	11.48	13.07	96.50	38.87	51.35
35	22.70	50.28	36.75	30.71	94.50	60.64	44.32	11.16	11.70	13.50	99.55	39.55	52.88
36	23.43	51.34	37.55	31.41	94.65	60.81	44.54	11.36	11.97	13.98	103.00	40.35	54.49
37	24.19	52.45	38.39	32.13	94.80	61.01	44.79	11.59	12.25	14.52	107.15	41.25	56.22
38	25.01	53.59	39.27	32.90	94.97	61.22	45.07	11.83	12.58	15.13	111.35	42.30	58.04
39	25.88	54.76	40.16	33.70	95.15	61.46	45.36	12.09	12.93	15.79	115.80	43.50	59.96
40	26.79	55.79	41.12	34.55	95.36	61.72	45.71	12.39	13.34	16.54	120.50	44.75	62.02
41	27.77	57.27	42.10	35.43	95.57	62.01	46.07	12.71	13.79	17.39	125.55	45.95	64.18
42	28.80	58.60	43.15	36.37	95.83	62.34	46.51	13.09	14.32	18.29	130.90	47.25	66.50
43	29.90	59.99	44.23	37.36	96.11	62.70	46.97	13.50	14.90	19.32	135.95	48.65	68.97
44	31.08	61.44	45.37	38.41	96.42	63.11	47.50	13.98	15.57	20.47	142.70	50.15	71.58
45	32.32	62.93	46.56	39.50	96.76	63.56	48.08	14.53	16.32	21.72	149.20	51.75	74.37
46	33.84	64.51	47.83	40.68	97.17	64.08	48.73	15.15	17.17	23.12	156.10	53.16	77.34
47	35.06	66.12	49.14	41.91	97.60	64.65	49.45	15.85	18.13	24.64	163.55	54.57	80.50
48	36.56	67.83	50.54	43.23	98.09	65.28	50.26	16.66	19.19	26.33	171.45	55.98	83.88
49	38.17	69.61	52.01	44.64	98.64	65.99	51.16	17.58	20.39	28.22	180.00	57.49	87.50
50	39.89	71.47	53.56	46.13	99.26	66.79	52.16	18.60	21.71	30.22	189.15	58.70	91.35
51	41.71	73.39	55.19	47.71	99.94	67.66	53.27	19.74	23.19	32.43	198.85	60.45	95.42
52	43.65	75.40	56.92	49.41	100.69	68.62	54.48	21.01	24.83	34.84	209.25	62.45	99.78
53	45.73	77.53	58.74	51.21	101.53	69.71	55.83	22.43	26.63	37.45	220.40	64.57	104.46
54	47.95	79.71	60.66	53.13	102.45	70.89	57.31	24.00	28.63	40.27	232.35	66.82	109.43
55	50.31	82.01	62.70	55.20	103.48	72.20	58.95	25.75	30.84	43.30	245.15	69.28	114.73
56	52.83	84.40	64.87	57.41	104.60	73.66	60.73	27.69	33.28	46.56	257.45	.....	120.40
57	55.53	86.93	67.18	59.79	105.85	75.27	62.26	29.83	35.95	50.05	270.60	.....	126.45
58	58.40	89.56	69.64	62.33	107.24	77.05	63.79	32.19	39.00	53.79	284.60	.....	132.95
59	61.49	92.35	72.26	65.07	108.77	79.01	67.79	34.80	42.15	57.80	299.65	.....	139.87
60	64.79	95.28	75.06	68.02	110.46	81.18	70.15	37.70	45.71	62.00	315.70	.....	147.28

*Includes Disability (Waiver of Premium), and Double Indemnity.

‡5 Year Term convertible within 3 years; 10 Year, 8 years; 15 Year, 13 years; 20 Year, 18 years; Non-Renewable.

NOTE.—Above rates adopted March, 1908, except policies containing Disability and Double Indemnity and Whole Life \$5,000 adopted July, 1921. Semi-annual rates add 4% and divide by 2; quarterly rate, add 6% and divide by 4. (a) \$25 for 100 months; (b) \$20 for 100 months.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45	Ages.	25	35	45
TRIPLE X. \$5,000 only. Double Indemnity for accidental death and triple indemnity for death in common carrier, passenger elevator, in burning building, or by fire, lightning, etc. Includes Disability.				Ordinary	140.85	168.90	214.
Preferred				Medium	144.60	172.65	218.
Ex. Preferred				EXTRA PREMIUM FOR DISABILITY (Waiver of Premium)			
\$137.10				\$0.25 \$0.32 \$0.			
\$165.15				Waiver of Premium and Monthly Income of \$10 per \$1,000.			
\$211.00				All Plans			
\$138.35				\$1.90 \$2.35 \$3.			
\$166.40							
\$212.25							

FEDERAL LIFE INSURANCE COMPANY, ILL.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	
21	\$15.77	\$8.79	\$24.58	\$75	3	92,868.89	\$200	9	168,119.89	\$316	15	270,178.10	\$424	19	131
25	17.21	11.32	29.82	88	3	304,31.59	219	10	215,141.17	343	16	66,208.82	456	18	240
30	19.60	15.25	37.89	102	4	219,101.09	246	11	246,173.29	378	15	287,254.12	497	17	68
35	22.77	20.23	48.09	117	5	113,125.27	274	11	244,212.15	415	14	230,806.16	538	15	109
40	26.79	26.52	60.92	133	5	271,154.94	303	11	0,257.15	452	13	5,363.81	578	13	80
45	32.32	34.41	76.66	150	5	237,188.86	332	9	288,306.52	486	11	52,424.87	612	11	45
50	39.82	43.53	94.50	166	5	33,226.35	359	8	114,339.64	518	9	92,488.94	647	9	76
55	50.31	53.91	114.65	182	4	117,267.65	386	6	295,416.85	552	7	258,560.66	687	7	218
60	64.79	65.75	137.39	198	3	154,313.25	414	5	173,483.38	592	6	80,372.23	761	5	0

21	40.30	67.85	128.91	442	24	73,343.28	1000	Pd-up							
25	49.24	73.89	150.40	446	24	4,370.55	1000	"							
30	53.52	82.65	167.05	451	23	222,410.03	1000	"							
35	58.58	92.85	186.25	454	21	9,436.08	1000	"							
40	64.59	104.18	205.62	458	13	235,598.46	1000	"							
45	71.81	118.39	233.13	458	15	335,566.15	1000	"							
50	80.66	130.54	253.08	456	13	26,626.92	1000	"							
55	91.58	142.54	281.45	449	10	9,688.24	1000	"							
60	105.49	152.79	312.86	437	7	246,747.00	1000	"							

21	34.19	36.22	82.98	264	12	249,216.90	632	33	206,377.95	1000	Pd-up				
25	36.40	40.12	90.72	269	13	90,235.71	656	31	203,410.03	1000	"				
30	39.64	45.78	101.93	275	13	298,262.69	641	28	181,455.00	1000	"				
35	43.51	52.34	114.93	280	13	63,293.72	644	25	5,508.49	1000	"				
40	48.22	59.80	129.73	284	12	24,328.49	646	21	239,566.15	1000	"				
45	54.06	68.11	145.95	287	10	149,364.98	645	18	35,026.92	1000	"				
50	61.54	76.39	161.89	286	8	173,109.42	639	14	223,685.24	1000	"				
55	71.33	83.83	176.22	281	6	197,431.72	627	11	122,746.98	1000	"				
60	84.65	89.81	187.62	273	4	252,455.06	603	8	152,800.48	1000	"				

21	28.25	23.10	57.97	185	8	115,157.54	460	24	195,276.45	730	35	0,418.60	1000	Pd-up	
25	30.12	25.27	63.37	187	8	272,172.02	464	23	210,301.49	734	32	68,456.00	1000	"	
30	32.87	28.41	71.19	192	9	3,192.94	471	21	254,337.08	739	28	18,503.49	1000	"	
35	36.29	32.60	80.88	198	9	61,216.96	476	19	109,377.22	741	24	26,556.15	1000	"	
40	40.38	38.54	92.57	204	8	25,244.22	480	16	215,420.12	742	20	342,626.92	1000	"	
45	45.73	45.14	105.71	208	7	252,272.58	482	13	267,463.02	739	17	75,688.24	1000	"	
50	52.87	52.01	118.96	210	6	126,299.76	479	10	328,502.61	731	13	234,746.98	1000	"	
55	62.85	58.93	131.99	211	4	345,324.30	471	8	195,535.30	716	10	142,800.48	1000	"	

			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.									
Age at Issue	Pre- mium	Cash 3rd Year	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.							
			or Loan	Up	Ins. Y.	or Loan	Up	Ins. Y.	or Loan	Up	Ins. Y.	or Loan	Up	Ins. Y.							
21	191	59	236	29	432	21	512	5	\$490,645	14	715	3	\$707,753	49	812	2	\$609,876	69	907	1	\$907
25	191	85	235	11	441	21	511	5	\$487,944	43	714	3	\$708,757	96	812	2	\$608,876	40	907	1	\$906
30	192	37	233	35	429	68	509	5	\$484,943	30	713	3	\$704,757	11	808	2	\$607,876	91	907	1	\$906
35	193	10	231	21	427	90	508	5	\$478,941	86	711	3	\$701,756	03	810	2	\$605,875	31	906	1	\$905
40	194	18	228	54	425	33	503	5	\$471,939	87	709	3	\$695,754	47	807	2	\$603,874	39	905	1	\$904
45	195	92	225	29	422	11	499	5	\$457,937	04	705	3	\$690,752	16	806	2	\$598,872	96	904	1	\$900
50	198	87	220	93	417	21	492	5	\$437,932	40	700	3	\$677,748	30	801	2	\$591,870	56	901	1	\$898
55	193	74	214	86	409	81	482	5	\$388,925	07	691	3	\$655,742	08	794	2	\$578,866	66	894	1	\$893
60	121	68	206	40	398	63	466	5	\$307,961	37	677	3	\$611,732	00	785	2	\$556,850	23	890	1	\$883

		End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.							
21	65	43	130	71	247	50	244	10	\$276	374.29	489	8	\$447	585.35	693	5	\$683	910.43	942	1	\$942
25	65	79	129	44	246	29	312	10	\$270	373.17	487	8	\$444	584.42	692	5	\$681	910.16	942	1	\$941
30	66	37	127	60	244	53	310	10	\$260	371.51	484	8	\$439	583.01	690	5	\$677	909.68	942	1	\$941
35	67	23	125	45	242	45	336	10	\$241	369.49	481	8	\$425	581.18	687	5	\$664	909.00	941	1	\$940
40	68	55	123	00	240	11	332	10	\$216	367.17	477	8	\$397	578.86	684	5	\$651	907.96	940	1	\$939
45	70	73	120	42	237	58	326	10	\$166	364.30	471	8	\$349	575.33	680	5	\$638	906.24	938	1	\$936
50	74	43	117	34	232	98	318	10	74	359.75	462	8	\$305	569.44	669	5	\$608	903.25	935	1	\$932
55	80	55	113	59	229	08	307	8	\$149	353.05	449	8	\$295	560.11	655	5	\$582	898.27	930	1	\$925
60	90	56	109	35	222	84	292	5	\$243	343.71	429	7	\$222	545.80	627	5	\$449	890.04	921	1	\$914

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.			
21	47 75	79 24	157.88	256	15	\$120,384.68	535	10	\$483,661.17	783	5	\$771,926.20	959	1	\$958
25	48 15	78 01	156 71	253	15	\$108,383.63	533	10	\$470,660.29	781	5	\$760,925.90	958	1	\$958
30	48 83	76 30	155 13	250	15	\$85,382.17	530	10	\$457,658.93	779	5	\$749,925.38	958	1	\$957
35	49 85	74 47	153 54	246	15	\$46,380.75	526	10	\$444,657.30	777	5	\$737,924.57	957	1	\$956
40	51 48	72 75	152 34	242	14	\$16,379.78	522	10	\$408,655.02	772	5	\$725,923.30	956	1	\$954
45	54 22	71 52	151 92	237	10	\$292,378.68	515	10	\$342,651.22	766	5	\$722,921.09	953	1	\$952
50	58 81	70 70	151 87	231	7	\$361,376.93	505	10	\$321,644.91	754	5	\$681,917.33	949	1	\$946
55	66 36	70 68	152 87	225	5	\$25,375.00	491	9	\$266,635.21	738	5	\$605,911.07	943	1	\$938

Days. American 3½% Modified Preliminary Term Reserve (Ill. Std.), with surrender charge to 14th year not exceeding \$10 per \$1,000.

1924 DIVIDENDS AND NET COSTS,
TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Div.	Net	Div.	Net	Div.	Net	Div.
1923	2.35	16.05	2.41	17.73	2.52	20.33	2.68	23.67	2.93	28.01	3.34	33.74	4.64	52.50
1922	2.54	15.86	2.63	17.51	2.76	20.09	2.97	23.38	3.29	27.65	3.81	33.27	5.46	51.44
1921	2.64	15.76	2.75	17.39	2.91	19.94	3.15	23.20	3.52	27.42	4.13	32.95	6.00	50.85
1920	2.73	15.67	2.85	17.29	3.05	19.50	3.34	23.01	3.77	27.17	4.43	32.60	6.69	50.00
1919	2.82	15.58	2.97	17.17	3.20	19.65	3.55	22.80	4.03	26.91	4.85	32.23	7.32	49.64
1918	2.94	15.46	3.10	17.04	3.36	19.49	3.74	22.61	4.30	26.64	5.24	31.84	7.96	48.94
1917	3.05	15.35	3.23	16.91	3.53	19.32	3.93	22.39	4.60	26.34	5.65	31.43	8.63	48.34
1916	3.15	15.25	3.36	16.78	3.69	19.16	4.18	22.17	4.89	26.05	6.03	31.02	9.31	47.64
1915	3.27	15.13	3.50	16.64	3.88	18.97	4.41	21.94	5.22	25.75	6.50	30.58	10.00	47.04
1914	3.40	15.00	3.65	16.49	4.07	18.78	4.66	21.69	5.55	25.39	6.96	30.12	10.70	46.44
1913	3.51	14.89	3.80	16.34	4.27	18.58	4.91	21.44	5.91	25.03	7.43	29.65	11.42	45.84
1912	3.65	14.75	3.96	16.18	4.46	18.39	5.17	21.18	6.28	24.66	7.92	29.19	12.15	44.74
1911	3.75	14.62	4.11	16.03	4.67	18.18	5.47	20.88	6.67	24.27	8.42	28.66	12.88	44.04
1910	3.93	14.47	4.29	15.85	4.90	17.93	5.76	20.59	7.01	23.87	8.94	28.14	13.62	43.34
1909	4.07	14.33	4.47	15.67	5.13	17.72	6.07	20.28	7.49	23.45	9.48	27.60	14.38	42.54
1908	4.23	14.17	4.66	15.48	5.37	17.48	6.41	19.94	7.93	23.01	10.03	27.05	15.13	41.84
Prem	\$18.60	\$20.50	\$23.30	\$27.10	\$32.20	\$39.10	\$48.00	\$59.00	\$72.00	\$87.00	\$104.00	\$124.00	\$148.00	\$176.00
1907	4.38	14.22	4.85	15.65	5.62	17.68	6.75	20.35	8.84	23.82	10.60	28.50	15.88	45.74
1906	4.56	14.04	5.05	15.45	5.89	17.41	7.14	19.90	8.84	23.30	11.18	27.92	16.60	44.94
1905	4.73	13.87	5.26	15.24	6.17	17.13	7.50	19.60	9.32	22.88	11.76	27.34	17.29	44.34
1904	4.90	13.70	5.48	15.02	6.47	16.83	7.89	19.21	9.81	22.39	12.37	26.73	17.97	43.74
Tot.	70.63	298.17	76.38	327.86	85.92	372.88	99.71	430.29	119.80	504.04	149.15	600.55	224.03	833.11
†		121.54		120.87		121.31		127.75		145.83		184.30		406.10

TWENTY PAYMENT LIFE

	\$28.25		\$30.12		\$32.87		\$36.22		\$40.38		\$45.73		\$62.68	
1923	2.35	25.90	2.41	27.71	2.52	30.35	2.68	33.54	2.93	37.45	3.34	42.39	4.64	58.00
1922	2.63	25.62	2.73	27.39	2.86	30.01	3.0	33.15	3.38	37.00	3.88	41.95	5.52	57.10
1921	2.83	25.42	2.93	27.19	3.10	29.77	3.33	32.89	3.70	36.08	4.26	41.44	6.16	56.56
1920	3.02	25.23	3.13	26.98	3.35	29.52	3.63	32.59	4.05	36.33	4.72	41.01	6.81	55.88
1919	3.22	25.03	3.37	26.75	3.60	29.27	3.91	32.28	4.41	35.97	5.17	40.56	7.49	55.15
1918	3.44	24.81	3.61	26.51	3.87	29.00	4.21	31.98	4.77	35.61	5.62	40.11	8.17	54.55
1917	3.66	24.59	3.85	26.21	4.15	28.72	4.5	31.66	5.16	35.22	6.12	39.61	8.87	53.82
1916	3.89	24.36	4.10	26.02	4.44	28.43	4.90	31.32	5.57	34.81	6.62	39.11	9.56	53.12
1915	4.12	24.13	4.37	25.75	4.75	28.12	5.25	30.97	5.99	34.39	7.14	38.59	10.26	52.42
1914	4.37	23.88	4.63	25.49	5.04	27.81	5.61	30.61	6.43	33.95	7.67	38.06	10.93	51.72
1913	4.63	23.62	4.92	25.20	5.38	27.49	5.99	30.23	6.88	33.50	8.21	37.52	11.65	51.02
1912	4.89	23.36	5.22	24.90	5.72	27.15	6.38	29.84	7.33	33.01	8.75	36.97	12.33	50.32
1911	5.18	23.07	5.52	24.60	6.07	26.80	6.79	29.43	7.84	32.54	9.30	36.43	13.01	49.62
1910	5.46	22.79	5.83	24.29	6.42	26.45	7.21	29.01	8.33	32.05	9.86	35.87	13.61	48.92
1909	5.76	22.49	6.17	23.95	6.80	26.07	7.64	28.58	8.83	31.51	10.42	35.31	14.19	48.22
1908	6.07	22.18	6.51	23.61	7.19	25.68	8.11	28.11	9.33	31.03	10.96	34.77	14.69	47.52
Prem	\$28.44	\$30.57	\$33.50	\$37.29	\$42.13	\$48.00	\$56.00	\$67.00	\$81.00	\$98.00	\$118.00	\$142.00	\$172.00	\$200.00
1907	6.39	22.05	6.87	23.70	7.59	25.91	8.57	28.72	9.86	32.27	11.50	36.87	15.11	52.88
1906	6.73	21.71	7.23	23.34	8.01	25.49	9.05	28.24	10.36	31.77	12.00	36.37	15.53	52.40
1905	7.08	21.36	7.61	22.96	8.44	25.06	9.51	27.76	10.87	31.29	12.47	35.90	15.90	51.92
1904	7.41	21.03	8.00	22.57	8.83	24.61	10.02	27.27	11.36	30.77	12.90	35.47	16.40	51.44
Tot.	93.13	472.63	99.02	505.18	108.21	551.71	120.50	608.18	137.42	677.18	160.95	764.21	219.54	1055.30
†		53.94		49.18		43.22		42.03		50.26		75.97		254.82

TWENTY YEAR ENDOWMENT

	\$47.75		\$48.15		\$48.83		\$49.85		\$51.48		\$54.22		\$66.36	
1923	2.31	45.44	2.37	45.78	2.49	46.34	2.64	47.21	2.90	48.58	3.32	50.90	4.62	61.74
1922	3.03	44.69	3.11	45.04	3.20	45.63	3.35	46.50	3.64	47.87	4.05	50.17	5.58	60.70
1921	3.47	44.38	3.54	44.62	3.63	45.20	3.78	46.0	4.04	47.42	4.55	49.67	6.26	60.11
1920	3.89	43.86	3.95	44.20	4.05	44.77	4.23	45.67	4.52	46.96	5.07	49.15	6.94	59.42
1919	4.34	43.41	4.41	43.74	4.51	44.32	4.70	45.15	5.01	46.47	5.61	48.61	7.63	58.73
1918	4.81	42.94	4.88	43.27	4.98	43.85	5.18	44.67	5.51	45.95	6.17	48.03	8.34	58.03
1917	5.29	42.46	5.36	42.79	5.47	43.36	5.67	44.18	6.04	45.44	6.72	47.49	9.05	57.31
1916	5.78	41.97	5.85	42.30	5.98	42.85	6.19	43.66	6.57	44.91	7.32	46.90	9.76	56.60
1915	6.31	41.44	6.38	41.77	6.51	42.32	6.72	43.13	7.13	44.35	7.92	46.30	10.46	55.90
1914	6.85	40.90	6.92	41.23	7.05	41.78	7.28	42.51	7.70	43.78	8.52	45.70	11.15	55.21
1913	7.41	40.31	7.48	40.64	7.61	41.22	7.84	42.02	8.29	43.19	9.13	45.09	11.82	54.54
1912	8.00	39.75	8.07	40.09	8.19	40.64	8.43	41.42	8.89	42.59	9.74	44.48	12.46	53.90
1911	8.61	39.14	8.68	39.48	8.79	40.01	9.04	40.81	9.50	41.98	10.34	43.88	13.05	53.31
1910	9.23	38.52	9.29	38.86	9.41	39.41	9.65	40.20	10.12	41.38	10.94	43.28	13.59	52.77
1909	9.88	37.87	9.94	38.21	10.03	38.77	10.32	39.53	10.74	40.74	11.50	42.72	14.04	52.32
1908	10.55	37.19	10.61	37.54	10.72	38.11	10.94	38.91	11.34	40.11	12.03	42.19	14.37	51.96
Prem	\$43.93	\$44.72	\$45.83	\$47.55	\$50.14	\$54.10	\$59.00	\$65.00	\$72.00	\$80.00	\$90.00	\$102.00	\$116.00	\$132.00
1907	11.26	32.67	11.30	33.42	11.40	34.43	11.58	35.97	11.93	38.21	12.53	41.57	14.54	55.37
1906	11.99	31.94	12.01	32.71	12.09	33.74	12.23	35.23	12.50	37.64	12.95	41.15	14.51	55.40
1905	12.74	31.19	12.76	31.96	12.79	33.04	12.88	34.67	13.03	37.11	13.29	40.81	14.19	55.72
1904	13.52	30.41	13.52	31.20	13.52	32.31	13.52	34.03	13.52	36.62	13.52	40.58	13.52	56.30
Tot.	149.31	790.41	150.40	798.88	152.47	812.13	156.17	831.63	162.91	861.33	175.23	908.60	215.87	1125.53
†	Policy matures for \$1,000.													

†Net Cost for 20 years, cash value deducted.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904
TWENTY YEAR RECORD

ORDINARY LIFE

	\$18 60		\$20 50		\$23 30		\$27 10		\$32 20		\$39 10		\$61.00	
	Age 21	Age 21	Age 25	Age 25	Age 30	Age 30	Age 35	Age 35	Age 40	Age 40	Age 45	Age 45	Age 55	Age 55
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
5	\$1.57	\$17 0	\$1.57	\$18 89	\$1.57	\$21 61	\$1.79	\$25 31	\$1.95	\$30 25	\$2.23	\$36 87	\$3.71	\$57 89
6	1.77	17 83	1.82	18 68	1.86	21 57	2.07	25 38	2.30	29 90	2.66	36 44	4.50	57 10
7	1.86	16 74	1.93	18 57	2.00	21 24	2.24	24 88	2.52	29 08	2.95	36 15	5.05	56 55
8	1.98	16 65	2.04	18 46	2.20	21 15	2.44	24 66	2.76	29 44	3.28	35 82	5.63	55 97
9	2.05	16 55	2.17	18 37	2.34	20 98	2.67	24 17	3.01	29 19	3.64	35 46	6.21	55 39
10	2.19	16 44	2.30	18 26	2.52	20 78	2.84	24 25	3.21	28 91	4.01	35 09	6.83	51 77
11	2.26	16 34	2.43	18 07	2.69	20 61	3.07	24 05	3.55	28 64	4.37	34 73	7.45	54 15
12	2.37	16 23	2.56	17 94	2.83	20 45	3.21	23 84	3.85	28 23	4.75	34 35	8.07	53 53
13	2.49	16 11	2.70	17 80	3.03	20 27	3.41	23 62	4.14	28 06	5.15	33 95	8.70	52 90
14	1.31	17 22	1.42	18 08	1.61	21 69	1.8	25 34	2.23	30 57	2.78	36 32	4.68	56 92
15	1.64	16 99	1.79	18 71	2.04	21 26	2.3	24 72	2.8	29 34	3.58	35 52	6.00	55 60
16	2.16	16 46	2.36	18 14	2.70	20 60	3.15	25 65	3.82	28 37	4.80	34 30	8.00	53 60
17	3.00	15 90	3.36	17 20	3.80	19 50	4.45	22 92	5.47	26 74	6.85	32 25	11.32	50 23
18	3.14	15 46	3.47	17 04	4.01	19 24	4.75	22 35	5.82	26 28	7.29	31 81	12.00	49 60
19	1.72	18 88	1.92	18 58	2.22	21 07	2.68	24 42	3.30	28 60	4.12	34 98	6.68	51 92
20	3.00	15 60	4.02	16 48	4.70	18 66	5.67	21 43	6.98	25 22	8.72	30 38	14.03	47 57
21	4.56	14 04	5.05	15 45	5.87	17 41	7.14	18 29	8.82	22 26	11.18	27 92	16.60	45 00
22	4.73	13 87	5.26	15 24	6.17	17 13	7.50	19 60	9.32	22 88	11.76	27 34	17 29	44 31
23	4.90	13 70	5.48	15 02	6.47	16 83	7.89	19 21	9.87	22 38	12 37	26 73	17 97	43 63
ot.	19 20	322.77	53 62	456.17	66 96	465 07	71 36	470 70	85 82	558 17	109 40	675 51	170.72	1061.28
†	146.14		149.38		154.50		168.16		199.94		259.34		534.23	

TWENTY PAYMENT LIFE

	\$24 44		\$30 57		\$37 10		\$42 20		\$48 13		\$54 37		\$67.99	
	Age 21	Age 21	Age 25	Age 25	Age 30	Age 30	Age 35	Age 35	Age 40	Age 40	Age 45	Age 45	Age 55	Age 55
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
5	\$1.55	\$25 87	\$1.91	\$28 94	\$1.63	\$31 82	\$1.79	\$35 50	\$1.95	\$40 16	\$2.23	\$46 14	\$3.71	\$61.28
6	1.83	25 58	1.93	28 64	2.03	31 47	2.17	35 12	2.39	39 74	2.76	45 61	4.55	63 41
7	2.05	25 28	2.13	28 44	2.31	31 24	2.44	34 85	2.77	39 26	3.17	45 22	5.16	62 83
8	2.26	25 18	2.34	28 26	2.56	31 06	2.75	34 55	3.07	39 07	3.51	44 80	5.77	62 22
9	2.46	25 08	2.55	28 09	2.78	30 72	3.04	34 25	3.42	38 71	4.02	44 37	6.42	61 57
10	2.70	25 74	2.84	27 73	3.07	30 42	3.38	33 91	3.80	38 33	4.45	43 92	7.08	60 91
11	2.98	25 51	3.16	27 47	3.36	30 14	3.71	33 58	4.17	37 64	4.94	43 42	7 73	60 26
12	3.17	25 27	3.36	27 21	3.65	29 85	4.05	33 24	4.59	37 54	5.42	42 95	8.40	59 59
13	3.42	25 02	3.64	26 93	3.97	29 53	4.41	32 88	5.01	37 12	5.91	42 46	9.06	58 93
14	1.84	26 60	1.97	28 01	2.15	31 35	2.39	34 90	2.72	39 41	3.21	45 16	4.86	63 13
15	2.36	25 08	2.53	28 34	2.77	30 73	3.10	34 19	3.55	38 55	4.16	44 21	6.23	61 76
16	3.17	25 27	3.36	27 18	3.73	29 77	4.17	33 12	4.75	37 35	5.60	42 77	8.28	59 71
17	4.51	23 93	4.83	25 71	5.33	28 17	5.97	31 82	6.85	35 28	8.01	40 36	11.68	55 31
18	4.81	23 63	5.17	25 40	5.71	27 79	6.40	30 89	7.33	34 80	8.55	39 82	12.29	55 70
19	2.84	25 43	3.09	26 57	3.35	30 50	3.72	33 29	4.23	42 13	4.94	48 37	6.79	67 99
20	2.73	25 71	2.93	27 64	3.25	30 25	3.66	33 63	4.18	37 95	4.83	43 54	6.70	61 29
21	5.79	22 65	6.23	24 34	6.96	26 90	7.78	29 51	8.87	33 26	10.19	38 18	13.85	54 13
22	6.73	21 71	7.29	23 34	8.01	25 49	9.05	28 24	10.36	31 77	12.00	36 37	15.53	52 46
23	7.08	21 36	7.61	22 95	8.44	25 77	9.53	27 76	10.87	31 26	12.47	35 90	15.50	52 49
24	7.41	21 02	8.00	22 57	8.89	24 61	10.02	27 27	11.36	30 77	12 90	35 47	15.40	52 59
ot.	68 35	499 95	73 40	528 00	80 4	583 12	89 78	656 61	102 67	740 55	118 35	918 05	168.21	1041.59
†	3 52		1 25		74 71		5 30		27 09		72 4		301.09	

TWENTY YEAR ENDOWMENT

	\$13 93		\$44 72		\$45 82		\$47 55		\$50 14		\$51 10		\$59 91	
	Age 21	Age 21	Age 25	Age 25	Age 30	Age 30	Age 35	Age 35	Age 40	Age 40	Age 45	Age 45	Age 55	Age 55
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
5	\$1.55	\$42 39	\$1.55	\$43 14	\$1.66	\$44 17	\$1.76	\$45 73	\$1.84	\$46 29	\$2.21	\$51 89	\$3.00	\$56 21
6	2.32	41 61	2.35	42 37	2.40	43 45	2.50	45 05	2.60	47 48	2.96	51 14	4.06	65 28
7	2.75	41 18	2.79	41 33	2.84	42 36	2.95	44 05	3.13	47 68	3.56	50 64	5.24	61 63
8	3.20	40 73	3.24	41 48	3.31	42 52	3.42	44 14	3.61	48 53	3.97	50 13	5.93	63 97
9	3.67	40 26	3.72	41 09	3.78	42 55	3.90	43 65	4.11	48 05	4.51	49 59	6.66	63 31
10	4.17	39 70	4.21	40 51	4.28	41 55	4.41	43 14	4.65	45 57	5.07	49 63	7 23	61 63
11	4.68	39 25	4.72	40 00	4.80	41 03	4.92	42 12	5.17	44 97	5.64	48 47	7 55	61 94
12	5.21	38 72	5.25	39 47	5.33	40 50	5.47	42 09	5.75	44 41	6.24	47 88	9 33	61 26
13	5.70	38 17	5.84	38 91	5.88	39 94	6.02	41 52	6.30	43 17	6.81	47 29	9 55	60 58
14	3.17	40 76	3.20	41 52	3.24	42 50	3.31	44 24	3.46	46 64	3.73	50 33	5.93	61 91
15	4.16	39 77	4.19	40 52	4.24	41 54	4.35	43 12	4.51	45 66	4.85	49 25	6.93	61 51
16	5.67	38 26	5.70	39 02	5.75	40 08	5.89	41 06	6.1	43 62	6.65	47 55	8 49	61 42
17	8.21	35 72	8.25	36 47	8.33	37 49	8.41	38 99	8.57	41 28	9.03	44 73	11 97	59 98
18	8.89	35 04	8.93	35 79	9.00	36 82	9.15	37 40	9.4	40 65	10.01	43 69	12 50	57 41
19	4.39	42 93	4.44	42 72	4.53	43 57	4.67	44 57	4.84	46 11	5.11	48 11	6 41	60 41
20	5.22	38 71	5.23	39 47	5.27	40 50	5.35	42 05	5.44	43 15	5.7	44 36	6 95	62 96
21	11.18	32 75	11.22	33 50	11.29	34 34	11.41	35 17	11.55	36 47	12 17	37 17	14 28	55 33
22	11.99	31 94	12.01	32 71	12.09	33 34	12.23	34 37	12.50	35 64	13 25	36 15	14 51	55 40
23	12.74	31 19	12.76	31 56	12.79	32 04	12.88	33 67	13.07	35 11	13 25	36 81	14 1	55 72
24	13 52	30 41	13 52	31 20	13 52	32 31	13 52	34 04	14 55	36 62	13 55	40 58	13 52	55 30
ot.	118.05	760 55	118.68	775 72	119.84	799 76	121 95	820 05	125 91	846 89	132 05	918 95	167 15	1231.05
†	230 45		224 28		203 24		170 95		123 11		151 05		231 05	

Net cost for 20 years cash value deducted.
Cash value in excess of cost.

NET COST TOTALS FIVE, TEN, AND FIFTEEN YEARS.

PRESENT SCALE—1924 Dividends.

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$78.92	\$87.09	\$99.81	\$116.06	\$137.16	\$164.79	\$251.43
Cash Value Deducted.....	53.30	56.79	62.31	70.47	80.44	93.22	146.86
20 Payment Life.....	127.20	136.02	148.92	164.45	183.43	207.25	282.70
Cash Value Deducted.....	69.23	72.65	77.73	83.57	90.86	101.54	150.70
20 Year Endowment.....	221.68	223.38	226.26	230.55	237.30	248.50	300.70
Cash Value Deducted.....	63.80	66.67	71.13	77.01	84.96	96.58	147.00

TEN YEARS.

Ordinary Life.....	\$155.11	\$170.95	\$195.53	\$226.86	\$267.30	\$319.78	\$492.50
Cash Value Deducted.....	86.32	89.74	95.39	103.62	115.59	135.24	234.50
20 Payment Life.....	248.97	266.06	291.00	320.99	357.41	402.73	548.00
Cash Value Deducted.....	91.43	94.04	98.16	104.03	113.19	130.15	224.00
20 Year Endowment.....	431.39	434.74	440.42	448.76	461.75	482.94	583.80
Cash Value Deducted.....	46.71	51.11	58.25	68.01	81.97	104.26	208.80

FIFTEEN YEARS.

Ordinary Life.....	\$228.17	\$251.02	\$286.35	\$331.23	\$388.58	\$462.99	\$712.70
Cash Value Deducted.....	109.24	111.04	114.70	121.38	134.92	161.64	312.40
20 Payment Life.....	364.30	389.00	424.96	468.08	520.08	584.83	796.80
Cash Value Deducted.....	87.85	87.51	87.88	90.86	99.96	121.81	261.50
20 Year Endowment.....	627.01	632.05	640.50	652.73	671.61	702.39	850.60
Cash Value Deducted.....	†34.16	†28.24	†18.43	†4.57	16.59	51.17	215.40

ACTUAL HISTORY.

[FIVE YEARS.—(Policies issued in 1919.)

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 81.25	\$ 89.50	\$102.31	\$118.71	\$140.10	\$168.16	\$258.00
Cash Value Deducted.....	55.63	59.20	64.81	73.15	83.38	96.59	150.50
20 Payment Life.....	129.53	138.42	151.42	167.13	186.37	210.59	286.50
Cash Value Deducted.....	71.56	75.05	80.23	86.25	93.80	104.88	154.50
20 Year Endowment.....	223.96	225.72	228.72	233.16	240.18	251.80	301.50
Cash Value Deducted.....	66.08	69.01	73.59	79.62	87.84	99.88	151.60

TEN YEARS (Policies issued in 1914)

Ordinary Life.....	\$ 164.76	\$181.00	\$206.19	\$238.48	\$280.35	\$335.33	\$512.10
Cash Value Deducted.....	95.97	99.79	106.05	115.24	128.64	150.79	254.10
20 Payment Life.....	259.19	276.69	302.26	333.17	370.93	418.57	568.10
Cash Value Deducted.....	101.65	104.67	109.42	116.21	126.71	145.99	243.80
20 Year Endowment.....	443.18	446.78	452.87	461.86	476.01	499.28	603.50
Cash Value Deducted.....	58.50	63.15	70.70	81.11	96.23	120.60	228.70

FIFTEEN YEARS (Policies issued in 1909)

Ordinary Life.....	\$ 243.94	\$267.64	\$304.29	\$351.18	\$411.71	\$491.45	\$718.00
Cash Value Deducted.....	125.01	127.66	132.61	141.33	158.05	190.10	348.00
20 Payment Life.....	381.78	407.33	444.64	489.60	544.47	614.01	833.10
Cash Value Deducted.....	105.33	105.84	107.56	112.38	124.35	150.99	297.80
20 Year Endowment.....	648.87	654.31	663.46	676.85	697.83	732.54	886.80
Cash Value Deducted.....	†12.30	† 5.98	4.53	19.55	42.81	81.32	251.00

†Cash Value in excess of Cost.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages.	25	35	45
PARTICIPATING.			
Annual and Deferred Dividends. (Without Disability)			
POLICIES.			
Whole Life....	\$20.14	\$26.35	\$37.08
Payment...	49.24	58.58	71.81
Payment...	36.40	43.51	54.06
Payment...	30.12	36.22	45.73

ENDOWMENTS.

Year.....	\$101.85	\$103.10	\$105.92
Year.....	65.79	67.23	70.73
Year.....	48.15	49.85	54.22

SINGLE PREMIUM LIFE.

Whole Life....	\$398.20	\$462.95	\$549.05
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SINGLE PREM. ENDOWMENTS.

Year.....	\$801.44	\$802.63	\$805.85
Year.....	707.61	710.53	718.83
Year.....	630.48	636.18	652.66
Year.....	567.51	577.47	605.41

NON-PARTICIPATING.

Year End..	\$27.09	\$29.82	\$36.44
MONTHLY INCOME. \$25 a Month for 120 Months. Commuted value \$2,547.			
d. Age 65.	\$50.90	\$73.55	...

SINGLE PREMIUM RATES.

Whole Life....	\$330.24	\$395.32	\$485.26
Year End..	761.92	763.31	767.07
Year End..	655.43	658.77	668.31
Year End..	570.00	576.42	594.98
Year End..	501.89	512.94	543.86

JOINT LIFE. (Equal Ages.)

Whole Life....	\$26.92	\$34.76	\$49.23
Pay. Life ..	37.33	44.18	56.21
Year End..	50.22	53.00	60.48

COUPON PREMIUM REDUCTION

—Increasing. Waiver of Pre- miums and Double Indemnity.			
Payment...	\$33.64	\$39.55	\$51.75
Coupon...	5.94	6.97	8.70

CHILD'S ENDOWMENT.

Premium Ages 1 to 15 is \$40 per \$1,000. Death benefit prior to Age 16 is premiums paid plus 5% compound interest. At age 16 policy is exchanged for regular 20 year Endowment.

OPTIONAL LIMITED PAY.

Options age 35; (1) \$1,000 paid-up or \$508 cash at end of 15 years; (2) \$1,359 paid-up, 1,000 paid-up and \$262.85 cash or \$769 cash at end of 20 years; (3) \$1,674 paid-up or \$1,000 paid-up and \$414.37 cash or \$1,029 cash at end of 24 years.

Premium...	\$30.28	\$36.75	\$46.56
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MONTHLY INCOME, \$10 for 240 Months.

Whole Life....	\$29.91	\$39.45	\$56.17
20 Pay. Life ..	43.75	53.37	68.65

Extra Annual Premium for \$10 Monthly Continuous Income, 240 Months Certain.

Whole Life....	\$5.19	\$4.02	\$2.74
20 Pay. Life ..	7.01	5.00	3.09

MONTHLY INCOME. With Waiver of Premiums and Double Indemnity, with Full Return of Premiums if Death Occurs within 20 Years.

Whole Life—\$25 for 100 Months.
\$45.14 \$60.79 \$96.09

20 Payment—\$20 for 100 months.
\$53.55 \$67.04 \$95.69

One-Half Return of Premiums if Death Occurs within 20 Years.

Whole Life....	\$42.82	\$56.56	\$83.85
20 Payment...	50.80	62.38	83.50

FULL RETURN PREMIUM 20 YEARS.

Whole Life....	\$18.75	\$25.48	\$39.83
20 Payment...	27.42	34.47	48.68

ONE-HALF RETURN PREMIUM 20 YEARS.

Whole Life....	\$17.98	\$24.09	\$36.08
20 Premium...	26.30	32.59	44.09

FEDERAL UNION LIFE INSURANCE CO., Cincinnati,

Accelerative Option. — Policy is non-participating. Under guaranteed Reduction policy coupons may be left to accumulate at interest and used to pay up policy mature it as endowment.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within 60 days after default. American 3½ Modified Preliminary Term (Ohio & Ill. Std.) reserve, without surrender charge. Payment of cash values may be deferred six months.

Change of Plan. — Higher premium form allowed, end of any policy year, by payment of difference in premiums at 6% per annum. Lower premium form allowed upon evidence of insurability, except term.

Disability. — Policy provides, without extra premium, prior to age 60, for waiver of premiums. For varying extra premium policy will provide, prior to age 60, payment of monthly income of \$10 per month beginning six months after proof of continuing disability and lifetime; no reduction in insurance. Payments continue after maturity of endowments. Limit, Income Clause, \$5,000. After age 60, premiums waived and charged against policy without interest.

Dividends. — Policy is non-participating. Company may reduce premiums, whenever and as often as the directors may elect. These reductions when once made are permanent. Beginning with year 1922, premiums on 10 and 15 Payment Endowment and 10 and 15 Year Endowment, reduced 4% when 5 years old. Guaranteed Reduction policies provide coupons which may be used to reduce annual premium left to accumulate at 4% interest or purchase paid-up insurance.

Double indemnity. — For extra premium, policy provides, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from aeronautic or submarine expeditions, military, naval or police service, suicide, riot, insurrection or war, violation, bodily or mental infirmity, or disease, including ptomaine poisoning.

***Extended Insurance.** — Automatic after three years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within 60 days.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war and suicide within two years.

Limits. — Ages, 1-65, except Term, 20-50. \$25,000; reinsures over \$5,000 (\$2,500 over age 50); accepts reinsurance; minimum policy, \$250.

***Loans.** — After three premiums. Interest 6%, in advance. Payment may be deferred six months.

Military Service. — Death from service in time of war, limits liability to premium paid unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately, if not less than three months.

***Paid-Up Values.** — After three premiums, within 60 days after default. Non-par. With cash but not loan values. (Practice to grant).

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after two premiums, following year's cash value to pay premium. Interest 6%. Endowments after one premium.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-20 years) and Continuous (5, 10, 15, or 20 years certain) annual or monthly Installments. Trust Fund and Installments certain participate in excess interest earned.† No provision for commutation by beneficiary. Insured may select life annuity for self at age 70.

Suicide. — Within two years, self-destruction, voluntary or involuntary, sane or insane, limits liability to premiums paid.

Women. — No extra charge. All but Term. Limit, ages 15-50, \$2,500. Double indemnity and disability granted.

***Values after two premiums in endowment policies.**

†Present interest rate, 4%.

FEDERAL UNION LIFE INSURANCE COMPANY—Continued.

**PARTICIPATING RATES PER \$1,000 (With Disability Providing
 or of Premium and Payment of \$100 and 100 Monthly Inst. of \$10 each.)**
 American 3¼% Reserve.

Whole Life	Limited Payment Life				20 Pay. Ex- pect- ancy End.	Endowments			Convertible Term*		
	10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	5 Year	10 Year	20 Year
\$15 13	\$37 35	\$27 62	\$22 88	\$18 46	\$24 82	\$91 61	\$58 99	\$42 35	\$ 8 40	\$ 9 26	\$10 32
15 45	37 94	28 07	23 26	18 77	25 27	91 64	59 04	42 41	8 46	9 39	10 50
15 80	38 56	28 53	23 64	19 10	25 52	91 68	59 10	42 47	8 51	9 54	10 69
16 17	39 19	29 00	24 04	19 44	26 00	91 72	59 15	42 54	8 57	9 68	10 88
16 54	39 85	29 50	24 46	19 79	26 50	91 76	59 21	42 62	8 64	9 84	11.09
16 94	40 53	30 02	24 90	20 16	26 78	91 80	59 28	42 70	8 71	10 01	11.31
17 37	41 25	30 55	25 35	20 54	27 30	91 86	59 35	42 78	8 79	10 19	11.56
17 81	41 98	31 11	25 82	20 94	27 61	91 90	59 43	42 87	8 87	10 38	11.83
18 28	42 75	31 68	26 31	21 36	28 17	91 97	59 51	42 96	8 95	10 58	12 13
18 77	43 54	32 28	26 82	21 80	28 75	92 01	59 60	43 07	9 05	10 78	12 45
19 29	44 37	32 90	27 35	22 27	29 12	92 08	59 69	43 20	9 15	11 00	12 82
19 83	45 23	33 55	27 90	22 76	29 75	92 15	59 79	43 33	9 26	11 23	13 21
20 41	46 10	34 22	28 47	23 27	30 40	92 23	59 91	43 46	9 38	11 46	13 64
21 02	47 03	34 92	29 07	23 81	30 82	92 30	60 04	43 62	9 51	11 73	14 12
21 65	47 98	35 65	29 70	24 37	31 52	92 39	60 17	43 79	9 66	11 99	14 64
22 34	48 57	36 41	30 35	24 97	32 26	92 50	60 31	43 98	9 82	12 29	15 21
23 05	50 00	37 20	31 04	25 59	32 76	92 62	60 47	44 19	10 00	12 63	15 83
23 82	51 06	38 03	31 76	26 26	33 55	92 73	60 66	44 42	10 20	13 01	16 54
24 61	52 17	38 88	32 52	26 98	34 13	92 86	60 86	44 68	10 41	13 44	17 29
25 47	53 31	39 77	33 39	27 72	34 98	93 02	61 08	44 97	10 64	13 94	18 15
26 37	54 51	40 71	34 12	28 53	35 64	93 17	61 33	45 30	10 90	14 49	19 06
27 33	55 74	41 68	35 00	29 35	36 58	93 33	61 61	45 65	11 29	15 11	20 07
28 35	57 04	42 70	35 92	30 29	37 56	93 55	61 91	46 06	11 73	15 84	21 20
29 43	58 37	43 77	36 89	31 26	38 37	93 78	62 26	46 51	12 20	16 64	22 43
30 45	59 77	44 89	37 91	32 30	39 45	94 04	62 65	47 02	12 74	17 54	23 78
31 80	61 22	46 06	39 00	33 41	40 37	94 36	63 09	47 58	13 36	18 53	25 25
33 17	62 74	47 30	40 15	34 60	41 58	94 68	63 58	48 21	14 06	19 61	26 85
34 63	64 12	48 69	41 37	35 88	42 64	95 07	64 12	48 92	14 83	20 79	28 57
36 18	65 98	49 98	42 67	37 26	43 98	95 48	64 73	49 70	15 73	22 06	30 43
37 84	67 69	51 43	44 04	38 72	45 20	96 97	65 42	50 57	16 73	23 45	32 45
39 61	69 47	52 95	45 50	40 29	46 72	96 50	66 18	51 54	17 86	24 96	34 61
41 42	71 34	54 55	47 06	41 81	48 14	97 11	67 02	52 61	19 10	26 60	36 96
43 36	73 29	56 24	48 72	43 37	49 81	97 77	67 96	53 80	20 50	28 39	39 46
45 42	75 29	58 03	50 49	45 00	51 48	98 52	69 00	55 11	22 07	30 33	42 15
47 61	77 43	59 90	52 39	46 50	53 40	99 35	70 15	56 57	23 80	32 45	45 03
49 96	79 84	61 92	54 40	48 40	54 90	100 28	71 43	58 16	25 75	34 75	48 13
52 47	81 96	64 03	56 58	50 30	56 40	101 30	72 84	59 92	.....	.....	.....
55 14	84 38	66 31	58 91	52 30	58 40	102 47	74 41	61 87	.....	.....	.....
58 00	86 92	68 72	61 41	54 40	60 40	103 71	76 14	64 00	.....	.....	.....
61 07	89 61	71 30	64 10	56 40	62 40	105 13	78 05	66 45	.....	.....	.....
64 34	92 42	74 05	67 00	58 40	64 40	106 69	80 17	69 00	.....	.....	.....
68 13	.....	.....	.....	60 40	66 40	.....	.....	.....	.....	.....	.....
71 94	.....	.....	.....	62 40	68 40	.....	.....	.....	.....	.....	.....
76 01	.....	.....	.....	64 40	70 40	.....	.....	.....	.....	.....	.....
80 37	.....	.....	.....	66 40	72 40	.....	.....	.....	.....	.....	.....
85 04	.....	.....	.....	68 40	74 40	.....	.....	.....	.....	.....	.....

Five year Term convertible within 5 years; 10 year, 7 years; 20 year 7 years.
 Semi-annual rate, multiply by .52; quarterly rate, multiply by .265; monthly, by .097.
 Above rates adopted in 1914.

**DISABILITY RATES PER \$1,000 (Providing Waiver of Premiums and \$10 monthly
 annuity, without reduction in Insurance).**

\$1 01	\$2 15	\$1 01	\$1 33	\$1 08	\$1 33	\$0 64	\$0 64	\$0 71	\$0 43	\$0 49	\$0 61
1 20	2 37	1 77	1 48	1 21	1 50	.78	.81	.89	.57	.62	.76
1 40	2 56	1 93	1 62	1 37	1 67	.92	.99	1 08	.67	.72	.94
1 69	2 77	2 09	1 79	1 68	1 81	1 15	1 28	1 44	.86	.92	1 27
2 07	2 96	2 29	1 99	2 07	2 01	1 54	1 73	2 08	1 06	1 23	1 86
2 59	3 09	2 47	2 58	2 66	2 60	2 16	2 61	2 68	1 46	1 75	2 40
3 35	3 14	3 36	3 37	3 35	3 42	3 37	3 54	3 47	2 12	2 76	3 20
4 57	4 67	4 67	4 61	.....	4 69	5 04	4 84	4 70	3 31	3 90	4 51

DOUBLE INDEMNITY RATES PER \$1,000.

55	\$1.72	\$3.44	\$2.58	\$2.15	\$1.94	\$2.15	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72	\$1.72
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Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Ord. Life																	
21	\$ 15.45	\$ 14.05	\$ 29.14	93	3	328	71.79	209	9	335	122.39	323	16	33	\$ 181.04	434	12
25	16.94	16.61	34.42	102	4	171	84.66	228	11	12	143.89	351	16	176	213.04	467	18
30	19.29	20.57	42.54	114	5	74	104.24	254	11	341	176.21	386	16	11	11258.64	508	17
35	22.34	25.53	52.74	128	5	316	138.42	281	11	347	215.66	422	14	295	910.75	547	15
40	26.37	31.78	65.46	143	6	62	157.72	310	11	66	259.48	458	13	44	4367.63	584	13
45	31.80	39.53	80.91	159	5	347	191.01	337	9	331	307.73	491	11	67	426.90	620	11
50	39.61	48.34	98.09	173	5	102	226.78	361	8	119	357.58	519	9	71	455.23	656	9
55	49.96	58.05	116.82	186	4	146	264.17	384	6	263	406.70	545	7	128	540.11	675	5
60	64.34	68.58	136.70	199	3	178	301.17	403	5	88	452.60	565	5	264	597.84	703	3
20 Pay. Life																	
21	25.27	18.60	73.46	214	10	304	180.74	478	28	4	311.74	740	33	\$307	472.04	1000	Pd-up
25	26.78	19.66	78.49	216	11	17	193.35	481	26	42	333.30	742	31	\$255	504.24	1000	"
30	29.12	21.45	86.43	219	11	60	212.90	485	23	181	368.35	745	28	\$199	553.18	1000	"
35	32.26	24.05	97.01	223	10	352	238.30	490	20	251	408.59	745	24	\$213	614.73	1000	"
40	35.64	26.04	106.47	224	9	323	260.59	491	17	133	438.39	747	21	363	663.73	1000	"
45	40.37	28.98	118.04	226	8	181	286.91	491	14	96	433.14	742	17	328	721.57	1000	"
50	46.72	32.12	130.98	226	6	323	312.21	456	11	86	520.09	733	14	267	777.90	1000	"
55	54.90	35.04	142.30	224	5	100	332.90	478	8	150	546.34	719	10	190	822.50	1000	"
15 Pay. Life																	
21	28.07	32.29	96.87	309	15	124	223.21	650	34	227	377.95	1000	Pd-up				
25	30.02	34.63	104.75	311	15	262	242.03	652	32	112	410.03	1000	"				
30	32.90	37.77	116.06	312	15	238	269.03	656	29	369	455.00	1000	"				
35	36.41	41.25	129.07	314	14	297	300.13	658	25	234	508.49	1000	"				
40	40.71	45.01	143.69	315	13	103	334.89	658	22	11	566.15	1000	"				
45	46.06	48.23	159.55	313	11	109	371.14	658	18	146	626.92	1000	"				
50	52.95	52.45	174.77	309	9	40	406.15	648	14	304	688.24	1000	"				
55	61.92	55.05	188.10	300	6	351	436.94	634	11	180	746.98	1000	"				
60	74.05	58.40	198.23	288	5	15	459.60	616	8	190	900.43	1000	"				
20 Pay. Life																	
21	23.26	30.80	64.12	203	9	124	159.84	465	24	336	276.44	730	34	360	418.69	1000	Pd-up
25	24.90	33.69	70.10	208	9	295	174.54	470	23	334	301.48	734	32	67	453.09	1000	"
30	27.35	37.88	78.76	212	10	66	195.67	477	21	369	347.08	739	28	188	508.40	1000	"
35	30.35	42.80	88.88	216	10	43	219.96	482	19	195	377.22	742	24	26	536.15	1000	"
40	34.12	48.54	100.57	220	9	162	247.22	485	16	281	420.12	741	20	342	626.92	1000	"
45	39.00	55.14	113.71	223	8	88	275.58	486	13	318	463.02	738	17	74	688.24	1000	"
50	45.50	62.01	126.96	224	6	270	302.76	482	11	3	502.61	730	13	224	746.98	1000	"
55	54.40	68.93	139.99	223	5	88	327.30	475	8	137	535.30	716	10	141	800.48	1000	"
60	67.00	75.95	152.62	222	3	324	347.19	453	6	48	565.90	695	7	191	849.91	1000	"
10 Year End.																	
21	\$91.64	\$142	\$424	\$501	5	\$479	\$632	\$699	3	\$699	\$ 43	\$700	2	\$793	\$850	\$891	1
25	91.80	141	423	500	5	\$477	632	699	3	\$699	743	705	2	\$793	860	891	1
30	92.08	140	421	498	5	\$473	630	698	3	\$684	742	705	2	\$793	858	889	1
35	92.50	140	423	500	5	\$471	632	699	3	\$690	744	704	2	\$793	861	890	1
40	93.17	137	420	496	5	\$463	630	698	3	\$686	742	705	2	\$793	860	890	1
45	94.36	136	418	494	5	\$451	629	696	3	\$681	742	704	2	\$788	860	891	1
50	96.50	134	416	491	5	\$442	627	694	3	\$676	741	704	2	\$781	851	891	1
55	100.28	130	410	481	5	\$389	621	686	3	\$659	736	704	2	\$773	859	889	1
60	106.69	124	401	470	5	\$312	612	674	3	\$618	731	700	2	\$753	855	885	1
15 Year End.																	
21	\$59.04	\$94	\$261	\$364	10	\$297	\$385	\$502	8	\$448	\$92	\$700	5	\$685	\$911	\$943	1
25	59.28	93	260	362	10	\$292	384	501	8	\$447	591	699	5	\$685	911	943	1
30	59.69	91	259	359	10	\$288	383	499	8	\$445	589	697	5	\$685	910	941	1
35	60.31	89	257	355	10	\$286	381	497	8	\$443	588	694	5	\$679	910	942	1
40	61.33	86	254	351	10	\$280	378	491	8	\$438	585	691	5	\$661	909	940	1
45	63.09	83	251	345	10	\$189	375	485	8	\$338	581	685	5	\$617	907	939	1
50	66.18	79	247	336	10	\$99	370	475	8	\$337	575	676	5	\$610	904	935	1
55	71.43	74	241	322	8	\$391	362	466	8	\$290	565	661	5	\$590	899	939	1
60	80.17	69	233	306	5	\$141	352	440	7	\$269	550	636	5	\$45	890	921	1
20 Year End.																	
21	\$42.41	\$53	\$166	\$268	15	\$133	\$288	\$599	10	\$481	\$61	\$783	5	\$771	\$926	\$959	1
25	42.70	52	165	266	15	\$133	287	597	10	\$481	60	781	5	\$769	926	958	1
30	43.20	50	163	262	15	\$101	285	594	10	\$460	60	779	5	\$763	925	958	1
35	43.98	48	162	259	15	\$93	284	590	10	\$449	60	777	5	\$75	925	957	1
40	45.30	46	160	253	14	\$267	283	586	10	\$448	60	775	5	\$745	923	956	1
45	47.58	44	160	250	11	197	282	579	10	\$348	60	766	5	\$722	921	953	1
50	51.54	43	160	244	8	\$138	280	569	10	\$224	60	753	5	\$681	917	946	1
55	58.16	42	161	235	5	\$362	278	493	9	\$278	60	733	5	\$605	911	941	1
60	69.00	42	164	228	4	\$61	276	478	6	\$258	60	713	5	\$462	901	933	1

†Days.

American 3½% Modified Preliminary Term Reserve (Ohio and Ill. Stds.), with surrender charge.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45	Ages.	25	35	45
NON-PARTICIPATING.							
(With Disability.)							
MONTHLY INCOME. \$10 a Month							
For Five Years. Commuted Value							
\$557.							
Whole Life ...	\$ 9.44	\$12.44	\$17.71	10 Pay. Life ..	71.09	85.89	107.38
5 Pay. Life ..	22.58	27.28	34.10	15 Pay. Life ..	52.66	63.86	80.79
10 Pay. Life ..	16.72	20.28	25.66	20 Pay. Life ..	43.67	53.23	68.41
5 Yr. End....	13.87	16.90	21.72	10 Yr. End....	161.02	162.25	165.51
10 Yr. End....	51.13	51.52	52.56	15 Yr. End....	103.98	105.78	110.66
20 Yr. End....	33.02	33.59	35.14	20 Yr. End....	74.90	77.44	83.46
0 Yr. End....	23.78	24.50	26.50				
10 a Month for 10 Years. Com-				CONTINUOUS MONTHLY IN-			
mutated Value \$1,027.				COME. \$10 a Month for 10 Years			
				Certain. (Equal Ages.)			
Whole Life....	\$17.40	\$22.94	\$32.66	Whole Life....	\$29.06	\$33.77	\$42.69
10 Pay. Life ..	41.62	50.29	62.87	20 Pay. Life ..	40.78	44.10	50.84
5 Pay. Life ..	30.83	37.39	47.30				
10 Pay. Life ..	25.57	31.17	40.05	IMMEDIATE BENEFIT and Month-			
10 Yr. End....	94.28	95.00	96.91	ly Income policies are written, rates			
5 Yr. End....	60.88	61.94	64.79	are the same as above plus rate for			
10 Yr. End....	43.85	45.17	48.86	the amount of insurance to be paid			
				immediately.			
10 a Month for 15 Years. Com-				20 PAYMENT LIFE COUPON or			
mutated Value \$1,422.				Optional Premium Reduction.			
Whole Life....	\$24.09	\$31.77	\$45.22	Premium....	\$28.92	\$35.17	\$45.00
10 Pay. Life ..	57.63	69.64	87.05	Dis. Rate.	1.50	1.83	2.67
5 Pay. Life ..	42.69	51.78	65.50	Dble. Indem. is 2.15 at all ages.			
10 Pay. Life ..	35.41	43.16	55.46				
10 Yr. End....	130.54	131.54	134.18	JOINT POLICIES. (Equal Ages.)			
5 Yr. End....	84.30	85.76	89.71	Whole Life....	\$26.53	\$34.25	\$48.52
10 Yr. End....	60.72	62.54	67.66	20 Pay. Life ..	36.19	42.84	54.55
				20 Yr. End ...	49.00	51.37	58.20
10 a Month for 20 Years. Com-				MINORS ENDOWMENT. Death ben-			
mutated Value \$1,754.				efit increases to face value at age 10.			
Whole Life....	\$29.71	\$39.18	\$55.78				

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Ages.	25	35	45	55
Year.	Death	Sur.	Death	Sur.
1st.....	\$16.94	\$16.94	\$22.34	\$22.34
2nd.....	33.88	33.88	44.68	44.68
3rd.....	50.82	34.21	67.02	41.49
4th.....	67.76	42.39	89.36	50.47
5th.....	84.70	50.28	111.70	58.96
6th.....	162.40	84.74	223.40	94.98
7th.....	254.10	110.21	335.10	120.04
8th.....	338.80	125.76	446.80	136.05

WENTY PAYMENT LIFE.

1st.....	\$24.90	\$24.90	\$30.35	\$30.35	\$39.00	\$39.00	\$54.40	\$54.40
2nd.....	49.80	49.80	60.70	60.70	78.00	78.00	108.80	108.80
3rd.....	74.70	41.01	91.05	48.25	117.00	61.86	163.20	94.27
4th.....	99.60	48.05	121.40	55.99	156.00	72.01	217.60	113.39
5th.....	124.50	54.40	151.75	62.87	195.00	81.29	272.00	132.01
6th.....	249.00	74.46	303.50	83.54	390.00	114.42	544.00	216.70
7th.....	373.50	72.02	455.25	78.03	585.00	121.98	816.00	280.70
8th.....	498.00	42.00	607.00	40.85	780.00	91.76	1088.00	287.52

WENTY YEAR ENDOWMENT.

1st.....	\$42.70	\$42.70	\$43.98	\$43.98	\$47.58	\$47.58	\$58.16	58.16
2nd.....	85.40	33.45	87.96	39.79	95.16	50.84	116.32	74.51
3rd.....	128.10	40.09	131.94	47.07	142.74	61.22	174.48	93.80
4th.....	170.80	45.22	175.92	53.69	190.32	70.27	232.64	112.27
5th.....	213.50	48.79	219.90	58.36	237.90	77.98	290.80	129.93
6th.....	427.00	40.37	439.80	56.05	475.80	94.12	581.60	203.60
7th.....	640.50	-19.79	659.70	2.40	713.70	62.48	872.40	237.19
8th.....	854.00	-146.00	879.60	-120.40	951.60	-48.40	1163.20	163.20

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Under Limited Payment Life Policies insured may elect after policy paid-up to continue premium payments, maturing policy as endowment in a specified number of years.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3½% Full Level Premium reserve, with surrender charge not more than \$10 per \$1,000 up to 10th year, decreasing between fifth and ninth years. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium all but Term and Joint Life policies will provide, prior to age 65, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately upon proof of disability (total disability not obviously permanent will be regarded as permanent after three months' duration and continuing during disability and lifetime, no reduction in insurance. Payments continue after maturity of endowments, and after maturity of life income policies in addition to regular income payments. Limit, \$25,000. See also "Double Indemnity". Agreement does not cover disability from war service at any time or aeronautic or submarine operations within two years.

Dividends. — End of first year and annually thereafter: first dividend conditioned upon payment of second premium. Options: (a) cash; (b) reduce premium; (c) accumulate at not less than 3½% † withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option.

Double Indemnity. — For extra premium, when disability is taken, all but Term and Joint Life policies will provide, during entire life of policy, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war or insurrection, aeronautic or submarine operations, physical or mental infirmities, illness, or disease. Provides further, for payment of double income of \$20 per \$1,000 in event of disability caused by accident prior to age 65 and provided furnished within 60 days from time of injury. Limit, \$12,500.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-65, except Term, 21-60. Largest amount written is double net retention; reinsures over \$50,000 (Term, \$30,000) reducing for ages under 21 and over 50; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, payable on policy anniversary. May be deferred 90 days, (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums, within three months after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, unless previously surrendered, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Aeronautic or submarine operations within two years, liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%, Limited (2-25 years) and Continuous (10 or 20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly, under installment options. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified, Trust Fund and commutable values may be withdrawn by beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$25,000, except ages 61-65, \$10,000. Disability granted to spinsters in gainful occupations. Double indemnity granted. Married women accepted only on Endowment or Income for Life plans running not more than 25 years.

†Present interest rate, 4.6% on dividends left to accumulate and 4.8% on proceeds of policies.

FIDELITY MUTUAL LIFE INSURANCE COMPANY—Continued.
PARTICIPATING RATES PER \$1,000 (Without Disability Clause).
American 3½% Reserve.

Age at Issue	Whole Life	Limited Pay. Life				Endowments				Term	
		10 Pay.	15 Pay.	20 Pay.	25 Pay.	10 Year	15 Year	20 Year	25 Year	5 Year	10 Year
16	\$16.40	\$39.71	\$29.71	\$24.83	\$22.00	\$102.65	\$65.45	\$47.30	\$36.76	Convertible and Non- Renewable.	
17	16.71	40.29	30.15	25.20	22.33	102.71	65.52	47.38	36.84		
18	17.02	40.90	30.61	25.59	22.69	102.78	65.60	47.45	36.93		
19	17.39	41.53	31.10	26.00	23.05	102.85	65.68	47.55	37.03		
20	17.76	42.18	31.59	26.42	23.43	102.93	65.76	47.63	37.13		
21	18.13	42.86	32.10	26.87	23.83	103.01	65.84	47.73	37.24	\$11.09	\$11.28
22	18.53	43.57	32.65	27.31	24.23	103.10	65.94	47.83	37.36	11.18	11.38
23	18.96	44.30	33.20	27.79	24.66	103.19	66.04	47.94	37.48	11.26	11.50
24	19.40	45.05	33.77	28.29	25.12	103.29	66.15	48.06	37.61	11.37	11.61
25	19.85	45.84	34.38	28.80	25.58	103.39	66.26	48.18	37.75	11.48	11.75
26	20.35	46.68	35.00	29.33	26.07	103.49	66.38	48.31	37.91	11.60	11.88
27	20.86	47.41	35.63	29.89	26.58	103.60	66.50	48.45	38.08	11.72	12.02
28	21.40	48.39	36.33	30.47	27.10	103.73	66.63	48.61	38.26	11.85	12.19
29	21.97	49.29	37.03	31.07	27.65	103.86	66.78	48.78	38.46	12.00	12.35
30	22.56	50.24	37.76	31.69	28.23	103.99	66.94	48.96	38.67	12.15	12.54
31	23.20	51.22	38.52	32.36	28.84	104.13	67.11	49.16	38.90	12.31	12.75
32	23.86	52.25	39.30	33.04	29.47	104.29	67.29	49.37	39.15	12.49	12.97
33	24.56	53.31	40.13	33.75	30.13	104.46	67.48	49.60	39.43	12.68	13.21
34	25.29	54.41	40.98	34.50	30.82	104.64	67.59	49.85	39.73	12.89	13.48
35	26.08	55.56	41.88	35.29	31.56	104.84	67.92	50.12	40.06	13.13	13.76
36	26.91	56.74	42.80	36.10	32.32	105.05	68.17	50.42	40.43	13.38	14.09
37	27.78	57.99	43.78	36.95	33.14	105.28	68.44	50.75	40.84	13.66	14.44
38	28.71	59.27	44.79	37.85	33.99	105.53	68.73	51.11	41.29	13.96	14.85
39	29.70	60.60	45.84	38.80	34.90	105.80	69.05	51.51	41.79	14.29	15.28
40	30.73	61.99	46.96	39.79	35.85	106.09	69.41	51.95	42.34	14.6	15.79
41	31.85	63.43	48.11	40.83	36.86	106.41	69.81	52.44	42.95	15.07	16.35
42	33.01	64.94	49.33	41.94	37.93	106.77	70.26	52.99	43.62	15.54	16.99
43	34.27	66.51	50.60	43.11	39.07	107.17	70.75	53.59	44.36	16.05	17.71
44	35.60	68.14	51.93	44.34	40.28	107.61	71.29	54.25	45.17	16.64	18.53
45	37.01	69.85	53.33	45.64	41.57	108.09	71.89	54.98	46.06	17.31	19.44
46	38.52	71.63	54.82	47.01	.....	108.62	72.55	55.79	.....	18.08	20.49
47	40.12	73.48	56.37	48.48	.....	109.21	73.28	56.70	.....	18.94	21.60
48	41.83	75.43	58.01	50.04	.....	109.86	74.09	57.70	.....	19.94	22.96
49	43.66	77.45	59.74	51.70	.....	110.58	74.99	58.81	.....	21.06	24.43
50	45.61	79.57	61.56	53.47	.....	111.39	75.98	60.03	.....	22.32	26.06
51	47.68	81.8	63.44	55.33	.....	112.28	77.07	61.38	.....	23.69	27.83
52	49.89	84.28	65.52	57.33	.....	113.25	78.28	62.86	.....	25.22	29.79
53	52.24	86.99	67.67	59.45	.....	114.32	79.62	64.49	.....	26.91	31.95
54	54.77	89.92	69.94	61.74	.....	115.50	81.10	66.28	.....	28.80	34.35
55	57.45	91.66	72.35	64.17	.....	116.81	82.73	68.25	.....	30.90	37.01
56	60.31	94.43	74.92	66.79	.....	118.25	84.52	.....	.....	33.23	.....
57	63.38	97.33	77.65	69.59	.....	119.82	86.49	.....	.....	35.79	.....
58	66.64	100.38	80.56	72.59	.....	121.56	88.65	.....	.....	38.63	.....
59	70.15	103.60	83.66	75.82	.....	123.46	91.02	.....	.....	41.76	.....
60	73.89	106.99	86.97	79.30	.....	125.56	93.63	.....	.....	45.23	.....

DOUBLE INDEMNITY. Ord. Life, \$1.75; 10 Pay. \$3.25; 15 Pay. \$2.50; 20 Pay. \$2.25. All endowments \$1.75.

RATES WITH DISABILITY PER \$1,000 (Waiver of Premiums and \$10 Monthly Inc.)

20	\$19.47	\$15.91	\$34.38	\$28.74	\$25.18	\$103.97	\$66.77	\$48.66	\$38.21	.....	.....
25	21.87	50.01	37.49	31.40	27.89	104.58	67.43	49.41	39.07	.....	.....
30	24.97	54.83	41.19	34.58	30.81	105.36	68.36	50.48	40.31	.....	.....
35	28.99	60.61	45.60	38.51	34.18	106.50	69.69	52.03	42.33	.....	.....
40	34.33	67.55	51.22	43.47	39.26	108.22	71.78	54.73	45.85	.....	.....
45	41.60	75.96	58.11	49.93	46.07	111.01	75.33	59.42	50.67	.....	.....
50	51.69	86.31	67.12	59.43	.....	115.85	81.81	66.17	.....	.....	.....
55	66.05	99.28	80.74	72.75	.....	124.92	91.49	77.00	.....	.....	.....

NOTE.—Ordinary Life rates adopted June 1, 1918; Endowment rates adopted January 1, 1903; Limited Payment Life adopted September, 1916; Term, September, 1912. Disability, 1922. Semi-annual rate add 3% and divide by 2; quarterly add 6% and divide by 4.

PARTICIPATING RATES PER \$1,000.

Com- mer- cial 7 Year Term †	30 Pay. Life	30 Year End.	*INCOME FOR LIFE POLICIES (\$10 per Month) Maturing at age						Age	SPECIAL LIFE INCOME CONTRACT (\$10 per Mo.) Maturing at Age				
			50	55	60	65	70	75		50	55	60	65	70
.....	\$20.19	\$30.03	\$49.37	\$38.88	\$31.19	\$25.20	\$20.45	\$17.11	16					
.....	20.51	30.14	51.14	40.10	32.01	25.89	20.90	17.47	17					
.....	20.83	30.24	53.05	41.40	32.91	26.53	21.37	17.84	18					
.....	21.17	30.34	55.07	42.74	33.85	27.22	21.80	18.22	19					
.....	21.53	30.46	57.35	44.18	34.84	27.91	22.39	18.61	20					
10.81	21.90	30.59	59.61	45.71	35.89	28.66	22.94	19.50	21	\$45.13	\$30.14	\$19.84	\$12.37	\$7.10
10.24	22.29	30.72	62.12	47.35	37.01	29.47	23.52	19.90	22	47.82	31.75	20.89	13.01	7.48
10.31	22.69	30.86	64.82	49.10	38.17	30.31	24.12	20.33	23	50.67	33.57	22.60	14.69	7.88
10.40	23.11	31.02	67.83	51.01	39.47	31.20	24.78	20.76	24	53.73	35.54	23.18	14.42	8.91
10.49	23.55	31.19	70.97	53.02	40.81	32.13	25.45	21.27	25	57.07	37.68	24.45	15.21	8.76
10.58	24.01	31.37	74.47	55.18	42.26	33.12	26.16	21.77	26	60.77	39.99	25.82	16.05	9.23
10.68	24.49	31.57	78.25	57.51	43.79	34.18	26.92	22.31	27	64.77	42.44	27.27	16.94	9.73
10.79	25.00	31.79	82.42	60.04	45.43	35.32	27.72	22.88	28	69.11	45.09	28.84	17.88	10.27
10.90	25.53	32.03	87.03	62.78	47.20	35.53	28.58	23.48	29	74.11	47.77	30.53	18.88	10.87
11.03	26.07	32.29	92.04	65.74	49.03	37.80	29.47	24.11	30	79.01	50.79	32.38	19.95	11.50
11.16	26.65	32.57	97.63	68.97	51.07	39.14	30.42	24.84	31	85.17	54.08	34.33	21.12	12.18
11.31	27.26	32.85	103.87	72.35	53.26	40.51	31.48	25.60	32	92.57	57.72	36.42	22.37	12.90
11.48	27.91	33.22	110.86	76.31	55.68	42.14	32.50	26.47	33	100.11	61.77	38.77	23.72	13.67
11.66	28.59	33.59	118.74	80.52	58.16	43.79	33.64	27.28	34	108.71	66.27	41.28	25.18	14.49
11.86	29.31	34.00	127.69	85.20	60.89	45.56	34.87	28.20	35	118.35	71.30	44.02	26.76	15.38
12.09	30.07	34.40	137.92	90.37	63.84	47.40	36.17	29.17	36	129.40	76.92	47.02	28.47	16.34
12.33	30.87	33.93	149.74	96.15	67.15	49.33	37.55	30.18	37	142.19	83.17	50.22	30.32	17.37
12.60	31.72	35.51	163.52	102.51	70.74	51.75	39.03	31.24	38	157.29	90.15	53.95	32.33	18.48
13.90	32.62	33.12	179.86	109.80	74.68	54.16	40.62	32.45	39	175.18	98.57	57.34	34.57	19.75
13.23	33.57	35.79	199.45	118.00	78.96	56.74	42.31	33.69	40	197.78	108.83	62.14	36.92	21.07
13.62	.....	.....	.....	127.42	83.74	59.55	44.15	35.01	41	.....	116.95	67.45	39.57	22.48
14.07	.....	.....	.....	138.24	89.05	62.60	46.10	36.41	42	.....	128.70	73.06	42.47	24.05
14.57	.....	.....	.....	150.88	95.00	65.97	48.20	37.95	43	.....	142.61	79.84	45.68	25.76
15.14	.....	.....	.....	165.84	101.67	69.61	50.50	39.57	44	.....	159.34	87.49	49.24	27.62
15.80	.....	.....	.....	183.75	109.27	73.67	52.97	41.31	45	.....	180.04	94.66	53.21	29.67
16.54	.....	.....	.....	.....	117.89	78.15	55.66	43.11	46	.....	194.03	97.68	57.31	31.91
17.37	.....	.....	.....	.....	127.82	83.09	58.57	45.19	47	.....	115.01	62.68	34.41	11.18
18.31	.....	.....	.....	.....	139.38	88.63	61.74	47.35	48	.....	127.89	68.79	37.21	12.00
19.38	.....	.....	.....	.....	153.00	94.81	65.28	49.68	49	.....	143.21	74.82	40.38	13.00
20.57	.....	.....	.....	.....	169.31	101.81	69.03	52.19	50	.....	161.81	82.23	43.90	14.25
21.91	.....	.....	.....	.....	.....	109.76	73.23	54.90	51	.....	.....	90.77	47.87	15.64
23.40	.....	.....	.....	.....	.....	118.85	77.81	57.82	52	.....	.....	100.73	52.34	17.24
25.08	.....	.....	.....	.....	.....	129.42	82.98	61.03	53	.....	.....	112.45	57.49	18.98
26.90	.....	.....	.....	.....	.....	141.81	88.71	64.40	54	.....	.....	126.15	63.17	20.88
28.94	.....	.....	.....	.....	.....	156.53	95.14	68.25	55	.....	.....	143.52	69.87	22.93
31.19	.....	.....	.....	.....	.....	.....	102.37	72.41	56	.....	.....	.....	77.87	25.33
33.69	.....	.....	.....	.....	.....	.....	110.31	76.94	57	.....	.....	.....	83.68	27.43
36.45	.....	.....	.....	.....	.....	.....	120.18	81.94	58	.....	.....	.....	97.48	30.44
.....	.....	.....	.....	.....	.....	.....	131.23	87.47	59	.....	.....	.....	110.44	33.51
.....	.....	.....	.....	.....	.....	.....	144.39	93.63	60	.....	.....	.....	125.90	36.55

Rates with Disability for Above Policies. (Waiver of Premiums and \$10 Monthly

.....	\$23.42	\$31.62	\$58.57	\$45.57	\$36.36	\$29.67	\$24.13	\$20.35	20					
.....	25.68	32.63	72.50	54.63	42.53	34.20	27.51	23.29	25					
.....	28.47	34.21	93.84	67.62	51.17	40.23	31.93	26.52	30					
.....	32.09	36.85	129.83	87.45	63.33	48.56	37.85	31.12	35					
.....	37.11	40.39	202.12	120.77	82.04	60.47	46.02	37.31	40					
.....	.....	.....	.....	187.25	113.15	78.43	57.74	45.94	45					
.....	.....	.....	.....	174.43	103.12	75.43	53.35		50					
.....	.....	.....	.....	.....	165.42	104.35	77.00		55					

†Non-renewable. Convertible within 4 years. Minimum amount, \$5,000.

DOUBLE INDEMNITY. 30 Pay. Life, \$1.85; Income for Life maturing at age 50, \$3.2; age 55, \$2.98; age 60, \$2.66; age 65, \$2.35; age 70, \$2.01; age 75, \$1.75

*OPTIONS AT MATURITY ON INCOME FOR LIFE.

	Age	50	55	60	65	70
First, Life Income per month.....	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10	\$ 10
Or, Second Face of Policy in Cash.....	\$1880	\$1700	\$1520	\$1340	\$1150	\$1000
Or Third Paid-up Policy and Cash.....	\$ 925	\$ 768	\$ 568	\$ 418	\$ 291	\$ 200

Any regular policy except Income for Life may be paid in installments for 10, 15, 20 or 25 years. To find rates and values on other plans than 20 years use the following table: 10 yrs. of \$100 ea multiply by .8608; 15 yrs. of \$66.67 by .7947; 20 yrs. of \$50 by .7355; 25 yrs. of \$40 by .6828.

FIDELITY MUTUAL LIFE INSURANCE COMPANY—Continued.

ash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE.

CASH OR LOAN					PAID-UP					EXTENDED TERM							
3	5	10	15	20	3	5	10	15	20	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
10	\$24	\$75	\$124	\$181	\$232	\$276	\$328	\$388	\$432	3	62	10	156	16	115	19	236
11	25	73	119	182	232	276	328	388	441	3	154	10	317	16	169	19	210
12	27	82	135	196	253	303	363	423	478	3	192	11	43	16	243	19	128
13	29	85	140	204	267	317	377	437	493	3	279	11	123	16	244	19	58
14	30	89	146	213	280	330	390	450	507	3	312	11	243	16	261	18	361
15	32	95	152	221	292	342	402	462	520	4	29	11	343	16	253	18	251
16	34	97	156	230	304	354	414	474	532	4	108	12	60	16	221	18	151
17	36	101	165	239	316	366	426	486	544	4	193	12	121	16	201	18	36
18	38	105	172	248	328	378	438	498	556	4	253	12	160	16	158	17	272
19	40	110	179	258	340	390	450	510	567	4	313	12	202	16	94	17	153
20	42	114	186	268	352	402	462	522	579	5	13	12	219	16	12	17	22
21	45	119	194	278	364	414	474	534	591	5	113	12	235	15	305	16	246
22	47	124	202	288	376	426	486	546	603	5	161	12	230	15	216	16	115
23	50	130	210	299	388	438	498	558	615	5	246	12	238	15	112	15	321
24	52	135	219	310	400	450	510	570	627	5	278	12	192	15	19	15	174
25	55	141	227	321	412	462	522	582	639	5	343	12	160	14	256	15	20
26	58	147	236	332	424	474	534	594	651	6	32	12	110	14	140	14	242
27	61	153	245	344	436	486	546	606	663	6	73	12	45	14	14	14	78
28	64	160	255	355	448	498	558	618	675	6	101	11	355	13	262	13	277
29	67	166	264	367	460	510	570	630	687	6	115	11	262	13	121	13	123
30	71	173	274	379	472	522	582	642	699	6	149	11	181	12	355	12	330
31	74	180	284	391	484	534	594	654	711	6	136	11	91	12	218	12	174
32	78	187	294	402	496	546	606	666	723	6	141	10	356	12	77	12	15
33	82	195	304	415	508	558	618	678	735	6	133	10	266	11	296	11	225
34	86	202	314	426	520	570	630	690	747	6	113	10	151	11	149	11	57
35	90	209	324	438	532	582	642	702	759	6	83	10	31	10	364	10	270
36	94	217	334	450	544	594	654	714	771	6	44	9	287	10	215	10	119
37	98	225	345	462	556	606	666	726	783	5	363	9	174	10	77	9	335
38	102	233	355	473	568	618	678	738	795	5	309	9	57	9	293	9	153
39	107	240	365	485	580	630	690	750	807	5	269	8	299	9	146	9	40
40	111	248	376	496	592	642	702	762	819	5	294	8	158	9	10	8	261
41	115	256	386	507	604	654	714	774	831	5	152	8	46	8	235	8	119
42	120	265	397	518	616	666	726	786	843	5	79	7	300	8	18	7	343
43	125	273	408	529	628	678	738	798	855	5	20	7	178	7	328	7	210

20 PAYMENT LIFE.

3	5	10	15	19	3	5	10	15	19	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. D.	Y. D.	Y. D.	Y. D.
33	\$25	\$76	\$125	\$183	\$234	\$278	\$329	\$389	\$433	9 241	26 94	35 188	42 364
34	67	172	287	397	510	569	631	694	748	9 260	26 24	34 294	42 99
35	69	175	293	405	511	571	633	696	749	9 334	25 297	34 26	41 104
36	71	180	302	414	523	583	645	708	762	10 38	25 185	33 151	40 161
37	73	184	306	423	535	595	657	720	774	10 101	25 58	32 229	39 200
38	75	188	313	433	547	607	669	732	786	10 156	24 278	31 332	38 285
39	77	192	320	442	559	619	681	744	798	10 203	24 119	31 62	37 289
40	79	197	327	452	571	631	693	756	810	10 240	23 353	30 151	36 339
41	81	201	335	462	583	643	705	768	822	10 270	23 167	29 261	36 12
42	83	206	343	472	595	655	717	780	834	10 289	23 9	28 361	35 88
43	85	211	350	483	607	667	729	792	846	10 298	22 202	28 62	34 112
44	88	216	358	493	619	679	741	804	858	10 345	22 19	27 151	33 118
45	90	221	367	504	631	691	753	816	870	10 339	21 190	26 260	32 167
46	92	226	375	515	643	703	765	828	882	10 393	20 353	25 336	31 209
47	95	232	384	526	655	715	777	840	894	10 398	20 171	25 70	30 243
48	98	237	392	537	667	727	789	852	906	10 297	19 318	24 142	29 218
49	100	243	401	548	679	739	801	864	918	10 232	19 119	23 234	26 342
50	103	249	410	560	691	751	813	876	930	10 153	18 279	22 324	27 364
51	106	255	418	572	703	763	825	888	942	10 141	18 68	22 26	27 60
52	109	261	427	583	715	775	837	899	953	10 77	17 219	21 118	26 98
53	112	267	436	595	727	787	849	911	965	10 2	17 1	20 208	25 159
54	115	273	445	606	739	799	861	923	977	9 281	16 147	19 298	24 186
55	118	279	454	618	751	811	873	935	989	9 136	15 291	19 26	23 262
56	121	285	463	629	763	823	885	947	1001	9 85	15 70	18 124	22 285
57	125	291	471	641	775	835	897	959	1013	9 4	14 215	17 206	21 354
58	128	297	480	652	787	847	909	971	1025	8 255	13 361	16 309	21 37
59	131	303	488	663	799	859	921	983	1037	8 139	13 144	16 36	20 94
60	134	309	497	673	811	871	933	995	1049	8 22	12 294	15 152	19 127
61	135	315	505	684	823	883	945	1007	1061	7 286	12 83	14 257	18 199
62	141	320	512	694	835	895	957	1019	1073	7 164	11 227	13 354	17 250
63	144	326	520	704	847	907	969	1031	1085	7 42	11 24	13 112	16 311
64	147	331	527	714	859	919	981	1043	1097	6 286	10 150	12 229	16 17
65	150	337	534	723	871	931	993	1055	1109	6 167	9 252	11 351	15 85
66	154	342	541	732	883	943	1005	1067	1121	6 63	9 156	11 123	14 161

NOTE—3% Full Level Premium Reserve Basis adopted January 1, 1919; Full Reserve
 paid at end of 10th year.

FIDELITY MUTUAL LIFE INSURANCE COMPANY—Continued

Cash, Loan, Paid-Up and Extended Insurance Values—Participating

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20	
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd Up	Ext. Ins. Y. D.	Cash or Loan	Pd Up	Ext. Ins. Y. D.	Cash or Loan	Pd Up	Ext. Ins. Y. D.	Cash or Loan	Pd Up	Cash or Loan	Pd Up
15 Pay. Life	21	\$32.10	\$48	\$91	\$289	14	72	\$225	\$655 34	323	\$377	\$1000	Pd-up	\$418	\$1000
	25	34.38	53	100	296	14	318	245	661 32	239	410	1000	"	456	1000
	30	37.76	60	113	304	15	74	272	663 29	126	436	1000	"	508	1000
	35	41.88	69	127	309	14	210	304	666 25	342	508	1000	"	566	1000
	40	46.96	79	144	315	13	113	349	668 22	172	566	1000	"	626	1000
	45	53.33	90	163	320	11	191	3.8	667 18	270	626	1000	"	688	1000
	50	61.56	101	181	319	9	148	415	631 15	69	688	1000	"	746	1000
15 Year End.	55	72.35	112	199	317	7	121	448	650 11	303	746	1000	"	800	1000
	60	86.97	121	213	309	5	15	474	634 8	810	800	1000	"	849	1000
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14	
15 Year End.	21	\$65.84	\$143	\$256	\$356	10	\$288	\$383	\$499 8	\$459	\$594	\$703 5	\$689	\$911	\$942
	25	66.26	142	255	354	10	\$283	382	498 8	\$455	593	702 5	\$680	911	942
	30	66.94	142	255	354	10	\$26.0	382	498 8	\$450	593	701 5	\$684	911	942
	35	67.92	142	255	353	10	\$263	381	496 8	\$441	592	700 5	\$683	910	941
	40	69.41	142	255	352	10	\$240	381	495 8	\$425	591	698 5	\$662	910	941
	45	71.89	142	254	348	10	\$194	380	491 8	\$333	589	694 5	\$657	908	939
	50	75.98	142	253	344	10	\$110	378	485 8	\$336	584	686 5	\$628	906	937
20 Year End.	55	82.73	142	251	336	9	65	373	473 8	\$226	577	675 5	\$577	901	932
	60	93.63	141	248	324	6	112	367	458 8	\$15	565	656 5	\$482	894	925
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19	
20 Year End.	21	\$47.73	\$92	\$167	\$270	15	\$137	\$396	\$550 10	\$500	\$666	\$ 88 5	\$777	\$927	\$953
	25	48.18	92	167	269	15	\$127	396	549 10	\$495	665	786 5	\$774	927	953
	30	48.96	92	167	268	15	\$108	395	547 10	\$484	664	785 5	\$770	926	952
	35	50.12	92	168	269	15	\$75	395	545 10	\$467	664	784 5	\$765	926	952
	40	51.95	93	169	268	15	\$11	396	544 10	\$435	662	780 5	\$753	925	951
	45	54.98	95	171	267	12	15	397	540 10	\$376	661	775 5	\$734	923	950
	50	60.03	97	174	265	9	25	397	531 10	\$253	655	766 5	\$693	919	951
20 Year End.	55	68.25	100	178	261	8	220	398	521 10	\$30	647	751 5	\$625	913	944
	60	81.39	105	184	257	4	248	398	505 7	60	633	727 5	\$489	904	935
		End of 5 Years				End of 10 Years				End of 15 Years				End of 20	
Income for Life at 50	21	\$59.61	\$88	\$167	\$344	13	297	\$415	\$748 19	\$419	\$606	\$108 11	\$927	\$1040	\$1397
	25	70.97	118	219	406	17	276	530	856 15	\$628	887	1224 10	\$1139	1329	1572
	30	92.04	173	315	506	15	\$206	744	1029 10	\$111	1249	1477 5	\$1449	1572	1953
	35	127.69	267	479	664	10	\$494	1113	1316 5	\$1278	1477	1777 5	\$1777	1953	2453
	40	199.45	461	818	966	5	\$904	1113	1316 5	\$1278	1477	1777 5	\$1777	1953	2453
	45	183.75	416	737	870	5	\$798	1005	1187 5	\$1142	1333	1533 5	\$1301	1418	1772
	50	118.00	241	434	598	10	\$408	1005	1187 5	\$1142	1333	1533 5	\$1301	1418	1772
Income for Life at 60	21	45.71	56	112	260	9	241	237	587 24	\$70	479	857 19	\$566	712	1108
	25	53.02	75	114	301	12	36	357	658 20	\$274	596	954 15	\$757	888	1226
	30	65.74	107	199	366	15	290	480	768 15	\$321	84	1110 10	\$1008	1200	1418
	35	85.20	156	286	457	15	\$128	673	928 10	\$307	1129	1333 5	\$1301	1418	1772
	40	118.00	241	434	598	10	\$408	1005	1187 5	\$1142	1333	1533 5	\$1301	1418	1772
	45	183.75	416	737	870	5	\$798	1005	1187 5	\$1142	1333	1533 5	\$1301	1418	1772
	50	118.00	241	434	598	10	\$408	1005	1187 5	\$1142	1333	1533 5	\$1301	1418	1772
Income for Life at 65	21	35.89	37	76	195	7	11	202	462 20	123	336	678 24	190	499	883
	25	40.81	49	97	225	8	250	247	511 22	80	411	718 20	384	609	967
	30	49.08	68	131	271	11	83	323	589 20	146	538	853 15	618	798	1096
	35	60.89	97	180	326	13	197	433	687 15	307	720	990 10	833	1073	1266
	40	78.96	141	257	407	15	\$17	603	828 10	\$662	1007	1187 5	\$1140	1418	1772
	45	109.27	217	387	531	10	\$295	895	1054 5	\$999	1007	1187 5	\$1140	1418	1772
	50	160.31	369	655	772	5	\$681	895	1054 5	\$999	1007	1187 5	\$1140	1418	1772
Income for Life at 70	21	28.66	24	52	145	5	124	146	364 15	351	241	537 23	279	356	704
	25	32.13	32	67	170	6	203	176	401 17	30	292	590 24	41	430	767
	30	37.80	46	88	201	8	137	235	456 19	40	372	664 20	\$206	548	836
	35	45.56	63	119	241	10	49	292	521 19	139	482	753 15	\$450	709	963
	40	56.74	88	163	290	11	106	387	604 15	\$225	639	868 10	\$721	945	1110
	45	73.67	127	229	358	12	15	532	724 10	\$504	881	1039 5	\$984	1110	1397
	50	101.81	191	340	462	10	\$148	784	920 5	\$843	881	1039 5	\$984	1110	1397
Income for Life at 75	21	19.50	12	37	108	4	113	107	286 13	140	177	425 20	100	261	560
	25	25.45	22	47	128	5	92	128	314 14	331	210	462 20	250	309	603
	30	29.47	31	62	152	6	216	151	353 15	342	264	516 20	80	386	667
	35	34.87	43	82	179	7	363	204	397 16	34	334	576 19	123	484	737
	40	42.31	59	109	212	8	306	262	453 15	198	426	647 15	\$225	615	823
	45	52.97	79	146	252	9	53	340	518 14	307	553	740 10	\$501	808	945
	50	69.03	112	200	305	9	25	458	612 10	\$299	753	881 5	\$803	945	1110
Income for Life at 75	55	95.14	163	289	386	9	65	664	776 5	\$664	753	881 5	\$803	945	1110
	60	144.39	270	480	560	5	\$384	664	776 5	\$664	753	881 5	\$803	945	1110
Income for Life at 75	21	19.50	12	37	108	4	113	107	286 13	140	177	425 20	100	261	560
	25	21.27	16	35	99	4	200	99	256 13	49	162	376 18	169	237	492
	30	24.11	22	46	118	5	240	123	285 14	43	201	417 18	14	292	540
	35	28.20	31	60	139	6	254	154	320 14	61	250	462 16	212	359	591
	40	33.69	42	79	164	7	162	193	357 13	159	310	510 15	174	439	644
	45	41.31	56	103	190	7	183	242	408 12	110	384	563 13	355	544	712
	50	52.19	75	135	222	7	55	305	447 11	31	485	635 10	261	698	810
Income for Life at 75	55	68.25	100	178	261	6	220	398	521 10	\$30	647	751 5	\$625	913	944
	60	93.63	141	248	324	6	112	367	458 8	\$15	565	656 5	\$482	894	925

FIDELITY MUTUAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—April 1, 1924 to April 1, 1925.

10 PAYMENT LIFE

21	25	30	35	40	45	50	55
1.80	4.54	7.29	9.84	12.61	15.69	19.79	24.91
1.50	3.84	6.28	8.83	11.54	14.48	18.59	23.81
1.20	3.19	5.39	7.79	10.49	13.59	17.69	22.91
1.00	2.69	4.69	6.89	9.39	12.19	15.69	19.89
.80	2.29	4.09	5.99	8.29	10.79	13.89	17.39
.60	1.99	3.59	5.29	7.29	9.49	12.19	15.39
.40	1.69	3.09	4.59	6.49	8.49	10.99	13.49
.20	1.39	2.59	3.79	5.39	7.19	9.39	11.59

INCOME FOR LIFE AGE 70

Year Issued	21	25	30	35	40	45	50	55
Prem.	19.95	22.13	25.63	30.32	36.79	46.06	60.03	82.77
1923	4.12	4.36	4.75	5.24	5.96	6.99	8.58	11.13
1922	4.22	4.47	4.87	5.42	6.20	7.31	9.03	11.77
1921	4.32	4.59	5.02	5.62	6.44	7.66	9.50	12.41

INCOME FOR LIFE AGE 75

Prem.	19.50	21.27	24.11	28.20	33.69	41.31	52.19	68.25
1923	4.09	4.38	4.64	5.12	5.76	6.69	8.08	10.24
1922	4.17	4.48	4.77	5.28	5.97	6.97	8.46	10.75
1921	4.26	4.58	4.90	5.45	6.18	7.26	8.87	11.29

15 PAYMENT LIFE

10.84	38.37	70.41	108.88	154.90	213.61	291.56	394.75
1.80	4.54	7.29	9.84	12.61	15.69	19.79	24.91
1.50	3.84	6.28	8.83	11.54	14.48	18.59	23.81
1.20	3.19	5.39	7.79	10.49	13.59	17.69	22.91
1.00	2.69	4.69	6.89	9.39	12.19	15.69	19.89
.80	2.29	4.09	5.99	8.29	10.79	13.89	17.39
.60	1.99	3.59	5.29	7.29	9.49	12.19	15.39
.40	1.69	3.09	4.59	6.49	8.49	10.99	13.49
.20	1.39	2.59	3.79	5.39	7.19	9.39	11.59

10 YEAR ENDOWMENT

10.84	38.37	70.41	108.88	154.90	213.61	291.56	394.75
1.80	4.54	7.29	9.84	12.61	15.69	19.79	24.91
1.50	3.84	6.28	8.83	11.54	14.48	18.59	23.81
1.20	3.19	5.39	7.79	10.49	13.59	17.69	22.91
1.00	2.69	4.69	6.89	9.39	12.19	15.69	19.89
.80	2.29	4.09	5.99	8.29	10.79	13.89	17.39
.60	1.99	3.59	5.29	7.29	9.49	12.19	15.39
.40	1.69	3.09	4.59	6.49	8.49	10.99	13.49
.20	1.39	2.59	3.79	5.39	7.19	9.39	11.59

15 YEAR ENDOWMENT

10.84	38.37	70.41	108.88	154.90	213.61	291.56	394.75
1.80	4.54	7.29	9.84	12.61	15.69	19.79	24.91
1.50	3.84	6.28	8.83	11.54	14.48	18.59	23.81
1.20	3.19	5.39	7.79	10.49	13.59	17.69	22.91
1.00	2.69	4.69	6.89	9.39	12.19	15.69	19.89
.80	2.29	4.09	5.99	8.29	10.79	13.89	17.39
.60	1.99	3.59	5.29	7.29	9.49	12.19	15.39
.40	1.69	3.09	4.59	6.49	8.49	10.99	13.49
.20	1.39	2.59	3.79	5.39	7.19	9.39	11.59

INCOME FOR LIFE AGE 60

61	26	85	32	29	40	51	61	71	89	111	139
1.80	4.54	7.29	9.84	12.61	15.69	19.79	24.91	30.03	36.15	43.27	51.39
1.50	3.84	6.28	8.83	11.54	14.48	18.59	23.81	29.93	36.05	43.17	51.29
1.20	3.19	5.39	7.79	10.49	13.59	17.69	22.91	29.83	35.95	43.07	51.19
1.00	2.69	4.69	6.89	9.39	12.19	15.69	19.89	29.73	35.85	42.97	51.09
.80	2.29	4.09	5.99	8.29	10.79	13.89	17.39	29.63	35.75	42.87	50.99
.60	1.99	3.59	5.29	7.29	9.49	12.19	15.39	29.53	35.65	42.77	50.89
.40	1.69	3.09	4.59	6.49	8.49	10.99	13.49	29.43	35.55	42.67	50.79
.20	1.39	2.59	3.79	5.39	7.19	9.39	11.59	29.33	35.45	42.57	50.69

INCOME FOR LIFE AGE 65

41	23	98	28	21	34	60	42	34	52	98	75	98	116	181
1.80	4.54	7.29	9.84	12.61	15.69	19.79	24.91	30.03	36.15	43.27	51.39	60.51	70.63	82.75
1.50	3.84	6.28	8.83	11.54	14.48	18.59	23.81	29.93	36.05	43.17	51.29	60.41	70.53	82.65
1.20	3.19	5.39	7.79	10.49	13.59	17.69	22.91	29.83	35.95	43.07	51.19	60.31	70.43	82.55
1.00	2.69	4.69	6.89	9.39	12.19	15.69	19.89	29.73	35.85	42.97	51.09	60.21	70.33	82.45
.80	2.29	4.09	5.99	8.29	10.79	13.89	17.39	29.63	35.75	42.87	50.99	60.11	70.23	82.35
.60	1.99	3.59	5.29	7.29	9.49	12.19	15.39	29.53	35.65	42.77	50.89	60.01	70.13	82.25
.40	1.69	3.09	4.59	6.49	8.49	10.99	13.49	29.43	35.55	42.67	50.79	60.01	70.03	82.15
.20	1.39	2.59	3.79	5.39	7.19	9.39	11.59	29.33	35.45	42.57	50.69	59.91	69.93	82.05

ADDITIONAL LIST OF POLICY FORMS ISSUED

25 35 45

PARTICIPATING.

(Without Disability.)

POLICIES MATURING AS ENDOWMENTS. Number of years from date of issue to maturity of Limited Pay. Life policies if payments are continued without Disability or Double Indemnity with clause to mature as endowments.

yr.	mo.	yr.	mo.	yr.	mo.
Pay.	19	10	17	4	14
Pay.	26	3	23	1	20
Pay.	31	7	28	2	25
Pay.	36	4	32	8	29
Pay.	40	7	37	0	..

GLE PREMIUM.

..	336.88	453.34	545.20
Year End...	827.74	829.15	833.00
Year End...	718.98	722.39	732.13
Year End...	631.74	638.29	657.25
Year End...	562.19	573.46	605.05
Year End...	507.38	525.34	572.24

SURVIVORSHIP INCOME. Extra Premium to continue. INCOME FOR LIFE Beneficiary. (Equal Ages.)

60	1.55	3.01	7.13
65	.76	1.48	3.19
70	.31	.58	1.22
75	..	.20	.32

25 35 45

MONTHLY INCOME (10 Installments for 10 Years Certain).

Ord. Life	\$20.51	\$28.90	\$38.23
20 Pay. Life	29.75	36.45	47.15

\$10 INSTALLMENTS for 20 Years Certain.

Ord. Life	\$35.04	\$46.04	\$65.33
20 Pay. Life	50.84	62.29	80.56

CONTINUOUS INSTALLMENT \$10 a Month, 10 Years Certain. (Equal Ages.)

Ord. Life	\$33.12	\$38.86	\$49.61
20 Pay. Life	47.37	51.62	60.10

CONTINUOUS INSTALLMENTS \$10 a Month, 20 Years Certain. (Equal Ages.)

Ord. Life	\$10.70	\$50.34	\$68.91
20 Pay. Life	58.74	67.76	83.85

LIFE ANNUITY RATES. Amount Purchased by 1,000.

Males	\$49.83	\$55.16	\$64.27
Females	47.33	51.84	59.03

JOINT LIFE POLICIES.

Whole Life	\$31.03	\$39.64	\$55.47
20 Payment	42.50	50.34	64.24
20 Year End	56.56	60.17	69.85

1924 DIVIDENDS AND NET COSTS

FIFTEEN YEAR ILLUSTRATION

Yr.	\$18.13		\$19.85		\$22.56		\$26.08		\$30.73		\$37.01		\$57.45	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	3.90	14.23	4.06	15.79	4.34	18.22	4.70	21.38	5.19	25.54	5.88	31.13	8.55	42.10
1922	3.98	14.15	4.16	15.69	4.46	18.10	4.84	21.24	5.38	25.35	6.13	30.88	8.96	41.44
1921	4.06	14.07	4.26	15.59	4.57	17.99	5.00	21.08	5.57	25.16	6.39	30.62	9.44	40.78
1920	4.14	13.99	4.35	15.49	4.71	17.85	5.15	20.93	5.77	24.96	6.66	30.35	9.91	40.12
1919	4.23	13.90	4.46	15.39	4.84	17.71	5.32	20.79	5.99	24.74	6.95	29.06	10.38	39.46
1918	4.32	13.81	4.57	15.28	4.97	17.59	5.49	20.59	6.21	24.52	7.24	29.77	10.85	38.80
Prem	\$19.16	\$20.88	\$22.58	\$27.13	\$31.83	\$38.17	\$59.59							
1917	5.45	13.71	5.71	15.17	6.12	17.46	6.72	20.41	7.53	24.30	8.70	29.47	12.41	38.14
1916	5.55	13.61	5.82	15.06	6.27	17.31	6.91	20.22	7.77	24.06	9.01	29.16	13.41	37.48
1915	5.65	13.51	5.94	14.94	6.42	17.16	7.09	20.04	8.02	23.81	9.34	28.83	13.90	36.82
1914	5.75	13.41	6.07	14.81	6.58	17.00	7.29	19.84	8.28	23.55	9.67	28.50	14.42	36.16
1913	5.86	13.30	6.20	14.68	6.74	16.84	7.49	19.64	8.55	23.28	10.01	28.16	14.93	35.50
1912	5.97	13.19	6.33	14.55	6.91	16.67	7.71	19.42	8.83	23.00	10.37	27.80	15.46	34.84
1911	6.09	13.07	6.47	14.41	7.09	16.49	7.94	19.19	9.12	22.71	10.72	27.45	15.99	34.18
1910	6.21	12.95	6.61	14.27	7.27	16.31	8.17	18.96	9.42	22.41	11.08	27.03	16.51	33.52
1909	6.35	12.81	6.77	14.11	7.45	16.13	8.40	18.73	9.73	22.10	11.46	26.71	17.05	32.86
Tot.	77.51	203.71	81.79	225.23	88.74	258.84	98.22	302.43	111.36	359.49	129.61	405.98	192.71	612.20
†		79.71		79.23		79.84		83.4		95.43		121.98		121.98

TWENTY PAYMENT LIFE

Yr.	\$26.87		\$28.80		\$31.69		\$35.29		\$39.79		\$45.64		\$64.11	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.56	22.31	4.77	24.03	5.11	26.58	5.56	29.73	6.15	33.64	6.95	38.69	9.99	49.99
1922	4.72	22.15	4.95	23.85	5.31	26.38	5.79	29.50	6.41	33.38	7.28	38.36	10.47	49.33
1921	4.89	21.98	5.13	23.67	5.52	26.17	6.03	29.26	6.69	33.10	7.61	38.03	10.97	48.67
1920	5.05	21.82	5.32	23.48	5.74	25.95	6.20	29.00	6.98	32.81	7.90	37.68	11.46	48.01
1919	5.24	21.63	5.53	23.27	5.97	25.72	6.54	28.73	7.28	32.51	8.32	37.32	11.98	47.35
1918	5.43	21.44	5.74	23.06	6.21	25.48	6.81	28.48	7.60	32.19	8.76	36.94	12.50	46.69
1917	5.62	21.25	5.94	22.86	6.45	25.24	7.09	28.20	7.92	31.87	9.03	36.55	13.02	46.03
1916	5.83	21.04	6.17	22.63	6.71	24.98	7.38	27.91	8.25	31.53	9.49	36.15	13.57	45.37
Prem	\$29.22	\$31.14	\$34.01	\$41.37	\$49.49	\$60.83	\$75.49							
1915	6.97	22.25	7.38	23.76	8.00	26.01	8.75	28.74	9.73	32.10	11.02	38.38	15.11	48.01
1914	7.33	21.89	7.77	23.37	8.43	25.58	9.23	28.26	10.27	31.56	11.64	35.76	15.84	47.35
1913	7.70	21.52	8.18	22.96	8.87	25.14	9.73	27.76	10.83	31.00	12.26	35.14	16.57	46.69
1912	8.08	21.14	8.58	22.56	9.33	24.68	10.24	27.25	11.41	30.42	12.89	34.51	17.30	46.03
1911	8.48	20.74	9.01	22.13	9.81	24.20	10.77	26.72	12.00	29.83	13.53	33.87	18.03	45.37
1910	8.89	20.33	9.46	21.68	10.30	23.71	11.32	26.17	12.61	29.22	14.19	33.21	18.74	44.71
1909	9.32	19.90	9.91	21.23	10.81	23.20	11.88	25.61	13.23	28.60	14.85	32.55	19.44	44.05
Tot.	98.11	321.39	103.84	344.54	112.57	379.02	123.41	421.34	137.37	473.76	155.78	511.14	215.00	712.20
†		40.39		33.54		36.02		37.34		46.76		70.14		70.14

TWENTY YEAR ENDOWMENT

Yr.	\$47.73		\$48.18		\$48.96		\$50.12		\$51.95		\$54.98		\$68.20	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	5.86	41.87	5.99	42.19	6.21	42.75	6.50	43.62	6.91	45.04	7.54	47.44	10.24	52.44
1922	6.23	41.50	6.36	41.82	6.55	42.40	6.83	43.26	7.29	44.66	7.95	47.05	10.75	51.78
1921	6.62	41.11	6.74	41.44	6.95	42.01	7.25	42.87	7.80	44.26	8.37	46.61	11.29	51.12
1920	7.01	40.72	7.14	41.04	7.36	41.60	7.65	42.47	8.11	43.84	8.81	45.17	11.82	50.46
1919	7.43	40.30	7.56	40.62	7.77	41.19	8.08	42.04	8.54	43.41	9.27	45.71	12.37	49.80
1918	7.86	39.87	7.99	40.19	8.20	40.76	8.52	41.60	8.99	42.95	9.75	45.27	12.92	49.14
1917	8.30	39.43	8.44	39.74	8.65	40.31	8.97	41.15	9.45	42.50	10.21	44.74	13.49	48.48
1916	8.77	38.96	8.90	39.28	9.12	39.84	9.44	40.68	9.93	42.02	10.74	44.24	14.04	47.82
1915	9.26	38.47	9.39	38.79	9.61	39.35	9.93	40.19	10.43	41.52	11.25	43.73	14.61	47.16
1914	9.77	37.96	9.90	38.28	10.11	38.85	10.44	39.68	10.93	40.99	11.78	43.20	15.18	46.50
1913	10.29	37.44	10.42	37.76	10.63	38.33	10.97	39.15	11.49	40.46	12.32	42.66	15.74	45.84
1912	10.83	36.90	10.96	37.22	11.19	37.77	11.51	38.61	12.04	39.91	12.87	42.11	16.28	45.18
1911	11.41	36.32	11.53	36.65	11.75	37.21	12.08	38.04	12.60	39.35	13.43	41.55	16.80	44.52
1910	12.00	35.73	12.13	36.05	12.34	36.62	12.67	37.45	13.18	38.77	14.00	40.98	17.31	43.86
1909	12.62	35.11	12.74	35.44	12.95	36.01	13.27	36.85	13.77	38.18	14.53	40.42	17.77	43.20
Tot.	134.26	581.69	136.19	586.51	139.40	595.00	144.14	607.66	151.38	627.87	162.88	661.82	210.61	712.20
†		184.31		178.49		169.60		156.34		134.13		118.21		118.21

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST FOR FIVE AND TEN YEARS.—1924 DIVIDENDS

Ages	FIVE YEARS					TEN YEARS				
	21	25	30	35	40	21	25	30	35	40
Ordinary Life	\$ 70.34	\$ 77.95	\$ 89.88	\$105.39	\$125.75	\$153.04	\$238.01	\$288.01	\$348.01	\$428.01
Cash Value Deducted	46.84	47.95	49.88	53.39	58.75	67.04	71.04	75.04	79.04	83.04
20 Payment Life	109.89	118.30	130.80	146.24	165.44	190.08	208.08	228.08	248.08	268.08
Cash Value Deducted	43.89	45.30	47.80	51.24	56.44	65.08	68.08	71.08	74.08	77.08
20 Year Endowment	205.50	207.11	209.95	214.26	221.21	232.96	248.08	268.08	288.08	308.08
Cash Value Deducted	38.50	40.11	42.95	46.26	52.21	61.96	68.08	74.08	80.08	86.08
TEN YEARS										
Ordinary Life	\$138.39	\$153.21	\$173.40	\$200.49	\$245.99	\$298.77	\$368.01	\$448.01	\$538.01	\$638.01
Cash Value Deducted	63.39	64.21	66.40	71.49	79.99	96.77	108.01	118.01	128.01	138.01
20 Payment Life	217.76	233.98	258.09	287.83	324.69	371.86	438.01	518.01	608.01	708.01
Cash Value Deducted	49.76	49.98	52.09	55.83	63.09	80.86	98.01	118.01	138.01	158.01
20 Year Endowment	400.19	403.39	409.06	417.56	431.20	454.10	488.01	538.01	598.01	658.01
Cash Value Deducted	4.19	7.39	14.06	22.56	35.20	57.10	88.01	128.01	168.01	208.01

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909
FIFTEEN YEAR RECORD

ORDINARY LIFE														
\$19 16			\$20 88		\$23 58		\$27 13		\$31 83		\$38 17		\$59.01	
Age	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
10	2.26	16.90	2.38	18.50	2.50	21.08	2.58	24.55	2.69	29.14	2.98	35.19	4.91	54.10
11	2.38	17.83	2.46	18.42	2.60	21.98	2.70	24.43	2.84	28.99	3.17	35.00	5.19	53.82
12	2.34	16.77	2.54	18.84	2.70	20.84	2.82	24.31	2.90	28.84	3.36	34.81	5.47	53.54
13	2.72	15.44	2.88	18.00	3.08	20.50	3.75	23.88	3.47	28.30	3.92	34.25	6.33	52.68
14	3.67	16.02	3.28	17.70	3.52	20.00	3.73	23.49	4.00	27.85	4.55	33.62	7.29	51.72
15	3.16	16.90	3.29	17.44	3.47	19.90	3.88	23.25	4.10	27.63	4.80	33.37	7.63	51.38
16	3.14	16.92	3.23	17.60	3.42	20.00	3.92	23.18	4.53	27.30	5.28	32.89	7.61	51.40
17	3.24	15.90	3.85	17.50	3.61	19.97	4.09	23.04	4.71	27.12	5.50	32.67	7.89	51.12
18	3.41	15.80	3.45	17.49	3.73	19.85	4.24	22.89	4.88	26.95	5.71	32.46	8.17	50.84
19	2.32	16.84	2.42	18.44	2.61	20.97	2.97	24.16	3.42	28.41	4.00	34.17	5.72	53.29
20	2.50	16.79	2.44	18.34	2.70	20.88	3.07	24.06	3.54	28.29	4.14	34.03	5.92	53.09
21	2.70	15.24	4.13	16.73	4.50	18.03	5.03	22.04	5.61	23.22	6.37	31.80	9.01	50.00
22	1.44	17.17	4.61	16.27	5.15	18.48	5.81	21.32	6.57	25.26	7.55	30.59	10.67	45.34
23	5.05	12.81	6.02	14.86	6.50	16.90	7.38	19.13	8.46	23.37	9.89	28.28	14.37	44.64
24	3.05	12.81	6.77	14.11	7.45	16.13	8.46	18.73	9.73	22.10	11.46	26.71	17.05	41.96
Total	50.65	206.75	59.42	259.74	57.91	265.76	63.96	342.99	71.64	405.81	82.71	489.84	123.23	761.92
\$	116.75		117.78		121.79		128.99		145.81		180.84		349.92	

TWENTY PAYMENT LIFE

	\$29 22		\$31 11		\$34 01		\$37 49		\$41 83		\$47.40		\$65.09	
10	2.72	17.50	3.33	21.31	3.50	20.51	3.59	33.90	3.66	35.17	3.87	43.53	5.39	59.70
11	2.80	18.30	3.29	21.73	3.68	30.15	3.79	32.70	3.88	37.95	4.13	43.27	5.71	59.38
12	3.01	20.21	3.55	27.59	3.89	30.15	4.09	33.49	4.12	37.71	4.40	43.00	6.04	59.05
13	3.48	25.74	4.00	27.05	4.46	29.55	4.64	32.85	4.80	37.03	5.14	42.26	7.02	58.07
14	1.60	25.19	4.71	26.44	5.15	28.87	5.38	32.11	5.59	35.24	5.90	41.50	8.16	56.93
15	4.11	25.08	4.82	26.11	5.31	28.64	5.65	31.84	5.90	35.93	6.14	41.26	8.60	56.49
16	4.78	24.44	5.29	26.11	5.32	28.50	5.72	31.77	6.19	35.64	6.77	40.63	8.43	56.66
17	4.90	24.29	5.20	25.91	5.54	28.47	5.96	31.53	6.45	35.37	7.06	40.34	8.77	56.32
18	5.14	24.08	5.44	25.74	5.70	28.25	6.20	31.29	6.72	35.11	7.35	40.05	9.11	55.98
19	3.60	25.62	3.78	27.30	4.00	29.98	4.34	33.15	4.70	37.13	5.15	42.25	6.38	58.71
20	3.75	25.47	3.96	27.20	4.24	29.89	4.58	32.96	4.92	36.91	5.38	42.02	6.62	58.47
21	6.83	22.80	6.05	24.15	7.10	25.85	7.58	29.91	7.85	33.98	8.32	39.08	10.15	54.94
22	7.29	21.80	7.06	23.71	8.20	25.81	8.72	28.77	9.22	32.61	9.95	37.45	12.09	53.00
23	8.44	20.78	8.98	22.16	9.79	24.22	10.75	26.73	11.94	29.89	13.35	34.05	17.34	47.75
24	9.32	19.90	9.91	21.23	10.51	23.29	11.88	25.61	13.23	28.60	14.85	32.55	19.44	45.65
Total	73.93	354.37	80.41	356.69	86.83	423.32	92.73	499.62	99.18	528.27	107.76	603.24	139.25	837.10
\$	50.37		47.69		49.32		56.62		73.27		108.24		275.10	

TWENTY YEAR ENDOWMENT

	\$47 73		\$48 13		\$48 96		\$50 12		\$51 95		\$54 98		\$68.25	
10	3.29	44.44	3.57	44.81	3.49	45.70	3.51	46.61	3.53	48.39	3.67	51.31	5.21	63.04
11	3.62	44.11	3.79	44.48	3.60	45.10	3.55	46.27	3.91	48.04	4.02	50.96	5.58	62.67
12	3.97	43.79	4.05	44.12	4.11	44.81	4.20	45.92	4.26	47.69	4.37	50.61	5.95	62.30
13	4.76	42.95	4.85	44.30	4.90	44.99	5.02	45.19	5.03	46.87	5.21	49.77	6.96	61.29
14	5.76	42.09	5.80	42.88	5.81	43.97	5.97	44.15	6.05	45.90	6.20	48.78	8.13	60.12
15	6.17	41.50	6.21	41.92	6.37	42.50	6.47	43.05	6.53	45.42	6.69	48.29	8.61	59.64
16	6.11	41.02	6.15	41.99	6.31	42.50	6.52	43.00	6.50	45.15	7.20	47.78	8.70	59.55
17	6.54	41.19	6.52	41.50	6.76	41.26	6.65	43.17	7.22	44.73	7.62	47.36	9.11	59.14
18	6.99	40.74	7.07	41.11	7.21	41.77	7.39	42.79	7.67	44.24	8.09	46.92	9.54	58.71
19	4.89	42.84	4.95	43.23	5.07	43.91	5.17	44.05	5.37	45.58	5.64	49.34	6.68	61.57
20	5.22	42.51	5.20	42.92	5.30	43.60	5.49	44.05	5.68	46.27	5.96	49.02	6.99	61.26
21	9.28	38.45	9.37	38.81	9.54	39.43	9.55	40.57	9.38	42.57	9.49	45.49	10.89	57.36
22	10.86	36.87	10.96	37.13	11.12	37.84	11.17	38.95	11.19	40.76	11.42	43.56	12.85	55.40
23	11.22	36.51	11.35	36.33	11.53	37.48	11.82	38.30	12.27	39.68	12.94	42.04	15.66	62.59
24	12.62	35.11	12.74	35.44	12.95	36.01	13.27	36.85	13.77	38.18	14.56	40.42	17.77	50.48
Total	101.24	614.71	102.54	620.10	104.49	629.91	106.35	645.45	108.74	670.51	113.05	711.65	138.63	885.12
\$	146.29		140.84		131.09		115.55		12.51		66.65		243.12	

†Net Cost for 15 years cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919)														
	21		25		30		35		40		45		55	
Ordinary Life.....	\$ 75.21	\$ 83.33	\$ 85.97	\$ 112.09	\$ 133.33	\$ 162.09	\$ 254.82							
Cash Value Deducted.....	51.21	53.33	55.97	60.09	65.33	76.09	124.82							
Payment Life.....	116.64	125.17	138.09	154.14	174.04	199.67	280.73							
Cash Value Deducted.....	50.54	52.17	55.09	59.14	65.04	74.67	123.73							
Year Endowment.....	211.99	213.76	216.82	221.50	228.99	241.86	299.08							
Cash Value Deducted.....	44.99	46.76	49.82	53.50	59.99	70.86	121.08							
TEN YEARS. (Policies Issued in 1914)														
Ordinary Life.....	\$157.71	\$173.71	\$198.47	\$229.89	\$271.63	\$328.06	\$511.75							
Cash Value Deducted.....	86.71	89.71	96.47	101.89	115.63	138.06	247.76							
Payment Life.....	245.35	261.82	287.04	317.86	356.64	406.61	563.95							
Cash Value Deducted.....	64.35	65.82	70.04	76.86	90.64	113.61	223.95							
Year Endowment.....	419.37	422.99	429.31	438.98	454.70	481.31	596.49							
Cash Value Deducted.....	43.37	46.99	53.31	62.98	77.70	103.31	218.49							

FIRST NATIONAL LIFE INSURANCE CO., Pierre, S. D.

Accelerative Option. — Policy is non-participating. Limited Payment life policy participates after it is paid-up. Under Coupon Reduction and Guaranteed Accumulation policies, paid-up additions may be used to pay up policy at an earlier date.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 60 days.

Change of Plan. — At any time prior to age 60, before default or waiver of premium on account of disability, higher premium form allowed upon payment of difference in premiums at 6% per annum.

Disability. — Rider on all but Term, provides, prior to age 60, for waiver of premiums and payment of an annual income of \$100 per \$1,000, beginning six months after proof and continuing during disability until maturity; No reduction in insurance. Agreement does not cover war service. Limit, \$10,000.

Dividends. — Policy is non-participating. Limited payment life policy participates after it is paid-up. Premium Reduction policies have guaranteed coupons which may be used to reduce premiums or accumulate at 3½% interest providing special settlement options at end of 20 years.

Double Indemnity. — For extra premium of \$1.50 per \$1,000 any 20 Payment Life policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, aeronautic or submarine voyages, disease including poisoning. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 30 days, without interest.

Incontestable. — After one year, except for non-payment of premium, suicide within one year, aerial navigation, within two years, or war service at any time, unless permit obtained and extra premium paid.

Limits. — Ages. Life and 20-Year Endowment, 16-63; other endowments, 16-59 except Endowment 70, 20-45; 5-Year Term, 20-60; 10-Year Term, 20-55. No fixed amount; reinsures over \$10,000 (Term \$5,000); accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred 60 days. Loan insurance granted.

Military Service. — Death from military or naval service in time of war limits liability to premiums paid, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from aerial navigation within two years, limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (5-20 years) and Continuous (20 years certain) annual or monthly installment. Unless otherwise specified Beneficiary may withdraw Trust Fund on any interest date and receive commutable values at any time except under Continuous Installment option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but term. Disability and Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000

American 3½% Reserve.

Life						Endowments				Term*	
Ord. Life	10 Prem.	15 Prem.	20 Prem.	20 Prem. Guar. Acc.	20 Prem. Coup. Red.	10 Year	15 Year	20 Year	Age 70	5 Year	10 Year
.....	\$34.67	\$25.55	\$21.25	\$27.72	\$	\$39.61	\$37.20	\$41.37	.....	.....	.....
.....	35.16	25.93	21.56	28.12	28.12	89.66	57.25	41.42	.....	.....	.....
.....	35.09	26.32	21.89	28.53	28.53	89.71	57.32	41.49	.....	.....	.....
.....	36.26	26.73	22.23	28.95	28.95	89.78	57.38	41.55	.....	.....	.....
\$14.95	36.79	27.16	22.58	29.39	29.39	89.85	57.45	41.65	\$16.19	\$ 9.55	\$10.35
15.29	37.41	27.67	22.94	29.84	29.84	89.92	57.53	41.71	16.60	9.61	10.43
15.64	38.02	28.12	23.33	30.31	30.31	89.99	57.59	41.79	17.02	9.68	10.51
16.02	38.65	28.61	23.73	30.80	30.80	90.07	57.68	41.88	17.48	9.74	10.60
16.40	39.31	29.09	24.14	31.31	31.31	90.15	57.75	41.96	17.95	9.81	10.69
16.82	40.00	29.61	24.57	31.83	31.83	90.24	57.85	42.04	18.45	9.90	10.80
17.25	40.70	30.15	25.02	32.37	32.37	90.33	57.93	42.15	18.99	9.99	10.91
17.71	41.44	30.68	25.48	32.94	32.94	90.43	58.03	42.25	19.56	10.08	11.03
18.13	42.18	31.24	25.95	33.52	33.52	90.52	58.12	42.36	20.16	10.18	11.16
18.69	42.98	31.84	26.46	34.13	34.13	90.62	58.23	42.48	20.79	10.27	11.29
19.24	43.83	32.50	27.02	34.76	34.76	90.74	58.35	42.61	21.46	10.40	11.45
19.78	44.62	33.13	27.57	35.42	35.42	90.87	58.47	42.75	22.17	10.53	11.63
20.38	45.56	33.80	28.14	36.11	36.11	91.00	58.61	42.91	22.93	10.66	11.81
21.01	46.47	34.49	28.73	36.82	36.82	91.13	58.75	43.08	23.74	10.81	12.01
21.68	47.41	35.21	29.34	37.56	37.56	91.29	58.92	43.28	24.60	10.98	12.24
22.38	48.38	35.94	29.98	38.34	38.34	91.44	59.07	43.49	25.52	11.16	12.48
23.11	49.39	36.71	30.65	39.15	39.15	91.61	59.27	43.72	26.51	11.36	12.78
23.90	50.46	37.53	31.37	40.00	40.00	91.80	59.48	43.97	27.56	11.59	13.07
24.74	51.54	38.38	32.10	40.89	40.89	91.99	59.70	44.25	28.68	11.83	13.41
25.62	52.67	39.25	32.87	41.81	41.81	92.20	59.94	44.56	29.89	12.09	13.79
26.56	53.89	40.21	33.73	42.79	42.79	92.44	60.22	44.91	31.19	12.39	14.23
27.55	55.11	41.18	34.58	43.82	43.82	92.67	60.51	45.29	32.59	12.71	14.71
28.62	56.37	42.16	35.48	44.90	44.90	92.98	60.85	45.72	34.10	13.09	15.27
29.75	57.69	43.20	36.43	46.04	46.04	93.26	61.23	46.20	35.74	13.50	15.89
30.95	59.07	44.29	37.43	47.25	47.25	93.59	61.65	46.73	37.50	13.98	16.60
32.23	60.59	45.55	38.49	48.52	48.52	93.98	62.14	47.31	39.43	14.53	17.40
33.59	62.08	46.74	39.60	49.87	49.87	94.38	62.67	47.97	.....	15.15	18.31
35.05	63.61	48.02	40.80	51.31	51.31	94.85	63.31	48.70	.....	15.85	19.33
36.60	65.23	49.36	42.05	52.83	52.83	95.38	64.01	49.49	.....	16.66	20.47
38.27	66.89	50.75	43.38	54.45	54.45	95.97	64.81	50.38	.....	17.58	21.75
40.03	68.79	52.38	44.91	56.17	56.17	96.65	65.68	51.23	.....	18.60	23.16
41.90	70.60	53.93	46.42	58.01	58.01	97.43	66.66	52.40	.....	19.74	24.73
43.90	72.26	55.56	48.03	59.97	59.97	98.29	67.75	53.57	.....	21.01	26.48
46.05	74.21	57.24	49.74	62.06	62.06	99.26	68.99	54.88	.....	22.43	28.40
48.34	76.48	59.11	51.58	64.29	64.29	100.39	70.41	56.31	.....	24.00	30.53
50.77	78.87	61.29	53.70	66.69	66.69	101.71	72.07	57.88	.....	25.75	32.89
53.38	81.10	63.33	55.80	.....	69.23	103.13	73.96	59.61	.....	27.69	.....
56.18	83.43	65.52	58.06	.....	72.01	104.82	76.12	61.52	.....	29.82	.....
59.21	85.89	67.85	60.49	.....	74.98	106.88	78.56	63.63	.....	32.19	.....
62.46	88.46	70.33	63.10	.....	78.17	109.37	81.08	65.93	.....	34.80	.....
64.78	.....	.....	66.15	.....	81.60	.....	.....	67.96	.....	37.69	.....
68.36	.....	.....	69.18	.....	85.30	.....	.....	70.73	.....	.....	.....
72.19	.....	.....	72.45	.....	89.26	.....	.....	73.76	.....	.....	.....
76.30	.....	.....	75.99	.....	93.59	.....	.....	77.09	.....	.....	.....

*Five-year convertible within 4 years; 10 year within 7 years.
Semi-annual rate, multiply by .52; quarterly rate, multiply by .265

WAIVER OF PREMIUMS AND \$100 ANNUITY.

Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	End. Year at 70
20	\$0.68	\$1.52	\$1.14	\$0.93	\$0.12	z0.18	\$0.23	\$0.65
23	.78	1.68	1.25	1.04	.18	.23	.29	.74
25	.83	1.82	1.35	1.10	.18	.24	.35	.80
27	.89	1.92	1.41	1.16	.24	.29	.39	.87
30	.99	2.07	1.52	1.29	.26	.35	.45	.98
33	1.14	2.24	1.62	1.35	.32	.45	.56	1.10
35	1.25	2.34	1.73	1.46	.36	.51	.63	1.20
37	1.35	2.39	1.77	1.50	.42	.57	.72	1.31
40	1.61	2.55	1.91	1.61	.53	.68	1.02	1.47
45	2.01	2.70	2.01	2.01	.71	1.17	1.62	1.85
50	2.75	2.75	2.75	2.75	1.37	2.12	2.48	.....
55	4.20	4.20	4.20	4.20	3.00	3.57	3.98	.....
59	6.48	6.48	6.48	6.48	6.33	6.03	6.80	.....

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Ord. Life	21	\$15.29	\$ 8	\$24	\$77	3	78	\$68	\$199	9	134	\$119	\$314	15	222	\$176	\$421	19
	25	16.82	11	29	87	3	281	81	218	10	177	140	341	16	17	297	453	18
	30	19.23	15	37	101	4	196	100	244	11	105	171	373	15	241	251	454	17
	35	22.38	20	47	116	5	90	124	271	11	206	210	412	14	180	302	534	15
	40	26.56	26	60	131	5	246	153	300	10	324	253	448	12	312	358	571	13
	45	32.23	34	75	148	5	210	186	328	9	240	301	480	10	347	416	604	10
	50	40.03	42	93	163	5	2	222	353	8	56	351	509	9	3	473	633	8
55	50.77	52	111	178	4	79	259	377	6	217	400	535	7	73	527	658	6	
60	64.78	63	132	191	3	133	297	397	5	57	447	558	5	213	584	687	5	
10 Pay. Life	21	37.41	67	137	436	23	290	343	1000	Pd-up								
	25	40.00	73	148	440	23	250	371	1000	"								
	30	43.83	82	165	445	22	242	410	1000	"								
	35	48.38	93	184	450	20	315	456	1000	"								
	40	53.89	104	207	453	18	183	508	1000	"								
	45	60.59	117	231	454	15	297	566	1000	"								
	50	68.79	130	258	452	12	356	627	1000	"								
55	78.87	142	279	445	10	68	688	1000	"									
15 Pay. Life	21	27.67	39	85	270	13	19	216	630	33	243	378	1000	Pd-up				
	25	29.61	43	93	275	13	212	235	634	31	183	410	1000	"				
	30	32.50	48	104	280	13	312	262	632	28	164	456	1000	"				
	35	35.94	55	117	285	13	153	293	643	25	43	508	1000	"				
	40	40.21	62	132	283	12	89	328	645	21	225	566	1000	"				
	45	45.55	71	148	290	10	201	364	643	18	25	627	1000	"				
	50	52.38	79	164	289	8	213	400	637	14	207	688	1000	"				
55	61.29	86	178	284	6	225	431	626	11	109	747	1000	"					
20 Pay. Life	21	22.94	25	59	188	8	171	160	465	24	350	276	731	35	0	418	1000	Pd.
	25	24.57	27	65	193	9	0	174	471	23	339	301	735	32	6	456	1000	"
	30	27.02	32	73	199	9	168	195	477	22	0	337	739	28	183	508	1000	"
	35	29.98	37	83	204	9	190	219	482	19	197	377	741	24	260	566	1000	"
	40	33.73	42	95	209	9	0	247	486	16	284	420	742	20	327	627	1000	"
	45	38.49	49	108	213	7	332	275	486	13	318	463	738	17	70	688	1000	"
	50	44.91	56	122	215	6	184	302	482	11	2	502	730	13	219	747	1000	"
55	53.70	63	135	215	5	23	327	475	9	133	535	716	10	130	800	1000	"	
60	66.15	70	147	214	3	279	347	464	6	45	557	695	7	171	850	1000	"	

			End of 5 Years.				End of 7 Years.				End of 8 Years.				End of 9 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	Cash or Loan	Pd. Up	Ext. Ins. Y. S.	
10 Yr. End.	21	\$89.02	\$231	\$428	\$507	5	\$483	\$642	\$711	3	\$704	\$756	\$809	2	\$806	\$875	\$905	1
	25	90.24	230	427	506	5	482	641	710	3	703	756	809	2	806	875	905	1
	30	90.74	228	426	504	5	\$480	640	709	3	\$701	755	808	2	\$805	874	904	1
	35	91.44	226	424	501	5	\$473	639	707	3	\$698	754	807	2	\$803	874	904	1
	40	92.41	223	421	498	5	\$464	637	705	3	\$693	752	805	2	\$800	873	903	1
	45	93.98	220	418	494	5	\$450	634	702	3	\$686	750	802	2	\$796	871	901	1
	50	96.65	216	413	487	5	424	630	696	3	\$673	746	798	2	\$788	869	899	1
55	101.71	210	406	477	5	\$380	622	687	3	\$652	740	791	2	\$775	865	895	1	
15 Yr. End.	21	\$57.53	\$129	\$245	\$341	10	\$273	\$372	\$485	8	\$444	\$583	\$690	5	\$676	\$909	\$941	1
	25	57.85	127	244	339	10	\$267	371	484	8	\$440	582	689	5	\$673	909	940	1
	30	58.35	126	242	336	10	\$257	369	481	8	\$433	581	687	5	\$670	909	940	1
	35	59.08	123	240	333	10	\$241	367	478	8	\$421	579	685	5	\$664	908	939	1
	40	60.22	121	238	329	10	\$213	365	474	8	\$402	577	681	5	\$654	907	938	1
	45	62.14	118	235	323	10	\$163	362	468	8	\$366	573	676	5	\$636	905	936	1
	50	65.68	115	232	315	10	\$71	359	459	8	\$303	567	667	5	\$605	902	932	1
55	72.07	111	227	304	8	\$124	351	446	8	\$185	558	652	5	\$549	897	928	1	
20 Year End.	21	\$41.71	\$81	\$159	\$257	15	\$129	\$385	\$535	10	\$483	\$661	\$782	5	\$771	\$926	\$958	1
	25	42.04	80	158	255	15	\$110	384	533	10	\$476	660	781	5	\$769	926	958	1
	30	42.61	78	156	252	15	\$88	382	530	10	\$464	659	779	5	\$764	925	957	1
	35	43.49	76	155	248	15	\$49	381	526	10	\$444	657	776	5	\$757	924	956	1
	40	44.91	75	154	244	14	\$57	380	521	10	\$408	655	772	5	\$744	923	955	1
	45	47.31	73	153	239	10	\$355	379	515	10	\$342	651	765	5	\$722	921	953	1
	50	51.23	72	153	233	8	\$23	377	505	10	\$217	645	764	5	\$681	917	949	1
55	57.88	72	154	226	5	\$280	375	491	9	\$241	635	737	5	\$605	911	942	1	
60	67.96	74	157	220	4	\$11	373	474	6	\$225	619	712	5	\$460	901	932	1	

†Days.

American 3½% Modified Preliminary Term Reserve (Ill. Std.), with surrender charge first ten years not exceeding \$25 per \$1,000.

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Ages.	25		35		45		55	
Year	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$16.82	\$16.82	\$22.38	\$22.38	\$32.23	\$32.23	\$50.77	\$50.77
2d.....	33.64	33.64	44.76	44.76	64.46	64.46	101.54	101.54
3d.....	50.46	39.46	67.14	47.14	96.69	62.69	152.31	100.31
4th.....	67.28	47.28	89.52	56.52	128.92	74.92	203.08	121.08
5th.....	84.10	55.10	111.90	64.90	161.15	86.15	253.85	142.85
10th.....	168.20	87.20	223.80	99.80	322.30	136.30	507.70	248.70
15th.....	252.30	112.30	335.70	125.70	483.45	182.45	761.55	361.55
20th.....	336.40	129.40	447.60	145.60	644.60	228.60	1015.40	488.40

TWENTY PAYMENT LIFE.

1st.....	\$24.57	\$24.57	\$29.98	\$29.98	\$38.49	\$38.49	\$53.70	\$53.70
2d.....	49.14	49.14	59.96	59.96	76.98	76.98	107.40	107.40
3d.....	73.71	46.71	89.94	52.94	115.47	66.47	161.10	98.10
4th.....	98.28	52.28	119.92	59.92	153.96	75.96	214.80	115.80
5th.....	122.85	57.85	149.90	66.90	192.45	84.45	268.50	133.50
10th.....	245.70	71.70	299.80	80.80	384.90	109.90	537.00	210.00
15th.....	368.55	67.55	449.70	72.70	577.35	114.35	805.50	270.50
20th.....	491.40	35.40	599.60	33.60	769.80	81.80	1074.00	274.00

TWENTY YEAR ENDOWMENT.

1st.....	\$42.04	\$42.04	\$43.49	\$43.49	\$47.31	\$47.31	\$57.88	\$57.88
2d.....	84.08	84.08	86.98	86.98	94.62	94.62	115.76	115.76
3d.....	126.12	46.12	130.47	54.47	141.93	68.93	173.64	101.64
4th.....	168.16	50.16	173.96	58.96	189.24	76.24	231.52	118.52
5th.....	210.20	52.20	217.45	62.45	236.55	83.55	289.40	135.40
10th.....	420.40	36.40	434.90	53.90	473.10	94.10	578.80	203.80
15th.....	630.60	-29.40	652.35	-4.65	709.65	58.65	868.20	233.20
20th.....	840.80	-159.20	869.80	-130.20	946.20	-53.80	1157.60	157.60

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45	Ages.	25	35	45
				COUPON REDUCTION POLICY.			
				20 Payment	\$31.83	\$38.34	\$48.52
				1st Coupon	5.36	6.67	8.67
				2d Coupon	5.56	6.87	8.87
				JOINT LIFE POLICIES.			
				20 Payment	\$35.56	\$42.07	\$53.53
				20 Year End.....	48.05	50.72	57.86
NON-PARTICIPATING.							
SINGLE PREMIUM.							
Whole Life.....	\$333.76	\$400.59	\$492.97				

FIRST TEXAS PRUDENTIAL INS. CO., Galveston, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Full Preliminary Term reserve, with surrender charge up to 20th year not to exceed \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — Rider, on all but term policies, provides prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability and lifetime; no reduction in insurance at maturity.

Dividends. — Policy is non-participating.

Double Indemnity. — All but Term policies provide, without extra charge, for payment of 24 monthly installments of \$43.02 per \$1,000, in addition to face of policy, in event of accident while traveling as passenger on elevator or public conveyance. Limit, \$2,500.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month, 6% interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, Life, 20-60; Endowments, 20-55; Term, 20-50. \$50,000. Reinsures over \$2,500; accepts reinsurance; minimum policy, \$500. (Ord. Dept.)

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (24-300) and Continuous (240) certain monthly installments. Commutable values withheld from beneficiary unless otherwise directed.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit, Ages, 20-50, \$2,500. Disability and double indemnity granted.

(American 3½ % Reserve.)

*5 Year convertible within 4 yrs.; 10 Yr., 6 yrs.; 15 Yr., 8 yrs.; 20 Yr., 10 yrs.
DISABILITY RATES PER \$1,000 (Waiver of Premiums and \$10 Monthly Income).

Semi-annual rate, multiply by .52; quarterly rate, multiply by .13.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
Ord. Life	21	\$15.75	\$10	\$22	\$79	2	10	\$59	\$186	7	11	\$113	\$312	14	0	\$176	\$420	18	1
	25	17.25	12	26	89	3	8	72	207	9	2	134	339	14	9	206	451	17	7
	30	19.65	16	33	99	3	11	91	234	10	4	168	375	14	9	251	493	16	4
	35	22.80	19	41	112	4	6	115	263	10	9	204	411	13	9	302	533	14	7
	40	26.95	24	54	129	5	1	144	293	10	3	248	446	12	4	358	571	12	5
	45	32.50	31	69	145	5	1	177	321	9	2	296	480	10	5	416	694	10	3
	50	40.15	38	88	160	4	7	213	347	7	8	345	508	8	5	473	692	8	4
55	50.65	47	105	175	3	9	251	371	6	1	395	535	6	9	527	658	6	7	
15 Pay. Life	21	23.40	41	87	277	12	5	217	634	33	0	378	1000	Pd-up					
	25	30.40	45	94	280	12	11	236	638	31	0	410	1000	"					
	30	33.35	50	105	284	13	3	263	641	28	0	456	1000	"					
	35	36.90	56	118	287	12	11	294	644	24	9	508	1000	"					
	40	41.30	63	132	290	11	11	328	645	21	3	566	1000	"					
	45	46.80	71	148	291	10	2	364	644	17	9	627	1000	"					
	50	53.85	79	208	359	9	10	400	638	14	4	638	1000	"					
55	63.10	86	178	284	6	5	431	627	11	1	747	1000	"						
20 Pay. Life	21	23.55	24	54	187	7	5	149	448	23	0	271	730	33	9	419	1000	Pd-up	
	25	25.25	26	60	192	8	2	164	456	22	6	296	734	31	2	456	1000	"	
	30	27.75	30	68	197	8	7	185	463	20	10	332	738	27	5	508	1000	"	
	35	30.85	34	78	202	8	10	209	469	18	8	372	741	24	0	536	1000	"	
	40	34.70	39	90	208	8	5	237	475	16	1	415	741	20	4	627	1000	"	
	45	39.70	45	103	212	7	6	265	476	13	4	458	738	16	6	688	1000	"	
	50	46.40	52	116	213	6	2	292	473	10	5	437	729	12	11	747	1000	"	
55	55.55	58	130	215	4	8	317	467	7	10	530	716	9	9	890	1000	"		
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
20 Yr. End.	21	\$42.80	\$71	\$150	\$242	15	\$95	\$376	\$521	10	\$161	\$864	\$774	5	\$75	\$924	\$955	1	\$975
	25	43.10	71	149	242	15	\$85	375	521	10	\$456	634	774	5	\$734	924	955	1	\$955
	30	43.65	71	150	242	15	\$65	375	521	10	\$444	634	774	5	\$744	924	955	1	\$955
	35	44.50	72	150	240	15	\$29	324	468	11	\$354	632	771	5	\$744	923	955	1	\$954
	40	45.95	72	151	239	13	5	375	516	10	\$383	651	768	5	\$743	922	941	1	\$954
	45	48.35	73	152	238	10	16	376	512	10	\$328	648	762	5	\$711	920	952	1	\$948
	50	52.45	75	154	235	7	\$10	376	504	10	\$265	642	752	5	\$670	916	948	1	\$948
55	59.35	77	157	231	5	18	375	492	9	16	633	735	5	\$504	910	939	1	\$929	

1Months.

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Ages.	25		35		45		55	
Year..	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$17.25	\$17.25	\$22.80	\$22.80	\$32.50	\$32.50	\$50.65	\$50.65
2d.....	34.50	34.50	45.60	45.60	65.00	65.00	101.30	101.30
3d.....	51.75	39.75	68.40	49.40	97.50	66.50	151.95	104.95
4th.....	69.00	50.00	91.20	61.20	130.00	81.00	202.60	126.60
5th.....	86.25	60.25	114.00	73.00	162.50	93.50	253.25	148.25
10th.....	172.50	100.50	228.00	113.00	325.00	148.00	506.50	255.50
15th.....	258.75	124.75	342.00	138.00	487.50	191.50	759.75	364.75
20th.....	345.00	139.00	456.00	154.00	650.00	234.00	1013.00	486.00

TWENTY PAYMENT LIFE.

Ages.	25		35		45		55	
Year..	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$25.25	\$25.25	\$30.85	\$30.85	\$39.70	\$39.70	\$55.55	\$55.55
2d.....	50.50	50.50	61.70	61.70	79.40	79.40	111.10	111.10
3d.....	75.75	49.75	92.55	58.55	119.10	74.10	166.65	108.65
4th.....	101.00	60.00	123.40	68.40	158.80	85.80	222.20	128.20
5th.....	126.25	66.25	154.25	76.25	198.50	95.50	277.75	147.75
10th.....	252.50	88.50	308.50	99.50	397.00	132.00	555.50	238.50
15th.....	378.75	82.75	462.75	90.75	595.50	137.50	833.25	303.25
20th.....	505.00	49.00	617.00	51.00	794.00	106.00	1111.00	311.00

TWENTY YEAR ENDOWMENT.

Ages.	25		35		45		55	
Year..	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$43.10	\$43.10	\$44.50	\$44.50	\$48.35	\$48.35	\$59.35	\$59.35
2d.....	86.20	86.20	89.00	89.00	96.70	96.70	118.70	118.70
3d.....	129.30	58.30	133.50	61.50	145.05	72.05	178.05	101.05
4th.....	172.40	62.40	178.00	68.00	193.40	81.40	237.40	120.40
5th.....	215.50	66.50	222.50	72.50	241.75	89.75	296.75	139.75
10th.....	431.00	56.00	445.00	70.00	483.50	107.50	593.50	218.50
15th.....	646.50	-7.50	667.50	15.50	723.25	77.25	890.25	157.25
20th.....	862.00	-138.00	890.00	-110.00	967.00	-33.00	1187.00	187.00

NOTE.—3½% First Year Preliminary Term Reserve Adopted May 13, 1911; Full Reserve Allowed at End of 20th Year.

FORT WORTH LIFE INSURANCE CO., Fort Worth, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision.

Disability. — All but Term policies provide, without extra premium, prior to age 60, for waiver of premiums. For varying extra premium policy will provide prior to age 60, for waiver premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity: no reduction in insurance. Agreement does not cover military, naval or aeronautic service, or manufacture of war munitions. Not included in Term, Joint Life nor Continuous Instalment policies. Limit, \$15,000. For total disability caused by accident, see "Double Indemnity".

Dividends. — Policy is non-participating. Coupon policies with endowment option issued.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, any policy will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury: or, payment of face of policy if accident results in total disability caused by loss of both eyes, hands or feet, one hand and one foot, one hand and one eye. Agreement does not cover suicide nor homicide. Limit \$17,500.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month, interest 6%.

Incontestable. — After one year, except for non-payment of premium and military, naval or aeronautic service or manufacture of war munitions.

Limits. — Ages, Life, 15-60; Endowments, 15-55; Term, 21-55. Amount depends on reinsurance; reinsures over \$7,500; accepts reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest 6% in advance.

Military Service. — Death from military, naval or aeronautic service or manufacture of war munitions, limits liability to reserve, unless permit is obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after two years, interest 6%. Loan values are available at end of first and second years.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5-25) and Continuous (25 certain) annual instalments. Unless otherwise specified, commutable values may be withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premium paid.

Women. — No extra charge. All but Term. Limit \$3,000. Waiver of premium disability and double indemnity granted if self-supporting.

NON-PARTICIPATING RATES PER \$1,000
With Disability (Waiver of Premiums.)

Ord. Life	LIMITED PAY LIFE			ENDOWMENTS			Age	ENDOWMENTS			COUPON End. Opt.		Convertible Term Non Renew	
	10 Pay	15 Pay	20 Pay	10 Year	15 Year	20 Year		25 Year	30 Year	Age 65	Ord. Life	20 Pay Life	5 Year	10 Year
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
13.10	34.50	25.55	21.02	91.85	58.00	41.05	16	32.15	25.75	15.25	29.66	.....	.....	.....
13.35	35.05	25.90	21.34	91.94	58.10	41.10	17	32.20	25.80	15.64	30.11	.....	.....	.....
13.65	35.60	26.30	21.67	92.03	58.15	41.16	18	32.25	25.85	16.05	30.57	.....	.....	.....
14.00	36.15	26.75	22.02	92.05	58.20	41.22	19	32.30	25.90	16.45	31.04	.....	.....	.....
14.30	36.75	27.15	22.38	92.10	58.25	41.28	20	32.35	25.95	16.90	31.55	9.05	9.2	.....
14.70	37.30	27.60	22.74	92.25	58.35	41.35	21	32.40	26.05	17.40	32.05	9.10	9.25	.....
15.10	37.95	28.05	23.13	92.35	58.40	41.42	22	32.45	26.15	17.90	32.57	9.15	9.35	.....
15.45	38.60	28.55	23.53	92.47	58.50	41.51	23	32.55	26.20	18.45	33.14	9.25	9.45	.....
15.80	39.30	29.05	23.95	92.59	58.55	41.60	24	32.60	26.30	19.00	33.72	9.30	9.5	.....
16.20	40.00	29.55	24.37	92.60	58.65	41.70	25	32.70	26.40	19.65	34.32	9.35	9.55	.....
16.65	40.75	30.10	24.88	92.70	58.75	41.80	26	32.80	26.55	20.30	34.94	9.45	9.65	.....
17.10	41.50	30.70	25.39	92.80	58.85	41.91	27	32.95	26.70	21.00	35.58	9.55	9.75	.....
17.55	42.25	31.30	25.93	92.85	58.90	42.02	28	33.10	26.90	21.75	36.24	9.60	9.85	.....
18.05	43.10	31.90	26.19	93.00	59.05	42.13	29	33.25	27.10	22.55	36.94	9.70	10.0	.....
18.60	43.95	32.60	27.07	93.10	59.15	42.27	30	33.45	27.30	23.47	37.66	9.80	10.1	.....
19.15	44.90	33.25	27.63	93.20	59.25	42.41	31	33.60	27.50	24.30	38.42	10.00	10.3	.....
19.75	45.90	33.95	28.21	93.35	59.40	42.57	32	33.80	27.75	25.30	39.20	10.15	10.5	.....
20.35	46.95	34.70	28.81	93.45	59.55	42.74	33	34.05	28.05	26.35	40.00	10.35	10.7	.....
21.00	48.05	35.50	29.44	93.60	59.70	42.93	34	34.30	28.35	27.50	40.86	10.55	11.0	.....
21.70	49.15	36.25	30.10	93.75	59.85	43.14	35	34.60	28.70	28.70	41.73	10.80	11.3	.....
22.40	50.30	37.10	30.82	93.95	60.05	43.37	36	34.85	29.10	30.00	42.65	11.05	11.6	.....
23.20	51.50	37.95	31.58	94.10	60.25	43.63	37	35.20	29.50	31.45	43.61	11.30	11.9	.....
24.00	52.75	38.85	32.38	94.30	60.45	43.91	38	35.60	29.95	33.20	44.61	11.60	12.3	.....
24.90	54.05	39.85	33.22	94.50	60.70	44.23	39	35.95	30.45	34.75	45.65	11.90	12.6	.....
25.80	55.35	40.80	34.08	94.75	61.00	44.58	40	36.45	31.05	36.45	46.74	12.25	13.1	.....
26.85	56.60	41.90	35.06	95.00	61.30	45.15	41	37.00	31.75	38.45	47.88	12.65	13.6	.....
27.95	57.90	43.05	36.00	95.25	61.60	45.72	42	37.65	32.50	40.50	49.07	13.05	14.1	.....
29.10	59.25	44.25	37.00	95.60	62.00	46.29	43	38.35	33.30	42.70	50.33	13.55	14.6	.....
30.30	60.65	45.50	38.00	95.90	62.40	46.87	44	39.10	34.15	45.00	51.66	14.07	15.0	.....
31.60	62.10	46.80	39.10	96.30	62.85	47.45	45	39.85	35.10	47.45	53.06	14.70	16.4	.....
33.00	63.65	48.10	40.20	96.75	63.40	48.10	46	40.65	.....	.....	54.51	15.40	17.3	.....
34.50	65.20	49.40	41.40	97.20	64.00	48.80	47	41.55	.....	.....	56.07	16.20	18.4	.....
36.05	66.90	50.85	42.70	97.80	64.65	49.60	48	42.50	.....	.....	57.69	17.10	19.6	.....
37.75	68.65	52.30	44.10	98.35	65.35	50.45	49	43.55	.....	.....	59.40	18.10	20.9	.....
39.50	70.45	53.85	45.50	99.05	66.20	51.45	50	44.75	.....	.....	61.22	19.20	22.3	.....
41.85	72.40	55.50	47.10	99.80	67.10	52.50	51	.....	.....	.....	63.13	20.35	23.8	.....
43.85	74.35	57.25	48.70	100.60	68.10	53.70	52	.....	.....	.....	65.16	21.65	25.4	.....
46.00	76.45	59.10	50.50	101.50	69.20	55.00	53	.....	.....	.....	67.30	23.05	27.3	.....
48.25	78.60	61.05	52.30	102.50	70.40	56.40	54	.....	.....	.....	69.57	24.65	29.5	.....
50.65	80.90	63.10	54.40	103.60	71.80	58.00	55	.....	.....	.....	71.98	26.40	31.5	.....
53.25	.....	56.50	.....	.....	.....	.....	56	.....	.....	.....	.....	.....	.....	.....
55.00	.....	58.80	.....	.....	.....	.....	57	.....	.....	.....	.....	.....	.....	.....
58.95	.....	61.25	.....	.....	.....	.....	58	.....	.....	.....	.....	.....	.....	.....
62.15	.....	63.00	.....	.....	.....	.....	59	.....	.....	.....	.....	.....	.....	.....
65.50	.....	64.80	.....	.....	.....	.....	60	.....	.....	.....	.....	.....	.....	.....

Above rates adopted 1924, except Ordinary Life and Endowment Age 65 adopted in 1922 and Coupon Endowment Option adopted in 1921.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
End. 65 N. P. Dis.	19.65	23.70	47.45	JOINT LIFE POLICIES.			
End. 65 M. I. Dis.	20.83	30.16	49.62	Ord. Life.....	\$27.05	\$34.45	\$48.11
Mo. Income—240 Mos.—W. P. Dis.	.....	.....	.....	20 Pay. Life.....	36.90	43.35	54.77
Ord. Life.....	28.19	37.76	54.98	PREMIUM DISCOUNT. Ordinary Life			
10 Pay. Life.....	69.60	85.52	108.05	Premium is the same for first five years			
15 Pay. Life.....	51.42	68.07	81.43	increasing to full premium at 10th year.			
20 Pay. Life.....	42.40	52.37	68.03	1st to 5th Prem....	\$11.68	\$15.70	\$23.00
CONTINUOUS MONTHLY INCOME				6 Premium.....	13.24	17.80	26.00
POLICIES. Extra annual premium. \$10	.....	.....	.....	7 Premium.....	14.80	19.89	29.10
a Month for Life. 240 Months certain	.....	.....	.....	8 Premium.....	16.35	21.98	32.20
Ord. Life.....	\$5.56	\$4.22	\$2.83	9 Premium.....	17.91	24.08	35.30
20 Pay. Life.....	7.75	5.37	3.23	10 Premium.....	19.47	26.17	38.30
SINGLE PREMIUMS.				EXTRA PREMIUM TO PROVIDE.			
At Death only....	\$324.17	\$389.08	\$478.80	RETURN OF PREMIUM if death occurs			
End of 10 Years ..	754.77	756.16	759.91	within 20 years.			
End of 15 Years ..	648.54	651.87	661.38	Ord. Life.....	\$1.97	\$3.53	\$9.90
End of 20 Years ..	583.33	569.73	588.24	20 Pay. Life.....	2.85	4.80	12.00
End of 25 Years ..	495.39	506.40	573.25	20 Year End.....	4.85	6.91	14.60
End of 30 Years ..	441.86	459.41	505.21				

FORT WORTH LIFE INSURANCE COMPANY, TEXAS—Continued																											
NON-PAR. RATES PER \$1,000.																											
WITH DISABILITY (Monthly Income.)													RATES WITH DOUBLE INDEMNITY														
Ord. Life	LIMITED PAY LIFE			ENDOWMENT			Cou- pon End. Opt. 20 Pay.	A.C.F.	Ord. Life	LIMITED PAY LIFE			ENDOWMENT			Cou- pon End. Opt. 20 Pay.	A.C.F.	Ord. Life	LIMITED PAY LIFE			ENDOWMENT			Cou- pon End. Opt. 20 Pay.	A.C.F.	Ord. Life
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			
14.01	\$37.04	\$27.39	\$22.35	\$92.11	\$58.32	\$41.42	\$81.25	16	\$15.81	\$38.75	\$29.15	\$24.25	\$93.85	\$60.00	\$43.17	\$83.00		15	\$15.81	\$38.75	\$29.15	\$24.25	\$93.85	\$60.00	\$43.17	\$83.00	
14.35	37.64	27.78	22.88	92.17	58.44	41.48	81.31	17	16.10	39.39	29.53	24.63	93.92	60.19	43.23	83.48		16	16.40	39.93	29.97	24.93	94.00	60.25	43.32	83.96	
14.71	38.24	28.22	23.28	92.23	58.56	41.54	81.37	18	16.40	40.50	30.45	25.35	94.02	60.31	43.41	84.47		17	16.69	41.04	30.91	25.70	94.15	60.38	43.49	84.95	
15.09	38.85	28.70	23.61	92.34	58.68	41.60	81.43	19	16.69	41.24	30.91	25.70	94.15	60.38	43.49	84.95		18	16.98	41.78	31.40	26.16	94.30	60.49	43.59	85.55	
15.43	39.45	29.16	24.01	92.40	58.63	41.74	81.53	20	17.18	42.55	31.87	26.55	94.42	60.56	43.65	85.12		19	17.47	43.02	32.40	27.01	94.48	60.68	43.79	86.12	
15.89	40.09	29.65	24.41	92.55	58.74	41.84	81.63	21	17.64	43.25	32.40	27.01	94.60	60.74	43.90	86.34		20	17.94	43.75	33.48	27.55	94.71	60.86	44.03	86.98	
16.33	40.80	30.12	24.82	92.67	58.81	41.93	81.73	22	18.05	44.05	33.48	27.55	94.84	61.11	44.22	87.30		21	18.55	44.76	34.56	28.09	94.94	61.11	44.42	87.82	
16.71	41.50	30.65	25.26	92.75	58.95	42.04	81.83	23	18.48	44.85	34.56	28.09	95.01	61.17	44.42	88.00		22	18.94	45.56	35.64	28.61	95.19	61.28	44.55	88.55	
17.10	42.23	31.19	25.71	92.85	58.99	42.15	81.93	24	18.85	45.65	35.64	28.61	95.19	61.28	44.55	88.55		23	19.28	46.36	36.72	29.13	95.38	61.39	44.68	89.10	
17.54	42.95	31.73	26.16	92.95	59.11	42.26	82.03	25	19.28	46.45	36.72	29.13	95.38	61.39	44.68	89.10		24	19.77	47.16	37.80	29.65	95.57	61.50	44.81	89.65	
18.02	43.77	32.30	26.62	93.08	59.25	42.38	82.13	26	19.77	47.25	37.80	29.65	95.57	61.50	44.81	89.65		25	20.27	47.97	38.88	30.17	95.76	61.61	44.94	90.20	
18.52	44.55	32.96	27.28	93.18	59.35	42.52	82.23	27	20.27	48.05	38.88	30.17	95.76	61.61	44.94	90.20		26	20.77	48.78	39.96	30.69	95.95	61.72	45.07	90.75	
19.01	45.34	33.57	27.89	93.29	59.49	42.67	82.33	28	20.77	48.85	39.96	30.69	95.95	61.72	45.07	90.75		27	21.31	49.59	41.04	31.21	96.14	61.83	45.20	91.30	
19.55	46.24	34.26	28.38	93.40	59.59	42.81	82.43	29	21.31	49.79	41.04	31.21	96.14	61.83	45.20	91.30		28	21.90	50.50	42.12	31.73	96.33	61.94	45.33	91.85	
20.15	47.13	34.95	28.93	93.51	59.72	42.95	82.53	30	21.90	50.50	42.12	31.73	96.33	61.94	45.33	91.85		29	22.48	51.21	43.20	32.25	96.52	62.05	45.46	92.40	
20.75	48.12	35.55	29.53	93.65	59.82	43.17	82.63	31	22.51	51.91	43.20	32.25	96.52	62.05	45.46	92.40		30	23.00	52.92	44.28	32.77	96.71	62.16	45.59	92.95	
21.42	49.18	36.32	30.16	93.82	60.01	43.37	82.73	32	23.12	53.01	44.28	32.77	96.71	62.16	45.59	92.95		31	23.59	53.82	45.36	33.29	96.90	62.27	45.72	93.50	
22.0	50.34	37.12	30.79	93.95	60.21	43.60	82.83	33	23.82	54.91	45.36	33.29	96.90	62.27	45.72	93.50		32	24.18	55.02	46.44	33.81	97.09	62.38	45.85	94.05	
22.75	51.37	37.95	31.45	94.13	60.40	43.83	82.93	34	24.51	55.12	46.44	33.81	97.09	62.38	45.85	94.05		33	24.79	55.43	47.52	34.33	97.28	62.49	45.98	94.60	
23.52	52.50	38.71	32.14	94.31	60.58	44.05	83.03	35	25.25	56.45	47.52	34.33	97.28	62.49	45.98	94.60		34	25.53	56.76	48.60	34.85	97.47	62.60	46.11	95.15	
24.20	53.68	39.55	32.88	94.53	60.84	44.59	83.13	36	26.04	58.05	48.60	34.85	97.47	62.60	46.11	95.15		35	26.81	59.45	49.68	35.37	97.66	62.71	46.24	95.70	
25.16	54.91	40.4	33.67	94.73	61.03	44.72	83.23	37	26.91	59.09	49.68	35.37	97.66	62.71	46.24	95.70		36	27.58	60.85	50.76	35.89	97.85	62.82	46.37	96.25	
25.93	56.14	41.28	34.48	94.93	61.34	45.09	83.33	38	27.75	61.43	50.76	35.89	97.85	62.82	46.37	96.25		37	28.52	62.26	51.84	36.41	98.04	62.93	46.50	96.80	
26.71	57.51	42.41	35.34	95.19	61.65	45.49	83.43	39	28.76	62.26	51.84	36.41	98.04	62.93	46.50	96.80		38	29.72	63.55	52.92	36.93	98.23	63.04	46.63	97.35	
27.97	58.83	43.63	36.25	95.49	62.01	45.91	83.53	40	29.72	63.55	52.92	36.93	98.23	63.04	46.63	97.35		39	30.68	64.84	54.00	37.45	98.42	63.15	46.76	97.90	
29.11	60.03	44.85	37.24	95.80	62.37	46.33	83.63	41	30.89	64.84	54.00	37.45	98.42	63.15	46.76	97.90		40	31.85	66.13	55.08	37.97	98.61	63.26	46.89	98.45	
30.25	61.29	46.05	38.25	96.11	62.72	46.75	83.73	42	32.03	66.13	55.08	37.97	98.61	63.26	46.89	98.45		41	32.83	67.42	56.16	38.49	98.80	63.37	47.02	98.98	
31.53	62.72	47.35	39.28	96.43	63.12	47.18	83.83	43	33.23	67.42	56.16	38.49	98.80	63.37	47.02	98.98		42	33.83	68.71	57.24	39.01	99.00	63.48	47.15	99.05	
32.83	64.13	48.11	40.52	96.49	63.73	48.25	84.14	44	34.53	68.71	57.24	39.01	99.00	63.48	47.15	99.05		43	35.03	69.99	58.42	39.53	99.11	63.59	47.28	99.10	
34.25	65.58	49.45	41.75	97.31	64.22	49.52	84.44	45	36.06	69.99	58.42	39.53	99.11	63.59	47.28	99.10		44	36.06	71.28	59.60	40.05	99.12	63.70	47.41	99.19	
35.76	67.10	50.89	42.92	97.89	65.05	50.43	84.74	46	37.51	71.28	59.60	40.05	99.12	63.70	47.41	99.19		45	37.51	72.57	60.78	40.57	99.14	63.81	47.54	99.28	
37.39	68.62	52.31	44.31	98.43	65.84	51.31	85.04	47	39.14	72.57	60.78	40.57	99.14	63.81	47.54	99.28		46	39.14	73.86	61.96	41.09	99.16	63.92	47.67	99.37	
39.07	70.27	53.99	45.75	99.14	66.73	52.28	85.34	48	40.82	73.86	61.96	41.09	99.16	63.92	47.67	99.37		47	40.82	75.15	63.15	41.61	99.18	64.03	47.80	99.46	
40.92	71.98	55.49	47.29	99.82	67.67	53.29	85.64	49	42.67	75.15	63.15	41.61	99.18	64.03	47.80	99.46		48	42.67	76.44	64.34	42.13	99.20	64.14	47.93	99.55	
42.81	73.77	57.17	48.82	100.67	68.78	54.26	85.94	50	44.56	76.44	64.34	42.13	99.20	64.14	47.93	99.55		49	44.56	77.73	65.52	42.65	99.22	64.25	48.06	99.64	
45.33	75.58	58.95	50.52	101.57	69.95	55.28	86.24	51	47.08	77.73	65.52	42.65	99.22	64.25	48.06	99.64		50	47.08	79.02	66.70	43.17	99.24	64.36	48.19	99.73	
47.52	78.01	60.91	52.36	102.61	71.21	56.39	86.54	52	49.21	79.02	66.70	43.17	99.24	64.36	48.19	99.73		51	49.21	80.31	67.88	43.69	99.26	64.47	48.32	99.82	
49.87	80.32	62.97	54.37	103.86	72.59	57.64	86.84	53	51.62	80.31	67.88	43.69	99.26	64.47	48.32	99.82		52	51.62	81.60	69.06	44.21	99.28	64.58	48.45	99.91	
53.44	82.70	65.15	56.40	105.32	74.07	60.30	87.14	54	54.08	81.60	69.06	44.21	99.28	64.58	48.45	99.91		53	54.08	82.89	70.24	44.73	99.30	64.69	48.58	100.00	
54.99	85.25	67.43	58.75	107.00	75.74	62.18	87.44	55	56.74	82.89	70.24	44.73	99.30	64.69	48.58	100.00		54	56.74	84.18	71.42	45.25	99.32	64.80	48.71	100.09	
Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.																											
Age at Issue	Pre-mia	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years															
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.													
21	14.70	\$10	\$23	\$3	2	10	\$4	\$1	7	11	\$11	\$12	14	0	\$176	\$120	18	1									
25	16.20	13	25	83	3	3	7	20	9	4	139	311	14	9	205</												

Accelerative Option.—Policy is non-participating.

Beneficiary.—Changeable at will.

Cash Values.—After three premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with a surrender charge up to 14th year; full reserve thereafter. Reserve on ordinary life policy is in excess of Illinois Standard. Payment of cash value may be deferred three months.

Change of Plan.—No provision. Practice to change to higher or lower premium form.

Disability.—For varying extra premium rider provides, prior to age 60, for waiver of premiums. Limit, \$50,000. Rider provides for varying extra premium, for waiver of premium and monthly income of \$10 per \$1,000, beginning on first day of month after proof of total and permanent disability, (total disability presumed permanent after three months), and continuing during disability and lifetime; payments continue after maturity of endowments. No reduction in insurance. Limit, \$25,000. Not included in Term, Modified Plans and Joint Life.

Dividends.—Policy is non-participating.

Double Indemnity.—For varying extra premium rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, political duty, war, riot or insurrection, aeronautic or submarine operation, bodily or mental infirmity, illness or disease, poison or infection other than as result of accident. Limit, \$25,000.

Extended Insurance.—Automatic after three years. Non-par. With cash but not loan values.

Grace.—31 days, without interest.

Incontestable.—After one year if insured is living, otherwise after two years, except in non-payment of premium and service in time of war.

Limits.—Ages, 15-65, except Term, 21-60, \$150,000; reinsures over \$20,000 (ages 15-20); \$25,000 (ages 21-50); \$20,000 (ages 51-55); \$15,000 (ages 56-60); \$10,000 (ages 61-65); accepts reinsurance; minimum policy, \$500.

Loans.—After three premiums. Interest 6% in advance. May be deferred three months (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service.—Death resulting from having entered, prior to age 35, military or naval service in time of war, limits liability to premiums paid.

Non-Forfeitable.—See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values.—After three premiums, within 31 days after default. Non-par. With cash and loan values.

Policy In Effect.—Upon delivery of policy and payment of premium while in good health.

Premium Loans.—No provision. See "Loans." Practice of company to apply third year's loan value to pay third premium.

Reinstatement.—At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis.—See "Cash Values".

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Limited (2-30 years) and Continuous (10-15-20-25 years certain) annual or monthly installments. Commutable values withheld from beneficiaries unless otherwise specified.

Suicide.—Within one year, sane or insane, liability limited to premiums paid.

Women.—No extra charge. All but Term; ages 18 and over; except if married women, husband must have equal amount of old line insurance. Limit, Married Women, \$5,000 on 20-year endowment; on 20-Payment Life, 15-Payment Life, 10-Payment Life or Guaranteed Saving plan, \$2,500; Ordinary Life, \$2,000. Disability granted to self-supporting women.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Con. From Last Age	END. AT AGE 85			ENDOW- MENTS			Age at Issue	ENDOW- MENTS		Preferred Risk O. L.	10 Year Term Renew and Exch. [†]	Guar. Savings 20 P. L.	Insurance Annuity Age 60*	Insurance Annuity Age 65*
	19 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		25 Yr.	30 Yr.					
\$12 01	\$33.41	\$24.53	\$20.20	\$29.47	\$36.26	\$40.06	15	\$30.65	\$24.86	\$12.20	.....	\$25.88	\$18.81	\$15.62
12 08	33.89	24.88	20.49	29.58	36.53	40.11	16	30.68	24.92	12.43	.....	26.20	19.40	16.03
13 13	34.39	25.29	20.80	29.69	36.84	40.16	17	30.74	24.98	12.67	.....	26.53	20.03	16.47
13 20	34.92	25.63	21.12	29.80	37.15	40.22	18	30.80	25.06	12.93	.....	26.88	20.69	16.93
13 27	35.46	26.03	21.46	29.91	37.46	40.27	19	30.87	25.13	13.20	.....	27.25	21.39	17.41
13 34	36.02	26.46	21.80	30.02	37.77	40.33	20	30.94	25.21	13.48	9.31	27.64	22.11	17.93
14 01	36.60	26.88	22.15	30.13	38.08	40.40	21	31.01	25.30	13.77	9.38	28.06	22.86	18.46
14 08	37.20	27.31	22.54	30.24	38.39	40.47	22	31.08	25.38	14.08	9.46	28.51	23.67	19.03
14 15	37.82	27.83	22.94	30.35	38.70	40.54	23	31.15	25.50	14.41	9.54	29.00	24.52	19.64
15 05	38.47	28.28	23.38	30.46	39.00	40.61	24	31.21	25.61	14.75	9.62	29.51	25.44	20.28
15 12	39.14	28.74	23.74	30.57	39.31	40.68	25	31.28	25.73	15.10	9.72	30.03	26.41	20.97
16 15	39.84	29.30	24.18	30.68	39.62	40.75	26	31.35	25.87	15.48	9.82	30.55	27.50	21.69
17 05	40.55	29.84	24.61	30.79	39.93	40.82	27	31.42	26.01	15.88	9.92	31.08	28.67	22.45
17 12	41.21	30.40	25.04	30.90	40.24	41.00	28	31.49	26.16	16.29	10.04	31.63	29.92	23.28
17 19	41.88	31.00	25.50	31.01	40.55	41.11	29	31.56	26.34	16.73	10.16	32.21	31.27	24.13
17 26	42.56	31.61	26.00	31.12	40.86	41.23	30	31.63	26.52	17.19	10.31	32.82	32.71	25.06
18 52	43.27	32.24	26.50	31.23	41.17	41.34	31	31.70	26.75	17.68	10.46	33.46	34.27	26.10
19 00	44.00	32.93	27.05	31.34	41.48	41.46	32	31.77	27.01	18.19	10.63	34.14	35.05	27.21
19 07	44.74	33.68	27.64	31.45	41.79	41.58	33	31.84	27.28	18.73	10.81	34.85	37.75	28.37
20 02	45.49	34.43	28.27	31.56	42.10	41.70	34	31.91	27.54	19.30	11.02	35.60	39.72	29.60
20 09	46.25	35.18	28.91	31.67	42.41	41.82	35	31.98	27.83	19.91	11.23	36.39	41.87	30.94
21 04	47.01	35.94	29.55	31.78	42.72	41.94	36	32.05	28.10	20.56	11.48	37.22	44.20	32.36
22 00	47.78	36.70	30.20	31.89	43.03	42.06	37	32.12	28.38	21.25	11.76	38.10	46.75	33.91
23 05	48.55	37.46	30.85	32.00	43.34	42.18	38	32.19	28.65	21.99	12.07	39.03	49.55	35.57
24 01	49.32	38.22	31.50	32.11	43.65	42.30	39	32.26	28.93	22.78	12.41	40.01	52.62	37.38
25 06	50.09	38.98	32.15	32.22	43.96	42.42	40	32.33	29.20	23.63	12.80	41.04	55.02	39.34
26 02	50.86	39.74	32.80	32.33	44.27	42.54	41	32.40	29.48	24.55	13.29	42.12	.....	41.46
27 07	51.63	40.50	33.45	32.44	44.58	42.66	42	32.47	29.75	25.50	13.85	43.26	.....	43.80
28 03	52.40	41.26	34.10	32.55	44.89	42.78	43	32.54	30.03	26.52	14.48	44.47	.....	46.34
29 08	53.17	42.02	34.75	32.66	45.20	42.90	44	32.61	30.30	27.62	15.19	45.76	.....	49.15
30 04	53.94	42.78	35.40	32.77	45.51	43.02	45	32.68	30.57	28.74	15.99	47.15	.....	52.26
31 09	54.71	43.54	36.05	32.88	45.82	43.14	46	32.75	30.84	30.16	16.89	.....	.....	.....
32 05	55.48	44.30	36.70	32.99	46.13	43.26	47	32.82	31.11	31.56	17.91	.....	.....	.....
33 10	56.25	45.06	37.35	33.10	46.44	43.38	48	32.89	31.38	33.07	19.03	.....	.....	.....
34 16	57.02	45.82	38.00	33.21	46.75	43.50	49	32.96	31.65	34.67	20.31	.....	.....	.....
35 21	57.79	46.58	38.65	33.32	47.06	43.62	50	33.03	31.92	36.36	21.71	.....	.....	.....
36 27	58.56	47.34	39.30	33.43	47.37	43.74	51	33.10	32.19	38.13	23.28	.....	.....	.....
37 32	59.33	48.10	39.95	33.54	47.68	43.86	52	33.17	32.46	39.99	25.02	.....	.....	.....
38 38	60.10	48.86	40.60	33.65	47.99	43.98	53	33.24	32.73	41.96	26.94	.....	.....	.....
39 43	60.87	49.62	41.25	33.76	48.30	44.10	54	33.31	33.00	44.01	29.05	.....	.....	.....
40 49	61.64	50.38	41.90	33.87	48.61	44.22	55	33.38	33.27	46.23	31.45	.....	.....	.....
41 54	62.41	51.14	42.55	33.98	48.92	44.34	56	33.45	33.54	48.45	34.01	.....	.....	.....
42 60	63.18	51.90	43.20	34.09	49.23	44.46	57	33.52	33.81	50.67	36.96	.....	.....	.....
43 65	63.95	52.66	43.85	34.20	49.54	44.58	58	33.59	34.08	52.89	40.14	.....	.....	.....
44 71	64.72	53.42	44.50	34.31	49.85	44.70	59	33.66	34.35	55.11	43.67	.....	.....	.....
45 76	65.49	54.18	45.15	34.42	50.16	44.82	60	33.73	34.62	57.33	47.54	.....	.....	.....
46 82	66.26	54.94	45.80	34.53	50.47	44.94	61	33.80	34.89	59.55	.....	.....	.....	.....
47 87	67.03	55.70	46.45	34.64	50.78	45.06	62	33.87	35.16	61.77	.....	.....	.....	.....
48 93	67.80	56.46	47.10	34.75	51.09	45.18	63	33.94	35.43	64.00	.....	.....	.....	.....
49 98	68.57	57.22	47.75	34.86	51.40	45.30	64	34.01	35.70	66.22	.....	.....	.....	.....
50 04	69.34	57.98	48.40	34.97	51.71	45.42	65	34.08	35.97	68.44	.....	.....	.....	.....

Rates with Disability (Waiver of Premium only.)

\$12 81	\$33.56	\$24.68	\$20.35	\$29.67	\$36.41	\$40.21	15	\$30.78	\$25.01	\$12.40	.....	\$26.03	\$19.01	\$15.82
14 19	36.17	26.61	21.55	29.97	36.69	40.48	20	31.09	25.36	13.68	.....	27.79	22.31	18.13
15 24	37.29	28.93	23.89	30.34	37.06	40.87	25	31.53	25.90	15.30	.....	30.18	26.62	21.17
16 31	38.63	31.73	26.26	30.86	37.68	41.45	30	32.21	26.74	17.41	.....	32.99	32.00	25.33
17 42	40.17	35.11	29.21	31.56	38.34	42.33	35	33.47	28.17	20.21	.....	36.65	42.20	31.32
18 58	41.93	38.38	32.25	32.40	39.50	43.77	40	35.48	30.47	24.05	.....	41.45	50.53	39.89
20 11	44.00	41.49	35.58	34.25	41.49	46.49	45	38.74	34.38	29.45	.....	47.80	.....	53.08
22 24	46.09	44.58	38.64	36.05	43.28	50.93	50	44.33	41.13	37.28	.....	.....	.....	.....
24 37	48.01	46.78	40.75	37.91	45.17	55.17	55	53.08	.....	47.74	.....	.....	.....	.....

*Insurance Annuities at 60 and 65 have increased death benefits if death occurs between 53 and 59 on Ins. Ann. 60; 61 and 64 on Ins. Ann. 65.

Above rates adopted 1923.

Note.—Semi-annual rates multiply by .52; quarterly rates multiply by .265.

†Minimum policy \$5 000.

‡Renewable; convertible at any time as of attained age or within 5 years as of original age.

NON-PARTICIPATING RATES PER \$1,000.
With Disability (Waiver of Premiums and \$10 Monthly Income.)

Cont. Prem. End. Age 85	END. AT AGE 85			ENDOW- MENTS			Age at Issue	ENDOW- MENTS		20 PAY. END.		Insurance Annuities		Guar. Sav- ings	Pre- ferred Risk Ord. Life
	10 Pay	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year	25 Year	30 Year	Age 60	Age 65		
\$13.62	\$35.39	\$25.90	\$21.45	\$90.00	\$56.88	\$40.72	15	\$31.32	\$25.60	\$35.98	\$32.22	\$19.67	\$16.62	\$27.16	\$13.62
13.88	35.92	26.37	21.77	90.15	56.95	40.80	16	31.40	25.70	36.07	32.32	20.27	17.04	27.50	13.88
14.16	36.46	26.77	22.11	90.24	57.03	40.88	17	31.49	25.80	36.17	32.43	20.92	17.51	27.86	14.16
14.41	37.04	27.20	22.46	90.32	57.12	40.97	18	31.59	25.92	36.27	32.55	21.61	18.00	28.24	14.41
14.74	37.62	27.64	22.83	90.41	57.20	41.05	19	31.70	26.04	36.38	32.68	22.34	18.51	28.64	14.74
15.03	38.23	28.09	23.20	90.51	57.30	41.14	20	31.81	26.17	36.49	32.82	23.09	19.07	29.06	15.03
15.41	38.85	28.55	23.59	90.60	57.39	41.24	21	31.92	26.30	36.60	32.95	23.87	19.64	29.51	15.41
15.77	39.48	29.02	24.00	90.70	57.49	41.34	22	32.04	26.43	36.72	33.10	24.71	20.25	29.99	15.77
16.15	40.14	29.51	24.41	90.80	57.59	41.44	23	32.17	26.58	36.85	33.27	25.59	20.90	30.51	16.15
16.54	40.83	30.02	24.85	90.92	57.69	41.55	24	32.30	26.74	36.98	33.43	26.54	21.57	31.05	16.54
16.96	41.54	30.55	25.29	91.01	57.80	41.67	25	32.43	26.92	37.13	33.62	27.54	22.30	31.60	16.96
17.41	42.29	31.11	25.76	91.12	57.91	41.80	26	32.59	27.13	37.29	33.83	28.66	23.06	32.15	17.41
17.87	43.05	31.69	26.24	91.23	58.03	41.95	27	32.74	27.35	37.46	34.07	29.86	23.86	32.72	17.87
18.37	43.84	32.29	26.75	91.35	58.17	42.11	28	32.92	27.59	37.65	34.31	31.14	24.71	33.31	18.37
18.89	44.66	32.92	27.29	91.49	58.32	42.27	29	33.14	27.87	37.86	34.58	32.52	25.63	33.93	18.89
19.44	45.50	33.57	27.84	91.65	58.46	42.45	30	33.38	28.15	38.09	31.87	34.00	26.62	34.58	19.44
20.04	46.43	34.29	28.45	91.81	58.63	42.65	31	33.68	28.45	38.35	35.10	35.60	27.71	35.27	19.99
20.67	47.38	35.05	29.07	91.98	58.81	42.87	32	34.00	28.75	38.65	35.35	37.32	28.87	36.00	20.67
21.36	48.38	35.82	29.72	92.16	59.01	43.10	33	34.35	29.05	38.95	35.63	39.16	30.08	36.75	21.36
22.08	49.40	36.62	30.40	92.35	59.25	43.36	34	34.70	29.40	39.28	35.94	41.17	31.37	37.57	22.08
22.87	50.46	37.46	31.11	92.55	59.48	43.66	35	35.08	29.78	39.60	36.27	43.37	32.77	38.43	22.87
23.72	51.58	38.35	31.89	92.76	59.72	43.98	36	35.46	30.21	39.92	36.63	45.75	34.25	39.35	23.72
24.60	52.75	39.29	32.71	93.00	59.98	44.33	37	35.89	30.68	40.26	37.04	48.35	35.86	40.34	24.60
25.55	53.95	40.24	33.58	93.25	60.29	44.72	38	36.35	31.19	40.61	37.47	51.20	37.60	41.38	25.55
26.54	55.19	41.23	34.49	93.53	60.61	45.18	39	36.86	31.75	40.99	37.94	54.32	39.49	42.48	26.54
27.59	56.49	42.27	35.43	93.85	60.96	45.68	40	37.39	32.38	41.43	38.47	57.78	41.54	43.63	27.59
28.68	57.80	43.32	36.42	94.20	61.38	46.19	41	37.99	33.05	41.99	39.16	.....	43.75	44.81	28.68
29.84	59.17	44.40	37.47	94.58	61.85	46.74	42	38.61	33.86	42.63	39.94	.....	46.18	46.04	29.84
31.03	60.59	45.54	38.57	94.99	62.38	47.36	43	39.36	34.72	43.32	40.79	.....	48.82	47.35	31.03
32.40	62.07	46.73	39.77	95.46	62.96	48.03	44	40.14	35.66	44.10	41.72	.....	51.73	48.76	32.40
33.81	63.60	47.96	41.01	95.98	63.58	48.78	45	41.04	36.69	44.96	42.73	.....	54.95	50.31	33.81
35.33	65.14	49.31	42.33	96.56	64.33	49.59	46	42.04	37.90	45.97	43.91	.....	.....	.....	35.33
36.98	66.74	50.80	43.74	97.22	65.14	50.49	47	43.13	39.22	47.08	45.20	.....	.....	.....	36.98
38.75	68.40	52.40	45.23	97.97	66.02	51.48	48	44.34	40.67	48.27	46.59	.....	.....	.....	38.75
40.66	70.14	54.09	46.83	98.79	66.98	52.50	49	45.68	42.24	49.57	48.08	.....	.....	.....	40.66
42.71	71.94	55.86	48.52	99.72	68.01	53.74	50	47.14	43.95	50.99	49.70	.....	.....	.....	42.71
44.87	73.87	57.71	50.29	100.60	69.13	55.03	51	48.69	.....	52.51	.....	.....	.....	.....	44.87
47.18	76.09	59.66	52.21	101.58	70.34	56.14	52	50.38	.....	54.17	.....	.....	.....	.....	47.18
49.03	78.42	61.73	54.26	102.67	71.65	57.99	53	52.24	.....	56.00	.....	.....	.....	.....	49.03
52.25	80.89	63.92	56.46	103.90	73.08	59.70	54	54.26	.....	57.99	.....	.....	.....	.....	52.25
55.06	83.50	66.27	58.82	105.29	74.65	61.58	55	56.50	.....	60.19	.....	.....	.....	.....	55.06

Note.—Above rates adopted 1923.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
DOUBLE INDEMNITY. Continuous premium. Life and Endowment policies \$1.50 per \$1,000 at all ages.				30 Pay. End. 85....	1.60	1.50	1.50
10 Pay. End. 85....	\$3.30	\$2.77	\$2.01	20 Pay. 25 Yr. End.	1.71	1.70	1.50
15 Pay. End. 85....	2.43	2.05	1.50	20 Pay. 30 Yr. End.	1.88	1.70	1.50
20 Pay. End. 85....	2.00	1.70	1.50	JOINT LIFE. (Equal Ages.)			
25 Pay. End. 85....	1.76	1.50	1.50	Ordinary Life....	\$26.60	\$33.92	\$47.30
				20 Pay. Life....	36.40	42.75	53.98

Cash, Loan, Paid-up and Extended Insurance Values—Non Participating.

ENDOWMENT AGE 85

CASH OR LOAN

PAID-UP

EXTENDED TERM

EXTENDED TERM																
	3	5	10	15	20	3	5	10	15	20	3	Yrs.	10	15	20	
	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Y.	M.	Y.	M.	Y.	M.
21	8	9	24	37	51	29	76	119	324	435	1	2	9	2	19	10
22	9	25	70	128	191	29	78	129	330	445	1	1	9	5	16	9
23	10	26	73	134	199	31	79	204	339	454	1	3	9	9	16	7
24	11	28	76	139	207	34	84	208	344	462	1	4	9	11	16	4
25	11	29	80	146	215	33	85	215	352	469	1	4	10	4	16	1
26	12	31	83	151	224	36	90	218	359	479	1	6	10	6	16	10
27	13	32	87	157	233	38	91	224	365	487	1	7	10	9	16	7
28	14	34	91	164	242	40	95	230	373	495	1	8	11	0	16	3
29	14	36	95	171	251	39	98	235	381	502	1	8	11	2	16	11
30	15	37	100	178	261	41	100	242	388	511	1	9	11	5	16	7
31	16	39	104	185	271	43	102	247	395	519	1	10	11	5	15	2
32	17	41	109	193	282	45	105	253	403	528	1	11	11	7	15	10
33	18	43	114	201	292	47	108	257	411	535	2	0	11	7	15	5
34	19	45	119	209	303	49	114	265	418	543	2	1	11	7	15	0
35	20	48	124	217	314	50	116	270	424	552	2	2	11	6	14	7
36	21	50	130	226	326	52	118	277	432	561	2	3	11	6	14	3
37	23	53	136	235	337	55	123	284	440	568	2	5	11	5	14	10
38	24	55	142	244	349	57	125	290	447	576	2	6	11	3	13	5
39	25	58	148	253	361	58	129	296	455	584	2	6	11	1	13	11
40	27	61	154	263	373	61	133	301	461	591	2	8	10	11	13	6
41	28	64	161	273	385	62	136	308	469	595	2	8	10	9	12	1
42	30	67	167	282	398	65	140	312	474	606	2	9	10	6	12	8
43	31	70	174	292	410	66	143	319	481	613	2	9	10	3	12	3
44	33	73	181	303	423	68	146	324	489	621	2	10	10	0	11	10
45	35	77	188	312	436	71	150	330	495	628	2	10	9	8	11	5
46	36	80	196	323	448	72	153	337	501	634	2	10	9	6	10	11
47	38	83	204	334	461	74	155	341	508	641	2	10	9	2	10	7
48	40	87	210	344	474	76	159	346	514	648	2	9	8	10	10	2
49	42	91	218	355	487	78	163	352	520	655	2	9	8	7	9	10
50	44	94	226	366	501	80	165	358	527	663	2	9	8	3	9	6
51	46	98	234	377	514	82	168	363	533	669	2	8	7	11	9	1
52	48	102	242	383	528	84	171	368	539	677	2	7	7	8	8	9
53	50	106	250	395	542	85	174	373	546	684	2	6	7	4	8	5
54	52	110	258	411	557	87	177	378	552	693	2	5	7	0	8	1

20 PAYMENT LIFE—END. 85

	3	5	10	15	20	3	5	10	15	19	3	Yrs.	10	15	19
	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Yrs	Y.	M.	Y.	M.	M.
21	\$25	859	\$155	\$278	\$426	\$82	187	\$455	\$734	\$945	3	4	24	1	243
22	26	60	160	284	426	82	187	455	734	947	3	5	24	0	542
23	27	62	162	290	439	85	190	453	734	946	3	7	23	8	541
24	28	63	166	299	448	87	189	455	734	946	3	8	23	6	540
25	28	65	170	303	458	85	192	457	736	945	3	7	23	3	539
26	29	67	174	310	468	87	194	458	738	945	3	9	23	0	538
27	30	68	178	317	478	88	193	459	738	947	3	10	22	7	537
28	31	70	182	324	489	90	195	460	739	947	3	11	22	3	537
29	32	72	187	331	500	91	197	463	739	947	4	0	21	11	536
30	33	74	191	339	511	92	199	464	740	948	4	1	21	6	535
31	34	76	196	346	522	93	200	465	739	947	4	2	21	1	534
32	35	78	201	354	534	94	201	468	740	948	4	2	20	8	533
33	36	80	205	363	545	94	202	467	742	948	4	3	20	1	532
34	37	82	210	371	557	95	203	468	742	948	4	3	19	7	531
35	38	84	216	379	569	96	204	471	742	947	4	4	19	2	530
36	39	86	221	388	581	96	204	472	743	949	4	4	18	8	529
37	40	88	226	396	594	97	204	472	742	948	4	4	18	1	528
38	41	91	232	405	606	97	207	474	743	948	4	4	17	7	528
39	42	93	238	414	619	97	207	476	743	947	4	4	17	1	527
40	43	96	243	423	631	98	209	475	743	947	4	4	16	6	527
41	45	98	249	432	644	100	209	476	743	945	4	4	15	11	526
42	46	101	255	440	656	100	211	477	741	946	4	3	15	5	525
43	47	104	261	449	669	100	212	478	741	946	4	2	14	10	523
44	49	106	266	458	681	102	212	477	740	946	4	2	14	3	522
45	50	109	272	467	694	102	213	477	740	945	4	1	13	8	521
46	52	112	278	475	707	104	214	478	738	945	4	0	13	1	520
47	53	115	283	483	719	103	215	476	736	944	3	11	12	6	519
48	54	117	289	492	731	103	214	476	736	943	3	9	12	0	517
49	56	120	295	500	744	104	215	476	734	942	3	8	11	5	516
50	57	123	300	508	756	104	216	475	732	941	3	6	10	10	515
51	59	125	305	515	768	105	214	473	729	941	3	5	10	4	514
52	60	128	311	523	780	105	215	473	727	939	3	3	9	10	513
53	61	131	316	530	792	104	216	472	725	939	3	1	9	3	512
54	63	133	321	537	804	105	215	471	722	937	3	0	8	9	511

NOTE—3½% Modified Preliminary Term (III. Standard) adopted July 1, 1907. Full Reserve allowed at end of 20 years.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
10 Pay. Life	21	\$36.60	\$68	\$135	\$431 23	6	\$344	\$1000	\$379	\$1000		\$420	\$1000	
	25	39.14	74	148	437 23	6	372	1000	412	1000		458	1000	
	30	42.88	83	164	441 22	5	412	1000	458	1000		511	1000	
	35	47.61	93	184	447 20	9	458	1000	511	1000		569	1000	
	40	53.29	105	206	445 18	5	511	1000	569	1000		631	1000	
	45	60.16	118	231	452 15	9	569	1000	631	1000		694	1000	
	50	68.40	131	257	451 13	0	631	1000	694	1000		756	1000	
	55	78.50	143	280	443 10	2	694	1000	756	1000		816	1000	
	60	91.85	153	301	433 7	8	756	1000	816	1000		883	1000	
	65	109.43	159	314	415 5	5	816	1000	883	1000		1000	1000	
15 Pay. Life	21	21.89	38	85	239 13	0	215	624 33	379	1000		420	1000	
	25	28.78	42	93	275 13	7	234	629 31	412	1000		458	1000	
	30	31.58	48	104	279 13	10	261	634 28	458	1000		511	1000	
	35	35.13	54	117	284 13	5	293	639 25	511	1000		569	1000	
	40	39.49	62	132	288 12	3	328	641 21	569	1000		631	1000	
	45	45.01	70	148	289 10	6	365	641 18	631	1000		694	1000	
	50	52.08	79	165	289 8	7	401	635 14	694	1000		756	1000	
	55	61.27	86	180	285 6	8	434	625 11	756	1000		816	1000	
	60	73.70	93	192	276 4	10	450	609 8	816	1000		883	1000	
	65	91.54	97	200	264 3	4	476	583 6	883	1000		1000	1000	
15 Year End.	21	\$56.59	\$130	\$245	\$340 10	\$271	\$372	\$485 8	\$444	\$588	\$696 5	\$682	\$910	\$942 1
	25	56.88	129	244	339 10	\$236	371	484 8	\$440	587	695 5	\$679	910	942 1
	30	57.35	127	242	336 10	\$255	369	481 8	\$432	586	693 5	\$676	910	942 1
	35	58.04	125	240	332 10	\$240	367	477 8	\$420	584	691 5	\$670	909	941 1
	40	59.08	122	238	328 10	\$212	365	474 8	\$401	582	688 5	\$661	908	940 1
	45	60.85	120	235	322 10	\$161	362	468 8	\$369	578	682 5	\$643	906	938 1
	50	64.19	117	231	314 10	\$69	357	458 8	\$301	572	675 5	\$612	903	935 1
	55	69.60	113	227	304 8	14	351	446 8	\$185	563	659 5	\$557	898	929 1
	60	78.42	109	220	288 5	17	341	426 7	18	549	637 5	\$453	890	921 1
20 Year End.	21	\$40.40	\$79	\$157	\$254 15	\$118	\$388	\$539 10	\$488	\$661	\$782 5	\$771	\$926	\$958 1
	25	40.70	78	156	252 15	\$106	387	537 10	\$482	660	781 5	\$769	926	958 1
	30	41.23	76	155	249 15	\$85	385	534 10	\$469	659	779 5	\$763	925	957 1
	35	42.03	74	153	245 15	\$45	384	531 10	\$449	657	776 5	\$757	925	957 1
	40	43.33	72	152	241 14	10	383	526 10	\$414	655	772 5	\$749	923	955 1
	45	45.78	71	151	235 10	18	382	520 10	\$348	651	765 5	\$722	921	953 1
	50	49.84	70	151	230 7	11	380	509 10	\$224	645	755 5	\$681	917	949 1
	55	51.48	70	152	223 5	18	378	495 9	19	635	737 5	\$605	911	943 1
	60	67.20	72	155	216 3	11	376	475 6	28	626	713 5	\$461	901	933 1
30 Yr. End.	21	25.30	31	72	152 10	18	195	361 20	\$156	345	555 15	\$455	484	691 11
	25	25.73	30	71	149 9	11	195	359 20	\$123	344	551 15	\$436	485	691 11
	30	26.52	29	71	147 9	10	197	358 20	\$85	348	552 15	\$403	487	689 11
	35	27.85	30	73	147 8	12	201	358 18	10	354	553 15	\$322	491	687 11
	40	30.00	32	78	152 7	14	210	362 14	15	363	553 5	\$177	498	685 11
	45	33.73	36	85	157 6	12	223	367 11	44	377	554 13	18	509	682 11
	50	40.14	45	95	163 5	11	242	374 8	110	397	556 10	13	523	677 10
Guar'teed Savings	21	\$28.06	42	90	285 13	111	226	657 10	\$237	397	1222 5	\$442	557	1215 1
	25	30.03	45	97	286 14	14	243	655 10	\$258	426	119 5	\$475	588	1158 1
	30	32.82	50	107	287 14	12	267	651 10	\$282	468	115 5	\$522	653	1166 1
	45	36.39	56	119	289 13	17	296	640 10	\$306	516	119 5	\$575	724	1178 1
	40	41.04	64	134	293 12	15	332	652 10	\$326	576	113 5	\$539	809	1266 1
	45	47.15	71	153	300 10	110	375	662 10	\$225	648	129 5	\$717	917	1259 1

OPTIONS AT END OF 20 YEARS GUARANTEED SAVINGS

	Age						
Cash.....	21	25	30	35	40	45	
*Paid-up Policy.....	\$ 602	\$ 646	\$ 708	\$ 782	\$ 876	\$ 990	
Paid-up Policy and Cash.....	1438	1417	1392	1382	1397	1444	
Paid-up Policy and Life Income of.....	183	190	200	216	249	300	
Option 3 is automatic if no other option is selected.	10.55	11.65	13.40	16.05	20.65	28.60	

*Without medical examination if 2 years notice is given, otherwise company requires evidence of insurability.

†Paid-up in full and pure endowment as shown here.

Policy becomes paid-up in the 15th year. The excess cash beyond the reserve required upon such paid-up life policy is used to purchase a pure endowment payable if the insured be living, at the end of the 20 year period.

‡Months.

NOTE.—Values after three premiums.

GEM CITY LIFE INSURANCE COMPANY, Dayton, O.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, with surrender charge up to 20th year not exceeding \$10 per \$1,000. Payment of cash value may be deferred three months.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — For extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60 premiums waived and charged against policy at 5% compound interest. Limit, \$10,000. Agreement does not cover war service. Also issues clause providing waiver of premiums only.

Dividends. — Policy is non-participating. Special policies issued with guaranteed bonuses, which when left with company provide special settlement option at end of 20 years.

Double Indemnity. — For extra premium of \$2.00 per \$1,000, all but Term policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, mining, being underground, or disease including promaine poisoning. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium, or fraud in application.

Limits. — Ages, 15-60. \$25,000; reinsures over \$5,000 (Term, \$2,500); does not accept reinsurance; minimum policy, \$250.

Loans. — After three premiums. Interest 6%, in advance, may be deferred three months.

Military Service. — Death from service in time of war limits liability to premiums, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums, interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-30 years) and Continuous (20 years certain) annually or monthly installments. Commutable values withheld from beneficiary unless otherwise specified.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Ordinary Life and Term. Limit, Ages, 15-50. \$5,000. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserves

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS					20 Pay. with G.E. A.	20 Pay. Opt. Bond	TERM	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Age 50	Age 55	Age 60	Age 65	Age 85			5 Yr.	10 Yr.
14.05	36.96	27.38	23.27	92.36	58.83	41.79	20	25.75	21.63	18.89	16.98	15.05	30.67	28.72	8.02	8.02
14.37	37.57	27.84	23.69	92.42	58.93	41.84	21	26.85	22.39	19.47	17.43	15.39	31.90	29.17	8.07	8.07
14.70	38.20	28.31	24.05	92.48	59.00	41.91	22	28.07	23.20	20.09	17.89	15.76	31.11	29.55	8.10	8.10
15.05	38.86	28.80	24.47	92.55	59.07	41.96	23	29.35	24.08	20.70	18.39	16.14	31.42	30.13	8.18	8.18
15.41	39.53	29.31	24.91	92.62	59.15	42.03	24	30.77	25.02	21.46	18.92	16.53	31.71	30.54	8.24	8.24
15.80	40.24	29.85	25.35	92.71	59.22	42.10	25	32.31	26.06	22.22	19.48	16.95	31.98	31.10	8.32	8.32
16.20	40.93	30.40	25.81	92.79	59.31	42.17	26	34.00	27.13	23.04	20.08	17.39	32.34	31.65	8.39	8.39
16.62	41.72	30.97	26.31	92.88	59.41	42.23	27	35.85	28.40	23.91	20.70	17.85	32.67	32.29	8.46	8.46
17.07	42.51	31.56	26.81	92.97	59.49	42.35	28	37.87	29.71	24.85	21.42	18.34	33.07	32.86	8.55	8.55
17.54	43.32	32.17	27.34	93.07	59.63	42.45	29	40.11	31.14	25.85	22.15	18.55	33.55	33.46	8.64	8.64
18.04	44.18	32.81	27.88	93.18	59.71	42.55	30	42.55	32.73	26.93	22.94	19.39	33.97	34.21	8.74	10.00
18.56	45.05	33.48	28.45	93.29	59.84	42.67	31	...	34.43	28.15	23.79	19.96	34.44	34.84	8.84	10.00
19.11	45.93	34.18	29.05	93.42	59.97	42.80	32	...	36.33	29.37	24.71	20.36	34.95	35.50	8.93	10.00
19.69	46.91	34.90	29.66	93.56	60.11	42.94	33	...	38.41	30.72	25.68	21.19	35.50	36.25	9.00	10.00
20.32	47.89	35.64	30.31	93.70	60.26	43.10	34	...	40.73	32.19	26.73	21.87	36.25	37.08	9.22	10.00
20.97	48.91	36.43	30.98	93.86	60.43	43.27	35	...	43.27	33.80	27.87	22.58	37.01	38.05	9.38	10.00
21.65	49.97	37.24	31.09	94.02	60.61	43.46	36	...	...	35.55	29.17	23.23	37.74	38.80	9.54	10.00
22.39	51.07	38.08	32.45	94.20	60.81	43.68	37	...	...	37.41	30.45	24.13	38.60	39.74	9.73	10.00
23.16	52.21	38.97	33.20	94.40	61.04	43.92	38	...	...	39.61	31.80	24.97	39.55	40.61	9.93	10.00
23.98	53.49	39.89	34.01	94.61	61.29	44.20	39	...	...	41.94	33.45	25.86	40.57	41.59	10.15	10.00
24.85	54.92	40.80	34.85	94.85	61.56	44.50	40	...	...	44.50	35.18	26.82	41.64	42.64	10.41	10.00
25.78	55.91	41.86	35.75	95.10	61.87	44.84	41	...	...	...	37.03	27.82	42.74	43.69	10.75	10.00
26.77	57.24	42.91	36.69	95.38	62.20	45.23	42	...	...	...	39.12	28.80	43.91	44.85	11.20	10.00
27.82	58.62	44.02	37.69	95.70	62.58	45.66	43	...	...	...	41.30	30.04	45.26	46.05	11.66	10.00
28.93	60.06	45.17	38.73	96.04	63.00	46.13	44	...	...	...	43.90	31.25	46.57	47.32	12.19	10.00
30.11	61.57	46.38	39.85	96.43	63.47	46.68	45	...	...	...	46.68	32.54	48.08	48.64	12.78	10.00
31.38	63.13	47.66	41.01	96.86	64.00	47.29	46	...	...	...	33.07	49.56	49.95	13.45	10.00	10.00
32.72	64.76	49.01	42.26	97.32	64.58	47.96	47	...	...	...	35.28	51.29	51.42	14.20	10.00	10.00
34.16	66.46	50.42	43.59	97.86	65.23	48.72	48	...	...	...	36.95	52.80	52.87	15.06	10.00	10.00
35.70	68.23	51.90	44.98	98.44	65.95	49.56	49	...	...	...	38.63	54.65	54.49	16.03	10.00	10.00
37.34	70.06	53.45	46.47	99.08	66.75	50.50	50	...	...	...	40.41	56.45	56.06	17.11	24.00	10.00
39.07	71.97	55.04	48.06	99.78	67.63	51.54	51	...	...	...	42.29	58.31	57.85	18.32	10.00	10.00
40.93	73.97	56.85	49.75	100.57	68.61	52.76	52	...	...	...	44.32	60.21	59.72	19.67	10.00	10.00
42.92	76.05	58.67	51.54	101.42	69.70	53.97	53	...	...	...	46.48	62.21	61.73	21.17	10.00	10.00
45.53	78.22	60.61	53.47	102.37	70.89	55.39	54	...	...	...	48.78	64.24	63.74	22.85	10.00	10.00
47.29	80.48	62.60	55.23	103.41	72.21	56.95	55	...	...	...	51.24	66.38	65.87	24.72	10.00	10.00
49.70	82.85	64.84	57.14	104.50	73.66	58.67	56	...	...	...	53.87	68.62	68.27	26.80	10.00	10.00
52.28	85.32	67.16	59.21	105.82	75.29	60.38	57	...	...	...	56.67	70.92	70.56	29.11	10.00	10.00
55.04	87.92	69.62	61.45	107.22	77.07	62.68	58	...	...	...	59.68	73.33	72.83	31.67	10.00	10.00
57.99	90.64	72.26	63.89	108.76	79.04	64.99	59	...	...	...	62.89	75.85	75.66	34.52	10.00	10.00
61.14	93.52	75.07	66.53	110.45	81.22	67.52	60	...	...	...	66.33	78.49	78.28	37.69	10.00	10.00

RATES WITH DISABILITY (Waiver of premium only.)

14.58	37.79	28.04	23.83	92.61	59.11	42.02	21	27.01	22.59	19.73	17.70	15.60	31.12	...	...	...
16.04	40.51	30.12	25.58	92.91	59.40	42.29	23	32.51	26.29	22.49	19.78	17.19	32.27	...	...	...
18.36	44.52	33.12	28.16	93.41	59.94	42.81	30	42.81	33.61	27.25	23.28	19.71	34.31	...	...	...
21.37	49.30	36.79	31.31	94.15	69.74	43.00	35	...	43.60	34.13	23.26	22.98	37.40	...	...	...
25.40	55.09	41.32	35.31	95.24	61.99	45.00	40	...	...	45.00	35.73	27.36	42.18	...	...	...
30.84	62.18	47.04	40.56	97.00	64.11	47.48	45	...	...	...	47.48	33.27	48.93	...	...	...
38.39	70.88	54.43	47.54	99.99	67.93	51.68	50	...	...	...	...	41.46	57.73	...	...	...
48.93	82.19	64.36	56.91	105.19	73.99	58.73	55	...	...	...	...	52.88	68.32	...	...	...

NOTE—Above rates adopted 1921.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

*Convertible any time prior to age 60; 10 year Term renewable.

NON-PARTICIPATING RATES PER \$1,000.

With Disability (Waiver of Premium and \$10 Monthly Income).

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOWMENTS					20 Pay. with G.E.A.
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Age 50	Age 55	Age 60	Age 65	Age 85	
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
15.17	39.35	29.14	24.72	92.75	59.32	42.31	20	26.38	22.35	19.73	17.95	16.17	32.16
15.52	39.98	29.63	25.13	92.81	59.37	42.37	21	27.49	23.13	20.33	18.43	16.54	32.42
15.88	40.63	30.13	25.56	92.87	59.47	42.43	22	28.73	23.96	20.97	18.92	16.94	32.67
16.25	41.34	30.65	26.01	92.95	59.54	42.52	23	30.02	24.86	21.66	19.46	17.34	33.01
16.64	42.06	31.21	26.48	93.02	59.64	42.61	24	31.45	25.82	22.89	20.03	17.76	33.33
17.06	42.82	31.81	26.96	93.14	59.72	42.70	25	33.01	26.88	23.17	20.63	18.21	33.64
17.50	43.58	32.38	27.46	93.22	59.83	42.80	26	34.71	28.02	24.02	21.27	18.69	34.03
17.95	44.38	32.97	27.96	93.33	59.93	42.92	27	36.57	29.26	24.91	21.96	19.18	34.38
18.43	45.21	33.58	28.49	93.42	60.05	43.03	28	38.61	30.59	25.88	22.68	19.70	34.81
18.90	46.05	34.23	29.05	93.54	60.20	43.18	29	40.86	32.04	26.93	23.45	20.27	35.32
19.52	46.98	34.91	29.62	93.67	60.32	43.32	30	43.32	33.65	28.02	24.28	20.87	35.77
20.10	47.88	35.61	30.22	93.79	60.48	43.48	31	45.99	35.40	29.22	25.17	21.50	36.27
20.60	48.82	36.34	30.84	93.95	60.65	43.67	32	48.86	37.32	30.51	26.13	22.14	36.80
21.32	49.81	37.09	31.48	94.12	60.81	43.84	33	51.91	39.41	31.90	27.14	22.82	37.48
22.05	50.82	37.82	32.17	94.28	61.02	44.05	34	55.13	41.73	33.40	28.23	23.60	38.17
22.73	51.89	38.70	32.87	94.48	61.24	44.29	35	58.59	44.29	35.04	29.41	24.34	38.96
23.46	52.97	39.54	33.61	94.64	61.46	44.52	36	62.28	47.06	36.83	30.70	25.14	39.72
24.28	54.11	40.40	34.38	94.89	61.72	44.82	37	66.19	49.99	38.81	32.11	26.02	40.65
25.14	55.29	41.32	35.19	95.14	62.01	45.16	38	70.31	53.07	40.97	33.61	26.95	41.61
26.05	56.50	42.26	36.04	95.41	62.34	45.53	39	74.64	56.30	43.36	35.24	27.93	42.67
27.01	57.75	43.25	36.93	95.69	62.68	45.96	40	79.17	59.68	45.96	37.04	28.97	43.80
28.01	59.06	44.30	37.91	96.00	63.07	46.45	41	83.90	63.16	48.86	38.99	30.05	45.00
29.12	60.41	45.39	38.98	96.33	63.50	47.02	42	88.82	66.73	51.91	41.14	31.24	46.21
30.28	61.81	46.55	40.10	96.72	63.98	47.61	43	93.92	70.47	55.13	43.50	32.50	47.79
31.50	63.27	47.74	41.27	97.14	64.52	48.27	44	99.19	74.39	58.59	46.10	33.82	49.24
32.78	64.79	49.00	42.50	97.63	65.12	48.98	45	104.63	78.47	62.28	48.98	35.21	50.87
34.19	66.36	50.37	43.81	98.16	65.88	49.79	46	110.24	82.70	66.19	51.91	36.73	52.51
35.66	68.00	51.84	45.19	98.73	66.72	50.64	47	116.01	87.10	70.47	55.13	38.22	54.29
37.26	69.73	53.39	46.70	99.41	67.61	51.68	48	121.94	91.67	74.39	58.59	40.05	56.17
38.96	71.48	55.06	48.26	100.15	68.60	52.63	49	128.03	96.40	78.47	62.28	41.89	58.12
40.79	73.31	56.84	49.95	100.97	69.68	53.78	50	134.28	101.29	82.70	66.19	43.86	60.14
42.71	75.36	58.67	51.73	101.99	70.82	55.12	51	140.69	106.34	87.10	70.47	45.93	62.20
44.78	77.69	60.65	53.64	103.09	72.09	56.48	52	147.26	111.55	91.67	74.39	48.17	64.32
47.04	80.01	62.78	55.72	104.32	73.47	58.05	53	154.00	116.91	96.40	78.47	50.60	66.62
49.91	82.55	65.00	57.90	105.71	74.96	59.74	54	160.91	122.41	101.29	82.70	53.16	68.92
52.00	85.27	67.44	59.99	107.18	76.58	61.59	55	168.00	128.03	106.34	87.10	55.95	71.40

Double Indemnity, \$2.00 per \$1,000 at all ages.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				NON-PARTICIPATING.			
End. 70.....	\$18.08	\$24.79	\$38.19	OLD AGE ANNUITY. After Age 70.			
With Disability (Waiver of Premium.)				Males			
End. 70.....	\$18.42	\$25.35	\$39.02	Ord. Life.....	\$76.78	\$72.17	\$64.01
SINGLE PREMIUM.				End. Age 85.....	78.80	73.80	65.82
Whole Life.....	\$321.08	\$385.37	\$474.24	Females			
10 Year End.....	733.21	734.54	738.19	Ord. Life.....	69.08	64.93	57.59
5 Year End.....	636.19	639.45	648.79	End. Age 85.....	70.44	66.39	59.21
0 Year End.....	557.96	564.30	582.64				

Child's Endowments.—10 year End., \$92.00; 15 year End., \$60.00; 20 year End., \$42.00. Graded Death Benefits. Endowments Age 70.—Age 25, \$18.08; age 35, \$24.79; age 45, \$38.19.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
Ord. Life														
21	\$14.37	\$ 9	\$28	\$89	2 7	\$69	\$201	9 7	\$118	\$312	15 7	\$176	\$420	19
25	15.80	11	33	98	4 2	82	222	10 8	140	341	16 0	207	453	18
30	18.04	15	41	111	5 0	102	248	11 7	172	374	15 8	252	493	17
35	20.97	20	51	124	5 6	125	274	11 8	210	411	14 6	303	533	15
40	24.86	26	64	140	6 0	154	303	11 0	254	446	12 10	358	571	13
45	30.11	34	79	155	5 10	188	332	9 8	301	480	10 11	416	604	10
50	37.34	43	96	170	5 2	223	356	8 2	351	510	9 0	473	633	8
55	47.29	53	115	183	4 4	261	379	6 8	400	535	7 8	527	658	6
60	61.14	63	135	196	3 6	299	400	5 2	447	558	5 7	584	687	5
10 Pay. Life														
21	37.57	73	142	452	24 10	343	1000	Pd-up						
25	40.24	79	154	456	24 7	370	1000	"						
30	44.18	88	170	458	23 3	410	1000	"						
35	48.91	99	190	463	21 5	456	1000	"						
40	54.62	110	212	464	18 11	568	1000	"						
45	61.57	123	236	464	16 1	566	1000	"						
50	70.06	135	260	459	13 1	626	1000	"						
55	80.48	146	283	451	10 3	688	1000	"						
60	93.52	154	301	437	7 8	746	1000	"						
15 Pay. Life														
21	27.84	43	88	280	13 7	220	640	34 2	377	1000	Pd-up			
25	29.85	47	96	284	14 2	239	644	31 11	410	1000	"			
30	32.81	52	108	291	14 5	266	648	28 9	456	1000	"			
35	36.43	59	121	295	13 10	297	651	25 5	508	1000	"			
40	40.86	66	135	296	12 6	331	650	21 9	566	1000	"			
45	46.38	74	151	296	10 9	368	650	18 3	626	1000	"			
50	53.46	82	166	293	8 8	403	642	14 8	688	1000	"			
55	62.66	88	180	287	6 8	433	629	11 4	746	1000	"			
60	75.07	92	190	276	4 10	456	610	8 5	800	1000	"			
20 Pay. Life														
21	23.65	20	56	178	8 0	156	454	24 3	276	730	34 11	418	1000	1
25	25.35	23	62	183	8 6	171	461	23 5	301	734	32 1	456	1000	
30	27.88	27	70	188	8 11	193	468	21 7	337	739	28 6	508	1000	
35	30.98	32	80	195	9 0	216	473	19 2	377	741	24 8	566	1000	
40	34.85	38	92	201	8 8	244	479	16 7	420	741	20 11	626	1000	
45	39.85	45	105	206	7 7	272	480	13 8	463	738	17 2	688	1000	
50	46.47	52	118	208	6 3	299	476	10 10	502	729	13 7	746	1000	
55	55.23	58	131	208	4 11	324	470	8 3	535	716	10 4	800	1000	
60	66.53	65	144	209	3 8	344	460	6 0	556	694	7 6	849	1000	
End. Age 55														
21	15.39	8	28	88	3 9	70	203	9 8	119	313	15 7	178	423	19
25	16.95	11	33	97	4 3	83	223	10 10	141	342	16 2	208	454	18
30	19.39	15	41	110	5 0	102	247	11 8	173	377	15 9	254	497	17
35	22.58	20	52	126	5 9	126	275	11 9	212	414	14 8	306	537	15
40	26.82	28	64	139	6 0	156	305	11 1	257	451	13 0	363	575	13
45	32.54	34	80	156	5 11	190	333	9 10	306	484	11 1	424	610	11
50	40.41	43	98	172	5 3	227	359	8 4	359	517	9 3	488	645	9
55	51.24	53	118	186	4 5	269	387	6 10	416	550	7 7	530	686	7
60	66.33	65	141	203	3 7	314	415	5 6	483	591	6 3	672	760	5
15 Year End.														
			End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	58.93	\$137	\$253	\$351	10 \$284	\$379	\$494	8 \$453	\$588	\$606	5 \$681	\$811	\$942	1
25	59.22	136	252	350	10 \$278	378	493	8 \$450	587	694	5 \$679	910	941	1
30	50.71	134	250	347	10 \$268	376	490	8 \$442	586	693	5 \$676	910	941	1
35	60.43	132	248	343	10 \$252	374	487	8 \$431	584	690	5 \$670	909	940	1
40	61.56	129	246	339	10 \$225	372	483	8 \$411	582	687	5 \$660	908	939	1
45	63.47	126	243	333	10 \$175	368	476	8 \$375	578	681	5 \$642	906	937	1
50	66.75	122	238	323	10 \$82	363	466	8 \$311	572	672	5 \$611	903	934	1
55	72.21	118	232	310	8 16	356	452	8 \$194	562	657	5 \$555	898	929	1
60	81.22	112	225	294	5 18	345	431	7 17	547	635	5 \$451	890	921	1
20 Year End.														
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	41.84	\$61	\$142	\$229	15 \$80	\$373	\$518	10 \$464	\$654	\$774	5 \$762	\$924	\$956	1
25	42.10	61	141	227	15 \$77	372	516	10 \$458	654	773	5 \$761	924	956	1
30	42.55	61	142	228	15 \$59	372	515	10 \$448	653	772	5 \$757	924	956	1
35	43.27	62	142	227	15 \$22	372	514	10 \$430	652	770	5 \$750	923	955	1
40	44.50	62	143	227	13 12	372	511	10 \$394	651	767	5 \$739	922	954	1
45	46.68	63	144	224	10 13	373	507	10 \$331	648	761	5 \$717	920	952	1
50	50.50	65	146	222	7 18	373	499	10 \$209	642	751	5 \$676	916	948	1
55	56.95	67	149	218	5 16	372	487	9 17	633	734	5 \$601	910	941	1
60	67.52	70	154	215	3 11	371	471	5 27	618	710	5 \$457	900	931	1

1 Months.

NOTE.—3½% Modified Preliminary Term (Ohio Std.) adopted March 15, 1912. Full Res.

allowed at end of 20th year.

GEORGE WASHINGTON LIFE INSURANCE CO., Charleston, W. Va.

Accelerative Option. — No provision. Practice to allow cash value of dividend additions or accumulations to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to eighth year not exceeding \$3 per \$1,000.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning on first day of month following proof and continuing during disability until maturity; no reduction in insurance. Limit, \$10,000. Agreement does not cover war service, intentional self-inflicted injury or violation of law. Not written on Term, Joint Life, Corporate Pure Endowment, 20 Payment Life Increasing Sum Insured Family policy, nor Survivorship Annuity. (See "Premium Loans.")

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$, withdrawals at any anniversary; (d) purchase non-forfeitable non-par. paid-up additions. (d) is automatic option. Preferred additions policies are guaranteed \$10 per \$1,000 in preference to stockholders, and further dividend if surplus warrants. Dividend accumulations may be applied automatically to pay premiums.

Double Indemnity. — For extra premium of \$1.95 per \$1,000, policy will provide, during premium paying period and prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war or insurrection, submarine or aeronautic operations. Not written on Term, Joint Life, Family Policy, Corporation or Business Insurance, Survivorship Annuity nor Single Premium policy. Reinsures this benefit, accepting at least \$20,000. (See "Premium Loans.")

Extended Insurance. — After two premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant cash value.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-65. No fixed limit; reinsures over \$15,000; accepts reinsurance; minimum policy, \$500.

Loans. — After two premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases automatic premium loan values.

Paid-Up Values. — After two premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health. Issues an interim receipt to selected risks which places policy in effect at once and for a period of fifteen days; if risk is not approved receipt is invalid upon notice.

Premium Loans. — Automatic after two years. Interest 6%. (Also applies to disability and double indemnity premiums.)

Reinstatement. — Within three years (if extended insurance in force), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25) and Continuous (20 certain) annual installments. Commutable values may be withdrawn by beneficiary, unless otherwise specified, and except under Continuous Installment options. Other settlement options available if requested.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. On life and endowment policies. Limit, \$15,000. Double indemnity and disability granted to business women on endowments maturing before age 60.

†Present interest rate, 5%.

PREMIUM RATES PER \$1,000.

American 3½% Reserve.

SPECIAL RATE

Age at Issue.	Ord. Life	Limited Pay. Life			Endowments		20 Payment Endowments Maturing at Ages				End. Age 75	Mo. Inc. Coups. Bond O. L. \$2500	* Ter. 10 Yrs.
		10 Pay.	15 Pay.	20 Pay.	15 Year	20 Year	60	65	70	75			
17	\$14.34	\$37.32	\$27.36	\$22.42	\$57.94	\$41.86	\$26.43	\$24.84	\$23.74	\$23.06			
18	14.64	37.87	27.76	22.78	58.03	41.96	26.97	25.30	24.14	23.42			
19	14.97	38.46	28.19	23.16	58.13	42.07	27.53	25.78	24.56	23.80			
20	15.29	39.07	28.63	23.54	58.23	42.18	28.11	26.28	25.06	24.20			
21	15.65	39.72	29.10	23.94	58.34	42.30	28.71	26.80	25.46	24.62	17.20	35.49	10
22	16.01	40.41	29.60	24.35	58.47	42.43	29.33	27.34	25.94	25.06	17.62	36.30	10
23	16.37	41.07	30.08	24.75	58.59	42.56	29.98	27.90	26.44	25.52	18.00	37.12	10
24	16.77	41.80	30.61	25.21	58.72	42.70	30.66	28.48	26.96	26.00	18.52	38.03	10
25	17.20	42.57	31.19	25.69	58.87	42.86	31.36	29.08	27.50	26.50	19.01	39.00	10
26	17.63	43.31	31.74	26.15	59.02	43.03	32.09	29.71	28.06	27.02	19.53	39.98	10
27	18.10	44.11	32.35	26.66	59.18	43.19	32.85	30.37	28.64	27.56	20.08	41.04	10
28	18.60	44.95	32.98	27.19	59.35	43.38	33.65	31.09	29.25	28.12	20.66	42.18	10
29	19.12	45.83	33.65	27.75	59.54	43.58	34.49	31.78	29.89	28.71	21.27	43.35	10
30	19.66	46.71	34.33	28.31	59.74	43.78	35.38	32.53	30.56	29.38	21.91	44.58	10
31	20.23	47.68	35.17	28.91	59.94	44.01	36.32	33.32	31.26	29.98	22.59	45.87	10
32	20.82	48.64	36.01	29.53	60.16	44.25	37.30	34.15	31.99	30.66	23.31	47.21	10
33	21.46	49.68	36.90	30.19	60.39	44.50	38.32	35.02	32.76	31.37	24.07	48.66	10
34	22.13	50.73	37.81	30.87	60.65	44.79	39.38	35.94	33.57	32.11	24.88	50.18	10
35	22.85	51.83	38.75	31.59	60.93	45.10	40.48	36.91	34.42	32.88	25.74	51.81	10
36	23.61	52.96	39.71	32.33	61.21	45.42	41.66	37.92	35.31	33.68	26.65	53.54	12
37	24.42	54.14	40.69	33.11	61.53	45.79	42.90	38.97	36.24	34.52	27.61	55.37	12
38	25.27	55.34	41.70	33.92	61.87	46.16	44.21	40.06	37.21	35.40	28.63	57.30	12
39	26.18	56.59	42.75	34.77	62.24	46.57	45.59	41.20	38.22	36.32	29.71	59.36	12
40	27.14	57.92	43.84	35.66	62.64	47.05	47.05	42.39	39.27	37.28	30.87	61.54	12
41	28.19	59.36	44.96	36.61	63.08	47.55	48.70	43.70	40.37	38.28	32.11	63.92	14
42	29.26	60.77	46.05	37.53	63.56	48.11	50.12	45.12	41.53	39.33	33.43	66.35	14
43	30.44	62.32	47.26	38.55	64.09	48.73	51.65	46.65	42.75	40.44	34.83	68.92	15
44	31.68	63.87	48.49	39.60	64.67	49.41	53.25	48.32	44.03	41.61	36.33	71.83	15
45	33.01	65.51	49.80	40.72	65.31	50.15	54.91	49.88	45.38	42.85	37.95	74.85	15
46	34.41	67.17	51.13	41.87	66.00	50.97	56.66	51.43	46.83	44.16	39.70	78.02	15
47	35.92	68.90	52.55	43.12	66.77	51.88	58.48	53.00	48.43	45.55	41.58	81.45	18
48	37.53	70.70	54.01	44.46	67.62	52.87	60.35	54.65	50.26	47.04	43.61	85.10	18
49	39.24	72.56	55.60	45.90	68.53	53.98	62.28	56.57	52.44	48.65	45.79	88.98	18
50	41.05	74.47	57.22	47.43	69.55	55.17	64.28	58.54	54.40	48.13	48.08	93.08	18
51	42.98	76.49	58.94	49.16	70.65	56.47	66.35	60.66	56.33	50.66	50.46	97.46	18
52	45.05	78.62	60.78	51.01	71.87	57.96	68.58	62.91	58.49	53.40	102.15	102.15	18
53	47.23	80.79	62.67	52.94	73.21	59.49	70.96	65.21	60.66	56.05	56.37	107.09	18
54	49.57	83.09	64.69	55.03	74.66	61.21	73.53	67.63	63.09	59.79	59.59	112.40	18
55	52.04	85.44	66.80	57.12	76.25	63.09	76.25	69.94	65.16	63.09	63.09	118.03	18
56	54.68	87.90	69.05	58.56	77.99	64.16	79.06	72.87	67.42	66.89	66.89	123.99	18
57	57.48	90.42	71.41	61.05	79.89	66.42	81.94	75.87	70.37	71.08	71.08	130.34	18
58	60.48	93.11	73.94	63.69	82.01	68.87	84.92	78.97	73.51	75.75	75.75	137.14	18
59	63.65	95.87	76.60	66.48	84.32	71.51	87.97	81.94	76.34	80.97	80.97	144.33	18
60	67.03	98.78	79.44	69.42	86.83	74.34	91.06	85.06	79.37	86.83	86.83	151.99	18
61	70.64	101.83	82.49	75.01	89.39	76.25	94.28	88.37	82.95	90.14	90.14	160.14	18
62	74.47	105.01	85.76	78.71	92.06	79.37	97.63	91.87	87.09	93.44	93.44	168.87	18
63	78.55	108.37	89.28	82.63	94.83	82.95	101.14	95.48	90.87	96.99	96.99	178.14	18
64	82.90	111.91	93.06	86.78	97.67	87.09	104.91	99.48	94.87	101.14	101.14	188.03	18
65	87.54	115.66	97.14	91.15	100.56	91.86	108.91	103.63	98.47	104.91	104.91	198.14	18

NOTE.—Above rates adopted October, 1918.

*Dividend additions of \$10 per \$1,000 insured annually. Semi-annual rate, multiply by quarterly rate, multiply by .265.

Extra rate for Double Indemnity, \$1.95 per \$1,000.

*Non-renewable, convertible within 7 years.

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

21	\$1.18	\$2.54	\$1.89	\$1.57	\$0.47	\$0.54	\$1.22	\$1.41	\$1.50	\$1.54	\$1.11	\$2.68
23	1.24	2.61	1.95	1.62	.51	.58	1.24	1.45	1.54	1.59	1.17	2.81
25	1.32	2.69	2.00	1.66	.54	.63	1.26	1.48	1.58	1.63	1.24	2.99
27	1.39	2.78	2.05	1.71	.57	.68	1.28	1.51	1.63	1.67	1.32	3.15
30	1.52	2.85	2.12	1.77	.65	.79	1.30	1.56	1.68	1.73	1.46	3.45
33	1.69	2.97	2.20	1.86	.77	.94	1.36	1.63	1.75	1.81	1.66	3.83
35	1.83	3.02	2.27	1.93	.87	1.06	1.39	1.68	1.81	1.88	1.79	4.15
37	1.98	3.09	2.34	1.99	.97	1.21	1.41	1.74	1.88	1.95	1.94	4.49
40	2.25	3.19	2.45	2.13	1.19	1.53	1.45	1.85	2.01	2.08	2.21	5.10
43	2.67	3.26	2.56	2.44	1.46	2.01	1.68	2.06	2.26	2.37	2.51	5.83
45	2.80	3.30	2.64	2.76	1.78	2.42	1.81	2.16	2.60	2.68	2.74	6.35
47	3.09	3.33	2.88	3.10	2.22	2.82	2.06	2.31	2.81	3.02	3.01	7.01
50	3.66	3.38	3.62	3.63	3.10	3.44	2.31	2.61	3.11	3.53	3.55	8.30
55	5.01	5.06	5.06	4.99	4.76	4.88	3.06	3.36	3.86	4.88	4.88	11.36

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

SPECIAL RATE

Age at Issue	Pre-mium	Cash 2nd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$15.65	\$ 4	\$26	\$84	3 7	\$70	\$203	9 8	\$119	\$315	14 11	\$177	\$422	18 4
25	17 20	5	32	94	4 3	82	222	10 4	140	341	15 4	207	454	17 8
30	19.66	7	40	107	5 0	102	248	11 8	172	376	15 1	252	495	16 4
35	22 85	9	50	121	5 6	125	275	11 4	210	413	14 0	303	534	14 6
40	27 14	12	62	136	5 11	154	304	10 7	254	448	12 4	358	571	12 5
45	33.01	16	78	153	5 8	188	331	9 6	301	481	10 7	416	605	10 5
50	41 05	21	95	167	5 1	223	356	7 11	351	510	8 9	473	634	8 6
55	52.04	26	114	181	4 3	261	379	6 5	400	536	7 0	527	658	6 8
60	67 03	31	134	194	3 4	299	400	5 0	447	555	5 5	584	687	5 1
21	39.72	49	148	473	26 7	343	1000	Pd-up						
25	42.57	53	160	475	25 11	371	1000	"						
30	46.71	58	177	477	24 5	410	1000	"						
35	51.83	64	196	479	22 2	456	1000	"						
40	57.92	71	218	479	19 5	508	1000	"						
45	65.51	77	242	477	16 7	566	1000	"						
50	74.47	84	267	471	13 6	627	1000	"						
55	85.44	90	290	462	10 6	688	1000	"						
60	98.78	93	308	447	7 10	747	1000	"						
21	29.10	29	95	302	15 4	223	650	34 6	378	1000	Pd-up			
25	31.19	32	103	305	15 7	242	653	32 3	410	1000	"			
30	34.33	35	114	308	15 7	269	656	29 0	456	1000	"			
35	38.73	38	127	310	14 9	300	656	25 8	508	1000	"			
40	43.84	42	142	311	13 4	335	658	22 0	566	1000	"			
45	49.80	45	158	310	11 4	371	656	18 3	627	1000	"			
50	57.22	49	173	305	9 0	406	648	14 9	688	1000	"			
55	66.80	52	186	297	6 9	437	635	11 5	747	1000	"			
60	79.44	53	196	255	5 0	460	615	8 5	800	1000	"			
21	23.94	20	69	219	10 5	165	480	25 9	279	739	35 2	419	1000	Pd-up
25	25.60	21	75	222	10 10	179	484	24 6	304	742	32 4	456	1000	"
30	28.31	23	84	226	11 2	201	490	22 6	340	745	28 8	508	1000	"
35	31.50	26	94	229	10 11	225	493	19 10	380	747	24 10	566	1000	"
40	35.68	28	106	231	9 11	252	496	17 0	423	747	21 0	627	1000	"
45	40.72	31	118	232	8 7	280	495	14 0	466	743	17 3	688	1000	"
50	47.43	34	130	230	6 11	307	489	11 1	505	734	13 7	747	1000	"
55	57.22	36	142	227	5 4	330	480	8 4	537	719	10 4	800	1000	"
Age at Issue	Ann. Pre-mium	Cash 2nd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$91.16	\$159	\$442	\$523	5 5	\$491	\$651	\$721	3 3	\$704	\$763	\$817	2 2	\$806
25	91 69	158	441	522	5 5	489	651	721	3 3	703	763	817	2 2	805
30	92 55	157	439	520	5 5	488	649	719	3 3	701	762	816	2 2	804
35	93 70	154	438	518	5 5	481	645	715	3 3	699	761	815	2 2	802
40	95 30	151	435	514	5 5	470	646	715	3 3	699	759	813	2 2	800
45	97 67	148	431	510	5 5	457	643	712	3 3	687	757	810	2 2	796
50	101 37	143	426	502	5 5	432	638	706	3 3	674	753	806	2 2	788
55	107 07	137	418	491	5 5	337	630	696	3 3	675	749	798	2 2	775
60	115 88	128	406	475	5 5	309	618	682	3 3	6615	736	787	2 2	753
Age at Issue	Ann. Pre-mium	Cash 2nd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$58.34	\$91	\$259	\$361	10 10	\$290	\$381	\$502	8 8	\$444	\$562	\$700	5 5	\$669
25	58 67	90	258	359	10 10	278	383	500	8 8	440	561	696	5 5	667
30	59 74	88	257	356	10 10	276	382	498	8 8	432	559	695	5 5	663
35	60 93	86	255	353	10 10	275	380	494	8 8	422	558	695	5 5	663
40	62.64	83	252	348	10 10	272	377	490	8 8	402	545	691	5 5	664
45	65 31	80	249	342	10 10	274	371	484	8 8	387	541	686	5 5	660
50	69 55	76	245	333	10 10	264	360	474	8 8	364	535	676	5 5	658
55	76 25	71	239	320	8 8	27	361	459	8 8	318	505	661	5 5	643
60	86 83	66	231	303	5 5	10	351	439	7 7	19	550	629	5 5	639
Age at Issue	Ann. Pre-mium	Cash 2nd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$42.30	\$58	\$170	\$276	15 15	\$132	\$193	\$246	10 10	\$400	\$694	\$789	5 5	\$755
25	42 86	57	169	274	15 15	120	192	244	10 10	392	683	785	5 5	753
30	43.78	55	168	271	15 15	119	190	241	10 10	381	682	783	5 5	754
35	45.10	53	166	267	15 15	118	189	237	10 10	369	680	780	5 5	741
40	47.05	51	165	262	14 14	119	188	233	10 10	355	678	776	5 5	728
45	50.15	48	164	256	11 11	118	186	225	10 10	330	654	769	5 5	705
50	55.17	48	163	249	8 8	115	184	214	10 10	306	647	757	5 5	683
55	63.09	44	163	240	6 6	11	181	209	9 9	17	637	740	5 5	687

†Months.

NOTE.—Values same for Preferred Additions Policies excepting that \$10 Paid-up Addition is declared to credit of policy annually, beginning with the second year.

American 3 1/2 % Modified Preliminary Term Reserve. Surrender charge not exceeding \$3.00 per \$1,000 up to 8th year.

GEORGE WASHINGTON LIFE INSURANCE CO., W. VA.—Continued.

1924 DIVIDENDS AND NET COST ORDINARY LIFE

Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923		\$15.65		\$17.20		\$19.66		\$22.85		\$27.14		\$33.01		\$52.04
1922	\$ 0.08	15.57	\$ 0.09	17.11	\$ 0.10	19.56	\$ 0.12	22.73	\$ 0.14	27.00	\$ 0.18	32.83	\$ 0.28	51.76
1921	.14	15.51	.16	17.04	.19	19.47	.22	22.63	.27	26.87	.34	32.67	.53	51.51
1920	.17	15.48	.20	17.00	.23	19.43	.28	22.57	.34	26.80	.43	32.58	.66	51.38
1919	.21	15.44	.23	16.97	.28	19.38	.34	22.51	.42	26.72	.52	32.49	.79	51.25
1918	.27	15.38	.31	16.89	.37	19.29	.45	22.40	.55	26.59	.68	32.33	1.03	51.01
1917	.34	15.31	.39	16.81	.46	19.20	.56	22.29	.68	26.46	.85	32.16	1.28	50.76
1916	.41	15.24	.46	16.74	.55	19.11	.67	22.18	.82	26.32	1.01	32.00	1.52	50.52
1915	.46	15.19	.53	16.67	.63	19.03	.76	22.09	.93	26.21	1.15	31.86	1.71	50.33
1914	.51	15.14	.59	16.61	.71	18.95	.85	22.00	1.04	26.10	1.28	31.73	1.90	50.14
Tot.	2.59	153.91	2.96	169.04	3.52	193.08	4.25	224.25	5.19	266.21	6.44	323.66	9.70	510.70
†		83.91		87.04		91.08		99.25		112.21		135.66		249.70

TWENTY PAYMENT LIFE

1923		\$23.94		\$25.69		\$28.31		\$31.59		\$35.66		\$40.72		\$57.22
1922	\$ 0.16	23.78	\$ 0.18	25.51	\$ 0.19	28.12	\$ 0.21	31.38	\$ 0.24	35.42	\$ 0.26	40.46	\$ 0.34	56.88
1921	.28	23.66	.30	25.39	.33	27.98	.37	31.22	.42	35.24	.47	40.25	.61	56.61
1920	.35	23.59	.38	25.31	.42	27.89	.47	31.12	.53	35.13	.59	40.13	.77	56.45
1919	.43	23.51	.46	25.23	.51	27.80	.57	31.02	.65	35.01	.72	40.00	.93	56.29
1918	.55	23.39	.60	25.09	.66	27.65	.75	30.84	.84	34.82	.94	39.78	1.21	56.01
1917	.68	23.26	.74	24.95	.82	27.49	.92	30.67	1.04	34.62	1.17	39.55	1.50	55.72
1916	.81	23.13	.88	24.81	.98	27.33	1.10	29.49	1.25	34.41	1.39	39.33	1.78	55.44
1915	.92	23.02	1.00	24.69	1.11	27.20	1.26	30.33	1.42	34.24	1.58	39.14	2.01	55.21
1914	1.03	22.91	1.12	24.57	1.25	27.06	1.41	30.18	1.59	34.07	1.77	38.95	2.25	54.97
Tot.	5.21	234.19	5.66	251.24	6.27	276.83	7.06	308.84	7.98	348.62	8.89	398.31	11.40	560.80
†		69.19		72.24		75.83		83.84		96.62		118.31		230.80

TWENTY YEAR ENDOWMENT

1923		\$42.30		\$42.86		\$43.78		\$45.10		\$47.05		\$50.15		\$63.09
1921	\$ 0.34	41.96	\$ 0.34	42.52	\$ 0.34	43.43	\$ 0.35	44.75	\$ 0.35	46.70	\$ 0.36	49.79	\$ 0.42	62.60
1921	.56	41.74	.56	42.30	.57	43.21	.59	44.51	.61	46.44	.64	49.51	.76	62.33
1918	.72	41.68	.73	42.13	.74	43.04	.75	44.35	.78	46.27	.81	49.34	.93	62.16
1919	.89	41.41	.90	41.96	.91	42.87	.93	44.17	.95	46.10	.98	49.17	1.11	61.98
1918	1.13	41.17	1.14	41.72	1.16	42.62	1.19	43.91	1.22	45.83	1.28	48.87	1.47	61.62
1917	1.37	40.93	1.39	41.47	1.42	42.36	1.46	43.64	1.51	45.54	1.58	48.57	1.82	61.27
1916	1.62	40.68	1.65	41.21	1.68	42.10	1.73	43.37	1.80	45.25	1.88	48.27	2.18	60.91
1915	1.86	40.44	1.88	40.98	1.92	41.86	1.97	43.13	2.05	45.00	2.14	48.01	2.46	60.63
1914	2.09	40.21	2.12	40.74	2.17	41.61	2.23	42.87	2.30	44.75	2.41	47.74	2.75	60.34
Tot.	10.58	412.42	10.71	417.89	10.92	426.85	11.20	439.80	11.57	458.93	12.08	489.42	13.90	617.00
†		19.42		25.89		36.88		50.80		70.93		103.42		236.00

†Net cost for 10 years, cash values deducted.

ACTUAL DIV. HISTORIES OF POLICIES ISSUED IN 1914. O.L., 20 P.L., 20 Y. E.

	\$15.65	\$17.20	\$19.66	\$22.85	\$27.14	\$33.01	\$52.04
1915	\$15.65	\$17.20	\$19.66	\$22.85	\$27.14	\$33.01	\$52.04
1916	15.65	17.20	19.66	22.85	27.14	33.01	52.04
1917	\$ 0.14 15.51	\$ 0.16 17.04	\$ 0.19 19.47	\$ 0.22 22.63	\$ 0.27 26.87	\$ 0.34 32.67	\$ 0.53 51.51
1918	.17 15.48	.20 17.00	.23 19.43	.28 22.57	.34 26.80	.43 32.58	.66 51.38
1919	.21 15.44	.23 16.97	.28 19.38	.34 22.51	.42 26.72	.52 32.49	.79 51.25
1920	.27 15.38	.31 16.89	.37 19.29	.45 22.40	.55 26.59	.68 32.33	1.03 51.01
1921	.34 15.31	.39 16.81	.46 19.20	.56 22.29	.68 26.46	.85 32.16	1.28 50.76
1922	.41 15.24	.46 16.74	.55 19.11	.67 22.18	.82 26.32	1.01 32.00	1.52 50.52
1923	.46 15.19	.53 16.67	.63 19.03	.76 22.09	.93 26.21	1.15 31.86	1.71 50.33
1924	.51 15.14	.59 16.61	.71 18.95	.85 22.00	1.04 26.10	1.28 31.73	1.90 50.14
Tot.	2.51 153.09	2.87 169.13	3.42 193.18	4.13 224.37	5.05 266.35	6.26 323.84	9.42 510.98
	\$23.94	\$25.69	\$28.31	\$31.59	\$35.66	\$41.72	\$58.12
1915	\$23.94	\$25.69	\$28.31	\$31.59	\$35.66	\$41.72	\$58.12
1916	23.94	25.69	28.31	31.59	35.66	41.72	58.12
1917	.28 23.66	.30 25.39	.33 27.98	.37 31.22	.42 36.24	.47 41.25	.61 57.51
1918	.35 23.59	.38 25.31	.42 27.89	.47 31.12	.53 36.13	.59 41.13	.77 57.35
1919	.43 23.51	.46 25.23	.51 27.80	.57 31.02	.65 36.01	.72 41.00	.93 57.19
1920	.55 23.39	.60 25.09	.66 27.65	.75 30.84	.84 35.82	.94 40.78	1.21 56.91
1921	.68 23.26	.74 24.95	.82 27.49	.92 30.67	1.04 35.62	1.17 40.55	1.50 56.62
1922	.81 23.13	.88 24.81	.98 27.33	1.10 30.49	1.25 35.41	1.39 40.33	1.78 56.34
1923	.92 23.02	1.00 24.69	1.11 27.20	1.26 30.38	1.42 35.24	1.58 40.14	2.01 56.11
1924	1.03 22.91	1.12 24.57	1.25 27.06	1.41 30.18	1.59 35.07	1.77 39.95	2.25 55.87
Tot.	5.05 234.35	5.48 251.42	6.08 277.02	6.85 309.05	7.74 358.86	8.63 408.57	11.06 570.14
	\$42.30	\$42.86	\$43.78	\$45.10	\$47.05	\$50.15	\$63.09
1915	\$42.30	\$42.86	\$43.78	\$45.10	\$47.05	\$50.15	\$63.09
1916	42.30	42.86	43.78	45.10	47.05	50.15	63.09
1917	\$ 0.56 41.74	\$ 0.56 42.30	\$ 0.57 43.21	\$ 0.59 44.51	\$ 0.61 47.44	\$ 0.64 50.51	\$ 0.76 62.33
1918	.72 41.68	.73 42.13	.74 43.04	.75 44.35	.78 47.27	.81 50.34	.93 62.16
1919	.89 41.41	.90 41.96	.91 42.87	.93 44.17	.95 47.10	.98 50.17	1.11 62.98
1920	1.13 41.17	1.14 41.72	1.16 42.62	1.19 43.91	1.22 46.83	1.28 49.87	1.47 62.63
1921	1.37 40.93	1.39 41.47	1.42 42.36	1.46 43.64	1.51 46.54	1.58 49.57	1.82 62.27
1922	1.62 40.68	1.65 41.21	1.68 42.10	1.73 43.37	1.80 46.25	1.88 49.27	2.18 61.99
1923	1.86 40.44	1.88 40.98	1.92 41.86	1.97 43.13	2.05 46.00	2.14 49.01	2.46 61.63
1924	2.09 40.21	2.12 40.74	2.17 41.61	2.23 42.87	2.30 45.75	2.41 48.74	2.75 61.34
Tot.	10.24 412.76	10.37 418.23	10.57 427.23	10.85 440.15	11.22 469.28	11.72 499.78	13.48 627.42

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45	Ages.	25	35	45
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PARTICIPATING.
(Without Disability.)

Shall Live, 240 Installments
Certain. (Equal Ages.)

ENDOWMENTS—Preferred Addi-
tions.

Cont. Pay.... \$40.35 \$51.13 \$71.78
20 Payment... 55.74 65.00 80.92

10 Year.....	\$99.48	\$101.49	\$105.46
25 Year.....	40.01	42.55	48.70
30 Year.....	33.72	36.72	44.09
35 Year.....	29.44	33.08	41.78
40 Year.....	26.54	30.91	.....

ENDOWMENT AGE 60.

20 Pay..... \$68.80 \$85.54
Reduced Premium if Beneficiary
is changed.
\$59.21 \$76.97

ENDOWMENTS Special Rate.

10 Year.....	\$91.69	\$93.70	\$97.67
25 Year.....	33.72	36.21	42.21
30 Year.....	27.99	30.87	37.95
35 Year.....	24.18	27.62	35.92
40 Year.....	21.69	25.74	.....

INCREASING SUM INSURED
FAMILY POLICY.

20 Payment... \$45.45 \$55.00 \$68.75

Maturing Age 60.

10 Payment...	\$50.72	\$65.70	\$88.73
15 Payment...	37.90	49.05	.....

JOINT LIFE POLICIES.

Whole Life....	\$29.47	\$37.39	\$52.03
10 Payment...	61.25	70.61	85.01
15 Payment...	46.40	53.80	65.98
20 Payment...	39.29	45.92	57.61
10 Year End..	106.40	107.78	111.79
15 Year End..	70.40	72.26	77.66
20 Year End..	53.14	55.60	62.64

Maturing Age 65.

10 Payment...	\$46.96	\$59.80	\$78.90
15 Payment...	35.13	44.70	59.97

Maturing Age 70.

10 Payment...	\$44.55	\$55.69	\$72.34
15 Payment...	33.20	41.67	55.04

MINER'S POLICY. Common Divi-
dend \$500.

10 Year End..	\$51.16	\$51.68	\$54.28
15 Year End..	33.81	34.78	.....
20 Year End..	25.49	26.99	.....

Maturing Age 75.

10 Payment...	\$43.10	\$53.11	\$67.90
15 Payment...	32.14	40.12	51.93

SINGLE PREMIUM.

Whole Life....	\$339.60	\$407.61	\$501.60
10 Year End..	790.71	792.15	796.09
15 Year End..	679.43	682.91	692.88
20 Year End..	590.15	596.86	616.25

EXTRA PREMIUM for Disability,
Waiver of Premium and Monthly
Income.

Special Rate.

M. I. L.....	\$2.99	\$4.15	\$6.35
M. I. L. 20 ...	3.76	4.38	6.26
B. M. I. L. ...	2.24	3.11	4.76
B. M. I. L. 20.	2.82	3.28	4.69
10 Year End...	.46	.68	1.31
25 Year End...	.73	1.29	2.65
30 Year End...	.85	1.61	2.74
35 Year End...	.98	1.75	.....
40 Year End...	1.15	1.79	.....
End. 75	1.24	1.79	2.74
End. 60	.98	1.29	.....
10 P. End. 60 .	2.01	2.06	2.03
10 P. End. 65 .	2.38	2.59	2.73
10 P. End. 70 .	2.55	2.81	3.06
10 P. End. 75 .	2.64	2.93	3.20
15 P. End. 60 .	1.50	1.59	.....
15 P. End. 65 .	1.77	1.96	2.25
15 P. End. 70 .	1.90	2.14	2.46
15 P. End. 75 .	1.96	2.21	2.56

BI-MONTHLY INCOME COUPON
BOND. \$125 immediate benefi
and 100 payments of \$20 each,
payable every other month.

Whole Life....	\$29.24	\$38.85	\$56.12
20 Payment...	43.67	53.70	69.22

NOTE.—Issued only for an aggregate
payment of not less than \$2.125; or
commuted value of \$1,700.

MONTHLY INCOME COUPON
BOND.

Rates on Basis \$2,500.

20 Payment...	\$58.25	\$71.63	\$92.33
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NOTE.—Issued only for an aggregate
payment of not less than \$2,500; or
commuted value of \$2,268.

ENDOWMENT AT AGE 75, Pay-
able in Continuous Monthly In-
stallments of \$10 Each, as Long
as Either Insured or Beneficiary

GIRARD LIFE INSURANCE COMPANY, Philadelphia, Pa.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Straight Modified Preliminary Term reserve, (except Ordinary and 20 Payment Life policies on Full Preliminary Term basis, without surrender charge) with surrender charge up to 20 year, amount not stated in policy.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, (a) for waiver of premiums; or (b) for waiver of premiums and payment of quarterly income of \$25 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Not issued on Term nor Joint Life. Agreement does not cover war service. Regular limits on disability.

Dividends. — End of each five year period. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable at any anniversary; (d) purchase non-forfeitable non-par, paid-up additions. (a) is automatic option. Post-mortem dividend paid as apportioned. Policy provides for guaranteed premium reductions by use of coupons, which may be used to reduce premiums, beginning with second or left with company, increasing surrender values.

Double Indemnity. — No provision.

Extended Insurance. — After three premiums, within 31 days after default. Non-par Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war outside United States within five years.

Limits. — Ages, 20-60, except endowment, 16-65. Ages, 20-24, \$15,000; 25-50, \$25,000; 51-55, \$15,000; 56-60, \$10,000; Term, \$10,000; reinsures over \$7,500; accepts reinsurance; minimum policy, \$500 (endowment).

Loans. — After three premiums. Interest 5%, in advance. May be deferred 30 days.

Military Service. — Death within six months after war from engaging in military or naval service outside Continental United States within five years, limits liability to premiums paid, unless extra premium paid within 31 days after entering service. Unused extra premiums returned after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years (unless previously surrendered or extension period expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$ Limited (5-30) and Continuous (20 certain) annual Installments. Interest Payments and Installments certain participate in excess interest earned. Trust Fund may be withdrawn unless otherwise specified by insured; commutable values may not be withdrawn unless right is given. Practice of company to make payments annually, semi-annually, quarterly or monthly.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. All but Term. Limit, Ages, 20-25, \$5,000; 26-60, \$10,000 Disability not granted.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Guaranteed Premium Reductions with Additional Dividends.

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					
		10 Pay.	15 Pay.	20 Pay.	15 Year	20 Year	25 Year	30 Year	10 Pay. 20 Year	20 Pay. 30 Year
20	\$19.09	\$42.92	\$32.38	\$29.08	\$66.45	\$48.63	\$37.86	\$31.37	\$79.24	\$38.42
21	19.48	43.59	32.88	29.51	66.52	48.70	37.94	31.47	78.33	38.51
22	19.89	44.29	33.42	29.98	66.60	48.79	38.04	31.58	78.44	38.63
23	20.31	45.01	33.95	30.46	66.67	48.87	38.12	31.70	78.54	38.75
24	20.75	45.75	34.51	30.96	66.74	48.95	38.21	31.81	78.65	38.87
25	21.23	46.54	35.11	31.48	66.84	49.05	38.33	31.95	78.76	39.00
26	21.73	47.35	35.71	32.03	66.93	49.15	38.45	32.11	78.89	39.15
27	22.24	48.18	36.35	32.59	67.02	49.26	38.58	32.27	79.02	39.32
28	22.77	49.06	37.00	33.16	67.13	49.38	38.73	32.45	79.18	39.50
29	23.36	49.95	37.68	33.78	67.25	49.51	38.88	32.64	79.33	39.69
30	23.98	50.89	38.39	34.41	67.38	49.65	39.06	32.87	79.51	39.90
31	24.61	51.86	39.13	35.06	67.51	49.81	39.24	33.11	79.68	40.14
32	25.29	52.87	39.89	35.75	67.65	49.98	39.44	33.37	79.88	40.39
33	26.00	53.92	40.69	36.46	67.80	50.15	39.68	33.66	80.09	40.68
34	26.76	55.01	41.54	37.21	67.98	50.37	39.94	34.00	80.34	41.09
35	27.56	56.14	42.39	37.99	68.15	50.60	40.21	34.36	80.60	41.55
36	28.40	57.31	43.29	38.80	68.35	50.83	40.52	34.76	80.87	41.71
37	29.30	58.52	44.23	39.66	68.58	51.11	40.88	35.22	81.19	42.14
38	30.25	59.79	45.21	40.55	68.82	51.42	41.26	35.71	81.53	42.62
39	31.25	61.09	46.23	41.49	69.09	51.75	41.69	36.25	81.89	43.12
40	32.33	62.46	47.30	42.46	69.40	52.14	42.18	36.83	82.32	43.70
41	33.45	63.86	48.40	43.50	69.72	52.55	42.70	37.54	82.76	44.32
42	34.66	65.34	49.57	44.59	70.09	53.02	43.30	38.30	83.27	45.01
43	35.95	66.88	50.80	45.74	70.52	53.56	43.96	39.13	83.84	45.79
44	37.31	68.47	52.08	46.95	70.98	54.13	44.70	40.05	84.45	46.62
45	38.76	70.13	53.42	48.24	71.48	54.79	45.51	41.06	85.13	47.55
46	40.31	71.86	54.83	49.59	72.06	55.51	46.42	.....	85.89	.....
47	41.96	73.66	56.32	51.03	72.69	56.32	47.42	.....	86.73	.....
48	43.73	75.53	57.88	52.56	73.41	57.21	48.54	.....	87.66	.....
49	45.61	77.49	59.54	54.18	74.20	58.23	49.77	.....	88.68	.....
50	47.61	79.53	61.26	55.90	75.08	59.32	51.13	.....	89.80	.....
51	49.74	81.64	63.07	57.74	76.04	60.54	.....	.....	91.01	.....
52	52.01	83.85	64.99	59.69	77.11	61.83	.....	.....	92.35	.....
53	54.45	86.15	67.02	61.76	78.29	63.39	.....	.....	93.82	.....
54	57.04	88.54	69.17	63.99	79.60	65.04	.....	.....	95.42	.....
55	59.80	91.04	71.44	66.33	81.05	66.85	.....	.....	97.15	.....
56	62.76	93.66	73.86	.....	82.65	.....	.....	.....	.....	.....
57	65.91	96.39	76.41	.....	84.40	.....	.....	.....	.....	.....
58	69.30	99.27	79.16	.....	86.36	.....	.....	.....	.....	.....
59	72.91	102.28	82.06	.....	88.53	.....	.....	.....	.....	.....
60	76.73	105.46	85.18	.....	90.91	.....	.....	.....	.....	.....

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

20	\$1.02	\$2.19	\$1.64	\$1.37	\$0.47	\$0.53	\$0.58	\$0.67	.....	.....
21	1.05	2.22	1.67	1.39	.48	.54	.60	.70	.....	.....
22	1.08	2.26	1.70	1.42	.49	.55	.63	.73	.....	.....
23	1.12	2.30	1.73	1.45	.50	.57	.66	.76	.....	.....
24	1.16	2.34	1.76	1.47	.52	.59	.69	.79	.....	.....
25	1.20	2.38	1.79	1.50	.54	.61	.72	.83	.....	.....
26	1.23	2.42	1.82	1.53	.55	.64	.75	.87	.....	.....
27	1.27	2.45	1.84	1.55	.57	.67	.79	.91	.....	.....
28	1.31	2.48	1.87	1.57	.59	.70	.83	.95	.....	.....
29	1.35	2.51	1.90	1.59	.61	.73	.87	.99	.....	.....
30	1.39	2.54	1.92	1.61	.63	.76	.91	1.04	.....	.....
31	1.44	2.58	1.95	1.63	.66	.80	.96	1.12	.....	.....
32	1.49	2.61	1.97	1.66	.70	.85	1.01	1.20	.....	.....
33	1.54	2.65	2.00	1.69	.74	.90	1.06	1.28	.....	.....
34	1.59	2.68	2.02	1.72	.78	.95	1.11	1.37	.....	.....
35	1.65	2.71	2.05	1.75	.82	1.00	1.17	1.46	.....	.....
36	1.72	2.74	2.08	1.78	.87	1.06	1.29	1.55	.....	.....
37	1.79	2.77	2.11	1.81	.93	1.13	1.41	1.64	.....	.....
38	1.87	2.80	2.14	1.84	.99	1.21	1.53	1.74	.....	.....
39	1.95	2.83	2.17	1.88	1.06	1.30	1.66	1.84	.....	.....
40	2.03	2.85	2.20	1.92	1.14	1.41	1.79	1.94	.....	.....
41	2.12	2.88	2.24	2.02	1.23	1.57	1.92	2.05	.....	.....
42	2.22	2.90	2.28	2.13	1.33	1.74	2.05	2.18	.....	.....
43	2.32	2.92	2.32	2.25	1.44	1.91	2.18	2.28	.....	.....
44	2.43	2.94	2.36	2.38	1.56	2.08	2.32	2.40	.....	.....
45	2.55	2.96	2.40	2.53	1.69	2.25	2.46	2.52	.....	.....
46	2.69	2.99	2.56	2.68	1.92	2.43	2.61	.....	.....	.....
47	2.84	3.01	2.74	2.84	2.17	2.61	2.76	.....	.....	.....
48	3.00	3.04	2.94	3.01	2.43	2.80	2.93	.....	.....	.....
49	3.18	3.07	3.15	3.20	2.70	3.01	3.11	.....	.....	.....
50	3.37	3.10	3.38	3.40	2.98	3.23	3.29	.....	.....	.....
51	3.58	3.40	3.62	3.62	3.26	3.47	.....	.....	.....	.....
52	3.81	3.71	3.87	3.86	3.56	3.73	.....	.....	.....	.....
53	4.06	4.04	4.14	4.12	3.87	4.01	.....	.....	.....	.....
54	4.33	4.39	4.44	4.40	4.20	4.31	.....	.....	.....	.....
55	4.63	4.76	4.76	4.69	4.55	4.62	.....	.....	.....	.....

Semi-annual rate, multiply by .51; quarterly rate, multiply by .26.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
Ord. Life	21	\$19.48	\$13.68	\$28.36	\$90	3	288	\$69.82	\$203	9	223	\$118.93	\$314	15	221	\$176.63	\$422	19			
	25	21.23	16.19	33.54	100	4	126	82.42	222	10	259	139.98	341	16	17	206.99	454	18			
	30	23.98	20.08	41.52	112	5	25	101.65	248	11	230	171.65	376	15	238	251.67	494	17			
	35	27.56	24.98	51.58	126	5	261	125.48	275	11	252	209.85	413	14	178	302.54	534	15			
	40	32.33	31.17	64.19	141	6	189	154.48	304	10	354	253.66	448	12	310	358.21	571	13			
	45	38.76	38.89	79.57	156	5	813	187.54	331	9	264	301.35	481	10	349	416.17	606	10			
	50	47.61	47.71	96.77	171	5	78	223.30	356	8	75	350.94	510	9	4	473.25	634	8			
55	59.80	57.51	115.66	184	4	131	261.00	379	6	224	400.25	536	7	78	527.05	658	6				
60	76.78	68.17	135.82	197	3	170	298.67	400	5	271	446.94	558	5	232	584.12	687	5				
10 Pay. Life	21	43.59	74.07	142.74	454	25	11	340.53	1000	Pd-up		377.95	1000	Pd-up		418.69	1000	Pd			
	25	46.54	81.24	155.33	461	24	322	368.80	1000	"		410.03	1000	"		456.00	1000	"			
	30	50.89	91.35	173.30	468	23	294	400.53	1000	"		456.00	1000	"		508.49	1000	"			
	35	56.14	102.80	192.97	471	21	259	455.75	1000	"		508.49	1000	"		566.15	1000	"			
	40	62.46	115.53	215.27	472	19	61	508.49	1000	"		566.15	1000	"		626.92	1000	"			
	45	70.13	129.29	240.74	474	16	138	566.15	1000	"		626.92	1000	"		688.24	1000	"			
	50	79.53	143.00	266.43	471	13	162	626.92	1000	"		688.24	1000	"		746.98	1000	"			
55	91.04	155.29	290.30	463	10	207	688.24	1000	"		746.98	1000	"		800.48	1000	"				
60	105.46	164.62	309.68	450	7	330	746.98	1000	"		800.48	1000	"		849.97	1000	"				
15 Pay. Life	21	82.88	43.28	89.12	283	13	306	220.16	642	34	84	377.95	1000	Pd-up		418.69	1000	Pd			
	25	85.11	48.32	98.00	291	14	190	240.28	648	32	37	410.03	1000	"		456.00	1000	"			
	30	88.39	55.35	110.56	298	14	309	268.58	655	29	19	456.00	1000	"		508.49	1000	"			
	35	92.39	63.15	123.82	302	14	77	299.88	658	25	228	508.49	1000	"		566.15	1000	"			
	40	47.30	71.69	138.69	304	12	311	334.80	658	22	15	566.15	1000	"		626.92	1000	"			
	45	53.42	80.80	155.80	306	11	21	371.14	656	18	147	626.92	1000	"		688.24	1000	"			
	50	61.26	89.51	172.27	304	8	360	406.16	648	14	304	688.24	1000	"		746.98	1000	"			
55	71.44	97.04	186.85	298	6	335	436.94	635	11	180	746.98	1000	"		800.48	1000	"				
60	85.18	102.80	198.23	288	5	15	459.60	615	8	190	800.48	1000	"		849.97	1000	"				
20 Pay. Life	21	29.51	30.80	64.12	204	9	125	159.84	465	24	336	276.44	731	34	364	418.69	1000	Pd			
	25	31.48	33.69	70.10	208	9	295	174.54	471	23	334	301.48	735	32	68	456.00	1000	"			
	30	34.41	37.88	78.76	213	10	66	195.67	477	21	360	337.08	739	28	188	508.49	1000	"			
	35	37.99	42.80	88.88	217	10	44	219.96	482	19	195	377.22	742	24	270	566.15	1000	"			
	40	42.46	48.54	100.67	221	9	162	247.22	486	16	281	420.12	742	20	342	626.92	1000	"			
	45	48.24	55.14	113.71	224	8	88	275.58	487	13	318	463.02	739	17	75	688.24	1000	"			
	50	55.90	62.01	126.96	224	6	273	302.76	483	1	3	502.61	730	13	235	746.98	1000	"			
55	66.38	68.93	139.99	224	5	89	327.30	476	18	137	555.30	717	10	14	800.48	1000	"				

		End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
15 Year End.	21	66.52	133.86	249.74	347	10	\$280	375.55	490	8	\$449	584.95	693	5	\$678	908.48	940	1			
	25	66.84	134.14	250.07	348	10	\$270	375.95	491	8	\$447	585.51	693	5	\$677	909.65	942	1			
	30	67.38	134.17	250.16	347	10	\$268	376.12	490	8	\$442	585.90	693	5	\$676	910.40	942	1			
	35	68.15	133.76	249.84	346	10	\$256	375.85	490	8	\$434	585.83	693	5	\$672	909.75	942	1			
	40	69.40	132.88	249.09	344	10	\$231	375.15	487	8	\$417	585.19	691	5	\$665	908.70	941	1			
	45	71.48	131.60	246.91	339	10	\$192	372.70	482	8	\$383	581.45	686	5	\$647	906.93	939	1			
	50	75.08	129.46	243.36	331	10	\$92	368.33	473	8	\$320	575.18	676	5	\$616	903.87	936	1			
55	81.06	126.31	239.21	321	8	\$279	362.31	460	8	\$206	565.34	661	5	\$560	895.80	930	1				
60	90.91	122.34	233.45	306	5	\$341	351.92	440	7	\$294	550.43	639	5	\$457	880.42	922	1				
20 Year End.	21	48.70	82.80	160.84	260	15	\$125	385.88	53	10	\$485	662.20	784	5	\$773	926.78	959	1			
	25	49.05	83.12	161.12	260	15	\$117	386.32	536	10	\$481	662.76	784	5	\$772	926.48	959	1			
	30	49.65	83.29	161.48	260	15	\$98	386.72	536	10	\$472	661.72	783	5	\$768	925.98	958	1			
	35	50.60	83.20	161.65	259	15	\$63	387.05	535	10	\$454	660.10	780	5	\$761	925.19	958	1			
	40	52.14	83.03	162.01	257	14	\$309	387.68	53	10	\$422	657.75	776	5	\$748	923.88	956	1			
	45	54.79	83.06	161.88	253	11	\$161	386.26	524	10	\$356	653.80	768	5	\$726	921.68	914	1			
	50	59.82	83.12	161.78	247	8	\$173	383.91	515	10	\$232	647.19	957	5	\$685	917.86	950	1			
55	66.85	83.61	163.38	240	6	\$30	381.17	499	9	\$311	637.05	740	5	\$608	911.53	943	1				
25 Year End.	21	37.94	53.25	109.38	204	17	\$137	270.67	437	15	\$326	467.66	649	10	\$606	706.06	836	5			
	25	38.33	53.69	109.94	204	16	\$240	271.41	437	15	\$314	468.35	649	10	\$601	705.23	834	5			
	30	39.06	54.17	110.73	204	14	\$318	272.70	437	15	\$288	468.09	647	10	\$586	704.29	832	5			
	35	40.21	54.65	111.84	204	12	\$301	274.78	436	15	\$238	468.13	643	10	\$558	702.64	829	5			
	40	42.18	55.58	114.05	204	10	\$244	278.91	435	15	\$144	469.27	638	10	\$509	700.65	824	5			
	45	45.51	57.41	116.96	202	8	\$169	283.13	431	14	\$181	470.90	631	10	\$416	697.02	815	5			
	50	51.13	60.32	121.62	200	6	\$175	298.78	426	10	\$200	473.56	620	10	\$231	691.27	803	5			

1 Days.

NOTE.—3½% Straight Modified Preliminary Term Reserve adopted Jan. 5, 1904 except Ordinary and 20 Pay. Life on Full Preliminary Term Reserve since May 1, 1911.

ORDINARY LIFE. Coup. Red. 5 Yr. Div. Without Disability.

Ages.	25	30	35	40	45	50	55	60
Guaranteed Coupons Payable End of Year.								
Prem.	\$21.23	\$23.98	\$27.56	\$32.33	\$38.76	\$47.61	\$59.80	\$76.78
2d...	2.55	2.88	3.31	3.88	4.65	5.71	7.18	9.21
3d...	2.62	2.96	3.40	3.99	4.78	5.87	7.38	9.47
4th...	2.69	3.04	3.49	4.10	4.91	6.03	7.58	9.73
5th...	2.76	3.12	3.58	4.21	5.04	6.19	7.78	9.99

Extra Dividend Payable End of Year.

5th...	2.05	1.80	1.54	1.27	1.14	1.37	2.05	3.40
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Net Cost in Case of Death or Surrender End of Year.

Net Cost in Case of Death or Surrender End of Year.								
Ages.	25		35		45		55	
Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st...	\$21.23	\$21.23	\$27.56	\$27.56	\$38.76	\$38.76	\$59.80	\$59.80
2d...	39.91	39.91	51.81	51.81	72.87	72.87	112.42	112.42
3d...	58.52	42.33	75.97	50.99	106.85	67.96	164.84	107.33
4th...	77.06	52.34	100.04	61.97	140.70	81.68	217.06	130.53
5th...	93.48	59.94	122.52	70.90	173.28	93.71	267.03	151.37

20 PAYMENT LIFE. Coup. Red. 5 Yr. Div. Without Disability.

Prem.	\$31.48	\$34.41	\$37.99	\$42.46	\$48.24	\$55.90	\$66.38	
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Guaranteed Coupons Payable End of Year.

2d...	\$3.78	\$4.13	\$4.56	\$5.10	\$5.79	\$6.71	\$7.97	
3d...	3.88	4.24	4.69	5.24	5.95	6.90	8.19	
4th...	3.98	4.35	4.82	5.38	6.11	7.09	8.41	.....
5th...	4.08	4.46	4.95	5.52	6.27	7.28	8.63	

Extra Dividend Payable End of Year.

5th...	1.48	1.32	1.11	1.11	1.23	1.68	2.94	
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Net Cost in Case of Death or Surrender End of Year.

Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st...	\$31.48	\$31.48	\$37.99	\$37.99	\$48.24	\$48.24	\$66.38	\$66.38
2d...	59.18	59.18	71.42	71.42	90.69	90.69	124.79	124.79
3d...	86.78	53.09	104.72	61.92	132.98	77.84	182.98	114.05
4th...	114.28	62.73	137.89	72.48	175.11	91.12	240.95	136.74
5th...	140.22	70.12	169.82	80.94	215.85	102.14	295.76	155.77

20 YEAR ENDOWMENT. Coup. Red. 5 Yr. Div. Without Disability

Prem.	\$49.05	\$49.65	\$50.60	\$52.14	\$54.79	\$59.32	\$66.85	
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Guaranteed Coupons Payable End of Year.

2d...	\$3.43	\$3.48	\$3.54	\$3.65	\$3.83	\$4.15	\$4.68	
3d...	3.43	3.48	3.54	3.65	3.83	4.15	4.68	
4th...	3.43	3.48	3.54	3.65	3.83	4.15	4.68	.....
5th...	3.43	3.48	3.54	3.65	3.83	4.15	4.68	

Extra Dividend Payable End of Year.

5th...	1.36	1.43	1.58	1.90	2.53	3.76	6.06	
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Net Cost in Case of Death or Surrender End of Year.

Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st...	\$49.05	\$49.05	\$50.60	\$50.60	\$54.79	\$54.79	\$66.85	\$66.85
2d...	94.67	94.67	97.66	97.66	105.75	105.75	129.02	129.02
3d...	140.29	57.17	144.72	61.52	156.71	73.65	191.19	107.58
4th...	185.91	64.52	191.78	70.12	207.67	85.37	253.36	130.27
5th...	230.17	68.96	287.26	75.61	256.10	94.22	309.47	146.09

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages	25	35	45	Ages	25	35	45
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PARTICIPATING.

(Without Disability.)

JOINT LIFE POLICIES (Equal Ages.)

Whole Life.....	\$32.16	\$40.98	\$57.26
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GUARANTEED MO. INCOME payable \$10 per Month for 240 Months.

Whole Life.....	\$37.48	\$48.65	\$68.42
10 Payment.....	82.15	99.10	123.79
15 Payment.....	61.98	74.83	94.30
20 Payment.....	55.57	67.06	85.15

Extra Annual Premium to provide for Continuous Monthly Income \$10 per Month. (Equal Ages.)

Whole Life.....	\$5.40	\$4.13	\$2.80
20 Payment.....	7.06	4.99	3.05

REDUCING PREMIUM POLICIES—Premium reduced to one-half after 10 years.

Whole Life.....	\$28.32	\$36.08	\$48.06
20 Payment.....	36.44	44.08	55.84

CONVERTIBLE TERM POLICIES.

15 Year.....	\$11.09	\$12.50	\$16.27
10 Year.....	11.84	13.10	18.27
5 Year.....	11.65	13.93	20.96
20 Year.....	12.04	15.12	24.82

NON-PARTICIPATING.

(Without Disability.)

Whole Life.....	\$16.40	\$21.60	\$30.78
10 Payment.....	38.74	46.85	58.70
15 Payment.....	28.87	34.90	44.14
20 Payment.....	23.88	29.12	37.44
15 Year End.....	56.73	57.88	60.78
20 Year End.....	40.82	42.16	45.78

DISABILITY RATES. Waiver of Premiums only.

Whole Life.....	\$0.23	\$0.34	\$0.69
10 Pay. Life.....	.17	.23	.45
15 Pay. Life.....	.18	.24	.54
20 Pay. Life.....	.18	.26	.67
15 Year End.....	.24	.34	.72
20 Year End.....	.23	.34	.81
25 Year End.....	.23	.34	.78
30 Year End.....	.23	.38	.73

NOTE.—Under the Company's Coupon or Guaranteed Premium Reduction Policies, the reduction on both the Ordinary and 20 Payment Life plans begins at 12% with the second year and increases annually up to 18% at the 20th year, and remains level thereafter on the Ordinary Life. On the 20 Year Endowment plan the reduction is a level one of 7% and begins with the 2d year. In addition to the guaranteed reductions in the premiums, the policies all provide for dividends each five years.

GRANGE LIFE INSURANCE COMPANY, Lansing, Mich.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 14th year, amount not stated in policy. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — Rider on all but Term policies provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Regular limits for disability.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider provides for extra premium of \$1.50 per \$1,000 and up prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, sickness or disease, disappearance, war service or aerial operations. Limit, \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. No fixed amount; reinsures over \$10,000; accepts reinsurance minimum policy over \$500.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days. Policy is returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war, civilian limit liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered or Extended Insurance period has expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Service in a civilian capacity in connection with actual warfare, within two years.

Settlement Options. — Cash, Trust Fund (Interest payments) at $3\frac{1}{2}\%$ Limited (2-3 years) and Continuous (20 years certain) annual or monthly installments. Trust Fund and Installments certain participate in excess interest earned.† Unless right is given proceeds are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to net reserve.

Women. — No extra charge. All but Term and Preferred Risk. Limit, \$10,000. Disability and double indemnity granted.

†Present interest rate, 5%.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).

(American 3½% Reserve.)

Age at Issue	Life			20 Pay. End. Age 85	Endowments					Preferred Risk		Guar. End. Add.	Term Policies*	
	10 Pay.	15 Pay.	10 Year		15 Year	20 Year	25 Year	30 Year	Ord. Pay. \$5,000	20 Pay. Life \$2,500	20 Pay. Life		5 Year	10 Year
5	\$13.16			\$20.41						\$66.49	\$52.15			
6	13.41			20.67						66.67	52.18			
7	13.68			20.92						66.94	52.21			
8	13.99			21.21						67.30	52.24			
9	14.29			21.51						67.57	52.27			
10	14.59	\$36.26	\$26.43	21.92	\$83.30	\$55.96	\$40.23	\$31.24	\$25.12	67.93	52.30	\$30.67	\$ 8.17	\$ 9.08
11	14.91	36.85	26.86	22.29	88.37	56.03	40.30	31.27	25.19	69.38	53.15	30.90	8.23	9.15
12	15.24	37.43	27.30	22.65	88.42	56.08	40.34	31.33	25.26	70.98	54.00	31.11	8.28	9.22
13	15.60	38.07	27.76	23.04	88.52	56.18	40.45	31.39	25.34	72.63	54.93	31.42	8.34	9.31
14	15.96	38.70	28.24	23.45	88.58	56.23	40.51	31.46	25.43	74.33	55.88	31.71	8.41	9.38
15	16.35	39.38	28.74	23.87	88.66	56.31	40.60	31.5	25.52	76.12	56.62	31.98	8.48	9.48
16	16.76	40.06	29.25	24.30	88.72	56.38	40.67	31.5	25.64	78.02	58.12	32.34	8.55	9.57
17	17.20	40.81	29.78	24.75	88.84	56.49	40.80	31.7	25.75	80.02	58.92	32.67	8.63	9.67
18	17.64	41.54	30.34	25.22	88.92	56.57	40.88	31.8	25.89	82.12	60.04	33.07	8.72	9.79
19	18.12	42.31	30.91	25.69	89.02	56.67	41.00	31.92	26.03	84.32	61.17	33.55	8.81	9.91
20	18.63	43.09	31.51	26.20	89.11	56.76	41.10	32.04	26.19	86.61	62.37	33.97	8.91	10.05
21	19.16	43.93	32.13	26.74	89.22	56.85	41.23	32.21	26.43	89.11	63.62	34.44	9.01	10.20
22	19.72	44.80	32.77	27.29	89.35	57.01	41.39	32.39	26.68	91.66	64.92	34.95	9.13	10.37
23	20.31	45.65	33.44	27.87	89.46	57.12	41.52	32.58	26.96	94.41	66.74	35.60	9.27	10.54
24	20.93	46.58	34.15	28.48	89.57	57.24	41.67	32.80	27.26	97.26	67.70	36.25	9.40	10.74
25	21.59	47.57	34.87	29.11	89.74	57.43	41.89	33.05	27.60	100.35	69.13	37.01	9.57	10.95
26	22.29	48.55	35.62	29.77	89.88	57.59	42.08	33.35	27.95	103.55	70.68	37.74	9.73	11.20
27	23.03	49.57	36.41	30.45	90.03	57.75	42.29	33.68	28.36	106.94	72.28	38.63	9.93	11.46
28	23.82	50.64	37.25	31.19	90.20	57.96	42.54	34.03	28.81	110.59	73.96	39.55	10.13	11.77
29	24.64	51.76	38.09	31.94	90.41	58.20	42.84	34.44	29.30	114.39	75.73	40.57	10.35	12.10
30	25.51	52.93	39.00	32.75	90.63	58.46	43.16	34.88	29.84	118.43	77.61	41.64	10.61	12.49
31	26.44	54.12	39.94	33.58	90.86	58.73	43.51	35.37	30.44	122.78	79.55	42.74	10.99	12.96
32	27.44	55.35	40.92	34.48	91.10	59.02	43.88	35.84	31.10	127.32	81.60	43.91	11.42	13.51
33	28.50	56.65	41.94	35.39	91.39	59.36	44.31	36.40	31.74	132.22	83.77	45.26	11.89	14.12
34	29.62	58.00	43.03	36.39	91.71	59.76	44.81	37.02	32.49	137.41	86.07	46.57	12.43	14.81
35	30.81	59.38	44.15	37.42	92.02	60.16	45.31	37.66	33.28	142.91	88.50	48.08	13.03	15.66
36	32.09	60.90	45.38	38.56	92.46	60.66	45.96	38.48	34.24	148.75	91.04	49.56	13.71	16.54
37	33.45	62.50	46.66	39.77	92.97	61.30	46.72	39.37	35.32	155.00	93.76	51.20	14.47	17.55
38	34.89	64.18	48.01	41.06	93.54	61.99	47.56	40.37	36.50	161.69	96.66	52.89	15.35	18.65
39	36.45	65.89	49.44	42.42	94.13	62.70	48.44	41.43	37.77	168.78	99.78	54.65	16.32	19.90
40	38.10	67.67	50.95	43.84	94.78	63.50	49.43	42.60	39.10	176.42	108.60	56.45	17.44	21.28
41	39.87	69.57	52.53	45.44	95.52	64.41	50.56	43.93		184.52	112.60	58.31	18.72	22.82
42	41.75	71.55	54.22	47.16	96.34	65.41	51.80	45.39		193.11	116.90	60.21	20.04	24.53
43	43.76	73.57	55.99	48.98	97.19	66.47	53.11	46.95		202.30	121.45	62.21	21.57	26.41
44	45.90	75.67	57.82	50.94	98.14	67.65	54.56	48.66		212.14	126.35	64.24	23.28	29.14
45	48.21	77.87	59.76	53.03	99.23	68.95	56.16	50.53		222.58	131.58	66.38	25.19	32.14
46	50.66	80.17	61.84	55.28	100.35	70.36	57.91			233.72	137.20	68.62	31.45	39.13
47	53.30	82.55	64.04	57.69	101.58	71.91	59.80			245.70	143.22	70.92	34.36	42.85
48	56.11	85.05	66.37	60.28	102.92	73.62	61.88			258.39	149.70	73.33	37.60	46.99
49	59.13	87.66	68.88	63.06	104.39	75.48	64.17			272.08	156.65	75.85	41.20	51.59
50	62.37	90.43	71.55	66.06	106.03	77.55	66.66			286.66	164.15	78.49	45.23	56.65

With Disability (Waiver of Premiums and \$10 Monthly Income.)

5	\$17.53	\$41.77	\$30.50	\$25.35	\$89.09	\$56.81	\$41.18	\$32.20	\$26.28	\$31.92	\$60.27	\$33.48		
20.01	45.64	33.41	27.80		89.60	57.36	41.81	32.89	27.20	93.42	66.35	35.61		
23.24	50.28	36.91	30.86		90.35	58.21	42.84	34.22	29.06	103.49	73.46	38.81		
27.54	55.81	41.21	34.68		91.47	59.54	44.54	36.64	31.75	128.38	82.37	43.65		
33.35	62.39	46.53	39.93		93.22	61.84	47.51	40.08	35.74	155.37	94.69	50.74		
41.40	70.97	54.23	47.15		96.67	66.34	52.57	45.84	42.42	192.58	116.88	60.03		
52.76	82.48	64.50	57.71		103.18	73.33	60.65	55.04		244.78	143.07	71.36		

NOTE.—Above rates adopted 1917. *Convertible but not Renewable. 5 Year Term convertible within 4 years; 10 Year Term within 7 years. Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double indemnity \$1.50 and up per \$1,000, according to occupation.

GRANGE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
End. Age 85														
21	\$14.91	\$ 3	\$20	\$63	2 7	\$67	\$194	9 2	\$119	\$313	15 7	\$178	\$423	19 1
25	16.85	6	25	73	3 2	80	215	10 4	141	342	16 1	208	454	18 1
30	18.63	10	33	88	3 11	99	240	11 3	173	377	15 9	254	497	17 1
35	21.59	15	44	106	4 10	123	268	11 5	212	414	14 7	306	537	15 1
40	25.51	21	56	122	5 3	153	299	10 10	257	451	13 0	363	575	13 1
45	30.81	29	72	140	5 3	187	328	9 8	306	484	11 1	424	610	11 1
50	38.10	38	90	158	4 10	224	354	8 2	359	517	9 2	488	645	9 1
55	48.21	48	110	174	4 1	266	383	6 9	416	550	7 6	560	686	7 1
60	62.37	60	133	191	3 4	311	411	5 5	483	591	5 2	672	760	5 1
Ord. Life \$5,000														
21	69.38	18	101	321	2 7	334	972	9 0	594	1571	15 5	883	2108	19 1
25	76.12	30	127	376	3 2	397	1071	10 2	699	1704	15 11	1034	2267	18 1
30	86.61	50	167	450	3 11	493	1202	11 2	858	1881	15 7	1257	2497	17 1
35	100.35	74	217	529	4 8	612	1342	11 4	1049	2062	14 5	1512	2670	15 1
40	118.43	105	280	614	5 3	757	1488	10 9	1268	2239	12 9	1791	2856	13 1
45	142.91	144	357	702	5 2	922	1628	9 6	1506	2402	10 11	2080	3022	10 1
50	176.42	188	443	782	4 9	1101	1756	8 1	1754	2548	8 11	2366	3167	8 1
55	222.58	237	538	858	4 0	1290	1874	6 6	2001	2678	7 2	2635	3291	6 1
60	286.66	290	639	928	3 2	1478	1978	5 1	2234	2790	5 7	2920	3435	5 1
15 Pay. Life														
21	26.86	36	82	261	12 6	216	629	33 7	377	1000	Pd-up			
25	28.74	40	90	267	13 1	235	634	31 5	410	1000	"			
30	31.51	45	101	272	13 5	262	638	28 5	456	1000	"			
35	34.87	52	114	278	13 0	293	642	25 1	508	1000	"			
40	39.00	59	129	282	12 0	328	645	21 7	566	1000	"			
45	44.15	68	145	285	10 4	364	642	18 0	626	1000	"			
50	50.95	76	161	284	8 5	400	638	14 7	688	1000	"			
55	59.76	83	176	280	6 6	431	626	11 3	746	1000	"			
60	71.55	89	187	271	4 9	455	609	8 5	849	1000	"			
20 Pay. Life														
21	22.29	20	56	177	8 0	157	455	24 5	277	730	35 0	420	1000	"
25	23.87	23	62	183	8 6	172	462	23 7	302	733	32 2	457	1000	"
30	26.20	28	71	190	9 0	193	468	21 8	338	738	28 7	510	1000	"
35	29.11	33	81	196	9 2	218	476	19 4	379	741	24 10	569	1000	"
40	32.75	38	93	203	8 9	245	479	16 7	422	741	21 0	631	1000	"
45	37.43	45	106	207	7 8	274	481	13 9	466	738	17 4	694	1000	"
50	43.84	52	120	210	6 4	302	478	10 11	507	730	13 9	755	1000	"
55	53.03	59	133	210	5 0	328	472	8 4	543	718	10 7	815	1000	"
60	66.06	67	147	211	3 9	350	463	6 2	570	698	7 9	883	1000	"
20 Pay. Life, \$2,500 Pfd. Rk														
21	53.15	52	140	445	8 0	392	1141	24 3	691	1828	34 11	1046	2500	Pd-up
25	56.62	60	155	458	8 6	428	1155	23 7	733	1836	32 1	1140	2500	"
30	62.37	69	176	474	8 11	481	1173	21 7	842	1846	28 5	1271	2500	"
35	69.13	82	202	492	9 0	542	1188	19 2	943	1854	24 8	1415	2500	"
40	77.61	96	231	506	8 7	610	1199	16 7	1050	1854	20 11	1567	2500	"
45	88.50	112	264	519	7 7	681	1202	13 8	1157	1845	17 1	1720	2500	"
50	108.60	130	297	524	6 3	749	1194	10 10	1256	1824	13 7	1867	2500	"
55	131.58	147	329	524	4 11	810	1176	8 3	1338	1791	10 4	2001	2500	"
60	164.15	164	361	524	3 8	860	1151	6 0	1392	1738	7 6	2124	2500	"
15 Year End.														
			End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$56.03	\$130	\$247	\$343	10	\$275	\$374	\$488	\$446	\$585	\$692	5	\$677	\$910
25	56.31	129	246	341	10	269	373	486	442	584	691	5	675	910
30	56.76	127	244	338	10	259	371	483	435	583	689	5	672	909
35	57.43	125	242	335	10	243	369	480	423	581	687	5	666	908
40	58.46	122	240	331	10	216	367	476	404	578	682	5	655	907
45	60.16	120	237	325	10	182	364	470	369	575	678	5	638	906
50	63.50	117	243	330	10	91	359	461	305	569	668	5	607	903
55	68.95	113	229	306	8	14	353	448	188	560	655	5	552	898
60	77.55	109	222	290	5	17	343	428	7	545	632	5	447	890
20 Year End.														
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$40.30	\$79	\$157	\$254	15	\$118	\$384	\$533	10	\$481	\$661	\$782	5	\$771
25	40.60	78	156	252	15	106	383	531	10	475	660	781	5	768
30	41.10	76	155	249	15	85	382	529	10	464	658	778	5	763
35	41.89	74	153	245	14	132	380	525	10	442	657	776	5	756
40	43.16	72	152	241	14	10	379	520	10	406	655	772	5	744
45	45.31	71	151	235	10	19	378	514	10	340	651	765	5	721
50	49.43	70	151	230	7	11	376	503	10	215	644	753	5	679
55	56.16	70	152	223	5	18	375	491	9	18	635	737	5	604
60	66.66	72	155	216	3	11	372	472	6	17	619	711	5	459

†Months.

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Ages. Year.	25		35		45		55	
	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$16.35	\$16.35	\$21.59	\$21.59	\$30.81	\$30.81	\$48.21	\$48.21
2d.....	32.70	32.70	43.18	43.18	61.62	61.62	96.42	96.42
3rd.....	49.05	43.05	64.77	49.77	92.43	63.43	144.63	96.63
4th.....	65.40	50.40	86.36	57.36	123.24	73.24	192.84	113.84
5th.....	81.75	56.75	107.95	63.95	154.05	82.05	241.05	131.05
10th.....	163.50	83.50	215.90	92.90	308.10	121.10	482.10	216.10
15th.....	245.25	104.25	323.85	111.85	462.15	156.15	723.15	307.15
20th.....	327.00	119.00	431.80	125.80	616.20	192.20	964.20	404.20

TWENTY PAYMENT LIFE.

1st.....	\$23.87	\$23.87	\$29.11	\$29.11	\$37.43	\$37.43	\$53.03	\$53.03
2d.....	47.74	47.74	58.22	58.22	74.86	74.86	106.06	106.06
3rd.....	71.61	48.61	87.33	54.33	112.29	67.29	159.09	100.09
4th.....	95.48	53.48	116.44	60.44	149.72	74.72	212.12	116.12
5th.....	119.35	57.35	145.55	64.55	187.15	81.15	265.15	132.15
10th.....	238.70	66.70	291.10	73.10	374.30	100.30	530.30	202.30
15th.....	358.05	56.05	436.65	57.65	561.45	95.45	795.45	252.45
20th.....	477.40	20.40	582.20	13.20	748.60	54.60	1060.60	245.60

TWENTY YEAR ENDOWMENT.

1st.....	\$40.60	\$40.60	\$41.89	\$41.89	\$45.31	\$45.31	\$56.16	\$56.16
2d.....	81.20	81.20	83.78	83.78	90.62	90.62	112.32	112.32
3rd.....	121.80	43.80	125.67	51.67	135.93	64.93	168.48	98.48
4th.....	162.40	46.40	167.56	54.56	181.24	70.24	224.64	113.64
5th.....	203.00	47.00	209.45	56.45	226.55	75.55	280.80	128.80
10th.....	406.00	23.00	418.90	38.90	453.10	75.10	561.60	186.60
15th.....	609.00	—51.00	628.35	—28.65	679.65	28.65	842.40	207.40
20th.....	812.00	—188.00	837.80	—162.20	906.20	—93.80	1123.20	123.20

American 3¼% Modified Preliminary Term Reserve Adopted 1915; Full Reserve Allowed at End of 13th Year.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages.	25	35	45
NON-PARTICIPATING.			
ENDOWMENTS. Without Disability.			
35 Year.....	\$21.67	\$24.29	\$31.12
40 Year.....	19.12	22.37	.....

ENDOWMENTS. With Disability.			
35 Year.....	\$22.57	\$25.85	\$33.62
40 Year.....	20.17	23.98	.....

NOTE.—The 20 Payment Life, Guaranteed Endowment Additions has special options end of 20 years, viz.: Age 35, Cash \$741; or paid-up life policy for \$1,309; or paid-up for \$1,000 and cash \$175.

20 Year Endowment, Convertible to Ordinary Life.			
Without Dis...	\$44.59	\$46.01	\$49.78
With Dis.....	45.17	46.96	51.98

ONE HUNDRED DOLLAR DEPOSIT PLAN. Premiums \$100.			
With Guaranteed Endowment additions. 20 Payment Life.			
Insurance.....	\$3,127	\$2,702	\$2,080

Rate with disability as follows.....			
	104.69	104.86	105.54

Special options end of 20 years, viz.: Age 35, Cash \$2,000 (same at all ages); paid-up life policy \$3,533; paid-up life policy \$2,702 and cash \$470.

Ages.	25	35	45
MONTHLY INCOME. \$12.50 for 240 Months. Commuted Value, \$2,162.50.			
End. Age 85...	\$35.36	\$46.68	\$66.62
20 P. E. Age 85	51.62	62.95	80.94
20 Year End...	87.80	90.59	97.98

With Disability.			
End. Age 85 ..	\$37.90	\$50.24	\$72.11
20 P. E. Age 85	54.81	66.73	86.35
20 Year End...	89.04	92.64	102.74

Life Income, Extra Premium. (Rates at Equal Ages). Add to regular rates to continue income throughout life of original beneficiary.

End. Age 85 ..	\$6.56	\$4.98	\$3.34
20 P. E. Age 85	9.45	6.55	3.93

JOINT POLICIES. (Equal Ages).			
Whole Life....	\$25.39	\$32.51	\$45.58
20 Pay. Life ..	34.10	40.31	51.26
20 Year End...	46.51	48.98	55.78

SINGLE PREMIUM RATES.			
Whole Life....	\$330.34	\$396.49	\$487.92
10 Year End...	769.15	770.55	774.38
15 Year End...	660.90	664.29	673.98
20 Year End...	574.06	580.58	599.54

CHILD'S ENDOWMENTS			
Death benefits graded to face of policy at age 10.			
Ages.	2	6	10
20 Pay. Life...	\$17.70	\$19.20	\$21.00
20 Year End...	41.98	41.98	41.98
End. Age 21...	42.75	57.30	83.00

GREAT AMERICAN LIFE INS. CO., Hutchinson, Kans.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 90 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.); reserve, with provision for surrender charge up to 20th year not exceeding \$25 per \$1,000; not more than \$8 per \$1,000 is actually charged up to the 10th year and none thereafter.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest.

Disability. — For varying extra premium, all but Joint Life policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately and continuing during disability until maturity; no reduction in insurance. Agreement does not cover war service. Limit \$5,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$2.00 per \$1,000, all but Term and Joint Life policies will provide, during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide or poison or war service. Limit \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash. Exchangeable for cash value within 90 days or paid-up insurance within six months.

Grace. — 30 days, without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war.

Limits. — Ages, 15-65, except Term, 15-60. \$25,000; reinsures over \$5,000; does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6% in advance. Practice of company to make premium loan note to pay second or subsequent premiums.

Military Service. — Death from service in time of war limits liability to reserve unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within six months after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered) for cash, upon evidence insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — Aerial transportation in time of war limits liability to reserve.

Restricted Occupations. — Aerial operations in time of war, limits liability to reserve.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$ Limited (5 years) and Continuous (20 years certain) annual or monthly installments. At end 20 years or at age 65 insured may elect to receive life annuity. Unless otherwise specified, beneficiary may withdraw proceeds, except under Continuous Installment option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limited payment and endowment plans. Limit, \$5,000. Double indemnity granted. Disability granted to single women.

ADDITIONAL LIST OF POLICY FORMS ISSUED

PARTICIPATING.				NON-PARTICIPATING.			
Ages	25	35	45	Ages	25	35	45
RETURN PREMIUM.				RETURN PREMIUM.			
Full Return.				Full Return.			
Ord. Life.....	\$23.96	\$ 32.72	\$ 53.20	Ord. Life.....	\$19.09	\$ 26.31	\$ 42.10
20 Pay. Life.....	34.04	43.31	64.11	20 Pay. Life.....	23.14	35.58	51.10
20 Year End.....	53.67	58.26	73.31	20 Year End.....	49.12	52.22	63.10
Half Return.				Half Return.			
Ord. Life.....	22.52	30.06	45.21	Ord. Life.....	18.10	24.46	37.10
20 Pay. Life.....	32.01	39.79	54.47	20 Pay. Life.....	26.67	33.08	44.10
20 Year End.....	50.45	53.52	62.30	20 Year End.....	46.56	48.54	54.10

NON-PARTICIPATING RATES PER \$1,000. (Without Disability)
American 3½% Reserve.

Agent Issue	Ord. Life	Limited Pay. Life			Endowments			Multiple Option 20 Pay. Life*	Prem. Ref. Policy	Convertible and Renewable Term			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			5 Year	10 Year	15 Year	20 Year
15	\$13.81	\$36.99	\$26.4	\$21.56	\$93.32	\$61.92	\$43.81	\$27.34	\$14.88	\$ 9.91	\$10.03	\$10.18	\$10.35
16	14.09	37.53	26.87	21.87	93.37	61.95	43.85	27.72	15.24	9.95	10.09	10.24	10.43
17	14.37	38.07	27.28	22.10	93.44	61.98	43.88	28.12	15.62	10.00	10.15	10.32	10.51
18	14.67	38.65	27.69	22.55	93.49	62.01	43.91	28.53	15.86	10.06	10.22	10.39	10.61
19	14.98	39.25	28.12	22.90	93.56	62.04	43.96	28.95	16.28	10.12	10.29	10.48	10.71
20	15.30	39.86	28.56	23.27	93.63	62.08	44.00	29.39	16.78	10.19	10.36	10.57	10.82
21	15.64	40.50	29.03	23.65	93.70	62.11	44.04	29.84	17.02	10.26	10.44	10.66	10.93
22	16.01	41.17	29.51	24.04	93.77	62.16	44.09	30.31	17.52	10.33	10.53	10.77	11.06
23	16.39	41.85	30.01	24.46	93.85	62.20	44.15	30.80	18.04	10.41	10.62	10.88	11.20
24	16.78	42.57	30.53	24.89	93.94	62.24	44.20	31.31	18.61	10.49	10.72	11.00	11.35
25	17.20	43.30	31.06	25.33	94.02	62.29	44.26	31.83	18.99	10.57	10.82	11.13	11.51
26	17.64	44.07	31.62	25.80	94.11	62.33	44.33	32.37	19.61	10.67	10.94	11.27	11.70
27	18.10	44.86	32.20	26.28	94.19	62.40	44.40	32.94	20.28	10.77	11.06	11.43	11.90
28	18.59	45.69	32.80	26.77	94.29	62.46	44.49	33.52	20.74	10.88	11.20	11.60	12.12
29	19.10	46.55	33.42	27.29	94.39	62.52	44.57	34.13	21.49	11.00	11.35	11.79	12.37
30	19.64	47.43	34.06	27.83	94.51	62.60	44.67	34.76	22.30	11.13	11.51	11.99	12.64
31	20.21	48.35	34.74	28.40	94.62	62.68	44.78	35.42	22.85	11.27	11.69	12.22	12.95
32	20.81	49.29	35.44	28.98	94.74	62.77	44.90	36.11	23.77	11.42	11.88	12.47	13.29
33	21.44	50.27	36.16	29.59	94.89	62.87	45.03	36.82	24.75	11.59	12.09	12.75	13.68
34	22.12	51.30	36.91	30.23	95.02	62.98	45.18	37.56	25.41	11.76	12.33	13.06	14.11
35	22.83	52.36	37.70	30.90	95.19	63.10	45.35	38.34	26.53	11.98	12.59	13.41	14.59
36	23.58	53.45	38.51	31.59	95.34	63.23	45.53	39.15	27.75	12.21	12.87	13.80	15.13
37	24.38	54.59	39.36	32.33	95.53	63.39	45.74	40.00	29.10	12.45	13.20	14.25	15.73
38	25.22	55.77	40.24	33.09	95.71	63.56	45.98	40.89	29.93	12.73	13.55	14.75	16.41
39	26.11	56.99	41.17	33.89	95.91	63.75	46.24	41.81	31.44	13.02	13.96	15.31	17.16
40	27.07	58.26	42.14	34.73	96.15	63.96	46.54	42.79	33.12	13.35	14.41	15.94	18.00
41	28.07	59.58	43.13	35.61	96.39	64.20	46.87	43.82	34.96	13.72	14.93	16.65	18.94
42	29.14	60.94	44.17	36.54	96.66	64.47	47.25	44.90	36.05	14.13	15.51	17.45	19.98
43	30.29	62.36	45.28	37.53	96.97	64.78	47.68	46.04	38.16	14.61	16.18	18.35	21.13
44	31.50	63.83	46.42	38.57	97.29	65.13	48.15	47.25	40.50	15.14	16.93	19.35	22.42
45	32.79	65.36	47.63	39.67	97.67	65.52	48.69	48.52	41.80	15.76	17.78	20.47	23.84
46	34.17	66.96	48.9	40.82	98.07	65.98	49.30	49.87	44.53	16.47	18.74	21.72	.....
47	35.63	68.61	50.21	42.05	98.54	66.48	49.97	51.31	47.54	17.28	19.82	23.10	.....
48	37.20	70.33	51.62	43.37	99.03	67.05	50.72	52.83	50.96	18.20	21.03	24.65	.....
49	38.88	72.12	53.07	44.75	99.60	67.68	51.56	54.45	52.60	19.22	22.37	26.36	.....
50	40.66	73.98	54.62	46.22	100.21	68.40	52.50	56.17	56.54	20.37	23.87	28.24	.....
51	42.54	75.91	56.23	47.80	100.88	69.19	53.54	58.01	61.03	21.66	25.52	.....	.....
52	44.57	77.91	57.95	49.46	101.65	70.07	54.70	59.97	66.14	23.09	27.36	.....	.....
53	46.73	80.00	59.74	51.24	102.46	71.05	55.98	62.06	68.18	24.68	29.39	.....	.....
54	49.03	82.17	61.65	53.14	103.38	72.13	57.40	64.29	74.14	26.45	31.64	.....	.....
55	51.49	84.43	63.66	55.19	104.39	73.35	58.97	66.69	81.15	28.41	34.12	.....	.....
56	54.12	86.79	65.79	57.37	105.50	74.69	60.70	69.26	83.36	30.57	.....	.....	.....
57	56.92	89.24	68.05	59.71	106.71	76.19	62.62	72.01	91.62	32.97	.....	.....	.....
58	59.93	91.82	70.47	62.22	108.06	77.85	64.73	74.98	101.45	35.63	.....	.....	.....
59	63.14	94.51	73.04	64.94	109.56	79.69	67.0	78.17	103.88	38.56	.....	.....	.....
60	66.58	97.34	75.80	67.85	111.20	81.72	69.60	81.60	106.41	41.80	.....	.....	.....

NOTE.—Above rates adopted 1917.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

***GUARANTEED SETTLEMENTS END OF 20 YEARS.**

	Ages	25	30	35	40	45	50
1. Cash Value		\$628.54	\$696.50	\$773.97	\$859.18	\$951.26	\$1051.84
2. Paid-up for \$1,000 and Cash		172.54	188.50	207.97	232.18	263.26	304.84
3. Paid-up Policy for		1378.00	1370.00	1367.00	1370.00	1382.00	1408.00
4. Life Annuity		41.00	51.00	65.00	85.00	115.00	162.00
5. Paid-up for \$1,000 in Years	15	15	15	15	15	15	15
6. Becomes Endowment in Years	39	35	31	27	23	20	20

GREAT AMERICAN LIFE INSURANCE COMPANY, KAS.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

	Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
				Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.
Ord. Life	21	\$15.64	\$10	\$25	\$90	3	4	\$70	\$203	9	7	\$119	\$315	15	7	\$177	\$422	19	2
	25	17.20	12	30	90	3	11	82	222	10	8	140	341	16	0	207	454	13	6
	30	19.64	16	38	104	4	8	102	248	11	7	172	376	15	7	252	495	17	0
	35	22.83	21	48	118	5	4	125	275	11	8	210	413	14	5	303	534	15	1
	40	27.07	27	61	134	5	9	154	304	10	11	254	448	12	10	358	571	13	0
	45	32.79	35	76	150	5	7	188	331	9	8	301	481	10	11	416	605	10	10
	50	40.66	44	94	165	5	0	223	356	8	2	351	510	9	0	473	634	8	10
15 Pay. Life	55	51.49	53	113	180	4	2	261	379	6	7	400	536	7	2	527	655	6	11
	60	66.58	64	133	193	3	4	299	400	5	2	447	558	5	7	594	687	5	3
	21	29.03	40	86	274	13	3	220	641	34	1	378	1000	Pd-up		419	1000	Pd-up	
	25	31.06	44	94	278	13	9	239	644	31	10	410	1000	"		456	1000	"	
	30	34.06	49	105	284	14	0	266	648	28	9	456	1000	"		508	1000	"	
	35	37.70	56	118	288	13	6	297	651	25	4	508	1000	"		568	1000	"	
	40	42.14	63	133	291	12	4	331	652	21	10	566	1000	"		627	1000	"	
20 Pay. Life	45	47.63	72	149	293	10	7	368	650	18	2	627	1000	"		688	1000	"	
	50	54.62	80	165	291	8	7	403	644	14	8	688	1000	"		747	1000	"	
	55	63.65	87	179	286	6	7	435	632	11	5	747	1000	"		800	1000	"	
	60	75.80	93	191	277	4	10	458	613	8	5	800	1000	"		850	1000	"	
	21	23.65	25	60	191	8	7	160	466	24	11	276	731	34	11	419	1000	Pd-up	
	25	25.33	28	66	196	9	1	175	471	23	10	301	735	32	2	456	1000	"	
	30	27.83	32	75	201	9	7	196	477	21	11	337	739	28	6	508	1000	"	
25 Year End.	35	30.90	37	85	207	9	7	220	482	19	6	377	742	24	8	566	1000	"	
	40	34.73	43	96	212	9	0	247	486	16	9	420	742	20	11	627	1000	"	
	45	39.67	50	110	216	7	11	276	487	13	10	463	739	17	2	688	1000	"	
	50	46.22	56	123	217	6	6	303	483	11	0	503	730	13	7	747	1000	"	
	55	55.19	63	136	217	5	1	327	476	8	4	535	717	10	4	800	1000	"	
	60	67.85	70	149	216	3	9	347	465	6	1	557	696	7	6	850	1000	"	

	Age at Issue	Ann. Pre-mium	Cash 3rd Year	End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.			
				Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$
15 Year End.	21	\$62.11	\$130	\$248	\$344	10	\$276	\$375	\$490	8	\$449	\$588	\$697	5	\$682	\$910	\$942	1	\$942
	25	62.29	129	246	343	10	\$270	374	488	8	\$445	587	695	5	\$680	910	942	1	\$941
	30	62.60	127	245	340	10	\$260	373	486	8	\$437	586	693	5	\$676	910	942	1	\$941
	35	63.10	125	243	336	10	\$244	371	483	8	\$426	584	691	5	\$670	909	941	1	\$940
	40	63.96	122	240	332	10	\$217	368	478	8	\$406	582	687	5	\$660	908	940	1	\$939
	45	65.52	120	238	327	10	\$167	365	473	8	\$371	578	682	5	\$643	906	938	1	\$936
	50	68.40	117	234	319	10	\$75	361	464	8	\$308	572	673	5	\$612	903	935	1	\$932
20 Year End.	55	73.35	113	229	307	8	14	354	450	8	\$191	563	659	5	\$557	898	930	1	\$926
	60	81.72	109	223	292	5	18	345	431	7	17	549	637	5	\$455	890	921	1	\$914

	Age at Issue	Ann. Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
				Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$
20 Year End.	21	\$44.04	\$81	\$160	\$259	15	\$124	\$388	\$539	10	\$487	\$661	\$783	5	\$771	\$926	\$959	1	\$958
	25	44.26	80	159	257	15	\$112	387	537	10	\$481	660	781	5	\$769	926	958	1	\$958
	30	44.67	78	157	253	15	\$90	385	534	10	\$469	659	779	5	\$765	925	958	1	\$957
	35	45.35	77	156	250	15	\$51	384	530	10	\$449	657	775	5	\$757	925	957	1	\$956
	40	46.54	75	155	245	14	12	383	526	10	\$413	655	772	5	\$745	923	956	1	\$954
	45	48.69	74	154	241	10	\$11	382	519	10	\$348	651	766	5	\$722	921	953	1	\$952
	50	52.50	73	154	235	8	11	380	509	10	\$224	645	754	5	\$681	917	949	1	\$946
25 Year End.	55	58.97	73	155	228	5	19	378	495	9	19	635	738	5	\$605	911	943	1	\$938
	60	69.60	74	158	221	4	10	376	478	6	18	620	712	5	\$461	901	932	1	\$922

†Months

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45 Ages 25 35 45
MONTHLY INCOME, \$10 a Month Waiver of Premium and \$10
for 240 months. Commuted Monthly Income.

value \$1,750
Ord. Life... \$29.10 \$38.69 \$55.70
20 Pay. Life. 42.70 52.60 66.90

Continuous Monthly Income. \$10 a Month, 20 years certain. (Equal Ages.)
Ord. Life... \$39.50 \$42.82 \$58.51
20 Pay. Life. 49.76 57.05 69.95

CHILD'S ENDOWMENT.
Over 3 Mos., \$47.20; 1 Year, \$47.29;
5 Years, \$47.66. At age 5 Insurance increases each year to \$1,654.86 end of 20 years.

SINGLE PREMIUMS.

Whole Life... \$339.26 \$407.20 \$501.10
10 Year End... 789.92 791.36 795.30
15 Year End... 678.75 682.23 692.19
20 Year End... 589.56 596.26 615.64
25 Year End... 518.46 529.99 562.27

*Same rates with Multiple Option and Premium Refund Policies.
LIFE POLICIES. (With Disability and Double Indemnity.)
Multiple Opt... \$35.24 \$42.02 \$52.95
Premium Ref... 22.40 30.21 46.23
Ord. Life... 20.33 26.42 37.24
10 Payment... 47.59 56.97 70.23
15 Payment... 34.76 41.67 51.95
20 Payment... 28.74 34.58 44.10
10 Year End... 96.41 97.76 100.77
15 Year End... 64.75 65.83 69.01
20 Year End... 46.80 48.25 52.78

GREAT NORTHERN LIFE INS. CO. OF WISCONSIN

GENERAL OFFICE, CHICAGO, ILL.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable. May choose one or more contingent beneficiaries, which may be changed at any time.

Cash Values. — After two premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with a surrender charge up to fifth year not exceeding \$10 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time by payment of difference in premiums with not more than 6% interest; new policy without disability and double indemnity except as rules of company may provide. Lower premium form allowed upon evidence of insurability.

Disability. — For varying extra premium all but Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from use of intoxicating liquor or narcotics, immoral conduct, voluntary or unnecessary exposure to accident, contagion or infection, war service, duelling or violation of law. Limit \$10,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium all but Term policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within sixty days from the time of injury. Agreement does not cover death from physical or mental infirmity, ptomaines, bacterial infections other than as result of injury, illness or disease, suicide, violation of law, war service, aeronautic, submarine or underground operations, state of war, riot or insurrection, police duty. Limit \$10,000.

Extended Insurance. — After two premiums, within 31 days after default. Non-par. Without cash or loan values, but practice to grant cash value.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages. Life and Term, 20-60; other policies, 15-60. \$50,000, reinsure. over \$10,000; accepts reinsurance; minimum policy, \$500.

Loans. — After two premiums. Interest not more than 6% in advance. May be deferred 90 days (except to pay premium). Policy may be returned to owner after endorsement of loan thereof.

Military Service. — Death from service in time of war limits liability to premiums paid unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after two years. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after two premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — Death from aerial flight within one year, limits liability to premiums paid.

Restricted Occupations. — Death from aerial flight within one year, limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25 years) and Continuous (20 years certain) Installments. Installments payable annually, semi-annually, quarterly or monthly. Unless otherwise specified, beneficiary may withdraw Trust Fund on any interest date and commutable values on Installments at any time, except Continuous Installment option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limits, ages, 18-55; \$2,500-\$5,000. Married women with husband beneficiary limited to endowments. Disability and double indemnity not granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½ % Reserve).

Ord. Life	LIMITED PAY. LIFE					Age at Issue	ENDOWMENTS					End. 65 Cont. Payt.	End. 65 20 Pay. Life	*5 Year Term
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year			
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
.....	34.01	25.14	21.12	18.43	16.82	15	91.11	57.63	41.28	31.79	25.73	15.64	22.98	.....
.....	34.49	25.49	21.42	18.70	17.07	16	91.14	57.66	41.32	31.84	25.79	15.99	23.38	.....
.....	34.99	25.87	21.74	18.98	17.33	17	91.17	57.70	41.37	31.89	25.85	16.37	23.79	.....
.....	35.51	26.26	22.07	19.28	17.60	18	91.21	57.74	41.42	31.95	25.92	16.77	24.22	.....
.....	36.05	26.66	22.42	19.59	17.88	19	91.25	57.79	41.47	32.01	25.99	17.18	24.67	.....
14.88	36.62	27.08	22.78	19.91	18.18	20	91.29	57.84	41.52	32.07	26.06	17.63	25.13	8.02
15.15	37.20	27.52	23.15	20.23	18.48	21	91.34	57.88	41.58	32.14	26.15	18.09	25.61	8.07
15.49	37.80	27.97	23.54	20.57	18.80	22	91.38	57.94	41.64	32.22	26.24	18.59	26.12	8.13
15.85	38.43	28.44	23.93	20.93	19.14	23	91.43	58.00	41.71	32.29	26.33	19.11	26.64	8.19
16.22	39.07	28.92	24.35	21.29	19.49	24	91.48	58.06	41.78	32.37	26.44	19.66	27.18	8.24
16.61	39.74	29.43	24.78	21.68	19.85	25	91.53	58.11	41.85	32.48	26.55	20.24	27.75	8.32
17.03	40.44	29.95	25.23	22.07	20.23	26	91.59	58.19	41.93	32.57	26.69	20.86	28.34	8.39
17.46	41.17	30.50	25.70	22.51	20.63	27	91.65	58.26	42.03	32.68	26.82	21.52	28.90	8.40
17.92	41.91	31.07	26.19	22.94	21.04	28	91.72	58.35	42.12	32.81	26.98	22.22	29.60	8.55
18.40	42.69	31.65	26.70	23.40	21.48	29	91.80	58.43	42.23	32.94	27.15	22.96	30.27	8.64
18.91	43.50	32.27	27.23	23.88	21.93	30	91.87	58.53	42.35	33.09	27.33	23.76	30.97	8.74
19.45	44.33	32.90	27.78	24.38	22.41	31	91.95	58.62	42.48	33.25	27.54	24.60	31.69	8.84
20.03	45.21	33.55	28.35	24.90	22.91	32	92.05	58.73	42.62	33.42	27.77	25.51	32.46	8.96
20.63	46.11	34.24	28.95	25.45	23.45	33	92.14	58.86	42.76	33.61	28.03	26.47	33.25	9.08
21.27	47.04	34.95	29.58	26.03	24.01	34	92.25	58.99	42.93	33.83	28.31	27.48	34.09	9.22
21.95	48.01	35.70	30.23	26.63	24.60	35	92.37	59.13	43.12	34.07	28.62	.....	34.96	9.38
22.68	49.01	36.47	30.92	27.27	25.22	36	92.49	59.29	43.32	34.34	28.96	.....	35.87	9.54
23.42	50.07	37.28	31.64	27.93	25.88	37	92.63	59.47	43.56	34.64	29.35	.....	36.84	9.71
24.22	51.15	38.12	32.39	28.64	26.58	38	92.78	59.67	43.81	34.97	29.77	.....	37.85	9.90
25.07	52.27	38.99	33.18	29.38	27.32	39	92.95	59.88	44.09	35.34	30.24	.....	38.91	10.13
25.97	53.44	39.91	34.00	30.17	28.11	40	93.13	60.12	44.41	35.75	30.76	.....	40.02	10.41
26.93	54.65	40.87	34.88	31.00	28.95	41	93.34	60.40	44.76	36.22	.....	.....	41.20	10.75
27.94	55.92	41.87	35.79	31.88	29.85	42	93.57	60.70	45.16	36.72	.....	.....	42.45	11.10
29.02	57.23	42.91	36.76	32.82	30.80	43	93.82	61.04	45.60	37.28	.....	.....	43.77	11.60
30.17	58.60	44.01	37.79	33.81	31.82	44	94.11	61.42	46.10	37.92	.....	.....	45.17	12.19
31.39	60.03	45.16	38.87	34.87	32.91	45	94.43	61.85	46.65	38.62	.....	.....	.....	12.74
32.70	61.52	46.39	40.02	36.01	34.09	46	94.80	62.32	47.27	.....	.....	.....	.....	13.45
34.09	63.08	47.65	41.24	37.22	35.34	47	95.21	62.87	47.96	.....	.....	.....	.....	14.20
35.57	64.68	49.00	42.53	38.51	36.69	48	95.66	63.47	48.73	.....	.....	.....	.....	15.06
37.15	66.35	50.42	43.91	39.90	38.13	49	96.17	64.14	49.59	.....	.....	.....	.....	16.01
38.83	68.11	51.91	45.37	41.38	39.69	50	96.75	64.89	50.53	.....	.....	.....	.....	17.11
40.63	69.94	53.48	46.93	42.97	.....	51	97.39	65.71	51.59	.....	.....	.....	.....	18.32
42.54	71.85	55.14	48.58	44.67	.....	52	98.10	66.63	52.75	.....	.....	.....	.....	19.67
44.59	73.84	56.89	50.36	46.50	.....	53	98.88	67.65	54.03	.....	.....	.....	.....	21.11
46.77	75.91	58.74	52.25	48.46	.....	54	99.75	68.78	55.45	.....	.....	.....	.....	22.64
49.09	78.03	60.70	54.27	50.56	.....	55	100.72	70.03	57.03	.....	.....	.....	.....	24.71
51.58	80.35	62.80	56.44	.....	.....	56	101.78	71.42	58.76	.....	.....	.....	.....	.....
54.23	82.73	65.02	58.77	.....	.....	57	102.96	72.95	60.66	.....	.....	.....	.....	.....
57.07	85.22	67.38	61.27	.....	.....	58	104.28	74.65	62.75	.....	.....	.....	.....	.....
60.11	87.84	69.90	63.96	.....	.....	59	105.72	76.52	65.05	.....	.....	.....	.....	.....
63.36	90.61	72.59	66.85	.....	.....	60	107.33	78.60	67.57	.....	.....	.....	.....	.....

*Convertible within 4 years, non-renewable.

Semi-annual rate, multiply by .525; quarterly by .26875.

Above rates adopted 1921.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
TERM. Convertible within 7 years non-renewable				SINGLE PREMIUMS.			
10 Year.....	\$8.51	\$9.83	\$14.36	Whole Life.....	\$327.26	\$392.78	\$483.36
MONTHLY INCOME. \$10 a Month 240 months certain. Commuted value \$1737.				10 Year End.....	749.66	762.86	759.11
Ord. Life.....	\$28.86	\$38.14	\$54.54	15 Year End.....	645.45	650.57	662.47
20 Pay. Life.....	43.06	52.53	67.54	20 Year End.....	561.86	570.00	590.72
20 Year End.....	72.73	74.92	81.06				

DOUBLE INDEMNITY RATES PER \$1,000.

Age	10 Pay. Life	15 Pay. Life	20 P. L. or 20 Pay. End. 65	Age	10 Pay. Life	15 Pay. Life	20 P. L. or 20 Pay. End. 65	Age	10 Pay. Life	15 Pay. Life	20 P. L. or 20 Pay. End. 65
18	\$4.75	\$3.49	\$2.88	29	\$4.15	\$3.06	\$2.52	40	\$3.24	\$2.40	\$2.00
19	4.71	3.46	2.85	30	4.08	3.01	2.48	41	3.13	2.33	.....
20	4.66	3.42	2.82	31	4.01	2.96	2.44	42	3.03	2.25	.....
21	4.61	3.39	2.79	32	3.94	2.90	2.40	43	2.92	2.17	.....
22	4.56	3.35	2.76	33	3.86	2.85	2.36	44	2.80	2.09	.....
23	4.51	3.32	2.73	34	3.78	2.79	2.31	45	2.68	2.00	.....
24	4.46	3.28	2.70	35	3.70	2.73	2.26	46	2.55	.....	.....
25	4.40	3.24	2.67	36	3.61	2.67	2.21	47	2.42	.....	.....
26	4.34	3.19	2.63	37	3.53	2.61	2.16	48	2.29	.....	.....
27	4.28	3.15	2.60	38	3.43	2.54	2.11	49	2.15	.....	.....
28	4.22	3.10	2.56	39	3.34	2.47	2.06	50	2.00	.....	.....

Double Indemnity \$2.00 per \$1,000 for Ordinary Life and Continuous Endowment policies

DISABILITY RATES PER \$1,000 (Waiver of Premiums and \$10 Monthly Income.)

Ord. Life	LIMITED PAY. LIFE					Age	ENDOWMENTS					END. 65	
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	Cont. Pay.	20 Pay.
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
1 10	2 34	1 74	1 45	1 28	1 18	20	.42	.49	.56	.59	.67	1.07	1.40
1 13	2 39	1 78	1 49	1 32	1 21	21	.44	.51	.58	.61	.70	1.10	1.43
1 17	2 44	1 82	1 52	1 35	1 24	22	.45	.53	.60	.64	.73	1.13	1.46
1 21	2 49	1 86	1 55	1 38	1 27	23	.46	.55	.63	.67	.77	1.17	1.49
1 25	2 54	1 89	1 58	1 41	1 30	24	.48	.57	.66	.70	.81	1.21	1.52
1 29	2 59	1 93	1 62	1 44	1 33	25	.49	.59	.68	.73	.85	1.24	1.54
1 34	2 63	1 97	1 65	1 47	1 36	26	.51	.61	.71	.77	.90	1.28	1.57
1 38	2 68	2 00	1 68	1 50	1 39	27	.52	.63	.74	.81	.95	1.32	1.60
1 43	2 72	2 04	1 71	1 53	1 42	28	.54	.66	.78	.85	1.01	1.36	1.62
1 48	2 76	2 07	1 74	1 56	1 46	29	.56	.68	.82	.90	1.07	1.41	1.65
1 53	2 80	2 10	1 77	1 59	1 49	30	.58	.71	.86	.95	1.13	1.45	1.68
1 58	2 84	2 14	1 81	1 63	1 55	31	.60	.74	.90	1.01	1.23	1.50	1.70
1 64	2 89	2 18	1 84	1 66	1 61	32	.62	.78	.95	1.07	1.33	1.55	1.73
1 70	2 93	2 21	1 88	1 70	1 64	33	.65	.82	1.01	1.13	1.43	1.60	1.76
1 76	2 97	2 25	1 91	1 74	1 75	34	.68	.87	1.07	1.22	1.52	1.66	1.79
1 83	3 02	2 29	1 95	1 78	1 82	35	.72	.92	1.14	1.31	1.62	.....	1.82
1 90	3 07	2 33	1 99	1 86	1 89	36	.76	.98	1.22	1.44	1.72	.....	1.86
1 98	3 10	2 37	2 04	1 95	1 98	37	.80	1.04	1.30	1.57	1.82	.....	1.89
2 07	3 14	2 41	2 08	2 04	2 06	38	.86	1.11	1.40	1.71	1.93	.....	1.93
2 15	3 18	2 45	2 12	2 13	2 15	39	.91	1.19	1.51	1.84	2.03	.....	1.97
2 25	3 23	2 49	2 17	2 24	2 25	40	.98	1.28	1.63	1.97	2.14	.....	2.01
2 31	3 26	2 53	2 29	2 34	2 35	41	1.04	1.37	1.82	2.11	.....	.....	2.12
2 45	3 29	2 57	2 41	2 45	2 46	42	1.12	1.48	2.01	2.24	.....	.....	2.23
2 57	3 32	2 61	2 54	2 57	2 57	43	1.20	1.60	2.20	2.39	.....	.....	2.34
2 69	3 35	2 65	2 67	2 70	2 69	44	1.30	1.74	2.39	2.53	.....	.....	2.46
2 82	3 37	2 70	2 81	2 83	2 83	45	1.40	1.90	2.59	2.69	.....	.....	.....
2 96	3 40	2 87	2 97	2 98	2 97	46	1.52	2.18	2.79	.....	.....	.....	.....
3 11	3 41	3 05	3 13	3 13	3 12	47	1.65	2.46	3.00	.....	.....	.....	.....
3 28	3 43	3 25	3 31	3 30	3 29	48	1.80	2.74	3.21	.....	.....	.....	.....
3 46	3 44	3 46	3 50	3 48	3 47	49	1.98	3.03	3 44	.....	.....	.....	.....
3 66	3 45	3 68	3 70	3 68	3 67	50	2.19	3 32	3 68	.....	.....	.....	.....
3 88	3 74	3 92	3 93	3 90	.....	51	2.64	3 63	3 94	.....	.....	.....	.....
4 12	4 05	4 18	4 17	4 14	.....	52	3 09	3 95	4 22	.....	.....	.....	.....
4 39	4 38	4 47	4 45	4 41	.....	53	3 56	4 30	4 52	.....	.....	.....	.....
4 68	4 75	4 79	4 75	4 71	.....	54	4 04	4 67	4 85	.....	.....	.....	.....
5 02	5 15	5 14	5 09	5 04	.....	55	4 54	5 07	5 21	.....	.....	.....	.....

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue		Ann. Premium	Cash 2d Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
Ord. Life	21	\$15.15	\$3	\$26	\$84	3 178	\$70	\$203	9 223	\$119	\$315	15 221	\$177	\$422	19						
	25	16.61	4	31	92	3 363	82	222	10 259	140	34	16 17	207	454	18						
	30	18.91	5	39	104	4 249	102	248	11 230	172	376	15 238	252	495	17						
	35	21.95	6	49	118	5 134	125	275	11 252	210	413	14 178	303	534	15						
	40	25.97	7	61	134	5 280	154	304	10 354	254	448	12 310	358	571	13						
	45	31.39	9	77	151	5 234	188	331	9 264	301	481	10 349	416	605	10						
	50	38.83	14	94	166	5 21	223	346	8 75	351	510	9 4	473	634	8						
10 Pay. Life	55	49.09	19	113	180	4 91	261	379	6 234	400	536	7 78	527	658	6						
	60	63.36	25	133	193	3 142	299	400	5 71	447	558	5 232	584	687	5						
	21	37.20	36	143	456	25 35	343	1000	Pd-up												
	25	39.74	40	155	459	24 271	371	1000													
	30	43.50	45	171	462	23 170	410	1000													
	35	48.01	51	191	465	21 171	456	1000													
	40	53.44	57	213	467	18 354	508	1000													
15 Pay. Life	45	60.03	65	237	467	16 62	566	1000													
	50	68.11	72	262	463	13 91	627	1000													
	55	78.08	79	286	456	10 146	688	1000													
	60	90.61	84	305	443	7 283	747	1000													
	21	27.52	16	88	280	13 227	220	641	34 58	378	1000	Pd-up									
	25	29.43	18	96	284	14 43	239	644	31 333	410	1000										
	30	32.27	21	107	289	14 112	266	648	28 284	456	1000										
20 Pay. Life	35	35.70	24	120	292	13 279	297	651	25 140	508	1000										
	40	39.91	28	135	295	12 184	331	652	21 306	566	1000										
	45	45.16	33	151	297	10 269	368	650	18 90	627	1000										
	50	51.91	37	167	295	8 264	403	643	14 265	688	1000										
	55	60.70	41	181	289	6 262	435	632	11 155	747	1000										
	60	72.59	44	193	280	4 328	458	613	8 177	800	1000										
	21	23.15	8	61	195	8 305	160	466	24 336	276	731	34 363	419	1000	Pd-up						
20 Pay. End 65	25	24.78	8	67	199	9 121	175	471	23 334	301	735	32 67	456	1000							
	30	27.23	9	76	204	9 275	196	477	21 360	337	739	28 188	508	1000							
	35	30.23	12	86	209	9 277	220	482	19 195	377	742	24 269	566	1000							
	40	34.00	14	98	214	9 62	247	486	16 281	420	742	20 342	627	1000							
	45	38.87	18	111	218	8 13	276	487	13 318	463	739	17 74	688	1000							
	50	45.37	21	124	219	6 218	303	483	11 3	503	730	13 234	747	1000							
	55	54.27	25	137	219	5 49	327	476	8 137	535	717	10 141	800	1000							
20 Pay. End 65	60	66.85	28	150	217	3 297	347	465	6 48	557	696	7 191	850	1000							
	21	25.61	11	70	212	11 175	194	485	30 123	334	746	29 \$493	506	1000							
	25	27.75	13	85	218	12 112	215	492	29 32	370	750	25 \$539	560	1000							
	30	30.97	17	98	225	13 14	246	499	25 76	423	755	20 \$590	640	1000							
	35	34.96	22	114	231	13 35	284	506	20 \$173	486	760	15 \$630	735	1000							
	40	40.02	27	133	238	12 141	328	513	15 \$262	561	763	10 \$679	851	1000							
	45																				
15 Year End.	50																				
	55																				
	60																				
	21	\$57.88	\$77	\$253	\$351	10 \$283	\$380	\$496	8 \$456	\$588	\$697	5 \$682	\$910	\$942	1 \$						
	25	58.11	70	251	349	10 \$278	379	495	8 \$452	587	695	5 \$680	910	942	1 \$						
	30	58.53	78	254	347	10 \$268	376	492	8 \$444	583	693	5 \$676	914	942	1 \$						
	35	59.13	72	247	343	10 \$252	375	489	8 \$433	584	691	5 \$670	909	941	1 \$						
20 Year End;	40	60.12	69	245	339	10 \$224	373	485	8 \$414	582	687	5 \$660	908	940	1 \$						
	45	61.85	67	243	333	10 \$175	370	479	8 \$379	578	682	5 \$643	906	938	1 \$						
	50	64.89	64	239	325	10 \$84	366	470	8 \$316	572	673	5 \$612	903	935	1 \$						
	55	70.03	60	234	314	8 \$213	359	456	8 \$200	563	659	5 \$557	896	930	1 \$						
	60	78.60	56	228	298	5 \$289	350	437	7 \$275	549	637	5 \$455	890	921	1 \$						
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
Age at Issue		Ann. Premium <th>Cash 2d Year</th> <th>Cash or Loan</th> <th>Pd. Up</th> <th>Ext. Ins. Y. D.</th> <th>Cash or Loan</th> <th>Pd. Up</th> <th>Ext. Ins. Y. D.</th> <th>Cash or Loan</th> <th>Pd. Up</th> <th>Ext. Ins. Y. D.</th> <th>Cash or Loan</th> <th>Pd. Up</th> <th>Ext. Ins. Y. D.</th> <th>Cash or Loan</th> <th>Pd. Up</th> <th>Ext. Ins. Y. D.</th>	Cash 2d Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
15 Year End.	21	\$41.58	\$44	\$163	\$264	15 \$130	\$388	\$539	10 \$481	\$661	\$783	5 \$771	\$926	\$969	1 \$						
	25	41.85	42	162	261	15 \$118	387	537	10 \$481	660	781	5 \$769	926	969	1 \$						
	30	42.35	41	160	258	15 \$95	385	534	10 \$469	659	779	5 \$765	925	958	1 \$						
	35	43.12	39	159	254	15 \$56	384	530	10 \$449	657	777	5 \$757	925	957	1 \$						
	40	44.41	37	157	250	14 \$165	383	526	10 \$413	655	772	5 \$745	923	956	1 \$						
	45	46.65	35	157	245	11 \$48	382	519	10 \$348	651	766	5 \$722	921	953	1 \$						
	50	50.53	33	157	239	8 \$85	380	509	10 \$224	645	754	5 \$681	917	949	1 \$						
20 Year End;	55	57.03	32	158	232	5 \$323	378	495	9 \$279	635	738	5 \$605	911	943	1 \$						
	60	67.57	32	161	225	4 \$34	376	478	6 \$258	620	712	5 \$461	901	932	1 \$						

†Days. American 3½% Modified Preliminary Term Reserve (Ill. Std.), with surrender charge first five years not exceeding \$10 per \$1,000.

GREAT REPUBLIC LIFE INS. CO., Los Angeles, Cal.

Accelerative Option. — Policy is non-participating. Under coupon policies, coupons may be left with company to accumulate at $3\frac{1}{4}\%$ compound interest and may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time by payment of amount as required by company.

Disability. — For varying extra premium policy provides prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 during disability to maturity; no reduction in insurance. Specific Accident (\$1.00 per \$1,000) provides for payment of amount equal to face of policy in event of accidental double dismemberment or one-fourth for single dismemberment in addition to disability benefit; no reduction in insurance. Agreement does not cover war service.

Dividends. — Policy is non-participating. Special policies issued with 19 guaranteed coupons beginning with second year. Options: (a) cash, when second year's premium paid; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$, withdrawable at any time; (d) purchase paid-up insurance, payable with face of policy.

Double Indemnity. — Policy (\$2.40 per \$1,000) provides, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover suicide or war service. Beneficiary Insurance provides, prior to age 60 of beneficiary, for payment of \$50 per \$1,000 for 20 years in event of accidental death of beneficiary, while riding as passenger on railroad car or in elevator, or on steam vessels, or as a result of cyclone or tornado; death occurring within 90 days after injury.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash or loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 10-60, except Term, 20-55. No fixed limit; reinsures over \$10,000; accepts reinsurance; minimum policy, \$250.

Loans. — After three premiums. Interest 6%, in advance. Loan insurance will be granted.

Military Service. — Death from service in time of war, or within six months thereafter as a result of service limits liability to twice premiums paid if within five years; thereafter, twice premiums paid for first five years, and subsequent premiums at 4% per annum.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash Limited (2-25 years) and continuous (20 year certain) annual installments. Commuted values withheld unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term; on 10 and 20-year Endowments only for ages 16-20. Limit, \$2,500. Double indemnity granted; disability granted if insured is single and self-supporting; automatically cancelled at 45.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).
(American $3\frac{1}{2}\%$ Reserve.)

Age at Issue	Ord. Life	Limited Pay. Life			Endowments			Coupon Reduction		
		20 Pay.	15 Pay.	10 Pay.	20 Year	15 Year	10 Year	Ord. Life	20 Pay. Life	20 Year. End
20	\$14.44	\$23.25	\$27.79	\$38.84	\$41.61	\$59.88	\$94.88	\$19.21	\$29.40	48.98
21	14.78	23.62	28.24	39.47	41.69	59.95	94.91	19.62	29.84	49.06
22	15.14	24.01	28.71	40.12	41.75	60.01	94.94	20.06	30.31	49.15
23	15.50	24.42	29.20	40.79	41.83	60.10	94.97	20.51	30.80	49.27
24	15.88	24.85	29.71	41.49	41.95	60.17	95.00	20.99	31.31	49.39
25	16.30	25.30	30.23	42.22	\$42.02	60.25	95.05	21.49	31.83	\$49.50
26	16.74	25.77	30.77	42.96	42.12	60.34	95.09	22.01	32.37	49.63
27	17.20	26.25	31.34	43.73	42.23	60.44	95.14	22.56	32.94	49.78
28	17.68	26.74	31.92	44.53	42.34	60.54	95.18	23.14	33.52	49.93
29	18.18	27.26	32.53	45.37	42.47	60.65	95.23	23.74	34.13	50.09
30	18.70	27.80	33.15	46.23	\$42.60	60.75	95.29	24.38	34.76	\$50.26
31	19.26	28.37	33.80	47.12	42.73	60.88	95.35	25.05	35.42	50.45
32	19.86	28.96	34.44	48.05	42.89	61.01	95.43	25.75	36.11	50.66
33	20.48	29.57	35.19	49.02	43.04	61.15	95.50	26.50	36.82	50.88
34	21.14	30.21	35.93	50.02	43.24	61.31	95.58	27.28	37.56	51.12
35	21.84	30.86	36.68	51.05	\$43.43	61.47	95.69	28.11	38.34	\$51.38
36	22.56	31.55	37.47	52.12	43.64	61.66	95.78	28.98	39.15	51.66
37	23.34	32.30	38.30	53.24	43.87	61.88	95.90	29.90	40.00	51.97
38	24.18	33.06	39.17	54.39	44.15	62.09	96.02	30.88	40.89	52.32
39	25.04	33.86	40.07	55.59	44.48	62.32	96.18	31.91	41.81	52.73
40	25.98	34.70	41.01	56.83	\$44.80	62.59	96.33	33.01	42.79	\$53.16
41	26.94	35.58	41.98	58.12	45.17	62.89	96.50	34.16	43.82	53.64
42	28.00	36.50	42.99	59.46	45.58	63.22	96.71	35.39	44.90	54.16
43	29.10	37.50	44.07	60.85	46.05	63.59	96.95	36.70	46.04	54.74
44	30.28	38.53	45.20	62.31	46.59	64.00	97.20	38.08	47.25	55.39
45	31.52	39.63	46.39	63.83	\$47.16	64.47	97.50	39.55	48.52	\$56.10
46	32.86	40.79	47.61	65.38	47.80	64.98	97.85	41.12	49.87	56.89
47	34.28	42.02	48.93	67.04	48.50	65.56	98.24	42.79	51.31	57.77
48	35.78	43.33	50.30	68.74	49.28	66.19	98.67	44.57	52.83	58.74
49	37.38	44.70	51.73	70.50	50.16	66.89	99.15	46.46	54.45	59.80
50	39.08	46.18	53.24	72.35	\$51.13	67.66	99.70	48.48	56.17	\$60.99
51	40.88	47.75	54.83	74.27	52.21	68.54	100.31	50.62	58.01	62.29
52	42.80	49.42	56.52	76.26	53.36	69.50	101.00	52.91	59.97	63.73
53	44.84	51.18	58.27	78.32	54.67	70.55	101.75	55.35	62.06	65.30
54	47.02	53.09	60.15	80.50	56.08	71.72	102.59	57.95	64.29	67.00
55	49.34	55.13	62.14	82.77	\$57.72	73.02	103.53	60.72	66.69	\$68.97
56	51.82	57.31	64.24	85.12	59.44	74.45	104.53	63.68	69.26	71.06
57	54.46	59.65	66.47	87.60	61.35	76.03	105.73	66.84	72.01	73.37
58	57.28	62.16	68.86	90.21	63.44	77.80	107.03	70.22	74.98	75.90
59	60.28	64.88	71.41	93.03	65.57	79.73	108.45	73.83	78.16	78.66
60	63.48	67.79	74.13	96.09	68.28	81.87	110.04	77.69	81.60	81.66

NOTE.—Above rates adopted November, 1914, except 20 Year Endowment Coupon June, 1919, Ordinary Life rates adopted September, 1921.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

GREAT REPUBLIC LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating Coupon Policies.

		End of 5 Years.						End of 10 Years.						End of 15 Years.						End of 20 Years.					
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.					
21	112	27	85	3	8	70	203	9	7	119	314	15	7	177	421	19	2								
25	14	32	94	4	2	82	222	10	9	140	341	16	1	207	453	18	6								
30	18	39	107	4	10	101	248	11	8	171	376	15	8	252	494	17	1								
35	23	49	119	5	5	125	275	11	8	210	412	14	6	303	534	15	1								
40	28	61	134	5	9	154	308	11	0	253	448	12	10	358	571	13	0								
45	35	75	140	5	7	187	331	9	8	301	480	11	0	416	604	10	10								
50	43	92	142	5	0	229	256	8	3	351	509	9	0	473	633	8	10								
55	52	110	175	4	2	291	379	6	8	400	535	7	2	527	658	7	0								
60	61	129	187	3	4	298	395	5	2	447	558	5	8	584	687	5	3								
				Total Death Benefit				Total Death Benefit				Total Death Benefit				Total Death Benefit				Total Death Benefit					
21	119	62	117	46	38	1119	1034	998	286	1083	171	452	1138	259	618	1197									
25	21	49	121	51	43	128	1034	114	306	1084	198	482	1141	298	652	1199									
30	24	58	124	57	52	142	1035	137	335	1087	236	518	1142	353	695	1201									
35	28	68	127	63	64	156	1037	166	364	1089	283	557	1145	418	739	1205									
40	33	81	130	71	73	173	1039	202	396	1093	340	601	1153	491	784	1213									
45	39	95	134	81	96	191	1042	243	430	1099	401	639	1159	570	828	1224									
50	48	110	138	93	118	208	1046	291	465	1109	471	684	1175	657	878	1245									
55	60	129	142	107	142	227	1052	346	502	1123	548	734	1199	751	938	1280									
60	77	168	171	124	171	248	1064	404	542	1143	632	789	1231	860	1012	1325									
				Total Death Benefit				Total Death Benefit				Total Death Benefit				Total Death Benefit				Total Death Benefit					
21	129	84	136	73	80	1256	1062	210	615	1159	368	977	1246	561	1342	1342									
25	31	83	137	87	87	259	1062	230	620	1149	400	977	1242	609	1334	1334									
30	34	76	137	97	97	264	1062	256	622	1146	445	974	1236	674	1325	1325									
35	38	84	137	109	109	267	1062	296	625	1145	495	972	1233	747	1320	1320									
40	42	79	137	123	123	271	1062	319	626	1144	550	969	1230	825	1314	1314									
45	48	82	137	139	139	275	1063	356	628	1146	607	969	1233	907	1318	1318									
50	56	117	137	156	156	277	1064	396	628	1149	667	966	1239	992	1328	1328									
55	66	129	137	176	176	281	1069	436	631	1160	725	970	1256	1084	1352	1352									
60	81	160	137	197	197	287	1077	480	646	1179	785	978	1266	1184	1394	1394									
				Total Death Benefit				Total Death Benefit				Total Death Benefit				Total Death Benefit				Total Death Benefit					
21	149	06	177	90	167	270	1040	441	612	1090	773	915	1140	1095	1133	1176									
25	49	50	178	08	169	274	1044	443	616	1094	775	918	1144	1099	1137	1181									
30	50	26	178	43	169	273	1044	446	618	1098	778	920	1148	1104	1143	1187									
35	51	38	178	92	170	273	1044	446	618	1099	780	923	1152	1108	1147	1192									
40	53	16	179	60	173	275	1048	452	620	1104	786	927	1159	1116	1155	1201									
45	56	10	181	64	176	274	1048	455	620	1108	791	930	1168	1125	1164	1212									
50	60	99	181	26	181	276	1052	463	621	1117	798	934	1182	1140	1179	1231									
55	68	97	189	73	189	277	1057	477	624	1132	810	940	1205	1163	1203	1261									
60	81	66	200	39	200	279	1064	491	624	1149	822	945	1234	1193	1233	1301									

‡Months.

NOTE.—Values for straight non-participating as on these policies when coupons not used.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
NON-PARTICIPATING.			
SINGLE PREMIUMS.			
Whole Life....	\$343.03	\$411.72	\$506.67
10 Year End..	790.71	792.15	796.06
15 Year End..	679.42	682.81	692.87
20 Year End..	590.15	596.86	616.25

CONVERTIBLE TERM.			
5 Year.....	\$10.56	\$11.91	\$15.49
10 Year.....	10.80	12.48	17.40
20 Year.....	11.47	14.40	23.16

Term policies convertible at any time.

COMMERCIAL ORDINARY LIFE.			
1st 5 Years...	\$11.68	\$15.70	\$23.02
10th and Sub.			
Years.....	19.47	26.17	38.37
60% maximum premium for first 5 years; increasing 8% of maximum premium for each of second 5 years; maximum premium for subsequent yrs.			

COMMERCIAL ORDINARY LIFE.			
payable in 20 annual installments.			
1st 5 years....	\$8.59	\$11.54	\$16.92
10th year.....	14.31	19.23	28.20

MONTHLY INCOME—\$10 for 240 Months.			
Commuted value \$1735			
Ord. Life...	\$28.28	\$37.89	\$54.69
20 Pay.....	43.90	53.54	68.76
\$10 a Month for 120 Months.			
Commuted value \$1,017.			
Ord. Life...	\$16.58	\$22.21	\$32.06
20 Pay.....	25.73	31.38	40.30

MONTHLY INCOME CONTINUOUS—\$10 a Month for Life, 240 Certain.			
Whole Life....	\$34.94	\$43.50	\$59.43
\$10 a Month for Life, 120 certain.			
Ord. Life...	\$29.19	\$34.12	\$43.42
20 Pay.....	43.34	46.54	53.24

Ages.	25	35	45
5 YEAR CONVERTIBLE TERM.			
Payable in 20 Installments, Sold Only in \$5,000 and \$10,000 Policies.			
Rates Per \$1,000	\$7.76	\$8.75	\$11.39

GUAR. INVESTMENT CONTRACT			
19 Pay. Life. Premium Return. Premium Endowment.			
Premium.....	\$42.42	\$65.46	.....

JOINT LIFE POLICIES—Equal Ages.			
Whole Life....	\$26.90	\$34.72	\$49.19
20 Payment...	36.64	43.34	53.14
20 Year End..	50.64	53.08	60.12

CHILD'S 20 PAYMENT LIFE
coupon policy. Death benefit increases to face of policy at age 10. Waiver of premium in event of death or disability of beneficiary.

Age beneficiary	25	35	45
Age of Child.			
2.....	\$36.98	\$37.63	\$39.58
5.....	38.34	39.02	41.02
10.....	38.96	39.65	41.67
15.....	39.19	39.88	41.90

RETURN PREMIUM FACTORS.
Multiply regular premiums by factor.

20 Yr Period..	1.100	1.137	1.257
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EXTRA BENEFITS.		
Double Indemnity		\$2.40
Specific Accident.....		1.00
Insurance of Beneficiary		\$0.75

DISABILITY RATES. Waiver of Premium and \$10 Monthly Income.

Without Coupons.			
Com'cial Ord .	\$1.25	\$1.76	\$2.73
Ord. Life.....	1.22	1.72	2.61
20 Pay. Life ..	1.53	1.82	2.59
20 Yr. End....	.58	.98	2.24
With Coupons.			
Ord. Life.....	\$1.27	\$1.78	\$2.57
20 Pay. Life ..	1.55	1.86	2.17
20 Yr. End....	.62	1.02	2.73

GREAT SOUTHERN LIFE INSURANCE CO., Houston, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will except on commercial forms.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with a surrender charge not exceeding \$20 per \$1,000 up to 20 years. Payment of cash value may be deferred six months.

Change of Plan. — Prior to age 60, higher premium form allowed by payment of difference in premiums at 6% compound interest. Practice to change to lower premium form, upon evidence of insurability.

Disability. — Policy provides, without extra charge, prior to age 60, for waiver of premiums and payment of face of policy in 10 annual installments, each installment reducing face of policy. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning 60 days after proof and continuing during disability and lifetime; no reduction in insurance at maturity. Payments continue after maturity of endowment. Limit, \$20,000. Not issued on Term, Single Premium, or Child Endowments, and waiver of premium only on Joint Life.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premiums of \$2.50 rider provides during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, homicide, disease or illness, physical or mental infirmity, violation of law, war service, aeronautic or submarine expeditions. Limit, \$25,000.

Extended Insurance. — After three premiums within one month after default. Non-par. Without cash or loan values.

Grace. — One month, without interest.

Incontestable. — After two years except for non-payment of premium.

Limits. — Ages, Ordinary Life, 14-70; Term, 20-35; other policies, 14-60. No fixed amount; reinsures over \$35,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance", "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within one month after default. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after three years. Compound interest 6% in advance. Policy will be kept in force as long as there is sufficient loan value to pay one day's premium.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5-30) and Continuous (20 certain) annual installments. Unless otherwise specified, commutable values withheld from beneficiary. Practice to pay installments monthly, if requested.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$10,000. Double Indemnity granted. Disability not granted.

NON-PARTICIPATING RATES PER \$1,000.

Includes Disability Providing for Waiver of Premiums and Payment of Face of Policy in Ten Installments.
(American 3½% Reserve.)

Age at Issue	End. Age 85	Limited Payment Life				Endowments				Monthly Income \$10 for 240 Months		
		10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year	30 Year	End. Age 85	20 Pay. Life	20 Year End.
14	\$13.83	\$34.90	\$25.77	\$21.37	\$16.74	\$93.81	\$59.36	\$42.53	\$27.31	\$23.93	\$36.98	\$73.51
15	14.08	35.39	26.13	21.68	16.98	93.85	59.40	42.57	27.35	24.36	37.51	73.71
16	14.34	35.90	26.50	21.99	17.24	93.90	59.44	42.62	27.41	24.81	38.05	73.77
17	14.62	36.44	26.90	22.32	17.50	93.95	59.50	42.67	27.46	25.30	38.62	73.83
18	14.91	36.98	27.31	22.67	17.78	94.01	59.55	42.74	27.51	25.80	39.22	73.90
19	15.21	37.55	27.73	23.02	18.07	94.07	59.60	42.79	27.57	26.32	39.83	74.00
20	15.52	38.15	28.16	23.40	18.37	94.12	59.65	42.84	27.63	26.85	40.49	74.11
21	15.85	38.75	28.62	23.77	18.68	94.18	59.71	42.91	27.71	27.42	41.12	74.22
22	16.21	39.40	29.10	24.17	19.00	94.26	59.78	42.98	27.78	28.04	41.81	74.33
23	16.58	40.05	29.59	24.59	19.33	94.32	59.86	43.05	27.87	28.68	42.54	74.44
24	16.96	40.73	30.09	25.02	19.69	94.39	59.92	43.13	27.96	29.34	43.28	74.56
25	17.37	41.44	30.63	25.46	20.07	94.46	60.00	43.22	28.07	30.05	44.05	74.67
26	17.80	42.19	31.18	25.93	20.44	94.56	60.08	43.31	28.19	30.79	44.86	74.79
27	18.24	42.95	31.74	26.41	20.85	94.64	60.17	43.41	28.32	31.56	45.69	75.11
28	18.72	43.75	32.34	26.91	21.27	94.74	60.26	43.52	28.45	32.39	46.55	75.22
29	19.21	44.57	32.95	27.43	21.71	94.85	60.37	43.63	28.62	33.23	47.45	75.44
30	19.74	45.43	33.59	27.97	22.18	94.95	60.49	43.77	28.79	34.15	48.39	75.75
31	20.29	46.31	34.26	28.54	22.67	95.06	60.61	43.90	28.99	35.10	49.37	75.99
32	20.88	47.24	34.95	29.13	23.18	95.19	60.74	44.05	29.21	36.12	50.39	76.22
33	21.49	48.19	35.67	29.75	23.72	95.32	60.88	44.21	29.40	37.18	51.47	76.44
34	22.15	49.19	36.43	30.39	24.29	95.47	61.04	44.41	29.72	38.32	52.57	76.80
35	22.84	50.22	37.21	31.06	24.89	95.64	61.21	44.61	30.03	39.51	53.73	77.11
36	23.57	51.29	38.01	31.76	25.52	95.79	61.38	44.83	30.37	40.78	54.94	77.55
37	24.34	52.40	38.87	32.50	26.19	95.96	61.60	45.09	30.75	42.11	56.23	78.00
38	25.16	53.56	39.75	33.26	26.90	96.18	61.81	45.35	31.16	43.53	57.54	78.48
39	26.03	54.75	40.67	34.07	27.66	96.40	62.05	45.66	31.64	45.03	58.94	78.98
40	26.96	56.00	41.63	34.91	28.47	96.63	62.33	46.01	32.17	46.64	60.39	79.49
41	27.93	57.28	42.63	35.80	29.32	96.89	62.63	46.38	32.74	48.32	61.93	80.00
42	28.98	58.63	43.69	36.73	30.23	97.18	62.97	46.82	33.39	50.14	63.54	81.00
43	30.09	60.03	44.80	37.72	31.20	97.49	63.36	47.29	34.12	52.06	65.26	81.80
44	31.27	61.49	45.96	38.78	32.25	97.85	63.78	47.81	34.92	54.10	67.05	82.70
45	32.52	63.01	47.16	39.87	33.38	98.23	64.24	48.40	35.78	56.26	68.98	83.70
46	33.86	64.59	48.44	41.03	.....	98.66	64.77	49.04	.....	58.58	70.98	84.80
47	35.28	66.23	49.78	42.27	.....	99.14	65.35	49.79	.....	61.03	73.13	86.00
48	36.81	67.94	51.19	43.59	.....	99.67	66.01	50.59	.....	63.68	75.41	87.30
49	38.44	69.74	52.69	44.98	.....	100.27	66.74	51.50	.....	66.50	77.82	89.00
50	40.17	71.60	54.24	46.46	.....	100.91	67.53	52.49	.....	69.49	80.38	90.00
51	42.00	73.52	55.88	48.04	.....	101.62	68.40	53.59	.....	72.66	83.11	92.00
52	43.97	75.53	57.61	49.72	.....	102.40	69.38	54.80	.....	76.07	86.02	94.00
53	46.07	77.65	59.45	51.50	.....	103.29	70.47	56.17	.....	79.70	89.10	97.00
54	48.31	79.83	61.38	53.42	.....	104.24	71.66	57.65	.....	83.58	92.42	99.00
55	50.70	82.11	63.44	55.47	.....	105.29	72.98	59.29	.....	87.71	95.96	102.00
56	53.25	84.51	65.62	57.66	.....	106.45	74.44	61.10	.....	92.12	99.75	105.00
57	55.98	87.00	67.93	60.02	.....	107.73	76.06	63.09	.....	96.85	103.83	109.00
58	58.90	89.63	70.40	62.54	.....	109.14	77.84	65.28	.....	101.90	108.19	112.00
59	62.02	92.39	73.04	65.27	.....	110.69	79.82	67.69	.....	107.29	112.92	117.00
60	65.36	95.29	75.84	68.20	.....	112.40	82.00	70.32	.....	113.07	117.99	121.00

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity, \$2.50 per \$1,000. (a) Issues Whole Life policy for extra go risks ages, 61-70: rates \$70.54, \$76.14, \$82.22, \$88.80, \$95.95, \$103.69, \$112.09, \$121.13, \$131.08, \$141.78.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
NON-PARTICIPATING.			
GUARANTEED PREMIUM ENDOWMENT.			

20 Year Cash Values Equal to Premiums paid.

20 Pay. Life....	\$ 29.98	\$ 34.85	\$ 45.85
Sin. Prem. Life.	339.60	407.61	501.60
End. Age 60....	23.78	85.74	64.24
End. Age 65....	20.95	30.03	48.40

CHILD'S 20 YEAR END. Provides for payment of face of policy if child is living at end of endowment period. In event of death 1/20 of face of amount will be paid for each policy year entered upon by child.

6 mo., 10 yr., \$38.40; 11 yr., \$38.50; 12 yr., \$38.60; 13 yr., \$38.70.

JOINT LIFE POLICIES. (Equal Ages.)

Whole Life	\$ 26.82	\$ 34.43	\$ 48.50
20 Pay. Life...	36.12	42.74	54.37
20 Year End...	48.83	51.60	59.00

(Waiver of Premiums and \$10 Monthly Income.)

End. Age 60.....	\$24.82	\$37.17	\$66.20
End. Age 65.....	21.99	31.46	50.40

Monthly Income, \$10 for 240 Months.

20 Year End.....\$75.51 \$78.42 \$85.70

\$10 a Month for 120 Months.

Wh. Life End. 85..\$18.59 \$24.50 \$34.90

NON-PARTICIPATING RATES PER \$1,000 (Waiver of Premiums and
\$10 Monthly Income.)

Age	End. Age 85	LIMITED PAY. LIFE				ENDOWMENTS				Monthly Income \$10 for 240 Mos.	
		10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year	30 Year	End. Age 85	20 Pay. Life
14	\$14.59	\$36.72	\$27.11	\$22.47	\$17.63	\$94.18	\$59.79	\$42.99	\$27.85	\$24.69	38.08
15	14.85	37.26	27.50	22.81	17.90	94.24	59.85	43.05	27.92	25.13	38.64
16	15.13	37.81	27.90	23.15	18.19	94.31	59.91	43.12	28.01	25.60	39.21
17	15.44	38.41	28.34	23.51	18.48	94.38	59.99	43.19	28.09	26.12	39.81
18	15.75	38.95	28.77	23.88	18.78	94.46	60.06	43.29	28.17	26.64	40.43
19	16.07	39.60	29.23	24.27	19.09	94.54	60.13	43.36	28.27	27.18	41.08
20	16.42	40.24	29.70	24.67	19.41	94.62	60.20	43.44	28.37	27.75	41.76
21	16.77	40.87	30.18	25.05	19.74	94.70	60.29	43.53	28.49	28.34	42.40
22	17.16	41.57	30.70	25.48	20.08	94.80	60.38	43.64	28.60	28.99	43.12
23	17.56	42.26	31.22	25.93	20.43	94.88	60.48	43.73	28.73	29.66	43.88
24	17.97	42.97	31.75	26.39	20.81	94.98	60.57	43.85	28.86	30.35	44.65
25	18.41	43.73	32.31	26.85	21.21	95.07	60.67	43.96	29.02	31.09	45.44
26	18.87	44.51	32.90	27.34	21.60	95.20	60.78	44.09	29.19	31.86	46.27
27	19.34	45.31	33.48	27.85	22.03	95.30	60.89	44.23	29.37	32.66	47.13
28	19.86	46.15	34.10	28.37	22.46	95.42	61.01	44.37	29.55	33.53	48.01
29	20.39	46.99	34.75	28.91	22.91	95.56	61.16	44.52	29.77	34.41	48.93
30	20.95	47.90	35.41	29.47	23.39	95.68	61.32	44.71	30.00	35.36	49.89
31	21.54	48.81	36.10	30.06	23.92	95.83	61.47	44.90	30.24	36.35	50.89
32	22.16	49.75	36.82	30.68	24.46	95.99	61.65	45.11	30.49	37.40	51.94
33	22.82	50.75	37.57	31.31	25.05	96.16	61.84	45.33	30.79	38.51	53.03
34	23.53	51.78	38.35	31.97	25.67	96.35	62.05	45.59	31.10	39.70	54.15
35	24.27	52.85	39.14	32.66	26.32	96.56	62.27	45.85	31.46	40.94	55.33
36	25.05	53.94	39.97	33.39	27.00	96.76	62.50	46.14	31.85	42.26	56.57
37	25.86	55.08	40.84	34.14	27.71	96.99	62.79	46.48	32.27	43.63	57.87
38	26.73	56.26	41.75	34.93	28.47	97.27	63.07	46.84	32.73	45.10	59.21
39	27.66	57.47	42.69	35.75	29.29	97.55	63.39	47.26	33.27	46.66	60.62
40	28.65	58.74	43.66	36.60	30.16	97.85	63.77	47.70	33.86	48.33	62.08
41	29.69	60.03	44.67	37.56	31.08	98.21	64.18	48.14	34.50	50.08	63.69
42	30.80	61.39	45.74	38.55	32.05	98.60	64.64	48.64	35.21	51.96	65.36
43	31.99	62.79	46.85	39.62	33.10	99.00	65.18	49.19	36.02	53.96	67.16
44	33.24	64.25	48.01	40.73	34.22	99.48	65.70	49.78	36.89	56.07	69.02
45	34.57	65.76	49.21	41.92	35.43	99.93	66.29	50.45	37.83	58.31	71.03
46	36.00	67.33	50.58	43.17	.....	100.48	66.91	51.18	.....	60.72	73.12
47	37.51	68.93	52.01	44.50	.....	101.11	67.58	52.02	.....	63.26	75.36
48	39.14	70.60	53.52	45.92	.....	101.81	68.34	52.92	.....	66.01	77.74
49	40.88	72.34	55.13	47.42	.....	102.60	69.18	53.94	.....	68.94	80.26
50	42.73	74.16	56.80	49.02	.....	103.47	70.09	55.05	.....	72.05	82.94
51	44.68	76.20	58.56	50.72	.....	104.30	71.08	56.27	.....	75.34	85.79
52	46.77	78.33	60.41	52.52	.....	105.20	72.18	57.60	.....	78.87	88.82
53	49.01	80.59	62.39	54.44	.....	106.23	73.41	59.11	.....	82.64	92.04
54	51.42	82.94	64.49	56.53	.....	107.35	74.77	60.76	.....	86.69	95.53
55	53.99	85.40	66.73	58.76	.....	108.58	76.27	62.58	.....	91.00	99.25
56	56.73	87.99	69.10	61.14	.....	109.93	77.92	65.58	.....	95.60	103.23
57	59.68	90.70	71.63	63.72	.....	111.43	79.76	66.79	.....	100.55	107.53
58	62.85	93.58	74.35	66.49	.....	113.09	81.79	69.23	.....	105.85	112.14
59	66.24	96.61	77.26	69.49	.....	114.91	84.04	71.91	.....	111.51	117.14

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages	25	35	45	Ages	25	35	45
TERM POLICIES. Non-renewable.				TRIPLE BENEFIT 20 PAYMENT LIFE.			
5 Year	\$ 8.72	\$ 9.83	\$ 13.37	Double Indemnity, Disability Income, Profit-Sharing after Paid-Up.			
10 Year	8.91	10.53	15.24	20 Pay. Life...	\$ 30.85	\$ 36.66	\$ 45.72
15 Year	9.16	11.45	17.97	INDIVIDUAL OLD AGE PENSION. De- ferred Annuity at Age 60 with Return of Premiums.			
20 Year	9.68	12.69	21.72	Males	\$ 19.29	\$ 34.81	\$ 73.70
5 year convertible within 4 years: 10 yr., 8 years; 15 yr. 12 years; 20 yr., 15 years.				Females	21.82	39.37	83.37
MONTHLY INCOME. \$10 for 120 mos. Wh. Life End. 85 \$17.55 \$23.07 \$32.35				Deferred Annuity at Age 65 with Return of Premiums.			
CONTINUOUS MONTHLY INCOME. \$10 Monthly Income to Beneficiary for Life. 20 Years Certain. (Equal Ages.)				Males	\$ 11.86	20.92	\$ 40.90
End. Age 85....	\$ 35.61	\$ 43.73	\$ 59.09	Females	13.58	33.94	46.81
20 Pay. Life....	51.80	59.10	72.21				
20 Year End....	100.22	90.56	89.06				

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life End. Age 85	21	\$15.85	\$11	\$23	\$72	2	11	\$65	\$189	8	10	\$115	\$302	15	0	\$178	\$423	19
	25	17.37	13	27	80	3	6	78	210	10	1	136	330	15	7	209	456	18
	30	19.74	16	34	90	4	0	98	237	11	2	168	367	15	4	254	497	17
	35	22.84	20	42	102	4	7	122	285	11	4	207	405	14	4	306	537	15
	40	26.96	25	55	119	5	2	151	296	10	9	252	442	12	9	364	576	13
	45	32.52	32	71	138	5	2	185	325	9	7	302	477	10	11	425	612	11
	50	40.17	39	89	155	4	9	223	353	8	2	355	511	9	1	489	646	9
55	50.70	47	109	172	4	1	264	380	6	8	412	544	7	5	560	686	7	
60	65.36	57	131	189	3	4	310	409	5	4	478	586	6	1	672	761	5	
10 Pay. Life	21	38.75	62	136	433	23	7	343	1000	Pd-up								
	25	41.44	67	148	437	23	6	371	1000	"								
	30	45.43	74	164	443	22	6	410	1000	"								
	35	50.22	83	184	447	20	9	456	1000	"								
	40	56.00	94	206	451	18	5	508	1000	"								
	45	63.01	107	230	452	15	9	566	1000	"								
	50	71.60	121	255	450	12	11	627	1000	"								
55	82.11	133	279	444	10	1	688	1000	"									
60	95.29	142	298	432	7	7	747	1000	"									
15 Pay. Life	21	28.62	37	81	257	12	3	215	626	33	5	378	1000	Pd-up				
	25	30.63	40	89	263	12	10	234	630	31	3	410	1000	"				
	30	33.59	45	100	269	13	3	261	635	28	3	456	1000	"				
	35	37.21	50	113	275	12	11	292	639	25	0	508	1000	"				
	40	41.63	56	128	280	11	10	326	642	21	6	566	1000	"				
	45	47.16	62	144	283	10	3	363	641	17	11	627	1000	"				
	50	54.24	69	160	282	8	4	398	635	14	6	688	1000	"				
55	63.44	75	174	277	6	5	430	624	11	3	747	1000	"					
60	75.84	80	186	269	4	8	453	606	8	4	800	1000	"					
20 Pay. Life*	21	23.77	25	54	172	7	8	155	451	24	1	271	717	34	4	419	1000	Pd-up
	25	25.46	27	60	178	8	2	170	458	23	3	296	722	31	8	456	1000	"
	30	27.97	30	69	186	8	9	191	465	21	6	332	728	28	1	508	1000	"
	35	31.06	34	79	192	8	11	215	471	19	1	372	731	24	4	566	1000	"
	40	34.91	39	91	199	8	6	242	475	16	5	415	733	20	8	627	1000	"
	45	39.87	44	104	204	7	6	271	478	13	8	458	730	16	11	688	1000	"
	50	46.46	50	117	206	6	3	298	475	10	10	498	723	13	5	747	1000	"
55	55.47	55	130	207	4	10	322	467	8	2	530	709	10	2	800	1000	"	
60	68.20	61	143	207	8	7	342	457	6	0	552	689	7	5	850	1000	"	
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
10 Year End.	21	\$94.18	\$226	\$429	\$508	5	486	\$641	\$710	3	702	\$754	\$807	2	804	\$872	\$902	1
	25	94.46	225	428	507	5	483	641	709	3	701	754	807	2	803	872	902	1
	30	94.95	223	427	505	5	480	640	708	3	699	753	806	2	802	871	901	1
	35	95.64	221	425	502	5	474	638	706	3	696	752	805	2	800	871	901	1
	40	96.63	219	422	499	5	466	636	704	3	692	750	803	2	798	870	900	1
	45	98.23	215	419	495	5	451	633	700	3	685	748	800	2	793	868	898	1
	50	100.91	211	414	488	5	425	629	695	3	672	744	796	2	786	866	896	1
55	105.29	205	407	478	5	381	621	686	3	651	738	789	2	773	862	892	1	
60	112.40	196	396	463	5	302	610	672	3	613	728	778	2	751	856	885	1	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
15 Year End.	21	\$59.71	\$121	\$246	\$341	10	272	\$372	\$485	8	444	\$583	\$690	5	675	\$905	\$937	1
	25	60.00	119	244	339	10	266	371	484	8	440	582	689	5	673	905	936	1
	30	60.49	118	243	336	10	256	370	481	8	433	581	687	5	669	905	936	1
	35	61.21	115	240	333	10	240	367	478	8	421	579	685	5	663	904	935	1
	40	62.33	113	238	329	10	213	365	474	8	401	577	681	5	653	903	934	1
	45	64.24	110	236	323	10	162	362	468	8	366	573	676	5	636	901	932	1
	50	67.53	107	232	315	10	71	358	459	8	302	567	667	5	605	898	929	1
55	72.98	104	227	304	8	14	351	446	8	185	558	652	5	549	893	924	1	
60	82.00	99	221	289	5	17	342	427	7	16	544	631	5	445	885	916	1	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	\$42.91	\$71	\$156	\$252	15	116	\$383	\$531	10	479	\$656	\$776	5	765	\$925	\$957	1
	25	43.22	70	155	249	15	104	382	529	10	473	655	775	5	762	925	957	1
	30	43.77	69	153	246	15	81	380	526	10	461	654	773	5	758	924	956	1
	35	44.61	68	152	242	15	42	379	523	10	440	652	770	5	750	924	955	1
	40	46.01	66	150	238	13	110	378	518	10	404	650	766	5	737	922	954	1
	45	48.40	65	150	234	10	18	377	512	10	338	646	759	5	715	920	952	1
	50	52.49	65	150	228	7	110	375	502	10	213	640	748	5	673	916	948	1
55	59.29	65	151	221	5	17	373	488	9	17	630	731	5	596	910	941	1	
60	70.32	66	154	215	3	111	371	471	6	17	615	706	5	449	900	931	1	

†Months.

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std.), adopted Jan. 1, 1922. Surrender charge not exceeding 2% of face of policy exacted.

*Same values for all 20. pay. life plans, except 20 Pay. Life Guar. Prem. Endowment.

GREAT WEST LIFE ASSUR. CO., Winnipeg, Man., Can.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. Hm. $3\frac{1}{2}\%$ Full Level premium reserve, with surrender charge on participating policies up to 10th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — Policy provides without extra charge, prior to age 60, for payment of face of policy in 20 annual installments. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof (total disability not obviously permanent, regarded as permanent after three months duration) and continuing during disability until maturity; no reduction in insurance. Agreement does not cover war service or aeronautics. Income clause will be included in Joint Life or Term. Limit, \$25,000.

Dividends. — End of first year and annually thereafter. First contingent upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ †, withdrawable any time; (d) purchase paid-up non-participating additions, payable with face of policy. (a) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — For varying extra premium any form of policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Limit, \$20,000. Agreement does not cover death from aeronautic or submarine expeditions, military, naval or police service, suicide, riot, insurrection or war, violation of law, or disease.

Extended Insurance. — Automatic after three premiums. See "Premium Loans." Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-65, except Term, 21-60. No fixed amount; reinsures over \$50,000 (56-60, \$45,000; over 60, \$35,000); also accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance first year, but at end of year thereafter. May be deferred three months. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and applications approved.

Premium Loans. — May be made automatic after three premiums. Interest 7%. This is automatic feature in Canadian policies.

Reinstatement. — Within three years, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Aeronautics within two years.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$ †. Limited annual (5, 10, 15, 20 or 25) or monthly (120, 180 or 240) installments. Continuous (20 certain) annual or monthly installments. Interest Payments and Installments certain participate in excess interest earned†. Trust Fund can be withdrawn at any time and in amounts not less than \$100, and commutable values (except under Continuous Installments options) at any time, unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premium paid.

Women. — No extra charge. All but Term and Full Return Premium policies. Limit, \$15,000. Disability and Double Indemnity granted with limit of \$5,000.

†Present interest rate, 6%.

PARTICIPATING RATES PER \$1000 (Disability Included, Providing Payment of Face of Policy in 20 Annual Installments)

Ord. Life	LIMITED PAYMENT LIFE						Age	ENDOWMENTS						TERM (Non-Par)	
	10 Pay.	15 Pay.	19 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	20 Pay 30 Year	5 Year	10 Year
16.70	38.00	28.50	25.40	24.00	21.20	19.50	15	99.40	63.90	46.40	36.10	29.20	37.60	10.70	10.10
17.05	38.80	29.00	25.80	24.40	21.50	19.80	16	99.50	64.00	46.50	36.20	29.30	37.70	10.70	10.10
17.40	39.60	29.50	26.20	24.80	21.80	20.10	17	99.60	64.10	46.60	36.30	29.40	37.80	10.70	10.10
17.75	40.40	30.00	26.60	25.20	22.10	20.40	18	99.70	64.20	46.70	36.40	29.50	37.90	10.70	10.10
18.10	41.20	30.60	27.00	25.60	22.50	20.70	19	99.80	64.30	46.80	36.50	29.60	38.00	10.70	10.10
18.50	42.00	31.20	27.45	26.00	22.90	21.00	20	99.90	64.40	46.90	36.60	29.70	38.10	10.70	10.10
18.90	42.80	31.80	27.95	26.40	23.30	21.35	21	100.00	64.40	46.90	36.70	29.80	38.20	10.70	10.10
19.30	43.60	32.30	28.40	26.90	23.80	21.80	22	100.00	64.50	47.00	36.80	30.00	38.40	10.75	10.10
19.80	44.30	32.90	28.90	27.40	24.20	22.20	23	100.10	64.60	47.10	36.90	30.20	38.50	10.80	11.00
20.20	45.20	33.60	29.45	27.90	24.70	22.65	24	100.10	64.70	47.20	37.00	30.40	38.70	10.85	11.10
20.80	46.10	34.20	30.00	28.50	25.20	23.15	25	100.20	64.80	47.30	37.20	30.60	38.90	10.95	11.20
21.30	47.00	34.90	30.60	29.10	25.70	23.65	26	100.30	65.00	47.50	37.40	30.80	39.10	11.05	11.30
21.90	48.00	35.70	31.25	29.70	26.30	24.20	27	100.50	65.10	47.70	37.60	31.00	39.40	11.15	11.40
22.50	49.00	36.50	31.90	30.40	26.90	24.75	28	100.60	65.30	47.90	37.90	31.20	39.70	11.25	11.50
23.10	50.00	37.20	32.55	31.00	27.50	25.30	29	100.70	65.40	48.10	38.10	31.50	39.90	11.35	11.60
23.70	51.10	38.00	33.25	31.70	28.10	25.90	30	100.90	65.70	48.30	38.40	31.70	40.20	11.45	11.80
24.40	52.10	38.80	33.90	32.40	28.70	26.50	31	101.00	65.80	48.50	38.60	32.00	40.50	11.60	12.00
25.10	53.20	39.70	34.60	33.10	29.40	27.15	32	101.20	66.00	48.70	38.90	32.20	40.90	11.75	12.10
25.80	54.40	40.50	35.35	33.80	30.10	27.80	33	101.30	66.20	48.90	39.20	32.40	41.20	11.90	12.30
26.60	55.50	41.40	36.15	34.60	30.80	28.50	34	101.50	66.40	49.20	39.50	32.60	41.60	12.10	12.60
27.40	56.70	42.30	36.95	35.40	31.50	29.25	35	101.60	66.60	49.50	39.80	32.80	42.00	12.25	12.80
28.30	57.90	43.30	37.75	36.20	32.30	30.00	36	101.80	66.80	49.80	40.10	33.10	42.50	12.45	13.10
29.20	59.20	44.20	38.60	37.10	33.10	30.80	37	102.00	67.10	50.10	40.40	33.40	43.00	12.70	13.40
30.10	60.40	45.20	39.50	38.00	34.00	31.60	38	102.20	67.40	50.40	40.70	33.70	43.50	12.95	13.70
31.10	61.80	46.20	40.40	38.90	34.80	32.45	39	102.40	67.70	50.70	41.00	34.00	44.00	13.25	14.10
32.10	63.10	47.30	41.35	39.80	35.70	33.35	40	102.60	67.90	51.00	41.30	34.30	44.50	13.55	14.40
33.20	64.50	48.40	42.35	40.80	36.70	34.35	41	102.90	68.30	51.40	41.70	34.70	45.00	13.90	15.10
34.40	66.00	49.60	43.40	41.90	37.70	35.40	42	103.40	68.70	52.00	42.30	35.30	46.00	14.25	15.10
35.60	67.60	50.80	44.55	43.00	38.80	36.55	43	103.80	69.10	52.60	43.00	36.00	46.80	14.70	16.10
36.90	69.20	52.10	45.70	44.20	40.00	37.75	44	104.30	69.70	53.40	44.00	37.00	47.70	15.20	16.90
38.30	70.80	53.50	46.95	45.40	41.20	39.00	45	104.80	70.20	54.10	45.00	38.00	48.70	15.80	17.70
39.80	72.60	54.90	48.30	46.80	42.50	40.45	46	105.30	70.80	54.80	46.00	39.00	49.70	16.45	18.30
41.30	74.30	56.30	49.65	48.10	43.90	41.95	47	106.00	71.50	55.60	47.00	40.00	50.80	17.15	19.10
43.00	76.10	57.80	51.05	49.50	45.30	43.55	48	106.70	72.20	56.50	48.00	41.00	52.00	18.00	20.70
44.70	77.90	59.40	52.55	51.00	46.80	45.25	49	107.40	72.90	57.40	49.00	42.00	53.30	19.00	21.10
46.50	79.80	61.00	54.10	52.60	48.40	47.00	50	108.00	73.70	58.40	50.10	43.00	54.65	20.05	22.30
48.45	81.80	62.70	55.75	54.30	50.20	48.90	51	108.65	74.60	59.60	51.30	44.00	56.00	21.25	24.40
50.50	83.90	64.50	57.55	56.00	52.00	51.00	52	109.40	75.70	60.80	52.60	45.00	57.50	22.60	26.60
52.70	86.00	66.50	59.45	57.90	54.00	53.20	53	110.25	76.80	62.20	54.00	46.00	59.00	24.05	28.80
55.05	88.30	68.50	61.50	60.00	56.15	55.50	54	111.15	78.10	63.70	55.50	47.00	60.50	25.70	30.30
57.55	90.65	70.60	63.65	62.20	58.40	58.00	55	112.20	79.40	65.40	57.00	48.00	62.00	27.50	32.20
60.20	93.10	72.90	65.90	64.60	61.00	60.00	56	113.35	80.90	67.20	58.50	49.00	63.50	29.55	35.50
63.05	95.70	75.30	68.20	67.20	63.70	62.00	57	114.65	82.60	69.25	60.00	50.00	65.00	31.80	38.38
66.05	98.40	77.80	70.60	69.85	66.60	64.00	58	116.05	84.40	71.45	62.00	51.00	66.50	34.25	41.41
69.25	101.20	80.50	73.20	72.80	69.75	66.00	59	117.60	86.40	73.90	64.00	52.00	68.00	37.00	44.44
72.65	104.20	83.40	75.95	75.95	73.10	68.00	60	119.25	88.60	76.60	66.00	53.00	69.50	40.00	48.48

DOUBLE INDEMNITY RATES PER \$1,000.

Rates for Term and Endowment Policies Same as Ordinary Life

Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.
21	\$1.25	\$2.95	\$2.10	\$1.75	\$1.50	\$1.40	40	\$1.25	\$2.00	\$1.50	\$1.25	\$1.25	\$1.10
25	1.25	2.75	2.00	1.65	1.45	1.35	45	1.25	1.70	1.25	1.25	1.25	1.10
30	1.25	2.55	1.85	1.55	1.35	1.25	50	1.50	1.50	1.50	1.50	1.50	1.10
35	1.25	2.30	1.70	1.40	1.25	1.25	55	1.75	1.75	1.75	1.75	1.75	1.10

Cash, Loan, Paid-up and Extended Insurance Values

PARTICIPATING

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
21	\$18.90	\$19	\$30	\$95	4	8	\$88	\$251	12	6	\$141	\$364	17	2	\$200	\$464	19	8
25	20.80	22	38	110	5	3	101	265	12	8	161	383	16	8	230	489	18	6
30	23.70	26	46	121	5	6	119	282	12	5	191	407	15	7	269	517	16	8
35	27.40	31	56	134	5	10	142	304	11	8	225	434	14	0	315	547	14	9
40	32.10	38	71	152	5	10	170	327	10	9	266	463	12	5	366	577	12	9
45	38.30	46	86	167	5	6	201	349	9	5	310	490	10	8	418	605	10	7
50	46.50	54	105	181	5	0	236	372	8	0	356	515	8	11	473	633	8	7
55	57.55	66	126	197	4	3	271	393	6	8	404	540	7	1	526	658	6	9
60	72.65	77	146	210	3	6	310	415	5	3	451	565	5	6	568	676	5	2
21	26.40	37	70	224	11	4	178	510	26	4	293	755	34	11	430	1000	Pd-up	
25	28.50	42	79	232	11	5	194	510	24	7	318	755	31	11	468	1000		
30	31.70	46	88	233	11	0	214	510	21	11	354	755	28	2	520	1000		
35	35.46	51	99	236	10	4	239	510	19	3	392	754	24	4	575	1000		
40	39.80	57	113	241	9	4	265	510	16	5	432	752	20	7	633	1000		
45	45.40	64	126	242	8	1	291	507	13	7	472	746	16	11	691	1000		
50	52.60	70	140	243	6	8	318	502	10	11	509	737	13	5	747	1000		
55	62.30	78	154	244	5	3	340	492	8	6	540	723	10	3	799	1000		

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
21	\$46.90	\$84	\$160	\$260	15	\$132	\$400	\$557	10	\$507	\$668	\$792	5	\$779	\$928	\$962	1	\$960
25	47.30	84	161	260	15	\$116	400	550	10	\$499	658	790	5	\$777	927	960	1	\$958
30	48.30	84	160	258	15	\$82	348	551	10	\$482	666	787	5	\$771	927	960	1	\$958
35	49.50	83	159	254	15	\$61	397	548	10	\$456	664	784	5	\$762	926	959	1	\$957
40	51.20	84	160	253	13	\$2	396	543	10	\$417	661	779	5	\$748	924	957	1	\$955
45	54.10	85	160	249	10	\$2	345	535	10	\$347	656	771	5	\$722	922	954	1	\$952
50	58.40	86	162	245	7	\$2	344	526	10	\$225	650	760	5	\$684	918	950	1	\$947
55	65.40	88	165	240	5	\$7	320	509	9	\$10	640	742	5	\$609	912	943	1	\$938

NON-PARTICIPATING

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
21	\$13.35	\$12	\$30	\$94	4	8	84	239	11	10	141	364	17	2	200	464	19	8
25	14.60	14	38	110	5	3	96	252	12	1	161	383	16	8	230	489	18	6
30	16.85	19	44	115	5	3	113	268	11	9	191	407	15	7	269	517	16	8
35	19.85	23	53	125	5	6	135	287	11	2	225	434	14	0	315	547	14	9
40	23.85	28	65	138	5	4	162	311	10	3	266	463	12	5	366	577	12	9
45	29.45	36	79	151	5	1	192	333	9	0	310	490	10	8	418	605	10	7
50	37.10	44	95	165	4	7	226	356	7	8	356	515	8	11	473	633	8	7
55	47.05	57	116	183	3	11	261	377	6	5	404	540	7	1	526	658	6	9
60	60.70	71	136	195	3	3	300	401	5	1	451	565	5	6	568	676	5	2
21	21.10	31	68	214	11	0	171	488	25	3	293	755	34	11	430			
25	22.80	36	75	218	10	0	187	491	23	8	318	755	31	11	468			
30	25.40	39	84	220	10	6	207	491	21	3	354	755	28	2	520			
35	28.55	44	93	220	9	8	231	492	18	7	392	754	24	4	575			
40	32.55	50	105	223	8	8	256	492	15	10	422	752	20	7	633			
45	37.70	57	117	224	7	6	282	480	13	2	472	746	16	11	691			
50	43.96	64	129	224	6	2	308	466	10	7	509	737	13	5	747			
55	52.05	73	144	227	4	11	330	477	8	2	540	723	10	3	799			

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
21	39.30	79	160	259	15	\$132	390	542	10	\$491	668	792	5	\$779	928	962	1	\$960
25	39.60	81	161	260	15	\$116	390	541	10	\$480	668	790	5	\$777	927	960	1	\$958
30	40.25	80	159	257	15	\$80	387	535	10	\$464	666	787	5	\$771	927	960	1	\$958
35	41.20	80	159	253	15	\$31	387	533	10	\$440	664	784	5	\$762	926	959	1	\$957
40	42.05	80	160	252	13	\$2	380	528	10	\$390	661	779	5	\$748	924	957	1	\$955
45	45.00	81	160	247	10	\$2	344	520	10	\$320	656	771	5	\$722	922	954	1	\$952
50	49.45	82	161	243	7	\$2	383	510	10	\$201	650	760	5	\$684	918	950	1	\$947
55	55.50	84	164	239	5	\$7	380	496	9	\$16	640	742	5	\$609	912	943	1	\$938

Months.

NOTE.—Hm. 3½% Full Level Premium Reserve with surrender charge on participating policies up to 10th year not to exceed \$25 per \$1,000.

**1924 DIVIDENDS AND NET COST.
FIFTEEN YEAR ILLUSTRATION**

ORDINARY LIFE.

	\$18 90		\$20 80		\$23 70		\$27 40		\$32 10		\$38.30		\$59 30	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div. Net		Div. Net		Div. Net		Div. Net		Div. Net		Div. Net		Div. Net	
1923	\$3.00	\$15.30	\$3.25	\$17.35	\$3.60	\$20.10	\$3.95	\$23.45	\$4.40	\$27.70	\$4.95	\$33.35	\$8.25	\$1.05
1922	3.35	15.57	3.65	17.15	4.10	19.69	4.44	22.37	4.95	27.15	5.50	32.40	8.50	30.30
1921	3.70	15.20	4.05	16.75	4.55	19.15	5.00	22.45	5.50	26.60	6.10	32.20	9.65	40.65
1920	4.05	14.85	4.45	16.35	5.00	18.70	5.55	21.85	6.05	26.05	6.65	31.65	10.35	48.95
1919	4.40	14.50	4.85	15.95	5.50	18.20	6.10	21.30	6.60	25.55	7.25	31.05	11.05	48.10
1918	4.75	14.15	5.25	15.55	6.00	17.70	6.60	20.80	7.15	24.95	7.80	30.55	11.75	47.15
1917	5.10	13.80	5.65	15.15	6.45	17.25	7.05	20.35	7.65	24.55	8.30	30.05	12.45	46.25
1916	5.50	13.40	6.05	14.75	6.90	16.80	7.55	19.95	8.15	24.15	8.90	29.55	13.20	46.10
1915	5.85	13.05	6.45	14.35	7.35	16.35	8.05	19.55	8.65	23.75	9.40	29.15	13.90	45.40
1914	6.20	12.70	6.85	13.95	7.80	15.90	8.55	19.15	9.15	23.35	9.95	28.75	14.60	44.70
1913	6.55	12.35	7.25	13.55	8.25	15.45	9.00	18.75	9.60	22.95	10.45	28.35	15.30	44.00
1912	6.95	11.95	7.65	13.15	8.65	15.05	9.45	18.35	10.05	22.55	11.05	27.95	16.00	43.30
1911	7.35	11.55	8.05	12.75	9.05	14.65	9.85	17.95	10.65	22.15	11.65	27.55	16.70	42.60
1910	7.75	11.15	8.45	12.35	9.45	14.25	10.25	17.55	11.05	21.75	12.25	27.15	17.40	41.90
1909	8.15	10.75	8.85	12.00	9.80	13.90	10.65	17.15	11.45	21.35	12.60	26.75	18.10	41.20
Tot.	82.05	200.85	90.70	221.30	102.45	253.00	112.05	268.95	129.90	300.00	142.50	342.90	197.65	691.85
†		59.85		60.30		62.05		73.95		94.60		132.00		287.85

TWENTY PAYMENT LIFE.

	\$25 40		\$28.50		\$31 70		\$35 40		\$39 80		\$45 40		\$63 20	
1923	\$3.15	\$23.25	\$3.30	\$25.00	\$4.00	\$27.70	\$4.40	\$31.00	\$4.70	\$35.10	\$5.10	\$40.50	\$8.15	\$55.75
1922	3.50	22.90	3.65	24.65	4.50	27.20	4.90	30.70	5.10	34.50	5.80	39.90	8.85	54.75
1921	3.90	22.50	4.15	24.35	4.90	26.80	5.40	29.95	5.65	33.85	6.50	38.95	9.55	53.75
1920	4.30	22.10	4.70	23.90	5.40	25.30	6.05	29.05	6.40	33.20	7.20	38.25	10.25	52.75
1919	4.70	21.70	5.20	23.50	5.95	25.15	6.80	28.80	7.25	32.55	7.90	37.75	10.95	50.75
1918	5.15	21.25	5.70	23.10	6.50	25.20	7.20	28.30	7.85	31.95	8.65	37.35	11.65	51.75
1917	5.60	20.80	6.20	22.70	7.05	24.65	7.85	27.80	8.50	31.45	9.35	36.95	12.35	50.75
1916	6.05	20.35	6.75	22.35	7.55	24.05	8.40	27.30	9.15	30.95	10.15	36.55	13.05	50.75
1915	6.50	19.90	7.35	21.95	8.25	23.65	9.15	26.80	9.90	30.45	10.40	36.10	13.75	49.75
1914	7.00	19.45	7.90	21.55	8.85	23.25	9.80	26.40	10.55	29.95	11.50	35.65	14.45	48.75
1913	7.65	18.75	8.50	21.00	9.50	22.80	10.50	26.00	11.25	29.55	12.25	35.15	15.15	48.75
1912	8.35	18.05	9.15	20.30	10.15	22.45	11.20	25.65	11.95	29.15	13.05	34.65	15.85	47.75
1911	9.10	17.30	9.85	19.65	10.85	22.05	11.90	25.25	12.70	28.75	13.80	34.15	16.55	47.75
1910	9.85	16.55	10.55	19.15	11.55	21.65	12.65	24.85	13.40	28.35	14.55	33.65	17.25	47.75
1909	10.60	15.80	11.25	18.70	12.25	21.25	13.35	24.45	14.20	27.95	15.30	33.15	17.95	47.75
Tot.	95.40	300.60	104.70	322.80	117.35	358.05	129.30	401.75	139.55	437.85	151.80	479.20	265.75	792.25
†		7.60		4.80		4.15		9.75		15.85		27.20		121.25

TWENTY YEAR ENDOWMENT.

	\$16 90		\$47 30		\$48 30		\$49 50		\$51 20		\$54 10		\$65 40	
1923	\$4.00	\$42.30	\$4.80	\$42.50	\$5.10	\$45.20	\$5.30	\$44.20	\$5.10	\$43.80	\$5.70	\$48.40	\$6.20	\$59.00
1922	5.50	41.40	5.70	41.60	6.00	42.30	6.15	41.35	6.05	41.85	6.60	47.70	7.10	58.75
1921	6.40	40.50	6.60	40.70	6.90	41.50	7.10	41.10	7.25	41.35	7.50	46.60	8.00	57.75
1920	7.30	39.60	7.50	39.80	7.80	41.70	8.00	41.30	8.25	41.55	8.40	45.70	8.85	56.75
1919	8.20	38.70	8.40	38.90	8.70	41.90	8.90	41.50	9.10	41.70	9.30	44.80	9.75	55.75
1918	9.10	37.80	9.30	38.00	9.60	42.15	9.75	41.75	10.00	41.95	10.20	43.85	10.65	54.75
1917	10.00	36.90	10.20	37.10	10.50	42.40	10.70	42.00	10.95	42.25	11.15	42.95	11.55	53.75
1916	10.90	36.00	11.10	36.20	11.40	42.65	11.65	42.25	11.90	42.50	12.10	42.05	12.45	52.75
1915	11.80	35.10	12.00	35.30	12.30	42.90	12.60	43.00	12.80	43.20	13.05	41.15	13.30	51.75
1914	12.70	34.20	12.90	34.40	13.20	43.15	13.55	43.35	13.75	43.55	13.95	40.25	14.20	51.75
1913	13.60	33.30	13.80	33.50	14.10	43.40	14.40	43.60	14.65	43.85	14.75	39.35	15.10	50.75
1912	14.50	32.40	14.70	32.60	15.00	43.65	15.30	43.85	15.55	44.05	15.70	38.45	16.00	49.75
1911	15.40	31.50	15.60	31.70	15.90	43.90	16.20	44.10	16.45	44.35	16.60	37.55	16.85	48.75
1910	16.30	30.60	16.50	30.80	16.80	44.15	17.10	44.35	17.30	44.55	17.50	36.65	17.75	47.75
1909	17.20	29.70	17.40	29.90	17.70	44.40	18.00	44.60	18.20	44.80	18.40	35.75	18.65	46.75
Tot.	163.50	540.00	166.50	543.00	171.10	553.40	175.25	557.25	178.45	569.55	180.70	630.80	186.30	794.85
†		128.00		113.00		112.60		109.75		171.45		1125.90		154.85

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.—1924 DIVIDENDS.

FIVE YEARS.

Ages	21		25		30		35		40		45		55	
Ordinary Life	\$ 76.00		\$ 83.75		\$ 95.75		\$111.95		\$138.90		\$161.05		\$248.25	
Cash Value Deducted	46.00		45.75		49.75		55.05		62.00		75.05		122.25	
20 Payment Life	112.45		121.00		133.75		149.60		169.20		194.50		298.25	
Cash Value Deducted	42.45		42.00		45.75		50.60		56.20		68.50		114.25	
20 Year Endowment	202.50		203.50		207.00		212.05		219.70		233.00		287.15	
Cash Value Deducted	42.50		42.50		47.00		53.05		59.70		73.00		122.15	

TEN YEARS.

Ordinary Life	\$143.10	\$157.50	\$179.75	\$211.15	\$252.75	\$308.20	\$478.85
Cash Value Deducted	55.10	56.50	60.75	69.15	82.75	107.20	207.85
20 Payment Life	214.15	229.60	253.95	284.30	322.35	371.15	519.00
Cash Value Deducted	36.15	35.60	39.95	45.30	57.35	80.15	179.00
20 Year Endowment	382.50	384.50	391.55	401.30	416.25	443.25	552.00
Cash Value Deducted	117.50	115.50	16.45	4.30	20.25	48.25	162.00

GREAT-WEST LIFE ASSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE

Yr.	\$15 90		\$20 80		\$23.70		\$27.40		\$32.10		\$38 30		\$59.30	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	15 90		20 80		23.70		27.40		32.10		38 30		59.30	
1911	16 35	15 35	21 15	15 35	24 35	15 35	28 40	15 35	33 10	15 35	39 30	15 35	60 30	15 35
1912	17 15	16 15	22 00	16 15	25 15	16 15	29 20	16 15	34 00	16 15	40 30	16 15	61 30	16 15
1913	18 00	17 00	22 45	17 00	26 00	17 00	30 00	17 00	35 00	17 00	41 30	17 00	62 30	17 00
1914	18 45	17 45	23 30	17 45	26 45	17 45	30 45	17 45	35 45	17 45	42 30	17 45	63 30	17 45
1915	19 30	18 30	24 15	18 30	27 30	18 30	31 30	18 30	36 30	18 30	43 30	18 30	64 30	18 30
1916	20 15	19 15	25 00	19 15	28 15	19 15	32 15	19 15	37 15	19 15	44 30	19 15	65 30	19 15
1917	21 00	20 00	25 45	20 00	29 00	20 00	33 00	20 00	38 00	20 00	45 30	20 00	66 30	20 00
1918	21 45	20 45	26 30	20 45	29 45	20 45	33 45	20 45	38 45	20 45	46 30	20 45	67 30	20 45
1919	22 30	21 30	27 15	21 30	30 30	21 30	34 30	21 30	39 30	21 30	47 30	21 30	68 30	21 30
1920	23 15	22 15	28 00	22 15	31 15	22 15	35 15	22 15	40 15	22 15	48 30	22 15	69 30	22 15
1921	24 00	23 00	28 45	23 00	32 00	23 00	36 00	23 00	41 00	23 00	49 30	23 00	70 30	23 00
1922	24 45	23 45	29 30	23 45	32 45	23 45	36 45	23 45	41 45	23 45	50 30	23 45	71 30	23 45
1923	25 30	24 30	30 15	24 30	33 30	24 30	37 30	24 30	42 30	24 30	51 30	24 30	72 30	24 30
1924	26 15	25 15	31 00	25 15	34 15	25 15	38 15	25 15	43 15	25 15	52 30	25 15	73 30	25 15
Tot.	77 60	205 90	85 20	224 80	97 10	253 40	105 25	305 70	114 00	275 90	125 70	348 30	190 20	50 30
†	64 90		65 80		67 15		69 75		72 10		74 80		78 20	

TWENTY PAYMENT LIFE

Yr.	\$25 40		\$28 50		\$31.70		\$35.40		\$39 80		\$45 40		\$53 02	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	25 40		28 50		31.70		35.40		39 80		45 40		53 02	
1911	26 30	25 30	29 40	25 30	32 60	25 30	36 30	25 30	40 70	25 30	46 30	25 30	54 00	25 30
1912	27 15	26 15	30 30	26 15	33 45	26 15	37 15	26 15	41 60	26 15	47 30	26 15	55 00	26 15
1913	28 00	27 00	31 15	27 00	34 30	27 00	38 00	27 00	42 50	27 00	48 30	27 00	56 00	27 00
1914	28 45	27 45	32 00	27 45	35 15	27 45	38 45	27 45	43 40	27 45	49 30	27 45	57 00	27 45
1915	29 30	28 30	32 45	28 30	36 00	28 30	39 30	28 30	44 30	28 30	50 30	28 30	58 00	28 30
1916	30 15	29 15	33 30	29 15	36 45	29 15	40 15	29 15	45 20	29 15	51 30	29 15	59 00	29 15
1917	31 00	30 00	34 15	30 00	37 30	30 00	41 00	30 00	46 10	30 00	52 30	30 00	60 00	30 00
1918	31 45	30 45	35 00	30 45	38 15	30 45	41 45	30 45	47 00	30 45	53 30	30 45	61 00	30 45
1919	32 30	31 30	35 45	31 30	39 00	31 30	42 30	31 30	47 50	31 30	54 30	31 30	62 00	31 30
1920	33 15	32 15	36 30	32 15	39 45	32 15	43 15	32 15	48 40	32 15	55 30	32 15	63 00	32 15
1921	34 00	33 00	37 15	33 00	40 30	33 00	44 00	33 00	49 30	33 00	56 30	33 00	64 00	33 00
1922	34 45	33 45	38 00	33 45	41 15	33 45	44 45	33 45	50 20	33 45	57 30	33 45	65 00	33 45
1923	35 30	34 30	38 45	34 30	42 00	34 30	45 30	34 30	51 10	34 30	58 30	34 30	66 00	34 30
1924	36 15	35 15	39 30	35 15	42 45	35 15	46 15	35 15	52 00	35 15	59 30	35 15	67 00	35 15
Tot.	89 75	241 25	98 05	320 45	106 60	335 90	121 20	400 40	130 20	435 80	149 50	530 50	282 40	75 00
†	13 25		11 45		11 60		11 60		11 60		11 60		11 60	

TWENTY YEAR ENDOWMENT

Yr.	\$46.90		\$47 30		\$48 30		\$49 50		\$51 20		\$54 10		\$55 40	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	46.90		47 30		48 30		49 50		51 20		54 10		55 40	
1911	47 30	46 30	48 15	46 30	49 00	46 30	50 15	46 30	51 00	46 30	53 00	46 30	54 30	46 30
1912	48 15	47 15	49 00	47 15	49 45	47 15	50 60	47 15	51 45	47 15	53 45	47 15	55 15	47 15
1913	49 00	48 00	49 45	48 00	50 30	48 00	51 45	48 00	52 30	48 00	54 30	48 00	56 00	48 00
1914	49 45	48 45	50 30	48 45	51 15	48 45	52 30	48 45	53 15	48 45	55 15	48 45	56 45	48 45
1915	50 30	49 30	51 15	49 30	52 00	49 30	53 15	49 30	54 00	49 30	56 00	49 30	57 30	49 30
1916	51 15	50 15	52 00	50 15	52 45	50 15	53 60	50 15	54 45	50 15	56 45	50 15	58 15	50 15
1917	52 00	51 00	52 45	51 00	53 30	51 00	54 45	51 00	55 30	51 00	57 30	51 00	59 00	51 00
1918	52 45	51 45	53 30	51 45	54 15	51 45	55 30	51 45	56 15	51 45	58 15	51 45	60 00	51 45
1919	53 30	52 30	54 15	52 30	55 00	52 30	56 15	52 30	57 00	52 30	59 00	52 30	60 45	52 30
1920	54 15	53 15	55 00	53 15	55 45	53 15	56 60	53 15	57 45	53 15	59 45	53 15	61 30	53 15
1921	55 00	54 00	55 45	54 00	56 30	54 00	57 45	54 00	58 30	54 00	60 30	54 00	62 15	54 00
1922	55 45	54 45	56 30	54 45	57 15	54 45	58 30	54 45	59 15	54 45	61 15	54 45	63 00	54 45
1923	56 30	55 30	57 15	55 30	58 00	55 30	59 15	55 30	60 00	55 30	62 00	55 30	63 45	55 30
1924	57 15	56 15	58 00	56 15	58 45	56 15	60 00	56 15	60 45	56 15	62 45	56 15	64 30	56 15
Tot.	153 20	559 30	155 75	555 75	159 15	555 35	162 50	555 00	165 10	555 80	168 75	555 40	170 70	555 10
†	117 70		114 25		109 45		104 00		98 10		91 70		85 10	

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS (Policies Issued in 1919)

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 76.07	\$ 83.75	\$ 95.75	\$111.95	\$133.00	\$161.05	\$248.25
Cash Value Deducted..	46.00	45.75	49.75	55.95	62.00	75.05	122.25
20 Payment Life	112.85	121.00	133.75	149.60	169.20	194.50	263.25
Cash Value Deducted..	42.65	42.00	45.75	50.60	56.20	68.70	114.25
20 Yr. Endowment	292.50	303.50	307.00	312.05	319.70	333.00	387.10
Cash Value Deducted..	42.50	42.50	47.00	61.05	69.70	78.00	122.00

TEN YEARS (Policies Issued in 1914)

Ordinary Life	\$147.65	\$162.55	\$185.75	\$217.75	\$259.95	\$316.05	\$490.85
Cash Value Deducted..	59.65	61.55	66.75	75.75	89.95	115.05	219.85
20 Payment Life	219.10	234.90	290.20	291.35	330.00	379.50	539.20
Cash Value Deducted..	41.00	40.90	46.20	52.35	65.00	88.50	100.20
20 Yr. Endowment	389.75	392.05	399.95	410.15	425.30	452.65	561.90
Cash Value Deducted..	110.25	117.95	1.95	13.15	29.30	57.65	171.90

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				JOINT LIFE RATES. (Equal Ages.)			
With Disability, providing waiver of premiums and payment of policy in 20 installments, except Joint Life without disability.				Whole Life.....	\$31.65	\$41.55	\$58.90
				20 Pay. Life.....	41.30	49.70	63.95
				20 Year End.....	54.10	57.90	67.30

NON-PARTICIPATING.

Endowments.				LIFE POLICIES.			
Age 60.....	\$26.30	\$39.90	\$70.20	Whole Life.....	\$14.60	\$19.85	\$29.45
Age 65.....	23.50	33.60	54.10	10 Payment.....	37.70	46.55	59.00
Age 75.....	21.40	27.90	41.30	15 Payment.....	27.70	34.40	44.35
25% RETURN PREMIUM.				20 Payment.....	22.80	28.55	37.70
15 Year Period				25 Payment.....	20.00	25.30	34.05
Whole Life.....	\$21.20	\$28.10	\$40.00	30 Payment.....	18.30	23.35	32.10
15 Pay. Life.....	35.00	43.40	55.95				
15 Year End.....	66.15	68.35	73.25				
20 Year Period.							
Whole Life.....	\$21.40	\$28.45	\$40.95				
20 Pay. Life.....	29.30	36.75	48.50				
20 Year End.....	48.65	51.40	57.85				

FULL RETURN PREMIUM.				ENDOWMENTS...			
15 Year Period.				10 Year.....	\$88.10	\$89.05	\$92.35
Whole Life.....	\$22.60	\$30.50	\$45.90	15 Year.....	55.45	56.75	60.40
15 Pay. Life.....	37.20	47.10	64.10	20 Year.....	39.60	41.20	45.60
15 Year End.....	70.45	74.15	84.10	25 Year.....	30.50	32.55	37.80
20 Year Period.				30 Year.....	24.80	27.35	33.65
Whole Life.....	\$23.40	\$32.20	\$51.60	20 P. 30 Year.....	31.00	33.45	39.50
20 Pay. Life.....	32.05	41.50	61.30	Age 60.....	21.10	32.55	60.40
20 Year End.....	53.20	58.10	72.90	Age 65.....	18.65	27.35	45.60

SINGLE PREMIUM RATES.				Age 75.....	16.15	22.40	33.65
Whole Life.....	\$372.00	\$457.00	\$563.00				
15 Year End.....	723.00	731.00	745.00				
20 Year End.....	627.00	640.00	666.00				
\$10 for 10 years.—Commuted value \$1025.							
Ordinary Life.....	\$21.30	\$28.10	\$39.25				
10 Pay. Life.....	47.25	58.10	72.55				
15 Payment.....	35.05	43.75	54.85				
20 Payment.....	29.20	36.30	46.55				
15 Year End.....	66.40	68.25	71.95				
20 Year End.....	48.50	50.75	55.45				

\$10 for 15 years.—Commuted value, \$1420.				RENEWABLE AND CONVERTIBLE TERM. (Disability provides Installments only.)			
Ordinary Life.....	\$29.55	\$38.90	\$54.40	15 Years.....	\$11.40	\$13.45	\$19.65
10 Payment.....	65.45	80.50	100.55	20 Years.....	11.70	14.35	22.15
15 Payment.....	48.55	60.05	75.95	25 Years.....	8.40	9.45	13.20
20 Payment.....	40.45	50.25	64.45				
15 Year End.....	92.00	94.55	99.70				
20 Year End.....	67.15	70.30	76.80				

MONTHLY INCOME. \$10 for 20 Years.				JOINT LIFE RATES. (Equal Ages.)			
Commuted Value \$1750.				Whole Life.....	\$26.10	\$33.40	\$48.85
Whole Life.....	\$36.40	\$47.95	\$67.05	20 Pay. Life.....	35.00	41.35	52.65
10 Pay. Life.....	80.70	99.20	123.90	20 Year End.....	47.65	50.20	57.25
15 Pay. Life.....	59.85	74.05	93.60				
20 Pay. Life.....	49.90	61.95	79.45				
15 Year End.....	113.40	116.55	122.85				
20 Year End.....	82.80	86.65	94.70				

MONTHLY INCOME Continuous.				ANNUITY RATES. Single Premiums for Annuity of \$100.			
(Equal Ages.)				Males.....	\$1,823	\$1,654	\$1,420
Whole Life.....	\$42.10	\$52.30	\$70.00	Females.....	1,844	1,687	1,490
20 Pay. Life.....	57.85	67.50	82.80				

MONTHLY INCOME Continuous.				SINGLE PREMIUM RATES.			
(Equal Ages.)				Whole Life.....	\$309.00	\$371.00	\$456.00
Whole Life.....	\$309.00	\$371.00	\$456.00	15 Year End.....	618.00	621.00	630.00
15 Year End.....	618.00	621.00	630.00	20 Year End.....	537.00	543.00	561.00
20 Year End.....	537.00	543.00	561.00				

DISABILITY RATES. Providing Waiver of Premiums and \$10 Monthly Income.				10 YEAR ENDOWMENT.			
Whole Life.....	\$1.60	\$1.25	\$3.40	Age 21	100.00	100.00	100.00
10 Pay. Life.....	3.35	3.80	4.20	25	7.30	7.60	8.40
15 Pay. Life.....	2.50	2.85	3.42	30	8.10	8.50	9.25
20 Pay. Life.....	2.05	2.40	3.40	35	8.90	9.35	10.10
10 Year End.....	.55	.80	1.55	40	9.70	10.20	10.95
15 Year End.....	.65	1.05	2.15	45	10.50	11.05	11.85
20 Year End.....	.80	1.25	2.90	50	11.30	11.90	12.70

15 YEAR ENDOWMENT.				15 PAYMENT LIFE.			
Age 21	100.00	100.00	100.00	Prem	31.80	34.20	38.00
25	7.30	7.60	8.40	1	3.30	3.80	4.70
30	8.10	8.50	9.25	2	4.30	4.80	5.25
35	8.90	9.35	10.10	3	5.35	5.80	6.35
40	9.70	10.20	10.95	4	6.40	6.90	7.40
45	10.50	11.05	11.85	5	7.45	7.95	8.45
50	11.30	11.90	12.70	6	8.50	9.00	9.50
55	12.10	12.75	13.65	7	9.55	10.05	10.55
60	12.90	13.60	14.60	8	10.60	11.10	11.60
65	13.75	14.45	15.50	9	11.65	12.15	12.65
70	14.55	15.30	16.40	10	12.70	13.20	13.70

15 YEAR ENDOWMENT.				15 PAYMENT LIFE.			
Age 21	100.00	100.00	100.00	Prem	31.80	34.20	38.00
25	7.30	7.60	8.40	1	3.30	3.80	4.70
30	8.10	8.50	9.25	2	4.30	4.80	5.25
35	8.90	9.35	10.10	3	5.35	5.80	6.35
40	9.70	10.20	10.95	4	6.40	6.90	7.40
45	10.50	11.05	11.85	5	7.45	7.95	8.45
50	11.30	11.90	12.70	6	8.50	9.00	9.50
55	12.10	12.75	13.65	7	9.55	10.05	10.55
60	12.90	13.60	14.60	8	10.60	11.10	11.60
65	13.75	14.45	15.50	9	11.65	12.15	12.65
70	14.55	15.30	16.40	10	12.70	13.20	13.70

15 YEAR ENDOWMENT.				15 PAYMENT LIFE.			
Age 21	100.00	100.00	100.00	Prem	31.80	34.20	38.00
25	7.30	7.60	8.40	1	3.30	3.80	4.70
30	8.10	8.50	9.25	2	4.30	4.80	5.25
35	8.90	9.35	10.10	3	5.35	5.80	6.35
40	9.70	10.20	10.95	4	6.40	6.90	7.40
45	10.50	11.05	11.85	5	7.45	7.95	8.45
50	11.30	11.90	12.70	6	8.50	9.00	9.50
55	12.10	12.75	13.65	7	9.55	10.05	10.55
60	12.90	13.60	14.60	8	10.60	11.10	11.60
65	13.75	14.45	15.50	9	11.65	12.15	12.65
70	14.55	15.30	16.40	10	12.70	13.20	13.70

15 YEAR ENDOWMENT.				15 PAYMENT LIFE.			
Age 21	100.00	100.00	100.00	Prem	31.80	34.20	38.00
25	7.30	7.60	8.40	1	3.30	3.80	4.70
30	8.10	8.50	9.25	2	4.30	4.80	5.25
35	8.90	9.35	10.10	3	5.35	5.80	6.35
40	9.70	10.20	10.95	4	6.40	6.90	7.40
45	10.50	11.05	11.85	5	7.45	7.95	8.45
50	11.30	11.90	12.70	6	8.50	9.00	9.50
55	12.10	12.75	13.65	7	9.55	10.05	10.55
60	12.90	13.60	14.60	8	10.60	11.10	11.60
65	13.75	14.45	15.50	9	11.65	12.15	12.65
70	14.55	15.30	16.40	10	12.70	13.20	13.70

15 YEAR ENDOWMENT.				15 PAYMENT LIFE.			
Age 21	100.00	100.00	100.00	Prem	31.80	34.20	38.00
25	7.30	7.60	8.40	1	3.30	3.80	4.70
30	8.10	8.50	9.25	2	4.30	4.80	5.25
35	8.90	9.35	10.10	3	5.35	5.80	6.35
40	9.70	10.20	10.95	4	6.40	6.90	7.40
45	10.50	11.05	11.85	5	7.45	7.95	8.45
50	11.30	11.90	12.70	6	8.50	9.00	9.50
55	12.10	12.75	13.65	7	9.55	10.05	10.55
60	12.90	13.60	14.60	8	10.60	11.10	11.60
65	13.75	14.45	15.50	9	11.65	12.15	12.65
70	14.55	15.30	16.40	10	12.70	13.20	13.70

15 YEAR ENDOWMENT.				15 PAYMENT LIFE.			
Age 21	100.00	100.00	100.00	Prem	31.80	34.20	38.00
25	7.30	7.60	8.40	1	3.30	3.80	4.70
30	8.10	8.50	9.25	2	4.30	4.80	5.25
35	8.90	9.35	10.10	3	5.35	5.80	6.35
40	9.70	10.20	10.95	4	6.40	6.90	7.40
45	10.50	11.05	11.85	5	7.45	7.95	8.45
50	11.30	11.90	12.70	6	8.50	9.00	9.50
55	12.10	12.75	13.65	7	9.55	10.05	10.55
60	12.90	13.60	14.60	8	10.60	11.10	11.60
65	13.75	14.45	15.50	9	11.65	12.15	12.65
70	14.55	15.30	16.40	10	12.70	13.20	13.70

1	4.45	4.85	5.95	6.75	7.70	8.65	9.45	10.00	1	7.30	7.60	8.40	9.10	9.60	10.20	10.95	11.60
2	4.95	5.50	6.50	7.50	8.25	9.35	10.20	10.75	2	8.10	8.50	9.25	9.95	10.45	11.05	11.85	12.50
3	5.45	6.05	7.15	8.15	9.00	10.00	11.00	11.50	3	8.90	9.35	10.10	10.80	11.30	11.95	12.70	13.40
4	5.95	6.60	7.70	8.60	9.40	10.40	11.40	11.90	4	9.70	10.20	10.95	11.70	12.20	12.95	13.65	14.40

GUARANTY LIFE INSURANCE CO., Davenport, Ia.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (III Std.) reserve, with surrender charge third and fourth years, not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest at 6% per annum.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning one year after proof and continuing during disability until maturity; no reduction in insurance. Not written on Term, Joint Life or Economic policies. Limit \$20,000.

Dividends. — Policy is non-participating. Life policies are participating after paid up.

Double Indemnity. — For extra premium of \$2 per \$1,000, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Not written on Term nor Joint Life. Limit \$10,000. Agreement does not cover death from murder, suicide, war service, aeronautic or submarine operation, or disease.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months. Policy will be automatically continued for two months after first premium and four months after second premium (grace period included); in event of death, premiums deducted.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages 18-60; no fixed amount; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums, interest not more than 6%, in advance.

Military Service. — Death from military, naval or aviation service in time of war, including relief service outside of U. S. limits liability to premiums paid with 4% compound interest.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions, except death from aerial operations within one year, limits liability to premiums paid.

Restricted Occupations. — No conditions, except death from aerial operations within one year limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payment) at $3\frac{1}{2}\%$, Limited (2-30) and Continuous (20 certain) annual installments. Unless otherwise specified, payee may withdraw Trust Fund at any interest date, and commutable values at any time except under Continuous Installment option.

Suicide. — Within one year, or death as a consequence of criminal act within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$10,000. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age at Issue	End. Age 85	Limited Payment Life			Endowments			End. Age 65	Guar. Prem. Red. 20 Pay.	20 Pay. Life End. Opt.	Term*	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				10 Year	20 Year
20	15.30	\$37.60	\$28.00	\$23.30	\$92.30	\$58.40	\$42.20	\$17.61	\$30.95	\$42.63	\$9.13	\$9.47
21	15.70	38.20	28.40	23.70	92.30	58.50	42.30	18.10	31.15	42.68	9.21	9.58
22	16.00	38.80	28.90	24.10	92.40	58.60	42.40	18.61	31.35	42.74	9.30	9.70
23	16.40	39.40	29.30	24.50	92.50	58.60	42.50	19.15	31.55	42.81	9.39	9.82
24	16.70	40.10	29.80	24.90	92.50	58.70	42.50	19.73	31.80	42.88	9.48	9.99
25	17.10	40.80	30.40	25.30	92.60	58.80	42.60	20.33	32.10	42.96	9.58	10.11
26	17.50	41.50	30.90	25.80	92.70	58.90	42.70	20.98	32.40	43.03	9.69	10.27
27	18.00	42.30	31.50	26.30	92.80	59.00	42.80	21.67	32.70	43.12	9.82	10.45
28	18.40	43.10	32.00	26.70	92.90	59.10	42.90	22.41	33.05	43.22	9.95	10.65
29	18.90	43.90	32.60	27.20	93.00	59.20	43.00	23.19	33.45	43.32	10.09	10.86
30	19.40	44.70	33.30	27.80	93.10	59.30	43.20	24.02	33.85	43.43	10.25	11.10
31	20.00	45.50	33.90	28.30	93.20	59.40	43.30	24.90	34.30	43.55	10.43	11.37
32	20.50	46.40	34.60	28.90	93.30	59.50	43.40	25.87	34.75	43.68	10.61	11.67
33	21.10	47.40	35.30	29.50	93.50	59.70	43.60	26.90	35.30	43.83	10.82	12.01
34	21.70	48.30	36.00	30.10	93.60	59.80	43.80	27.98	35.90	44.00	11.05	12.39
35	22.40	49.30	36.70	30.80	93.80	60.00	44.00	29.16	36.55	44.19	11.30	12.81
36	23.10	50.30	37.50	31.40	93.90	60.10	44.20	30.44	37.25	44.39	11.58	13.27
37	23.80	51.40	38.30	32.10	94.10	60.30	44.40	31.82	38.00	44.61	11.90	13.81
38	24.60	52.50	39.20	32.90	94.30	60.60	44.70	33.51	38.80	44.86	12.25	14.40
39	25.50	53.70	40.10	33.70	94.50	60.80	45.00	35.06	39.70	45.14	12.64	15.05
40	26.40	54.90	41.00	34.50	94.70	61.10	45.30	36.72	40.65	45.45	13.08	15.78
41	27.30	56.10	42.00	35.30	94.90	61.30	45.70	38.53	41.70	45.80	13.59	16.61
42	28.30	57.40	43.00	36.20	95.20	61.60	46.10	40.49	42.80	46.19	14.16	17.52
43	29.40	58.70	44.00	37.20	95.50	62.00	46.50	42.66	44.00	46.62	14.81	18.54
44	30.50	60.20	45.10	38.20	95.80	62.40	47.00	45.03	45.25	47.10	15.55	19.67
45	31.70	61.60	46.30	39.30	96.20	62.90	47.60	47.60	46.60	47.65	16.38	20.93
46	33.00	63.10	47.50	40.40	96.60	63.40	48.20	50.50	48.00	48.26	17.32	22.33
47	34.30	64.70	48.80	41.60	97.00	63.90	48.90	53.73	49.50	48.94	18.37	23.87
48	35.80	66.30	50.20	42.90	97.50	64.50	49.70	57.34	51.15	49.70	19.55	25.57
49	37.40	68.00	51.60	44.20	98.00	65.20	50.60	61.39	52.85	50.54	20.87	27.45
50	39.00	69.80	53.10	45.70	98.60	66.00	51.50	66.00	54.60	51.48	22.32	29.60
51	40.80	71.70	54.70	47.20	99.30	66.80	52.60	.....	56.45	52.52	23.95	31.75
52	42.70	73.60	56.30	48.80	100.00	67.70	53.80	.....	58.35	53.67	25.74	34.20
53	44.70	75.60	58.10	50.50	100.80	68.70	55.00	.....	60.30	54.94	27.73	36.87
54	46.80	77.60	59.90	52.40	101.70	69.90	56.40	.....	62.30	56.35	29.93	39.77
55	49.10	79.80	61.90	54.40	102.70	71.10	58.00	.....	64.40	57.89	32.34	42.90
56	51.60	82.10	64.00	56.50	103.70	72.50	59.70	.....	66.60	59.60	35.01	46.29
57	54.20	84.50	66.20	58.80	104.90	74.00	61.60	.....	68.90	61.49	37.96	49.99
58	57.00	87.00	68.50	61.20	106.20	75.70	63.70	.....	71.30	63.58	41.21	53.87
59	60.00	89.60	71.10	63.90	107.70	77.60	66.00	.....	73.80	65.87	44.77	58.06
60	63.20	92.40	73.70	66.70	109.30	79.70	68.60	.....	76.40	68.37	48.70	62.63

NOTE.—Above rates adopted October, 1910. *Convertible, non-renewable.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages	25	35	45	Ages	25	35	45
PERMANENT TOTAL DISABILITY—				MONTHLY INCOME payable in monthly			
End. 85 and Paid-Up 70.....	\$1.36	\$1.85	\$2.83	installments of \$50 each for 60 months:			
20 Pay., 20 E. O.,				Ages	25	35	45
20 G. R.....	1.68	1.98	2.82	Whole Life....	\$47.20	\$61.80	\$87.50
20 Year End.....	.70	1.12	2.46	20 Pay.....	69.85	85.00	108.45
End 65.....	1.15	1.61	2.46	MONTHLY INCOME payable in monthly			
Double Indemnity \$2.00 per \$1,000.				installments of \$10 for 20 years.			
NON-PARTICIPATING.				Whole Life.....	29.75	38.98	55.16
LIFE—Paid-up at				20 Pay.....	44.02	53.59	68.38
Age 70.....	\$ 17.76	\$ 23.74	\$ 35.33	20 Year End.....	74.12	76.53	82.82
SINGLE PREMIUM POLICIES.				For 15 years			
Life.....	\$325.00	\$390.00	\$480.00	Whole Life.....	24.11	31.58	44.70
10 Year.....	757.00	758.00	762.00	20 Pay.....	35.67	43.43	55.41
15 Year.....	650.00	654.00	663.00	20 Year End.....	60.07	62.04	67.12
20 Year.....	565.00	571.00	590.00	EXTRA PREMIUM for continuous install-			
25 Year.....	496.00	508.00	539.00	ments, 20 yrs. certain.			
30 Year.....	443.00	461.00	507.00	Whole Life.....	5.40	4.13	2.81
CHILD'S ENDOWMENT. Becomes paid-up at death of beneficiary. Death benefits graded from \$50 the 1st year (increasing \$50 a year) to \$1,000 the 20th year, but after insured reaches age 15, full benefits allowed upon evidence of insurability. Premium Ages 1 to 15, \$41.00.				20 Pay.....	7.06	4.99	3.05
PAYABLE IN 20 INSTALLMENTS of \$50 each.				JOINT LIFE POLICIES.			
10 Year Term.....	\$7.06	\$8.33	\$12.07	Whole Life.....	\$27.06	\$34.50	\$48.25
20 Year Term.....	7.44	9.44	15.43	20 Payment.....	35.62	42.15	53.63
				20 Year End.....	48.38	51.08	58.27
				JOINT 20 PAYMENT LIFE, with 20 Year			
				Endowment Option			
				Premium.....	\$50.00	\$52.37	\$59.16
				ECONOMIC WHOLE LIFE—Endowment			
				at Age 85. \$2,000 Insurance first 10 years			
				and \$1,000 thereafter.			
				1st 10 Years.....	\$25.46	\$32.15	\$45.61
				Thereafter.....	16.43	21.68	31.00

GUARANTY LIFE INSURANCE COMPANY, IOWA—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.					
Age at Issue	Premium	Cash and Loan	Cash or Loan	Pd. Up	Ext. Ins.	Y.	M.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	M.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	M.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	M.
End. Age 85	21	\$15 70	\$12	\$28	300	3	11	\$30	2	7	\$11	\$14 15	7	\$177	\$422	19	2					
	25	17 10	15	31	300	4	0	32	2	8	120	341 16	0	207	454	18	6					
	30	19 40	18	42	112	5	1	102	24	11	8	172	376 15	7	262	466	17	0				
	35	22 40	20	52	129	5	8	125	27	11	9	270	410 14	6	303	535	15	1				
	40	26 40	28	64	141	6	1	174	30	11	0	334	448 12	10	358	571	13	0				
	45	31 70	33	86	150	5	10	188	31	9	0	301	481 10	11	416	605	10	10				
	50	39 40	43	97	161	5	4	183	32	8	2	351	514 9	1	473	684	8	10				
	55	49 10	52	116	184	4	4	201	33	6	8	400	538 7	2	527	666	6	10				
60	63 20	61	166	200	3	0	200	34	5	2	447	559 5	3	584	687	5	4					
10 Pay. Life	21	38 20	29	146	400	24	2	343	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up						
	25	41 20	36	158	450	23	11	371	1000	"	410	1000	"	456	1000	"						
	30	44 20	40	174	460	22	9	410	1000	"	456	1000	"	508	1000	"						
	35	49 50	48	184	480	20	10	456	1000	"	508	1000	"	566	1000	"						
	40	54 20	50	216	480	18	5	508	1000	"	566	1000	"	627	1000	"						
	45	61 20	55	240	480	15	9	566	1000	"	627	1000	"	688	1000	"						
	50	69 20	62	265	480	13	0	627	1000	"	688	1000	"	747	1000	"						
	55	79 40	67	280	480	10	3	688	1000	"	747	1000	"	800	1000	"						
60	92 40	74	308	480	7	3	747	1000	"	800	1000	"	850	1000	"							
15 Pay. Life	21	38 40	41	91	200	14	2	200	645 33	5	378	1000	Pd-up	419	1000	Pd-up						
	25	40 40	45	99	200	14	8	200	645 31	3	410	1000	"	456	1000	"						
	30	43 20	47	110	200	14	9	200	645 28	2	456	1000	"	508	1000	"						
	35	46 20	50	128	200	14	1	200	645 24	10	508	1000	"	566	1000	"						
	40	51 00	53	138	200	12	9	200	645 21	5	566	1000	"	627	1000	"						
	45	56 30	57	152	200	11	5	200	615 17	10	627	1000	"	688	1000	"						
	50	63 10	63	170	200	8	1	200	645 14	5	688	1000	"	747	1000	"						
	55	71 40	71	184	200	6	1	200	645 11	2	747	1000	"	800	1000	"						
60	83 70	80	193	200	5	0	458	645 8	4	800	1000	"	850	1000	"							
20 Pay. Life	21	23 70	25	64	200	9	4	200	473 24	10	276	736 35	0	419	1000	Pd-up						
	25	25 50	29	70	200	9	3	175	473 23	11	301	736 32	1	456	1000	"						
	30	27 80	34	79	200	10	1	199	473 22	0	347	736 29	1	508	1000	"						
	35	30 80	39	89	200	10	1	199	473 19	0	377	736 24	0	566	1000	"						
	40	34 50	44	101	200	9	0	247	473 16	9	420	736 20	11	627	1000	"						
	45	39 20	49	114	200	8	3	256	473 13	11	463	736 17	2	688	1000	"						
	50	45 70	56	127	200	6	9	265	473 11	0	508	736 13	8	747	1000	"						
	55	54 40	62	140	200	5	6	267	473 8	3	566	736 10	4	800	1000	"						
60	66 70	78	152	200	3	11	317	473 6	2	557	736 7	0	850	1000	"							
30 Year End. if Full Prem. pd.	21	\$31 15	\$39	\$92	\$293	14	4	\$205	\$634 36	2	\$409	\$811	Pd up	\$923	*204	Pd-up						
	25	32 10	41	95	280	13	11	280	634 32	4	442	811	"	912	*176	"						
	30	33 85	42	104	280	12	4	267	634 27	11	445	811 41	5	975	*168	"						
	35	35 55	45	110	280	12	7	269	611 23	11	442	849 44	0	751	*165	"						
	40	40 05	54	124	271	11	5	311	612 20	0	505	849 29	5	813	*186	"						
	45	46 60	64	142	265	10	1	334	620 17	5	508	909 26	11	952	*244	"						
	50	54 20	74	163	288	8	0	343	612 14	7	604	909 20	Pd-up	1092	*346	"						
	55	64 40	83	181	290	6	0	355	611 11	0	775	909 19	"	1248	*457	"						
60	76 40	90	193	281	4	0	411	600 8	0	800	909 17	"	1508	*673	"							
10 Year End.	21	\$58 50	\$127	\$255	\$365	19	5	\$360	\$457 8	\$47	\$658	\$654 5	\$658	\$910	\$934	1	\$934					
	25	58 50	126	254	405	19	3	360	473 8	\$46	657	654 5	\$654	910	924	1	\$923					
	30	59 30	124	253	334	19	\$254	366	44 8	\$46	654	654 5	\$654	910	934	1	\$933					
	35	60 00	122	250	333	19	\$254	375	43 8	\$46	654	654 5	\$649	909	933	1	\$932					
	40	61 10	120	248	332	10	\$210	373	47 1	\$46	654	654 5	\$640	908	932	1	\$931					
	45	62 60	117	245	330	10	\$100	370	45 8	\$46	654	654 5	\$624	908	931	1	\$929					
	50	66 60	115	242	325	10	\$84	366	41 8	\$46	654	654 5	\$600	903	928	1	\$926					
	55	71 10	111	237	317	8	0	359	451 8	\$46	654	654 5	\$540	898	924	1	\$920					
60	79 70	107	231	305	5	\$100	350	465 7	\$46	654	654 5	\$440	890	916	1	\$905						
20 Year End.	21	42 30	81	163	265	15	\$124	388	520 10	\$46	654	720 5	\$711	929	950	1	\$958					
	25	42 60	79	165	266	15	\$114	387	527 10	\$100	699	781 5	\$800	926	950	1	\$958					
	30	43 20	78	163	263	15	\$95	385	534 10	\$100	657	780 5	\$745	925	948	1	\$957					
	35	44 00	76	162	259	15	\$80	384	536 10	\$100	657	777 5	\$755	925	958	1	\$957					
	40	45 30	75	160	255	11	\$80	383	537 10	\$100	655	772 5	\$745	923	957	1	\$954					
	45	47 60	73	160	250	11	\$4	382	539 10	\$100	651	765 5	\$72	921	954	1	\$952					
	50	51 50	73	160	244	8	\$4	380	540 10	\$220	645	754 5	\$681	917	945	1	\$946					
	55	58 00	73	161	237	6	\$4	378	465 9	\$20	645	735 5	\$600	911	941	1	\$943					
60	68 60	74	164	230	4	\$4	376	478 6	\$20	620	735 5	\$462	901	923	1	\$922						

*Paid-up for \$1,000 and cash.

American 3½% Modified Preliminary Term Reserve (III. Std.), with surrender charge and fourth years not exceeding \$25 per \$1,000.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, at any time. American 3% Full Level Premium reserve, with surrender charge up to 10th year, not more than \$14 per \$1,000, at end of second year decreasing annually up to 10th.

Change of Plan. — Higher premium form allowed at end of any policy year by payment of difference in reserve. Practice to change to lower premium form.

Disability. — For varying extra premium, policy will provide, prior to age 60, for (a) waiver of premiums; or, (b) waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning immediately upon proof of total and permanent disability (total disability regarded as permanent after three months duration) and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of Endowments. Disability from war service, or within one year from service during insurrection or riot, or from doing police duty, or from aerial operation not covered. Not written on Term. Limits, waiver of premium \$50,000; income clause, \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%[†] interest, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — For extra premium, all but Term policies will provide during life of policy for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of warfare, insurrection or riot, police duty, aeronautic or submarine operations, bodily or mental infirmity, poisoning or infection other than as a result of injury, illness or disease. Limit, \$20,000.

Extended Insurance. — Automatic after two years. Non-par. With cash but no loan values.

Grace. — One month (not less than 30 days), without interest, will be extended 60 days more, if requested; interest 6% for extension period beyond days of grace.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 12-65, except Term, 21-55. \$100,000; reinsures over \$50,000; also accepts reinsurance; minimum policy, \$1,000. Term limit, \$20,000.

Loans. — After two premiums. Interest 6%, payable at end of policy year. Second year's loan value may be borrowed, after deducting second premium.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within three months after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after one premium, if requested. Interest 6%.

Reinstatement. — Within three years (unless previously surrendered or extended insurance has expired); or at any time, if paid-up insurance in force; upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) but not less than 3%. Limited (24-360) monthly Installments, and Continuous (240 certain) monthly Installments. Payments made annually, semi-annually, quarterly or monthly. Interest Payments and Installments certain participate in excess interest earned, unless otherwise specified; Trust Fund and Commutable Values may be withdrawn by payee. Commutation of Installments certain under Continuous Installment Option shall not affect payments beyond the specified years certain.

Suicide. — Within one year, sane or insane, liability limited to reserve

Women. — No extra charge. All but Term. Limit, \$10,000. Disability granted to single business women; cancelled at marriage. Double indemnity granted.

[†]Present interest rate, 4.8%.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA—Continued

PARTICIPATING RATES PER \$1,000.

Whole Life	LIMITED PAY. LIFE			ENDOW-MENTS				Age of Insured	ENDOW-MENTS		Convert. Term†		SPEC. LIFE INC. END.*		
	10 Pay	15 Pay.	20 Pay	10 Yr.	15 Yr.	20 Yr.	25 Yr.		30 Yr.	35 Yr.	5 Year	10 Year	Maturing at Ages Mo. Income of \$10 per Mo.		
										End. Age 55			Age 55	Age 60	Age 65
16.31	42.56	31.39	25.90	100.61	65.04	47.32	36.96	15	30.30	25.75	16.36		30.42	24.48	20.62
16.61	43.13	31.81	26.25	100.79	65.09	47.37	37.03	16	30.37	25.84	16.67		31.47	25.21	21.13
16.94	43.72	32.25	26.62	100.97	65.15	47.43	37.09	17	30.46	25.93	16.99		32.58	25.96	21.68
17.29	44.33	32.71	27.02	101.17	65.21	47.52	37.18	18	30.55	26.04	17.33		33.77	26.77	22.27
17.64	44.97	33.18	27.41	101.36	65.28	47.58	37.27	19	30.64	26.15	17.69		35.02	27.61	22.88
18.01	45.64	33.68	27.82	101.56	65.35	47.67	37.35	20	30.75	26.27	18.07		36.35	28.52	23.51
18.40	46.33	34.19	28.25	1.1.53	65.43	47.75	37.45	21	30.86	26.41	18.46	11.19	37.77	29.47	24.19
18.80	47.03	34.71	28.69	101.61	65.51	47.84	37.55	22	30.97	26.55	18.87	11.28	39.29	30.49	24.91
19.23	47.75	35.26	29.15	101.68	65.60	47.94	37.66	23	31.10	26.71	19.29	11.35	41.91	31.55	25.66
19.67	48.47	35.82	29.63	101.76	65.68	48.04	37.78	24	31.24	26.88	19.75	11.44	44.65	32.69	26.46
20.14	49.24	36.41	30.12	101.85	65.77	48.15	37.90	25	31.37	27.06	20.21	11.54	48.40	33.90	27.29
20.63	50.04	37.00	30.63	101.94	65.86	48.26	38.04	26	31.56	27.26	20.71	11.64	52.15	35.19	28.18
21.13	50.87	37.63	31.16	102.04	66.00	48.39	38.19	27	31.73	27.49	21.22	11.75	56.05	36.58	29.13
21.69	51.72	38.27	31.71	102.14	66.11	48.52	38.35	28	31.93	27.73	21.78	11.86	60.08	38.05	30.14
22.26	52.61	38.94	32.28	102.25	66.24	48.67	38.52	29	32.14	28.00	22.36	11.99	64.30	39.63	31.20
22.85	53.52	39.68	32.87	102.37	66.37	48.83	38.71	30	32.38	28.29	22.96	12.12	68.82	41.32	32.33
23.45	54.46	40.36	33.49	102.49	66.52	49.00	38.92	31	32.63	28.61	23.59	12.27	73.59	43.13	33.54
24.14	55.44	41.10	34.13	102.63	66.68	49.18	39.14	32	32.92	28.96	24.26	12.43	78.62	45.07	34.82
24.84	56.45	41.88	34.84	102.77	66.85	49.38	39.39	33	33.23	29.35	24.96	12.60	83.98	47.18	36.20
25.55	57.50	42.68	35.49	102.93	67.04	49.60	39.67	34	33.57	29.78	25.70	12.80	89.68	49.46	37.67
26.26	58.58	43.51	36.22	103.10	67.24	49.85	39.97	35	33.95	30.26	26.49	13.01	95.74	51.94	39.25
27.00	59.70	44.38	36.98	103.28	67.45	50.11	40.30	36	34.36	30.76	27.31	13.24	102.19	54.63	40.95
27.74	60.86	45.28	37.77	103.48	67.68	50.39	40.67	37	34.82	31.32	28.19	13.50	109.34	57.55	42.76
28.50	62.05	46.22	38.60	103.69	67.94	50.73	41.07	38	35.33	31.95	29.12	13.79	116.90	60.77	44.74
29.27	63.27	47.20	39.47	103.93	68.22	51.09	41.52	39	35.92	32.63	30.09	14.09	124.98	64.28	46.85
30.04	64.54	48.22	40.38	104.18	68.51	51.48	42.02	40	36.59	33.38	31.13	14.44	133.64	68.16	49.15
30.83	65.85	49.28	41.34	104.46	68.80	51.92	42.57	41	37.35	34.23	32.23	14.82	142.91	72.47	51.65
31.64	67.21	50.38	42.35	104.77	69.12	52.41	43.17	42	37.93	35.30	33.40	15.25	152.70	76.26	54.38
32.46	68.61	51.56	43.41	105.11	69.47	52.95	43.85	43	38.76	36.44	34.64	15.75	163.14	80.22	57.37
33.30	70.05	52.84	44.54	105.49	69.85	53.55	44.59	44	39.67	37.65	35.96	16.30	174.38	84.44	60.64
34.15	71.54	54.25	45.73	105.92	70.27	54.24	45.42	45	40.67	38.96	37.36	16.94	186.45	88.95	64.26
35.01	73.08	55.79	46.99	106.39	71.73	55.04	46.34	46	41.75	40.34	38.86	17.66	200.05	93.83	68.24
35.88	74.68	57.40	48.33	106.91	73.24	55.95	47.34	47	42.92	41.81	40.44	18.49	215.17	99.12	72.67
36.76	76.34	59.08	49.75	107.48	74.81	56.99	48.46	48	44.17	43.38	42.14	19.43	231.94	104.91	77.62
37.66	78.07	60.84	51.26	108.10	76.44	58.17	49.69	49	45.50	45.05	43.95	20.50	250.42	111.33	83.19
38.57	80.86	62.71	52.97	108.77	78.14	59.51	51.05	50	46.92	46.87	45.87	21.69	270.78	118.50	89.50
39.50	83.71	64.70	54.81	109.50	79.92	61.00	52.40	51	48.43	48.83	47.93		293.14	126.55	96.69
40.44	86.63	66.73	56.81	110.28	81.78	62.61	53.80	52	50.03	50.91	50.11		317.64	135.53	104.94
41.40	89.63	68.89	58.96	111.10	83.72	64.36	55.24	53	51.72	52.95	51.45		344.34	145.53	114.53
42.38	92.70	71.18	61.26	111.96	85.83	66.27	56.73	54	53.50	55.14	53.81		373.44	156.64	125.81
43.38	95.84	73.61	63.71	112.87	88.01	68.38	58.27	55	55.38	57.51	56.31		405.04	168.98	139.28
44.40	99.05	76.18	66.31	113.83	90.35	70.65	59.95	56	57.36	60.05	58.94		439.24	182.66	154.94
45.44	102.34	78.89	69.06	114.84	92.85	73.17	61.78	57	59.44	62.77	61.72		475.04	197.78	171.94
46.50	105.71	81.74	71.96	115.90	95.51	75.94	63.76	58	61.62	65.67	64.79		513.44	214.44	190.44
47.58	109.16	84.74	75.01	117.01	98.34	78.88	65.89	59	63.90	68.75	67.99		554.44	232.74	210.44
48.68	112.69	87.89	78.21	118.17	101.34	82.06	68.14	60	66.30	71.99	71.29		599.04	252.74	232.44

†Conversion may be made during full term; notice must be given within 4 and 8 years respectively; convertible as of original date within 3 years.

ABOVE POLICIES WITH DISABILITY (Waiver of Premium and Annuity of \$10 a month per \$1,000).

17.53	45.30	33.39	27.60	101.41	65.87	48.17	37.85	15	31	21.26	73.17	57	31	57	25.74	21.80
19.84	49.20	36.34	30.11	102.50	66.41	48.78	38.54	21	32	02.27	67.19	90	39	11	30.96	25.65
20.25	49.92	37.85	30.57	102.58	66.51	48.90	38.67	22	32	19.27	87.20	33	40	67	32.00	26.39
20.73	50.66	37.46	31.06	102.69	66.64	49.04	38.83	23	32	36.28	11.29	49	42	32	33.11	27.10
21.19	51.45	38.08	31.57	102.81	66.77	49.17	39.00	24	32	57.28	35.21	28	44	13	34.28	28.03
21.70	52.22	38.69	32.09	102.93	66.91	49.32	39.17	25	32	78.28	62.21	77	46	01	35.53	28.90
22.24	53.03	39.32	32.62	103.05	67.02	49.48	39.35	26	33	01.28	87.22	92	48	07	36.88	29.84
22.81	53.89	39.93	33.17	103.19	67.19	49.67	39.57	27	33	26.29	15.22	90	50	26	38.32	30.84
23.37	54.75	40.67	33.73	103.32	67.34	49.84	39.79	28	33	54.29	41.23	47	52	62	39.81	31.88
24.01	55.66	41.38	34.32	103.47	67.53	50.05	40.03	29	33	84.29	75.24	12	55	20	41.47	33.01
24.64	56.60	42.07	34.96	103.63	67.71	50.27	40.29	30	34	18.39	09.21	75	57	96	43.20	34.19
25.32	57.54	42.81	35.60	103.79	67.90	50.50	40.58	31	34	47.30	46.25	43	60	99	45.07	35.40
26.04	58.54	43.59	36.26	103.99	68.13	50.75	40.88	32	34	83.30	88.26	17	64	27	47.08	36.81
26.79	59.53	44.39	36.96	104.17	68.38	51.02	41.24	33	35	19.21	32.26	91	67	86	49.24	38.24
27.64	60.63	45.22	37.68	104.38	68.60	51.32	41.63	34	35	61.31	86.27	76	71	83	51.63	39.82
28.46	61.72	46.07	38.47	104.62	68.88	51.68	42.07	35	36	07.32	37.28	60	76	20	54.17	41.45
29.35	62.88	46.97	39.29	104.88	69.20	52.05	42.48	36	36	55.32	96.29	48	81	02	56.93	43.23
30.31	64.08	47.90	40.11	105.16	69.52	52.48	42.95	37	37	10.33	62.30	45	86	40	59.95	45.14
31.31	65.29	48.87	40.98	105.45	69.88	52.92	43.45	38	37	71.31	33.31	48	92	43	63.27	47.22
32.37	66.54	49.89	41.87	105.78	70.28	53.44	44.00	39	38	37.35	10.42	54	99	20	66.88	49.43
33.47	67.86	50.95	42.81	106.31	70.71	53.99	44.59	40	39	06.35	93.35	69	106	88	70.85	51.81
34.65	69.21	52.04	43.86	106.50	71.21	54.54	45.24	41	39	83	34.84	88	115	67	75.26	54.42
35.92	70.63	53.19	45.00	106.94	71.74	55.17	45.97	42	40	70	36.13	88	125	84	80.18	57.28
37.25	72.11	54.40	46.19	107.40	72.35	55.85	46.77	43	41	64	37.49	88	137	66	85.67	60.40
38.69	73.63	55.66	47.48	107.93	73.03	56.61	47.65	44	42	69	38.04	88	151	63	91.85	63.83
40.17	75.22	57.00	48.78	108.52	73.81	57.39	48.58	45	43	79	40.41	88	168	44	98.82	67.58
49.46	84.35	65.52	56.80	112.81	78.64	62.96	55.12	50			49.86	88			167.92	93.94
62.38	97.09	76.88	68.18	119.70	86.34	71.97		55			63.02	88				145.74

PARTICIPATING RATES PER \$1,000 (With Waiver of Premiums)*

Age at Issue	Whole Life	LIMITED PAY. LIFE			ENDOWMENTS								End. at Age 55	20 Pay. 30 Year End.
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year			
15	\$16.56	\$42.77	\$31.60	\$26.11	\$100.90	\$65.31	\$47.57	\$37.20	\$30.54	\$25.98	\$22.77	\$16.60	\$38.51	
16	16.86	43.34	32.02	26.46	101.08	65.36	47.62	37.28	30.62	26.09	22.80	16.91	38.58	
17	17.20	43.93	32.46	26.83	101.26	65.43	47.70	37.35	30.71	26.18	23.01	17.24	38.66	
18	17.55	44.57	32.92	27.23	101.47	65.49	47.79	37.41	30.81	26.30	23.15	17.59	38.70	
19	17.92	45.19	33.4	27.63	101.66	65.56	47.85	37.54	30.90	26.41	23.28	17.95	38.80	
20	18.29	45.85	33.90	28.04	101.77	65.64	47.95	37.62	31.02	26.54	23.45	18.34	38.90	
21	18.69	46.52	34.41	28.47	101.84	65.72	48.03	37.73	31.13	26.68	23.63	18.75	39.05	
22	19.09	47.22	34.93	28.91	101.91	65.80	48.12	37.83	31.25	26.82	23.82	19.17	39.17	
23	19.53	47.95	35.49	29.38	102.00	65.90	48.23	37.95	31.39	27.00	24.01	19.59	39.30	
24	19.97	48.70	36.06	29.87	102.08	65.99	48.33	38.07	31.54	27.18	24.23	20.06	39.44	
25	20.45	49.47	36.65	30.37	102.18	66.10	48.45	38.20	31.70	27.37	24.47	20.52	39.59	
26	20.95	50.27	37.25	30.88	102.27	66.20	48.57	38.35	31.88	27.58	24.72	21.03	39.75	
27	21.48	51.11	37.89	31.42	102.38	66.32	48.71	38.51	32.06	27.82	25.02	21.57	39.93	
28	22.03	51.96	38.53	31.97	102.49	66.44	48.85	38.68	32.27	28.07	25.33	22.13	40.13	
29	22.61	52.86	39.21	32.55	102.61	66.58	49.01	38.86	32.49	28.35	25.65	22.72	40.34	
30	23.21	53.78	39.91	33.15	102.74	66.72	49.18	39.06	32.74	28.66	26.05	23.32	40.57	
31	23.85	54.72	40.61	33.78	102.87	66.85	49.36	39.28	33.00	28.99	26.46	23.96	40.82	
32	24.52	55.71	41.39	34.43	103.02	67.05	49.55	39.51	33.31	29.36	26.90	24.65	41.10	
33	25.24	56.73	42.18	35.11	103.17	67.23	49.76	39.78	33.64	29.77	27.40	25.36	41.40	
34	26.00	57.79	42.99	35.81	103.34	67.43	50.00	40.08	34.00	30.22	27.94	26.12	41.73	
35	26.79	58.88	43.83	36.56	103.52	67.65	50.27	40.40	34.41	30.70	28.53	26.93	42.10	
36	27.63	60.01	44.71	37.34	103.72	67.89	50.55	40.76	34.88	31.24	29.11	27.76	42.50	
37	28.52	61.18	45.62	38.15	103.94	68.11	50.87	41.16	35.31	31.83	29.71	28.66	42.94	
38	29.45	62.39	46.58	39.00	104.17	68.42	51.21	41.59	35.85	32.45	30.34	29.62	43.43	
39	30.44	63.65	47.58	39.89	104.43	68.73	51.60	42.07	36.44	33.17	31.01	30.61	43.96	
40	31.49	64.96	48.63	40.83	104.70	69.08	52.02	42.61	37.08	33.95	31.78	31.68	44.56	
41	32.61	66.32	49.72	41.82	105.00	69.46	52.50	43.20	37.79	34.81	32.61	32.80	45.22	
42	33.79	67.73	50.86	42.87	105.34	69.87	53.04	43.84	38.57	35.74	33.51	34.00	45.94	
43	35.01	69.21	52.06	43.98	105.71	70.34	53.64	44.56	39.48	36.74	34.48	35.28	46.74	
44	36.38	70.73	53.31	45.17	106.12	70.86	54.30	45.36	40.38	37.81	35.54	36.63	47.62	
45	37.81	72.32	54.64	46.42	106.59	71.45	55.03	46.22	41.43	38.95	36.68	38.08	48.57	
46	39.34	73.99	56.05	47.75	107.11	72.11	55.84	47.18	42.51	40.14	37.88	39.64	49.57	
47	40.98	75.73	57.56	49.16	107.69	72.87	56.74	48.25	43.68	41.31	38.91	41.28	50.61	
48	42.71	77.55	59.15	50.66	108.36	73.72	57.74	49.44	44.84	42.54	40.01	43.03	51.70	
49	44.57	79.44	60.83	52.27	109.10	74.68	58.84	50.75	46.08	43.81	41.11	44.91	52.83	
50	46.55	81.44	62.61	53.98	109.93	75.73	60.05	52.21	47.41	44.84	42.24	46.85	54.06	
51	48.66	83.63	64.48	55.80	110.94	76.87	61.39	53.81	48.84	45.91	43.41	48.94	55.39	
52	50.91	85.89	66.47	57.75	112.03	78.13	62.87	55.81	50.00	47.08	44.54	51.19	56.81	
53	53.33	88.28	68.57	59.84	113.24	79.50	64.50	58.00	51.31	48.41	46.24	53.69	58.30	
54	55.92	90.78	70.81	62.08	114.57	81.00	66.80	60.00	52.68	50.00	48.00	56.50	60.00	
55	58.68	93.39	73.18	64.48	116.00	82.64	68.27	62.00	54.00	52.00	50.00	59.32	62.00	

Double Indemnity.—Rate for Ord. Life and Endowments is \$1.25.

RATES WITH DOUBLE INDEMNITY AND DISABILITY (Waiver of Premium and Annuity of \$10 a Month).

LIMITED PAYMENT LIFE

SPECIAL LIFE INCOME

Age	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	End. 55	End. 60	End. 65
15	\$48.78	\$35.93	\$29.67	\$25.99	\$23.62	\$32.82	\$26.99	\$23.11
18	50.57	37.26	30.81	27.00	24.57	36.27	29.35	24.83
21	52.50	38.78	32.10	28.18	25.67	40.36	32.21	26.90
22	53.25	39.31	32.55	28.58	26.08	41.92	33.25	27.61
23	53.97	39.87	33.03	29.01	26.46	43.57	34.36	28.44
25	55.48	41.06	34.03	29.89	27.30	47.26	36.78	30.15
27	57.08	42.31	35.08	30.86	28.25	51.51	39.57	32.09
29	58.80	43.65	36.19	31.83	29.22	56.45	42.72	34.26
30	59.71	44.34	36.82	32.46	29.75	59.21	44.45	35.44
32	61.59	45.81	38.08	33.65	30.97	65.52	48.33	38.06
33	62.58	46.58	38.77	34.28	31.60	69.11	50.40	39.49
35	64.67	48.22	40.24	35.66	33.06	77.45	55.42	42.70
37	66.94	50.00	41.84	37.26	34.64	87.65	61.20	46.39
39	69.34	51.93	43.56	39.00	36.44	100.54	68.13	50.68
40	70.62	52.98	44.48	40.02	37.38	108.13	72.10	53.06
42	73.31	55.16	46.63	42.14	39.54	127.09	81.43	58.53
43	74.75	56.34	47.80	43.28	40.72	138.91	86.92	61.65
45	77.77	58.89	50.35	45.79	43.31	169.09	100.07	68.83
47	81.12	61.94	53.24	48.68	46.32	.....	127.38	77.61
49	84.72	65.38	56.55	52.06	49.84	.....	152.71	88.61
50	86.68	67.26	58.37	53.91	51.79	.....	169.17	95.19
52	91.27	71.30	62.34	58.04	.....	.....	.....	111.23
53	93.81	73.57	64.60	60.39	.....	.....	.....	121.25
55	99.19	78.48	69.57	65.62	.....	.....	.....	140.99

† \$10 a month at specified age, 120 months certain. Insured has option of accepting endowment value at maturity, viz.: age 55, \$1,655; 60, \$1,487; 65, \$1,302. Or may accept paid-up policy for life and cash payments, viz.: age 55, \$1,045; 60, \$800; 65, \$579.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA—Continued

Cash, Loan, and Extended Insurance Values—Participating.

ORDINARY LIFE																			
CASH OR LOAN					PAID-UP					EXTENDED TERM									
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
2	10	15	20	2	5	10	15	19	2	Y	10	15	19	20	Y	10	15	19	20
21	\$0.95	\$44.91	\$188.00	\$188.00	83	\$84	\$217	\$293	\$413	0	72	11	21	17	102	27	155		
22	1.54	88.29	148.26	148.26	4	87	221	329	453	0	72	11	33	17	194	30	82		
23	2.15	91.64	148.74	148.74	6	90	225	335	441	0	100	12	6	17	208	19	364		
24	2.80	95.21	154.43	154.43	8	93	231	342	449	0	129	12	160	17	208	19	269		
25	3.47	98.94	160.83	160.83	9	96	236	349	457	0	156	12	243	17	194	19	165		
26	4.17	102.83	166.50	166.50	11	99	241	356	465	0	184	12	318	17	160	19	54		
27	4.90	106.88	172.00	172.00	13	102	246	363	473	0	200	13	12	17	115	18	299		
28	5.67	111.11	177.24	177.24	15	105	251	370	481	0	225	13	66	17	60	16	172		
29	6.47	115.51	182.44	182.44	17	109	256	377	489	0	250	13	94	16	355	18	40		
30	7.31	120.10	188.71	188.71	18	112	261	384	497	0	279	13	111	16	286	17	257		
31	8.19	124.80	195.04	195.04	20	115	267	391	505	0	303	13	121	16	191	17	124		
32	9.11	129.83	201.72	201.72	22	119	272	398	513	1	25	13	114	16	96	16	342		
33	10.06	135.01	208.66	208.66	24	122	278	405	521	1	59	13	04	15	337	16	191		
34	11.08	140.40	214.89	214.89	26	126	284	413	529	1	95	13	63	15	245	16	37		
35	12.13	146.11	223.24	223.24	28	129	289	420	537	1	131	13	20	15	127	15	244		
36	13.33	151.83	231.82	231.82	30	133	295	428	545	1	167	12	331	15	5	15	85		
37	14.58	157.86	240.73	240.73	32	137	301	435	553	1	202	12	267	14	241	14	289		
38	15.87	164.11	250.00	250.00	34	140	307	442	560	1	236	12	194	14	108	14	126		
39	16.53	170.57	259.91	259.91	36	144	313	449	568	1	271	12	114	13	336	13	327		
40	18.11	177.20	278.45	278.45	38	148	319	456	575	1	304	12	27	13	196	13	164		
41	19.55	184.11	287.94	287.94	40	152	325	464	582	1	257	11	297	13	53	13	0		
42	20.97	191.40	297.81	297.81	42	156	331	471	590	2	1	11	106	12	272	12	203		
43	22.47	198.56	307.19	307.19	44	160	337	477	597	2	29	11	90	12	125	12	40		
44	24.04	206.28	317.17	317.17	47	164	343	484	604	2	53	10	345	11	341	11	246		
45	25.67	214.62	327.37	327.37	49	168	349	491	610	2	73	10	260	11	192	11	87		
46	27.32	223.66	337.89	337.89	51	172	354	497	617	2	95	10	112	11	41	10	295		
47	29.01	232.59	347.89	347.89	53	176	360	504	623	2	98	9	376	10	257	10	141		
48	30.77	241.41	357.49	357.49	55	180	365	510	629	2	103	9	273	10	108	9	351		
49	32.52	249.21	367.62	367.62	57	184	371	516	635	2	103	9	108	9	325	9	203		
50	34.33	257.09	377.75	377.75	60	187	376	522	641	2	100	8	348	9	180	9	54		
51	36.17	265.47	387.96	387.96	62	191	381	528	647	2	92	8	222	9	30	8	275		
52	38.05	273.47	397.96	397.96	64	195	386	534	652	2	82	8	97	8	261	8	133		
53	39.97	274.44	407.97	407.97	66	198	392	540	658	2	68	7	337	8	124	7	354		
54	41.92	282.16	417.87	417.87	67	202	397	546	663	2	52	7	241	7	353	7	219		

20 PAYMENT LIFE.

Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
2	10	15	20	2	5	10	15	19	2	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
21	\$19.49	\$163.38	\$218.54	\$468.60	\$56	\$229	\$483	\$745	\$949	2	214	28	101	36	107	43	261		
22	20.14	167.11	224.65	476.89	57	231	494	746	949	2	249	27	331	35	289	42	298		
23	20.82	170.95	230.88	485.89	58	232	495	747	949	2	266	27	354	35	13	41	333		
24	21.52	174.80	237.29	495.10	59	234	497	748	949	2	291	27	30	34	161	41	1		
25	22.24	178.65	243.80	504.59	61	236	498	748	950	2	318	26	232	33	107	40	40		
26	22.97	182.43	250.39	514.30	62	238	499	749	950	2	343	26	61	32	270	39	77		
27	23.74	187.10	257.49	524.21	63	247	500	750	950	3	4	25	217	31	352	38	114		
28	24.52	191.80	264.56	534.37	64	249	501	750	950	3	31	25	62	31	09	47	150		
29	25.33	196.51	271.80	544.70	65	250	502	751	950	3	56	24	236	30	159	36	185		
30	26.17	200.94	279.19	555.22	66	251	503	751	950	3	81	24	39	29	223	35	219		
31	27.03	205.67	286.79	565.80	67	252	504	752	950	3	105	23	202	28	306	34	252		
32	27.91	210.52	294.45	576.71	68	253	504	752	950	3	125	22	364	28	17	33	287		
33	28.81	215.43	302.39	587.17	69	254	505	753	950	3	149	22	149	27	95	32	320		
34	29.73	220.50	310.27	598.74	70	255	506	753	950	3	169	21	259	26	172	31	353		
35	30.72	225.73	318.33	609.92	71	257	507	753	950	3	1	21	82	25	245	31	24		
36	31.71	231.10	326.48	621.18	72	258	508	754	950	3	204	20	224	24	324	30	62		
37	32.72	236.54	334.69	632.51	73	259	508	754	950	3	218	20	024		35	29	100		
38	33.77	242.01	342.94	643.89	74	249	509	754	950	3	230	19	124	23	111	28	138		
39	34.84	247.59	351.22	655.39	74	241	510	754	950	3	239	18	275	22	192	27	177		
40	35.95	253.23	359.51	666.72	75	242	510	753	949	3	246	18	47	21	276	26	216		
41	37.10	258.90	367.78	678.13	75	243	511	753	949	3	249	17	181	20	349	25	255		
42	38.29	264.58	375.99	689.50	77	241	511	752	949	3	248	16	316	20	7	21	291		
43	39.50	270.26	384.15	700.83	78	245	511	752	948	3	243	16	85	19	1	23	334		
44	40.74	276.01	392.31	712.08	79	246	511	751	948	3	232	15	229	18	236	22	11		
45	42.00	281.52	400.15	723.24	80	247	511	750	948	3	216	14	375	17	323	22	60		
46	43.28	287.06	407.94	734.27	81	248	510	749	947	3	195	14	127	17	48	21	110		
47	44.58	292.53	415.55	745.16	82	248	510	748	946	3	169	13	265	16	112	20	160		
48	45.87	297.91	422.96	755.88	83	249	509	746	946	3	139	13	40	15	234	19	212		
49	47.15	303.19	430.15	766.41	83	249	509	745	945	3	104	12	183	14	336	18	261		
50	48.42	308.37	437.10	776.73	84	249	508	743	944	3	87	11	328	14	77	17	318		
51	49.71	313.43	443.77	786.82	85	250	506	741	943	3	28	11	114	13	187	17	0		
52	51.01	318.37	450.14	796.67	85	250	505	738	942	2	351	10	268	12	209	16	77		
53	52.31	323.18	456.18	806.28	86	250	504	736	941	2	308	10	62	12	53	15	146		
54	53.61	327.85	461.84	815.69	86	250	503	733	939	2	264	9	227	11	179	14	216		

NOTE.—3% Full Level Premium Reserve adopted Jan. 1, 1910 full reserve allowed at end of 10th year.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
10 Pay. Life																	
21	\$10.30	\$109.40	\$409	25	\$102.39	\$392.09	1000	Pd-up	\$427.36	\$1000	Pd-up	\$468.00	\$1000	Pd-up			
25	49.24	182.10	472	27	184	419.88	1000	"	459.42	1000	"	504.58	1000	"			
30	53.52	200.07	476	25	232	459.42	1000	"	504.58	1000	"	555.22	1000	"			
35	58.58	220.63	480	23	73	504.59	1000	"	555.22	1000	"	609.92	1000	"			
40	64.59	243.71	483	20	139	555.22	1000	"	609.92	1000	"	666.72	1000	"			
45	71.81	268.86	484	17	123	609.92	1000	"	666.72	1000	"	723.24	1000	"			
50	80.66	294.13	482	14	80	666.72	1000	"	723.24	1000	"	776.73	1000	"			
55	91.58	317.50	476	11	71	723.24	1000	"	776.73	1000	"	824.93	1000	"			
60	105.40	336.53	465	8	153	776.73	1000	"	824.93	1000	"	869.06	1000	"			
15 Pay. Life																	
21	\$34.19	\$109.11	\$302	16	338	\$258.71	\$660	36	173	\$427.36	\$1000	Pd-up	\$468.00	\$1000	Pd-up		
25	26.40	118.06	306	17	93	273.23	663	33	311	459.42	1000	"	504.58	1000	"		
30	29.64	130.78	311	17	9	305.82	666	30	131	504.58	1000	"	555.22	1000	"		
35	43.51	145.28	316	15	360	336.99	668	26	254	555.22	1000	"	609.92	1000	"		
40	48.22	161.52	320	14	108	371.28	669	22	343	609.92	1000	"	666.72	1000	"		
45	44.06	179.18	323	12	70	406.81	667	19	67	606.72	1000	"	723.24	1000	"		
50	51.54	196.44	322	9	327	440.79	661	15	190	723.24	1000	"	776.73	1000	"		
55	61.33	211.96	318	7	236	470.40	650	12	30	776.73	1000	"	824.93	1000	"		
60	81.65	224.58	311	5	225	432.14	634	9	3	824.93	1000	"	869.06	1000	"		
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	
10 Year End.																	
21	\$101.53	\$444.62	\$514	5	492	\$654.50	\$715	3	707	765.40	812	2	809	880.51	907	1	906
25	101.85	144.37	514	5	491	654.25	714	3	707	765.20	812	2	808	880.38	907	1	906
30	102.37	443.96	513	5	489	653.83	714	3	705	764.84	811	2	807	880.16	907	1	906
35	103.10	443.38	512	5	435	653.20	713	3	704	764.31	811	2	806	879.82	906	1	905
40	104.18	442.46	511	5	479	652.22	712	3	700	763.44	810	2	805	879.27	906	1	904
45	105.92	441.03	509	5	467	650.55	710	3	695	761.94	808	2	801	878.27	905	1	903
50	108.87	438.24	505	5	445	647.28	706	3	684	759.05	805	2	795	876.39	903	1	900
55	113.74	433.04	498	5	405	641.45	699	3	665	753.93	799	2	784	873.08	899	1	895
60	121.68	424.36	486	5	333	631.65	687	3	631	745.28	789	2	764	867.43	893	1	887
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
15 Year End.																	
21	\$65.43	\$264.78	\$352	10	285	\$392.63	\$494	8	454	\$602.66	\$697	5	682	\$914.35	\$942	1	941
25	65.79	264.57	351	10	281	392.34	493	8	451	602.30	696	5	681	914.19	942	1	941
30	66.37	264.27	350	10	271	391.89	492	8	445	601.70	695	5	678	913.91	941	1	941
35	67.23	263.91	349	10	261	391.30	491	8	436	600.85	694	5	674	913.46	941	1	940
40	68.55	263.56	348	10	238	390.64	489	8	420	599.65	692	5	666	912.69	940	1	939
45	70.73	263.36	346	10	194	389.71	486	8	389	597.47	688	5	651	911.30	939	1	937
50	74.43	262.29	342	10	112	387.29	480	8	332	593.08	682	5	623	908.76	936	1	934
55	80.55	259.99	334	9	197	382.80	470	8	225	585.46	670	5	572	904.34	931	1	927
60	90.56	256.44	324	6	147	375.80	455	8	17	573.14	652	5	478	896.85	924	1	916
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
20 Year End.																	
21	\$47.75	\$176.69	\$267	15	139	\$408.03	\$542	10	491	\$675.96	\$781	5	770	\$930.06	\$958	1	958
25	48.15	176.61	267	15	129	407.79	541	10	487	675.54	781	5	768	929.87	958	1	957
30	48.83	176.65	266	15	111	407.51	540	10	477	674.85	780	5	765	929.50	957	1	957
35	49.85	176.96	266	15	78	407.45	538	10	460	674.06	778	5	759	928.91	957	1	956
40	51.48	177.92	265	15	15	407.98	536	10	428	672.61	775	5	748	927.86	956	1	955
45	54.22	179.98	264	12	187	408.62	533	10	369	669.88	770	5	728	925.98	954	1	952
50	58.81	182.52	262	9	194	408.61	526	10	286	664.75	761	5	690	922.64	950	1	947
55	66.36	186.05	259	6	1278	408.33	515	10	29	656.29	746	5	620	916.95	944	1	939
60	78.48	191.32	256	4	1291	407.60	501	7	174	642.22	724	5	485	907.58	935	1	925
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
25 Yr. End.																	
21	\$37.45	\$125.37	\$214	20		\$294.63	\$445	15	339	\$487.16	\$646	10	603	\$61.03	\$5	6	81
25	37.90	125.56	214	18		294.81	444	15	327	487.09	645	10	597	61.65	794	6	778
30	38.71	126.14	214	16		295.55	444	15	301	487.38	644	10	583	61.27	793	6	772
35	39.97	127.52	214	14		297.50	443	15	254	488.66	642	10	559	61.93	791	6	770
40	42.02	130.38	215	11		280.61	443	15	164	490.90	640	10	514	61.79	787	6	740
45	45.42	135.54	217	9		239.97	443	14	1299	493.94	635	10	428	65.55	780	6	703
50	51.05	142.86	220	7		216.87	442	11	164	498.03	628	10	256	62.50	770	6	632
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
30 Yr. End.																	
21	30.86	92.51	177	13		222.04	378	20	188	366.30	552	15	454	501.92	682	11	633
25	31.39	93.09	177	13		223.00	378	20	159	367.29	551	15	436	502.70	681	11	622
30	32.38	94.53	178	12		225.48	378	20	97	370.06	551	15	398	504.79	680	11	599
35	33.95	97.41	179	10		220.52	380	19	166	375.75	552	15	328	508.92	680	11	558
40	36.50	102.71	183	9		239.67	381	15	1259	385.10	554	15	190	515.41	678	11	479
45	40.67	111.58	190	7		253.70	391	12	166	399.07	556	13	1364	525.12	676	11	320

Figures prefixed with (\$) indicate days and not dollars.

NOTE.—Values after two premiums.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA.—Continued.

1924 DIVIDEND SCALE—January 1, 1924 to January 1, 1925.

15 PAYMENT LIFE

Ages	21	25	30	35	40	45	50	55
Prm	34.19	36.40	39.64	43.51	48.22	54.06	61.54	71.35
1923	4.91	5.13	5.43	5.82	6.31	6.92	7.75	8.85
1922	5.13	5.37	5.73	6.14	6.67	7.32	8.17	9.30
1921	5.39	5.65	6.02	6.4	7.00	7.71	8.61	9.78
1920	5.6	5.92	6.32	6.80	7.40	8.12	9.07	10.27
1919	5.92	6.20	6.64	7.1	7.77	8.55	9.51	10.76
1918	6.21	6.5	6.95	7.50	8.18	8.99	10.00	11.26
1917	6.44	6.82	7.31	7.89	8.57	9.44	10.4	11.77
1916	6.78	7.14	7.64	8.27	8.98	9.84	10.9	12.36
1915	7.04	7.45	8.02	8.68	9.44	10.38	11.50	12.85
1914	7.40	7.80	8.38	9.07	9.80	10.85	12.0	13.41

10 PAYMENT LIFE

Ages	21	25	30	35	40	45	50	55
Prm	49.30	49.24	54.52	58.58	64.54	71.81	80.63	91.58
1923	5.67	5.92	6.30	6.77	7.35	8.04	8.94	10.14
1922	5.92	6.32	6.78	7.22	7.84	8.59	9.50	10.78
1921	6.41	6.71	7.17	7.72	8.37	9.19	10.2	11.47
1920	6.9	7.13	7.63	8.21	8.93	9.79	10.8	12.17
1919	7.13	7.5	8.0	8.73	9.51	10.41	11.5	12.91
1918	7.91	8.02	8.58	9.27	10.09	11.0	12.2	13.67
1917	8.05	8.47	9.15	9.83	10.75	11.75	12.9	14.47
1916	8.56	8.99	9.62	10.49	11.34	12.44	13.77	15.29
1915	8.9	9.4	10.1	10.9	12.0	13.1	14.54	16.14
1914	9.45	9.97	10.73	11.64	12.68	13.91	15.36	17.06

15 YEAR ENDOWMENT

Ages	21	25	30	35	40	45	50	55
Prm	55.43	55.79	61.3	67.23	78.55	70.73	74.43	80.55
1923	6.81	6.9	7.11	7.31	7.53	7.97	8.55	9.42
1922	7.42	7.52	7.67	7.88	8.14	8.53	9.12	9.98
1921	7.93	8.08	8.23	8.43	8.71	9.19	9.68	10.54
1920	8.60	8.69	8.84	9.04	9.31	9.70	10.2	11.13
1919	9.22	9.31	9.44	9.65	9.93	10.31	10.86	11.73
1918	9.86	9.95	10.10	10.29	10.57	10.95	11.52	12.35
1917	10.51	10.60	10.75	10.94	11.21	11.62	12.18	12.99
1916	11.22	11.31	11.45	11.64	11.91	12.29	12.84	13.66
1915	11.93	12.02	12.17	12.35	12.62	12.99	13.55	14.34
1914	12.68	12.77	12.91	13.10	13.36	13.73	14.28	15.05

10 YEAR ENDOWMENT

Ages	21	25	30	35	40	45	50	55
Prm	101.53	101.85	102.37	103.10	104.18	105.92	108.87	113.74
1923	9.13	9.22	9.37	9.55	9.81	10.18	10.72	11.50
1922	10.05	10.14	10.28	10.47	10.71	11.08	11.61	12.38
1921	11.00	11.09	11.23	11.42	11.68	12.03	12.55	13.33
1920	11.98	12.07	12.20	12.41	12.65	13.02	13.53	14.27
1919	13.02	13.11	13.24	13.43	13.67	14.03	14.53	15.28
1918	14.09	14.17	14.31	14.50	14.73	15.09	15.59	16.32
1917	15.18	15.27	15.41	15.59	15.83	16.18	16.69	17.40
1916	16.33	16.42	16.55	16.74	16.98	17.33	17.84	18.55
1915	17.53	17.62	17.75	17.94	18.18	18.53	19.03	19.77
1914	18.76	18.85	18.98	19.18	19.42	19.78	20.29	21.03

10 YEAR TERM

Ages	21	25	30	35	40	45	50	55
Prm	11.40	11.80	12.54	13.66	15.56	19.05	25.38	
1923	2.68	2.74	2.85	3.01	3.29	3.81	4.74	
1922	2.68	2.74	2.85	3.01	3.29	3.81	4.74	

DIVIDENDS ON PAID-UP LIFE POLICIES (According to Attained Ages in 1924.)

Age	Div	Age	Div	Age	Div	Age	Div
25	5.84	39	6.86	53	8.32	67	10.05
26	5.91	40	6.94	54	8.44	68	10.17
27	5.96	41	7.03	55	8.56	69	10.29
28	6.04	42	7.12	56	8.69	70	10.40
29	6.09	43	7.22	57	8.82	71	10.52
30	6.15	44	7.32	58	8.94	72	10.63
31	6.23	45	7.44	59	9.05	73	10.74
32	6.30	46	7.54	60	9.18	74	10.84
33	6.36	47	7.65	61	9.31	75	10.96
34	6.45	48	7.75	62	9.44	76	11.03
35	6.52	49	7.87	63	9.56	77	11.16
36	6.60	50	7.96	64	9.69	78	11.26
37	6.68	51	8.08	65	9.82	79	11.35
38	6.78	52	8.20	66	9.94	80	11.45

1924 DIVIDENDS AND NET COST.
15 YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$19.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.03		\$50.93	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3.92	\$14.48	\$4.10	\$15.01	\$4.30	\$15.41	\$4.51	\$16.00	\$5.22	\$17.12	\$5.81	\$18.21	\$7.90	\$24.30
1922	4.02	14.35	4.19	15.95	4.50	15.35	4.83	21.47	5.41	25.53	6.03	31.00	8.25	43.67
1921	4.10	14.30	4.29	15.35	4.62	15.23	5.02	21.32	5.55	25.36	6.30	30.77	8.55	43.35
1920	4.18	14.22	4.37	15.75	4.75	15.10	5.19	21.16	5.70	25.18	6.55	30.57	8.89	43.04
1919	4.20	14.14	4.40	15.65	4.85	14.99	5.34	21.02	5.90	24.98	6.77	30.32	9.21	42.72
1918	4.35	14.05	4.59	15.55	4.99	14.86	5.50	20.85	6.15	24.79	6.99	30.09	9.55	42.38
1917	4.44	13.96	4.70	15.44	5.13	14.72	5.65	20.70	6.34	24.60	7.21	29.87	9.88	42.05
1916	4.54	13.86	4.82	15.32	5.21	14.58	5.80	20.52	6.54	24.40	7.43	29.67	10.19	41.74
1915	4.64	13.76	4.94	15.20	5.40	14.45	5.99	20.36	6.74	24.20	7.71	29.37	10.51	41.42
1914	4.73	13.64	5.03	15.08	5.55	14.30	6.16	20.19	6.95	23.99	7.96	29.17	10.83	41.10
1913	4.87	13.53	5.19	14.95	5.71	14.14	6.35	20.00	7.17	23.77	8.19	28.89	11.14	40.79
1912	4.96	13.41	5.32	14.82	5.85	14.00	6.53	19.82	7.38	23.56	8.43	28.63	11.45	40.48
1911	5.07	13.33	5.45	14.69	6.02	13.83	6.71	19.54	7.60	23.34	8.70	28.38	11.75	40.16
1910	5.19	13.21	5.57	14.57	6.17	13.68	6.90	19.45	7.83	23.11	8.96	28.12	12.07	39.84
Prem.	\$19.32		\$21.14		\$23.99		\$27.67		\$32.48		\$38.94		\$59.77	
1909	5.42	13.90	5.77	15.37	6.33	14.66	7.02	20.65	7.89	24.39	8.97	29.97	12.07	47.70
Tot.	68.72	203.20	72.87	230.23	79.54	264.35	87.82	308.75	98.52	367.12	112.14	445.92	152.33	704.45
†		70.20		69.87		70.74		75.47		88.72		118.85		273.82

20 PAYMENT LIFE.

	\$28.25		\$30.12		\$32.87		\$36.22		\$40.38		\$45.73		\$52.68	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.54	23.71	4.73	25.40	5.01	27.80	5.38	30.84	5.83	34.55	6.41	37.32	8.31	54.37
1922	4.73	23.52	4.92	25.20	5.23	27.64	5.62	30.60	6.09	34.29	6.72	39.01	8.67	54.01
1921	4.91	23.34	5.12	25.00	5.46	27.41	5.86	30.30	6.33	34.02	7.01	38.72	9.05	53.62
1920	5.10	23.15	5.32	24.80	5.69	27.18	6.12	30.10	6.63	33.72	7.33	38.40	9.41	53.24
1919	5.30	22.95	5.54	24.58	5.91	26.96	6.38	29.84	6.95	33.43	7.65	38.07	9.82	52.86
1918	5.50	22.75	5.77	24.35	6.17	26.70	6.67	29.55	7.25	33.13	8.01	37.73	10.23	52.45
1917	5.72	22.53	6.00	24.12	6.43	26.44	6.94	29.28	7.57	32.81	8.35	37.38	10.62	52.05
1916	5.94	22.31	6.23	23.87	6.69	26.18	7.23	28.90	7.89	32.49	8.71	37.07	11.02	51.66
1915	6.17	22.08	6.50	23.62	6.97	25.90	7.53	28.60	8.23	32.15	9.06	36.67	11.45	51.23
1914	6.42	21.83	6.75	23.34	7.25	25.62	7.84	28.38	8.57	31.81	9.44	36.29	11.89	50.82
1913	6.65	21.60	7.02	23.10	7.54	25.33	8.16	28.00	8.91	31.47	9.82	35.91	12.28	50.40
1912	6.91	21.34	7.29	22.83	7.84	25.04	8.50	27.72	9.28	31.10	10.22	35.51	12.71	49.97
1911	7.17	21.08	7.57	22.55	8.15	24.72	8.85	27.37	9.65	30.73	10.62	35.11	13.14	49.54
1910	7.45	20.80	7.88	22.24	8.47	24.40	9.21	27.01	10.05	30.33	11.02	34.71	13.54	49.09
Prem.	\$29.18		\$31.12		\$34.02		\$37.53		\$41.92		\$47.58		\$55.53	
1909	7.52	21.66	7.88	23.24	8.45	25.37	9.08	28.45	9.83	32.60	10.75	36.83	13.32	52.21
Tot.	90.03	334.65	94.53	358.27	101.26	392.94	109.37	435.24	119.12	488.12	131.12	565.68	165.52	777.53
†		16.07		14.41		13.75		13.91		28.61		51.53		1210.43

20 YEAR ENDOWMENT

	\$47.75		\$48.15		\$48.83		\$49.85		\$51.48		\$54.22		\$56.33	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$5.77	\$41.98	\$5.85	\$42.29	\$6.02	\$42.81	\$6.28	\$43.62	\$6.52	\$44.91	\$6.93	\$46.29	\$8.52	\$57.84
1922	6.11	41.61	6.23	41.92	6.39	42.44	6.60	43.25	6.89	44.59	7.33	46.89	8.95	57.43
1921	6.52	41.23	6.62	41.53	6.77	42.09	6.98	42.87	7.28	44.20	7.73	45.49	9.35	56.99
1920	6.92	40.84	7.02	41.13	7.17	41.66	7.38	42.47	7.69	43.79	8.14	45.08	9.80	56.55
1919	7.31	40.41	7.41	40.71	7.59	41.24	7.80	42.05	8.11	43.37	8.57	45.65	10.23	56.13
1918	7.78	39.97	7.87	40.28	8.03	40.80	8.24	41.61	8.55	42.93	9.01	45.21	10.65	55.71
1917	8.21	39.51	8.33	39.82	8.48	40.35	8.70	41.15	9.00	42.48	9.43	44.79	11.11	55.25
1916	8.72	39.03	8.81	39.31	8.96	39.87	9.17	40.68	9.48	42.00	9.92	44.30	11.57	54.79
1915	9.19	38.55	9.28	38.87	9.44	39.39	9.65	40.20	9.95	41.53	10.41	43.81	12.04	54.32
1914	9.69	38.06	9.78	38.37	9.94	38.89	10.14	39.71	10.45	41.03	10.90	43.32	12.51	53.85
1913	10.21	37.54	10.30	37.85	10.43	38.37	10.63	39.19	10.93	40.52	11.41	42.81	13.01	53.35
1912	10.73	36.99	10.85	37.30	11.00	37.83	11.20	38.66	11.50	39.98	11.94	42.28	13.51	52.85
1911	11.33	36.42	11.42	36.73	11.55	37.26	11.77	38.00	12.05	39.42	12.43	41.73	14.02	52.34
1910	11.91	35.84	11.99	36.10	12.11	36.69	12.34	37.51	12.63	38.85	13.06	41.16	14.55	51.80
Prem.	\$48.67		\$49.16		\$49.97		\$51.17		\$53.03		\$56.07		\$69.21	
1909	10.45	38.22	10.59	38.57	10.82	39.15	11.10	40.07	11.48	41.55	12.02	44.05	13.94	55.27
Tot.	130.97	586.20	132.39	590.87	134.78	598.81	137.96	611.11	142.55	631.20	149.32	665.83	173.77	824.48
†		180.76		184.67		176.04		162.89		141.41		144.05		168.19

†Net cost for 15 years Cash Value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS.

	FIVE YEARS.					TEN YEARS.				
Ages	21	25	30	35	40	45	55			
Ordinary Life.....	71.52	79.24	91.13	106.57	126.77	153.86	241.78			
Cash Value Deducted	41.07	42.23	44.15	47.16	51.98	60.41	104.92			
20 Payment Life.....	116.87	124.98	137.05	151.74	170.01	193.52	268.10			
Cash Value Deducted	37.13	38.24	40.06	42.97	47.84	56.41	101.24			
20 Year Endowment...	206.06	207.58	210.21	214.26	220.91	232.40	284.65			
Cash Value Deducted	29.37	30.94	33.50	37.30	42.99	52.42	98.90			
Ordinary Life.....	140.79	155.83	179.04	209.19	248.75	301.93	475.47			
Cash Value Deducted	55.88	56.89	58.94	63.18	71.55	89.31	184.97			
20 Payment Life.....	228.17	244.31	267.89	296.63	332.40	378.61	526.32			
Cash Value Deducted	34.79	35.36	36.95	40.85	49.17	67.09	163.95			
20 Year Endowment...	401.19	404.26	409.51	417.61	430.88	453.80	558.87			
Cash Value Deducted	76.84	73.53	2.00	10.16	22.90	45.18	150.54			

†Cash value in excess of cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909.

FIFTEEN YEAR RECORD.

ORDINARY LIFE.

Yr.	\$19.32		\$21.14		\$23.99		\$27.67		\$32.48		\$38.94		\$59.77	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	\$2.02	\$17.80	\$2.25	\$18.83	\$2.60	\$21.88	\$3.05	21.44	\$5.61	22.87	\$1.34	\$34.58	\$4.40	\$83.07
1911	1.1	17.1	3.04	17.8	3.78	20.1	4.32	21.35	5.02	27.16	5.94	33.00	8.78	50.99
1912	1.1	17.1	3.04	17.8	3.87	20.1	4.43	21.1	5.15	27.33	6.11	32.83	9.01	50.74
1913	3.38	17.1	3.4	17.8	3.94	20.1	4.52	23.15	5.26	27.23	6.24	32.70	9.23	50.54
1914	3.34	17.1	3.57	17.8	4.03	19.36	4.62	23.05	5.39	27.03	6.40	32.54	9.46	50.31
1915	3.3	17.1	3.62	17.8	4.11	19.36	4.73	21.91	5.52	26.86	6.56	32.38	9.68	50.09
1916	3.3	17.1	3.67	17.8	4.20	19.36	4.84	22.81	5.66	26.82	6.72	32.22	9.91	49.86
1917	3.44	17.1	3.77	17.8	4.29	19.36	4.95	22.72	5.80	26.68	6.88	32.05	10.14	49.63
1918	3.44	17.8	3.84	17.8	4.39	19.36	5.07	22.60	5.94	26.54	7.08	31.88	10.36	49.41
1919	1.78	17.8	1.94	17.8	2.45	21.74	2.60	25.05	3.04	29.44	3.62	35.32	5.30	54.47
1920	2.74	17.8	2.7	17.8	3.11	20.78	3.72	23.97	4.36	28.12	5.19	33.75	7.57	52.20
1921	2.7	17.8	3.11	17.8	3.7	20.84	4.35	23.52	5.10	27.38	6.04	32.88	8.83	50.94
1922	3.39	17.8	3.77	17.8	4.32	19.36	5.01	22.96	5.89	27.59	6.98	31.97	10.13	49.64
1923	4.45	17.8	4.3	17.8	4.60	19.36	5.54	22.12	6.34	26.14	7.33	31.61	10.13	49.64
1924	3.42	17.8	9.77	16.57	6.15	17.36	7.02	20.53	7.89	24.59	5.93	29.91	12.07	47.70
Tot.	48.81	141.2	52.11	144.19	59.97	124.88	68.77	134.28	79.97	147.23	94.43	180.67	137.32	750.23
†								127.08		142.63		175.57		342.43

20 PAYMENT LIFE.

	\$24.78		\$29.12		\$34.92		\$41.93		\$49.92		\$59.58		\$85.53	
1910	3.32	27.28	3.94	27.68	5.17	29.25	1.1	33.37	4.61	27.28	5.25	42.32	7.21	55.26
1911	4.34	27.4	4.8	27.6	5.14	27.6	5.71	31.82	6.30	33.62	7.07	40.51	9.50	53.03
1912	4.68	27.4	4.87	27.6	5.14	27.6	5.99	31.66	6.51	35.41	7.23	40.27	9.80	55.73
1913	4.78	27.4	4.9	27.6	5.32	27.6	6.05	31.60	6.63	35.9	7.42	40.10	10.02	55.51
1914	4.91	27.4	5.09	27.6	5.68	27.6	6.29	31.55	6.88	35.99	7.70	39.88	10.29	55.24
1915	5.07	27.4	5.29	27.6	5.94	27.6	6.58	31.55	7.05	34.86	7.95	39.65	10.57	54.96
1916	5.17	27.4	5.39	27.6	6.05	27.6	6.71	31.55	7.27	34.65	8.19	39.41	10.55	54.68
1917	5.32	27.4	5.59	27.6	6.18	27.6	6.84	31.55	7.44	34.45	8.41	39.17	11.13	54.40
1918	5.44	27.4	5.82	27.6	6.37	27.6	7.07	31.55	7.77	34.20	8.65	38.92	11.42	54.11
1919	5.81	27.4	6.09	27.6	6.57	27.6	7.27	31.55	8.07	33.91	8.44	43.12	5.86	59.67
1920	4.67	27.4	5.67	27.6	5.71	27.6	5.7	31.55	5.7	36.19	6.43	41.15	8.41	57.12
1921	4.78	27.4	5.67	27.6	5.71	27.6	5.7	31.55	6.75	35.17	7.5	40.02	9.55	55.68
1922	5.32	27.4	5.88	27.6	6.44	27.6	7.0	31.4	7.85	34.09	8.79	38.82	11.35	54.1
1923	6.0	27.4	6.3	27.6	7.4	27.6	7.88	31.05	8.19	33.73	9.02	35.55	11.35	51.17
1924	7.5	27.4	7.88	27.6	8.47	25.97	9.08	28.45	9.89	32.05	10.75	35.83	13.32	52.21
Tot.	73.78	137.2	78.37	141.4	85.56	125.64	96.19	149.7	102.82	125.98	114.97	158.73	151.01	\$31.94
†								35.76		98.69		126.75		284.74

20 YEAR ENDOWMENT

	\$41.67		\$48.16		\$49.97		\$51.17		\$53.03		\$56.07		\$89.21	
1910	4.19	41.57	4.21	41.4	4.32	41.77	4.4	41.49	4.65	47.98	5.57	60.50	7.38	61.43
1911	5.17	42.94	5.88	42.28	6.12	42.77	6.31	41.73	6.56	46.17	7.1	38.59	9.06	59.55
1912	6.05	42.62	6.34	42.9	6.4	42.77	6.74	41.42	7.17	45.39	7.80	48.27	9.99	59.22
1913	6.34	42.14	6.6	42.47	6.92	43.05	7.24	43.93	7.67	45.36	8.01	48.06	10.23	58.98
1914	6.84	41.89	7.09	42.16	7.23	42.74	7.55	43.62	7.98	45.05	8.62	47.45	10.85	58.36
1915	7.17	41.74	7.32	41.84	7.65	42.42	7.87	43.30	8.30	44.73	8.94	47.13	11.17	58.04
1916	7.17	41.17	7.67	41.61	7.88	42.09	8.20	42.97	8.64	44.39	9.27	46.80	11.50	57.71
1917	7.85	40.82	8.09	41.0	8.2	41.73	8.55	42.62	8.99	44.61	9.62	46.45	11.84	57.37
1918	8.11	41.4	8.18	41.0	8.26	41.97	8.44	40.71	8.96	44.87	1.99	51.9	6.03	63.12
1919	4.51	43.6	6.12	45.34	6.2	45.3	6.36	43.67	6.81	46.24	7.24	48.83	8.77	60.11
1920	7.17	41.4	7.21	41.85	7.50	42.47	7.74	43.43	8.09	44.94	8.58	47.49	10.32	58.89
1921	8.49	40.21	8.86	40.5	9.0	40.77	9.6	41.65	9.87	42.59	10.03	45.97	11.05	57.26
1922	9.06	40.7	9.12	40.84	9.22	40.7	9.54	41.63	9.87	41.7	10.1	45.71	11.05	57.26
1923	10.45	39.7	10.5	39.57	10.82	39.15	11.10	40.07	11.48	41.55	12.02	44.05	13.94	55.27
Tot.	103.24	529.81	105.27	533.13	108.20	541.1	112.61	544.94	118.43	677.02	126.80	714.95	159.18	\$31.97
†								13.17		14.22		54.05		234.87

†Net cost for 15 years, Cash Value deducted.
†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS (Policies issued in 1919.)

Age	21	25	30	35	40	45	55
Ordinary Life.....	79.46	87.20	99.25	114.83	135.26	162.66	251.53
Cash Value Deducted	49.63	59.19	52.27	53.42	60.47	69.21	114.67
20 Payment Life.....	121.83	133.17	145.49	169.29	178.71	202.51	278.02
Cash Value Deducted	45.29	46.43	48.44	51.52	56.57	65.40	111.16
20 Year Endowment...	214.67	216.21	218.92	223.08	229.86	241.61	294.91
Cash Value Deducted	37.98	39.57	42.27	46.12	51.94	61.63	108.86

TEN YEARS (Policies issued in 1914.)

Ordinary Life.....	158.86	173.85	197.31	227.61	267.45	321.07	495.67
Cash Value Deducted	73.95	74.91	77.21	81.60	90.25	108.45	205.17
20 Payment Life.....	246.54	262.66	286.47	315.45	351.10	397.88	546.68
Cash Value Deducted	53.16	53.71	55.53	56.67	68.17	86.36	184.31
20 Year Endowment...	420.10	423.16	428.16	436.69	450.12	473.38	579.27
Cash Value Deducted	12.07	15.37	20.95	29.14	42.14	64.76	170.94

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Participating Life Policies.

Ages.	25	35	45
14 Pay. Life ..	\$38.21	\$45.65	\$56.54
16 Pay. Life ..	34.82	41.67	51.92
17 Pay. Life ..	33.42	40.05	50.05
18 Pay. Life ..	32.18	38.62	48.43
19 Pay. Life ..	31.09	37.35	46.99
25 Pay. Life ..	26.47	32.07	41.29
30 Pay. Life ..	24.15	29.55	38.90
40 Year End..	24.15	28.08	.....

20 Payment Endowments.

30 Year	39.31	41.72	47.85
35 Year	36.20	39.21	
40 Year	33.83	37.59	

Endowment Age 85.

Cont. Prem...	\$20.21	\$26.49	\$37.36
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Single Premium Life.

Whole Life....	\$406.84	\$474.80	\$565.18
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Single Prem. Endowments.

10 Year.....	\$830.10	\$831.35	\$834.74
15 Year.....	731.61	734.67	743.39
20 Year.....	650.66	656.63	673.94
25 Year.....	584.55	595.03	624.34
30 Year.....	531.18	548.17	592.40
35 Year.....	489.05	514.71	.....
40 Year.....	457.01	493.17	.....

Annuity Purchased by \$1000. (Non-Par.)

Males.....	\$49.83	\$55.16	\$64.27
Females.....	47.33	51.84	59.03

Income Bond, \$10 Monthly. Issued without medical examination. Return of premiums guaranteed.

Income to begin at

Age 55.....	\$35.93	\$68.47	\$173.35
Age 60.....	23.66	42.72	91.64
Age 65.....	15.14	26.51	52.23
Age 70.....	9.18	15.84	29.92

Special Life Income Endowments.

Extra premiums to continue income for life of beneficiary. (Equal ages.)

Age 55.....	\$3.91	\$7.84	\$20.99
Age 60.....	2.14	4.08	9.30
Age 65.....	.96	1.77	3.73

Joint Life Policies.

Whole Life....	\$30.93	\$39.36	\$54.85
20 Payment...	41.95	49.03	61.66
20 Year End..	54.91	57.96	66.19

Policies with Waiver of Premium Clause.

Life Policies.

25 Pay. Life ..	\$26.73	\$32.44	\$42.02
30 Pay. Life ..	24.42	29.97	39.63

Children's Endowments.

10 Year.....	\$100.95	\$102.09	\$104.55
15 Year.....	64.25	65.44	68.27
20 Year.....	45.95	47.22	50.44

NOTE.—If child dies, Premiums returned; if endower dies or becomes disabled, Policy becomes paid up.

Income Bond. \$10 Monthly. Policies with Waiver of Premium Clause.

Age 55.....	\$36.26	\$69.00	\$174.43
Age 60.....	23.95	43.17	92.57
Age 65.....	15.40	26.90	53.02
Age 70.....	9.40	16.15	30.49

Special Life Income Endowments.

At 55	\$44.93	\$74.79	\$166.51
At 60	34.28	52.50	96.46
At 65	27.65	39.78	65.22

Policies with Disability Waiver and Annuity \$10 Monthly.

25 Pay. Life ..	\$28.20	\$34.11	\$44.38
30 Pay. Life ..	25.77	31.64	41.99
30 Yr. End....	32.78	36.07	43.79
35 Yr. End....	28.62	32.37	.....
40 Yr. End....	25.72	30.20	.....
End. at 85....	21.77	28.60	40.44

Income Bond. \$10 Monthly.

Age 55.....	\$37.34	\$70.41	\$176.36
Age 60	25.20	44.84	94.93
Age 65	16.65	28.57	55.38
Age 70	10.65	17.82	32.85

Special Life Income Endowments.

At 55	\$46.01	\$76.20	\$168.44
At 60	35.53	54.17	98.82
At 65	28.90	41.45	67.58

HAWKEYE LIFE INSURANCE COMPANY, Des Moines, Ia.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ia. Std.) reserve, with surrender charge up to 20th year not to exceed \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning one year after proof and continuing during disability to maturity; no reduction in insurance.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduced premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ †; withdrawable at any time; (d) purchase participating paid-up additions. (a) is automatic.

Double Indemnity. — For extra premium (\$2 per \$1,000) policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury.

Extended Insurance. — After three premiums, within 30 days after default. Non-par. Without cash and loan values.

Grace. — 30 days without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages 15-60.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days except to pay premium.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-up Values" and "Premium Loans." Fractional years premium increases values proportionately.

Paid-up Values. — After three premiums, within 30 days after default. Non-par. Without Cash and Loan Values.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — Automatic after three years. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability in payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Options will be furnished upon request.

Selficide. — Within two years, sane or insane, liability limited to premiums paid.

Women. —

†Present interest rate not determined.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	LIMITED PAY. LIFE				20 Yr. End.	TERM		Age	Ordinary Life	LIMITED PAY. LIFE				20 Yr. End.	TERM	
	10 Pay.	15 Pay.	18 Pay.	20 Pay.		5 Year	10 Year			10 Pay.	15 Pay.	18 Pay.	20 Pay.		5 Yr.	10 Yr.
15	\$ 16.34	\$ 39.34	\$ 29.02	\$ 26.33	\$ 24.59	\$ 46.82	9.72	38	23.99	\$ 59.18	\$ 44.63	\$ 40.23	\$ 37.75	\$ 50.50	\$ 12.21	\$ 13.01
16	16.64	39.90	29.86	26.71	24.94	46.87	9.72	39	29.97	60.51	45.96	41.18	38.63	50.88	12.49	13.31
17	16.96	40.48	30.29	27.11	25.33	46.94	9.76	40	31.03	61.86	46.74	42.18	39.61	51.29	12.79	13.61
18	17.30	41.08	30.73	27.52	25.72	47.00	9.82	41	32.14	63.32	47.87	43.22	40.62	51.76	13.13	14.21
19	17.64	41.71	31.21	27.95	26.12	47.07	9.86	42	33.32	64.77	49.05	44.32	41.67	52.26	13.53	14.81
20	18.00	42.36	31.69	28.40	26.55	47.15	9.92	43	34.57	66.30	50.31	45.47	42.81	52.85	13.97	15.44
21	18.38	43.02	32.20	28.87	26.97	47.25	9.98	44	34.91	67.71	51.60	46.70	43.99	53.49	14.47	16.12
22	18.79	43.73	32.72	29.34	27.43	47.35	10.04	45	37.32	69.58	52.97	47.98	45.25	54.21	15.03	16.95
23	19.21	44.47	33.29	29.84	27.90	47.44	10.10	46	38.82	71.32	54.41	49.33	46.57	54.98	15.67	17.87
24	19.64	45.22	33.86	30.37	28.39	47.57	10.17	47	40.41	73.15	55.91	50.76	47.97	55.86	16.42	18.81
25	20.11	45.99	34.44	30.90	28.89	47.69	10.26	48	42.15	75.06	57.52	52.27	49.47	56.83	17.26	19.84
26	20.60	46.80	35.05	31.46	29.43	47.80	10.34	49	43.98	77.03	59.17	53.87	51.04	57.90	18.21	20.94
27	21.11	47.58	35.69	32.05	29.93	47.95	10.43	50	45.92	79.10	60.95	55.55	52.73	59.08	19.27	22.11
28	21.65	48.50	36.35	32.65	30.54	48.09	10.53	51	48.01	81.23	62.83	57.24	54.52	60.41	20.46	23.41
29	22.22	49.41	37.05	33.28	31.13	48.26	10.64	52	50.21	83.52	64.80	59.24	56.43	61.84	21.77	24.81
30	22.83	50.33	37.76	33.93	31.74	48.42	10.76	53	52.58	85.87	66.87	61.25	58.45	63.45	23.24	26.31
31	23.46	51.29	38.51	34.61	32.39	48.60	10.88	54	55.08	88.31	69.03	63.41	60.62	65.21	24.88	27.91
32	24.12	52.29	39.27	35.32	33.06	48.80	11.02	55	57.79	90.88	71.41	65.71	62.95	67.14	26.63	29.61
33	24.83	53.32	40.07	36.05	33.76	49.02	11.17	56	60.69	93.56	73.91	68.15	65.44	69.26	28.51	31.41
34	25.58	54.39	40.91	36.82	34.49	49.23	11.35	57	63.74	96.38	76.54	70.78	68.11	71.59	30.41	33.31
35	26.37	55.51	41.77	37.62	35.25	49.53	11.53	58	67.02	99.32	79.41	73.60	70.93	74.14	32.31	35.31
36	27.20	56.69	42.68	38.45	36.04	49.80	11.74	59	70.55	102.44	82.41	76.61	74.08	76.94	34.31	37.41
37	28.05	57.92	43.64	39.32	36.88	50.14	11.95	60	74.29	105.80	85.63	79.85	77.40	80.02	36.41	39.61

CASH OR LOAN VALUE

Age	Ordinary Life			18 Pay. Life			20 Pay. Life			20 Year End.		
	10th	15th	20th	10th	15th	18th	10th	15th	20th	5th	10th	15th
21	\$ 69	\$118	\$176	\$179	\$309	\$401	\$159	\$276	\$418	\$159	\$387	\$501
25	82	139	206	195	337	436	174	301	456	158	356	460
30	101	171	251	218	376	486	195	337	508	157	385	495
35	125	209	302	245	420	542	219	377	566	155	383	492
40	154	253	358	274	467	602	247	429	626	154	382	491
45	187	301	416	305	515	663	275	463	688	153	381	490
50	223	350	473	334	561	724	302	502	746	153	379	489
55	261	400	527	360	600	779	327	535	800	154	378	488
60	298	446	584	379	628	830	347	556	849	157	375	485

Double Indemnity \$2.00 per \$1 000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
DISABILITY RATES							
Waiver of Premiums and \$10 Monthly Income.				15 Pay. Life..	1.84	2.12	2.38
Ord. Life.....	\$1.18	\$1.65	\$2.53	18 Pay. Life.....	\$1.84	\$2.12	\$2.38
10 Pay. Life.....	2.59	2.92	3.09	20 Pay. Life.....	1.52	1.77	2.51
				20 Year End.....	.73	1.09	2.34
				Special End.....	1.33	1.79	2.05

HOME LIFE INSURANCE CO., Fordyce, Ark.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, rider provides, prior to age 60, for (a) waiver of premiums (except double indemnity premium), or (b) waiver of premiums (except double indemnity premiums) and payment of monthly income of \$10 per \$1,000, beginning immediately and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premiums, policy will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Rider also provides for payment of face of policy in event of accidental death of beneficiary while riding in or on any vehicle or public or private conveyance, within 90 days from time of injury. Agreement does not cover death from war service.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-65. No fixed amount; reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred 60 days. Practice of company to return policy to owner after endorsement of loan thereon.

Military Service. — Death from military, naval or aviation in time of war, limits liability to premiums paid with interest at $3\frac{1}{2}\%$ per annum. Policy automatically reinstated at end of war if regular premiums have been paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited annual Installments (2-25), and Continuous monthly Installments (300 months certain). Payments made annually, semi-annually (\$50.40), quarterly (\$25.30, or monthly \$8.45). Unless otherwise specified, commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to one-tenth of face of policy.

Women. — No extra charge. All but Term. Limit, Ages 15-55, \$5,000. Disability granted if self-supporting; double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

End 85	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS			50% Reduc- tion	10 Yr. Term	Term Exp. at 60	Term 60 Ret. at 60	Term 65 Ret. at 65
	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		Age 55	Age 65	Age 75					
\$13.32	\$33.77	\$24.94	\$20.63	\$90.57	\$57.26	\$41.00	15	\$18.61	\$15.23	\$13.74	\$16.34				
13.57	34.25	25.30	20.99	90.60	57.29	41.04	16	19.19	15.59	14.02	16.62				
13.84	34.74	25.66	21.24	90.63	57.33	41.08	17	19.79	15.97	14.31	16.91				
14.12	35.26	26.05	21.56	90.66	57.37	41.13	18	20.44	16.37	14.61	17.23				
14.42	35.80	26.45	21.90	90.70	57.42	41.17	19	21.12	16.80	14.94	17.54				
14.72	36.35	26.87	22.24	90.74	57.46	41.23	20	21.86	17.24	15.28	17.88	10.03	11.04	17.50	18.01
15.05	36.93	27.30	22.61	90.78	57.51	41.29	21	22.63	17.71	15.63	18.23	10.17	11.15	18.01	18.52
15.39	37.53	27.75	22.98	90.83	57.56	41.35	22	23.47	18.22	16.00	18.60	10.24	11.28	18.56	19.07
15.75	38.15	28.22	23.37	90.88	57.62	41.42	23	24.35	18.74	16.39	18.98	10.34	11.42	19.14	19.60
16.12	38.79	28.69	23.78	90.92	57.68	41.49	24	25.31	19.30	16.80	19.38	10.43	11.57	19.77	20.15
16.51	39.45	29.20	24.21	90.97	57.73	41.55	25	26.34	19.89	17.24	19.81	10.53	11.72	20.45	20.72
16.92	40.15	29.72	24.64	91.03	57.80	41.63	26	27.44	20.51	17.69	20.24	10.63	11.88	21.18	21.30
17.36	40.87	30.26	25.10	91.09	57.87	41.72	27	28.63	21.18	18.18	20.71	10.75	12.05	21.97	21.94
17.81	41.61	30.82	25.57	91.16	57.95	41.82	28	29.92	21.89	18.68	21.19	10.88	12.22	22.83	22.61
18.29	42.38	31.40	26.06	91.23	58.04	41.92	29	31.31	22.65	19.22	21.70	11.01	12.41	23.76	23.30
18.80	43.18	32.01	26.58	91.30	58.13	42.03	30	32.82	23.44	19.79	22.22	11.17	12.61	24.76	24.00
19.34	44.01	32.63	27.12	91.38	58.22	42.16	31	34.46	24.30	20.39	22.77	11.34	12.80	25.87	24.68
19.90	44.88	33.28	27.67	91.47	58.33	42.30	32	36.26	25.25	21.02	23.36	11.52	13.02	27.08	25.38
20.49	45.77	33.97	28.25	91.56	58.44	42.44	33	38.23	26.19	21.69	23.97	11.71	13.24	28.40	26.10
21.12	46.69	34.67	28.86	91.67	58.58	42.61	34	40.39	27.34	22.41	24.61	11.93	13.48	29.86	26.84
21.79	47.66	35.41	29.51	91.78	58.72	42.79	35	42.79	28.36	23.16	25.29	12.17	13.73	31.48	27.60
22.49	48.65	36.17	30.17	91.90	58.87	42.99	36	45.44	29.57	23.96	26.00	12.44	14.00	33.28	28.38
23.25	49.69	36.97	30.86	92.04	59.05	43.22	37	48.40	30.87	24.81	26.74	12.74	14.33	35.27	29.20
24.03	50.77	37.81	31.59	92.18	59.24	43.47	38	51.71	32.28	25.72	27.53	13.05	14.70	37.45	30.07
24.87	51.88	38.66	32.36	92.34	59.45	43.74	39	55.45	33.80	26.68	28.37	13.44	15.07	39.81	30.97
25.75	53.04	39.58	33.15	92.52	59.68	44.00	40	59.45	35.44	27.71	29.24	13.87	15.47	42.35	31.91
26.70	54.24	40.52	34.01	92.72	59.95	44.40	41	63.73	37.23	28.81	30.16	14.34	15.90	45.07	32.90
27.75	55.57	41.58	34.96	93.06	60.34	44.86	42	68.31	39.25	30.08	31.19	14.91	16.36	47.99	33.94
28.85	56.96	42.68	35.96	93.42	60.75	45.36	43	73.18	41.46	31.81	32.28	15.54	16.83	51.15	35.03
30.08	58.39	43.84	37.03	93.82	61.21	45.93	44	78.35	43.88	32.75	33.43	16.26	17.34	54.57	36.17
31.33	59.90	45.06	38.15	94.25	61.72	46.54	45	83.83	46.54	34.26	34.65	17.10			
32.68	61.47	46.35	39.33	94.74	62.28	47.23	46	89.59	49.50	35.87	35.96	17.99			
34.13	63.10	47.69	40.59	95.27	62.91	48.00	47	95.73	52.78	37.63	37.33	19.05			
35.68	64.82	49.12	41.94	95.85	63.61	48.84	48	102.25	55.45	39.51	38.80	20.17			
37.33	66.59	50.62	43.36	96.48	64.37	49.78	49	109.15	60.55	41.54	40.36	21.46			
39.01	68.45	52.20	44.88	97.19	65.22	50.82	50	116.45	66.15	43.73	42.02	22.89			
40.83	70.40	53.87	46.49	97.96	66.15	51.97	51	124.15	72.48	46.10	43.78	24.49			
42.78	72.42	55.63	48.22	98.81	67.18	53.22	52	132.25	79.57	48.67	45.65	26.25			
44.84	74.54	57.49	50.05	99.74	68.32	54.62	53	140.75	87.15	51.47	47.65	28.20			
47.04	76.75	59.46	52.03	100.77	69.57	56.15	54	149.65	95.22	54.52	49.78	30.37			
49.30	79.07	61.55	54.13	101.89	70.95	57.85	55	158.95	103.12	57.85	52.07	32.76			
52.53	81.50	63.78	56.40	103.12	72.48	59.71	56	168.65	111.41	61.11	54.49				
55.86	84.04	66.15	58.83	104.48	74.17	61.75	57	178.75	119.98	64.64	57.09				
58.28	86.71	68.68	61.43	105.98	76.02	64.00	58	189.25	128.83	68.33	59.87				
61.53	89.51	71.37	64.23	107.62	78.08	66.46	59	199.75	137.95	72.16	62.85				
65.13	92.57	74.26	67.26	109.44	80.34	69.17	60	210.25	147.35	75.13	66.05				
68.90	95.65	77.36	70.51	111.41			61								
72.94	98.97	80.68	74.04	113.65			62								
77.29	102.50	84.25	77.84	116.08			63								
82.00	106.25	88.08	81.94	118.77			64								
87.09	110.24	92.22	86.39	121.73			65								

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income.)

Age	25	35	45	55	65	70	75	80	85	90	95	100
\$1.19	\$2.68	\$1.96	\$1.62	\$1.41	\$1.27	\$1.10	\$0.96	\$0.83	\$0.71	\$0.60	\$0.50	\$0.40
1.39	2.91	2.14	1.77	1.54	1.39	1.20	1.05	0.91	0.78	0.66	0.55	0.44
1.63	3.11	2.31	1.91	1.66	1.49	1.28	1.12	0.97	0.83	0.70	0.58	0.47
1.94	3.30	2.47	2.08	1.81	1.61	1.38	1.21	1.05	0.90	0.76	0.63	0.51
2.36	3.48	2.65	2.27	1.94	1.74	1.50	1.32	1.15	0.99	0.84	0.70	0.58
2.93	3.68	2.83	2.41	2.03	1.82	1.57	1.38	1.20	1.03	0.88	0.73	0.60
3.77	3.60	2.83	2.41	2.12	1.91	1.65	1.46	1.27	1.10	0.94	0.79	0.65
5.14	5.32	5.32	5.19	4.42	4.16	3.55	3.25	2.81	2.50	2.15	1.85	1.53

For small extra premium added to flat rates rider will provide for Waiver of Premium for Disability.

Note.—Above rates adopted Aug. 1923.

Semi-annual rate multiply by .515; quarterly rate multiply by .2625.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Age	25	35	45
NON-PARTICIPATING.							
ENDOWMENTS MATURING AT							
Age 50	\$32.23			JOINT LIFE POLICIES.			
Age 60	22.46	\$33.79		Ordinary Life	\$26.10	\$33.42	\$47.00
Age 70	18.23	25.06	\$38.53	20 Payment Life	34.98	41.37	52.00
Age 80	16.72	22.18	32.17	20 Year End	47.63	50.21	57.00

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$5.90	\$58	\$135	\$43	23	\$338	\$1000	Pd-up	\$378	\$1000	Pd-up	\$419	\$1000	Pd-up
25	39.45	64	148	433	23	366	1000	"	410	1000	"	456	1000	"
30	43.18	73	164	446	22	405	1000	"	456	1000	"	508	1000	"
35	47.06	83	184	448	20	451	1000	"	508	1000	"	560	1000	"
40	53.04	94	206	451	18	505	1000	"	566	1000	"	627	1000	"
45	59.90	107	230	453	15	561	1000	"	627	1000	"	688	1000	"
50	68.45	121	255	451	12	627	1000	"	688	1000	"	747	1000	"
55	79.07	133	279	444	10	683	1000	"	747	1000	"	800	1000	"
60	92.57	142	298	432	7	742	1000	"	800	1000	"	850	1000	"
21	27.30	35	81	258	12	215	620	33	378	1000	Pd-up	419	1000	Pd-up
25	29.20	38	89	262	12	234	631	31	410	1000	"	456	1000	"
30	32.01	42	100	270	13	261	638	28	458	1000	"	508	1000	"
35	35.41	47	113	275	12	292	649	25	508	1000	"	560	1000	"
40	39.58	51	128	280	11	326	642	21	566	1000	"	627	1000	"
45	45.06	57	144	281	10	363	641	17	627	1000	"	688	1000	"
50	52.20	66	160	282	8	398	650	14	688	1000	"	747	1000	"
55	61.55	71	174	278	6	436	644	11	747	1000	"	800	1000	"
21	22.61	23	54	172	7	155	451	24	276	731	34	419	1000	Pd-up
25	24.41	25	60	178	8	170	458	23	301	735	32	456	1000	"
30	26.58	28	69	186	8	191	465	21	337	739	28	508	1000	"
35	29.51	32	79	192	8	215	471	19	377	742	24	560	1000	"
40	33.15	37	91	199	8	242	475	16	420	742	20	627	1000	"
45	38.17	41	104	204	7	271	478	12	463	738	17	688	1000	"
50	44.88	47	117	207	6	298	475	10	503	730	13	747	1000	"
55	54.13	52	130	209	4	322	478	8	555	717	10	800	1000	"
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
25	90.97	225	425	507	5	641	719	3	754	807	2	872	902	1
30	91.30	222	427	505	5	649	708	3	753	806	2	871	902	1
35	91.78	221	425	503	5	638	707	3	752	805	2	871	901	1
40	92.52	214	422	500	5	636	704	3	750	803	2	870	900	1
45	94.25	215	419	495	5	633	701	3	748	801	2	868	899	1
50	97.19	211	414	488	5	629	695	3	744	796	2	866	896	1
55	101.89	205	407	478	5	621	687	3	738	790	2	862	892	1
60	109.44	196	398	468	5	610	673	3	728	778	2	856	886	1
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$57.51	\$121	\$215	\$311	10	\$372	\$486	8	\$583	\$691	5	\$909	\$941	1
25	57.73	119	244	310	10	371	484	8	582	689	5	909	941	1
30	58.13	118	243	307	10	370	482	8	581	688	5	909	941	1
35	58.72	115	240	303	10	367	479	9	579	685	5	908	940	1
40	59.68	113	238	300	10	365	474	8	577	682	5	907	939	1
45	61.72	110	236	304	10	362	469	8	573	676	5	905	937	1
50	65.22	107	232	310	10	358	466	8	567	667	5	902	934	1
55	70.95	104	227	304	8	351	446	8	558	653	5	897	929	1
60	80.34	99	221	289	5	342	427	7	544	631	5	889	920	1
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$15.05	\$10	\$21	\$38	2	\$65	\$190	8	\$120	\$316	15	\$166	\$403	18
25	16.51	12	25	75	3	78	210	10	141	345	16	195	431	18
30	18.80	15	32	86	3	94	237	11	173	378	15	257	475	17
35	21.79	18	42	102	4	123	266	11	212	415	14	287	515	15
40	25.75	24	55	120	5	151	296	10	257	451	13	342	553	13
45	31.33	30	71	138	5	195	323	9	307	486	11	401	589	11
50	39.09	36	88	155	4	223	353	8	360	518	9	463	623	9
55	49.90	44	109	172	4	274	380	6	417	551	7	521	660	7
60	65.13	53	131	188	3	310	410	5	483	591	6	630	725	6

1Days
NOTE.—American 3½% Modified Preliminary Term reserve with surrender charge up to 20th year not exceeding \$25 per \$1,000.

HOME LIFE INSURANCE COMPANY, New York, N. Y.

Accelerative Option. — Dividend accumulations may be used to pay up policy or mature it as endowment. Under Limited Payment Life policies, insured may elect after policy paid-up to continue premium payments, maturing policy as endowment in a specified number of years.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums*, within three months after default. American 3% Full Level Premium reserve, 10th year and after; surrender charge second and third years of not more than \$15 per \$1,000, decreasing up to 10th year.

Change of Plan. — No provision. Practice of company to change to higher premium form.

Disability. — For varying extra premium, all but Term and Joint Life policies will provide, prior to age 60 (age 65 on End. age 65), for (a) waiver of premiums; or, (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning upon receipt of proof of disability (total disability not obviously permanent, regarded as permanent after three months duration) and continuing during disability until maturity; no reduction in insurance. Agreement does not cover, war service. Limit, \$25,000 for income clause. Not issued on Term or Joint Life.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable at any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option. Dividend accumulation will be applied automatically to pay premiums. Post-mortem dividend paid for fractional year.

Double Indemnity. — Rider provides, during life of policy, for payment of double face in event of accidental death within 90 days from time of injury. Agreement does not cover death from poison, suicide, aeronautics, riot or insurrection, violation of law or war service. Limit, \$25,000.

Extended Insurance. — Automatic after two years*. Non-par. With cash but not loan values. Exchangeable for cash or paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-65, except Term, 15-60 (65 is limiting age at expiry). Amount depends on reinsurance; reinsures over \$50,000; accepts reinsurance; minimum policy \$500. Term reinsured over \$25,000.

Loans. — After two premiums*. Interest 6%, in advance at discounted rate of 5.66%. May be deferred 90 days (except to pay premium).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums*, within three months after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after two premiums*. Interest 6%. On all but Ordinary Life, second year's loan value may be applied toward payment of second year's premium.

Reinstatement. Within three years, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payments at 3%), Limited (2-25 years) and Continuous (10-15-20-25 years certain) Installments. Practice of company to make payments annually, semi-annually, quarterly or monthly. Installments participate in excess interest earned†. Commuted values withheld unless otherwise specified.

Suicide. — Within one year, sane or insane, limits liability to premiums paid.

Women. — No extra charge. All but Term. Disability granted to unmarried business women, income disability on endowment plans maturing not later than age 60 only. Additional accidental death benefit granted. Reinsures over \$20,000.

*Values after three premiums on Ordinary Life.

†Present interest rate, 4.5%.

HOME LIFE INSURANCE COMPANY, NEW YORK, N. Y.

PARTICIPATING RATES PER \$1,000 (Without Disability Clause). (American 3% Reserve.)

Age	Whole Life	LIMITED PAY. LIFE				ENDOWMENTS				20 Pay. In- comm: 60 ↑	CONVERT. TERM		Monthly Income \$25 a Mo. for 20 Yrs.	
		10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year		5 Year	10 Year	Ord. Life	20 Pay.
17	\$ 16.04	\$ 43.72	\$ 32.25	\$ 26.63	\$ 21.28	\$ 65.15	\$ 47.44	\$ 37.10	\$ 80.76	\$ 9.31	\$ 9.55	\$ 76.55	\$ 120.34	
18	17.28	44.34	32.71	27.01	21.55	65.22	47.51	37.18	81.22	9.43	9.65	78.09	122.06	
19	17.64	44.97	33.19	27.41	21.88	65.28	47.59	37.26	83.12	9.55	9.74	79.72	123.87	
20	18.01	45.59	33.68	27.81	22.21	65.36	47.67	37.35	85.28	9.66	9.81	81.39	125.72	
21	18.40	46.30	34.19	28.25	22.58	65.43	47.75	37.45	86.89	9.75	9.88	83.15	127.66	
22	18.80	47.00	34.71	28.69	22.95	65.51	47.84	37.55	88.55	9.83	9.94	84.96	129.65	
23	19.23	47.73	35.26	29.15	23.33	65.60	47.94	37.66	90.29	9.90	9.99	86.90	131.73	
24	19.67	48.47	35.82	29.63	23.77	65.69	48.04	37.78	92.11	9.96	10.04	88.89	133.90	
25	20.14	49.24	36.40	30.12	24.17	65.78	48.15	37.90	93.98	10.00	10.09	91.01	136.11	
26	20.63	50.04	37.00	30.63	24.58	65.89	48.26	38.04	95.92	10.04	10.15	93.23	138.42	
27	21.15	50.87	37.63	31.16	25.04	66.00	48.39	38.19	97.92	10.07	10.21	95.58	140.81	
28	21.69	51.72	38.27	31.71	25.55	66.11	48.52	38.35	100.02	10.10	10.30	98.02	143.30	
29	22.25	52.61	38.94	32.28	26.01	66.24	48.67	38.52	102.23	10.14	10.40	100.59	145.87	
30	22.85	53.52	39.64	32.87	26.52	66.37	48.83	38.71	104.49	10.20	10.53	103.26	148.54	
31	23.48	54.46	40.36	33.49	27.07	66.52	49.00	38.92	106.85	10.28	10.68	106.11	151.34	
32	24.14	55.44	41.10	34.13	27.64	66.68	49.18	39.14	109.34	10.38	10.88	109.09	154.23	
33	24.84	56.45	41.88	34.84	28.24	66.85	49.38	39.39	111.91	10.53	11.11	112.25	157.26	
34	25.53	57.50	42.68	35.64	28.89	67.03	49.60	39.67	114.59	10.70	11.38	115.00	160.38	
35	26.31	58.58	43.51	36.51	29.59	67.23	49.85	39.97	117.42	10.91	11.70	119.08	163.68	
36	27.17	59.70	44.38	36.98	30.24	67.45	50.11	40.30	120.37	11.17	12.07	122.78	167.11	
37	28.04	60.89	45.28	37.77	30.95	67.68	50.41	40.67	123.44	11.46	12.49	126.71	170.68	
38	28.95	62.06	46.22	38.60	31.71	67.94	50.73	41.07	126.63	11.80	12.96	130.83	174.43	
39	29.92	63.30	47.20	39.47	32.61	68.23	51.09	41.52	130.09	12.19	13.49	135.21	178.36	
40	30.94	64.59	48.22	40.38	33.60	68.55	51.45	42.02	133.64	12.64	14.09	139.82	182.48	
41	32.03	65.93	49.28	41.34	34.64	68.90	51.92	42.57	137.44	13.14	14.76	144.74	186.82	
42	33.18	67.31	50.39	42.35	35.74	69.28	52.41	43.17	141.44	13.71	15.51	149.94	191.38	
43	34.40	68.76	51.56	43.41	36.82	69.71	52.95	43.85	145.63	14.35	16.34	155.45	196.17	
44	35.70	70.25	52.78	44.54	37.96	70.19	53.55	44.59	150.00	15.05	17.25	161.33	201.28	
45	37.09	71.81	54.06	45.73	38.89	70.73	54.22	45.42	154.54	15.85	18.26	167.56	206.65	
46	38.55	73.44	55.40	46.99	40.00	71.32	54.96	46.33	159.29	16.72	19.37	174.21	212.35	
47	40.12	75.13	56.82	48.33	41.20	71.98	55.75	47.34	164.29	17.69	20.60	181.20	218.40	
48	41.78	76.90	58.31	49.75	42.47	72.71	56.69	48.46	169.54	18.75	21.94	188.80	224.82	
49	43.55	78.74	59.88	51.26	43.81	73.53	57.70	49.69	175.04	19.93	23.40	196.85	231.64	
50	45.45	80.66	61.54	52.87	45.22	74.43	58.81	51.05	180.79	21.22	25.00	205.39	238.92	
51	47.46	82.66	63.28	54.58	46.71	75.42	60.04	52.54	186.79	22.64	26.75	214.47	246.65	
52	49.60	84.74	65.13	56.41	48.26	76.52	61.40	54.11	193.04	25.88	28.66	224.14	254.92	
53	51.89	86.92	67.07	58.36	49.87	77.73	62.90	55.76	199.54	25.89	30.74	234.49	263.73	
54	54.33	89.20	69.14	60.45	51.54	79.07	64.55	57.51	206.29	27.75	32.90	245.52	273.17	
55	56.93	91.58	71.33	62.68	53.36	80.55	66.36	59.36	213.29	29.76	35.44	257.27	283.25	
56	59.70	94.07	73.66	65.08	55.31	82.17	68.33	61.33	220.54	31.97	38.44	269.78	294.10	
57	62.66	96.69	76.15	67.65	57.40	83.97	70.46	63.44	228.14	34.37	41.94	283.16	305.71	
58	65.83	99.44	78.79	70.42	59.63	85.96	72.73	65.69	236.09	36.98	45.00	297.49	318.23	
59	69.21	102.34	81.62	73.39	62.00	88.15	75.17	68.09	244.39	39.82	48.66	312.76	331.65	
60	72.83	105.40	84.65	76.60	64.51	90.64	77.76	70.73	253.04	42.99	51.94	329.12	344.16	

† Commuted value, \$2,596.

DISABILITY RATES PER \$1,000.

WAIVER OF PREMIUMS							Age of Issue	WAIVER OF PREMIUMS AND \$10 MONTHLY INCOME						
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS				Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS		
	10	15	20	10	15	20			10	15	20	10	15	20
\$0.20	\$0.17	\$0.17	\$0.18	\$0.30	\$0.25	\$0.21	17	\$1.41	\$30.4	\$2.28	\$1.92	\$0.80	\$0.80	\$0.80
.20	.17	.17	.18	.30	.25	.21	18	1.43	3.08	2.31	1.95	.80	.80	.81
.20	.17	.17	.18	.30	.25	.21	19	1.46	3.12	2.34	1.97	.80	.81	.83
.20	.17	.17	.18	.30	.25	.21	20	1.49	3.16	2.37	2.00	.80	.82	.85
.21	.18	.17	.18	.30	.25	.22	21	1.53	.320	2.40	2.03	.81	.83	.88
.21	.18	.17	.19	.30	.25	.22	22	1.57	3.24	2.43	2.06	.81	.84	.91
.22	.18	.17	.19	.30	.25	.23	23	1.61	3.28	2.46	2.09	.82	.86	.94
.22	.19	.17	.19	.31	.26	.23	24	1.64	3.33	2.49	2.11	.83	.88	.97
.23	.19	.18	.20	.31	.26	.24	25	1.68	3.37	2.52	2.14	.84	.90	1.00
.23	.19	.18	.20	.31	.27	.24	26	1.72	3.41	2.55	2.16	.86	.92	1.03
.24	.19	.19	.20	.32	.27	.25	27	1.76	3.44	2.58	2.18	.88	.94	1.06
.25	.19	.19	.21	.33	.28	.26	28	1.80	3.47	2.61	2.21	.90	.97	1.10
.25	.20	.20	.22	.34	.29	.27	29	1.85	3.51	2.64	2.24	.92	1.00	1.14
.26	.20	.20	.22	.35	.30	.28	30	1.90	3.54	2.67	2.26	.94	1.04	1.18
.27	.21	.20	.23	.36	.31	.31	29	1.95	3.58	2.69	2.29	.96	1.08	1.23
.28	.21	.21	.24	.37	.32	.30	32	2.00	3.61	2.72	2.31	.98	1.12	1.28
.29	.22	.21	.24	.38	.34	.32	33	2.05	3.64	2.74	2.33	1.01	1.16	1.34
.31	.22	.22	.25	.39	.35	.34	34	2.13	3.67	2.77	2.35	1.04	1.20	1.41
.33	.23	.23	.25	.40	.36	.36	35	2.21	3.70	2.80	2.37	1.08	1.24	1.49
.35	.24	.25	.27	.42	.38	.38	36	2.29	3.73	2.84	2.41	1.12	1.29	1.57
.37	.25	.27	.29	.44	.41	.40	37	2.37	3.76	2.88	2.45	1.17	1.36	1.66
.39	.27	.29	.32	.46	.43	.43	38	2.46	3.79	2.92	2.49	1.23	1.44	1.76
.42	.29	.31	.35	.49	.46	.46	39	2.55	3.83	2.95	2.53	1.29	1.53	1.88
.44	.32	.34	.38	.52	.49	.50	40	2.64	3.87	2.98	2.58	1.36	1.64	2.01
.47	.35	.37	.43	.55	.52	.55	41	2.75	3.90	3.01	2.71	1.44	1.76	2.19
.50	.38	.40	.48	.58	.56	.60	42	2.86	3.94	3.05	2.84	1.53	1.89	2.37
.54	.41	.44	.53	.62	.61	.65	43	2.98	3.97	3.09	2.97	1.63	2.03	2.56
.58	.45	.49	.58	.67	.66	.71	44	3.11	3.99	3.13	3.11	1.74	2.19	2.75
.63	.50	.55	.64	.72	.72	.77	45	3.25	4.00	3.17	3.26	1.87	2.36	2.99
.68	.55	.63	.70	.78	.81	.83	46	3.40	4.01	3.35	3.42	2.01	2.63	3.18
.74	.61	.72	.77	.85	.91	.90	47	3.56	4.02	3.55	3.59	2.17	2.90	3.36
.81	.68	.81	.84	.93	1.01	.97	48	3.74	4.03	3.76	3.78	2.36	3.18	3.57
.88	.76	.91	.92	1.03	1.12	1.05	49	3.94	4.04	3.98	3.98	2.59	3.46	3.79
.96	.85	1.02	1.00	1.14	1.23	1.13	50	4.16	4.05	4.22	4.20	2.85	3.75	4.04
1.04	1.02	1.13	1.09	1.27	1.35	1.23	51	4.39	4.36	4.48	4.43	3.21	4.05	4.28
1.14	1.10	1.25	1.19	1.42	1.47	1.33	52	4.64	4.68	4.76	4.68	3.60	4.37	4.57
1.25	1.37	1.38	1.31	1.61	1.60	1.44	53	4.92	.503	.506	4.97	4.03	4.71	4.87
1.38	1.56	1.53	1.45	1.85	1.74	1.57	54	5.24	5.41	5.39	.530	4.52	5.07	5.20
1.53	1.77	1.69	1.60	2.16	1.90	1.71	55	5.60	5.84	5.76	.567	5.03	5.47	5.59

Double Indemnity Rates Per \$1,000 on Limited Payment Life Policies.

Age	10 Pay.	15 Pay.	20 Pay.	Age	10 Pay.	15 Pay.	20 Pay.	Age	10 Pay.	15 Pay.	20 Pay.	Age	10 Pay.	15 Pay.	20 Pay.
20	\$3.38	\$2.46	\$2.01	29	\$3.15	\$2.29	\$1.88	38	\$2.84	\$2.08	\$1.71	47	\$2.46	\$1.83	\$1.56
21	3.36	2.44	2.00	30	3.11	2.28	1.87	39	2.80	2.05	1.69	48	2.41	1.80	1.54
22	3.34	2.43	1.98	31	3.09	2.25	1.84	40	2.76	2.03	1.68	49	2.38	1.78	1.53
23	3.31	2.41	1.96	32	3.05	2.23	1.83	41	2.73	2.00	1.65	50	2.33	1.74	1.49
24	3.29	2.39	1.95	33	3.01	2.20	1.81	42	2.69	1.98	1.64	51	2.28	1.71	1.47
25	3.26	2.38	1.94	34	2.99	2.18	1.79	43	2.64	1.94	1.61	52	2.24	1.69	1.44
26	3.23	2.35	1.93	35	2.95	2.15	1.78	44	2.60	1.91	1.60	53	2.19	1.66	1.44
27	3.20	2.34	1.91	36	2.91	2.13	1.75	45	2.55	1.89	1.58	54	2.14	1.63	1.44
28	3.18	2.31	1.89	37	2.88	2.10	1.74	46	2.51	1.86	1.55	55	2.10	1.60	1.42

Ordinary Life and Continuous Payment Endowments, \$1.25 per \$1,000 for Double Indemnity.

PARTICIPATING RATES FOR \$25 MONTHLY INCOME FOR LIFE.
20 Years Certain. Commuted Value \$4,519.
(American 3% Reserve.)

WHOLE LIFE.

Age of Insured	AGE OF BENEFICIARY.															
	25	27	29	31	33	35	37	39	41	43	45	47	49	51	53	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
25	106.01	104.71	103.43	102.25	101.07	99.95	98.84	97.84	96.90	96.01	95.13	94.22	93.72	93.14	92.67	
26	108.59	107.24	105.88	104.64	103.46	102.29	101.17	100.17	99.23	98.29	97.41	96.69	95.83	95.35	94.87	
27	111.29	109.94	108.59	107.33	106.06	104.82	103.70	102.64	101.70	100.79	99.82	99.04	98.40	97.78	97.30	
28	114.14	112.72	111.26	109.90	108.61	107.38	106.26	105.20	104.14	103.20	102.32	101.50	100.84	100.22	99.74	
29	117.18	115.66	114.11	112.78	111.48	110.18	109.00	107.89	106.83	105.89	105.00	104.18	103.47	102.89	102.37	
30	120.32	118.73	117.26	115.80	114.45	113.09	111.91	110.73	109.61	108.67	107.73	106.90	106.20	105.56	105.04	
31	123.76	122.04	120.52	119.06	117.59	116.23	114.93	113.82	112.64	111.64	110.70	109.87	109.11	108.47	107.89	
32	127.33	125.57	123.93	122.39	120.92	119.45	118.15	116.92	115.74	114.68	113.74	112.97	112.15	111.51	110.98	
33	131.13	129.30	127.66	126.01	124.43	122.96	121.55	120.31	119.13	118.02	117.02	116.19	115.37	114.67	114.14	
34	135.25	133.36	131.66	129.89	128.24	126.60	125.20	123.90	122.66	121.54	120.48	119.60	118.78	118.08	117.49	
35	139.55	137.49	135.67	133.84	132.07	130.49	129.11	127.81	126.61	125.43	124.08	123.14	122.32	121.56	120.97	
36	144.19	142.07	140.22	138.31	136.30	134.66	133.07	131.55	130.20	128.96	127.90	126.95	126.07	125.31	124.67	
37	149.18	146.88	144.71	142.71	140.83	139.01	137.35	135.83	134.48	133.25	132.07	131.06	130.13	129.29	128.70	
38	154.42	151.96	149.72	147.60	145.60	143.66	141.90	140.32	138.90	137.54	136.36	135.30	134.36	133.54	132.89	
39	160.04	157.48	155.10	152.80	150.68	148.65	146.79	145.09	143.62	142.22	140.92	139.80	138.80	137.93	137.32	
40	166.00	163.30	160.71	158.29	156.00	153.94	151.93	150.17	148.53	147.06	145.76	144.59	143.59	142.74	141.91	
41	172.33	169.60	166.90	164.37	161.91	159.57	157.50	155.62	153.86	152.28	150.92	149.74	148.68	147.73	146.91	
42	179.18	176.47	173.73	171.10	168.57	166.19	163.97	161.93	160.06	158.35	156.81	155.48	154.35	153.40	152.63	
43	186.45	183.72	180.98	178.33	175.77	173.36	171.04	168.93	166.91	165.05	163.30	161.72	160.33	159.11	158.06	
44	194.39	191.69	188.93	186.24	183.63	181.15	178.88	176.68	174.61	172.64	170.85	169.21	167.76	166.48	165.36	
45	202.50	199.79	196.98	194.22	191.59	189.08	186.63	184.31	182.15	180.17	178.35	176.67	175.21	173.93	172.77	
46	211.80	207.91	204.91	202.00	199.17	196.42	193.79	191.31	188.91	186.59	184.37	182.33	180.63	179.27	178.09	
47	221.54	217.56	213.48	209.65	206.81	204.07	201.42	198.89	196.49	194.21	192.07	189.95	188.13	186.66	185.42	
48	231.86	227.45	223.27	219.26	215.44	211.86	208.57	205.51	202.81	200.28	198.10	196.15	194.45	192.92	191.50	
49	243.03	238.38	233.91	229.61	225.49	221.53	217.85	214.47	211.36	208.51	206.05	204.03	202.37	201.00	200.00	
50	254.98	250.09	245.27	240.74	236.33	232.12	228.13	224.35	220.75	217.35	214.22	211.38	208.82	206.54	204.50	
51	267.71	262.47	257.35	252.46	247.88	243.55	239.42	235.56	231.94	228.59	225.49	222.73	220.31	218.19	216.32	
52	281.38	275.80	270.38	265.29	260.40	255.78	251.45	247.33	243.41	239.78	236.43	233.31	230.41	227.82	225.48	
53	295.96	290.07	284.31	278.79	273.49	268.43	263.63	259.02	255.13	251.49	248.14	245.39	242.91	240.73	238.80	
54	311.64	305.33	299.35	293.63	288.17	282.97	277.94	273.12	268.57	264.26	260.20	256.44	253.01	250.00	247.32	
55	328.51	322.03	315.85	309.90	304.13	298.57	293.29	288.27	283.51	279.07	274.95	271.10	267.58	264.40	261.58	
56	346.41	339.48	332.80	326.39	320.21	314.28	308.60	303.17	297.98	293.01	288.33	284.00	280.00	276.32	272.94	
57	365.81	358.35	351.33	344.57	338.07	331.87	325.93	320.25	314.81	309.61	304.62	299.93	295.55	291.50	287.81	
58	386.49	378.60	370.90	363.43	356.15	349.15	342.41	335.92	329.67	323.61	317.81	312.31	307.10	302.20	297.61	
59	408.65	400.42	392.18	384.33	376.87	369.69	362.78	356.13	349.82	343.75	337.91	332.33	327.00	322.00	317.31	
60	432.42	423.72	415.02	406.81	398.91	391.37	384.18	377.33	370.83	364.66	358.80	353.23	347.93	342.88	338.09	

20 PAYMENT LIFE.

25	156.99	154.99	153.05	151.23	149.47	147.82	146.29	144.82	143.46	142.22	141.11	140.17	139.20	138.59	137.94
26	159.66	157.60	155.65	153.78	151.96	150.30	148.72	147.25	145.83	144.60	143.48	142.48	141.66	140.89	140.31
27	162.46	160.34	158.34	156.39	154.51	152.71	151.23	149.78	148.35	147.11	145.93	144.92	144.04	143.34	142.70
28	165.42	163.24	161.18	159.18	157.30	155.54	153.89	152.37	150.96	149.66	148.54	147.47	146.59	145.83	145.19
29	168.52	166.29	164.17	162.17	160.30	158.54	156.82	155.10	153.64	152.34	151.17	150.10	149.22	148.45	147.81
30	171.84	169.49	167.25	165.13	163.19	161.31	159.53	157.95	156.49	155.14	153.90	152.83	151.95	151.15	150.48
31	175.22	172.76	170.46	168.28	166.28	164.34	162.58	160.87	159.40	158.05	156.81	155.69	154.75	153.99	153.34
32	178.76	176.24	173.88	171.64	169.52	167.53	165.70	163.99	162.41	161.08	159.78	158.59	157.50	156.53	155.62
33	182.56	179.98	177.50	175.15	172.97	170.91	168.97	167.28	165.84	164.51	163.21	162.01	161.00	160.15	159.32
34	186.56	183.80	181.27	178.90	176.67	174.54	172.44	170.42	168.59	167.01	165.61	164.33	163.15	162.05	161.02
35	190.80	187.98	185.28	182.71	180.33	178.15	176.09	174.21	172.51	170.98	169.62	168.45	167.39	166.51	165.80
36	195.17	192.22	189.40	186.77	184.33	182.09	179.97	177.93	176.17	174.59	173.17	171.90	170.94	170.00	169.28
37	199.80	196.74	193.80	191.04	188.45	186.05	183.86	181.86	180.04	178.39	176.92	175.64	174.56	173.67	172.91
38	204.79	201.55	198.49	195.60	192.90	190.43	188.08	185.82	183.74	181.82	180.00	178.35	176.87	175.58	174.43
39	210.07	206.72	203.48	200.48	197.75	195.01	192.60	190.36	188.41	186.59	185.07	183.72	182.48	181.53	180.71
40	215.72	212.14	208.75	205.60	202.60	199.84	197.31	195.01	192.94	191.06	189.42	187.92	186.58	185.38	184.29
41	221.73	217.83	214.30	211.04	208.03	205.29	202.79	200.52	198.48	196.67	195.00	193.48	192.03	190.73	189.50
42	227.79	223.61	220.20	216.68	213.38	210.32	207.56	205.04	202.76	200.72	198.85	197.33	195.97	194.85	193.99
43	234.47	230.25	226.66	223.22	219.95	216.81	213.87	211.17	208.76	206.64	204.70	202.92	201.30	200.00	198.88
44	241.69	237.34	233.65	229.90	226.30	222.84	219.52	216.34	213.32	210.52	207.92	205.50	203.28	201.25	199.40
45	249.36	244.84	240.98	236.81	232.83	229.05	225.52	222.59	219.90	217.48	215.36	213.54	212.01	210.71	209.55
46	257.35	252.59	248.06	243.76	239.64	235.88	232.42	229.18	226.30	223.77	221.53	219.58	217.94	216.50	215.17
47	265.99	260.99	256.29	251.70	247.40	243.40	239.65	236.29	233.23	230.53	228.11	226.04	224.34	222.88	221.57
48	275.29	270.06	265.06	260.24	255.65	251.41	247.43	243.89	240.59	237.51	235.18	232.99	231.11	229.58	228.29
49	285.23	279.77	274.47	269.40	264.58	260.05	255.81	251.99	248.54	245.40	242.70	240.40	238.35	236.53	234.93
50	295.92	290.16	284.63	279.21	274.09	269.33	264.86	260.74	257.04	253.74	250.80	248.28	246.14	244.20	242.43
51	307.06	301.00	295.13	289.54	284.12	279.06	274.31	269.95	266.01	262.48	259.30	256.68	254.56	252.67	250.99
52	319.16	312.81	306.69	300.75	295.09	289.63	284.58	279.93	275.69	271.87	268.51	265.60	263.22	261.16	259.40
53	332.14	325.49	319.07	312.79	306.73	301.03	295.61	290.61	286.09	282.03	278.44	275.32	272.68	270.43	268.67
54	346.17	339.16	332.42	325.77	319.35	313.29	307.53	302.23	297.35	292.99	289.11	285.75	282.87	280.47	278.53
55	361.19	353.89	346.77	339.79	332.97	326.55	320.37	314.67	309.49	304.73	300.55	296.90	293.78	291.09	288.07
56	376.99	369.35	361.88	354.51	347.33	340.51	333.92	327.86	322.34	317.22	312.75	308.86	305.45	302.60	300.30
57	392.12	384.12	376.30	370.47	362.89	355.65	348.71	342.24	336.24	330.77	325.95	321.71	318.07	315.01	312.54
58	414.70	404.36	396.12	387.87	379.87	372.17	364.70	357.82	351.35	345.53	340.24	335.70	331.07	328.41	325.71
59	432.77	423.99	415.35	406.68	398.19	390.01	382.01	374.66	367.71	361.31	355.71	350.77	346.41	342.83	339.83
60	452.50	443.99	435.16	426.98	418.94	410.44	402.81	395.87	389.46	383.64	378.43	373.82	369.00	364.97	361.72

HOME LIFE INSURANCE COMPANY, N. Y.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE.

CASH OR LOAN				PAID-UP				EXTENDED TERM											
3	10	15	20	3	5	10	15	20	3	5	10	15	20	3	5	10	15	20	Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
20	17.56	\$11.76	\$132.04	\$192.04	\$51	\$65	\$212	\$316	\$418	2	4	1	11	4	17	3	20	7	
21	18.22	84.91	138.00	199.17	52	87	216	322	425	2	5	4	2	11	7	5	20	5	
22	18.94	88.20	143.26	206.58	54	89	221	329	433	2	6	4	11	17	6	20	2		
23	19.69	91.64	148.74	214.27	55	91	225	335	441	2	7	4	6	12	2	19	11		
24	20.47	95.21	154.43	222.25	56	93	230	342	448	2	8	4	7	12	5	19	8		
25	21.29	98.94	160.36	230.50	58	95	235	349	456	2	9	4	9	12	8	19	5		
26	22.14	102.83	166.50	239.05	59	98	240	355	464	2	10	4	11	12	10	19	1		
27	23.03	106.88	172.90	247.87	60	100	245	362	472	2	11	5	0	13	6	19	9		
28	23.96	111.11	179.54	256.99	62	102	250	369	480	3	0	5	2	13	1	18	5		
29	24.94	115.51	186.44	266.38	63	105	256	376	489	3	1	5	4	13	3	18	1		
30	25.96	120.10	193.61	276.02	65	108	261	383	497	3	2	5	6	13	3	16	8		
31	27.02	124.86	201.04	285.90	66	112	266	390	505	3	3	5	8	13	3	16	4		
32	28.14	129.83	208.72	296.09	68	115	272	398	513	3	4	5	10	13	3	16	11		
33	29.30	135.01	216.66	306.33	69	119	277	405	521	3	5	6	0	13	3	15	6		
34	30.53	140.40	224.86	316.86	71	122	283	412	529	3	6	6	2	13	2	15	1		
35	31.81	146.01	233.28	327.58	72	126	289	420	537	3	7	6	4	13	0	15	8		
36	33.14	151.83	241.92	338.48	74	130	295	427	544	3	8	6	5	12	0	15	2		
37	34.53	157.86	250.76	349.53	76	134	301	434	552	3	9	6	7	12	8	14	9		
38	35.97	164.11	259.79	360.72	77	137	307	442	560	3	10	6	8	12	6	14	4		
39	37.50	170.57	269.01	372.04	79	141	313	449	567	3	11	6	9	12	3	13	10		
40	39.03	177.20	278.40	383.47	81	145	319	456	575	3	11	6	9	12	0	13	5		
41	40.75	184.01	287.94	394.98	83	149	325	463	582	4	0	6	9	11	9	13	0		
42	42.49	190.96	297.61	406.55	85	153	331	470	589	4	0	6	9	11	6	12	6		
43	44.30	198.96	307.40	413.14	87	157	337	477	596	4	0	6	9	11	2	12	1		
44	46.16	205.28	317.29	429.75	89	162	342	484	603	4	0	6	8	10	11	11	8		
45	48.10	212.62	327.27	441.35	91	166	348	490	610	4	0	6	7	10	7	11	2		
46	50.08	220.06	337.30	452.90	92	170	354	497	616	3	11	6	6	10	3	11	9		
47	52.10	227.59	347.39	464.37	94	173	359	503	623	3	10	6	4	9	11	10	4		
48	54.16	235.21	357.49	475.73	96	177	365	510	629	3	10	6	3	9	7	10	11		
49	56.21	243.91	367.62	486.96	98	181	370	516	635	3	9	6	1	9	3	9	6		
50	58.37	250.69	377.76	498.04	100	185	376	522	641	3	8	5	11	8	11	9	1		
51	60.68	258.55	387.88	508.93	102	188	381	528	646	3	6	5	9	8	7	9	8		
52	63.45	266.47	397.96	519.63	104	192	386	534	652	3	5	5	7	8	3	8	4		
53	66.28	274.44	407.97	530.19	106	196	391	539	657	3	4	5	4	7	11	8	11		
54	69.15	282.46	417.87	540.68	109	199	396	545	662	3	3	5	2	7	7	7	7		

20 PAYMENT LIFE.

2	10	15	20	2	5	10	15	19	2	5	10	15	19	2	5	10	15	19	Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
20	17.86	\$189.76	\$312.68	\$459.42	\$52	\$215	\$492	\$744	\$948	2	4	11	3	28	7	37	3	44	7
21	18.49	193.38	318.58	468.00	53	216	493	745	948	2	5	11	5	28	3	36	6	43	8
22	19.11	197.11	324.65	476.80	54	217	494	746	949	2	6	11	6	27	10	35	9	42	9
23	19.82	200.95	330.80	485.83	55	219	495	747	949	2	7	11	8	27	6	35	0	41	10
24	20.52	204.89	337.29	495.10	56	220	496	747	949	2	8	11	9	27	1	34	3	41	0
25	21.24	208.95	343.86	504.58	57	221	497	748	949	2	8	11	11	26	7	33	6	40	1
26	21.97	213.12	350.50	514.30	58	222	498	749	949	2	9	12	0	26	2	32	8	39	2
27	22.74	217.40	357.49	524.23	59	224	499	749	949	2	10	12	1	25	8	31	1	38	3
28	23.52	221.80	364.66	534.37	60	225	500	750	949	2	11	12	1	25	2	31	2	37	4
29	24.33	226.31	371.80	544.70	62	226	501	750	950	3	0	12	2	24	7	30	4	36	6
30	25.17	230.94	379.19	555.22	63	228	502	751	950	3	1	12	2	24	1	29	7	35	7
31	26.03	235.67	386.75	565.89	64	229	503	751	950	3	1	12	2	23	6	28	10	34	8
32	26.91	240.52	394.45	576.71	65	230	504	752	950	3	2	12	2	22	11	28	0	33	9
33	27.81	245.19	402.30	587.67	66	231	505	752	950	3	3	12	1	22	4	27	3	32	10
34	28.75	250.58	410.27	598.74	67	232	506	753	950	3	4	12	0	21	9	26	5	31	11
35	29.72	255.78	418.33	609.92	68	234	506	753	950	3	4	11	11	21	2	25	8	31	0
36	30.71	261.10	426.48	621.18	69	235	507	753	950	3	5	11	9	20	7	24	10	30	2
37	31.72	266.51	434.69	632.51	70	236	508	753	949	3	6	11	7	20	0	24	1	29	3
38	32.77	272.01	442.94	643.89	71	237	509	753	949	3	6	11	5	19	4	23	3	28	4
39	33.84	277.59	451.22	655.30	72	238	509	753	949	3	6	11	2	18	9	22	6	27	5
40	34.95	283.23	459.51	666.72	73	239	510	753	949	3	6	10	11	18	1	21	8	26	7
41	36.10	288.90	467.78	678.13	74	240	510	753	949	3	7	10	8	17	5	20	11	25	8
42	37.29	294.58	475.99	689.50	75	241	510	752	948	3	7	10	5	16	10	20	2	24	9
43	38.50	300.26	484.15	700.83	76	242	510	751	948	3	6	10	1	16	2	19	4	23	11
44	39.74	305.91	492.21	712.08	77	243	510	751	948	3	6	9	9	15	7	18	7	23	0
45	41.00	311.52	500.15	723.24	78	244	510	750	947	3	6	9	6	14	11	17	10	22	1
46	42.28	317.06	507.94	734.27	79	245	510	749	946	3	5	9	2	14	4	17	1	21	3
47	43.58	322.53	515.55	745.16	80	246	509	747	946	3	4	8	5	13	8	16	4	20	5
48	44.87	327.91	522.96	755.88	80	246	509	746	945	3	3	8	5	13	1	15	7	19	6
49	46.15	333.19	530.15	766.41	81	247	508	744	944	3	2	8	1	12	6	14	11	18	8
50	47.42	338.37	537.10	776.73	82	247	507	742	943	3	1	7	9	11	10	14	2	17	10
51	48.71	343.43	543.77	786.82	82	247	506	740	942	3	0	7	5	11	3	13	6	17	0
52	50.01	348.37	550.14	796.67	83	247	505	738	941	2	11	7	0	10	8	12	9	16	2
53	51.31	353.18	556.18	806.28	84	248	503	735	940	2	9	6	8	10	2	12	1	15	4
54	52.61	357.85	561.84	815.69	84	248	502	733	939	2	8	6	4	9	7	11	5	14	7

NOTE.—3% Full Level Premium Reserve adopted Jan. 1, 1908; Full Reserve allowed at end of 10th year.

HOME LIFE INSURANCE COMPANY, N. Y.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

	Age at Issue	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		Cash or Loan	Pd. Up	Ext. Term Y. M.		
10 Pay. Life	21	\$48.30	\$188.21	\$1.5	28	\$2,302.00	\$1,800	Pd-up		\$457.36	\$1,000	Pd-up		\$468.00	\$1,000	Pd-up		
	25	46.24	189.85	4.8	27	5,459.42	1,000	"		459.41	1,000	"		504.58	1,000	"		
	30	53.52	138.8	473	25	5,552.22	1,000	"		504.58	1,000	"		555.22	1,000	"		
	35	58.58	219.38	477	23	1,504.58	1,000	"		555.22	1,000	"		609.92	1,000	"		
	40	64.59	242.46	480	20	3,669.92	1,000	"		609.92	1,000	"		666.72	1,000	"		
	45	71.81	267.64	481	17	2,666.72	1,000	"		723.24	1,000	"		776.73	1,000	"		
	50	80.66	292.88	480	14	1,776.73	1,000	"		824.93	1,000	"		869.06	1,000	"		
15 Pay. Life	21	34.19	197.8	248	16	8,258.71	679	36	5	427.36	1,000	Pd-up		468.00	1,000	Pd-up		
	25	36.40	116.81	302	17	6,278.23	662	33	10	459.42	1,000	"		504.58	1,000	"		
	30	39.64	129.53	378	16	5,459.42	665	30	4	504.58	1,000	"		555.22	1,000	"		
	35	43.51	144.6	313	15	4,366.72	667	26	8	555.22	1,000	"		609.92	1,000	"		
	40	48.22	169.27	317	14	2,374.24	668	22	11	609.92	1,000	"		666.72	1,000	"		
	45	54.06	177.4	320	12	1,466.81	666	19	2	666.72	1,000	"		723.24	1,000	"		
	50	61.54	195.19	329	9	9,446.79	661	15	6	723.24	1,000	"		776.73	1,000	"		
19 Pay. Life	21	29.18	82.91	229	12	2	203.58	519	29	7	335.56	755	33	2	468.00	.....	.....	
	25	31.10	90.37	234	12	6	219.75	523	27	10	361.88	787	35	1	504.59	.....	.....	
	30	33.92	101.00	240	12	11	242.59	528	25	1	398.70	790	31	0	555.22	.....	.....	
	35	37.55	113.17	246	12	6	268.36	531	22	1	439.53	791	27	0	609.92	.....	.....	
	40	41.38	126.96	251	11	5	296.75	534	18	10	482.61	791	22	11	666.72	.....	.....	
	45	46.99	142.23	256	9	11	325.95	534	15	7	525.38	788	19	0	723.24	.....	.....	
	50	54.15	157.43	258	8	1	353.32	530	12	5	564.63	780	15	2	776.73	.....	.....	
Inc. at 60	21	86.89	270.71	613	16	0	651.68	1332	29	467	1675.26	1973	24	1653	1564.42	2596	.....	
	25	93.98	360.62	626	16	10	716.47	1345	25	8626	1192.97	1983	20	1768	1743.53	2596	.....	
	30	104.49	344.26	614	17	3	811.56	1369	20	802	1339.46	1994	15	1789	1975.50	2596	.....	
	35	117.42	396.15	662	16	8	924.33	1375	15	8961	1524.79	2002	10	1867	2252.86	2596	.....	
	40	133.64	458.64	683	15	31	1059.12	1391	10	1111	1746.19	2012	5	1939	.....	.....	.....	
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. \$		Cash or Loan	Pd. Up	Ext. Term Y. \$		Cash or Loan	Pd. Up	Ext. Term Y. \$		Cash or Loan	Pd. Up	Ext. Term Y. \$		
10 Year End.	21	\$101.55	\$413.37	\$512	5	\$490.82	25	\$712	3	\$704	\$763.96	810	2	\$806	\$879.76	\$906	1	\$965
	25	101.55	413.12	512	5	489	652.00	711	3	704	763.70	810	2	806	879.63	906	1	905
	30	102.37	442.71	511	5	487	761.58	711	3	702	763.34	809	2	805	879.41	905	1	904
	35	103.10	442.13	510	5	483	650.95	710	3	701	762.81	809	2	804	879.07	905	1	904
	40	104.18	441.21	509	5	477	649.97	709	3	697	761.94	808	2	802	878.52	904	1	903
	45	105.92	439.83	507	5	465	646.30	707	3	692	760.44	806	2	799	877.52	903	1	902
	50	108.87	436.96	503	5	443	645.09	703	3	681	757.55	803	2	793	875.64	901	1	899
15 Year End.	21	\$113.74	\$431.79	\$496	5	\$469.09	26	\$696	3	\$692	\$732.43	797	2	\$782	\$872.33	\$898	1	\$894
	25	121.68	423.11	484	5	321	629.46	684	3	628	743.78	787	2	762	866.68	892	1	886
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. \$		Cash or Loan	Pd. Up	Ext. Term Y. \$		Cash or Loan	Pd. Up	Ext. Term Y. \$		Cash or Loan	Pd. Up	Ext. Term Y. \$		
20 Year End.	21	\$47.75	\$175.44	\$265	15	\$136	\$408.03	\$541	10	\$191	\$675.96	\$781	5	\$770	\$930.06	\$958	1	\$957
	25	48.15	175.39	265	15	127	390.69	490	10	486	675.54	780	5	768	929.87	958	1	957
	30	48.83	175.41	264	15	108	407.51	539	10	477	674.85	779	5	764	929.50	957	1	956
	35	49.85	175.71	263	15	75	407.45	538	10	459	674.00	775	5	758	928.91	957	1	956
	40	51.48	176.67	263	15	12	407.98	536	10	428	672.61	775	5	747	927.86	955	1	954
	45	54.22	178.73	262	12	11	408.62	532	10	369	669.88	769	5	727	925.98	953	1	951
	50	58.81	181.27	260	9	12	408.61	525	10	255	664.75	760	5	690	922.64	950	1	947
25 Year End.	21	\$66.36	\$184.80	\$257	6	\$18	\$408.33	\$515	10	29	\$656.29	\$716	5	\$619	\$916.95	\$944	1	\$939
	25																	
	30																	
	35																	
	40																	
	45																	
	50																	

Figures prefixed with (\$) indicate months and not dollars.

*This policy provides an income of \$25.00 per month beginning at age 60 and running for 20 years. By a supplemental agreement and additional premium this income may be continued from age 70 for life. Cash value at 60 is \$3,720. Dividends are paid not only to age 60, but also during fixed income period up to 70.

NOTE.—Values after two premiums.

1924 DIVIDENDS AND NET COSTS

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

Yr. Iss'd.	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 31 Div.	Age 31 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	3.76	\$15.01	\$3.48	\$16.66	\$3.04	\$19.21	\$3.89	\$22.49	\$4.14	\$26.80	\$4.51	\$32.5	\$5.21	\$51.21
1922	3.47	14.93	3.60	16.54	3.79	19.03	4.04	22.31	4.23	26.58	4.78	32.20	6.1	50.81
1921	3.58	14.82	3.72	16.42	3.94	18.91	4.22	22.13	4.53	26.36	5.03	32.02	6.52	50.41
1920	3.63	14.72	3.84	16.30	4.09	18.76	4.40	21.95	4.81	26.13	5.34	31.74	6.92	50.01
1919	3.80	14.60	3.98	16.16	4.25	18.60	4.60	21.75	5.04	25.90	5.62	31.46	7.32	49.61
1918	3.91	14.49	4.11	16.03	4.41	18.44	4.80	21.55	5.29	25.65	5.92	31.18	7.73	49.20
1917	4.03	14.37	4.25	15.89	4.63	18.27	5.00	21.35	5.53	25.41	6.21	30.87	8.13	48.80
1916	4.15	14.25	4.39	15.75	4.75	18.10	5.21	21.14	5.79	25.15	6.51	30.5	8.53	48.40
1915	4.28	14.12	4.53	15.61	4.92	17.93	5.42	20.93	6.04	24.90	6.82	30.26	8.93	48.00
1914	4.41	13.99	4.68	15.46	5.11	17.74	5.64	20.71	6.31	24.63	7.12	29.9	9.33	47.60
1913	4.54	13.86	4.84	15.30	5.30	17.55	5.86	20.49	6.53	24.36	7.43	29.65	9.72	47.21
1912	4.68	13.72	5.00	15.14	5.49	17.30	6.10	20.25	6.84	24.10	7.75	29.38	10.11	46.82
1911	4.82	13.58	5.16	14.98	5.68	17.17	6.33	20.20	7.12	23.82	8.03	29.02	10.49	46.44
1910	4.96	13.44	5.33	14.81	5.89	16.96	6.57	19.78	7.40	23.54	8.38	28.70	10.87	46.06
1909	5.12	13.28	5.50	14.64	6.03	16.76	6.82	19.53	7.68	23.25	8.69	28.39	11.24	45.69
Tot.	62.80	213.20	65.41	235.69	71.93	270.82	78.87	316.37	87.51	376.50	98.20	458.00	127.68	726.27
†		75.20		75.33		77.21		83.10		98.19		130.73		298.63

TWENTY PAYMENT LIFE

Yr.	\$28.25		\$30.12		\$32.87		\$36.22		\$40.38		\$45.73		\$62.68	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 31 Div.	Age 31 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	\$3.76	\$24.49	\$3.48	\$26.24	\$3.04	\$28.83	\$3.89	\$31.97	\$4.51	\$35.8	\$4.81	\$40.87	\$5.95	\$53.73
1922	3.99	24.26	4.12	26.00	4.32	28.53	4.56	31.69	4.85	35.53	5.21	40.49	6.42	53.23
1921	4.23	24.02	4.35	25.74	4.60	28.27	4.87	31.35	5.20	35.1	5.60	40.10	6.90	52.78
1920	4.47	23.78	4.64	25.48	4.89	27.98	5.19	31.03	5.5	34.82	6.04	39.70	7.38	52.30
1919	4.72	23.53	4.91	25.21	5.19	27.68	5.52	30.70	5.98	34.45	6.44	39.29	7.87	51.81
1918	4.98	23.27	5.19	24.93	5.50	27.37	5.87	30.35	6.32	34.06	6.86	38.87	8.37	51.31
1917	5.25	23.00	5.43	24.64	5.82	27.05	6.22	30.00	6.71	33.67	7.39	38.47	8.87	50.81
1916	5.53	22.72	5.78	24.34	6.14	26.73	6.53	29.63	7.12	33.28	7.74	37.99	9.37	50.31
1915	5.82	22.43	6.10	24.02	6.49	26.38	6.9	29.27	7.54	32.84	8.20	37.53	9.80	49.81
1914	6.12	22.13	6.42	23.70	6.85	25.92	7.33	28.87	7.99	32.41	8.6	37.07	10.40	49.32
1913	6.42	21.83	6.75	23.37	7.22	25.65	7.77	28.45	8.41	31.97	9.14	36.59	10.93	48.82
1912	6.74	21.51	7.10	23.02	7.60	25.2	8.19	28.03	8.86	31.52	9.63	36.1	11.47	48.32
1911	7.08	21.17	7.46	22.66	8.00	24.87	8.62	27.10	9.34	31.04	10.14	35.59	12.02	47.82
1910	7.42	20.82	7.83	22.29	8.40	24.47	9.07	27.15	9.8	30.5	10.66	35.07	12.58	47.32
1909	7.87	20.47	8.21	21.91	8.82	24.05	9.53	26.69	10.32	30.0	11.19	34.54	13.15	46.83
Tot.	84.31	339.44	88.25	363.55	93.88	399.17	100.58	442.71	108.47	497.22	117.72	538.23	141.57	600.63
†		20.83		19.60		19.91		24.39		37.72		68.08		233.53

TWENTY YEAR ENDOWMENT

Yr.	\$47.75		\$48.15		\$48.83		\$49.85		\$51.48		\$54.22		\$66.36	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 31 Div.	Age 31 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	4.55	\$43.20	\$4.60	\$43.55	\$4.68	\$44.15	\$4.80	\$45.05	\$4.96	\$46.52	\$5.20	\$49.02	\$6.10	\$60.26
1922	5.02	42.73	5.0	43.08	5.16	43.67	5.27	44.38	5.44	46.01	5.69	48.53	6.62	59.74
1921	5.51	42.24	5.56	42.59	5.65	43.18	5.77	44.08	5.94	45.54	6.19	48.03	7.14	59.22
1920	6.02	41.73	6.07	42.08	6.16	42.67	6.28	43.57	6.45	45.03	6.71	47.51	7.68	58.68
1919	6.55	41.20	6.60	41.55	6.69	42.14	6.80	43.05	6.98	44.50	7.24	46.98	8.22	58.14
1918	7.10	40.65	7.15	41.00	7.23	41.60	7.35	42.50	7.52	43.96	7.79	46.43	8.78	57.58
1917	7.66	40.09	7.72	40.43	7.80	41.03	7.92	41.93	8.09	43.39	8.36	45.86	9.34	57.02
1916	8.25	39.50	8.30	39.85	8.39	40.44	8.50	41.35	8.68	42.80	8.95	45.27	9.92	56.44
1915	8.86	38.89	8.92	39.23	9.00	39.83	9.11	40.74	9.29	42.19	9.55	44.67	10.50	55.86
1914	9.50	38.25	9.55	38.60	9.63	39.20	9.74	40.11	9.92	41.56	10.17	44.05	11.10	55.26
1913	10.16	37.59	10.21	37.94	10.29	38.54	10.40	39.15	10.57	40.91	10.81	43.41	11.72	54.64
1912	10.81	36.91	10.89	37.25	10.97	37.86	11.08	38.77	11.24	40.21	11.48	42.74	12.35	54.01
1911	11.55	36.20	11.60	36.55	11.67	37.16	11.78	38.07	11.94	39.51	12.17	42.05	13.00	53.36
1910	12.28	35.47	12.33	35.82	12.41	36.42	12.52	37.33	12.67	38.81	12.89	41.33	13.67	52.69
1909	13.05	34.70	13.09	35.06	13.17	35.66	13.27	36.58	13.42	38.0	13.63	40.56	14.38	51.98
Tot.	126.90	589.35	127.67	594.59	128.90	603.55	130.59	617.17	133.11	639.09	136.83	676.47	150.52	844.88
†		186.61		180.95		172.30		156.84		133.52		6.59		188.59

†Net Cost for 15 years, Cash Values deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

Ages	FIVE YEARS					TEN YEARS				
	21	25	30	35	40	21	25	30	35	40
Ordinary Life	\$ 74.10	\$ 82.08	\$ 94.54	\$110.63	\$131.77	\$145.09	\$160.09	\$182.05	\$212.05	\$252.05
Cash Value Deducted	42.74	45.47	48.81	52.47	58.23	67.89	78.89	91.89	106.89	124.89
20 Payment Life	120.08	128.67	141.31	156.71	175.84	200.45	228.89	261.89	298.89	348.89
Cash Value Deducted	41.79	43.18	45.57	49.19	54.92	64.59	74.59	86.59	99.59	113.27
20 Year Endowment	211.10	212.85	215.81	220.33	227.63	240.07	246.07	256.07	266.07	276.07
Cash Value Deducted	35.66	37.46	40.40	44.62	50.96	61.34	71.34	81.34	91.34	101.34
Ages	FIVE YEARS					TEN YEARS				
	21	25	30	35	40	21	25	30	35	40
Ordinary Life	\$145.32	\$160.82	\$185.02	\$216.31	\$257.51	\$312.91	\$364.05	\$424.05	\$494.05	\$574.05
Cash Value Deducted	60.41	61.88	64.92	70.30	80.31	100.20	103.65	108.65	114.65	121.65
20 Payment Life	233.63	250.30	274.86	304.80	342.08	390.34	448.34	516.34	594.34	684.34
Cash Value Deducted	40.25	41.35	43.92	49.02	58.85	78.82	83.82	88.82	93.82	98.82
20 Year Endowment	408.18	411.96	417.91	426.96	441.53	466.35	478.20	490.05	501.90	513.75
Cash Value Deducted	.45	4.17	10.40	19.51	33.55	57.73	69.87	81.91	93.95	105.99

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909
FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
P. No.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1910	\$2 17 16 23	\$2 37 17 77	\$2 60 19 16	\$3 10 23 25	\$3 65 27 29	\$4 33 32 72	\$6 71 50 22							
1911	2 24 16 12	2 51 17 63	2 88 19 99	3 31 23 04	3 90 27 04	4 68 32 40	7 17 49 76							
1912	2 41 15 87	2 80 17 49	3 06 19 82	3 52 22 81	4 18 26 78	5 00 32 08	7 64 49 29							
1913	2 53 15 87	2 80 17 34	3 21 19 64	3 74 22 61	4 43 26 51	5 33 31 75	8 10 48 53							
1914	2 65 15 74	2 95 17 19	3 39 19 46	3 96 22 39	4 70 26 24	5 66 31 42	8 57 48 36							
1915	2 80 15 60	3 11 17 07	3 58 19 27	4 20 22 15	4 98 25 96	6 00 31 08	9 04 47 89							
1916	2 93 15 47	3 27 16 88	3 78 19 07	4 43 21 92	5 27 25 67	6 34 30 74	9 50 47 43							
1917	3 12 14 58	3 47 15 98	4 68 18 17	5 34 21 01	6 18 24 76	7 25 29 83	10 31 46 57							
1918	3 96 14 44	4 32 15 82	4 87 17 98	5 51 20 78	6 46 24 48	7 59 29 49	10 40 46 13							
1919	3 82 14 58	4 14 16 06	4 64 18 21	5 28 21 07	6 07 24 87	7 05 30 03	9 74 47 19							
1920	3 06 15 84	3 33 16 81	3 78 19 12	4 24 22 11	4 87 26 07	5 64 31 44	7 71 49 22							
1921	3 18 15 22	3 46 16 68	3 89 18 96	4 43 21 92	5 10 25 84	5 90 31 18	8 04 48 89							
1922	3 89 14 51	4 26 15 88	4 81 18 04	5 49 20 86	6 32 24 62	7 31 29 77	9 85 47 03							
1923	4 96 13 44	5 33 14 81	5 82 16 96	6 57 19 78	7 40 23 54	8 38 29 70	10 87 46 06							
1924	5 12 13 28	5 50 14 64	6 09 16 76	6 82 19 53	7 68 23 26	8 69 28 39	11 24 45 69							
Tot.	49 56 226 41	54 16 247 94	61 14 281 61	70 00 325 25	81 17 382 93	95 18 461 02	135 34 718 61							
+	88 41	1 87 58	88 00	91 97	104 53	133 75	290 97							

20 PAYMENT LIFE

	\$25 25		\$30 12		\$32 87		\$36 22		\$40 38		\$45 73		\$62 68	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
1910	2 88 25 31	3 10 27 02	3 42 29 45	3 82 32 40	4 33 36 05	5 00 40 73	7 12 55 56							
1911	3 14 25 11	3 37 27 74	3 72 29 14	4 17 32 05	4 72 35 66	5 44 39 29	7 67 55 01							
1912	3 42 24 85	3 68 26 44	4 06 28 11	4 54 31 68	5 13 35 25	5 89 39 84	8 22 54 46							
1913	3 70 24 65	3 98 26 14	4 40 28 47	4 91 31 31	5 55 34 83	6 36 39 37	8 79 53 89							
1914	3 99 24 26	4 30 25 82	4 75 28 12	5 30 30 92	5 98 34 40	6 84 38 95	9 35 53 33							
1915	4 29 23 96	4 65 25 49	5 11 27 75	5 70 30 52	6 43 33 95	7 33 38 40	9 93 52 75							
1916	4 51 23 64	4 90 25 18	5 48 27 39	6 12 30 10	6 88 33 50	7 84 37 59	10 51 52 17							
1917	5 57 22 68	5 94 24 16	6 49 26 41	7 11 29 11	7 88 32 50	8 82 36 91	11 43 51 25							
1918	5 59 22 39	6 28 23 81	6 84 26 03	7 52 28 70	8 34 32 04	9 32 36 41	12 00 50 68							
1919	5 75 22 50	6 10 24 02	6 61 26 26	7 22 29 60	7 94 32 44	8 78 36 05	10 95 51 73							
1920	4 69 23 56	4 98 25 14	5 39 27 48	5 88 30 34	6 45 33 93	7 11 38 62	8 76 53 92							
1921	4 95 23 30	5 26 24 86	5 71 27 16	6 23 29 39	6 83 33 55	7 52 38 21	9 20 53 48							
1922	6 30 21 95	6 71 23 41	7 27 25 60	7 98 28 29	8 69 31 69	9 53 36 20	11 49 51 19							
1923	7 42 20 83	7 83 22 29	8 40 24 47	9 07 27 15	9 82 30 56	10 66 35 07	12 58 50 10							
1924	7 78 20 47	8 21 21 91	8 82 24 05	9 53 26 09	10 32 30 06	11 19 34 54	13 15 49 53							
Tot.	74.38 349 37	79.34 372 46	86.45 406 60	95 05 448 25	105 29 500 41	117 63 568 32	151 15 789 05							
+	30 79	28 60	27 41	29 92	40 90	68 17	221 95							

20 YEAR ENDOWMENT

	\$47 75		\$48 15		\$48 83		\$49 85		\$51 48		\$54 22		\$66 36	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
1910	4 30 43 45	4 40 43 75	4 58 44 25	4 81 45 04	5 14 46 34	5 61 48 61	7 39 58 97							
1911	4 85 42 90	4 96 43 19	5 13 43 70	5 36 44 19	5 69 45 79	6 18 48 04	7 99 58 37							
1912	5 42 42 33	5 53 42 62	5 70 43 13	5 94 43 91	6 27 45 21	6 76 47 46	8 60 57 76							
1913	6 01 41 74	6 12 42 03	6 29 42 54	6 53 43 32	6 87 44 61	7 37 45 55	9 23 57 13							
1914	6 63 41 12	6 73 41 42	6 91 42 12	7 14 42 71	7 48 44 00	7 99 45 23	9 86 56 50							
1915	7 26 40 49	7 37 40 78	7 54 41 28	7 78 42 07	8 12 42 36	8 62 43 58	10 51 55 85							
1916	7 92 39 83	8 03 40 12	8 20 40 63	8 44 41 01	8 75 42 70	9 29 44 93	11 16 55 20							
1917	9 06 38 69	9 16 38 98	9 32 39 51	9 54 40 31	9 87 41 61	10 39 43 86	12 12 51 24							
1918	9 12 38 02	9 83 38 32	9 99 39 84	10 22 39 62	10 54 40 94	11 04 43 20	12 76 53 60							
1919	9 56 38 19	9 63 38 52	9 75 39 08	9 90 39 95	10 13 41 34	10 48 43 74	11 73 54 63							
1920	7 90 32 85	7 95 33 20	8 09 34 80	8 14 35 10	8 30 36 18	8 51 37 45	9 42 50 41							
1921	8 47 32 28	8 52 32 62	8 60 33 40	8 71 34 14	8 87 35 42	9 10 36 52	9 95 50 41							
1922	11 08 35 67	11 13 36 02	11 20 36 63	11 31 37 54	11 47 39 01	11 70 40 81	12 53 53 83							
1923	12 28 35 47	12 33 35 82	12 41 36 42	12 52 37 33	12 67 38 42	12 89 40 11	13 67 52 69							
1924	13 05 31 70	13 09 32 06	13 17 32 96	13 27 33 58	13 42 35 09	13 63 36 40	14 38 51 98							
Tot.	123.51 592 74	124.78 597 47	126.82 605 63	129 61 618 11	133 63 648 57	139 55 673 75	161 30 834 10							
+	183 23	178 07	169 22	155 86	134 04	113 87	177 81							

†Net cost for 15 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS (policies issued in 1910)

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 77.70	\$ 85.69	\$ 98.17	\$114.27	\$135.41	\$163.75	\$255.76
Cash Value Deducted..	46.34	49.03	52.44	56.11	61.87	71.55	120.15
20 Payment Life.....	123.72	132.30	144.96	160.37	179.51	204.14	282.60
Cash Value Deducted..	45.43	46.81	49.22	52.85	58.59	68.28	116.99
20 Year Endowment....	214.80	216.54	219.51	224.04	231.35	243.78	299.78
Cash Value Deducted..	39.36	41.15	44.10	48.33	54.68	65.05	114.98

TEN YEARS (policies issued in 1914)

Ordinary Life.....	\$152.86	\$167.97	\$191.55	\$222.05	\$262.13	\$316.14	\$492.65
Cash Value Deducted..	67.95	69.03	71.45	76.04	84.96	103.52	202.15
20 Payment Life.....	239.93	256.15	280.09	309.24	345.52	392.46	543.25
Cash Value Deducted..	46.55	47.20	49.15	53.46	62.29	80.94	180.88
20 Year Endowment....	412.27	415.51	421.12	429.67	443.56	467.39	575.61
Cash Value Deducted..	4.24	7.72	13.62	22.22	35.58	58.77	167.26

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1924.

10 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1923	4.30	49.24	53.52	58.58	64.59	71.81	80.67	91.53
1922	4.49	4.64	4.87	5.15	5.43	5.90	6.43	7.11
1921	4.94	5.13	5.41	5.73	6.13	6.61	7.21	7.95
1920	5.43	5.64	5.96	6.34	6.80	7.35	8.01	8.82
1919	5.90	6.16	6.53	6.97	7.49	8.11	8.85	9.71
1918	6.41	6.70	7.12	7.62	8.21	8.90	9.70	10.64
1917	6.94	7.27	7.74	8.30	8.96	9.72	10.59	11.59
1916	7.49	7.85	8.38	9.00	9.73	10.53	11.52	12.59
1915	8.05	8.46	9.05	9.73	10.53	11.44	12.45	13.63
1914	8.64	9.09	9.73	10.43	11.36	12.35	13.47	14.71
1913	9.25	9.74	10.45	11.27	12.22	13.30	14.51	15.85

15 PAYMENT LIFE

Prem	34.19	36.40	39.64	43.51	48.22	54.03	61.54	71.33
1923	4.00	4.13	4.32	4.54	4.83	5.19	5.67	6.30
1922	4.31	4.45	4.67	4.94	5.27	5.63	6.20	6.88
1921	4.62	4.79	5.04	5.34	5.72	6.18	6.75	7.47
1920	4.94	5.14	5.43	5.77	6.19	6.69	7.31	8.0
1919	5.28	5.50	5.82	6.21	6.67	7.23	7.89	8.70
1918	5.62	5.87	6.24	6.66	7.17	7.77	8.49	9.33
1917	5.99	6.26	6.63	7.13	7.69	8.34	9.10	9.93
1916	6.36	6.63	7.10	7.61	8.22	8.92	9.73	10.64
1915	6.75	7.03	7.51	8.12	8.77	9.52	10.37	11.33
1914	7.15	7.51	8.02	8.64	9.35	10.14	11.04	12.04
1913	7.56	7.95	8.52	9.18	9.94	10.73	11.73	12.7
1912	7.99	8.42	9.03	9.73	10.54	11.45	12.44	13.52

30 PAYMENT LIFE

Prem	22.58	24.15	26.53	29.54	30.50	38.89	.....	.....
1923	3.54	3.64	3.79	3.98	4.24	4.58	.....	.....
1922	3.69	3.81	3.98	4.20	4.49	4.87	.....	.....
1921	3.83	3.93	4.18	4.43	4.75	5.18	.....	.....
1920	4.02	4.16	4.38	4.66	5.02	5.48	.....	.....
1919	4.19	4.35	4.59	4.90	5.29	5.80	.....	.....
1918	4.37	4.54	4.81	5.14	5.67	6.11	.....	.....
1917	4.55	4.74	5.03	5.39	5.85	6.44	.....	.....
1916	4.74	4.95	5.26	5.65	6.15	6.77	.....	.....
1915	4.93	5.16	5.60	5.92	6.45	7.10	.....	.....
1914	5.13	5.33	5.75	6.20	6.76	7.44	.....	.....
1913	5.34	5.61	6.00	6.48	7.07	7.79	.....	.....
1912	5.53	5.84	6.23	6.77	7.40	8.14	.....	.....

10 YEAR ENDOWMENT

Prem	10153	10135	10237	10310	10417	10592	10887	113.4
1923	6.70	6.75	6.82	6.93	7.07	7.27	7.59	8.00
1922	7.85	7.99	7.98	8.03	8.22	8.41	8.70	9.12
1921	9.05	9.10	9.18	9.23	9.41	9.60	9.88	10.23
1920	10.30	10.35	10.42	10.52	10.65	11.84	11.11	11.50
1919	11.53	11.64	11.71	11.81	11.93	12.12	12.33	12.72
1918	12.93	12.95	13.05	13.15	13.27	13.45	13.71	14.07
1917	14.32	14.37	14.44	14.53	14.66	14.84	15.00	15.41
1916	15.77	15.82	15.89	15.93	16.11	16.28	16.53	16.80
1915	17.27	17.32	17.39	17.49	17.61	17.79	18.04	18.41
1914	18.83	18.83	18.95	19.05	19.18	19.37	19.63	20.02

15 YEAR ENDOWMENT

Prem	65.43	65.79	66.37	67.23	68.55	70.73	74.13	80.55
1923	5.25	5.30	5.38	5.49	5.64	5.86	6.18	6.67
1922	5.95	6.00	6.08	6.19	6.34	6.56	6.88	7.37
1921	6.67	6.73	6.80	6.91	7.06	7.28	7.60	8.08
1920	7.42	7.48	7.55	7.66	7.81	8.03	8.35	8.82
1919	8.20	8.26	8.33	8.44	8.58	8.80	9.12	9.58
1918	9.01	9.06	9.14	9.24	9.39	9.60	9.91	10.36
1917	9.85	9.90	9.97	10.08	10.22	10.43	10.73	11.17
1916	10.72	10.77	10.84	10.94	11.08	11.29	11.58	12.00
1915	11.63	11.67	11.75	11.85	11.98	12.18	12.46	12.87
1914	12.57	12.61	12.68	12.78	12.92	13.11	13.38	13.77
1913	13.54	13.59	13.63	13.75	13.89	14.08	14.34	14.72
1912	14.55	14.60	14.67	14.78	14.90	15.08	15.31	15.71

25 YEAR ENDOWMENT

Prem	37.45	37.90	38.71	39.97	42.02	45.42	51.05	.....
1923	4.13	4.19	4.28	4.40	4.58	4.84	5.25	.....
1922	4.48	4.53	4.62	4.75	4.94	5.22	5.65	.....
1921	4.84	4.89	4.98	5.12	5.31	5.61	6.06	.....
1920	5.20	5.26	5.35	5.49	5.69	6.00	6.47	.....
1919	5.58	5.64	5.74	5.88	6.09	6.41	6.90	.....
1918	5.98	6.04	6.13	6.28	6.49	6.83	7.33	.....
1917	6.39	6.45	6.54	6.69	6.91	7.26	7.77	.....
1916	6.81	6.87	6.97	7.12	7.35	7.70	8.21	.....
1915	7.25	7.31	7.41	7.56	7.79	8.14	8.67	.....
1914	7.71	7.77	7.87	8.02	8.25	8.61	9.13	.....
1913	8.19	8.24	8.34	8.49	8.73	9.08	9.60	.....
1912	8.68	8.74	8.83	8.98	9.22	9.56	10.08	.....

30 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1923	30.86	31.39	32.35	33.95	36.50	40.67	.....	.....
1922	3.87	3.93	4.02	4.11	4.30	4.65	.....	.....
1921	4.13	4.19	4.29	4.41	4.65	4.97	.....	.....
1920	4.40	4.45	4.57	4.71	4.94	5.29	.....	.....
1919	4.68	4.74	4.85	5.01	5.25	5.62	.....	.....
1918	4.97	5.03	5.14	5.31	5.59	5.96	.....	.....
1917	5.25	5.33	5.45	5.61	5.89	6.31	.....	.....
1916	5.57	5.64	5.75	5.90	6.23	6.66	.....	.....
1915	5.89	5.96	6.07	6.24	6.57	7.02	.....	.....
1914	6.23	6.29	6.42	6.62	6.92	7.39	.....	.....
1913	6.57	6.64	6.77	6.97	7.28	7.76	.....	.....
1912	6.92	7.00	7.13	7.33	7.69	8.14	.....	.....
1911	7.29	7.46	7.50	7.71	8.04	8.53	.....	.....

ENDOWMENT AT 60

Prem	23.87	27.04	32.38	39.97	51.48	70.73	108.87	.....
1923	3.59	3.76	4.02	4.40	4.90	5.89	7.50	.....
1922	3.76	3.96	4.29	4.75	5.44	6.56	8.78	.....
1921	3.94	4.18	4.57	5.11	5.93	7.28	9.88	.....
1920	4.12	4.40	4.85	5.49	6.45	8.03	11.11	.....
1919	4.31	4.62	5.14	5.88	6.98	8.80	12.38	.....
1918	4.50	4.88	5.45	6.28	7.52	9.60	13.71	.....
1917	4.71	5.10	5.76	6.69	8.09	10.43	15.09	.....
1916	4.92	5.33	6.03	7.12	8.68	11.29	16.53	.....
1915	5.13	5.62	6.42	7.53	9.29	12.18	18.04	.....
1914	5.36	5.89	6.77	8.02	9.92	13.11	19.86	.....

ENDOWMENT AT 65

Prem	21.60	24.15	28.29	33.95	42.02	54.44	72.74	103.43
1923	3.50	3.64	3.86	4.16	4.58	5.20	6.18	8.18
1922	3.64	3.81	4.08	4.41	4.94	5.69	6.88	9.12
1921	3.79	3.98	4.30	4.72	5.31	6.19	7.60	10.0
1920	3.94	4.16	4.52	5.01	5.69	6.71	8.35	11.1
1919	4.10	4.35	4.76	5.31	6.09	7.24	9.12	12.1
1918	4.26	4.54	5.00	5.62	6.49	7.79	9.91	13.1
1917	4.43	4.74	5.25	5.94	6.91	8.33	10.73	14.1
1916	4.60	4.95	5.51	6.28	7.35	8.95	11.58	15.1
1915	4.78	5.16	5.78	6.62	7.79	9.55	12.46	16.1
1914	4.96	5.38	6.06	6.97	8.25	10.17	13.38	17.1

ENDOWMENT AT 80

Prem	18.67	20.48	23.30	26.96	31.79	38.32	47.35	60.00
1923	3.38	3.50	3.66	3.88	4.17	4.55	5.10	6.50
1922	3.49	3.62	3.81	4.07	4.40	4.85	5.45	6.90
1921	3.60	3.74	3.97	4.29	4.64	5.14	5.81	7.30
1920	3.71	3.87	4.13	4.45	4.88	5.44	6.18	7.7
1919	3.82	4.01	4.29	4.65	5.12	5.74	6.53	8.2
1918	3.94	4.14	4.46	4.86	5.38	6.05	6.92	8.8
1917	4.07	4.29	4.63	5.07	5.64	6.37	7.30	8.8
1916	4.19	4.41	4.81	5.20	5.90	6.69	7.69	8.8
1915	4.32	4.59	5.00	5.52	6.28	7.02	8.07	9.1
1914	4.45	4.74	5.13	5.75	6.43	7.35	8.4	9.5
1913	4.58	4.91	5.33	5.95	6.74	7.68	8.8	9.9
1912	4.74	5.0	5.58	6.22	7.03	8.00	9.25	10.5

OLD AGE INCOME—PREMIUM TO AGE 60

1st	9.33	9.76	10.44	11.43	12.88	15.21	19.62	.....
2d	9.76	10.28	11.14	12.33	14.11	17.03	22.55	.....
7th	12.23	13.24	14.95	17.37	21.00	27.08	39.17	.....

OLD AGE INCOME—20 PREMIUMS

1st	10.33	10.70	11.27	11.97	12.88	.....	.....	.....
2d	11.08	11.53	12.20	13.03	14.12	.....	.....	.....
7th	15.29	16.17	17.50	19.05	21.00	.....	.....	.....

DEFERRED ANNUITY FROM AGE 70
Premiums to Age 60

1st	1.05	1.19	1.43	1.79	2.23	3.03	4.63	
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1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925.

LIBERTY POLICY \$2,500									
Year Issued	21	25	30	35	40	45	50	55	
Prem.	\$ 24.13	\$ 24.97	\$ 25.37	\$ 26.77	\$ 30.43	\$ 37.60	\$ 49.80	\$ 69.40	
1923	5.20	5.33	5.32	5.55	5.92	6.68	8.07	11.18	
1922	5.20	5.33	5.32	5.55	5.92	6.70	8.07	11.22	
1921	5.20	5.33	5.32	5.55	5.92	6.70	8.07	11.22	

10 YEAR TERM.									
Prem.	10	09	10	11	12	13	14	15	16
1923	2.11	2.13	2.18	2.31	2.57	3.03	3.76	4.92	
1922	2.11	2.14	2.19	2.32	2.58	3.06	3.81	5.02	
1921	2.11	2.14	2.19	2.32	2.58	3.06	3.81	5.15	
1920	2.12	2.14	2.20	2.34	2.62	3.12	3.93	5.18	
1919	2.12	2.14	2.20	2.35	2.63	3.14	3.96	5.24	
1918	2.12	2.15	2.21	2.35	2.63	3.15	3.96	5.28	
1917	2.12	2.15	2.20	2.35	2.63	3.15	3.96	5.28	
1916	2.12	2.14	2.20	2.35	2.63	3.15	3.96	5.28	
1915	2.12	2.14	2.20	2.34	2.62	3.12	3.93	5.18	
1914	2.11	2.14	2.19	2.33	2.60	3.08	3.83	5.07	

5 YEAR TERM.									
Year Issued	21	25	30	35	40	45	50	55	
Prem.	\$ 9.75	\$ 10.07	\$ 10.20	\$ 10.91	\$ 12.64	\$ 15.85	\$ 21.22	\$ 29.76	
1923	2.04	2.12	2.14	2.22	2.41	2.76	3.34	4.29	
1922	2.04	2.12	2.15	2.23	2.42	2.77	3.37	4.34	
1921	2.10	2.12	2.15	2.23	2.42	2.78	3.38	4.36	
1920	2.10	2.12	2.15	2.23	2.42	2.78	3.38	4.37	
1919	2.04	2.12	2.15	2.23	2.42	2.77	3.37	4.34	

DIVIDENDS ON PAID-UP LIFE POLICIES

Age	Div.	Age	Div.	Age	Div.	Age	Div.
17	\$6.62	32	\$7.73	47	\$9.46	62	\$11.73
18	6.68	33	7.82	48	9.60	63	11.89
19	6.74	34	7.92	49	9.74	64	12.04
20	6.80	35	8.02	50	9.88	65	12.20
21	6.86	36	8.13	51	10.03	66	12.35
22	6.93	37	8.23	52	10.18	67	12.50
23	7.00	38	8.34	53	10.33	68	12.64
24	7.06	39	8.45	54	10.48	69	12.79
25	7.15	40	8.57	55	10.64	70	12.93
26	7.22	41	8.68	56	10.79	71	13.07
27	7.30	42	8.81	57	10.95	72	13.20
28	7.38	43	8.93	58	11.10	73	13.34
29	7.47	44	9.06	59	11.26	74	13.46
30	7.55	45	9.19	60	11.42	75	13.59
31	7.64	46	9.32	61	11.57		

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages.	25	35	45
PARTICIPATING.			

LIFE POLICIES.

25 Payment...	26.47	32.07	41.29
30 Payment...	24.15	29.54	38.89

ENDOWMENTS.

25 Year.....	37.90	39.97	45.42
30 Year.....	31.39	33.95	40.67
35 Year.....	27.06	30.24	38.32

SINGLE PREMIUM LIFE.

Whole Life....	\$398.10	\$465.42	\$554.92
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SINGLE PREM. ENDOWMENTS.

10 Year.....	\$817.34	\$818.58	\$821.95
15 Year.....	719.80	722.82	731.46
20 Year.....	639.60	645.52	662.66
25 Year.....	574.12	584.49	613.53
30 Year.....	521.26	538.09	581.90
35 Year.....	479.53	504.95	.....

JOINT LIFE POLICIES.

Whole Life....	\$30.89	\$39.41	\$54.85
20 Pay. Life..	41.88	49.11	61.83
20 Year End..	54.84	58.08	66.45

LIFE ANNUITY RATES.

Annuity Purchased by \$1,000.

Males.....	\$49.83	\$55.16	\$64.27
Females.....	47.33	51.84	59.03

ENDOWMENTS.

At Age 80....	\$20.48	\$26.96	\$38.32
Endowment Age 60.			
Cont. Prem....	\$27.06	\$39.97	\$70.73
20 Payment....	36.20	45.23	.....
Endowment Age 65.			
Cont. Prem....	\$24.15	\$33.95	\$54.22
20 Payment....	33.83	41.72	54.22

LIBERTY POLICY, \$2,500. 3 Year Term and Ord. Life Thereafter.

1st 3 Yrs.....	\$24.93	\$26.70	\$37.60
After, 3 Yrs...	54.23	72.37	104.45

MONTHLY INCOME POL. \$25 per Month for 20 Years. Computed Value \$4,519.

20 Year End	217.50	225.27	245.02
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INCOME BEGINS AT AGE 60.

OLD AGE INCOME POLICY Provides, commencing at age 60, or Death if prior, Monthly Payments of \$25, 120 Certain. A Supplementary Contract is also issued with Extra Prem. providing Monthly Payments of \$25 from age 70 to death. The two Contracts provide a Monthly Income of \$25, 120 Certain, for life.

\$25 MONTHLY INCOME FOR 10 YEARS, Beginning at Age 60.

Continuous....	\$70.25	\$103.76	\$183.62
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10 Payment....	154.36	191.04	244.96
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\$25 MONTHLY INCOME FOR LIFE, Beginning at Age 60. (10 years certain.)

Continuous....	\$90.89	\$138.11	\$251.68
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10 Payment....	195.47	250.65	333.90
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20 Payment....	120.38	155.72	
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CHILDREN'S ENDOWMENTS.

Without Return of Premiums in Case of Death.

Ages 1-18....	\$46.29		
Ages 1-21....	36.79	.....	.....
Ages 1-25....	27.94	.....	.....
With Return of Premiums.			
Ages 1-18....	\$51.23	.....	.....
Ages 1-21....	40.98	.....	.....
Ages 1-25....	31.42	.....	.....

HOME LIFE INS. CO. of AMERICA, Philadelphia, Pa.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Preliminary Term reserve, (except 10 and 15 pay life and endowments on S. & U. basis), without surrender charge (except S. & U. policies not to exceed \$10 per \$1,000 for first 10 years).

Change of Plan. — No provision. Practice to change to higher premium form.

Disability. — For varying extra premiums all but Term policies provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income, of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Agreement does not cover disability from war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For varying extra premium, policy will provide, prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war service, state of war, riot or insurrection, violation of law, police duty, bodily or mental infirmity, ptomaines, bacterial poisoning or infection other than as result of injury. Limit, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. \$25,000; reinsures over \$5,000; accepts reinsurance; minimum policy, \$500 (Ordinary Department).

Loans. — After three premiums. Interest not more than 6% in advance. Policy returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war, or within six months thereafter as result of service, limits liability to reserve, unless extra premiums paid within one month after entering service.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash or loan values after one year.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — No provision, other than cash. By request, privilege will be granted to make settlement in any number of Limited and Continuous Installments.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Double Indemnity not granted. Disability granted and effective as long as self-supporting.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

ORD. LIFE		LIMITED PAY. LIFE						Age	ENDOWMENTS.						5 Year Term*	10 Year Term*
		10 Pay.		15 Pay.		20 Pay.			10 Year		15 Year		20 Year			
		Reg.	Dis. In- come	Reg.	Dis. In- come	Reg.	Dis. In- come		Reg.	Dis. In- come	Reg.	Dis. In- come	Reg.	Dis. In- come		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
4.52	15.00	35.99	37.23	26.74	27.63	22.22	22.92	15	95.54	95.85	60.62	61.00	43.57	43.94		
4.79	15.28	36.50	37.75	27.12	28.02	22.54	23.26	16	95.58	95.90	60.66	61.04	43.62	44.00		
5.08	15.58	37.03	38.29	27.52	28.44	22.88	23.62	17	95.63	95.96	60.72	61.11	43.68	44.07		
5.39	15.91	37.60	38.87	27.94	28.87	23.23	23.99	18	95.68	96.02	60.78	61.17	43.75	44.15		
5.71	16.25	38.17	39.47	28.37	29.32	23.59	24.36	19	95.72	96.07	60.83	61.23	43.81	44.22		
6.04	16.60	38.76	40.07	28.82	29.79	23.97	24.76	20	95.78	96.15	60.89	61.29	43.88	44.30		
6.39	16.97	39.30	40.72	29.29	30.28	24.37	25.18	21	95.84	96.23	60.96	61.37	43.95	44.39	9.61	
6.76	17.36	40.03	41.39	29.78	30.80	24.78	25.61	22	95.91	96.32	61.03	61.45	44.04	44.50	9.68	
7.15	17.77	40.69	42.08	30.28	31.31	25.20	26.05	23	95.97	96.40	61.10	61.54	44.12	44.60	9.74	
7.55	18.19	41.38	42.80	30.79	31.84	25.64	26.50	24	96.03	96.48	61.17	61.63	44.20	44.70	9.81	
7.97	18.63	42.09	43.54	31.34	32.40	26.11	26.99	25	96.10	96.57	61.26	61.74	44.29	44.81	9.90	
8.42	19.10	42.84	44.30	31.90	32.97	26.58	27.47	26	96.18	96.67	61.34	61.85	44.39	44.94	9.98	
8.90	19.60	43.61	45.07	32.49	33.58	27.08	27.99	27	96.26	96.76	61.44	61.97	44.51	45.08	10.08	
9.39	20.11	44.41	45.92	33.10	34.21	27.60	28.52	28	96.36	96.88	61.55	62.11	44.63	45.23	10.18	
9.91	20.65	45.24	46.77	33.73	34.85	28.13	29.07	29	96.45	96.99	61.65	62.23	44.76	45.39	10.29	
10.46	21.22	46.10	47.65	34.39	35.53	28.69	29.64	30	96.55	97.11	61.77	62.38	44.90	45.56	10.40	
11.04	21.82	46.99	48.56	35.07	36.23	29.29	30.25	31	96.65	97.23	61.89	62.53	45.05	45.74	10.53	
11.65	22.46	47.93	49.52	35.78	36.95	29.90	30.88	32	96.78	97.39	62.03	62.70	45.23	45.96	10.66	
12.29	23.13	48.89	50.51	36.51	37.71	30.52	31.52	33	96.89	97.53	62.18	62.88	45.39	46.16	10.81	
12.97	23.83	49.89	51.54	37.28	38.50	31.19	32.20	34	97.04	97.71	62.35	63.08	45.60	46.42	10.98	
13.69	24.58	50.92	52.59	38.08	39.31	31.89	32.91	35	97.18	97.88	62.52	63.29	45.82	46.69	11.16	
14.45	25.37	51.99	53.69	38.90	40.15	32.62	33.66	36	97.33	98.07	62.71	63.52	46.05	46.99	11.36	
15.25	26.21	53.12	54.84	39.78	41.04	33.37	34.42	37	97.51	98.30	62.93	63.78	46.33	47.35	11.59	
16.11	27.11	54.28	56.04	40.70	41.99	34.18	35.24	38	97.70	98.54	63.16	64.07	46.63	47.73	11.83	
17.01	28.04	55.48	57.26	41.63	42.94	35.01	36.10	39	97.90	98.79	63.42	64.39	46.95	48.12	12.09	
17.97	29.04	56.75	58.56	42.63	43.95	35.91	37.02	40	98.14	99.08	63.71	64.76	47.33	48.57	12.39	
18.90	30.10	58.04	59.88	43.66	45.01	36.83	37.97	41	98.38	99.37	64.03	65.15	47.73	49.01	12.81	
19.91	31.24	59.40	61.27	44.74	46.12	37.81	38.98	42	98.66	99.71	64.39	65.62	48.18	49.50	13.30	
21.01	32.40	60.81	62.72	45.87	47.27	38.84	40.04	43	98.96	100.08	64.77	66.13	48.68	50.03	13.82	
22.44	33.68	62.28	64.22	47.07	48.50	39.94	41.19	44	99.31	100.51	65.22	66.68	49.25	50.63	14.42	
23.74	35.03	63.82	65.78	48.31	49.76	41.10	42.39	45	99.69	100.98	65.71	67.26	49.87	51.28	15.11	
25.12	36.46	65.42	67.42	49.64	51.11	42.31	43.66	46	100.13	101.54	66.26	67.87	50.56	52.01	15.88	
26.59	37.99	67.07	69.10	51.01	52.51	43.61	45.01	47	100.60	102.16	66.88	68.54	51.33	52.83	16.74	
28.16	39.62	68.82	70.90	52.47	53.99	44.95	46.46	48	101.13	102.85	67.56	69.26	52.19	53.74	17.73	
29.84	41.37	70.63	72.74	54.01	55.57	46.46	47.99	49	101.73	103.60	68.32	70.06	53.14	54.74	18.84	
31.64	43.24	72.53	74.67	55.62	57.23	48.02	49.62	50	102.40	104.39	69.17	70.94	54.20	55.87	20.09	
33.54	45.22	74.51	76.69	57.34	59.09	49.68	51.37	51	103.13	105.22	70.09	71.89	55.37	57.11	21.47	
35.57	47.33	76.57	78.78	59.15	60.88	51.46	53.23	52	103.94	106.11	71.13	72.98	56.65	58.48	23.08	
37.73	49.58	78.72	80.97	61.05	62.86	53.34	55.19	53	104.83	107.07	72.27	74.19	58.07	59.98	24.76	
40.05	52.00	80.96	83.25	63.06	64.98	55.36	57.30	54	105.83	108.13	73.53	75.55	59.63	61.63	26.60	
2.51	54.56	83.31	85.63	65.19	67.24	57.51	59.56	55	106.92	109.27	74.91	77.09	61.36	63.46	28.84	
5.14	57.78	87.37	89.77	67.47	69.64	59.84	61.91	56	108.13	110.66	76.46	78.71	63.25	65.34	31.45	
7.96	61.36	91.88	94.38	69.98	72.07	62.32	64.41	57	109.46	112.16	78.16	80.47	65.34	67.43	34.36	
10.96	65.36	96.66	99.26	72.46	74.51	64.98	67.07	58	110.94	113.76	80.03	82.34	67.63	69.72	37.60	
14.19	69.92	101.66	104.36	75.21	77.31	67.85	69.94	59	112.57	115.57	82.12	84.43	70.15	72.24	41.20	
17.63	75.03	107.03	109.73	78.14	80.34	70.94	73.04	60	114.36	117.46	84.41	86.72	72.91	75.00	45.23	

RATES WITH DISABILITY (Waiver of Premiums only)

Ordinary Life	LIMITED PAYMENT LIFE			Age	ENDOWMENTS		
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year
\$14.60	\$36.04	\$26.79	\$22.27	15	\$95.66	\$60.72	\$43.66
16.14	38.82	28.88	24.03	20	95.92	61.01	43.99
18.10	42.16	31.42	26.19	25	96.26	61.40	44.42
20.63	46.19	34.49	28.80	30	96.74	61.94	45.07
23.92	51.05	38.22	32.05	35	97.41	62.75	46.05
28.29	56.94	42.85	36.16	40	98.46	64.03	47.66
34.20	64.12	48.67	41.55	45	100.14	66.19	50.41
42.34	73.05	56.34	48.74	50	103.12	70.04	55.01
53.63	84.52	66.40	58.67	55	108.45	76.29	62.60

Above rates adopted 1920.

*Convertible at any time. Renewable.

Semi-annual rate, multiply by .515; quarterly rate, multiply by .365.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age.	END OF 3 YEARS.			END OF 4 YEARS.			END OF 5 YEARS.			END OF 7 YEARS.			END OF 10 YEARS.			END OF 15 YEARS.			END OF 20 YEARS.			
	Loan or Cash	P U	Term Pol. Exten.	Loan or Cash	P U	Term Pol. Exten.	Loan or Cash	P U	Term Pol. Exten.	Loan or Cash	P U	Term Pol. Exten.	Loan or Cash	P U	Term Pol. Exten.	Loan or Cash	P U	Term Pol. Exten.	Loan or Cash	P U	Term Pol. Exten.	
ORDINARY LIFE.	14.00	46	1	21.00	68	2	28.00	89	3	44.00	136	6	70.00	204	9	119.00	316	15	177.00	424	19	
21	16.00	49	2	23.00	75	3	34.00	101	4	52.00	149	7	82.00	221	10	140.00	342	16	207.00	455	18	
22	20.00	56	2	31.00	86	3	42.00	113	5	64.00	166	7	102.00	249	11	172.00	378	15	252.00	496	17	
23	25.00	64	2	38.00	94	4	52.00	127	6	80.00	187	8	125.00	274	11	210.00	414	14	303.00	535	15	
24	31.00	72	3	47.00	105	4	64.00	141	7	99.00	208	8	154.00	303	11	254.00	448	12	358.00	571	13	
25	39.00	81	3	59.00	119	4	80.00	157	5	122.00	230	7	188.00	332	9	301.00	481	11	416.00	604	10	
30	39.00	81	3	59.00	119	4	80.00	157	5	122.00	230	7	188.00	332	9	301.00	481	11	416.00	604	10	
40	48.00	88	3	72.00	130	4	97.00	171	5	147.00	249	6	223.00	356	8	351.00	509	9	473.00	633	8	
50	58.00	96	3	87.00	141	3	116.00	185	4	174.00	267	5	261.00	380	6	400.00	537	7	527.00	659	7	
55	63.00	102	2	102.00	151	2	136.00	198	3	202.00	283	4	299.00	401	5	447.00	559	5	584.00	688	5	
60	68.00	102	2	102.00	151	2	136.00	198	3	202.00	283	4	299.00	401	5	447.00	559	5	584.00	688	5	
30 ANNUAL PREMIUMS.	31.00	101	4	47.00	153	6	64.00	205	9	109.00	308	15	160.00	468	25	276.00	733	35	419.00	1000		
21	34.00	105	4	52.00	157	7	70.00	208	9	109.00	311	15	175.00	473	24	301.00	736	32	456.00	1000		
22	38.00	107	4	58.00	160	7	79.00	213	10	123.00	319	15	196.00	478	22	337.00	740	28	508.00	1000		
23	43.00	109	4	65.00	163	7	89.00	217	10	138.00	323	14	220.00	483	19	377.00	743	24	563.00	1000		
24	49.00	112	4	74.00	166	7	101.00	222	9	156.00	338	13	247.00	488	16	420.00	742	20	627.00	1000		
25	55.00	113	4	84.00	169	6	114.00	225	8	176.00	331	11	276.00	487	13	463.00	739	17	688.00	1000		
30	55.00	113	4	84.00	169	6	114.00	225	8	176.00	331	11	276.00	487	13	463.00	739	17	688.00	1000		
40	62.00	114	3	94.00	170	5	127.00	224	6	195.00	330	8	303.00	484	11	503.00	731	13	747.00	1000		
50	69.00	115	3	104.00	169	4	140.00	224	5	213.00	327	6	327.00	476	8	535.00	718	10	800.00	1000		
55	76.00	114	2	114.00	168	3	153.00	222	3	230.00	323	5	347.00	465	6	557.00	696	7	850.00	1000		
60	76.00	114	2	114.00	168	3	153.00	222	3	230.00	323	5	347.00	465	6	557.00	696	7	850.00	1000		
20 YEAR ENDOWMENT.	72.00	123	11	0	150.00	243	15	0	105	376.00	524	10	0	470	655.00	776	5	0	763	925.00	956	1
21	72.00	123	10	5	150.00	242	15	0	95	376.00	522	10	0	464	654.00	774	5	0	760	925.00	956	1
22	72.00	123	9	7	150.00	242	15	0	75	376.00	522	10	0	455	654.00	774	5	0	758	924.00	956	1
23	72.00	122	8	7	150.00	240	15	0	39	375.00	519	10	0	432	653.00	772	5	0	752	924.00	955	1
24	72.00	122	7	5	151.00	240	13	11	0	376.00	517	10	0	405	651.00	767	5	0	739	922.00	954	1
25	73.00	122	6	1	153.00	239	10	11	0	376.00	512	10	0	338	648.00	762	5	0	718	920.00	951	1
30	74.00	122	6	1	153.00	239	10	11	0	376.00	512	10	0	338	648.00	762	5	0	718	920.00	951	1
40	75.00	120	4	3	155.00	236	8	2	0	376.00	504	10	0	216	643.00	753	5	0	693	917.00	949	1
50	75.00	120	4	3	155.00	236	8	2	0	376.00	504	10	0	216	643.00	753	5	0	693	917.00	949	1
55	77.00	118	2	5	158.00	232	5	11	0	376.00	492	9	8	0	634.00	735	5	0	603	911.00	943	1
60	80.00	115	2	5	162.00	226	4	2	0	375.00	477	6	9	0	619.00	711	5	0	459	901.00	933	1

NOTE—The extra column under 20 Year Endowment is pure Endowment, payable at end of 20 years, when insurance is extended for full term.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages.	25	35	45	Ages.	25	35	45
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NON-PARTICIPATING.

GUAR. COUPON POLICIES.

Whole Life....	\$22.12	\$29.17	\$41.54
Coupon	4.15	5.48	7.80
20 Pay. Life ..	32.21	39.33	50.66
Coupon	6.10	7.44	9.56
20 Year End..	51.68	53.43	58.10
Coupon	7.39	7.61	8.23

With Disability (Waiver of Prens.)

Whole Life....	\$22.25	\$29.40	\$42.00
20 Pay. Life ..	32.29	39.49	51.11
20 Year End..	51.81	53.66	58.64

With Disability (Premium Waiver and Income.)

Whole Life....	\$22.78	\$30.06	\$42.83
20 Pay. Life ..	33.09	40.35	51.95
20 Year End..	52.20	54.30	59.51

SINGLE PREMIUM.

Whole Life....	\$331.88	\$398.34	\$490.20
10 Year End..	772.74	774.15	778.00
15 Year End..	663.98	667.39	677.13
20 Year End..	576.74	583.30	602.25

JOINT LIFE POLICIES.

Whole Life....	\$27.29	\$34.94	\$48.99
10 Payment...	56.92	66.17	80.56
15 Payment...	43.03	50.45	62.76
20 Payment...	36.37	43.08	54.93
10 Year End..	99.14	100.93	105.60
15 Year End..	65.47	67.72	73.68
20 Year End..	49.33	52.13	59.64

DOUBLE INDEMNITY RATES.

Select Risks.

Ord. Life, 10, 15			
20 Yr. End..	\$1.50	\$1.50	\$1.50
10 Pay. Life ..	3.68	3.38	2.96
15 Pay. Life ..	2.72	2.49	2.21
20 Pay. Life ..	2.24	2.07	1.86

IDAHO STATE LIFE INSURANCE CO., Boise, Idaho

Accelerative Option. — Policy is non-participating. Decreasing Cost policies provide that coupon accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve (Ill. Std.), without surrender charge.

Change of Plan. — Higher premium form allowed by payment of difference in premiums at 6% per annum. Lower premium form allowed upon evidence of insurability.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and monthly income of \$10 per \$1,000, beginning three months after proof and continuing during disability until maturity; no reduction in insurance. Limit, \$25,000. Not issued on Term or Joint Life. Also issues (25 cents per \$1,000) rider providing for waiver of premium only.

Dividends. — Policy is non-participating. Decreasing Cost policies have 19 coupons which may be used to reduce second and subsequent premiums; or left to accumulate at $3\frac{1}{2}\%$, withdrawable any time; or purchase paid-up additions, payable with face of policy. If all coupons are left with company, special settlement options are available at end of 20 years.

Double Indemnity. — For extra premium of \$2 per \$1,000, policy will provide during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, aeronautic or submarine operations, mining, underground operations, physical or mental infirmity, illness or disease, or war service. If insured engages in more hazardous occupations than is covered by rate, amount payable proportionate to the premium. Limit, \$25,000.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant cash.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — 16-60, except Term, 21-50. \$50,000; reinsures over \$10,000, does not accept reinsurance; minimum policy, \$1,000 which may be increased \$500, at a time.

Loans. — After three premiums; at end of second or any year following, loan value available by deducting current premium. Interest not more than 6%, in advance. Loans made by endorsement on policy, leaving policy with insured.

Military Service. — No restriction.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after two years. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$. Limited (2-30) annual Installments, and Continuous (240 certain) monthly Installments. If insured so directs, proceeds will be withheld from beneficiary. Insured may elect to receive life annuity at age 65.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limits, 16-25, \$5,000; 25-60, \$10,000. Single women, all but Term, married women written on 20 Payment Life or higher premium forms. Double indemnity but not disability granted.

IDAHO STATE LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000 (With Disability*.)

(American 3½% Reserve.)

Ord. Life	LIMITED PAYMENT LIFE			ENDOW- MENTS			Age	DEC. COST POLICIES		End. at 65	MONTHLY INCOME	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		20 Pay. Life	20 Year End.		Ord. Life	20 Pay.
\$14.82	\$37.42	\$27.64	\$23.22	\$90.27	\$57.42	\$41.60	21	\$29.36	\$49.18	\$17.68	\$26.06	\$40.82
15.17	38.04	28.10	23.60	90.34	57.49	41.67	22	29.84	49.26	18.20	26.67	41.50
15.53	38.68	28.58	24.01	90.42	57.57	41.75	23	30.35	49.36	18.75	27.29	42.22
15.89	39.34	29.07	24.43	90.50	57.64	41.83	24	30.89	49.44	19.32	27.95	42.96
16.29	40.02	29.57	24.86	90.58	57.72	41.92	25	31.43	49.54	19.93	28.64	43.73
16.72	40.73	30.10	25.32	90.66	57.80	42.01	26	32.00	49.65	20.58	29.38	44.53
17.15	41.46	30.65	25.79	90.75	57.89	42.11	27	32.60	49.76	21.27	30.14	45.36
17.61	42.22	31.23	26.28	90.85	57.99	42.21	28	33.22	49.87	22.01	30.95	46.22
18.09	43.01	31.82	26.79	90.95	58.09	42.33	29	33.87	50.01	22.80	31.81	47.12
18.61	43.83	32.43	27.32	91.05	58.20	42.45	30	34.53	50.14	23.64	32.72	48.05
19.15	44.68	33.07	27.88	91.16	58.32	42.59	31	35.25	50.31	24.52	33.67	49.03
19.72	45.56	33.74	28.46	91.29	58.41	42.74	32	35.98	50.48	25.45	34.66	50.05
20.32	46.47	34.43	29.05	91.42	58.58	42.90	33	36.73	50.66	26.43	35.71	51.10
20.96	47.42	35.15	29.68	91.56	58.73	43.08	34	37.48	50.87	27.48	36.84	52.20
21.63	48.40	35.90	30.33	91.71	58.90	43.27	35	38.30	51.09	28.62	38.02	53.34
22.34	49.42	36.68	31.02	91.86	59.07	43.49	36	39.20	51.35	29.84	39.27	54.54
23.09	50.48	37.49	31.74	92.03	59.26	43.73	37	40.13	51.63	31.15	40.60	55.82
23.89	51.57	38.33	32.49	92.22	59.47	43.99	38	41.08	51.93	32.56	42.01	57.13
24.74	52.71	39.21	33.27	92.42	59.70	44.29	39	42.07	52.28	34.09	43.49	58.52
25.64	53.89	40.13	34.09	92.63	59.96	44.62	40	43.10	52.66	35.75	45.08	59.96
26.59	55.11	41.09	34.97	92.87	60.25	44.98	41	44.21	53.08	37.56	46.75	61.50
27.61	56.38	42.09	35.88	93.13	60.57	45.39	42	45.36	53.56	39.52	48.54	63.10
28.70	57.70	43.14	36.84	93.42	60.92	45.84	43	46.58	54.08	41.70	50.44	64.80
29.84	59.08	44.24	37.86	93.75	61.32	46.34	44	47.86	54.67	44.14	52.47	66.59
31.06	60.53	45.39	38.94	94.12	61.76	46.91	45	49.24	55.34	46.91	54.61	68.48
32.37	62.04	46.60	40.08	94.55	62.27	47.55	46	50.68	56.09	...	56.91	70.48
33.76	63.61	47.88	41.29	95.03	62.85	48.27	47	52.21	56.93	...	59.34	72.60
35.24	65.25	49.24	42.58	95.56	63.49	49.08	48	53.84	57.86	...	61.95	74.86
36.83	66.96	50.68	43.93	96.14	64.20	49.97	49	55.55	58.90	...	64.75	77.25
38.52	68.75	52.21	45.38	96.78	64.98	50.94	50	57.39	60.03	...	67.71	79.79
40.30	70.61	53.82	46.92	97.49	65.84	52.01	51	59.34	61.66	...	70.85	82.51
42.22	72.55	55.52	48.56	98.26	66.79	53.20	52	61.42	63.46	...	74.22	85.39
44.27	74.57	57.30	50.31	99.10	67.84	54.52	53	63.63	65.44	...	77.83	88.46
46.45	76.66	59.17	52.17	100.03	69.00	55.99	54	65.99	67.62	...	81.66	91.75
48.78	78.86	61.14	54.18	101.06	70.28	57.60	55	68.53	70.01	...	85.75	95.28
51.27	81.18	63.22	56.32	102.21	71.70	59.43	56	71.24	...	...	90.14	99.03
53.93	83.62	65.43	58.62	103.49	73.26	61.46	57	74.16	...	...	94.80	103.09
56.78	86.18	67.79	61.09	104.90	74.99	63.70	58	77.29	...	...	99.81	107.42
59.82	88.87	70.35	63.76	106.44	76.89	66.15	59	80.65	...	...	105.16	112.12
63.07	91.71	73.16	66.61	108.20	79.00	68.83	60	84.28	...	...	110.88	117.14

Above rates adopted 1924.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

DISABILITY. (Waiver of Premium only) rate \$25 per \$1,000.

DISABILITY RATES. (Waiver of Premiums and Monthly Income of \$10 per \$1,000.

Ord. Life	20 Pay. Life Dec. Cost Low Cost	20 Year End. Dec. Cost Low Cost	10 Pay. Life	15 Pay. Life	Age	10 Year End.	15 Year End.	End. at 65	Ord. Life Monthly Income	20 Pay. Life Monthly Income
\$1.20	\$1.62	\$0.58	\$2.66	\$1.97	21	\$0.44	\$0.51	\$1.14	\$1.30	\$1.68
1.36	1.75	.68	2.85	2.10	25	.49	.59	1.27	1.49	1.82
1.60	1.89	.86	3.05	2.26	30	.58	.71	1.49	1.75	1.99
1.91	2.05	1.14	3.24	2.43	35	.72	.92	1.75	2.12	2.20
2.33	2.25	1.63	3.40	2.60	40	.98	1.28	2.13	2.61	2.49
2.90	2.89	2.59	3.53	2.80	45	1.40	1.90	2.59	3.34	3.31
3.74	3.78	3.68	3.74	3.75	50	2.19	3.32	...	4.41	4.46
5.12	5.18	5.21	5.21	5.21	55	4.54	5.07	...	6.19	6.30

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		
Ord. Life Low Cost	21	\$14.82	\$14	\$28	\$89	3	269	\$70	\$204	9	233	\$119	\$315	15	\$224	\$177	\$422	19	91
	25	16.29	16	34	101	4	149	82	221	10	237	140	341	16	18	207	454	18	188
	30	18.61	20	42	113	5	49	102	249	11	245	172	377	15	249	252	496	17	22
	35	21.63	25	52	121	5	279	125	274	11	236	210	413	14	181	303	535	15	55
	40	25.64	31	64	140	6	12	154	303	10	343	254	449	12	316	358	571	13	0
	45	31.06	39	80	157	5	324	188	332	9	272	301	480	10	345	416	605	10	313
	50	38.52	48	97	171	5	82	223	356	8	71	351	510	9	5	473	633	8	301
55	48.78	58	116	185	4	136	261	379	6	234	400	535	7	76	527	659	6	351	
60	63.07	68	136	198	3	172	299	400	5	73	447	559	5	233	584	687	5	100	
10 Pay. Life Low Cost	21	\$37.42	\$78	\$146	\$465	25	268	\$343	\$1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up	
	25	40.02	84	158	469	25	127	371	1000	"		410	1000	"		456	1000	"	
	30	43.83	93	174	469	23	308	410	1000	"		456	1000	"		508	1000	"	
	35	48.40	103	194	473	21	298	456	1000	"		508	1000	"		566	1000	"	
	40	53.89	114	216	474	19	82	508	1000	"		566	1000	"		627	1000	"	
	45	60.53	127	240	472	16	122	566	1000	"		627	1000	"		688	1000	"	
	50	68.75	141	265	468	13	138	627	1000	"		688	1000	"		747	1000	"	
55	78.86	153	289	461	10	190	688	1000	"		747	1000	"		800	1000	"		
60	91.71	162	308	448	7	314	747	1000	"		800	1000	"		850	1000	"		
15 Pay. Life Low Cost	21	27.64	46	91	290	14	72	220	641	34	60	378	1000	Pd-up		419	1000	Pd-up	
	25	29.57	50	99	294	14	254	239	644	31	345	410	1000	"		456	1000	"	
	30	32.43	56	110	296	14	278	266	649	28	295	456	1000	"		508	1000	"	
	35	35.90	62	123	300	14	43	297	651	25	148	508	1000	"		566	1000	"	
	40	40.13	70	138	303	12	288	331	652	21	295	566	1000	"		627	1000	"	
	45	45.39	78	154	303	10	343	368	650	18	90	627	1000	"		688	1000	"	
	50	52.21	86	170	300	8	320	403	643	14	359	688	1000	"		747	1000	"	
55	61.14	94	184	293	6	298	435	632	11	158	747	1000	"		800	1000	"		
60	73.16	100	196	283	4	359	458	613	8	176	800	1000	"		850	1000	"		
20 Pay. Life Decreases Cost	21	29.36	31	64	204	9	117	160	466	24	346	276	730	34	345	419	1000	Pd-up	
	25	31.43	34	70	208	9	290	175	472	23	357	301	734	32	51	456	1000	"	
	30	34.53	38	79	213	10	79	196	478	22	7	337	739	28	186	508	1000	"	
	35	38.30	43	89	217	10	49	220	482	19	196	377	742	24	265	566	1000	"	
	40	43.10	49	101	221	9	176	247	486	16	277	420	742	20	340	627	1000	"	
	45	49.24	55	114	224	8	96	276	488	13	325	463	738	17	74	688	1000	"	
	50	57.39	62	127	224	6	274	303	483	11	6	503	731	13	240	747	1000	"	
55	68.53	69	140	223	5	89	327	475	8	134	535	716	10	139	800	1000	"		
60	84.28	76	153	222	3	182	347	465	6	46	557	696	7	192	850	1000	"		

NOTE—Decreasing Cost values same for Low Cost Policies as when coupons used.

GUARANTEED OPTIONS END OF 20 YEARS—If no Coupons have been Used.

	21	25	30	35	40	45	50	55	60
1. Guaranteed Cash Payment...	\$598	\$648	\$719	\$800	\$890	\$989	\$1097	\$1218	\$1360
2. Paid-up Life Policy.....	1427	1421	1415	1413	1419	1437	1469	1523	1600
3. Annual Income for 20 years certain...	31	35	42	49	57	65	73	81	90
4. Paid-up Life Insurance...	1000	1000	1000	1000	1000	1000	1000	1000	1000
and Guaranteed Cash Payment...	179	192	211	234	263	301	350	418	511

			End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.				
End. at 65	21	17.68	20	41	113	5	214	\$101	\$252	14	254	\$713	\$386	22	322	\$260	\$513	24	\$111			
	25	19.93	24	49	126	6	212	122	278	16	180	209	\$424	23	116	313	559	20	26			
	30	23.64	30	63	144	7	353	156	316	17	303	267	477	20	\$124	400	626	15	43			
	35	28.62	40	82	167	9	126	203	363	18	86	348	544	15	\$308	520	708	10	60			
	40	35.75	56	113	202	10	212	276	431	15	\$136	469	638	10	\$509	705	829	5	79			
45	46.91	82	160	250	11	120	382	520	10	\$348	651	765	5	\$722	1000	Matures						

American 3½% Modified Preliminary Term (Ill. Std.) Reserve without surrender charge.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
10 Year End.														
21	\$90.27	\$246	\$439	\$520	5	\$498	\$649	\$719	3	\$711	\$761	\$815	2	\$812
25	90.58	245	438	518	5	\$496	649	719	3	\$711	761	815	2	\$813
30	91.05	243	437	517	5	\$492	648	718	3	\$709	760	814	2	\$810
35	91.71	241	435	515	5	\$487	646	715	3	\$706	759	813	2	\$808
40	92.63	239	432	511	5	\$478	644	713	3	\$702	757	810	2	\$805
45	94.12	235	429	507	5	\$464	641	710	3	\$695	755	808	2	\$802
50	96.28	231	424	506	5	\$454	637	705	3	\$688	751	804	2	\$794
55	101.06	225	417	490	5	\$436	629	694	3	\$660	745	797	2	\$781
60	108.20	216	406	475	5	\$418	618	681	3	\$624	735	786	2	\$760
15 Year End.														
21	57.42	141	256	356	10	\$289	380	500	8	\$455	588	690	5	\$682
25	57.72	139	254	353	10	\$282	379	495	8	\$452	587	685	5	\$679
30	58.20	138	253	351	10	\$273	378	493	8	\$444	586	693	5	\$676
35	58.90	135	250	347	10	\$259	375	488	8	\$433	584	691	5	\$670
40	59.96	133	248	342	10	\$229	373	484	8	\$414	582	688	5	\$658
45	61.76	130	246	338	10	\$181	370	479	8	\$379	578	682	5	\$643
50	64.98	127	242	329	10	\$96	366	470	8	\$317	572	673	5	\$612
55	70.28	124	237	318	8	\$251	359	456	8	\$200	563	658	5	\$557
60	79.00	119	231	303	5	\$318	350	438	7	\$277	549	638	5	\$455
20 Year End.														
21	41.60	\$89	\$166	\$269	15	\$135	\$388	\$540	10	\$488	\$661	\$782	5	\$771
25	41.92	88	165	267	15	\$124	387	538	10	\$481	660	781	5	\$768
30	42.45	86	163	262	15	\$101	385	534	10	\$469	659	780	5	\$765
35	43.27	84	162	259	15	\$98	384	530	10	\$450	657	777	5	\$757
40	44.92	85	160	254	14	\$247	383	526	10	\$413	655	772	5	\$745
45	46.91	82	160	250	11	\$120	382	520	10	\$348	651	765	5	\$722
50	50.94	81	160	244	8	\$141	380	509	10	\$224	645	754	5	\$681
55	55.60	81	161	236	5	\$264	378	495	9	\$279	635	738	5	\$605
60	68.84	82	164	230	4	\$265	376	478	6	\$260	620	713	5	\$461

†Days.

American 3 1/4% Modified Preliminary Term Reserve (Ill. Std.) without surrender charge.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING				Monthly Income, \$10 for 240 months,			
DECREASING COST POLICIES				Commuted Value \$1,754.			
20 Payment Life—Decreasing Cost.				Ord. Life.....\$28.64			
Premium.....\$31.43				20 Pay. Life.....43.73			
Coupon 5th Yr.....6.67				20 Year End.....73.53			
Coupon 10th Yr.....7.03				Continuous Monthly Income (Equal			
Coupon 15th Yr.....7.38				Ages.)			
Coupon 20th Yr.....7.74				Ord. Life.....\$34.04			
20 Year Endowment—Decreasing Cost.				\$42.12			
Premium.....\$49.54				Full Return Premium Within 20 Years.			
Coupon 5th Yr.....7.58				20 Pay. Life.....\$27.68			
Coupon 10th Yr.....7.98				20 P. L. with Dis...29.44			
Coupon 15th Yr.....8.38				20 Year End.....46.68			
Coupon 20th Yr.....8.78				20 Y. E. with Dis...47.38			
Joint Life Policies (Equal Ages)				20 P. L. Dec. Cost...35.00			
Ord. Life.....\$26.58				20 Y. E. Dec. Cost...55.19			
20 Pay. Life.....35.53				5 Year Term.....9.11			
20 Year End.....48.30				Convertible in 4 years.			
				10 Year Term.....9.98			
				Convertible in 7 years.			

ILLINOIS LIFE INSURANCE COMPANY, Chicago, Ill.

Accelerative Option. — Policy is non-participating. Under Guaranteed Annual addition policies, paid-up additions may be used to pay up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000, American 3% after 20th year.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, all but Term policies will provide, prior to age 60, for (a) waiver of premiums; or, (b) for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning immediately after proof (disability must have existed for 90 days) and continuing during disability until maturity; no reduction in insurance. Agreement does not cover aerial or submarine service, riot, insurrection or war, or residence or travel outside United States in time of war within two years.

Dividends. — Policy is non-participating. Guaranteed Addition policies provide that cash value of additions may be used to reduce premiums beginning with second year, or left with company to increase cash values or amount of insurance. Under Survivorship Investment policies, the annual contribution to the policy fund are same as the cash value of the addition.

Double Indemnity. — Rider provides, prior to age 60, on all but Term and Joint Life policies, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, disease, mental infirmity, poison, aerial or submarine trip, riot, insurrection, war, violation of law.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), 5% interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 17-60, except Term, 21-60. \$50,000; reinsures over \$20,000; accepts reinsurance; minimum policy \$500.

Loans. — After two premiums, interest not to exceed 6%, in advance. May be deferred 30 days.

Military Service. — Death from military service outside of United States, or naval, or aeronautic service anywhere, within six months after discharge from service, limits liability to reserve plus 10% of face of policy.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within five years, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — Death from residence and travel in time of war outside of Continental United States or Canada, limits liability to reserve plus 10% of face of policy, unless permit obtained and extra premium paid as required.

Restricted Occupations. — Death from blasting, mining, submarine labor, aeronautic ascension, manufacture, handling or transportation of inflammable or explosive substances, work as lineman, handling dynamos, service on railroad train, (except as passenger, sleeping car or parlor car conductor or on dining cars, or as baggageman, express agent, or railway postal clerk), switching or coupling cars, service on any steamboat or other vessel, except as officer on river steamboat, bar tender, dealing in intoxicating liquors, within two years, policy void, unless permit obtained and extra premium paid as required.

Settlement Options. — Cash, Limited (2-25) and Continuous (25 certain) annual Installments. Practice of company to make payments annually, semi-annually, quarterly or monthly. Unless otherwise specified, commutable values will be withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. No extra charge. All but Term Limit, \$7,500. Disability granted to single women.

ILLINOIS LIFE INSURANCE COMPANY—Continued.

RATES FOR GUARANTEED ANNUAL ADDITION POLICIES. ‡(Non-Participating) (Without Disability.) (For Illustration of Additions, See Below.)
(American 3½% Reserve.)

Age at Issue	Whole Life	Limited Pay Life			Endowments			Endowments 65		Renewable Term 5 Year	Term 10 Year
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Cont. Prem.	20 Pay.		
17	\$18.65	\$36.14	\$26.54	\$27.85	\$92.45	\$58.44	\$49.21	\$18.85	\$28.76		
18	18.99	36.67	26.94	28.30	92.51	58.51	49.26	19.39	29.30		
19	19.35	37.24	27.36	28.68	92.57	58.56	49.33	19.93	29.84		
20	19.71	37.53	27.79	29.10	92.64	58.62	49.43	20.46	30.40		
21	20.10	38.43	28.24	29.51	92.71	58.68	49.49	21.05	30.99	\$9.61	\$9.78
22	20.52	39.06	28.72	29.98	92.78	58.76	49.58	21.66	31.59	9.68	9.85
23	20.94	39.72	29.20	30.46	92.85	58.83	49.67	22.31	32.24	9.74	9.94
24	21.38	40.40	29.69	30.96	92.94	58.91	49.77	23.00	32.90	9.81	10.03
25	21.85	41.09	30.23	31.49	93.01	58.99	49.88	23.72	33.59	9.90	10.13
26	22.35	41.83	30.77	32.03	93.11	59.07	49.98	24.51	34.30	9.99	10.23
27	22.87	42.58	31.33	32.59	93.19	59.16	50.09	25.33	35.05	10.08	10.34
28	23.42	43.36	31.92	33.16	93.29	59.26	50.21	26.21	35.81	10.18	10.47
29	23.99	44.17	32.53	33.78	93.40	59.37	50.34	27.14	36.64	10.29	10.59
30	24.60	45.01	33.16	34.40	93.51	59.48	50.49	28.15	37.48	10.40	10.74
31	25.24	45.88	33.81	35.06	93.62	59.60	50.64	29.20	38.36	10.53	10.90
32	25.92	46.80	34.48	35.75	93.76	59.73	50.82	30.35	39.29	10.66	11.08
33	26.63	47.73	35.19	36.46	93.87	59.86	51.00	31.56	40.25	10.81	11.28
34	27.39	48.69	35.93	37.21	94.02	60.02	51.21	32.89	41.25	10.98	11.48
35	28.19	49.72	36.69	37.99	94.18	60.19	51.44	34.30	42.30	11.16	11.70
36	29.03	50.75	37.47	38.80	94.34	60.36	51.69	35.81	43.40	11.36	11.97
37	29.93	51.84	38.32	39.66	94.52	60.57	51.96	37.46	44.58	11.59	12.25
38	30.88	52.97	39.18	40.55	94.71	60.78	52.26	39.20	45.77	11.83	12.58
39	31.88	54.13	40.06	41.49	94.91	61.01	52.60	41.05	47.05	12.09	12.93
40	32.95	55.34	41.01	42.48	95.13	61.27	52.98	43.10	48.41	12.39	13.34
41	34.08	56.59	41.99	43.50	95.37	61.57	53.40			12.71	13.79
42	35.29	57.89	43.01	44.59	95.64	61.89	53.87			13.09	14.32
43	36.58	59.26	44.08	45.74	95.94	62.25	54.39			13.50	14.90
44	37.94	60.67	45.21	46.95	96.27	62.66	54.98			13.98	15.57
45	39.39	62.15	46.38	48.24	96.63	63.11	55.62			14.53	16.32
46	40.99	63.67	47.63	49.59	97.04	63.61	56.34			15.15	17.17
47	42.59	65.26	48.98	51.04	97.49	64.18	57.15			15.85	18.13
48	44.35	66.93	50.29	52.56	97.99	64.80	58.05			16.66	19.19
49	46.24	68.64	51.73	54.18	98.54	65.48	59.03			17.58	20.39
50	48.24	70.44	53.24	55.90	99.16	66.25	60.14			18.60	21.71
51	50.37	72.31	54.83	57.74	99.82	67.09	61.35			19.74	23.19
52	52.64	74.25	56.52	59.69	100.57	68.03	62.70			21.01	24.83
53	55.08	76.27	58.28	61.76	101.38	69.07	64.18			22.43	26.63
54	57.67	78.38	60.15	63.99	102.28	70.21	65.81			24.00	28.63
55	60.43	80.59	62.13	66.38	103.28	71.47	67.64			25.75	30.84
56	63.39	82.89			104.38	72.88				27.69	33.28
57	66.64	85.29			105.58	74.44				29.83	35.95
58	69.93	87.82			106.93	76.15				32.19	39.00
59	73.54	90.47			108.40	78.05				34.80	42.15
60	77.40	93.27			110.03	80.15				37.69	45.71

Fully Paid Reversionary Addition Credits. Guaranteed Annual Add. Policies.

Year	Whole Life					20 Payment Life					20 Year Endowment				
	21	30	40	50	60	21	30	40	50		21	30	40	50	
2	\$ 9.00	\$ 9.00	\$10.00	\$10.00	\$14.00	\$11.00	\$11.00	\$11.00	\$11.00	\$ 7.00	\$ 8.00	\$ 8.00	\$ 8.00	\$ 9.00	
3	18.00	18.00	20.00	20.00	28.00	22.00	22.00	22.00	22.00	14.00	16.00	16.00	16.00	18.00	
4	27.00	27.00	30.00	30.00	42.00	33.00	33.00	33.00	33.00	21.00	24.00	24.00	24.00	27.00	
5	36.00	37.00	40.00	40.00	58.00	44.00	44.00	44.00	44.00	29.00	32.00	32.00	32.00	36.00	
10	81.00	87.00	90.00	90.00	126.00	99.00	100.00	99.00	101.00	69.00	72.00	72.00	72.00	81.00	
15	126.00	137.00	140.00	145.00	196.00	157.00	160.00	154.00	161.00	109.00	112.00	115.00	115.00	129.00	
20	173.00	187.00	192.00	200.00	266.00	217.00	220.00	213.00	221.00	149.00	154.00	160.00	160.00	179.00	

NOTE.—Above rates adopted January 1, 1918. Semi-annual rate, add 4% and divide by 2. Quarterly rate, add 6% and divide by 4.

†Convertible at any time.

‡Guaranteed annual additions are not credited to Term policies or to policies with premiums payable for less than 20 years, nor to Endowment 85 policies.

ILLINOIS LIFE INSURANCE COMPANY—Continued.

ANNUAL PREMIUM RATES PER \$1,000.

(With Disability providing waiver of premium and \$10 monthly income.)

Guaranteed Annual Additions.

Whole Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	END. 65		End. at 85 \$2,000	Survivorship Investment Pol.	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Cont. Prem.	20 Pay.		Whole Life	20 Pay. Life
\$19.83	\$38.78	\$28.46	\$29.52	\$92.87	\$58.92	\$49.74	17	\$19.88	\$30.45	\$29.82	\$19.83	\$29.52
20.19	39.36	28.91	29.97	92.94	59.00	49.80	18	20.44	30.99	30.46	20.19	29.97
20.58	39.98	29.36	30.36	93.01	59.06	49.89	19	21.00	31.54	31.08	20.58	30.36
20.98	40.61	29.83	30.80	93.09	59.13	50.01	20	21.57	32.13	31.76	20.98	30.80
21.42	41.26	30.32	31.25	93.17	59.22	50.10	21	22.22	32.75	32.50	21.42	31.25
21.87	41.94	30.84	31.74	93.25	59.32	50.22	22	22.89	33.39	33.24	21.87	31.74
22.34	42.65	31.36	32.25	93.34	59.40	50.31	23	23.58	34.07	34.04	22.34	32.25
22.81	43.37	31.89	32.78	93.44	59.50	50.47	24	24.30	34.76	34.84	22.81	32.78
23.33	44.11	32.47	33.34	93.53	59.61	50.60	25	25.05	35.49	35.72	23.33	33.34
23.88	44.90	33.05	33.92	93.65	59.71	50.74	26	25.88	36.24	36.64	23.88	33.92
24.45	45.68	33.64	34.51	93.74	59.83	50.88	27	26.73	37.02	37.62	24.45	34.51
25.06	46.51	34.27	35.10	93.86	59.96	51.05	28	27.68	37.80	38.64	25.06	35.10
25.67	47.35	34.91	35.76	93.98	60.10	51.21	29	28.65	38.66	39.68	25.67	35.76
26.34	48.24	35.57	36.41	94.12	60.23	51.40	30	29.71	39.54	40.80	26.34	36.41
27.05	49.16	36.26	37.10	94.26	60.40	51.60	31	30.80	40.46	42.00	27.05	37.10
27.80	50.11	36.96	37.83	94.43	60.58	51.84	32	31.98	41.44	43.26	27.80	37.83
28.58	51.09	37.72	38.58	94.57	60.74	52.09	33	33.26	42.44	44.58	28.58	38.58
29.41	52.08	38.49	39.37	94.75	60.95	52.36	34	34.66	43.48	45.96	29.41	39.37
30.28	53.16	39.29	40.18	94.94	61.16	52.64	35	36.15	44.59	47.42	30.28	40.18
31.21	54.22	40.11	41.03	95.16	61.41	53.00	36	37.72	45.74	49.00	31.21	41.03
32.20	55.36	41.01	41.95	95.40	61.70	53.37	37	39.42	46.97	50.70	32.20	41.95
33.24	56.52	41.90	42.88	95.64	61.98	53.77	38	41.22	48.20	52.44	33.24	42.88
34.33	57.73	42.83	43.88	95.90	62.29	54.21	39	43.17	49.54	54.28	34.33	43.88
35.49	58.97	43.82	44.91	96.17	62.63	54.70	40	45.33	50.94	56.20	35.49	44.91
36.75	60.25	44.84	46.08	96.50	63.05	55.32	41	.....	.....	58.34	36.75	46.08
38.08	61.58	45.91	47.31	96.86	63.51	56.00	42	.....	.....	60.60	38.08	47.31
39.51	62.97	47.02	48.61	97.25	64.00	56.74	43	.....	.....	62.98	39.51	48.61
40.99	64.41	48.19	49.96	97.67	64.54	57.53	44	.....	.....	65.48	40.99	49.96
42.57	65.92	49.40	51.40	98.12	65.12	58.38	45	.....	.....	68.12	42.57	51.40
44.36	67.46	50.88	52.95	98.70	65.93	59.34	46	.....	.....	71.06	44.36	52.95
46.15	69.06	52.40	54.61	99.32	66.82	60.39	47	.....	.....	74.18	46.15	54.61
48.11	70.74	53.99	56.33	99.99	67.75	61.51	48	.....	.....	77.48	48.11	56.33
50.19	72.46	55.65	58.15	100.71	68.75	62.73	49	.....	.....	80.96	50.19	58.15
52.38	74.27	57.39	60.07	101.49	69.82	64.08	50	.....	.....	84.66	52.38	60.07
54.82	76.55	59.32	62.23	102.67	71.05	65.63	51	.....	.....	88.86	54.82	62.23
57.40	78.88	61.35	64.49	103.94	72.37	67.31	52	.....	.....	93.24	57.40	64.49
60.15	81.80	63.45	66.87	105.25	73.79	69.13	53	.....	.....	97.90	60.15	66.87
63.04	83.80	65.66	69.41	106.67	75.30	71.08	54	.....	.....	102.82	63.04	69.41
66.11	86.39	67.97	72.11	108.17	76.95	73.25	55	.....	.....	108.04	66.11	72.11

Rates with Double Indemnity and Disability (Waiver of Premium and \$10 Monthly Income.)

\$21.33	\$42.67	\$31.21	\$31.75	\$94.37	\$60.42	\$51.24	17	\$21.38	\$32.68	\$32.82	\$21.33	\$31.75
21.69	43.21	31.64	32.18	94.44	60.50	51.30	18	21.94	33.20	33.46	21.69	32.18
22.08	43.79	32.06	32.55	94.51	60.56	51.39	19	22.50	33.73	34.08	22.08	32.55
22.48	44.38	32.50	32.97	94.59	60.63	51.51	20	23.07	34.30	34.76	22.48	32.97
22.92	44.99	32.96	33.40	94.67	60.72	51.60	21	23.72	34.90	35.50	22.92	33.40
23.37	45.62	33.45	33.86	94.75	60.82	51.72	22	24.39	35.51	36.24	23.37	33.86
23.84	46.29	33.94	34.34	94.84	60.90	51.84	23	25.08	36.16	37.04	23.84	34.34
24.31	46.96	34.44	34.85	94.94	61.00	51.97	24	25.80	36.83	37.84	24.31	34.85
24.83	47.66	34.99	35.38	95.03	61.11	52.10	25	26.55	37.53	38.72	24.83	35.38
25.38	48.40	35.53	35.93	95.15	61.21	52.24	26	27.38	38.25	39.64	25.38	35.93
25.95	49.12	36.09	36.50	95.24	61.33	52.38	27	28.23	39.01	40.62	25.95	36.50
26.56	49.90	36.68	37.06	95.36	61.46	52.55	28	29.18	39.76	41.64	26.56	37.06
27.17	50.69	37.28	37.69	95.48	61.60	52.71	29	30.15	40.59	42.68	27.17	37.69
27.84	51.52	37.90	38.30	95.62	61.73	52.90	30	31.21	41.43	43.80	27.84	38.30
28.55	52.38	38.55	38.96	95.76	61.90	53.10	31	32.30	42.32	45.00	28.55	38.96
29.30	53.26	39.20	39.65	95.93	62.08	53.34	32	33.48	43.26	46.26	29.30	39.65
30.08	54.18	39.92	40.37	96.07	62.24	53.59	33	34.76	44.23	47.58	30.08	40.37
30.91	55.10	40.64	41.13	96.25	62.45	53.86	34	36.16	45.24	48.96	30.91	41.13
31.78	56.11	41.39	41.89	96.44	62.66	54.14	35	37.65	46.30	50.42	31.78	41.89
32.71	57.10	42.16	42.70	96.66	62.91	54.50	36	39.22	47.41	52.00	32.71	42.70
33.70	58.17	43.01	43.59	96.90	63.20	54.87	37	40.92	48.61	53.70	33.70	43.59
34.74	59.24	43.84	44.47	97.14	63.48	55.27	38	42.72	49.79	55.44	34.74	44.47
35.83	60.37	44.72	45.43	97.40	63.79	55.71	39	44.67	51.09	57.28	35.83	45.43
36.99	61.53	45.65	46.41	97.67	64.13	56.20	40	46.83	52.44	59.20	36.99	46.41
38.25	62.72	46.61	47.58	98.00	64.55	56.82	41	.....	.....	61.34	38.25	47.58
39.58	63.96	47.61	48.81	98.36	65.01	57.50	42	.....	.....	63.60	39.58	48.81
41.01	65.25	48.66	50.11	98.75	65.50	58.24	43	.....	.....	65.98	41.01	50.11
42.49	66.59	49.76	51.46	99.17	66.04	59.03	44	.....	.....	68.48	42.49	51.46
44.07	68.00	50.90	52.90	99.62	66.62	59.88	45	.....	.....	71.12	44.07	52.90
45.86	69.43	52.38	54.45	100.20	67.43	60.84	46	.....	.....	74.06	45.86	54.45
47.65	70.92	53.90	56.11	100.82	68.32	61.89	47	.....	.....	77.18	47.65	56.11
49.61	72.49	55.49	57.83	101.49	69.25	63.01	48	.....	.....	80.48	49.61	57.83
51.69	74.01	57.15	59.65	102.21	70.25	64.23	49	.....	.....	83.96	51.69	59.65
53.88	75.77	58.89	61.57	102.99	71.32	65.58	50	.....	.....	87.66	53.88	61.57
56.32	78.05	60.82	63.73	104.17	72.55	67.13	51	.....	.....	91.86	56.32	63.73
58.90	80.38	62.85	65.99	105.44	73.87	68.81	52	.....	.....	96.24	58.90	65.99
61.65	82.80	64.95	68.37	106.75	75.29	70.63	53	.....	.....	100.90	61.65	68.37
64.54	85.30	67.16	70.91	108.17	76.80	72.58	54	.....	.....	105.82	64.54	70.91
67.61	87.89	69.47	73.61	109.67	78.45	74.75	55	.....	.....	111.04	67.61	73.61

ILLINOIS LIFE INSURANCE COMPANY--Continued

Cash, Loan, Paid-up and Extended Insurance Values--Non-Participating.

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
O. L. Guar. Add. Policy																	
21	\$20.10	\$8		\$35	\$112	4	1	\$38	\$255	9	6	\$137	\$114	16	6	\$239	\$570
25	21.85	9		41	120	4	6	103	276	10	6	182	445	17	0	278	609
30	24.60	11		50	132	5	0	128	310	11	9	224	491	16	8	336	660
35	28.19	12		59	143	5	5	156	340	12	0	270	530	15	4	399	703
40	32.95	16		73	159	5	8	191	374	11	4	323	570	13	8	468	747
45	39.39	19		87	170	5	4	227	400	10	1	377	601	11	6	536	777
50	43.24	23		106	185	4	11	270	430	8	6	441	640	9	7	613	820
55	60.43	28		126	200	4	5	320	464	7	0	510	682	7	9	693	865
60	77.40	36		154	223	3	8	383	512	5	9	594	741	6	3	800	941
10 Pay. Life																	
21	38.43	34		136	433	20	7	343	1000	Pd-up		378	1000	Pd-up		419	1000
25	41.09	37		147	437	21	0	371	1000	"		410	1000	"		456	1000
30	45.01	41		164	443	20	8	410	1000	"		456	1000	"		508	1000
35	49.72	45		183	447	19	4	456	1000	"		508	1000	"		566	1000
40	55.34	50		206	451	17	5	508	1000	"		566	1000	"		627	1000
45	62.15	55		230	452	15	0	566	1000	"		627	1000	"		688	1000
50	70.44	61		255	450	12	5	627	1000	"		688	1000	"		747	1000
55	80.59	66		278	444	9	10	688	1000	"		747	1000	"		800	1000
60	93.27	74		297	432	7	5	747	1000	"		800	1000	"		850	1000
15 Pay. Life																	
21	28.24	19		77	246	9	10	210	611	30	6	378	1000	Pd-up		419	1000
25	30.23	21		84	249	10	7	229	617	29	0	410	1000	"		456	1000
30	33.16	24		93	252	11	3	255	622	26	5	456	1000	"		508	1000
35	36.69	27		104	254	11	5	285	624	23	6	508	1000	"		566	1000
40	41.01	29		117	256	10	9	321	632	20	4	566	1000	"		627	1000
45	46.38	33		133	257	9	6	358	632	17	1	627	1000	"		688	1000
50	53.24	36		149	255	7	10	393	627	13	10	688	1000	"		747	1000
55	62.13	40		164	254	6	2	425	617	10	9	747	1000	"		800	1000
20 P. L. Guar. Add. Policy																	
21	29.51	17		72	198	8	10	198	548	26	9	348	908	37	4	559	1217
25	31.49	19		77	202	9	5	215	553	25	6	379	910	34	7	603	1218
30	34.40	21		85	210	9	10	239	560	23	4	421	911	30	3	667	1220
35	37.99	23		95	216	10	0	266	561	20	7	463	901	26	2	728	1208
40	42.48	26		106	223	9	5	296	564	17	7	514	896	22	1	800	1213
45	48.24	28		120	226	8	0	327	560	14	6	560	884	18	1	865	1207
50	55.90	31		136	231	6	6	360	558	11	7	613	879	14	4	941	1221
55	66.38	35		152	235	5	2	392	556	8	10	653	867	10	11	1007	1228
End of 5 Years. End of 7 Years. End of 8 Years. End of 9 Years.																	
		Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
10 Year End.																	
21	\$92.71	\$131	\$429	\$508	5	\$469	\$636	\$704	3	\$683	\$750	\$803	2	\$784	\$871	\$901	1
25	93.01	130	429	507	5	467	635	703	3	682	749	802	2	784	871	901	1
30	93.51	128	427	505	5	463	635	703	3	680	749	802	2	783	871	901	1
35	94.18	125	425	502	5	457	633	701	3	677	748	800	2	780	870	900	1
40	95.13	123	422	499	5	449	632	699	3	673	747	799	2	778	869	899	1
45	96.63	120	419	495	5	444	630	697	3	665	746	798	2	773	869	899	1
50	99.16	116	414	488	5	409	626	692	3	652	743	795	2	766	867	897	1
55	103.28	110	407	478	5	365	621	686	3	630	740	791	2	752	865	895	1
60	110.03	103	396	463	5	287	614	677	3	591	735	785	2	720	862	892	1
15 Year End.																	
21	\$58.68	\$65	\$235	\$319	10	\$250	\$360	\$462	8	\$420	\$578	\$684	5	\$650	\$905	\$939	1
25	58.99	64	234	318	10	244	359	462	8	416	577	683	5	648	905	936	1
30	59.48	63	232	315	10	234	357	459	8	408	575	680	5	644	905	936	1
35	60.19	61	230	312	10	219	355	456	8	396	574	678	5	638	904	935	1
40	61.27	59	228	308	10	190	353	452	8	376	572	675	5	628	904	935	1
45	63.11	57	225	302	10	139	350	447	8	340	569	670	5	610	903	934	1
50	66.25	56	221	294	10	46	345	438	8	276	563	661	5	577	901	932	1
55	71.47	55	217	284	8	0	339	424	8	153	553	647	5	551	898	929	1
60	80.15	53	210	269	5	5	329	406	7	12	539	625	5	541	890	921	1
20 Y. E. Guar. Add. Policy																	
21	\$49.49	\$44	\$168	\$257	15	\$117	\$427	\$593	10	\$517	\$743	\$879	5	\$848	\$1058	\$1095	1
25	49.88	43	167	256	15	106	427	593	10	512	743	879	5	847	1058	1095	1
30	50.49	43	166	255	15	85	427	591	10	501	744	879	5	844	1061	1098	1
35	51.44	42	164	251	15	44	426	588	10	480	742	876	5	830	1061	1098	1
40	52.98	41	163	248	14	0	425	584	10	442	744	876	5	826	1061	1103	1
45	55.62	40	163	244	10	11	429	582	10	378	745	875	5	809	1071	1108	1
50	60.14	39	166	243	8	12	430	576	10	252	746	872	5	772	1079	1117	1
55	67.64	39	170	240	5	11	437	572	10	31	751	871	5	796	1094	1131	1

†Months.

American 3½% Modified Preliminary Term Reserve (Ill. Std.), surrender charge up to 20th year not exceeding \$25 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
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NON-PARTICIPATING.

(Without Disability.)

SURVIVORSHIP INVESTMENT POLICIES—With Annual Contributions.

LIFE POLICIES.

Whole Life....	\$21.85	\$28.19	\$39.39
Contrib.....	3.81	4.92	6.09
20 Payment....	31.49	37.99	48.24
Contrib.....	4.67	5.46	6.72

ENDOWMENTS.

20 Year.....	49.88	51.44	55.62
Contrib.....	5.98	6.20	6.79

ENDOWMENTS AT AGE 65.

Cont. Prem....	\$23.72	\$34.30	.....
Contrib.....	2.30	3.80	.....
20 Payment....	33.59	42.30	.....
Contrib.....	3.70	4.92	.....

GUARANTEED ANNUAL ADDITION FOR 20 YEARS—With Premium Reduction Option. Premiums same as Survivorship Investment; Cash Value of Additions equal to Contributions in Survivorship Investment Policies.

RENEWAL ANNUAL PREMIUMS, Guar. Ann. Add. Policy, renewed on Prem. Red. Plan.

Life	\$18.04	\$23.27	\$33.30
20 Pay	26.82	32.53	41.52
20 Year End..	43.90	45.24	48.83
End. 65.			
Cont. Prem....	21.42	30.50	.....
20 Years	29.89	37.38	

ENDOWMENT AGE 85. Rates for \$2,000.

Cont. Prem....	\$32.74	\$43.22	\$61.72
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SINGLE PREMIUM LIFE.

Whole Life....	\$324.17	\$389.08	\$478.80
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SINGLE PREM. ENDOWMENTS.

10 Year.....	\$754.77	\$756.15	\$759.91
15 Year.....	648.54	651.87	661.38
20 Year.....	563.32	569.73	588.24
End. at 65....	369.99	459.41	588.24

RENEWABLE TERM.

5 Year.....	\$9.90	\$11.16	\$14.53
10 Year.....	10.13	11.70	16.32
15 Year.....	10.40	12.44	18.71
20 Year.....	10.75	13.50	21.71

JOINT LIFE.

Ord. Life....	\$30.07	\$38.54	\$54.17
20 Pay. Life ..	40.62	47.54	60.74
20 Year End..	55.08	57.65	66.00

LIFE ANNUITY RATES.

Amount Purchased by \$1,000.

Males.....	\$49.83	\$55.16	\$64.27
Females.....	47.33	51.84	59.03

CHILD'S 20 YEAR END. POLICIES.

Death benefit limited to premiums paid and $3\frac{1}{2}\%$ compound interest. Limit removed at age 17 upon evidence of insurability.

Survivorship Investment.

Prem.....	\$49.21	Contrib. 5.89	
Premium Reduction Plan.			
Prem. 1st Yr..	\$49.21	.....	.....
After 1st Yr..	43.32	.....	.....

SPECIAL FORMS.

XX POLICIES. 1st Five Years, \$2,000; 2nd Five Years, \$1,500; Thereafter, \$1,000.

Ord. Life.....	\$25.18	\$31.89	\$45.50
2d Five Years..	21.59	27.85	39.83
Thereafter....	16.56	22.19	31.87
20 Payment....	\$33.96	\$40.81	\$53.69
2d Five Years..	30.65	37.14	48.34
Thereafter....	25.35	31.20	40.05

GUARANTEED ANNUAL ADDITION OR PREMIUM REDUCTION. 20 Year Income Plan.

Whole Life.			
First Year....	\$16.07	\$20.73	\$28.97
After 1st	13.27	17.11	24.49

20 Payment.

First Year....	\$23.16	\$27.94	\$35.48
After 1st	19.73	23.92	30.54

RATES WITH WAIVER OF PREMIUMS.

Whole Life....	\$22.10	\$28.54	\$39.99
20 Payment....	31.69	38.24	48.74
20 Year End..	50.08	51.74	56.12

Endowments Age 65.

Cont. Prem....	\$24.02	\$34.65	.....
20 Payment....	33.89	42.65	

Endowment Age 85. Rates for \$2,000.

Cont. Prem....	\$33.24	\$43.92	\$62.92
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XX Policies. Ordinary Life and 20 Payment.

1st Five Years..	\$25.48	\$32.27	\$46.25
2nd Five Years..	21.84	28.17	40.46
Thereafter....	16.76	22.44	32.37
1st Five Years..	\$34.26	\$41.19	\$54.44
2nd Five Years..	30.90	37.46	48.97
Thereafter....	25.55	31.45	40.53

RENEWAL ANNUAL PREMIUMS.

Life.....	\$18.29	\$23.62	\$33.90
20 Pay.	27.02	32.78	42.02
20 Year End..	44.10	45.54	49.33
End. 65.			

Cont. Prem....	21.72	30.85	.....
20 Years	30.19	37.73	.....

MONTHLY INCOME. Premium Reduction. \$10 a Month for 20 Years. Commuted Value \$1,765.

Whole Life....	\$38.57	\$49.76	\$69.52
After 1st Year..	31.85	41.08	58.77
20 Payment....	55.58	67.05	85.14
After 1st Year..	47.34	57.41	73.28

EXTRA RATES to continue income for life. Premium payable during limited number of years depending upon ages at issue.

O. L. & 20			
Pay,	\$ 8.39	\$ 7.67	\$ 6.79
Payable for	20 yrs.	15 yrs.	10 yrs.

RATES WITH DISABILITY INCOME AND DOUBLE INDEMNITY.

Ord. Life....	\$24.83	\$31.78	\$44.07
20 Pay. Life ..	35.38	41.89	52.90
20 Year End..	52.10	54.14	59.88
End. 65	26.55	37.65	.....
E. 85 (\$2,000).	38.72	50.42	71.12
20 P. End. 65 .	37.53	46.30	.....

INDEPENDENT LIFE INSURANCE CO., Nashville, Tenn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within one month after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000

Change of Plan. — No provision.

Disability. — Special Combination policies provide, prior to age 60, for waiver of premiums and payment of face of policy in 10 equal annual Installments.

Dividends. — Policy is non-participating.

Double Indemnity. — Special Combination policies provide, prior to age 60, for payment double face of policy in event of accidental death within 90 days from time of injury; the additional indemnity being paid in 10 annual Installments of \$100 per \$1,000 each. Beneficiary Insurance is included; face of policy payable in ten annual Installments in event of accidental death of beneficiary while riding as passenger on railroad, elevator (excluding mine elevator), or steam vessels or in hotel fire while guest within 90 days from time of injury. Limit \$5,000. Agreement does not cover death from suicide.

***Extended Insurance.** — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — From date of issue, except for non-payment of premium, service in time of war, or suicide or death from crime within one year.

Limits. — Ages, 18-60; reinsures over \$3,000; minimum policy, \$1,000 (Ord. Dept.).

Loans. — After three premiums. Interest 6%, in advance. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war without permit, policy void.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

***Paid-Up Values.** — Automatic after three years. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

***Premium Loans.** — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears with interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions

Restricted Occupations. — No conditions.

Settlement Options. — (Death) No provision, other than cash.

Suicide. — Within one year, sane or insane, or death resulting from crime or criminal action within one year, limits liability to premiums paid.

Women. — No extra charge. Written on plans with premium not less than 20 payment life. Limit, \$2,000.

*** Values after two premiums in Special Combination policies.**

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve.

Age	LIFE				ENDOWMENTS			CONVERTIBLE TERM				*SPECIAL COMBIN'T'N		
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	15 Year	20 Year	30 Year	To Age 50	To Age 55	To Age 60	To Age 65	Ord. Life	20 Pay. Life	20 P. Prm. End.
20	\$15.30	\$37.45	\$27.75	\$23.00	\$58.25	\$41.85	\$26.35	\$11.67	\$12.28	\$13.08	\$13.16	\$16.24	\$24.22	\$33.39
21	15.65	38.05	28.20	23.40	58.30	41.95	26.45	11.77	12.40	13.24	13.36	16.57	24.58	33.60
22	16.00	38.70	28.65	23.75	58.35	42.00	26.55	11.87	12.52	13.40	13.56	16.93	24.97	33.82
23	16.40	39.35	29.15	24.20	58.40	42.05	26.65	11.97	12.65	13.57	13.78	17.29	25.38	34.06
24	16.80	40.00	29.65	24.60	58.50	42.15	26.75	12.07	12.78	13.75	14.00	17.67	25.80	34.31
25	17.20	40.75	30.20	25.05	58.55	42.25	26.90	12.18	12.93	13.94	14.23	18.08	26.24	34.59
26	17.65	41.45	30.75	25.55	58.65	42.30	27.05	12.29	13.07	14.14	14.48	18.52	26.70	34.89
27	18.10	42.20	31.30	26.00	58.70	42.40	27.20	12.41	13.23	14.35	14.73	18.96	27.17	35.22
28	18.60	43.00	31.90	26.50	58.80	42.55	27.35	12.53	13.39	14.57	15.00	19.44	27.66	35.57
29	19.10	43.80	32.50	27.05	58.90	42.65	27.55	12.65	13.56	14.79	15.29	19.93	28.17	35.96
30	19.65	44.65	33.15	27.60	59.00	42.80	27.75	12.78	13.74	15.03	15.59	20.46	28.70	36.38
31	20.20	45.65	33.80	28.15	59.10	42.90	28.00	12.93	13.92	15.29	15.90	21.01	29.26	36.84
32	20.80	46.45	34.50	28.75	59.25	43.10	28.25	13.08	14.12	15.56	16.23	21.60	29.84	37.34
33	21.45	47.40	35.25	29.35	59.40	43.25	28.55	13.23	14.34	15.84	16.58	22.21	30.44	37.89
34	22.10	48.35	36.00	30.00	59.55	43.45	28.85	13.40	14.55	16.13	16.95	22.87	31.07	38.50
35	22.85	49.35	36.75	30.70	59.70	43.65	29.20	13.56	14.78	16.44	17.34	23.56	31.72	39.15
36	23.60	50.40	37.55	31.40	59.85	43.90	29.60	13.75	15.02	16.78	17.75	24.29	32.40	39.87
37	24.35	51.60	38.40	32.15	60.10	44.15	30.05	13.94	15.29	17.13	18.18	25.07	33.13	40.65
38	25.20	52.65	39.30	32.95	60.30	44.45	30.50	14.14	15.56	17.49	18.64	25.89	33.88	41.49
39	26.10	53.85	40.25	33.75	60.55	44.75	31.05	14.34	15.84	17.88	19.13	26.75	34.67	42.40
40	27.05	55.05	41.20	34.60	60.80	45.10	31.65	14.57	16.15	18.29	19.64	27.68	35.49	43.38
41	28.05	56.30	42.20	35.55	61.15	45.55	32.30		16.47	18.73	20.19	28.66	36.36	44.43
42	29.15	57.65	43.25	36.50	61.45	45.95	33.00		16.82	19.20	20.78	29.70	37.28	45.56
43	30.25	59.05	44.35	37.50	61.85	46.45	33.80		17.18	19.70	21.40	30.82	38.25	46.78
44	31.50	60.45	45.55	38.55	62.30	47.05	34.65		17.57	20.22	22.06	32.00	39.27	48.06
45	32.80	61.95	46.75	39.70	62.80	47.65	35.65		18.00	20.78	22.76	33.25	40.35	49.42
46	34.15	63.50	48.05	40.90	63.35	48.35	36.70			21.40	23.51	34.59	41.49	50.86
47	35.60	65.15	49.40	42.20	63.95	49.15	37.85			22.04	24.31	36.02	42.70	52.38
48	37.20	66.85	50.85	43.55	64.60	50.00	39.15			22.73	25.18	37.54	43.99	53.96
49	38.85	68.60	52.35	45.00	65.40	50.95	40.55			23.46	26.08	39.17	45.35	55.61
50	40.65	70.45	53.95	46.55	66.20	52.00	42.05			24.23	27.04	40.90	46.80	57.33
51	42.55	72.40	55.60	48.20	67.15	53.20	43.70				28.06	42.74	48.35	59.10
52	44.55	74.40	57.35	49.95	68.20	54.50	45.50				29.15	44.71	49.99	60.94
53	46.70	76.50	59.25	51.80	69.35	55.95	47.50				30.30	46.82	51.74	62.85
54	49.00	78.70	61.25	53.85	70.60	57.55	49.60				31.51	49.05	53.62	64.83
55	51.45	80.95	63.35	56.00	72.00	59.30	51.90				32.75	51.44	55.63	66.89
56	54.10	83.35	65.55	58.30	73.55	61.20						54.01	57.77	69.03
57	56.90	85.90	67.95	60.75	75.25	63.30						56.73	60.08	71.27
58	59.90	88.55	70.50	63.40	77.15	65.65						59.17	62.55	73.62
59	63.10	91.35	73.25	66.30	79.25	68.20						62.78	65.23	76.08
60	66.55	94.30	76.15	69.35	81.60	71.00						66.12	68.10	78.66

*Includes Disability Clause. Semi-annual rate, multiply by .52; quarterly by .265.
American 3½% Modified Preliminary Term Reserve; Full Reserve allowed end of 20th year

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
	Prem.	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up
21	\$ 15.65	\$ 8.18	\$ 21.36	\$ 66	2 6	\$ 59.82	\$ 174	7 3	\$ 108.93	\$ 288	12 6	\$ 166.63	\$ 398	17 9	\$ 246.63	\$ 528
25	17.20	11.19	26.64	79	3 2	72.42	196	8 3	129.98	318	13 5	196.99	432	17 9	296.99	576
30	19.65	15.08	34.62	92	3 10	91.65	223	9 4	161.65	354	13 7	241.57	475	15 6	354.57	709
35	22.85	19.98	44.58	108	4 4	115.48	251	10 0	199.85	392	12 11	292.64	511	13 1	392.64	784
40	27.05	23.17	54.19	120	4 8	141.48	278	9 9	243.66	426	11 8	348.21	556	12 0	426.21	852
45	32.80	28.89	67.57	133	4 11	172.54	305	8 10	291.35	464	10 0	406.17	590	10 4	464.17	928
50	40.65	39.71	86.77	152	4 8	210.30	335	7 7	340.94	494	8 3	463.25	621	8 8	494.25	988
55	51.45	51.51	107.66	173	4 0	250.00	362	6 1	390.25	522	6 7	517.05	646	6 7	522.05	1044
60	66.55	63.17	128.82	188	3 4	288.67	387	4 11	436.94	546	5 1	574.12	677	5 0	546.94	1092
21	23.40	15.80	49.13	208	6 3	149.85	470	23 2	266.45	735	32 6	408.69	1000			Pd-up
25	25.05	18.69	55.10	208	7 0	164.55	470	22 5	291.49	735	30 4	446.00	1000			"
30	27.60	22.89	63.76	208	7 11	185.67	470	20 11	327.09	735	27 1	498.49	1000			"
35	30.70	27.81	73.87	208	8 4	209.96	470	18 10	367.23	735	23 10	566.15	1000			"
40	34.60	33.53	85.57	208	3 11	237.22	470	16 2	410.12	735	20 8	616.92	1000			"
45	39.70	40.13	98.70	208	7 0	265.57	470	13 5	453.02	735	16 11	678.24	1000			"
50	46.55	47.01	111.96	208	5 9	292.78	470	10 6	492.61	735	13 5	736.98	1000			"
55	56.00	53.93	125.00	208	4 4	317.31	470	7 11	525.81	735	10 7	790.48	1000			"
60	69.35	60.95	137.62	208	3 2	337.18	470	5 7	546.89	735	7 4	839.97	1000			"

†Months.

INDIANAPOLIS LIFE INSURANCE CO., Indianapolis, Ind.

Accelerative Option. — Accumulations may be used to pay up policy or mature it as Endowment.

Beneficiary. — Changeable at will

Cash Values. — After three premiums, within 62 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed (without disability or double indemnity) at any time; practice to change by payment of difference in premiums with interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for (a) waiver of premium; (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning three months after proof of disability and continuing during disability until maturity; no reduction in insurance due. After age 60, premiums waived and charged against policy without interest. Disability not written on Joint Life, Term, Continuous Installment or Single Premium policies and does not cover war service, aeronautic or submarine expeditions. Limit, income clause, \$25,000.

Dividends. — End of first year and annually thereafter; each dividend conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ $\frac{1}{2}$, withdrawable any time; (d) purchase participating paid-up additions, which may be converted into cash. (b) is automatic option.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Not written on Joint Life, Term, Continuous Installment or Single Premium policies. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, military or naval service, police duty, bodily or mental infirmity, ptomaines, bacterial infection other than in consequence of injury or disappearance. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice of company to grant cash values on Extended Insurance. Exchangeable for paid-up insurance within 62 days.

Grace. — 31 days, interest 6%.

Incontestable. — After one year, if insured is then living, otherwise after two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 12-60, except ten year Term, 16-50 and 5 year Term, 16-55. No lived amount; re-insures over \$15,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums, Interest 6%, in advance.

Military Service. — Death from military or naval service in time of war limits liability to reserve, unless notice is given before entering service and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 62 days after default. Under annual dividend policies, participating if premiums paid for ten years. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within five years, (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payment) at not less than $3\frac{1}{2}\%$, Limited (2-30) and Continuous (10, 15 or 20 certain) Installments. Installment payments made annually, semi-annually (\$50.40), quarterly (\$25.30) and monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned $\frac{1}{2}$. Trust Fund may be withdrawn at any time unless otherwise directed; but commutable values withheld from beneficiary unless otherwise directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$2,500. Double indemnity granted. Disability (waiver of premium only) granted if single and self-supporting.

†Present interest rate, 5%.

PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

PARTICIPATING										NON-PARTICIPATING					
Age at Issue	Ord. Life	Limited Payment Life				Endowments			Life		20 Year End.	Term Policies (a)			
		10 Pay.	15 Pay.	18 Pay.	20 Pay.	10 Year	15 Year	20 Year	Ord. Life	20 Pay.		5 Year	10 Year		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
16	16.13	39.92	29.44	26.11	24.26	100.65	62.67	45.92	13.65	21.06	41.20	7.76	8.16		
17	16.45	40.51	29.90	26.51	24.64	100.72	62.74	45.98	13.82	21.38	41.25	7.80	8.22		
18	16.79	41.11	30.37	26.93	25.04	100.78	62.81	46.05	14.10	21.71	41.31	7.84	8.27		
19	17.14	41.74	30.86	27.35	25.45	100.85	62.88	46.10	14.40	22.05	41.36	7.89	8.33		
20	17.50	42.39	31.38	27.80	25.88	100.95	62.96	46.18	14.70	22.41	41.43	7.95	8.38		
21	17.89	42.94	31.90	28.27	26.34	101.00	63.04	46.25	15.03	22.77	41.49	8.00	8.45		
22	18.30	43.76	32.44	28.74	26.79	101.08	63.12	46.32	15.37	23.15	41.55	8.05	8.51		
23	18.73	44.48	33.02	29.26	27.27	101.16	63.22	46.41	15.73	23.56	41.63	8.10	8.59		
24	19.16	45.24	33.62	29.77	27.78	101.25	63.31	46.50	16.10	23.97	41.71	8.16	8.66		
25	19.64	46.01	34.22	30.30	28.30	101.33	63.40	46.59	16.50	24.39	41.80	8.24	8.75		
26	20.14	46.83	34.86	30.87	28.83	101.44	63.52	46.70	16.92	24.84	41.89	8.35	8.88		
27	20.65	47.67	35.53	31.45	29.41	101.54	63.64	46.81	17.35	25.31	41.99	8.42	8.97		
28	21.20	48.52	36.20	32.05	29.99	101.65	63.76	46.92	17.81	25.78	42.09	8.51	9.08		
29	21.78	49.43	36.93	32.68	30.59	101.76	63.89	47.05	18.29	26.29	42.20	8.60	9.19		
30	22.38	50.35	37.66	33.33	31.23	101.88	64.02	47.19	18.81	26.80	42.32	8.69	9.32		
31	23.02	51.32	38.42	34.01	31.88	102.01	64.18	47.34	19.34	27.35	42.45	8.84	9.50		
32	23.70	52.32	39.22	34.72	32.57	102.14	64.33	47.51	19.91	27.91	42.61	8.96	9.66		
33	24.41	53.36	40.05	35.45	33.28	102.28	64.50	47.68	20.51	28.50	42.76	9.08	9.82		
34	25.18	54.45	40.92	36.22	34.02	102.44	64.70	47.87	21.15	29.12	42.93	9.22	10.01		
35	25.97	55.55	41.80	37.01	34.80	102.61	64.90	48.09	21.82	29.76	43.12	9.38	10.20		
36	26.81	56.71	42.73	37.86	35.61	102.79	65.12	48.33	22.53	30.43	43.33	9.64	10.48		
37	27.71	57.92	43.72	38.74	36.45	102.99	65.38	48.59	23.28	31.14	43.57	9.83	10.73		
38	28.66	59.16	44.72	39.64	37.35	103.20	65.64	48.88	24.08	31.87	43.82	10.03	11.02		
39	29.66	60.45	45.78	40.59	38.27	103.42	65.93	49.21	24.92	32.64	44.11	10.25	11.32		
40	30.74	61.78	46.87	41.58	39.25	103.66	66.26	49.56	25.82	33.44	44.43	10.50	11.68		
41	31.86	63.18	48.03	42.63	40.26	103.92	66.63	49.96	26.76	34.30	44.78	10.88	12.08		
42	33.08	64.63	49.23	43.72	41.34	104.22	67.03	50.41	27.78	35.20	45.18	11.31	12.54		
43	34.37	66.13	50.49	44.88	42.47	104.55	67.48	50.90	28.86	36.14	45.61	11.77	13.05		
44	35.73	67.71	51.80	46.10	43.67	104.91	67.98	51.46	30.00	37.14	46.11	12.30	13.70		
45	37.17	69.34	53.19	47.38	44.93	105.31	68.55	52.08	31.23	38.20	46.65	12.90	14.49		
46	38.73	71.02	54.64	48.73	46.27	105.75	69.17	52.76	32.53	39.29	47.26	13.57	15.38		
47	40.38	72.80	56.16	50.15	47.67	106.25	69.86	53.53	33.91	40.50	47.94	14.33	16.39		
48	42.14	74.64	57.77	51.68	49.17	106.80	70.65	54.38	35.40	41.77	48.70	15.20	17.50		
49	44.03	76.54	59.45	53.27	50.77	107.40	71.50	55.32	36.98	43.10	49.53	16.17	18.76		
50	46.04	78.54	61.23	54.96	52.44	108.07	72.44	56.37	38.66	44.52	50.46	17.26	20.15		
51	48.15	80.61	63.10	56.75	54.24	108.83	73.50	57.88	40.45	46.03	51.49	18.47	.....		
52	50.43	82.76	65.07	58.66	56.15	109.64	74.67	59.56	42.36	47.64	52.62	19.84	.....		
53	52.86	85.00	67.13	60.67	58.18	110.53	75.95	61.32	44.40	49.35	53.87	21.35	.....		
54	55.45	87.33	69.33	62.82	60.33	111.52	77.38	63.24	46.58	51.18	55.25	23.04	.....		
55	58.21	89.78	71.67	65.12	62.65	112.62	78.97	65.35	48.90	53.16	56.78	24.93	.....		
56	61.18	92.32	74.14	67.58	65.13	113.82	80.71	67.61	51.39	55.25	58.46	.....	.....		
57	64.33	95.00	76.78	70.20	67.78	115.15	82.69	70.06	54.03	57.50	60.31	.....	.....		
58	67.71	97.80	79.55	73.00	70.63	116.61	84.77	72.73	56.88	59.93	62.34	.....	.....		
59	71.33	100.71	82.55	76.03	73.68	118.19	87.14	75.63	59.91	62.54	64.59	.....	.....		
60	75.19	103.83	85.73	79.28	76.99	120.03	89.75	78.77	63.16	65.34	67.03	.....	.....		

a) 5 Year Term convertible within 4 years; 10 Year Term within 7 years.
Semi-annual rate, multiply by .52, quarterly rate, multiply by .265.

DISABILITY RATES PER \$1,000.

Waiver of Premiums and \$10 Monthly Income.											Waiver of Premiums		
Whol. Life	LIMITED PAY. LIFE				10 Year End.	Age	15 Year End.	20 Year End.	Cont. Prem. End. at 65	20 Prem. End. at 65	Ord. Life	10, 15 and 20 Pay. Life	10, 15 and 20 Y. E. 20 P. E. 65 C. P. E. 65
	10 Pay.	15 Pay.	18 Pay.	20 Pay.									
\$1 35	\$2 77	\$2 10	\$1 89	\$1 78	\$0 63	20	\$0 69	\$0 80	\$1 30	\$1 67	\$0 25	\$0 25	\$0 25
1 36	2 77	2 10	1 89	1 78	.63	21	.69	.80	1 30	1 67	.25	.25	.25
1 37	2 77	2 10	1 89	1 78	.63	22	.69	.80	1 30	1 67	.25	.25	.25
1 38	2 77	2 10	1 89	1 78	.63	23	.69	.80	1 30	1 67	.25	.25	.25
1 39	2 77	2 10	1 89	1 78	.63	24	.69	.80	1 30	1 67	.25	.25	.25
1 40	2 77	2 10	1 89	1 78	.63	25	.69	.80	1 30	1 67	.26	.25	.26
1 42	2 78	2 11	1 90	1 79	.63	26	.70	.81	1 31	1 68	.26	.25	.26
1 45	2 80	2 13	1 92	1 82	.63	27	.70	.82	1 33	1 69	.27	.25	.27
1 49	2 83	2 16	1 95	1 85	.63	28	.71	.84	1 36	1 70	.29	.25	.28
1 54	2 88	2 20	1 99	1 88	.63	29	.72	.87	1 40	1 72	.29	.25	.29
1 60	2 95	2 25	2 03	1 91	.63	30	.73	.90	1 46	1 74	.30	.26	.30
1 65	3 01	2 29	2 06	1 94	.64	31	.75	.93	1 51	1 76	.31	.26	.31
1 70	3 07	2 33	2 09	1 97	.65	32	.78	.97	1 56	1 79	.32	.27	.32
1 76	3 12	2 37	2 13	2 01	.66	33	.83	1 03	1 61	1 82	.33	.28	.33
1 82	3 17	2 42	2 17	2 05	.67	34	.89	1 11	1 66	1 85	.34	.29	.34
1 90	3 22	2 47	2 22	2 10	.69	35	.96	1 21	1 72	1 89	.35	.30	.35
1 99	3 28	2 52	2 26	2 14	.72	36	1 04	1 32	1 78	1 93	.36	.31	.36
2 08	3 36	2 58	2 30	2 18	.79	37	1 13	1 44	1 85	1 97	.38	.33	.38
2 18	3 45	2 66	2 34	2 23	.89	38	1 23	1 57	1 93	2 01	.40	.35	.40
2 28	3 53	2 73	2 39	2 30	1 01	39	1 34	1 70	2 03	2 06	.42	.37	.42
2 40	3 60	2 79	2 46	2 40	1 16	40	1 46	1 83	2 14	2 14	.45	.40	.45
2 52	3 67	2 83	2 54	2 52	1 30	41	1 59	1 97	2 24	2 24	.48	.44	.49
2 64	3 71	2 85	2 64	2 64	1 43	42	1 73	2 13	2 35	2 35	.51	.48	.53
2 77	3 74	2 88	2 77	2 77	1 54	43	1 89	2 31	2 47	2 47	.55	.53	.58
2 90	3 76	2 94	2 90	2 90	1 65	44	2 06	2 51	2 59	2 59	.60	.58	.63
3 05	3 77	3 05	3 05	3 05	1 77	45	2 25	2 72	2 72	.....	.65	.64	.69
3 20	3 78	3 20	3 20	3 20	1 91	46	2 45	2 92	2 85	.....	.70	.71	.76
3 36	3 79	3 36	3 36	3 36	2 07	47	2 66	3 12	2 98	.....	.76	.77	.83
3 53	3 81	3 53	3 53	3 53	2 25	48	2 89	3 32	3 12	.....	.83	.84	.89
3 72	3 85	3 72	3 72	3 72	2 46	49	3 14	3 52	3 26	.....	.91	.92	.96
3 94	3 94	3 94	3 94	3 94	2 69	50	3 40	3 73	3 40	.....	1 00	1 00	1 04
4 17	4 17	4 17	4 17	4 17	2 95	51	3 68	3 96	3 55	.....	1 09	1 09	1 13
4 42	4 42	4 42	4 42	4 42	3 24	52	3 97	4 22	3 72	.....	1 18	1 18	1 22
4 70	4 70	4 70	4 70	4 70	3 57	53	4 27	4 51	3 91	.....	1 28	1 28	1 31
5 01	5 01	5 01	5 01	5 01	3 94	54	4 59	4 83	4 12	.....	1 38	1 38	1 40
5 34	5 34	5 34	5 34	5 34	4 36	55	4 92	5 17	4 36	.....	1 50	1 50	1 50

RATES FOR DOUBLE INDEMNITY

.....	\$4 66	\$3 42	\$3 02	\$2 82	20	.....	.....	.....	.....	\$2 82	.....	.....	.....
.....	4 61	3 39	2 99	2 79	21	.....	.....	.....	.....	2 79	.....	.....	.....
.....	4 56	3 35	2 96	2 76	22	.....	.....	.....	.....	2 76	.....	.....	.....
.....	4 51	3 32	2 93	2 73	23	.....	.....	.....	.....	2 73	.....	.....	.....
.....	4 46	3 28	2 89	2 70	24	.....	.....	.....	.....	2 70	.....	.....	.....
.....	4 40	3 24	2 86	2 67	25	.....	.....	.....	.....	2 67	.....	.....	.....
.....	4 34	3 19	2 82	2 63	26	.....	.....	.....	.....	2 63	.....	.....	.....
.....	4 28	3 15	2 78	2 60	27	.....	.....	.....	.....	2 60	.....	.....	.....
.....	4 22	3 10	2 74	2 56	28	.....	.....	.....	.....	2 56	.....	.....	.....
.....	4 15	3 06	2 70	2 52	29	.....	.....	.....	.....	2 52	.....	.....	.....
.....	4 08	3 01	2 66	2 48	30	.....	.....	.....	.....	2 48	.....	.....	.....
.....	4 01	2 96	2 61	2 44	31	.....	.....	.....	.....	2 44	.....	.....	.....
.....	3 94	2 90	2 57	2 40	32	.....	.....	.....	.....	2 40	.....	.....	.....
.....	3 86	2 85	2 52	2 36	33	.....	.....	.....	.....	2 36	.....	.....	.....
.....	3 78	2 79	2 47	2 31	34	.....	.....	.....	.....	2 31	.....	.....	.....
.....	3 70	2 73	2 42	2 26	35	.....	.....	.....	.....	2 26	.....	.....	.....
.....	3 61	2 67	2 36	2 21	36	.....	.....	.....	.....	2 21	.....	.....	.....
.....	3 53	2 61	2 31	2 16	37	.....	.....	.....	.....	2 16	.....	.....	.....
.....	3 43	2 54	2 25	2 11	38	.....	.....	.....	.....	2 11	.....	.....	.....
.....	3 34	2 47	2 19	2 06	39	.....	.....	.....	.....	2 06	.....	.....	.....
.....	3 24	2 40	2 13	2 00	40	.....	.....	.....	.....	2 00	.....	.....	.....
.....	3 13	2 38	2 07	2 00	41	.....	.....	.....	.....	2 00	.....	.....	.....
.....	3 03	2 25	2 00	2 00	42	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 29	2 17	2 00	2 00	43	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 80	2 09	2 00	2 00	44	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 68	2 00	2 00	2 00	45	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 55	2 00	2 00	2 00	46	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 42	2 00	2 00	2 00	47	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 92	2 00	2 00	2 00	48	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 15	2 00	2 00	2 00	49	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 00	2 00	2 00	2 00	50	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 00	2 00	2 00	2 00	51	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 00	2 00	2 00	2 00	52	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 00	2 00	2 00	2 00	53	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 00	2 00	2 00	2 00	54	.....	.....	.....	.....	2 00	.....	.....	.....
.....	2 00	2 00	2 00	2 00	55	.....	.....	.....	.....	2 00	.....	.....	.....

NOTE.—Ordinary Life, 20, 15 and 10 Year Endowments and Cont. Prem. End. at 65 require an extra premium of \$2.00 flat for all ages.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	END OF 3 YEARS				END OF 4 YEARS				END OF 5 YEARS				END OF 7 YEARS				END OF 10 YEARS				END OF 15 YEARS				END OF 20 YEARS			
	Loan or Cash	Paid-Up	Term	Exten.	Loan or Cash	Paid-Up	Term	Exten.	Loan or Cash	Paid-Up	Term	Exten.	Loan or Cash	Paid-Up	Term	Exten.	Loan or Cash	Paid-Up	Term	Exten.	Loan or Cash	Paid-Up	Term	Exten.	Loan or Cash	Paid-Up	Term	Exten.
1	12.00	41	1	7	19.00	62	2	6	26.00	83	3	6	40.00	123	5	4	69.00	200	9	5	118.00	312	15	5	176.00	420	19	1
2	15.00	46	1	11	22.00	66	2	9	30.00	89	3	10	47.00	134	6	0	82.00	221	10	7	139.00	339	15	11	206.00	451	18	5
3	18.00	50	2	16	28.00	76	3	13	37.00	100	4	16	58.00	150	7	7	101.00	246	11	7	171.00	375	15	11	251.00	493	17	1
4	22.00	57	2	22	34.00	85	3	20	46.00	112	5	16	72.00	168	7	8	125.00	274	11	7	209.00	410	14	5	302.00	533	15	0
5	25.97	62	2	26	43.00	96	4	23	58.00	127	5	16	89.00	181	7	8	154.00	302	10	11	253.00	446	12	8	358.00	571	13	0
6	30.74	68	2	31	53.00	107	4	29	72.00	141	5	4	112.00	211	7	3	187.00	330	9	8	301.00	480	10	9	416.00	604	10	0
7	37.17	72	2	36	65.00	117	3	33	87.00	154	4	9	137.00	232	6	4	223.00	355	8	2	350.00	508	8	9	473.00	632	8	0
8	46.04	81	2	44	78.00	127	3	39	106.00	169	4	0	164.00	252	5	3	261.00	379	6	7	400.00	535	7	7	527.00	658	6	1
9	58.21	86	2	51	92.00	136	2	44	126.00	183	3	3	192.00	270	4	2	298.00	398	5	2	446.00	557	5	5	584.00	686	5	2
10	75.19	92	1	50	104.00	154	2	51	159.00	207	3	8	220.00	309	4	9	347.00	464	6	1	556.00	694	7	6	849.00	1000	1000	Pa-Up
11	26.34	28	0	91	42.00	135	5	10	57.00	182	8	2	90.00	277	13	7	174.00	403	24	9	276.00	730	34	1	418.00	1000	1000	Pa-Up
12	28.30	30	0	93	46.00	139	6	12	63.00	188	8	1	99.00	284	14	2	174.00	470	23	1	301.00	735	32	10	456.00	1000	1000	..
13	31.23	34	0	95	52.00	144	6	8	71.00	191	9	1	113.00	293	14	4	195.00	476	21	11	337.00	739	28	6	506.00	1000	1000	..
14	34.80	39	0	99	59.00	147	6	9	80.00	195	9	1	128.00	300	13	7	219.00	481	19	5	377.00	741	24	8	566.00	1000	1000	..
15	39.25	44	0	101	67.00	159	6	9	91.00	200	8	7	146.00	307	12	3	247.00	485	16	9	420.00	742	20	11	626.00	1000	1000	..
16	44.93	50	0	102	76.00	152	5	11	104.00	204	7	9	166.00	313	10	5	275.00	486	13	10	463.00	739	17	2	688.00	1000	1000	..
17	52.44	56	0	103	85.00	153	4	11	117.00	207	6	3	185.00	313	8	6	302.00	482	10	11	502.00	730	13	3	747.00	1000	1000	..
18	62.65	62	0	105	94.00	153	3	10	130.00	207	4	11	203.00	312	6	6	327.00	475	8	4	535.00	716	10	4	800.00	1000	1000	..
19	76.99	68	0	102	104.00	154	2	11	143.00	208	3	8	220.00	309	4	9	347.00	464	6	1	556.00	694	7	6	849.00	1000	1000	..
20	26.25	29	0	136	154.00	249	15	0	383.00	532	10	0	480	656.00	776	5	5	765	911.00	943	1	0	765	911.00	943	1	0	942
21	46.59	78	0	134	153.00	247	15	0	382.00	530	10	0	474	655.00	775	5	5	762	910.00	942	1	0	762	910.00	942	1	0	942
22	47.19	76	0	130	151.00	243	15	0	380.00	526	10	0	461	654.00	773	5	5	758	910.00	942	1	0	758	910.00	942	1	0	941
23	48.09	74	0	126	150.00	240	15	0	379.00	523	10	0	441	652.00	770	5	5	750	910.00	942	1	0	750	910.00	942	1	0	941
24	49.56	73	0	123	148.00	235	13	8	378.00	519	10	0	405	650.00	766	5	5	738	908.00	940	1	0	738	908.00	940	1	0	938
25	52.08	72	0	119	148.00	231	10	7	377.00	512	10	0	339	646.00	759	5	5	715	906.00	938	1	0	715	906.00	938	1	0	935
26	56.37	71	0	114	148.00	225	10	0	376.00	502	10	0	213	640.00	748	5	5	674	902.00	934	1	0	674	902.00	934	1	0	930
27	65.35	71	0	109	149.00	219	5	7	373.00	488	9	7	0	630.00	731	5	5	596	886.00	927	1	0	596	886.00	927	1	0	929
28	78.77	72	0	105	152.00	213	3	10	371.00	471	6	7	0	615.00	707	5	5	450	886.00	927	1	0	450	886.00	927	1	0	904

NOTE—The extra column under 20 Year Endowment is pure Endowment, payable at end of 20 years, when insurance is extended for full term.

1924 DIVIDENDS AND NET COSTS

FIFTEEN YEAR ILLUSTRATION

Extra 20% cash dividend payable in 1924 included below.

ORDINARY LIFE

	\$17 89		\$19 64		\$22 38		\$25 97		\$30 74		\$37 17		\$58.21	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$2 82	\$15 07	\$2 90	\$16 74	\$3 04	\$19 34	\$3 23	\$22 74	\$3 23	\$27 51	\$3 35	\$33 82	\$4.45	\$53.76
1922	3 24	14 65	3 37	16 27	3 58	18 80	3 86	22 11	4 02	26 72	4 34	32 83	6.20	52.01
1921	3 66	14 23	3 84	15 80	4 13	18 25	4 52	21 45	4 81	25 93	5 33	31 84	7.82	50.39
1920	3 88	14 01	4 08	15 56	4 40	17 98	4 88	21 09	5 24	25 50	5 89	31 28	8.75	49.46
1919	4 07	13 82	4 31	15 33	4 69	17 69	5 22	20 75	5 69	25 05	6 47	30 70	9.97	48.24
1918	4 24	13 65	4 49	15 15	4 91	17 47	5 52	20 45	6 06	24 68	6 98	30 19	11.08	47.13
1917	4 40	13 49	4 68	14 96	5 16	17 22	5 81	20 16	6 47	24 27	7 49	29 68	12.05	46 16
1916	4 55	13 34	4 85	14 79	5 38	17 00	6 08	19 89	6 83	23 91	7 99	29 18	12.88	45 33
1915	4 69	13 20	5 04	14 60	5 60	16 78	6 38	19 59	7 21	23 53	8 51	28 66	13.64	44 57
1914	4 86	13 03	5 22	14 42	5 83	16 55	6 70	19 27	7 62	23 12	9 02	28 15	14 44	43 77
1913	5 03	12 86	5 42	14 22	6 08	16 30	7 00	18 97	8 04	22 70	9 58	27 59	15.24	42 97
1912	5 18	12 71	5 62	14 02	6 35	16 03	7 34	18 63	8 51	22 23	10 14	27 03	16 04	42 17
1911	5 35	12 54	5 83	13 81	6 60	15 78	7 69	18 28	8 95	21 79	10 70	26 47	16 86	41 35
1910	5 54	12 35	6 05	13 59	6 86	15 52	8 04	17 93	9 43	21 31	11 30	25 87	17 70	40 51
1909	5 72	12 17	6 26	13 38	7 16	15 22	8 44	17 53	9 92	20 82	11 92	25 25	18 52	39 69
Tot.	67.23	201.12	71.96	222.64	79.77	255.93	90.71	298.84	102.03	359.07	119.01	438.54	185.64	687.51
†		83.12		83.64		84.93		89.84		106.07		137.54		287.51

TWENTY YEAR ENDOWMENT

	\$26 34		\$28 30		\$31 23		\$34 80		\$39 25		\$44 93		\$62 65	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$2 82	\$23 52	\$2 90	\$25 40	\$3 04	\$28 19	\$3 23	\$31 57	\$3 23	\$36 02	\$3 35	\$41.58	\$4.45	\$58.20
1922	3 37	22 97	3 52	24 78	3 72	27 51	4 01	30 79	4 15	35 10	4 44	40 49	6.18	56.47
1921	3 95	22 39	4 14	24 16	4 42	26 81	4 82	29 98	5 09	34 16	5 56	39 37	7.79	54.86
1920	4 27	22 07	4 48	23 82	4 81	26 42	5 29	29 51	5 63	33 62	6 20	38 73	8 75	53.90
1919	4 58	21 76	4 85	23 45	5 23	26 00	5 75	29 05	6 19	33 06	6 83	38 10	9.98	52.67
1918	4 87	21 47	5 16	23 14	5 60	25 63	6 18	28 62	6 68	32 57	7 49	37 44	11.10	51.55
1917	5 17	21 17	5 47	22 83	5 96	25 27	6 60	28 20	7 19	32 06	8 12	36 81	12 08	50 57
1916	5 45	20 99	5 80	22 50	6 31	24 92	7 01	27 79	7 68	31 57	8 72	36 21	12.96	49 69
1915	5 74	20 60	6 11	22 19	6 67	24 56	7 43	27 37	8 18	31 07	9 32	35 61	13.78	48 87
1914	6 05	20 29	6 43	21 87	7 06	24 17	7 87	26 93	8 71	30 54	9 94	34 99	14 57	48 08
1913	6 35	19 99	6 77	21 53	7 45	23 78	8 30	26 50	9 25	30 00	10 57	34 36	15 37	47 28
1912	6 66	19 68	7 13	21 17	7 85	23 38	8 78	26 02	9 83	29 42	11 22	33 71	16 16	46 49
1911	7 00	19 34	7 50	20 86	8 27	22 96	9 28	25 52	10 39	28 86	11 87	33 06	16 95	45 69
1910	7 39	19 01	7 88	20 42	8 69	22 54	9 77	25 03	10 98	28 27	12 53	32 40	17 70	44 95
1909	7 69	18 65	8 27	20 03	9 13	22 10	10 31	24 49	11 58	27 67	13 19	31 74	18 41	44 24
To .	81 30	313 80	86 41	338 09	94 21	374 24	104 63	417 37	114 76	473 99	129 35	544 60	186 24	753 51
†		37 80		37 09		37 24		40 37		53 99		81 60		218 51

TWENTY PAYMENT LIFE

	\$46 25		\$46 59		\$47 19		\$48 09		\$49 56		\$52 08		\$65.35	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3 06	\$43 19	\$3 12	\$43 47	\$3 22	\$43 97	\$3 38	\$44 71	\$3 38	\$46 18	\$3 44	\$48 64	\$4.50	\$60 85
1922	4 02	42 23	4 08	42 51	4 20	42 99	4 38	43 71	4 43	45 13	4 48	47 60	5 82	59 53
1921	4 99	41 26	5 05	41 53	5 20	41 99	5 41	42 68	5 46	44 10	5 63	46 45	7 14	58 21
Prem	\$46 25		\$46 59		\$47 19		\$48 09		\$49 56		\$52 08		\$65.35	
1920	5 63	40 62	5 70	40 89	5 83	41 30	6 09	42 03	6 14	43 42	6 36	45 72	7 66	55 85
1919	6 25	40 00	6 34	40 25	6 49	40 70	6 72	41 37	6 86	42 70	7 13	44 95	8 50	55 01
Prem	\$47 25		\$47 63		\$48 27		\$49 26		\$50 88		\$53 63		\$66 14	
1918	7 15	40 09	7 26	40 37	7 42	40 85	7 68	41 58	7 88	43 00	8 36	45 27	10 80	55 34
1917	8 04	39 21	8 14	39 49	8 32	39 95	8 60	40 66	8 84	42 04	9 42	44 21	12 08	54 06
1916	8 94	38 31	9 04	38 59	9 24	39 03	9 53	39 73	9 83	41 05	10 48	43 15	13 38	52 70
1915	9 78	37 47	9 88	37 75	10 07	38 20	10 40	38 86	10 73	40 15	11 45	42 18	14 52	51 62
1914	10 46	36 79	10 57	37 06	10 75	37 52	11 10	38 16	11 46	39 42	12 23	41 40	15 42	50 72
1913	11 17	36 08	11 27	36 36	11 47	36 80	11 81	37 45	12 23	38 65	13 01	40 62	16 28	49 83
1912	11 89	35 36	11 99	35 64	12 20	36 07	12 55	36 71	13 00	37 88	13 80	39 83	17 14	49 00
1911	12 65	34 60	12 76	34 87	12 96	35 31	13 31	35 95	13 78	37 10	14 59	39 04	18 74	48 20
1910	13 43	33 82	13 54	34 09	13 72	34 55	14 08	35 18	14 57	36 31	15 38	38 25	19 40	47 44
1909	14 23	33 02	14 33	33 30	14 53	33 74	14 88	34 38	15 35	35 53	16 15	37 48	19 39	46 75
Tot.	131 70	572 05	133 08	576 17	135 62	583 03	139 89	593 16	143 94	612 66	151 91	644 79	189 27	795 20
†		183 95		178 83		170 97		158 84		173 34		11 21		165 20

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 71.78	\$ 79.70	\$ 92.06	\$108.14	\$130.71	\$160 47	\$253 86
Cash Value Deducted.....	45.78	49.70	55.06	62.14	72.71	88.47	147.86
20 Payment Life.....	112 71	121 61	134 93	150 90	171 96	198 27	276 10
Cash Value Deducted.....	55 71	58 61	63 93	70 90	80 96	94 27	146 10
20 Year Endowment.....	207 30	208 65	211 01	214 50	221 53	233 36	289 45
Cash Value Deducted.....	53 30	55 65	60 01	64 50	73 53	85 36	140 45

TEN YEARS

Ordinary Life.....	\$138 49	\$153 62	\$177 08	\$207 50	\$250 22	\$306 33	\$480 82
Cash Value Deducted.....	69 49	71 62	76 08	82 50	96 22	119 33	219 82
20 Payment Life.....	217 13	234 14	259 48	289 81	329 77	379 33	524 86
Cash Value Deducted.....	58 13	60 14	64 48	70 81	82 77	104 33	197 86
20 Year Endowment.....	399 17	401 91	406 56	413 49	427 19	449 57	553 95
Cash Value Deducted.....	16 17	19 91	26 56	34 49	49 19	72 57	180 95

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$17.89		\$19.64		\$22.38		\$25.97		\$30.74		\$37.17		\$58.21	
Yr. Paid	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1910	3.01	14.88	3.12	16.52	3.29	19.09	3.52	22.45	3.83	26.91	4.21	32.96	5.34	52.87
1911	3.05	14.84	3.16	16.48	3.34	19.04	3.58	22.39	3.89	26.85	4.29	32.88	5.46	52.75
1912	3.11	14.78	3.22	16.42	3.41	18.79	3.66	22.31	3.99	26.75	4.40	32.77	5.64	52.57
1913	3.71	14.18	3.94	15.70	4.31	18.07	4.66	21.31	4.99	25.75	5.40	31.77	6.64	51.57
1914	3.83	14.06	4.07	15.57	4.51	17.87	5.01	20.96	5.54	25.20	6.24	30.93	9.36	48.85
1915	3.98	13.91	4.24	15.40	4.67	17.71	5.24	20.73	5.88	24.86	6.65	30.52	10.05	48.16
1916	4.10	13.79	4.40	15.24	4.85	17.53	5.47	20.50	6.21	24.53	7.09	30.08	10.72	47.49
1917	4.26	13.63	4.56	15.08	5.07	17.31	5.74	20.23	6.48	24.26	7.62	29.55	11.44	46.77
1918	4.38	13.51	4.71	14.93	5.25	17.13	5.99	19.98	6.79	23.95	8.03	29.14	12.07	46.14
1919	.....	17.89	.....	19.64	.....	22.38	.....	25.97	.....	30.74	.....	37.17	.....	58.21
1920	3.81	14.08	4.11	15.53	4.62	17.76	5.47	20.50	6.06	24.68	7.16	30.01	10.75	47.46
1921	4.32	13.57	4.68	14.96	5.29	17.09	6.12	19.85	7.09	23.65	8.45	28.72	13.57	44.64
1922	4.46	13.43	4.86	14.78	5.50	16.88	6.41	19.56	7.46	23.28	8.92	28.25	14.05	44.16
1923	4.62	13.27	5.04	14.60	5.72	16.66	6.70	19.27	7.86	22.88	9.42	27.75	14.75	43.46
1924	5.72	12.17	6.26	13.38	7.16	15.22	8.44	17.53	9.92	20.82	11.92	25.25	18.52	39.69
Tot.	56.36	211.99	60.37	234.23	66.99	268.71	76.01	313.54	85.99	375.11	99.80	457.75	148.36	724.79
†	.....	93.99	.....	95.23	.....	97.71	.....	104.54	.....	122.11	.....	156.75	.....	324.79

TWENTY PAYMENT LIFE

	\$26.34		\$28.30		\$31.23		\$34.80		\$39.25		\$44.93		\$62.65	
1910	3.14	23.20	3.29	25.01	3.52	27.71	3.77	31.03	4.07	35.18	4.41	40.52	5.39	57.26
1911	3.18	23.16	3.34	24.97	3.57	27.66	3.83	30.97	4.14	35.11	4.49	40.44	5.50	57.15
1912	3.25	23.09	3.41	24.89	3.65	27.58	3.92	30.88	4.24	35.01	4.61	40.32	5.66	56.99
1913	4.12	22.22	4.39	23.91	4.65	26.58	4.92	29.88	5.24	34.01	5.61	39.32	6.66	55.99
1914	4.31	22.03	4.59	23.71	5.07	26.16	5.53	29.27	6.05	33.19	6.68	38.25	9.26	53.39
1915	4.52	21.82	4.79	23.51	5.25	25.98	5.81	28.99	6.37	32.88	7.10	37.83	9.90	52.75
1916	4.72	21.62	5.03	23.27	5.49	25.74	6.09	28.71	6.73	32.52	7.55	37.33	10.52	52.13
1917	4.94	21.40	5.25	23.05	5.75	25.48	6.40	28.40	7.04	32.21	8.00	36.93	11.14	51.51
1918	5.16	21.18	5.50	22.80	6.03	25.20	6.72	28.08	7.43	31.82	8.47	36.46	11.75	50.90
1919	.....	26.34	.....	28.30	.....	31.23	.....	34.80	.....	39.25	.....	44.93	.....	62.65
1920	4.77	21.57	5.06	23.24	5.55	25.68	6.22	28.58	6.94	32.31	7.89	37.04	10.86	51.79
1921	5.55	20.79	5.94	22.36	6.54	24.69	7.32	27.48	8.19	31.06	9.35	35.58	13.47	49.18
1922	5.83	20.51	6.25	22.05	6.89	24.34	7.73	27.07	8.60	30.59	9.89	35.04	14.13	48.52
1923	6.11	20.23	6.57	21.73	7.24	23.99	8.14	26.66	9.15	30.10	10.44	34.49	11.75	47.90
1924	7.69	18.65	8.27	20.03	9.13	22.10	10.31	24.49	11.58	27.67	13.19	31.74	18.41	44.24
Tot.	67.29	327.81	71.68	352.82	78.33	390.12	86.71	435.29	95.84	492.91	107.68	566.27	147.40	792.35
†	.....	51.81	.....	51.82	.....	53.12	.....	58.29	.....	72.91	.....	103.27	.....	257.35

TWENTY YEAR ENDOWMENT

	\$47.25		\$47.63		\$48.27		\$49.26		\$50.88		\$53.63		\$66.14	
1910	3.63	43.63	3.67	43.96	3.72	44.55	3.82	45.44	3.99	46.89	4.26	49.37	5.51	60.63
1911	3.70	43.55	3.74	43.89	3.80	44.47	3.90	45.36	4.07	46.81	4.35	49.28	5.63	60.51
1912	3.81	43.44	3.85	43.78	3.91	44.36	4.02	45.24	4.19	46.69	4.48	49.15	5.79	60.35
1913	5.81	41.41	5.85	41.78	5.91	42.36	6.02	43.24	6.19	44.69	6.48	47.15	7.79	58.35
1914	6.26	40.99	6.35	41.28	6.50	41.77	6.71	42.55	7.01	43.87	7.31	46.32	9.46	56.68
1915	6.68	40.57	6.76	40.87	6.92	41.35	7.15	42.11	7.47	43.41	7.82	45.81	10.09	56.05
1916	7.14	40.11	7.22	40.41	7.40	40.87	7.63	41.63	7.96	42.92	8.36	45.27	10.73	55.41
1917	7.59	39.66	7.68	39.95	7.84	40.43	8.10	41.16	8.35	42.53	8.90	44.73	11.36	54.78
1918	8.07	39.18	8.16	39.47	8.32	39.95	8.59	40.67	8.87	42.01	9.45	44.18	11.99	54.15
1919	.....	47.25	.....	47.63	.....	48.27	.....	49.26	.....	50.88	.....	53.63	.....	66.14
1920	7.58	39.67	7.67	39.96	7.80	40.47	8.04	41.22	8.40	42.48	8.85	44.78	11.04	55.05
1921	9.91	37.34	9.99	37.64	10.17	38.10	10.46	38.80	10.83	40.05	11.50	42.13	14.28	51.86
1922	10.54	36.71	10.63	37.00	10.80	37.47	11.09	38.17	11.48	39.40	12.16	41.47	14.95	51.19
1923	11.19	36.06	11.28	36.35	11.43	36.84	11.73	37.53	12.14	38.74	12.82	40.81	15.58	50.56
1924	14.23	33.02	14.33	33.30	14.53	33.74	14.88	34.38	15.35	35.53	16.15	37.48	19.39	46.75
Tot.	106.14	602.61	107.18	607.27	109.05	615.00	112.14	626.76	116.30	646.90	122.89	681.56	153.64	838.46
†	.....	153.39	.....	147.73	.....	139.00	.....	125.24	.....	113.10	.....	35.56	.....	208.46

†Net Cost for 15 years, Cash Value Deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919)

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 73.92	\$ 81.91	\$ 94.35	\$110.54	\$133.07	\$162.88	\$257.09
Cash Value Deducted.....	47.92	51.91	57.35	64.54	75.07	90.88	151.09
20 Payment Life.....	114.84	123.79	137.18	153.27	174.28	200.64	279.32
Cash Value Deducted.....	57.84	60.79	66.18	73.27	83.28	96.64	149.32
20 Year Endowment.....	209.73	211.12	213.56	217.19	224.21	236.10	288.10
Cash Value Deducted.....	55.73	58.12	62.56	67.19	76.21	88.10	139.10

TEN YEARS. (Policies Issued in 1914)

Ordinary Life.....	\$145.16	\$160.47	\$184.32	\$215.69	\$258.47	\$315.83	\$496.18
Cash Value Deducted.....	76.16	78.47	83.32	90.69	104.47	128.83	235.18
20 Payment Life.....	224.64	241.87	267.36	298.56	338.49	389.21	540.49
Cash Value Deducted.....	65.64	67.87	72.36	79.56	91.49	114.21	213.49
20 Year Endowment.....	413.28	416.34	421.47	429.19	443.32	467.27	572.76
Cash Value Deducted.....	30.28	34.34	41.47	50.19	65.32	90.27	199.76

INDIANAPOLIS LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE
Extra 20% Dividend Payable in 1924 is Included Below.

10 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	\$ 42.94	\$ 46.01	\$ 50.35	\$ 55.55	\$ 61.78	\$ 69.34	\$ 78.54	\$ 89.78
1923	3.00	3.10	3.24	3.44	3.68	3.91	4.00	4.74
1922	3.94	4.12	4.36	4.67	5.07	5.20	5.80	6.95
1921	4.90	5.14	5.47	5.93	6.26	6.78	7.64	9.01
1920	5.48	5.76	6.17	6.70	7.14	7.79	8.77	10.28
1919	6.07	6.40	6.89	7.49	8.03	8.81	9.95	11.88
1918	6.62	6.97	7.51	8.20	8.83	9.74	11.10	13.32
1917	7.18	7.57	8.17	8.96	9.67	10.89	12.29	14.59
1916	7.70	8.15	8.81	9.65	10.48	11.58	13.32	15.66
1915	8.26	8.74	9.47	10.37	11.29	12.49	14.29	16.92
1914	8.76	9.26	10.06	11.01	12.11	13.42	15.14	17.60

15 PAYMENT LIFE

Prem	\$ 131.90	\$ 142.32	\$ 155.66	\$ 171.80	\$ 190.53	\$ 211.61	\$ 235.23	\$ 271.67
1923	2.88	2.98	3.10	3.30	3.51	3.73	3.82	4.55
1922	3.58	3.72	3.95	4.25	4.40	4.73	5.34	6.49
1921	4.28	4.49	4.80	5.22	5.32	5.64	6.58	8.33
1920	4.69	4.92	5.30	5.78	5.88	6.80	7.80	9.40
1919	5.10	5.38	5.81	6.37	6.46	7.60	8.75	10.78
1918	5.47	5.78	6.25	6.89	7.45	8.32	9.71	12.02
1917	5.84	6.19	6.73	7.43	8.08	9.05	10.67	13.13
1916	6.19	6.59	7.18	7.92	8.65	9.74	11.52	14.90
1915	6.52	6.97	7.64	8.45	9.26	10.46	12.31	15.93
1914	6.88	7.42	8.11	8.99	9.90	11.13	13.10	16.77

CONTINUOUS PREM. END. AT 65.

Prem	\$ 20.04	\$ 22.52	\$ 26.57	\$ 32.19	\$ 40.16	\$ 52.08	\$ 72.44	\$ 112.62
1923	2.82	2.90	3.04	3.22	3.26	3.40	3.96	4.97
1922	3.22	3.35	3.56	3.89	4.16	4.48	5.64	7.73
1921	3.61	3.80	4.12	4.56	4.96	5.63	7.17	10.13
1920	4.07	4.31	4.76	5.39	6.05	7.13	9.59	14.23
1919	4.26	4.56	5.06	5.77	6.55	7.82	10.76	15.74

NOTE.—Dividend payable end of first and each year conditioned upon payment of succeeding year's premium.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45

PARTICIPATING.

(Without Disability.)

ENDOWMENT AGE 65

Cont. Prem...	\$22.52	\$32.19	\$52.08
20 Payment...	30.74	38.90	52.08

SINGLE PREMIUM LIFE.

Whole Life...	\$371.72	\$437.36	\$524.30
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SINGLE PREM. ENDOWMENTS.

10 Year.....	\$813.65	\$814.66	\$817.47
15 Year.....	707.80	710.49	718.29
20 Year.....	619.01	624.47	640.48

SPECIAL FORMS.

JOINT LIFE POLICIES.

Whole Life...	\$34.66	\$44.33	\$62.76
10 Payment...	68.36	78.71	94.95
15 Payment...	52.11	61.13	76.48
20 Payment...	44.25	52.63	67.86
10 Year End...	106.99	109.88	116.59
15 Year End...	70.98	75.10	84.90
20 Year End...	55.28	60.13	71.64

CHILD'S ENDOWMENT.

At Any Age.

10 Year Endowment	\$100.65
15 Year Endowment	62.67
20 Year Endowment	45.92

NOTE.—In case of Death within the period, total premiums plus 3½% Compound Interest will be paid, providing the amount does not exceed the face of the policy. The face of the policy will be paid in case the Insured shall pass a satisfactory medical examination after attaining age 15.

10 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	\$ 101.00	\$ 101.33	\$ 101.88	\$ 102.61	\$ 103.66	\$ 105.31	\$ 109.07	\$ 112.62
1923	3.66	3.72	3.82	3.96	3.96	4.02	4.32	4.97
1922	6.13	6.19	6.29	6.46	6.48	6.60	6.97	7.73
1921	8.34	8.40	8.50	8.66	8.71	8.88	9.32	10.13
1920	10.26	10.33	10.39	10.61	10.67	10.88	11.35	12.19
1919	12.25	12.31	12.41	12.59	12.67	12.90	13.39	14.23
Prem	\$ 101.51	\$ 102.14	\$ 102.69	\$ 103.42	\$ 104.47	\$ 106.12	\$ 108.88	\$ 113.43
1918	12.78	12.83	12.91	13.05	13.13	13.36	13.81	14.54
1917	14.74	14.78	14.86	14.99	15.07	15.32	15.73	16.42
1916	16.72	16.79	16.86	16.97	17.08	17.27	17.63	18.23
1915	18.65	18.67	18.74	18.82	18.89	19.06	19.35	19.79
1914	17.17	17.19	17.21	17.25	17.29	17.37	17.49	17.71

15 YEAR ENDOWMENT

Prem	\$ 63.04	\$ 63.40	\$ 64.02	\$ 64.90	\$ 66.26	\$ 68.55	\$ 72.44	\$ 78.97
1923	3.25	3.31	3.42	3.56	3.56	3.64	3.96	4.64
1922	4.60	4.67	4.79	4.98	5.00	5.17	5.64	6.54
1921	5.88	5.96	6.10	6.29	6.37	6.64	7.25	8.33
1920	6.77	6.84	6.97	7.19	7.31	7.61	8.30	9.46
1919	7.84	7.92	8.06	8.29	8.44	8.81	9.59	10.86
Prem	\$ 65.17	\$ 65.51	\$ 66.16	\$ 67.03	\$ 68.40	\$ 70.69	\$ 74.58	\$ 81.10
1918	9.00	9.08	9.23	9.47	9.64	10.04	10.82	12.12
1917	10.25	10.32	10.49	10.73	10.92	11.40	12.25	13.63
1916	11.51	11.59	11.75	12.01	12.24	12.76	13.66	15.12
1915	12.70	12.79	12.94	13.20	13.46	14.00	14.93	16.43
1914	13.69	13.76	13.93	14.17	14.45	15.00	15.92	17.38

TWENTY PREMIUM END. AT 65

Prem	\$ 28.31	\$ 30.74	\$ 34.39	\$ 38.90	\$ 44.61	\$ 52.08	.....	.....
1923	2.84	2.94	3.08	3.28	3.31	3.44	.....	.....
1922	3.28	3.53	3.76	4.06	4.24	4.48	.....	.....
1921	3.94	4.13	4.45	4.87	5.16	5.63	.....	.....
1920	4.63	4.90	5.33	5.89	6.41	7.13	.....	.....
1919	4.94	5.26	5.74	6.38	6.97	7.82	.....	.....

LIMITED INSTALMENTS Payable in Annual Instalments of \$50 Each for 20 years.

Whole Life...	\$14.45	\$19.10	\$27.34
20 Pay. Life...	20.81	25.60	33.05
20 Year End...	34.27	35.37	38.30

MONTHLY INCOME POLICIES Payable in Monthly Payments of \$10 Each For 240 Months.

Ord. Life.....	\$34.17	\$45.19	\$64.68
20 Payment ..	49.24	60.55	78.18
20 Year End...	81.07	83.68	90.62
C. P. E.....	39.18	56.01	90.62

PARTNERSHIP INSURANCE.

Ord. Life.....	\$52.03	.....	.....
20 Payment ..	59.71	.....	.....
20 Year End...	64.69	.....	.....

NON-PARTICIPATING.

LIFE POLICIES.

10 Payment...	39.62	47.96	60.02
15 Payment...	29.37	35.69	45.19
18 Payment...	26.10	31.77	40.52

PURE ENDOWMENTS, \$200.

20 Payment...	\$30.99	\$36.10	\$43.76
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ENDOWMENTS.

10 Year.....	\$91.24	\$92.36	\$94.72
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15 Year.....	58.12	59.27	62.10
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PURE ENDOWMENT. Extra Prem.

per \$100.

10 Year.....	\$8.82	\$8.74	\$8.49
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15 Year.....	5.09	4.99	4.69
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Twenty Years ..	\$3.30	\$3.17	\$2.78
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MONTHLY INCOME POLICIES. —

Payable in Monthly Payments of \$10 Each for 240 Months.

Ord. Life.....	\$28.71	\$37.97	\$54.34
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20 Payment ..	42.44	51.78	66.47
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C. P. E. 65 ..	35.08	50.16	81.17
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INTER-MOUNTAIN LIFE INS. CO., Salt Lake City, Utah

Accelerative Option.—Policy is non-participating. Coupons on coupon policies may be used to pay up policy at an earlier date.

Beneficiary. — Changeable at will

Cash Values.—After three premiums, within 31 days after default. American 3½% Modified Preliminary Term (III., Std.) reserve, without surrender charge on most policies not exceeding \$25 per \$1,000. May be deferred 90 days. (Survivorship Investment is on 3% basis after 20 years).

Change of Plan.—No provision. Practice to change to higher premium form by payment of difference in premiums which must be at least equal to difference in reserve. Practice to change to lower form on evidence of insurability.

Disability.—(Disability I) For extra premium of \$0.25 per \$1,000 (included in rates quoted) policy provides, prior to age 60, for payment of face of policy in event of accidental dismemberment. For varying extra premium rider will provide, prior to age 60, (Dis. II) for waiver of premium or, (Dis. III) waiver of premium and payment of monthly income of \$10 per \$1,000, beginning on first day of month after proof (total disability not obviously permanent regarded as permanent after 90 days), and continuing during life time and continued disability; no reduction in insurance. Payments continue after maturity of endowments. After age 60 premiums waived and charged against policy without interest. Agreement does not cover war service. Disability II and III not issued on Ordinary Life Special or Ordinary Life Reduced Premium, Disability III, not issued on Return Premium or Term policies.

Dividends. — Policy is non-participating.

Double Indemnity.—For extra premium of \$2.00 per \$1,000 rider provides, prior to age 65, for payment of double face of policy in event of accidental death within 60 days from time of injury. **BENEFICIARY INSURANCE:** in event of accidental death of beneficiary prior to age 60, while riding as a passenger on railroad, elevator (except mine elevator) or steam vessel or as result of cyclone or tornado, face of policy paid. Additional premium of \$0.30 per \$1,000 provides for **TRIPLE INDEMNITY** in Survivorship policy provides for payments of triple face of policy in event from wrecking or burning of common carrier. Agreement does not cover death from war service, suicide, riot, insurrection, violation of law, aeronautic or submarine operation, bodily or mental infirmity, illness or disease.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace. — One month (not less than 31 days), without interest.

Incontestable. — After two years except for non-payment of premium and service in time of war within ten years.

Limits.—Ages, Life and Endowment, 15-60; Term, 20-60. No fixed amount; reinsures over \$7,500; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred 90 days except to pay premium.

Military Service. — Death from service in time of war within ten years limits liability to premiums paid, unless notice is given within 31 days after entering service and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values.—After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant loan values on paid-up insurance.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time (if paid-up or extended insurance in force), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-30 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Unless otherwise directed Trust Fund may be withdrawn, or commutable values of Installments withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term and Ordinary Life Special. Waiver of premium disability and double indemnity granted.

INTER-MOUNTAIN LIFE INSURANCE COMPANY, UTAH -Continued.

NON-PARTICIPATING RATES PER \$1,000 (American 3½% Reserve.)

Age at Issue	Ord. Life	Limited Pay Life			Endowments			Term Policies		Coupon Policies		Survivor- ship 20 Pay Life	20 Year End. Cou- pon	Ord. Life Spec. \$5,000
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	5 Year	10 Year	Ord. Life	20 Pay			
20	\$14.46	\$36.57	\$27.69	\$22.85	\$91.20	\$57.73	\$41.62	\$9.07	\$9.21	\$19.06	\$30.84	\$29.12	\$49.63	\$68.00
21	14.78	37.15	28.15	23.22	91.24	57.78	41.66	9.13	9.28	19.06	30.84	29.55	49.69	69.45
22	15.13	37.75	28.61	23.60	91.29	57.84	41.71	9.19	9.36	19.50	31.33	30.00	49.75	71.00
23	15.49	38.37	29.10	24.01	91.34	57.89	41.76	9.25	9.44	19.95	31.84	30.49	49.86	72.70
24	15.86	39.00	29.60	24.43	91.39	57.95	41.81	9.32	9.52	20.41	32.38	30.99	49.94	74.40
25	16.25	39.69	30.12	24.86	91.44	58.02	41.87	9.40	9.62	20.92	32.92	31.48	50.05	76.15
26	16.67	40.39	30.66	25.33	91.50	58.09	41.93	9.49	9.72	21.45	33.50	32.01	50.14	78.10
27	17.10	41.11	31.23	25.80	91.56	58.16	42.00	9.57	9.82	22.00	34.10	32.58	50.28	80.10
28	17.57	41.86	31.81	26.28	91.63	58.24	42.08	9.67	9.94	22.58	34.72	33.13	50.40	82.15
29	18.05	42.64	32.42	26.80	91.70	58.33	42.18	9.78	10.06	23.19	35.37	33.75	50.55	84.40
30	18.57	43.45	33.04	27.32	91.78	58.42	42.30	9.88	10.21	23.84	36.03	34.39	50.68	86.70
31	19.10	44.29	33.70	27.88	91.86	58.52	42.42	10.00	10.36	24.52	36.74	35.02	50.83	89.20
32	19.67	45.15	34.38	28.46	91.95	58.64	42.56	10.14	10.53	25.24	37.46	35.72	51.00	91.75
33	20.27	46.06	35.08	29.05	92.05	58.76	42.71	10.28	10.71	26.00	38.22	36.40	51.21	94.50
34	20.91	46.99	35.81	29.68	92.16	58.89	42.88	10.44	10.92	26.81	39.01	37.15	51.42	97.35
35	21.58	47.96	36.58	30.33	92.28	59.03	43.07	10.62	11.13	27.66	39.84	37.89	51.65	100.45
36	22.28	48.97	37.37	31.02	92.40	59.19	43.27	10.81	11.38	28.55	40.70	38.71	51.89	103.70
37	23.04	50.01	38.20	31.74	92.54	59.37	43.50	11.02	11.66	29.51	41.62	39.60	52.18	107.05
38	23.84	51.10	39.05	32.49	92.69	59.57	43.76	11.25	11.97	30.52	42.56	40.48	52.51	110.70
39	24.68	52.22	39.95	33.27	92.86	59.78	44.04	11.50	12.31	31.59	43.56	41.36	52.86	114.55
40	25.58	53.39	40.89	34.09	93.04	60.03	44.36	11.79	12.60	32.73	44.59	42.38	53.25	118.60
41	26.52	54.60	41.86	34.97	93.25	60.30	44.71	12.10	13.04	33.93	45.69	43.41	53.65	122.90
42	27.54	55.87	42.87	35.88	93.48	60.60	45.11	12.46	13.54	35.22	46.84	44.49	54.16	127.45
43	28.62	57.18	43.95	36.84	93.73	60.94	45.55	12.86	14.10	36.59	48.07	45.65	54.70	132.35
44	29.77	58.55	45.07	37.86	94.02	61.32	46.05	13.32	14.74	38.04	49.40	46.86	55.31	137.55
45	30.99	59.97	46.24	38.94	94.34	61.75	46.60	13.83	15.46	39.58	50.72	48.14	55.99	143.05
46	32.29	61.46	47.47	40.08	94.70	62.24	47.22	14.44	16.28	41.23	52.15	49.52	56.74	148.95
47	33.67	63.01	48.75	41.29	95.11	62.76	47.91	15.12	17.20	42.98	53.68	50.96	57.55	155.20
48	35.15	64.62	50.12	42.58	95.57	63.36	48.68	15.90	18.22	44.86	55.32	52.52	58.48	161.85
49	36.74	66.31	51.54	43.93	96.09	64.04	49.53	16.77	19.37	46.87	57.02	54.11	59.51	169.00
50	38.42	68.07	53.04	45.38	96.66	64.78	50.45	17.76	20.64	48.99	58.86	55.89	60.63	176.60
51	40.20	69.89	54.61	46.92	97.30	65.61	51.53	18.85	22.06	51.26	60.81	57.76	62.28	184.70
52	42.12	71.89	56.28	48.56	98.01	66.53	52.70	20.07	23.63	53.68	62.88	59.75	64.07	193.25
53	44.16	73.98	58.03	50.31	98.79	67.55	53.98	21.43	25.36	56.27	65.07	61.85	66.01	202.45
54	46.34	75.86	59.88	52.17	99.66	68.68	55.41	22.94	27.28	59.02	67.44	64.15	68.15	212.30
55	48.66	78.03	61.83	54.18	100.63	69.93	56.97	24.62	29.40	61.96	69.97	66.60	70.53	222.75
56	51.15	80.30	63.90	56.32	101.69	71.31	58.70	26.48	31.74	65.11	72.68	69.20	72.90	233.90
57	53.79	82.68	66.11	58.62	102.88	72.85	60.61	28.53	34.31	68.47	75.59	72.02	75.07	245.90
58	56.14	85.17	68.46	61.09	104.19	74.55	62.70	30.80	37.14	72.07	78.71	75.07	77.81	258.60
59	59.67	87.80	70.96	63.76	105.64	76.42	65.00	33.31	40.26	75.91	82.08	78.35	80.60	272.30
60	62.92	90.56	73.64	66.61	107.24	78.50	67.52	36.08	43.68	80.02	85.68	81.90	83.40	286.90

Best-annual rate, multiply by .52; quarterly rate, multiply by .265.

Term Policies: 5 Year convertible within 3 years; 10 Year 7 years; 15 Year, 10 years; 20 Year 12 years.

DOUBLE INDEMNITY, rate, \$2.00 per \$1,000. BENEFICIARY insurance: \$0.30 per \$1,000. For slight extra premium Waiver of Premium may be added.

DISABILITY RATES. Waiver of Premium and \$10 Monthly Income

Age	Ord. Life	10 Pay. Life			15 Pay. Life			20 Pay. Life			Age	Ord. Life	10 Pay. Life			15 Pay. Life			20 Pay. Life				
		10 Year End.	15 Year End.	20 Year End.	10 Year End.	15 Year End.	20 Year End.	10 Year End.	15 Year End.	20 Year End.			10 Year End.	15 Year End.	20 Year End.	10 Year End.	15 Year End.	20 Year End.					
20	\$1.35	\$3.03	\$2.23	\$1.84	\$0.77	\$0.82	\$0.87	38	\$2.58	\$4.11	\$3.11	\$2.65	\$1.97	\$2.19	\$2.47	40	\$2.69	\$4.16	\$3.16	\$2.71	\$2.10	\$2.31	\$2.67
21	1.40	3.09	2.28	1.89	.81	.86	.92	39	2.69	4.16	3.16	2.71	2.10	2.31	2.67	41	2.80	4.20	3.20	2.77	2.25	2.47	2.91
22	1.44	3.16	2.33	1.92	.87	.90	.96	40	2.80	4.20	3.20	2.77	2.25	2.47	2.91	42	2.93	4.25	3.25	2.92	2.39	2.67	3.07
23	1.49	3.23	2.38	1.97	.91	.96	1.02	41	2.93	4.25	3.25	2.92	2.39	2.67	3.07	43	3.06	4.30	3.31	3.07	2.57	2.88	3.23
24	1.54	3.30	2.43	2.01	.97	1.01	1.07	42	3.06	4.30	3.31	3.07	2.57	2.88	3.23	44	3.20	4.34	3.36	3.23	2.75	3.12	3.30
25	1.60	3.36	2.48	2.06	1.01	1.06	1.13	43	3.20	4.34	3.36	3.23	2.75	3.12	3.30	45	3.35	4.37	3.42	3.39	2.96	3.40	3.55
26	1.65	3.42	2.53	2.10	1.07	1.11	1.19	44	3.35	4.37	3.42	3.39	2.96	3.40	3.55	46	3.51	4.41	3.48	3.56	3.19	3.72	3.72
27	1.72	3.48	2.58	2.15	1.11	1.17	1.25	45	3.51	4.41	3.48	3.56	3.19	3.72	3.72	47	3.69	4.45	3.72	3.77	3.47	3.98	3.92
28	1.78	3.55	2.63	2.19	1.17	1.22	1.32	46	3.69	4.45	3.72	3.77	3.47	3.98	3.92	48	3.88	4.48	3.94	3.95	3.77	4.22	4.11
29	1.84	3.61	2.67	2.23	1.23	1.29	1.40	47	3.88	4.48	3.94	3.95	3.77	4.22	4.11	49	4.08	4.51	4.17	4.16	4.12	4.46	4.32
30	1.90	3.67	2.72	2.27	1.29	1.35	1.48	48	4.08	4.51	4.17	4.16	4.12	4.46	4.32	50	4.31	4.54	4.43	4.40	4.52	4.72	4.55
31	1.97	3.73	2.77	2.32	1.36	1.43	1.56	49	4.31	4.54	4.43	4.40	4.52	4.72	4.55	51	4.55	4.56	4.69	4.65	5.00	4.99	4.80
32	2.05	3.78	2.81	2.36	1.43	1.51	1.65	50	4.55	4.56	4.69	4.65	5.00	4.99	4.80	52	4.83	4.98	4.99	4.92	5.48	5.29	5.07
33	2.12	3.84	2.87	2.40	1.50	1.59	1.76	51	4.83	4.98	4.99	4.92	5.48	5.29	5.07	53	5.11	5.36	5.30	5.21	5.91	5.60	5.30
34	2.20	3.89	2.91	2.45	1.57	1.68	1.88	52	5.11	5.36	5.30	5.21	5.91	5.60	5.30	54	5.41	5.76	5.65	5.55	6.33	5.95	5.69
35	2.28	3.95	2.95	2.50	1.66	1.79	2.00	53	5.41	5.76	5.65	5.55	6.33	5.95	5.69	55	5.80	6.19	6.03	5.91	6.78	6.32	6.04
36	2.38	4.00	3.01	2.55	1.76	1.90	2.14	54	5.80	6.19	6.03	5.91	6.78	6.32	6.04	55	6.21	6.67	6.45	6.32	7.28	6.75	6.45
37	2.47	4.06	3.06	2.60	1.86	2.02	2.30	55	6.21	6.67	6.45	6.32	7.28	6.75	6.45								

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.						
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
			Amt. Pay. at Death			Amt. Pay. at Death			Amt. Pay. at Death			Amt. Pay. at Death						
O. L., Coupon without End. Option, N. P.	21	\$19.06	\$20	\$41	\$129	\$101	\$294	\$1090	\$174	\$460	\$1145	\$261	\$622	\$1200				
	25	20.92	23	49	145	119	320	1099	203	495	1154	302	663	1209				
	30	23.84	29	60	161	149	357	1108	254	545	1168	369	720	1224				
	35	27.66	36	75	177	182	400	1126	307	603	1190	443	782	1247				
	40	32.78	44	90	196	217	429	1126	365	640	1191	516	822	1251				
	45	39.58	54	110	217	262	462	1130	423	675	1195	591	860	1255				
	50	48.99	65	132	231	308	491	1135	493	715	1205	673	903	1270				
55	61.99	78	158	252	362	526	1147	566	757	1222	761	951	1292					
60	80.00	95	191	278	427	572	1172	653	817	1253	871	1025	1338					
20 Pay. Life, Coup. with End. Option	21	30.84	75	153	487	369	1074	1608	617	1633	1903	910	2173	2173				
	25	32.99	75	153	454	372	1003	1521	625	1525	1791	924	2026	2026				
	30	36.00	75	155	419	377	919	1441	634	1390	1651	933	1836	1836				
	35	39.84	76	157	383	381	834	1352	640	1260	1518	945	1669	1669				
	40	44.58	77	158	347	380	748	1262	637	1126	1384	939	1497	1497				
	45	50.77	79	163	320	392	698	1205	654	1043	1305	960	1396	1396				
	50	58.84	81	165	291	395	630	1147	655	952	1221	961	1287	1287				
55	69.99	85	172	274	400	581	1106	651	871	1155	960	1200	1200					
60	85.68	87	175	254	399	534	1069	640	800	1104	968	1139	1139					
Ord. Life, Non-Par.	21	\$14.78	\$14	\$28	\$89	3	269	\$70	\$204	9	233	\$119	\$315	15	224	\$222	19	9
	25	16.25	16	34	101	4	149	82	221	10	237	140	341	16	18	207	454	18
	30	18.67	20	42	113	5	49	102	249	11	245	172	377	15	249	252	496	17
	35	21.58	25	52	121	5	279	125	274	11	236	210	413	14	181	303	535	15
	40	25.58	31	64	140	6	12	154	303	10	343	254	449	12	316	358	571	13
	45	30.99	39	80	157	5	324	188	332	9	272	301	480	10	345	416	605	10
	50	38.42	48	97	171	5	82	223	356	8	71	351	510	9	5	473	633	8
55	48.66	58	116	185	4	136	261	379	6	234	400	535	7	76	527	659	7	
60	62.92	68	136	198	3	172	299	400	5	73	447	559	5	233	584	687	5	
20 Pay. Life, Non-Par.	21	23.22	31	64	204	9	117	160	466	24	346	276	730	34	345	419	1000	Pd-ny
	25	24.86	34	70	208	9	290	175	472	23	357	301	734	32	51	456	1000	"
	30	27.32	38	79	213	10	79	196	478	22	7	337	739	28	186	508	1000	"
	35	30.33	43	89	217	10	49	220	482	19	196	377	742	24	265	566	1000	"
	40	34.09	49	101	221	9	176	247	486	16	277	420	742	20	340	627	1000	"
	45	38.94	55	114	224	8	96	276	488	13	325	463	738	17	74	688	1000	"
	50	45.88	62	127	224	6	274	303	483	11	6	503	731	13	240	747	1000	"
55	54.18	69	140	223	5	89	327	475	8	134	535	716	10	139	800	1000	"	
60	66.61	76	153	222	3	182	347	465	6	46	557	696	7	192	850	1000	"	

INTERNATIONAL LIFE INSURANCE CO., St. Louis, Mo.

Accelerative Option. — Policy is non-participating. Triple Option policies have coupons and Special Combination policies have excess interest dividends which may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference of premiums with interest. Practice to change to lower premium form.

Disability. — For extra premium policy will provide prior to age 60, for (a) waiver of premium or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of total and permanent disability (total disability not obviously permanent regarded as permanent after six months) and continuing during disability until maturity; no reduction in insurance. Limit on monthly income clause, \$25,000.

Dividends. — Policy is non-participating. Triple Option policies have 19 coupons which may be used to reduce premiums beginning with second year, or left with company to accumulate at 3½%, withdrawable at any time, and providing special settlement options at end of 20 years. Fully paid-up life Triple Option or flat non-participating policies are participating. Interest earnings in excess of 4% are set aside beginning with second policy year and paid quinquennially on Multi-form policies and annually on Special Combination policies.

Double Indemnity. — For extra premium policy will provide, during life of policy for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, submarine or aeronautic operations, or military or naval service, poison, ptomaines or bacterial infection, disease, violation of law, war, riot, insurrection, police duty, self-inflicted gun shot or injuries received while outside Continental United States. Limit, \$25,000. Multi-form policies provide for double face of policies in event of accidental death from travel, while in burning hotel, on passenger elevator, or on common carrier. Special Combination policy provides for **Wife Beneficiary Insurance** (one-half face of policy payable in event of accidental death on common carrier).

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 10-65, except Term, 20-60, \$100,000; reinsures over \$25,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums, interest 6%, in advance. May be deferred 90 days (except to pay premiums). Policy returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums, interest 6%.

Reinstatement. — Within five years, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25 years) or Continuous (5-10-15-20 years certain) annual or monthly installments; face of policy in 20 annual installments and \$525 per \$1,000 at end of 20 years. Trust Fund and Installments certain participate in excess interest earned over 4%†. Commuted values withheld from beneficiary unless otherwise directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term and Preferred policies. Limit \$20,000. Disability (waiver of prem.) and double indemnity granted if single and self supporting between the ages of 21-45.

*Values after two premiums on Endowments and Preferred Risk.

†Present interest rate, 5.4%.

NON-PARTICIPATING RATES PER \$1000.

(American 3½% Reserve.)

End. 85	LIMITED PAY. LIFE			ENDOW- MENTS			Age at Issue	Pre- ferred \$5000	CONVERTIBLE TERM*				SPECIAL COMB'TION		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			5 Year	10 Year	15 Year	20 Year	Ord. Life	20 Pay.	20 Year End.
12 24			19 69			40 91	10						13.53	21.78	46 72
12 40			19.89			40 95	11						13 75	22 05	46 73
12 56			20 10			40 99	12						13 99	22 34	46 78
12 72			20 32			41 02	13						14 23	22 64	46 80
12 90			20 55			41 04	14						14 48	22 95	46 84
13 08			20 78			41 06	15	61 61					14 76	23 27	46 86
13 35			21 09			41 10	16	62 78					15 04	23 61	46 90
13 62			21 41			41 15	17	63 99					15 33	23 95	46 94
13 90			21 74			41 21	18	65 30					15 65	24 31	46 98
14 20			22 08			41 27	19	66 66					15 97	24 68	47 02
14 50	36.72	26.97	22.44	90.11	57.73	41.32	20	68 08	7.91	8.19	8.50	8 86	16 31	25 07	47 07
11 84	37.34	27.43	22.81	90 16	57 80	41 38	21	69 54	7.96	8.25	8.58	8 95	16 68	25 50	47 15
15 18	37.96	27 90	23 20	90 22	57 87	41 45	22	71 11	8.01	8.31	8.65	9 06	17 06	25 94	47 22
15 54	38.60	28 37	23 61	90 29	57 93	41 53	23	72 78	8.06	8.39	8.74	9 17	17 48	26 39	47 30
15 91	39.27	28.86	24.03	90 37	58 00	41 60	24	74 49	8.12	8.46	8.84	9 29	17 91	26 88	47 38
16 32	39 96	29 39	24 46	90 44	58 08	41 69	25	76 26	8.20	8.55	8.94	9 42	18 35	27 37	47 50
16 74	40.69	29 93	24.91	90 52	58 16	41 78	26	78 18	8.27	8.63	9.05	9 56	18 82	27 88	47 62
17 18	41 43	30 48	25.38	90 60	58 24	41 87	27	80 20	8.34	8.72	9.17	9 71	19 33	28 42	47 74
17 64	42 20	31 06	25.87	90 70	58 34	41 98	28	82 27	8.42	8.83	9.31	9 89	19 84	28 98	47 82
18 12	43 00	31 66	26 38	90 80	58 44	42 09	29	84 49	8.52	8.94	9.45	10 08	20 39	29 55	48 07
18 65	43 81	32 29	26 90	90 90	58 56	42 22	30	86 81	8.61	9.06	9.61	10 29	20 97	30 15	48 20
19 18	44 71	32 94	27 46	91 02	58 67	42 36	31	89 29	8.71	9.20	9.78	10 53	21 59	30 78	48 30
19 76	45 61	33 61	28 04	91 14	58 80	42 50	32	91 86	8.83	9.35	9.98	10 81	22 23	31 43	48 38
20 36	46 55	34 31	28 64	91 27	58 94	42 67	33	94 59	9.95	9.51	10 19	11 10	22 91	32 10	48 48
21 01	47 52	35 06	29 27	91 40	59 09	42 85	34	97 47	9.09	9.68	10 43	11 44	23 62	32 82	48 54
21 69	48 53	35 82	29 92	91 56	59 26	43 05	35	100 55	9.24	9.87	10 70	11 83	24 29	33 57	49 17
22 42	49 59	36 62	30 61	91 72	59 47	43 29	36	103 78	9.41	10 13	11 04	12 28	25 19	34 54	49 38
23 19	50 70	37 47	31 35	91 90	59 69	43 53	37	107 17	9.65	10 40	11 40	12 78	26 04	35 14	49 48
24 01	51 85	38 36	32 11	92 08	59 94	43 84	38	110 80	9.88	10 70	11 83	13 36	26 94	35 99	49 58
24 87	53 05	39 27	32 91	92 29	60 21	44 15	39	114 64	10.12	11 03	12 29	13 98	27 90	36 88	50 12
25 80	54 30	40 24	33 76	92 52	60 50	44 51	40	118 68	10 41	11 42	12 82	14 69	28 91	37 82	50 24
26 78	55 59	41 24	34 64	92 77	60 82	44 90	41	123 02	10 71	11 84	13 49	15 56	29 99	38 80	51 01
27 82	56 93	42 29	35 67	93 05	61 19	45 34	42	127 57	11 06	12 32	14 24	16 53	31 12	39 84	51 17
28 93	58 33	43 30	36 56	93 35	61 60	45 84	43	132 47	11 44	12 86	15 08	17 61	32 34	40 94	52 01
30 12	59 79	44 56	37 61	93 68	62 04	46 38	44	137 67	11 87	13 47	16 01	18 83	33 64	42 09	52 38
31 38	61 31	45 77	38 71	94 05	62 52	46 97	45	143 17	12 38	14 16	17 07	20 15	35 01	43 21	53 38
32 72	62 89	47 03	39 88	94 51	63 06	47 63	46	149 03	13 04	15 05	18 23		36 47	44 59	53 98
34 15	64 53	48 38	41 13	95 02	63 66	48 38	47	155 29	13 78	16 05	19 53		38 04	45 97	54 68
35 68	66 25	49 78	42 44	95 59	64 33	49 18	48	161 96	14 64	17 60	20 99		39 70	47 43	55 52
37 32	68 04	51 28	43 83	96 22	65 08	50 11	49	169 08	15 59	18 41	22 60		41 48	48 98	56 53
39 06	69 90	52 83	45 32	96 88	65 90	51 11	50	176 70	16 67	19 80	24 38		43 39	50 62	57 66
40 92	71 82	54 48	46 91	97 60	66 80	52 21	51	184 78	17 86	21 35			45 41	52 37	58 88
42 91	73 84	56 20	48 60	98 43	67 79	53 43	52	193 37	19 20	23 08			47 56	54 20	60 11
45 05	75 95	58 03	50 39	99 32	68 88	54 79	53	202 56	20 68	24 98			49 86	56 22	61 58
47 32	78 15	59 97	52 32	100 29	70 10	56 29	54	212 41	22 35	27 11			52 32	58 36	63 22
49 75	80 44	62 02	54 38	101 36	71 43	57 93	55		24 21	29 48			54 94	60 63	65 08
	82 87	64 23	56 61	102 47	72 94	59 78	56		26 27				57 74	63 08	66 98
	85 42	66 57	59 01	103 70	74 61	61 79	57		28 56				60 74	65 70	69 11
	88 10	69 08	61 59	105 06	76 44	64 01	58		31 12				63 94	68 52	71 58
	90 91	71 76	64 36	106 57	78 46	66 46	59		33 94				67 37	71 54	74 11
	93 87	74 60	67 33	108 23	80 70	69 13	60		37 08				71 04	74 81	77 08
						71 98	61						74 90	78 26	80 00
						75 13	62						79 04	82 00	83 38
						78 57	63						83 48	86 03	87 38
						82 32	64						88 23	90 38	91 48
						86 45	65						93 31	95 09	95 98

*5 year term convertible within 4 years; 10, 15 and 20 year convertible within 7 years, and cannot be converted to Multiform or Preferred plans. Minimum policy \$2,000.

NOTE.—Above rates adopted 1924. Semi-annual rate multiply by .52; quarterly .265

RATES WITH DISABILITY (Waiver of Premium only)

13.17			20 83			41.18	15	62.06					14.85	23.32	46.61
14 63	36 80	27 05	22.52	90 30		57.89	20	68.73					16 44	25 15	47 22
16 48	40 05	29 49	24.57	90 65		58.27	25	77.06					18 51	27 48	47 82
18 86	43 96	32 42	27 05	91 14		58.79	30	87.86					21 18	30 30	48 48
21 98	48 69	36 01	30 13	91 87		59.57	35	102.00					24 68	33 78	49 48
26 21	54 54	40 52	34 09	92 95		60 93	44	126 73					29 32	38 15	51 00
32 00	61 71	46 24	39 31	94 66		63 16	47	146.22					35 62	43 91	53 98
40 00	70 59	53 76	46 29	97 85		67 07	50	181.35					44 32	51 59	58 58
51 29	82 07	63 65	55 97	103 44		73 31	55						56 46	62 22	66 61

NON-PARTICIPATING RATES PER \$1000.
(With Disability Waiver of Premium and \$10 Monthly Income)

End. 85	Limited Pay. Life			Endow- ments			Age at Issue	Pre- ferred \$5000	Special Combination			Multiform Policy		
	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.			Ord. Life	20 Pay.	20 Yr. End.	First 5 Yrs.	After 5 Yrs. Ord. Life	15 Pay. Life
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
13.95			22.07			41.51	14		15.53	24.47	47.31			
14.13			22.30			41.53	15	66.86	15.81	24.79	47.33			
14.45			22.65			41.58	16	68.28	16.14	25.17	47.38			
14.76			23.01			41.64	17	69.69	16.47	25.55	47.43			
15.07			23.37			41.73	18	71.15	16.82	25.94	47.50			
15.40			23.74			41.81	19	72.66	17.17	26.34	47.56			
15.75	39.52	29.04	24.13	90.54	58.22	41.90	20	74.33	17.56	26.76	47.65	15.79	20.13	30.64
16.12	40.19	29.54	24.54	90.60	58.31	41.97	21	75.94	17.96	27.23	47.75	16.04	20.56	31.13
16.52	40.85	30.03	24.96	90.68	58.40	42.08	22	77.81	18.40	27.70	47.89	16.32	21.04	31.61
16.90	41.55	30.54	25.41	90.76	58.47	42.17	23	79.58	18.84	28.19	48.00	16.58	21.51	32.13
17.32	42.27	31.08	25.85	90.85	58.58	42.26	24	81.54	19.32	28.70	48.12	16.85	22.03	32.66
17.77	43.00	31.64	26.33	90.93	58.67	42.38	25	83.51	19.80	29.24	48.25	17.14	22.55	33.22
18.24	43.77	32.21	26.81	91.02	58.79	42.52	26	85.68	20.32	29.78	48.41	17.43	23.13	33.79
18.73	44.57	32.79	27.30	91.14	58.88	42.63	27	87.95	20.88	30.34	48.55	17.74	23.72	34.36
19.25	45.38	33.41	27.82	91.24	59.00	42.77	28	90.32	21.45	30.93	48.71	18.06	24.34	34.97
19.77	46.20	34.03	28.36	91.36	59.14	42.91	29	92.74	22.04	31.53	48.87	18.39	24.98	35.59
20.35	47.09	34.70	28.92	91.47	59.28	43.10	30	95.31	22.67	32.17	49.08	18.70	25.65	36.25
20.94	47.99	35.39	29.50	91.62	59.42	43.27	31	98.09	23.35	32.82	49.27	19.06	26.37	36.92
21.57	48.94	36.09	30.12	91.77	59.58	43.47	32	100.91	24.04	33.51	49.51	19.43	27.12	37.63
22.26	49.93	36.83	30.74	91.92	59.77	43.70	33	104.09	24.81	34.20	49.74	19.81	27.93	38.35
22.97	50.92	37.62	31.42	92.08	59.97	43.94	34	107.27	25.58	34.97	50.01	20.21	28.76	39.13
23.71	51.98	38.41	32.10	92.28	60.20	44.21	35	110.65	26.41	35.75	50.31	20.60	29.63	39.93
24.54	53.08	39.25	32.84	92.49	60.46	44.53	36	114.38	27.31	36.57	50.62	21.05	30.60	40.77
25.37	54.22	40.12	33.61	92.72	60.75	44.89	37	118.07	28.22	37.40	51.00	21.47	31.56	41.64
26.29	55.42	41.07	34.41	92.94	61.06	45.26	38	122.20	29.22	38.29	51.38	21.95	32.62	42.55
27.25	56.65	42.00	35.25	93.21	61.42	45.68	39	126.54	30.28	39.22	51.81	22.44	33.73	43.50
28.28	57.93	43.01	36.16	93.51	61.80	46.18	40	131.08	31.39	40.22	52.32	22.94	34.90	44.52
29.36	59.25	44.04	37.14	93.82	62.20	46.76	41	135.92	32.57	41.30	52.91	23.50	36.14	45.62
30.51	60.61	45.15	38.21	94.17	62.69	47.40	42	141.02	33.81	42.48	53.57	24.09	37.46	46.82
31.74	62.04	46.25	39.33	94.56	63.22	48.09	43	146.52	35.15	43.71	54.26	24.72	38.86	48.08
33.07	63.52	47.48	40.53	94.99	63.80	48.84	44	152.42	36.59	45.01	55.04	25.41	40.36	49.42
34.48	65.06	48.72	41.79	95.46	64.44	49.62	45	158.62	38.10	46.39	55.85	26.33	41.96	50.82
35.99	66.65	50.18	43.14	96.05	65.28	50.50	46	165.33	39.73	47.85	56.77	27.41	43.66	52.32
37.57	68.29	51.71	44.55	96.69	66.15	51.46	47	172.34	41.45	49.39	57.77	28.59	45.45	53.89
39.28	70.01	53.31	46.04	97.42	67.12	52.48	48	179.91	43.29	51.03	58.86	29.87	47.38	55.57
41.11	71.80	55.04	47.64	98.22	68.16	53.64	49	187.98	45.26	52.79	60.07	31.13	49.43	57.36
43.05	73.64	56.81	49.34	99.09	69.30	54.89	50	196.60	47.37	54.64	61.39	32.44	51.68	59.34
45.16	75.87	58.73	51.18	100.26	70.51	56.25	51	205.93	49.64	56.64	62.85	33.93	54.12	61.49
47.41	78.23	60.73	53.13	101.57	71.83	57.76	52	215.77	52.04	58.77	64.46	35.58	56.70	63.76
49.84	80.69	62.87	55.21	102.92	73.27	59.44	53	226.41	54.63	61.04	66.24	37.39	59.48	66.19
52.43	83.27	65.16	57.47	104.40	74.88	61.26	54	237.86	57.41	63.51	68.18	39.50	62.46	68.82
55.22	86.00	67.58	59.90	105.99	76.63	63.30	55		60.39	66.15	70.37			
	88.89	70.23	62.54	107.65	78.58	65.56	56		63.60	69.01	72.75			
	91.97	73.04	65.40	109.48	80.76	68.05	57		67.06	72.09	75.41			
	95.23	76.08	68.50	111.49	83.15	70.81	58		70.78	75.43	78.34			
	98.71	79.38	71.88	113.71	85.81	73.88	59		74.82	79.06	81.59			

NON-PARTICIPATING RATES PER \$1000.

NEW TRIPLE OPTION POLICIES

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay	15 Pay	20 Pay	10 Yr.	15 Yr.	20 Yr.			10 Pay	15 Pay	20 Pay	10 Yr.	15 Yr.	20 Yr.
10	15.65	\$	\$	\$	\$	\$	\$	38	30.34	64.33	48.07	40.25	107.08	70.37	52.70
11	15.92			25.24			48.62	39	31.35	65.63	49.10	41.16	107.34	70.69	53.09
12	16.19			25.57			48.68	40	32.42	66.97	50.17	42.12	107.63	71.04	53.52
13	16.48			25.89			48.73	41	33.56	68.36	51.28	43.12	107.93	71.41	53.99
14	16.78			26.23			48.79	42	34.77	69.82	52.45	44.18	108.27	71.84	54.51
				26.58			48.86								
15	17.04			26.93			48.92	43	36.05	71.33	53.67	45.31	108.66	72.31	55.10
16	17.42			27.32			48.99	44	37.41	72.90	54.95	46.50	109.07	72.83	55.75
17	17.75			27.69			49.06	45	38.87	74.52	56.30	47.74	109.53	73.40	56.46
18	18.12			28.10			49.15	46	40.40	76.22	57.70	49.06	110.05	74.05	57.24
19	18.48			28.54			49.23	47	42.04	77.99	59.19	50.47	110.62	74.76	58.11
20	18.88	47.23	34.96	28.95	104.55	67.48	49.32	48	43.79	79.84	60.76	51.97	111.26	75.54	59.10
21	19.28	47.93	35.49	29.40	104.62	67.57	49.42	49	45.65	81.77	62.41	53.55	111.96	76.41	60.17
22	19.70	48.66	36.03	29.85	104.71	67.66	49.52	50	47.70	83.88	64.23	55.32	112.77	77.48	61.44
23	20.15	49.40	36.60	30.33	104.79	67.75	49.62	51	49.89	86.08	66.16	57.22	113.67	78.64	62.83
24	20.62	50.19	37.19	30.84	104.90	67.86	49.74	52	52.22	88.40	68.20	59.23	114.94	79.93	64.37
25	21.10	50.99	37.81	31.35	104.99	67.98	49.87	53	54.71	90.80	70.36	61.37	116.13	81.33	66.06
26	21.63	51.82	38.43	31.89	105.10	68.08	50.00	54	57.37	93.32	72.64	63.67	117.42	82.87	67.91
27	22.17	52.68	39.08	32.44	105.21	68.20	50.13	55	60.20	95.96	75.07	66.15	118.83	84.58	69.94
28	22.73	53.57	39.75	33.02	105.32	68.34	50.28	56	63.23	98.74	77.66	68.79	120.40	86.45	72.18
29	23.33	54.48	40.46	33.61	105.45	68.48	50.44	57	66.47	101.65	80.40	71.62	122.09	88.50	74.62
30	23.95	55.43	41.18	34.23	105.58	68.63	50.61	58	69.93	104.72	83.35	74.69	123.96	90.76	77.32
31	24.61	56.41	41.94	34.88	105.73	68.79	50.81	59	73.64	107.96	86.50	77.98	126.00	93.25	80.26
32	25.31	57.43	42.71	35.55	105.88	68.96	51.00	60	77.69	111.46	89.94	81.60	128.34	96.83	83.55
33	26.03	58.49	43.53	36.25	106.05	69.16	51.23	61	81.81			85.29			86.95
34	26.80	59.57	44.37	36.98	106.22	69.36	51.47	62	86.24			89.46			90.83
35	27.61	60.71	45.24	37.75	106.41	69.59	51.75	63	90.97			93.60			94.72
36	28.48	61.87	46.15	38.54	106.62	69.83	52.03	64	96.05			98.26			99.16
37	29.38	63.08	47.09	39.38	106.84	70.09	52.35	65	101.48			103.32			104.01

RATES WITH DISABILITY
(Waiver of Premium Only)

15	17.13			26.98			49.04
20	19.01	47.31	35.04	29.03	104.75	67.64	49.47
25	21.26	51.08	37.91	31.46	105.20	68.17	50.04
30	24.16	55.55	41.31	34.10	105.82	68.86	50.84
35	27.90	60.87	45.43	37.96	106.72	69.90	52.04
40	32.83	67.21	50.45	42.45	108.06	71.47	53.96
45	39.48	74.92	56.77	48.34	110.44	74.04	57.18
50	48.63	84.57	65.16	56.29	113.84	78.65	62.53
55	61.72	97.59	76.70	67.74	120.91	86.46	71.63

RATES WITH DISABILITY
(Waiver of Premium and \$10 Mo. Inc.)

15	18.09			28.45			49.39
20	20.13	50.03	37.03	30.64	104.98	67.97	49.96
25	22.55	54.03	40.06	33.22	105.48	68.57	50.56
30	25.65	58.68	43.59	36.25	106.15	69.35	51.49
35	29.63	64.16	47.83	39.93	107.13	70.52	52.91
40	34.90	70.65	52.94	44.52	108.62	72.34	55.19
45	41.96	78.27	59.25	50.82	110.94	75.32	59.11
50	51.68	87.62	68.21	59.34	115.08	80.85	65.22
55	65.65	101.52	80.63	71.67	123.46	89.78	75.31

DOUBLE INDEMNITY—Ordinary Life and Endowment. Age 14-49, \$1.75; 50-59, \$2.25. 20 Pay.; 14-59, \$2.25; 15 Pay.; 14-39, \$3.00; 40-59, \$2.75; 10 Pay.; 14-39, \$3.50; 40-59, \$3.00.

NOTE—Semi-annual rate 52% of annual; quarterly rate. 26½% of annual. Semi-annual rate, multiply by .52; quarterly by .265.

SPECIAL COMBINATION POLICIES—Excess interest payable annually on net interest earnings on Company's assets.

TRIPLE OPTION POLICIES—Contain guaranteed cash coupons, which draw interest at 3½%, compounded annually, and used to reduce premiums, pay-up at an early date, or mature policy as an endowment. Excess interest dividends after paid-up.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45

MULTIFORM POLICIES. After the first five years policy automatically becomes a Limited Pay. Life or a Whole Life according to the premium plan selected. Excess interest earned apportioned beginning at end of second year and paid quinquennially with accumulation at 3½%.

1st 5 years..... \$15.22 \$18.34 \$23.24
After 5 years
Ord. Life..... 21.10 27.61 38.87
15 Pay. Life..... 31.35 37.75 47.74

SINGLE PREMIUM

Ord. Life..... \$308.73 \$370.55 \$456.00
10 Year End..... 718.83 720.40 723.72
15 Year End..... 617.66 620.83 629.89
20 Year End..... 536.50 542.60 560.23
25 Year End..... 471.80 482.29 511.67
30 Year End..... 420.82 437.53 481.15

Ages 25 35 45

CONTINUOUS MONTHLY INCOME.

Extra Premiums to continue. Installments throughout life time of Beneficiary.

Ord. Life..... \$ 5.39 \$ 4.13 \$ 2.81
20 Pay. Life..... 7.05 4.99 3.05

MONTHLY INCOME. Special combination \$10 per month guaranteed 20 years.

Commuted value \$1737.

Ord. Life..... \$31.87 \$42.37 \$60.81
20 Pay. Life..... 47.64 58.31 75.23

MONTHLY INCOME PREFERRED.

Non-participating. Commuted value \$1737.

\$10 per month income guaranteed 20 years.

Ord. Life..... \$26.49 \$34.93 \$49.74
20 Pay. Life..... 42.49 51.97 67.24

JOINT LIFE

Ord. Life..... \$26.05 \$33.63 \$47.63
20 Pay. Life..... 36.12 42.74 54.38
20 Yr. End..... 48.28 51.06 58.51

INTERNATIONAL LIFE INSURANCE COMPANY, MO.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.				
End. 85 Non-Par.	21	14 4	12	23	74	3	1	57	166	7	7	114	301	12	5	178	424	16	10			
	25	16 32	14	28	83	3	6	67	181	8	6	134	326	13	5	208	455	16	8			
	30	18 65	17	34	92	4	1	83	202	9	4	165	361	13	9	254	498	15	10			
	35	21 69	21	42	103	4	8	104	228	9	7	202	396	13	1	306	538	14	2			
	40	25 40	26	53	116	4	11	132	259	9	6	244	429	11	11	363	576	12	4			
	45	31 38	32	65	128	4	10	169	297	8	8	292	463	10	4	425	613	10	5			
	50	39 06	40	80	141	4	4	204	324	7	6	342	493	8	7	489	647	8	8			
	55	49 75	48	97	154	3	8	246	355	6	3	397	526	7	0	560	687	7	2			
20 Pay. Life	21	22 81	26	57	151	6	9	143	416	20	8	267	707	32	3	418	1000	Pd-up				
	25	24 46	29	62	184	7	1	157	424	20	6	291	710	29	10	456	1000	"				
	30	26 90	32	70	189	7	5	175	427	19	5	326	715	26	7	508	1000	"				
	35	29 92	37	79	193	7	6	197	432	17	8	365	718	23	2	566	1000	"				
	40	33 76	42	90	197	7	2	224	441	15	4	406	717	19	8	626	1000	"				
	45	38 71	47	101	199	6	7	252	445	12	9	448	715	16	2	688	1000	"				
	50	43 32	53	114	201	5	6	279	445	10	2	487	708	12	10	746	1000	"				
	55	54 38	59	125	199	4	5	301	442	7	9	520	696	9	9	800	1000	"				
	60	67 33	66	137	199	3	4	324	434	5	8	542	677	7	1	849	1000	"				

20 Year End.	2nd. Yr.				End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	21	41	38	36	148	242	15	\$101	371	522	10	\$457	654	775	5	\$744	924	957	1	\$933
	25	41	69	36	147	242	15	89	370	521	10	450	654	774	5	742	924	956	1	933
	30	42	22	34	145	241	15	66	370	520	10	438	653	773	5	737	924	956	1	932
	35	43	05	31	145	240	15	26	370	518	10	417	652	771	5	729	923	955	1	931
	40	44	51	30	146	239	13	12	370	516	10	380	651	768	5	716	922	954	1	929
	45	46	97	31	147	237	10	12	371	512	10	311	648	762	5	691	920	952	1	926
	50	51	11	32	149	235	7	15	371	504	10	180	642	752	5	647	916	948	1	920
	55	57	93	33	152	231	5	13	370	492	9	12	633	735	5	565	910	942	1	910
	60	69	13	34	157	226	3	15	369	475	6	13	618	711	5	410	900	932	1	893

3rd. Yr.			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years			
Ordinary Life Spec. Comb.	21	\$16 68	\$11	\$21	\$67 2	9	\$56	\$152 6	11	\$113	\$248 12	1	\$176	\$421 16	9
	25	18 35	12	25	74 3	2	65	166 7	9	132	280 13	3	206	453 16	7
	30	20 97	16	32	84 3	9	81	186 8	8	163	321 13	7	251	494 15	7
	35	24 39	19	39	94 4	3	102	220 9	6	199	363 13	0	302	534 14	0
	40	28 91	24	49	105 4	7	130	254 9	4	240	403 11	9	358	571 12	1
	45	35 01	30	60	117 4	5	165	287 8	7	286	440 10	1	416	604 10	2
New Triple Op- tion, Ord. Life	50	43 39	36	74	125 4	0	199	316 7	4	333	473 8	5	473	633 8	4
	55	54 94	43	93	145 3	6	237	342 6	0	390	502 6	9	527	658 6	7
	60	71 04	51	111	160 2	10	275	366 4	9	428	527 5	4	584	686 5	0
	21	19 28	12	25	81 3	4	59	174 8	0	105	280 13	9	176	422 19	2
	25	21 10	14	30	89 3	10	70	189 9	0	128	313 14	9	206	454 18	6
	30	23 95	18	36	99 4	5	90	220 10	3	161	354 14	9	251	495 17	0
	35	27 61	22	44	109 4	10	114	252 10	8	200	394 13	11	302	534 15	1
	40	32 42	26	54	120 5	1	144	285 10	4	244	432 12	5	358	571 13	0
	45	38 87	33	67	132 5	0	179	317 9	4	294	460 10	8	416	605 10	11
	50	47 70	40	84	149 4	7	217	348 8	0	345	502 8	11	473	634 8	10
	55	60 26	48	105	168 4	0	258	376 6	7	397	532 7	2	527	658 7	0
	60	77 69	57	127	185 3	3	298	400 5	3	446	558 5	8	584	687 5	

NEW TRIPLE OPTION—ORDINARY LIFE

Settlements End of Twenty Years if Premiums are Paid Without Reduction

		21	25	30	35	40	45	50	55	60					
1.	Receive in Cash or	\$267 94	\$308 98	\$368 13	\$435 82	\$512 06	\$600 70	\$700 94	\$813 78	\$940 31					
	Paid-up Insurance	422 00	454 00	495 00	534 00	571 00	605 00	634 00	658 00	687 00					
	and Cash or	91 94	102 90	117 13	133 82	154 06	184 70	227 94	286 78	365 31					
	Paid-up Insurance.	640 00	677 60	724 00	770 00	817 00	873 00	939 00	1016 00	1117 00					
New Triple Op- tion, 20 Pay Life	21	29.40	27	55	178 7	11	144	422 22	5	263	698 33	7	418	1000	Pd-up
	25	31 35	29	61	181 8	4	160	433 22	0	289	707 31	1	456	1000	"
	30	34 23	33	68	185 8	9	182	446 20	8	326	716 27	8	508	1000	"
	35	37 75	37	77	189 8	9	208	458 18	8	368	724 24	1	566	1000	"
	40	42 12	42	87	192 8	5	237	468 16	2	411	727 20	6	626	1000	"
	45	47 74	48	99	197 7	4	268	474 13	6	453	723 16	9	688	1000	"
	50	55 32	54	114	201 6	1	296	473 10	10	494	718 13	4	746	1000	"
	55	66 15	59	126	202 4	9	321	465 8	3	527	706 10	2	800	1000	"
	60	81 60	65	138	201 3	7	339	454 6	0	547	684 7	5	849	1000	"

NEW TRIPLE OPTION—20 PAYMENT LIFE

Settlements End of Twenty Years if Premiums are Paid Without Reduction

	21	25	30	35	40	45	50	55	60
1. Receive in Cash or Paid-up Insurance and Cash or Paid-up Insurance.	\$563 26	\$612 43	\$681 06	\$759 76	\$843 75	\$936 26	\$1028 88	\$1121 06	\$1216 45
	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00	1000 00
	145 26	156 43	173 06	193 76	217 75	248 26	282 88	321 06	367 45
	1340 00	1340 00	1340 00	1340 00	1340 00	1360 00	1378 00	1400 00	1432 00

NOTE.—American 3 1/2% Modified Preliminary Term Reserve (W. Va. Std.) adopted August 19 1909; End Reserve after 20th year.

*Value the same for Special Combination Policies.

INTERNATIONAL LIFE & TRUST CO., Moline, Ill.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Payment of premiums may be continued after Limited Payment Life, policy is paid-up until reserve value plus dividend additions will mature it as endowment.

Beneficiary. — Changeable at will

Cash Values. — After three premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 8th year not exceeding \$20 per \$1,000.

Change of Plan. — Higher premium form allowed on any anniversary, by payment of difference in premium or difference in reserves, according to rules of company at time of change.

Disability. — For varying extra premium, all but 10 year Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability and life time; no reduction in insurance. Agreement does not cover disability from war service. Limit \$25,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable any time; (d) purchase non-par, paid-up additions, which may be converted into cash by practice. (c) is automatic option.

Double Indemnity. — For extra premium of \$2 per \$1,000, all but 10 year Term policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war-service, aviation or submarine operations. Limit \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium. (One year on some forms.)

Limits. — Ages, 16-60, except Term, 20-55. No fixed amount; reinsures over \$5,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — Death from service in time of war within two years limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No restrictions.

Settlement Options. — Cash, Limited (5, 10, 15 and 20) and Continuous (20 certain) annual installments. Payments made quarterly or monthly. No provision for commutation by beneficiary.

Suicide. — Within two years, sane or insane, or death within two years as consequence of violation of law, policy void.

Women. — No extra charge. Limit \$5,000. Double indemnity but not disability granted.

INTERNATIONAL LIFE AND TRUST COMPANY—Continued.

PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

Age at Issue	Whole Life	LIMITED PAY. LIFE			ENDOWMENTS			10 Year Term.	20 PAY. ENDOWMENT OPTION*					NON-PAR		
		10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.		Prom.	No. of Extra Prom.	P. U. \$1000 and Cash	Pd. Up Ins.	15 Pay. End. Opt	Whole Life.	20 Pay. Life	20 Yr. End.
20	18 10	42 88	31 98	27 13	102	24 66	53 47	88	9 72	27 13	15	490 25	1865 31.98	14 85	22 78	42 01
21	18 46	43 50	32 48	27 56	102	27 66	57 47	93	9 78	27 56	14	453 32	1800 32.46	15 20	23 17	42 06
22	18 28	44 20	32 96	27 90	102	31 66	61 47	99	9 85	27 90	14	463 78	1810 32.96	15 57	23 56	42 11
23	19 26	44 20	33 96	28 33	102	35 66	66 48	99	9 94	28 33	13	427 00	1810 33.96	15 96	23 96	42 16
24	19 09	45 61	34 11	28 79	102	39 66	72 48	110	10 03	28 79	13	437 52	1750 34.11	16 36	24 42	42 22
25	20 12	46 36	34 55	29 192	102	42 66	75 48	110	10 13	29 20	13	448 00	1740 34.55	16 78	24 87	42 27
26	20 00	47 14	35 18	29 74	102	46 66	81 48	110	10 23	29 74	12	410 91	1690 35 15	17 23	25 33	42 34
27	21 10	47 95	35 73	30 25	102	51 66	88 48	110	10 34	30 25	12	421 96	1685 35.75	17 71	25 81	42 41
28	21 01	48 77	36 37	30 77	102	55 66	97 48	110	10 46	30 77	12	433 74	1680 36.37	18 20	26 32	42 49
29	22 16	49 56	37 02	31 31	102	62 67	102 48	110	10 59	31 31	11	394 20	1630 37 02	18 72	26 84	42 57
30	22 74	50 54	37 69	31 85	102	68 67	108 48	110	10 74	31 85	11	405 93	1635 37 69	19 27	27 39	42 86
31	23 35	51 45	38 39	32 47	102	72 67	114 48	110	10 90	32 47	10	366 39	1575 38.39	19 85	27 96	42 98
32	24 00	52 45	39 10	33 10	102	80 67	121 48	110	10 98	33 10	10	377 72	1580 39 10	20 46	28 55	43 10
33	24 67	53 42	39 86	33 72	102	87 67	128 48	110	10 98	33 72	10	389 93	1580 39.86	21 10	29 16	43 22
34	25 38	54 45	40 64	34 40	102	96 67	135 48	110	11 4 34	40	9	348 17	1545 40.64	21 78	29 81	43 37
35	26 14	55 44	41 46	35 10	102	107 67	142 48	110	11 70	41	9	359 89	1532 41 46	22 50	30 49	43 70
36	26 91	56 44	42 30	35 83	103	118 67	149 48	110	11 96	42	9	372 65	1540 42 30	23 26	31 20	43 91
37	27 77	57 43	43 18	36 103	103	129 67	156 48	110	12 25	43	8	328 45	1480 43.18	24 06	31 92	44 11
38	28 68	59 00	44 11	37 40	103	142 68	163 48	110	12 58	44	8	340 56	1483 44 11	24 92	32 70	44 34
39	29 63	60 25	45 06	38 25	103	156 68	170 48	110	12 97	45	8	353 85	1495 45 06	25 82	33 51	44 59
40	30 63	61 54	46 07	39 19	103	172 68	177 48	110	13 43	46	7	306 59	1430 46 07	26 78	34 36	45 30
41	31 70	62 90	47 11	40 16	103	189 68	185 48	110	13 79	47	7	318 92	1439 47 11	27 80	35 25	45 62
42	32 83	64 26	48 20	41 16	104	209 68	193 48	110	14 31	48	7	332 56	1453 48 20	28 87	36 20	45 99
43	34 04	65 71	49 34	42 16	104	232 69	201 48	110	14 90	49	6	381 75	1388 49 34	30 02	37 19	46 40
44	35 33	67 22	50 54	43 16	104	258 69	210 48	110	15 56	50	6	394 20	1394 50 54	31 25	38 24	46 87
45	36 70	68 78	51 79	44 30	104	287 70	220 48	110	16 31	51	6	407 99	1406 51 79	32 55	39 35	47 39
46	38 14	70 42	53 12	45 105	105	319 71	230 48	110	17 31	52	5	252 97	1335 53 12	33 93	40 52	47 97
47	39 69	72 12	54 50	46 105	105	359 71	240 48	110	18 45	53	5	265 13	1345 54 50	35 40	41 76	48 63
48	41 35	73 90	55 97	47 20	106	402 71	250 48	110	20 00	54	5	278 50	1358 55 97	36 97	43 09	49 37
49	43 10	75 75	57 49	48 196	106	452 72	260 48	110	21 36	55	5	293 22	1370 57 50	38 65	44 50	50 19
50	44 98	77 64	59 09	50 196	106	509 73	270 48	110	22 75	56	4	229 86	1290 59 09	40 45	45 99	51 57
51	46 99	79 63	60 82	52 196	106	574 74	280 48	110	24 28	57	4	242 08	1302 60 82	42 35	47 59	52 60
52	49 11	81 72	62 63	54 216	106	649 75	290 48	110	26 61	58	4	255 51	1316 62 63	44 38	49 28	53 74
53	51 39	83 85	64 63	56 50	109	726 76	300 48	110	28 55	59	4	270 46	1329 64 63	46 54	51 09	55 00
54	53 83	86 10	66 53	58 51	109	815 77	310 48	110	30 62	60	3	196 99	1239 66 53	48 86	53 05	56 40
55	56 41	88 51	68 66	60 60	110	919 78	320 48	110	33 16	61	3	208 55	1310 68 65	51 32	55 10	57 95
56	59 17	91 09	70 92	62 98	111	1040 79	330 48	110	36 45	62	3	221 44	1284 70 92	53 95	57 32	59 66
57	62 13	93 56	73 32	65 113	113	1182 80	340 48	110	40 15	63	3	236 12	1278 73 32	56 77	59 70	61 55
58	65 28	96 27	75 67	68 114	114	1339 81	350 48	110	44 08	64	2	150 98	1180 75 87	59 77	62 25	63 65
59	68 67	99 10	78 60	72 115	115	1504 82	360 48	110	48 16	65	2	161 02	1187 78 60	63 00	65 00	65 92
60	72 28	102 10	81 52	74 117	117	1687 83	370 48	110	52 44	66	2	172 44	1203 81 52	66 44	68 00	68 45

†Convertible within 7 years.

*First column premiums: 2d column, number of extra premiums over 20 to mature for not less than \$1,000; 3rd column, paid-up life insurance \$1,000 and cash; 4th, column paid-up Life Insurance Option.

DISABILITY RATES PER \$1,000 (Waiver of Premiums and \$10 Monthly Income).

Age	Ord. Life	20 Pay. Life	15 Pay. Life	10 Pay. Life	20 Year End.	15 Year End.	10 Year End.	Age	Ord. Life	20 Pay. Life	15 Pay. Life	10 Pay. Life	20 Year End.	15 Year End.	10 Year End.
20	\$1.33	\$1.82	\$2.29	\$2.16	\$0.90	\$0.80	\$0.45	38	\$2.45	\$2.47	\$2.86	\$2.71	\$2.30	\$1.92	\$1.85
21	1.38	1.85	2.34	2.20	.93	.82	.47	39	2.55	2.52	2.89	2.73	2.47	2.05	1.48
22	1.42	1.89	2.37	2.23	.97	.89	.49	40	2.66	2.56	2.91	2.74	2.67	2.20	1.61
23	1.47	1.92	2.41	2.27	1.01	.92	.53	41	2.77	2.70	2.93	2.77	2.81	2.44	1.75
24	1.51	1.96	2.44	2.30	1.04	.96	.55	42	2.89	2.83	1.95	2.79	2.96	2.73	1.97
25	1.56	1.99	2.48	2.34	1.09	1.00	.58	43	3.02	2.98	2.98	2.81	3.10	3.07	2.19
26	1.61	2.03	2.52	2.37	1.16	1.04	.61	44	3.16	3.13	2.98	2.88	3.27	3.48	2.45
27	1.66	2.06	2.56	2.40	1.21	1.08	.64	45	3.31	3.30	2.99	2.86	3.44	3.97	2.76
28	1.72	2.09	2.60	2.44	1.27	1.13	.68	46	3.48	3.48	3.03	2.89	3.61	4.16	3.14
29	1.77	2.12	2.63	2.47	1.33	1.18	.71	47	3.65	3.66	3.10	2.92	3.80	4.34	3.61
30	1.83	2.16	2.65	2.50	1.40	1.23	.74	48	3.84	3.86	3.24	2.95	4.00	4.54	4.18
31	1.89	2.19	2.68	2.53	1.47	1.29	.80	49	4.05	4.08	3.40	2.98	4.21	4.76	5.01
32	1.95	2.23	2.71	2.56	1.54	1.35	.85	50	4.28	4.32	3.55	3.02	4.45	5.00	5.85
33	2.02	2.26	2.73	2.59	1.63	1.43	.91	51	4.53	4.57	3.71	3.20	4.70	5.25	6.17
34	2.10	2.30	2.76	2.61	1.74	1.50	.98	52	4.80	4.86	3.90	3.47	4.98	5.54	6.46
35	2.18	2.34	2.79	2.63	1.84	1.59	1.05	53	5.11	5.17	4.09	3.77	5.30	5.85	6.82
36	2.26	2.38	2.81	2.66	1.97	1.69	1.14	54	5.45	5.52	4.32	4.00	5.64	6.20	7.21
37	2.35	2.43	2.83	2.68	2.11	1.80	1.24	55	5.84	5.91	4.56	4.30	6.01	6.60	7.65

Double Indemnity, \$2.00 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
End. 65.....	\$23.28	\$32.77	\$52.80	20 P. E. 65.....	\$32.05	\$40.00	\$52.80
With Disability...	24.93	35.06	56.25	With Disability...	34.06	42.38	56.25

Dividends payable end of 2d year. Dividends on 20 Pay. End. Option, age 35 are \$3.64. Semi-annual rate, multiply by .52; quarterly by .265.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		
Ord. Life	21	\$18.46	\$8	\$25	\$76	3	111	\$69	\$201	9	\$55	\$118	\$312	14	290	\$176	420	19	205
	25	20.12	11	30	89	3	315	82	221	10	273	139	338	15	337	206	451	18	65
	30	22.74	15	38	98	4	240	101	251	11	243	171	375	15	183	251	493	17	0
	35	26.14	19	48	119	4	134	125	274	11	244	209	411	14	155	302	523	15	35
	40	30.63	26	61	133	6	0	154	303	10	330	253	447	12	305	358	571	13	2
	45	35.70	33	76	149	5	221	187	350	9	285	301	491	10	334	416	605	10	313
	50	44.98	42	93	164	4	350	223	356	8	135	350	509	8	338	473	634	8	221
10 Pay. Life	55	56.41	52	112	179	4	65	261	379	6	214	400	536	7	64	527	658	6	34
	60	72.28	63	132	192	3	95	298	399	5	62	446	557	5	184	554	687	5	0
	21	43.50	72	141	448	24	238	343	1000	Pd-up									
	25	46.36	78	152	451	24	107	370	1000	"									
	30	50.54	87	169	456	23	68	410	1000	"									
	35	55.54	97	188	458	21	74	456	1000	"									
	40	61.54	109	210	460	18	271	508	1000	"									
15 Pay. Life	45	68.78	122	235	462	16	0	566	1000	"									
	50	77.64	135	260	459	13	50	626	1000	"									
	55	88.51	147	283	451	10	128	688	1000	"									
	60	102.10	156	302	439	7	270	746	1000	"									
	21	32.46	36	82	264	12	240	216	632	33	261	377	1000	Pd-up					
	25	34.55	40	90	269	13	90	235	636	31	208	410	1000	"					
	30	37.69	45	101	275	13	208	262	641	28	181	456	1000	"					
20 Pay. Life	35	41.46	52	114	280	13	63	293	644	25	5	508	1000	"					
	40	46.07	59	129	284	12	24	328	646	21	239	566	1000	"					
	45	51.79	68	145	287	10	149	364	645	18	35	626	1000	"					
	50	59.09	76	161	286	8	173	400	639	14	223	658	1000	"					
	55	68.65	83	176	281	6	197	431	62	11	12	746	1000	"					
	60	81.52	89	187	273	4	282	455	603	8	152	800	1000	"					
	21	27.56	25	61	203	8	185	159	463	24	255	276	732	35	0	418	1000	Pd-up	
10 Year End.	25	29.20	28	67	208	8	320	174	468	23	280	301	734	32	69	456	1000	"	
	30	31.85	32	75	213	9	118	195	475	21	334	337	739	28	188	508	1000	"	
	35	35.10	37	85	216	9	62	219	481	18	276	377	741	24	32	566	1000	"	
	40	39.10	43	97	218	8	326	247	483	17	190	420	741	20	342	626	1000	"	
	45	44.30	50	110	223	7	348	269	484	14	17	454	737	17	75	688	1000	"	
	50	51.20	57	123	224	6	221	302	481	11	241	502	727	13	235	746	1000	"	
	55	60.66	63	137	222	5	6	327	475	8	158	535	716	10	142	800	1000	"	
15 Year End.	60	74.06	70	149	221	4	0	347	465	6	185	556	694	8	0	849	1000	"	
	21	\$102.27	241	434	514	5	\$491	644	715	3	\$704	756	810	2	\$805	873	908	1	\$901
	25	102.48	240	433	515	5	\$480	643	713	3	\$704	755	810	2	\$805	872	908	1	\$901
	30	102.68	238	431	513	5	\$485	642	713	3	\$702	754	810	2	\$803	872	908	1	\$901
	35	103.07	236	429	512	5	\$480	641	712	3	\$700	753	809	2	\$802	871	902	1	\$900
	40	103.72	233	427	506	5	\$472	639	710	3	\$695	752	809	2	\$800	870	902	1	\$899
	45	104.87	230	424	501	5	\$457	636	705	3	\$688	750	804	2	\$795	869	900	1	\$897
20 Year End.	50	106.99	225	419	496	5	\$431	631	702	3	\$675	746	802	2	\$788	867	900	1	\$894
	55	110.89	219	411	488	5	\$387	624	693	3	\$654	739	796	2	\$774	863	895	1	\$888
	60	117.44	211	400	478	5	\$308	612	682	3	\$617	729	787	2	\$758	856	888	1	\$880
	21	\$86.57	\$130	\$247	\$344	10	\$276	\$374	\$489	8	\$447	\$585	\$693	5	\$683	\$910	\$942	1	\$942
	25	66.75	129	246	342	10	\$270	373	487	8	\$443	584	692	5	\$676	910	942	1	\$941
	30	67.10	127	244	340	10	\$260	371	484	8	\$436	583	690	5	\$672	909	942	1	\$941
	35	67.65	125	242	336	10	\$244	369	481	8	\$425	581	687	5	\$666	909	941	1	\$940
15 Year End.	40	68.57	122	240	332	10	\$216	367	477	8	\$405	578	684	5	\$657	907	940	1	\$939
	45	70.26	120	237	325	10	\$152	364	470	8	\$356	573	677	5	\$634	906	937	1	\$936
	50	73.38	117	233	318	10	\$74	359	462	8	\$306	569	669	5	\$608	903	935	1	\$933
	55	78.71	113	229	307	8	\$149	353	449	8	\$189	560	655	5	\$552	898	930	1	\$925
	60	87.78	109	222	292	5	\$243	343	429	7	\$222	545	627	5	\$449	890	921	1	\$914
	21	\$47.93	\$79	\$157	\$256	15	\$120	\$384	\$535	10	\$483	\$661	\$783	5	\$771	\$926	\$959	1	\$958
	25	48.17	78	156	253	15	\$108	383	533	10	\$470	665	781	5	\$769	925	958	1	\$958
20 Year End.	30	48.61	76	155	250	15	\$85	382	530	10	\$465	663	779	5	\$765	925	958	1	\$957
	35	49.34	74	153	246	15	\$46	380	526	10	\$444	657	777	5	\$757	924	957	1	\$956
	40	50.62	72	152	242	14	19	379	522	10	\$408	655	772	5	\$745	923	956	1	\$955
	45	52.80	71	151	237	10	\$292	378	515	10	\$342	651	766	5	\$772	921	953	1	\$954
	50	56.95	70	151	231	7	\$361	376	505	10	\$217	644	754	5	\$681	917	949	1	\$946
	55	63.85	70	152	225	5	\$257	375	491	9	\$206	635	738	5	\$605	911	943	1	\$938
	60	75.18	72	155	217	4	0	372	473	6	\$248	619	710	5	\$460	900	931	1	\$922

*1 Days.

NOTE.—3 1/4% Modified Preliminary Term Reserve (Ill. Std.) adopted 1916; Full Reserve allowed end of 20th year, except 20 Payment Life end of 8th year.

INTER-SOUTHERN LIFE INSURANCE CO., Louisville, Ky.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) and Full Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed on any anniversary, prior to age 60 (without disability), by payment of difference in premiums with 6% compound interest.

Disability. — For varying extra premium all but Term and Preferred policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium all but Term and Joint Life policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death if not sane or sober, from military or naval service in time of war, aeronautic or submarine expeditions, violation of law, police duty, war, riot, or insurrection, bodily or mental infirmity, ptomaine or bacterial infections other than as result of wound, bodily injuries inflicted by another, suicide.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — One month, 6% interest.

Incontestable. — After one year (if second premium fully paid) except for non-payment of premium and service in time of war.

Limits. — Ages 10-65, except 20 Payment Life and Endowments, 10-60; \$100,000; reinsures over \$15,000 (51, \$14,000; 52, \$13,000; 53, \$12,000; 54, \$11,000; 55, \$10,000; 56-60, \$5,000); accepts reinsurance; minimum policy \$500.

Loans. — After one premium. Interest 6%, in advance. Loan may be deferred 90 days, except to pay premium. Loan insurance will be granted.

Military Service. — Death from service in time of war limits liability to one-tenth of policy and cash value, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums, interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-25 years) and Continuous (20 years certain) annual or monthly installments. Proceeds withheld from beneficiary, unless otherwise directed. Trust Fund and installments certain participate in excess interest earned†.

Suicide. — Within two years, sane or insane, liability limited to premium paid.

Women. — No extra charge. All plans under certain conditions except Term. Age limits 13-45, \$10,000; 46-60, \$5,000. Disability not granted to married women, cancelled on marriage. Double indemnity granted, if self-supporting.

†Present interest rate, 5%.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve

Age at Issue	ENDOWMENT AT AGE 85				ENDOWMENT			TERM*				
	End. Age 85	10 Pay.	15 Pay.	20 Pay.	10 Pay.	15 Year	20 Year	5 Year	10 Year	15 Year	20 Year	Term to Age 65
21	\$15.28	\$37.70	\$27.85	\$23.33	\$92.93	\$58.79	\$42.16	\$ 9.23	\$ 9.38	\$ 9.98	\$10.05	\$12.84
22	15.63	38.35	28.33	23.73	93.01	58.87	42.23	9.31	9.50	10.06	10.20	13.06
23	16.00	39.00	28.82	24.14	93.08	58.95	42.31	9.39	9.62	10.16	10.35	13.28
24	16.39	39.67	29.32	24.56	93.15	59.02	42.39	9.48	9.75	10.28	10.50	13.51
25	16.80	40.27	29.85	25.00	93.23	59.10	42.48	9.58	9.88	10.42	10.66	13.75
26	17.23	41.10	30.40	25.45	93.33	59.19	42.58	9.69	10.01	10.58	10.82	14.00
27	17.68	41.86	30.97	25.93	93.42	59.29	42.69	9.80	10.15	10.76	10.99	14.26
28	18.16	42.66	31.56	26.43	93.52	59.39	42.81	9.91	10.29	10.96	11.18	14.53
29	18.67	43.48	32.17	26.94	93.62	59.51	42.93	10.03	10.43	11.18	11.39	14.81
30	19.20	44.32	32.80	27.47	93.75	59.62	43.08	10.17	10.57	11.42	11.63	15.11
31	19.76	45.20	33.46	28.03	93.86	59.75	43.22	10.34	10.73	11.68	11.90	15.44
32	20.35	46.11	34.15	28.62	94.00	59.89	43.38	10.52	10.92	11.96	12.20	15.72
33	20.98	47.05	34.87	29.22	94.13	60.03	43.55	10.70	11.13	12.28	12.55	16.05
34	21.64	48.04	35.62	29.85	94.29	60.21	43.75	10.88	11.36	12.63	12.95	16.39
35	22.33	49.07	36.40	30.52	94.47	60.40	43.97	11.07	11.61	13.01	13.40	16.75
36	23.07	50.13	37.21	31.21	94.64	60.58	44.20	11.27	11.88	13.42	13.90	17.13
37	23.86	51.22	38.06	31.93	94.85	60.81	44.48	11.49	12.17	13.86	14.47	17.55
38	24.69	52.36	38.95	32.69	95.06	61.04	44.77	11.73	12.48	14.33	15.10	18.00
39	25.57	53.55	39.87	33.48	95.30	61.30	45.08	12.00	12.83	14.85	15.79	18.47
40	26.51	54.79	40.83	34.32	95.55	61.60	45.46	12.29	13.23	15.44	16.54	18.96
41	27.50	56.08	41.82	35.23	95.83	61.93	45.87	12.61	13.68	16.12	17.36	19.48
42	28.56	57.41	42.86	36.19	96.14	62.30	46.35	12.98	14.21	16.91	18.26	20.02
43	29.69	58.79	43.96	37.21	96.48	62.72	46.87	13.39	14.82	17.79	19.28	20.59
44	30.89	60.24	45.12	38.29	96.86	63.18	47.43	13.86	15.52	18.77	20.44	21.20
45	32.16	61.75	46.33	39.42	97.29	63.70	48.07	14.40	16.31	19.86	21.84	21.84
46	33.51	63.31	47.61	40.61	97.75	64.28	48.75	15.03	17.21	21.05	23.37	22.89
47	34.95	64.94	48.95	41.89	98.27	64.93	49.55	15.74	18.22	22.37	25.03	23.92
48	36.49	66.63	50.36	43.25	98.86	65.66	50.40	16.53	19.31	23.83	26.83	25.00
49	38.16	68.41	51.84	44.69	99.52	66.48	51.36	17.43	20.61	25.44	28.86	26.11
50	39.98	70.27	53.39	46.21	100.24	67.36	52.41	18.50	22.07	27.25	31.18	27.29
51	41.95	72.19	55.02	47.83	101.09	68.32	53.57	19.78	23.80	29.40	33.72	28.24
52	44.07	74.18	56.74	49.56	102.03	69.39	54.86	21.25	25.80	31.86	36.51	29.29
53	46.35	76.26	58.57	51.41	103.09	70.58	56.30	22.90	28.00	34.53	39.53	30.37
54	48.79	78.44	60.52	53.39	104.22	71.81	57.88	24.80	30.35	37.47	42.84	31.52
55	51.39	80.72	62.58	55.50	105.45	73.32	59.60	26.99	32.81	40.71	46.42	32.81
56	54.15	83.10	64.76	57.77	106.81	74.90	.....	.....	.....	.....	.....	.....
57	57.08	85.59	67.07	60.20	108.30	76.65	.....	.....	.....	.....	.....	.....
58	60.18	88.21	69.53	62.83	110.93	78.57	.....	.....	.....	.....	.....	.....
59	63.45	90.96	72.18	65.65	111.70	80.70	.....	.....	.....	.....	.....	.....
60	66.89	93.86	75.00	68.68	113.25	82.82	.....	.....	.....	.....	.....	.....

NOTE.—Above rates adopted 1921.

Semi-annual rate multiply by .52; quarterly rate multiply by .245.

*Convertible within 5 years; other terms 7 years.

INTER-SOUTHERN LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000

DISABILITY (Waiver of Premiums and \$10 Monthly Income) and DOUBLE INDEMNITY RATES.

Endowment at Age 85							Age	COMPOUND OPTION					
End Age 85	10 Life	15 Life	20 Life	10 Year	15 Year End.	20 Year End.		Ord. Life	Dis. and D. I. Rates	20 Pay. Life	Dis. and D. I. Rates	20 Year End.	Dis. and D. I. Rates
\$2.77	\$3.91	\$3.35	\$3.08	\$2.12	\$2.17	\$2.23	21	\$18.58	\$2.80	\$27.35	\$3.09	\$46.80	\$2.25
2.80	3.94	3.37	3.10	2.13	2.19	2.25	22	19.03	2.84	27.90	3.11	46.91	2.27
2.83	3.97	3.40	3.12	2.14	2.21	2.27	23	19.50	2.88	28.46	3.13	47.04	2.29
2.87	4.00	3.42	3.14	2.15	2.23	2.29	24	19.99	2.92	29.06	3.15	47.18	2.31
2.91	4.03	3.45	3.16	2.16	2.25	2.31	25	20.51	2.96	29.67	3.18	47.33	2.34
2.96	4.06	3.47	3.19	2.17	2.27	2.34	26	21.05	3.00	30.34	3.20	47.48	2.37
3.00	4.09	3.50	3.22	2.18	2.29	2.37	27	21.62	3.04	30.96	3.24	47.64	2.40
3.04	4.12	3.52	3.25	2.20	2.31	2.40	28	22.21	3.08	31.65	3.27	47.82	2.43
3.08	4.15	3.55	3.28	2.22	2.34	2.43	29	22.84	3.11	32.36	3.31	48.00	2.46
3.12	4.18	3.57	3.31	2.24	2.37	2.46	30	23.49	3.16	33.09	3.34	48.19	2.49
3.17	4.22	3.60	3.34	2.26	2.40	2.50	31	24.18	3.21	33.86	3.37	48.42	2.53
3.23	4.26	3.63	3.37	2.28	2.43	2.55	32	24.91	3.26	34.66	3.41	48.65	2.58
3.28	4.29	3.65	3.41	2.30	2.46	2.60	33	25.67	3.33	35.48	3.45	48.91	2.64
3.33	4.33	3.68	3.44	2.33	2.49	2.65	34	26.47	3.39	36.34	3.49	49.19	2.70
3.40	4.36	3.72	3.47	2.36	2.54	2.70	35	27.32	3.44	37.26	3.52	49.48	2.75
3.47	4.40	3.76	3.50	2.40	2.59	2.77	36	28.21	3.52	38.20	3.55	49.82	2.82
3.54	4.44	3.79	3.53	2.44	2.65	2.84	37	29.16	3.59	39.19	3.59	50.19	2.89
3.61	4.47	3.83	3.57	2.49	2.71	2.93	38	30.16	3.66	40.23	3.63	50.60	2.99
3.68	4.50	3.87	3.63	2.54	2.77	3.02	39	31.22	3.73	41.33	3.68	51.06	3.09
3.77	4.52	3.91	3.70	2.59	2.84	3.13	40	32.35	3.82	42.49	3.75	51.57	3.19
3.87	4.55	3.97	3.79	2.66	2.93	3.26	41	33.55	3.92	43.71	3.83	52.12	3.31
3.97	4.59	4.03	3.90	2.73	3.03	3.42	42	34.83	4.03	45.00	3.94	52.75	3.47
4.08	4.61	4.09	4.01	2.80	3.13	3.58	43	36.19	4.15	46.36	4.06	53.45	3.64
4.20	4.64	4.17	4.15	2.87	3.24	3.75	44	37.63	4.28	47.80	4.18	54.22	3.83
4.32	4.67	4.26	4.29	2.95	3.35	3.92	45	39.15	4.41	49.31	4.31	55.06	4.02
4.46	4.71	4.38	4.44	3.06	3.57	4.10	46	40.76	4.54	50.89	4.48	.....	.....
4.60	4.75	4.51	4.59	3.22	3.80	4.29	47	42.48	4.69	52.56	4.67	.....	.....
4.76	4.81	4.68	4.76	3.37	4.04	4.58	48	44.25	4.85	54.30	4.86	.....	.....
4.90	4.87	4.87	4.94	3.51	4.28	4.77	49	46.15	5.00	56.14	5.06	.....	.....
5.07	5.05	5.08	5.14	3.65	4.53	4.97	50	48.15	5.16	58.08	5.27	.....	.....
5.32	5.19	5.33	5.40	4.05	4.83	5.17	51	50.28	5.41	60.12	5.50	.....	.....
5.58	5.41	5.66	5.66	4.46	5.13	5.39	52	52.52	5.67	62.28	5.75	.....	.....
5.84	5.75	5.95	5.92	4.85	5.44	5.66	53	54.90	5.93	64.57	6.03	.....	.....
6.11	6.11	6.25	6.18	5.27	5.76	5.93	54	57.43	6.21	66.99	6.35	.....	.....
6.38	6.49	6.56	6.44	5.66	6.08	6.20	55	60.10	6.60	69.57	6.72	.....	.....

Compound Option policy has coupons which may be applied to reduce premiums, pay-
p policy or mature as endowment.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				COMPOUND OPTION. Commuted value \$1,704.			
SINGLE PREMIUM RATES.				Ordinary Life.....	\$34.95	\$46.56	\$66.72
Life.....\$336.83 \$403.34 \$495.20				20 Pay. Life.....	50.56	63.50	84.03
COMPLETE PROTECTION. Maturing Age 70 with Annuity of \$50 per \$1,000.				20 Year End.....	80.65	84.32	93.83
Premium.....\$12.62 \$16.73 \$24.49				EXTRA PREMIUM to continue income for life. (Equal Ages.)			
PREFERRED LIFE. 20 Payment. \$6,000 payable \$100 a month for 5 years.				Endowment 85.....	\$5.39	\$4.12	\$2.74
1st 5 Years.....\$15.02 \$18.36 \$23.73				20 Pay. End. 85....	7.56	5.41	3.22
15 Years.....30.04 36.72 47.46				\$10 a month for 120 months. Commuted value \$1,032			
PREMIUM ENDOWMENT. Maturing at Specified Ages.				Endowment 85.....	\$17.34	\$23.05	\$33.19
Ages 64 67 70				20 Pay. End. 85....	25.80	31.50	40.69
Premium.....\$18.99 \$26.53 \$41.80				20 Year End.....	43.84	45.38	49.61
Other Cash and Paid-up Options at Maturity; or part cash and reduced premium to continue policy.				COMPOUND OPTION. Commuted value \$1,020.			
JOINT LIFE RATES.				Ordinary Life.....	\$20.92	\$27.87	\$39.94
Whole Life.....\$26.07 \$34.08 \$48.86				20 Pay Life.....	30.27	38.01	50.30
20 Pay. Life.....36.26 43.30 55.65				20 Year End.....	48.27	50.47	56.17
MONTHLY INCOME. \$10 a month for 240 months. Commuted value \$1,776				MONTHLY PENSION. \$10 a month for life 5, 10, 15 or 20 years certain. Com- muted value \$1,420.			
Endowment 85.....\$29.84 \$39.66 \$57.12				Endowment 65.....	\$28.67	\$41.43	\$.....
20 Pay. End. 85....44.40 54.21 70.01				RETURN PREMIUM if death occurs within 20 years.			
20 Year End.....75.45 78.09 85.38				Endowment 85.....	\$18.61	\$25.59	\$41.23
				20 Pay. End. 85....	27.70	34.98	50.54
				Ord. Life P. I. P....	124.48	174.20	292.04
				20 Pay. P. I. P....	183.40	231.72	335.24
				COMMERCIAL \$5,000.			
				Ordinary Life.....	\$75.50	\$99.55	\$144.50

Cash, Loan, Paid-Up and Extended Insurance Values.—Non-Participating

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.					
Ord. Life	21	\$15.28	\$9	\$24	\$72	2	298	\$66	\$179	7	198	\$119	\$315	12	144	\$178	\$423	19				
	25	16.80	11	28	80	3	84	78	198	8	163	141	343	13	124	208	456	18				
	30	19.20	14	35	90	3	282	96	224	9	112	173	378	13	247	254	497	17				
	35	22.33	18	45	101	4	112	119	251	9	202	212	415	13	25	306	537	15				
	40	26.51	22	55	116	4	212	147	280	9	159	257	451	11	304	363	576	13				
	45	32.16	27	68	132	4	150	178	309	8	236	306	485	10	96	424	612	11				
	50	39.98	34	84	148	4	7	213	336	7	176	359	518	8	208	488	646	9				
15 Pay. Life	55	51.39	41	101	162	3	200	252	362	6	74	416	551	7	10	560	686	7				
	60	66.89	49	120	178	2	355	293	391	5	8	483	592	5	296	672	761	5				
	21	37.70	55	123	385	21	94	344	1000	Pd-up		379	1000	Pd-up		420	1000	Pd-up				
	25	40.37	59	133	394	21	204	371	1000	"	"	411	1000	"	"	457	1000	"				
	30	44.32	68	149	402	21	59	411	1000	"	"	457	1000	"	"	510	1000	"				
	35	49.07	78	169	412	19	211	457	1000	"	"	510	1000	"	"	569	1000	"				
	40	54.79	90	191	418	17	184	510	1000	"	"	569	1000	"	"	631	1000	"				
20 Pay. Life	45	61.75	103	216	424	15	0	569	1000	"	"	631	1000	"	"	694	1000	"				
	50	70.27	116	242	427	12	120	631	1000	"	"	694	1000	"	"	755	1000	"				
	55	80.72	128	265	422	9	241	694	1000	"	"	755	1000	"	"	815	1000	"				
	60	93.86	138	286	415	7	93	755	1000	"	"	815	1000	"	"	883	1000	"				
	21	27.85	33	78	232	11	207	220	641	31	58	379	1000	Pd-up		420	1000	Pd-up				
	25	29.85	35	84	237	11	329	239	644	29	151	411	1000	"	"	457	1000	"				
	30	32.80	40	94	237	12	61	266	648	26	302	457	1000	"	"	510	1000	"				
ENDOWMENT AT AGE 85.	35	36.40	44	105	241	11	298	298	651	23	300	510	1000	"	"	569	1000	"				
	40	40.83	49	117	247	10	301	333	652	20	208	569	1000	"	"	631	1000	"				
	45	46.33	55	131	253	9	179	370	652	17	58	631	1000	"	"	694	1000	"				
	50	53.39	61	145	257	7	270	406	644	13	299	694	1000	"	"	755	1000	"				
	55	62.58	66	158	256	6	3	439	632	10	269	755	1000	"	"	815	1000	"				
	60	75.00	71	168	251	4	212	465	615	8	2	815	1000	"	"	883	1000	"				
	21	23.33	21	55	163	6	262	151	440	20	311	277	731	32	87	420	1000	Pd-up				
10 Year End.	25	25.00	23	60	168	7	28	165	446	20	203	302	735	29	309	457	1000	"				
	30	27.47	27	68	174	7	160	185	452	19	156	333	739	26	229	510	1000	"				
	35	30.52	30	76	180	7	180	208	457	17	213	379	742	23	76	569	1000	"				
	40	34.32	34	87	185	7	60	234	461	15	109	422	742	19	250	631	1000	"				
	45	39.42	39	98	189	6	201	261	462	12	282	466	739	16	92	694	1000	"				
	50	46.21	43	109	191	5	194	286	458	10	74	507	731	12	339	755	1000	"				
	55	55.50	48	120	191	4	138	310	452	7	295	543	718	9	339	815	1000	"				
15 Year End.	60	68.68	54	132	191	3	116	330	442	5	276	570	699	7	109	883	1000	"				
			End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.					
	21	\$92.93	\$227	\$418	\$495	5	\$472	\$637	\$705	3	\$60	\$753	\$806	2	\$803	\$874	\$904	1				
	25	92.23	226	417	493	5	\$471	636	704	3	\$69	752	805	2	\$802	873	904	1				
	30	93.75	224	416	492	5	\$467	635	703	2	\$694	751	804	2	\$801	873	903	1				
	35	94.47	222	414	489	5	\$461	634	701	3	\$692	750	803	2	\$799	872	903	1				
20 Yr. End.	40	95.55	219	411	486	5	\$453	631	698	3	\$687	749	801	2	\$796	871	901	1				
	45	97.29	215	408	482	5	\$437	628	695	3	\$680	746	798	2	\$792	870	901	1				
	50	100.24	210	403	475	5	\$411	624	690	3	\$667	742	794	2	\$784	867	897	1				
	55	105.45	203	394	462	5	\$364	616	680	3	\$644	736	787	2	\$771	863	893	1				
	60	113.25	194	382	446	5	\$282	604	665	3	\$606	725	775	2	\$748	857	887	1				
			End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.					
21	\$58.79	\$122	\$296	\$328	10	\$258	\$360	\$468	8	\$427	\$566	\$609	5	\$654	\$906	\$937	1					
25	59.10	121	295	326	10	\$253	359	468	8	\$423	565	608	5	\$651	905	936	1					
30	59.62	119	293	324	10	\$242	357	465	8	\$416	564	607	5	\$648	905	936	1					
35	60.40	117	291	320	10	\$226	355	462	8	\$404	562	605	5	\$642	904	935	1					
40	61.60	114	229	315	10	\$198	353	458	8	\$384	560	600	5	\$632	903	934	1					
45	63.70	111	226	310	10	\$146	349	451	8	\$347	556	655	5	\$614	901	932	1					
50	67.36	107	221	300	10	\$53	344	442	8	\$281	550	646	5	\$581	898	929	1					
55	73.32	103	215	288	7	\$345	337	428	8	\$154	540	631	5	\$522	893	924	1					
60	82.82	97	208	272	5	\$109	326	407	7	\$76	525	609	5	\$413	885	916	1					
		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.					
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.						
21	\$42.16	\$78	\$154	\$249	15	\$100	\$374	\$520	10	\$45	\$663	\$784	5	\$743	\$926	\$958	1					
25	42.48	78	154	248	15	\$98	374	519	10	\$44	663	784	5	\$740	925	958	1					
30	43.08	76	152	245	15	\$96	373	517	10	\$437	661	782	5	\$736	925	957	1					
35	43.97	75	152	243	15	\$96	372	513	10	\$416	660	779	5	\$728	925	957	1					
40	45.46	75	152	239	13	\$51	372	510	10	\$379	657	774	5	\$714	923	955	1					
45	48.07	73	151	235	10	\$33	371	504	10	\$309	653	767	5	\$691	921	953	1					
50	52.41	72	151	230	7	\$151	369	494	10	\$179	647	756	5	\$646	917	949	1					
55	59.60	72	152	223	5	\$90	368	480	9	\$157	637	739	5	\$564	911	943	1					

†Days.

INTER-STATE LIFE & ACCIDENT CO., Chattanooga, Tenn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ and 4% Modified Preliminary Term (Tenn. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time, by payment of difference of premiums at 6% per annum.

Disability. — Rider provides, prior to age 60, for waiver of premiums. For extra premium, policy will provide for waiver of premiums and payments to insured.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium policy will provide for payment of double face of policy in event of accidental death while traveling.

Extended Insurance. — After three premiums, within 31 days after default. Non-par Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war, or aerial or submarine operations.

Limits. — Ordinary Department Ages, 18-60. \$25,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$250.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — Death from military, naval or allied services in time of war, limits liability to reserve, unless permit obtained.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from aerial or submarine operations limits liability to reserve unless written permit obtained.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$ Limited (2-25 years) or Continuous (20 years certain) Installments. Payment made annually, semi-annually, quarterly or monthly. Installments certain participate in excess interest earned. Commutation of Installment Certain under continuous Installment option will not affect the after payment. Commuted values withheld unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid

Women. — No extra charge. Disability but not double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

Age	Ord. Life	LIFE			ENDOWMENTS			Age	Ord. Life	LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
20	\$	\$	\$	\$	\$	\$	\$	21	\$	\$	\$	\$	\$	\$	\$
21	14.65	37.05	27.22	23.15	91.68	58.01	42.64	41	26.87	55.42	41.12	35.42	94.39	60.93	45.15
22	14.98	37.64	27.66	23.52	91.74	58.07	42.68	42	27.90	56.70	42.12	36.35	94.65	61.25	45.15
23	15.33	38.26	28.12	23.91	91.81	58.15	42.73	43	29.00	58.04	43.17	37.33	94.94	61.60	45.15
24	15.69	38.90	28.60	24.33	91.89	58.22	42.78	44	30.16	59.42	44.27	38.36	95.26	62.01	46.15
25	16.06	39.57	29.09	24.76	91.97	58.29	42.83	45	31.39	60.86	45.39	39.46	95.62	62.45	47.15
26	16.47	40.25	29.60	25.19	92.04	58.35	42.90	46	32.71	62.36	46.54	40.61	96.03	62.95	47.15
27	16.89	40.96	30.13	25.66	92.14	58.46	42.96	47	34.12	63.91	47.92	41.83	96.48	63.50	48.15
28	17.33	41.70	30.68	26.14	92.23	58.54	43.03	48	35.62	65.55	49.26	43.14	96.97	64.11	49.15
29	17.80	42.46	31.26	26.63	92.32	58.65	43.11	49	37.22	67.24	50.66	44.51	97.52	64.80	49.15
30	18.29	43.26	31.85	27.15	92.43	58.75	43.20	50	38.92	68.99	52.14	45.98	98.11	65.55	50.15
31	18.81	44.08	32.46	27.68	92.53	58.85	43.29	51	40.73	70.81	53.70	47.54	98.78	66.40	51.15
32	19.35	44.94	33.10	28.24	92.65	58.98	43.39	52	42.67	72.72	55.34	49.20	99.52	67.32	52.15
33	19.93	45.82	33.77	28.83	92.77	59.10	43.52	53	44.74	74.70	57.07	50.97	100.32	68.34	53.15
34	20.53	46.74	34.46	29.44	92.91	59.24	43.64	54	46.95	76.76	58.91	52.86	101.22	69.48	55.15
35	21.18	47.69	35.19	30.07	93.04	59.40	43.78	55	49.30	78.93	60.66	54.81	102.20	70.73	57.15
36	21.86	48.68	35.95	30.73	93.20	59.56	43.95	56	51.82	81.18	62.91	57.06	103.29	72.13	58.15
37	22.57	49.70	36.71	31.43	93.35	59.74	44.13	57	54.50	83.54	65.10	59.39	104.49	73.66	60.15
38	23.34	50.77	37.52	32.16	93.53	59.93	44.30	58	57.38	86.01	67.44	61.89	105.81	75.35	62.15
39	24.15	51.87	38.36	32.91	93.72	60.15	44.56	59	60.46	88.61	69.94	64.60	107.27	77.24	64.15
40	25.00	53.01	39.25	33.71	93.92	60.37	44.81	60	63.74	91.35	72.60	67.49	108.89	79.31	67.15
40	25.91	54.20	40.16	34.54	94.14	60.64	45.10								

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.		Cash or Loan	Pd. Up	Ext. Ins. Y.		Cash or Loan	Pd. Up	Ext. Ins. Y.		Cash or Loan	Pd. Up	Ext. Ins. Y.		
Ordinary Life	21	\$14.98	\$10	\$25	\$78	3	\$69	\$201	8	6	\$118	\$312	13	11	\$176	\$421	17		
	25	16.47	13	30	87	3	82	220	9	6	139	339	14	5	206	453	16		
	30	18.81	17	38	101	4	101	246	10	5	171	374	14	2	251	494	15		
	35	21.86	21	48	116	5	1	125	273	10	6	209	410	13	2	302	534	14	
	40	25.91	28	60	131	5	5	154	302	9	11	253	446	11	9	358	571	12	
	45	31.39	35	75	146	5	3	187	329	8	9	301	478	10	1	416	604	10	
	50	38.93	44	91	160	4	8	223	354	7	5	350	507	8	5	473	633	8	
55	49.30	53	109	173	3	11	261	378	6	0	400	533	6	9	527	658	6		
60	63.74	63	129	187	3	1	298	398	4	9	446	556	5	4	584	687	5		
20 Pay. Life	21	23.52	27	60	191	8	3	159	463	22	2	276	728	32	3	418	1000	Pd-up	
	25	25.19	30	66	195	8	8	174	467	21	6	301	732	29	10	456	1000	"	
	30	27.68	34	74	199	9	0	195	474	19	11	337	737	26	7	508	1000	"	
	35	30.73	39	84	204	9	0	219	479	17	9	377	740	23	2	566	1000	"	
	40	34.54	45	92	208	8	6	247	484	15	1	420	739	19	8	626	1000	"	
	45	39.46	51	108	211	7	5	275	485	12	9	463	736	16	2	688	1000	"	
	50	45.98	57	120	211	6	1	302	481	10	2	502	728	12	10	746	1000	"	
55	54.89	64	133	211	4	8	327	474	7	9	535	714	9	9	800	1000	"		
60	67.49	70	144	209	3	6	347	464	5	8	556	698	7	1	849	1000	"		
20 Year End.	21	42.68	\$30	\$145	\$242	15	\$87	\$371	\$522	10	\$448	\$654	\$775	5	\$740	\$924	\$957	1	\$9
	25	42.90	30	144	242	15	75	370	521	10	442	654	774	5	737	924	956	1	9
	30	43.29	30	145	241	15	52	370	520	10	429	653	773	5	733	924	956	1	9
	35	43.95	30	145	240	15	11	370	518	10	408	652	771	5	725	923	955	1	9
	40	45.10	30	146	239	12	17	370	516	10	370	651	768	5	711	922	954	1	9
	45	47.19	31	147	238	9	18	371	512	10	301	648	762	5	687	920	952	1	9
	50	50.87	32	149	235	7	12	371	504	10	170	642	752	5	643	916	948	1	9
55	57.14	33	152	231	5	0	370	492	9	11	633	735	5	561	910	942	1	9	

†Months

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING							
\$500 Insurance.							
Whole Life.....	\$10.88	\$13.59	\$18.49				
20 Pay. Life.....	14.72	17.58	22.19				
20 Year End.....	24.89	25.47	27.22				
\$750 Insurance.							
Whole Life.....	\$16.32	\$20.38	\$27.74				
20 Pay. Life.....	22.08	26.37	33.29				
20 Year End.....	37.34	38.21	40.83				
PREMIUM ENDOWMENT. Four Option.							
Premium.....	\$31.85	\$39.25	\$50.70				

JEFFERSON STANDARD LIFE INS. CO., Greensboro, N. C.

Accelerative Option. — Dividend accumulations may be used to pay up policy or dividends as they become payable may be assigned to company to accelerate maturity.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 60 days after default. American 3½% Modified Preliminary Term (Com. of 15 plan) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000. (Non-participating Ordinary and 20 Payment Life on Full Level Premium reserve.) Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in reserves. Practice to change to lower premium form.

Disability. — For varying extra premium regular policies will provide, prior to age 60, (age 65 on Endowments 65), for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately if permanent (or after three months if not obviously permanent) and continuing during disability until maturity; no reduction in insurance. Dividends will be paid, except that they may not be used to purchase paid-up insurance. Agreement does not cover disability from war service or mental disease. Limit \$25,000.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) assign to company to accelerate maturity; (d) accumulate at not less than 3½%† with-drawable on any anniversary; (e) purchase participating paid-up additions, payable with face of policy.

Double Indemnity. — For \$1.25 per \$1,000 for extra premium, policy will provide during premium-paying period, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, bodily injury inflicted by another or insured, aeronautic or submarine operations, violation of law, state of war or insurrection, suicide, or while not sane or sober. Limit, \$15,000.

Extended Insurance. — After two premiums, within 60 days after default. Non-par. With cash but not loan values.

Grace. — One month (not less than 30 days), 6% interest. In practice, no interest charge is made.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages; Life, 15-65; Endowments, 15-55; Term, 15-60, \$100,000; reinsures over \$50,000, ages 15-50; ages 51-55, \$25,000; 56-60, \$15,000; ages 61-65, \$5,000, also accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6% per annum. May be deferred 90 days (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After two premiums, within 60 days after default. Non-par. With cash but not loan values. Practice to grant loans on paid-up insurance. Participating policies participate after fully paid-up.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after two premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with 6% interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-30) and Continuous (20 years certain) annual Installments. Installments certain participate in excess interest earned. Unless otherwise directed, proceeds withheld from beneficiary. Practice of company to hold proceeds as Trust Fund.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on all except Term. Limit ages 15-60; one-half male limits. Disability granted to single women and widows earning their own livelihood; limit, \$1,000. Double indemnity granted.

†Present interest rate, 5%.

JEFFERSON STANDARD LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

End. 85	LIMITED PAY LIFE			20 Pay. End. 85	ENDOWMENT			AGE	ENDOWMENT			20 Pay. Age 60	20 Pay. Age 65	20 Pay. Age 70	MONTHLY INCOME	
	10 Pay.		15 Pay.		10 Year		15 Year		Age 60		Age 65					
14.23	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
14.48	38.17	27.79	22.65	98.27	62.37	44.84	10	17.10	15.90	15.10	25.77	24.51	23.62	24.62	39.18	18.48
14.73	38.66	28.15	22.94	98.31	62.42	44.89	11	17.50	16.24	15.38	26.20	24.88	23.97	25.05	39.69	19.01
15.01	39.72	28.93	23.59	98.39	62.51	44.99	12	17.93	16.59	15.69	26.55	25.28	24.32	25.48	40.24	19.58
15.28	40.27	29.34	23.92	98.44	62.56	45.04	13	18.38	16.95	16.01	27.12	25.69	24.69	25.97	40.81	20.15
15.58	40.82	29.74	24.28	98.49	62.61	45.10	14	18.84	17.34	16.34	27.61	26.12	25.08	26.43	41.39	20.72
15.88	41.44	30.19	24.65	98.54	62.66	45.16	15	19.34	17.75	16.70	28.13	26.56	25.48	26.95	42.00	21.30
16.21	42.07	30.65	25.02	98.59	62.73	45.22	16	19.86	18.17	17.06	28.66	27.03	25.90	27.47	42.64	21.88
16.55	42.71	31.13	25.42	98.65	62.79	45.30	17	20.42	18.63	17.46	29.21	27.51	26.33	28.04	43.28	22.46
16.90	43.38	31.61	25.83	98.70	62.86	45.37	18	21.00	19.11	17.86	29.79	28.02	26.78	28.63	43.98	23.04
17.27	44.07	32.13	26.26	98.77	62.93	45.45	19	21.63	19.61	18.29	30.40	28.54	27.26	29.24	44.69	23.62
17.66	44.75	32.65	26.69	98.84	63.00	45.53	20	22.29	20.14	18.74	31.02	29.08	27.74	29.88	45.43	24.20
18.07	45.47	33.19	27.15	98.92	63.08	45.62	21	22.98	20.71	19.23	31.66	29.65	28.25	30.55	46.17	24.78
18.49	46.20	33.75	27.63	98.99	63.17	45.72	22	23.73	21.30	19.71	32.35	30.24	28.78	31.26	46.97	25.36
18.94	46.95	34.32	28.13	99.07	63.26	45.82	23	24.51	21.93	20.25	33.05	30.86	29.33	31.99	47.80	25.94
19.42	47.75	34.93	28.64	99.14	63.35	45.92	24	25.36	22.59	20.80	33.79	31.50	29.90	32.77	48.66	26.52
19.92	48.58	35.55	29.19	99.24	63.45	46.04	25	26.26	23.29	21.39	34.56	32.16	30.50	33.60	49.55	27.10
20.44	49.42	36.20	29.76	99.33	63.56	46.16	26	27.22	24.04	22.01	35.35	32.86	31.11	34.46	50.50	27.68
20.99	50.32	36.87	30.33	99.44	63.68	46.29	27	28.24	24.83	22.67	36.19	33.58	31.76	35.33	51.48	28.26
21.58	51.23	37.57	30.94	99.55	63.80	46.44	28	29.34	25.68	23.37	37.06	34.33	32.43	36.31	52.47	28.84
22.19	52.19	38.30	31.56	99.66	63.93	46.72	29	30.51	26.57	24.10	37.97	35.12	33.13	37.33	53.53	29.42
22.84	53.17	39.06	32.23	99.78	64.07	47.01	30	32.05	27.53	24.88	38.92	35.94	33.87	38.39	54.69	30.00
23.53	54.21	39.85	32.92	99.92	64.23	47.32	31	33.35	28.55	25.71	39.92	36.80	34.63	39.51	55.93	30.58
24.24	55.28	40.68	33.64	100.06	64.40	47.63	32	34.76	29.66	26.59	40.95	37.70	35.43	40.71	56.95	31.16
25.00	56.41	41.55	34.39	100.22	64.58	47.98	33	36.27	30.82	27.52	42.04	38.64	36.26	41.94	58.20	31.74
25.81	57.57	42.44	35.17	100.39	64.78	48.35	34	37.92	32.08	28.52	43.17	39.61	37.14	43.25	59.44	32.32
26.67	58.76	43.37	36.00	100.57	65.00	48.73	35	39.70	33.43	29.59	44.36	40.64	38.05	44.65	60.81	32.90
27.57	60.01	44.36	36.86	100.76	65.24	49.15	36	41.62	34.88	30.73	45.62	41.72	39.00	46.14	62.28	33.48
28.53	61.33	45.38	37.77	100.98	65.50	49.61	37	43.72	36.46	31.95	46.93	42.85	40.09	47.70	63.77	34.06
29.56	62.67	46.44	38.71	101.21	65.78	50.09	38	46.02	38.38	33.25	48.32	44.05	41.07	49.36	65.34	34.64
30.63	64.09	47.56	39.71	101.47	66.10	50.62	39	48.54	40.13	34.64	49.77	45.29	42.17	51.14	66.97	35.22
31.78	65.54	48.72	40.76	101.74	66.45	51.19	40	51.22	42.04	36.14	51.22	46.61	43.33	52.99	68.70	35.80
33.00	67.08	49.94	41.87	102.06	66.84	51.83	41	54.14	44.10	37.75	52.81	48.00	44.56	54.98	70.51	36.38
34.30	68.67	51.23	43.04	102.39	67.27	52.50	42	57.28	46.34	39.49	54.49	49.47	45.86	57.09	72.40	36.96
35.69	70.33	52.57	44.27	102.78	67.76	53.26	43	60.64	48.79	41.38	56.97	51.03	47.24	59.34	74.46	37.54
37.16	72.06	53.98	45.58	103.20	68.29	54.08	44	64.22	51.48	43.40	59.54	52.67	48.69	61.74	76.59	38.12
38.74	73.87	55.47	46.97	103.68	68.85	54.97	45	68.02	54.83	45.83	62.30	55.23	50.23	64.29	78.83	38.70
40.41	75.76	57.05	48.44	104.21	69.56	55.95	46	72.04	58.12	48.12	65.22	58.61	51.87	67.02	81.20	39.28
42.21	77.73	58.70	50.01	104.79	70.29	57.06	47	76.28	61.56	50.62	68.28	61.61	53.61	69.91	83.80	39.86
44.12	79.96	60.44	51.66	105.44	71.11	58.26	48	80.74	65.29	53.34	71.54	64.61	55.46	73.02	86.52	40.44
46.17	81.93	62.28	53.42	106.16	72.02	59.43	49	85.42	69.29	56.29	74.81	67.61	57.44	76.33	89.37	41.02
48.34	84.17	64.21	55.30	106.96	73.02	60.73	50	90.32	73.54	59.54	78.22	70.61	59.54	79.33	92.22	41.60
50.67	86.49	66.24	57.29	107.84	74.12	62.15	51	95.44	78.02	62.15	81.77	73.54	61.77	82.33	95.07	42.18
53.15	88.96	68.41	59.43	108.81	75.35	63.73	52	100.78	82.74	65.07	84.34	76.81	64.07	84.44	97.99	42.76
55.80	91.50	70.61	61.70	109.88	76.70	65.47	53	106.34	87.74	68.14	87.02	79.81	66.81	87.55	100.91	43.34
58.65	94.16	73.11	64.15	111.06	78.18	67.39	54	112.12	92.94	71.39	90.02	82.81	69.61	90.66	103.93	43.92
62.69	96.96	75.70	66.76	112.36	79.79	69.83	55	118.14	98.34	74.14	92.34	85.81	72.41	93.81	107.07	44.50
64.95	99.88	78.43	69.56	113.80	81.64	72.41	56	124.38	103.94	77.04	94.94	89.01	75.11	96.91	110.27	45.08
68.44	102.98	81.35	72.52	115.38	83.64	75.04	57	130.84	109.74	80.04	97.64	94.44	77.64	100.04	113.57	45.66
72.19	106.22	84.47	75.83	117.13	85.84	77.84	58	137.54	115.74	82.14	100.44	97.14	79.14	103.14	116.97	46.24
76.22	109.65	87.80	79.31	119.05	88.27	80.41	59	144.54	121.94	84.34	103.04	99.64	81.64	105.64	119.47	46.82
80.55	113.17	91.31	82.81	121.13	90.84	83.01	60	151.84	128.34	86.64	105.84	102.14	84.14	108.14	122.97	47.40
85.20	116.84	94.94	85.44	123.36	93.54	85.74	61	159.44	134.94	89.04	108.24	104.64	86.64	110.64	126.47	47.98
90.22	120.64	98.74	88.24	125.74	96.34	88.54	62	167.34	141.74	91.54	110.54	107.14	89.14	113.14	129.97	48.56
95.64	124.54	102.64	91.14	128.24	99.24	91.44	63	175.54	148.74	94.04	112.44	109.64	91.64	115.64	133.47	49.14
101.49	128.54	106.64	94.14	130.84	102.24	94.14	64	184.04	155.94	96.64	114.34	112.14	94.14	118.14	136.97	49.72
							65									

Note:—Above rates adopted January 1924. Double Indemnity, \$1.25 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				NON-PARTICIPATING.			
SINGLE PREMIUM.				CONTINUOUS MONTHLY INCOME.			
Whole Life.....\$331.88 \$398.34 \$490.20				Annual premium to continue monthly installments of \$10 each until the death of the original beneficiary after 240 monthly installments certain have been paid. (Equal Ages.)			
20 Year End.....	576.74	583.30	602.25	End. 85.....	\$5.28	\$4.10	\$2.80
25 Year End.....	507.19	518.46	550.05	20 Pay. End. 85....	6.88	4.90	3.04
30 Year End.....	452.38	470.34	517.24	JOINT LIFE. (Equal Ages.)			
EXTRA PREMIUM 6% GUARANTEED INCOME. Without Disability or Double Indemnity.				Ordinary.....	\$25.44	\$32.84	\$46.53
End. 85.....	\$5.67	\$6.36	\$7.66	20 Pay. Life.....	35.28	41.75	53.12
20 Pay. End 85....	7.71	7.97	8.64	20 Year End.....	46.44	49.24	56.81
With Disability only.				CHILD'S EDUCATIONAL ENDOWMENT			
End. 85.....	\$5.72	\$6.43	\$7.78	Waiving Premiums after Nominators Death			
20 Pay. End. 85....	7.74	8.01	8.74	5 Years.....	\$194.68	\$195.03	\$195.96
Without Disability or Double Indemnity.				10 Years.....	92.02	92.44	93.61
End. 85.....	\$6.09	\$6.74	\$8.04	15 Years.....	57.93	58.39	59.77
20 Pay. End. 85....	8.11	8.32	9.00	Waiving Premiums after Nominators Death or Total and Permanent Disability.			
JOINT LIFE. (Equal Ages.)				5 Years.....	\$194.95	\$195.38	\$196.55
Ord. Life.....	\$30.29	\$39.10	\$55.39	10 Years.....	92.26	92.79	94.24
20 Pay. Life.....	40.83	48.64	62.45	15 Years.....	58.16	58.72	60.42
20 Year End.....	52.73	56.80	66.91				

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

End. 85	LIM'T'D PAY LIFE		20 Pay. End. 85	ENDOW- MENTS			End. Age 60	End. Age 65	End. Age 70	20 Pay. Age 60	20 Pay. Age 65	Guar. Ac'm (O. L.)	Guar. Ac'm Pay.	TERM†	
	10 Pay.	15 Pay.		10 Year	15 Year	20 Year								5 Year	10 Year
11.79	31.80	23.34	19.57	90.42	86.91	84.55	14.64	10.13	51.12	22.72	21.55	15.85	24.07	.....	.....
11.96	32.21	23.65	19.81	90.43	86.93	84.57	14.98	11.13	51.13	23.10	21.87	16.12	24.39	.....	.....
12.19	32.64	23.96	20.07	90.45	86.95	84.59	15.36	12.14	51.13	23.27	22.30	16.40	24.72	.....	.....
12.41	33.10	24.30	20.34	90.46	86.97	84.61	15.75	13.14	51.13	23.55	22.59	16.69	25.05	.....	.....
12.63	33.56	24.64	20.61	90.48	86.99	84.63	16.16	14.14	51.13	23.83	22.95	17.00	25.41	.....	.....
12.87	34.02	24.98	20.90	90.50	87.02	84.67	16.60	15.12	51.14	24.13	23.34	17.29	25.77	7.80	\$7.90
13.11	34.53	25.36	21.20	90.52	87.04	84.70	17.03	16.15	51.14	24.45	23.75	17.62	26.15	7.83	7.94
13.37	35.08	25.75	21.50	90.54	87.07	84.73	17.55	17.15	51.14	24.78	24.17	17.95	26.54	7.88	7.99
13.64	35.60	26.15	21.83	90.56	87.10	84.77	18.08	18.16	51.13	25.13	24.61	18.30	26.96	7.92	8.04
13.92	36.15	26.55	22.16	90.58	87.13	84.80	18.61	19.16	51.13	25.50	25.06	18.68	27.39	7.97	8.10
14.22	36.73	26.99	22.51	90.62	87.16	84.85	19.19	20.17	51.19	25.89	25.54	19.07	27.82	8.02	8.15
14.53	37.33	27.43	22.86	90.65	87.19	84.89	19.80	21.17	51.18	26.30	25.91	19.46	28.28	8.07	8.21
14.86	37.96	27.90	23.23	90.68	87.24	84.94	20.42	22.18	51.20	26.72	26.31	19.87	28.76	8.13	8.27
15.20	38.60	28.38	23.62	90.71	87.28	84.99	21.16	23.18	51.23	27.18	26.78	20.30	29.25	8.18	8.35
15.66	39.28	28.86	24.03	90.74	87.32	85.04	21.90	24.19	51.32	27.65	27.17	20.73	29.76	8.24	8.42
16.09	39.95	29.39	24.44	90.77	87.36	85.10	22.70	25.19	51.33	28.15	27.64	21.21	30.29	8.32	8.51
16.54	40.69	29.93	24.88	90.81	87.41	85.16	23.55	26.20	51.38	28.69	28.11	21.71	30.85	8.39	8.59
16.96	41.42	30.48	25.34	90.86	87.47	85.23	24.45	27.21	51.47	29.26	28.58	22.22	31.42	8.46	8.68
17.40	42.21	31.06	25.80	90.91	87.53	85.31	25.43	28.22	51.56	29.86	29.09	22.75	32.01	8.55	8.79
17.87	43.01	31.66	26.29	90.96	87.59	85.39	26.47	29.22	51.60	30.49	29.63	23.31	32.63	8.64	8.89
18.36	43.85	32.29	26.79	91.01	87.67	85.46	27.50	30.23	51.64	31.16	30.26	23.90	33.28	8.74	9.02
18.92	44.71	32.94	27.31	91.07	87.74	85.54	28.81	31.24	51.68	31.87	30.93	24.54	34.00	8.88	9.16
19.50	45.61	33.61	27.89	91.14	87.82	85.62	30.26	32.25	51.69	32.63	31.64	25.23	34.77	9.04	9.30
20.11	46.55	34.31	28.53	91.20	87.92	85.72	31.61	33.26	51.71	33.44	32.41	25.98	35.57	9.21	9.46
20.77	47.52	35.06	29.29	91.29	88.02	85.83	33.00	34.27	51.72	34.30	33.27	26.75	36.39	9.39	9.64
21.57	48.53	35.82	29.97	91.37	88.14	85.95	34.43	35.28	51.73	35.22	34.13	27.55	37.25	9.60	9.83
22.35	49.57	36.69	30.68	91.47	88.26	86.07	35.73	36.30	51.74	36.21	35.01	28.39	38.14	9.82	10.10
23.17	50.65	37.44	31.39	91.57	88.41	86.19	37.27	37.31	51.75	37.26	35.94	29.29	39.08	10.06	10.39
24.04	51.79	38.30	32.13	91.69	88.57	86.33	38.93	38.31	51.76	38.38	36.82	30.27	40.04	10.31	10.71
24.96	52.95	39.20	32.91	91.81	88.75	86.47	40.56	39.34	51.77	39.59	37.91	31.24	41.05	10.59	11.06
26.06	54.17	40.14	33.73	91.95	88.95	86.62	43.14	40.36	51.78	40.89	39.06	32.29	42.12	10.90	11.47
27.04	55.42	41.12	34.60	92.12	89.18	86.78	45.94	41.38	51.79	42.29	40.23	33.37	43.25	11.29	11.91
28.04	56.74	42.15	35.51	92.31	89.44	86.99	48.99	42.40	51.80	43.80	41.31	34.52	44.45	11.73	12.42
29.11	58.11	43.23	36.47	92.51	89.72	87.25	52.17	43.42	51.81	45.36	42.45	35.84	45.71	12.20	12.99
30.25	59.54	44.36	37.60	92.75	90.06	87.60	55.62	44.44	51.82	47.00	43.85	37.20	47.01	12.75	13.63
31.29	61.02	45.54	38.79	93.00	90.43	88.01	59.11	45.51	51.83	48.73	45.38	38.27	48.38	13.36	14.36
32.74	62.56	46.79	40.02	93.32	90.85	88.47	62.77	46.61	51.84	50.66	46.94	39.74	49.82	14.06	15.24
34.37	64.17	48.10	41.39	93.67	91.33	88.91	66.33	47.61	51.85	53.50	48.51	41.33	51.33	14.84	16.24
36.10	65.84	49.45	42.85	94.06	91.87	89.43	70.11	48.51	51.86	56.37	50.23	43.02	52.93	15.73	17.35
37.95	67.59	50.94	44.38	94.50	92.46	89.94	74.04	49.36	51.87	59.26	51.94	44.85	54.60	16.73	18.59
39.83	69.41	52.46	45.99	95.00	93.14	90.64	78.11	50.16	51.88	62.16	53.81	46.81	56.35	17.86	19.98
41.66	71.28	54.05	47.58	95.56	93.88	91.46	82.31	51.01	51.89	65.08	55.68	48.83	58.24	19.11	21.52
43.61	73.25	55.74	49.27	96.11	94.71	92.32	86.71	51.82	51.90	67.94	57.54	51.12	60.24	20.51	23.24
45.68	75.32	57.54	51.08	96.87	95.65	93.31	91.01	52.61	51.91	70.83	59.44	53.94	62.36	22.07	25.13
47.88	77.45	59.43	53.00	97.65	96.68	94.38	95.38	53.31	51.92	73.74	61.39	56.68	64.59	23.81	27.25
50.23	79.67	61.44	55.06	98.51	97.82	95.91	100.10	54.01	51.93	76.66	63.38	59.60	66.94	25.75	29.60
52.74	82.02	63.67	57.26	99.47	99.10	96.10	104.71	54.71	51.94	79.54	65.12	62.42	69.43	27.91	32.21
55.41	84.45	65.82	59.61	100.52	100.52	97.02	109.10	55.41	51.95	82.42	66.87	65.43	72.08	30.30	35.09
58.27	87.02	68.24	62.14	101.71	102.08	98.08	114.01	56.11	51.96	85.30	68.67	68.67	74.89	32.96	38.28
61.32	89.71	70.81	64.85	103.03	103.83	99.28	119.01	56.81	51.97	88.18	70.52	70.52	77.90	35.91	41.81
64.58	92.55	73.55	67.77	104.49	104.76	100.76	124.10	57.51	51.98	91.06	72.39	72.39	80.77	39.20	45.71
68.57	.....	.....	.....	.....	.....	.....	.....	58.21	51.99	93.94	74.26	74.26	83.64	.....	.....
73.05	.....	.....	.....	.....	.....	.....	.....	58.91	51.99	96.82	76.13	76.13	86.51	.....	.....
77.97	.....	.....	.....	.....	.....	.....	.....	59.61	51.99	99.70	78.00	78.00	89.38	.....	.....
83.07	.....	.....	.....	.....	.....	.....	.....	60.31	51.99	102.58	79.87	79.87	92.25	.....	.....
88.67	.....	.....	.....	.....	.....	.....	.....	61.01	51.99	105.46	81.74	81.74	95.12	.....	.....

†Five year term convertible within 4 years; 10 year within 8 years renewable upon evidence of insurability.

Above rates adopted 1923. Semi-annual rate, multiply by .52; quarterly .265.

JEFFERSON STANDARD LIFE INSURANCE COMPANY—Continued.

DISABILITY RATES PER \$1,000

(Waiver of Premium and \$10 Monthly Income.) Par. and Non-Par.

Ord. Life End. 85	LIMITED PAY. LIFE		20 Pay. Life End. 85	ENDOW- MENTS			Age	Cont. Pay. End. 65	20 Pay. End. 65	GUAR. ACCUM.		†	
	10 Pay.	15 Pay.		10 Year	15 Year	20 Year				Ord. Life	20 Pay.	Cont. Pay. End. 85	20 Pay. End. 85
\$1.06	\$2.45	\$1.76	\$1.52	\$.54	\$.56	\$.58	10	\$1.53	\$1.85	\$1.30	\$1.95	\$1.83	\$2.63
1.07	2.48	1.79	1.53	.54	.56	.59	11	1.54	1.91	1.32	1.97	1.85	2.65
1.09	2.51	1.82	1.55	.55	.57	.60	12	1.56	1.97	1.34	1.99	1.89	2.68
1.11	2.55	1.86	1.57	.56	.58	.61	13	1.57	2.04	1.36	2.02	1.92	2.72
1.13	2.59	1.90	1.60	.57	.59	.62	14	1.59	2.11	1.38	2.06	1.95	2.77
1.16	2.63	1.95	1.63	.58	.60	.63	15	1.62	2.19	1.41	2.10	2.00	2.82
1.19	2.68	2.00	1.66	.59	.61	.64	16	1.65	2.27	1.44	2.14	2.06	2.87
1.22	2.73	2.03	1.69	.60	.62	.66	17	1.69	2.35	1.47	2.17	2.11	2.92
1.25	2.78	2.07	1.72	.61	.64	.68	18	1.74	2.44	1.50	2.21	2.16	2.97
1.30	2.83	2.10	1.75	.62	.65	.70	19	1.80	2.54	1.53	2.25	2.25	3.02
1.33	2.88	2.14	1.79	.63	.67	.72	20	1.86	2.64	1.56	2.29	2.30	3.09
1.36	2.92	2.17	1.82	.64	.68	.75	21	1.93	2.73	1.60	2.32	2.35	3.15
1.41	2.97	2.22	1.85	.65	.70	.77	22	2.01	2.80	1.63	2.36	2.44	3.20
1.45	3.02	2.25	1.87	.66	.73	.79	23	2.09	2.86	1.66	2.40	2.51	3.23
1.48	3.06	2.28	1.90	.69	.75	.83	24	2.17	2.92	1.69	2.44	2.56	3.28
1.53	3.10	2.31	1.93	.70	.76	.85	25	2.25	2.99	1.72	2.47	2.64	3.34
1.57	3.14	2.34	1.97	.71	.79	.89	26	2.33	3.06	1.76	2.50	2.71	3.41
1.62	3.19	2.38	1.99	.73	.81	.92	27	2.41	3.13	1.81	2.54	2.80	3.44
1.67	3.22	2.41	2.02	.75	.84	.96	28	2.49	3.20	1.85	2.57	2.89	3.49
1.71	3.26	2.44	2.06	.77	.87	.99	29	2.57	3.27	1.88	2.60	2.96	3.56
1.77	3.30	2.48	2.08	.80	.90	1.04	30	2.66	3.34	1.92	2.64	3.06	3.60
1.82	3.34	2.51	2.11	.82	.94	1.08	31	2.75	3.42	1.96	2.68	3.15	3.65
1.88	3.38	2.54	2.14	.85	.96	1.14	32	2.84	3.50	2.01	2.71	3.25	3.70
1.95	3.42	2.58	2.18	.88	1.02	1.20	33	2.94	3.59	2.04	2.75	3.37	3.77
2.01	3.46	2.61	2.21	.92	1.07	1.26	34	3.05	3.68	2.07	2.78	3.47	3.82
2.08	3.50	2.65	2.25	.96	1.14	1.33	35	3.17	3.77	2.12	2.82	3.60	3.89
2.16	3.54	2.68	2.28	1.01	1.20	1.41	36	3.30	3.87	2.19	2.85	3.73	3.94
2.23	3.57	2.72	2.32	1.06	1.27	1.49	37	3.45	3.97	2.26	2.89	3.85	4.01
2.32	3.61	2.76	2.37	1.12	1.34	1.58	38	3.61	4.07	2.33	2.93	4.01	4.10
2.41	3.64	2.79	2.40	1.18	1.41	1.69	39	3.78	4.17	2.40	2.96	4.17	4.16
2.51	3.68	2.82	2.44	1.25	1.51	1.83	40	3.96	4.28	2.48	2.99	4.34	4.22
2.60	3.70	2.85	2.55	1.32	1.59	1.98	41	4.14	4.39	2.57	3.02	4.49	4.41
2.71	3.72	2.89	2.67	1.41	1.70	2.15	42	4.32	4.50	2.68	3.05	4.69	4.62
2.82	3.74	2.92	2.80	1.50	1.81	2.33	43	4.50	4.62	2.80	3.08	4.88	4.84
2.94	3.76	2.95	2.94	1.59	1.94	2.52	44	4.68	4.76	2.94	3.11	5.09	5.08
3.07	3.78	2.99	3.08	1.69	2.12	2.72	45	.....	.....	3.09	3.17	5.31	5.33
3.21	3.78	3.14	3.23	1.80	2.32	2.92	46	.....	.....	3.23	3.27	5.55	5.58
3.36	3.79	3.32	3.39	1.94	2.56	3.11	47	.....	.....	3.39	3.41	5.81	5.86
3.53	3.78	3.51	3.56	2.09	2.84	3.32	48	.....	.....	3.56	3.56	6.10	6.15
3.71	3.78	3.72	3.75	2.27	3.13	3.53	49	.....	.....	3.75	3.73	6.42	6.48
3.90	3.78	3.94	3.95	2.49	3.44	3.75	50	.....	.....	3.95	3.94	6.74	6.83
4.11	4.01	4.20	4.17	2.75	3.76	3.97	51	.....	.....	4.17	4.16	7.11	7.21
4.34	4.28	4.46	4.40	3.08	4.10	4.22	52	.....	.....	4.41	4.42	7.51	7.61
4.60	4.59	4.73	4.65	3.49	4.43	4.49	53	.....	.....	4.67	4.70	7.96	8.04
4.88	4.96	5.03	4.94	3.99	4.74	4.79	54	.....	.....	4.96	5.02	8.44	8.54
5.20	5.39	5.34	5.27	4.60	5.03	5.14	55	.....	.....	5.28	5.35	8.99	9.11

†Waiver of Premiums and \$17.30 monthly income.

JEFFERSON STANDARD LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age at Issue	Pre-mium	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
End. 85	21 \$14.53	\$24	\$76	3 1	\$70	204 8	7	\$119	\$315	14 0	\$178	\$423	17 6
	25 16.09	28	83	3 5	83	223 9	7	141	343	14 7	208	456	17 0
	30 18.36	35	94	4 0	102	249 10	6	173	378	14 4	254	497	15 11
	35 21.57	44	107	4 7	126	276 10	8	212	415	13 5	306	537	14 4
	40 26.06	55	121	4 11	156	305 10	0	257	451	12 1	363	576	12 5
	45 31.29	68	134	4 9	190	334 8	11	306	485 10	5	424	612	10 6
	50 39.80	83	147	4 3	227	351 7	7	359	518 8	8	488	646	8 9
20 Pay. Life	55 50.23	100	160	3 9	269	387 6	4	416	551 7	1	560	686	7 2
	60 64.58	120	174	3 1	314	416 5	1	483	592 5	10	672	761 5	\$276
	21 22.80	58	188	7 9	160	465 22	4	277	731 32	10	420	1000	Pd-up
	25 24.44	64	198	8 2	175	471 21	7	302	735 30	4	457	1000	"
	30 26.79	73	199	8 6	196	477 20	0	338	739 27	0	510	1000	"
	35 29.97	83	205	8 7	221	482 18	0	379	742 23	7	569	1000	"
	40 33.73	95	210	8 1	245	486 15	8	422	742 20	0	631	1000	"
10 Pay. Life	45 38.79	108	214	7 1	277	487 13	0	466	739 16	6	694	1000	"
	50 45.99	122	216	5 10	305	483 10	4	507	731 13	1	755	1000	"
	55 55.06	135	216	4 7	331	477 7	11	543	718 10	0	815	1000	"
	60 67.77	149	216	3 5	353	467 5	10	570	699 7	5	883	1000	"
	21 37.33	135	431	21 4	\$343	1000	Pd-up						
	25 39.95	147	436	21 8	371	1000	"						
	30 43.85	164	442	21 1	410	1000	"						
15 Pay. Life	35 48.53	182	447	19 8	456	1000	"						
	40 54.17	205	450	17 8	508	1000	"						
	45 61.02	229	451	15 1	566	1000	"						
	50 69.41	254	449	12 5	627	1000	"						
	55 79.67	277	441	9 9	688	1000	"						
	60 92.55	295	428	7 3	747	1000	"						
	21 27.43	82	260	10 9	218	636 31	0	\$378	1000	Pd-up			
20 Pay. Life	25 29.39	90	266	11 5	237	640 29	4	410	1000	"			
	30 32.29	101	273	12 0	264	644 26	5	456	1000	"			
	35 35.82	114	278	12 0	295	647 23	9	508	1000	"			
	40 40.14	129	282	11 1	330	649 20	7	566	1000	"			
	45 45.54	145	284	9 9	366	647 17	2	627	1000	"			
	50 52.45	160	282	7 11	401	640 13	10	688	1000	"			
	55 61.44	173	276	6 1	432	628 10	9	747	1000	"			
25 Pay. Life	60 73.55	183	268	4 5	455	609 7	11	800	1000	"			
	21 \$90.65	\$432	\$512	5 \$490	1000								
	25 90.77	432	511	5 \$489	1000								
	30 91.01	432	511	5 \$489	1000								
	35 91.37	431	510	5 \$482	1000								
	40 91.90	430	509	5 \$476	1000								
	45 93.00	429	509	5 \$464	1000								
10 Year End.	50 95.00	426	502	5 \$441	1000								
	55 98.51	421	495	5 \$401	1000								
	60 104.49	412	482	5 \$328	1000								
	21 57.19	251	349	10 281	594	704 5	656	1000					
	25 57.36	251	349	10 277	594	703 5	687	1000					
	30 57.67	251	348	10 269	593	702 5	684	1000					
	35 58.14	250	347	10 252	592	701 5	679	1000					
15 Year End.	40 58.95	250	345	10 232	591	699 5	672	1000					
	45 60.43	250	344	10 198	589	694 5	656	1000					
	50 63.74	249	341	10 103	585	688 5	620	1000					
	55 67.82	247	331	9 10	577	676 5	578	1000					
	60 75.76	245	319	6 12	565	656 5	483	1000					
	21 40.89	163	264	15 129	396	551 10	501	666	788 5	777	1000		
	25 41.10	163	263	15 120	396	550 10	496	666	787 5	775	1000		
20 Year End.	30 41.56	163	262	15 101	396	549 10	486	665	786 5	772	1000		
	35 42.61	163	261	15 66	396	547 10	469	664	785 5	769	1000		
	40 44.14	164	261	15 1	397	545 10	437	663	782 5	755	1000		
	45 46.61	166	260	11 19	398	541 10	377	660	776 5	735	1000		
	50 50.64	169	258	8 110	398	533 10	262	655	767 5	697	1000		
	55 56.91	173	254	6 15	398	522 10	31	647	751 5	626	1000		

†Months.

NOTE.—Values after two premiums.

JEFFERSON STANDARD LIFE INSURANCE COMPANY — Continued.

1924 DIVIDENDS AND NET COST. O. L., 20 P. L., 20 Y. E.

Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	\$2.00	\$15.60	\$2.22	\$17.13	\$2.58	\$19.52	\$3.04	\$22.64	\$3.67	\$26.78	\$4.53	\$32.36	\$7.31	\$50.62
1922	2.10	15.50	2.34	17.01	2.73	19.37	3.23	22.45	3.90	26.55	4.81	32.08	7.74	50.19
1921	2.20	15.40	2.46	16.89	2.88	19.22	3.41	22.27	4.13	26.32	5.11	31.78	8.17	49.76
1920	2.30	15.30	2.58	16.77	3.03	19.07	3.61	22.07	4.37	26.08	5.40	31.49	8.60	49.33
1919	2.41	15.19	2.72	16.63	3.19	18.91	3.81	21.87	4.62	25.83	5.71	31.18	9.04	48.89
1918	2.53	15.07	2.85	16.50	3.36	18.74	4.01	21.67	4.87	25.58	6.02	30.87	9.48	48.45
1917	2.65	14.95	2.99	16.36	3.53	18.57	4.22	21.46	5.14	25.31	6.33	30.56	9.91	48.02
1916	2.77	14.83	3.13	16.22	3.71	18.39	4.44	21.24	5.40	25.05	6.65	30.24	10.36	47.57
1915	2.90	14.70	3.28	16.07	3.89	18.21	4.67	21.01	5.68	24.77	6.99	29.90	10.79	47.14
1914	3.02	14.58	3.43	15.92	4.08	18.02	4.90	20.78	5.97	24.48	7.34	29.55	11.22	46.71
Tot. †	24.88	151.12	28.00	165.50	32.98	188.02	39.34	217.46	47.75	256.75	58.89	310.01	92.62	436.68
		81.12		82.50		86.02		91.46		100.75		120.01		217.68
1923	\$2.64	\$23.99	\$2.90	\$25.69	\$3.26	\$28.22	\$3.73	\$31.34	\$4.31	\$35.28	\$5.14	\$40.27	\$7.72	\$56.12
1922	2.87	23.76	3.14	25.45	3.53	27.95	4.04	31.03	4.69	34.90	5.54	39.87	8.23	55.61
1921	3.10	23.53	3.39	25.20	3.82	27.66	4.37	30.70	5.06	34.53	5.96	39.45	8.75	55.09
1920	3.34	23.29	3.66	24.93	4.11	27.37	4.70	30.37	5.43	34.16	6.38	39.03	9.28	54.56
1919	3.59	23.04	3.93	24.66	4.42	27.06	5.04	30.03	5.82	33.77	6.82	38.59	9.81	54.03
1918	3.85	22.78	4.21	24.38	4.74	26.74	5.40	29.67	6.23	33.36	7.27	38.14	10.35	53.49
1917	4.12	22.51	4.51	24.08	5.07	26.41	5.77	29.30	6.65	32.94	7.74	37.67	10.90	52.94
1916	4.40	22.23	4.81	23.78	5.41	26.07	6.16	28.91	7.08	32.51	8.22	37.19	11.46	52.38
1915	4.69	21.94	5.14	23.45	5.77	25.71	6.56	28.51	7.53	32.06	8.71	36.70	12.02	51.82
1914	5.00	21.63	5.47	23.12	6.04	25.44	6.97	28.10	7.99	31.60	9.20	36.21	12.58	51.26
Tot. †	37.60	228.70	41.16	244.74	46.17	268.63	52.74	297.96	60.79	335.11	70.98	383.12	101.10	537.30
		68.70		69.74		72.63		76.96		87.11		105.12		206.30
1923	\$5.42	\$42.19	\$5.55	\$42.55	\$5.74	\$43.22	\$6.00	\$44.20	\$6.40	\$45.74	\$6.96	\$48.32	\$9.15	\$59.62
1922	5.92	41.69	6.04	42.06	6.25	42.71	6.51	43.69	6.91	45.23	7.50	47.78	9.71	59.06
1921	6.44	41.17	6.57	41.53	6.77	42.19	7.03	43.17	7.45	44.69	8.02	47.26	10.28	58.49
1920	7.00	40.61	7.12	40.98	7.33	41.63	7.59	42.61	8.00	44.14	8.49	46.69	10.88	57.91
1919	7.57	40.04	7.69	40.41	7.90	41.06	8.16	42.04	8.59	43.55	9.18	46.10	11.46	57.31
1918	8.15	39.46	8.29	39.81	8.48	40.48	8.76	41.44	9.19	42.95	9.78	45.50	12.05	56.69
1917	8.78	38.83	8.91	39.19	9.11	39.85	9.39	40.81	9.80	42.34	10.41	44.87	12.71	56.06
1916	9.43	38.18	9.55	38.55	9.75	39.20	10.03	40.17	10.45	41.69	11.05	44.23	13.35	55.44
1915	10.10	37.51	10.23	37.87	10.43	38.53	10.71	39.47	11.12	41.02	11.71	43.57	14.00	54.77
1914	10.79	36.82	10.93	37.17	11.12	37.84	11.40	38.80	11.83	40.31	12.42	42.86	14.66	54.11
Tot. †	79.60	396.50	80.88	400.12	82.89	406.71	85.58	416.42	89.74	431.66	95.62	457.18	118.24	569.46
		.50		4.12		10.71		20.42		34.66		59.18		171.46

†Net cost for 10 years less cash value.

ACTUAL DIV. HISTORIES OF POLICIES ISSUED IN 1914. O. L., 20 P. L., 20 Y. E.

	\$17.60		\$19.35		\$22.10		\$25.68		\$30.45		\$36.89		\$57.93	
1915	\$1.67	\$15.93	\$1.84	\$17.51	\$2.12	\$19.98	\$2.47	\$23.21	\$2.96	\$27.49	\$3.62	\$33.27	\$5.77	\$52.16
1916	2.30	15.30	2.54	16.81	2.93	19.17	3.43	22.25	4.10	26.35	5.01	31.88	7.94	49.99
1917	2.40	15.20	2.66	16.69	3.08	19.02	3.61	22.07	4.33	26.12	5.31	31.58	8.37	49.56
1918	2.50	15.10	2.78	16.57	3.23	18.87	3.81	21.87	4.57	25.88	5.60	31.29	8.80	49.13
1919	2.61	14.99	2.92	16.43	3.39	18.71	4.01	21.67	4.82	25.63	5.91	30.98	9.24	48.69
1920	2.73	14.87	3.05	16.30	3.56	18.54	4.21	21.47	5.07	25.38	6.22	30.67	9.68	48.25
1921	2.85	14.75	3.16	16.16	3.63	18.57	4.22	21.46	5.14	25.31	6.33	30.56	9.91	48.02
1922	2.77	14.83	3.13	16.22	3.71	18.39	4.44	21.24	5.40	25.05	6.65	30.24	10.36	47.57
1923	2.90	14.70	3.28	16.07	3.89	18.21	4.67	21.01	5.68	24.77	6.99	29.90	10.79	47.47
1924	3.02	14.58	3.43	15.92	4.08	18.02	4.90	20.78	5.97	24.48	7.34	29.55	11.22	46.71
Tot.	25.55	150.45	28.62	164.88	33.52	187.48	39.77	217.03	48.04	256.46	58.98	309.92	92.08	487.22
	\$26.63		\$28.59		\$31.48		\$35.07		\$39.59		\$45.41		\$63.84	
1915	\$2.16	\$24.47	\$2.36	\$26.23	\$2.61	\$28.84	\$3.00	\$32.07	\$3.47	\$36.12	\$4.09	\$41.32	\$6.10	\$57.74
1916	3.07	23.56	3.34	25.25	3.73	27.75	4.24	30.83	4.89	34.70	5.74	39.67	8.43	55.41
1917	3.30	23.33	3.59	25.00	4.02	27.46	4.57	30.50	5.26	34.33	6.16	39.25	8.95	54.89
1918	3.54	23.09	3.86	24.73	4.31	27.17	4.90	30.17	5.63	33.96	6.58	38.83	9.48	54.36
1919	3.79	22.84	4.13	24.46	4.62	26.86	5.24	29.83	6.02	33.57	7.02	38.39	10.01	53.83
1920	4.05	22.58	4.41	24.18	4.94	26.54	5.60	29.47	6.43	33.16	7.47	37.94	10.55	53.29
1921	4.12	22.51	4.51	24.08	5.07	26.41	5.77	29.30	6.65	32.94	7.74	37.67	10.90	52.94
1922	4.40	22.23	4.81	23.78	5.41	26.07	6.16	28.91	7.08	32.51	8.22	37.19	11.46	52.38
1923	4.69	21.94	5.14	23.45	5.77	25.71	6.56	28.51	7.53	32.06	8.71	36.70	12.02	51.82
1924	5.00	21.63	5.47	23.12	6.04	25.44	6.97	28.10	7.99	31.60	9.20	36.21	12.58	51.26
Tot.	38.12	228.18	41.62	244.28	46.55	268.25	53.01	297.69	60.95	334.95	70.93	383.17	100.45	537.92
	\$47.61		\$48.10		\$48.96		\$50.20		\$52.14		\$55.28		\$68.77	
1915	\$2.76	\$44.85	\$2.84	\$45.26	\$3.00	\$45.96	\$3.22	\$46.98	\$3.51	\$48.63	\$3.96	\$51.32	\$5.61	\$63.16
1916	6.12	41.49	6.24	41.86	6.45	42.51	6.71	43.49	7.11	45.03	7.70	47.58	9.91	58.86
1917	6.64	40.97	6.77	41.33	6.97	41.99	7.23	42.97	7.65	44.49	8.22	47.06	10.48	58.29
1918	7.20	40.41	7.32	40.78	7.53	41.43	7.79	42.41	8.20	43.94	8.79	46.49	11.06	57.71
1919	7.77	39.84	7.89	40.21	8.10	40.86	8.36	41.84	8.79	43.35	9.38	45.90	11.66	57.11
1920	8.35	39.26	8.49	39.61	8.68	40.28	8.96	41.24	9.39	42.75	9.98	45.30	12.28	56.49
1921	8.78	38.83	8.91	39.19	9.11	39.85	9.39	40.81	9.80	42.34	10.41	44.87	12.71	56.06
1922	9.43	38.18	9.55	38.55	9.76	39.20	10.03	40.17	10.45	41.69	11.05	44.23	13.33	55.44
1923	10.10	37.51	10.23	37.87	10.43	38.53	10.71	39.49	11.12	41.02	11.71	43.57	14.00	54.77
1924	10.79	36.82	10.93	37.17	11.12	37.84	11.40	38.80	11.83	40.31	12.42	42.86	14.66	54.11
Tot.	77.94	398.16	79.17	401.83	81.15	408.45	83.80	418.20	87.85	433.55	93.62	459.18	115.70	572.00

Dividends payable end each year contingent upon payment of next premium.

JOHN HANCOCK MUTUAL LIFE INS. CO., Boston, Mass.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — At any time after three premiums. American $3\frac{1}{2}\%$ Full Level Premium reserve, with surrender charge up to 9th year, not exceeding \$6 per \$1,000 decreasing annually. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form is allowed any time (except Continuous Monthly Installment or Joint Life), without disability or double indemnity, by payment of difference in premiums at 6% compound interest with adjustment in dividends. Practice of company to change to lower premium form, upon evidence of insurability.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Not issued on Term, Joint Life nor Continuous Monthly Installment. Agreement does not cover disability from war service. Limit \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options (a) cash; (b) reduce premiums; (c) accumulate at not less than 3% $\frac{1}{2}$, withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (e) is automatic option. Dividend accumulations will be applied automatically to pay premiums. After first year, post-mortem dividend paid.

Double Indemnity. — For varying extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Not written on Term, Joint Life, Corporation Forms nor Continuous Monthly Installment. Agreement does not cover death from disease, bodily or mental infirmity, suicide, violation of law, war service, aeronautic or submarine operations, residence or travel in war zone outside Continental United States or Canada. Limit \$15,000.

Extended Insurance. — After three premiums, within 90 days after default. Participating. With cash but not loan values. May be made automatic option by endorsement.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Life, 15-65; Endowments, 15-60; Term, 20-54. Ages, 15-19, \$25,000; 20-24, \$100,000; 25-29, \$150,000; 30-39, \$175,000; 50-54, \$100,000; 55-59, \$75,000; 60-65, \$50,000; reinsures over \$100,000; does not accept reinsurance; minimum policy \$1,000 (Ordinary Department) Term limit one half gross line except ages 30-49, \$75,000.

Loans. — After three premiums, Interest 6%. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Participating. With cash and loan values. Exchangeable for Extended Insurance within 90 days.

Policy in Effect. — At once, if binding receipt issued and application approved

Premium Loans. — May be made automatic after three premiums, interest 6%.

Reinstatement. — At any time, (unless previously surrendered or extension Term expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, annuity, Trust Fund (Interest Payments) at not less than 3%, Limited (5, 10, 15, 20, 25 or 30 years) and Continuous (10, 15, 20, 25 or 30 years certain) Installments. Payments made annually, semi-annually (\$50.40 per \$100), quarterly (\$25.30), or monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned $\frac{1}{2}$. Provisional payee may be named to receive payments certain. Trust Fund may be withdrawn on any interest date if so provided, but otherwise proceeds may not be commuted by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit, ages, 15-54; \$2,000 Life and Endowments if financially dependent; \$5,000 Life and Endowment, \$2,500 Term if independent; larger amounts in exceptional cases. Disability granted to business and professional women. Double Indemnity granted; limit, \$10,000.

$\frac{1}{2}$ Present interest rate, 4.5%.

**PARTICIPATING RATES PER \$1,000 (Without Disability Clause).
(American 3½% Reserve.)**

Age	Whole Life	Limited Pay. Life					Endowments.						Convertible Term*	
		10 Pay.	15 Pay.	19 Pay.	20 Pay.	25 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	5 Year	10 Year
15	\$15.86	\$39.39	\$29.25	\$25.06	\$24.30	\$21.43	\$104.65	\$66.38	\$47.70	\$36.86	\$29.94	\$25.26	.....	.....
16	16.16	39.96	29.67	25.44	24.66	21.74	104.70	66.43	47.76	36.92	30.01	25.34	.....	.....
17	16.47	40.53	30.10	25.81	25.02	22.06	104.74	66.49	47.82	36.99	30.09	25.44	.....	.....
18	16.81	41.15	30.56	26.21	25.40	22.41	104.79	66.55	47.89	37.07	30.18	25.53	.....	.....
19	17.16	41.77	31.03	26.62	25.80	22.76	104.84	66.61	47.95	37.14	30.26	25.64	.....	.....
20	17.52	42.42	31.53	27.04	26.21	23.14	104.91	66.68	48.03	37.23	30.36	25.77	10.52	10.6
21	17.90	43.10	32.04	27.49	26.65	23.53	104.97	66.74	48.11	37.32	30.48	25.89	10.61	10.7
22	18.30	43.80	32.57	27.94	27.09	23.92	105.04	66.82	48.20	37.42	30.59	26.04	10.70	10.8
23	18.73	44.53	33.12	28.42	27.55	24.34	105.11	66.90	48.29	37.53	30.71	26.20	10.79	10.9
24	19.18	45.29	33.69	28.92	28.04	24.78	105.18	66.98	48.38	37.63	30.85	26.36	10.89	11.1
25	19.63	46.07	34.28	29.43	28.55	25.23	105.25	67.07	48.48	37.76	30.99	26.54	11.01	11.2
26	20.12	46.88	34.90	29.96	29.07	25.70	105.34	67.16	48.59	37.88	31.16	26.75	11.13	11.3
27	20.64	47.73	35.54	30.53	29.61	26.20	105.42	67.26	48.71	38.03	31.34	26.97	11.26	11.5
28	21.18	48.60	36.20	31.11	30.18	26.71	105.53	67.37	48.84	38.19	31.53	27.21	11.40	11.6
29	21.75	49.51	36.89	31.71	30.76	27.25	105.63	67.49	48.98	38.36	31.75	27.48	11.55	11.8
30	22.35	50.45	37.01	32.34	31.37	27.81	105.74	67.62	49.13	38.54	31.97	27.77	11.71	12.0
31	22.98	51.42	38.36	32.99	32.02	28.40	105.84	67.76	49.30	38.75	32.24	28.10	11.87	12.2
32	23.65	52.45	39.13	33.68	32.68	29.01	105.98	67.90	49.48	38.97	32.51	28.46	12.05	12.4
33	24.35	53.50	39.93	34.39	33.37	29.65	106.11	68.06	49.67	39.22	32.83	28.85	12.25	12.6
34	25.09	54.59	40.77	35.13	34.10	30.32	106.26	68.24	49.89	39.49	33.18	29.29	12.47	12.9
35	25.88	55.73	41.05	35.91	34.87	31.03	106.42	68.43	50.14	39.79	33.56	29.77	12.71	13.2
36	26.72	56.90	42.56	36.72	35.67	31.78	106.59	68.64	50.39	40.13	33.98	30.29	12.96	13.5
37	27.59	58.13	43.51	37.57	36.49	32.57	106.77	68.87	50.69	40.50	34.45	30.87	13.25	13.8
38	28.52	59.40	44.50	38.47	37.36	33.39	106.98	69.13	51.01	40.91	34.97	31.51	13.55	14.2
39	29.51	60.71	45.53	39.40	38.28	34.27	107.20	69.41	51.36	41.37	35.53	32.21	13.87	14.6
40	30.55	62.09	46.62	40.37	39.25	35.19	107.45	69.72	51.77	41.87	36.17	32.99	14.24	15.1
41	31.67	63.50	47.75	41.40	40.26	36.17	107.71	70.07	52.20	42.43	36.86	.....	14.64	15.6
42	32.84	64.99	48.93	42.49	41.33	37.21	108.02	70.46	52.70	43.05	37.64	.....	15.09	16.2
43	34.10	66.54	50.16	43.63	42.46	38.31	108.34	70.88	53.24	43.74	38.49	.....	15.58	16.8
44	35.44	68.14	51.47	44.83	43.66	39.48	108.72	71.37	53.86	44.51	39.43	.....	16.14	17.6
45	36.86	69.82	52.83	46.11	44.92	40.73	109.13	71.90	54.53	45.35	40.47	.....	16.78	18.5
46	38.36	71.57	54.27	47.46	46.25	42.06	109.61	72.49	55.28	46.30	.....	.....	17.48	19.4
47	39.98	73.38	55.78	48.88	47.67	43.48	110.13	73.17	56.13	47.34	.....	.....	18.29	20.4
48	41.69	75.29	57.37	50.39	49.18	45.00	110.70	73.91	57.06	48.50	.....	.....	19.20	21.6
49	43.52	77.27	59.05	52.01	50.78	46.63	111.35	74.74	58.10	49.78	.....	.....	20.22	22.9
50	45.49	79.34	60.82	53.71	52.48	48.38	112.08	75.66	59.25	51.18	.....	.....	21.36	24.3
51	47.57	81.50	62.69	55.52	54.30	50.24	112.87	76.67	60.53	.....	.....	.....	22.61	25.7
52	49.78	83.75	64.66	57.46	56.23	52.25	113.75	77.79	61.92	.....	.....	.....	24.00	27.0
53	52.14	86.10	66.73	59.51	58.29	54.39	114.72	79.04	63.47	.....	.....	.....	25.54	29.5
54	54.68	88.55	68.94	61.70	60.50	56.69	115.81	80.41	65.18	.....	.....	.....	27.25	31.6
55	57.37	91.13	71.26	64.04	62.85	59.16	117.00	81.92	67.07	.....	.....	.....	.....	.....
56	60.24	93.82	73.75	66.55	65.39	.....	118.31	83.61	.....	.....	.....	.....	.....	.....
57	63.32	96.64	76.39	69.24	68.10	.....	119.76	85.46	.....	.....	.....	.....	.....	.....
58	66.60	99.59	79.20	72.12	71.00	.....	121.37	87.50	.....	.....	.....	.....	.....	.....
59	70.12	102.70	82.19	75.21	74.13	.....	123.14	89.77	.....	.....	.....	.....	.....	.....
60	73.88	105.99	85.40	78.55	77.50	.....	125.10	92.26	.....	.....	.....	.....	.....	.....

DISABILITY RATES PER \$1,000 (Waiver of Premiums and \$10 Monthly Income).

Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Yr. End	15 Yr. End	20 Yr. End	25 Yr. End	Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Yr. End	15 Yr. End	20 Yr. End	25 Yr. End
	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
15	1.05	2.38	1.75	1.44	.41	.43	.48	.52	35	2.11	3.26	2.46	2.09	.81	1.00	1.22	1.49
19	1.20	2.59	1.90	1.57	.46	.51	.56	.63	36	2.20	3.30	2.50	2.13	.86	1.07	1.30	1.63
20	1.24	2.64	1.94	1.60	.47	.53	.59	.66	37	2.30	3.35	2.54	2.17	.91	1.14	1.40	1.76
21	1.28	2.68	1.98	1.64	.48	.55	.61	.69	38	2.41	3.38	2.58	2.22	.97	1.21	1.51	1.80
22	1.32	2.73	2.02	1.67	.50	.57	.64	.72	39	2.52	3.42	2.62	2.26	1.03	1.30	1.62	2.04
23	1.37	2.78	2.05	1.70	.52	.59	.67	.76	40	2.65	3.45	2.66	2.31	1.10	1.40	1.76	2.18
24	1.42	2.82	2.09	1.73	.53	.61	.69	.79	41	2.78	3.48	2.69	2.44	1.18	1.50	1.95	2.33
25	1.47	2.87	2.12	1.76	.55	.63	.72	.83	42	2.92	3.51	2.73	2.57	1.26	1.62	2.14	2.47
26	1.52	2.91	2.16	1.80	.57	.66	.76	.87	43	3.08	3.54	2.77	2.71	1.36	1.76	2.33	2.63
27	1.57	2.95	2.19	1.83	.58	.68	.79	.92	44	3.25	3.56	2.82	2.86	1.46	1.91	2.52	2.79
28	1.62	2.99	2.22	1.86	.60	.71	.83	.96	45	3.44	3.58	2.86	3.03	1.59	2.09	2.72	2.97
29	1.68	3.03	2.25	1.88	.62	.74	.87	1.02	46	3.65	3.60	3.05	3.21	1.72	2.36	2.93	3.16
30	1.74	3.07	2.29	1.92	.65	.77	.91	1.08	47	3.89	3.61	3.25	3.41	1.87	2.65	3.15	3.37
31	1.80	3.11	2.32	1.96	.67	.81	.96	1.14	48	4.15	3.62	3.47	3.63	2.05	2.93	3.38	3.60
32	1.88	3.15	2.35	1.98	.70	.85	1.01	1.21	49	4.45	3.63	3.71	3.88	2.25	3.22	3.64	3.86
33	1.95	3.19	2.39	2.02	.73	.89	1.08	1.30	50	4.79	3.64	3.98	4.17	2.49	3.54	3.92	4.15
34	2.03	3.23	2.43	2.05	.77	.94	1.14	1.39	55								

*Non-renewable; 5 Year Term convertible within 5 yrs; 10 Year within 7 yrs.

NOTE.—Rates adopted January 1, 1908; ages 15-19, Aug. 1, 1917; Disability and Double Indemnity Feb. 1, 1921. Semi-annual rate, add 2% and divide by 2; quarterly rate, add 3% and divide by 4.

PARTICIPATING RATES FOR \$10 MONTHLY INCOME TO BENEFICIARY FOR LIFE.

American 3 1/4% Reserve.

20 Year Certain.

Commuted Value \$1814.

WHOLE LIFE.

Age of Insured	AGE OF BENEFICIARY.															Red. Pr'm.
	25	27	29	31	33	35	37	39	41	43	45	47	49	51		
25	\$42.12	\$41.56	\$41.00	\$40.46	\$39.96	\$39.46	\$39.02	\$38.56	\$38.14	\$37.76	\$37.42	\$37.08	\$36.80	\$36.56	\$35.60	
26	43.18	43.58	42.00	41.46	40.96	40.44	39.98	39.52	39.10	38.70	38.34	38.02	37.72	37.46	36.50	
27	44.28	43.66	43.06	42.50	41.98	41.44	40.96	40.52	40.08	39.68	39.32	38.98	38.66	38.40	37.44	
28	45.42	44.80	44.18	43.60	43.04	42.50	42.00	41.52	41.10	40.68	40.32	40.00	39.68	39.40	38.42	
29	46.68	46.00	45.36	44.78	44.18	43.64	43.10	42.62	42.18	41.76	41.38	41.04	40.72	40.46	39.46	
30	47.98	47.28	46.62	46.00	45.38	44.82	44.26	43.78	43.30	42.90	42.50	42.14	41.82	41.54	40.54	
31	49.38	48.66	47.94	47.28	46.66	46.04	45.50	44.98	44.50	44.10	43.66	43.30	42.96	42.68	41.68	
32	50.86	50.10	49.36	48.68	48.02	47.40	46.82	46.28	45.80	45.36	44.94	44.56	44.22	43.94	42.90	
33	52.44	51.62	50.86	50.18	49.48	48.82	48.20	47.68	47.14	46.70	46.24	45.88	45.52	45.24	44.18	
34	54.08	53.28	52.46	51.70	50.98	50.30	49.70	49.10	48.56	48.10	47.64	47.26	46.90	46.58	45.52	
35	55.90	55.02	54.18	53.36	52.64	51.90	51.26	50.66	50.12	49.60	49.12	48.74	48.36	48.06	46.94	
36	57.82	56.90	56.00	55.16	54.38	53.64	52.96	52.30	51.72	51.22	50.74	50.30	49.94	49.60	48.48	
37	59.84	58.86	57.90	57.04	56.20	55.42	54.68	54.02	53.40	52.86	52.36	51.92	51.56	51.18	50.04	
38	62.04	61.00	60.00	59.06	58.18	57.34	56.54	55.88	55.24	54.68	54.16	53.70	53.28	52.94	51.74	
39	64.36	63.26	62.22	61.20	60.28	59.38	58.58	57.86	57.20	56.68	56.04	55.54	55.14	54.76	53.54	
40	66.84	65.66	64.54	63.48	62.50	61.58	60.72	59.92	59.22	58.62	58.02	57.52	57.08	56.70	55.42	
41	69.48	68.24	67.08	65.94	64.88	63.90	63.00	62.16	61.44	60.78	60.16	59.62	59.18	58.78	57.44	
42	72.34	71.04	69.76	68.56	67.44	66.42	65.46	64.60	63.82	63.08	62.40	61.84	61.38	60.98	59.58	
43	75.40	74.00	72.66	71.40	70.20	69.08	68.04	67.16	66.32	65.56	64.82	64.22	63.74	63.32	61.86	
44	78.70	77.20	75.78	74.44	73.18	71.98	70.86	69.88	68.94	68.16	67.42	66.78	66.24	65.82	64.28	
45	82.22	80.62	79.12	77.68	76.32	75.06	73.88	72.82	71.84	70.98	70.20	69.54	68.96	68.46	66.86	
46	85.96	84.28	82.66	81.10	79.66	78.34	77.08	75.94	74.88	73.94	73.14	72.44	71.82	71.26	69.58	
47	90.06	88.28	86.58	84.90	83.32	81.90	80.58	79.32	78.16	77.18	76.32	75.56	74.90	74.32	72.62	
48	94.40	92.50	90.68	88.94	87.26	85.68	84.24	82.90	81.70	80.64	79.68	78.86	78.14	77.52	75.63	
49	99.06	97.04	95.12	93.24	91.48	89.76	88.22	86.78	85.48	84.34	83.30	82.42	81.62	81.00	78.94	
50	104.12	102.00	99.90	97.90	96.04	94.18	92.50	90.96	89.60	88.36	87.22	86.22	85.38	84.76	82.52	
51	109.50	107.26	105.02	102.86	100.84	98.92	97.10	95.44	93.94	92.60	91.36	90.30	89.40	88.72	86.30	
52	115.24	112.86	110.50	108.18	106.00	103.96	102.02	100.24	98.56	97.10	95.78	94.66	93.70	92.88	90.30	
53	121.36	118.84	116.34	113.90	111.56	109.36	107.28	105.36	103.54	101.94	100.54	99.30	98.28	97.38	94.58	
54	128.00	125.32	122.66	120.06	117.56	115.18	112.94	110.84	108.92	107.18	105.66	104.36	103.18	102.20	99.18	
55	135.12	132.26	129.44	126.64	123.98	121.44	119.00	116.76	114.64	112.76	111.14	109.68	108.42	107.34	104.06	
56	142.72	139.70	136.70	133.76	130.90	128.14	125.50	123.08	120.82	118.80	117.00	115.42	114.04	112.86	109.28	
57	150.88	147.70	144.52	141.40	138.34	135.34	132.52	129.90	127.46	125.28	123.30	121.58	120.06	118.78	114.86	
58	159.64	156.26	152.90	149.56	146.28	143.04	139.84	136.74	133.82	131.10	128.54	126.18	124.02	122.04	117.82	
59	169.02	165.44	161.88	158.32	154.82	151.40	148.08	144.82	141.66	138.66	135.78	133.06	130.54	128.20	123.62	
60	179.08	175.30	171.50	167.72	164.00	160.36	156.82	153.38	150.04	146.84	143.78	140.86	138.06	135.38	130.78	

20 PAYMENT LIFE.

25	\$60.90	\$60.04	\$59.20	\$58.35	\$57.62	\$56.90	\$56.20	\$55.55	\$55.00	\$54.46	\$53.96	\$53.54	\$53.18	\$52.84	\$51.78
26	62.00	61.10	60.26	59.46	58.66	57.94	57.24	56.60	56.02	55.46	54.94	54.54	54.14	53.82	52.74
27	63.18	62.26	61.38	60.56	59.74	59.02	58.28	57.64	57.02	56.48	55.96	55.52	55.14	54.80	53.72
28	64.40	63.48	62.56	61.72	60.88	60.12	59.38	58.72	58.10	57.54	57.00	56.56	56.16	55.86	54.74
29	65.70	64.72	63.78	62.90	62.06	61.26	60.52	59.82	59.22	58.62	58.10	57.64	57.26	56.92	55.80
30	67.06	66.02	65.06	64.14	63.28	62.46	61.70	61.02	60.38	59.78	59.26	58.78	58.38	58.04	56.90
31	68.52	67.46	66.44	65.50	64.60	63.72	62.98	62.26	61.60	61.02	60.46	59.98	59.60	59.22	58.08
32	70.02	68.92	67.90	66.90	65.94	65.08	64.26	63.54	62.88	62.26	61.72	61.24	60.82	60.44	59.28
33	71.62	70.48	69.42	68.38	67.40	66.48	65.66	64.90	64.24	63.58	63.04	62.62	62.12	61.74	60.54
34	73.28	72.10	70.98	69.94	68.94	68.00	67.12	66.34	65.64	65.00	64.40	63.90	63.46	63.08	61.86
35	75.10	73.84	72.70	71.56	70.56	69.58	68.68	67.88	67.12	66.46	65.86	65.32	64.92	64.52	63.26
36	77.00	75.66	74.48	73.32	72.22	71.22	70.32	69.46	68.68	67.98	67.36	66.82	66.38	65.96	64.70
37	78.96	77.60	76.32	75.12	74.02	72.98	72.02	71.12	70.32	69.60	68.94	68.38	67.94	67.52	66.20
38	81.04	79.62	78.30	77.04	75.86	74.78	73.80	72.88	72.04	71.28	70.60	70.04	69.54	69.16	67.78
39	83.30	81.82	80.40	79.10	77.86	76.72	75.68	74.70	73.86	73.08	72.34	71.76	71.26	70.84	69.44
40	85.70	84.16	82.68	81.26	80.00	78.78	77.68	76.68	75.78	74.98	74.22	73.62	73.08	72.66	71.20
41	88.20	86.60	85.04	83.60	82.22	80.96	79.78	78.74	77.82	76.98	76.20	75.56	75.00	74.52	73.04
42	90.90	89.20	87.58	86.06	84.62	83.28	82.06	80.98	79.96	79.06	78.28	77.58	76.98	76.50	74.98
43	93.78	91.96	90.28	88.66	87.14	85.76	84.46	83.28	82.22	81.30	80.46	79.74	79.12	78.60	77.02
44	96.84	94.96	93.16	91.50	89.80	88.40	87.04	85.80	84.68	83.68	82.80	82.06	81.40	80.82	79.20
45	100.10	98.14	96.26	94.46	92.78	91.22	89.78	88.46	87.28	86.18	85.28	84.50	83.80	83.22	81.48
46	103.58	101.54	99.54	97.64	95.84	94.20	92.66	91.28	90.04	88.88	87.90	87.10	86.36	85.72	83.90
47	107.20	105.18	103.08	101.06	99.16	97.42	95.80	94.32	92.96	91.80	90.74	89.84	89.08	88.44	86.48
48	111.00	109.00	106.82	104.72	102.74	100.86	99.10	97.52	96.16	94.90	93.76	92.78	91.98	91.32	89.22
49	115.54	113.16	110.84	108.62	106.54	104.54	102.70	101.02	99.50	98.16	96.96	95.92	95.06	94.32	92.12
50	120.06	117.58	115.14	112.78	110.56	108.46	106.54	104.74	103.10	101.66	100.38	99.28	98.34	97.58	95.20
51	124.90	122.34	119.78	117.28	114.92	112.72	110.64	108.72	106.98	105.42	104.06	102.90	101.86	101.04	98.50
52	130.12	127.38	124.70	122.10	119.60	117.26	115.04	113.00	111.12	109.44	107.80	106.22	104.78	103.42	100.54
53	135.68	132.80	129.98	127.24	124.60	122.10	119.76	117.58	115.56	113.78	112.18	110.84	109.66	108.68	105.74
54	141.62	138.62	135.66	132.78	129.98	127.32	124.80	122.46	120.34	118.42	116.72	115.22	113.88	112.94	109.74
55	148.00	144.84	141.74	138.66	135.72	132.88	130.18	127.70	125.46	123.40	121.56	119.94	118.56	117.48	114.00
56	154.88	151.58	148.30	145.06	141.94	138.92	136.08	133.42	130.96	128.78	126.82	125.06	123.60	122.40	118.62
57	162.24	158.80	155.34	151.96	148.62	145.42	142.38	139.54	136.92	134.54	132.44	130.60	129.00	127.66	123.54
58	170.16	166.50	162.88	159.30	155.80	152.38	149.18	146.14	143.32	140.78	138.48	136.50	134.78	133.28	128.80
59	178.66	174.86	171.06	167.28	163.58	159.98	156.58	153.25	150.26	147.50	145.04	142.88	140.98	139.38	134.48
60	187.86	183.86	179.88	175.88	171.98	168.14	164.46	160.98	157.74	154.78	152.08	149.70	147.68	145.96	140.66

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

CASH OR LOAN						PAID-UP					EXTENDED TERM									
Age	3	5	10	15	20	3	5	10	15	20	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
20	\$13	\$29	\$73	\$120	\$175	\$44	\$95	\$216	\$323	\$427	1	273	3	344	10	89	16	68	19	307
21	14	31	76	125	182	46	98	221	330	434	1	307	4	40	10	205	10	146	19	271
22	15	32	79	130	189	48	100	226	337	442	1	345	4	103	10	318	16	207	19	221
23	16	34	82	135	197	50	103	231	343	451	2	17	4	167	11	62	16	250	19	157
24	17	35	86	141	205	52	106	236	350	459	2	57	4	232	11	167	16	275	19	83
25	18	37	89	147	213	55	110	241	357	467	2	97	4	297	11	265	16	284	18	362
26	19	39	93	153	222	57	113	247	364	475	2	138	4	364	11	354	16	276	18	267
27	20	41	97	159	230	59	116	252	371	484	2	181	5	67	12	69	10	254	18	162
28	21	42	101	166	240	61	119	257	379	492	2	223	5	136	12	135	16	218	18	50
29	22	44	106	172	249	63	122	263	386	500	2	267	5	202	12	190	16	169	17	294
30	23	47	110	179	259	66	126	269	393	509	2	309	5	269	12	229	16	109	17	167
31	25	49	115	187	269	68	129	275	401	517	2	355	5	332	12	254	16	37	17	35
32	26	51	120	195	279	70	132	280	409	525	3	34	6	30	12	265	15	320	16	262
33	27	54	125	202	289	72	136	286	416	533	3	78	6	91	12	262	15	229	16	119
34	29	56	130	211	300	75	140	292	423	541	3	123	6	148	12	246	15	129	15	337
35	30	59	136	219	311	78	143	298	431	549	3	169	6	201	12	217	15	23	15	187
36	32	62	142	228	322	80	147	304	438	557	3	206	6	247	12	177	14	274	15	33
37	34	64	148	237	333	82	150	310	446	564	3	246	6	286	12	127	14	155	14	243
38	36	67	154	246	344	85	154	316	453	572	3	283	6	317	12	66	14	30	14	88
39	37	71	160	255	356	88	158	322	461	579	3	319	6	341	11	362	13	265	13	291
40	39	74	167	265	368	90	162	328	468	586	3	351	6	353	11	283	13	132	13	132
41	41	77	174	274	379	93	166	334	475	593	4	13	6	357	11	198	12	360	12	336
42	44	81	181	284	391	96	170	340	482	600	4	36	6	352	11	105	12	219	12	177
43	46	85	188	294	403	98	174	346	488	607	4	52	6	337	11	7	12	77	12	17
44	48	89	195	304	415	101	178	352	494	614	4	60	6	313	10	268	11	298	11	225
45	51	92	202	314	427	104	182	358	501	621	4	62	6	280	10	160	11	152	11	68
46	53	97	210	324	439	106	186	363	508	627	4	57	6	241	10	48	11	5	10	273
47	56	101	218	335	451	109	189	369	514	633	4	46	6	194	9	297	10	223	10	125
48	58	105	225	345	462	112	193	374	520	638	4	28	6	142	9	178	10	77	9	837
49	61	109	233	355	474	114	196	379	526	644	4	5	6	84	9	58	9	297	9	191
50	63	113	241	366	485	117	200	384	532	650	3	843	6	22	8	302	9	154	9	43
51	66	118	249	376	496	119	204	389	537	655	3	311	5	321	8	180	9	11	8	265
52	69	122	257	386	508	122	207	394	543	660	3	275	5	253	8	58	8	239	8	124
53	72	127	265	397	518	124	211	399	548	665	3	237	5	182	7	301	8	104	7	846
54	75	131	273	407	529	126	214	404	553	670	3	197	5	110	7	181	7	335	7	212

20 PAYMENT LIFE.

	3	5	10	15	20	3	5	10	15	19	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
20	\$374	\$70	\$165	\$275	\$410	\$124	\$228	\$490	\$742	\$948	5	59	10	203	28	206	36	87	44	29
21	38	72	169	281	419	125	229	491	744	949	5	96	10	259	26	131	35	200	43	76
22	39	74	172	287	428	126	231	492	745	949	5	133	10	317	26	41	34	311	42	122
23	40	76	176	294	437	127	232	494	746	949	5	170	11	6	25	303	34	52	41	166
24	41	77	180	300	446	128	234	495	747	949	5	207	11	58	25	190	33	156	40	208
25	42	79	184	307	456	129	235	496	748	950	5	244	11	106	25	65	32	258	39	250
26	43	81	188	314	466	130	236	498	749	950	5	278	11	150	24	294	31	355	38	291
27	44	83	193	321	476	131	237	499	750	950	5	314	11	189	24	148	31	87	37	328
28	45	85	197	328	487	132	239	501	751	950	5	347	11	221	23	359	30	182	37	2
29	47	87	202	335	498	133	240	502	752	950	6	15	11	248	23	196	29	273	36	46
30	48	89	206	343	508	135	241	504	753	950	6	45	11	268	23	26	28	364	35	87
31	49	92	211	351	520	136	243	505	753	950	6	73	11	278	22	214	28	89	34	129
32	51	94	216	359	531	137	244	506	754	950	6	99	11	280	22	31	27	178	33	169
33	52	96	221	367	543	138	245	507	754	951	6	122	11	272	21	206	26	265	32	208
34	53	99	227	376	554	139	246	508	754	951	6	140	11	253	21	12	25	350	31	247
35	55	102	232	384	566	140	247	509	755	951	6	158	11	224	20	177	25	72	30	287
36	57	104	238	393	578	141	248	510	755	951	6	167	11	183	19	338	24	156	29	325
37	58	107	243	401	590	142	250	511	756	951	6	173	11	133	19	131	23	243	28	362
38	60	110	249	410	602	143	251	512	756	951	6	174	11	73	18	285	22	327	28	42
39	61	113	255	419	615	144	252	512	756	950	6	168	11	4	18	72	22	48	27	86
40	63	115	261	428	627	145	253	513	756	950	6	156	10	291	17	222	21	136	26	131
41	65	119	267	437	639	146	254	514	756	950	6	137	10	204	17	5	20	224	25	175
42	67	122	273	446	652	147	255	514	755	950	6	109	10	110	16	151	19	311	24	220
43	69	125	279	455	664	148	256	514	755	949	6	76	10	11	15	297	19	36	23	264
44	71	128	285	463	676	149	257	515	754	948	6	34	9	268	15	77	18	129	22	309
45	73	131	291	472	688	149	258	515	753	948	5	352	9	157	14	222	17	223	21	355
46	75	134	297	481	700	150	259	515	752	948	5	297	9	41	14	3	16	317	21	43
47	77	138	303	489	712	151	259	514	751	947	5	237	8	286	13	150	16	51	20	99
48	79	141	309	497	724	151	260	514	749	946	5	173	8	164	12	299	15	155	19	155
49	81	144	315	505	736	152	260	513	747	945	5	105	8	40	12	84	14	260	13	213
50	83	147	321	513	747	152	260	512	745	944	5	35	7	279	11	239	14	1	17	270
51	85	151	326	520	758	153	260	511	743	944	4	327	7	154	11	29	13	118	16	329
52	87	154	332	528	769	153	260	510	741	943	4	253	7	30	10	190	12	237	16	29
53	89	157	337	535	780	153	260	508	738	941	4	178	6	271	9	355	11	357	15	104
54	91	160	342	541	790	154	260	507	735	940	4	103	6	149	9	161	11	125	14	178

NOTE.—Full Level Premium Reserve American 3½% adopted January 1, 1901, made retroactive on prior issues Dec. 31, 1920. Full reserve allowed end of 9

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann'l Prem	Cash or Loan	Pd Up	Ext Term Y. D.	Cash or Loan	Pd Up	Ext Term Y. D.	Cash or Loan	Pd Up	Ext Term Y. D.	Cash or Loan	Pd Up	Ext Term Y. D.	Cash or Loan	Pd Up	Ext Term Y. D.	
10 Pay. Life																	
21	\$43 10	\$150	\$478	26 223	\$343	\$1000	Pd-up	\$378	\$1000	Pd-up	\$419	\$1000	Pd-up				
25	46 07	162	482	26 38	371	1000	"	410	1000	"	456	1000	"				
30	50 45	180	486	24 236	410	1000	"	456	1000	"	508	1000	"				
35	55 73	201	490	22 184	456	1000	"	508	1000	"	566	1000	"				
40	62 09	225	492	19 325	508	1000	"	566	1000	"	627	1000	"				
45	69 82	251	493	16 363	566	1000	"	627	1000	"	688	1000	"				
50	79 34	278	491	13 358	627	1000	"	688	1000	"	747	1000	"				
55	91 13	304	484	11 13	688	1000	"	747	1000	"	800	1000	"				
60	105 99	325	472	8 117	747	1000	"	800	1000	"	850	1000	"				
15 Pay. Life																	
21	32 04	98	311	15 180	226	658	35 0	378	1000	Pd-up	419	\$1000	Pd-up				
25	34 28	106	316	16 5	245	661	32 247	410	1000	"	456	1000	"				
30	37 61	119	321	16 35	273	666	29 170	456	1000	"	508	1000	"				
35	41 65	134	326	15 128	305	669	26 4	508	1000	"	566	1000	"				
40	46 62	151	330	13 322	341	671	22 153	566	1000	"	627	1000	"				
45	52 83	169	333	11 340	379	669	18 285	627	1000	"	688	1000	"				
50	60 82	188	332	9 270	416	663	15 79	688	1000	"	747	1000	"				
55	71 26	205	327	7 205	449	653	11 315	747	1000	"	800	1000	"				
60	85 40	220	319	5 212	474	635	8 314	800	1000	"	850	1000	"				
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
		Cash or Loan	Pd Up	Ext Term Y. \$	Cash or Loan	Pd Up	Ext Term Y. \$	Cash or Loan	Pd Up	Ext Term Y. \$	Cash or Loan	Pd Up	Ext Term Y. \$				
21	\$104 97	\$443	\$525	5 \$503	\$652	\$723	3 \$715	\$764	\$818	2 \$815	\$880	\$911	1 \$910				
25	105 25	443	525	5 502	652	722	3 715	764	818	2 814	880	911	1 910				
30	105 74	443	524	5 500	652	722	3 714	763	817	2 814	880	911	1 910				
35	106 42	442	523	5 496	651	721	3 712	763	817	2 813	879	910	1 909				
40	107 45	441	522	5 490	650	720	3 709	762	816	2 811	879	909	1 908				
45	109 13	440	520	5 478	649	718	3 703	760	814	2 807	878	909	1 907				
50	112 08	437	516	5 456	645	714	3 692	757	811	2 802	876	906	1 904				
55	117 00	432	508	5 417	639	707	3 673	752	805	2 790	872	903	1 899				
60	125 10	423	495	5 345	630	694	3 639	744	795	2 770	867	896	1 891				
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
21	\$66 74	\$262	\$365	10 \$298	\$387	\$506	8 \$466	\$594	\$704	5 \$689	\$912	\$944	1 \$943				
25	67 07	262	364	10 294	387	505	8 463	594	703	5 688	912	944	1 943				
30	67 62	262	363	10 287	386	504	8 458	593	702	5 685	911	944	1 943				
35	68 43	261	362	10 273	386	502	8 448	592	701	5 681	911	943	1 942				
40	69 72	261	361	10 250	385	501	8 432	591	699	5 673	910	942	1 941				
45	71 90	261	358	10 206	384	497	8 401	589	694	5 657	909	940	1 939				
50	75 66	260	354	10 123	382	491	8 344	585	688	5 630	906	938	1 935				
55	81 92	258	345	9 155	378	480	8 236	577	675	5 578	902	933	1 929				
60	92 26	255	334	6 176	371	464	8 26	565	656	5 483	894	925	1 918				
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
21	\$48 11	\$174	\$281	15 \$150	\$396	\$551	10 \$501	\$666	\$788	5 \$777	\$927	\$960	1 \$959				
25	48 48	174	281	15 141	396	550	10 496	666	788	5 775	927	960	1 959				
30	49 13	174	280	15 122	396	549	10 486	665	787	5 772	927	959	1 958				
35	50 14	174	279	15 88	396	547	10 469	664	785	5 766	926	959	1 958				
40	51 77	175	278	15 25	397	545	10 437	663	782	5 755	925	958	1 957				
45	54 53	177	277	12 166	398	541	10 377	660	776	5 735	923	955	1 954				
50	59 25	180	275	9 1130	398	533	10 262	655	766	5 607	920	952	1 949				
55	67 07	184	270	6 300	398	522	10 31	647	752	5 626	914	946	1 941				
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
21	\$37 32	\$123	\$229	20 \$28	\$282	\$455	15 \$347	473	656	10 \$614	\$657	\$803	6 \$789				
25	37 76	123	228	19 18	282	454	15 335	473	655	10 607	656	802	6 786				
30	38 54	124	228	16 1274	283	453	15 309	473	654	10 594	656	800	6 780				
35	39 79	125	228	14 1126	285	453	15 260	474	652	10 569	656	798	6 769				
40	41 87	128	228	11 1333	289	452	15 169	477	649	10 524	655	794	6 748				
45	45 35	133	230	9 1209	296	451	14 1305	481	644	10 437	654	787	6 711				
50	51 18	141	232	7 1165	306	449	11 144	486	636	10 263	651	776	6 639				
		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
21	\$30 48	\$90	\$191	14 16	\$209	\$388	20 \$191	\$350	\$503	15 \$404	\$522	\$723	10 \$684				
25	30 99	91	191	13 96	210	388	20 162	351	502	15 447	523	723	10 675				
30	31 97	92	191	12 55	213	388	20 98	354	502	15 408	525	721	10 655				
35	33 56	95	193	10 319	218	389	19 143	360	503	15 336	529	720	10 620				
40	36 17	101	197	9 167	228	393	15 214	370	504	15 197	535	717	10 563				
45	40 47	110	204	7 357	242	399	12 117	385	505	14 13	544	712	10 417				

1Days.

NOTE.—Values after three premiums.

NET COSTS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE—1924 DIVIDENDS

Ages	FIVE YEARS						
	21	25	30	35	40	45	55
Ordinary life	\$ 73.54	\$ 81.54	\$ 94.21	\$110.61	\$132.27	\$161.65	\$257.24
Cash Value Deducted....	42.54	44.54	47.21	51.61	58.27	69.65	121.24
20 Payment Life	113.83	122.61	135.71	151.98	172.35	198.76	282.44
Cash Value Deducted....	41.83	43.61	46.71	49.98	57.35	67.76	119.44
20 Year Endowment	212.58	214.38	217.45	222.27	229.99	242.96	301.94
Cash Value Deducted....	38.58	40.38	43.45	48.27	54.99	65.96	117.94
TEN YEARS							
Ordinary Life	\$145.61	\$161.36	\$186.27	\$218.56	\$261.26	\$319.31	\$508.85
Cash Value Deducted....	69.61	72.36	76.27	82.56	94.26	117.31	227.84
20 Payment Life	224.41	241.64	267.42	299.45	339.62	391.84	558.06
Cash Value Deducted....	55.41	57.64	61.42	67.45	78.62	100.84	210.06
20 Year Endowment	417.51	421.10	427.27	436.89	452.30	478.19	596.06
Cash Value Deducted....	21.51	25.10	31.27	40.89	55.30	80.19	198.06
FIFTEEN YEARS							
Ordinary Life	\$215.93	\$239.11	\$275.82	\$323.43	\$386.57	\$472.64	\$754.84
Cash Value Deducted....	90.93	92.11	96.82	104.43	121.57	158.64	337.84
20 Payment Life	331.00	356.35	394.31	441.50	500.89	578.35	826.24
Cash Value Deducted....	50.00	49.35	51.31	57.50	72.89	106.35	279.24
20 Year Endowment	613.01	618.40	627.67	642.12	665.27	704.19	881.57
Cash Value Deducted....	a52.99	a47.60	a37.33	a21.88	2.27	44.19	234.84

ACTUAL HISTORY

FIVE YEARS (Policies Issued in 1919)

Ordinary Life	\$ 76.11	\$ 84.25	\$ 97.04	\$113.70	\$135.69	\$165.41	\$261.94
Cash Value Deducted....	45.11	47.25	50.04	54.70	61.69	73.41	125.94
20 Payment Life	117.17	126.11	139.38	155.91	176.53	203.26	287.62
Cash Value Deducted....	45.17	47.11	50.38	53.91	61.53	72.26	124.62
20 Year Endowment	217.89	219.72	222.75	227.58	235.30	248.39	307.44
Cash Value Deducted....	43.89	45.72	48.75	53.58	60.30	71.39	123.44

TEN YEARS (Policies Issued in 1914)

Ordinary Life	\$149.01	\$164.71	\$189.10	\$220.89	\$262.77	\$319.05	\$499.78
Cash Value Deducted....	73.01	75.71	79.10	84.89	95.77	117.05	218.78
20 Payment Life	228.22	245.34	270.76	302.34	341.54	392.10	549.26
Cash Value Deducted....	59.22	61.34	64.76	70.34	80.54	101.10	201.26
20 Year Endowment	422.45	425.77	431.57	440.54	454.89	479.11	587.70
Cash Value Deducted....	26.45	29.77	35.57	44.54	57.89	81.11	189.70

FIFTEEN YEARS (Policies Issued in 1909)

Ordinary Life	\$222.54	\$245.58	\$281.60	\$328.14	\$389.25	\$471.31	\$734.10
Cash Value Deducted....	97.54	98.58	102.60	109.14	124.25	157.31	317.10
20 Payment Life	338.42	363.77	401.19	447.38	505.02	578.72	807.68
Cash Value Deducted....	57.42	56.77	58.19	63.38	77.02	106.72	260.68
20 Year Endowment	622.95	628.13	636.78	650.03	671.28	706.54	864.44
Cash Value Deducted....	a43.05	a37.87	a28.22	a13.97	8.28	46.54	217.44

a—Cash Value in excess of cost.

1924 DIVIDENDS AND NET COSTS
TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

	\$17 90		\$19 63		\$22 35		\$25 88		\$30 55		\$36.86		\$57.37	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3 09	\$14 81	\$3 19	\$19 44	\$3 35	\$19 00	\$3 57	\$22 31	\$3 86	\$26 09	\$4 22	\$32 64	\$5 47	\$51.90
1922	3 13	14 77	3 25	16 37	3 43	18 92	3 68	22 22	3 97	26 58	4 35	32 48	5 70	51.67
1921	3 19	14 71	3 32	16 31	3 50	18 85	3 76	22 12	4 09	26 40	4 53	32 33	5.02	51.45
1920	3 25	14 65	3 39	16 24	3 58	18 76	3 85	22 03	4 22	26 33	4 68	32 18	6 15	51.22
1919	3 30	14 60	3 45	16 18	3 67	18 68	3 95	21 97	4 34	26 21	4 84	32 02	6 37	51.00
1918	3 36	14 54	3 52	16 11	3 76	18 59	4 07	21 81	4 47	26 08	5.00	31.86	6 59	50.78
1917	3 42	14 48	3 58	16 04	3 84	18 51	4 17	21 71	4 61	25 94	5 15	31 71	6 83	50.54
1916	3 48	14 42	3 64	15 97	3 92	18 42	4 29	21 59	4 75	25 80	5.32	31 54	7 05	50.32
1915	3 55	14 35	3 74	15 89	4 03	18 32	4 41	21 48	4 86	25 66	5.50	31 36	7.27	50.10
1914	3 62	14 28	3 82	15 81	4 13	18 22	4 53	21 37	5 04	25 51	5.67	31 19	7.50	49.87
1913	3 69	14 21	3 91	15 72	4 22	18 13	4 65	21 23	5 18	25 37	5.84	31 02	7.73	49.64
1912	3 75	14 14	3 99	15 64	4 33	18 02	4 77	21 11	5 33	25 22	6 02	30 84	7.95	49 42
1911	3 81	14 07	4 07	15 56	4 44	17 91	4 90	30 96	5 49	25 09	6 19	30 67	8.17	49 20
1910	3 91	13 99	4 17	15 46	4 55	17 80	5 04	30 84	5 64	24 91	6 37	30 49	8.39	48 98
1909	3 96	13 91	4 26	15 37	4 66	17 69	5 17	30 71	5 80	24 75	6.55	30 31	8.61	48 76
1908	4 07	13 83	4 36	15 27	4 78	17 57	5 31	30 57	5 96	24 59	6 74	30 12	8 81	48 56
Prem	\$19 84		\$21 14		\$23 93		\$27 03		\$32 48		\$39 02		\$60 33	
1907	5 00	13 74	5 95	15 17	6 51	17 45	7 20	30 43	8 05	21 43	9 07	29 95	11 96	48 35
1906	5 68	13 66	6 07	15 07	6 03	17 33	7 34	30 29	8 22	24 26	9 25	29 76	12 19	48 14
1905	5 78	13 56	6 17	14 97	6 76	17 20	7 49	30 14	8 39	24 09	9 43	29 59	12 38	47 95
1904	5 88	13 46	6 28	14 86	6 88	17 08	7 64	19 99	8 54	23 94	9 62	29 40	12 58	47 75
Tot.	79 58	284 18	84 19	314 45	90 99	362 45	99 75	424 85	110 84	507 88	124 38	621 46	163 64	995 60
↓		102 18		101 45		103 45		113 85		139 88		194 46		455 60

TWENTY PAYMENT LIFE

	\$20 55		\$28 55		\$31 37		\$34 57		\$39 25		\$44.92		\$62.85	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$3 65	\$23 60	\$3 78	\$24 77	\$3 95	\$27 42	\$4 15	\$30 72	\$4 42	\$34 83	\$4 75	\$40 17	\$5 84	\$57.01
1922	3 70	22 89	3 90	24 65	4 08	27 29	4 31	30 56	4 59	34 60	4 95	39 07	6 09	56 76
1921	3 76	22 77	4 02	24 54	4 22	27 15	4 47	30 40	4 77	34 48	5.16	39 70	6 35	56 50
1920	4 06	22 65	4 15	24 40	4 37	27 09	4 63	30 24	4 96	34 29	5 38	39 54	6 62	56 23
1919	4 13	22 52	4 24	24 29	4 52	26 85	4 81	30 09	5 16	34 03	5 60	39 32	6 90	55 95
1918	4 25	22 40	4 34	24 11	4 68	26 69	4 99	29 88	5 39	33 80	5 82	39 10	7 17	55 68
1917	4 34	22 30	4 58	23 97	4 85	26 52	5 17	29 70	5 57	33 68	6 06	38 86	7 44	55 41
1916	4 51	22 12	4 74	23 81	5 02	26 35	5 37	29 50	5 79	33 45	6 30	38 62	7 72	55 13
1915	4 67	21 98	4 90	23 65	5 20	26 17	5 57	29 30	6 01	33 24	6 54	38 38	8 01	54 84
1914	4 83	21 82	5 07	23 48	5 39	25 98	5 79	29 09	6 25	33 00	6 80	38 12	8 30	54 55
1913	4 99	21 65	5 24	23 31	5 55	25 79	6 06	28 87	6 48	32 76	7 05	37 86	8 60	54 25
1912	5 15	21 50	5 41	23 14	5 77	25 60	6 22	28 65	6 73	32 52	7 33	37 59	8 90	53 95
1911	5 32	21 33	5 60	22 95	5 99	25 48	6 45	28 42	6 98	32 27	7 61	37 31	9 21	53 64
1910	5 51	21 14	5 79	22 76	6 26	25 17	6 69	28 18	7 29	31 99	7 89	37 03	9 53	53 32
1909	5 69	20 96	6 00	22 55	6 42	24 95	6 94	27 93	7 52	31 73	8 26	36 72	9 86	52 99
1908	5 88	20 77	6 26	22 35	6 69	24 71	7 19	27 68	7 81	31 44	8 50	36 42	10 19	52 66
Prem	\$28 09		\$39 05		\$32 98		\$38 02		\$41 18		\$47 00		\$65 81	
1907	7 32	20 57	7 92	22 13	8 51	24 47	9 21	27 41	10 02	31 16	10 98	36 11	13 49	52 32
1906	7 73	20 36	8 14	21 91	8 79	24 22	9 49	27 12	10 33	30 85	11 31	35 78	13 86	51 95
1905	7 94	20 15	8 38	21 67	9 02	23 96	9 77	26 83	10 64	30 54	11 65	35 44	14 25	51 66
1904	8 17	19 92	8 63	21 42	9 30	23 68	10 08	26 54	10 98	30 20	12 00	35 09	14 67	51 14
Tot.	105 99	432 77	111 17	465 83	118 49	515 35	127 31	577 09	137 64	655 08	149 89	757 19	183 00	1085 84
↓		13 77		9 82		7 35		11 09		28 08		69 19		285 84

TWENTY YEAR ENDOWMENT

	\$48 11		\$48 48		\$49 13		\$50 14		\$51 77		\$54 53		\$67 07	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$5 05	\$43 06	\$5 06	\$43 42	\$5 10	\$44 03	\$5 11	\$45 09	\$5 22	\$46 55	\$5 38	\$49 15	\$6 10	\$60 97
1922	5 32	42 79	5 33	43 15	5 36	43 77	5 41	44 73	5 49	46 28	5 65	48 88	6 38	60 69
1921	5 59	42 52	5 60	42 88	5 63	43 50	5 67	44 47	5 76	46 01	5 93	48 60	6 68	60 39
1920	5 86	42 25	5 87	42 61	5 91	43 22	5 96	44 18	6 05	45 72	6 21	48 32	6 98	60 09
1919	6 15	41 96	6 16	42 32	6 20	42 93	6 25	43 59	6 34	45 43	6 52	48 01	7 28	59 79
1918	6 46	41 65	6 47	42 01	6 50	42 63	6 55	43 59	6 64	45 13	6 83	47 70	7 59	59 48
1917	6 78	41 33	6 79	41 69	6 82	42 31	6 87	43 27	6 97	44 80	7 14	47 39	7 91	59 16
1916	7 11	41 00	7 12	41 36	7 15	41 98	7 20	42 94	7 29	44 48	7 47	47 09	8 24	58 83
1915	7 45	40 66	7 47	41 01	7 50	41 63	7 55	42 59	7 64	44 13	7 82	46 71	8 57	58 50
1914	7 82	40 29	7 83	40 65	7 86	41 27	7 91	42 23	8 00	43 77	8 16	46 37	8 91	58 16
1913	8 19	39 92	8 20	40 28	8 23	40 90	8 28	41 86	8 37	43 40	8 54	45 99	9 26	57 81
1912	8 59	39 52	8 60	39 88	8 63	40 50	8 67	41 47	8 76	43 01	8 92	45 61	9 63	57 44
1911	8 99	39 12	9 00	39 48	9 03	40 10	9 08	41 06	9 16	42 61	9 31	45 22	10 00	57 07
1910	9 42	38 69	9 43	39 05	9 46	39 67	9 50	40 64	9 58	42 19	9 72	44 81	10 40	56 67
1909	9 86	38 25	9 87	38 61	9 90	39 23	9 94	40 20	10 01	41 76	10 16	44 37	10 81	56 26
1908	10 33	37 78	10 34	38 14	10 36	38 77	10 40	39 74	10 47	41 30	10 61	43 92	11 23	55 84
Prem	\$49 54		\$49 98		\$50 74		\$51 88		\$53 69		\$55 70		\$70 02	
1907	12 24	37 30	12 32	37 66	12 46	38 28	12 62	39 26	12 88	40 81	13 25	43 45	14 64	55 38
1906	12 74	36 80	12 83	37 15	12 96	37 78	13 13	38 75	13 37	40 32	13 76	42 04	15 13	54 89
1905	13 28	36 26	13 35	36 63	13 49	37 25	13 66	38 22	13 90	39 72	14 28	42 42	15 67	54 35
1904	13 82	35 72	13 90	36 08	14 04	36 70	14 21	37 67	14 46	39 23	14 85	41 83	16 26	53 76
Tot.	171 05	796 87	171 54	804 06	172 59	816 45	174 00	835 76	176 36	866 72	180 51	918 77	197 67	1155 53
↓		Policy matures for \$1,000.												

†Net cost for 20 years, cash value deducted.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904
TWENTY YEAR ILLUSTRATION

ORDINARY LIFE														
	\$19.34		\$21.14		\$23.96		\$27.63		\$32.48		\$39.02		\$60.33	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	\$2.90	\$16.44	\$3.10	\$18.04	\$3.50	\$20.46	\$4.00	\$23.63	\$4.65	\$27.83	\$5.55	\$33.47	\$8.50	\$51.84
1906	2.95	16.39	3.15	17.99	3.55	20.41	4.10	23.53	4.75	27.73	5.70	33.32	8.70	51.65
1907	3.00	16.34	3.20	17.94	3.60	20.36	4.20	23.43	4.85	27.63	5.85	33.17	8.90	51.43
1908	3.05	16.29	3.25	17.89	3.65	20.31	4.30	23.33	4.95	27.53	6.00	33.02	9.10	51.23
1909	3.75	15.59	3.95	17.19	4.30	19.66	4.80	22.83	5.45	27.03	6.40	32.62	10.20	50.13
1910	3.80	15.54	4.00	17.14	4.40	19.56	4.90	22.73	5.60	26.88	6.60	32.42	10.60	49.73
1911	3.85	15.49	4.05	17.09	4.50	19.46	5.00	22.63	5.75	26.73	6.85	32.17	11.00	49.33
1912	3.90	15.44	4.15	16.99	4.60	19.36	5.10	22.53	5.90	26.58	7.10	31.92	11.40	48.93
1913	3.95	15.39	4.25	16.89	4.70	19.26	5.25	22.38	6.05	26.43	7.35	31.67	11.85	48.48
1914	4.65	14.69	5.00	16.14	5.50	18.46	6.20	21.43	7.25	25.23	8.75	30.27	14.10	46.23
1915	4.70	14.64	5.05	16.09	5.60	18.36	6.35	21.28	7.45	25.03	9.05	29.97	14.55	45.78
1916	4.80	14.54	5.15	15.99	5.70	18.26	6.50	21.13	7.65	24.83	9.35	29.67	15.00	45.33
1917	4.85	14.49	5.25	15.89	5.85	18.11	6.65	20.98	7.90	24.58	9.60	29.42	15.45	44.88
1918	4.95	14.39	5.35	15.79	5.95	18.01	6.85	20.78	8.10	24.38	9.90	29.12	15.95	44.38
1919	5.00	14.34	5.45	15.69	6.10	17.86	7.00	20.63	8.35	24.13	10.20	28.82	16.45	43.88
1920	3.05	16.29	3.35	17.79	3.70	20.26	4.30	23.33	5.15	27.33	6.35	32.67	10.15	50.18
1921	5.05	14.29	5.36	15.78	5.83	18.13	6.41	21.22	7.11	25.37	7.94	31.08	10.21	50.12
1922	5.27	14.07	5.61	15.53	6.12	17.84	6.75	20.88	7.52	24.96	8.41	30.61	10.86	49.47
1923	5.51	13.83	5.87	15.27	6.42	17.54	7.10	20.53	7.92	24.56	8.87	30.15	11.50	48.83
1924	5.88	13.46	6.28	14.86	6.88	17.03	7.64	19.99	8.54	23.94	9.62	29.40	12.58	47.75
Tot. †	84.86	301.94	90.82	331.98	100.45	378.75	113.40	439.20	130.89	518.71	155.44	624.96	237.05	969.55
		119.94		118.98		119.75		128.20		150.71		197.96		429.55

TWENTY PAYMENT LIFE															
	\$28.09		\$30.05		\$32.98		\$36.62		\$41.18		\$47.09		\$65.81		
1905	\$3.70	\$24.39	\$3.90	\$26.15	\$4.35	\$28.63	\$4.85	\$31.71	\$5.45	\$35.73	\$6.30	\$40.79	\$9.00	\$56.81	
1906	3.80	24.29	4.00	26.05	4.45	28.53	4.95	31.67	5.50	35.58	6.45	40.64	9.20	56.61	
1907	3.90	24.19	4.10	25.95	4.60	28.38	5.10	31.52	5.75	35.43	6.65	40.44	9.45	56.36	
1908	4.00	24.09	4.25	25.80	4.75	28.23	5.25	31.37	5.95	35.23	6.85	40.24	9.70	56.11	
1909	4.60	23.49	4.80	25.25	5.15	27.83	5.60	31.02	6.20	34.98	7.10	39.99	10.60	55.21	
1910	4.70	23.39	4.90	25.15	5.30	27.68	5.75	30.87	6.40	34.78	7.35	39.74	11.00	54.81	
1911	4.80	23.29	5.00	25.05	5.45	27.53	5.90	30.72	6.60	34.58	7.60	39.49	11.40	54.41	
1912	4.90	23.19	5.15	24.90	5.60	27.38	6.05	30.57	6.80	34.38	7.85	39.24	11.80	54.01	
1913	5.00	23.09	5.30	24.75	5.75	27.23	6.25	30.37	7.05	34.13	8.10	38.99	12.20	53.61	
1914	5.85	22.24	6.20	23.85	6.70	26.28	7.40	29.22	8.35	32.83	9.70	37.39	14.45	51.30	
1915	5.95	22.14	6.30	23.75	6.85	26.13	7.60	29.02	8.60	32.58	10.00	37.09	14.85	50.96	
1916	6.10	21.99	6.45	23.60	7.05	25.93	7.80	28.82	8.85	32.33	10.30	36.79	15.25	50.56	
1917	6.25	21.84	6.60	23.45	7.20	25.78	8.00	28.62	9.10	32.08	10.60	36.49	15.65	50.16	
1918	6.40	21.69	6.75	23.30	7.40	25.58	8.20	28.42	9.35	31.83	10.90	36.19	15.95	49.86	
1919	6.55	21.54	6.95	23.10	7.60	25.38	8.45	28.17	9.60	31.58	11.20	35.89	16.25	49.56	
1920	4.00	24.09	4.25	25.80	4.70	28.23	5.20	31.42	5.95	35.23	6.85	40.24	9.90	55.91	
1921	6.68	21.41	7.02	23.03	7.52	25.46	8.11	28.51	8.79	32.39	9.68	37.51	11.54	54.27	
1922	7.10	20.99	7.47	22.88	8.02	24.96	8.66	27.96	9.41	31.77	10.26	36.83	12.40	53.41	
1923	7.52	20.57	7.93	22.12	8.53	24.45	9.24	27.38	10.03	31.15	10.95	36.14	13.28	52.53	
1924	8.17	19.92	8.63	21.42	9.30	23.68	10.08	26.54	10.98	30.20	12.00	35.09	14.67	51.14	
Tot.	109.97	151.83	115.95	148.05	126.27	533.33	138.44	593.96	154.81	668.79	176.59	765.21	248.54	1067.66	
†		32.83		29.05		25.33		27.96		41.79		77.21		267.66	

TWENTY YEAR ENDOWMENT														
	\$49 54		\$49 98		\$50 74		\$51 88		\$53 69		\$56 70		\$70 02	
1905	\$5 65	\$43 89	\$5 75	\$44 23	\$5 95	\$44 79	\$6 20	\$45 68	\$6 60	\$47 09	\$7 20	\$49 50	\$9 40	\$60 62
1906	5 85	43 69	5 95	44 03	6 15	44 59	6 40	45 48	6 80	46 89	7 35	49 35	9 55	60 49
1907	6 10	43 44	6 20	43 78	6 40	44 34	6 65	45 23	7 05	46 64	7 60	49 10	9 80	60 22
1908	6 35	43 19	6 45	43 53	6 65	44 09	6 90	44 98	7 30	46 39	7 90	48 80	10 10	59 92
1909	6 60	42 94	6 65	43 33	6 75	43 99	7 00	44 88	7 30	46 39	7 95	48 75	10 90	59 12
1910	6 85	42 69	6 90	43 08	7 00	43 74	7 25	44 63	7 55	46 14	8 25	48 45	11 30	58 72
1911	7 10	42 44	7 15	42 83	7 25	43 49	7 50	44 38	7 80	45 89	8 55	48 15	11 70	58 32
1912	7 35	42 19	7 40	42 58	7 50	43 24	7 75	44 13	8 05	45 64	8 85	47 85	12 10	57 92
1913	7 60	41 94	7 65	42 33	7 75	42 99	8 05	43 83	8 35	45 34	9 15	47 55	12 50	57 52
1914	8 70	40 84	8 85	41 13	9 05	41 69	9 40	42 48	9 90	43 79	10 85	45 85	14 80	55 22
1915	9 00	40 54	9 10	40 88	9 35	41 39	9 65	42 23	10 20	43 49	11 15	45 55	15 15	54 87
1916	9 30	40 24	9 40	40 58	9 65	41 09	9 95	41 93	10 50	43 19	11 45	45 25	15 45	54 57
1917	9 60	39 94	9 70	40 28	9 90	40 84	10 25	41 63	10 85	42 84	11 75	44 95	15 75	54 27
1918	9 90	39 64	10 05	39 93	10 25	40 49	10 60	41 28	11 15	42 54	12 05	44 65	16 00	54 02
1919	10 25	39 29	10 35	39 63	10 55	40 19	10 90	40 98	11 45	42 24	12 30	44 40	16 15	53 87
1920	6 35	43 19	6 40	43 58	6 50	44 24	6 70	45 18	7 00	46 62	7 55	49 15	9 70	60 32
1921	10 68	38 86	10 75	39 23	10 88	39 86	11 01	40 87	11 24	42 15	11 52	45 18	12 56	57 46
1922	11 57	37 97	11 65	38 33	11 78	38 96	11 92	39 98	12 14	41 55	12 46	44 24	13 57	56 45
1923	12 50	37 04	12 57	37 41	12 70	38 04	12 83	39 02	13 03	40 61	13 41	43 29	14 63	55 39
1924	13 82	35 72	13 90	36 08	14 04	36 70	14 21	37 67	14 46	39 23	14 85	41 85	16 26	53 76
Tot. †	171 12	819 68	172 82	826 78	176 05	838 75	181 15	856 45	188 77	885 03	202 14	931 86	257 37	1 443 03
†	Policy	matures		for	\$1.00									

†Net cost for 20 years cash value deducted.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925

19 PAYMENT LIFE

Year Issued	25	30	35	40	45	50	55
Prem	\$29.43	\$32.34	\$35.91	\$40.37	\$46.11	\$53.71	\$64.04
1923	3.83	4.01	4.22	4.47	4.83	5.29	5.91
1922	3.95	4.16	4.39	4.68	5.04	5.53	6.17
1921	4.09	4.31	4.55	4.87	5.26	5.77	6.43
1920	4.23	4.46	4.73	5.06	5.48	6.02	6.73
1919	4.38	4.61	4.91	5.27	5.71	6.28	7.00
1918	4.53	4.79	5.10	5.48	5.95	6.54	7.29
1917	4.68	4.96	5.29	5.70	6.19	6.81	7.58
1916	4.84	5.14	5.50	5.93	6.45	7.09	7.87
1915	5.01	5.33	5.71	6.17	6.70	7.37	8.17
1914	5.18	5.53	5.92	6.40	6.97	7.65	8.48

15 PAYMENT LIFE

Prem	\$34.28	\$37.91	\$41.65	\$46.52	\$52.53	\$60.82	\$71.29
1923	4.14	4.34	4.59	4.89	5.25	5.75	6.38
1922	4.31	4.53	4.80	5.12	5.53	6.03	6.70
1921	4.47	4.71	5.00	5.35	5.79	6.33	7.02
1920	4.65	4.91	5.22	5.60	6.07	6.64	7.35
1919	4.83	5.10	5.42	5.85	6.35	6.95	7.69
1918	5.02	5.32	5.68	6.12	6.65	7.27	8.04
1917	5.22	5.54	5.93	6.39	6.95	7.61	8.46
1916	5.41	5.76	6.18	6.68	7.27	7.95	8.76
1915	5.62	6.00	6.44	6.97	7.59	8.30	9.14
1914	5.85	6.24	6.72	7.28	7.92	8.67	9.53

10 PAYMENT LIFE

Prem	\$46.07	\$50.45	\$55.73	\$62.09	\$69.82	\$79.34	\$91.13
1923	4.91	5.18	5.50	5.90	6.38	6.95	7.67
1922	5.10	5.45	5.81	6.23	6.75	7.37	8.13
1921	5.31	5.73	6.11	6.58	7.14	7.79	8.59
1920	5.57	6.02	6.44	6.93	7.54	8.24	9.08
1919	5.84	6.32	6.77	7.31	7.96	8.70	9.58
1918	6.22	6.64	7.13	7.70	8.40	9.18	10.11
1917	6.52	6.96	7.49	8.11	8.85	9.68	10.65
1916	6.83	7.31	7.87	8.53	9.31	10.20	11.22
1915	7.16	7.67	8.27	8.97	9.81	10.75	11.81
1914	7.49	8.04	8.68	9.44	10.32	11.32	12.44

30 YEAR ENDOWMENT

Prem	\$30.99	\$31.97	\$33.56	\$36.17	\$40.47		
1923	3.93	3.97	4.0	4.21	4.47		
1922	4.07	4.12	4.21	4.37	4.61		
1921	4.21	4.27	4.37	4.53	4.82		
1920	4.36	4.42	4.52	4.70	5.00		
1919	4.52	4.58	4.68	4.87	5.18		
1918	4.68	4.74	4.86	5.04	5.37		
1917	4.85	4.91	5.03	5.23	5.57		
1916	5.03	5.09	5.21	5.42	5.77		
1915	5.21	5.27	5.39	5.61	5.98		
1914	5.40	5.46	5.59	5.81	6.19		

25 YEAR ENDOWMENT

Prem	\$7.76	\$8.54	\$9.79	\$11.87	\$15.35	\$21.18	
1923	4.36	4.41	4.48	4.59	4.78	5.12	
1922	4.55	4.59	4.66	4.78	4.99	5.34	
1921	4.74	4.79	4.86	4.99	5.20	5.57	
1920	4.94	4.99	5.07	5.19	5.41	5.80	
1919	5.16	5.20	5.28	5.42	5.65	6.03	
1918	5.37	5.42	5.49	5.64	5.88	6.28	
1917	5.60	5.65	5.72	5.87	6.11	6.53	
1916	5.83	5.89	5.96	6.11	6.36	6.77	
1915	6.07	6.13	6.22	6.36	6.60	7.03	
1914	6.34	6.38	6.47	6.62	6.87	7.29	

15 YEAR ENDOWMENT

Year Issued	25	30	35	40	45	50	55
Prem	\$67.07	\$67.62	\$68.43	\$69.72	\$71.90	\$75.66	\$81.92
1923	6.27	6.29	6.33	6.39	6.51	6.71	7.07
1922	6.66	6.68	6.72	6.78	6.90	7.10	7.46
1921	7.05	7.08	7.12	7.19	7.29	7.50	7.86
1920	7.48	7.50	7.54	7.60	7.71	7.93	8.28
1919	7.92	7.94	7.98	8.04	8.15	8.35	8.71
1918	8.38	8.40	8.44	8.49	8.60	8.80	9.15
1917	8.85	8.87	8.91	8.97	9.08	9.27	9.60
1916	9.35	9.36	9.40	9.46	9.57	9.75	10.08
1915	9.86	9.89	9.93	9.98	10.08	10.26	10.57
1914	10.40	10.42	10.47	10.51	10.61	10.79	11.10

10 YEAR ENDOWMENT

Prem	\$105.25	\$105.74	\$106.42	\$107.45	\$109.13	\$112.08	\$117.00
1923	8.75	8.78	8.80	8.85	8.93	9.07	9.35
1922	9.40	9.43	9.45	9.49	9.57	9.71	9.98
1921	10.08	10.10	10.12	10.16	10.24	10.38	10.64
1920	10.78	10.80	10.82	10.85	10.94	11.08	11.33
1919	11.52	11.54	11.56	11.60	11.67	11.81	12.05
1918	12.29	12.30	12.33	12.37	12.43	12.57	12.80
1917	13.09	13.11	13.12	13.17	13.23	13.36	13.59
1916	13.93	13.94	13.96	14.00	14.07	14.19	14.41
1915	14.80	14.82	14.84	14.87	14.94	15.07	15.30
1914	15.71	15.73	15.75	15.79	15.86	15.99	16.23

5 YEAR TERM

Prem	\$11.01	\$11.71	\$12.71	\$14.24	\$16.78	\$21.36	
1923	2.63	2.66	2.72	2.79	2.93	3.19	
1922	2.63	2.67	2.72	2.79	2.93	3.20	
1921	2.63	2.67	2.72	2.80	2.94	3.20	
1920	2.63	2.67	2.72	2.80	2.94	3.22	
1919	2.63	2.67	2.72	2.79	2.94	3.20	

10 YEAR TERM

Prem	\$11.23	\$12.03	\$13.23	\$15.15	\$18.50	\$24.34	
1923	2.65	2.69	2.75	2.85	3.04	3.38	
1922	2.65	2.69	2.76	2.87	3.05	3.42	
1921	2.66	2.69	2.77	2.87	3.08	3.45	
1920	2.66	2.70	2.77	2.88	3.08	3.47	
1919	2.66	2.70	2.78	2.89	3.10	3.50	
1918	2.66	2.70	2.77	2.89	3.10	3.51	
1917	2.66	2.70	2.78	2.89	3.10	3.51	
1916	2.66	2.70	2.78	2.89	3.11	3.51	
1915	2.66	2.70	2.77	2.89	3.03	3.49	
1914	2.66	2.69	2.76	2.88	3.08	3.49	

DIVIDEND ON PAID-UP LIFE POLICIES AT ATTAINED AGE. American 3 1/2 %.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	\$4.42	40	\$5.20	55	\$6.41	70	\$7.87
26	4.46	41	5.26	56	6.50	71	7.96
27	4.50	42	5.33	57	6.60	72	8.04
28	4.54	43	5.41	58	6.70	73	8.13
29	4.59	44	5.48	59	6.79	74	8.22
30	4.64	45	5.55	60	6.90	75	8.30
31	4.68	46	5.63	61	6.99	76	8.36
32	4.73	47	5.71	62	7.09	77	8.47
33	4.79	48	5.79	63	7.19	78	8.55
34	4.83	49	5.87	64	7.29	79	8.63
35	4.89	50	5.96	65	7.38	80	8.70
36	4.95	51	6.04	66	7.48		
37	5.01	52	6.14	67	7.58		
38	5.07	53	6.22	68	7.67		
39	5.13	54	6.32	69	7.77		

NOTE.—Dividend payable end of first year contingent upon payment of second premium.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
PARTICIPATING			

LIFE POLICIES.

5 Payment...	82.04	98.83	122.58
14 Payment...	35.95	43.63	55.20
18 Payment...	30.43	37.09	47.46

ENDOWMENTS.

40 Year	23.59	27.58	.....
45 Year	21.68	.....	.....
50 Year	20.54	.....	.....

10 PAYMENT ENDOWMENTS.

20 Year	\$78.95	\$80.66	\$85.12
25 Year	69.60	71.93	77.99
30 Year	62.24	65.44	73.50
35 Year	56.58	60.91	.....
40 Year	52.37	58.07	.....
45 Year	49.43	.....	.....
50 Year	47.59	.....	.....

15 PAYMENT ENDOWMENTS.

25 Year	\$51.59	\$53.60	\$58.94
30 Year	46.17	48.82	55.59
35 Year	42.01	45.48	.....
40 Year	38.91	43.38	.....
45 Year	36.75	.....	.....
50 Year	35.40	.....	.....

20 PAYMENT ENDOWMENTS.

30 Year	\$38.35	\$40.81	\$47.24
35 Year	34.92	38.04	.....
40 Year	32.36	36.30	.....
45 Year	30.59	.....	.....
50 Year	29.46	.....	.....

SINGLE PREMIUM.

Whole Life...	\$352.10	\$420.11	\$514.10
10 Year End..	795.24	796.67	800.57
15 Year End..	691.93	695.41	705.38
20 Year End..	602.65	609.36	628.75
25 Year End..	531.48	543.02	575.84
30 Year End..	475.40	493.78	541.77
35 Year End..	432.19	459.45	.....
40 Year End..	400.11	437.88	.....
45 Year End..	377.74	.....	.....
50 Year End..	363.69	.....	.....

ENDOWMENTS.

At Age 35	\$105.25	.....	.....
At Age 40	67.07	.....	.....
At Age 45	48.48	\$106.42	.....
At Age 50	37.76	68.43	.....
At Age 55	30.99	50.14	\$109.13
At Age 60	26.54	39.79	71.90
At Age 65	23.59	33.56	54.53
At Age 70	21.68	29.77	45.35
At Age 75	20.54	27.58	40.47

10 PAYMENT ENDOWMENTS.

At Age 45	\$78.95	.....	.....
At Age 50	69.60	.....	.....
At Age 55	62.24	80.66	.....
At Age 60	56.58	71.93	.....
At Age 65	52.37	65.44	85.12
At Age 70	49.43	60.91	77.99
At Age 75	47.59	58.07	73.50

Ages.	25	35	45
PARTICIPATING			

15 PAYMENT ENDOWMENTS.

At Age 50	\$51.59	.....	.....
At Age 55	46.17	.....	.....
At Age 60	42.01	53.60	.....
At Age 65	38.91	48.82	.....
At Age 70	36.75	45.48	\$58.94
At Age 75	35.40	43.38	55.59

20 PAYMENT ENDOWMENTS.

At Age 55	\$38.35	.....	.....
At Age 60	34.92	.....	.....
At Age 65	32.36	\$40.81	.....
At Age 70	30.59	38.04	.....
At Age 75	29.46	36.30	\$47.24

MONTHLY INCOME POL. \$1,814.

Continuous 240 Certain \$10 each for Life. (Equal Ages.)

20 Year End..	\$121.36	\$107.28	\$104.04
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Reduced Premium if Beneficiary Dies.

20 Year End..	\$105.38	\$97.42	\$99.72
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JOINT LIFE.

Whole Life....	\$30.85	\$39.49	\$55.38
20 Payment...	40.99	48.58	62.00
20 Year End..	55.45	58.68	67.26

\$500 ACCUMULATION FUND.

Ord. Life....	\$11.33	\$14.94	\$21.27
20 Payment ..	15.79	19.43	25.30
20 Year End..	25.75	27.06	30.10
30 Year End..	17.02	18.78	23.07

CASH REFUND ANNUITY RATES.

Purchase Price for an Annuity of \$100 Annually.

Males....	\$2236.10	\$2052.20	\$1821.60
Females...	2357.70	2170.70	1937.40

Annuity purchased by \$1,000.

Males....	44.72	48.73	54.90
Females...	42.41	46.07	51.62

DEFERRED LIFE ANNUITY.

Beginning at age 65 annual premiums for an annuity of \$100 annually.

Males.....	\$7.50	\$13.33	\$26.75
Females....	9.83	16.87	32.61

Annual premiums for an annuity of \$10 monthly.

Males.....	\$8.30	\$14.77	\$29.63
Females....	11.02	18.90	36.53

DOUBLE INDEMNITY RATES.—

Life and Endowment (except Limited Payment) All Ages \$1.25 per \$1,000.

Ages	L-10	L-15	L-20
15-19.....	\$3.05	\$2.25	\$1.85
20-24.....	2.90	2.15	1.75
25-29.....	2.75	2.05	1.65
30-34.....	2.55	1.90	1.55
35-39.....	2.30	1.70	1.40
40-44.....	2.05	1.50	1.25
45-49.....	1.70	1.25	1.25
50-54.....	1.25	1.25	1.25

KANSAS CITY LIFE INSURANCE CO., Kansas City, Mo.

Accelerative Options. — Policy is non-participating. Under coupon policies, policies paid-up at an earlier date by use of coupon.

Beneficiary. — May be irrevocable.

Cash Values. — After three premiums, within 60 days after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge (surrender charge up to 20th year of \$25 per \$1,000 in 20 Payment Life Guaranteed addition policies). Payment of cash values may be deferred 60 days.

Change of Plan. — Higher premium form allowed in some policies by payment of difference in premiums at 6% per annum.

Disability. — Regular policies provide without extra charge, prior to age 60, for waiver of premiums, or payment of face of policy in 20 annual Installments. Also provides during premium paying period for payment of face of policy in event of disability caused by accident resulting in loss of two members of body. Special policies provide for payment of monthly annuity. Does not cover war service. Limit: income, \$10,000; waiver of premium, \$50,000.

Dividends. — Policy is non-participating. Special policies issued with guaranteed coupons which may be applied similarly to dividends. See "Premiums" on following page. Fully paid-up life policies are participating.

Double Indemnity. — For extra premium of \$1.30 per \$1,000, policy will provide, for period of 10, 15 or 20 years from date of issue, for payment of double face of policy in event of accidental death within 90 days from time of injury. Issued on all but Term; included in coupon policies. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within 60 days.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 20-60; \$50,000 (ages 15-16, \$5,000); Term, \$20,000; reinsures over \$25,000; does not accept reinsurance on new contract; minimum policy, \$1,000. Term limit, \$20,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. Without cash and loan values, but practice to grant them. Fully paid-up life policy is participating.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Limited (2-20 years annual or monthly Installments. No provision for commutation of Installments by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit on married women, \$5,000; single women and widows, \$10,000. Disability and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000 WITH DISABILITY (Waiver of Premiums and Payment of Face of Policy in 20 Annual Installments, Except Term). (American 3½% Reserve.)

Life Paid-Up at Age 80	LIMITED PAY. LIFE			ENDOWMENTS			Age	Endowment at Age 65	† 20 Installments Ord. Life \$5000	*TERM			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				5 Year	10 Year	15 Year	20 Year
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
13.09	35.01	25.70	21.17	92.11	58.20	41.64	15	14.70					
13.36	35.52	26.08	21.47	92.16	58.24	41.70	16	15.05					
13.63	36.05	26.47	21.80	92.22	58.30	41.75	17	15.45					
13.91	36.58	26.87	22.13	92.27	58.36	41.81	18	15.85					
14.21	37.15	27.29	22.48	92.34	58.41	41.86	19	16.30					
14.52	37.74	27.73	22.85	92.41	58.47	41.94	20	16.70	60.32	9.55	9.70	9.89	10.08
14.86	38.35	28.18	23.21	92.47	58.54	41.98	21	17.20	61.74	9.61	9.78	9.98	10.18
15.20	38.97	28.63	23.60	92.54	58.60	42.07	22	17.70	63.25	9.68	9.85	10.07	10.28
15.56	39.61	29.14	24.01	92.60	58.67	42.14	23	18.25	64.80	9.74	9.94	10.17	10.48
15.94	40.30	29.64	24.43	92.69	58.74	42.23	24	18.80	66.46	9.81	10.03	10.28	10.68
16.35	41.11	30.17	24.86	92.78	58.82	42.29	25	19.40	68.19	9.90	10.13	10.40	10.88
16.77	41.75	30.69	25.32	92.84	58.90	42.41	26	20.00	70.08	9.99	10.23	10.53	11.08
17.21	42.49	31.26	25.80	92.95	59.01	42.53	27	20.70	72.02	10.08	10.34	10.67	11.28
17.68	43.26	31.83	26.28	93.07	59.09	42.61	28	21.40	74.17	10.18	10.47	10.83	11.48
18.18	44.06	32.44	26.80	93.16	59.21	42.72	29	22.15	76.35	10.29	10.59	10.99	11.68
18.70	44.91	33.06	27.32	93.29	59.32	42.84	30	23.00	78.74	10.40	10.74	11.18	11.88
19.25	45.77	33.72	27.88	93.39	59.46	43.00	31	23.85	81.23	10.53	10.90	11.38	12.08
19.82	46.68	34.42	28.46	93.52	59.57	43.16	32	24.80	83.95	10.66	11.08	11.60	12.28
20.44	47.62	35.11	29.05	93.65	59.72	43.31	33	25.85	86.82	10.81	11.37	11.85	12.48
21.09	48.58	35.84	29.68	93.79	59.86	43.48	34	26.85	89.96	10.98	11.48	12.13	12.68
21.78	49.59	36.59	30.33	93.92	60.04	43.69	35	28.00	93.27	11.16	11.70	12.44	12.88
22.51	50.62	37.38	31.02	94.09	60.21	43.89	36	29.25	95.83	11.36	11.97	12.80	13.08
23.28	51.72	38.23	31.74	94.28	60.40	44.15	37	30.85	100.73	11.59	12.25	13.19	13.28
24.11	52.83	39.08	32.49	94.46	60.62	44.42	38	32.25	104.96	11.83	12.58	13.64	13.48
24.98	54.00	39.97	33.27	94.69	60.86	44.70	39	33.75	109.51	12.09	12.93	14.14	13.68
25.90	55.22	40.91	34.09	94.89	61.13	45.02	40	35.35	114.50	12.39	13.34	14.70	13.88
26.89	56.45	41.90	34.97	95.14	61.40	45.39	41	37.15	119.86	12.71	13.79	15.33	14.08
27.94	57.76	42.91	35.87	95.42	61.73	45.79	42	39.05	125.78	13.09	14.32	16.04	14.28
29.05	59.11	43.98	36.84	95.70	62.10	46.27	43	41.15	132.28	13.50	14.90	16.83	14.48
30.25	60.53	44.99	37.86	96.03	62.48	46.78	44	43.50	139.34	13.98	15.57	17.72	14.68
31.53	62.00	46.27	38.94	96.39	62.94	47.34	45	46.05	147.06	14.5	16.32	18.74	14.88
32.90	63.51	47.40	40.07	96.79	63.44	47.98	46	48.90	155.74	15.15	17.17	19.88	15.08
34.36	65.12	48.81	41.29	97.24	64.02	48.69	47	52.10	165.40	15.85	18.13	21.12	15.28
35.91	66.76	50.17	42.58	97.75	64.58	49.48	48	55.65	176.07	16.66	19.19	22.48	15.48
37.58	68.48	51.60	43.93	98.29	65.32	50.33	49	59.65	187.96	17.58	20.39	23.96	15.68
39.36	70.27	53.12	45.38	98.91	66.08	51.29	50	64.20	201.30	18.60	21.71	25.56	15.88
41.29	72.15	54.69	46.92	99.57	66.88	52.36	51			19.74			
43.33	74.11	56.37	48.56	100.32	67.86	53.53	52			21.01			
45.54	76.09	58.14	50.31	101.14	68.89	54.84	53			22.43			
47.90	78.19	60.01	52.17	102.03	70.03	56.26	54			24.00			
50.45	80.39	61.98	54.18	103.01	71.30	57.86	55			25.75			
53.20	82.68	64.09	56.32	104.11	72.69	59.60	56						
56.16	85.09	66.22	58.62	105.30	74.24	61.52	57						
59.37	87.62	68.70	61.08	106.66	75.96	63.63	58						
62.84	89.87	71.23	63.76	108.13	77.85	65.96	59						
66.50	93.04	73.94	66.61	109.76	79.95	68.50	60						

Life Policies participating after Paid-up.

*5 Year Term convertible at any time; 10, 15 and 20 Year Term within 1 years.

†Premiums returned if death occurs in first 20 years.

NOTE.—Above rates adopted April 1, 1922. Semi-annual rates, add 4% and divide by 2; quarterly rates, add 6% and divide by 4.

Double Indemnity, \$1.30 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING				JOINT LIFE (Equal ages).			
ENDOWMENTS.				Whole Life			
5 Year	\$189.07	\$189.48	\$190.56	20 Pay. Life	\$25.44	\$32.84	\$46.84
8 Year	113.93	114.44	115.84	20 P. L. G'r. Ad..	35.28	41.75	53.14
11 Year	81.87	83.00	85.47		41.06	48.55	60.64
14 Year	62.43	63.58	66.32	MORTUARY ADDITION POLICIES. R			
17 Year	50.03	51.25	54.38	turn premium if death occurs within 1			
19 Year	44.03	45.43	48.76	years.			
SINGLE PREMIUM LIFE.				Life Paid-Up at 80.			
Whole Life	\$315.18	\$378.42	\$465.12	Quarter Ret. Pre...	\$16.97	\$22.91	\$34.44
SINGLE PREMIUM ENDOWMENT.				Half Ret. Prem....	17.59	24.05	37.74
10 Year	\$733.20	\$734.54	\$738.19	Full Ret. Prem....	18.84	26.31	43.84
15 Year	630.01	633.24	642.48	20 Pay. Life.			
20 Year	547.24	553.45	571.43	Quart. Ret. Prem..	\$25.80	\$31.91	\$42.84
C. I. B. POLICIES.				Half Ret. Prem....	26.75	33.48	46.84
Ord. Life	\$22.29	\$29.11	\$41.59	Full Ret. Prem....	28.64	36.64	54.84
20 Pay. Life	32.27	38.58	49.22	FULL RETURN PREMIUM, 11th			
				20th year.			
				Life 80	\$16.90	\$22.84	\$34.44
				20 Pay. Life.....	25.70	31.81	42.84
				20 Year End.....	43.72	45.82	51.84

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age of Insured.	*Single Indem. & Total Dis. Comp. 20 Pay. Life				*Double Indem. & Total Dis. Comp. 20 Yr. End.				Ordinary Life \$5000 +	ORDINARY LIFE				20 PAY. LIFE				5% Reduction, 20 Pay. Life (a)	Special Whole Life, \$5,000.	GUAR. ADD. 20 PAY. LIFE				20 Pay. Savings Deposit (b)					
	\$100	Monthly Income	\$50	Monthly Income	\$100	Monthly Income	\$50	Monthly Income		\$100	Monthly Income	\$50	Monthly Income	\$25	Monthly Income	\$100	Monthly Income			\$50	Monthly Income	\$25	Monthly Income		Premium	Guaranteed Addition	Total Guar. Cash Value	Guar. Pd-up Insurance	
20	31	73	52	59	60	32	270	72	135	36	67	68	427	92	213	96	106	98	34	14	68	10	29	39	180	590	03	1439	3110
21	32	14	32	64	61	74	277	20	138	60	69	30	435	12	217	56	108	78	34	70	69	55	29	84	185	603	69	1440	3083
22	32	35	52	68	63	25	284	16	142	09	71	04	442	80	221	40	110	70	30	31	71	10	30	31	189	616	62	1441	3055
23	32	38	52	74	64	50	291	12	145	56	72	78	451	20	225	60	112	80	35	87	72	80	30	80	193	629	81	1442	3025
24	33	43	52	79	66	46	298	80	149	40	74	70	459	84	229	92	114	96	36	50	74	50	31	31	198	644	28	1443	2995
25	33	90	52	96	68	19	306	48	153	24	76	62	468	48	234	24	117	12	37	15	76	25	31	83	202	658	00	1444	2963
26	34	38	52	93	70	08	315	12	157	56	78	78	475	08	239	04	119	52	37	81	78	20	32	37	207	673	00	1445	2929
27	34	89	53	00	72	02	324	00	162	00	81	00	488	16	244	08	122	04	38	50	80	20	32	94	210	686	26	1446	2894
28	35	40	53	08	74	17	333	36	166	68	83	34	498	48	249	24	124	62	39	23	82	25	33	52	214	700	77	1447	2858
29	35	93	53	18	76	35	343	20	171	60	85	86	509	52	254	76	127	38	39	98	84	50	34	13	223	720	52	1448	2820
30	36	49	53	28	78	74	354	24	177	12	88	56	520	80	260	40	130	20	40	77	86	80	34	76	228	736	49	1449	2780
31	37	06	53	39	81	23	365	52	182	76	91	38	533	28	266	64	133	32	41	57	89	30	35	42	235	754	67	1451	2738
32	37	67	53	51	83	95	377	76	188	88	94	44	546	48	273	24	130	62	42	42	91	85	36	11	240	771	04	1453	2694
33	38	30	53	64	86	42	390	96	195	48	97	74	559	92	279	96	139	98	43	30	94	60	36	82	247	789	58	1455	2648
34	38	93	53	80	89	96	405	36	202	68	101	34	574	80	287	40	143	70	44	21	97	45	37	56	254	808	30	1457	2600
35	39	62	53	96	93	27	420	48	210	24	105	12	590	64	295	32	147	66	45	16	100	55	38	34	260	826	15	1459	2551
36	40	32	54	16	96	83	436	56	218	28	109	14	607	44	303	72	151	86	46	16	103	80	39	15	266	844	13	1461	2500
37	41	06	54	37	100	73	454	32	227	16	113	58	625	68	312	84	156	42	47	19	107	15	40	00	274	864	22	1464	2447
38	41	53	54	61	104	96	473	52	236	76	118	38	645	36	322	68	161	34	48	27	110	80	40	89	282	884	39	1467	2392
39	42	63	54	87	109	51	494	40	247	20	123	60	666	24	338	12	166	56	49	40	114	66	41	81	289	903	63	1470	2337
40	43	48	55	18	114	50	517	26	258	60	129	30	688	80	344	40	172	20	50	59	118	70	42	79	297	923	92	1473	2280
41	44	37	55	52	119	86	541	65	270	84	135	42	714	00	357	00	178	50	51	82	123	00	43	82	304	943	24	1476	2223
42	45	29	55	91	125	73	569	04	284	52	142	26	710	88	370	44	185	23	53	11	127	55	44	90	312	963	55	1479	2165
43	46	2	56	35	132	22	598	80	299	40	149	70	770	64	385	32	192	66	54	47	132	45	40	04	321	984	83	1483	2106
44	47	32	56	83	139	34	626	88	313	44	156	72	797	04	398	52	199	26	55	90	137	65	47	25	330	1006	07	1487	2047
45	48	42	57	38	147	06	661	92	330	96	165	45	831	84	415	92	207	96	57	40	143	15	48	52	341	1029	24	1491	1989
46	49	58	58	00	155	74											58	98	149	05	49	87			364	1054	30	1505	
47	50	80	58	69	165	40											60	64	155	30	51	31			362	1074	23	1509	
48	52	11	59	46	176	07											62	39	161	95	52	83			372	1096	01	1518	
49	53	50	60	32	187	96											64	25	169	10	54	45			381	1116	80	1517	
50	54	97	61	28	201	30											66	19	176	70	56	17			390	1136	98	1521	
51	56	55	62	34													68	23	184	80	58	01			416	1173	13	1547	
52	58	22	63	52													70	40	193	35	59	97			443	1212	04	1575	
53	60	01	64	83													72	70	202	55	62	06			475	1254	72	1608	
54	61	92	66	29													75	13	212	40	64	29			510	1300	18	1644	
55	63	97	67	60													77	70	222	85	66	69			550	1350	48	1686	
56	66	17	69	68													80	43	234	00	69	26			590	1400	62	1728	
57	68	54	71	64													83	33	246	00	72	01			635	1455	64	1773	
58	71	08	73	80													86	42	258	70	74	98			685	1515	54	1825	
59	73	82	76	18													89	71	272	40	78	16			740	1580	32	1880	
60	76	78	78	81													93	21	287	00	81	60			800	1649	97	1940	

Semi-annual rates, add 4% and divide by 2; quarterly rates, add 6% and divide by 4.

*Provides for Disability and Double Indemnity, Guaranteed Coupons. If Coupons are used to reduce premiums, surrender values are the same as our regular forms. If left to accumulate, coupons will make 20 Pay. Life policy Paid-up in 15 years at all ages and the 20 Year Endowment paid up in 16 years. Coupons also increase surrender values. For example, the amount payable at death in 15 years on 20 Pay. Life would be about \$1,250 per \$1,000 and a little less on the 20 Year Endowment. Maximum written in these forms \$10,000.

†This policy written only on first-class male risks between 20 and 50 for amounts of \$5,000 and multiples thereof, maximum \$50,000. Provides that if insured dies within 20 years after paying all premiums to date, the beneficiary will receive not only the face of the policy but the return of all premiums paid. As the name implies, the insurance is payable in 20 yearly installments instead of a lump sum.

‡These policies provide for return of premiums and disability but double indemnity will not be included.

(a) Premiums may be reduced each year 5% or premiums may be paid in full, in which event, policy becomes paid-up in 12th or 13th year.

(b) Besides the regular guarantees, this policy provides that if insured be living at the end of 20 years and all premiums have been paid, the policy may be surrendered for an amount equal to all premiums, or may be exchanged for a Paid-up PARTICIPATING Life policy for an increased amount. Minimum premium is \$50.00. Premiums in multiples of \$50.00. Double Indemnity not granted.

KANSAS CITY LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

20 PAYMENT LIFE.

CASH OR LOAN

PAID-UP

EXTENDED TERM

	3	10	15	20	3	5	10	15	19	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
20	\$30.15	\$156.48	\$270.65	\$410.03	\$101	\$203	\$164	\$730	\$946	4	2	9	3	25
21	30.80	159.84	276.41	418.69	101	203	165	730	944	4	2	9	3	24
22	31.49	163.34	282.42	427.62	101	205	166	731	945	4	3	9	5	24
23	32.20	166.96	288.53	436.81	101	206	167	732	945	4	4	9	6	24
24	32.94	170.69	294.93	446.28	102	207	169	733	946	4	5	9	8	24
25	33.69	174.54	301.48	456.00	103	208	170	734	947	4	5	9	9	23
26	34.48	178.52	308.21	466.00	104	209	172	735	947	4	6	9	10	23
27	35.28	182.62	315.13	476.26	104	209	173	736	947	4	7	9	11	23
28	36.12	186.84	322.26	486.77	105	210	175	737	947	4	7	10	0	22
29	36.99	191.19	329.58	497.52	105	211	176	738	947	4	8	10	1	22
30	37.88	195.67	337.08	508.49	106	212	177	739	947	4	9	10	1	22
31	38.80	200.26	344.78	519.67	106	213	178	739	947	4	9	10	2	21
32	39.75	204.99	352.65	531.04	107	214	179	740	947	4	10	10	2	21
33	40.74	209.85	360.70	542.58	107	215	180	741	947	4	10	10	2	20
34	41.76	214.85	368.89	554.30	108	215	181	741	947	4	11	10	2	20
35	42.80	219.96	377.22	566.15	108	216	182	742	947	4	11	10	1	19
36	43.88	225.20	385.66	578.13	109	217	183	742	947	4	11	10	0	19
37	44.99	230.56	394.18	590.22	109	217	183	742	947	4	11	9	11	18
38	46.10	236.03	402.78	602.39	110	218	184	742	947	4	11	9	9	17
39	47.31	241.59	411.44	614.63	110	219	185	742	947	4	11	9	7	17
40	48.54	247.22	420.12	626.92	111	220	185	741	946	4	11	9	5	16
41	49.80	252.88	428.80	639.24	111	221	186	741	946	4	10	9	2	16
42	51.09	258.57	437.45	651.55	111	222	186	740	946	4	9	8	11	15
43	52.41	264.26	446.06	663.83	112	222	186	740	945	4	8	8	8	15
44	53.76	269.94	454.60	676.07	112	223	186	739	945	4	8	8	6	14
45	55.14	275.58	463.02	688.24	112	223	186	738	944	4	7	8	3	13
46	56.52	281.17	471.32	700.30	113	224	185	738	944	4	5	7	11	13
47	57.90	286.89	479.44	712.23	113	224	185	735	943	4	4	7	7	12
48	59.27	292.13	487.39	724.01	113	224	184	733	942	4	2	7	4	12
49	60.64	297.50	495.11	735.60	114	224	183	731	942	4	0	7	0	11
50	62.01	302.76	502.61	746.98	114	224	182	730	941	3	10	6	9	11
51	63.39	307.93	509.83	758.13	114	225	182	728	939	3	8	6	6	10
52	64.77	312.98	516.74	769.04	115	221	180	726	939	3	7	6	2	9
53	66.16	317.89	523.32	779.72	114	224	179	722	937	3	5	5	10	9
54	67.55	322.67	529.52	790.18	114	223	178	720	936	3	3	5	7	8

GUARANTEED ADDITIONS. 20 PAYMENT LIFE.

Age	8	10	15	19	3	5	10	15	19	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
21	\$24.40	\$207.35	\$373.88	\$534.23	\$81	\$228	\$605	\$990	\$1303	3	4	32	4	52
22	25.46	212.33	382.41	546.19	83	231	608	992	1305	3	5	32	0	51
23	26.54	217.42	391.12	558.40	85	233	610	994	1306	3	7	31	7	51
24	27.75	223.00	400.66	571.78	87	236	614	998	1309	3	8	31	2	51
25	28.86	228.29	409.72	584.48	89	239	617	1000	1310	3	10	30	8	52
26	30.11	234.03	419.60	598.36	91	241	620	1003	1313	3	11	30	8	52
27	31.15	239.19	428.32	610.52	93	243	621	1002	1311	4	1	29	8	52
28	32.33	244.78	437.88	624.03	95	245	623	1003	1311	4	2	29	1	52
29	34.03	252.41	450.87	642.28	98	249	629	1011	1320	4	4	28	9	52
30	35.34	258.58	461.37	657.03	100	251	631	1012	1321	4	5	28	2	52
31	36.86	265.55	473.33	673.82	102	254	635	1016	1326	4	7	27	7	52
32	38.19	271.90	484.07	688.92	104	256	636	1017	1326	4	8	27	0	52
33	39.75	279.04	496.23	706.01	106	258	639	1020	1330	4	10	26	5	52
34	41.31	286.26	508.45	723.23	108	261	642	1022	1333	4	11	25	10	52
35	42.77	293.12	520.66	739.61	109	262	643	1023	1335	5	0	25	2	52
36	44.24	300.02	531.69	756.10	111	264	644	1024	1336	5	0	24	6	52
37	45.90	307.69	544.57	774.40	112	266	647	1026	1340	5	1	23	10	52
38	47.56	315.35	557.40	792.87	114	268	648	1028	1344	5	2	23	2	52
39	49.12	322.60	569.52	810.35	115	269	649	1028	1346	5	2	22	6	52
40	50.78	330.14	582.12	828.72	117	271	650	1029	1349	5	2	21	10	52
41	52.33	337.19	593.92	846.11	118	271	649	1028	1350	5	2	21	1	52
42	53.94	344.45	606.11	864.33	119	272	649	1027	1353	5	1	20	4	52
43	55.61	351.88	618.60	883.31	120	273	649	1027	1356	5	1	19	8	52
44	57.25	359.06	630.87	902.13	121	274	648	1027	1359	5	0	18	11	52
45	59.00	366.64	643.88	922.53	122	274	648	1028	1365	4	11	18	3	52
46	60.54	374.55	657.61	944.47	123	275	648	1029	1373	4	10	17	7	52
47	62.16	380.39	667.80	961.57	123	274	645	1025	1374	4	8	16	9	52
48	63.54	386.40	678.59	980.12	123	273	642	1023	1377	4	6	16	0	52
49	64.73	391.83	689.12	997.34	122	272	638	1018	1378	4	4	15	3	52
50	65.82	396.67	696.95	1014.11	122	270	633	1013	1379	4	2	14	6	52
51	67.94	405.76	713.81	1044.51	123	272	635	1020	1399	4	0	13	11	52
52	70.05	414.85	731.05	1076.85	124	273	637	1027	1421	3	10	13	4	52
53	72.20	424.07	749.02	1111.92	125	274	639	1035	1446	3	9	12	9	52
54	74.26	433.02	766.97	1148.78	126	275	641	1043	1474	3	7	12	3	52
55	76.32	442.04	785.98	1189.08	127	276	643	1052	1505	3	5	11	8	52
56	78.09	449.69	802.30	1228.35	128	276	643	1059	1535	3	3	11	1	52
57	79.76	457.07	819.31	1270.77	128	275	642	1066	1568	3	1	10	7	52
58	81.32	463.87	836.02	1316.00	128	275	641	1073	1604	2	11	10	0	52
59	82.65	469.81	851.98	1363.69	127	274	639	1079	1642	2	9	9	6	52
60	83.74	474.58	866.66	1413.42	127	272	636	1083	1682	2	7	8	11	52

NOTE.—3 1/4 % Modified Preliminary Term (Ill. Std.) adopted Jan. 1, 1910; Full Reserve allowed end of 3rd year.

[Cash end of 20 years]

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
Age at Issue	Ann'l Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Special Whole Life \$5,000													
21	\$60 55	\$173 15	\$351 41	8 3372 12	1104 10	8 7823 05	\$1649 16	5 8009 70	\$2173 19	9			
25	76 25	204 55	607 5	5 447 10	1207 11	8 732 70	1787 16	9 1065 20	2336 19	0			
30	85 81	252 90	683 6	4 550 70	1242 12	7 897 55	1968 16	3 1293 20	2543 17	5			
35	100 55	313 65	765 7	4 678 80	1480 12	7 1095 75	2155 15	1 1583 75	2744 15	6			
40	118 70	389 60	854 7	4 844 45	1641 11	10 1323 10	2737 13	5 1838 15	2932 13	4			
45	143 15	482 40	949 7	6 1012 35	1788 10	5 1570 95	2506 11	5 2134 50	3101 11	2			
50	175 70	583 55	1036 6	3 1204 80	1962 8	10 1285 50	2657 9	5 2426 15	3248 9	1			
55	222 85	790 40	1117 5	3 1407 05	2044 7	2 2084 10	2790 7	7 2700 55	3374 7	2			
60	257 00	821 70	1194 4	2 1609 05	2154 5	8 2525 95	2506 5	11 2989 20	3517 5	6			
Life Paid-up at 80													
21	14 88	23 82	91 3	10 70 55	267 9	9 120 20	318 15	9 178 59	427 19	5			
25	15 35	23 82	101 4	5 83 44	235 10	10 141 70	34 16	3 209 64	460 18	9			
30	18 70	42 15	114 5	2 1 3 15	251 11	10 174 20	282 15	10 255 54	506 17	3			
35	21 78	52 4	123 5	10 1 7 70	280 11	11 213 80	42 14	9 328 76	515 15	5			
40	25 00	65 58	144 6	2 178 03	311 11	2 240 05	459 13	2 368 52	585 13	5			
45	31 53	81 80	191 6	6 143 55	342 19	0 312 38	408 11	4 434 73	632 11	5			
50	39 36	100 90	178 5	5 24 18	374 8	7 371 70	540 9	7 510 71	684 9	9			
55	50 45	123 58	197 4	8 282 57	411 7	3 444 18	595 8	2 615 99	770 8	9			
10 Pay. Life													
21	33 35	146 05	46525	9 343 28	1000	Pd-up	377 95	1000	Pd-up	418 9	1000	Pd-up	
25	41 11	157 54	46725	5 370 55	1000	"	410 03	1000	"	456 00	1000	"	
30	44 41	174 19	47023	10 410 03	1000	"	456 00	1000	"	503 49	1000	"	
35	49 59	193 59	47221	19 436 00	1000	"	568 49	1000	"	566 15	1000	"	
40	55 22	215 76	47319	23 508 49	1000	"	595 15	1000	"	626 92	1000	"	
45	62 99	240 27	47246	4 566 15	1000	"	626 92	1000	"	688 24	1000	"	
50	70 27	265 22	46813	5 636 92	1000	"	688 24	1000	"	746 98	1000	"	
55	80 39	288 59	46010	6 688 24	1000	"	746 98	1000	"	800 48	1000	"	
60	307 67	447 7	10 746 98	1000	"	800 48	1000	"	849 97	1000	"		
15 Pay. Life													
21	29 18	90 98	29014	2 219 96	641 34	2 377 95	1000	Pd-up	418 69	1000	Pd-up		
25	37 17	98 72	29314	8 235 71	641 31	11 410 63	2900	"	456 00	1000	"		
30	33 6	109 93	28714	9 265 69	648 28	9 456 00	1000	"	503 49	1000	"		
35	39 50	122 93	30014	1 256 72	651 25	5 505 42	1000	"	566 15	1000	"		
40	40 91	137 73	30212	9 331 49	652 21	10 566 15	1000	"	626 92	1000	"		
45	46 27	153 95	30310	11 387 98	650 18	3 626 92	1000	"	688 24	1000	"		
50	53 12	169 69	309 8	10 463 42	643 14	9 688 24	1000	"	746 98	1000	"		
55	61 98	184 22	294 6	10 434 72	632 11	5 746 98	1000	"	800 48	1000	"		
60	195 62	254 5	0 458 05	613 8	6 800 48	1000	"	849 97	1000	"			
End of 5 Years End of 7 Years End of 8 Years End of 9 Years													
Age at Issue	Ann'l Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$92 47	\$439 35	\$529 5	\$ 449 41	\$719	3 8512	761 33	\$815	2 8812	\$878 11	\$900	1 8908	
25	92 78	433 35	519 5	\$ 496 68	710	3 8711	760 60	815	2 8811	877 92	900	1 8908	
30	93 29	436 82	517 5	\$ 492 67	717	3 8709	760 95	814	2 8810	877 33	908	1 8907	
35	93 02	434 94	515 5	\$ 487 64	716	3 8706	758 67	813	2 8809	876 73	907	1 8906	
40	94 89	432 47	511 5	\$ 484 64	713	3 8702	757 21	811	2 8806	875 81	906	1 8905	
45	96 39	429 25	507 5	\$ 484 61	710	3 8695	755 60	809	2 8800	874 35	905	1 8903	
50	98 91	424 35	500 5	\$ 484 63	704	3 8692	751 14	804	2 8794	871 98	903	1 8900	
55	103 10	416 95	490 5	\$ 480 66	693	3 8681	744 92	797	2 8782	868 08	898	1 8895	
60	109 76	405 79	475 5	\$ 481 61	681	3 8674	744 93	786	2 8760	861 65	892	1 8885	
End of 5 Years End of 7 Years End of 10 Years End of 14 Years													
Age at Issue	Ann'l Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$58 54	\$255 50	\$355 10	\$288 340 29	\$499	8 845 1588 35	\$197	5 2682	\$10 43	\$942	1 8942		
25	58 82	254 29	353 10	\$288 379 17	495	8 8452 587 42	695	5 2680	910 16	942	1 8941		
30	59 32	254 23	351 10	\$288 377 51	492	8 8449 586 01	694	5 2676	909 68	942	1 8941		
35	60 01	250 45	347 10	\$288 375 49	489	8 8433 584 18	691	5 2670	909 00	941	1 8940		
40	61 13	248 11	343 10	\$222 373 17	455	8 8414 581 86	687	5 2666	907 96	940	1 8939		
45	62 94	245 58	337 10	\$180 370 30	479	8 8379 578 33	682	5 2645	906 24	938	1 8936		
50	66 94	241 05	329 10	\$90 365 75	470	8 8360 572 44	673	5 2612	903 25	935	1 8932		
55	71 39	237 05	318 8	\$80 359 05	456	8 8350 563 11	659	5 2597	898 27	930	1 8925		
60	79 95	230 84	302 5	\$10 349 71	437	7 19 548 69	637	5 2455	890 04	921	1 8914		
End of 5 Years End of 10 Years End of 15 Years End of 19 Years													
Age at Issue	Ann'l Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$41 03	\$165 88	\$265 15	\$138 387 68	\$539	10 8481 8661 17	\$784	5 2771	\$926 20	\$959	1 8958		
25	42 29	164 71	266 15	\$138 386 63	597	10 8481 860 29	781	5 2744	926 60	958	1 8958		
30	42 84	163 13	263 15	\$138 385 17	594	10 8469 858 93	779	5 2735	925 28	958	1 8957		
35	43 69	161 54	259 15	\$138 383 75	590	10 8449 857 30	777	5 2735	924 57	957	1 8956		
40	45 02	160 34	255 14	\$8 382 75	526	10 8413 855 02	772	5 2745	923 39	959	1 8954		
45	47 34	159 92	250 11	\$1 381 68	519	10 8348 851 22	765	5 2722	921 09	953	1 8952		
50	51 29	159 87	244 8	15 379 93	509	10 8224 844 91	754	5 2681	917 33	949	1 8946		
55	57 86	160 87	239 6	10 378 00	495	9 19 635 21	738	5 2605	911 07	943	1 8938		
60	68 50	163 70	228 4	12 375 78	478	6 19 619 68	713	5 2462	900 76	933	1 8922		

1Months, not dollars.

NOTE.—Values after third premium.

KANSAS LIFE INSURANCE COMPANY, Topeka, Kansas

- Accelerative Option.**—Policy is non-participating. Under Guaranteed Premium Reduction policies, when coupons are left with company, policy will be paid up at an earlier date, or by continuing premiums, policy will mature as endowment.
- Beneficiary.**—Changeable at will.
- Cash Values.**—After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.
- Change of Plan.**—On any anniversary, higher premium form allowed by payment of difference in reserves.
- Disability.**—For varying extra premium policy provides for waiver of premiums and payment of monthly income of \$10 per \$1,000; beginning first day of month after proof (total disability not obviously permanent, regarded as permanent after three months and continuing during lifetime and continued disability; no reduction in insurance). Payments continue after maturity of endowments. **PARTIAL DISABILITY** (\$.50 per \$1,000), provides during premium-paying period, prior to age 60, for payment of one-fourth of face of policy, in event of disability caused by accidental means (not including attempt at homicide, suicide, and war service), and resulting in loss of one member of body; policies continued for face value.
- Dividends.**—Policy is non-participating. Guaranteed premium reduction policies have 19 coupons payable in cash beginning at end of first year upon payment of succeeding premium, or may be left with the company to accumulate at 3½% providing Special Settlement options at end of 20 years.
- Double Indemnity.**—For extra premium of \$1.50 per \$1,000 policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, homicide, violation of law, war service, state of war or insurrection, aeronautic or submarine operations, physical or mental infirmity, illness or disease. **BENEFICIARY INSURANCE** (\$.50 per \$1,000) provides that in event of death of beneficiary between the ages 16-60, by accidental means, while passenger on regular public conveyance, death occurring within 60 days from time of injury, face of policy will be paid to insured.
- Extended Insurance.**—Automatic after three years. Non-par Without cash and loan values. Exchangeable for paid-up insurance or cash value within three months.
- Grace.**—31 days, without interest.
- Incontestable.**—After one year, except for non-payment of premium and service in time of war.
- Limits.**—Ages, 11-60, except Limited Payment Life, 20 Payment Life, 20 Payment Life G. P. R., 20 Year Endowment, 11-55. No fixed amount; reinsures over \$5,000 accepts reinsurance; minimum policy \$1,000.
- Loans.**—After three premiums. Interest not more than 6%, in advance. Policy may be returned to owner after endorsement of loan thereon.
- Military Service.**—Death from military or naval service in time of war limits liability to reserve, unless permit obtained and extra premium paid as required.
- Non-Forfeitable.**—See "Cash Values", "Extended Insurance" and "Paid-Up Values".
- Paid-Up Values.**—After three premiums, within three months after default. Non-par. With cash and loan values.
- Policy in Effect.**—Upon delivery of policy and payment of premium while in good health.
- Premium Loans.**—No provision. See "Loans".
- Reinstatement.**—At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.
- Reserve Basis.**—See "Cash Values".
- Residence and Travel.**—No restrictions.
- Restricted Occupations.**—No conditions.
- Settlement Options.**—Cash, Limited (2-25 years) and Continuous (20 years certain) Installments. Payment of face of policy in 20 annual installments and one year thereafter payment of \$525 per \$1,000. Payments made annually, semi-annually (\$540), quarterly (\$25.30), or monthly (\$8.45). Unless otherwise directed, commutable values withheld from beneficiary.
- Suicide.**—Within one year, sane or insane, liability limited to premiums paid.
- Women.**—No extra charge. All but Term. Disability and double indemnity granted. Limit, \$3,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
Paid-up at 60.....	\$18.41	\$26.58	\$.....	SINGLE PREMIUM LIFE.			
ENDOWMENTS.				Ord. Life.....	\$330.34	\$396.49	\$487.92
30 Yr. End.....	\$26.62	\$28.74	\$.....	SINGLE PREMIUM ENDOWMENTS.			
35 Yr. End.....	22.64	25.35	.....	10 Yr. End.....	\$769.15	\$770.55	\$774.38
40 Yr. End.....	20.00	.....	.....	15 Yr. End.....	660.90	664.29	673.98
Age 60.....	22.64	34.35	.....	20 Yr. End.....	574.06	580.58	599.45
Age 70.....	18.30	25.35	39.07	25 Yr. End.....	504.83	516.05	547.46
MONTHLY INCOME POLICIES. Providing for an income of \$10 a month for 120 months.				30 Yr. End.....	450.28	472.53	514.83
Ord. Life.....	\$16.80	\$22.30	\$32.02	JOINT LIFE.			
20 Pay. Life.....	25.05	30.68	39.61	Ord. Life.....	\$26.92	\$34.76	\$49.23
CONTINUOUS MONTHLY INCOME. \$10 a month and as long thereafter as the Beneficiary shall live. (Equal Ages.)				20 Pay. Life.....	35.89	42.58	54.40
Ord. Life.....	\$29.41	\$34.21	\$43.38	20 Yr. End.....	49.09	51.81	59.12
20 Pay. Life.....	42.66	45.84	52.55				

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				Age	End. 65	20 Pay. G. P. R.	PAID-UP AT		TERM*			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year				Age 70	Age 65	5 Year	10 Year	15 Year	20 Year
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
32.65	32.97	19.72	32.18	58.09	41.44	11	24.89									
33.07	24.28	19.98	32.20	58.12	41.47	12	25.23									
33.51	24.60	20.25	32.23	58.14	41.50	13	25.59									
33.99	24.95	20.54	32.28	58.19	41.54	14	25.93									
34.48	25.32	20.84	32.33	58.24	41.59	15	26.29	13.50	13.76	9.31	9.43	9.56	9.73			
34.99	25.69	21.16	32.38	58.28	41.65	16	26.67	13.78	14.05	9.35	9.49	9.63	9.80			
35.53	26.10	21.49	32.43	58.35	41.70	17	27.09	14.08	14.37	9.40	9.54	9.70	9.88			
36.06	26.49	21.82	32.49	58.39	41.75	18	27.51	14.38	14.70	9.46	9.60	9.76	9.96			
36.63	26.91	22.17	32.55	58.44	41.81	19	27.91	14.71	15.05	9.51	9.66	9.85	10.06			
37.21	27.34	22.53	32.58	58.50	41.87	20	28.38	15.05	15.41	9.58	9.74	9.94	10.16			
37.82	27.79	22.90	32.61	58.55	41.93	21	28.82	15.41	15.80	9.64	9.81	10.03	10.28			
38.46	28.27	23.30	32.74	58.63	42.01	22	29.31	15.81	16.21	9.71	9.89	10.11	10.41			
38.11	28.75	23.71	32.81	58.70	42.08	23	29.83	16.18	16.64	9.78	9.98	10.23	10.53			
39.77	29.24	24.12	32.87	58.75	42.15	24	30.35	16.59	17.09	9.85	10.08	10.34	10.66			
40.49	29.77	24.56	32.96	58.84	42.24	25	30.87	17.04	17.58	9.94	10.18	10.46	10.83			
41.23	30.33	25.02	33.03	58.94	42.33	26	31.42	17.51	18.09	10.03	10.28	10.60	10.99			
41.97	30.88	25.49	33.12	59.01	42.43	27	32.00	18.00	18.63	10.13	10.40	10.74	11.19			
42.76	31.47	25.99	33.22	59.11	42.54	28	32.62	18.53	19.21	10.23	10.53	10.90	11.39			
43.58	32.08	26.50	33.33	59.21	42.65	29	33.26	19.05	19.82	10.34	10.66	11.08	11.63			
44.43	32.72	27.04	33.41	59.33	42.78	30	33.90	19.67	20.48	10.48	10.81	11.28	11.88			
45.30	33.37	27.59	33.55	59.44	42.91	31	34.57	20.28	21.17	10.59	10.99	11.49	12.16			
46.21	34.06	28.17	33.67	59.57	43.06	32	35.26	20.94	21.91	10.74	11.16	11.73	12.49			
47.15	34.77	28.78	33.86	59.71	43.23	33	36.05	21.63	22.70	10.89	11.36	11.98	12.85			
48.15	35.52	29.42	33.99	59.87	43.41	34	36.84	22.38	23.55	11.06	11.59	12.28	13.26			
49.17	36.29	30.08	34.11	60.04	43.61	35	37.61	23.18	24.46	11.26	11.83	12.60	13.71			
50.22	37.09	30.77	34.27	60.22	43.83	36	38.47	24.01	25.43	11.46	12.10	12.96	14.21			
51.32	37.93	31.50	34.45	60.44	44.08	37	39.34	24.92	26.49	11.70	12.40	13.39	14.79			
52.47	38.81	32.26	34.66	60.65	44.35	38	40.28	25.89	27.63	11.95	12.74	13.86	15.43			
53.64	39.71	33.06	34.85	60.88	44.65	39	41.22	26.92	28.84	12.24	13.11	14.39	16.11			
54.88	40.67	33.90	35.10	61.18	45.02	40	42.22	28.02	30.17	12.55	13.54	14.98	16.91			
55.15	41.66	34.78	35.34	61.45	45.38	41	43.29	29.21	31.61	12.89	14.03	15.65				
56.49	42.71	35.72	35.65	61.79	45.79	42	44.43	30.49	33.18	13.29	14.58	16.40				
57.88	43.80	36.70	36.05	62.17	46.26	43	45.58	31.88	34.90	13.73	15.20	17.24				
59.32	44.95	37.74	36.50	62.58	46.78	44	46.77	33.37	36.78	14.23	15.91	18.10				
60.81	46.14	38.83	37.05	63.04	47.39	45	47.96	34.97	38.83	14.81	16.71	19.24				
62.34	47.40	40.00	37.57	63.56	48.01	46	50.35	40.52	39.72	15.45	17.61					
63.91	48.73	41.23	38.14	64.14	48.73	47	53.67	50.98	38.62	16.24	18.65					
65.54	49.53	42.54	40.79	64.79	49.53	48	57.39	52.52	40.69	17.10	19.70					
67.28	51.61	44.94	43.98	65.51	50.43	49	61.57	54.16	42.95	18.09	21.03					
69.09	53.15	46.42	47.34	66.30	51.42	50	66.30	55.92	45.42	19.15	22.43					
71.00	54.77	48.00	50.97	67.14	52.50	51		57.75		20.35						
73.01	56.48	49.82	54.88	68.12	53.71	52		59.70		21.70						
75.14	58.30	50.48	59.09	69.20	55.05	53		61.76		23.20						
77.39	60.32	52.32	63.10	70.39	56.52	54		63.97		24.86						
79.76	62.64	54.41	67.03	71.69	58.14	55		66.30		26.70						
82.25						56										
84.86						57										
87.59						58										
90.44						59										
93.41						60										

WAIVER OF PREMIUM ONLY

13.32	34.54	25.38	20.90	92.46	58.35	41.69	32.02	15	15.32	26.37	13.59	13.85				
14.77	37.25	27.41	22.60	92.73	58.64	41.99	32.35	20	17.40	28.48	15.17	15.52				
16.62	40.57	29.86	24.65	93.15	59.01	42.39	32.81	25	20.17	31.01	17.19	17.72				
19.01	44.53	32.83	27.16	93.66	59.53	42.98	33.51	30	23.89	34.10	19.87	20.67				
22.14	49.31	36.46	30.27	94.39	60.30	43.87	34.63	35	29.04	37.96	23.44	24.71				
26.30	55.10	40.92	34.20	95.47	61.53	45.38	36.52	40	36.52	42.60	28.39	30.53				
31.94	62.15	46.55	39.36	97.21	63.60	48.00	39.69	45	48.00	48.78	35.53	39.36				
39.77	70.93	53.95	46.26	100.20	67.32	52.39		50	67.32	56.98	46.28					
50.65	82.16	63.68	55.81		73.34	59.64		55		68.01						

WAIVER OF PREMIUM AND \$10 MONTHLY INCOME

14.10	36.57	26.86	22.09	92.64	58.58	41.98	32.36	15	16.03	27.85	14.38	14.64				
15.70	39.52	29.05	23.94	92.94	58.92	42.34	32.77	20	18.23	30.12	16.04	16.44				
17.69	43.02	31.63	26.10	93.38	59.33	42.82	33.34	25	21.10	32.78	18.25	18.79				
20.24	47.09	34.71	28.71	93.94	59.94	43.62	34.19	30	24.96	35.98	21.10	21.90				
23.57	52.02	38.44	31.90	94.73	60.82	44.59	35.56	35	30.24	39.88	24.89	26.14				
27.99	57.89	42.97	35.89	95.94	62.25	46.39	37.91	40	37.91	44.72	30.14	32.23				
33.99	64.92	48.60	41.40	97.87	64.67	49.59	41.53	45	49.59	50.89	37.58	41.41				
42.30	73.46	56.51	48.80	101.21	69.16	54.62		50	69.16	59.50	48.50					
53.91	85.39	66.93	59.05		76.08	62.66		55		71.26						

Double Indemnity \$1.50 per \$1,000. Partial Disability \$0.50 per \$1,000. Beneficiary Insurance \$0.50 per \$1,000.

*5 year convertible within 3 years; 10 year within 5; 15 year within 7; 20 years within 10 years.

NOTE.—Above rates adopted 1924.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

	Age at Issue	Pre-mium	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$14.98	23	73	3	0	70	203	9	6	119	314	15	6	177	422	19	1
	25	16.47	28	83	3	7	82	222	10	7	140	341	15	11	207	454	18	3
	30	18.81	36	97	4	4	102	248	11	7	172	376	15	6	252	495	16	1
	35	21.86	46	112	5	0	125	275	11	8	210	413	14	5	303	535	15	1
	40	25.91	59	129	5	6	154	304	10	11	254	448	12	9	358	571	12	1
	45	31.39	74	145	5	5	188	331	9	8	301	431	10	10	416	605	10	9
	50	38.93	91	160	4	11	223	356	8	1	351	510	9	0	473	634	8	9
	55	49.30	110	175	4	1	261	379	6	7	400	536	7	2	527	660	6	10
	60	63.74	130	188	3	3	299	400	5	1	447	559	5	7	584	687	5	3
10 Pay. Life	21	37.82	140	445	24	5	343	1000	Pd-up		377	1000	Pd-up		418	1000	Pd-up	
	25	40.49	151	448	24	1	370	1000	"		410	1000	"		456	1000	"	
	30	44.43	168	453	23	0	410	1000	"		456	1000	"		508	1000	"	
	35	49.17	187	456	21	1	456	1000	"		503	1000	"		566	1000	"	
	40	54.88	209	458	18	8	508	1000	"		556	1000	"		626	1000	"	
	45	61.81	234	460	15	11	566	1000	"		626	1000	"		688	1000	"	
	50	70.32	259	457	13	1	626	1000	"		688	1000	"		746	1000	"	
	55	80.73	282	449	10	3	688	1000	"		746	1000	"		800	1000	"	
15 Pay. Life	21	27.79	84	267	12	10	219	637	34	0	377	1000	Pd-up		418	1000	Pd-up	
	25	29.77	92	272	13	5	238	642	31	10	410	1000	"		456	1000	"	
	30	32.72	103	277	13	3	265	646	28	8	456	1000	"		508	1000	"	
	35	36.29	116	282	13	3	296	649	25	4	508	1000	"		556	1000	"	
	40	40.67	131	287	12	2	331	650	21	9	566	1000	"		626	1000	"	
	45	46.14	147	289	10	6	367	648	18	2	626	1000	"		688	1000	"	
	50	53.15	163	287	8	5	403	642	14	8	688	1000	"		746	1000	"	
	55	62.24	178	283	6	7	434	630	11	4	746	1000	"		800	1000	"	
20 P. L. Guar. Prem. Red.	21	28.82	64	203	9	3	159	443	24	9	276	730	34	5	387	945	42	9
	25	30.87	70	207	9	9	174	469	23	10	301	734	32	1	422	945	39	4
	30	33.90	78	210	10	0	195	475	21	11	337	739	28	6	471	944	34	11
	35	37.61	88	214	10	0	219	480	19	5	377	741	24	8	525	945	30	6
	40	42.22	100	219	9	4	247	485	16	9	420	741	20	11	582	946	26	1
	45	48.12	113	222	8	2	275	485	13	10	463	738	17	2	638	943	21	3
	50	55.92	126	222	6	8	302	481	10	11	502	729	13	7	692	949	17	6
	55	66.30	140	223	5	2	327	475	8	4	535	719	10	4	738	933	13	6
Paid-up at 70	21	15.41	11	36	1	5	25	79	3	3	47	144	6	5	65	192	9	0
	25	17.04	14	43	1	9	31	91	4	0	56	150	7	4	77	211	10	2
	30	19.67	17	47	2	0	40	107	4	11	70	191	8	7	97	241	11	6
	35	23.18	22	55	2	6	52	126	5	9	89	208	9	5	122	273	11	11
	40	28.02	30	68	3	0	68	149	6	5	113	242	9	7	155	320	11	8
	45	34.97	41	84	3	5	90	176	6	7	147	276	9	4	201	362	11	0
	50	45.42	57	105	3	6	121	213	6	5	194	328	8	9	265	431	10	4
15 Year End.	21	58.56	249	346	10	\$278	376	490	8	\$449	588	696	5	\$681	910	941	1	\$941
	25	58.84	248	344	10	272	375	489	8	445	587	694	5	679	910	941	1	941
	30	59.33	246	341	10	262	373	486	8	438	586	693	5	676	909	940	1	940
	35	60.04	244	338	10	246	371	483	8	426	584	690	5	670	909	940	1	940
	40	61.16	242	334	10	219	369	479	8	407	581	686	5	659	907	938	1	937
	45	63.04	239	328	10	168	366	473	8	372	578	681	5	642	906	937	1	936
	50	66.30	235	319	10	77	361	463	8	308	572	672	5	611	903	934	1	932
	55	71.60	231	309	8	15	355	451	8	192	563	658	5	556	898	929	1	925
20 Year End.	21	41.93	159	257	15	122	387	537	10	486	661	782	5	771	926	958	1	957
	25	42.24	158	255	15	110	386	536	10	480	660	781	5	768	925	957	1	956
	30	42.78	157	252	15	89	385	533	10	468	658	778	5	763	925	957	1	956
	35	43.61	155	248	15	49	383	529	10	447	657	776	5	756	924	956	1	955
	40	45.02	154	244	14	12	382	524	10	411	655	772	5	744	923	955	1	954
	45	47.36	153	239	10	110	381	518	10	346	651	765	5	721	921	953	1	951
	50	51.42	153	233	8	0	379	507	10	221	644	753	6	679	917	949	1	946
	55	58.14	154	226	5	19	378	495	9	19	635	737	5	604	911	942	1	937

1Months.

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std.); full reserve after 20th year.

KNIGHTS LIFE INSURANCE CO. of AMER., Pittsburgh.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$

Full Preliminary Term reserve (10 & 15 Payment Life and 10 & 15 Year Endowment on Select and Ultimate basis), with surrender charge up to 20th year, not exceeding \$10 per \$1,000.

Change of Plan. — No provision.

Disability. — All but Intermediate policies provide, prior to age 60, for waiver of premiums. After age 60 premiums waived and charged against policies without interest. Agreement does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premiums and service in time of war.

Limits. — Ages, 20-60 (Ordinary Department). \$30,000; reinsures over \$5,000 does not accept reinsurance; minimum policy \$250.

Loans. — After three premiums. Interest not more than 6%, in advance.

Military Service. — Death from service in time of war, or within six months thereafter as result of service, limits liability to reserve, unless extra premium is paid within one month after entering service and annually thereafter as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — In a zone of warfare within two years, limits liability to premiums paid.

Restricted Occupations. — Manufacture or sale of ale, wine, beer or liquor, handling electric wires and dynamos, blasting or mining, aerial navigation, production or handling of highly explosive or inflammable substances, switching, coupling or uncoupling cars, service on railroad except as sleeping car conductor, or mail agent or express messenger, or violation of law or death from violation, within two years, limits liability to premiums paid.

Settlement Options. — Cash, Installments as desired.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Disability not granted.

ANNUAL PREMIUM RATES PER \$1,000
(American 3½% Reserve.)

Age	NON-PARTICIPATING RATES PER \$1,000 (With Dis. to Age 56)									INTERMEDIATE RATES PER \$500.								
	Wh'e Life	LIMITED PAY. LIFE			ENDOW- MENTS			Wh'e Life	LIMITED PAY. LIFE			ENDOW- MENTS						
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				
20	\$14.93	\$36.67	\$27.14	\$22.48	\$91.43	\$57.95	\$41.63	\$ 7.83	\$18.99	\$13.98	\$11.53	\$46.56	\$29.54	\$22.48				
21	15.26	37.25	27.57	22.85	91.47	57.99	41.68	8.05	19.36	14.26	11.76	46.60	29.56	22.51				
22	15.60	37.87	28.04	23.24	91.52	58.07	41.76	8.27	19.74	14.55	12.00	46.62	29.58	22.54				
23	15.97	38.50	28.51	23.64	91.58	58.13	41.83	8.51	20.13	14.84	12.25	46.64	29.61	22.57				
24	16.34	39.14	28.98	24.06	91.62	58.19	41.90	8.76	20.54	15.15	12.52	46.66	29.64	22.60				
25	16.74	39.82	29.52	24.50	91.69	58.26	41.99	9.02	20.96	15.47	12.79	46.69	29.67	22.63				
26	17.17	40.52	30.02	24.94	91.74	58.33	42.07	9.29	21.40	15.80	13.07	46.72	30.01	21.91				
27	17.60	41.42	30.58	25.40	91.82	58.41	42.17	9.58	21.85	16.15	13.37	46.75	30.05	22.22				
28	18.07	42.00	31.15	25.89	91.89	58.50	42.27	9.89	22.32	16.51	13.68	46.78	30.10	22.22				
29	18.56	42.77	31.75	26.38	91.97	58.59	42.38	10.21	22.81	16.88	14.01	46.82	30.16	22.22				
30	19.08	43.59	32.37	26.91	92.06	58.70	42.52	10.55	23.32	17.28	14.35	46.86	30.23	22.22				
31	19.62	44.43	33.00	27.47	92.14	58.80	42.65	10.90	23.84	17.68	14.70	46.90	30.31	22.22				
32	20.20	45.32	33.67	28.05	92.25	58.92	42.81	11.28	24.39	18.10	15.07	46.95	30.40	22.22				
33	20.81	46.21	34.36	28.63	92.34	59.05	42.95	11.67	24.94	18.54	15.45	47.00	30.50	22.22				
34	21.45	47.15	35.08	29.26	92.47	59.19	43.14	12.09	25.51	18.99	15.85	47.06	30.61	22.22				
35	22.13	48.14	35.83	29.92	92.59	59.36	43.35	12.52	26.10	19.45	16.26	47.13	30.73	22.22				
36	22.84	49.15	36.62	30.61	92.74	59.52	43.55	12.98	26.71	19.93	16.66	47.21	30.80	22.22				
37	23.51	50.21	37.44	31.32	92.89	59.73	43.81	13.46	27.34	20.43	17.14	47.30	30.93	22.22				
38	24.41	51.31	38.30	32.09	93.07	59.95	44.09	13.97	27.99	20.95	17.61	47.40	31.13	22.22				
39	25.27	52.45	39.18	32.87	93.24	60.18	44.39	14.50	28.66	21.49	18.09	47.51	31.28	22.22				
40	26.17	53.64	40.13	33.71	93.46	60.45	44.75	15.06	29.34	22.05	18.60	47.63	31.44	22.22				
41	27.13	54.86	41.11	34.61	93.68	60.74	45.13	15.65	30.05	22.63	19.14	47.76	31.62	24.24				
42	28.16	56.14	42.12	35.54	93.93	61.07	45.57	16.28	30.78	23.23	19.70	47.94	31.87	24.24				
43	29.25	57.48	43.20	36.54	94.21	61.43	46.05	16.93	31.53	23.86	20.28	48.13	32.12	24.24				
44	30.41	58.87	44.33	37.58	94.53	61.86	46.60	17.63	32.31	24.51	20.89	48.34	32.40	25.25				
45	31.64	60.33	45.52	38.69	94.91	62.33	47.19	18.36	33.11	25.18	21.54	48.58	32.70	25.25				
46	33.02	61.85	46.81	39.86	95.29	62.83	47.86	19.13	33.94	25.89	22.21	48.84	33.08	25.25				
47	34.49	63.43	48.15	41.11	95.75	63.50	48.60	19.94	34.80	26.63	22.93	49.12	33.40	26.26				
48	36.06	65.08	49.57	42.43	96.25	64.17	49.41	20.80	35.68	27.40	23.68	49.49	33.80	26.26				
49	37.74	66.82	51.04	43.84	96.82	64.91	50.33	21.71	36.60	28.21	24.47	49.88	34.25	27.27				
50	39.53	68.63	52.61	45.33	97.47	65.76	51.34	22.67	37.55	29.06	25.30	50.31	34.73	27.27				
51	41.37	70.59	54.27	46.93	98.26	66.66	52.47	23.69	38.53	29.94	26.19	50.78	35.31	28.28				
52	43.34	72.61	56.01	48.63	99.11	67.67	53.69	24.76	39.55	30.88	27.13	51.29	35.95	28.28				
53	45.45	74.75	57.87	50.46	100.06	68.81	55.08	25.90	40.61	31.86	28.12	51.84	36.63	30.30				
54	47.69	76.95	59.83	52.41	101.10	70.04	56.58	27.10	41.72	32.89	29.18	52.43	37.38	31.31				
55	50.10	79.29	61.92	54.51	102.25	71.41	58.27	28.38	42.87	33.98	30.30	53.08	38.20	32.32				
56	51.44	80.36	62.80	55.48	101.79	71.42	58.76	29.73	44.06	35.14	31.50	53.79	39.08	33.33				
57	54.06	82.73	65.02	57.76	102.97	72.96	60.66	31.16	45.32	36.36	32.78	54.56	40.04	34.34				
58	56.87	85.22	67.38	60.21	104.27	74.64	62.74	32.68	46.63	37.65	34.14	55.39	41.09	35.35				
59	59.87	87.84	69.90	62.84	105.73	76.33	65.05	34.29	48.00	39.03	35.59	56.30	42.23	37.37				
60	63.08	90.61	72.59	65.68	107.33	78.60	67.57	36.01	49.45	40.49	37.15	57.29	43.46	38.38				

Age at Issue	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
	Ord. Life			20 Pay. Life			Ord. Life			20 Pay. Life		
	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up
21	\$15.26	\$28	\$89	3	\$70	\$204	9	\$119	\$316	15	\$177	\$424
25	16.74	34	101	4	82	221	10	140	342	16	207	455
30	19.08	42	113	5	102	249	11	172	378	15	252	496
35	22.13	52	127	5	125	274	11	210	414	14	303	535
40	26.17	64	141	6	154	303	11	254	448	12	358	571
45	31.64	80	157	5	188	332	9	301	481	11	416	604
50	39.53	97	171	5	223	356	8	351	509	9	473	633
55	50.10	116	185	4	261	380	6	400	537	7	527	659
21	22.85	64	205	9	160	468	25	276	733	35	419	1000
25	24.50	70	208	9	175	473	24	301	736	32	456	1000
30	26.91	79	213	10	196	478	22	337	740	28	508	1000
35	29.92	89	217	10	220	483	19	377	743	24	566	1000
40	33.71	101	222	9	247	488	16	420	742	20	627	1000
45	38.69	114	225	8	276	487	13	463	739	17	688	1000
50	45.33	127	224	6	303	484	11	503	731	13	747	1000
55	54.51	140	224	5	327	476	8	535	718	10	800	1000

Age at Issue	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
	20 Year End.			20 Year End.			20 Year End.			20 Year End.		
	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up
21	\$41.68	\$150	\$243	15	\$105	\$376	\$524	10	\$470	655	\$776	5
25	41.99	150	242	15	995	376	523	10	464	654	776	5
30	42.52	150	242	15	975	376	522	10	455	654	774	5
35	43.35	150	240	15	930	375	519	10	435	653	772	5
40	44.75	151	240	13	111	376	517	10	402	651	767	5
45	47.19	153	239	10	111	376	512	10	338	648	762	5
50	51.34	155	236	8	122	376	504	10	216	643	753	5
55	58.27	158	232	5	111	376	492	9	18	634	735	5

Semi-annual rate, multiply by .52; quarterly, by .265.

†Months.

NOTE—American 3½% Preliminary Term Reserve; Full Reserve allowed on 3rd year.

LAFAYETTE LIFE INSURANCE CO., LaFayette, Ind.

Accelerative Option. — Cash value or dividend additions or accumulations, any cash payment in excess of premium may be used to pay up policy or mature it as endowment. Premiums paid after policy becomes paid-up may be used to mature as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge never beyond 19th year and not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed after two years and during premium paying period, prior to age 60, by payment of difference in premium with interest at 5% per annum.

Disability. — For varying extra premium rider will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Disability not issued on Term, Joint Life, nor Sub-Standard policies. Agreement does not cover war service but may be reinstated after war. Limit, \$25,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ †, withdrawable at any time; (d) purchase participating paid-up additions, payable with face of policy. (e) is automatic option.

Double Indemnity. — For extra premium of \$1.75 per \$1,000 rider will provide, prior to age 60, for payment of double face of policy in event of accidental death. Agreement does not cover war service, but may be reinstated after war. Limit, \$25,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. No fixed amount; reinsures over \$7,500; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months (except to pay premiums). Loan insurance granted.

Military Service. — Death in battle or within one year from wounds limits liability to premiums paid and interest at $3\frac{1}{2}\%$.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — After three years. May be made automatic.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death in consequence of violation of law, aeronautic or submarine operation within one year, limits liability to premiums paid.

Settlement Option. — Cash, Trust Fund at not less than $3\frac{1}{2}\%$, Limited (5-10-15-20-25 or 30), and Continuous (20 years certain). Annual Installments. Practice to make payments other than annual as requested. Commutable values are withheld from beneficiary unless otherwise specified. Special Settlement Options for insured at end of 20 years, including converting entire cash value into a life annuity to self. Trust Fund participate in excess interest earned.† May be withdrawn at any time.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on policies with premium not less than Ordinary Life; reinsures over \$2,500. Double indemnity granted. Disability granted if single and self-supporting.

†Present interest rate, 5%.

LAFAYETTE LIFE INSURANCE COMPANY, IND.—Continued.
PARTICIPATING RATES PER \$1,000.
 American 3½% Reserve.

Age at Issue	Ord. Life	Limited Payment Life			Endowments				Term-with Privilege of Exchange			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	10 Pay. 20 Yr.	1st Five Years	Ord. Life	20 Pay.	20 Year End.
15	\$17.38	\$42.52	\$32.11	\$27.12	\$97.05	\$82.38	\$46.10	\$73.78	13.51			
16	17.70	42.96	32.40	27.48	97.14	82.47	46.20	73.88	13.66			
17	18.04	43.51	32.79	27.87	97.23	82.57	46.31	73.98	13.82			
18	18.39	44.11	33.24	28.27	97.33	82.78	46.43	74.09	13.99			
19	18.75	44.70	33.72	28.68	97.44	82.89	46.55	74.20	14.17			
20	\$19.14	\$45.44	\$34.23	\$29.11	\$97.56	\$63.01	\$46.68	\$74.32	\$14.36	\$18.21	\$26.44	\$46.21
21	19.55	46.17	34.77	29.55	97.63	63.13	46.81	74.46	14.56	18.57	26.78	46.26
22	19.98	46.93	35.33	30.05	97.82	63.27	46.95	74.62	14.75	18.94	27.14	46.30
23	20.42	47.71	35.91	30.52	97.96	63.41	47.09	74.78	14.95	19.32	27.52	46.33
24	20.89	48.52	36.52	31.00	98.11	63.55	47.24	74.96	15.16	19.71	27.92	46.36
25	21.40	49.36	37.14	31.53	98.26	63.70	47.39	75.14	15.39	20.11	28.34	46.40
26	21.90	50.24	37.78	32.06	98.42	63.86	47.56	75.33	15.63	20.52	28.77	46.54
27	22.43	51.15	38.46	32.62	98.59	64.03	47.74	75.54	15.91	20.95	29.21	46.61
28	23.00	52.09	39.15	33.20	98.76	64.20	47.92	75.75	16.10	21.30	29.79	46.66
29	23.60	53.06	39.88	33.80	98.95	64.38	48.11	75.97	16.38	21.80	30.24	46.78
30	24.23	54.07	40.62	34.42	99.13	64.57	48.32	76.21	16.64	22.35	30.73	46.88
31	24.89	55.11	41.41	35.08	99.33	64.78	48.54	76.46	17.14	22.90	31.28	46.96
32	25.59	56.19	42.21	35.76	99.55	64.99	48.79	76.73	17.24	23.45	31.82	47.10
33	26.32	57.32	43.03	36.46	99.77	65.23	49.04	77.01	17.56	24.01	32.33	47.22
34	27.10	58.49	43.92	37.20	100.00	65.47	49.31	77.32	17.90	24.66	33.04	47.37
35	27.92	59.69	44.82	37.97	100.26	65.74	49.61	77.65	18.29	25.31	33.68	47.54
36	28.78	60.93	45.76	38.77	100.52	66.02	49.94	78.01	18.69	25.97	34.33	47.71
37	29.70	62.23	46.74	39.62	100.80	66.32	50.29	78.39	19.13	26.77	34.99	47.92
38	30.60	63.57	47.75	40.49	101.10	66.65	50.68	78.80	19.58	27.51	35.75	48.14
39	31.69	64.90	48.80	41.41	101.42	67.00	51.09	79.26	20.08	28.33	36.51	48.40
40	32.78	66.42	49.92	42.37	101.76	67.38	51.54	79.75	20.63	29.20	37.28	48.69
41	33.93	67.92	51.06	43.38	102.14	67.81	52.04	80.28	21.22	30.12	38.15	49.01
42	35.16	69.46	52.27	44.44	102.53	68.27	52.59	80.86	21.88	31.10	39.02	49.38
43	36.47	71.09	53.53	45.57	102.97	68.77	53.20	81.49	22.60	32.15	40.00	49.78
44	37.85	72.77	54.84	46.75	103.44	69.33	53.86	82.19	23.42	33.25	40.98	50.25
45	39.32	74.52	56.22	47.91	103.97	69.93	54.60	82.95	24.34	34.44	41.97	50.76
46	40.89	76.33	57.67	49.22	104.54	70.60	55.40	83.79	25.38	35.70	43.05	51.34
47	42.56	78.21	59.19	50.64	105.17	71.34	56.30	84.72	26.54	36.90	44.24	52.00
48	44.34	80.18	60.78	52.12	105.85	72.15	57.28	85.72	27.86	38.45	45.53	52.72
49	46.27	82.22	62.34	53.69	106.60	73.05	58.36	86.82	29.33	39.98	46.93	53.54
50	48.27	84.33	64.20	55.36	107.41	74.03	59.55	88.01	30.97	41.61	48.40	54.45
51	50.39	86.54	66.05	57.15	108.30	75.10	60.85	89.33	32.79	43.35	50.03	55.46
52	52.67	88.82	68.00	59.04	109.28	76.28	62.28	90.74	34.80	45.18	51.67	56.58
53	55.11	91.20	70.05	61.05	110.34	77.57	63.85	92.29	37.02	47.15	53.37	57.82
54	57.60	93.67	72.22	63.21	111.51	79.00	65.59	93.97	39.50	49.65	55.15	59.19
55	60.45	96.25	74.50	65.52	112.78	80.55	67.47	95.80	42.23	51.50	57.05	60.72
56	63.42	98.94	76.92	67.99	114.19	82.28	69.56	97.78	.....	53.90	58.90	62.39
57	66.57	101.66	79.46	70.63	115.72	84.16	71.83	99.93	.....	56.45	61.14	64.25
58	69.95	104.67	82.24	73.49	117.40	86.24	74.33	102.25	.....	59.17	63.55	66.29
59	73.57	107.74	85.17	76.54	119.24	88.53	77.07	104.79	.....	62.20	66.16	68.53
60	77.48	110.97	88.30	79.83	121.27	91.04	80.05	107.52	.....	65.22	68.97	71.00

NOTE.—Life rates adopted January 1, 1906; Endowments, 1912.
 Semi-annual rate multiply by .52; quarterly rate, multiply by .265.
 Double Indemnity—\$1.75 per \$1,000.

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income).

15	\$1.09	\$2.46	\$1.83	\$1.51	\$0.45	\$0.49	\$0.54	.....	.....	.....	.....	.....
20	1.28	2.73	2.04	1.69	.50	.56	.61	.....	.....	.....	.....	.....
25	1.46	2.95	2.20	1.85	.56	.65	.75	.....	.....	.....	.....	.....
30	1.70	3.15	2.36	1.99	.64	.78	.93	.....	.....	.....	.....	.....
35	2.00	3.34	2.53	2.15	.78	.98	1.19	.....	.....	.....	.....	.....
40	2.48	3.50	2.70	2.35	1.03	1.31	1.66	.....	.....	.....	.....	.....
45	3.00	3.61	2.86	2.90	1.43	1.90	2.59	.....	.....	.....	.....	.....
50	3.84	3.61	3.84	3.88	2.18	3.29	3.65	.....	.....	.....	.....	.....
55	5.21	5.31	5.31	5.28	4.44	4.98	5.14	.....	.....	.....	.....	.....

LAFAYETTE LIFE INSURANCE COMPANY, IND.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
Ord. Life																		
21	\$19 55	\$ 9	\$25	\$79	3	60	\$69	\$201	9	\$104	\$118	\$312	15	49	\$176	\$420	18	292
25	21 40	11	29	86	3	238	82	221	10	130	133	358	15	170	206	451	18	98
30	24 23	14	36	97	4	98	101	246	11	91	171	375	15	120	251	493	18	240
35	27 92	16	45	109	4	320	125	274	11	153	209	431	14	60	302	533	14	312
40	32 78	21	57	125	5	68	134	362	10	272	253	447	12	207	358	571	12	225
45	30 32	26	71	139	5	52	187	330	9	187	301	480	10	260	416	604	10	200
50	48 27	32	86	151	4	209	223	385	8	13	350	508	8	285	473	633	8	208
55	60 45	39	103	164	3	286	291	379	6	169	400	535	7	15	527	658	6	270
60	77 48	47	121	175	3	3	298	399	5	28	446	557	5	182	584	687	5	35
10 Pay. Life																		
21	46 17	60	146	464	25	72	343	1000	Pd-up		377	1000	Pd-up		418	1000	Pd-up	
25	49 36	74	157	475	24	216	370	1000	"		410	1000	"		456	1000	"	
30	54 07	82	174	479	23	185	410	1000	"		456	1000	"		508	1000	"	
35	59 09	91	193	470	21	121	456	1000	"		508	1000	"		566	1000	"	
40	66 42	102	215	471	18	280	568	1000	"		566	1000	"		626	1000	"	
45	74 52	114	240	471	16	21	566	1000	"		626	1000	"		688	1000	"	
50	84 33	126	265	468	13	48	626	1000	"		688	1000	"		746	1000	"	
55	96 25	139	288	459	10	72	688	1000	"		746	1000	"		800	1000	"	
60	110 27	144	307	446	7	159	746	1000	"		800	1000	"		849	1000	"	
15 Pay. Life																		
21	34 77	34	90	286	13	245	219	637	33	158	377	1000	Pd-up		418	1000	Pd-up	
25	37 14	37	95	290	14	72	238	642	31	91	410	1000	"		456	1000	"	
30	40 92	41	100	294	14	101	265	646	28	66	456	1000	"		508	1000	"	
35	44 99	46	122	297	13	274	296	649	24	336	508	1000	"		566	1000	"	
40	49 92	51	137	300	12	181	331	650	21	140	566	1000	"		626	1000	"	
45	56 22	58	153	300	10	240	367	648	17	292	626	1000	"		688	1000	"	
50	64 20	64	169	298	8	239	463	642	14	140	688	1000	"		746	1000	"	
55	74 50	69	184	293	6	284	434	636	11	53	746	1000	"		800	1000	"	
60	83 30	74	195	283	4	315	458	612	8	99	800	1000	"		849	1000	"	
20 Pay. Life																		
21	29 55	21	57	181	7	215	159	462	24	60	276	730	34	120	418	1000	Pd-up	
25	31 53	23	63	186	8	156	174	469	22	208	301	734	31	182	456	1000	"	
30	34 42	25	70	188	8	260	195	475	21	200	337	739	27	340	508	1000	"	
35	37 97	29	79	192	8	274	219	480	19	30	377	741	24	73	566	1000	"	
40	42 37	33	90	197	8	118	247	485	16	133	420	741	20	171	626	1000	"	
45	47 91	38	101	198	7	64	275	485	13	208	463	738	16	270	688	1000	"	
50	55 36	43	113	199	5	324	302	481	10	273	502	729	13	91	746	1000	"	
55	65 52	47	126	200	4	284	327	470	8	68	535	716	10	39	800	1000	"	
60	79 83	52	136	197	3	208	347	464	5	350	556	694	7	108	849	1000	"	
10 Year End.																		
21	\$97 68	\$225	\$434	\$500	5	\$474	\$541	\$708	3	\$708	\$757	\$808	2	\$864	\$878	\$906	1	\$905
25	98 26	223	433	498	5	\$474	640	707	3	\$707	756	808	2	\$862	877	906	1	\$904
30	99 13	222	422	497	5	\$470	629	706	3	\$706	756	807	2	\$861	877	905	1	\$904
35	100 26	219	420	494	5	\$464	628	704	3	\$704	754	806	2	\$860	876	905	1	\$903
40	101 76	217	417	491	5	\$456	626	702	3	\$702	753	804	2	\$858	875	904	1	\$902
45	103 97	214	414	487	5	\$444	623	698	3	\$708	751	801	2	\$853	874	902	1	\$900
50	107 41	209	409	480	5	\$415	628	686	3	\$704	747	797	2	\$848	871	900	1	\$898
55	112 78	204	402	470	5	\$371	621	684	3	\$704	740	790	2	\$873	868	896	1	\$891
60	121 27	196	391	455	5	\$291	610	670	3	\$710	739	779	2	\$851	861	880	1	\$882
15 Year End.																		
21	\$63 13	\$120	\$241	\$332	10	\$261	\$372	\$483	8	\$440	\$588	\$693	5	\$674	\$910	\$939	1	\$937
25	63 70	119	239	330	10	\$257	371	481	8	\$439	587	691	5	\$674	910	938	1	\$937
30	64 57	117	238	327	10	\$247	369	478	8	\$428	585	689	5	\$671	909	938	1	\$936
35	65 74	115	236	324	10	\$229	367	475	8	\$417	584	687	5	\$665	909	937	1	\$935
40	67 38	112	233	319	10	\$201	365	471	8	\$397	581	682	5	\$655	907	936	1	\$934
45	69 93	110	231	314	10	\$150	362	465	8	\$362	578	678	5	\$637	906	934	1	\$932
50	74 03	107	227	306	10	\$57	357	458	8	\$297	572	669	5	\$609	903	931	1	\$928
55	80 55	103	222	296	8	\$28	350	445	8	\$179	563	655	5	\$550	898	926	1	\$921
60	91 04	99	216	280	5	\$150	341	424	7	\$177	548	633	5	\$447	890	918	1	\$909
20 Year End.																		
21	\$16 81	\$68	\$150	\$240	15	\$101	\$387	\$532	10	\$47	\$661	\$778	5	\$764	\$928	\$954	1	\$953
25	47 39	67	149	238	15	\$8	385	536	10	\$472	660	776	5	\$762	925	951	1	\$952
30	48 32	65	147	235	15	\$66	385	527	10	\$461	658	774	5	\$758	925	950	1	\$951
35	49 61	63	146	231	15	\$27	383	524	10	\$441	657	771	5	\$756	924	950	1	\$950
40	51 54	61	144	227	13	\$55	382	519	10	\$404	655	767	5	\$737	923	951	1	\$949
45	54 60	60	144	223	10	\$61	381	513	10	\$353	651	760	5	\$717	921	949	1	\$948
50	59 55	59	144	217	7	\$182	379	503	10	\$21	644	749	5	\$677	917	945	1	\$946
55	67 47	59	144	210	5	\$125	377	488	9	\$128	635	732	5	\$636	911	938	1	\$931
60	80 05	59	147	204	3	\$256	375	472	6	\$121	619	707	5	\$440	900	928	1	\$916

1Days.

American 3½% Modified Preliminary Term Reserve (Ill. Std.), with surrender charge up to 9th year not exceeding \$25 per \$1,000.

1924 DIVIDENDS AND NET COSTS.

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE													
\$19.55		\$21.40		\$24.23		\$27.92		\$32.78		\$39.32		\$60.4	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age.						
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div.						
1923	.....	\$19.55	.....	\$21.40	.....	\$24.23	.....	\$27.92	.....	\$32.78	.....	\$39.32	.....
1922	\$1.37	18.18	\$1.49	19.91	\$1.64	22.59	\$1.84	26.08	\$2.11	30.67	\$2.53	36.79	\$4.16
1921	1.50	18.05	1.65	19.75	1.84	22.39	2.10	25.82	2.45	30.33	2.95	36.36	4.88
1920	1.64	17.91	1.81	19.59	2.05	22.18	2.36	25.56	2.78	30.00	3.42	35.90	5.66
1919	1.77	17.78	1.98	19.42	2.26	21.97	2.63	25.29	3.13	29.65	3.88	35.44	6.42
1918	1.92	18.63	2.16	19.24	2.48	21.75	2.92	25.00	3.49	29.29	4.38	34.94	7.21
1917	2.08	17.47	2.34	19.06	2.71	21.52	3.21	24.71	3.87	28.91	4.84	34.48	8.03
1916	2.24	17.31	2.54	18.86	2.95	21.28	3.51	24.41	4.27	28.51	5.32	34.00	8.55
1915	2.40	17.15	2.73	18.67	3.20	21.03	3.82	24.10	4.69	28.09	5.83	33.49	9.70
1914	2.57	16.98	2.93	18.47	3.46	20.77	4.16	23.76	5.12	27.66	6.35	32.97	10.54
1913	2.75	16.80	3.15	18.25	3.72	20.51	4.49	23.43	5.57	27.21	6.90	32.42	11.42
1912	2.93	16.62	3.35	18.05	4.00	20.23	4.84	23.08	6.01	26.77	7.45	31.87	12.28
1911	3.13	16.42	3.60	17.80	4.30	19.93	5.22	22.70	6.44	26.34	8.01	31.31	13.17
1910	3.33	16.22	3.83	17.57	4.58	19.65	5.60	22.32	6.91	25.87	8.61	30.71	14.04
1909	3.55	16.00	4.09	17.31	4.90	19.33	6.02	21.90	7.38	25.40	9.22	30.10	14.93
Tot.	33.18	260.07	37.65	283.35	44.09	319.36	52.72	366.08	64.22	427.48	79.70	510.10	131.29
†		142.07		144.35		148.36		157.08		174.48		209.10	

TWENTY PAYMENT LIFE

		\$29.55	\$31.53	\$34.42	\$37.97	\$42.37	\$47.91	\$65.52					
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age						
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div.						
1923	.....	29.55	.....	31.53	.....	34.42	.....	37.97	.....	42.37	.....	47.91	.....
1922	1.89	27.66	1.97	29.56	2.10	32.32	2.25	35.72	2.48	39.89	2.74	45.17	4.28
1921	2.18	27.37	2.29	29.24	2.45	31.97	2.67	35.30	2.95	39.42	3.30	44.61	5.09
1920	2.46	27.09	2.60	28.93	2.81	31.61	3.09	34.88	3.44	38.93	3.90	44.01	5.88
1919	2.78	26.77	2.95	28.58	3.18	31.24	3.51	34.46	3.95	38.42	4.50	43.41	6.76
1918	3.08	26.47	3.25	28.28	3.59	30.83	3.98	33.99	4.47	37.90	5.17	42.74	7.62
1917	3.40	26.15	3.65	27.88	3.99	30.43	4.44	33.53	5.03	37.34	5.75	42.16	8.53
1916	3.76	25.79	4.02	27.51	4.43	29.99	4.93	33.04	5.59	36.78	6.39	41.52	9.41
1915	4.11	25.44	4.43	27.10	4.87	29.55	5.44	32.53	6.19	36.18	7.07	40.84	10.32
1914	4.51	25.04	4.83	26.70	5.33	29.09	5.96	32.01	6.79	35.58	7.73	40.18	11.23
1913	4.85	24.70	5.25	26.28	5.80	28.62	6.50	31.47	7.44	34.93	8.42	39.49	12.14
1912	5.27	24.28	5.68	25.85	6.30	28.12	7.08	30.89	8.06	34.31	9.16	38.75	13.04
1911	5.69	23.86	6.15	25.38	6.81	27.61	7.66	30.31	8.70	33.67	9.90	38.01	13.94
1910	6.12	23.43	6.61	24.92	7.34	27.08	8.28	29.69	9.39	32.98	10.66	37.25	14.79
1909	6.56	22.99	7.10	24.43	7.90	26.62	8.91	29.06	10.06	32.31	11.42	36.49	15.62
Tot.	56.66	386.59	60.78	412.17	66.90	449.40	74.70	494.85	84.54	551.01	96.11	622.54	138.65
†		110.59		111.17		112.40		117.85		131.01		159.54	30.84

TWENTY YEAR ENDOWMENT

		\$46.81	\$47.39	\$48.32	\$49.61	\$51.54	\$54.60	\$67.47					
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age						
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div.						
1923	.....	46.81	.....	47.39	.....	48.32	.....	49.61	.....	51.54	.....	54.60	.....
1922	1.19	45.62	1.45	45.94	1.82	46.50	2.25	47.36	2.84	48.70	3.68	50.92	6.59
1921	1.83	44.98	2.07	45.32	2.44	45.88	2.90	46.71	3.52	48.02	4.38	50.22	7.45
1920	2.48	44.33	2.74	44.65	3.11	45.21	3.56	46.05	4.20	47.34	5.11	49.49	8.50
1919	3.16	43.65	3.41	43.98	3.80	44.52	4.26	45.35	4.92	46.62	5.89	48.71	9.23
1918	3.87	42.94	4.12	43.27	4.50	43.82	4.99	44.62	5.67	45.87	6.68	47.92	10.17
1917	4.60	42.21	4.86	42.53	5.25	43.07	5.75	43.86	6.43	45.11	7.46	47.14	11.10
1916	5.36	41.45	5.63	41.76	6.03	42.29	6.51	43.10	7.23	44.31	8.27	46.33	12.05
1915	6.17	40.64	6.44	40.95	6.83	41.49	7.33	42.28	8.07	43.47	9.08	45.52	13.01
1914	6.99	39.82	7.25	40.14	7.66	40.66	8.18	41.43	8.92	42.62	9.93	44.67	13.96
1913	7.86	38.95	8.13	39.26	8.52	39.80	9.01	40.57	9.81	41.73	10.82	43.78	14.89
1912	8.76	38.05	9.03	38.36	9.42	38.90	9.93	39.68	10.69	40.85	11.72	42.88	15.82
Prem.	\$48.88		\$49.34		\$50.12		\$51.26		\$53.04		\$55.95		
1911	11.58	37.30	11.73	37.61	11.98	38.14	12.39	38.87	12.96	40.08	13.86	40.09	
1910	12.55	36.33	12.69	36.65	12.95	37.17	13.34	37.92	13.90	39.14	14.80	41.15	
Prem.	\$49.78		\$50.43		\$51.38		\$52.65		\$54.50		\$57.42		
1909	12.81	36.97	13.23	37.20	13.79	37.69	14.47	38.18	15.26	39.24	16.32	41.10	
Tot.	89.21	620.05	92.78	625.01	98.10	633.36	104.90	645.59	114.42	664.04	128.00	696.52	
†		140.05		134.90		124.64		111.41		9.64		45.52	

†Net cost for 15 years, Cash value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS. 1924 DIVIDENDS.

		FIVE YEARS									
Age		21	25	30	35	40	45	50	55		
Ordinary Life	.....	\$91.47	\$100.07	\$113.36	\$130.64	\$153.43	\$183.81	\$231.11	\$281.11		
Cash Value Deducted	.....	66.47	71.07	77.36	83.67	96.43	112.81	130.64	178.33		
20 Payment Life	.....	138.44	147.84	161.56	178.33	199.03	225.11	305.08	375.08		
Cash Value Deducted	.....	81.44	84.84	91.56	99.33	109.03	124.11	179.03	225.11		
20 Year Endowment	.....	225.39	227.28	230.43	235.08	242.22	253.94	305.08	375.08		
Cash Value Deducted	.....	75.39	78.28	83.43	89.08	98.22	109.94	161.03	205.08		
		TEN YEARS									
Ordinary Life	.....	\$178.01	\$194.37	\$219.71	\$252.65	\$295.89	\$353.69	\$539.03	\$781.11		
Cash Value Deducted	.....	109.01	112.37	118.71	127.65	141.89	166.69	278.03	375.08		
20 Payment Life	.....	267.33	285.31	311.45	343.43	382.81	432.55	586.03	781.11		
Cash Value Deducted	.....	108.33	111.31	116.45	124.43	135.81	157.55	259.03	375.08		
20 Year Endowment	.....	432.45	435.93	441.76	450.37	463.60	485.52	582.03	781.11		
Cash Value Deducted	.....	45.45	49.93	56.76	67.37	81.60	104.52	205.08	375.08		

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE.

	\$19.55	\$21.40	\$24.33	\$27.92	\$32.78	\$39.23	\$60.45
1910	\$19.55	\$21.40	\$24.33	\$27.92	\$32.78	\$39.23	\$60.45
1911	\$1.41 18.14	\$1.53 19.87	\$1.69 22.54	\$1.89 26.03	\$2.17 30.61	\$2.61 36.71	\$4.62 55.83
1912	1.55 18.00	1.73 19.67	1.92 22.31	2.20 25.72	2.57 30.21	3.11 36.21	5.49 54.96
1913	1.73 17.82	1.93 19.47	2.23 22.00	2.60 25.32	3.04 29.74	3.73 35.59	6.30 54.15
1914	1.77 17.78	1.98 19.42	2.26 21.97	2.63 25.29	3.13 29.65	3.88 35.44	6.85 53.60
1915	1.92 17.63	2.16 19.24	2.48 21.75	2.92 25.00	3.49 29.29	4.38 34.94	7.67 52.78
1916	2.08 17.47	2.34 19.06	2.71 21.52	3.21 24.71	3.87 28.91	4.89 34.43	8.51 51.94
1917	2.24 17.31	2.54 18.86	2.95 21.28	3.51 24.41	4.27 28.51	5.42 33.90	9.35 51.10
1918	2.40 17.15	2.73 18.67	3.20 21.03	3.82 24.10	4.69 28.09	5.97 33.35	10.22 50.23
1919	2.57 16.98	2.93 18.47	3.46 20.77	4.16 23.76	5.12 27.66	6.52 32.80	11.09 49.36
1920	2.75 16.80	3.15 18.25	3.72 20.51	4.49 23.43	5.57 27.21	7.10 32.22	11.99 48.46
1921	2.93 16.62	3.35 18.05	4.00 20.23	4.84 23.08	6.05 26.73	7.69 31.63	12.88 47.57
1922	3.13 16.42	3.60 17.80	4.30 19.93	5.22 22.70	6.44 26.34	8.01 31.31	13.17 47.28
1923	3.33 16.22	3.83 17.57	4.58 19.65	5.60 22.32	6.91 25.87	8.61 30.71	14.04 46.41
1924	3.55 16.06	4.09 17.31	4.90 19.33	6.02 21.90	7.38 25.40	9.22 30.10	14.93 45.52
Tot.	33.36 254.89	37.89 283.11	44.40 319.05	53.11 365.69	64.70 427.00	81.14 508.66	137.11 769.64
?	141.89	144.11	148.05	156.69	174.00	207.66	389.64

TWENTY PAYMENT LIFE

	\$29.55	\$31.53	\$34.42	\$37.97	\$42.37	\$47.91	\$65.52
1910	29.55	31.53	34.42	37.97	42.37	47.91	65.52
1911	1.96 27.59	2.05 29.48	2.17 32.25	2.33 35.64	2.58 39.79	2.86 45.05	4.73 60.79
1912	2.29 27.26	2.41 29.12	2.58 31.84	2.81 35.16	3.13 39.24	3.52 44.39	5.71 59.81
1913	2.69 26.86	2.82 28.71	3.05 31.37	3.33 34.64	3.69 38.68	4.31 43.60	7.17 58.35
1914	2.78 26.77	2.95 28.58	3.18 31.24	3.51 34.46	3.95 38.42	4.50 43.41	7.18 58.34
1915	3.08 26.47	3.25 28.28	3.59 30.83	3.98 33.99	4.47 37.90	5.17 42.74	8.06 57.46
1916	3.40 26.15	3.65 27.88	3.99 30.43	4.44 33.53	5.03 37.34	5.80 42.11	8.98 56.54
1917	3.76 25.79	4.02 27.51	4.43 29.99	4.93 33.04	5.69 36.78	6.47 41.44	9.88 55.64
1918	4.11 25.44	4.43 27.10	4.87 29.55	5.44 32.53	6.19 36.18	7.19 40.72	10.80 54.72
1919	4.51 25.04	4.83 26.70	5.33 29.09	5.96 32.01	6.79 35.58	7.89 40.02	11.73 53.79
1920	4.85 24.70	5.25 26.28	5.80 28.62	6.50 31.47	7.44 34.93	8.60 39.29	12.65 52.87
1921	5.27 24.28	5.68 25.85	6.30 28.12	7.08 30.89	8.10 34.27	9.37 38.54	13.56 51.96
1922	5.69 23.86	6.15 25.38	6.81 27.61	7.66 30.31	8.70 33.67	9.90 38.01	13.94 51.53
1923	6.12 23.43	6.61 24.92	7.34 27.08	8.28 29.69	9.39 32.98	10.66 37.25	14.79 50.73
1924	6.56 22.99	7.10 24.43	7.90 26.52	8.91 29.06	10.06 32.31	11.42 36.49	15.62 49.90
Tot.	57.07 386.18	61.20 411.75	67.34 448.96	75.16 494.39	85.11 550.44	97.68 620.97	144.80 838.00
?	110.19	110.75	111.96	117.39	130.44	157.97	303.00

TWENTY YEAR ENDOWMENT.

	\$48.88	\$49.34	\$50.12	\$51.25	\$53.04	\$55.95	\$68.52
1910	48.88	49.34	50.12	51.25	53.04	55.95	68.52
1911	3.20 45.68	3.33 46.01	3.56 46.56	3.87 47.39	4.30 48.72	5.02 50.93	8.00 60.52
1912	3.91 44.97	4.03 45.31	4.25 45.87	4.58 46.68	5.07 47.97	5.77 50.18	8.97 59.55
1913	3.64 45.24	4.10 45.24	4.66 45.46	5.30 45.96	6.09 46.95	7.09 48.86	10.91 57.61
1914	5.04 43.84	5.17 44.17	5.42 44.70	5.76 45.50	6.28 46.76	7.11 48.84	.....
1915	5.76 43.12	5.88 43.46	6.12 44.00	6.49 44.77	7.03 46.01	7.90 48.05	.....
1916	6.48 42.40	6.62 42.72	6.87 43.25	7.25 44.01	7.79 45.25	8.73 47.22	.....
1917	7.24 41.64	7.39 41.95	7.65 42.47	8.01 43.25	8.59 44.45	9.57 46.38	.....
1918	8.05 40.83	8.20 41.14	8.45 41.67	8.83 42.42	9.43 43.61	10.42 45.53	.....
1919	8.87 40.01	9.01 40.33	9.29 40.83	9.68 41.58	10.28 42.76	11.30 44.65	.....
1920	9.75 39.13	9.90 39.44	10.14 39.98	10.54 40.72	11.17 41.87	12.21 43.74	.....
1921	10.63 38.25	10.79 38.55	11.05 39.07	11.43 39.83	12.05 40.99	12.94 43.01	.....
1922	11.58 37.30	11.73 37.61	11.98 38.14	12.39 38.87	12.90 40.08	13.80 42.09	.....
1923	12.55 36.33	12.69 36.65	12.95 37.17	13.34 37.92	13.96 39.14	14.86 41.15	.....
1924	13.56 35.32	13.69 35.65	13.95 36.17	14.35 36.91	14.96 38.14	15.76 40.19	.....
Tot.	110.26 622.94	112.53 627.57	116.34 635.46	121.82 647.08	129.86 665.71	142.48 696.77	.....
?	138.06	132.43	122.54	119.92	107.74	45.77	.....

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS. (Policies issued in 1910.)

Ages	21	25	30	35	40	45	55
Ordinary Life	\$91.47	\$100.07	\$113.36	\$130.67	\$153.43	\$183.81	\$281.13
Cash Value Deducted	66.47	71.07	77.36	85.67	96.43	112.81	178.13
20 Payment Life	138.44	147.84	161.56	178.33	199.03	225.11	305.59
Cash Value Deducted	81.44	84.84	91.56	99.33	109.03	124.11	179.59
20 Year Endowment	225.39	227.28	230.43	235.08	242.22	253.94	305.78
Cash Value Deducted	75.39	78.28	83.43	89.08	98.22	109.94	161.78

TEN YEARS. (Policies issued in 1914.)

Ordinary Life	\$178.01	\$194.37	\$219.71	\$252.65	\$295.89	\$353.69	\$537.05
Cash Value Deducted	109.01	112.37	118.71	127.65	141.89	166.69	276.05
20 Payment Life	267.33	285.31	311.45	343.43	382.81	432.55	584.16
Cash Value Deducted	108.33	111.31	116.45	124.43	135.81	157.55	257.16
20 Year Endowment	432.45	435.93	441.76	450.37	463.60	485.52	580.94
Cash Value Deducted	45.45	49.93	56.76	67.37	81.60	104.52	203.94

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				TERM with privilege of exchange.			
(Disability Included, except Term.)				1st Five Years..	\$15.39	\$18.29	Premium \$24.34
ENDOWMENT PAID-UP AT AGE 60.				Premium After Five Years.			
Matures at Age 65. \$24.42 \$36.60 \$64.81				10 Pay. Life.....	\$48.07	\$58.06	\$72.70
ENDOWMENT PAID-UP AT AGE 65.				15 Pay. Life.....	36.41	44.01	55.83
Matures at Age 70. 22.97 \$32.29 \$51.89				10 Year End.....	96.48	97.45	100.55
FULL PREMIUM ENDOWMENT.				15 Year End.....	63.67	65.00	69.31
25 Pay. Life..... \$39.30 \$47.15 \$61.55				CHILD ENDOWMENTS.			
(Premium reduces every five years.)				Age of Parent	25	35	45
JOINT LIFE POLICIES.				10 Year.....	\$102.36	\$103.10	\$105.13
Whole Life..... \$31.40 \$39.16 \$53.49				15 Year.....	67.43	68.25	70.67
20 Payment..... 42.96 49.74 61.65				20 Year.....	51.01	51.97	54.86
20 Year End..... 54.91 57.75 65.37				ENDOWMENTS.			
QUARANTEED INSTALLMENT — Pay-				30 Year.....	\$31.10	\$34.75	\$41.33
able in 10 Annual Installments of \$100 each				Age 60.....	26.44	39.88	69.93
for 10 Years.				Age 65.....	23.96	34.75	54.60
Whole Life..... \$18.43 \$24.04 \$33.85				REDUCED INITIAL PREMIUM. End. 50.			
20 Payment..... 27.15 32.69 41.25				1st 7 Years.....	\$21.40		
Payable in 15 Annual Installments of \$66.67				Subsequent.....	49.71		
Each for 15 Years.				Endowment 55.			
Whole Life..... \$17.01 \$22.20 \$31.26				1st 7 Years.....	\$21.40		
20 Payment..... 25.07 30.19 38.09				Subsequent.....	37.04		
Payable in 20 Annual Installments of \$50				Endowment 60.			
Each for 20 Years.				1st 7 Years.....	\$21.40	\$27.92	
Whole Life..... \$15.73 \$20.52 \$28.90				Subsequent.....	29.43	48.98	
20 Payment..... 23.17 27.91 35.21				Endowment 65.			
Payable in 25 Annual Installments of \$40				1st 7 Years.....		\$27.92	
Each for 25 Years.				Subsequent.....		37.44	
Whole Life..... \$14.59 \$19.04 \$26.82				MONTHLY INCOME. \$500 immediately			
20 Payment..... 21.50 25.90 32.67				and \$30 a Month, 240 Certain.			
SINGLE PREMIUM LIFE.				Ord. Life.....	\$122.41	\$159.70	\$224.91
Whole Life..... \$400.73 \$470.55 \$566.00				20 Pay. Life.....	180.36	217.19	274.05
				20 Year End.....	271.08	283.77	312.31
				CONTINUOUS MONTHLY INCOME. —			
				\$500 immediately and \$30 a Month, 240			
				Certain. (Equal Ages).			
				Ord. Life.....	\$140.29	\$173.60	\$234.38
				20 Pay. Life.....	204.48	234.41	284.61
				20 Year End.....	361.74	328.47	326.47

LAMAR LIFE INSURANCE COMPANY, Jackson, Miss.

Accelerative Option. — Policy is non-participating. Coupons in Special 20 Payment Coupon policies may be left with company to pay up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American Standard Preliminary Term (Int. Std.) reserve, with surrender charge up to 10th or 15th year, not exceeding \$10 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — At any time prior to age 60 upon payment of difference in premium at 6% compound interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of disability having existed 60 days and continuing during disability and life time; no reduction in insurance at maturity. Not written on Term nor Joint Life policies. Agreement does not cover military, naval, aeronautic or submarine service.

Dividends. — Policy is non-participating during premium paying period; participating when fully paid up. Special coupon policies have 19 guaranteed coupons beginning on payment of second premium. Coupons left with company, policy will be paid-up at end of 14 years, or at end of 20 years each cash value will be in excess of total of premium paid, or paid-up life policies (\$1,530), ages 21-45, or paid-up life policies for \$1,000 and each cash payment varying from \$220 to \$247, or annuity for life; policy will mature as endowment at age 65.

Double Indemnity. — For extra premium of \$1.75, rider will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot, strike or insurrection, violation of law, military or naval service, police duty, bodily or mental infirmity, poisoning or infection other than as result of injury. Limit, \$10,000.

Extended Insurance. — Available after three years. Not paid. With cash but not loan values. Exchangeable for paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 19-60, except Term, 20-55; \$50,000, except Term, \$5,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within three months after default. Non-par. With cash but not loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loan. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not less than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Within two years aerial or submarine operations limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-30 years), and Continuous (10-15-20 years certain). Reinstatement. Payments annually, semi-annually, quarterly or monthly. Trust Fund and Income Riders obtain participate in excess interest earned†. Unless otherwise provided proceeds withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but renewable Term. Limit, 15-50, \$3,000. Double indemnity granted. Disability granted to single self-supporting women above age 15. Disability clause terminates at marriage.

†Present interest rate not determined.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% and 4% Reserve.)

End. Age 85	LIMITED PAY. LIFE			ENDOWMENTS			Ideal Com. bination 30 Year End.	Age	Com'l Whole Life \$5000	Mul- tiple Opt. Pol'y	Spec. Cou- pon Pol'y 20 Pay.	Accu- mula- tive Pol'y Ord. Life	TERM	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year							5 Year	1 Y.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
13.68	34.45	25.48	21.10	91.61	57.71	41.40	26.00	15	.....	32.35	27.70	18.40	.....	.....
13.95	34.96	25.86	21.42	91.65	57.74	41.45	26.06	16	.....	32.39	27.81	18.60	.....	.....
14.22	35.47	26.24	21.75	91.68	57.79	41.50	26.12	17	.....	32.44	28.00	18.87	.....	.....
14.50	36.00	26.65	22.10	91.72	57.83	41.55	26.19	18	.....	32.49	28.12	19.14	.....	.....
14.80	36.55	27.04	22.43	91.75	57.89	41.61	26.26	19	.....	32.54	28.42	19.44	.....	.....
15.10	37.10	27.47	22.80	91.80	57.93	41.67	26.34	20	68.07	32.59	28.46	20.31	8.05	8.05
15.45	37.70	27.91	23.18	91.84	58.00	41.73	26.39	21	69.54	32.65	28.75	20.64	8.10	8.10
15.80	38.32	28.38	23.58	91.89	58.06	41.80	26.48	22	71.10	32.71	29.40	20.98	8.15	8.15
16.18	38.97	28.85	23.98	91.94	58.12	41.87	26.57	23	72.77	32.78	30.10	21.34	8.20	8.20
16.55	39.60	29.35	24.40	91.99	58.18	41.94	26.69	24	74.49	32.84	30.75	21.72	8.25	8.25
16.94	40.31	29.88	24.85	92.05	58.25	42.00	26.80	25	76.26	32.93	31.50	22.11	8.35	8.35
17.38	41.02	30.40	25.32	92.11	58.40	42.05	26.94	26	78.17	33.01	32.25	22.72	8.40	8.40
17.81	41.75	30.96	25.80	92.18	58.47	42.15	27.09	27	80.19	33.10	33.05	23.15	8.48	8.48
18.29	42.50	31.52	26.29	92.25	58.56	42.25	27.25	28	82.26	33.21	33.71	23.60	8.57	8.57
18.78	43.32	32.15	26.76	92.33	58.65	42.36	27.42	29	84.49	33.32	34.55	24.07	8.65	8.65
19.30	44.15	32.76	27.35	92.40	58.75	42.47	27.61	30	86.81	33.45	35.46	24.57	8.75	8.75
19.86	45.00	33.40	27.90	92.50	58.85	42.60	27.83	31	89.28	33.59	36.28	25.20	8.85	8.85
20.45	45.92	34.08	28.46	92.59	58.97	42.75	28.06	32	91.86	33.75	37.14	25.75	8.98	8.98
21.04	46.80	34.80	29.06	92.69	59.10	42.90	28.33	33	94.59	33.92	37.97	26.33	9.10	9.10
21.70	47.75	35.50	29.65	92.80	59.23	43.08	28.61	34	97.47	34.12	38.82	26.96	9.25	9.25
22.37	48.76	36.28	30.30	92.92	59.38	43.14	28.94	35	100.55	34.34	39.71	27.59	9.40	9.40
23.11	49.78	37.06	31.00	93.05	59.50	43.33	29.29	36	103.78	34.59	40.64	28.27	9.55	10.00
23.87	50.85	37.90	31.72	93.20	59.69	43.57	29.69	37	107.16	34.86	41.51	28.99	9.75	10.00
24.70	51.96	38.75	32.50	93.36	59.88	43.83	30.12	38	110.80	35.16	42.47	29.76	9.95	10.00
25.55	53.12	39.65	33.30	93.53	60.11	44.12	30.60	39	114.64	35.51	43.43	30.57	10.20	11.00
26.47	54.35	40.60	34.12	93.72	60.40	44.45	31.19	40	118.68	35.89	44.41	31.43	10.45	11.00
27.45	55.58	41.60	35.00	93.93	60.70	44.70	31.78	41	123.02	36.33	45.41	32.33	10.80	11.00
28.48	56.90	42.62	35.92	94.16	61.00	45.10	32.45	42	127.56	36.81	46.46	33.25	11.22	12.00
29.56	58.22	43.75	36.90	94.42	61.34	45.55	33.17	43	132.46	37.34	47.40	34.57	11.68	13.00
30.74	59.63	44.85	37.93	94.72	61.68	46.06	34.00	44	137.66	37.95	48.45	35.68	12.20	13.00
31.88	61.03	46.00	39.00	95.05	62.00	46.62	34.87	45	143.17	38.62	49.51	36.86	12.80	14.00
33.30	62.63	47.28	40.25	95.42	62.28	47.19	35.85	46	149.17	39.37	.....	38.11	13.47	15.00
34.71	64.20	48.58	41.45	95.83	62.83	47.89	36.95	47	155.44	40.21	.....	40.00	14.22	16.00
36.21	65.84	50.00	42.76	96.30	63.43	48.67	38.12	48	162.11	41.14	.....	41.24	15.08	17.00
37.84	67.60	51.40	44.20	96.82	64.08	49.53	39.45	49	169.24	42.17	.....	42.58	16.05	18.00
39.51	69.40	53.00	45.70	97.41	64.83	50.49	40.85	50	176.87	43.31	.....	44.77	17.15	20.00
41.40	71.30	54.60	47.25	98.06	65.65	51.54	.....	51	184.95	.....	.....	47.33	18.35	.....
43.32	73.30	56.30	48.90	98.78	66.60	52.72	.....	52	193.56	.....	.....	49.01	19.70	.....
45.40	75.35	58.08	50.70	99.59	67.63	54.02	.....	53	202.76	.....	.....	51.55	21.20	.....
47.65	77.45	60.00	52.62	100.47	68.77	55.45	.....	54	212.61	.....	.....	53.50	22.90	.....
50.24	79.75	62.00	54.65	101.45	70.03	57.03	.....	55	223.08	.....	.....	55.59	24.75	.....
52.94	82.01	64.20	56.92	102.53	71.52	58.88	.....	56	234.48	.....	.....	58.55	.....	.....
55.75	84.49	66.50	59.28	103.73	73.00	60.91	.....	57	246.47	.....	.....	60.94	.....	.....
58.75	87.10	68.92	61.75	105.06	74.71	63.13	.....	58	259.22	.....	.....	63.56	.....	.....
61.90	89.78	71.60	64.60	106.54	76.60	65.57	.....	59	272.94	.....	.....	66.38	.....	.....
65.50	92.60	74.40	67.60	108.15	78.70	68.30	.....	60	287.56	.....	.....	69.43	.....	.....

NOTE.—Above rates adopted in 1924. Semi-annual rate multiply by 52; quarterly multiply by 265.

*5 year convertible within 4 year; 10 year within 8 year.

DOUBLE INDEMNITY rate \$1.75 per \$1,000.

LAMAR LIFE INSURANCE COMPANY—Continued.

WITH DISABILITY.

(Providing Waiver of Premiums and \$10 Monthly Income.)

End. Age 85	LIMITED PAYMENT LIFE. End. Age 85			ENDOWMENTS			Age	Multi- ple Op- tion 25 Year End.	Ideal Comb 30 Year End.	20 Pay. Life Cou- pon	Ord. Life Ac- cum- ula- tive	Com- mer- cial Whole Life \$5000
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year						
14.81	\$36.82	\$27.23	\$22.60	\$91.97	\$58.11	\$41.89	15	\$33.35	\$26.06	\$29.16	\$19.44	.....
15.07	37.34	27.63	22.90	92.03	58.15	41.95	16	33.42	26.72	29.29	19.67	.....
15.35	37.83	28.01	23.27	92.07	58.21	42.01	17	33.50	26.78	29.52	19.97	.....
15.65	38.37	28.42	23.63	92.12	58.27	42.09	18	33.58	26.85	29.66	20.27	.....
15.96	38.91	28.83	23.98	92.16	58.33	42.17	19	33.65	26.96	29.99	20.59	.....
16.28	39.70	29.40	24.38	92.23	58.38	42.26	20	33.74	27.07	30.05	21.50	74.11
16.65	40.35	29.89	24.80	92.28	58.47	42.33	21	33.84	27.16	30.38	21.87	75.74
17.05	41.00	30.38	25.25	92.35	58.56	42.44	22	33.93	27.29	31.06	22.25	77.51
17.45	41.70	30.90	25.64	92.41	58.66	42.53	23	34.04	27.42	31.79	22.64	79.33
17.85	42.42	31.42	26.10	92.47	58.73	42.64	24	34.15	27.58	32.48	23.07	81.32
18.30	43.15	31.98	26.60	92.54	58.82	42.73	25	34.27	27.74	33.25	23.50	83.24
18.77	43.90	32.54	27.08	92.62	59.00	42.83	26	34.40	27.93	34.04	24.16	85.42
19.24	44.68	33.14	27.60	92.71	59.09	42.96	27	34.53	28.15	34.86	24.63	87.65
19.76	45.50	33.75	28.11	92.79	59.21	43.09	28	34.67	28.37	35.55	25.12	89.98
20.30	46.34	34.38	28.62	92.89	59.33	43.24	29	34.83	28.62	36.42	25.64	93.40
20.87	47.20	35.02	29.22	92.98	59.46	43.40	30	35.02	28.89	37.36	26.20	95.02
21.49	48.10	35.70	29.80	93.11	59.59	43.55	31	35.21	29.16	38.22	26.88	97.73
22.13	49.04	36.42	30.40	93.22	59.75	43.76	32	35.43	29.44	39.11	27.48	100.58
22.78	50.00	37.16	31.04	93.35	59.92	43.96	33	35.66	29.77	39.96	28.13	103.67
23.50	50.96	37.94	31.66	93.49	60.11	44.21	34	35.93	30.10	40.86	28.82	106.87
24.26	52.00	38.71	32.35	93.64	60.32	44.32	35	36.21	30.54	41.78	29.52	110.26
25.06	53.06	39.54	33.09	93.82	60.48	44.57	36	36.55	30.97	42.76	30.28	113.91
25.90	54.19	40.41	33.85	94.02	60.74	44.89	37	36.90	31.46	43.66	31.07	117.61
26.80	55.33	41.30	34.65	94.22	61.00	45.23	38	37.28	32.00	44.65	31.92	121.67
27.75	56.53	42.25	35.50	94.44	61.31	45.61	39	37.72	32.60	45.67	32.81	125.93
28.75	57.76	43.20	36.37	94.69	61.69	46.05	40	38.21	33.29	46.70	33.78	130.49
29.82	58.97	44.21	37.35	94.97	62.07	46.48	41	38.74	33.98	47.80	34.75	135.31
30.96	60.30	45.29	38.40	95.28	62.49	46.95	42	39.33	34.77	48.98	35.78	140.37
32.14	61.67	46.41	39.50	95.63	62.94	47.67	43	39.96	35.61	50.04	37.22	145.80
33.45	63.10	47.58	40.67	96.03	63.40	48.36	44	40.69	36.57	51.24	38.45	151.63
34.80	64.58	48.78	41.89	96.46	63.88	49.12	45	41.49	37.58	52.44	39.76	157.82
36.32	66.14	50.11	43.30	96.94	64.40	49.88	46	42.38	38.70	.....	41.16	164.55
37.90	67.74	51.55	44.66	97.50	65.19	50.78	47	43.37	39.96	.....	43.20	171.56
39.55	69.40	53.13	46.14	98.12	66.06	51.77	48	44.45	41.30	.....	44.59	179.02
41.40	71.15	54.85	47.78	98.81	66.96	52.84	49	45.65	42.81	.....	46.41	187.04
43.25	73.00	56.74	49.47	99.61	68.02	54.05	50	46.96	44.40	.....	48.49	195.56
45.35	75.10	58.60	51.25	100.71	69.13	55.33	51	.....	.....	.....	51.28	204.75
47.50	77.32	60.55	53.15	101.89	70.39	56.78	52	.....	.....	.....	53.19	214.51
49.87	79.70	62.65	55.23	103.16	71.75	58.39	53	.....	.....	.....	56.00	225.02
52.40	82.25	64.90	57.44	104.54	73.25	60.12	54	.....	.....	.....	58.23	236.34
55.40	84.98	67.25	59.82	106.04	74.91	62.07	55	.....	.....	.....	60.65	248.44

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING				15 Installments.			
SINGLE PREMIUMS.				Whole Life.....			
Whole Life.....	\$324.17	\$389.08	\$478.80	10 Payment.....	\$13.47	\$17.78	\$25.34
10 Year End.....	754.77	756.15	759.91	15 Payment.....	32.05	38.76	48.52
15 Year End.....	648.64	651.87	661.38	20 Payment.....	23.75	28.84	36.57
20 Year End.....	563.32	569.73	588.24	20 Year End.....	19.76	24.09	31.01
JOINT LIFE (Two Equal Ages.)				20 Year End.....	33.39	34.30	37.06
Ord. Life.....	\$26.24	\$33.55	\$47.23	20 Installments.			
20 Pay. Life.....	35.25	41.57	52.19	Whole Life.....	\$12.45	\$16.44	\$23.43
INCOME POLICIES. \$1,000 in Specified				10 Payment.....	29.63	35.84	44.86
Number of Installments.				15 Payment.....	21.96	26.67	33.81
5 Installments.				20 Payment.....	18.26	22.27	28.67
Whole Life.....	\$15.84	\$20.92	\$29.81	20 Year End.....	30.87	31.71	34.27
10 Payment.....	37.69	45.59	57.06	HOME GUARDIAN POLICIES. Immedi-			
15 Payment.....	27.94	33.92	43.01	ate Payment of \$600 and \$20 for 120			
20 Payment.....	23.23	28.33	36.47	Months Commuted value \$2,640. Dis-			
20 Year End.....	39.27	40.34	43.59	ability provides \$26.40 a month.			
10 Installments.				Ord. Life.....	\$44.67	\$59.82	\$87.15
Whole Life.....	\$14.59	\$19.26	\$27.45	With Disability.....	47.76	64.18	93.80
15 Pay. Life.....	25.73	31.24	39.61	20 Pay. Life.....	67.90	82.63	107.71
20 Pay. Life.....	21.40	26.09	33.58	With Disability.....	71.83	87.25	114.26
20 Year End.....	36.16	37.14	40.14				

LAMAR LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

	Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
				Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. D.
Ordinary Life	20	\$15.10	\$12	\$25	\$80	3	\$124	\$67	\$198	9	\$115	\$115	\$309	15	\$181	\$171	\$415	19	\$115
	25	16.94	14	31	91	3	362	83	223	10	289	141	342	16	58	298	454	18	21
	30	19.30	18	39	104	4	271	102	247	11	245	173	377	15	279	254	497	17	21
	35	22.37	22	48	116	5	109	126	275	11	268	212	414	14	226	306	537	15	21
	40	26.47	28	60	131	5	239	156	305	11	25	257	451	13	2	367	575	13	21
	45	31.88	35	74	144	5	167	190	333	9	307	306	484	11	44	424	610	11	21
	50	39.51	43	91	159	4	334	227	359	8	122	359	517	9	85	488	645	9	21
	55	50.24	52	109	172	4	42	269	387	6	308	416	550	7	201	560	686	7	21
	60	65.50	62	130	187	3	116	314	415	5	178	483	591	6	77	672	760	5	\$33
20 Annual Premiums	20	22.80	27	59	190	8	211	157	464	25	63	271	729	35	261	411	1000	Pd-up	
	25	24.85	30	65	192	8	364	175	470	23	35	302	733	32	86	457	1000	"	
	30	27.35	34	74	199	9	183	196	476	22	7	338	738	28	215	510	1000	"	
	35	30.30	38	83	201	9	153	221	482	19	224	379	741	24	312	563	1000	"	
	40	34.12	44	94	205	8	306	248	485	16	298	422	741	21	14	631	1000	"	
	45	39.00	50	107	209	7	284	277	486	13	342	465	738	17	124	694	1000	"	
	50	45.70	56	119	209	6	126	305	483	11	31	507	730	13	290	755	1000	"	
	55	54.65	62	132	209	4	348	331	476	8	173	543	718	10	217	815	1000	"	
	60	67.60	69	144	207	3	245	353	467	6	90	570	698	7	222	881	1000	"	
	Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
				Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$
20 Year Endowment	20	41.67	83	161	261	15	128	388	539	10	489	661	733	5	772	926	959	1	9
	25	42.00	81	160	258	15	114	387	537	10	481	660	731	5	769	926	958	1	9
	30	42.47	79	158	255	15	91	385	534	10	469	659	729	5	765	925	958	1	9
	35	43.14	77	157	251	15	52	384	530	10	449	657	727	5	757	925	957	1	9
	40	44.45	76	155	247	14	\$103	383	526	10	413	655	722	5	745	923	956	1	9
	45	46.62	75	155	242	11	10	382	519	10	348	651	766	5	722	921	953	1	9
	50	49.74	74	155	236	8	150	380	509	10	224	645	754	5	681	917	949	1	9
	55	57.03	74	156	229	5	\$297	378	495	9	\$279	635	738	5	605	911	943	1	9
	60	68.30	75	159	222	4	\$16	376	478	6	\$258	620	712	5	461	901	932	1	9

†Days.

NOTE.—American Experience 3½% Modified Preliminary Term (Illinois Standard.)

LIBERTY LIFE INSURANCE COMPANY, Chicago, Ill.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to the 20th year, not exceeding \$25 per \$1,000. Payment may be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium, rider provides prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during lifetime and continued disability; no reduction in insurance. Agreement does not cover war service.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$, withdrawable at any time.

Double Indemnity. — For extra premium of \$3.00 per \$1,000, rider provides during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operation, violation of law, war, riot or insurrection, military, naval or police service, bodily or mental infirmity, sunstroke, poisons, ptomaines, or infection other than as result of accident.

Extended Insurance. — Automatic after three years. Non-par. Without cash or loan values.

Grace. — 31 days without interest.

Incontestable. — After one year except for non-payment of premiums.

Limits. — Ages, 15-60. Reinsures over \$5,000; accepts reinsurance.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values". "Extended Insurance" and "Paid-Up Values". Fractional years premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash or loan values, but practice to grant them.

Policy in Effect. — Upon approval of application if binding receipt issued.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with 6% interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, withdrawable at any time, Limited (5 to 20 years), and Continuous (20 years certain) Installments. Payments made annually or monthly. Unless otherwise directed beneficiary may withdraw commutable values at any time.

Suicide. — Within one year, policy void.

Women. — No extra charge. If husband is beneficiary and is insurable he must have equal amount of insurance in her favor. Disability and double indemnity not granted.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

WITHOUT DISABILITY OR DOUBLE INDEMNITY.									DISABILITY RATES.								
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				Age	LIMITED PAY. LIFE				ENDOW- MENTS				
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Age 65		Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.	A 65	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
17.39	44.58	33.00	27.32	100.50	65.11	47.75	18.29	15	1.06	2.66	1.88	1.53	.63	.66	.69	1	
17.72	45.18	33.45	27.70	100.68	65.25	47.88	18.73	16	1.10	2.70	1.91	1.56	.66	.69	.73	1	
18.06	45.81	33.92	28.10	100.87	65.40	48.01	19.20	17	1.15	2.75	1.96	1.60	.70	.72	.76	1	
18.43	46.45	34.41	28.51	101.06	65.55	48.14	19.71	18	1.19	2.80	2.00	1.64	.73	.77	.81	1	
18.80	47.12	34.91	28.93	101.26	65.71	48.29	20.23	19	1.23	2.85	2.04	1.68	.76	.81	.84	1	
19.20	47.81	35.43	29.37	101.47	65.87	48.44	20.79	20	1.26	2.90	2.09	1.71	.80	.84	.88	1	
19.61	48.52	35.97	29.82	101.68	66.05	48.59	21.39	21	1.31	2.95	2.13	1.75	.81	.86	.90	1	
20.04	49.26	36.52	30.28	101.91	66.23	48.75	22.01	22	1.36	3.00	2.16	1.79	.85	.90	.95	1	
20.49	50.01	37.10	30.77	102.14	66.41	48.92	22.67	23	1.41	3.06	2.21	1.83	.89	.92	.98	1	
20.97	50.80	37.70	31.28	102.38	66.61	49.10	23.37	24	1.46	3.13	2.25	1.86	.94	.97	1.03	1	
21.47	51.62	38.32	31.80	102.63	66.81	49.29	24.10	25	1.50	3.19	2.30	1.90	.96	1.01	1.06	1	
21.99	52.46	38.95	32.34	102.89	67.02	49.49	24.89	26	1.55	3.23	2.35	1.94	.99	1.04	1.11	1	
22.54	53.33	39.62	32.91	103.16	67.24	49.69	25.73	27	1.61	3.26	2.39	1.98	1.03	1.09	1.16	1	
23.12	54.23	40.29	33.49	103.44	67.47	49.91	26.63	28	1.66	3.31	2.43	2.01	1.05	1.14	1.21	1	
23.72	55.16	41.01	34.10	103.73	67.72	50.13	27.57	29	1.71	3.35	2.48	2.05	1.09	1.19	1.28	1	
24.36	56.13	41.74	34.73	104.04	67.97	50.38	28.59	30	1.78	3.40	2.53	2.10	1.14	1.24	1.35	1	
25.03	57.13	42.51	35.39	104.35	68.24	50.64	29.67	31	1.85	3.46	2.58	2.15	1.18	1.29	1.43	1	
25.73	58.16	43.30	36.08	104.69	68.52	50.91	30.84	32	1.93	3.53	2.61	2.19	1.23	1.35	1.49	1	
26.48	59.23	44.12	36.79	105.03	68.82	51.21	32.07	33	2.00	3.59	2.66	2.23	1.28	1.43	1.59	2	
27.26	60.32	44.98	37.53	105.39	69.13	51.52	33.40	34	2.08	3.66	2.70	2.28	1.34	1.50	1.69	2	
28.09	61.47	45.87	38.31	105.77	69.46	51.86	34.84	35	2.15	3.73	2.75	2.33	1.43	1.59	1.80	2	
28.96	62.65	46.79	39.12	106.17	69.82	52.23	36.39	36	2.24	3.78	2.80	2.38	1.50	1.68	1.91	2	
29.88	63.88	47.75	39.96	106.59	70.18	52.62	38.39	37	2.34	3.83	2.85	2.43	1.60	1.79	2.06	2	
30.85	65.15	48.75	40.85	107.03	70.53	53.05	40.12	38	2.44	3.89	2.90	2.48	1.70	1.91	2.23	2	
31.88	66.47	49.79	41.77	107.49	71.01	53.51	41.99	39	2.54	3.94	2.95	2.54	1.80	2.04	2.41	2	
32.98	67.84	50.87	42.75	107.97	71.47	54.01	44.02	40	2.65	3.99	3.00	2.60	1.91	2.19	2.63	2	
34.13	69.26	52.01	43.78	108.49	71.97	54.55	46.22	41	2.78	4.01	3.05	2.71	2.04	2.35	2.76	2	
35.36	70.72	53.19	44.86	109.04	72.51	55.15	48.62	42	2.91	4.04	3.09	2.85	2.19	2.55	2.91	2	
36.67	72.25	54.44	46.00	109.62	73.09	55.80	51.23	43	3.05	4.08	3.14	3.01	2.34	2.76	3.06	3	
38.05	73.84	55.74	47.21	110.24	73.73	56.51	54.11	44	3.19	4.11	3.19	3.18	2.51	3.01	3.23	3	
39.52	75.50	57.11	48.48	110.92	74.41	57.29	57.29	45	3.34	4.15	3.24	3.35	2.71	3.30	3.41	3	
41.08	77.23	58.55	49.83	111.64	75.17	58.15	60.86	46	3.51	4.15	3.41	3.53	2.94	3.51	3.60	3	
42.75	79.03	60.05	51.26	112.43	75.99	59.09	64.58	47	3.70	4.16	3.61	3.71	3.19	3.75	3.80	3	
44.53	80.90	61.65	52.78	113.27	76.88	60.11	68.73	48	3.90	4.16	3.84	3.91	3.49	4.01	4.05	4	
46.42	82.87	63.33	54.40	114.18	77.86	61.25	73.70	49	4.11	4.18	4.10	4.14	3.85	4.29	4.29	4	
48.44	84.91	65.10	56.12	115.17	78.93	62.49	78.93	50	4.35	4.19	4.39	4.41	4.28	4.56	4.58	4	
50.57	87.04	66.97	57.96	116.23	80.08	63.85	.....	51	4.63	4.58	4.69	4.70	4.68	4.88	4.91	4	
52.86	89.27	68.95	59.92	117.37	81.35	65.35	.....	52	4.94	4.96	5.01	5.01	5.10	5.25	5.31	5	
55.30	91.59	71.03	62.00	118.60	82.73	66.99	.....	53	5.28	5.35	5.36	5.35	5.56	5.66	5.79	5	
57.90	94.02	73.24	64.23	119.92	84.25	68.78	.....	54	5.64	5.74	5.74	5.71	6.06	6.16	6.38	6	
60.66	95.57	75.59	66.63	121.36	85.90	70.74	.....	55	6.01	6.13	6.15	6.10	6.64	6.75	7.14	6	
63.62	99.24	78.09	69.20	122.93	87.71	72.90	.....	56	.....	.....	.....	.....	.....	.....	.....	.....	
66.78	102.03	80.74	71.94	124.62	89.69	75.25	.....	57	.....	.....	.....	.....	.....	.....	.....	.....	
70.15	104.08	83.58	74.91	126.46	91.85	77.84	.....	58	.....	.....	.....	.....	.....	.....	.....	.....	
73.76	108.09	86.61	78.09	128.46	94.24	80.65	.....	59	.....	.....	.....	.....	.....	.....	.....	.....	
77.62	111.36	89.86	81.52	130.63	96.85	83.74	.....	60	.....	.....	.....	.....	.....	.....	.....	.....	

Double Indemnity, \$3,000 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
5 Year Term...	\$ 11.88	\$ 13.40	\$ 17.43
Single Premiums.			
Whole Life ...	\$417.82	\$492.88	\$593.05

Cash, Loan, Paid-up and Extended Insurance Values—Participating

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Whole Life	21 \$19.61	\$5	\$18	\$55	2 95	\$59	\$171	7 335	\$113	\$298	14 277	\$176	\$419	19 41			
	25 21.47	7	23	66	2 311	72	192	9 49	134	326	15 134	206	451	18 158			
	30 24.36	11	31	82	3 241	91	221	10 119	166	363	15 55	251	492	16 355			
	35 28.09	15	41	98	4 162	115	250	10 258	204	400	14 42	302	532	15 29			
	40 32.98	21	54	116	5 3	144	282	10 89	248	437	12 207	358	569	12 354			
	45 39.32	28	69	134	5 25	177	311	9 70	296	471	10 271	416	602	10 304			
	50 48.44	37	86	151	4 234	213	338	7 298	345	500	8 309	473	637	8 295			
10 Pay. Life	55 60.66	47	105	166	3 349	251	363	6 130	395	527	7 31	527	657	6 344			
	60 77.62	58	125	181	3 68	288	384	4 359	441	550	5 198	584	685	5 95			
	21 48.52	71	142	449	24 242	343	1000	Pd-up									
	25 51.62	77	153	432	24 141	370	1000	"									
	30 56.13	86	170	456	23 72	410	1000	"									
	35 61.47	96	189	459	21 95	456	1000	"									
	40 67.84	108	211	461	18 296	508	1000	"									
15 Pay. Life	45 75.50	121	236	462	16 17	566	1000	"									
	50 84.91	134	261	459	13 56	626	1000	"									
	55 96.59	146	284	432	10 120	688	1000	"									
	60 111.36	155	303	439	7 263	746	1000	"									
	21 35.97	36	81	237	12 114	215	626	33 159	377	1000	Pd-up						
	25 38.32	40	89	263	12 329	234	630	31 116	410	1000	"						
	30 41.74	45	100	269	13 99	261	635	28 112	456	1000	"						
20 Pay. Life	35 45.97	52	113	275	12 347	292	639	25 1	508	1000	"						
	40 50.87	59	126	279	11 324	327	641	21 194	566	1000	"						
	45 57.11	68	144	283	10 100	363	641	17 364	626	1000	"						
	50 65.10	76	160	282	8 139	399	635	14 194	688	1000	"						
	55 75.59	83	175	277	6 170	430	623	11 99	746	1000	"						
	60 89.86	89	186	269	4 263	454	606	8 135	800	1000	"						
	21 29.82	20	54	169	7 193	150	436	23 87	272	717	34 157	418	1000	Pd-up			
25 Pay. Life	25 31.80	23	60	175	8 28	165	443	22 206	297	722	31 256	456	1000	"			
	30 34.73	27	68	182	8 226	186	452	20 352	333	727	28 41	508	1000	"			
	35 38.31	32	78	189	8 296	210	460	18 273	731	731	24 149	566	1000	"			
	40 42.75	38	90	196	8 156	238	466	16 60	416	733	20 244	626	1000	"			
	45 48.48	45	103	201	7 175	266	469	13 147	459	730	16 357	688	1000	"			
	50 56.12	52	116	204	6 70	293	466	10 239	498	722	13 171	746	1000	"			
	55 66.63	58	129	205	4 308	318	460	8 39	531	709	10 92	800	1000	"			
30 Pay. Life	60 81.52	65	142	205	3 223	338	451	5 340	552	689	7 156	849	1000	"			
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
10 Year End.	21 101.68	\$240	\$435	\$514	5 \$492	\$649	\$716	3 \$708	\$760	\$ 813	2 \$809	\$876	\$907	1 \$906			
	25 122.63	239	434	513	5 \$490	646	715	3 \$707	759	812	2 \$809	877	907	1 \$906			
	30 104.04	237	432	511	5 \$486	645	713	3 \$705	758	811	2 \$807	877	907	1 \$906			
	35 105.77	235	430	508	5 \$480	644	712	3 \$702	757	810	2 \$806	876	906	1 \$905			
	40 107.97	232	428	505	5 \$472	642	710	3 \$698	756	808	2 \$803	875	905	1 \$904			
	45 110.92	229	425	501	5 \$457	639	706	3 \$691	754	806	2 \$799	874	904	1 \$902			
	50 115.17	224	420	494	5 \$432	634	700	3 \$678	750	801	2 \$791	871	901	1 \$898			
15 Year End.	55 121.36	218	412	484	5 \$388	627	692	3 \$657	743	795	2 \$779	868	897	1 \$893			
	60 130.63	210	401	468	5 \$310	615	678	3 \$620	743	783	2 \$757	861	890	1 \$884			
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
15 Year End.	21 \$66.05	\$130	\$246	\$341	10 \$272	\$373	\$ 485	8 \$444	\$584	\$690	5 \$675	\$910	\$941	1 \$940			
	25 66.81	129	245	339	10 \$266	372	484	8 \$440	583	689	5 \$673	910	940	1 \$939			
	30 67.97	127	243	336	10 \$256	370	481	8 \$433	582	687	5 \$669	909	940	1 \$939			
	35 69.46	125	241	333	10 \$240	368	478	8 \$421	580	685	5 \$663	909	939	1 \$938			
	40 71.47	123	239	329	10 \$213	366	474	8 \$401	577	681	5 \$653	907	938	1 \$937			
	45 74.41	120	236	323	10 \$162	363	468	8 \$366	574	676	5 \$636	906	936	1 \$935			
	50 78.93	117	232	315	10 \$71	358	459	8 \$302	568	667	5 \$605	903	933	1 \$931			
20 Year End.	55 85.90	113	228	304	8 \$123	352	446	8 \$185	559	652	5 \$545	898	928	1 \$924			
	60 96.85	109	221	289	5 \$224	342	427	7 \$205	544	631	5 \$445	890	920	1 \$912			
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
20 Year End.	21 \$48.50	\$79	\$155	\$250	15 \$114	\$378	\$524	10 \$471	657	776	5 \$765	928	957	1 \$956			
	25 49.29	78	154	248	15 \$102	377	522	10 \$465	656	775	5 \$762	925	957	1 \$956			
	30 50.38	76	153	245	15 \$79	376	520	10 \$453	654	773	5 \$758	925	956	1 \$955			
	35 51.86	74	151	241	15 \$49	374	516	10 \$432	653	770	5 \$750	924	955	1 \$954			
	40 54.01	72	150	237	13 \$281	373	512	10 \$396	651	766	5 \$737	923	954	1 \$953			
	45 57.29	71	149	232	10 \$220	372	505	10 \$329	647	759	5 \$715	921	952	1 \$950			
	50 62.47	70	149	227	7 \$306	370	495	10 \$202	640	748	5 \$673	917	948	1 \$945			
25 Year End.	55 70.74	70	150	220	5 \$318	369	482	9 \$177	631	731	5 \$506	911	941	1 \$936			
	60 83.74	72	153	213	3 \$325	366	465	6 \$184	615	706	5 \$449	900	931	1 \$921			

†Days.

LIBERTY NATIONAL LIFE INS. CO., Cape Girardeau, Mo

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time, basis of exchange according to rules of company.

Disability. — Policies provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 during lifetime and continued disability; reduction in insurance. Payments continue after maturity of endowments. After age 60, premiums waived and charged against policy without interest. Not written on Joint Life nor Term. Limit, \$5,000.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable upon request; (d) upon evidence of insurability purchase participating paid-up additions, payable with face of policy; (e) is automatic option.

Double Indemnity. — For extra premium of \$2 per \$1,000, all but Term and Joint Life policies during premium-paying period and prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from aeronautic or submarine operations, military or naval service in time of war or suicide.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. Reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war, limits liability to premiums paid, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash but not loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% payable annually or monthly Limited (2-25 years) and Continuous (240 months certain) Installments. Installments may be paid annually, semi-annually (\$50.40) quarterly (\$25.30) or monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned. Unless otherwise directed Trust Fund and commutable values withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit, \$3,000. Disability and double indemnity granted

RATES PER \$1,000 INCLUDING DISABILITY. (Waiver of Premiums and \$10 Monthly Income).

PARTICIPATING										NON-PARTICIPATING									
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	Ord Life Special		Ord. Life	20 Pay. Life	20 Year End.	20 Pay. Life Cou- pon	TERM					
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		1st to 5th Yrs.	10th and Sub. Yrs.					5 Year	10 Year				
\$19.72	\$44.62	\$33.73	\$28.41	107.11	\$68.88	\$50.23	20	\$12.51	\$18.26	\$15.37	\$23.11	\$12.50	\$32.23	\$8.54	\$9.64				
20 11	45.31	34.25	29.88	107.18	68.88	50.32	21	12.78	18.66	15.70	23.48	12.50	32.46	8.59	9.70				
20 51	46.01	34.78	30.38	107.27	69.03	50.41	22	13.07	19.08	16.06	23.82	12.50	32.70	8.65	9.77				
20 95	46.75	35.34	30.77	107.33	69.12	50.51	23	13.35	19.52	16.43	24.29	12.50	32.97	8.70	9.84				
21 40	47.51	35.91	31.26	107.40	69.20	50.60	24	13.66	19.99	16.89	24.72	12.50	33.25	8.77	9.92				
21 55	48.30	36.51	31.78	107.48	69.30	50.71	25	13.99	20.47	17.21	25.17	12.50	33.56	8.84	10.01				
22 25	49.11	37.13	32.31	107.57	69.39	50.82	26	14.33	20.99	17.65	25.63	12.50	33.89	8.91	10.10				
22 58	49.96	37.78	32.85	107.66	69.50	50.95	27	14.68	21.54	18.09	26.11	12.50	34.25	8.99	10.20				
23 42	50.84	38.44	33.42	107.77	69.61	51.08	28	15.08	22.12	18.57	26.60	12.50	34.64	9.07	10.31				
24 00	51.76	39.14	33.91	107.88	69.74	51.23	29	15.45	22.71	19.07	27.12	12.50	35.08	9.17	10.42				
24 61	52.71	39.87	34.43	108.00	69.88	51.39	30	15.90	23.35	19.60	27.65	12.50	35.53	9.26	10.55				
25 25	53.69	40.64	34.94	108.11	70.03	51.57	31	16.33	24.04	20.15	28.21	12.50	36.04	9.37	10.69				
25 92	54.72	41.44	35.46	108.27	70.17	51.77	32	16.81	24.75	20.73	28.80	12.50	36.60	9.48	10.85				
26 63	55.75	42.21	35.97	108.39	70.34	51.95	33	17.34	25.51	21.35	29.41	12.50	37.21	9.61	11.01				
27 38	56.88	43.07	36.48	108.57	70.53	52.18	34	17.85	26.31	22.01	30.05	12.50	37.87	9.74	11.20				
28 15	58.03	43.95	37.17	108.72	70.73	52.43	35	18.44	27.17	22.70	30.71	12.50	38.59	9.90	11.40				
29 17	59.21	44.87	37.88	108.90	70.95	52.71	36	19.05	28.07	23.40	31.40	12.50	39.37	10.07	11.63				
29 94	60.45	45.81	38.61	109.09	71.19	53.03	37	19.69	29.02	24.16	32.14	12.50	40.23	10.26	11.88				
30 56	61.73	46.80	39.39	109.31	71.46	53.34	38	20.36	30.05	24.93	32.90	12.50	41.14	10.46	12.17				
31 85	63.05	47.87	40.22	109.54	71.75	53.70	39	21.09	31.14	25.79	33.70	12.50	42.14	10.68	12.47				
32 90	64.44	48.97	41.10	109.80	72.07	54.12	40	21.86	32.30	26.69	34.55	12.50	43.20	10.93	12.84				
34 04	65.87	50.12	42.03	110.08	72.44	54.57	41	22.67	33.52	27.66	35.43	12.50	44.34	11.20	13.23				
35 22	67.37	51.31	43.01	110.40	72.84	55.05	42	23.56	34.81	28.70	36.36	12.50	45.56	11.56	13.70				
36 49	68.93	52.55	44.02	110.77	73.27	55.53	43	24.50	36.25	29.81	37.35	12.50	46.86	11.87	14.21				
37 85	70.55	53.88	45.07	111.12	73.75	56.07	44	25.50	37.75	30.99	38.49	12.50	48.24	12.26	14.80				
39 29	72.25	55.20	46.17	111.56	74.38	56.66	45	26.56	39.37	32.24	39.50	12.50	49.08	12.73	15.46				
40 59	74.01	56.71	47.30	112.09	74.98	57.32	46	27.73	41.11	33.58	40.67	12.50	49.73	13.25	16.29				
42 44	75.84	58.24	48.47	112.69	75.65	58.04	47	28.96	42.94	35.01	41.92	12.50	50.47	13.81	17.05				
44 17	77.77	59.85	51.69	113.38	76.39	59.34	48	30.29	44.93	36.53	43.29	12.50	50.28	14.52	17.99				
46 02	79.77	61.35	53.28	113.85	77.24	60.69	49	31.70	47.06	38.16	44.63	12.50	51.16	15.29	19.04				
48 01	81.86	63.34	55.00	114.60	78.18	61.77	50	33.23	49.33	39.89	46.13	12.50	52.16	15.85	20.21				
50 12	84.05	65.24	56.85	115.42	79.22	63.06	51	34.85	51.78	41.71	47.72	12.50	53.25	15.91	21.51				
52 35	86.32	67.21	58.81	116.32	80.36	64.49	52	36.60	54.40	44.46	49.41	12.50	54.47	16.80	22.95				
54 74	88.70	69.33	60.89	117.31	81.64	66.07	53	38.49	57.23	45.71	51.21	12.50	55.81	19.36	24.53				
57 31	91.18	71.67	63.13	118.41	83.04	67.81	54	40.51	60.27	47.95	53.13	12.50	57.29	20.69	26.29				
60 03	93.79	73.92	65.51	119.64	84.58	69.73	55	42.69	63.54	50.32	55.20	12.50	58.99	22.16	28.24				
62 94	96.52	76.37	68.06	121.01	86.31	71.81	56	45.04	67.06	52.85	57.44	12.50	60.20	23.78	30.38				
66 05	99.37	79.57	70.87	122.43	88.13	74.08	57	47.56	70.79	55.55	59.81	12.50	62.51	25.58	32.74				
69 37	102.36	82.73	73.69	124.14	90.27	76.58	58	50.30	74.95	58.45	62.31	12.50	64.91	27.56	35.33				
72 03	105.51	85.95	76.69	125.95	92.58	79.08	59	53.27	79.38	61.52	64.91	12.50	67.43	29.76	38.19				
76 73	108.84	89.31	80.14	127.95	95.11	81.60	60	56.41	84.19	64.79	67.61	12.50	70.07	32.13	41.29				

Above rates adopted September 1, 1920, except on non-part., adopted, 1923.
Semi-annual multiply by .52; quarterly by .265.
Double Indemnity \$2.00 per \$1,000.

1924 DIVIDEND SCHEDULE—Beginning March 1, 1924.

ORDINARY LIFE										20 PAYMENT LIFE									
Age	21	25	30	35	40	45	50	55	60	Age	21	25	30	35	40	45	50	55	60
Prem	\$10.11	\$11.80	\$13.61	\$15.41	\$17.21	\$19.01	\$20.81	\$22.61	\$24.41	Prem	\$10.11	\$11.80	\$13.61	\$15.41	\$17.21	\$19.01	\$20.81	\$22.61	\$24.41
1923	1.83	1.98	2.23	2.54	2.95	3.52	4.27	5.32	6.73	1923	2.63	2.50	3.04	3.35	3.74	4.27	4.94	5.91	7.11
1922	2.04	2.22	2.49	2.85	3.33	3.95	4.60	5.62	7.03	1922	2.88	2.75	3.29	3.60	3.99	4.52	5.19	6.16	7.36
1921	2.35	2.55	2.95	3.42	4.03	4.85	5.83	7.31	9.12	1921	3.67	3.93	4.29	4.76	5.24	6.08	7.00	8.24	9.84
1920	2.45	2.71	3.11	3.62	4.28	5.15	6.27	7.73	9.90	1920	3.92	4.20	4.61	5.11	5.74	6.52	7.49	8.78	10.48
1919	2.58	2.85	3.29	3.83	4.53	5.47	6.64	8.19	10.41	1919	4.18	4.49	4.94	5.48	6.15	6.99	7.99	9.32	11.02
1918	2.70	3.00	3.48	4.04	4.80	5.79	6.97	8.52	10.84	1918	4.46	4.80	5.29	5.84	6.55	7.44	8.51	9.88	11.58
20 YEAR ENDOWMENT										Additional Policy Rights Issued									
Prem	\$10.11	\$11.80	\$13.61	\$15.41	\$17.21	\$19.01	\$20.81	\$22.61	\$24.41	Age	25	35	45						
1923	3.98	4.04	4.15	4.30	4.54	4.87	5.31	5.84	6.46	PARTICIPATING									
1922	4.80	4.91	4.99	5.13	5.34	5.67	6.20	6.73	7.36	Joint Life									
1921	6.48	6.52	6.62	6.75	6.99	7.35	7.91	8.51	9.14	Ord. Life	\$33.07	\$42.02	\$58.57						
1920	7.08	7.12	7.20	7.35	7.59	7.96	8.49	9.14	9.81	20 Pay. Life	43.37	50.89	64.11						
1919	7.68	7.72	7.82	7.96	8.20	8.58	9.13	9.81	10.47	NON-PARTICIPATING									
1918	8.32	8.36	8.46	8.60	8.84	9.20	9.77	10.47	11.13	End. at Age 65	\$23.13	\$33.03	\$53.65						

Cash, Loan, Paid-Up and Extended Insurance Values—Participating.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
Ord. Life	21	\$20 11	\$10	\$23	\$74	3	30	\$70	\$203	9	222	\$119	\$315	15	221	\$177	\$422	19			
	25	21 86	12	29	85	3	241	82	222	10	259	140	341	16	17	207	454	18			
	30	24 61	15	37	98	4	155	102	248	11	230	172	376	15	238	252	495	17			
	35	28 18	19	47	114	5	49	125	275	11	252	210	413	14	178	303	534	15			
	40	32 90	24	59	130	5	211	154	304	10	354	254	448	12	310	358	571	13			
	45	39 29	32	75	147	5	182	188	331	9	264	301	481	10	349	416	605	10			
	50	48 01	41	92	162	4	349	223	356	8	75	351	510	9	4	473	633	8			
55	60 03	51	111	176	4	64	261	379	6	234	400	536	7	78	527	658	6				
60	76 73	61	131	190	3	124	299	400	5	71	447	558	5	232	584	687	5				
Ord. Life, Special	21	12 78	2	5	17	260	31	91	4	0	79	209	10	1	148	350	16				
	25	13 99	4	8	26	1	32	41	111	5	18	97	238	11	71	177	389	16			
	30	15 90	6	13	37	1	226	56	137	6	147	126	276	11	278	219	431	15			
	35	18 44	9	20	49	2	56	74	164	7	2	160	315	11	128	267	472	13			
	40	21 86	13	27	61	2	219	97	191	7	36	199	352	10	104	320	510	11			
	45	26 56	18	36	72	2	272	121	214	6	174	240	383	8	29	373	543	9			
	50	33 23	23	45	80	2	185	145	232	5	166	282	409	7	68	425	569	7			
55	42 69	28	53	85	2	20	168	245	4	116	321	429	5	227	472	590	6				
60	56 44	32	59	86	1	194	186	250	3	61	354	442	4	98	521	613	4				
20 Pay. Life	21	28 86	24	59	188	8	185	160	466	24	336	276	731	34	364	419	1000	Pd-			
	25	30 78	27	65	193	9	4	175	471	23	334	301	735	32	68	456	1000	"			
	30	33 63	31	74	199	9	171	196	477	21	360	337	739	28	188	508	1000	"			
	35	37 17	36	84	205	9	191	220	482	19	195	377	742	24	270	566	1000	"			
	40	41 60	42	96	210	8	359	247	486	16	281	420	742	20	342	627	1000	"			
	45	47 35	48	109	214	7	328	276	487	13	318	463	740	17	75	688	1000	"			
	50	55 00	55	122	215	6	181	303	483	11	3	503	730	13	235	747	1000	"			
55	65 51	62	135	215	5	23	327	476	8	137	535	695	10	142	800	1000	"				
60	80 14	68	147	213	3	272	346	463	6	38	556	717	7	184	850	1000	"				

TABLE A.
If Coupons Are Used to Reduce Premiums.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years					
Option			Cash or Loan	Pd-up	Coup.	Ext. Ins. Y D	Cash or Loan	Pd-up	Coup.	Ext. Ins. Y D	Cash or Loan	Pd-up	Coup.	Ext. Ins. Y D	Cash or Loan	Pd-up	Coup.	Ext. Ins. Y D	Cash or Loan	Pd-up	Coup.	Ext. Ins. Y D
	21	\$32 46	\$33	\$1	\$226	\$4 63	10 193	\$171	\$500	\$7 12	26 326	\$285	\$754	\$9 61	35 360	\$478	1000	12 10	P			
	25	33 56	35	74	221	4 49	10 196	183	493	6 55	25 10	306	748	8 61	32 262	456	1000	10 66	"			
	30	35 53	37	80	217	4 41	10 167	200	487	6 02	22 155	339	743	7 62	28 248	508	1000	9 22	"			
	35	38 59	42	89	218	4 59	10 72	222	487	5 98	19 262	377	742	7 36	24 279	566	1000	8 74	"			
	40	43 20	48	102	223	5 15	9 211	250	493	6 69	16 143	421	744	8 24	21 7	626	1000	9 78	"			
	45	49 70	56	118	232	6 12	8 76	282	499	8 19	14 74	468	747	10 27	17 165	688	1000	12 34	"			
	50	58 05	64	133	236	7 31	7 36	315	503	9 97	11 168	512	744	12 63	13 359	746	1000	15 29	"			
	55	67 99	71	146	233	8 30	5 172	339	492	10 98	8 254	544	729	13 65	10 236	800	1000	16 32	"			
60	80 07	74	152	221	8 79	3 320	34	465	10 25	6 50	555	693	11 72	7 180	849	1000	13 18	"				

TABLE B.
If Coupons Are Left With the Company

		Ann. Premium	Cash 3rd Year	Cash or Loan	Pd-up and Cash Bal.	Ext. Ins. Y. D.	Cash or Loan	Pd-up and Cash Bal.	Ext. Ins. Y. D.	Cash or Loan	Pd-up and Cash Bal.	Ext. Ins. Y. D.	Cash or Loan	Pd-up and Cash Bal.	Ext. Ins. Y. D.	Cash or Loan	Pd-up and Cash Bal.	Ext. Ins. Y. D.
20 Pay. Life Coupon Non-Par.	21	\$32 46	\$40	\$88	\$280	13 243	\$228	\$664	35 11	\$403	1000	25				\$629	1000	210
	25	33 56	42	91	272	13 155	236	638	31 248	418	1000	8				651	1000	195
	30	35 53	45	98	264	13 3	252	615	27 187	444	974	41 83				690	1000	182
	35	38 59	50	108	263	12 143	276	606	23 312	485	953	34 232				751	1000	185
	40	43 20	57	122	269	11 169	312	613	20 242	544	961	30 293				844	1000	217
	45	49 70	67	142	280	10 67	358	632	17 277	622	993	30 124				944	1000	285
	50	58 05	77	163	288	8 200	407	649	14 317	711	1000	22				1141	1000	394
	55	67 99	86	180	288	6 258	448	651	11 305	791	1000	44				1339	1000	539
	60	80 07	92	191	278	4 321	470	629	8 28	849	1000	48				1581	1000	731

		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$			
20 Year End.	21	\$50 32	\$82	\$161	\$260	15	\$126	\$388	\$539	10	\$48	\$661	\$783	5	\$771	\$926	\$959	1	\$		
	25	50 71	81	160	258	15	\$114	387	537	10	\$481	660	781	5	\$769	926	958	1	\$		
	30	51 39	79	158	254	15	\$91	385	534	10	\$469	659	779	5	\$765	925	958	1	\$		
	35	52 43	77	157	251	15	\$52	384	530	10	\$449	657	777	5	\$757	925	957	1	\$		
	40	54 12	76	155	247	14	+103	383	526	10	\$413	655	772	5	\$745	923	956	1	\$		
	45	56 96	75	155	242	11	0	382	519	10	\$348	651	766	5	\$722	921	953	1	\$		
	50	61 77	74	155	236	8	+50	380	509	10	\$224	645	754	5	\$681	917	949	1	\$		
	55	69 73	74	156	229	5	+297	378	495	9	+279	635	738	5	\$605	911	943	1	\$		

†Days.

LIFE & CASUALTY INS. CO. OF TENN., Nashville, Tenn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 90 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 30th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 60 days.

Change of Plan. — No provision.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proofs of disability having existed 60 days and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of Endowments. After age 60, premiums waived and charged against policy without interest. Agreement does not cover disability from war service nor aeronautic or submarine operations. In special \$5,000 annuity policy income is payable to age 65 in event of disability prior to age 65. Limit, \$10,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, rider will provide during premium-paying period prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, riot, insurrection, violation of law, submarine or aeronautic operations, military or naval service, police duty, bodily or mental disease or infirmity, ptomaines or bacterial infection other than as result of injury. Reinsures over \$1,000.

Extended Insurance. — After three premiums, within 90 days after default. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60, \$50,000; reinsures over \$10,000; does not accept reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days.

Military Service. — Death from military or naval service in time of war limits liability to one-fifth of face of policy or reserve, whichever is greater, unless permit obtained and extra premium paid as required. Unused extra premiums will be returned after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant them. Exchangeable for extended insurance within 90 days.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered or extension period expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Death within one year as consequence of aerial flight limits liability to premiums paid.

Settlement Options. — Cash, Limited (2-30) and Continuous (10 or 20 year certain) annual installments. Unless otherwise directed commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit \$5,000. Written on 20 Payment Life and higher premium plans. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

Age	\$5000 Ord. Life	LIFE			ENDOWMENTS			\$5000 Special Annuity (b)	\$7500 Special Annuity (a)	End. Age 85
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			
16	.....	\$36.60	\$26.88	\$22.13	\$94.97	\$60.02	\$42.97	\$90.85	\$118.00	\$13.7
17	.....	37.14	27.28	22.46	95.03	60.08	43.02	93.35	120.90	14.0
18	.....	37.70	27.74	22.81	95.09	60.13	43.08	96.05	123.90	14.0
19	.....	38.28	28.12	23.17	95.16	60.19	43.14	98.85	127.05	14.0
20	\$68.85	38.89	28.57	23.54	95.23	60.26	43.21	101.85	130.45	14.0
21	70.40	39.50	29.03	23.92	95.29	60.32	43.28	105.00	134.00	15.2
22	72.05	40.15	29.51	24.32	95.36	60.39	43.35	108.35	137.75	15.6
23	73.75	40.83	30.01	24.75	95.45	60.47	43.43	111.85	141.75	16.0
24	75.50	41.53	30.53	25.18	95.53	60.55	43.52	115.60	145.95	16.4
25	77.40	42.24	31.06	25.62	95.61	60.63	43.60	119.60	150.45	16.8
26	79.40	43.00	31.63	26.10	95.71	60.72	43.71	123.85	155.15	17.2
27	81.45	43.77	32.21	26.59	95.80	60.82	43.81	128.35	160.15	17.7
28	83.65	44.57	32.80	27.08	95.89	60.91	43.92	133.15	165.60	18.1
29	85.95	45.41	33.43	27.61	96.00	61.02	44.04	138.25	171.25	18.6
30	88.40	46.27	34.07	28.15	96.11	61.13	44.17	143.75	177.30	19.2
31	90.95	47.17	34.75	28.73	96.24	61.26	44.31	149.60	183.70	19.7
32	93.65	48.10	35.45	29.32	96.37	61.40	44.47	155.85	190.50	20.3
33	96.50	49.06	36.17	29.94	96.50	61.54	44.63	162.60	197.70	20.9
34	99.55	50.06	36.93	30.59	96.65	61.70	44.82	169.80	205.40	21.6
35	102.75	51.09	37.71	31.26	96.80	61.86	45.02	177.60	213.70	22.3
36	106.10	52.17	38.52	31.96	96.97	62.05	45.24	186.00	222.70	23.1
37	109.70	53.29	39.38	32.71	97.15	62.26	45.50	195.10	232.30	23.8
38	113.50	54.44	40.26	33.48	97.35	62.47	45.77	204.95	242.70	24.7
39	117.50	55.64	41.19	34.29	97.56	62.72	46.08	215.65	253.85	25.5
40	121.80	56.88	42.15	35.13	97.78	62.98	46.41	227.35	266.10	26.5
41	126.30	58.17	43.16	36.03	98.03	63.28	46.80	240.10	279.35	27.5
42	131.15	59.51	44.21	36.97	98.31	63.62	47.22	254.05	293.75	28.5
43	136.30	60.91	45.31	37.97	98.61	63.99	47.69	269.45	309.50	29.7
44	141.75	62.36	46.47	39.02	98.96	64.41	48.21	286.45	326.85	30.9
45	147.55	63.88	47.68	40.13	99.33	64.87	48.80	305.35	345.95	32.1
46	153.75	65.45	48.95	41.30	99.74	65.38	49.45	317.25	367.00	33.5
47	160.35	67.08	50.28	42.54	100.20	65.96	50.17	339.05	390.40	35.0
48	167.40	68.79	51.70	43.88	100.73	66.60	50.97	363.55	416.65	36.5
49	174.95	70.56	53.17	45.27	101.29	67.31	51.87	391.05	445.95	38.2
50	182.95	72.41	54.72	46.74	101.92	68.09	52.87	422.30	479.15	40.0
51	191.45	74.33	56.37	48.36	102.61	68.97	53.97	458.05	516.95	41.8
52	200.55	76.32	58.09	50.04	103.37	69.93	55.18	499.20	560.40	43.6
53	210.30	78.40	59.90	51.84	104.21	70.99	56.51	547.20	610.70	46.0
54	220.65	80.57	61.83	53.77	105.14	72.17	57.99	603.90	669.85	48.3
55	231.70	82.84	63.87	55.83	106.16	73.47	59.62	671.85	740.40	50.8
56	243.55	85.20	66.03	58.04	107.29	74.91	61.42	.....	.....	53.4
57	256.15	87.68	68.33	60.41	108.53	76.51	63.40	.....	.....	56.3
58	269.70	90.27	70.78	62.95	109.90	78.27	65.57	.....	.....	59.3
59	284.15	93.01	73.40	65.70	111.43	80.23	67.97	.....	.....	62.5
60	299.60	95.87	76.19	68.64	113.10	82.38	70.59	.....	.....	66.1

Above rates adopted March 1 1919.

Semi annual rates multiply by .52; quarterly, multiply by .265.

(a) \$7,500 Special Annuity Policy provides for insurance of \$7,500 up to age 65 and monthly income of \$50 thereafter for life. (b) Insurance of \$50.00 to age 65 and life income of \$50, 10 months certain.

Policies With Disability (Waiver of Premiums and \$10 per \$1,000 Monthly Income) require slightly higher premium.

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income)

20	\$ 73.90	\$40.96	\$30.11	\$24.82	\$ 95.86	\$60.91	\$43.89	\$107.19	\$138.25	\$15.0
25	83.40	44.51	32.76	27.05	96.37	61.42	44.44	125.82	159.47	18.0
30	95.60	48.73	35.93	29.72	97.01	62.10	45.22	151.02	187.74	20.0
35	111.55	53.74	39.73	32.99	97.93	63.10	46.42	186.25	225.95	24.1
40	132.90	59.72	44.35	37.06	99.29	64.69	48.43	237.86	280.69	28.7
45	162.15	66.86	50.07	42.66	101.45	67.42	51.43	318.30	363.55	35.1
50	203.55	75.46	58.05	50.24	105.23	71.59	56.38	438.79	500.65	44.1
55	266.45	87.60	69.07	61.63	111.21	78.58	65.00	693.60	766.71	57.7

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.				
					Y.	D.			Y.	D.			Y.	D.			Y.	D.			
End. Age 85	21	\$15.25	\$11	\$23	\$79	3	110	\$36	\$192	9	4	\$116	\$306	15	71	\$178	\$423	19	130		
	25	15.81	13	30	89	3	304	78	210	10	26	136	330	15	222	208	454	18	220		
	30	19.22	17	38	102	4	219	97	246	11	30	167	365	15	98	254	497	17	66		
	35	22.35	22	49	119	5	149	119	260	11	42	204	399	14	47	306	537	15	105		
	40	26.53	28	61	134	5	273	14	288	10	178	247	431	12	198	363	575	13	67		
	45	32.19	36	77	151	5	249	181	318	9	151	295	467	10	266	424	611	11	33		
	50	40.00	45	95	166	5	45	221	350	8	463	350	504	8	350	488	646	9	63		
10 Pay. Life	55	50.83	53	115	182	4	124	265	382	6	268	409	541	7	138	560	686	7	190		
	60	66.10	67	135	199	3	191	311	411	5	150	476	583	6	31	672	761	6	177		
	21	39.50	67	136	433	23	207	342	1000	Pd-up											
15 Pay. Life	25	42.24	73	147	436	23	148	376	1000												
	30	46.27	82	164	441	22	180	410	1000												
	35	51.05	92	183	447	20	250	457	1000												
	40	56.88	104	205	448	18	180	508	1000												
	45	63.88	117	230	452	15	265	567	1000												
	50	72.41	130	255	450	12	333	628	1000												
	55	82.84	142	278	443	10	48	688	1000												
20 Pay. Life	60	95.87	151	297	431	7	209	748	1000												
	21	29.03	32	80	255	12	40	204	1000	Pd-up											
	25	31.06	40	88	261	12	285	228	615	10	233	410	1000								
	30	34.07	45	99	267	13	47	255	622	27	280	456	1000								
	35	37.71	52	112	274	12	308	286	627	24	209	508	1000								
	40	42.15	59	127	278	11	301	321	631	21	73	566	1000								
	45	47.68	68	142	281	10	78	357	636	17	259	626	1000								
25 Pay. Life	50	54.72	76	159	281	8	129	395	627	14	117	688	1000								
	55	63.87	83	174	277	6	198	424	616	11	95	746	1000								
	60	76.19	89	185	269	4	258	418	606	8	33	800	1000								
	21	23.92	25	59	187	8	177	151	418	23	344	275	727	34	304	318	1000	Pd-up			
	25	25.62	28	65	193	8	381	169	456	23	63	300	732	32	15	457	1000				
	30	28.15	32	73	197	9	132	190	468	21	148	336	737	28	156	508	1000				
	35	31.29	37	83	203	9	182	214	479	19	25	376	739	24	240	566	1000				
30 Pay. Life	40	35.13	43	95	208	8	340	242	476	16	166	419	740	20	320	626	1000				
	45	40.13	50	108	212	7	316	270	477	13	222	462	737	17	58	688	1000				
	50	46.74	57	121	214	6	194	297	474	10	293	501	728	13	214	746	1000				
	55	55.83	63	135	215	5	27	322	468	8	85	524	715	10	129	800	1000				
	60	68.64	70	147	215	5	272	342	458	7	9	555	693	7	179	849	1000				

LIFE INSURANCE CO. of VIRGINIA, Richmond, Va.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term (N. J. Std.) reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — Higher premium form allowed, prior to age 55 (not including disability), by payment of difference in premiums at 6% compound interest. Practice of company to change to lower premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on first day of month after proof of disability (total disability not obviously permanent, regarded as permanent after three months) and continuing during disability to maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Not issued on Term nor Joint Life. Agreement does not cover disability from war service. Limit, \$20,000. Waiver of premiums clause included in policies for varying extra premium.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Not issued on Term or Joint Life nor separately from Income Disability. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, military or naval service, police duty, bodily or mental infirmity, ptomaine or bacterial infection other than as result of injury. Limit \$10,000. SPECIAL BENEFIT in policy provides, without extra charge for payment of 50% of premiums paid in addition to insurance, in event of accidental death during premium-paying period and death occurring within five days after accident. Agreement does not cover self-inflicted injuries, disease, internal trouble or weakness, inhalation of gas, poison, war or riot.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war within five years.

Limits. — Ages, Ordinary Life, 16-60; Limited Payment Life, 16-60; Endowments 12-60; five year Term, 20-55; ten year Term, 20-50. \$50,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$1,000 (Ordinary Department).

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from service in time of war within five years limits liability to premiums paid, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum. Practice to reinstate within 30 days from expiration of grace period on self-health certificates.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25 years) Installments; Continuous (20 years certain) Installments; Installments for specified number of years and one year thereafter payment of single sum equal to total Installments (\$63.69 for ten years and \$636.90; \$47.28 for 15 years and \$709.20; \$39.37 for 20 years and \$787.40). Payments made annually, semi-annually, quarterly or monthly. Unless otherwise directed, commutable values may be withdrawn by payee.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term and Economic policies. Limit \$10,000. Disability and double indemnity granted to self-supporting women.

LIFE INSURANCE COMPANY OF VIRGINIA—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE.			ENDOWMENT			End. Age 65	Age	20 Year End. Age 65	Economic Policies		In- vest- ment	20 Pay. Premium Reduced		Convertible TERM †	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				(a) Ord. Life	20 Pay.		1st 10 Year	2nd 10 Year	5 Year	10 Year
12 43	\$32 26	\$23 69	\$19 51	\$90.09	\$56.49	\$40 12	\$14 40	16	\$21.67	.....	.....	\$26 22	\$26 04	\$10 31	.....	.....
12 67	32 72	24 03	19 79	90 11	56 52	40 15	14 75	17	22.05	.....	.....	26 61	26 43	10 45	.....	.....
12 93	33 21	24 39	20 09	90 13	56 58	40 14	15 13	18	22.45	.....	.....	27 01	26 86	10 56	.....	.....
13 20	33 71	24 76	20 40	90 15	56 59	40 22	15 52	19	22.86	.....	.....	27 43	27 28	10 71	.....	.....
13 48	34 23	25 15	20 72	90 18	56 62	40 24	15 94	20	23.29	11 49	17 20	27 83	27 71	10 87	8.02	8.15
13 77	34 77	25 55	21 06	90 21	56 65	40 30	16 37	21	23.74	11 69	17 38	28 27	28 15	11 08	8.07	8.21
14 08	35 33	26 97	21 40	90 25	56 69	40 35	16 84	22	24.20	11 90	17 57	28 72	28 58	11 29	8.13	8.27
14 41	35 91	26 40	21 76	90 28	56 73	40 41	17 33	23	24.68	12 12	17 76	29 17	29 04	11 51	8.18	8.35
14 75	36 51	26 84	22 14	90 31	56 77	40 43	17 85	24	25.19	12 36	17 95	29 65	29 52	11 74	8.24	8.42
15 10	37 13	27 31	22 53	90 34	56 81	40 51	18 40	25	25.71	12 60	18 16	30 17	30 02	11 98	8.32	8.51
15 48	37 78	27 79	22 93	90 38	56 87	40 57	19 00	26	26 28	12 86	18 37	30 60	30 54	12 22	8.39	8.59
15 88	38 45	28 29	23 35	90 42	56 92	40 94	19 64	27	26 87	13 13	18 59	31 25	31 08	12 46	8 46	8 68
16 29	39 14	28 81	23 78	90 48	56 98	40 72	20 32	28	27 49	14 41	18 81	31 82	31 64	12 73	8 55	8 79
16 75	39 86	29 35	24 24	90 53	57 04	40 89	21 05	29	28 13	13 71	19 04	32 39	32 21	13 01	8 64	8 89
17 19	40 61	29 91	24 71	90 58	57 12	40 88	21 82	30	28 81	14 02	19 28	32 99	32 80	13 31	8 74	9 02
17 73	41 46	30 55	25 26	90 63	57 19	41 00	22 09	31	29 57	14 38	19 57	33 66	33 45	13 73	8 88	9 16
18 36	42 36	31 21	25 82	90 71	57 27	41 11	23 03	32	30 38	14 76	19 86	34 33	34 10	14 17	9 04	9 30
18 84	43 28	31 91	26 41	90 77	57 37	41 22	24 02	33	31 21	15 16	20 17	35 04	34 78	14 63	9 21	9 46
19 45	44 23	32 63	27 02	90 85	57 47	41 31	25 03	34	32 08	15 58	20 48	35 77	35 48	15 11	9 39	9 64
20 11	45 23	33 38	27 67	90 94	57 58	41 52	26 84	35	33 00	16 03	20 81	36 56	36 23	15 63	9 60	9 83
20 84	46 25	34 16	28 35	91 03	57 71	41 65	28 03	36	33 92	16 57	21 19	37 38	37 01	16 17	9 82	10 10
21 60	47 32	34 97	29 04	91 13	57 86	41 86	29 34	37	34 88	17 14	21 58	38 24	37 81	16 71	10 06	10 39
22 42	48 42	35 82	29 78	91 25	58 01	42 10	30 75	38	35 90	17 75	21 99	39 13	38 66	17 29	10 31	10 71
23 29	49 58	36 70	30 55	91 37	58 19	42 34	32 27	39	36 98	18 39	22 41	40 08	39 55	17 90	10 59	11 06
24 21	50 78	37 63	31 57	91 52	58 39	42 82	33 92	40	38 11	19 07	22 85	41 11	40 49	18 55	10 90	11 47
25 19	52 11	38 67	32 28	91 77	58 72	43 09	35 75	41	39 34	19 79	23 34	42 24	41 53	19 29	11 29	11 91
26 22	53 51	39 75	33 25	92 04	59 10	43 44	37 75	42	40 64	20 56	23 85	43 41	42 64	20 06	11 73	12 42
27 33	54 96	40 89	34 28	92 32	59 50	44 91	39 35	43	42 01	21 38	24 39	44 65	43 80	20 87	12 20	12 99
28 51	56 47	42 08	35 34	92 66	59 95	44 44	42 39	44	43 47	22 25	24 94	45 99	45 03	21 75	12 75	13 63
29 77	58 05	43 33	36 47	93 01	60 45	45 92	45 02	45	45 02	23 20	25 52	47 39	46 31	22 70	13 36	14 36
31 15	59 70	44 65	37 67	93 50	60 96	46 75	47 91	46	.....	24 24	26 11	48 87	47 66	23 73	14 06	15 24
32 66	61 40	46 03	38 94	94 03	61 56	46 46	51 25	47	.....	25 37	26 73	50 44	49 08	24 82	14 84	16 24
34 25	63 19	47 49	40 30	94 60	62 22	47 30	54 91	48	.....	26 57	27 37	52 11	50 60	26 02	15 73	17 35
35 96	65 05	49 02	41 74	95 22	62 94	48 29	59 05	49	.....	27 85	28 03	54 12	52 21	27 31	16 73	18 59
37 79	66 99	50 64	43 27	95 91	63 74	49 25	63 74	50	.....	29 23	28 71	55 79	53 91	28 70	17 86	19 98
39 74	69 15	52 44	44 99	97 02	64 86	.....	69 27	51	.....	30 72	.....	.....	.....	.....	19 11	.....
41 81	71 40	54 34	46 81	98 20	66 07	.....	75 64	52	.....	32 31	.....	.....	.....	.....	20 51	.....
44 04	73 75	56 35	48 79	99 40	67 40	.....	83 02	53	.....	34 02	.....	.....	.....	.....	22 07	.....
46 43	76 19	58 47	50 85	100 81	68 83	.....	91 73	54	.....	35 89	.....	.....	.....	.....	23 80	.....
48 98	78 76	60 72	53 08	102 25	70 40	.....	102 11	55	.....	37 85	.....	.....	.....	.....	25 75	.....
51 44	81 01	62 78	55 19	103 26	.....	.....	.....	56	.....	.....	.....	.....	.....	.....	.....	.....
54 07	83 35	64 96	57 43	104 36	.....	.....	.....	57	.....	.....	.....	.....	.....	.....	.....	.....
56 87	85 80	67 29	59 84	105 59	.....	.....	.....	58	.....	.....	.....	.....	.....	.....	.....	.....
59 87	88 39	69 76	62 44	106 95	.....	.....	.....	59	.....	.....	.....	.....	.....	.....	.....	.....
63 08	91 11	72 41	65 24	108 47	.....	.....	.....	60	.....	.....	.....	.....	.....	.....	.....	.....

NOTE.—Above rates adopted 1924. Semi-annual rate, multiply by 52 quarterly rate 265.

(a) Last premium age 69.

75 Year Term convertible within 4 years; 10 year within 7 years.

DISABILITY RATES PER \$1,000.
(Waiver of Premiums and \$10 Monthly Income.)

WITHOUT DOUBLE INDEMNITY										Age at issue	WITH DOUBLE INDEMNITY									
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS							Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					
	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.	Age 60	Age 65	10 Pay.			15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.	Age 60	Age 65		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1.23	2.55	1.95	1.63	.34	.43	.51	1.05	1.25	20	2.48	5.05	3.70	3.13	1.59	1.68	1.76	2.30	2.30	2.30	2.30
1.27	2.63	1.98	1.66	.36	.47	.56	1.06	1.26	21	2.52	5.13	3.73	3.16	1.61	1.72	1.81	2.31	2.31	2.31	2.31
1.31	2.70	2.01	1.69	.38	.51	.61	1.07	1.28	22	2.56	5.20	3.76	3.19	1.63	1.76	1.86	2.32	2.32	2.32	2.32
1.35	2.76	2.04	1.72	.40	.54	.65	1.09	1.30	23	2.60	5.26	3.79	3.22	1.65	1.79	1.90	2.34	2.34	2.34	2.34
1.39	2.82	2.07	1.75	.42	.56	.69	1.11	1.32	24	2.64	5.32	3.82	3.25	1.67	1.81	1.94	2.36	2.36	2.36	2.36
1.43	2.87	2.11	1.78	.44	.58	.73	1.13	1.34	25	2.68	5.37	3.85	3.28	1.69	1.83	1.98	2.38	2.38	2.38	2.38
1.47	2.92	2.15	1.81	.46	.60	.77	1.15	1.37	26	2.72	5.42	3.90	3.31	1.71	1.85	2.02	2.40	2.40	2.40	2.40
1.51	2.96	2.18	1.84	.48	.62	.80	1.17	1.40	27	2.76	5.46	3.93	3.34	1.73	1.87	2.05	2.42	2.42	2.42	2.42
1.56	3.00	2.21	1.87	.50	.64	.82	1.19	1.43	28	2.81	5.50	3.96	3.37	1.75	1.89	2.07	2.44	2.44	2.44	2.44
1.61	3.03	2.24	1.90	.52	.67	.84	1.22	1.46	29	2.86	5.53	3.99	3.40	1.77	1.92	2.09	2.47	2.47	2.47	2.47
1.66	3.06	2.27	1.92	.55	.70	.86	1.25	1.50	30	2.91	5.56	4.02	3.42	1.80	1.95	2.11	2.50	2.50	2.50	2.50
1.71	3.09	2.29	1.94	.57	.73	.89	1.27	1.53	31	2.96	5.59	4.04	3.44	1.82	1.98	2.14	2.52	2.52	2.52	2.52
1.76	3.12	2.31	1.96	.60	.76	.93	1.29	1.57	32	3.01	5.62	4.06	3.46	1.85	2.01	2.18	2.54	2.54	2.54	2.54
1.82	3.15	2.34	1.99	.63	.79	.98	1.31	1.61	33	3.07	5.65	4.09	3.49	1.88	2.04	2.23	2.56	2.56	2.56	2.56
1.88	3.18	2.37	2.02	.66	.83	1.04	1.33	1.65	34	3.13	5.68	4.12	3.52	1.91	2.08	2.29	2.58	2.58	2.58	2.58
1.94	3.21	2.40	2.05	.69	.87	1.10	1.36	1.70	35	3.19	5.71	4.15	3.55	1.94	2.12	2.35	2.61	2.61	2.61	2.61
2.01	3.24	2.43	2.08	.73	.91	1.17	1.40	1.76	36	3.26	5.74	4.18	3.58	1.98	2.16	2.42	2.65	2.65	2.65	2.65
2.09	3.27	2.46	2.11	.78	.95	1.25	1.45	1.83	37	3.34	5.77	4.21	3.61	2.03	2.20	2.50	2.70	2.70	2.70	2.70
2.17	3.30	2.49	2.15	.83	1.00	1.34	1.49	1.90	38	3.42	5.80	4.24	3.65	2.08	2.25	2.59	2.74	2.74	2.74	2.74
2.26	3.33	2.52	2.19	.88	1.06	1.45	1.53	1.97	39	3.51	5.83	4.27	3.69	2.13	2.31	2.70	2.78	2.78	2.78	2.78
2.36	3.36	2.55	2.24	.93	1.14	1.57	1.57	2.05	40	3.61	5.86	4.30	3.74	2.18	2.39	2.82	2.82	2.82	2.82	2.82
2.46	3.37	2.58	2.35	1.01	1.23	1.75	1.60	2.14	41	3.71	5.87	4.33	3.85	2.26	2.48	3.00	2.85	2.85	2.85	2.85
2.57	3.38	2.61	2.46	1.07	1.33	1.93	1.63	2.23	42	3.82	5.88	4.36	3.96	2.32	2.58	3.18	2.88	2.88	2.88	2.88
2.69	3.39	2.64	2.57	1.12	1.44	2.12	1.65	2.33	43	3.94	5.89	4.39	4.07	2.37	2.69	3.37	2.90	2.90	2.90	2.90
2.81	3.40	2.67	2.69	1.17	1.57	2.32	1.68	2.43	44	4.06	5.90	4.42	4.19	2.42	2.82	3.57	2.93	2.93	2.93	2.93
2.94	3.41	2.70	2.82	1.23	1.72	2.53	1.72	2.53	45	4.19	5.91	4.45	4.32	2.48	2.97	3.78	2.97	2.97	2.97	2.97
3.08	3.43	2.81	2.97	1.32	1.96	2.74	1.77	2.63	46	4.33	5.93	4.56	4.47	2.57	3.21	3.99	3.02	3.02	3.02	3.02
3.24	3.46	2.96	3.14	1.43	2.21	2.96	1.83	2.74	47	4.49	5.96	4.71	4.64	2.68	3.46	4.21	3.08	3.08	3.08	3.08
3.44	3.49	3.15	3.34	1.58	2.52	3.19	1.90	2.87	48	4.69	5.99	4.90	4.81	2.83	3.77	4.44	3.15	3.15	3.15	3.15
3.67	3.52	3.39	3.57	1.80	2.84	3.42	1.98	3.02	49	4.92	6.02	5.14	5.07	3.05	4.09	4.67	3.23	3.23	3.23	3.23
3.94	3.55	3.68	3.84	2.07	3.18	3.66	2.07	3.18	50	5.44	6.05	5.43	5.34	3.57	4.68	5.16	3.57	3.57	3.57	3.57
4.25	3.62	4.01	4.15	2.42	3.55	.....	.....	3.36	51	5.75	6.12	5.76	5.65	3.92	5.05	.....	.....	.....	.....	.....
4.61	3.75	4.38	4.50	2.85	3.95	.....	.....	3.58	52	6.11	6.25	6.13	6.00	4.35	5.45	.....	.....	.....	.....	.....
5.03	4.01	4.79	4.91	3.39	4.38	.....	.....	3.87	53	6.53	6.51	6.54	6.41	4.89	5.88	.....	.....	.....	.....	.....
5.52	4.53	5.25	5.37	4.03	4.84	.....	.....	4.26	54	7.02	7.03	7.06	6.87	5.36	6.34	.....	.....	.....	.....	.....
6.08	5.54	5.75	5.89	4.79	5.32	.....	.....	4.79	55	7.83	7.79	7.50	7.64	6.54	7.07	.....	.....	.....	.....	.....

Above rates adopted September 15, 1921.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
LIFE			
25 Pay. Life.....	\$19.77	\$24.44	\$32.84
30 Pay. Life.....	18.03	22.50	31.06
ENDOWMENTS.			
25 Year.....	\$30.97	\$32.29	\$36.85
30 Year.....	24.94	26.84	32.61
End. 60.....	20.96	32.29	60.43
20 Pay. End. 60....	27.98	36.55	.....
JOINT LIFE POLICIES. (Equal Ages)			
Whole Life.....	\$23.73	\$30.68	\$44.73
10 Payment.....	51.29	60.02	74.84
15 Payment.....	38.37	45.26	57.62
20 Payment.....	32.18	38.33	50.04
10 Year End.....	94.65	95.90	100.02
15 Year End.....	61.62	63.30	68.84
20 Year End.....	45.78	47.99	54.86

INSTALLMENT POLICIES.

The premium is found by multiplying the regular premium per \$1,000 by the proper commuted value.

10 Installments of \$100.00 each.....	861
15 Installments of 66.67 each.....	795
20 Installments of 50.00 each.....	736

CONTINUOUS MONTHLY INCOME.

The premium is found by multiplying the regular premium per \$1,000 by the proper commuted value.

\$10 monthly income for 20 years	1,746	
for 15 years	1,425; for 10 years	1,022
for 5 years	557.	

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age.	Annual Premium.	END OF 3 YEARS.			END OF 5 YEARS.			END OF 7 YEARS.			END OF 10 YEARS.			END OF 15 YEARS.			END OF 20 YEARS.		
		Loan or Cash.	P.U. Term.	Y. Mos.	Loan or Cash.	P.U. Term.	Y. Mos.	Loan or Cash.	P.U. Term.	Y. Mos.	Loan or Cash.	P.U. Term.	Y. Mos.	Loan or Cash.	P.U. Term.	Y. Mos.	Loan or Cash.	P.U. Term.	Y. Mos.
21	13.77	16.00	53	22	31.00	99	4	46.00	142	6	72.00	210	10	125.00	330	16	182.00	435	19
22	15.10	19.00	58	10	37.00	109	5	55.00	156	7	85.00	229	11	147.00	357	16	213.00	487	19
23	17.19	23.00	66	11	46.00	123	6	67.00	175	8	105.00	253	12	179.00	394	16	255.00	603	17
24	20.11	29.00	74	11	56.00	138	6	83.00	195	8	129.00	283	12	219.00	431	15	311.00	649	16
25	24.21	36.00	83	8	70.00	154	6	103.00	217	8	159.00	312	11	265.00	467	13	368.00	800	13
26	29.77	45.00	93	8	87.00	171	6	127.00	239	8	192.00	340	10	314.00	501	11	427.00	920	11
27	37.79	56.00	102	3	106.00	186	5	153.00	259	7	229.00	365	8	369.00	531	9	485.00	1059	9
28	48.98	67.00	111	3	126.00	201	4	181.00	278	7	267.00	388	6	417.00	558	7	540.00	1167	7
29	63.08	79.00	119	3	148.00	215	4	210.00	295	5	306.00	409	5	465.00	581	5	598.00	1263	5
30	81.06	95.00	126	4	173.00	229	5	239.00	315	6	351.00	435	6	513.00	613	4	651.00	1359	4
31	101.06	115.00	133	4	201.00	243	5	271.00	335	6	396.00	465	6	571.00	650	3	713.00	1446	3
32	123.06	138.00	140	4	226.00	257	5	301.00	355	6	431.00	495	6	613.00	687	2	763.00	1524	2
33	147.06	163.00	147	4	251.00	271	5	326.00	375	6	466.00	525	6	650.00	724	1	813.00	1593	1
34	173.06	188.00	154	4	276.00	285	5	351.00	395	6	501.00	555	6	687.00	761	1	848.00	1653	1
35	201.06	213.00	161	4	301.00	299	5	376.00	415	6	536.00	585	6	722.00	797	1	883.00	1703	1
36	231.06	238.00	168	4	326.00	313	5	401.00	435	6	571.00	615	6	757.00	834	1	908.00	1753	1
37	263.06	263.00	175	4	351.00	327	5	426.00	455	6	606.00	645	6	792.00	871	1	933.00	1803	1
38	297.06	288.00	182	4	376.00	341	5	451.00	475	6	641.00	675	6	827.00	908	1	958.00	1853	1
39	333.06	313.00	189	4	401.00	355	5	476.00	495	6	676.00	705	6	862.00	945	1	983.00	1903	1
40	371.06	338.00	196	4	426.00	369	5	501.00	515	6	711.00	735	6	897.00	982	1	1008.00	1953	1
41	411.06	363.00	203	4	451.00	383	5	526.00	535	6	746.00	765	6	932.00	1019	1	1033.00	2003	1
42	453.06	388.00	210	4	476.00	397	5	551.00	555	6	781.00	795	6	967.00	1056	1	1058.00	2053	1
43	497.06	413.00	217	4	501.00	411	5	576.00	575	6	816.00	825	6	1002.00	1093	1	1083.00	2103	1
44	543.06	438.00	224	4	526.00	425	5	601.00	595	6	851.00	855	6	1037.00	1130	1	1108.00	2153	1
45	591.06	463.00	231	4	551.00	439	5	626.00	615	6	886.00	885	6	1072.00	1167	1	1133.00	2203	1
46	641.06	488.00	238	4	576.00	453	5	651.00	635	6	921.00	915	6	1107.00	1204	1	1158.00	2253	1
47	693.06	513.00	245	4	601.00	467	5	676.00	655	6	956.00	945	6	1142.00	1241	1	1183.00	2303	1
48	747.06	538.00	252	4	626.00	481	5	701.00	675	6	991.00	975	6	1177.00	1278	1	1208.00	2353	1
49	803.06	563.00	259	4	651.00	495	5	726.00	695	6	1026.00	1005	6	1212.00	1315	1	1233.00	2403	1
50	861.06	588.00	266	4	676.00	509	5	751.00	715	6	1061.00	1035	6	1247.00	1352	1	1258.00	2453	1
51	921.06	613.00	273	4	701.00	523	5	776.00	735	6	1096.00	1065	6	1282.00	1389	1	1283.00	2503	1
52	983.06	638.00	280	4	726.00	537	5	801.00	755	6	1131.00	1095	6	1317.00	1426	1	1308.00	2553	1
53	1047.06	663.00	287	4	751.00	551	5	826.00	775	6	1166.00	1125	6	1352.00	1463	1	1333.00	2603	1
54	1113.06	688.00	294	4	776.00	565	5	851.00	795	6	1201.00	1155	6	1387.00	1500	1	1358.00	2653	1
55	1181.06	713.00	301	4	801.00	579	5	876.00	815	6	1236.00	1185	6	1422.00	1537	1	1383.00	2703	1
56	1251.06	738.00	308	4	826.00	593	5	901.00	835	6	1271.00	1215	6	1457.00	1574	1	1408.00	2753	1
57	1323.06	763.00	315	4	851.00	607	5	926.00	855	6	1306.00	1245	6	1492.00	1611	1	1433.00	2803	1
58	1397.06	788.00	322	4	876.00	621	5	951.00	875	6	1341.00	1275	6	1527.00	1648	1	1458.00	2853	1
59	1473.06	813.00	329	4	901.00	635	5	976.00	895	6	1376.00	1305	6	1562.00	1685	1	1483.00	2903	1
60	1551.06	838.00	336	4	926.00	649	5	1001.00	915	6	1411.00	1335	6	1597.00	1722	1	1508.00	2953	1

NOTE—The extra column under 20 Year Endowment is pure Endowment, payable at end of 20 years, when insurance is extended for full term.

LINCOLN LIBERTY LIFE INSURANCE CO., Lincoln, Neb.

Accelerative Option. — Dividend accumulations may be used to pay up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within six months after default. American 3½% first year Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 pr \$1,000.

Change of Plan. — Higher premium form allowed within 5 years by payment of difference of premiums at 6% compound interest.

Disability. — Policy provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 until face of policy is paid. Agreement does not cover war service. Limit \$15,000.

Dividends. — Dividends apportioned at end of third year and annually thereafter and declared quinquennially. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable on any anniversary; (d) purchase non-par. paid-up additions, payable with face of policy. (a) is automatic option. Evidence of insurability will be required for option (d) unless this option is chosen when dividends are declared and followed continuously. Post-mortem dividends paid equal to share surplus not distributed. Dividends payable annually on fully paid-up policies.

Double Indemnity. — Rider provides, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, violation of law, war service, police duty, aeronautic or submarine operation, riot or insurrection, bodily or mental infirmity, ptomaine or bacterial infections other than as result of injury. Limit \$10,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within six months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. \$50,000; reinsures over \$5,000; does not accept reinsurance minimum policy, \$500.

Loans. — After three premiums, Interest 6%, in advance.

Military Service. — Death from service in time of war, limits liability to premiums paid, unless permit obtained and extra premiums paid as required (permits not granted for submarine or aerial service).

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within six months after default. Non-par. Without cash and loan values. Participating policies are participating after fully paid-up.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, prior to time it would have matured under provision (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5, 10, 15, 20 or 25 years) annual or monthly Installments. Unless otherwise directed commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit, \$5,000. Disability and double indemnity granted. Disability cancelled at marriage, except that caused by accident.

ANNUAL RATES PER \$1,000 (Disability Included)

Age	PARTICIPATING								Non-Participating		
	Ord. Life	Ord. Life \$2500	Ord. Life \$5000	20 Pay. Life	20 Pay. Life \$2500	20 Pay. Life \$5000	20 Year End.	10 Pay. Life	Ord. Life	20 Pay. Life	20 Year End.
20	\$19.31	\$48.27	\$96.55	\$28.20	\$70.50	\$141.00	\$50.53	\$46.64	\$14.46	\$24.37	\$43.93
21	19.70	49.25	98.50	28.61	71.52	143.05	50.60	47.36	14.78	24.76	44.00
22	20.11	50.27	100.55	29.05	72.62	145.25	50.67	48.11	15.13	25.18	44.07
23	20.53	51.32	102.65	29.52	73.80	147.60	50.77	48.88	15.49	25.61	44.15
24	20.96	52.40	104.80	29.99	74.97	149.95	50.87	49.68	15.86	26.06	44.24
25	21.43	53.57	107.15	30.48	76.20	152.40	50.98	50.51	16.25	26.53	44.34
26	21.93	54.82	109.65	31.01	77.52	155.05	51.10	51.37	16.67	27.01	44.44
27	22.44	56.10	112.20	31.54	78.85	157.70	51.21	52.27	17.10	27.52	44.54
28	22.93	57.45	114.90	32.09	80.22	160.45	51.33	53.19	17.57	28.03	44.65
29	23.55	58.87	117.75	32.67	81.67	163.35	51.47	54.15	18.05	28.58	44.77
30	24.16	60.40	120.80	33.26	83.15	166.30	51.62	55.15	18.56	29.14	45.90
31	24.79	61.97	123.95	33.90	84.75	169.50	51.78	56.17	19.10	29.74	45.04
32	25.46	63.65	127.30	34.55	86.37	172.75	51.96	57.25	19.66	30.35	45.21
33	26.17	65.42	130.85	35.23	88.07	176.15	52.15	58.36	20.26	30.99	45.37
34	26.92	67.30	134.60	35.94	89.85	179.70	52.36	59.51	20.90	31.66	45.56
35	27.72	69.30	138.60	36.68	91.70	183.40	52.60	60.71	21.58	32.35	45.77
36	28.54	71.35	142.70	37.45	93.62	187.25	52.86	61.93	22.28	33.09	46.00
37	29.43	73.57	147.15	38.27	95.67	191.35	53.14	63.23	23.04	33.86	46.25
38	30.37	75.92	151.85	39.12	97.80	195.60	53.45	64.56	23.83	34.65	46.53
39	31.36	78.40	156.80	40.01	100.02	200.05	53.81	65.93	24.67	35.49	46.85
40	32.42	81.05	162.10	40.94	102.35	204.70	54.21	67.37	25.58	36.37	47.20
41	33.53	83.82	167.65	41.93	104.82	209.65	54.63	68.85	26.52	37.30	47.57
42	34.73	86.82	173.65	42.96	107.40	214.80	55.11	70.40	27.54	38.27	48.00
43	36.00	90.00	180.00	44.06	110.15	220.30	55.65	72.01	28.62	39.30	48.48
44	37.34	93.35	186.70	45.21	113.02	226.05	56.25	73.68	29.77	40.39	49.02
45	38.77	96.92	193.85	46.44	116.10	232.20	56.92	75.43	30.98	41.54	49.61
46	40.30	100.75	201.50	47.72	119.30	238.60	57.67	77.24	32.29	42.75	50.27
47	41.92	104.80	209.60	49.08	122.70	245.40	58.51	79.12	33.67	44.05	51.02
48	43.65	109.12	218.25	50.55	126.37	252.75	59.43	81.09	35.15	45.42	51.83
49	45.51	113.77	227.55	52.09	130.22	260.45	60.45	83.13	36.74	46.86	52.73
50	47.47	118.67	237.35	53.73	134.32	268.65	61.59	85.27	38.42	48.40	53.75
51	49.55	123.87	247.75	55.48	138.70	277.40	62.85	87.49	40.20	50.05	54.87
52	51.78	129.45	258.90	57.33	143.32	286.65	64.24	89.80	42.11	51.80	56.10
53	54.16	135.40	270.80	59.31	148.27	296.55	65.77	92.21	44.16	53.66	57.45
54	56.69	141.72	283.45	61.42	153.55	307.10	67.45	94.72	46.34	55.65	58.95
55	59.39	148.47	296.95	63.69	159.22	318.45	69.34	97.35	48.66	57.79	60.62
56	62.28	155.70	311.40	66.12	165.30	330.60	71.39	.....	51.15	60.07	62.45
57	65.34	163.35	326.70	68.72	171.80	343.60	73.65	.....	53.79	62.53	64.45
58	68.64	171.60	343.20	71.51	178.77	357.55	76.16	.....	56.64	65.17	66.87
59	72.15	180.37	360.75	74.53	186.32	372.65	78.90	.....	59.67	68.00	69.10
60	75.90	189.75	379.50	77.76	194.40	388.80	81.00	.....	62.92	71.05	71.76

Ages 25 35 45
 JOINT LIFE, Participating.
 20 Pay. Life. \$43.09 \$50.13 \$62.46

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.
Ord. Life Par.	21	\$19 70	\$12	\$27	\$86	3 6	\$70	\$203	9 6	\$119	\$314	15 6	\$177	\$422	19 19										
	25	21 43	14	32	94	4 0	82	222	10 7	110	341	15 11	207	454	18 18										
	30	24 16	17	39	105	4 8	102	248	11 7	172	376	15 6	252	495	16 16										
	35	27 72	21	49	119	5 4	125	275	11 8	210	418	14 5	303	535	15 15										
	40	32 42	26	61	133	5 8	154	304	10 11	254	448	12 9	358	571	12 12										
	45	38 77	33	75	147	5 6	188	331	9 8	301	481	10 10	416	605	10 10										
	50	47 47	40	92	162	4 11	223	356	8 1	351	510	9 0	473	634	8 8										
	55	59 39	49	110	175	4 1	261	379	6 7	400	533	7 2	527	660	6 6										
	60	75 90	58	129	187	-3 2	299	400	5 1	447	559	5 7	584	687	5 5										
10 Pay. Life Par.	21	47 36	65	136	432	23 7	338	1000	Pd-up																
	25	50 51	71	147	438	23 5	365	1000	"																
	30	55 15	80	164	442	22 6	405	1000	"																
	35	60 71	90	183	446	20 8	451	1000	"																
	40	67 37	102	205	448	18 4	503	1000	"																
	45	75 43	115	230	453	15 9	561	1000	"																
	50	85 27	128	255	451	12 11	621	1000	"																
	55	97 35	140	278	444	10 2	683	1000	"																
20 Pay. Life Par.	21	28 61	26	61	200	8 9	160	473	24 9	276	736	34 11	419	1000	Pd-up										
	25	30 48	29	67	200	9 2	175	473	23 11	301	736	32 0	456	1000	"										
	30	33 26	32	75	200	9 6	196	473	21 11	337	736	28 5	508	1000	"										
	35	36 68	36	84	200	9 6	220	473	19 5	377	736	24 8	566	1000	"										
	40	40 94	41	95	200	8 10	247	473	16 8	420	736	20 10	627	1000	"										
	45	46 44	47	108	200	7 9	276	473	13 10	493	736	17 1	688	1000	"										
	50	53 73	53	121	200	6 4	303	473	10 11	593	736	13 7	747	1000	"										
	55	63 69	58	133	200	4 11	327	473	8 3	535	736	10 3	800	1000	"										
Ord. Life Non-Par.	21	\$14 78	\$12	\$27	\$86	3 6	\$70	\$203	9 6	\$110	\$314	15 6	\$177	\$422	19 19										
	25	16 25	14	32	94	4 0	82	222	10 7	110	341	15 11	207	454	18 18										
	30	18 50	17	39	105	4 8	102	248	11 7	172	376	15 6	252	495	16 16										
	35	21 58	19	49	119	5 4	125	275	11 8	210	418	14 5	303	535	15 15										
	40	25 58	26	61	133	5 8	154	304	10 11	254	448	12 9	358	571	12 12										
	45	30 98	33	75	147	5 6	188	331	9 8	301	481	10 10	416	605	10 10										
	50	38 42	40	92	162	4 11	223	356	8 1	351	510	9 0	473	634	8 8										
	55	48 66	49	110	175	4 1	261	379	6 7	400	533	7 2	527	660	6 6										
20 Pay. Life Non-Par.	21	24 76	26	61	200	8 9	160	473	24 9	276	736	34 11	419	1000	Pd-up										
	25	26 53	29	67	200	9 2	175	473	23 11	301	736	32 0	456	1000	"										
	30	29 14	32	75	200	9 6	196	473	21 11	337	736	28 5	508	1000	"										
	35	32 35	36	84	200	9 6	220	473	19 5	377	736	24 8	566	1000	"										
	40	36 37	41	95	200	8 10	247	473	16 8	420	736	20 10	627	1000	"										
	45	41 54	47	108	200	7 9	276	473	13 10	493	736	17 1	688	1000	"										
	50	48 40	53	121	200	6 4	303	473	10 11	593	736	13 7	747	1000	"										
	55	57 79	58	133	200	4 11	327	473	8 3	535	736	10 3	800	1000	"										
		60	71 05	64	145	200	3 8	347	473	6 1	557	736	7 5	830	1000	"									
		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. Y.
20 Year End. Par.	21	\$50 00	\$76	\$157	\$254	15 \$114	\$388	\$540	10 \$465	\$661	\$782	5 \$766	\$1000	Pol	Mat										
	25	50 98	75	158	253	15 \$102	387	547	10 \$460	660	781	5 \$764	1000	"	"										
	30	51 62	73	155	250	15 \$80	385	534	10 \$450	659	780	5 \$760	1000	"	"										
	35	52 60	71	153	245	15 \$41	384	530	10 \$429	657	777	5 \$752	1000	"	"										
	40	54 21	70	152	241	15 \$11	383	525	10 \$398	655	772	5 \$740	1000	"	"										
	45	56 92	69	152	236	10 \$0	382	519	10 \$335	651	765	5 \$717	1000	"	"										
	50	61 50	69	152	231	7 \$11	380	509	10 \$215	645	754	5 \$676	1000	"	"										
	55	69 34	68	153	224	5 \$7	378	495	9 \$0	635	738	5 \$600	1000	"	"										
	60	81 00	70	155	217	3 \$10	376	478	6 \$9	620	713	5 \$457	1000	"	"										

†Months.

LINCOLN LIFE COMPANY, Lincoln, Neb.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable. May also designate one or more contingent beneficiaries.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.), with surrender charge up to 20th year, not exceeding \$25 per \$1,000. Payment of cash values may be deferred three months.

Change of Plan — No provision.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 14-60. \$10,000; reinsures over \$3,000; does not accept reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred three months (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — Death from aerial flight within one year, limits liability to premiums paid.

Restricted Occupations. — Death from aerial flight within one year limits liability to premiums paid.

Settlement Options — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (3-25 years) and Continuous (10, 15 or 20 years certain) monthly installments. Installment payments made annually, semi-annually, quarterly or monthly. Unless otherwise specified payee may withdraw Trust Funds or commutable values of Installment options.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — Accepted according to classification. Disability granted to single women. Double indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

DISABILITY RATES (Waiver of premium and \$10 monthly income)

Ages	25	35	45
Ord. Life	\$ 1.23	\$ 1.71	\$ 2.61
10 Pay. Life.....	2.56	2.91	3.16
15 Pay. Life.....	1.89	2.13	2.49
20 Pay. Life.....	1.58	1.85	2.60
10 Year End.....	.42	.61	1.19
15 Year End.....	.49	.79	1.62
20 Year End.....	.59	.98	2.24

LINCOLN LIFE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

Ord. Life	LIMITED PAYMENT LIFE			Age at Issu- ance	ENDOWMENTS			10 Year Term*
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	
\$15.37	\$37.32	\$27.36	\$23.09	20	\$95.92	\$59.87	\$42.49	\$10.48
15.70	37.93	27.81	23.49	21	96.00	59.93	42.55	10.56
16.05	38.55	28.28	23.89	22	96.07	59.99	42.62	10.64
16.43	39.20	28.77	24.29	23	96.14	60.06	42.68	10.73
16.82	39.88	29.27	24.72	24	96.21	60.12	42.76	10.83
17.21	40.58	29.80	25.17	25	96.27	60.18	42.83	10.94
17.65	41.31	30.35	25.62	26	96.35	60.25	42.92	11.04
18.10	42.08	30.92	26.09	27	96.42	60.33	43.02	11.16
18.57	42.88	31.53	26.60	28	96.50	60.42	43.13	11.30
19.07	43.72	32.17	27.11	29	96.59	60.52	43.26	11.43
19.60	44.61	32.84	27.64	30	96.70	60.64	43.41	11.60
20.16	45.54	33.55	28.21	31	96.82	60.77	43.57	11.77
20.74	46.52	34.30	28.79	32	96.95	60.93	43.77	11.96
21.36	47.54	35.08	29.40	33	97.10	61.11	43.99	12.16
22.00	48.62	35.91	30.04	34	97.28	61.30	44.24	12.39
22.70	49.74	36.78	30.71	35	97.47	61.53	44.51	12.64
23.43	50.92	37.69	31.43	36	97.68	61.78	44.82	12.92
24.19	52.14	38.64	32.19	37	97.92	62.06	45.17	13.23
25.01	53.42	39.64	32.99	38	98.18	62.37	45.55	13.58
25.88	54.75	40.68	33.80	39	98.47	62.71	45.98	13.96
26.79	56.13	41.78	34.68	40	98.78	63.09	46.44	14.40
27.81	57.57	42.92	35.60	41	99.13	63.51	46.96	14.89
28.91	59.06	44.12	36.59	42	99.51	63.97	47.53	15.45
30.07	60.61	45.37	37.64	43	99.93	64.48	48.15	16.09
31.30	62.22	46.67	38.72	44	100.38	65.04	48.83	16.81
32.61	63.89	48.04	39.88	45	100.88	65.65	49.58	17.62
34.01	65.63	49.47	41.11	46	101.42	66.31	50.40	18.54
35.50	67.42	50.96	42.42	47	102.02	67.04	51.30	19.58
37.10	69.28	52.53	43.80	48	102.66	67.84	52.28	20.72
38.80	71.21	54.16	45.28	49	103.36	68.71	53.34	22.02
40.61	73.21	55.87	46.83	50	104.13	69.66	54.55	23.45
42.54	75.29	57.67	48.50	51	104.97	70.70	55.79	25.04
44.60	77.44	59.55	50.28	52	105.89	71.84	57.17	26.81
46.81	79.67	61.53	52.18	53	106.86	73.07	58.68	28.76
49.16	81.99	63.61	54.20	54	107.94	74.42	60.33	30.92
51.67	84.41	65.80	56.37	55	109.11	75.89	62.11	33.30
54.36	86.91	68.11	58.70	56	110.38	77.49	.....	.....
57.22	89.53	70.55	61.19	57	111.77	79.23	.....	.....
60.30	92.25	73.12	63.87	58	113.28	81.13	.....	.....
63.59	95.10	75.84	66.76	59	114.92	83.20	.....	.....
67.11	98.07	78.73	69.87	60	116.71	85.45	.....	.....

*Renewable.

NOTE.—Above rates adopted October 1920.

For semi-annual rates multiply .52; quarterly multiply by .385.

Cash, Loan, Paid-Up and Extended Insurance Values.

	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
	Age at Issue	Ann. Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan
Ord. Life	21	\$15.70	\$14	\$29	\$92	3 10	\$71	\$206	9 9	\$122	\$322	16 0	\$182	\$435	9 9	
	25	17.21	16	34	100	4 4	84	226	10 11	143	348	16 4	213	467	18 1	
	30	19.60	20	42	113	5 1	104	253	11 10	176	355	16 0	259	509	17 13	
	35	22.70	25	52	126	5 9	128	280	11 10	215	422	14 9	311	549	15 15	
	40	26.79	31	65	142	6 1	157	308	11 11	259	457	13 1	368	587	13 13	
	45	32.61	39	80	157	5 10	191	337	9 10	307	489	11 1	427	621	11 11	
	50	40.61	48	98	173	5 3	226	360	8 3	357	518	9 2	485	650	9 9	
20 Pay. Life	55	51.67	58	116	185	4 4	264	383	6 8	406	543	7 4	540	675	7 7	
	60	67.11	68	136	197	3 5	301	402	5 2	452	564	5 8	598	704	5 5	
	21	23.49	30	64	203	9 3	159	463	24 9	276	730	34 11	419	1000	Pd	
	25	25.17	33	70	206	9 8	174	469	23 10	301	734	32 11	456	1000		
	30	27.64	37	78	210	10 0	195	475	21 10	337	738	29 6	508	1000		
	35	30.71	42	88	217	10 0	219	483	19 5	377	742	24 8	566	1000		
	40	34.68	48	100	219	9 4	247	484	16 9	420	741	20 11	627	1000		
20 Year End.	45	39.88	55	113	222	8 2	275	485	13 10	463	738	17 2	688	1000		
	50	46.83	62	126	223	6 8	302	481	10 11	502	729	13 7	747	1000		
	55	56.37	68	140	222	5 2	327	475	8 4	535	716	10 4	800	1000		
	60	67.34	75	152	220	3 10	347	464	6 1	556	694	7 6	850	1000		
	21	\$42.55	\$89	\$165	\$267	15 \$133	\$387	\$537	10 \$486	\$661	\$782	5 \$770	\$926	\$958	1 1	
	25	42.83	88	164	264	15 \$122	386	536	10 \$480	660	787	5 \$768	925	957	1 1	
	30	43.41	86	163	261	15 \$100	385	533	10 \$468	658	778	5 \$763	925	957	1 1	
\$Months.	35	44.51	84	161	257	15 \$61	383	529	10 \$447	657	775	5 \$756	924	956	1 1	
	40	46.44	82	160	254	14 \$18	382	524	10 \$411	655	771	5 \$744	923	955	1 1	
	45	49.58	81	159	248	11 \$13	381	518	10 \$346	651	765	5 \$721	921	953	1 1	
	50	54.55	80	159	242	8 \$13	379	507	10 \$221	644	753	5 \$680	917	949	1 1	
	55	62.11	80	160	234	5 \$11	378	495	9 \$19	635	737	5 \$604	911	942	1 1	

LINCOLN NATIONAL LIFE INS. CO., Ft. Wayne, Ind.

Accelerative Option. — Policy is non-participating. Premium reduction policies provide that reductions may be used to pay up policy or mature as endowments.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill Std) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — Prior to age 60, higher premium form allowed by payment of difference in premiums at 6% compound interest; disability may be included in new policy if in old.

Disability. — For varying extra premium policy will provide, prior to age 60 (age 65 on End. 65) for (a) waiver of premiums and payment of face of policy in 20 annual installments; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning upon receipt of proof of disability having existed 90 days and continuing during disability until maturity; no reduction in insurance. Disability not written on Joint Life. Agreement does not cover war service. Limit, Installment form, \$50,000; Income form, \$25,000.

Dividends. — Policy is non-participating. Reductions on Premium Reduction policies may be used similarly to dividends.

Double Indemnity. — For varying extra premium rider will provide, prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aerial or submarine operations, violation of law, war, riot or insurrection. For \$.50 per \$1,000 dismemberment clause will provide for payment of face of policy in event of loss of two members of body. Limit, \$25,000.

Extended Insurance. — Automatic after three years Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, 10-65, except Term, 15-55. No fixed amount; reinsures over \$50,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — After three premiums may be made automatic. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions, except aerial flight within two years limits liability to premiums paid.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 2% limited (1-30 years) and Continuous (10-15-20 years certain installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Commutable values will be withheld from beneficiary unless otherwise specified.

Suicide. — Within one year, sane or insane, limits liability to premiums paid.

Women. — No extra charge. All but Term and Preferred Risk policies. Ages 15-50 Income disability granted to single women in favorable occupation; cancelled upon marriage. Double indemnity granted. Limits, same as men.

†Present interest rate, 5%.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability)
(American 3½% Reserve)

ENDOWMENT 85				ENDOWMENTS				Age	PREFERRED RISK				Endow- ment 65	
Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year	15 Year	20 Year	*23* Year		Ord. Life	20 Pay. Life	O. L. Red. Prem.		Cont. Pre- mium	20 Pay.
											1st Year	After 1st Year		
13.70	\$34.51	\$25.53	\$21.16	\$90.37	\$57.21	\$41.01	\$35.81	15	\$12.20	\$19.23	\$15.86	\$11.77	\$15.36	\$22.90
13.96	35.02	25.91	21.47	90.41	57.24	41.06	35.87	16	12.43	19.51	16.16	11.99	15.72	23.28
14.21	35.52	26.39	21.79	90.44	57.29	41.10	35.93	17	12.67	19.79	16.47	12.23	16.10	23.69
14.53	36.06	26.70	22.13	90.48	57.33	41.16	35.99	18	12.93	20.09	16.81	12.47	16.50	24.13
14.83	36.61	27.10	22.47	90.51	57.38	41.21	36.05	19	13.20	20.40	17.16	12.74	16.93	24.57
15.14	37.18	27.53	22.83	90.56	57.43	41.27	36.12	20	13.48	20.72	17.52	13.01	17.38	25.03
15.48	37.77	27.98	23.21	90.61	57.48	41.33	36.18	21	13.77	21.06	17.90	13.28	17.85	25.52
15.83	38.38	28.44	23.60	90.66	57.51	41.40	36.26	22	14.08	21.40	18.30	13.59	18.36	26.02
16.20	39.03	28.92	24.00	90.71	57.60	41.47	36.33	23	14.41	21.76	18.73	13.91	18.89	26.54
16.58	39.69	29.41	24.41	90.76	57.66	41.54	36.42	24	14.75	22.14	19.18	14.23	19.45	27.09
16.98	40.37	29.93	24.81	90.82	57.72	41.62	36.52	25	15.10	22.53	19.63	14.57	20.05	27.65
17.40	41.08	30.46	25.30	90.88	57.79	41.70	36.62	26	15.48	22.93	20.12	14.94	20.67	28.23
17.85	41.82	31.03	25.77	90.95	57.87	41.80	36.73	27	15.85	23.35	20.64	15.32	21.34	28.85
18.32	42.59	31.69	26.26	91.02	57.96	41.90	36.85	28	16.29	23.79	21.18	15.72	22.05	29.49
18.82	43.39	32.21	26.78	91.10	58.05	42.01	36.98	29	16.73	24.24	21.75	16.14	22.82	30.16
19.34	44.21	32.83	27.32	91.18	58.15	42.13	37.12	30	17.19	24.71	22.35	16.59	23.61	30.85
19.89	45.07	33.48	27.87	91.26	58.25	42.26	37.28	31	17.68	25.21	22.98	17.06	24.48	31.58
20.47	45.96	34.16	28.45	91.37	58.37	42.41	37.46	32	18.19	25.72	23.65	17.55	25.39	32.34
21.08	46.88	34.86	29.05	91.46	58.49	42.55	37.64	33	18.73	26.25	24.35	18.07	26.38	33.14
21.73	47.82	35.59	29.67	91.56	58.63	42.73	37.83	34	19.50	26.81	25.09	18.62	27.42	33.97
22.41	48.83	36.35	30.31	91.70	58.78	42.93	38.08	35	19.91	27.40	25.88	19.21	28.56	34.84
23.14	49.85	37.14	31.03	91.85	58.95	43.13	38.34	36	20.55	28.01	26.72	19.83	29.77	35.76
23.91	50.92	37.97	31.74	91.98	59.14	43.37	38.63	37	21.22	28.64	27.59	20.48	31.08	36.71
24.72	52.03	38.82	32.51	92.14	59.33	43.63	38.95	38	22.01	29.31	28.52	21.24	32.43	37.72
25.53	53.18	39.73	33.31	92.31	59.56	43.92	39.31	39	22.95	30.21	29.51	22.15	34.02	38.78
26.49	54.39	40.67	34.14	92.59	59.8	44.25	39.71	40	23.93	31.16	30.55	23.09	35.67	39.90
27.46	55.63	41.61	35.02	92.71	60.08	44.60	40.14	41	24.97	32.16	31.67	24.10	37.46	41.07
28.49	56.94	42.68	35.95	92.94	60.33	45.00	40.63	42	26.07	33.21	32.84	25.16	39.42	42.32
29.59	58.27	43.76	36.92	93.21	60.74	45.45	41.19	43	27.24	34.34	34.10	26.29	41.57	43.63
30.76	59.67	44.89	37.96	93.51	61.13	45.96	41.79	44	28.48	35.46	35.44	27.48	43.99	45.04
32.00	61.12	46.06	39.03	93.81	61.57	46.52	42.4	45	29.70	36.67	36.86	28.75	46.52	46.52
33.32	62.66	47.32	40.20	94.22	62.05	47.14	43.23	46	31.16	37.94	38.36	30.07	49.39	48.09
34.73	64.24	48.63	41.49	94.61	62.61	47.84	44.03	47	32.64	39.26	39.98	31.53	52.57	49.8
36.24	65.90	50.01	42.73	95.10	63.22	48.62	44.98	48	34.19	40.67	41.62	32.99	56.14	51.0
37.86	67.63	51.47	44.12	95.63	63.9	49.48	46.02	49	35.83	42.15	43.62	34.58	60.13	52.0
39.57	69.44	53.00	45.69	96.22	64.65	50.44	47.16	50	37.57	43.71	45.49	36.26	64.66	53.0
41.41	71.32	54.62	47.17	96.85	65.4	51.49	48.42	51	39.40	45.35	47.57	38.02	69.78	54.0
43.36	73.28	56.32	48.81	97.59	66.42	52.67	49.8	52	41.36	47.09	49.78	39.91	75.70	55.0
45.45	75.33	58.12	50.63	98.38	67.45	53.97	51.33	53	43.43	48.93	52.11	41.91	82.57	56.0
47.68	77.46	60.03	52.51	99.27	68.59	55.40	53.00	54	45.62	50.88	54.68	44.02	90.63	57.0
50.06	79.70	62.09	54.59	100.25	69.85	56.98	54.86	55	47.94	52.94	57.37	46.25	100.25	58.0
52.62	82.06	64.23	56.8	101.34	71.31	58.83	56.70	56	50.43	55.13	60.24	48.64	100.25	59.0
55.35	84.51	66.5	59.15	102.53	72.81	60.86	58.57	57	53.02	57.46	63.32	51.16	100.25	60.0
58.27	87.08	68.96	61.67	103.87	74.52	63.08	60.57	58	55.79	59.94	66.60	53.84	100.25	61.0
61.42	89.80	71.56	64.4	105.33	76.41	65.52	62.57	59	58.73	62.58	70.12	56.67	100.25	62.0
64.79	92.66	74.36	67.34	106.96	78.51	68.20	64.57	60	61.85	65.41	73.88	59.69	100.25	63.0

*See Option under additional List of Policies.

†Installment Disability Rates for Endowment 65.

‡Rates for Installment Disability for all but Endowment 65.

NOTE.—Above rates adopted 1923. Semi-annual rates multiply by .52; quarterly by .265.

Double Indemnity.—\$1.50 per \$1,000 for Ordinary Life, varying slightly for Limited payment plans.

RATES WITH DISABILITY. (Waiver of Premiums and \$10 Monthly Income.)

14.79	\$36.55	\$27.2	\$22.61	\$90.77	\$57.67	\$41.54	\$36.37	15	\$13.29	\$20.68	\$16.95	\$12.86	\$16.39	\$21.31
16.23	39.52	29.2	24.28	90.96	57.89	41.86	36.68	20	14.57	22.17	18.61	14.10	18.41	24.14
18.27	42.95	31.8	26.15	91.28	58.27	42.27	37.22	25	16.39	24.14	20.92	15.86	21.25	24.18
20.85	47.00	34.92	28.8	91.72	58.81	42.91	38.11	30	18.70	26.47	23.86	18.19	25.01	32.57
24.22	51.83	38.63	32.28	92.38	59.64	44.01	39.29	35	21.72	29.34	27.69	21.02	30.21	36.72
28.72	57.60	43.15	36.29	93.41	61.09	45.78	41.55	40	26.16	33.31	32.78	25.32	37.66	41.99
34.79	64.47	48.74	41.82	95.15	63.35	48.98	45.07	45	32.58	39.46	39.65	31.54	48.93	48.93
43.18	72.85	56.64	49.25	98.27	67.70	53.93	50.76	50	41.18	47.36	49.10	39.87	67.66	67.66
55.00	84.78	67.14	59.59	104.51	74.6	61.88	56.78	55	52.84	57.94	62.31	51.26	104.03	104.03

LINCOLN NATIONAL LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES TO PROVIDE MONTHLY INCOME OF \$10 TO BENEFICIARY FOR LIFE. 20 YEARS CERTAIN.

Without Disability. Commuted \$1,740.

(American 3½% Reserve.)

ENDOWMENT 85

AGE OF BENEFICIARY

Age of Beneficiary	25	27	29	31	33	35	37	39	41	43	45	47	49	51	53
25	\$34.44	\$34.48	\$34.54	\$34.61	\$34.69	\$34.77	\$34.85	\$34.93	\$35.01	\$35.09	\$35.17	\$35.25	\$35.33	\$35.41	\$35.49
26	35.51	35.55	35.61	35.68	35.76	35.84	35.92	36.00	36.08	36.16	36.24	36.32	36.40	36.48	36.56
27	36.70	36.74	36.80	36.87	36.95	37.03	37.11	37.19	37.27	37.35	37.43	37.51	37.59	37.67	37.75
28	37.94	37.98	38.04	38.11	38.19	38.27	38.35	38.43	38.51	38.59	38.67	38.75	38.83	38.91	38.99
29	39.38	39.42	39.48	39.55	39.63	39.71	39.79	39.87	39.95	40.03	40.11	40.19	40.27	40.35	40.43
30	39.77	39.81	39.87	39.94	40.02	40.10	40.18	40.26	40.34	40.42	40.50	40.58	40.66	40.74	40.82
31	40.92	40.96	41.02	41.09	41.17	41.25	41.33	41.41	41.49	41.57	41.65	41.73	41.81	41.89	41.97
32	42.15	42.19	42.25	42.32	42.40	42.48	42.56	42.64	42.72	42.80	42.88	42.96	43.04	43.12	43.20
33	43.45	43.49	43.55	43.62	43.70	43.78	43.86	43.94	44.02	44.10	44.18	44.26	44.34	44.42	44.50
34	44.84	44.88	44.94	45.01	45.09	45.17	45.25	45.33	45.41	45.49	45.57	45.65	45.73	45.81	45.89
35	46.30	46.34	46.40	46.47	46.55	46.63	46.71	46.79	46.87	46.95	47.03	47.11	47.19	47.27	47.35
36	47.89	47.93	47.99	48.06	48.14	48.22	48.30	48.38	48.46	48.54	48.62	48.70	48.78	48.86	48.94
37	49.58	49.62	49.68	49.75	49.83	49.91	49.99	50.07	50.15	50.23	50.31	50.39	50.47	50.55	50.63
38	51.39	51.43	51.49	51.56	51.64	51.72	51.80	51.88	51.96	52.04	52.12	52.20	52.28	52.36	52.44
39	53.31	53.35	53.41	53.48	53.56	53.64	53.72	53.80	53.88	53.96	54.04	54.12	54.20	54.28	54.36
40	55.35	55.39	55.45	55.52	55.60	55.68	55.76	55.84	55.92	56.00	56.08	56.16	56.24	56.32	56.40
41	57.57	57.61	57.67	57.74	57.82	57.90	57.98	58.06	58.14	58.22	58.30	58.38	58.46	58.54	58.62
42	59.93	59.97	60.03	60.10	60.18	60.26	60.34	60.42	60.50	60.58	60.66	60.74	60.82	60.90	60.98
43	62.47	62.51	62.57	62.64	62.72	62.80	62.88	62.96	63.04	63.12	63.20	63.28	63.36	63.44	63.52
44	65.18	65.22	65.28	65.35	65.43	65.51	65.59	65.67	65.75	65.83	65.91	65.99	66.07	66.15	66.23
45	68.10	68.14	68.20	68.27	68.35	68.43	68.51	68.59	68.67	68.75	68.83	68.91	68.99	69.07	69.15
46	71.23	71.27	71.33	71.40	71.48	71.56	71.64	71.72	71.80	71.88	71.96	72.04	72.12	72.20	72.28
47	74.59	74.63	74.69	74.76	74.84	74.92	75.00	75.08	75.16	75.24	75.32	75.40	75.48	75.56	75.64
48	78.20	78.24	78.30	78.37	78.45	78.53	78.61	78.69	78.77	78.85	78.93	79.01	79.09	79.17	79.25
49	82.10	82.14	82.20	82.27	82.35	82.43	82.51	82.59	82.67	82.75	82.83	82.91	82.99	83.07	83.15
50	86.25	86.29	86.35	86.42	86.50	86.58	86.66	86.74	86.82	86.90	86.98	87.06	87.14	87.22	87.30
51	90.72	90.76	90.82	90.89	90.97	91.05	91.13	91.21	91.29	91.37	91.45	91.53	91.61	91.69	91.77
52	95.51	95.55	95.61	95.68	95.76	95.84	95.92	96.00	96.08	96.16	96.24	96.32	96.40	96.48	96.56
53	100.64	100.68	100.74	100.81	100.89	100.97	101.05	101.13	101.21	101.29	101.37	101.45	101.53	101.61	101.69
54	106.16	106.20	106.26	106.33	106.41	106.49	106.57	106.65	106.73	106.81	106.89	106.97	107.05	107.13	107.21
55	112.06	112.10	112.16	112.23	112.31	112.39	112.47	112.55	112.63	112.71	112.79	112.87	112.95	113.03	113.11
56	118.43	118.47	118.53	118.60	118.68	118.76	118.84	118.92	119.00	119.08	119.16	119.24	119.32	119.40	119.48
57	125.24	125.28	125.34	125.41	125.49	125.57	125.65	125.73	125.81	125.89	125.97	126.05	126.13	126.21	126.29
58	132.54	132.58	132.64	132.71	132.79	132.87	132.95	133.03	133.11	133.19	133.27	133.35	133.43	133.51	133.59
59	140.43	140.47	140.53	140.60	140.68	140.76	140.84	140.92	141.00	141.08	141.16	141.24	141.32	141.40	141.48
60	148.89	148.93	148.99	149.06	149.14	149.22	149.30	149.38	149.46	149.54	149.62	149.70	149.78	149.86	149.94

TWENTY PAYMENT LIFE (Endowment at 85.)

25	50.53	49.36	49.21	48.58	47.95	47.41	46.87	46.33	45.79	45.25	44.71	44.17	43.63	43.09	42.55
26	51.46	50.78	50.12	49.42	48.75	48.27	47.79	47.31	46.83	46.35	45.87	45.39	44.91	44.43	43.95
27	52.44	51.73	51.04	50.34	49.75	49.26	48.78	48.30	47.82	47.34	46.86	46.38	45.90	45.42	44.94
28	53.41	52.71	52.00	51.34	50.75	50.26	49.78	49.30	48.82	48.34	47.86	47.38	46.90	46.42	45.94
29	54.38	53.78	53.06	52.44	51.85	51.36	50.88	50.40	49.92	49.44	48.96	48.48	48.00	47.52	47.04
30	55.35	54.88	54.14	53.51	52.92	52.43	51.95	51.47	50.99	50.51	50.03	49.55	49.07	48.59	48.11
31	56.32	55.95	55.25	54.61	54.02	53.53	53.05	52.57	52.09	51.61	51.13	50.65	50.17	49.69	49.21
32	57.38	57.11	56.44	55.85	55.26	54.77	54.29	53.81	53.33	52.85	52.37	51.89	51.41	50.93	50.45
33	58.43	58.26	57.69	57.10	56.51	56.02	55.54	55.06	54.58	54.10	53.62	53.14	52.66	52.18	51.70
34	59.49	59.41	58.85	58.26	57.67	57.18	56.69	56.21	55.73	55.25	54.77	54.29	53.81	53.33	52.85
35	60.56	60.57	60.01	59.42	58.83	58.34	57.85	57.37	56.89	56.41	55.93	55.45	54.97	54.49	54.01
36	61.63	61.74	61.18	60.59	60.00	59.51	59.02	58.54	58.06	57.58	57.10	56.62	56.14	55.66	55.18
37	62.71	62.91	62.35	61.76	61.17	60.68	60.19	59.71	59.23	58.75	58.27	57.79	57.31	56.83	56.35
38	63.80	64.10	63.54	62.95	62.36	61.87	61.38	60.90	60.42	59.94	59.46	58.98	58.50	58.02	57.54
39	64.90	65.30	64.74	64.15	63.56	63.07	62.58	62.10	61.62	61.14	60.66	60.18	59.70	59.22	58.74
40	66.01	66.51	65.95	65.36	64.77	64.28	63.79	63.31	62.83	62.35	61.87	61.39	60.91	60.43	59.95
41	67.13	67.73	67.17	66.58	66.00	65.51	65.02	64.54	64.06	63.58	63.10	62.62	62.14	61.66	61.18
42	68.26	68.96	68.40	67.81	67.22	66.73	66.25	65.77	65.29	64.81	64.33	63.85	63.37	62.89	62.41
43	69.40	70.20	69.64	69.05	68.46	67.87	67.38	66.90	66.42	65.94	65.46	64.98	64.50	64.02	63.54
44	70.54	71.44	70.88	70.29	69.70	69.11	68.62	68.14	67.66	67.18	66.70	66.22	65.74	65.26	64.78
45	71.69	72.69	72.13	71.54	70.95	70.36	69.77	69.28	68.80	68.32	67.84	67.36	66.88	66.40	65.92
46	72.84	73.94	73.38	72.79	72.20	71.61	71.02	70.53	70.05	69.57	69.09	68.61	68.13	67.65	67.17
47	74.00	75.20	74.64	74.05	73.46	72.87	72.28	71.69	71.10	70.51	69.92	69.33	68.74	68.15	67.56
48	75.16	76.46	75.90	75.31	74.72	74.13	73.54	72.95	72.36	71.77	71.18	70.59	70.00	69.41	68.82
49	76.33	77.73	77.17	76.58	75.99	75.40	74.81	74.22	73.63	73.04	72.45	71.86	71.27	70.68	70.09
50	77.50	79.00	78.44	77.85	77.26	76.67	76.08	75.49	74.90	74.31	73.72	73.13	72.54	71.95	71.36
51	78.67	80.27	79.71	79.12	78.53	77.94	77.35	76.76	76.17	75.58	74.99	74.40	73.81	73.22	72.63
52	79.84	81.54	80.98	80.39	79.80	79.21	78.62	78.03	77.44	76.85	76.26	75.67	75.08	74.49	73.90
53	81.01	82.81	82.25	81.66	81.07	80.48	79.89	79.30	78.71	78.12	77.53	76.94	76.35	75.76	75.17
54	82.18	84.08	83.52	82.93	82.34	81.75	81.16	80.57	79.98	79.39	78.80	78.21	77.62	77.03	76.44
55	83.35	85.35	84.79	84.20	83.61	83.02	82.43	81.84	81.25	80.66	80.07	79.48	78.89	78.30	77.71
56	84.52	86.62	86.06	85.47	84.88	84.29	83.70	83.11	82.52	81.93	81.34	80.75	80.16	79.57	78.98
57	85.69	87.89	87.33	86.74	86.15	85.56	84.97	84.38	83.79	83.20	82.61	82.02	81.43	80.84	80.25
58	86.86	89.16	88.60	88.01	87.42	86.83	86.24	85.65	85.06	84.47	83.88	83.29	82.70	82.11	81.52
59	88.03	90.43	89.87	89.28	88.69	88.10	87.51	86.92	86.33	85.74	85.15	84.56	83.97	83.38	82.79
60	89.20	91.70	91.14	90.55	89.96	89.37	88.78	88.19	87.60	87.01	86.42	85.83	85.24	84.65	84.06

Cash, Loan, Paid-Up and Extended Insurance Values.

ORDINARY LIFE (Endowment at 85).

CASH OR LOAN					PAID-UP					EXTENDED TERM									
	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs. Y. M.	5 Yrs. Y. M.	10 Yrs. Y. M.	15 Yrs. Y. M.	20 Yrs. Y.				
20	\$11	\$26	\$67	\$115	\$171	\$37	\$84	\$199	\$309	\$415	1	4	3	1	8	4	13	10	17
21	11	27	70	119	178	38	86	204	315	423	1	5	3	2	8	7	14	0	17
22	12	28	73	124	185	39	88	209	322	431	1	6	3	3	8	11	14	2	17
23	13	29	76	130	192	40	90	214	329	439	1	7	3	5	9	2	14	4	17
24	13	30	79	135	200	41	92	218	336	448	1	8	3	6	9	5	14	6	17
25	13	32	83	141	208	42	94	223	343	456	1	9	3	8	9	7	14	7	17
26	14	33	86	147	217	43	96	228	350	464	1	9	3	9	9	10	14	8	16
27	14	35	90	153	226	44	98	233	357	472	1	10	3	11	10	0	14	7	16
28	15	36	94	159	235	45	101	238	364	480	1	10	4	0	10	2	14	6	16
29	16	38	98	166	244	46	104	243	371	488	1	11	4	1	10	4	14	5	15
30	17	39	102	173	254	48	107	249	378	497	1	11	4	3	10	6	14	4	15
31	17	41	107	180	264	49	109	253	385	505	2	0	4	5	10	8	14	3	15
32	18	43	111	188	274	50	111	258	393	513	2	1	4	6	10	9	14	1	15
33	19	45	116	195	284	51	114	264	400	521	2	2	4	7	10	10	13	11	14
34	20	47	121	203	295	52	117	270	407	529	2	2	4	8	10	9	13	8	14
35	21	49	126	212	306	54	120	276	415	537	2	3	4	9	10	8	13	5	14
36	22	51	132	220	317	55	122	282	422	545	2	4	4	10	10	7	13	1	13
37	23	53	137	229	328	56	125	288	429	553	2	4	4	11	10	6	12	9	13
38	24	56	143	238	340	57	128	293	436	560	2	5	5	0	10	4	12	5	13
39	25	59	150	247	351	59	131	299	443	568	2	5	5	1	10	2	12	1	12
40	26	61	156	257	363	61	134	305	451	576	2	6	5	2	10	0	11	10	12
41	27	64	162	266	375	62	137	311	458	583	2	6	5	2	9	10	11	6	11
42	29	67	169	276	387	63	140	317	465	590	2	6	5	1	9	8	11	2	11
43	30	70	176	286	400	64	143	322	472	597	2	7	5	1	9	5	10	10	11
44	31	73	183	296	412	66	146	328	478	604	2	7	5	0	9	2	10	7	10
45	33	76	190	306	424	68	149	334	485	612	2	7	5	0	8	11	10	3	10
46	35	79	197	316	437	69	152	339	491	619	2	6	4	11	8	8	9	11	10
47	36	82	204	327	450	70	155	344	497	626	2	6	4	10	8	5	9	7	9
48	38	86	212	337	462	71	158	349	504	633	2	6	4	9	8	2	9	3	9
49	39	89	220	348	475	73	161	355	511	639	2	5	4	8	7	11	8	11	8
50	41	93	227	359	488	75	164	361	518	646	2	5	4	6	7	7	8	7	8
51	42	97	235	370	502	76	166	366	525	654	2	4	4	5	7	4	8	3	8
52	44	101	243	381	515	77	169	371	531	662	2	4	4	3	7	1	7	11	7
53	46	104	252	393	529	78	172	376	537	670	2	3	4	1	6	9	7	7	7
54	48	108	260	404	544	80	175	381	544	676	2	2	3	11	6	6	7	3	7

20 PAYMENT LIFE (Endowment at 85).

	3	5	10	15	20	3	5	10	15	19	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
20	\$25	\$59	\$157	\$271	\$411	\$86	\$193	\$464	\$730	.....	3	3	7	8	22
21	26	60	160	277	420	86	194	465	731	.....	3	4	7	9	22
22	26	62	164	283	429	87	195	467	732	.....	3	4	7	11	22
23	27	63	167	289	438	87	195	468	733	.....	3	5	8	0	21
24	28	65	171	296	448	88	196	470	734	.....	3	5	8	1	21
25	28	66	175	302	457	88	197	471	735	.....	3	6	8	2	21
26	29	68	179	309	468	89	198	472	736	.....	3	7	8	3	21
27	30	69	183	316	478	89	199	474	737	.....	3	7	8	4	21
28	30	71	187	323	489	89	200	475	738	.....	3	8	8	5	20
29	31	73	192	331	499	90	201	476	739	.....	3	8	8	5	20
30	32	75	196	338	510	90	202	477	739	.....	3	9	8	6	20
31	33	76	201	346	522	90	203	478	740	.....	3	9	8	7	19
32	34	78	206	354	533	91	204	479	740	.....	3	10	8	8	19
33	34	80	210	362	545	91	204	480	741	.....	3	10	8	9	18
34	35	82	215	370	557	92	205	481	741	.....	3	10	8	8	18
35	36	84	221	379	569	92	206	482	742	.....	3	11	8	7	17
36	37	86	226	387	581	93	208	483	742	.....	3	11	8	6	17
37	38	88	231	396	593	93	207	484	742	.....	3	11	8	5	16
38	39	90	237	405	606	94	208	485	742	.....	3	11	8	4	16
39	40	93	243	413	618	94	209	486	742	.....	3	11	8	3	15
40	41	96	248	422	631	94	210	486	742	.....	3	11	8	1	15
41	42	98	254	431	643	95	210	487	741	.....	3	10	7	11	14
42	43	100	260	440	656	95	211	487	740	.....	3	10	7	9	14
43	44	103	266	449	668	95	211	487	740	.....	3	9	7	7	13
44	45	106	271	457	681	95	212	487	740	.....	3	9	7	4	13
45	47	108	277	466	694	96	212	487	739	.....	3	8	7	1	12
46	48	111	283	475	706	96	212	486	738	.....	3	7	6	10	12
47	49	114	288	483	719	96	212	486	737	.....	3	6	6	7	11
48	50	116	294	491	731	96	213	485	735	.....	3	5	6	4	11
49	51	119	300	499	743	96	213	484	733	.....	3	3	6	1	10
50	53	121	305	507	755	97	213	483	731	.....	3	1	5	10	10
51	54	124	310	515	767	97	213	482	729	.....	3	0	5	7	9
52	55	126	316	522	779	97	213	481	727	.....	2	10	5	4	9
53	56	129	321	529	791	97	213	480	724	.....	2	8	5	1	8
54	57	132	326	536	803	97	213	478	721	.....	2	7	4	9	8

LINCOLN NATIONAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash or 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
21	\$41.33	\$75	\$157	\$254	15	\$117	\$387	\$338	10	\$476	\$661	\$775	5	\$766	1000	Matures					
25	41.62	74	156	252	15	\$104	356	536	10	\$468	660	774	5	\$763	1000		"				
30	42.13	73	154	249	15	\$79	385	534	10	\$455	658	773	5	\$757	1000		"				
35	42.93	71	153	245	15	\$36	383	531	10	\$431	657	771	5	\$748	1000		"				
40	44.25	70	152	241	12	7	382	525	10	\$389	655	768	5	\$732	1000		"				
45	46.52	69	151	237	9	8	381	519	10	\$312	651	762	5	\$703	1000		"				
50	50.44	68	151	231	7	2	379	509	10	\$172	644	752	5	\$651	1000		"				
55	56.98	68	152	224	5	1	378	495	9	1	635	736	5	\$563	1000		"				
60	68.20	69	155	217	3	7	375	477	6	2	619	711	5	\$409	1000		"				
21	36.19	54	121	213	18	\$24	311	473	13	\$389	531	692	8	\$662	806	892	3	\$889			
25	36.52	53	120	211	18	\$5	310	471	13	\$378	530	690	8	\$659	806	892	3	\$888			
30	37.12	52	119	208	16	1	310	469	13	\$359	529	688	8	\$649	805	891	3	\$886			
35	38.08	50	117	202	13	5	309	465	13	\$321	528	684	8	\$631	803	888	3	\$881			
40	39.71	49	117	199	10	11	310	461	13	\$255	527	679	8	\$601	800	884	3	\$873			
45	42.47	48	118	196	8	6	311	454	13	\$126	525	670	8	\$543	796	878	3	\$860			
50	47.16	50	120	192	6	4	314	446	11	4	523	658	8	\$436	789	869	3	\$837			
55	54.85	59	124	188	4	7	319	437	8	1	520	641	8	\$222	777	852	3	\$794			

REGULAR.

21	\$13.77	\$13	\$27	\$88	3	8	\$70	\$205	9	.6	\$124	\$329	16	4	\$181	\$434	19	9
25	15.10	16	32	97	4	2	84	227	10	8	146	357	16	9	213	467	18	11
30	17.19	20	40	109	4	11	105	256	11	7	179	393	16	3	258	508	17	5
35	19.91	26	52	128	5	6	130	296	11	7	219	430	15	0	310	548	15	6
40	23.93	32	67	148	5	10	161	318	10	10	264	467	13	4	367	586	13	4
45	29.79	42	86	170	5	8	197	348	9	7	314	501	11	4	426	620	11	2
50	37.57	54	107	189	5	0	235	376	8	1	365	531	9	5	485	649	9	1
55	47.94	67	139	207	4	4	276	401	6	7	416	558	7	6	540	674	7	2
60	61.85	81	154	224	3	6	316	424	5	1	465	581	5	11	597	703	5	5
21	\$21.06	\$33	\$65	\$209	9	4	\$164	\$475	24	11	\$281	\$744	35	6	\$418	1000	Pd-up	
25	22.53	37	73	217	10	0	179	483	23	11	306	748	32	8	456	1000	"	
30	24.71	41	83	225	10	3	201	491	22	0	343	752	29	0	508	1000	"	
35	27.40	47	95	232	10	2	227	498	19	7	384	755	25	2	566	1000	"	
40	31.16	55	109	240	9	6	256	503	18	9	427	755	21	4	626	1000	"	
45	36.67	64	125	246	8	3	266	505	13	11	471	752	17	7	688	1000	"	
50	43.71	73	141	249	6	10	315	503	11	0	512	745	14	0	716	1000	"	
55	52.94	83	157	250	5	4	342	497	8	5	547	732	10	8	800	1000	"	
60	65.41	91	172	250	4	0	364	488	6	2	570	712	7	9	849	1000	"	

PREMIUM REDUCTION.

21	\$17.90	\$22	\$45	\$147	6	7	\$113	\$332	17	0	\$195	\$518	25	8	\$284	\$680	29	3
25	19.63	26	52	158	7	1	132	357	17	8	225	550	24	11	327	717	27	8
30	22.35	31	63	172	8	0	160	391	17	10	270	593	23	4	389	766	25	7
35	25.88	39	79	194	9	1	194	427	17	4	325	639	21	5	462	818	23	5
40	30.55	46	97	215	8	8	234	462	15	6	384	679	19	0	538	859	21	0
45	36.86	58	119	236	8	0	275	497	13	4	443	707	16	4	608	885	18	2
50	45.49	72	144	256	7	2	324	519	11	6	510	742	13	11	688	922	15	10
55	57.37	89	175	280	6	0	383	557	9	5	589	790	11	11	781	976	14	10
60	73.88	109	212	309	5	0	451	606	7	10	682	853	10	5	899	1059	.....	
21	\$27.80	\$48	\$96	\$309	14	11	\$238	\$691	36	0	\$402	\$1066	Pd-up		\$592	\$1417	Pd-up	
25	29.74	53	106	317	15	6	258	698	33	8	436	1067	"		644	1413	"	
30	32.62	59	120	325	15	8	288	705	30	5	487	1069	"		715	1409	"	
35	36.17	67	136	332	15	0	324	712	27	0	545	1072	"		797	1409	"	
40	40.59	76	153	338	13	5	362	712	23	2	601	1064	"		876	1390	"	
45	46.29	86	171	338	11	4	396	701	19	2	652	1041	"		944	1372	"	
50	53.88	97	190	337	9	2	433	692	15	5	704	1025	"		1017	1363	"	
55	64.28	110	213	340	7	4	474	690	12	3	760	1018	"		1095	1373	"	
60	79.00	124	230	348	5	8	522	700	9	8	823	1020	"		1201	1415	"	

\$Pure Endowment.

NOTE.—Value after three premiums. Full reserve after 10th year.

NOTE.—Premium Reduction values apply if initial premium is continued throughout. If premiums are reduced Regular values apply.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
ENDOWMENTS.				20 YEARS CERTAIN COMMUTED VALUE \$1,740 (Equal Ages).			
25 Year	\$ 32.33	\$ 33.06	\$ 38.56	End. 85.....	\$34.94	\$ 43.13	\$ 58.31
30 Year	26.46	28.56	34.33	20 Pay. End. 85	50.53	57.95	71.11
End. An. Age 65	21.69	31.44	52.20	20 Year End.....	98.45	87.53	85.11
10 Pay. 20 Yr .	69.31	70.70	74.39	23 Year End.....	82.61	75.04	77.11
SINGLE PREMIUM.				Preferred O. L....	31.66	38.78	54.11
Whole Life	\$331.88	\$398.34	\$490.20	Preferred 20 P.L.	46.51	52.81	66.11
10 Yr. End.....	772.74	774.15	778.00	DISABILITY RATES Monthly Policies 10 YEARS CERTAIN.			
15 Yr. End.....	663.98	667.39	677.13	End. 85 Cont. Prem	\$ 1.41	\$ 2.09	\$ 3.11
20 Yr. End.....	576.74	583.30	602.25	End. 85 20 Pay.....	1.72	2.13	3.11
25 Yr. End.....	507.19	518.46	550.05	20 P. Life Pref.....	1.68	2.09	3.11
30 Yr. End.....	452.38	470.34	517.24	Ord Life Pref.....	1.42	2.05	3.11
PREFERRED RISK PREMIUM REDUCTION.				20 YEARS CERTAIN.			
ORDINARY LIFE.				End. 85 Cont. Prem	\$ 2.30	\$ 3.26	\$ 5.11
1st Year	\$ 19.63	\$ 25.88	\$ 36.86	End. 85 20 Pay.....	2.84	3.46	5.11
Sub. Years	14.57	19.21	28.75	20 Yr. End.	1.26	2.06	4.11
20 PAY. LIFE				23 Yr. End.	1.32	2.27	4.11
1st Year	\$ 29.74	\$ 36.17	\$ 46.20	Ord. Life Pref.....	1.45	2.10	3.11
Sub. Years	21.52	26.17	35.02	20 P. Life Pref.....	1.72	2.13	3.11
TERM.				JOINT LIFE.			
5 Year	\$ 8.32	\$ 9.38	\$ 12.78	Whole Life	\$26.58	\$34.03	\$47.11
10 Year	8.51	9.83	14.36	20 Pay. Life.....	35.53	42.04	53.11
20 Year	9.46	12.42	20.81	20 Year End.....	48.30	50.97	58.11
CONTINUOUS MONTHLY INCOME \$10 a month for life, 10 YEARS CERTAIN COMMUTED VALUE \$1,017. (Equal Ages).				NOTE.—For Annuity Rates see "Annuity Tables."			
End. 85.....	\$29.09	\$ 34.06	\$ 43.40				
20 Pay. End. 85	41.29	44.92	51.93				
Preferred O. L....	27.18	31.52	41.16				
Preferred 20P.L.	38.94	41.93	49.53				

23 YEAR ENDOWMENT.

OPTIONS PRIOR TO MATURITY.

	Age	20	25	30	35	40	45
Paid-up Life payable in 20 Ann.	9 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	14 yrs.	14 yrs.
Install. and Cash.....	\$26.57	\$1.73	\$8.42	\$6.26	\$1.42	\$26.11	\$26.11
Paid-up Life for \$1,000	11 yrs.	12 yrs.	14 yrs.	15 yrs.	17 yrs.	18 yrs.	18 yrs.
and Cash	\$8.72	\$7.40	\$34.72	\$19.51	\$36.78	\$12.11	\$12.11
\$1,000 at death or End. 23 yrs. in 20	17 yrs.	17 yrs.	17 yrs.	17 yrs.	17 yrs.	17 yrs.	17 yrs.
Installments and Cash.....	\$30.59	\$29.21	\$27.54	\$25.29	\$21.15	\$14.11	\$14.11
Income \$50 a year for 20 years	19 yrs.	19 yrs.	19 yrs.	19 yrs.	19 yrs.	20 yrs.	20 yrs.
and addition to 1st payment of.	\$9.50	\$8.50	\$7.50	\$5.50	\$3.50	\$60.11	\$60.11
OPTIONS END OF 23 YEARS.							
Cash	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000	\$1000
†Pd-up Life pay. in							
20 Ann. Install.....	\$3112	\$2792	\$2505	\$2256	\$2047	\$1811	\$1811
†Pd-up Life payable in one sum.	\$2289	\$2051	\$1813	\$1660	\$1506	\$1311	\$1311
†Pd-up Life for \$1,000 payable in							
20 Ann. Install. and Cash.....	\$678.73	\$641.98	\$600.93	\$556.94	\$511.75	\$467.11	\$467.11
†Pd-up Life \$1,000 lump							
sum and Cash.....	\$563.00	\$513.00	\$457.00	\$398.00	\$336.00	\$278.11	\$278.11
Pd-up Life \$1,000 and							
Annuity (Male)	\$36.04	\$35.84	\$35.48	\$35.07	\$34.42	\$33.11	\$33.11
Yearly Income for Life (Male).....	\$64.02	\$69.86	\$77.63	\$88.11	\$102.43	\$119.11	\$119.11
†Subject to evidence of insurability.							

LINCOLN RESERVE LIFE INS. CO., Birmingham, Ala.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 61 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Prior to age 60, higher premium form allowed by payment of difference in premiums at 6% compound interest.

Disability. — For varying extra premium, rider provides prior to age 60, for (a) waiver of premium; (b) waiver of premium and monthly income of \$10 per \$1,000 beginning immediately after proof of disability having existed 90 days, and continuing during disability until maturity; no reduction in insurance. Agreement does not cover war service, violation of law or self-inflicted injury only waiver of premium benefit granted to colored risks.

Dividends. — Policy is non-participating.

Double Indemnity. — For varying extra premium, rider will provide prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover suicide, violation of law, war service, riot, insurrection, war aeronautic or submarine operations, physical or mental infirmity, insanity or disease. Limit, \$3,000.

Extended Insurance. — After three premiums, within 61 days after default. Non-par. Without cash and loan values.

Grace — 31 days 6% interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, 10-65, \$50,000; reinsures over \$6,000; does not accept; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Policy returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums within 61 days after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three years. Interest 6%.

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest. Limit, \$2,000.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions

Restricted Occupations. — No conditions.

Settlement Options. — Cash Trust Fund (Interest Payments) at $4\frac{1}{2}\%$, Limited (2-25 years) and Continuous (20 years certain) Installments. Installments made annually, semi-annually, quarterly or monthly. No provision for withdrawal by beneficiary of Trust Fund or commutable value of Installments.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Married women accepted for insurance not to exceed one-half amount husband carries with this company. Limit, \$2,500. Disability not granted. Double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000

STANDARD RISKS.

(American 3 1/2% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	20 Pay. End. 65	20 Year Pre- mium End. †	10 Year In- sured Svgs. Bond ‡	TERM*		Single Pre- mium Life	Month Income \$10 a Mo. for 240
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year					5 Year	10 Year		
13.36	\$5.01	\$5.70	\$21.17	\$93.86	\$58.75	\$41.64	15	\$23.56	\$27.55	\$22.11	\$9.81	\$9.85	\$280.97	\$1.00
13.62	35.51	26.08	21.47	93.91	58.80	41.70	16	23.98	27.75	22.16	9.85	9.90	284.90	1.00
13.90	36.04	26.47	21.80	93.97	58.85	41.75	17	24.40	27.95	22.22	9.90	9.96	288.90	1.00
14.19	36.58	26.87	22.13	94.03	58.90	41.81	18	24.85	28.20	22.27	9.95	10.02	293.17	1.00
14.49	37.15	27.29	22.48	94.10	58.97	41.86	19	25.30	28.40	22.34	10.00	10.09	297.54	1.00
14.80	37.74	27.72	22.85	94.17	59.03	41.93	20	25.78	28.65	22.41	10.02	10.18	302.07	25.91
15.14	38.34	28.17	23.22	94.23	59.10	42.00	21	26.28	28.90	22.47	10.04	10.25	306.76	26.49
15.49	38.97	28.64	23.60	94.31	59.17	42.07	22	26.80	29.20	22.55	10.06	10.30	311.53	27.11
15.86	39.62	29.13	24.01	94.38	59.24	42.16	23	27.34	29.50	22.62	10.13	10.40	316.65	27.75
16.23	40.30	29.62	24.43	94.47	59.32	42.23	24	27.90	29.80	22.70	10.21	10.50	321.86	28.41
16.64	40.99	30.16	24.87	94.55	59.40	42.32	25	28.48	30.15	22.78	10.30	10.60	327.25	29.12
17.07	41.73	30.69	25.33	94.64	59.49	42.41	26	29.09	30.55	22.87	10.39	10.70	332.85	29.87
17.51	42.47	31.25	25.80	94.73	59.57	42.51	27	29.72	30.95	22.97	10.48	10.85	338.64	30.65
17.98	43.25	31.84	26.28	94.83	59.68	42.62	28	30.38	31.30	23.06	10.58	10.95	344.62	31.48
18.48	44.06	32.45	26.80	94.94	59.78	42.74	29	31.07	31.80	23.17	10.70	11.10	350.83	32.34
19.01	44.90	33.08	27.32	95.05	59.90	42.86	30	31.78	32.25	23.27	10.82	11.25	357.24	33.26
19.55	45.77	33.73	27.88	95.17	60.02	43.01	31	32.53	32.75	23.39	10.95	11.40	363.88	34.22
20.13	46.68	34.40	28.46	95.30	60.14	43.16	32	33.32	33.35	23.51	11.09	11.60	370.75	35.24
20.75	47.61	35.10	29.05	95.42	60.28	43.30	33	34.13	33.95	23.65	11.25	11.80	377.85	36.31
21.40	48.57	35.84	29.68	95.57	60.44	43.50	34	34.98	34.60	23.79	11.41	12.05	385.19	37.45
22.09	49.59	36.60	30.33	95.73	60.61	43.70	35	35.87	35.30	23.94	11.61	12.25	392.78	38.66
22.81	50.62	37.38	31.02	95.89	60.78	43.91	36	36.81	36.10	24.10	11.82	12.50	400.63	39.93
23.59	51.71	38.22	31.74	96.08	60.99	44.15	37	37.79	36.95	24.28	12.05	12.85	408.73	41.28
24.40	52.84	39.08	32.49	96.27	61.20	44.43	38	38.83	37.85	24.47	12.30	13.20	417.10	42.71
25.26	53.99	39.96	33.27	96.47	61.44	44.72	39	39.91	38.90	24.67	12.57	13.55	425.73	44.21
26.19	55.20	40.91	34.10	96.70	61.70	45.06	40	41.04	40.05	24.89	12.88	14.00	434.63	45.83
27.15	56.45	41.88	34.97	96.94	62.00	45.41	41	42.25	41.20	25.14	13.32	14.45	443.81	47.53
28.20	57.75	42.90	35.88	97.22	62.33	45.82	42	43.52	42.40	25.40	13.82	15.11	453.28	49.34
29.30	59.12	43.97	36.84	97.52	62.69	46.27	43	44.87	43.95	25.70	14.36	15.85	463.02	51.29
30.48	60.52	45.10	37.86	97.86	63.10	46.80	44	46.29	45.75	26.02	14.98	16.68	473.06	53.40
31.72	61.99	46.26	38.94	98.23	63.55	47.36	45	47.80	46.39	26.39	15.69	17.62	483.36	55.68
33.03	63.51	47.51	40.08	98.64	64.06	47.99	46	49.30	47.80	26.80	16.48	18.67	493.96	58.15
34.48	65.10	48.79	41.30	99.10	64.62	48.69	47	50.80	49.30	27.25	17.37	19.87	504.84	60.73
35.99	66.76	50.17	42.58	99.61	65.25	49.48	48	52.30	50.80	27.74	18.40	21.18	515.15	63.42
37.61	68.47	51.60	43.93	100.16	65.94	50.35	49	53.80	52.30	28.25	19.54	22.67	527.37	66.27
39.33	70.27	53.11	45.38	100.79	66.72	51.30	50	55.30	53.80	28.80	20.83	24.32	539.00	69.28
41.16	72.12	54.69	46.92	101.47	67.56	52.37	51	56.80	55.30	29.35	22.26	26.15	550.72	72.45
43.12	74.07	56.37	48.56	102.23	68.51	53.54	52	58.30	56.80	29.90	23.87	28.20	562.90	75.84
45.21	76.08	58.14	50.31	103.05	69.56	54.84	53	59.80	58.30	30.45	25.65	30.46	575.13	79.48
47.44	78.18	60.00	52.17	103.97	70.70	56.27	54	61.30	59.80	31.00	27.65	32.98	587.56	83.29
49.82	80.39	61.97	54.18	104.99	71.97	57.87	55	62.80	61.30	31.55	29.87	35.77	600.12	87.38
52.36	82.69	64.08	56.33	106.10	73.39	59.57	56	64.30	62.80	32.10	32.10	38.80	613.00	91.63
55.07	85.08	66.32	58.63	107.32	74.96	61.37	57	65.80	64.30	32.65	34.30	41.90	626.00	96.37
57.99	87.60	68.69	61.08	108.69	76.68	63.33	58	67.30	65.80	33.20	36.50	45.10	639.00	101.48
61.09	90.25	71.23	63.73	110.19	78.60	65.47	59	68.80	67.30	33.75	38.80	48.40	652.00	106.91
64.41	93.04	73.94	66.00	111.85	80.71	67.77	60	70.30	68.80	34.30	41.10	51.80	665.00	112.72

DISABILITY RATES (Waiver of Premium and \$10 Mo. Income.)

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
\$1.26	\$2.64	\$1.95	\$1.60	\$0.40	\$0.46	\$0.53
1.45	2.87	2.14	1.77	.44	.55	.65
1.66	3.09	2.30	1.89	.55	.67	.79
1.94	3.28	2.47	2.09	.67	.86	1.08
2.34	3.48	2.67	2.30	.92	1.19	1.53
2.87	3.62	2.87	2.95	1.32	1.78	2.45
3.68	3.82	3.89	3.81	2.05	3.14	3.48
5.06	5.58	5.38	5.18	4.31	4.80	4.94

DISABILITY (Waiver of Prem. only)

Ord. Life	10 P.L. and 10 Y.E.	15 P.L. and 15 Y.E.	20 P.L. and 20 Y.E.	Ord. Life	10 Pay. Life	15 Pay. Life
\$0.25	\$0.18	\$0.15	\$0.14	\$1.50	\$3.67	\$2.67
.27	.20	.19	.17	1.50	3.44	2.50
.31	.24	.22	.20	1.50	3.17	2.31
.37	.30	.29	.29	1.50	2.85	2.08
.46	.41	.40	.42	1.50	2.47	1.82
.61	.59	.61	.69	1.50	2.03	1.50
.91	.94	1.12	1.04	1.50	1.50	1.50
1.48	2.00	1.80	1.60	1.50	1.50	1.50

DOUBLE INDEMNITY RATES

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life
\$2.67	\$2.67	\$2.67	\$2.67
2.87	2.87	2.87	2.87
3.17	3.17	3.17	3.17
3.48	3.48	3.48	3.48
3.81	3.81	3.81	3.81
4.18	4.18	4.18	4.18
4.58	4.58	4.58	4.58
5.00	5.00	5.00	5.00

NOTE—Above rates adopted Oct. 1, 1922. Semi-Annual rate, multiply by .5; Quarterly rate, multiply by .265.

5 year convertible within 4 years; 10 year within 7 years, minimum amount \$2,000.

Settlement Options end of 20 years.				Settlement Options end of 10 years.			
Ages	25	35	45	Ages	25	35	45
Rec'd in Cash.	\$603.00	\$706.00	\$956.00		\$1,000.00	\$1,000.00	\$1,000.00
Paid-Up Policy	1,322.00	1,247.00	1,389.00		2,699.00	2,193.00	1,766.00
Paid Up of							
\$1,000 and Cash	147.00	140.00	268.00		629.00	544.00	434.00
An. for Life..	40.22	59.04	111.18		57.00	66.71	83.61

LINCOLN RESERVE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$15.14	\$3	\$24	\$76	3 2	\$67	\$195	9 2	\$118	\$312	15 6	\$176	\$420	19 1
25	M	16.64	11	29	88	3 8	80	216	10 4	139	339	15 11	206	453	18 4
30	M	19.01	15	37	100	4 5	99	241	11 3	171	374	15 7	251	493	17 0
35	M	22.09	19	47	115	5 2	123	270	11 5	209	410	14 5	302	533	15 1
40	M	26.19	26	60	122	5 8	152	299	10 10	253	446	12 10	358	571	13 0
45	M	31.72	33	75	147	5 6	185	327	9 7	301	480	10 11	416	604	10 10
50	M	39.33	42	92	162	4 11	221	353	8 1	350	508	8 11	473	633	8 9
55	M	49.82	52	111	177	4 2	259	376	6 7	400	535	7 2	527	657	6 11
60	M	64.41	63	131	190	3 4	296	396	5 1	446	557	5 6	584	686	5 2
21	F	38.34	73	142	452	24 11	343	1000	Pd-up						
25	F	40.99	79	154	457	24 8	370	1000	"						
30	F	44.90	88	170	459	23 3	410	1000	"						
35	F	49.59	99	190	463	21 5	456	1000	"						
40	F	55.20	110	212	465	18 12	508	1000	"						
45	F	61.99	123	236	464	16 1	566	1000	"						
50	F	70.27	135	260	459	13 2	626	1000	"						
55	F	80.39	146	283	451	10 3	688	1000	"						
60	F	93.04	154	301	437	7 8	746	1000	"						
21	M	28.17	43	87	277	13 7	218	635	33 10	377	1000	Pd-up	418	1000	Pd-up
25	M	30.16	47	95	282	13 11	237	640	31 8	410	1000	"	456	1000	"
30	M	33.08	52	107	289	14 3	264	644	28 7	456	1000	"	508	1000	"
35	M	36.60	59	120	293	13 9	295	647	25 3	508	1000	"	566	1000	"
40	M	40.91	66	134	294	12 5	329	647	21 8	566	1000	"	626	1000	"
45	M	46.26	74	150	295	10 8	366	646	18 1	626	1000	"	688	1000	"
50	M	53.11	82	165	291	8 7	401	640	14 7	688	1000	"	746	1000	"
55	M	61.97	88	179	286	6 7	431	626	11 3	746	1000	"	800	1000	"
60	M	73.94	92	189	275	4 9	454	608	8 4	800	1000	"	849	1000	"
21	M	23.22	20	55	175	7 9	154	449	23 10	276	730	34 11	418	1000	Pd-up
25	M	24.57	23	61	181	8 4	169	450	23 2	301	734	32 1	456	1000	"
30	M	27.32	27	69	186	8 9	190	453	21 5	337	739	28 6	508	1000	"
35	M	30.33	32	79	193	8 11	214	469	19 0	377	741	24 8	566	1000	"
40	M	34.10	38	91	200	8 7	242	476	16 5	420	742	20 10	626	1000	"
45	M	38.94	45	104	205	7 7	270	477	13 7	463	735	17 2	688	1000	"
50	M	45.38	52	117	207	6 3	297	474	10 9	502	729	13 7	746	1000	"
55	M	54.18	58	130	207	4 10	322	468	8 2	535	716	10 4	800	1000	"
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$26.28	\$36	\$71	\$197	10 6	\$114	\$304	18 1	\$136	\$355	21 11	\$160	\$409	25 8
25	M	28.48	41	80	204	11 5	128	313	18 11	153	366	22 4	179	418	25 4
30	M	31.78	47	94	214	12 4	148	322	18 11	176	374	21 7	206	427	23 11
35	M	35.47	54	110	222	12 7	172	331	17 11	205	385	20 1	239	437	21 \$39
40	M	41.04	62	129	230	12 0	200	338	16 3	238	392	17 \$40	278	446	16 \$142
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	59.10	137	252	351	10 \$282	377	492	8 \$450	585	694	5 \$678	910	942	1 \$940
25	M	59.40	136	251	349	10 277	376	491	8 447	585	693	5 676	909	941	1 940
30	M	59.90	134	249	346	10 266	374	488	8 439	584	691	5 673	909	941	1 940
35	M	60.61	132	247	342	10 250	372	484	8 428	582	688	5 667	908	940	1 938
40	M	61.70	129	245	339	10 224	370	481	8 409	580	685	5 657	907	939	1 938
45	M	63.55	126	242	332	10 173	368	474	8 232	576	679	5 640	905	937	1 935
50	M	66.72	122	237	322	10 \$80	361	464	8 308	570	670	5 609	902	934	1 931
55	M	71.97	118	231	309	8 \$5	354	450	8 190	560	655	5 552	897	928	1 924
60	M	80.71	112	224	293	5 \$8	343	429	7 \$6	545	633	5 447	898	920	1 912
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	42.00	79	156	252	15 \$116	382	531	10 \$478	661	782	5 \$771	926	954	1 \$958
25	M	42.32	78	155	250	15 \$105	381	529	10 \$472	660	781	5 \$769	925	957	1 \$957
30	M	42.86	76	154	248	15 \$83	380	527	10 \$461	658	778	5 \$763	925	957	1 \$956
35	M	43.70	74	152	243	15 \$43	378	522	10 \$439	657	776	5 \$756	924	956	1 \$955
40	M	45.06	72	151	240	13 \$11	377	518	10 \$403	655	772	5 \$744	923	955	1 \$954
45	M	47.36	71	150	234	10 \$8	376	511	10 \$337	651	765	5 \$721	921	953	1 \$951
50	M	51.30	70	150	228	7 \$10	374	501	10 \$211	644	753	5 \$679	917	949	1 \$946
55	M	57.87	70	151	222	5 \$7	373	488	9 \$7	635	737	5 \$604	911	943	1 \$937

†Months.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within one month after default. American 33 Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 1 year, amount not stated in policy.

Change of Plan. — Higher premium form allowed at any time by payment of difference in premiums at 5% compound interest.

Disability. — Policy provides without extra charge, prior to age 60, for waiver of premiums. For varying extra premium Ordinary Life and 20 Payment Life policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning one year after anniversary following proof and continuing during disability and lifetime; no reduction in insurance at maturity. Agreement does not cover disability from war service. Limit \$10,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, when disability clause is taken, policy will provide, prior to age 70 for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, war service or aeronautic or submarine operations. Limit, \$10,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 14-60, except Endowments, 20-55. \$100,000; reinsures over \$75,000 accepts reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest not more than 6%.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Limited (5, 10, 15, 20 or 25) annual or monthly installments.

Suicide. — Within one year, or death from consequence of criminal action within one year, limits liability to premiums paid.

Women. — No extra charge. All plans. Disability and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000 (With Waiver of Premiums).
 (American 3½% Reserve.)

Age	Whole Life	LIMITED PAY. LIFE			ENDOWMENTS			Lim. P. L. and Def'd Ann.	ORD. LIFE RED. PREM.		TERM*		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		First 9 Years	After	5 Year	10 Year	20 Year
20								\$18.57	\$ 9.16	\$18.32	\$11.10	\$11.25	\$11.40
21	\$15.33	\$39.47	\$28.24	\$23.00	\$92.71	\$60.15	\$42.10	18.60	9.38	18.76	11.15	11.35	11.52
22	15.65	40.12	28.71	23.40	92.78	60.23	42.17	19.21	9.61	19.22	11.25	11.45	11.65
23	16.02	40.80	29.20	23.78	92.85	60.30	42.25	19.85	9.85	19.70	11.30	11.55	11.79
24	16.40	41.49	29.71	23.21	92.93	60.38	42.34	20.53	10.10	20.20	11.40	11.65	11.96
25	16.80	42.21	30.22	24.62	93.01	60.46	42.42	20.58	10.37	20.74	11.50	11.75	12.12
26	17.20	42.96	30.77	25.08	93.11	60.55	42.52	21.31	10.65	21.30	11.60	11.90	12.31
27	17.65	43.74	31.33	25.55	93.20	60.65	42.63	22.09	10.95	21.90	11.70	11.00	12.52
28	18.10	44.53	31.91	26.03	93.29	60.74	42.73	22.16	11.26	22.52	11.80	12.15	12.74
29	18.60	45.37	32.53	26.53	93.40	60.85	42.85	22.99	11.59	23.18	11.95	12.30	12.99
30	19.10	46.23	33.15	27.05	93.51	60.96	42.97	23.88	11.95	23.90	12.10	12.50	13.27
31	19.65	47.12	33.81	27.60	93.62	61.09	43.11	23.98	12.32	24.64	12.25	12.65	13.59
32	20.22	48.05	34.48	28.17	93.75	61.23	43.25	24.93	12.71	25.42	12.40	12.85	13.94
33	20.82	49.02	35.19	28.76	93.88	61.36	43.42	25.95	13.13	26.26	12.55	13.10	14.34
34	21.45	50.01	35.93	29.35	94.02	61.52	43.61	26.09	13.58	27.16	12.75	13.35	14.77
35	22.13	51.05	36.68	30.05	94.17	61.69	43.80	27.19	14.05	28.10	12.95	13.60	15.27
36	22.84	52.12	37.47	30.72	94.34	61.87	44.01	28.38	14.55	29.10	13.20	13.90	15.82
37	23.59	53.24	38.31	31.43	94.52	62.06	44.26	29.66	15.09	30.18	13.45	14.25	16.44
38	24.38	54.39	39.17	32.16	94.71	62.30	44.53	29.87	15.65	31.30	13.75	14.60	17.14
39	25.22	55.59	40.06	32.95	94.91	62.55	44.83	31.25	16.26	32.62	14.05	15.00	17.89
40	26.13	56.82	41.00	33.75	95.13	62.81	45.16	32.75	16.91	33.82	14.40	15.50	18.76
41	27.08	58.12	41.98	34.64	95.37	63.11	45.53	34.38	17.60	35.20	14.75	16.00	19.71
42	28.05	59.46	43.00	35.59	95.64	63.43	45.94	36.67	18.35	36.70	15.20	16.60	20.76
43	29.15	60.85	44.08	36.50	95.94	63.81	46.40	38.45	19.14	38.28	15.70	17.30	21.94
44	30.28	62.31	45.20	37.52	96.26	64.22	46.91	38.39	20.00	40.00	16.25	18.05	23.24
45	31.50	63.82	46.39	38.58	96.64	64.69	47.48	38.80	20.91	41.82	16.85	18.95	24.68
46	32.80	65.38	47.62	39.73	97.04	65.20	48.22	40.93	21.90	43.80	17.60	19.95	26.28
47	34.15	67.03	48.92	40.93	97.49	65.77	48.81	43.27	22.96	45.92	18.49	21.05	28.03
48	35.63	68.74	50.29	42.20	97.99	66.42	49.60	45.85	24.10	48.20	19.35	22.30	29.96
49	37.20	70.50	51.71	43.54	98.55	67.12	50.46	46.42	25.33	50.66	20.40	23.65	32.09
50	38.85	72.35	53.24	45.03	99.16	67.90	51.43	49.27	26.65	52.30	21.60	25.20	34.40
51	40.64	74.26	54.84	46.56	99.83	68.77	52.51	.....	28.07	54.14	22.90	26.90	36.93
52	42.54	76.26	56.52	48.20	100.57	69.73	53.68	.....	29.61	55.22	24.40	28.80	39.68
53	44.56	78.34	58.27	49.95	101.38	70.79	54.97	.....	31.26	62.52	26.05	30.90	42.66
54	46.72	80.50	60.15	51.83	102.28	71.96	56.41	.....	33.06	66.12	27.85	33.25	45.88
55	49.00	82.77	62.13	53.85	103.18	73.27	58.01	.....	34.99	69.98	29.90	35.80	49.34
56	51.46	85.12	74.24	56.00	.....	.....	.....	.....	37.09	74.18	32.15	38.60	53.05
57	54.09	87.60	66.47	58.30	.....	.....	.....	.....	39.37	78.74	34.60	41.70	57.04
58	56.90	90.18	68.85	60.77	.....	.....	.....	.....	41.83	83.66	37.35	45.15	61.29
59	59.90	92.92	71.40	63.43	.....	.....	.....	.....	44.52	89.04	40.40	48.90	65.84
60	63.10	95.78	74.13	66.30	.....	.....	.....	.....	47.43	94.86	43.75	53.05	70.70

*5 and 10 Year Term convertible within 3 years; 20 Year within 7 years

DOUBLE INDEMNITY AND TOTAL DISABILITY ANNUITY.

	Ord. Life	20 Pay. Life		Ord. Life	20 Pay. Life		Ord. Life	20 Pay. Life		Ord. Life	20 Pay. Life		Ord. Life	20 Pay. Life
21	\$17.66	\$25.63	28	\$20.64	\$28.80	35	\$24.96	\$32.97	42	\$31.36	\$38.78	49	\$41.22	\$47.58
22	18.01	26.04	29	21.17	29.32	36	25.72	33.67	43	32.51	39.82	50	43.02	49.22
23	18.41	26.45	30	21.71	29.86	37	26.53	34.40	44	33.73	40.94	51	44.97	50.92
24	18.82	26.90	31	22.30	30.43	38	27.38	35.16	45	35.05	42.11	52	47.05	52.75
25	19.25	27.33	32	22.91	31.02	39	28.28	35.98	46	36.45	43.37	53	49.28	54.71
26	19.68	27.81	33	23.55	31.63	40	29.26	36.81	47	37.91	44.69	54	51.67	56.82
27	20.16	28.30	34	24.23	32.25	41	30.28	37.78	48	39.52	46.10	55	54.21	59.11

Agcs. 25 35 45
JOINT LIFE POLICIES.
 Whole Life.... \$28.51 \$36.80 \$52.13
 20 Payment... 38.40 45.43 57.61

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age at Issue	Pre-mium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$15.33	\$1	\$23	\$73	3	4	\$64	\$186	8	11	\$117	\$309	15	5
	25	16.80	2	28	83	3	10	77	207	9	11	138	336	15	10
	30	19.10	4	36	97	4	5	96	234	10	10	170	372	15	6
	35	22.13	7	46	112	5	0	120	263	11	0	208	408	14	4
	40	26.13	10	59	129	5	4	149	292	10	4	252	445	12	8
	45	31.50	14	74	145	5	2	182	321	9	2	300	478	10	10
	50	38.85	18	91	160	4	8	218	347	7	8	349	506	8	11
55	49.00	23	110	175	3	10	256	371	6	2	399	533	7	1	
60	63.10	29	130	188	3	1	293	392	4	10	445	555	5	6	
Ord. Life, Red. Premium	1st 9 Prem.	3rd Year			Y	D.			Y	D.			Y	D.	
	21	9.38	1 11	2 69	8 57	0	125	10 42	30 35	1	100	67 40	178 27	8	141
	25	10.37	1 83	4 90	14 54	0	219	18 15	48 97	2	49	84 42	205 82	9	214
	30	11.95	3 05	8 38	22 61	0	353	29 89	72 87	3	86	110 09	241 32	10	113
	35	14.05	4 85	13 00	31 69	1	139	44 23	96 95	4	57	140 95	277 11	10	29
	40	16.91	7 38	18 99	41 63	1	280	61 06	120 04	4	191	175 62	310 14	9	54
	45	20.91	10 97	26 41	51 92	1	356	78 18	138 07	4	89	211 61	337 52	7	289
50	26.65	15 54	34 41	60 77	1	330	92 77	147 97	3	189	246 05	357 26	6	93	
55	34.99	20 22	41 92	66 86	1	224	102 53	148 87	2	227	275 70	368 89	21	279	
60	47 43	25 14	48 67	70 67	1	92	103 22	138 11	1	266	296 76	370 65	3	180	
10 Pay. Life	21	39.47	40	141	444	22	4	343	1000	Pd-up					
	25	42.21	44	152	444	22	3	370	1000	"					
	30	46.23	49	169	444	21	11	410	1000	"					
	35	51.05	55	188	444	20	2	456	1000	"					
	40	56.82	61	210	444	18	0	508	1000	"					
	45	63.82	69	235	444	15	5	566	1000	"					
	50	72.35	76	260	444	12	9	626	1000	"					
55	82.77	83	283	444	9	11	688	1000	"						
60	95.78	88	302	444	7	5	746	1000	"						
15 Pay. Life	21	28.24	20	85	280	11	5	219	630	31	8	377	1000	Pd-up	
	25	30.22	22	93	280	11	9	238	630	29	8	410	1000	"	
	30	33.15	25	104	280	12	4	265	630	27	4	456	1000	"	
	35	36.68	28	117	280	11	11	296	630	24	2	508	1000	"	
	40	41.00	32	132	280	11	6	331	630	20	10	566	1000	"	
	45	46.39	37	148	280	9	9	367	630	17	7	626	1000	"	
	50	53.24	41	164	280	8	0	403	630	14	3	688	1000	"	
55	62.13	45	179	280	6	2	434	630	10	11	746	1000	"		
60	74.13	48	190	280	4	9	468	630	8	2	800	1000	"		
20 Pay. Life	21	23.00	10	59	210	8	2	154	473	23	3	275	736	34	8
	25	24.62	11	65	210	8	7	169	473	22	6	300	736	31	10
	30	27.06	13	73	210	8	11	190	473	20	9	336	736	28	3
	35	30.05	16	83	210	8	11	214	473	18	6	376	736	24	5
	40	33.75	18	95	210	8	5	242	473	15	10	419	736	20	8
	45	38.58	22	108	210	7	4	270	473	13	1	462	736	16	11
	50	45.03	25	121	210	6	0	297	473	10	4	501	736	13	5
55	53.85	29	135	210	4	8	322	473	7	10	534	736	10	2	
60	66.30	32	147	210	3	5	342	473	5	8	555	736	7	5	
15 Year End.	21	\$60.15	\$81	\$250	\$323	10	\$251	\$377	\$465	8	\$423	\$588	\$667	5	\$652
	25	60.48	80	249	320	10	\$245	376	465	8	\$417	587	667	5	\$650
	30	60.96	78	247	318	10	\$234	374	460	8	\$410	586	666	5	\$647
	35	61.69	76	245	315	10	\$217	372	430	8	\$398	584	663	5	\$641
	40	62.81	73	243	310	10	\$191	370	455	8	\$378	581	660	5	\$629
	45	64.69	71	240	305	10	\$139	367	449	8	\$344	578	654	5	\$611
	50	67.90	68	236	298	10	\$44	362	440	8	\$276	572	646	5	\$578
55	73.27	64	232	289	7	110	356	426	8	\$157	563	632	5	\$521	
20 Year End.	21	\$42.10	\$48	\$160	\$228	15	\$88	\$382	\$505	10	\$449	\$661	\$754	5	\$741
	25	42.42	46	159	226	15	\$76	381	503	10	\$443	660	752	5	\$738
	30	42.97	45	158	223	15	\$53	380	500	10	\$430	658	750	5	\$734
	35	43.80	43	156	219	15	\$12	378	496	10	\$409	657	748	5	\$726
	40	45.16	41	155	215	12	17	377	492	10	\$371	655	743	5	\$712
	45	47.48	39	154	211	9	19	376	386	10	\$302	651	737	5	\$688
	50	51.43	37	154	206	7	12	374	476	10	\$171	644	726	5	\$644
55	58.01	36	155	200	5	12	373	463	9	11	635	709	5	\$562	
End of 19 Year	21	\$926	\$953	\$926	\$953	1	\$926	\$953	1	\$926	\$953	1	\$926	\$953	1
	25	926	953	926	953	1	926	953	1	926	953	1	926	953	1
	30	926	953	926	953	1	926	953	1	926	953	1	926	953	1
	35	926	953	926	953	1	926	953	1	926	953	1	926	953	1
	40	926	953	926	953	1	926	953	1	926	953	1	926	953	1
	45	926	953	926	953	1	926	953	1	926	953	1	926	953	1
	50	926	953	926	953	1	926	953	1	926	953	1	926	953	1

MANHATTAN LIFE INSURANCE CO., New York, N. Y.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3½% Select and Ultimate reserve, with surrender charge up to 20th year not exceeding \$15 per \$1,000. Payment of cash values may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability and lifetime; no reduction in insurance at maturity. Payments continue after maturity of endowments. Not written on Term, Joint Life, nor Corporate Plan. Does not cover disability from war service. Limit, \$10,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option. Dividend additions will be applied automatically to pay premium.

Double Indemnity. — For extra premium policy will provide, prior to age 70, for payment of double face of policy in event of accidental death within 60 days from time of injury. Not written on Term, Joint Life nor Corporate Plan. Agreement does not cover death from suicide, violation of law, military or naval service, or travel on high seas in time of war, residence or travel in war zone outside U. S. or Canada, riot, insurrection or war, aeronautic or submarine operation, physical or mental infirmity, illness or disease. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-17, \$5,000 (Endowments); 18-20, \$10,000; 21-25, \$25,000; 26-50, \$50,000; 51-55, \$25,000; 56-60, \$15,000; reinsures over \$15,000; minimum policy, \$1,000; Term policies \$2,000 to \$5,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from military or naval service in time of war limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values".

Paid-Up Values. — After three premiums, within three months after default. Non-par. With cash but not loan values. Fully paid-up life policies are participating.

Policy in Effect. — Upon delivery of policy and payment of premiums while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Residence and Travel. — No restrictions.

Reserve Basis. — See "Cash Values."

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Trust Fund (Interest Payments) not less than 3½%. Limited (2-40) and Continuous (20 certain) annual Installments. Practice to make payments annually, semi-annually, quarterly or monthly. Unless otherwise specified payee may withdraw commutable values and Installments, except under Continuous Installment option, but not Trust Fund.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Ages, 18-55, \$5,000. Double indemnity and disability granted to self-supporting women.

PARTICIPATING ANNUAL RATES PER \$1,000.

Reducing Premium Policies.

(American 3½% Reserve.)

Ordinary Life		10 Pay. Life		15 Pay. Life		20 Pay. Life		Age at Issue.	10 Year End.		15 Year End.		20 Year End.	
1st Premium	Sub. Premium	1st Premium	Sub. Premium	1st Premium	Sub. Premium	1st Premium	Sub. Premium		1st Premium	Sub. Premium	1st Premium	Sub. Premium	1st Premium	Sub. Premium
.....	.....	.....	.....	.....	.....	.....	.....	15	102.59	93.57	65.38	59.29	47.23	42.56
.....	.....	.....	.....	.....	.....	.....	.....	16	102.65	93.61	65.44	59.34	47.29	42.60
.....	.....	.....	.....	.....	.....	.....	.....	17	102.71	93.65	65.52	59.38	47.37	42.65
\$17.24	\$14.87	\$40.90	\$36.67	\$30.61	\$27.19	\$25.59	\$22.57	18	102.78	93.69	65.60	59.43	47.46	42.71
17.60	15.18	41.53	37.23	31.09	27.61	26.00	22.92	19	102.85	93.73	65.68	59.48	47.54	42.76
17.97	15.50	42.18	37.81	31.59	28.05	26.42	23.28	20	102.93	93.78	65.76	59.53	47.63	42.83
18.36	15.84	42.86	38.41	32.10	28.50	26.86	23.67	21	103.01	93.84	65.84	59.59	47.72	42.89
18.77	16.19	43.56	39.04	32.64	28.97	27.31	24.06	22	103.10	93.89	65.94	59.65	47.84	42.97
19.21	16.57	44.30	39.68	33.20	29.46	27.79	24.47	23	103.19	93.95	66.04	59.72	47.95	43.05
19.67	16.96	45.05	40.35	33.77	29.96	28.29	24.91	24	103.28	94.01	66.15	59.79	48.06	43.13
20.13	17.37	45.84	41.05	34.38	30.49	28.80	25.35	25	103.38	94.07	66.25	59.86	48.18	43.21
20.64	17.80	46.66	41.78	35.00	31.04	29.33	25.81	26	103.48	94.14	66.37	59.94	48.31	43.30
21.17	18.26	47.50	42.53	35.65	31.60	29.89	26.29	27	103.60	94.21	66.50	60.03	48.46	43.41
21.72	18.73	48.38	43.30	36.33	32.19	30.47	26.80	28	103.72	94.30	66.64	60.12	48.61	43.51
22.31	19.24	49.29	44.11	37.03	32.81	31.07	27.31	29	103.86	94.38	66.78	60.22	48.78	43.63
22.92	19.77	50.24	44.95	37.76	33.44	31.69	27.85	30	103.99	94.47	66.94	60.33	48.96	43.76
23.57	20.33	51.22	45.81	38.52	34.10	32.36	28.43	31	104.13	94.56	67.10	60.44	49.16	43.91
24.25	20.92	52.25	46.72	39.30	34.79	33.04	29.01	32	104.30	94.67	67.28	60.56	49.37	44.08
24.97	21.54	53.31	47.65	40.13	35.50	33.75	29.62	33	104.46	94.78	67.48	60.70	49.59	44.22
25.73	22.20	54.41	48.62	40.98	36.25	34.50	30.27	34	104.65	94.91	67.69	60.85	49.85	44.42
26.55	22.90	55.56	49.63	41.88	37.02	35.28	30.95	35	104.84	95.04	67.92	61.02	50.12	44.62
27.40	23.63	56.74	50.67	42.80	37.82	36.10	31.65	36	105.05	95.18	68.16	61.19	50.42	44.84
28.29	24.40	57.98	51.76	43.78	38.67	36.95	32.38	37	105.28	95.34	68.44	61.39	50.75	45.10
29.25	25.23	59.27	52.89	44.79	39.55	37.85	33.15	38	105.53	95.52	68.73	61.61	51.12	45.33
30.27	26.11	60.60	54.06	45.84	40.46	38.80	33.96	39	105.80	95.70	69.06	61.85	51.45	45.63
31.33	27.03	61.99	55.28	46.96	41.42	39.79	34.82	40	106.09	95.91	69.41	62.11	51.96	46.03
32.48	28.01	63.43	56.53	48.11	42.42	40.83	35.71	41	106.41	96.14	69.81	62.41	52.44	46.41
33.68	29.05	64.94	57.85	49.32	43.47	41.94	36.66	42	106.77	96.40	70.26	62.75	52.99	46.84
34.97	30.16	66.51	59.22	50.60	44.56	43.10	37.66	43	107.16	96.68	70.73	63.11	53.58	47.31
36.35	31.35	68.14	60.64	51.93	45.71	44.34	38.71	44	107.60	97.00	71.28	63.54	54.26	47.85
37.80	32.60	69.85	62.13	53.33	46.91	45.64	39.83	45	108.07	97.35	71.87	63.99	54.98	48.44
39.35	33.94	71.63	63.68	54.82	48.19	47.01	41.00	46	108.61	97.76	72.53	64.51	55.80	49.09
41.00	35.36	73.48	65.20	56.36	49.52	48.48	42.25	47	109.20	98.21	73.27	65.10	56.70	49.83
42.76	36.88	75.43	66.98	58.01	50.93	50.04	43.59	48	109.86	98.70	74.08	65.74	57.70	50.65
44.64	38.50	77.45	68.73	59.74	52.41	51.70	45.01	49	110.58	99.26	74.98	66.46	58.82	51.56
46.65	40.24	79.56	70.56	61.56	53.98	53.46	46.51	50	111.39	99.89	75.98	67.26	60.04	52.57
48.79	42.08	81.78	72.48	63.49	55.62	55.33	48.11	51	112.28	100.58	77.08	68.15	61.39	53.69
51.05	44.03	84.08	74.47	65.52	57.36	57.33	49.82	52	113.25	101.34	78.28	69.12	62.86	54.91
53.48	46.13	86.50	76.55	67.67	59.20	59.45	51.63	53	114.32	102.19	79.62	70.22	64.49	56.27
56.08	48.37	89.02	78.72	69.94	61.14	61.74	53.58	54	115.51	103.13	81.09	71.42	66.29	57.75
58.84	50.75	91.66	80.99	72.35	63.20	64.17	55.66	55	116.81	104.17	82.71	72.74	68.27	59.44
61.79	53.29	94.43	83.37	74.92	65.40	66.79	57.90	56	118.24	105.31	84.50	74.22	70.43	61.26
64.95	56.02	97.33	85.86	77.65	67.72	69.59	60.30	57	119.82	106.57	86.47	75.85	72.81	63.26
68.31	58.91	100.38	88.47	80.56	70.20	72.59	62.86	58	121.55	107.98	88.63	77.64	75.41	65.46
71.92	62.03	103.60	91.22	83.66	72.85	75.82	65.62	59	123.46	109.52	91.02	79.63	78.27	67.88
75.77	65.35	106.99	94.12	86.97	75.67	79.30	68.60	60	125.57	111.24	93.65	81.82	81.40	70.54

Above rates adopted 1921.

For semi-annual rate add 4% to annual premium and divide by 2; quarterly rate add 6% to annual premium and divide by 4.

*Convertible and non-renewable.

Extra Rates for Double Indemnity per \$1,000: Whole Life Policies, \$1.25; Endowment Policies, \$1.25; 20 Payment Life, \$1.50; 15 Payment Life, \$1.75; 10 Payment Life, \$2.50.

MANHATTAN LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000—Reducing Premium Policies.

25 Year Endow't		30 Year Endow't		40 Year Endow't		Age at Issue	DISABILITY RATES (Waiver of Premium and Payment of \$10 Monthly Income.)								
Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Yr. End.	15 Yr. End.	20 Yr. End.	25 Yr. End.	30 Yr. End.	40 Yr. End.						
68	32	84	29	95	26	64	22	23	19	52	15	....	....	....	....
76	32	89	30	04	26	70	22	35	19	62	16	....	....	....	....
84	32	95	30	14	26	77	22	47	19	71	17	....	....	....	....
93	33	02	30	24	26	85	22	61	19	82	18	1.29	2.90	2.12	1.76
04	33	09	30	34	26	92	22	76	19	93	19	1.31	2.96	2.16	1.79
13	33	15	30	46	27	00	22	92	20	06	20	1.36	2.99	2.20	1.82
24	33	23	30	59	27	10	23	10	20	20	21	1.39	3.04	2.24	1.86
36	33	32	30	72	27	20	23	30	20	26	22	1.44	3.09	2.28	1.89
48	33	41	30	86	27	30	23	51	20	53	23	1.48	3.12	2.31	1.92
61	33	50	31	02	27	42	23	74	20	71	24	1.54	3.20	2.36	1.96
76	33	61	31	18	27	54	23	98	20	91	25	1.58	3.24	2.39	1.99
91	33	71	31	41	27	69	24	26	21	14	26	1.62	3.29	2.42	2.02
03	33	84	31	57	27	84	24	56	21	38	27	1.69	3.32	2.46	2.06
26	33	98	31	79	28	01	24	88	21	65	28	1.74	3.38	2.51	2.10
45	34	12	32	02	28	19	25	24	21	94	29	1.80	3.42	2.54	2.12
67	34	28	32	28	28	39	25	63	22	26	30	1.86	3.46	2.58	2.16
90	34	46	32	57	28	62	26	06	22	62	31	1.91	3.50	2.61	2.20
15	34	65	32	88	28	86	26	52	23	00	32	1.99	3.54	2.64	2.22
43	34	86	33	22	29	14	27	03	23	43	33	2.05	3.59	2.69	2.26
73	35	10	33	60	29	44	27	59	23	90	34	2.12	3.62	2.72	2.30
07	35	36	34	01	29	78	28	19	24	41	35	2.20	3.66	2.76	2.34
44	35	65	34	46	30	14	....	....	....	....	36	2.30	3.71	2.80	2.38
85	35	97	34	97	30	55	....	....	....	....	37	2.40	3.78	2.86	2.44
29	36	33	35	52	31	00	....	....	....	....	38	2.49	3.80	2.90	2.48
79	36	73	36	12	31	50	....	....	....	....	39	2.60	3.84	2.94	2.54
34	37	16	36	79	32	06	....	....	....	....	40	2.71	3.88	2.96	2.58
94	37	66	37	53	32	67	....	....	....	....	41	2.81	3.89	3.00	2.71
61	38	20	38	35	33	35	....	....	....	....	42	2.95	3.92	3.04	2.86
34	38	50	39	24	34	10	....	....	....	....	43	3.06	3.95	3.09	3.00
17	39	48	40	23	34	93	....	....	....	....	44	3.21	3.96	3.12	3.16
06	40	21	41	31	35	84	....	....	....	....	45	3.36	3.98	3.16	3.32
06	41	04	....	....	....	....	....	....	....	....	46	3.54	3.99	3.38	3.51
16	41	96	....	....	....	....	....	....	....	....	47	3.70	4.00	3.58	3.70
38	42	98	....	....	....	....	....	....	....	....	48	3.89	4.00	3.80	3.90
72	44	10	....	....	....	....	....	....	....	....	49	4.10	4.00	4.04	4.11
18	45	33	....	....	....	....	....	....	....	....	50	4.34	4.00	4.30	4.36
80	46	70	....	....	....	....	....	....	....	....	51	4.59	4.34	4.59	4.62
57	48	19	....	....	....	....	....	....	....	....	52	4.88	4.70	4.90	4.90
50	49	84	....	....	....	....	....	....	....	....	53	5.19	5.09	5.24	5.22
62	51	63	....	....	....	....	....	....	....	....	54	5.54	5.51	5.61	5.58
92	53	59	....	....	....	....	....	....	....	....	55	5.92	5.98	6.01	5.96

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45
CONTINUOUS MONTHLY INCOME.—			
\$10 a Month, 20 Years certain. Com-			
muted value \$1,838.			
Ordinary Life.			
In 20 Years.....	\$37.00	\$48.80	\$69.48
In 30 Years.....	31.93	42.09	59.92
20 Payment Life.			
In 20 Years.....	\$52.93	\$64.84	\$83.89
In 30 Years.....	46.59	56.89	73.21
INT LIFE. (Equal Ages.)			
Ordinary Life.			
In 20 Years.....	\$31.64	\$40.51	\$56.80
In 30 Years.....	27.29	34.94	48.99

SINGLE PREMIUM.

At Death	\$341.11	\$409.60	\$504.44
In 10 Years	792.22	794.14	798.93
In 15 Years	680.94	684.90	695.71
In 20 Years	591.66	598.85	619.09
In 25 Years	520.49	532.51	565.67
In 30 Years	464.41	483.27	532.10

ANNUITY RATES. Amount Purchased by \$1,000.

Males	\$48.14	\$53.12	\$61.57
Females	45.38	49.96	57.56

MANHATTAN LIFE INSURANCE COMPANY—Continued.

**Cash, Loan, Paid-up and Extended Insurance Values—Participating
REDUCING PREMIUM POLICIES.**

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	
Ord. Life.																	
21	\$15 84	\$25	\$78	3 95	\$70	\$205	9 251	\$124	\$329	16 145	\$181	\$434	19 18				
25	17 37	31	92	3 358	84	226	10 338	146	357	16 284	213	467	18 0				
30	19 77	41	110	4 346	105	255	11 359	179	393	16 108	258	508	17 1				
35	22 90	53	129	5 310	130	286	12 41	219	430	15 23	310	548	15 1				
40	27 03	68	149	6 147	161	317	11 153	264	467	13 131	367	586	13 1				
45	32 60	86	170	6 126	197	318	10 64	314	501	11 151	426	620	11 1				
50	40 24	107	190	5 275	235	376	8 231	365	531	9 153	485	649	9 1				
55	50 75	130	207	4 323	276	401	7 8	416	558	7 207	540	674	7 1				
60	65 35	154	224	3 341	316	423	5 194	465	581	5 335	597	703	5 1				
10 Pay. Life																	
21	38 41	\$144	\$459	25 117	\$338	.....	.....	\$377	.....	.....	\$418	.....	.....				
25	41 05	156	464	25 21	365	.....	.....	410	.....	.....	456	.....	.....				
30	44 95	174	470	23 312	405	.....	.....	458	.....	.....	508	.....	.....				
35	49 63	195	475	21 328	451	.....	.....	508	.....	.....	566	.....	.....				
40	55 28	219	479	19 154	503	.....	.....	566	.....	.....	626	.....	.....				
45	62 13	245	482	16 230	561	.....	.....	626	.....	.....	688	.....	.....				
50	70 56	272	480	13 256	621	.....	.....	688	.....	.....	746	.....	.....				
55	80 99	298	475	10 301	683	.....	.....	746	.....	.....	800	.....	.....				
60	94 12	319	464	8 58	741	.....	.....	800	.....	.....	849	.....	.....				
15 Pay. Life																	
21	28 50	\$92	\$292	14 116	\$220	\$642	34 79	\$377	.....	.....	\$418	.....	.....				
25	30 49	100	298	14 344	240	647	32 10	410	.....	.....	456	.....	.....				
30	33 44	113	305	15 77	267	652	28 346	456	.....	.....	508	.....	.....				
35	37 02	128	312	14 244	259	657	25 217	508	.....	.....	566	.....	.....				
40	41 42	145	317	13 134	335	660	22 28	566	.....	.....	626	.....	.....				
45	46 91	163	321	11 198	373	659	18 186	626	.....	.....	688	.....	.....				
50	53 98	182	321	9 165	410	655	14 363	688	.....	.....	746	.....	.....				
55	63 20	199	318	7 128	443	644	11 253	746	.....	.....	800	.....	.....				
60	75 67	214	310	5 157	469	628	8 268	800	.....	.....	849	.....	.....				
20 Pay. Life																	
21	23 67	\$66	\$210	9 246	\$163	\$475	25 166	\$281	35 200	\$418	.....	.....	.....				
25	25 35	73	217	10 112	179	482	24 166	306	748	32 257	456	.....	.....				
30	27 85	83	225	10 814	201	490	22 190	343	752	28 363	508	.....	.....				
35	30 95	96	233	10 329	227	497	20 22	384	755	25 71	566	.....	.....				
40	34 82	109	240	10 93	256	503	17 101	427	755	21 135	626	.....	.....				
45	39 83	125	246	9 10	286	505	14 129	471	752	17 222	688	.....	.....				
50	46 51	141	250	7 171	315	503	11 166	512	745	14 0	746	.....	.....				
55	55 66	157	251	5 816	342	497	8 282	547	732	10 258	800	.....	.....				
60	68 00	173	251	4 147	364	488	6 174	570	712	7 287	849	.....	.....				
End of 5 Years | End of 7 Years | End of 8 Years | End of 9 Years																	
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$				
10 Year End.																	
21	93 84	\$437	\$518	5 \$496	\$646	\$715	3 \$708	\$757	\$811	2 \$807	\$873	\$904	1				
25	94 07	437	518	5 495	645	715	3 707	757	810	2 807	873	904	1				
30	94 47	437	517	5 492	645	714	3 706	756	810	2 806	873	903	1				
35	95 04	436	516	5 489	644	714	3 704	756	809	2 805	873	903	1				
40	95 91	435	515	5 482	643	712	3 701	755	809	2 803	872	903	1				
45	97 35	434	513	5 470	642	710	3 695	754	807	2 800	871	901	1				
50	99 89	431	508	5 448	638	706	3 684	751	803	2 794	869	900	1				
55	104 17	426	501	5 408	633	699	3 665	746	798	2 782	866	896	1				
60	111 24	417	488	5 335	623	687	3 631	737	788	2 762	860	890	1				
15 Year End.																	
21	59 59	\$256	\$356	10 \$289	\$380	\$497	8 \$456	\$589	\$697	5 \$683	\$911	\$942	1				
25	59 86	256	356	10 285	380	496	8 453	588	697	5 681	910	942	1				
30	60 33	256	355	10 277	380	495	8 448	588	696	5 678	910	942	1				
35	61 02	255	354	10 264	379	494	8 438	587	694	5 674	910	942	1				
40	62 11	255	352	10 240	378	492	8 422	586	692	5 665	909	941	1				
45	63 99	255	350	10 196	378	489	8 390	584	688	5 650	908	939	1				
50	67 26	254	345	10 112	375	482	8 332	579	681	5 622	905	937	1				
55	72 74	252	338	9 178	371	472	8 223	572	669	5 570	900	932	1				
60	81 82	249	326	8 119	365	456	8 10	560	650	5 474	893	924	1				
End of 5 Years | End of 10 Years | End of 15 Years | End of 19 Years																	
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$				
20 Year End.																	
21	42 89	\$168	\$272	15 \$139	\$391	\$543	10 \$492	\$666	\$788	5 \$777	\$927	\$959	1				
25	43 21	168	271	15 129	391	543	10 487	665	787	5 775	927	959	1				
30	43 76	168	270	15 110	390	541	10 478	664	786	5 772	926	959	1				
35	44 62	168	269	15 70	390	540	10 460	664	784	5 765	926	958	1				
40	46 03	169	269	15 12	391	537	10 427	662	781	5 754	925	957	1				
45	48 44	171	268	12 126	392	533	10 367	660	776	5 734	923	955	1				
50	52 57	174	266	9 130	392	526	10 250	655	766	5 696	919	951	1				
55	59 44	178	262	6 1222	393	514	10 17	647	751	5 626	913	945	1				
60	70 54	184	258	4 1249	393	499	7 121	633	727	5 490	904	936	1				

Figures prefixed with (t) indicate days and not dollars.

NOTE.—American 3½% Select and Ultimate Reserve adopted Feb. 11, 1916. Full Reserve at end of 15th year.

NOTE.—Values after three premiums.

MANHATTAN LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COST

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

	\$18 36		\$20 13		\$22 92		\$26 55		\$31 33		\$37 80		\$58 84	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Lss'd.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.
1923		18.36		20.13		22.92		26.55		31.33		37.80		58.84
Prem	\$15.	84	\$17.	37	\$19.	77	\$22.	90	\$27.	03	\$32.	60	\$50.	75
1922	25	15 59	25	17 12	26	19 51	29	22 61	31	26 72	34	32 26	42	50 33
1921	26	15 58	28	17 09	31	19 46	33	22 57	37	26 66	41	32 19	53	50 22
1920	29	15 55	31	17 06	34	19 43	38	22 52	43	26 60	48	32 12	63	50 12
1919	32	15 52	35	17 02	38	19 39	43	22 47	49	26 54	56	32 04	73	50 02
1918	35	15 49	38	16 99	43	19 34	48	22 42	55	26 48	64	31 96	84	49 91
1917	38	15 46	41	16 96	47	19 30	53	22 37	61	26 42	71	31 89	95	49 80
1916	41	15 43	45	16 92	51	19 26	59	22 31	68	26 35	79	31 81	1 06	49 69
Prem	\$18.	40	\$20.	14	\$22.	85	\$26.	35	\$30.	94	\$37.	08	\$56.	93
1915	1 30	17 10	1 46	18 68	1 71	21 14	2 01	24 34	2 39	28 55	2 84	34 24	4 07	52 86
1914	1 35	17 05	1 54	18 60	1 79	21 06	2 12	24 23	2 52	28 42	2 99	34 09	4 27	52 66
1913	1 42	16 98	1 61	18 53	1 89	20 96	2 24	24 11	2 65	28 29	3 15	33 93	4 46	52 47
1912	1 48	16 92	1 70	18 44	1 99	20 86	2 35	24 00	2 78	28 16	3 31	33 77	4 65	52 28
1911	1 56	16 84	1 78	18 36	2 09	20 76	2 47	23 88	2 92	28 02	3 46	33 62	4 84	52 09
1910	1 63	16 77	1 86	18 28	2 18	20 67	2 59	23 76	3 06	27 88	3 61	33 47	5 02	51 91
1909	1 71	16 69	1 94	18 20	2 29	20 56	2 71	23 64	3 20	27 74	3 77	33 31	5 20	51 78
Tot.	12.71	245 33	14 32	268 38	16.64	304.62	19.52	351.78	22.96	414.16	27.06	498.50	37.67	774.93
†		121 33		122 38		125 62		132 78		150 16		184 50		358 93

TWENTY PAYMENT LIFE

	\$26 96		\$28 80		\$31 69		\$35 28		\$39 79		\$45 64		\$64 17	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Lss'd.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.
1923		26.96		28.80		31.69		35.28		39.79		45.64		64.17
Prem	\$23.	67	\$25.	35	\$27.	85	\$30.	95	\$34.	82	\$39.	83	\$55.	66
1922	30	23 37	31	25 04	32	27 53	34	30 61	37	34 45	39	39 44	46	55 20
1921	35	23 32	37	24 98	40	27 45	42	30 53	46	34 36	49	39 34	58	55 08
1920	41	23 26	43	24 92	46	27 39	50	30 45	55	34 27	59	39 24	71	54 95
1919	47	23 20	50	24 85	54	27 31	59	30 36	64	34 18	70	39 13	83	54 83
1918	53	23 14	57	24 78	61	27 24	67	30 28	73	34 09	81	39 02	97	54 69
1917	61	23 06	64	24 71	70	27 15	76	30 19	83	33 99	92	38 91	1 10	54 56
1916	67	23 00	71	24 64	78	27 07	85	30 10	94	33 88	1 03	38 80	1 23	54 43
Prem	\$28.	21	\$30.	07	\$32.	82	\$36.	17	\$40.	34	\$45.	69	\$62.	86
1915	2 56	25 65	2 72	27 35	2 96	29 86	3 22	32 95	3 53	36 81	3 86	41 83	4 73	57 93
1914	2 71	25 50	2 89	27 18	3 13	29 69	3 41	32 76	3 74	36 60	4 10	41 59	5 00	57 66
1913	2 86	25 35	3 05	27 02	3 31	29 51	3 62	32 55	3 96	36 38	4 34	41 35	5 26	57 40
1912	3 02	25 19	3 23	26 84	3 51	29 31	3 83	32 34	4 19	36 15	4 58	41 11	5 53	57 13
1911	3 19	25 02	3 41	26 66	3 71	29 11	4 04	32 13	4 42	35 92	4 83	40 86	5 80	56 86
1910	3 36	24 85	3 59	26 48	3 91	28 91	4 27	31 90	4 67	35 67	5 09	40 60	6 07	56 59
1909	3 54	24 67	3 79	26 28	4 12	28 70	4 49	31 68	4 91	35 43	5 35	40 34	6 36	56 30
Tot.	24 58	365 54	26 21	390 53	28 46	427 92	31 01	474 11	33 94	531 97	37 08	607 20	44 63	847 78
†		84 54		84 53		84 92		90 11		104 97		136 20		300 78

TWENTY YEAR ENDOWMENT

	\$47 72		\$48 18		\$48 96		\$50 12		\$51 96		\$54 98		\$68 27	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Lss'd.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.	Div.	Net.
1923		47.72		48.18		48.96		50.12		51.96		54.98		68.27
Prem	\$42.	89	\$43.	21	\$43.	76	\$44.	62	\$46.	03	\$48.	44	\$59.	44
1922	44	42 45	44	42 77	44	43 22	44	44 18	44	45 59	46	47 98	49	58 95
1921	57	42 32	57	42 64	57	43 19	58	44 04	58	45 45	59	47 85	62	58 82
1920	71	42 18	71	42 50	71	43 05	71	43 91	71	45 32	73	47 71	76	58 68
1919	85	42 04	85	42 36	85	42 91	85	43 77	85	45 18	87	47 57	91	58 53
1918	1 00	41 89	1 00	42 21	1 00	42 76	1 00	43 62	1 01	45 02	1 01	47 43	1 08	58 38
1917	1 15	41 74	1 15	42 06	1 15	42 61	1 15	43 47	1 16	44 87	1 17	47 27	1 21	58 23
1916	1 31	41 58	1 31	41 90	1 31	42 45	1 31	43 31	1 31	44 72	1 33	47 11	1 37	58 07
Prem	\$47.	62	\$48.	02	\$48.	71	\$49.	74	\$51.	39	\$54.	14	\$66.	32
1915	3 83	43 79	3 86	44 16	3 94	44 77	4 03	45 71	4 16	47 23	4 34	49 80	4 95	61 37
1914	4 15	43 47	4 18	43 84	4 25	44 46	4 35	45 39	4 48	46 91	4 66	49 48	5 25	61 07
1913	4 47	43 15	4 51	43 51	4 59	44 12	4 67	45 07	4 80	46 59	4 97	49 17	5 55	60 77
1912	4 81	42 75	4 85	43 17	4 93	43 78	5 01	44 73	5 14	46 25	5 31	48 83	5 87	60 45
1911	5 17	42 45	5 21	42 81	5 29	43 42	5 37	44 37	5 49	45 90	5 66	48 48	6 19	60 13
1910	5 53	42 09	5 57	42 45	5 65	43 06	5 73	44 01	5 85	45 54	6 01	48 13	6 53	59 79
1909	5 92	41 70	5 95	42 07	6 03	42 68	6 11	43 63	6 23	45 16	6 38	47 76	6 89	59 43
Tot.	39.91	641 38	40.16	646 63	40.71	655 54	41.31	669 33	42 21	691 69	43 49	729 55	47 65	900 94
†		124 62		118 37		118 46		5 33		29 69		69 55		253 94

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

	21		25		30		35		40		45		55	
Ordinary Life.....	\$ 80.60	\$ 88.42	\$100.71	\$116.72	\$137.85	\$166.41	\$269.58							
Cash Value Deducted.....	55.60	57.42	59.71	63.72	69.85	80.41	129 53							
20 Payment Life.....	120.01	128.59	141.37	157.23	177.05	202.79	284.23							
Cash Value Deducted.....	54.01	55.59	58.37	61.23	68.05	77.79	127.23							
20 Year Endowment.....	216.71	218.45	221.43	226.02	233.50	248.09	303.25							
Cash Value Deducted.....	48.71	50.45	53.43	58.02	64.50	75.09	125.25							
TEN YEARS														
Ordinary Life.....	\$161.13	\$176.57	\$200.81	\$232.39	\$274.07	\$330.40	\$514.45							
Cash Value Deducted.....	91.13	92.57	95.81	102.39	113.07	133.40	238.45							
20 Payment Life.....	240.36	257.25	282.38	313.51	352.43	402.96	563.50							
Cash Value Deducted.....	77.36	78.25	81.38	86.51	96.43	116.96	221.50							
20 Year Endowment.....	429.18	432.62	438.48	447.52	462.25	487.18	600.37							
Cash Value Deducted.....	38.18	41.62	48.48	57.52	71.25	95.18	207.87							

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909—After May
FIFTEEN YEAR RECORD

ORDINARY LIFE													
	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.95
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 50
Paid	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
1910	\$1.11	\$17.29	\$1.25	\$18.89	\$1.42	\$21.43	\$1.65	\$24.70	\$1.92	\$29.02	\$2.27	\$34.81	\$3.34
1911	1.18	17.22	1.33	18.81	1.52	21.33	1.77	24.58	2.06	28.88	2.45	34.63	3.59
1912	1.25	17.15	1.41	18.73	1.62	21.23	1.88	24.47	2.22	28.72	2.63	34.45	3.86
1913	.66	17.74	.74	19.40	.86	21.99	1.00	25.35	1.19	29.75	1.41	35.67	2.06
1914	1.39	17.01	1.58	18.56	1.82	21.03	2.14	24.21	2.53	28.41	3.00	34.08	4.38
1915	.61	17.79	.69	19.45	.81	22.04	.95	25.40	1.12	29.82	1.33	37.75	1.94
1916	.....	18.40	.....	20.14	.....	22.85	.....	26.35	.....	30.94	.....	37.08	.....
1917	1.02	17.38	1.16	18.98	1.35	21.50	1.58	24.77	1.89	29.05	2.24	34.84	3.23
1918	1.08	17.32	1.22	18.92	1.42	21.43	1.68	24.67	2.00	28.94	2.37	34.71	3.40
1919	.45	17.95	.51	19.63	.60	22.25	.71	25.64	.84	30.10	1.00	36.08	1.42
1920	.47	17.93	.54	19.60	.63	22.22	.75	25.60	.88	30.06	1.05	36.03	1.49
1921	.49	17.91	.57	19.57	.66	22.19	.78	25.57	.93	30.01	1.10	35.98	1.55
1922	.52	17.88	.59	19.55	.70	22.15	.82	25.53	.97	29.97	1.15	35.93	1.61
1923	1.09	17.31	1.24	18.90	1.46	21.39	1.72	24.63	2.04	28.90	2.41	34.67	3.34
1924	1.71	16.69	1.94	18.20	2.29	20.56	2.71	23.64	3.20	27.74	3.77	33.31	5.20
Tot.	13.03	262.97	14.77	287.33	17.16	325.59	20.14	375.11	23.79	440.31	28.18	528.02	40.41
†		129.97		132.33		136.59		147.11		167.31		206.02	13.03

TWENTY PAYMENT LIFE													
	\$28.21		\$30.07		\$32.82		\$36.17		\$40.34		\$45.69		\$62.64
1910	2.04	26.17	2.16	27.91	2.30	30.52	2.48	33.69	2.70	37.64	2.94	42.75	3.72
1911	2.20	26.01	2.33	27.74	2.50	30.32	2.68	33.49	2.92	37.42	3.19	42.50	4.04
1912	2.35	25.86	2.49	27.58	2.67	30.15	2.89	33.28	3.15	37.19	3.45	42.24	4.35
1913	1.26	26.95	1.34	28.73	1.44	31.38	1.55	34.62	1.69	38.65	1.86	43.83	2.33
1914	2.68	25.53	2.85	27.22	3.07	29.75	3.33	32.84	3.64	36.70	3.99	41.70	4.99
1915	1.19	27.02	1.27	28.80	1.36	31.46	1.48	34.69	1.62	37.72	1.78	43.91	2.21
1916	.....	28.21	.....	30.07	.....	32.82	.....	36.17	.....	40.34	.....	45.69	.....
1917	2.01	26.20	2.14	27.93	2.32	30.50	2.52	33.65	2.76	37.58	3.04	42.65	3.74
1918	2.14	26.07	2.27	27.80	2.46	30.36	2.68	33.49	2.94	37.40	3.22	42.47	3.94
1919	.90	27.31	.96	29.11	1.01	31.78	1.14	35.03	1.25	39.09	1.37	44.32	1.67
1920	.95	27.26	1.02	29.05	1.10	31.72	1.21	34.96	1.32	39.02	1.45	44.24	1.75
1921	1.01	27.20	1.08	28.99	1.17	31.65	1.28	34.89	1.40	38.94	1.53	44.16	1.84
1922	1.06	27.15	1.14	28.93	1.24	31.58	1.35	34.82	1.47	38.87	1.61	44.08	1.93
1923	2.24	25.97	2.40	27.67	2.60	30.22	2.84	33.33	3.11	37.23	3.40	42.29	4.05
1924	3.54	24.67	3.79	26.28	4.12	28.70	4.49	31.68	4.91	35.43	5.35	40.34	6.33
Tot.	25.57	397.58	27.24	423.81	29.39	462.91	31.92	510.63	34.88	570.22	38.18	647.17	46.92
†		83.58		84.81		88.91		97.63		115.22		152.17	13.03

TWENTY YEAR ENDOWMENT													
	\$47.62		\$48.02		\$48.71		\$49.74		\$51.39		\$54.14		\$66.33
1910	2.22	45.40	2.28	45.74	2.38	46.33	2.50	47.24	2.66	48.73	2.90	51.24	3.70
1911	2.54	45.08	2.59	45.43	2.70	46.01	2.81	46.93	2.98	48.41	3.22	50.92	4.03
1912	2.86	44.76	2.92	45.10	3.02	45.69	3.14	46.60	3.31	48.08	3.55	50.59	4.38
1913	1.60	46.02	1.63	46.39	1.68	47.03	1.74	48.00	1.83	49.56	1.95	52.19	2.37
1914	3.55	44.07	3.61	44.41	3.71	45.00	3.83	45.91	4.01	47.38	4.26	49.88	5.10
1915	1.63	45.99	1.66	46.36	1.70	47.01	1.75	47.99	1.82	49.57	1.93	52.21	2.27
1916	.....	47.62	.....	48.02	.....	48.71	.....	49.74	.....	51.39	.....	54.14	.....
1917	2.93	44.69	2.98	45.06	3.03	45.68	3.10	46.64	3.21	48.18	3.37	50.77	3.88
1918	3.19	44.43	3.22	44.80	3.28	54.43	3.36	46.38	3.46	47.93	3.62	50.52	4.12
1919	1.38	46.24	1.39	46.63	1.42	47.29	1.45	48.29	1.49	49.90	1.55	52.59	1.75
1920	1.49	46.13	1.50	46.52	1.53	47.18	1.56	48.18	1.60	49.79	1.66	52.48	1.85
1921	1.60	46.02	1.62	46.40	1.64	47.07	1.67	48.07	1.71	49.68	1.77	52.37	1.96
1922	1.72	45.90	1.74	46.28	1.76	46.95	1.79	47.95	1.83	49.56	1.89	52.25	2.06
1923	3.69	43.93	3.72	44.30	3.76	44.95	3.82	45.92	3.90	47.49	4.01	50.13	4.35
1924	5.92	41.70	5.95	42.07	6.03	42.68	6.11	43.63	6.23	45.16	6.38	47.76	6.89
Tot.	36.32	677.98	36.79	683.51	37.04	693.01	38.63	707.47	40.04	730.81	42.06	770.04	48.71
†		6.98		12.51		23.01		38.47		62.81		105.04	12.51

†Net Cost for 15 years, cash value deducted.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS						
Age	21	25	30	35	40	45
Ordinary Life.....	\$ 78.51	\$ 86.12	\$ 98.05	\$113.61	\$134.16	\$161.87
Cash Value Deducted.....	53.51	55.12	57.05	60.61	66.16	75.87
20 Payment Life.....	117.38	125.74	138.16	153.57	172.83	197.76
Cash Value Deducted.....	51.88	52.74	55.16	57.57	63.83	72.76
20 Year Endowment.....	212.79	214.39	217.14	212.44	228.48	240.50
Cash Value Deducted.....	44.79	46.39	49.14	53.44	59.48	69.50
TEN YEARS						
Ordinary Life.....	\$178.21	\$194.85	\$220.90	\$254.57	\$298.84	\$358.26
Cash Value Deducted.....	103.21	105.85	110.90	118.57	131.84	155.26
20 Payment Life.....	270.85	288.72	315.28	347.70	388.07	440.10
Cash Value Deducted.....	87.85	89.72	94.28	101.70	115.07	138.10
20 Year Endowment.....	460.66	464.46	470.96	480.79	496.63	523.15
Cash Value Deducted.....	62.66	66.46	72.96	83.79	98.63	124.15

MANHATTAN MUTUAL LIFE INS. CO., Manhattan, Kas.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums within 30 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (III. Std.) reserve, with surrender charge up to 15th year not exceeding \$10 per \$1,000.

Change of Plan. — Higher premium form allowed (except Continuous Installment) at any time by payment of difference in premiums with 6% interest. Lower premium form allowed upon evidence of insurability by allowance toward payment of premium.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service.

Dividends. — End of second and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (e) is automatic option.

Double Indemnity. — For extra premium of \$1.50 per \$1,000 policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, war service, police duty, bodily or mental infirmity, ptomaines, bacterial infection other than as result of injury.

Extended Insurance. — After three premiums, within 30 days after default. Non-par. Without cash and loan values.

Grace. — 30 days, interest 6%.

Incontestable. — After one year, except for non-payment of premium, or aerial or submarine operations.

Limits. — Ages, Life, 14-60; Endowments, 16-65; Term, 16-50, \$20,000; reinsures over \$3,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 30 days after default. Non-par. Without cash and loan values. Fully paid-up policies participating after paid-up.

Policy in Elect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — Death from aerial flights or submarine service at any time limits liability to cash value.

Restricted Occupations. — Death from aerial flight or submarine service at any time limits liability to cash value.

Settlement Options. — Cash, Limited (5, 10, 15 or 20) and Continuous (20 certain) annual installments. No provision for commutation by beneficiary.

Suicide. — Within one year, sane or insane. Liability limited to premiums paid.

Women. — No extra charge. All plans. Limit, \$3,000. Disability and double indemnity granted.

MANHATTAN MUTUAL LIFE INSURANCE COMPANY, KAS.—Continued

ANNUAL PREMIUM RATES PER \$1,000.

	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Convertible Term			Monthly Income \$10 for 240 Months		Contin. Mthly. (Equivalent Ages)
		10 Pay.	15 Pay.	20 Pay.	15 Year	20 Year	30 Year	10 Year	15 Year	20 Year	Ord. Life	20 Pay. Life	
20	\$18.36	\$42.08	\$31.59	\$27.20	\$65.53	\$48.66	\$48.66	\$11.08	\$11.30	\$11.55	\$32.60	\$48.30	\$28.64
21	18.77	42.80	32.10	27.64	65.56	48.70	48.70	11.17	11.40	11.67	33.33	49.08	29.22
22	19.21	43.45	32.63	28.10	65.61	48.76	48.76	11.25	11.50	11.81	34.11	49.90	29.31
23	19.60	44.18	33.18	28.59	65.65	48.82	48.82	11.35	11.61	11.95	34.81	50.77	29.45
24	20.13	44.99	33.76	29.09	65.70	48.88	48.88	11.41	11.74	12.11	35.75	51.65	29.43
25	20.64	45.71	34.35	29.60	65.75	48.94	48.94	11.55	11.88	12.28	36.45	52.25	30.22
26	21.04	46.52	34.96	30.15	65.80	49.02	49.02	11.68	12.03	12.47	37.36	53.54	30.65
27	21.72	47.35	35.61	30.71	65.86	49.11	49.11	11.81	12.19	12.67	38.57	54.52	30.95
28	22.31	48.23	36.27	31.29	65.93	49.10	49.10	11.95	12.23	12.90	39.62	55.56	31.25
29	22.92	49.13	36.96	31.90	66.00	49.29	49.29	12.10	12.55	13.12	40.70	56.64	31.99
30	23.55	50.05	37.67	32.52	66.08	49.40	49.40	12.29	12.77	13.43	41.82	57.74	32.62
31	24.25	51.03	38.42	33.19	66.17	49.52	49.52	12.45	13.00	13.74	43.06	58.94	33.01
32	24.97	52.03	39.30	33.87	66.25	49.66	49.66	12.58	13.25	14.10	44.34	60.00	33.39
33	25.73	53.06	39.98	34.58	66.37	49.80	49.80	12.76	13.54	14.48	45.69	61.40	34.00
34	26.55	54.15	40.82	35.34	66.48	49.96	49.96	13.11	13.85	14.92	47.15	62.76	34.71
35	27.40	55.27	41.69	36.11	66.61	50.15	50.15	13.37	14.21	15.21	48.66	64.12	35.54
36	28.29	56.42	42.58	36.92	66.74	50.35	50.35	13.67	14.63	15.53	50.24	65.56	36.58
37	29.26	57.62	43.53	37.79	66.90	50.58	50.58	14.10	15.07	15.90	51.96	67.11	37.33
38	30.27	58.87	44.50	38.67	67.09	50.95	50.95	14.37	15.58	16.35	53.75	68.64	38.22
39	31.33	60.15	45.53	39.61	67.29	51.14	51.14	14.77	16.15	16.84	55.64	70.32	38.70
40	32.48	61.50	46.58	40.58	67.50	51.47	51.47	15.10	16.36	17.64	57.68	72.00	39.75
41	33.68	62.88	47.69	41.62	67.77	51.76	51.76	15.75	16.94	18.52	59.81	72.89	40.88
42	34.97	64.32	48.84	41.71	68.05	52.26	52.26	16.31	17.57	19.51	62.10	75.84	42.04
43	36.35	65.82	50.07	43.87	68.38	52.73	52.73	17.03	18.20	20.60	64.55	77.90	43.24
44	37.80	67.37	51.34	45.08	68.75	53.24	53.24	17.79	18.89	21.82	67.13	80.04	44.47
45	39.35	68.99	52.67	46.36	69.05	53.84	53.84	18.64	19.96	22.86	69.88	82.32	45.81
46	41.00	70.67	54.07	47.71	69.64	54.51	54.51	19.61	21.13	24.01	72.81	84.63	47.25
47	42.76	72.42	55.54	49.15	70.18	55.25	55.25	20.71	22.45	25.27	75.96	87.28	48.77
48	44.64	74.24	57.08	50.69	70.77	56.09	56.09	21.93	23.92	26.66	79.27	90.02	50.38
49	46.65	76.13	58.70	52.30	71.44	57.02	57.02	23.30	25.53	28.18	82.84	92.88	52.03
50	48.79	78.09	60.40	54.02	72.20	58.06	58.06	24.67	27.32	30.21	86.64	95.93	53.88
51	51.05	80.33	62.18	55.86	73.03	59.21	59.21	26.50	29.29	32.92	90.66	99.10	55.68
52	53.48	82.24	64.07	57.81	73.97	60.49	60.49	28.37	31.46	34.80	94.98	102.26	57.83
53	56.08	84.44	66.07	59.89	75.00	61.90	61.90	30.42	33.80	36.20	99.39	106.34	59.47
54	58.84	86.73	68.17	62.11	76.14	63.48	63.48	32.71	36.46	40.26	104.49	110.80	62.60
55	60.78	89.13	70.40	64.50	77.42	65.21	65.21	35.24	39.33	43.30	107.94	114.55	64.14
56	62.00	91.61	72.75	67.05	.....	.....	.....	38.02	42.48	46.56	110.11	119.06	.....
57	64.20	94.20	75.26	69.72	.....	.....	.....	41.09	45.88	50.50	114.01	123.94	100 M
58	66.80	96.92	77.93	72.72	.....	.....	.....	44.60	49.61	53.78	118.63	129.14	Certa
59	71.91	99.69	80.77	75.90	.....	.....	.....	46.74	53.64	57.80	127.71	134.79	.....
60	75.79	102.75	83.82	79.30	.....	.....	.....	52.24	58.00	62.08	134.60	140.82	.....

ENDOWMENT AGE 65

DISABILITY RATES (Waiver of Premiums and Monthly Income.)

Age	To 65	10 Pay. 15 Pay. 20 Pay.			OPTIONS At Age 65	Ord. Life	LIFE 10 Pay. 15 Pay. 20 Pay.			15 Year
		10 Pay.	15 Pay.	20 Pay.			10 Pay.	15 Pay.	20 Pay.	
20						\$0.92	\$2.03	\$1.49	\$1.24	\$0.38
21	\$20.60	\$51.16	\$37.60	\$29.05		.95	2.06	1.52	1.26	.40
22	21.18	42.16	38.34	29.63		.98	2.10	1.55	1.28	.41
23	21.78	53.19	39.10	30.20		1.01	2.14	1.58	1.31	.42
24	22.41	54.25	39.91	30.82		1.04	2.17	1.61	1.33	.44
25	23.10	55.38	40.73	31.41		1.08	2.21	1.63	1.36	.46
26	23.80	56.53	41.58	32.12	(a) Cash \$1,000	1.11	2.24	1.66	1.38	.47
27	24.56	57.71	42.46	32.81	Cash \$312, and	1.15	2.27	1.69	1.39	.49
28	25.37	58.95	43.39	33.52	(b) Paid-up participating policy	1.19	2.30	1.71	1.42	.51
29	26.27	60.25	44.35	34.29	for \$1,000.	1.23	2.33	1.74	1.44	.52
30	27.13	61.59	45.35	35.08	(c) Paid-up policy for \$1453 upon	1.34	2.36	1.76	1.47	.55
31	28.14	62.99	46.39	35.98	evidence of insur-	1.34	2.39	1.79	1.50	.58
32	29.19	64.44	47.49	36.90	ability.	1.35	2.42	1.81	1.53	.61
33	30.32	65.94	48.63	37.88	(d) Life Annu-	1.40	2.45	1.84	1.54	.67
34	31.52	67.51	49.80	38.88	ity of \$109 per	1.46	2.48	1.87	1.57	.64
35	32.88	69.15	51.03	39.96	\$1,000.	1.51	2.51	1.90	1.61	.71
36	34.21	70.84	52.31	41.08	(e) Life Annu-	1.57	2.54	1.93	1.64	.76
37	35.72	72.61	53.66	42.24	ity of \$99.50 per	1.63	2.56	1.95	1.67	.81
38	37.75	74.45	55.06	43.48	certain.	1.70	2.59	1.98	1.70	.87
39	39.10	76.36	56.54	44.77		1.77	2.62	2.01	1.74	.93
40	41.16	78.36	58.08	46.14		1.85	2.66	2.04	1.77	.99
41	43.07	80.44	59.68	47.57		1.93	2.68	2.07	1.86	1.06
42	45.33	82.61	61.36	49.09		2.02	2.71	2.10	1.96	1.13
44	50.54	87.25	65.01	52.42		2.21	2.74	2.16	2.18	1.33
45	.....	89.74	66.99	53.84		2.32	2.76	2.20	2.31	1.47
46	.....	92.34	68.51	.....		2.43	2.77	2.33	2.38	1.65
50	.....	104.06	75.53	.....		3.00	3.01	3.01	3.03	2.60
55	.....	117.74	.....	.....		4.11	4.21	4.22	4.17	3.97

per \$1,000. American 3½% Modified Preliminary Term (Ill. Std.). Double Indemnity

SINGLE PREMIUM RATES.				ANNUITY RATES. Amount Purchase			
Ages	25	35	45	Ages	25	35	45
Life	\$343.03	\$4,117	\$506.66	Males	\$49.83	\$55.16	\$60.00
10 Year End	798.71	800.15	804.13	Females	47.33	51.84	55.00
15 Year End	686.28	689.81	699.88				
20 Year End	596.10	602.90	622.47				
25 Year End	524.22	535.88	568.52				
30 Year End	467.88	486.15	533.50				

MANUFACTURERS LIFE INS. CO., Toronto, Canada

Accelerative Option. — No provision. Practice of company to allow accumulation to pay up policy or mature as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within two months after default. Hm. 3% Level Premium reserve (3½% on Endowments), with surrender charge up to 15th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. For extra premium, also issues clause, providing prior to age 60, for waiver of premiums and payment of face of policy in ten equal annual installments. Agreements do not cover disability from war service or aeronautics. Limit, \$25,000.

Dividends. — Distributed annually or quinquennially. Annual dividend policies, dividends end of first year: first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) purchase paid-up additions; (d) left to accumulate at not less than 3½%†; (e) is automatic option; if other option is selected evidence of insurability will be required for subsequent selection, of this option, fully paid-up participating policies participate. Also issues non-participating policies.

Double Indemnity. — For varying extra premium, rider will provide prior to age 60, for payment of double face of policy, in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, police duty, riot, insurrection, war, war service, aeronautic or submarine operations, bodily or mental infirmity, illness, poisoning, ptomaine, bacterial infection other than as result of injury or disease. Not issued on Joint Life policies. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. May be exchanged for cash value or paid-up insurance within two months.

Grace. — One month, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages Par., 15-70; Non-Par., 15-65. No fixed amount; reinsures over \$50,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Loan value, cash value less interest in advance to end of current policy year. Interest not more than 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within two months after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement. — Options. Cash, Limited (5, 10, 15, 20 or 25) annual installments. Practice of company to allow any other Settlement Options desired, and to make payments annually, semi-annually, quarterly or monthly. Proceeds of policies left with company participate in excess interest earned†.

Suicide. — Within two years, sane or insane, policy void.

Women. — No extra charge. All but Term. Disability and double indemnity granted unmarried women and widows earning their own living.

†Present interest rate, 5%.

MANUFACTURERS LIFE INSURANCE COMPANY—Continued.

ANNUAL RATES PER \$1,000

(Hm. 3½ % Reserve.)

PARTICIPATING

NON-PARTICIPATING

Ord. Life	LIMITED PAY. LIFE					Age	ENDOW- MENTS					Extra Prem for Dis- abil- ity *	TERMA	
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year		5 Year	15 Year
\$19.00	\$43.50	\$32.70	\$27.45	\$24.45	\$22.50	20	103.65	\$66.20	\$48.00	\$38.20	\$31.40	\$0.25	\$8.05	\$10.05
19.40	44.30	33.30	27.95	24.85	22.90	21	103.75	66.30	48.10	38.30	31.55	.25	8.15	10.25
19.85	45.05	33.85	28.40	25.30	23.30	22	103.75	66.35	48.15	38.40	31.70	.25	8.25	10.40
20.30	45.85	34.45	28.90	25.75	23.70	23	103.80	66.40	48.25	38.55	31.85	.25	8.30	10.60
20.75	46.70	35.10	29.45	26.20	24.15	24	103.85	66.50	48.35	38.70	32.00	.25	8.35	10.85
21.30	47.60	35.75	30.00	26.70	24.65	25	103.95	66.60	48.50	38.85	32.20	.25	8.40	11.15
21.85	48.55	36.45	30.60	27.25	25.15	26	104.05	66.75	48.65	39.05	32.45	.25	8.40	11.40
22.40	49.50	37.20	31.25	27.85	25.70	27	104.20	66.90	48.85	39.25	32.70	.25	8.45	11.75
23.00	50.50	38.00	31.90	28.45	26.25	28	104.35	67.05	49.00	39.45	32.95	.25	8.45	12.00
23.60	51.55	38.75	32.55	29.05	26.85	29	104.50	67.25	49.20	39.70	33.20	.25	8.50	12.35
24.25	52.60	39.55	33.25	29.65	27.45	30	104.60	67.40	49.40	39.95	33.50	.25	8.55	12.65
24.90	53.65	40.35	33.90	30.25	28.05	31	104.75	67.55	49.60	40.20	33.80	.25	8.65	13.05
25.60	54.75	41.15	34.60	30.90	28.65	32	104.90	67.75	49.80	40.45	34.15	.25	8.75	13.45
26.35	55.85	42.00	35.35	31.60	29.35	33	105.05	67.90	50.05	40.75	34.50	.25	8.85	13.90
27.10	57.00	42.90	36.15	32.30	30.05	34	105.20	68.10	50.30	41.05	34.90	.30	9.05	14.30
27.95	58.20	43.80	36.95	33.05	30.75	35	105.40	68.35	50.55	41.40	35.35	.30	9.25	14.85
28.80	59.45	44.75	37.75	33.85	31.50	36	105.60	68.55	50.85	41.80	35.80	.35	9.45	15.40
29.70	60.70	45.75	38.60	34.65	32.30	37	105.75	68.80	51.15	42.20	36.30	.35	9.70	15.95
30.60	61.95	46.75	39.50	35.45	33.10	38	105.95	69.05	51.50	42.60	36.85	.40	10.05	16.60
31.60	63.30	47.75	40.40	36.35	34.00	39	106.15	69.35	51.85	43.10	37.40	.40	10.40	17.25
32.60	64.65	48.85	41.35	37.25	34.90	40	106.35	69.65	52.25	43.60	38.05	.45	10.80	18.00
33.70	66.05	49.95	42.35	38.20	35.90	41	106.60	70.00	52.70	44.15	38.75	.45	11.20	18.80
34.85	67.55	51.10	43.40	39.25	36.95	42	106.90	70.40	53.20	44.80	39.55	.50	11.65	19.70
36.10	69.10	52.35	44.55	40.35	38.05	43	107.25	70.85	53.75	45.55	40.40	.55	12.20	20.70
37.45	70.70	53.65	45.70	41.50	39.25	44	107.65	71.30	54.40	46.30	41.35	.60	12.80	21.80
38.85	72.35	55.00	46.95	42.75	40.50	45	108.10	71.85	55.05	47.20	42.40	.65	13.50	23.00
40.30	74.10	56.40	48.30	44.05	41.85	46	108.60	72.45	55.80	48.10	43.50	.70	14.25	24.35
41.85	75.85	57.85	49.65	45.40	43.25	47	109.05	73.10	56.60	49.10	44.65	.80	15.05	25.75
43.50	77.60	59.35	51.05	46.85	44.70	48	109.55	73.75	57.50	50.20	45.85	.90	16.00	27.30
45.20	79.45	60.90	52.55	48.35	46.20	49	110.10	74.50	58.40	51.40	47.10	1.00	17.00	28.95
47.05	81.35	62.65	54.10	49.95	47.85	50	110.70	75.30	59.45	52.70	48.45	1.10	18.15	30.75
48.95	83.35	64.25	55.75	51.70	49.55	51	111.35	76.20	60.60	54.10	49.85	1.25	19.40	32.75
51.00	85.40	66.05	57.55	53.55	51.35	52	112.10	77.20	61.85	55.65	51.35	1.40	20.75	34.95
53.20	87.55	68.00	59.45	55.55	53.35	53	112.95	78.30	63.20	57.40	52.95	1.60	22.25	37.35
55.55	89.80	70.00	61.50	57.65	55.45	54	113.90	79.55	64.75	59.30	54.75	1.85	23.90	39.95
58.10	92.20	72.15	63.65	59.45	57.65	55	114.95	80.90	66.40	61.35	56.75	2.10	25.70	42.75
60.75	94.65	74.40	65.95	61.35	59.95	56	116.10	82.35	68.25	63.25	58.85	2.40	27.65	45.75
63.55	97.20	76.80	68.45	63.45	62.15	57	117.35	83.95	70.25	65.35	61.05	2.75	29.75	48.95
66.55	99.90	79.35	71.10	65.75	64.55	58	118.75	85.75	72.50	67.55	63.45	3.15	32.00	52.35
69.80	102.75	82.05	73.95	68.25	67.15	59	120.30	87.70	74.95	69.85	65.85	3.60	34.40	55.95
73.20	105.70	84.90	77.00	70.95	70.05	60	121.95	89.80	77.60	72.35	68.45	4.10	36.95	59.75
77.45	109.65	88.65	80.90	74.05	73.15	61	124.80	92.95	81.15	75.05	71.25	4.65	39.65	63.75
82.00	113.80	92.70	85.10	77.35	76.45	62	128.35	96.70	85.40	78.45	74.65	5.25	42.50	67.95
86.85	118.15	97.00	89.65	80.85	80.05	63	132.05	100.80	89.95	82.15	78.45	5.90	45.55	72.35
92.00	122.70	101.55	94.50	84.65	84.15	64	136.05	105.25	94.95	85.45	82.55	6.60	48.85	76.95
97.55	127.50	106.50	99.75	88.75	88.95	65	140.85	110.50	100.70	88.45	86.55	7.35	52.40	81.75

* Extra premium for waiver and payment of policy in ten installments.
Semi-annual rate, multiply by .515; quarterly, by .2625.

DISABILITY RATES PER \$1,000 (Waiver of Premium and \$10 Monthly Income)

\$1.10	\$2.45	\$1.80	\$1.50	\$1.30	\$1.20	20	\$0.40	\$0.45	\$0.50	\$0.55	\$0.65			
1.30	2.70	2.00	1.65	1.45	1.35	25	.45	.50	.60	.70	.85			
1.55	2.90	2.15	1.80	1.60	1.55	30	.50	.65	.75	.90	1.10			
1.80	3.05	2.30	1.95	1.80	1.80	35	.60	.80	1.00	1.25	1.60			
2.20	3.25	2.45	2.20	2.20	2.20	40	.85	1.15	1.45	1.90	2.10			
2.80	3.30	2.80	2.80	2.80	2.80	45	1.20	1.70	2.35	2.65	2.70			
3.60	3.60	3.60	3.60	3.60	3.60	50	1.90	3.00	3.35	3.60				

DOUBLE INDEMNITY RATES PER \$1,000.

Ord. Life	LIMITED PAY. LIFE					Age	ENDOWMENTS					
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10, 15, 20, 25, and 30 Years	10 Pay. 15 Year	10 Pay. 20 Year	15 Pay. 20 Year	15 Pay. 25 Year	
11.25	\$3.10	\$2.25	\$1.85	\$1.65	\$1.50	15	\$1.25	\$1.75	\$2.10	\$1.55	\$1.75	\$1.75
1.25	2.95	2.15	1.75	1.55	1.40	20	1.25	1.75	2.10	1.55	1.75	1.75
1.25	2.75	2.00	1.65	1.45	1.35	25	1.25	1.75	2.10	1.55	1.75	1.75
1.25	2.55	1.85	1.55	1.35	1.25	30	1.25	1.70	2.10	1.55	1.75	1.75
1.25	2.30	1.70	1.40	1.25	1.25	35	1.25	1.70	2.05	1.55	1.70	1.75
1.25	2.00	1.50	1.25	1.25	1.25	40	1.25	1.70	2.05	1.50	1.50	1.50
1.25	1.70	1.25	1.25	1.25	1.25	45	1.25	1.70	1.70	1.25	1.25	1.25
1.50	1.50	1.50	1.50	1.50	1.50	50	1.50	1.60	1.60	1.50	1.50	1.50
1.75	1.75	1.75	1.75	1.75	1.75	55	1.75	1.75	1.75	1.75	1.75	1.75

MANUFACTURERS LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.		
Ordinary Life	21	\$19.40	\$32	\$90	5 2	\$88	\$222	12 3	\$155	\$353	18 0	\$218	\$454	20 8				
	25	21.30	38	97	5 3	101	235	12 4	175	372	17 4	247	478	18 11				
	30	24.25	44	102	5 3	119	253	12 0	205	397	16 0	286	505	16 11				
	35	27.95	52	110	5 4	141	273	11 4	239	422	14 5	332	537	15 0				
	40	32.60	65	126	5 4	166	293	10 3	280	452	12 8	382	568	12 11				
	45	38.85	78	138	5 0	196	317	9 0	323	480	11 10	432	595	10 8				
	50	47.05	96	155	4 7	231	343	7 9	368	507	9 0	486	625	8 8				
	55	58.10	117	174	4 0	266	367	6 5	415	534	7 2	537	652	6 10				
60	73.20	137	189	3 3	304	391	5 1	461	560	5 7	578	670	5 3					
10 Pay. Life	21	\$44.30	\$158	\$433	26 0	\$379	\$1000	Pd-up	\$437	\$1000	Pd-up	\$479	\$1000	Pd-up				
	25	47.60	173	441	24 11	409	1000	"	471	1000	"	517	1000	"				
	30	52.60	191	445	22 11	451	1000	"	517	1000	"	566	1000	"				
	35	58.20	211	448	20 7	497	1000	"	566	1000	"	619	1000	"				
	40	64.65	234	453	18 1	546	1000	"	619	1000	"	673	1000	"				
	45	72.35	257	454	15 4	599	1000	"	673	1000	"	726	1000	"				
	50	81.35	280	452	12 8	653	1000	"	726	1000	"	777	1000	"				
	55	92.20	301	447	10 1	706	1000	"	777	1000	"	823	1000	"				
60	105.70	317	437	7 9	757	1000	"	823	1000	"	862	1000	"					
15 Pay. Life	21	\$33.30	\$98	\$263	15 8	\$247	\$619	33 4	437	\$1000	Pd-up	\$479	\$1000	Pd-up				
	25	35.75	109	278	15 8	268	624	30 11	471	1000	"	517	1000	"				
	30	39.55	120	279	14 7	295	627	27 8	517	1000	"	566	1000	"				
	35	43.80	134	285	13 6	325	629	24 4	566	1000	"	619	1000	"				
	40	48.85	150	290	12 0	357	630	20 11	619	1000	"	673	1000	"				
	45	55.00	165	291	10 3	389	629	17 6	673	1000	"	726	1000	"				
	50	62.55	180	291	8 4	420	624	14 3	726	1000	"	777	1000	"				
	55	72.15	194	288	6 6	446	615	11 1	777	1000	"	823	1000	"				
60	84.90	203	280	4 11	465	598	8 3	823	1000	"	862	1000	"					
20 Pay. Life	21	\$27.95	\$69	\$189	10 11	\$183	\$458	25 5	\$330	\$754	36 0	\$479	\$1000	Pd-up				
	25	30.00	77	196	10 10	199	463	23 9	355	754	32 10	517	1000	"				
	30	33.25	86	206	10 6	219	465	21 4	390	755	28 11	566	1000	"				
	35	36.95	97	206	9 10	243	470	18 8	426	752	24 11	619	1000	"				
	40	41.35	110	213	8 11	267	472	15 11	464	750	21 1	673	1000	"				
	45	46.95	122	215	7 8	292	472	13 2	500	743	17 3	726	1000	"				
	50	54.10	135	218	6 4	316	470	10 7	533	734	13 9	777	1000	"				
	55	63.65	148	220	5 0	335	462	8 2	560	721	10 5	823	1000	"				
60																		
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.		
10 Year End.	21	\$103.75	\$424	\$502	5 5	\$483	\$631	\$699	3 3	\$692	\$746	\$799	2 2	\$796	\$870	\$901	1 1	\$901
	25	108.95	425	505	5 4	481	631	6 9	3 6	691	746	799	2 2	795	870	900	1 1	900
	30	104.60	423	501	5 4	475	630	6 8	3 6	688	745	798	2 2	794	870	900	1 1	899
	35	105.40	422	499	5 4	469	629	6 7	3 6	686	744	797	2 2	792	869	899	1 1	898
	40	106.35	421	498	5 4	459	627	6 4	3 6	680	742	794	2 2	788	868	898	1 1	897
	45	108.10	418	494	5 4	443	624	6 1	3 6	672	740	792	2 2	784	867	897	1 1	895
	50	110.70	414	488	5 4	417	620	6 6	3 6	659	726	788	2 2	776	865	895	1 1	892
	55	114.95	409	484	5 3	372	614	6 8	3 6	638	731	782	2 2	764	861	891	1 1	887
60	121.95	399	466	5 2	299	603	6 6	3 6	603	721	771	2 2	743	855	885	1 1	878	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.		
15 Year End.	21	\$66.30	\$244	\$340	10 10	\$278	\$367	\$480	8 8	\$441	\$572	\$677	5 5	\$663	\$907	\$939	1 1	\$938
	25	66.60	244	339	10 10	268	367	479	8 8	435	572	677	5 5	660	907	939	1 1	938
	30	67.40	243	337	10 10	254	366	477	8 8	425	570	674	5 5	655	906	938	1 1	937
	35	68.35	241	334	10 10	232	364	474	8 8	410	568	671	5 5	640	906	938	1 1	937
	40	69.65	241	332	10 10	199	363	471	8 8	356	566	668	5 5	635	904	936	1 1	934
	45	71.85	239	327	10 10	143	360	465	8 8	347	562	662	5 5	615	903	935	1 1	933
	50	75.30	237	321	10 10	48	356	456	8 8	278	557	654	5 5	582	900	932	1 1	929
	55	90.90	234	312	8 10	20	351	445	8 8	163	548	641	5 5	528	895	926	1 1	922
60	80.80	228	298	5 17	341	426	7 15	534	620	5 423	887	918	1 1	910				
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.		
20 Year End.	21	\$48.10	\$156	\$253	15 15	\$125	\$376	\$523	10 10	\$470	\$699	\$792	5 5	\$781	\$928	\$960	1 1	\$960
	25	48.50	157	254	15 15	109	376	522	10 10	462	698	790	5 5	778	927	959	1 1	959
	30	49.40	156	251	15 15	74	374	518	10 10	444	696	787	5 5	771	927	959	1 1	959
	35	50.55	155	247	15 15	23	373	514	10 10	417	664	784	5 5	762	926	958	1 1	958
	40	52.25	156	246	12 10	372	509	10 375	661	779	5 748	924	956	1 1	955			
	45	55.05	156	242	10 10	370	501	10 300	657	772	5 724	922	954	1 1	952			
	50	59.45	158	239	7 16	369	492	10 171	650	760	5 684	918	950	1 1	947			
	55	66.40	161	235	5 16	366	478	9 12	640	743	5 610	912	944	1 1	938			
60																		
25 Year End.	21	\$38.30	\$105	\$197	18 0	\$263	\$425	\$538	15 15	\$308	\$478	\$694	10 10	\$619	\$600	\$807	6 6	\$792
	25	38.85	107	199	18 0	263	423	515	15 287	477	660	10 609	650	805	6 787			
	30	39.95	106	195	13 15	262	418	15 245	476	656	10 588	657	801	6 777				
	35	41.40	106	192	11 11	263	415	15 177	476	652	10 557	655	796	6 762				
	40	43.60	110	194	9 12	266	412	15 63	476	645	10 501	653	790	6 738				
	45	47.20	113	193	7 13	270	408	12 18	477	636	10 406	650	781	6 698				
	50	52.70	119	194	5 19	277	404	9 16	478	625	10 222	644	767	6 621				

NOTE.—Values after three premiums.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925.

WHOLE LIFE

GENERAL SECTION										ABSTAINERS SECTION									
Age	20	25	30	35	40	45	50	55		Age	20	25	30	35	40	45	50		
	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	19.00	21.30	24.25	27.95	32.60	38.85	47.05	58.10		Prem	19.00	21.30	24.25	27.95	32.60	38.85	47.05		
1923	2.07	2.26	2.54	2.94	3.46	4.08	4.74	5.42		1923	2.53	2.74	3.17	3.66	4.29	5.09	5.93		
1922	2.22	2.46	2.76	3.17	3.67	4.27	4.95	5.66		1922	2.70	2.94	3.33	3.84	4.46	5.21	6.15		
1921	2.32	2.59	2.91	3.34	3.91	4.53	5.18	5.91		1921	2.79	3.07	3.48	4.01	4.75	5.58	6.45		
1920	2.40	2.65	3.04	3.55	4.12	4.73	5.40	6.12		1920	2.86	3.15	3.61	4.27	4.98	5.78	6.71		
1919	2.45	2.80	3.21	3.68	4.22	4.85	5.55	6.35		1919	2.90	3.31	3.79	4.37	5.05	5.89	6.87		

20 PAYMENT LIFE

Prem	27.45	30.00	33.25	36.95	41.35	46.95	54.10	63.65		Prem	27.45	30.00	33.25	36.95	41.35	46.95	54.10		
1923	2.62	2.83	3.11	3.48	3.95	4.54	5.14	5.74		1923	3.06	3.29	3.72	4.19	4.80	5.54	6.34		
1922	2.85	3.09	3.41	3.79	4.28	4.84	5.44	6.05		1922	3.32	3.55	3.96	4.47	5.07	5.80	6.63		
1921	3.02	3.23	3.58	4.03	4.53	5.09	5.66	6.31		1921	3.48	3.78	4.17	4.72	5.41	6.16	6.99		
1920	3.19	3.47	3.87	4.36	4.90	5.45	6.02	6.60		1920	3.64	3.94	4.42	5.02	5.70	6.46	7.27		
1919	3.34	3.74	4.18	4.66	5.18	5.73	6.30	6.88		1919	3.78	4.19	4.69	5.26	5.94	6.70	7.55		

20 YEAR ENDOWMENT

Prem	48.00	48.50	49.40	50.55	52.25	55.05	59.45	66.40		Prem	48.00	48.50	49.40	50.55	52.25	55.05	59.45		
1923	3.70	3.83	4.03	4.28	4.64	5.04	5.49	5.94		1923	4.14	4.24	4.52	4.90	5.35	5.92	6.61		
1922	4.10	4.20	4.38	4.64	5.00	5.40	5.82	6.26		1922	4.54	4.64	4.91	5.25	5.77	6.35	7.01		
1921	4.44	4.58	4.75	5.02	5.34	5.71	6.12	6.57		1921	4.89	5.01	5.25	5.63	6.12	6.69	7.33		
1920	4.77	4.91	5.10	5.38	5.71	6.06	6.44	6.87		1920	5.18	5.31	5.60	6.01	6.46	7.02	7.66		
1919	5.13	5.28	5.47	5.71	6.00	6.34	6.74	7.18		1919	5.50	5.72	6.02	6.37	6.80	7.34	8.00		

15 PAYMENT LIFE

Prem	32.70	35.75	39.55	43.80	48.35	55.00	62.55	72.15	
1923	2.96	3.19	3.58	4.04	4.53	5.10	5.67	6.25	
1922	3.23	3.47	3.84	4.32	4.85	5.43	6.01	6.60	
1921	3.48	3.75	4.15	4.64	5.17	5.76	6.36	6.95	
1920	3.68	3.98	4.44	4.98	5.53	6.11	6.70	7.30	
1919	3.90	4.26	4.69	5.17	5.70	6.30	6.95	7.67	

10 YEAR ENDOWMENT

Prem	10365	10395	10460	10540	10635	10810	11070	11495	
1923	6.86	6.95	7.13	7.35	7.62	7.94	8.30	8.67	
1922	7.72	7.78	7.87	8.08	8.34	8.67	8.99	9.36	
1921	8.56	8.61	8.74	8.90	9.14	9.43	9.74	10.08	
1920	9.40	9.48	9.61	9.78	10.00	10.25	10.50	10.81	
1919	10.29	10.40	10.55	10.71	10.91	11.13	11.36	11.60	

15 YEAR ENDOWMENT

Prem	66.20	66.60	67.40	68.35	69.65	71.85	75.30	80.90	
1923	4.73	4.81	4.97	5.20	5.50	5.88	6.29	6.75	
1922	5.28	5.39	5.54	5.79	6.10	6.45	6.80	7.17	
1921	5.78	5.92	6.10	6.32	6.59	6.89	7.23	7.60	
1920	6.29	6.39	6.58	6.83	7.10	7.40	7.71	8.04	
1919	6.80	6.95	7.13	7.33	7.57	7.84	8.15	8.50	

QUINQUENNIAL DIV.—WHOLE LIFE

	General			Abstainers	
	25	35	45	25	35
1st	\$14.00	\$18.90	\$26.20	\$16.65	\$22.55
2nd	17.95	24.05	31.75	20.90	27.85
3rd	22.35	29.90	37.80	25.55	33.40
4th	29.75	38.60	49.60	33.10	43.55

20 PAYMENT LIFE

1st	18.00	22.90	29.65	20.60	26.30
2nd	24.65	30.55	37.55	27.30	34.00
3rd	32.25	39.60	46.90	34.85	42.95
4th	46.40	55.85	67.50	48.70	58.85

20 YEAR ENDOWMENT

1st	24.95	27.95	32.20	27.40	31.30
2nd	36.25	38.95	42.70	38.40	41.85
3rd	49.35	51.65	55.00	50.90	53.90
4th	64.55	66.80	71.90	65.00	67.45

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45

Age.	25	35	45	Ages	25	35	45
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PARTICIPATING.
 Quinquennial Dividends.
 (Without Disability.)

10 PAYMENT ENDOWMENTS.			
15 Year.....	\$89.55	\$91.35	\$94.85
20 Year.....	78.10	80.40	85.15

15 PAYMENT ENDOWMENTS.			
20 Year.....	\$58.15	\$60.20	\$64.60
25 Year.....	51.45	54.05	59.60

20 PAYMENT ENDOWMENTS.			
30 Year.....	\$39.40	\$42.55	\$49.20

SINGLE PREMIUM RATES.			
Whole Life..	\$375.00	\$459.00	\$566.00
10 Year End.	846.00	849.00	856.00
15 Year End.	726.00	734.00	748.00
20 Year End.	630.00	643.00	669.00
25 Year End.	566.00	586.00	628.00
30 Year End.	505.00	535.00	594.00
35 Year End.	459.00	500.00	576.00
40 Year End.	425.00	478.00	.....

G. I. POLICY. Part Return Period
 15 Years.

Whole Life..	\$21.45	\$28.30	\$39.00
15 Pay. Life.	36.05	44.35	56.00
15 Year End.	67.15	69.15	73.00

Part Return Period, 20 Years.

Whole Life..	\$21.80	\$29.05	\$41.00
20 Pay. Life.	30.75	38.35	50.00
20 Year End.	49.70	52.50	58.00

NOTE:—Will loan all premiums paid after 5th; on all plans except Whole Life in case of death of insured after 10 year and before completion of premium paying period, company will return premiums paid subsequent to 10th year.

INSTALLMENT POLICIES. \$50 f
 20 Years.

Whole Life..	\$15.80	\$20.70	\$28.00
10 Pay. Life.	35.25	43.10	53.00

MANUFACTURERS LIFE INSURANCE COMPANY—Continued.

Ages	25	35	45
15 Pay. Life....	\$ 26.50	\$ 32.45	\$ 40.70
20 Pay. Life....	22.20	27.35	34.75
25 Pay. Life....	19.80	24.50	31.65
30 Pay. Life....	18.25	22.80	30.00
10 Year End....	76.95	73.00	80.00
15 Year End....	49.30	50.60	53.20
20 Year End....	35.90	37.45	40.75
25 Year End....	28.75	30.65	31.95
30 Year End....	23.85	26.20	31.40
20 P. 30 Y. E..	29.20	31.50	36.45

5% GOLD BOND POLICIES.

Whole Life	\$ 26.60	\$ 34.95	\$ 48.60
10 Pay. Life....	59.50	72.75	90.45
15 Pay. Life....	44.70	54.75	68.75
20 Pay. Life....	37.50	46.20	58.70
25 Pay. Life....	33.40	41.30	53.45
30 Pay. Life....	30.80	38.45	50.60
10 Year End....	129.95	131.75	135.10
15 Year End....	83.25	85.45	89.80
20 Year End....	60.60	63.20	68.80
25 Year End....	48.55	51.75	59.00
30 Year End....	40.25	44.20	53.00
20 P. 30 Y. E..	49.25	53.20	61.50

RETURN PREMIUM POLICIES.

15 Year Period.			
Whole Life	\$ 22.90	\$ 31.15	\$ 46.45
15 Pay. Life....	38.50	48.70	65.80
15 Year End....	71.65	75.70	85.65
20 Year Period.			
Whole Life	\$ 23.60	\$ 32.65	\$ 51.80
20 Pay. Life....	33.30	43.30	62.65
20 Year End....	53.60	58.95	73.05

HALF RETURN PREMIUMS.

15 Year Period.			
Whole Life	\$ 22.05	\$ 29.40	\$ 42.30
15 Pay. Life....	37.10	46.10	59.95
15 Year End....	69.05	71.85	78.15
20 Year Period.			
Whole Life	\$ 22.40	\$ 30.10	\$ 44.40
20 Pay. Life....	21.60	39.80	53.70
20 Year End....	50.95	54.45	62.75

MONTHLY INCOME \$10 for 240 Mos. Commuted Value \$1,750.00.

Whole Life	\$ 37.30	\$ 48.95	\$ 68.00
15 Pay.	\$ 62.60	\$ 76.65	\$ 96.25
20 Pay.	52.50	64.70	82.20
10 Yr. End....	181.95	181.45	189.20
15 Yr. End....	116.55	119.65	125.75
20 Yr. End....	84.90	88.50	96.35
25 Yr. End....	68.00	72.45	82.90
30 Yr. End....	56.35	61.90	74.20

CONTINUOUS MONTHLY INCOME, \$10 a month for life, 240 certain. (Equal Ages).

Whole Life	\$ 43.05	\$ 53.30	\$ 70.90
20 Pay.	60.40	70.20	85.45
20 Yr. End....	110.00	101.75	101.95

TWO JOINT LIVES.

Whole Life	\$ 31.50	\$ 41.00	\$ 57.65
10 Pay. Life....	64.20	75.85	92.80
15 Pay. Life....	48.70	58.05	72.65
20 Pay. Life....	41.30	49.75	63.95
10 Year End....	108.50	110.80	116.50
15 Year End....	71.75	74.70	82.10
20 Year End....	54.15	57.95	67.80
25 Year End....	45.20	50.05	61.75
30 Year End....	39.20	45.10	58.80

Ages	25	35	45
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NON-PARTICIPATING. General Section.

Whole Life	\$ 16.25	\$ 22.15	\$ 31.90
10 Pay.	39.60	49.05	61.65
15 Pay.	29.10	36.30	46.20
20 Pay.	24.00	30.15	39.10
25 Pay.	21.10	26.75	35.35
30 Pay.	19.25	24.65	33.35
10 Year End....	91.75	93.10	96.25
15 Year End....	57.45	59.00	62.80
20 Year End....	41.20	42.55	47.00
25 Year End....	31.55	31.50	39.30
30 Year End....	25.85	28.60	35.20
35 Year End....	22.00	25.35	.....
40 Year End....	19.50	23.50	.....

JOINT LIFE POLICIES.

Whole Life	\$ 25.60	\$ 34.15	\$ 49.05
10 Pay.	54.90	65.35	80.55
15 Pay.	41.00	49.35	62.50
20 Pay.	34.35	41.90	54.75
10 Year End....	96.80	98.95	104.95
15 Year End....	62.65	65.35	72.85
20 Year End....	46.70	49.65	58.65
25 Year End....	37.55	41.80	52.70
30 Year End....	32.30	37.65	50.35

GUARANTEED DIVIDEND POLICY. Guar. Opt. End of 20 Yrs.

20 Pay. Life.....	\$ 30.00	\$ 36.95	\$ 46.95
20 Year End....	48.50	50.55	55.05

TERM

15 Year	\$ 11.15	\$ 14.85	\$ 23.00
Renewable for 9 years; convertible with- in 7 years.			
One Year	\$ 8.30	\$ 8.85	\$ 12.10

ANNUITY RATES. Amount Purchased by \$1,000.

Males	\$ 54.85	\$ 60.45	\$ 70.00
Females	54.25	59.25	66.85

NON-PARTICIPATING. Abstainers Section.

Whole Life	\$ 15.45	\$ 21.10	\$ 30.35
10 Pay.	37.75	46.70	58.70
15 Pay.	27.70	34.55	44.00
20 Pay.	22.85	28.70	37.20
25 Pay.	20.05	25.45	33.65
30 Pay.	18.30	23.45	31.75
10 Year End....	90.60	91.50	93.90
15 Year End....	56.60	57.80	60.95
20 Year End....	40.45	41.50	45.40
25 Year End....	30.95	32.80	37.75
30 Year End....	25.20	27.80	33.65
35 Year End....	21.35	24.35	.....
40 Year End....	18.80	22.45	.....

JOINT LIFE POLICIES.

Whole Life	\$ 24.35	\$ 32.45	\$ 46.70
10 Pay.	52.30	62.20	76.75
15 Pay.	39.05	47.00	59.55
20 Pay.	32.70	39.90	52.15
10 Year End....	95.60	97.25	102.35
15 Year End....	61.70	64.05	70.70
20 Year End....	45.90	58.40	66.65
25 Year End....	36.75	40.55	50.65
30 Year End....	31.50	36.80	48.15

TERM POLICIES.

5 Year	\$ 8.15	\$ 9.00	\$ 13.05
15 Year	10.10	13.50	20.90
10-20 Term	10.65	14.75	23.90
1 Yr. R. & C....	8.10	8.60	11.70

GUARANTEED DIVIDEND POLICY. Guar. Opt. at End of 20 Yrs.

20 Pay. Life....	\$ 30.00	\$ 36.95	\$ 46.95
20 Year End....	48.50	50.55	55.05

MARYLAND ASSURANCE CORPORATION, Baltimore, Md.

Accelerative Option. — Policy is non-participating. Premiums may be continued on Limited Payment Life policies until policy matures as Endowment. In Guarant. Premium Reduction policies reductions may be used to pay-up policy or make as endowments.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. American 3% Select and Ultimate reserve, with surrender charge up to 15th year not exceeding \$15 per \$1,000. The surrender values, however, are based upon the Full Level Premium reserve, the surrender charge taking care of any differences in the bases. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed, prior to age 55, by payment of difference in premiums at 6% per annum.

Disability. — For varying extra premium policy will provide, prior to age 60, (a) waiver of premium or, (b) for waiver of premiums and payment of monthly income of \$10.00 per \$1,000 beginning six months after proof and continuing during disability until maturity. Agreement does not cover disability from war service, aeronautic or submarine operations. Limit \$25,000. Not issued on Term nor Joint Life.

Dividends. — Policy is non-participating.

Double Indemnity. — Policy will provide, while policy is in force, for double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, riot, insurrection, aeronautic or submarine operation, ptomaines, bacterial infection except as result of injury, physical or mental infirmity or disease. Not issued on Term nor Joint Life. Limit \$15,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but no loan values. Exchangeable for paid-up insurance within 60 days.

Grace. — 31 days, without interest

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages 16-60, except Term 20-55; Life and End. 16-20 \$10,000, 21-25 \$25,000, 26-49 \$35,000, 50-55 \$25,000, 56-60 \$15,000; Term 21-25 \$10,000, 26-29 \$20,000, 50-55, \$10,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, not in advance. May be deferred 60 days (except to pay premiums.)

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum. Loan value may be applied on payment of arrears.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payments) at 3% Limited (3-25 years) and Continuous (20 years certain) annual installments. May select a combination of options. Installments and annuity payments may be made annually, semi-annually (\$50.43), quarterly (\$25.33) and monthly (\$8.47). Unless otherwise directed proceeds under any option, may be commuted by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000 if single and self-supporting, \$2,500 if married. Disability and double indemnity not granted.

MARYLAND ASSURANCE CORPORATION—Continued.

NON-PARTICIPATING RATES PER \$1,000.

Ord. Life	Limited Payment Life					Endowments							10 Yr. Non- Re- new- able Term
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	
6	\$34.60	\$25.50	\$21.15			\$91.02	\$57.57	\$41.35	\$31.85				
7	35.05	25.90	21.40			91.05	57.61	41.38	31.90				
8	35.55	26.30	21.75			91.07	57.64	41.42	31.95				
9	36.05	26.65	22.05			91.09	57.67	41.45	31.99				
10	14.74	36.60	27.06	22.40	19.83	91.12	57.71	41.50	32.04	25.99	21.88	19.05	
11	15.05	37.16	27.50	22.75	20.14	91.15	57.74	41.57	32.10	26.07	21.96	19.17	8.60
12	15.39	37.74	27.95	23.15	20.47	91.18	57.78	41.62	32.20	26.14	22.07	19.31	8.66
13	15.74	38.35	28.40	23.55	20.82	91.21	57.82	41.68	32.28	26.22	22.18	19.45	8.74
14	16.11	38.97	28.90	23.97	21.18	91.24	57.87	41.74	32.36	26.32	22.30	19.61	8.82
15	16.48	39.62	29.40	24.38	21.55	91.27	57.91	41.85	32.45	26.41	22.42	19.78	8.91
16	16.89	40.29	29.93	24.81	21.94	91.31	57.96	41.92	32.55	26.53	22.58	19.97	8.99
17	17.32	40.99	30.45	25.25	22.35	91.36	58.01	42.02	32.65	26.65	22.74	20.19	9.09
18	17.76	41.71	31.00	25.72	22.76	91.41	58.08	42.09	32.76	26.79	22.92	20.43	9.20
19	18.23	42.45	31.57	26.19	23.20	91.46	58.14	42.18	32.86	26.94	23.12	20.68	9.31
20	18.73	43.23	32.16	26.69	23.66	91.51	58.22	42.28	32.99	27.10	23.34	20.97	9.44
21	19.26	44.04	32.76	27.22	24.14	91.57	58.29	42.38	33.13	27.29	23.59	21.30	9.59
22	19.80	44.88	33.39	27.76	24.65	91.64	58.37	42.50	33.28	27.50	23.87	21.64	9.74
23	20.38	45.74	34.06	28.33	25.17	91.70	58.47	42.62	33.45	27.74	24.17	22.03	9.91
24	21.00	46.64	34.74	28.92	25.72	91.79	58.58	42.77	33.65	27.99	24.51	22.46	10.09
25	21.65	47.57	35.45	29.54	26.29	91.87	58.69	42.93	33.86	28.28	24.89	22.92	10.29
26	22.34	48.53	36.19	30.19	26.90	91.97	58.82	43.10	34.11	28.60	25.29		10.52
27	23.06	49.54	36.96	30.86	27.55	92.07	58.97	43.30	34.38	28.96	25.76		10.78
28	23.84	50.58	37.77	31.57	28.22	92.19	59.13	43.53	34.68	29.36	26.26		11.06
29	24.65	51.65	38.60	32.31	28.94	92.31	59.31	43.77	35.02	29.80	26.82		11.37
30	25.51	52.77	39.48	33.10	29.69	92.46	59.51	44.06	35.40	30.29	27.44		11.73
31	26.44	53.93	40.40	33.91	30.48	92.62	59.74	44.37	35.83	30.84			12.24
32	27.40	55.13	41.35	34.78	31.32	92.81	60.01	44.74	36.30	31.45			12.82
33	28.45	56.39	42.35	35.69	32.22	93.01	60.29	45.13	36.83	32.13			13.46
34	29.55	57.69	43.40	36.66	33.17	93.25	60.63	45.59	37.43	32.88			14.19
35	30.73	59.05	44.49	37.67	34.19	93.51	61.00	46.10	38.09	33.71			15.06
36	32.06	60.64	45.79	38.85	35.37	94.09	61.60	46.79	38.94				15.92
37	33.49	62.29	47.13	40.11	36.63	94.71	62.27	47.57	39.88				16.96
38	35.01	64.01	48.55	41.45	37.98	95.37	62.99	48.43	40.91				18.11
39	36.64	65.80	50.05	42.88	39.43	96.08	63.77	49.37	42.06				19.40
40	38.39	67.68	51.63	44.38	40.98	96.86	64.64	50.41	43.31				20.84
41	40.28	69.70	53.33	46.03	42.67	97.79	65.65	51.61					
42	42.29	71.80	55.14	47.79	44.50	98.79	66.75	52.91					
43	44.45	73.99	57.04	49.67	46.45	99.86	67.96	54.36					
44	46.77	76.28	59.06	51.68	48.56	101.03	69.28	55.94					
45	49.23	78.68	61.20	53.83	50.82	102.29	70.73	57.69					
46	51.97	81.34	63.59	56.24		103.85	72.46						
47	54.90	84.12	66.13	58.83		105.53	74.35						
48	58.04	87.04	68.84	61.60		107.35	76.41						
49	61.42	90.12	71.73	64.60		109.32	78.68						
50	65.04	93.37	74.82	67.83		111.45	81.17						

ABOVE RATES WITH WAIVER OF PREMIUM.

1	\$15.17	\$37.23	\$27.57	\$22.82	\$20.22	\$18.44	\$91.32	\$57.88	\$41.70	\$32.22	\$26.18	\$22.07	\$19.29	
2	15.87	38.43	28.48	23.63	20.91	19.08	91.39	57.97	41.82	32.41	26.35	22.31	19.58	
3	16.62	39.70	29.48	24.47	21.65	19.79	91.45	58.06	42.00	32.59	26.55	22.56	19.93	
4	17.48	41.08	30.54	25.35	22.46	20.54	91.55	58.19	42.19	32.81	26.81	22.91	20.37	
5	18.92	43.33	32.27	26.81	23.79	21.83	91.72	58.42	42.47	33.18	27.29	23.55	21.17	
6	20.61	45.86	34.19	28.48	25.35	23.35	91.93	58.69	42.84	33.68	27.99	24.41	22.27	
7	21.91	47.70	35.60	29.72	26.50	24.40	92.13	58.94	43.18	34.12	28.56	25.17	23.18	
8	23.35	49.69	37.15	31.07	27.80	25.78	92.37	59.27	43.60	34.70	29.28	26.07		
9	25.87	52.97	39.72	33.38	30.03	27.99	92.81	59.87	44.43	35.81	30.68	27.81		
10	28.90	56.65	42.67	36.10	32.67	30.67	93.45	60.74	45.64	37.34	32.61			
11	31.25	59.38	44.89	38.18	34.72	32.78	94.03	61.54	46.72	38.68	34.26			
12	34.11	62.70	47.67	40.73	37.26	35.41	95.33	62.99	48.30	40.56				
13	39.20	68.26	52.42	45.21	41.81	40.12	97.70	65.63	51.35	44.18				
14	45.53	75.00	58.16	50.77	47.54		101.24	69.29	55.57					
15	50.56	80.05	62.60	55.19	52.16		104.08	72.34	59.15					

*—Non-renewable Convertible within 7 years.

MARYLAND ASSURANCE CORPORATION—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½ % Reserve.)

With Disability, Waiver and Income Clause (except Term.)

Whole Life	LIMITED PAY. LIFE					Age at Issue	ENDOWMENTS							
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	
\$15.78	\$38.90	\$28.77	\$23.80	\$21.06	\$19.18	20	\$91.47	\$58.12	\$41.97	\$32.58	\$26.60	\$22.58	\$19.80	
16.12	39.51	29.23	24.18	21.38	19.50	21	91.52	58.17	42.08	32.65	26.71	22.69	20.00	
16.49	40.13	29.71	24.61	21.75	19.84	22	91.55	58.23	42.14	32.79	26.82	22.85	20.20	
16.87	40.79	30.19	25.02	22.12	20.19	23	91.61	58.29	42.22	32.90	26.93	23.02	20.40	
17.28	41.45	30.72	25.48	22.51	20.54	24	91.64	58.34	42.29	33.09	27.05	23.17	20.60	
17.70	42.13	31.25	25.92	22.90	20.92	25	91.69	58.39	42.44	33.12	27.29	23.33	20.80	
18.14	42.83	31.81	26.36	23.33	21.32	26	91.73	58.47	42.53	33.25	27.35	23.57	21.10	
18.60	43.58	32.36	26.85	23.75	21.71	27	91.80	58.54	42.65	33.39	27.52	23.81	21.30	
19.09	44.32	32.95	27.34	24.18	22.14	28	91.85	58.63	42.75	33.53	27.71	24.05	21.60	
19.60	45.10	33.53	27.83	24.65	22.58	29	91.92	58.71	42.87	33.68	27.93	24.32	21.90	
20.15	45.91	34.16	28.35	25.15	23.06	30	91.99	58.83	43.01	33.87	28.15	24.61	22.30	
20.73	46.77	34.77	28.91	25.65	23.57	31	92.08	58.92	43.15	34.06	28.42	24.92	22.70	
21.32	47.63	35.44	29.48	26.18	24.10	32	92.15	59.04	43.30	34.26	28.72	25.27	23.10	
21.95	48.52	36.15	30.08	26.75	24.69	33	92.24	59.15	43.48	34.50	29.06	25.62	23.50	
22.63	49.47	36.85	30.69	27.32	25.28	34	92.37	59.31	43.68	34.77	29.39	26.05	24.00	
23.33	50.42	37.58	31.36	27.93	25.92	35	92.48	59.46	43.90	35.06	29.76	26.50	24.50	
24.09	51.40	38.36	32.04	28.61	26.59	36	92.60	59.65	44.15	35.43	30.17	26.97	25.00	
24.89	52.46	39.17	32.73	29.32	27.29	37	92.75	59.86	44.41	35.82	30.63	27.52	25.50	
25.74	53.53	40.09	33.47	30.08	28.03	38	92.92	60.08	44.72	36.23	31.12	28.11	26.00	
26.62	54.62	40.87	34.26	30.88	28.83	39	93.08	60.31	45.05	36.69	31.66	28.75	26.50	
27.57	55.76	41.78	35.08	31.73	29.69	40	93.27	60.60	45.45	37.19	32.24	29.45	27.00	
28.58	56.94	42.71	35.99	32.61	30.58	41	93.48	60.91	45.92	37.75	32.90	30.20	27.50	
29.64	58.17	43.69	36.97	33.55	31.53	42	93.75	61.26	46.47	38.35	33.62	31.00	28.00	
30.80	59.45	44.73	38.00	34.56	32.56	43	94.02	61.64	47.00	39.00	34.41	31.85	28.50	
32.00	60.77	45.81	39.08	35.62	33.65	44	94.33	62.10	47.63	39.73	35.27	32.75	29.00	
33.30	62.15	46.93	40.22	36.76	34.82	45	94.69	62.60	48.31	40.52	36.23	33.70	29.50	
34.75	63.73	48.38	41.53	38.07	36.17	46	95.37	63.44	49.18	41.53	37.37	34.75	30.00	
36.33	65.40	49.89	42.95	39.48	37.63	47	96.11	64.36	50.13	42.61	38.53	35.90	30.50	
37.99	67.11	51.48	44.43	40.97	39.17	48	96.89	65.30	51.18	43.81	39.78	37.15	31.00	
39.79	68.90	53.17	46.05	42.61	40.86	49	97.74	66.33	52.32	45.14	41.12	38.50	31.50	
41.72	70.78	54.94	47.72	44.32	42.64	50	98.73	67.47	53.57	46.53	42.50	39.85	32.00	
43.81	73.06	56.86	49.57	46.21	44.59	51	100.02	68.75	54.99	48.00	44.00	41.33	33.00	
46.04	75.43	58.90	51.56	48.26	46.70	52	101.42	70.12	56.52	49.60	45.60	42.90	34.00	
48.45	77.92	61.08	53.69	50.45	49.00	53	102.89	71.65	58.23	51.30	47.30	44.80	35.00	
51.04	80.55	63.38	55.98	52.85	51.50	54	104.47	73.27	60.10	53.20	49.20	46.80	36.00	
53.81	83.30	65.84	58.44	55.41	54.10	55	106.13	75.06	62.19	55.30	51.30	49.00	37.00	

*Non-renewable convertible within 4 years.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35
THIRTY-THIRTY Premium of \$30 at all ages provides endowment in 30 years as follows:				JOINT LIFE PREMIUM. (Equal age)		
Amount of End...	\$1136.	\$1061	.....	Whole Life.....	\$25.76	\$32.91
FAMILY FIFTY. Premium of \$50 at all ages provides Whole Life Insurance as follows:				20 Pay. Life.....	34.61	40.73
Amount of Ins. . .	\$3034.	\$2309.	\$1627	20 Year End.....	47.33	49.62
DOUBLE INDEMNITY RATES.				SINGLE PREMIUM RATES.		
Whole Life.....	\$1.25	\$1.25	\$1.25	Life.....	\$326.42	\$391.78
10 Pay.....	2.50	2.50	2.50	ENDOWMENTS.		
15 Pay.....	1.75	1.75	1.75	10 Year.....	\$758.52	\$759.90
20 Pay.....	1.50	1.50	1.50	15 Year.....	652.08	655.43
25 Pay.....	1.35	1.35	1.35	20 Year.....	566.68	573.12
33 Pay.....	1.30	1.30	1.30	25 Year.....	498.58	509.67
Endowments.....	1.25	1.25	1.25	30 Year.....	444.93	462.60
MONTHLY INCOME \$10 for 240 months.				DEFERRED ANNUITIES. \$10 mo		
Ord. Life.....	\$28.63	\$37.61	\$53.38	income. Paid-up but not cash or		
20 Pay. Life.....	42.35	51.31	65.43	values allowed upon default. Pay		
CONTINUOUS MONTHLY INCOME.				begin at ages 55 60 65.		
Extra Premium to continue income for life 240 months certain. (Equal ages).				Males		
Ord. Life.....	\$4.80	\$3.73	\$2.57	Age 55.....	\$22.49	\$44.55
20 Pay. Life.....	6.52	4.64	2.89	Age 60.....	13.66	25.41
GUARANTEED PREMIUM REDUCTION				Age 65.....	7.89	14.09
Whole Life.....	\$20.27	\$26.37	\$37.56	Females		
After 1st Year...	15.10	19.91	28.92	Age 55.....	\$27.79	\$53.37
20 Pay. Life.....	30.65	36.78	46.38	Age 60.....	17.57	31.64
After 1st Year...	22.53	27.40	35.25	Age 65.....	10.73	18.48
20 Year End.....	48.86	50.59	55.16			
After 1st Year...	39.14	40.12	43.30			

MARYLAND ASSURANCE CORPORATION—Continued.

Cash, Loan, Paid-Up and Extended Insurance Values.

Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	15.05	\$8	\$24	\$76	3	\$71	\$207	9	\$125	\$331	16	\$182	\$435	19
25	M	16.48	9	30	89	3	84	227	10	147	359	16	213	467	19
30	M	18.73	14	40	108	4	105	256	12	179	393	16	259	509	17
35	M	21.65	21	52	127	5	131	287	12	219	431	15	311	549	15
40	M	25.51	30	67	147	6	162	319	11	265	468	13	368	587	13
45	M	30.73	42	85	167	6	197	348	10	314	501	11	427	620	11
50	M	38.39	54	106	187	5	236	376	8	366	532	9	485	649	9
55	M	49.23	69	129	206	4	276	401	7	417	558	7	540	675	7
60	M	65.04	84	153	222	3	317	424	5	465	581	5	598	704	5
21	F	37.16	74	143	455	25	338	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up
25	F	39.62	81	155	460	24	366	1000	"	410	1000	"	456	1000	"
30	F	43.23	91	173	467	23	405	1000	"	456	1000	"	508	1000	"
35	F	47.57	103	194	473	21	451	1000	"	508	1000	"	566	1000	"
40	F	52.77	117	218	478	19	503	1000	"	566	1000	"	627	1000	"
45	F	59.05	132	244	480	16	561	1000	"	627	1000	"	688	1000	"
50	F	67.68	148	271	479	13	622	1000	"	688	1000	"	747	1000	"
55	F	78.68	163	297	474	10	683	1000	"	747	1000	"	800	1000	"
60	F	93.37	175	318	462	8	742	1000	"	800	1000	"	850	1000	"
21	M	27.50	44	91	290	14	221	644	34	378	1000	Pd-up	419	1000	Pd-up
25	M	29.40	49	99	294	14	240	648	32	410	1000	"	456	1000	"
30	M	32.16	56	112	302	15	268	654	29	456	1000	"	508	1000	"
35	M	35.45	64	127	310	14	300	658	25	508	1000	"	566	1000	"
40	M	39.48	74	144	316	13	336	661	22	566	1000	"	627	1000	"
45	M	44.49	85	162	319	11	374	661	18	627	1000	"	688	1000	"
50	M	51.63	97	181	320	9	411	655	15	688	1000	"	747	1000	"
55	M	61.20	107	198	318	7	444	645	11	747	1000	"	800	1000	"
60	M	74.82	117	213	309	5	469	628	8	800	1000	"	850	1000	"
21	M	22.75	29	65	207	9	164	478	25	281	743	35	419	1000	Pd-up
25	M	24.38	33	72	214	10	179	483	24	307	749	32	456	1000	"
30	M	26.69	39	82	221	10	201	490	22	343	752	29	508	1000	"
35	M	29.54	46	95	232	10	227	498	20	384	755	25	566	1000	"
40	M	33.10	54	108	237	10	256	503	17	428	756	21	627	1000	"
45	M	37.67	64	124	244	8	286	505	14	472	753	17	688	1000	"
50	M	44.38	74	140	247	7	316	504	11	513	745	14	747	1000	"
55	M	53.83	84	156	249	5	343	498	8	547	732	10	800	1000	"
60	M	67.83	94	172	250	4	365	489	6	571	713	7	850	1000	"
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	M	91.15	242	436	516	5	\$494	646	716	3	\$708	758	812	2	\$809
25	M	91.27	242	436	516	5	493	646	716	3	708	758	812	2	808
30	M	91.51	242	436	516	5	491	646	716	3	707	757	811	2	807
35	M	91.87	241	435	515	5	487	645	714	3	705	757	811	2	806
40	M	92.46	241	434	513	5	481	644	713	3	702	756	809	2	804
45	M	93.51	240	433	512	5	469	643	712	3	697	754	807	2	800
50	M	96.86	238	430	507	5	447	639	707	3	685	751	804	2	794
55	M	102.29	235	425	500	5	407	633	699	3	685	746	798	2	783
60	M	111.45	230	416	487	5	333	624	688	3	632	738	789	2	764
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	M	57.74	138	255	355	10	287	381	497	8	457	589	697	5	683
25	M	57.91	138	255	354	10	283	381	497	8	454	589	697	5	682
30	M	58.22	138	255	354	10	276	380	495	8	448	588	696	5	679
35	M	58.69	138	254	352	10	262	380	495	8	440	587	694	5	674
40	M	59.51	138	254	351	10	239	379	492	8	422	586	692	5	666
45	M	61.00	138	254	349	10	194	378	489	8	391	584	689	5	651
50	M	64.64	138	253	344	10	110	376	483	8	333	580	682	5	623
55	M	70.73	137	251	336	9	12	372	473	8	225	572	669	5	570
60	M	81.17	136	248	325	6	14	365	456	8	11	560	650	5	474
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	M	41.57	87	167	270	15	137	391	543	10	492	666	788	5	777
25	M	41.85	87	167	270	15	131	391	543	10	488	666	788	5	776
30	M	42.28	87	167	269	15	109	391	542	10	478	665	787	5	772
35	M	42.93	88	167	268	15	74	391	540	10	461	664	785	5	766
40	M	44.06	88	168	267	15	9	392	539	10	429	663	782	5	755
45	M	46.10	90	170	266	12	0	393	535	10	369	660	776	5	734
50	M	50.41	92	173	264	9	0	393	527	10	251	655	766	5	696
55	M	57.69	96	177	260	6	17	393	515	10	17	647	751	5	626

†Months.
 NOTE.—American 3½% Select and Ultimate Reserve adopted January 1, 1918. The values above, however, are calculated on the Full Level Premium Reserve, the surrender charge taking care of any difference between the two reserve bases. Surrender charge exceeding \$15 per \$1,000 up to 15th year.

MARYLAND LIFE INSURANCE CO., Baltimore,

Accelerative Option. — Cash value of dividend additions or accumulations used to pay up policy or mature it as endowment. Existing accumulations be applied end of any year to purchase pure endowment to reduce future premium or mature policy as endowment. Premiums may be continued on Limited Life policies after paid-up to hasten the maturity of policy as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. American on participating and $3\frac{1}{2}\%$ on non-participating. Level Premium reserve surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium for payment of difference of premiums with interest. Practice to change to lower premium form, upon evidence of insurability.

Disability. — For varying extra premium policy will provide, prior to age waiver of premiums and payment of monthly income of \$10 per \$1,000 benefit six months after proof and continuing during disability until maturity. Payment increased by six monthly installments at interest. Not written on nor Joint Life. Agreement does not cover disability from war service. Limit, \$5,000.

Dividends. — End of first year and annually thereafter; first and second conditions upon payment of succeeding premiums. Options: (a) cash; (b) reduce premium; (c) accumulate at not less than $3\frac{1}{4}\%$, withdrawable any time; (d) purchase non-forfeitable paid-up additions; (e) purchase paid-up endowment maturing at age 65. (c) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash values. Exchangeable for cash value or paid-up insurance within 60 days.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service time of war.

Limits. — Ages, 20-65 on participating and 20-60 on non-participating. Limit \$50,000 reinsures over \$15,000; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, first installment end of policy year semi-annually thereafter. May be deferred 60 days (except to pay premiums).

Military Service. — Death from service in time of war or within six months thereafter as result thereof, limits liability to return of premiums paid, unless permit is obtained.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. With cash and loan values. In lieu of paid-up life insurance, insured may purchase paid-up endowment, maturing at age 65. Annual dividend policies are particularly when fully paid-up.

Policy In Effect. — Upon delivery of policy and payment of premium while in health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement — At any time (unless previously surrendered) and if Extended Insurance has not expired within time that policy would have been paid-up if continued in force, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — Retailing intoxicating liquors, blasting, mining, submarine or aeronautic operations, manufacture or transportation of highly inflammable explosive substances, service on vessel, or on railway train or track, switching coupling cars, or handling electric wires or dynamos, within one year, policy void unless permit granted.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than \$1,000. Limited (2-50 years) Installments; Continuous (20 years certain) Installments. Payment of face of policy in 20, 25 or 30 annual installments and one year thereafter 47%, 66 $\frac{2}{3}\%$ or 90% of face of policy; or the 47%, 66 $\frac{2}{3}\%$ or 90% as annuity option if beneficiary over age 50. May select combination of options. Payment made annually, semi-annually (\$50.37), quarterly (\$25.23) and monthly (\$12.62). Trust Fund and Installments certain participate in excess interest earned. If otherwise directed, Trust Fund or commutable values of Installments certain may be withdrawn by beneficiary.

Suicide. — Within one year, sane or insane, limits liability to reserve.

Women. — No extra charge on single women; \$5 per \$1,000 for married women except Endowments of 30 years or less. All but Term. Limit \$50,000. Disability not granted. If husband is beneficiary he must carry equal amount surable.

†Present interest rate, 4.5%.

MARYLAND LIFE INSURANCE COMPANY—Continued.

PREMIUM RATES PER \$1,000.

(American 3 1/4% Reserve for Participating; 3 1/2% for Non-Participating.)

Ord. Life	PARTICIPATING							Age	ENDOWMENTS		NON-PARTICIPATING					
	LIMITED PAY. LIFE			ENDOWMENTS			25 Year		30 Year	Ord. Life	20 Pay. Life	20 Year End.	Guar. Bonus	TERM		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year									10 Year	
																\$
18.31	42.55	32.01	26.85	98.81	63.79	46.67	20	36.72	30.37	15.10	22.70	41.79	24.75	8.69		
18.71	43.22	32.52	27.29	98.90	63.89	46.78	21	36.85	30.51	15.42	23.08	41.85	25.22	8.80		
19.13	43.91	33.05	27.75	99.00	64.00	46.90	22	36.98	30.66	15.77	23.46	41.93	25.70	8.91		
19.57	44.63	33.60	28.22	99.11	64.12	47.03	23	37.11	30.81	16.11	23.86	42.00	26.19	9.03		
20.02	45.37	34.17	28.71	99.22	64.24	47.16	24	37.24	30.98	16.52	24.28	42.08	26.69	9.16		
20.50	46.14	34.77	29.22	99.34	64.37	47.30	25	37.42	31.16	16.91	24.71	42.15	27.20	9.30		
21.01	46.94	35.39	29.75	99.47	64.50	47.45	26	37.59	31.36	17.31	25.16	42.24	27.73	9.43		
21.54	47.77	36.03	30.30	99.60	64.65	47.61	27	37.77	31.58	17.79	25.63	42.35	28.27	9.59		
22.10	48.63	36.69	30.88	99.74	64.80	47.78	28	37.97	31.81	18.24	26.12	42.45	28.83	9.77		
22.69	49.52	37.38	31.47	99.89	64.97	47.97	29	38.18	32.06	18.74	26.62	42.56	29.40	9.94		
23.30	50.44	38.10	32.10	100.05	65.15	48.17	30	38.41	32.33	19.25	27.15	42.69	29.99	10.15		
23.95	51.40	38.85	32.75	100.22	65.33	48.38	31	38.66	32.63	19.80	27.71	42.83	30.59	10.36		
24.64	52.40	39.62	33.42	100.40	65.54	48.61	32	38.93	32.96	20.37	28.28	42.98	31.21	10.60		
25.36	53.43	40.43	34.13	100.60	65.76	48.87	33	39.23	33.31	20.98	28.87	43.13	31.84	10.85		
26.13	54.50	41.27	34.87	100.81	65.99	49.14	34	39.55	33.70	21.62	29.50	43.32	32.50	11.13		
26.93	55.61	42.14	35.64	101.03	66.25	49.43	35	39.91	34.13	22.30	30.16	43.52	33.17	11.43		
27.78	56.76	43.06	36.45	101.27	66.52	49.76	36	40.30	34.60	23.02	30.85	43.73	33.87	11.77		
28.68	57.96	44.01	37.29	101.53	66.82	50.11	37	40.72	35.11	23.77	31.56	43.98	34.59	12.14		
29.64	59.20	45.00	38.17	101.81	67.14	50.50	38	41.19	35.68	24.57	32.31	44.25	35.34	12.55		
30.64	60.49	46.04	39.11	102.12	67.50	50.92	39	41.70	36.30	25.42	33.10	44.54	36.11	13.00		
31.71	61.83	47.12	40.09	102.44	67.89	51.39	40	42.26	36.98	26.32	33.93	44.88	36.91	13.52		
32.84	63.23	48.25	41.12	102.80	68.31	51.90	41	42.88	37.73	27.28	34.80	45.25	37.84	14.08		
34.05	64.68	49.44	42.21	103.19	68.78	52.46	42	43.57	38.55	28.29	35.73	45.67	38.81	14.73		
35.32	66.20	50.68	43.35	103.62	69.30	53.09	43	44.32	39.45	29.38	36.70	46.13	39.81	15.45		
36.68	67.77	51.99	44.57	104.09	69.87	53.78	44	45.15	40.44	30.53	37.72	46.65	40.84	16.26		
38.13	69.42	53.36	45.85	104.61	70.49	54.53	45	46.06	41.52	31.75	38.81	47.22	41.92	17.17		
39.67	71.14	54.81	47.21	105.19	71.19	55.37	46	47.07	42.71	33.05	39.95	47.86	43.05	18.20		
41.30	72.94	56.33	48.66	105.82	71.95	56.30	47	48.18	44.02	34.44	41.17	48.57	44.22	19.35		
43.05	74.82	57.94	50.19	106.52	72.80	57.32	48	49.40	45.44	35.92	42.47	49.37	45.46	20.61		
44.91	76.78	59.64	51.82	107.29	73.74	58.44	49	50.75	47.00	37.50	43.85	50.26	46.77	22.03		
46.89	78.83	61.43	53.56	108.14	74.76	59.68	50	52.22	48.69	39.19	45.31	51.23	48.15	23.60		
49.01	80.97	63.31	55.41	109.05	75.89	61.04	51	53.83	50.53	40.98	46.87	52.32		25.33		
51.25	83.21	65.31	57.38	110.10	77.13	62.54	52	55.59	52.53	42.88	48.53	53.51		27.28		
53.65	85.56	67.42	59.49	111.22	78.50	64.18	53	57.52	54.69	44.92	50.80	54.84		29.37		
56.21	88.01	69.66	61.74	112.45	80.00	65.98	54	59.62	57.05	47.11	52.20	56.29		31.71		
58.95	90.58	72.04	64.15	113.80	81.65	67.96	55	61.92	59.59	49.43	54.22	57.91		34.27		
61.86	93.28	74.56	66.72	115.28	83.45	70.13	56	64.42		51.90	56.41	59.68				
64.97	96.12	77.25	69.49	116.91	85.45	72.50	57	67.13		54.56	58.73	61.63				
68.30	99.11	80.12	72.46	118.69	87.63	75.10	58	70.10		57.38	61.23	63.77				
71.86	102.26	83.18	75.65	120.66	90.04	77.95	59	73.32		60.41	63.92	66.12				
75.66	105.58	86.46	79.08	122.81	92.68	81.05	60	76.82		63.65	66.82	68.71				
79.73	109.10	89.87	82.78	125.18	95.58	84.45	61									
84.09	112.83	93.74	86.76	127.78	98.75	88.15	62									
88.76	116.80	97.78	91.06	130.64	102.23	92.20	63									
93.76	121.02	102.13	95.70	133.78	106.05	96.61	64									
99.12	125.52	106.80	100.72	137.24	110.22	101.43	65									

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

NOTE.—Participating rates adopted 1922; Term, 1922, other non-par. rates 1912.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				CONVERTIBLE TERM.			
SINGLE PREMIUM LIFE.				5 Year	\$ 9.05	\$ 10.85	\$ 15.24
Whole Life	\$380.80	\$452.54	\$550.20	15 Year	9.59	12.22	.....
JOINT LIFE POLICIES.				20 Year	9.97	13.37	.....
Whole Life	\$ 29.12	\$ 35.25	\$ 46.23	Term policies other than five year convertible within 7 years below age 50, 5 years above age 50. Five year term convertible within 4 years.			
20 Payment	39.36	44.98	54.52	EXTRA PREMIUMS FOR DISABILITY, BENEFITS.			
20 Year End.	51.39	56.52	61.90	Ordinary Life	\$ 1.37	\$ 1.93	\$ 2.97
NON-PARTICIPATING.				20 Pay. Life	1.72	2.04	2.92
LIFE POLICIES.				ENDOWMENTS.			
20 Payment	\$40.04	\$48.41	\$60.60	20 Year	\$.67	\$ 1.13	\$ 2.57
15 Payment	29.73	38.10	45.73	25 Year	.78	1.40	2.82
ENDOWMENTS.				30 Year	.91	1.71	2.91
10 Year	\$ 91.83	\$ 92.76	\$ 94.99	SINGLE PREMIUM LIFE.			
15 Year	58.42	59.58	62.41	Whole Life	\$325.22	\$390.47	\$480.78
25 Year	32.78	34.47	39.19				
30 Year	26.86	29.02	34.91				

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Ann'l Prem.	END OF 3 YEARS.			END OF 4 YEARS.			END OF 5 YEARS.			END OF 7 YEARS.			END OF 10 YEARS.			END OF 15 YEARS.			END OF 20 YEARS.																		
		C	Pd	Term	C	Pd	Term	C	Pd	Term	C	Pd	Term	C	Pd	Term	C	Pd	Term	C	Pd	Term																
		V	Up	* Exten.	V	Up	* Exten.	V	Up	* Exten.	V	Up	* Exten.	V	Up	* Exten.	V	Up	* Exten.	V	Up	* Exten.																
21	18.71	12	59	52	1	7	19	84	74	2	6	9	3	9	48	160	139	6	4	6	76	230	198	10	5	5	129	344	290	16	8	190	454	376	20	1	1	
25	20.50	14	65	56	1	9	23	91	78	2	11	1	4	10	56	172	147	7	8	4	89	248	210	11	6	4	150	371	308	16	10	221	485	395	19	2	2	
30	23.30	17	73	62	2	1	28	102	87	3	5	4	10	69	192	161	8	11	10	109	276	229	12	4	2	183	406	330	16	3	267	525	417	17	7	7		
35	26.93	21	81	68	2	4	34	115	96	3	10	5	5	85	213	175	8	11	13	134	305	248	12	3	2	222	442	352	15	0	319	563	434	15	5	3		
40	31.71	26	92	75	2	7	42	125	103	4	1	8	9	104	235	190	8	10	16	163	332	264	11	5	3	266	477	367	13	3	375	598	441	13	5	3		
45	38.13	34	103	82	2	10	56	143	114	4	4	9	8	127	258	203	8	11	20	200	362	279	10	3	3	318	510	376	11	5	434	631	441	11	9	9		
50	46.89	47	116	91	3	9	73	159	123	4	3	9	7	155	280	212	7	11	23	238	388	286	8	0	8	369	539	376	11	7	549	657	491	9	2	2		
55	58.95	61	128	96	3	9	92	174	130	3	3	9	4	185	299		5	11	27	318	432		5	6	4	420	564		5	11	602	708		7	5	5		
60	76.86	76	139		3	1	111	186		3	3	9	4	217	319		4	8	31	432			5	6	4	467	586		5	11				7	5	6		
21	27.29	28	150	132	3	10	45	200	175	6	4	9	3	104	350	304	15	10	17	516	443	26	10	296	775	661	35	9	442	1000								
25	29.22	31	150	130	4	1	49	200	173	6	7	9	3	113	350	294	16	11	19	518	439	25	6	321	775	651	32	10	479	1000								
30	32.10	34	150	128	4	4	55	200	170	6	11	9	7	126	350	290	15	9	21	522	434	23	3	357	775	637	29	1	531	1000								
35	35.64	40	150	126	4	7	63	200	167	7	3	10	8	141	350	289	14	8	23	523	427	20	7	397	775	620	25	3	587	1000								
40	40.09	48	150	123	4	10	74	200	164	7	3	15	9	158	350	282	13	0	26	523	416	17	7	439	775	597	21	4	646	1000								
45	45.85	57	150	120	4	8	86	200	160	6	8	11	16	178	350	275	11	0	29	521	401	14	7	481	767	566	17	7	705	1000								
50	53.58	67	150	117	4	2	99	200	155	5	8	16	19	199	350	265	9	0	32	515	380	11	7	520	756		14	0	761	1000								
55	94.15	77	150	113	3	2	112	200	149	4	7	14	21	219	350		6	11	34	506		8	10	551	746		10	8	812	1000								
60	79.08	87	150		2	8	124	200		3	5	16	2	237	350		5	2	36	500		6	6	573	723		7	9	859	1000								
END OF 3 YEARS.																						END OF 10 YEARS.			END OF 15 YEARS.			END OF 19 YEARS.										
21	46.78	80	165	165	12	3	157	200	280	15	111	382	549	10	466	668	00	793	5	5	5	770	928	00	960	1	958											
25	47.30	80	165	165	11	7	157	200	280	15	101	382	548	10	461	667	00	792	5	5	5	768	928	00	960	1	958											
30	48.17	80	165	165	10	8	157	200	279	15	82	382	546	10	451	667	00	791	5	5	5	765	928	00	960	1	958											
35	49.43	81	165	165	9	8	157	200	278	15	47	382	546	10	432	666	00	789	5	5	5	759	927	00	959	1	956											
40	51.39	81	165	164	8	3	158	200	277	14	3	382	544	10	399	664	00	785	5	5	5	747	926	00	958	1	955											
45	54.53	83	165	163	6	9	161	200	277	11	3	383	539	10	337	662	00	781	5	5	5	727	924	00	956	1	952											
50	59.68	85	165	162	5	3	163	200	273	8	6	383	531	10	217	657	00	771	5	5	5	689	921	00	953	1	948											
55	67.96	88	165	160	3	10	167	200	269	6	2	383	520	9	9	617	648	00	755	5	5	5	617	915	00	947	1	939										
60	81.05	93	165	159	2	10	173	200	265	4	5	383	503	6	10	635	00	732	5	5	5	482	906	00	938	1	926											

*Paid-up Endowment Insurance at age 65. This column not shown under 20 Year End. Loan values are the same as cash values at end of policy year.
NOTE.—The extra column under 20 Year End. is pure End., payable at end of 20 years, when insurance is extended for full term.
American 3 3/4 % Level Premium Reserve (3 3/4 % on non-participating); surrender charge up to 20th year not exceeding \$25 per \$1,000.

MARYLAND LIFE INSURANCE COMPANY—Continued,

1924 DIVIDEND AND NET COST. O. L., 20 P. L., 20 Y. E.

Yr. Iss'd.	\$18 71		\$20 50		\$23 30		\$26 93		\$31 71		\$38 13		\$58.95	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	1 58	17 13	1 72	18 78	1 90	21 40	2 13	24 80	2 42	29 29	2 79	35 34	3 24	55 71
1922	1 65	17 06	1 80	18 70	2 00	21 30	2 26	24 67	2 58	29 13	2 99	35 14	3 62	55 33
Prem	\$19 35		\$21 14		\$23 95		\$27 61		\$32 45		\$38 98		\$60 23	
1921	2 36	18 09	2 52	18 62	2 75	21 20	3 07	24 54	3 48	28 97	4 05	34 93	5 27	54 96
1920	2 43	18 92	2 61	18 53	2 86	21 09	3 21	24 40	3 66	28 79	4 27	34 71	5 65	54 58
1919	2 51	16 84	2 70	18 44	2 99	20 96	3 35	24 26	3 84	28 61	4 49	34 49	6 04	54 19
1918	2 61	16 74	2 82	18 32	3 13	20 82	3 54	24 07	4 06	28 39	4 76	34 22	6 42	53 81
1917	2 72	16 63	2 95	18 19	3 28	20 67	3 73	23 88	4 30	28 15	5 04	33 94	6 80	53 43
1916	2 83	16 52	3 08	18 06	3 44	20 51	3 92	23 69	4 53	27 92	5 33	33 65	7 18	53 05
1915	2 95	16 40	3 22	17 92	3 61	20 34	4 12	23 49	4 78	27 67	5 61	33 37	7 67	52 66
1914	3 07	16 28	3 35	17 79	3 78	20 17	4 33	23 28	5 03	27 42	5 91	33 07	7 95	52 28
Tot.	24 71	167 51	26 77	183 35	29 74	208 46	33 66	241 08	38 68	284 34	45 24	342 86	59 74	540 00
↓	91 51		94 85		99 46		107 08		121 34		142 86		262 00	

Yr. Iss'd.	\$27 29		\$29 22		\$32 10		\$35 64		\$40 09		\$45 85		\$64 15	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	2 05	25 24	2 13	27 09	2 29	29 81	2 45	33 19	2 66	37 43	2 94	42 91	3 25	60 90
1922	2 22	25 07	2 32	26 90	2 50	29 60	2 69	32 95	2 92	37 17	3 24	42 61	3 70	60 45
Prem	\$27 95		\$29 91		\$32 83		\$36 45		\$41 01		\$46 91		\$65 63	
1921	3 06	24 89	3 21	26 70	3 45	29 38	3 75	32 70	4 12	36 89	4 61	42 30	5 03	60 00
1920	3 25	24 70	3 41	26 50	3 68	29 15	4 01	32 44	4 40	36 61	4 93	41 98	6 08	59 55
1919	3 45	24 50	3 63	26 28	3 92	28 91	4 27	32 18	4 70	36 31	5 26	41 65	6 54	59 09
1918	3 68	24 27	3 88	26 03	4 20	28 63	4 59	31 90	5 06	35 95	5 66	41 25	7 01	58 62
1917	3 92	24 03	4 15	25 75	4 50	28 33	4 92	31 53	5 42	35 59	6 06	40 85	7 49	58 14
1916	4 18	23 77	4 42	25 49	4 80	28 03	5 26	31 19	5 80	35 21	6 48	40 43	7 97	57 66
1915	4 44	23 51	4 70	25 21	5 12	27 71	5 61	30 84	6 19	34 82	6 91	40 00	8 46	57 17
1914	4 71	23 24	5 00	24 91	5 45	27 38	5 97	30 48	6 60	34 41	7 35	39 56	8 95	56 68
Tot.	34 96	243 22	36 85	260 87	39 91	286 93	43 52	319 36	47 87	360 39	53 44	413 54	65 08	588 26
↓	66 22		68 87		72 93		80 36		94 39		118 51		240 26	

Yr. Iss'd.	\$46 78		\$47 30		\$48 17		\$49 43		\$51 39		\$54 53		\$67 96	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	2 40	44 38	2 50	44 80	2 64	45 53	2 83	46 60	3 11	48 28	3 45	51 08	3 99	63 97
1922	2 80	43 98	2 90	44 40	3 05	45 12	3 23	46 20	3 51	47 88	3 85	50 68	4 48	63 48
Prem	\$47 70		\$48 19		\$49 03		\$50 26		\$52 16		\$55 28		\$68 66	
1921	4 15	43 55	4 22	43 97	4 33	44 70	4 48	45 78	4 70	47 46	5 02	50 26	5 68	62 98
1920	4 59	43 11	4 66	43 53	4 77	44 26	4 92	45 34	5 14	47 02	5 46	49 82	6 19	62 47
1919	5 05	42 65	5 12	43 07	5 23	43 80	5 38	44 88	5 59	46 57	5 91	49 37	6 71	61 95
1918	5 57	42 13	5 64	42 55	5 74	43 29	5 90	44 36	6 11	46 05	6 43	48 85	7 23	61 43
1917	6 11	41 59	6 18	42 01	6 29	42 74	6 44	43 82	6 65	45 51	6 98	48 30	7 77	60 89
1916	6 68	41 06	6 75	41 44	6 85	42 18	7 00	43 26	7 22	44 94	7 54	47 74	8 32	60 24
1915	7 26	40 44	7 33	40 86	7 44	41 59	7 58	42 68	7 80	44 36	8 11	47 17	8 88	59 78
1914	7 87	39 83	7 94	40 25	8 05	40 98	8 19	42 07	8 40	43 76	8 71	46 57	9 46	59 20
Tot.	52 48	422 68	53 24	426 88	54 39	434 19	55 95	444 99	58 23	461 83	61 46	480 84	68 71	616 49
↓	40 68		41 88		52 19		62 99		70 83		106 84		233 49	

Net Cost for 10 years, Cash Value deducted.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1914, O. L. 20 P. L. 20 Y. E.

Yr. Iss'd.	\$19 35		\$21 14		\$23 95		\$27 61		\$32 45		\$38 98		\$60 23	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1915	1 90	17 45	2 06	19 08	2 31	21 64	2 65	24 96	3 10	29 35	3 71	35 27	5 73	54 50
1916	2 08	17 27	2 26	18 88	2 55	21 40	2 93	24 68	3 44	29 01	4 14	34 84	6 36	53 87
1917	2 17	17 18	2 37	18 77	2 69	21 26	3 10	24 51	3 65	28 80	4 40	34 58	6 74	53 49
1918	2 27	17 08	2 48	18 66	2 83	21 12	3 24	24 33	3 86	28 59	4 66	34 32	7 12	53 11
1919	2 14	17 01	2 35	18 79	2 70	21 25	3 14	24 47	3 71	28 74	4 48	34 50	6 82	53 41
1920	1 93	17 42	2 14	19 00	2 47	21 48	2 89	24 72	3 44	29 01	4 15	34 83	6 27	53 96
1921	2 04	17 31	2 27	18 87	2 63	21 32	3 08	24 53	3 67	28 78	4 44	34 54	6 66	53 57
1922	2 15	17 20	2 40	18 74	2 78	21 17	3 27	24 34	3 90	28 55	4 72	34 26	7 04	53 19
1923	2 50	16 85	2 76	18 58	3 15	20 80	3 65	23 96	4 30	28 15	5 11	33 87	7 42	52 81
1924	3 07	16 28	3 35	17 79	3 78	20 17	4 33	23 28	5 03	27 42	5 91	33 07	7 95	52 28
Tot.	22 25	171 25	24 44	186 96	27 89	211 61	32 32	243 78	38 10	286 40	45 72	244 08	68 11	534 19

Yr. Iss'd.	\$27 95		\$29 91		\$32 83		\$36 45		\$41 01		\$46 91		\$65 63	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1915	2 21	25 74	2 39	27 52	2 65	30 18	3 00	33 45	3 48	37 55	4 09	42 85	5 98	59 05
1916	2 51	25 44	2 71	27 29	3 02	29 51	3 41	33 04	3 92	37 09	4 59	42 32	6 69	58 94
1917	2 72	25 23	2 93	26 98	3 28	29 55	3 70	32 75	4 24	36 77	4 95	41 96	7 15	58 48
1918	2 94	25 01	3 17	26 74	3 54	29 29	3 99	32 46	4 57	36 44	5 33	41 58	7 60	58 03
1919	2 90	25 05	3 14	26 77	3 50	29 53	3 95	32 50	4 51	36 50	5 23	41 68	7 35	58 28
1920	2 79	25 16	3 02	26 89	3 38	29 49	3 79	32 66	4 31	36 70	4 98	41 93	6 85	58 78
1921	3 04	24 91	3 29	26 62	3 66	29 17	4 12	32 33	4 68	36 33	5 39	41 52	7 33	58 30
1922	3 29	24 66	3 56	25 35	3 96	28 87	4 46	31 99	5 06	35 95	5 80	41 11	7 81	57 82
1923	3 98	23 97	4 24	25 67	4 65	28 18	5 13	31 32	5 70	35 31	6 40	40 51	8 30	57 33
1924	4 71	23 24	5 00	24 91	5 45	27 38	5 97	30 48	6 60	34 41	7 35	39 56	8 95	56 68
Tot.	31 09	248 41	33 45	265 65	37 07	291 23	41 52	322 98	47 05	363 05	54 08	415 02	74 01	582 29

	\$47.70		\$48.19		\$49.03		\$50.26		\$52.16		\$55.28		\$68.66	
1915	3.14	44.56	3.24	44.95	3.41	45.62	3.62	46.64	3.92	48.24	4.35	50.93	5.91	62.75
1916	3.72	43.98	3.83	44.36	3.99	45.04	4.22	46.04	4.54	47.62	5.00	50.28	6.66	62.00
1917	4.18	43.52	4.29	43.90	4.46	44.57	4.69	45.57	5.01	47.15	5.48	49.80	7.16	61.50
1918	4.66	43.04	4.77	43.42	4.94	44.09	5.17	45.09	5.50	46.66	5.97	49.31	7.67	60.99
1919	4.81	42.89	4.90	43.29	5.05	43.98	5.25	45.01	5.55	46.61	5.97	49.31	7.48	61.18
1920	4.87	42.83	4.93	43.26	5.05	43.98	5.22	45.04	5.47	46.69	5.81	49.47	7.07	61.59
1921	5.40	42.30	5.48	42.71	5.59	43.44	5.75	44.51	6.00	46.16	6.36	48.92	7.61	61.05
1922	5.97	41.73	6.04	42.15	6.17	42.86	6.33	43.93	6.57	45.59	6.92	48.36	8.16	60.50
1923	6.73	40.92	6.85	41.34	6.95	42.08	7.09	43.17	7.30	44.86	7.60	47.68	8.72	59.94
1924	7.87	39.83	7.94	40.25	8.05	40.98	8.19	42.07	8.40	43.76	8.71	46.57	9.46	59.20
Total	51.40	425.60	52.27	429.60	53.60	436.64	55.53	447.07	58.28	483.34	62.17	490.63	75.90	610.70

MASSACHUSETTS MUT. LIFE INS. CO., Springfield, Mass

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — At any time after two premiums. American 3% Level Premium reserve with surrender charge of \$10 per \$1,000 end of second year; none thereafter. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed any time (except Continuous Income) by payment of difference in premiums less dividends at 6% compound interest, but not less than difference in reserves; or by payment of future premiums as specified in policy.

Disability. — For varying extra premium, policy will provide, prior to age 60 or 65 (a) may be elected in application), for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning immediately after proof, and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Limit, \$25,000. Also Issues clause providing for waiver of premiums only. Disability not issued on Term or Joint Life.

Dividends. — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3% [†], withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (e) is automatic option. Dividend accumulations will be applied automatically to pay premiums. Post-mortem dividend paid equal to current year's dividend.

Double Indemnity. — No provision in own contract. Policies of Continental Casualty Company issued. For extra premium of \$1.35 per \$1,000, prior to age 65, policy will provide (Preferred Risk) for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, accident caused by disease or bodily infirmity, war service, aeronautic, war or act of war, injury outside Continental United States, Canada or Europe. In event of accidental death policy of Massachusetts Mutual Life payable immediately independent of extra indemnity policies.

Extended Insurance. — After two premiums, within 31 days after default. Participating. With cash but not loan values. May be made automatic by endorsement compulsory in Louisiana.

Grace. — 31 days, without interest.

Incontestable. — After one year if living, or after two years if death occurs during first year, except for non-payment of premium.

Limits. — Ages, 14-65 (rate and values, age 14 same as age 15) Term, 20-60. Age 15-20, \$100,000; 21-50, \$200,000; 51-55, \$150,000; 56-60, \$100,000; 61-65, \$20,000. Term, 20-55, \$50,000; 56-60, \$20,000; reinsures over \$100,000; does not accept reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest 6%. May be deferred 90 days (except to pay premiums).

Military Service. — No provision.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after two years, or within 31 days after default. Extended Insurance has been made automatic. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after one premium, applying second year's loan value to pay second premium. Interest 6%.

Reinstatement. — Within 31 days from end of grace period, without evidence of insurability, upon written request. At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Annuity or interest payments), Limited (30 years) or Continuous (10-20 years certain) Installments; Installment Settlements certain participate in excess [†] interest earnings. Payments may be made annually, semi-annually, quarterly or monthly. Trust Fund commuted values withheld from beneficiary unless otherwise specified.

Self-kill. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Limit \$50,000. Disability granted to wage-earning women.

[†]Present interest rate, 4.8% on dividends left on deposit; 5% on proceeds of policies.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000. (American 3% Reserve.)*

Age	LIMITED PAY. LIFE						ENDOWMENTS								5
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	Year Term	
15	\$16 31	\$42 44	\$31 32	\$25 86	\$22 68	\$20 61	\$160 80	\$64 82	\$47 18	\$36 87	\$30 24	\$26 71	\$22 52		
16	16 61	43 01	31 74	26 21	22 99	20 91	100 85	64 87	47 23	36 94	30 31	25 80	22 62		
17	16 94	43 61	32 18	26 58	23 31	21 22	100 90	64 94	47 30	37 01	30 40	25 90	22 74		
18	17 29	44 22	32 64	26 98	23 66	21 53	100 96	65 00	47 38	37 09	30 49	26 00	22 87		
19	17 64	44 85	33 12	27 37	24 01	21 86	101 02	65 07	47 45	37 18	30 58	26 12	23 00		
20	18 01	45 51	33 61	27 78	24 39	22 29	101 09	65 14	47 54	37 27	30 69	26 23	23 15	\$10.43	
21	18 40	46 18	34 11	28 21	24 76	22 56	101 17	65 23	47 62	37 36	30 80	26 38	23 32	10.50	
22	18 80	46 88	34 64	28 65	25 16	22 93	101 23	65 30	47 72	37 47	30 92	26 52	23 49	10.58	
23	19 23	47 59	35 19	29 10	25 58	23 31	101 31	65 39	47 81	37 58	31 05	26 67	23 69	10.65	
24	19 68	48 35	35 75	29 59	26 00	23 72	101 40	65 48	47 91	37 70	31 19	26 84	23 91	10.73	
25	20 14	49 11	36 33	30 07	26 44	24 14	101 48	65 59	48 03	37 82	31 34	27 03	24 14	10.83	
26	20 64	49 91	36 93	30 58	26 90	24 57	101 58	65 68	48 14	37 96	31 51	27 23	24 39	10.92	
27	21 15	50 74	37 56	31 12	27 38	25 03	101 68	65 79	48 27	38 11	31 69	27 46	24 67	11 02	
28	21 69	51 59	38 20	31 67	27 88	25 50	101 78	65 92	48 41	38 28	31 89	27 70	24 97	11 12	
29	22 26	52 47	38 87	32 23	28 40	25 99	101 89	66 04	48 55	38 45	32 10	27 97	25 30	11 25	
30	22 85	53 38	39 56	32 83	28 94	26 51	102 01	66 18	48 71	38 64	32 34	28 26	25 66	11 37	
31	23 49	54 32	40 29	33 45	29 51	27 06	102 15	66 33	48 89	38 84	32 59	28 58	26 06	11 51	
32	24 15	55 30	41 03	34 09	30 10	27 62	102 28	66 49	49 07	39 08	32 88	28 94	26 50	11 66	
33	24 84	56 31	41 81	34 75	30 72	28 23	102 43	66 66	49 28	39 33	33 19	29 33	26 98	11 82	
34	25 58	57 35	42 61	35 44	31 37	28 86	102 59	66 85	49 50	39 60	33 54	29 75	27 50	12 01	
35	26 35	58 44	43 44	36 17	32 04	29 53	102 76	67 05	49 75	39 90	33 91	30 23	28 07	12 20	
36	27 18	59 55	44 31	36 93	32 75	30 23	102 94	67 27	50 01	40 25	34 33	30 75		12 42	
37	28 04	60 71	45 21	37 73	33 50	30 97	103 15	67 51	50 30	40 62	34 79	31 31		12 66	
38	28 95	61 91	46 14	38 56	34 29	31 76	103 36	67 77	50 63	41 02	35 30	31 94		12 93	
39	29 91	63 15	47 13	39 42	35 13	32 60	103 60	68 07	50 99	41 47	35 86	32 62		13 22	
40	30 94	64 44	48 14	40 34	36 01	33 48	103 88	68 38	51 39	41 97	36 48	33 37		13 55	
41	32 03	65 77	49 21	41 30	36 94	34 43	104 14	68 73	51 84	42 52	37 16			13 90	
42	33 18	67 17	50 32	42 30	37 92	35 44	104 45	69 13	52 33	43 13	37 91			14 31	
43	34 40	68 61	51 48	43 37	38 97	36 51	104 80	69 56	52 87	43 81	38 74			14 77	
44	35 70	70 11	52 70	44 50	40 08	37 66	105 19	70 04	53 48	44 55	39 65			15 29	
45	37 09	71 66	53 99	45 69	41 27	38 89	105 61	70 58	54 15	45 39	40 66			15 88	
46	38 55	73 28	55 33	46 95	42 54	40 21	106 09	71 18	54 88	46 30				16 56	
47	40 11	74 98	56 75	48 29	43 89	41 61	106 62	71 84	55 70	47 31				17 34	
48	41 79	76 74	58 24	49 72	45 34	43 13	107 21	72 58	56 63	48 43				18 22	
49	43 56	78 59	60 81	51 22	46 89	44 75	107 86	73 39	57 64	49 67				19 23	
50	45 45	80 51	61 47	52 83	48 54	46 50	108 59	74 30	58 76	51 03				20 35	
51	47 46	82 50	63 21	54 55	50 32		109 39	75 29	59 98					21 60	
52	49 60	84 59	65 06	56 38	52 22		110 26	76 40	61 35					22 98	
53	51 89	86 76	67 01	58 33	54 27		111 24	77 61	62 85					24 53	
54	54 33	89 05	69 08	60 42	56 48		112 31	78 95	64 51					26 26	
55	56 93	91 42	71 27	62 66	58 83		113 49	80 45	66 32					28 17	
56	59 70	93 92	73 60	65 05			114 79	82 08						30 29	
57	62 68	96 54	76 08	67 64			116 22	83 88						32 63	
58	65 83	99 29	78 73	70 40			117 80	85 86						35 22	
59	69 21	102 20	81 57	73 38			119 55	88 06						38 08	
60	72 84	105 26	84 60	76 59			121 47	90 48						41 24	
61	76 70	108 50	87 84	80 04			123 58								
62	80 85	111 93	91 34	83 77			125 93								
63	85 29	115 58	95 09	87 81			128 51								
64	90 05	119 46	99 13	92 17			131 36								
65	95 14	123 60	103 48	96 30			134 49								

WITH DISABILITY (Prior to age 60, Waiver of Prem. and \$10 Mo. Income)

21	\$19.68	\$48.93	\$36.17	\$29.95	\$26.31	\$23.97	\$191.97	\$66.08	\$48.52	\$38.33	\$31.85	\$27.54	\$24.60				
22	20.12	49.66	36.74	30.41	26.72	24.36	192.06	66.17	48.64	38.46	32.02	27.73	24.81				
23	20.57	50.42	37.31	30.89	27.17	24.77	192.16	66.29	48.77	38.62	32.19	27.94	25.03				
24	21.06	51.22	37.90	31.40	27.61	25.19	192.27	66.40	48.89	38.77	32.38	28.18	25.29				
25	21.55	52.01	38.51	31.90	28.07	25.64	192.38	66.55	49.06	38.93	32.57	28.44	25.55				
26	22.09	52.85	39.14	32.43	28.54	26.09	192.49	66.66	49.19	39.12	32.79	28.68	25.84				
27	22.62	53.71	39.80	33.00	29.05	26.56	192.63	66.81	49.37	39.31	33.04	28.93	26.14				
28	23.21	54.60	40.47	33.56	29.57	27.06	192.75	66.96	49.54	39.54	33.29	29.22	26.49				
29	23.81	55.52	41.15	34.15	30.10	27.56	192.87	67.11	49.72	39.77	33.60	29.52	26.85				
30	24.44	56.45	41.87	34.76	30.65	28.10	193.03	67.29	49.92	40.02	33.93	29.88	27.26				
31	25.15	57.43	42.63	35.42	31.28	28.69	193.20	67.47	50.16	40.27	34.25	30.25	27.73				
32	25.87	58.43	43.38	36.07	31.86	29.30	193.40	67.69	50.41	40.63	34.61	30.67	28.23				
33	26.60	59.46	44.20	36.74	32.49	29.97	193.60	67.95	50.71	40.98	34.97	31.11	28.75				
34	27.41	60.54	45.01	37.44	33.16	30.67	193.81	68.18	51.01	41.36	35.40	31.61	29.35				
35	28.27	61.65	45.85	38.21	33.89	31.42	194.04	68.46	51.35	41.80	35.84	32.15	29.99				
36	29.15	62.78	46.74	38.98	34.66	32.19	194.29	68.77	51.73	42.23	36.34	32.74					
37	30.11	63.97	47.67	39.82	35.51	33.01	194.58	69.11	52.13	42.70	36.88	33.30					
38	31.10	65.18	48.62	40.68	36.39	33.90	194.88	69.47	52.61	43.19	37.49	34.11					
39	32.14	66.44	49.65	41.61	37.33	34.83	195.21	69.90	53.14	43.75	38.13	34.88					
40	33.28	67.77	50.69	42.57	38.33	35.82	195.57	70.32	53.72	44.36	38.86	35.73					
41	34.48	69.12	51.80	43.65	39.36	36.88	195.97	70.82	54.29	45.00	39.63						
42	35.73	70.54	52.94	44.78	40.46	37.99	196.39	71.40	54.91	45.73	40.49						
43	37.07	72.02	54.14	45.99	41.64	39.19	196.88	71.99	55.61	46.55	41.46						
44	38.49	73.53	55.41	47.25	42.87	40.46	197.44	72.70	56.35	47.41	42.47						
45	40.02	75.10	56.74	48.58	44.20	41.82	198.03	73.49	57.16	48.39	43.62						
46	41.62	76.74	58.27	50.01	45.63	43.30	198.71	74.29	58.05	49.44							
47	43.33	78.46	59.88	51.51	47.13	44.85	199.46	75.16	59.04	50.62							
48	45.19	80.22	61.56	53.13	48.75	46.54	199.99	75.99	60.16	51.90							
49	47.16	82.08	63.36	54.83	50.50	48.35	199.99	77.15	61.37	53.34							
50	49.24	84.00	65.25	56.65	52.35	50.29	199.99	78.29	62.70	54.90							
51	51.48	86.30	67.24	58.61	54.35		199.99	79.54	64.14								
52	53.87	88.71	69.36	60.68	56.51		199.99	80.93	65.77								
53	56.45	91.25	71.62	62.93	58.84		199.99	82.45	67.55								
54	59.20	93.70	74.04	65.34	61.36		199.99	84.13	69.54								
55	62.16	96.70	76.90	67.93	64.06		199.99	85.99	71.88								

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY—Continued

PARTICIPATING RATES PER \$1,000.. (American 8% Reserve.)

Age	20 PAYMENT ENDOWMENTS					ENDOWMENTS				20 PAYMENT ENDOWMENTS				MO'THL INCOME \$10 a Mo for 240 Mo	
	25	30	35	40	45	At 60	At 65	At 70	At 75	At 60	At 65	At 70	At 75	Ord. Life	2
	Yr.	Yr.	Yr.	Yr.	Yr.	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	42.22	38.14	34.80	32.12	30.00	20.23	18.63	17.55	16.87	30.00	28.39	27.23	26.49		
16	42.28	38.22	34.90	32.24	30.14	20.76	19.07	17.91	17.21	30.51	28.84	27.65	26.87		
17	42.36	38.30	35.00	32.35	30.29	21.31	19.51	18.30	17.57	31.05	29.31	28.07	27.26		
18	42.44	38.39	35.11	32.49	30.46	21.89	20.00	18.72	17.94	31.60	29.30	28.51	27.68		
19	42.52	38.49	35.22	32.62	30.64	22.51	20.49	19.15	18.32	32.19	30.30	28.96	28.10		
20	42.61	38.59	35.34	32.79	30.84	23.15	21.03	19.60	18.73	32.79	30.84	29.44	28.54	32.67	50
21	42.70	38.71	35.48	32.95	31.05	23.84	21.58	20.08	19.16	33.40	31.38	29.94	29.01	33.38	51
22	42.81	38.81	35.62	33.13	31.28	24.57	22.17	20.58	19.61	34.04	31.94	30.44	29.47	34.10	51
23	42.91	38.95	35.78	33.33	31.52	25.34	22.79	21.11	20.08	34.71	32.53	30.96	29.97	34.88	52
24	43.03	39.08	35.95	33.54	31.79	26.16	23.44	21.66	20.57	35.41	33.14	31.51	30.47	35.70	53
25	43.15	39.22	36.12	33.77	32.08	27.03	24.14	22.24	21.09	36.12	33.77	32.08	31.00	36.53	54
26	43.30	39.39	36.33	34.02	32.40	27.96	24.87	22.86	21.63	36.84	34.42	32.68	31.55	37.44	55
27	43.44	39.56	36.54	34.29	32.74	28.95	25.64	23.50	22.20	37.65	35.11	33.28	32.12	38.37	56
28	43.60	39.74	36.77	34.59	33.11	30.00	26.46	24.19	22.81	38.45	35.81	33.92	32.70	39.35	57
29	43.76	39.95	37.04	34.92	33.52	31.13	27.34	24.91	23.44	39.30	36.54	34.58	33.32	40.38	58
30	43.94	40.18	37.31	35.26	33.95	32.34	28.26	25.66	24.12	40.18	37.31	35.26	33.95	41.45	59
31	44.14	40.42	37.62	35.65		33.64	29.26	26.48	24.82	41.08	38.10	35.98	34.61	42.61	60
32	44.36	40.68	37.95	36.07		35.03	30.30	27.33	25.56	42.04	38.93	36.73	35.29	43.81	61
33	44.59	40.98	38.31	36.52		36.53	31.42	28.24	26.35	43.03	39.80	37.49	36.02	45.06	63
34	44.86	41.30	38.71	37.01		38.15	32.63	29.20	27.19	44.07	40.71	38.31	36.76	46.40	64
35	45.14	41.65	39.15	37.54		39.90	33.91	30.23	28.07	45.14	41.65	39.15	37.54	47.80	65
36	45.46	42.04	39.63			41.81	35.30	31.32	29.01		42.63	40.03	38.36	49.30	66
37	45.81	42.46	40.16			43.90	36.77	32.48	30.00		43.67	40.96	39.22	50.86	68
38	46.20	42.93	40.72			46.17	38.38	33.72	31.06		44.75	41.93	40.11	52.52	69
39	46.61	43.44	41.35			48.65	40.11	35.05	32.18		45.88	42.94	41.05	54.26	71
40	47.09	44.01	42.03			51.39	41.97	36.48	33.37		47.09	44.01	42.03	56.13	73
41	47.61	44.63				54.43	43.99	38.01	34.64			45.13	43.06	58.10	74
42	48.17	45.32				57.79	46.20	39.65	36.00			46.31	44.15	60.19	76
43	48.80	46.07				61.56	48.60	41.41	37.45			47.56	45.30	62.40	78
44	49.51	46.90				65.78	51.25	43.32	38.99			48.88	46.52	64.76	80
45	50.29	47.81				70.54	54.15	45.39	40.66			50.29	47.81	67.28	82
46	51.15					76.04	57.34	47.61	42.44				49.17	69.93	85
47	52.10					82.34	60.89	50.05	44.36				50.62	72.76	87
48	53.14					89.66	64.85	52.70	46.41				52.17	75.81	90
49	54.29					98.28	69.29	55.58	48.64				53.81	79.02	93
50	55.56					108.59	74.30	58.76	51.03				55.56	82.45	96
51							79.99	62.24	53.61					86.09	98
52							86.52	66.08	56.40					89.97	102
53							94.07	70.35	59.44					94.13	105
54							102.93	75.10	62.73					98.55	109
55							113.49	80.45	66.32					103.27	112
56								86.48	70.25					108.30	118
57								93.36	74.57					113.67	122
58								101.28	79.32					119.42	127
59								110.53	84.60					125.55	133
60								121.47	90.48					132.13	138
61									97.07						
62									104.54						
63									113.08						
64									122.93						
65									134.49						

WITH DISABILITY (Prior to age 65. Waiver of Prem. and \$10 Mo. Income).

Age	LIFE						ENDOWMENTS							
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	
21	\$19.83	\$40.66	\$36.71	\$30.38	\$26.68	\$24.32	\$101.97	\$66.08	\$48.52	\$38.33	\$31.85	\$27.54	\$24.65	
22	20.37	50.43	37.29	30.86	27.13	24.72	102.06	66.17	48.64	38.46	32.02	27.73	24.89	
23	20.85	51.21	37.89	31.35	27.57	25.14	102.10	66.29	48.77	38.62	32.19	27.94	25.18	
24	21.35	52.04	38.51	31.88	28.04	25.58	102.27	66.40	48.89	38.77	32.38	28.18	25.57	
25	21.84	52.88	39.12	32.41	28.50	26.03	102.38	66.55	49.06	38.93	32.57	28.44	25.84	
26	22.41	53.74	39.78	32.97	29.01	26.50	102.49	66.66	49.19	39.12	32.79	28.72	26.11	
27	22.99	54.64	40.46	33.54	29.53	27.00	102.63	66.81	49.37	39.31	33.04	29.05	26.45	
28	23.58	55.56	41.16	34.14	30.06	27.50	102.75	66.96	49.54	39.54	33.29	29.39	26.81	
29	24.23	56.51	41.88	34.74	30.62	28.03	102.87	67.11	49.72	39.77	33.60	29.79	27.20	
30	24.89	57.49	42.62	35.38	31.21	28.58	103.03	67.29	49.92	40.02	33.93	30.26	27.60	
31	25.62	58.51	43.41	36.05	31.82	29.18	103.20	67.47	50.16	40.27	34.29	30.67	28.10	
32	26.34	59.66	44.21	36.75	32.44	29.79	103.40	67.69	50.41	40.63	34.73	31.10	28.63	
33	27.14	60.64	45.02	37.44	33.11	30.45	103.60	67.95	50.71	40.98	35.20	31.60	29.20	
34	27.97	61.75	45.88	38.19	33.79	31.16	103.81	68.18	51.01	41.36	35.75	32.11	29.81	
35	28.83	62.91	46.77	38.95	34.55	31.91	104.04	68.46	51.35	41.80	36.33	32.70	30.51	
36	29.77	64.10	47.70	39.77	35.33	32.71	104.29	68.77	51.73	42.32	36.86	33.33		
37	30.77	65.33	48.65	40.65	36.14	33.60	104.58	69.11	52.13	42.87	37.44	33.99		
38	31.79	66.61	49.65	41.55	37.04	34.52	104.88	69.47	52.61	43.48	38.10	34.77		
39	32.88	67.92	50.73	42.50	37.96	35.50	105.21	69.90	53.14	44.18	38.82	35.59		
40	34.05	69.32	51.82	43.51	38.94	36.53	105.57	70.32	53.72	44.97	39.56	36.47		
45	41.08	77.00	58.16	49.40	45.17	42.85	108.03	73.49	57.97	49.37	44.65			
50	50.77	86.39	66.31	58.01	53.92	51.81	112.35	79.35	64.08	56.38				
55	64.47	98.08	78.61	70.16	66.36	.....	120.61	88.07	73.94	.....				
60	84.45	116.64	96.19	88.19	.....	.....	133.50	102.38	.....	.....				

NOTE.—Above rates adopted May 1, 1908, except ages 15-19 adopted August 1914. Semi-annual rates, add 2% and divide by 2; quarterly, add 3% and divide by 4.

PARTICIPATING RATES FOR \$10 MONTHLY INCOME TO
BENEFICIARY FOR LIFE. 20 Years Certain.

American 3% Reserve.

Commuted Value \$1814.00.

WHOLE LIFE.

AGE OF BENEFICIARY.

25	27	29	31	33	35	37	39	41	43	45	47	49	51	53
\$42.07	\$41.57	\$41.10	\$40.65	\$40.25	\$39.82	\$39.42	\$39.04	\$38.68	\$38.35	\$38.05	\$37.78	\$37.52	\$37.31	\$37.12
43.10	42.60	42.16	41.63	41.23	40.78	40.38	40.00	39.62	39.29	38.98	38.72	38.46	38.22	38.03
44.17	43.65	43.15	42.65	42.23	41.78	41.35	40.95	40.60	40.24	39.93	39.65	39.41	39.17	38.99
45.32	44.77	44.23	43.73	43.26	42.83	42.38	42.00	41.62	41.27	40.91	40.65	40.39	40.15	39.99
46.49	45.94	45.40	44.88	44.38	43.93	43.50	43.08	42.68	42.32	41.99	41.68	41.45	41.21	41.04
47.75	47.18	46.61	46.07	45.55	45.10	44.65	44.20	43.79	43.44	43.08	42.78	42.54	42.30	42.11
49.12	48.48	47.91	47.37	46.82	46.35	45.88	45.43	45.02	44.65	44.29	43.98	43.72	43.49	43.27
50.51	49.80	49.30	48.73	48.14	47.65	47.15	46.70	46.27	45.87	45.54	45.23	44.95	44.71	44.47
52.00	51.36	50.74	50.15	49.56	48.99	48.49	48.02	47.59	47.17	46.81	46.48	46.22	45.96	45.72
53.64	52.93	52.29	51.66	51.04	50.45	49.93	49.45	49.00	48.58	48.20	47.87	47.58	47.30	47.09
55.35	54.59	53.91	53.27	52.61	51.99	51.45	50.95	50.48	50.03	49.65	49.29	49.01	48.72	48.49
57.21	56.40	55.67	54.98	54.30	53.66	53.09	52.57	52.07	51.60	51.19	50.84	50.53	50.25	50.01
59.15	58.29	57.49	56.75	56.04	55.41	54.77	54.22	53.72	53.25	52.80	52.42	52.14	51.83	51.59
61.23	60.31	59.48	58.72	57.94	57.25	56.59	56.02	55.48	55.01	54.58	54.15	53.82	53.51	53.29
63.40	62.47	61.60	60.77	59.97	59.21	58.52	57.91	57.36	56.84	56.37	55.94	55.59	55.30	55.04
65.77	64.79	63.85	62.95	62.12	61.34	60.60	59.94	59.35	58.81	58.31	57.88	57.50	57.20	56.93
68.28	67.24	66.24	65.30	64.42	63.59	62.81	62.10	61.46	60.89	60.37	59.95	59.54	59.21	58.90
70.99	69.87	68.81	67.81	66.84	65.93	65.14	64.40	63.72	63.15	62.58	62.13	61.71	61.35	61.04
73.86	72.67	71.51	70.50	69.45	68.53	67.66	66.85	66.14	65.50	64.91	64.44	63.99	63.61	63.30
76.93	75.70	74.47	73.35	72.24	71.27	70.32	69.47	68.71	68.03	67.41	66.89	66.42	66.04	65.71
80.30	78.95	77.67	76.42	75.26	74.19	73.22	72.30	71.49	70.78	70.10	69.53	69.03	68.61	68.30
83.55	82.31	81.03	79.78	78.55	77.32	76.27	75.30	74.43	73.67	72.94	72.30	71.80	71.35	71.02
87.63	86.09	84.62	83.25	81.97	80.69	79.53	78.51	77.57	76.71	75.96	75.27	74.72	74.28	73.92
91.74	90.09	88.52	87.05	85.61	84.33	83.10	81.99	80.97	80.05	79.24	78.51	77.92	77.42	77.04
96.07	94.34	92.70	91.12	89.58	88.16	86.86	85.65	84.56	83.57	82.71	81.93	81.29	80.75	80.32
100.70	98.95	97.15	95.47	93.86	92.32	90.90	89.60	88.42	87.35	86.40	85.62	84.91	84.30	83.80
105.72	103.82	101.93	100.11	98.40	96.77	95.20	93.81	92.55	91.39	90.35	89.52	88.74	88.08	87.53
111.06	109.06	107.02	105.10	103.30	101.55	99.82	98.30	96.98	95.72	94.61	93.71	92.86	92.10	91.53
116.81	114.66	112.52	110.49	108.52	106.65	104.81	103.17	101.75	100.40	99.15	98.15	97.25	96.45	95.81
122.96	120.69	118.41	116.23	114.13	112.10	110.15	108.37	106.84	105.37	104.04	102.88	101.94	101.08	100.37
129.57	127.16	124.74	122.40	120.15	117.97	115.95	113.99	112.29	110.70	109.24	107.98	106.94	106.04	105.28
136.61	134.01	131.50	129.09	126.58	124.23	122.03	119.99	118.10	116.40	114.81	113.41	112.28	111.33	110.50
144.19	141.39	138.74	136.04	133.49	130.98	128.61	126.43	124.39	122.52	120.77	119.23	118.03	117.01	116.09
152.25	149.37	146.53	143.69	140.94	138.24	135.71	133.34	131.11	129.06	127.21	125.53	124.23	123.07	122.07
160.94	157.91	154.86	151.85	148.89	146.00	143.28	140.73	138.31	136.11	134.07	132.27	130.83	129.53	128.49
170.25	167.07	163.83	160.63	157.48	154.41	151.47	148.68	146.07	143.71	141.50	139.61	137.93	136.53	135.37

20 PAYMENT LIFE.

25	27	29	31	33	35	37	39	41	43	45	47	49	51	53
\$62.27	\$61.51	\$60.82	\$60.14	\$59.50	\$58.88	\$58.31	\$57.77	\$57.27	\$56.80	\$56.40	\$56.02	\$55.71	\$55.45	\$55.21
63.35	62.57	61.86	61.15	60.49	59.87	59.28	58.74	58.22	57.74	57.34	56.96	56.65	56.37	56.13
64.43	63.67	62.96	62.23	61.54	60.92	60.33	59.76	59.24	58.77	58.32	57.94	57.66	57.37	57.14
65.64	64.81	64.08	63.32	62.63	62.00	61.40	60.84	60.29	59.79	59.34	58.97	58.66	58.37	58.16
66.85	66.02	65.26	64.48	63.75	63.11	62.49	61.90	61.36	60.86	60.41	60.01	59.70	59.42	59.18
68.12	67.29	66.49	65.71	64.97	64.26	63.65	63.05	62.51	61.96	61.51	61.11	60.80	60.52	60.28
69.49	68.64	67.78	67.00	66.22	65.49	64.85	64.25	63.69	63.14	62.69	62.29	61.96	61.65	61.41
70.88	70.01	69.13	68.33	67.52	66.76	66.10	65.49	64.92	64.35	63.88	63.47	63.14	62.81	62.57
72.37	71.44	70.54	69.67	68.80	68.08	87.42	66.75	66.19	65.62	65.12	64.72	64.34	64.03	63.77
73.93	72.98	72.03	71.13	70.30	69.47	68.79	68.13	67.51	66.94	66.42	65.99	65.62	65.31	65.05
75.62	74.61	73.61	72.66	71.81	70.96	70.23	69.52	68.90	68.33	67.79	67.34	66.96	66.65	66.37
77.38	76.29	75.25	74.28	73.38	72.53	71.75	71.01	70.38	69.78	69.26	68.79	68.39	68.06	67.74
79.24	78.08	77.01	75.99	75.05	74.17	73.36	72.58	71.94	71.33	70.78	70.29	69.86	69.55	69.24
81.22	79.96	78.88	77.83	76.82	75.92	75.06	74.23	73.55	72.93	72.36	71.84	71.44	71.06	70.75
83.23	81.97	80.79	79.70	78.66	77.71	76.79	75.94	75.25	74.59	74.00	73.45	73.03	72.67	72.36
85.42	84.12	82.89	81.75	80.64	79.62	78.67	77.80	77.06	76.38	75.74	75.19	74.74	74.39	74.08
87.75	86.40	85.08	83.87	82.71	81.62	80.65	79.73	78.94	78.23	77.57	77.07	76.53	76.17	75.84
90.20	88.76	87.38	86.10	84.92	83.83	82.72	81.75	80.94	80.19	79.48	78.91	78.41	77.93	77.70
92.83	91.34	89.80	88.54	87.26	86.03	84.97	83.95	83.07	82.29	81.56	80.94	80.42	80.00	79.66
95.61	94.07	92.53	91.14	89.76	88.49	87.33	86.28	85.36	84.53	83.75	83.13	82.57	82.12	81.76
98.60	96.99	95.36	93.89	92.42	91.09	89.86	88.75	87.76	86.88	86.10	85.44	84.82	84.35	83.97
101.81	100.06	98.38	96.82	95.26	93.83	92.58	91.40	90.35	89.41	88.60	87.89	87.23	86.73	86.33
105.19	103.37	101.62	99.91	98.32	96.83	95.46	94.18	93.09	92.10	91.25	90.49	89.78	89.26	88.83
108.82	106.90	105.03	103.26	101.60	100.01	98.55	97.22	96.04	94.97	94.07	93.17	92.53	91.97	91.49
112.68	110.67	108.70	106.83	105.08	103.40	101.86	100.41	99.14	98.00	97.01	96.28	95.40	94.78	94.26
116.83	114.75	112.69	110.67	108.85	107.08	105.39	103.88	102.46	101.28	100.23	99.33	98.51	97.82	97.27
121.27	119.10	116.92	114.84	112.89	110.98	109.22	107.59	106.10	104.80	103.66	102.69	101.84	101.06	100.49
126.04	123.74	121.47	119.24	117.18	115.20	113.30	111.53	109.99	108.67	107.36	106.25	105.35	104.54	103.90
131.10	128.68	126.31	123.97	121.79	119.68	117.65	115.78	114.14	112.60	111.30	110.00	109.12	108.27	107.61
136.52	133.98	131.50	129.08	126.72	124.44	122.31	120.35	118.60	116.94	115.52	114.22	113.17	112.28	111.54
142.36	139.66	137.04	134.50	132.04	129.60	127.33	125.25	123.35	121.62	120.06	118.67	117.55	116.61	115.80
148.61	145.72	142.96	140.30	137.70	135.12	132.68	130.48	128.46	126.64	124.89	123.42	122.19	121.20	120.34
155.39	152.36	149.43	146.63	143.86	141.14	138.54	136.19	134.04	132.05	130.18	128.62	127.27	126.20	125.26
162.68	159.48	156.40	153.42	150.48	147.60	144.83	142.32	140.02	137.89	135.88	134.17	132.73	131.52	130.50
170.49	167.18	163.93	160.78	157.66	154.63	151.69	148.97	146.49	144.17	142.01	140.14	138.58	137.28	136.14
178.88	175.53	172.12	168.71	165.40	162.23	159.12	156.16	153.42	150.93	148.64	146.62	144.90	143.48	142.27

Cash, Loan, Paid-up and Extended Insurance Values.

CASH OR LOAN				ORDINARY LIFE. PAID-UP				EXTENDED TERM								
Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs. Y.	10 Yrs. D.	15 Yrs. Y.	20 Yrs. D.	2 Yrs. Y.	10 Yrs. D.	15 Yrs. Y.	20 Yrs. D.
15	\$1.89	\$67.79	\$110.45	\$160.03	\$5.95	\$190.33	\$286.41	\$381.13	0	92	9	288	15	360	20	306
16	2.36	70.37	114.60	165.97	7.33	194.54	292.28	388.36	0	114	10	38	16	120	20	322
17	2.84	73.05	118.92	172.13	8.70	198.81	298.25	395.66	0	137	10	152	16	233	20	311
18	3.34	75.84	123.41	178.52	10.09	203.15	304.28	403.03	0	161	10	266	16	332	20	290
19	3.86	78.74	128.08	185.15	11.50	207.54	310.40	410.47	0	184	11	12	17	49	20	265
20	4.40	81.76	132.94	192.04	12.92	212.01	316.61	418.01	0	209	11	123	17	114	20	217
21	4.95	84.91	138.00	199.17	14.32	216.56	322.91	425.58	0	233	11	231	17	162	20	155
22	5.54	88.20	143.26	206.58	15.79	221.20	329.30	433.26	0	260	11	334	17	194	20	82
23	6.15	91.64	148.74	214.27	17.27	225.95	335.79	441.04	0	287	12	68	17	208	19	363
24	6.80	95.21	154.43	222.25	18.80	230.74	342.36	448.90	0	314	12	160	17	206	19	269
25	7.47	98.94	160.36	230.50	20.33	235.64	349.05	456.81	0	342	12	243	17	190	19	165
26	8.17	102.83	166.50	239.05	21.88	240.62	355.77	464.81	1	7	12	316	17	160	19	54
27	8.90	106.88	172.90	247.87	23.46	245.68	362.63	472.83	1	36	13	12	17	116	18	299
28	9.67	111.11	179.54	256.99	25.08	250.84	369.55	480.92	1	68	13	60	17	60	18	172
29	10.47	115.51	186.44	266.38	26.70	256.08	376.57	489.04	1	100	13	94	16	358	18	40
30	11.31	120.10	193.61	276.02	28.37	261.42	383.70	497.14	1	132	13	114	16	280	17	267
31	12.19	124.86	201.04	285.90	30.06	266.79	390.90	505.22	1	165	13	121	16	191	17	121
32	13.11	129.83	208.72	296.00	31.77	272.29	398.15	513.26	1	197	13	114	16	96	16	342
33	14.06	135.01	216.66	306.33	33.49	277.90	405.45	521.26	1	231	13	94	15	357	16	191
34	15.08	140.40	224.86	316.86	35.29	283.58	412.81	529.21	1	264	13	63	15	245	16	37
35	16.13	146.01	233.28	327.58	37.08	289.36	420.16	537.09	1	297	13	20	15	127	15	244
36	17.23	151.83	241.92	338.48	38.90	295.22	427.50	544.90	1	330	12	331	15	5	15	85
37	18.38	157.86	250.76	349.53	40.75	301.13	434.81	552.61	1	362	12	267	14	241	14	249
38	19.57	164.11	259.79	360.72	42.60	307.11	442.07	560.22	2	28	12	194	14	108	14	126
39	20.83	170.57	269.01	372.04	44.51	313.14	449.29	567.74	2	59	12	114	13	336	13	327
40	22.14	177.20	278.40	383.47	46.43	319.15	456.45	575.16	2	89	12	27	13	196	13	168
41	23.53	184.01	287.94	394.98	48.43	325.17	463.54	582.45	2	117	11	297	13	53	13	0
42	24.97	190.96	297.61	406.55	50.44	331.12	470.52	589.63	2	142	11	196	12	272	12	203
43	26.47	198.06	307.40	418.14	52.47	337.03	477.41	596.64	2	165	11	90	12	125	12	40
44	28.03	205.28	317.29	429.75	54.50	342.85	484.19	603.51	2	183	10	345	11	341	11	246
45	29.65	212.62	327.27	441.35	56.56	348.60	490.87	610.24	2	198	10	230	11	192	11	87
46	31.32	220.06	337.30	452.90	58.61	354.26	497.40	616.80	2	207	10	112	11	41	10	285
47	33.03	227.59	347.39	464.37	60.64	359.82	503.83	623.18	2	210	9	356	10	257	10	14
48	34.77	235.21	357.49	475.73	62.62	365.30	510.10	629.37	2	209	9	233	10	108	9	35
49	36.53	242.91	367.62	486.96	64.55	370.69	516.26	635.38	2	204	9	108	9	325	9	203
50	38.33	250.69	377.76	498.04	66.46	376.00	522.32	641.20	2	194	8	348	9	180	9	54
51	40.17	258.55	387.88	508.93	68.35	381.27	528.25	646.82	2	181	8	223	9	36	8	278
52	42.05	266.47	397.96	519.63	70.23	386.47	534.06	652.25	2	165	8	97	8	261	8	133
53	43.97	274.44	407.97	530.19	72.09	391.59	539.73	657.58	2	146	7	337	8	124	7	354
54	45.92	282.46	417.87	540.68	73.92	396.67	545.23	662.85	2	125	7	214	7	353	7	21

20 PAYMENT LIFE

	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.
15	\$19.93	\$173.16	\$285.55	\$419.88	\$62.76	\$486.16	\$740.46	\$947.73	2	272	29	309
16	20.49	176.29	290.67	427.30	63.66	487.37	741.33	947.94	2	296	29	246
17	21.06	179.51	295.94	435.04	64.53	488.56	742.21	948.15	2	320	29	169
18	21.64	182.83	301.36	442.95	65.39	489.74	743.03	948.33	2	344	29	79
19	22.24	186.24	306.94	451.07	66.25	490.89	743.86	948.53	3	2	28	342
20	22.86	189.76	312.68	459.42	67.12	492.07	744.69	948.72	3	27	28	226
21	23.49	193.38	318.58	468.00	67.97	493.20	745.46	948.91	3	52	28	101
22	24.14	197.11	324.65	476.80	68.81	494.34	746.25	949.06	3	76	27	331
23	24.82	200.95	330.89	485.33	69.68	495.46	747.01	949.24	3	102	27	184
24	25.52	204.89	337.29	495.10	70.55	496.55	747.76	949.41	3	127	27	30
25	26.24	208.95	343.86	504.59	71.41	497.64	748.47	949.56	3	152	26	232
26	26.97	213.12	350.59	514.30	72.24	498.69	749.12	949.66	3	176	26	61
27	27.74	217.40	357.49	524.23	73.12	499.72	749.77	949.82	3	200	25	247
28	28.52	221.80	364.56	534.37	73.95	500.73	750.39	949.91	3	224	25	62
29	29.33	226.31	371.80	544.70	74.80	501.72	750.96	950.02	3	247	24	236
30	30.17	230.94	379.19	555.22	75.67	502.68	751.48	950.10	3	269	24	39
31	31.03	235.67	386.75	565.80	76.51	503.57	751.99	950.15	3	290	23	202
32	31.91	240.52	394.45	576.71	77.33	504.45	752.44	950.18	3	311	22	361
33	32.81	245.49	402.30	587.67	78.14	505.30	752.85	950.20	3	329	22	149
34	33.75	250.58	410.27	598.74	78.97	506.12	753.20	950.18	3	345	21	299
35	34.72	255.78	418.33	609.92	79.81	506.91	753.45	950.15	3	360	21	80
36	35.71	261.10	426.48	621.18	80.62	507.68	753.64	950.08	4	8	20	224
37	36.72	266.51	434.69	632.51	81.41	508.38	753.74	949.97	4	18	20	0
38	37.77	272.01	442.94	643.89	82.21	509.02	753.72	949.82	4	26	19	138
39	38.84	277.50	451.22	655.30	82.99	509.62	753.62	949.65	4	31	18	276
40	39.95	283.23	459.51	666.72	83.79	510.12	753.39	949.43	4	33	18	47
41	41.10	288.90	467.78	678.13	84.60	510.52	753.05	949.15	4	30	17	181
42	42.29	294.58	475.99	689.50	85.42	510.79	752.54	948.83	4	21	16	316
43	43.50	300.26	484.15	700.83	86.21	510.93	751.91	948.47	4	14	16	85
44	44.74	305.91	492.21	712.08	86.99	510.92	751.12	948.03	3	362	15	220
45	46.00	311.52	500.15	723.24	87.75	510.76	750.16	947.55	3	340	14	355
46	47.28	317.06	507.94	734.27	88.48	510.42	749.03	946.99	3	312	14	127
47	48.58	322.53	515.55	745.16	89.19	509.92	747.72	946.35	3	280	13	265
48	49.87	327.91	522.96	755.88	89.82	509.26	746.20	945.65	3	244	13	40
49	51.15	333.19	530.15	766.41	90.39	508.45	744.51	944.85	3	203	12	183
50	52.42	338.37	537.10	776.73	90.89	507.51	742.63	943.96	3	160	11	328
51	53.71	343.43	543.77	786.82	91.39	506.44	740.56	942.98	3	115	11	114
52	55.01	348.37	550.14	796.67	91.88	505.25	738.28	941.83	3	68	10	268
53	56.31	353.18	556.18	806.28	92.32	503.95	735.80	940.67	3	21	10	62
54	57.61	357.85	561.84	815.69	92.74	502.54	733.08	939.35	2	337	9	227

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Cash or Loan	Paid-Up	Ext. Term Y. D.	Cash or Loan	Paid-Up	Ext. Term Y. D.	Cash or Loan	Paid-Up	Ext. Term Y. D.	Cash or Loan	Paid-Up	Ext. Term Y. D.	Cash or Loan	Paid-Up	Ext. Term Y. D.
10 Pay. Life	21	\$178.33	\$492.73	30	8	\$392.09	\$1000	Pd-up	\$427.36	\$1000	Pd-up	\$468.00	\$1000	Pd-up	
	25	190.85	494.89	28	284	419.88	1000	"	459.42	1000	"	504.59	1000	"	
	30	208.82	497.33	26	224	459.42	1000	"	504.59	1000	"	555.22	1000	"	
	35	229.38	499.28	23	355	504.59	1000	"	555.22	1000	"	609.92	1000	"	
	40	252.46	500.33	20	362	555.22	1000	"	609.92	1000	"	666.72	1000	"	
	45	277.61	500.00	17	299	609.92	1000	"	666.72	1000	"	723.24	1000	"	
	50	302.88	496.59	14	219	666.72	1000	"	723.24	1000	"	776.73	1000	"	
15 Pay. Life	21	\$117.86	\$325.83	18	213	\$258.71	\$659.82	36	173	\$427.36	\$1000	Pd-up	\$468.00	\$1000	Pd-up
	25	126.81	328.83	18	262	278.23	662.64	33	311	459.42	1000	"	504.59	1000	"
	30	139.53	332.31	18	69	305.82	665.67	30	131	504.59	1000	"	555.22	1000	"
	35	154.03	335.27	16	322	336.99	667.85	26	254	555.22	1000	"	609.92	1000	"
	40	170.27	337.34	14	360	371.28	668.71	22	343	609.92	1000	"	666.72	1000	"
	45	187.93	338.48	12	261	406.81	666.99	19	67	666.72	1000	"	723.24	1000	"
	50	205.19	336.42	10	107	440.79	661.13	15	190	723.24	1000	"	776.73	1000	"
20 Pay. Life	21	\$71.06	\$196.45	10	79	\$155.31	\$396.11	22	281	\$255.21	\$597.18	30	161	\$373.65	\$798.40
	25	77.30	200.45	10	234	168.71	401.81	21	336	276.73	602.35	27	357	404.33	801.30
	30	86.26	205.44	10	335	187.76	408.69	20	70	306.90	608.22	24	247	446.45	804.10
	35	96.76	210.61	10	268	209.62	415.43	17	347	340.51	613.29	21	89	491.19	805.33
	40	109.08	216.18	9	350	234.36	422.10	15	150	376.03	616.52	17	288	536.16	804.18
	45	123.44	222.33	8	257	260.73	427.48	12	270	411.37	617.01	14	161	578.48	799.85
	50	138.88	227.70	7	75	287.44	431.13	10	68	444.54	614.65	11	120	614.83	791.56
25 Pay. Life	21	\$60.03	\$165.96	8	160	\$130.94	\$333.95	18	348	\$214.64	\$502.25	26	119	\$313.26	\$669.36
	25	65.73	170.44	8	320	143.13	340.88	18	242	234.06	509.47	24	138	340.59	674.98
	30	74.07	176.41	9	95	160.74	349.88	17	204	261.65	518.54	21	227	378.39	681.51
	35	84.11	183.08	9	112	181.49	359.68	15	310	293.10	527.90	18	243	418.85	686.73
	40	96.37	190.99	8	309	205.90	370.84	13	288	327.42	536.82	15	242	460.14	690.15
	45	111.35	200.55	7	333	233.35	382.59	11	203	363.50	545.21	12	276	500.43	691.93
	50	128.38	210.49	6	254	263.16	394.71	9	136	400.42	553.65	10	36	537.66	692.21
30 Pay. Life	21	\$45.37	\$524.26	5	\$503	\$659.75	\$720.39	3	\$713	\$768.90	815.52	2	\$812	\$882.26	\$908.73
	25	453.12	523.92	5	562	659.50	720.09	3	712	768.70	815.30	2	812	882.13	908.60
	30	452.71	523.36	5	496	659.08	719.59	3	711	768.34	814.90	2	811	881.91	908.37
	35	452.13	522.54	5	496	658.45	718.83	3	709	767.81	814.32	2	810	881.57	908.02
	40	451.21	521.23	5	496	657.47	717.64	3	708	766.94	813.34	2	808	881.02	907.45
	45	449.83	519.17	5	478	655.90	715.60	3	701	765.44	811.66	2	805	880.02	906.42
	50	446.99	515.07	5	456	652.53	711.63	3	690	762.55	808.44	2	799	878.14	904.49
35 Pay. Life	21	\$41.79	\$507.74	5	417	\$646.70	\$704.63	3	671	\$737.43	\$802.74	2	788	\$874.83	\$901.08
	25	433.11	496.67	5	346	636.90	692.92	3	638	745.76	793.14	2	768	869.18	895.26
40 Pay. Life	21	\$27.32	\$362.80	10	\$298	\$397.88	\$500.32	8	\$461	\$602.66	\$696.81	5	\$682	\$914.35	\$941.78
	25	273.32	362.80	10	294	397.59	499.78	8	458	602.30	696.29	5	681	914.19	941.62
	30	273.02	362.07	10	287	397.14	498.89	8	458	601.70	695.41	5	678	913.91	941.33
	35	272.66	361.04	10	274	396.55	497.62	8	444	600.85	694.09	5	674	913.46	940.87
	40	272.31	359.61	10	251	395.89	495.82	8	427	599.65	692.08	5	666	912.69	940.07
	45	272.11	357.58	10	208	394.96	492.89	8	397	597.47	688.47	5	651	911.30	938.64
	50	271.04	353.24	10	127	392.54	486.97	8	341	593.08	681.61	5	623	908.76	936.08
45 Pay. Life	21	\$26.84	\$345.71	9	\$204	\$388.05	\$476.91	8	\$235	\$585.46	\$670.03	5	\$572	\$904.34	\$931.47
	25	265.19	334.62	6	1227	381.05	461.76	8	29	573.14	651.09	5	478	896.85	923.76
50 Pay. Life	21	\$185.44	\$280.64	15	\$154	\$408.03	\$541.53	10	\$491	\$675.96	\$781.41	5	\$770	\$930.06	\$957.97
	25	185.39	280.18	15	145	407.79	540.79	10	487	675.54	780.75	5	768	929.87	957.77
	30	185.40	279.45	15	127	407.41	539.60	10	477	674.85	779.58	5	765	929.50	957.39
	35	185.71	278.68	15	94	407.45	538.07	10	460	674.00	777.90	5	759	928.91	956.78
	40	186.67	277.94	15	32	407.98	536.12	10	428	672.61	775.06	5	748	927.86	955.70
	45	188.73	277.23	12	279	408.62	532.54	10	369	669.88	769.88	5	728	925.98	953.76
	50	191.27	275.00	9	1241	408.61	525.64	10	256	664.75	760.78	5	690	922.64	950.32
55 Pay. Life	21	\$101.26	\$193.49	15	\$174	\$222.04	\$378.00	20	\$188	\$366.30	\$551.73	15	\$454	\$539.59	\$712.57
	25	101.84	193.46	14	1206	223.00	377.77	20	159	367.29	551.16	15	436	539.59	712.57
	30	103.28	193.93	13	197	225.48	378.16	20	97	370.06	551.00	15	398	541.47	711.54
	35	106.16	195.53	11	1286	230.52	380.07	19	166	375.75	551.94	15	328	544.94	710.20
	40	111.46	199.03	10	159	239.67	384.38	15	1259	385.10	553.68	15	190	550.34	707.97
	45	120.33	205.12	8	1183	253.70	390.72	12	1166	399.07	556.10	13	1364	558.44	704.65
	50	120.33	205.12	8	1183	253.70	390.72	12	1166	399.07	556.10	13	1364	558.44	704.65

NOTE.—3% Full Level Premium Reserve adopted Oct. 1, 1907; Full Reserve at end of 8th year.
NOTE.—Values after two premiums.

1924 DIVIDENDS AND NET COST.
TWENTY YEAR ILLUSTRATION.

		ORDINARY LIFE.															
		\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.09		\$56.93			
Yr.	Iss'd.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net		
1923	\$3 53	\$14.87	\$3.72	\$16.42	\$4.02	\$18.85	\$4.40	\$21.95	\$4.92	\$26.02	\$5.54	\$31.51	\$7.78	\$49.15	\$15.62		
1922	3 67	14.73	3.87	16.27	4.22	18 63	4 64	21.71	5.20	25.74	5.95	31.14	8 31	48 62	15 01		
1921	3.81	14.59	4.04	16.10	4.41	18 44	4 85	21.47	5.51	25.43	6.32	30.77	8 85	48 00	14 50		
1920	3.95	14.45	4.21	15.93	4.61	18 24	5.14	21.21	5.81	25.13	6.70	30.39	9 39	47 50	14 39		
1919	4.10	14.30	4.38	15.76	4.83	18.02	5.40	20.95	6.12	24.82	7.08	30.01	9.93	47 00	14 28		
1918	4.26	14.14	4.57	15.57	5.05	17.80	5.66	20.69	6.46	24.48	7.47	29.62	10 47	46 40	14 17		
1917	4.42	13.98	4.75	15.39	5.27	17.58	5.93	20.42	6.79	24.15	7.87	29.22	11 01	45 92	14 06		
1916	4.58	13.82	4.93	15.21	5.50	17.35	6.21	20.14	7.12	23.82	8.28	28.81	11 55	45 38	13 55		
1915	4.75	13.65	5.14	15.00	5.74	17.11	6.51	19.84	7.47	23.47	8.68	28 41	12 09	44 84	13 44		
1914	4.92	13.48	5.34	14.80	5.99	16.86	6.79	19.56	7.82	23.12	9.09	28.00	12 62	44 31	13 33		
1913	5.10	13.30	5.54	14.60	6.24	16.61	7.10	19.25	8.18	22.76	9.52	27.57	13 15	43 78	13 22		
1912	5.28	13.12	5.76	14.38	6.50	16.35	7.41	18.94	8.54	22.40	9.93	27.16	13 68	43 25	13 11		
1911	5.48	12.92	5.98	14.16	6.76	16.09	7.72	18.63	8.91	22.03	10.36	26.73	14 19	42 74	13 00		
1910	5.67	12.73	6.21	13.93	7.03	15.82	8.05	18.30	9.29	21.65	10.78	26.31	15 70	42 23	12 49		
1909	5.87	12.53	6.44	13.70	7.31	15.54	8.37	17.98	9.67	21.27	11.21	25.88	16 20	41 73	12 38		
1908	6.08	12.32	6.68	13.46	7.60	15.25	8.71	17.64	10.05	20.89	11.63	25.46	16 69	41 24	12 27		
Prem.†	\$19.34	\$21.14	\$23.96	\$27.63	\$32.48	\$39.02	\$60.33	\$77.80	\$119.34	\$142.82	\$22.53	\$37.14	\$56.93	\$89.15	\$134.23		
1907	6.11	12.73	7.23	13.91	8.25	15.71	9.64	17.99	11.58	20.90	14.20	24.82	22 53	37 80	12 16		
1906	6.76	12.58	7.41	13.73	8.47	15.49	9.96	17.67	11.98	20.50	14.70	24.32	23 20	37 14	12 05		
1905	6.92	12.42	7.59	13.55	8.72	15.24	10.28	17.35	12.39	20.03	15.19	23.83	23 83	36 40	11 54		
1904	7.07	12.27	7.79	13.35	8.98	14.98	10.62	17.01	12.81	19.67	15.70	23.32	24 46	35 87	11 43		

		TWENTY PAYMENT LIFE.															
		\$28.21		\$30.07		\$32.83		\$36.17		\$40.34		\$45.69		\$62.66			
Yr.	Iss'd.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net		
1923	4.20	24.01	4.39	25.68	4.69	28.14	5.07	31.10	5.54	34.80	6.17	39.52	8 16	54 80	15 90		
1922	4.50	23.71	4.73	25.34	5.06	27.77	5.47	30.70	6.00	34.34	6.68	39.01	8.80	53 90	15 79		
1921	4.81	23.40	5.06	25.01	5.44	27.39	5.89	30.28	6.47	33.87	7.20	38.49	9 43	53 28	15 68		
1920	5.14	23.07	5.42	24.65	5.83	27.00	6.32	29.85	6.96	33.38	7.74	37.95	10 08	52 58	15 57		
1919	5.48	22.73	5.78	24.29	6.23	26.60	6.77	29.40	7.44	32.90	8.29	37.40	10 75	51 90	15 46		
1918	5.83	22.38	6.16	23.91	6.65	26.18	7.23	28.94	7.96	32.38	8.85	36.84	11 41	51 25	15 35		
1917	6.19	22.02	6.54	23.53	7.08	25.75	7.71	28.46	8.49	31.85	9.44	36.23	12 08	50 58	15 24		
1916	6.56	21.65	6.95	23.12	7.52	25.31	8.20	27.97	9.04	31.30	10.04	35.65	12 76	49 90	15 13		
1915	6.94	21.27	7.36	22.71	7.98	24.85	8.71	27.46	9.59	30.75	10.64	35.05	13 45	49 21	15 02		
1914	7.35	20.86	7.80	22.27	8.46	24.37	9.24	26.93	10.18	30.16	11.27	34.42	14 15	48 52	14 51		
1913	7.76	20.45	8.25	21.82	8.95	23.88	9.78	26.39	10.78	29.56	11.92	33.77	14 86	47 80	14 40		
1912	8.19	20.02	8.71	21.36	9.47	23.36	10.34	25.83	11.38	28.96	12.57	33.12	15 58	47 00	14 29		
1911	8.64	19.57	9.19	20.88	9.99	22.84	10.92	25.25	12.02	28.32	13.25	32.44	16 32	46 34	14 18		
1910	9.10	19.11	9.69	20.38	10.54	22.29	11.52	24.65	12.67	27.67	13.93	31.74	17 06	45 60	14 07		
1909	9.57	18.64	10.20	19.87	11.10	21.73	12.14	24.03	13.34	27.00	14.66	31.03	17 84	44 82	13 96		
1908	10.07	18.14	10.74	19.33	11.69	21.14	12.78	23.39	14.02	26.32	15.40	30.29	18 64	43 02	13 85		
Prem.†	\$28.09	\$30.05	\$32.98	\$36.62	\$41.18	\$47.09	\$65.81	\$85.16	\$119.34	\$142.82	\$22.53	\$37.14	\$56.93	\$89.15	\$134.23		
1907	8.57	19.52	9.19	20.86	10.15	22.83	11.43	25.19	13.08	28.10	15.23	31.86	21 65	44 16	13 74		
1906	8.87	19.22	9.51	20.54	10.52	22.46	11.85	24.77	13.53	27.65	15.67	31.42	21.87	43 94	13 63		
1905	9.17	18.92	9.84	20.21	10.89	22.09	12.27	24.35	13.98	27.20	16.10	30.99	21 92	43 84	13 52		
1904	9.48	18.61	10.18	19.87	11.28	21.70	12.70	23.92	14.41	26.77	16.49	30.60	21 75	44 06	13 41		

TWENTY YEAR ENDOWMENT.																	
	\$47.62		\$48.03		\$48.71		\$49.75		\$51.39		\$54.15		\$66.32				
1923	5.50	42 12	5.60	42 43	5.77	42 94	5.99	43 76	6.29	45 10	6.74	47 41	8.41	57 90	15 90		
1922	6.13	41 49	6.23	41 80	6.40	42 31	6.62	43 13	6.93	44 46	7.33	46 76	9.11	57 21	15 79		
1921	6.79	40 83	6.89	41 14	7.03	41 65	7.29	42 46	7.60	43 79	8.07	46 08	9.82	56 50	15 68		
1920	7.47	40 15	7.57	40 46	7.74	40 97	7.97	41 78	8.28	43 11	8.76	45 39	10 54	55 78	15 57		
1919	8.18	39 44	8.28	39 75	8.45	40 26	8.68	41 07	9.00	42 39	9.48	44 67	11 27	55 05	15 46		
1918	8.92	38 70	9.02	39 01	9.19	39 52	9.41	40 34	9.73	41 66	10 21	43 94	12 01	54 33	15 35		
1917	9.68	37 94	9.78	38 25	9.95	38 77	10 18	39 57	10 49	40 90	10 98	43 17	12 76	53 56	15 24		
1916	10 47	37 15	10 57	37 46	10 74	37 97	10 96	38 79	11 28	40 11	11 77	42 38	13 54	52 78	15 13		
1915	11 29	36 33	11 39	36 64	11 55	37 16	11 78	37 97	12 10	39 29	12 51	41 57	14 32	52 00	15 02		
1914	12 14	35 48	12 24	35 79	12 40	36 31	12 63	37 12	12 94	38 45	13 41	40 74	15 13	51 19	14 51		
1913	13 02	34 60	13 12	34 91	13 28	35 43	13 50	36 25	13 81	37 58	14 27	39 88	15 96	50 36	14 40		
1912	13 94	33 68	14 04	33 99	14 20	34 51	14 42	35 33	14 72	36 67	15 17	38 98	16 80	49 52	14 29		
1911	14 89	32 73	14 99	33 04	15 15	33 56	15 36	34 39	15 66	35 73	16 09	38 06	17 67	48 75	14 18		
1910	15 87	31 75	15 97	32 06	16 12	32 59	16 35	33 40	16 63	34 76	17 05	37 10	18 58	47 74	14 07		
1909	16 90	30 72	17 00	31 03	17 15	31 56	17 36	32 39	17 64	33 75	18 06	36 09	19 53	46 79	13 96		
1908	17 97	29 65	18 06	29 97	18 21	30 50	18 42	31 23	18 69	32 70	19 10	35 05	20 52	45 90	13 85		
Prom. †	13 49	54	\$49.98		\$50.74		\$51.88		\$53.69		\$56.70		\$70.02		\$90.02		
1907	13 36	36 15	13 57	36 41	13 94	36 80	14 17	37 41	15 26	38 43	16 42	40 28	20 99	49 03	13 74		
1906	14 01	35 53	14 21	35 77	14 56	36 18	15 06	36 82	15 77	37 92	16 82	39 88	20 86	49 16	13 63		
1905	14 69	34 85	14 87	35 11	15 19	35 55	15 64	36 24	16 26	37 43	17 15	39 55	20 45	49 57	13 52		
1904	15 38	34 16	15 55	34 43	15 84	34 90	16 22	35 66	16 72	36 97	17 40	39 30	19 68	50 33	13 41		

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904. (After June 1.)

TWENTY YEAR RECORD.

ORDINARY LIFE

Yr. Paid	\$19 34		\$21 14		\$23 96		\$27 63		\$32 48		\$39.02		\$60 33	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	3 16	16 18	3 36	17 76	3 69	20 27	4 10	23 53	4 68	27 82	5 43	33 59	8 17	52 16
1906	3 40	15 94	3 63	17 51	3 97	19 99	4 43	23 20	5 05	27 43	5 89	33 13	8 96	51 37
1907	3 49	15 85	3 73	17 41	4 10	19 86	4 58	23 05	5 25	27 23	6 15	32 87	9 37	50 96
1908	3 57	15 77	3 83	17 31	4 23	19 78	4 73	22 90	5 47	27 03	6 41	32 61	9 82	50 51
1909	3 66	15 68	3 94	17 20	4 36	19 60	4 91	22 72	5 66	26 82	6 69	32 33	10 26	50 07
1910	4 59	14 78	4 88	16 26	5 42	18 54	6 11	21 52	7 05	25 42	8 40	30 62	13 07	47 26
1911	4 65	14 69	4 99	16 15	5 56	18 40	6 30	21 33	7 29	25 19	8 71	30 31	13 68	46 75
1912	4 75	14 58	5 11	16 03	5 71	18 25	6 43	21 15	7 54	24 94	9 03	29 99	14 09	46 24
1913	5 63	13 71	6 04	15 10	6 71	17 25	7 59	20 04	8 85	23 63	10 70	28 32	17 15	43 18
1914	5 74	13 60	6 17	14 97	6 87	17 09	7 81	19 82	9 15	23 33	11 09	27 93	17 79	42 54
1915	5 85	13 49	6 30	14 84	7 05	16 91	8 04	19 59	9 46	23 02	11 50	27 52	18 44	41 89
1916	5 96	13 38	6 44	14 70	7 22	16 74	8 27	19 36	9 78	22 70	11 92	27 10	19 11	41 22
1917	6 08	13 26	6 59	14 55	7 41	16 55	8 52	19 17	10 11	22 37	12 35	26 67	19 78	40 55
1918	6 21	13 13	6 74	14 40	7 61	16 35	8 78	18 85	10 46	22 02	12 79	26 23	20 46	39 87
1919	6 34	13 04	6 90	14 24	7 80	16 16	9 05	18 58	10 82	21 66	13 25	25 77	21 15	39 18
1920	6 47	12 86	7 06	14 08	8 02	15 94	9 34	18 29	11 19	21 29	13 72	25 30	21 84	38 49
1921	6 61	12 73	7 23	13 91	8 25	15 71	9 64	17 99	11 58	20 90	14 20	24 82	22 53	37 80
1922	6 74	12 58	7 41	13 78	8 47	15 49	9 95	17 67	11 98	20 50	14 70	24 32	23 20	37 13
1923	6 87	12 42	7 59	13 55	8 72	15 24	10 28	17 35	12 39	20 09	15 19	23 83	23 83	36 50
1924	7 07	12 27	7 79	13 35	8 98	14 98	10 62	17 01	12 81	19 67	15 70	23 22	23 22	35 87
Tot.	106 89	279 91	115 75	307 05	130 15	342 05	149 54	403 06	176 54	473 06	213 82	566 58	337 03	869 54
†	97 97		94 91		90 41		92 31		105 43		139 68		329 43	

TWENTY PAYMENT LIFE

Yr. Paid	\$28 09		\$30 05		\$32 98		\$36 62		\$41 18		\$47 09		\$65 81	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	3 22	24 87	3 43	26 62	3 74	29 24	4 15	32 47	4 72	36 46	5 48	41 61	8 21	57 60
1906	3 55	24 54	3 77	26 28	4 12	28 86	4 57	32 05	5 18	35 00	6 02	41 06	9 03	55 78
1907	3 72	24 37	3 96	26 09	4 33	28 65	4 82	31 80	5 47	35 71	6 36	40 73	9 51	56 30
1908	3 90	24 19	4 16	25 89	4 56	28 42	5 07	31 55	5 77	35 41	6 71	40 38	9 99	55 82
1909	4 08	24 00	4 37	25 68	4 80	28 18	5 35	31 27	6 08	35 10	7 07	40 02	10 49	55 32
1910	5 25	22 84	5 59	24 48	6 12	26 86	6 82	29 80	7 73	33 45	9 02	38 07	13 42	52 39
1911	5 45	22 64	5 80	24 25	6 37	26 61	7 11	29 51	8 06	33 12	9 42	37 67	13 97	51 84
1912	5 66	22 43	6 04	24 01	6 63	26 35	7 40	29 22	8 41	32 77	9 83	37 26	14 52	51 29
1913	6 53	21 50	7 01	23 04	7 60	25 32	8 55	28 07	9 73	31 45	11 46	35 63	17 41	48 40
1914	6 80	21 29	7 24	22 81	7 94	25 04	8 86	27 76	10 11	31 07	11 91	35 18	18 04	47 77
1915	7 02	21 06	7 49	22 58	8 22	24 76	9 19	27 43	10 51	30 67	12 37	34 72	18 65	47 16
1916	7 26	20 83	7 75	22 30	8 52	24 46	9 53	27 09	10 92	30 24	12 85	34 24	19 25	46 56
1917	7 50	20 59	8 01	22 04	8 81	24 17	9 88	26 73	11 33	29 85	13 32	33 77	19 83	45 98
1918	7 75	20 34	8 29	21 76	9 14	23 84	10 25	26 37	11 79	29 42	13 80	33 29	20 38	45 43
1919	8 02	20 07	8 58	21 47	9 46	23 52	10 64	25 98	12 20	28 98	14 28	32 81	20 88	44 93
1920	8 29	19 80	8 88	21 17	9 80	23 18	11 03	25 59	12 64	28 54	14 76	32 33	21 31	44 50
1921	8 57	19 52	9 19	20 88	10 15	22 83	11 43	25 19	13 08	28 10	15 23	31 86	21 65	44 16
1922	8 87	19 22	9 51	20 54	10 52	22 46	11 85	24 77	13 53	27 65	15 67	31 42	21 87	43 94
1923	9 17	18 92	9 84	20 21	10 89	22 09	12 27	24 37	13 98	27 20	16 10	30 99	21 92	43 89
1924	9 48	18 61	10 18	19 87	11 28	21 70	12 70	23 92	14 41	26 77	16 49	30 60	21 75	44 06
Tot.	130 17	431 63	139 09	491 91	153 06	505 54	171 47	590 93	195 62	627 98	228 16	713 64	332 08	984 12
†	12 94		5 91		61 95		15 22		1 06		25 40		183 64	

TWENTY YEAR ENDOWMENT.

Yr. Paid	\$49 54		\$49.98		\$50 74		\$51 88		\$53 69		\$56.70		\$70.02	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	3 37	46 17	3 54	45 44	3 84	46 90	4 25	47 63	4 79	48 90	5 54	51 16	8 23	61 79
1906	3 91	45 63	4 09	45 89	4 39	46 35	4 82	47 06	5 38	48 31	6 18	50 52	9 09	60 93
1907	4 30	45 24	4 49	45 49	4 80	45 94	5 22	46 65	5 80	47 89	6 61	50 09	9 62	60 40
1908	4 73	44 81	4 91	45 07	5 22	45 52	5 65	46 23	6 23	47 46	7 06	49 64	10 14	59 88
1909	5 10	44 38	5 35	44 63	5 67	45 07	6 10	45 78	6 68	47 01	7 53	49 17	10 68	59 34
1910	6 96	42 58	7 17	42 81	7 53	43 21	8 03	43 86	8 71	44 98	9 74	48 96	13 70	56 32
1911	7 42	42 12	7 63	42 35	7 96	42 75	8 48	43 40	9 18	44 51	10 24	48 46	14 28	55 74
1912	7 90	41 64	8 11	41 87	8 46	42 28	8 96	42 92	9 67	44 02	10 75	48 95	14 85	55 17
1913	8 94	40 60	9 17	40 81	9 58	41 16	10 15	41 73	10 99	42 70	12 34	44 36	17 62	52 40
1914	9 42	40 12	9 65	40 33	10 06	40 68	10 64	41 24	11 51	42 18	12 87	43 88	18 23	51 79
1915	9 92	39 62	10 15	39 83	10 56	40 18	11 14	40 74	12 02	41 67	13 40	43 30	18 81	51 21
1916	10 44	39 10	10 67	39 31	11 08	39 66	11 67	40 21	12 55	41 14	13 94	42 76	19 36	50 66
1917	10 99	38 55	11 21	38 77	11 61	39 13	12 20	39 68	13 09	40 60	14 47	42 29	19 86	50 15
1918	11 55	37 99	11 78	38 20	12 17	38 57	12 75	39 13	13 63	40 06	14 99	41 71	20 31	49 71
1919	12 13	37 41	12 35	37 63	12 74	38 00	13 31	38 57	14 19	39 50	15 49	41 21	20 67	49 35
1920	12 73	36 81	12 95	37 03	13 34	37 40	13 89	37 99	14 73	38 96	15 98	40 72	20 91	49 11
1921	13 36	36 18	13 57	36 41	13 94	36 80	14 47	37 41	15 26	38 43	16 42	40 28	20 99	49 03
1922	14 01	35 53	14 21	35 77	14 56	36 18	15 05	36 82	15 77	37 92	16 82	39 88	20 86	49 16
1923	14 69	34 85	14 87	35 11	15 19	35 55	15 64	36 24	16 26	37 43	17 15	39 55	20 45	49 57
1924	15 38	34 16	15 55	34 43	15 84	34 90	16 22	35 66	16 72	36 97	17 40	39 30	19 68	50 34
Tot.	187 31	803 49	191 42	808 15	198 57	816 23	208 65	828 95	223 16	850 64	244 92	889 08	328 34	1072 06
†	Policy Matures for \$1000													

†Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE.

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 72.94	\$ 80.48	\$ 92.16	\$107.29	\$127.14	\$153.82	\$240.00
Cash Value Deducted.....	33.74	34.72	36.43	39.13	43.60	51.62	94.00
20 Payment Life.....	116.92	124.97	136.90	151.33	169.29	192.37	266.00
Cash Value Deducted.....	28.63	29.48	31.16	33.81	38.37	46.51	90.00
20 Year Endowment.....	204.03	205.58	208.13	212.20	218.85	230.31	282.00
Cash Value Deducted.....	18.59	20.19	22.73	26.49	32.18	41.58	87.00

TEN YEARS.

Ordinary Life	\$142.01	\$156.45	\$178.86	\$207.94	\$246.18	\$297.88	\$467.00
Cash Value Deducted.....	57.10	57.51	58.76	61.93	68.98	85.26	176.00
20 Payment Life.....	225.10	240.51	263.36	291.09	325.73	370.58	515.00
Cash Value Deducted.....	31.72	31.56	32.42	35.31	42.50	59.06	153.00
20 Year Endowment.....	389.63	392.73	397.85	405.99	419.26	442.11	546.00
Cash Value Deducted.....	†18.40	†15.06	†9.66	†1.46	11.28	33.49	137.00

FIFTEEN YEARS.

Ordinary Life	\$206.61	\$227.22	\$259.27	\$301.04	\$356.29	\$431.53	\$681.00
Cash Value Deducted.....	68.61	60.86	65.66	67.76	77.89	104.26	253.00
20 Payment Life.....	322.89	344.82	377.46	417.24	467.24	532.68	747.00
Cash Value Deducted.....	4.31	.96	†1.73	†1.09	7.73	32.53	189.00
20 Year Endowment.....	553.11	557.76	565.50	577.75	597.75	632.22	789.00
Cash Value Deducted.....	†122.85	†117.78	†109.35	†96.25	†74.86	†37.66	133.00

ACTUAL HISTORY

FIVE YEARS (Policies issued in 1919.)

Ordinary Life	\$-72.94	\$ 80.48	\$ 92.16	\$107.29	\$127.14	\$153.82	\$240.00
Cash Value Deducted.....	33.74	34.72	36.43	39.13	43.60	51.62	94.00
20 Payment Life.....	116.92	124.97	136.90	151.33	169.29	192.37	266.00
Cash Value Deducted.....	28.63	29.48	31.16	33.81	38.37	46.51	90.00
20 Year Endowment.....	204.03	205.58	208.13	212.20	218.85	230.31	282.00
Cash Value Deducted.....	18.59	20.19	22.73	25.49	32.18	41.58	87.00

TEN YEARS. (Policies issued in 1914.)

Ordinary Life.....	\$142.74	\$157.23	\$179.73	\$208.86	\$247.11	\$298.65	\$466.00
Cash Value Deducted.....	57.83	58.29	59.63	62.85	69.91	86.03	175.00
20 Payment Life.....	226.39	241.86	264.76	292.54	327.17	371.87	514.00
Cash Value Deducted.....	33.01	32.91	33.82	36.76	43.94	60.35	152.00
20 Year Endowment.....	391.93	395.00	400.13	408.18	421.32	443.85	545.00
Cash Value Deducted.....	†16.10	†12.79	†7.38	.73	13.34	35.23	137.00

FIFTEEN YEAR. (Policies issued in 1909.)

Ordinary Life.....	\$211.71	\$232.55	\$264.94	\$307.01	\$362.34	\$436.95	\$679.00
Cash Value Deducted.....	73.71	72.19	71.33	73.73	83.94	109.68	252.00
20 Payment Life.....	330.37	352.63	385.58	425.61	475.75	540.53	747.00
Cash Value Deducted.....	11.79	8.77	6.89	7.28	16.24	40.38	180.00
20 Year Endowment.....	565.13	569.70	577.55	589.48	609.08	642.30	791.00
Cash Value Deducted.....	†110.83	†105.84	†97.30	†84.52	†63.53	†27.58	135.00

†Cash value in excess of cost.

1924 DIVIDEND SCHEDULE—June 1, 1924 to June 1, 1925

10 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	46 18 49	11 53 38	58 44 64	44 71 66	80 51 91	42		
1923	5 40	5 68	6 07	6 57	7 17	7 91	8 86	10 10
1922	6 01	6 33	6 79	7 38	8 04	8 87	9 92	11 22
1921	6 65	7 00	7 53	8 17	8 94	9 86	11 00	12 39
1920	7 30	7 72	8 30	9 02	9 86	10 88	12 11	13 59
1919	7 98	8 44	9 10	9 90	10 83	11 93	13 27	14 83
1918	8 69	9 20	9 93	10 80	11 83	13 03	14 46	16 11
1917	9 42	9 98	10 78	11 74	12 87	14 17	15 69	17 45
1916	10 18	10 80	11 67	12 72	13 94	15 35	16 98	18 84
1915	10 97	11 68	12 59	13 73	15 05	16 57	18 31	20 29
1914	11 78	12 51	13 55	14 78	16 21	17 84	19 71	21 82
1913	7 76	8 21	8 84	9 56	10 37	11 24	12 15	13 06

15 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	34 11	36 33	39 56	43 44	48 14	53 99	61 47	71 27
1923	4 60	4 81	5 14	5 56	6 06	6 73	7 58	8 75
1922	4 99	5 25	5 62	6 08	6 65	7 37	8 30	9 52
1921	5 42	5 70	6 12	6 64	7 26	8 05	9 04	10 33
1920	5 85	6 17	6 64	7 20	7 89	8 74	9 80	11 14
1919	6 30	6 65	7 17	7 79	8 54	9 46	10 57	11 97
1918	6 76	7 16	7 71	8 40	9 21	10 19	11 38	12 82
1917	7 25	7 67	8 29	9 02	9 90	10 95	12 20	13 69
1916	7 75	8 21	8 89	9 68	10 62	11 73	13 04	14 58
1915	8 27	8 77	9 49	10 35	11 36	12 54	13 90	15 50
1914	8 80	9 35	10 13	11 04	12 12	13 37	14 86	16 44
1913	9 36	9 95	10 79	11 77	12 92	14 23	15 72	17 43

20 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	29 13	31 05	33 87	37 29	41 53	46 94	54 11	63 88
1923	4 25	4 46	4 76	5 15	5 62	6 25	7 09	8 25
1922	4 57	4 80	5 15	5 57	6 10	6 78	7 68	8 89
1921	4 90	5 16	5 54	6 00	6 59	7 33	8 29	9 56
1920	5 24	5 53	5 95	6 46	7 10	7 89	8 91	10 23
1919	5 60	5 91	6 37	6 93	7 61	8 46	9 54	10 92
1918	5 96	6 31	6 81	7 41	8 15	9 05	10 19	11 61
1917	6 35	6 72	7 26	7 91	8 70	9 66	10 84	12 30
1916	6 73	7 15	7 73	8 43	9 28	10 29	11 52	13 01
1915	7 15	7 59	8 22	8 97	9 87	10 93	12 20	13 75
1914	7 56	8 04	8 72	9 52	10 47	11 59	12 96	14 47
1913	8 01	8 51	9 23	10 09	11 10	12 26	13 62	15 22

25 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	24 76	26 41	28 94	32 04	36 01	41 27	48 54	58 88
1923	3 96	4 14	4 43	4 78	5 26	5 87	6 71	7 99
1922	4 20	4 41	4 73	5 12	5 64	6 31	7 21	8 48
1921	4 46	4 68	5 03	5 47	6 02	6 75	7 72	9 06
1920	4 72	4 97	5 36	5 93	6 43	7 20	8 22	9 62
1919	4 99	5 26	5 68	6 19	6 85	7 67	8 75	10 21
1918	5 27	5 57	6 02	6 57	7 27	8 16	9 28	10 74
1917	5 58	5 88	6 37	6 96	7 70	8 63	9 81	11 37
1916	5 88	6 21	6 73	7 37	8 16	9 13	10 39	11 95
1915	6 17	6 55	7 11	7 78	8 62	9 64	10 96	12 55
1914	6 49	6 90	7 50	8 22	9 10	10 16	11 46	13 13
1913	6 82	7 26	7 89	8 66	9 58	10 69	12 02	13 72

30 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	22 56	24 14	26 51	29 53	33 43	38 89	46 50	
1923	3 81	3 99	4 27	4 62	5 03	5 71	6 58	
1922	4 02	4 22	4 53	4 91	5 41	6 10	7 04	
1921	4 24	4 45	4 80	5 21	5 77	6 50	7 51	
1920	4 45	4 70	5 06	5 52	6 13	6 91	7 99	
1919	4 68	4 95	5 35	5 83	6 49	7 33	8 47	
1918	4 92	5 21	5 63	6 17	6 86	7 76	8 95	
1917	5 16	5 48	5 94	6 51	7 25	8 20	9 45	
1916	5 42	5 75	6 24	6 86	7 64	8 64	9 94	
1915	5 68	6 04	6 57	7 22	8 05	9 09	10 44	
1914	5 94	6 34	6 90	7 59	8 46	9 55	10 94	
1913	6 23	6 64	7 24	7 97	8 89	10 01	11 44	

40 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	10117	10148	10201	10276	10386	10561	10859	11349
1923	9 10	9 19	9 35	9 55	9 82	10 20	10 76	11 59
1922	10 65	10 75	10 90	11 09	11 36	11 74	12 29	13 10
1921	12 27	12 36	12 51	12 70	12 96	13 33	13 87	14 66
1920	13 94	14 03	14 18	14 37	14 63	14 99	15 51	16 28
1919	15 67	15 76	15 90	16 09	16 35	16 71	17 23	17 98
1918	17 47	17 56	17 70	17 89	18 14	18 49	19 00	19 74
1917	19 33	19 42	19 57	19 75	20 00	20 36	20 85	21 58
1916	21 28	21 36	21 51	21 70	21 95	22 29	22 80	23 50
1915	23 29	23 38	23 53	23 71	23 97	24 32	24 82	25 55
1914	25 38	25 47	25 62	25 81	26 07	26 43	26 95	27 71

15 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	65 23	65 50	66 18	67 05	68 38	70 58	74 30	80 45
1923	6 68	6 78	6 93	7 14	7 43	7 84	8 45	9 36
1922	7 02	7 22	7 87	8 08	8 38	8 79	9 39	10 31
1921	8 59	8 69	8 83	9 04	9 34	9 75	10 36	11 26
1920	9 60	9 70	9 84	10 05	10 34	10 75	11 36	12 26
1919	10 65	10 75	10 89	11 09	11 38	11 79	12 39	13 28
1918	11 73	11 83	11 97	12 17	12 46	12 86	13 45	14 33
1917	12 83	12 95	13 09	13 30	13 58	13 98	14 56	15 41
1916	14 02	14 13	14 26	14 46	14 74	15 13	15 69	16 52
1915	15 23	15 33	15 46	15 66	15 95	16 33	16 88	17 68
1914	16 50	16 59	16 73	16 92	17 20	17 57	18 11	18 90
1913	17 80	17 90	18 03	18 23	18 50	18 86	19 39	20 16

25 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	37 36	37 82	38 64	39 90	41 97	45 39	51 03	
1923	4 80	4 91	5 08	5 31	5 65	6 15	6 89	
1922	5 26	5 37	5 54	5 78	6 13	6 66	7 42	
1921	5 74	5 85	6 02	6 27	6 63	7 17	7 98	
1920	6 23	6 34	6 52	6 77	7 15	7 71	8 53	
1919	6 75	6 86	7 04	7 30	7 67	8 25	9 10	
1918	7 28	7 39	7 57	7 83	8 22	8 82	9 68	
1917	7 83	7 94	8 12	8 38	8 79	9 39	10 25	
1916	8 40	8 51	8 69	8 96	9 37	9 98	10 88	
1915	8 99	9 10	9 29	9 56	9 96	10 58	11 49	
1914	9 61	9 72	9 90	10 16	10 56	11 20	12 10	
1913	10 24	10 34	10 53	10 80	11 21	11 84	12 73	

30 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	30 80	31 34	32 34	33 91	36 48	40 66		
1923	4 37	4 47	4 67	4 92	5 28	5 84		
1922	4 71	4 82	5 02	5 28	5 67	6 26		
1921	5 07	5 18	5 39	5 67	6 07	6 69		
1920	5 45	5 56	5 77	6 05	6 48	7 14		
1919	5 84	5 95	6 17	6 46	6 90	7 59		
1918	6 23	6 35	6 57	6 88	7 34	8 05		
1917	6 65	6 77	7 00	7 31	7 79	8 53		
1916	7 08	7 20	7 43	7 75	8 25	9 01		
1915	7 53	7 64	7 88	8 21	8 72	9 51		
1914	7 99	8 11	8 34	8 68	9 21	10 01		
1913	8 47	8 59	8 82	9 17	9 71	10 52		

35 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	26 38	27 03	28 26	30 23	33 37			
1923	4 08	4 20	4 39	4 67	5 07			
1922	4 34	4 47	4 67	4 97	5 40			
1921	4 63	4 76	4 97	5 28	5 75			
1920	4 92	5 06	5 27	5 61	6 11			
1919	5 22	5 36	5 60	5 94	6 47			
1918	5 54	5 67	5 92	6 28	6 84			
1917	5 86	6 01	6 25	6 64	7 22			
1916	6 19	6 34	6 60	7 00	7 61			
1915	6 54	6 69	6 96	7 38	8 02			
1914	6 90	7 05	7 33	7 77	8 43			
1913	7 27	7 43	7 72	8 16	8 85			

40 YEAR ENDOWMENT

Prem	23 32	24 14	25 66	28 07				
1923	3 86	3 99	4 21	4 52				
1922	4 08	4 22	4 45	4 79				
1921	4 31	4 45	4 70	5 06				
1920	4 54	4 70	4 96	5 35				
1919	4 79	4 95	5 23	5 63				
1918	5 04	5 21	5 49	5 94				
1917	5 30	5 48	5 78	6 24				
1916	5 57	5 75	6 07	6 57				
1915	5 85	6 04	6 37	6 89				
1914	6 14	6 34	6 68	7 23				
1913	6 44	6 64	7 00	7 57				

1924 DIVIDEND SCHEDULE—Continued

20 PAY. 25 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	42.70	43.15	43.94	45.14	47.09	50.29	55.56	
1923	5.17	5.27	5.43	5.67	5.99	6.47	7.19	
1922	5.72	5.82	5.99	6.23	6.57	7.06	7.81	
1921	6.29	6.39	6.57	6.81	7.16	7.66	8.44	
1920	6.88	6.99	7.16	7.41	7.77	8.29	9.08	
1919	7.49	7.60	7.78	8.03	8.39	8.94	9.74	
1918	8.14	8.23	8.41	8.67	9.04	9.59	10.42	
1917	8.79	8.90	9.08	9.34	9.71	10.27	11.10	
1916	9.47	9.58	9.76	10.03	10.40	10.98	11.82	
1915	10.18	10.29	10.47	10.74	11.12	11.70	12.54	
1914	10.92	11.03	11.21	11.48	11.86	12.43	13.27	
1913	11.68	11.79	11.97	12.24	12.63	13.20	14.03	

20 PAY. 30 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	33.71	39.22	40.18	41.65	44.01	47.81		
1923	4.90	5.00	5.19	5.43	5.80	6.31		
1921	5.38	5.49	5.68	5.94	6.31	6.86		
1920	5.88	5.99	6.19	6.45	6.85	7.42		
1919	6.40	6.51	6.71	6.99	7.39	7.99		
1918	6.94	7.05	7.26	7.54	7.97	8.60		
1917	7.49	7.61	7.82	8.11	8.56	9.20		
1916	8.07	8.19	8.40	8.70	9.16	9.83		
1915	8.67	8.79	9.01	9.31	9.78	10.47		
1914	9.29	9.41	9.63	9.95	10.43	11.13		
1913	9.94	10.05	10.28	10.60	11.10	11.82		
1912	10.60	10.73	10.95	11.28	11.79	12.51		

20 PAY. 35 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	35.48	36.12	37.31	39.15	42.03			
1923	4.69	4.80	4.99	5.26	5.66			
1922	5.11	5.24	5.44	5.72	6.15			
1921	5.55	5.68	5.90	6.19	6.65			
1920	6.01	6.14	6.37	6.68	7.16			
1919	6.49	6.62	6.86	7.18	7.69			
1918	6.98	7.12	7.37	7.71	8.23			
1917	7.50	7.64	7.89	8.24	8.80			
1916	8.02	8.17	8.44	8.81	9.39			
1915	8.58	8.72	9.00	9.39	9.99			
1914	9.14	9.30	9.58	9.98	10.61			
1913	9.73	9.90	10.18	10.59	11.24			

20 PAY. 40 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	32.95	33.77	35.26	37.54				
1923	4.51	4.65	4.86	5.16				
1922	4.90	5.04	5.26	5.59				
1921	5.29	5.44	5.68	6.03				
1920	5.71	5.87	6.11	6.48				
1919	6.13	6.30	6.56	6.96				
1918	6.57	6.75	7.03	7.45				
1917	7.04	7.21	7.51	7.96				
1916	7.52	7.70	8.01	8.49				
1915	8.00	8.20	8.53	9.20				
1914	8.52	8.72	9.06	9.58				
1913	9.05	9.25	9.62	10.15				

20 PAY. 45 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	31.05	32.08	33.95					
1923	4.38	4.53	4.77					
1922	4.73	4.89	5.16					
1921	5.10	5.27	5.55					
1920	5.48	5.66	5.96					
1919	5.87	6.05	6.39					
1918	6.27	6.48	6.83					
1917	6.70	6.90	7.28					
1916	7.13	7.35	7.75					
1915	7.57	7.81	8.24					
1914	8.04	8.29	8.74					
1913	8.52	8.79	9.26					

20 PAY. 50 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	23.84	27.03	32.34	39.90	51.39	70.58	108.59	
1923	3.89	4.20	4.67	5.31	6.29	7.84	10.76	
1922	4.12	4.47	5.02	5.78	6.93	8.79	12.29	
1921	4.36	4.76	5.39	6.27	7.60	9.75	13.87	
1920	4.60	5.06	5.77	6.77	8.28	10.75	15.51	
1919	4.86	5.36	6.17	7.30	9.00	11.79	17.23	
1918	5.12	5.67	6.57	7.83	9.73	12.86	19.00	
1917	5.39	6.01	7.00	8.38	10.49	13.98	20.85	
1916	5.67	6.34	7.43	8.90	11.28	15.13	22.80	
1915	5.96	6.69	7.88	9.56	12.10	16.33	24.82	
1914	6.26	7.05	8.34	10.16	12.94	17.57	26.95	
1913	6.57	7.43	8.82	10.80	13.81	18.86		

ENDOWMENT AT AGE 65

Year Issued	21	25	30	35	40	45	50	55
Prem	21.58	24.14	28.26	33.91	41.97	54.15	74.30	113.8
1923	3.74	3.99	4.39	4.92	5.65	6.74	8.45	11.1
1922	3.94	4.22	4.67	5.28	6.13	7.39	9.39	13.3
1921	4.13	4.45	4.97	5.67	6.63	8.07	10.36	14.4
1920	4.33	4.70	5.27	6.05	7.15	8.76	11.36	16.1
1919	4.55	4.95	5.60	6.46	7.67	9.48	12.39	17.1
1918	4.76	5.21	5.92	6.85	8.22	10.21	13.45	19.1
1917	4.99	5.48	6.25	7.31	8.79	10.98	14.56	21.1
1916	5.22	5.75	6.60	7.75	9.37	11.77	15.69	23.1
1915	5.46	6.04	6.96	8.21	9.96	12.58	16.88	25.1
1914	5.71	6.34	7.33	8.68	10.58	13.41	18.11	27.1
1913	5.96	6.64	7.72	9.17	11.21	14.27	19.39	

ENDOWMENT AT AGE 70

Year Issued	21	25	30	35	40	45	50	55
Prem	20.08	22.24	25.66	30.23	36.48	45.39	58.76	80.0
1923	3.64	3.86	4.21	4.67	5.28	6.15	7.41	9.9
1922	3.80	4.06	4.45	4.97	5.67	6.66	8.06	10.6
1921	3.98	4.26	4.70	5.28	6.07	7.17	8.77	11.7
1920	4.15	4.46	4.96	5.61	6.48	7.71	9.47	12.2
1919	4.33	4.69	5.23	5.94	6.90	8.25	10.20	13.1
1918	4.52	4.90	5.49	6.28	7.34	8.82	10.94	14.1
1917	4.72	5.13	5.78	6.64	7.79	9.39	11.70	15.1
1916	4.91	5.37	6.07	7.00	8.25	9.98	12.48	16.1
1915	5.12	5.61	6.37	7.38	8.72	10.58	13.29	17.1
1914	5.33	5.86	6.68	7.77	9.21	11.20	14.11	18.1
1913	5.55	6.12	7.00	8.16	9.71	11.84	14.96	20.0

ENDOWMENT AT AGE 75

Year Issued	21	25	30	35	40	45	50	55
Prem	19.16	21.03	24.12	28.07	33.37	40.66	51.03	69.0
1923	3.59	3.79	4.11	4.52	5.07	5.84	6.89	8.8
1922	3.74	3.96	4.32	4.79	5.40	6.26	7.42	9.8
1921	3.89	4.14	4.55	5.06	5.75	6.69	7.98	10.8
1920	4.05	4.33	4.78	5.35	6.11	7.14	8.53	10.8
1919	4.22	4.51	5.02	5.63	6.47	7.59	9.10	11.1
1918	4.38	4.72	5.26	5.94	6.84	8.05	9.68	12.1
1917	4.56	4.92	5.51	6.24	7.22	8.53	10.28	12.1
1916	4.73	5.13	5.76	6.57	7.61	9.01	10.88	13.1
1915	4.92	5.34	6.03	6.89	8.02	9.51	11.49	14.1
1914	5.11	5.58	6.30	7.22	8.43	10.01	12.10	15.1
1913	5.30	5.81	6.59	7.57	8.85	10.52	12.73	17.1

20 PAY. ENDOWMENT AT 60

Year Issued	21	25	30	35	40	45	50	55
Prem	33.40	36.12	40.18	45.14				
1923	4.54	4.80	5.19	5.67				
1922	4.94	5.24	5.68	6.23				
1921	5.34	5.68	6.19	6.81				
1920	5.76	6.14	6.71	7.41				
1919	6.20	6.62	7.26	8.03				
1918	6.65	7.12	7.82	8.67				
1917	7.12	7.64	8.40	9.34				
1916	7.60	8.17	9.01	10.03				
1915	8.11	8.72	9.63	10.74				
1914	8.62	9.30	10.28	11.45				
1913	9.17	9.90	10.95	12.24				

20 PAY. ENDOWMENT AT 65

Year Issued	21	25	30	35	40	45	50	55
Prem	31.38	33.77	37.31	41.65	47.09			
1923	4.41	4.65	4.99	5.43	5.99			
1922	4.76	5.04	5.44	5.94	6.57			
1921	5.14	5.44	5.90	6.45	7.16			
1920	5.52	5.87	6.37	6.99	7.77			
1919	5.91	6.30	6.86	7.54	8.39			
1918	6.33	6.75	7.37	8.11	9.01			
1917	6.75	7.21	7.89	8.70	9.71			
1916	7.20	7.70	8.44	9.31	10.40			
1915	7.66	8.20	9.00	9.95	11.12			
1914	8.13	8.72	9.58	10.60	11.86			
1913	8.62	9.25	10.18	11.28	12.63			

20 PAY. ENDOWMENT AT 70

Prem	29 94	32 08	35.26	39.15	44 01	50 29		
1923	4 31	4 53	4.86	5.26	5.80	6.47		
1922	4.64	4.89	5.26	5.72	6.31	7.06		
1921	5.00	5.27	5.68	6.19	6.85	7.66		
1920	5.35	5.66	6.11	6.68	7.39	8.29		
1919	5.71	6.05	6.56	7.18	7.97	8.94		
1918	6.10	6.48	7.03	7.71	8.56	9.59		
1917	6.50	6.90	7.51	8.24	9.16	10.27		
1916	6.90	7.35	8.01	8.81	9.78	10.98		
1915	7.34	7.81	8.53	9.39	10.43	11.70		
1914	7.77	8.29	9.06	9.98	11.10	12.43		
1913	8.23	8.79	9.62	10.59	11.79	13.27		

1924 DIVIDEND SCHEDULE—Continued.

20 PAY. ENDOWMENT AT 75									
Year issued	21	25	30	35	40	45	50	55	
Prem	29.01	31.00	33.95	37.54	42.03	47.81	55.55	66	
1923	4.24	4.46	4.77	5.16	5.66	6.31	7.19		
1922	4.57	4.80	5.16	5.59	6.15	6.86	7.81		
1921	4.89	5.16	5.55	6.03	6.65	7.42	8.44		
1920	5.23	5.53	5.96	6.48	7.16	7.99	9.08		
1919	5.58	5.91	6.39	6.96	7.69	8.60	9.74		
1918	5.95	6.31	6.83	7.45	8.23	9.20	10.42		
1917	6.33	6.71	7.25	7.95	8.80	9.83	11.10		
1916	6.72	7.14	7.75	8.49	9.39	10.47	11.82		
1915	7.12	7.58	8.24	9.02	9.99	11.13	12.54		
1914	7.55	8.03	8.74	9.55	10.61	11.82	13.27		
1913	7.98	8.50	9.26	10.15	11.24	12.51	14.03		
5 YEAR TERM									
Prem	10.50	10.85	11.37	12.10	13.55	15.88	20.35	28.17	
1923	1.98	2.02	2.07	2.17	2.28	2.49	2.92	3.65	
1922	1.99	2.02	2.07	2.18	2.29	2.51	2.95	3.71	
1921	1.99	2.02	2.07	2.19	2.30	2.52	2.97	3.74	
1920	1.99	2.02	2.07	2.19	2.30	2.52	2.97	3.75	
1919	1.99	2.02	2.07	2.19	2.30	2.51	2.96	3.72	

DIVIDEND ON PAID-UP POLICIES AT ATTAINED AGE—American 3%.							
Age	Div.	Age	Div.	Age	Div.	Age	Div.
15	\$6.39	30	\$7.56	45	\$9.40	60	\$11.97
16	6.44	31	7.66	46	9.56	61	12.15
17	6.50	32	7.76	47	9.71	62	12.34
18	6.58	33	7.87	48	9.87	63	12.52
19	6.64	34	7.98	49	10.03	64	12.69
20	6.71	35	8.09	50	10.20	65	12.88
21	6.79	36	8.21	51	10.37	66	13.06
22	6.86	37	8.33	52	10.53	67	13.23
23	6.94	38	8.45	53	10.71	68	13.41
24	7.02	39	8.57	54	10.88	69	13.58
25	7.11	40	8.70	55	11.07	70	13.74
26	7.19	41	8.84	56	11.24	71	13.91
27	7.28	42	8.97	57	11.42	72	14.07
28	7.37	43	9.11	58	11.60	73	14.23
29	7.46	44	9.26	59	11.79	74	14.39
						75	14.53

ADDITIONAL LIST OF POLICY FORMS ISSUED									
Ages	25	35	45		Ages	25	35	45	
PARTICIPATING					MONTHLY INCOME \$10 a month for 120 months. Commuted value \$1040.				
LIFE POLICIES					Whole Life.....	\$20.95	\$27.40	\$38.57	
ENDOWMENTS					20 Payment.....	31.27	37.62	47.52	
45 Year.....					CONTINUOUS MONTHLY INCOME				
50 Year.....					120 Monthly payments certain of \$10 (Equal Ages.)				
10 PAYMENT ENDOWMENTS.					Whole Life.....	\$33.27	\$39.04	\$49.67	
15 Year.....	\$89.30	\$90.74	\$94.11		20 Payment.....	48.47	52.44	60.16	
20 Year.....	79.28	81.04	85.36		LIFE ANNUITIES. Amount Purchased by \$1 000.				
25 Year.....	71.10	73.38	79.11		Ages	45	55	65	
30 Year.....	64.50	67.55	75.09		Males.....	\$86.71	\$83.64	\$113.47	
35 Year.....	59.28	63.40			Females.....	60.15	74.27	98.30	
40 Year.....	55.32	60.71			DEFERRED ANNUITIES. Annual Premiums for \$10 a month 10 Year Certain and Return of Premiums in Event of Death before Annuity commences.				
45 Year.....	52.49				Male and Female Lives				
50 Year.....	50.67				Commencing at Age 50—				
End. 65.....	55.32	67.55	85.36		Without Disability	\$57.55	\$114.52		
End. 70.....	52.49	63.40	79.11		With W. & A.....	59.16	116.41		
End. 75.....	50.67	69.71	75.09		Commencing at Age 55—				
15 PAYMENT ENDOWMENTS.					Without Disability	\$38.98	\$70.73	\$167.90	
20 Year.....	\$58.28	\$59.96	\$64.11		With W. & A.....	40.66	72.72	170.94	
25 Year.....	52.34	54.36	59.49		Commencing at Age 60—				
30 Year.....	47.53	50.11	56.52		Without Disability	\$26.33	\$45.41	\$91.38	
35 Year.....	43.74	47.06			With W. & A.....	28.14	47.62	94.74	
40 Year.....	40.85	45.11			Commencing at Age 65—				
45 Year.....	38.79				Without Disability	\$17.78	\$29.91	\$55.63	
50 Year.....	37.45				With W. & A.....	19.84	32.56	59.72	
End. 60.....	43.74	54.36			The Disability Provision provides for Waiver of Premium and Annuity of \$10 a Month in event of total permanent disability before attaining age at which annuity payments commence.				
End. 65.....	40.85	50.11	64.11		SURVIVORSHIP ANNUITY. \$10 a month Premiums not returned if Beneficiary dies before insured. Payments begin at death of insured or Deferred Annuities begin at end of period stated. (Equal Ages.)				
End. 70.....	38.79	47.06	59.49		SURVIVORSHIP ANNUITY. (Payments begin at death of insured)				
End. 75.....	37.45	45.11	56.52		Whole Life.....	\$24.66	\$27.70	\$33.36	
20 PAYMENT ENDOWMENTS.					20 Pay. Life.....	33.95	35.11	38.11	
50 Year.....	\$31.00				10 YEAR DEFERRED.				
NOTE—The Company will by request issue Endowments for any number of years and life policies calling for any number of premiums.					Whole Life.....	\$12.32	\$11.64	\$11.10	
SINGLE PREMIUM LIFE.					20 Pay. Life.....	17.20	14.82	12.64	
Whole Life.....	\$401.80	\$471.87	\$565.05		15 YEAR DEFERRED.				
SINGLE PREMIUM ENDOWMENTS.					Whole Life.....	\$ 8.37	\$7.18	\$5.90	
10 Year.....	\$329.65	\$830.93	\$834.39		20 Pay. Life.....	11.60	9.14	6.71	
15 Year.....	736.64	739.78	748.78		20 YEAR DEFERRED.				
20 Year.....	653.17	659.33	677.17		Whole Life.....	\$5.54	\$4.19	\$2.82	
25 Year.....	585.01	595.81	626.03		20 Pay. Life.....	7.72	5.35	3.22	
30 Year.....	529.99	547.50	593.11		SURVIVORSHIP ANNUITIES will be written on Joint Life plans. Rates upon application to company.				
35 Year.....	\$486.55	\$513.01							
40 Year.....	453.52	490.80							
45 Year.....	429.94								
50 Year.....	414.75								
JOINT LIFE									
Whole Life.....	\$30.89	\$39.41	\$54.88						
20 Payment.....	41.83	49.07	61.80						
20 Year End.....	54.73	57.99	66.40						
INSURANCE WITH INCOME \$1 000									
death benefit; life income to insured \$10 for 120 months certain or nearest multiple thereof if more than 120 payments have been made.									
End. Age 60.....	\$34.19	\$52.43	\$96.48						
End. Age 65.....	27.48	39.55	64.83						

MASSACHUSETTS SAV. BANK LIFE INS., Boston, Mass.

Whitman Savings Bank, Whitman; Peoples Savings Bank, Brockton; Berkshire County Savings Bank, Pittsfield; City Savings Bank, Pittsfield; Lynn Five Cent Savings Bank and Lynn Institution for Savings, Lynn; North Adams Savings Bank, North Adams.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as an endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After six months. American $3\frac{1}{2}\%$ Level Premium reserve. May be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium plan.

Disability. — No provision.

Dividends. — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) left to accumulate at not less than $3\frac{1}{2}\%$; (d) purchase non-forfeitable participating paid-up additions.

Double Indemnity. — No provision.

Extended Insurance. — After six months. Participating. With cash Values. Exchangeable for paid-up insurance.

Grace. — 31 days.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 10-14, \$500; (15-65) not more than \$1,000 on any bank. See "General Information".

Loans. — After one premium. Interest 5%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after six months. Participating. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic if requested.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (1-20 years) or Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Installments certain participate. Commutable values may be withdrawn unless otherwise directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans.

MASSACHUSETTS SAVINGS BANK LIFE INSURANCE—Continued.

PARTICIPATING RATES PER 1,000.

Age	Ord. Life	20 Pay. Life	20 Year End.	Age	Ord. Life	20 Pay. Life	20 Year End.	Age	Ord. Life	20 Pay. Life	20 Year End.
15	\$14.04	\$21.66	\$40.84	32	\$21.84	\$30.76	\$43.68	49	\$41.68	\$49.12	\$55.12
16	14.42	22.08	41.02	33	22.48	31.52	44.00	50	43.74	50.74	56.44
17	14.82	22.42	41.14	34	23.16	32.34	44.34	51	45.74	52.48	57.84
18	15.26	22.76	41.26	35	23.90	33.20	44.72	52	47.86	54.32	59.38
19	15.72	23.10	41.38	36	24.66	34.08	45.14	53	50.14	56.28	61.06
20	16.18	23.48	41.46	37	25.46	35.00	45.58	54	52.58	58.40	62.86
21	16.52	23.96	41.56	38	26.34	35.98	46.08	55	55.16	60.66	64.84
22	16.90	24.46	41.68	39	27.24	37.00	46.60	56	57.94	63.06	67.30
23	17.30	24.98	41.80	40	28.20	38.08	47.18	57	60.90	65.68	69.62
24	17.70	25.54	41.92	41	29.36	39.04	47.78	58	64.04	68.44	72.14
25	18.12	26.12	42.08	42	30.56	40.08	48.46	59	67.44	71.44	74.88
26	18.58	26.70	42.24	43	31.88	41.16	49.20	60	71.04	74.66	77.84
27	19.06	27.30	42.42	44	33.26	42.30	50.00	61	74.90	78.14	80.68
28	19.56	27.94	42.62	45	34.74	43.50	50.86	62	79.04	81.88	84.14
29	20.08	28.60	42.86	46	36.30	44.78	51.80	63	83.48	85.92	87.88
30	20.64	29.28	43.10	47	37.98	46.14	52.82	64	88.24	90.30	91.90
31	21.22	30.02	43.38	48	39.78	47.58	53.92	65	93.32	95.02	96.26

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

ORDINARY LIFE.												20 YEAR ENDOWMENT.											
Prem.	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	Prem.	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th
16.52	6.62	6.72	6.85	7.00	7.14	7.30	7.44	7.60	7.78	7.94	8.12	41.56	6.90	7.44	7.98	8.58	9.20	9.84	10.50	11.18	11.88	12.62	13.38
18.12	6.72	6.85	7.04	7.20	7.38	7.56	7.74	7.92	8.12	8.32	8.54	42.08	7.04	7.60	8.16	8.74	9.36	10.00	10.64	11.34	12.04	12.78	13.54
20.08	6.85	7.04	7.24	7.44	7.66	7.88	8.10	8.32	8.54	8.78	9.00	43.10	7.38	7.94	8.52	9.10	9.72	10.38	11.04	11.78	12.48	13.22	13.98
22.08	7.00	7.24	7.46	7.68	7.92	8.16	8.40	8.64	8.88	9.12	9.36	44.72	8.16	8.74	9.34	9.94	10.58	11.24	11.94	12.64	13.34	14.08	14.82
24.08	7.14	7.38	7.62	7.86	8.10	8.34	8.58	8.82	9.06	9.30	9.54	47.18	8.58	9.16	9.76	10.38	11.02	11.68	12.38	13.08	13.78	14.52	15.26
26.08	7.30	7.56	7.82	8.08	8.34	8.60	8.86	9.12	9.38	9.64	9.90	50.86	9.20	9.80	10.42	11.06	11.72	12.40	13.10	13.80	14.52	15.26	16.00
28.08	7.44	7.74	8.04	8.34	8.64	8.94	9.24	9.54	9.84	10.14	10.44	55.16	9.84	10.46	11.10	11.76	12.44	13.14	13.86	14.58	15.32	16.06	16.80
30.08	7.60	7.92	8.24	8.56	8.88	9.20	9.52	9.84	10.16	10.48	10.80	60.90	10.50	11.14	11.80	12.48	13.18	13.90	14.64	15.38	16.14	16.90	17.66
32.08	7.78	8.12	8.46	8.80	9.14	9.48	9.82	10.16	10.50	10.84	11.18	67.44	11.18	11.84	12.52	13.22	13.94	14.68	15.44	16.20	16.98	17.76	18.54
34.08	7.94	8.32	8.68	9.04	9.40	9.76	10.12	10.48	10.84	11.20	11.56	74.90	11.88	12.56	13.26	13.98	14.72	15.48	16.26	17.04	17.84	18.64	19.44
36.08	8.12	8.54	8.92	9.30	9.68	10.06	10.44	10.82	11.20	11.58	11.96	83.48	12.62	13.34	14.06	14.80	15.54	16.30	17.08	17.88	18.68	19.48	20.28
38.08	8.30	8.76	9.16	9.56	9.96	10.36	10.76	11.16	11.56	11.96	12.36	93.32	13.38	14.14	14.90	15.68	16.48	17.30	18.12	18.96	19.80	20.64	21.48
40.08	8.50	9.00	9.46	9.86	10.26	10.66	11.06	11.46	11.86	12.26	12.66		14.18	14.98	15.78	16.60	17.44	18.30	19.18	20.08	20.98	21.88	22.78
42.08	8.70	9.24	9.68	10.12	10.56	11.00	11.44	11.88	12.32	12.76	13.20		15.00	15.84	16.68	17.54	18.42	19.32	20.24	21.18	22.14	23.08	24.02

20 PAYMENT LIFE.

Prem	23.96	25.12	29.28	33.20	38.08	43.50	50.74	60.66
1st	6.86	7.30	7.84	8.42	9.08	9.52	10.48	12.36
2nd	7.10	7.58	8.16	8.80	9.52	10.08	11.22	13.32
3rd	7.36	7.86	8.48	9.18	9.96	10.64	11.98	14.30
4th	7.62	8.16	8.82	9.58	10.44	11.24	12.76	15.30
5th	7.90	8.46	9.18	9.98	10.94	11.88	13.58	16.32
6th	8.18	8.78	9.52	10.42	11.44	12.54	14.40	17.36
7th	8.48	9.10	9.92	10.90	11.98	13.22	15.26	18.06
8th	8.80	9.46	10.32	11.32	12.54	13.94	16.14	18.78
9th	9.12	9.80	10.72	11.78	13.14	14.66	17.02	19.50
10th	9.46	10.18	11.16	12.30	13.74	15.42	17.90	20.22
11th	9.80	10.56	11.60	12.80	14.40	16.18	18.80	20.98
12th	10.16	10.96	12.06	13.36	15.04	16.94	19.52	21.72
13th	10.54	11.38	12.52	13.90	15.72	17.72	20.26	22.50
14th	10.92	11.82	13.02	14.50	16.42	18.50	21.04	23.30

MEDICAL LIFE INSURANCE COMPANY, Waterloo, Iowa.

Accelerative Option. — Policy is non-participating. Coupon policies provide that when coupons are left with company they may be used to convert into paid-up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payments of cash value may be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium rider provides, prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning on first day of month after proof of disability having existed 90 days and continuing during disability to maturity; no reduction in insurance. Agreement does not cover military service in time of war. Limit, \$5,000.

Dividends. — Policy is non-participating. In 20 Payment Preferred Guaranteed Coupon policy, coupons may be used to reduce premiums, purchase paid-up additions, pay up policy at an earlier date, or may be left to accumulate at $3\frac{1}{2}\%$ interest.

Double Indemnity. — For extra premium (\$2 per \$1,000) policy provides prior to age 70 during premium-paying period, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from murder, suicide, war service, or aeronautic or submarine operations. Limit, \$5,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash or loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premiums, suicide within two years or war service at any time.

Limits. — Ages, 15-60, (Term 21-55). Reinsures over \$5,000; accepts reinsurance.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days.

Military Service. — Death from service in time of war limits liability to reserve, unless permit issued and extra premium paid as may be required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with 5% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No restrictions.

Settlement Options. — Cash, Limited (2-20) and Continuous Annual Installments (20 certain). If insured elects, no commutation will be allowed to beneficiary.

Suicide. — Within two years, limits liability to premiums paid.

Women. — No extra charge. All but Term. Limit, \$3,000. Disability granted to single self-supporting women.

NON-PARTICIPATING RATES PER \$1,000

(American 3 1/2 % Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			20 Year Prof Guar Cou-pon	Age	DISABILITY PREMIUMS						
	10 Pay	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. and Prof.	10 Year End.	15 Year End.	20 Year End.
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
13 70	35 98	26 85	22 11	92 39 58	39 41 79	31 79	16	1 48	3 44	2 52	2 07	1 67	.69	.76	
13 98	36 51	27 24	22 44	92 45 58	44 41 85	32 24	17	1 52	3 49	2 57	2 12	1 67	.71	.79	
14 27	37 06	27 67	22 77	92 51 58	51 41 91	32 69	18	1 57	3 56	2 61	2 16	1 68	.73	.81	
14 57	37 64	28 10	23 15	92 57 58	56 41 97	33 15	19	1 61	3 63	2 65	2 20	1 69	.76	.84	
14 89	38 23	28 55	23 52	92 64 58	62 42 04	33 63	20	1 64	3 67	2 69	2 24	1 71	.79	.87	
15 22	38 84	29 01	23 90	92 71 58	68 42 11	34 12	21	1 71	3 72	2 75	2 28	1 72	.81	.89	
15 58	39 46	29 48	24 30	92 78 58	76 42 17	34 63	22	1 76	3 79	2 79	2 32	1 73	.84	.93	
15 95	40 15	29 99	24 72	92 85 58	83 42 25	35 16	23	1 81	3 84	2 84	2 36	1 75	.87	.97	
16 32	40 83	30 51	25 16	92 93 58	91 42 34	35 71	24	1 88	3 92	2 89	2 40	1 76	.89	1 01	
16 74	41 53	31 04	25 60	93 01 58	99 42 42	36 27	25	1 93	3 97	2 93	2 44	1 77	.93	1 05	
17 17	42 28	31 60	26 08	93 11 58	07 42 52	36 85	26	2 00	4 03	2 97	2 48	1 79	.96	1 09	
17 61	43 04	32 17	26 56	93 20 59	17 42 63	37 47	27	2 07	4 08	3 03	2 53	1 80	1 00	1 15	
18 09	43 82	32 77	27 08	93 29 59	26 42 73	38 09	28	2 13	4 13	3 08	2 57	1 83	1 04	1 20	
18 58	44 65	33 41	27 59	93 40 59	37 42 85	38 74	29	2 21	4 20	3 12	2 61	1 84	1 08	1 25	
19 11	45 49	34 04	28 13	93 51 59	47 42 97	39 43	30	2 28	4 25	3 16	2 67	1 85	1 12	1 31	
19 66	46 37	34 72	28 70	93 62 59	60 43 11	40 13	31	2 35	4 29	3 20	2 71	1 87	1 16	1 36	
20 25	47 29	35 42	29 30	93 75 59	74 43 25	40 86	32	2 44	4 35	3 24	2 75	1 89	1 21	1 43	
20 86	48 23	36 14	29 91	93 88 59	86 43 42	41 61	33	2 52	4 40	3 29	2 79	1 92	1 28	1 51	
21 52	49 21	36 90	30 56	94 02 60	02 43 61	42 39	34	2 51	4 44	3 35	2 83	1 95	1 35	1 60	
22 22	50 23	37 68	31 23	94 17 60	19 43 80	43 22	35	2 71	4 49	3 39	2 88	1 97	1 43	1 71	
22 94	51 29	38 49	31 94	94 34 60	36 44 01	44 08	36	2 83	4 56	3 44	2 93	2 00	1 50	1 83	
23 72	52 39	39 34	32 68	94 52 60	57 44 26	45 00	37	2 95	4 63	3 51	3 00	2 04	1 60	1 96	
24 54	53 52	40 23	33 45	94 71 60	78 44 53	45 94	38	3 05	4 67	3 56	3 05	2 08	1 71	2 09	
25 41	54 70	41 14	34 26	94 91 61	02 44 83	46 93	39	3 19	4 71	3 60	3 12	2 13	1 83	2 24	
26 34	55 91	42 11	35 10	95 13 61	27 45 16	47 96	40	3 32	4 75	3 64	3 17	2 20	1 95	2 40	
27 31	57 14	43 11	36 00	95 37 61	57 45 53	49 15	41	3 45	4 77	3 68	3 33	2 25	2 08	2 59	
28 36	58 51	44 16	36 94	95 64 61	88 45 94	50 42	42	3 61	4 81	3 73	3 52	2 32	2 23	2 83	
29 47	59 88	45 28	37 94	95 94 62	25 46 40	51 75	43	3 76	4 84	3 79	3 71	2 40	2 40	3 09	
30 65	61 32	46 42	38 98	96 26 62	65 46 91	53 16	44	3 95	4 87	3 84	3 91	2 48	2 60	3 37	
31 90	62 81	47 64	40 10	96 64 63	12 47 48	54 64	45	4 12	4 88	3 88	4 12	2 57	2 81	3 65	
33 24	64 34	48 91	41 27	97 04 63	61 48 12	56 22	46	4 33	4 89	4 13	4 35	2 68	3 08	3 93	
34 67	65 96	50 24	42 51	97 49 64	17 48 81	57 90	47	4 53	4 91	4 39	4 59	2 80	3 41	4 21	
36 19	67 64	51 65	43 84	97 99 64	80 49 00	58 67	48	4 77	4 91	4 67	4 84	2 95	3 80	4 49	
37 83	69 37	53 11	45 23	98 55 65	48 50 46	61 57	49	5 03	4 91	4 96	5 12	3 10	4 23	4 79	
39 56	71 19	54 68	46 73	99 16 66	24 51 43	63 58	50	5 32	4 91	5 28	5 41	3 28	4 68	5 11	
41 39	73 07	56 33	48 31	99 83 67	09 52 51	65 74	51	5 63	5 32	5 63	5 73	3 67	5 15	5 45	
43 36	75 04	58 04	50 00	100 57 68	03 53 68	68 05	52	5 97	5 76	6 01	6 08	4 12	5 61	5 83	
45 47	77 09	59 85	51 80	101 38 69	06 54 97	70 54	53	6 36	6 24	6 43	6 48	4 59	6 09	6 24	
47 71	79 21	61 77	53 72	102 28 70	20 56 41	73 21	54	6 78	6 76	6 88	6 92	5 07	6 57	6 69	
50 10	81 45	63 81	55 78	103 18 71	48 58 01	76 10	55	7 25	7 33	7 37	7 41	5 57	7 05	7 20	
52 68	83 77	65 98	57 99	104 38 72	88 59 76	79 00	56								
55 38	86 20	68 27	60 36	105 59 74	43 61 68	82 00	57								
58 31	88 74	70 71	62 90	106 93 76	15 63 79	85 00	58								
61 44	91 44	73 33	65 64	108 40 78	05 66 13	88 00	59								
64 78	94 26	76 13	68 58	110 04 80	15 68 67	91 00	60								

NOTE.—Above rates adopted 1921.

†Includes Disability and Double Indemnity.

Coupons: age 35, first \$5.55, last \$9.21; may be used to reduce premiums or pay-up policy. Cash value at end of 20 years. If coupons have been used to reduce premiums, \$566. If no coupons have been used, policy becomes paid-up at end of 15 years; or at end of 20 years policy becomes paid-up for \$1343.

ADDITIONAL LIST OF POLICY FORMS ISS

Age	25	35	45	Age	25	35	45
MONTHLY INCOME. \$10 a month for 240 months. Commuted value, \$1,735.				Endowment 85	\$ 5.62	\$ 4.25	\$ 2.86
Endowment 85				20 Pay. End. 85..	7.82	5.42	3.26
20 Pay. End. 85..				CHILD'S ENDOWMENT. Death benefit graded from \$50 at age 1 to \$1,000 at age 15.			
CONTINUOUS MONTHLY INCOME.				Age of child	1	7	15
Extra premium to continue income for life. (Equal ages.)				20 Year End.	\$ 39.09	\$ 40.59	\$ 41.68

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Pre-mium	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	
Ordinary Life	21	\$15.22	\$25	\$77	3	81	\$69	\$200	9	165	\$118	311	15	169	\$176	\$419	19	41
	25	16.74	30	87	3	290	82	219	10	206	139	338	15	340	206	451	18	158
	30	19.11	38	101	4	202	101	245	11	187	171	374	15	207	251	492	16	355
	35	22.22	48	116	5	91	125	272	11	219	209	410	14	155	302	532	15	29
	40	26.34	61	131	5	245	154	301	10	329	253	446	12	292	358	569	12	354
	45	31.90	76	148	5	208	187	329	9	251	301	479	10	336	416	602	10	304
	50	39.56	93	163	5	2	223	354	8	62	350	508	8	358	473	631	8	295
10 Pay. Life	55	50.10	112	178	4	78	261	377	6	224	400	534	7	70	527	657	6	344
	60	64.78	132	191	3	132	298	398	5	64	446	556	5	226	584	685	5	95
	21	38.84	134	423	22	338	343	1000	Pd-up									
	25	41.53	145	428	22	351	370	1000	"									
	30	45.49	162	434	22	40	410	1000	"									
	35	50.23	181	440	20	158	456	1000	"									
	40	55.91	203	444	18	65	508	1000	"									
15 Pay. Life	45	62.81	228	446	15	204	566	1000	"									
	50	71.19	253	445	12	285	626	1000	"									
	55	81.45	276	439	10	16	688	1000	"									
	60	94.26	295	427	7	187	746	1000	"									
	21	29.01	80	254	12	47	219	637	34	6	377	1000	Pd-up					
	25	31.04	88	260	12	267	238	641	31	289	410	1000	"					
	30	34.04	99	266	13	45	265	645	28	250	456	1000	"					
20 Pay. Life	35	37.68	112	272	12	305	296	648	25	112	508	1000	"					
	40	42.11	127	277	11	292	331	649	21	283	566	1000	"					
	45	47.64	143	281	10	77	367	648	18	71	626	1000	"					
	50	54.68	159	280	8	121	403	641	14	250	688	1000	"					
	55	63.81	174	276	6	157	434	629	11	144	746	1000	"					
	60	76.13	185	268	4	254	458	611	8	168	800	1000	"					
	21	23.90	56	175	7	310	159	462	24	275	276	728	34	322	418	1000	Pd-up	
15 Year End.	25	25.60	62	181	8	142	174	468	23	285	301	732	32	32	456	1000	"	
	30	28.13	70	188	8	328	195	474	21	322	337	736	28	158	508	1000	"	
	35	31.23	80	194	9	18	219	479	19	166	377	739	24	245	566	1000	"	
	40	35.10	92	200	8	223	247	484	16	259	420	740	20	322	626	1000	"	
	45	40.10	105	205	7	226	275	484	13	301	463	736	17	58	688	1000	"	
	50	46.73	118	208	6	107	302	481	10	354	502	728	13	222	746	1000	"	
	55	55.78	131	208	4	335	327	473	8	127	535	714	10	132	800	1000	"	
20 Year End.	60	68.58	144	208	3	241	347	463	6	40	556	694	7	184	849	1000	"	
	21	\$58.69	\$242	\$333	10	263	\$368	\$479	8	437	\$580	\$686	5	671	\$908	\$939	1	938
	25	58.99	239	331	10	257	367	477	8	433	579	685	5	669	908	939	1	938
	30	59.47	237	328	10	247	365	475	8	425	578	683	5	665	908	938	1	938
	35	60.19	235	324	10	231	363	472	8	414	576	680	5	659	907	938	1	937
	40	61.27	233	320	10	203	361	467	8	394	574	677	5	649	906	937	1	936
	45	63.12	230	315	10	152	358	462	8	358	570	672	5	631	904	935	1	933
20 Pay. Preferred	50	66.24	226	307	10	60	353	453	8	294	564	663	5	600	901	932	1	929
	55	71.48	222	296	8	146	347	439	8	176	555	648	5	543	896	927	1	922
	60	80.15	215	281	5	1168	337	420	7	1161	541	627	5	439	888	918	1	910
	21	\$42.11	\$155	\$250	15	\$114	\$387	\$537	10	\$485	\$666	\$781	5	\$770	\$926	957	1	\$957
	25	42.42	154	248	15	102	386	535	10	479	660	780	5	767	925	957	1	956
	30	42.97	153	245	15	79	385	532	10	467	658	778	5	763	925	956	1	956
	35	43.80	151	241	15	40	383	528	10	447	657	775	5	755	924	955	1	955
20 Year End.	40	45.16	150	237	13	1281	382	524	10	411	655	771	5	743	923	954	1	953
	45	47.48	149	232	10	1220	381	517	10	345	651	764	5	720	921	952	1	950
	50	51.43	149	226	7	1306	379	507	10	221	644	753	5	679	917	948	1	945
	55	58.01	150	220	5	1218	378	493	9	268	635	736	5	603	911	941	1	936
	60	68.67	153	213	3	1325	375	476	6	250	619	710	5	458	900	931	1	921
	21	29.84	58	183	8	87	166	483	25	334	282	744	35	202	389	947	43	41
	25	31.83	64	189	8	296	182	488	24	283	307	747	32	257	424	948	39	221
20 Pay. Preferred	30	34.76	73	196	9	126	203	494	22	262	344	751	28	362	473	949	35	61
	35	38.34	84	203	9	175	229	499	20	59	384	754	25	67	527	949	30	268
	40	42.79	96	209	9	2	257	503	17	114	428	755	21	130	584	948	26	115
	45	48.32	110	215	7	349	286	504	14	124	472	752	17	215	641	947	21	344
	50	56.17	124	218	6	210	315	500	11	150	513	743	13	357	695	943	17	262
	55	66.69	138	218	5	52	340	493	8	259	547	730	10	250	742	937	13	248
	60	81.60	151	218	3	305	361	482	6	148	570	711	7	278	781	928	9	311

†Days.

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std.) with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form on evidence of insurability and adjustment of reserves.

Disability. — For extra premium (\$1.50 per \$1,000) policy will provide, prior to age 60, for waiver of premiums and payment of face of policy in 20 annual installments. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Not written on Joint Life, 20-Payment Decreasing Premium, Continuous Installments, Term nor Single premium policies. Agreement does not cover disability from war service. Net Limit, \$15,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium (\$1.50 per \$1,000) policy will provide, during premium-paying period, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, war service, aeronautic or submarine operations. Regular limit, all over \$15,000 reinsured.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60, except Term, 21-60. No fixed amount; reinsures over \$15,000 accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — Death from military or naval service in time of war or within six months after discharge as a result thereof, limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within five years (unless previously surrendered) upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (10, 15, or 20 years) or Continuous (20 years certain) annual or monthly installments. Unless otherwise directed, commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

With Disability (Waiver of Premiums and 20 Annual Installments) and Double Indemnity.)

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW-MENTS			Age	Decreasing Premium		Monthly Income (a)			Convertible Non-Ren. Term†	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		20 Pay. Life*	20 Pay. Life 20 Yr. End. Opt.	Ord. Life	20 Pay. Life	20 Year End.	10 Year	20 Year
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
18.34	40.58	30.97	26.33	95.25	61.42	45.24	20	30.95	45.63	31.91	45.81	78.72	9.13	9.4
18.66	41.17	31.40	26.69	95.31	61.48	45.30	21	31.15	45.68	32.47	46.44	78.82	9.21	9.5
19.00	41.79	31.86	27.07	95.38	61.55	45.37	22	31.35	45.74	33.06	47.10	78.94	9.30	9.7
19.36	42.43	32.34	27.48	95.46	61.62	45.45	23	31.55	45.81	33.69	47.82	79.08	9.39	9.8
19.73	43.10	32.85	27.90	95.54	61.70	45.53	24	31.80	45.88	34.33	48.55	79.22	9.48	9.9
20.12	43.80	33.37	28.33	95.62	61.78	45.62	25	32.10	45.96	35.01	49.29	79.38	9.58	10.1
20.54	44.53	33.91	28.78	95.70	61.87	45.72	26	32.40	46.03	35.74	50.08	79.55	9.69	10.2
20.98	45.28	34.46	29.25	95.79	61.96	45.82	27	32.70	46.12	36.51	50.90	79.73	9.82	10.4
21.44	46.05	35.03	29.74	95.89	62.06	45.92	28	33.05	46.22	37.31	51.75	79.90	9.95	10.6
21.91	46.85	35.63	30.24	95.99	62.16	46.03	29	33.45	46.32	38.12	52.62	80.09	10.09	10.8
22.42	47.68	36.25	30.76	96.10	62.26	46.15	30	33.85	46.43	39.01	53.52	80.30	10.25	11.1
22.95	48.58	36.89	31.31	96.31	62.38	46.28	31	34.30	46.55	39.93	54.48	80.53	10.43	11.3
23.51	49.43	37.57	31.88	96.33	62.51	46.43	32	34.75	46.68	40.91	55.47	80.79	10.61	11.6
24.11	50.35	38.27	32.48	96.46	62.65	46.60	33	35.30	46.83	41.95	56.54	81.08	10.82	12.0
24.74	51.31	38.99	33.10	96.60	62.80	46.78	34	35.90	47.00	43.05	57.59	81.40	11.05	12.3
25.41	52.31	39.74	33.75	96.75	62.96	46.97	35	36.55	47.19	44.21	58.73	81.73	11.30	12.8
26.11	53.34	40.52	34.43	96.91	63.14	47.19	36	37.25	47.39	45.43	59.91	82.11	11.58	13.2
26.85	54.41	41.34	35.14	97.08	63.34	47.43	37	38.00	47.61	46.72	61.14	82.53	11.90	13.8
27.64	55.52	42.20	35.88	97.27	63.55	47.70	38	38.80	47.86	48.09	62.43	83.00	12.25	14.4
28.47	56.68	43.09	36.66	97.46	63.79	48.00	39	39.70	48.14	49.54	63.79	83.52	12.61	15.1
29.36	57.88	44.02	37.48	97.68	64.05	48.32	40	40.65	48.45	51.09	65.22	84.08	13.08	15.7
30.30	59.11	44.98	38.34	97.92	64.33	48.67	41	41.70	48.80	52.72	66.71	84.69	13.59	16.6
31.30	60.39	45.98	39.24	98.18	64.65	49.07	42	42.80	49.19	54.46	68.28	85.38	14.16	17.5
32.36	61.74	47.04	40.19	98.47	65.01	49.52	43	44.00	49.62	56.31	69.93	86.16	14.81	18.5
33.49	63.15	48.15	41.20	98.79	65.41	50.03	44	45.25	50.10	58.27	71.69	87.05	15.55	19.6
34.69	64.60	49.32	42.27	99.15	65.86	50.60	45	46.60	50.65	60.36	73.55	88.04	16.38	20.9
35.97	66.11	50.55	43.40	99.55	66.36	51.23	46	48.00	51.26	62.59	75.52	89.14	17.32	22.3
37.34	67.68	51.84	44.60	99.99	66.91	51.92	47	49.50	51.94	64.97	77.60	90.34	18.37	23.8
38.80	69.31	53.19	45.87	100.48	67.52	52.69	48	51.15	52.70	67.51	79.81	91.68	19.55	25.5
40.36	71.02	54.61	47.22	101.03	68.20	53.55	49	52.85	53.55	70.23	82.16	93.18	20.87	27.4
42.02	72.80	56.10	48.65	101.63	68.95	54.51	50	54.60	54.51	73.11	84.65	94.85	22.32	29.5
43.78	74.65	57.67	50.18	102.29	69.79	55.58	51	56.45	55.58	76.18	87.31	96.71	23.95	31.7
45.66	76.56	59.33	51.80	103.01	70.71	56.75	52	58.35	56.75	79.45	90.13	98.75	25.74	34.2
47.68	78.56	61.08	53.53	103.80	71.73	58.02	53	60.30	58.02	82.96	93.14	100.95	27.73	36.8
49.83	80.64	62.93	55.38	104.68	72.87	59.43	54	62.30	59.43	86.70	96.36	103.41	29.93	39.7
52.11	82.81	64.89	57.36	105.66	74.13	61.01	55	64.40	61.01	90.67	99.81	106.16	32.34	42.9
54.55	85.09	66.97	59.48	106.73	75.51	62.74	56	66.60	62.74	94.92	103.50	109.17	35.01	46.2
57.16	87.47	69.18	61.76	107.92	77.04	64.64	57	68.90	64.64	99.46	107.46	112.47	37.96	49.9
59.97	89.97	71.54	64.22	109.23	78.74	66.73	58	71.30	66.73	104.35	111.74	116.11	41.21	53.8
62.97	92.60	74.06	66.86	110.68	80.62	69.03	59	73.80	69.03	109.57	116.34	120.11	44.77	58.0
66.10	95.35	76.74	69.68	112.27	82.69	71.55	60	76.40	71.55	115.12	121.24	124.50	48.70	62.6

Above rates adopted August, 1920.

*Without Disability and Double Indemnity.

(a) \$10 a month for 240 months commuted value, \$1,740.

Rates without Installment Disability and Double Indemnity are \$3.00 per \$1,000 (\$1.50 for each benefit) less than the above at all ages.

†10 Year Convertible within 7 years; 20 Year within 15 years. Term rates without Disability or Double Indemnity.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
21	\$15 66	\$12	\$27	\$36	3	212	\$70	\$204	9	233	\$119	\$315	15	224	\$177	\$422	19	91
25	17 12	14	32	95	4	48	82	221	10	237	140	341	16	18	207	454	18	183
30	19 42	17	39	105	4	272	102	249	11	245	172	377	15	249	252	496	17	22
35	22 41	21	49	120	5	152	125	274	11	236	210	413	14	181	303	535	15	55
40	26 36	26	61	134	5	274	154	303	10	343	254	449	12	316	358	571	13	0
45	31 60	33	75	148	5	183	188	332	9	272	301	480	10	345	416	605	10	313
50	39 02	40	92	163	4	357	223	356	8	71	351	510	9	5	473	633	8	301
55	49 11	49	110	175	4	56	261	379	6	234	490	535	7	76	527	659	6	351
60	63 16	58	129	187	3	107	299	400	5	73	447	559	5	223	584	687	5	100
21	38 17	66	139	443	24	87	343	1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up	
25	40 80	71	150	445	23	344	371	1000	"		410	1000	"		456	1000	"	
30	44 68	79	165	445	22	230	410	1000	"		456	1000	"		508	1000	"	
35	48 31	87	184	449	20	289	456	1000	"		508	1000	"		566	1000	"	
40	54 88	97	205	450	18	130	508	1000	"		566	1000	"		627	1000	"	
45	61 66	108	228	449	15	221	566	1000	"		627	1000	"		688	1000	"	
50	68 80	119	252	445	12	282	627	1000	"		688	1000	"		747	1000	"	
55	79 81	130	274	437	9	362	688	1000	"		747	1000	"		800	1000	"	
60	92 35	135	292	424	7	162	747	1000	"		800	1000	"		850	1000	"	
21	28 49	\$39	\$86	\$274	13	90	\$220	\$641	34	60	\$378	1000	Pd-up		419	1000	Pd-up	
25	30 37	43	94	279	13	297	299	644	31	345	410	1000	"		456	1000	"	
30	33 25	47	104	280	13	319	266	649	28	295	456	1000	"		508	1000	"	
35	36 74	53	117	285	13	155	297	651	25	148	508	1000	"		566	1000	"	
40	41 02	59	131	287	12	65	331	652	21	295	566	1000	"		627	1000	"	
45	46 32	66	146	288	10	159	368	650	18	90	627	1000	"		688	1000	"	
50	53 10	73	161	284	8	159	403	643	14	259	688	1000	"		747	1000	"	
55	61 89	80	175	279	6	181	435	632	11	158	747	1000	"		800	1000	"	
60	73 74	85	186	270	4	267	455	613	8	176	800	1000	"		850	1000	"	
21	22 69	26	61	194	8	298	160	466	24	346	276	730	34	345	419	1000	Pd-up	
25	25 33	29	67	199	9	115	175	472	23	357	301	734	32	51	456	1000	"	
30	27 79	32	75	202	9	235	196	478	22	7	337	739	28	186	508	1000	"	
35	30 75	36	84	205	9	197	220	482	19	196	377	742	24	265	566	1000	"	
40	34 45	41	95	208	8	340	247	486	16	277	420	742	20	340	627	1000	"	
45	39 27	47	108	212	7	310	276	488	13	325	463	738	17	74	688	1000	"	
50	45 65	53	121	214	6	164	303	483	11	6	503	731	13	240	747	1000	"	
55	54 36	58	133	212	4	362	327	475	8	134	535	716	10	139	800	1000	"	
60	66 68	64	145	211	3	254	347	465	6	40	557	696	7	192	850	1000	"	
21	42 65	48	96	287	14	11	208	695	32	150	315	833	39	225	419	1000	Pd-up	
25	42 96	49	94	279	13	297	220	593	23	246	337	822	35	302	456	1000	"	
30	43 43	51	98	264	12	359	236	576	25	351	369	809	31	80	508	1000	"	
35	44 19	52	104	254	11	331	255	559	22	84	405	797	26	247	566	1000	"	
40	45 45	54	110	241	10	111	276	543	18	163	443	783	22	89	627	1000	"	
45	47 05	57	117	230	8	170	298	527	14	334	481	767	18	8	688	1000	"	
50	51 51	60	125	221	6	237	319	509	11	214	516	750	14	43	747	1000	"	
55	58 01	63	133	212	4	362	338	491	8	242	544	728	10	228	800	1000	"	
60	68 55	67	141	205	3	218	353	473	6	90	562	702	7	227	850	1000	"	
21	42 68	65	150	478	26	216	376	*22	Pd-up		655	*259	Pd-up		1000	*557	Pd-up	
25	42 96	65	150	445	23	344	376	1000	"		654	*226	"		1000	*520	"	
30	43 43	65	150	404	20	202	376	917	40	321	654	*179	"		1000	*468	"	
35	44 19	65	150	366	17	58	375	822	31	260	653	*125	"		1000	*411	"	
40	45 45	65	151	331	13	334	376	749	24	240	651	*85	"		1000	*349	"	
45	47 65	66	153	301	10	319	376	664	18	235	648	1000	"		1000	*288	"	
50	51 51	68	155	274	8	52	376	600	13	246	643	935	20	138	1000	*229	"	
55	58 01	70	158	252	5	325	376	647	9	254	634	849	13	169	1000	*176	"	
60	68 55	72	162	235	4	461	375	502	6	273	619	774	8	204	1000	*126	"	

*Paid-up. Cash Balance appears above.

Age	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
21	\$42.30	\$ 76	\$157	\$254	15	\$118	\$388	\$546	10	\$488	\$661	\$782	5	\$771	...	...	...	...
25	42.62	75	156	252	15	\$107	387	538	10	\$481	660	781	5	\$768	...	...	...	...
30	43.15	73	155	250	15	\$85	385	534	10	\$469	659	780	5	\$765	...	...	...	...
35	43.97	72	153	245	15	\$45	384	530	10	\$450	657	777	5	\$757	...	...	...	...
40	45.32	70	152	241	14	0	383	526	10	\$413	655	772	5	\$745	...	...	...	...
45	47.60	69	152	237	10	\$295	382	520	10	\$348	651	765	5	\$722	...	...	...	...
50	51.51	69	152	232	7	\$364	380	509	10	\$224	645	754	5	\$681	...	...	...	...
55	58.01	68	153	224	5	\$269	378	495	9	\$279	635	738	5	\$605	...	...	...	...
60	68.55	70	155	217	3	\$34	376	478	6	\$261	620	713	5	\$462	...	...	...	...

†Days.
NOTE.—American 3½% Modified Preliminary Term (Ill. Std.) Reserve; surrender charge up to 10th year not exceeding \$25 per \$1,000.

DISABILITY RATES (With Waiver of Premiums and \$10 Monthly Income Add to Flat Rates.

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
20	\$1.15	\$2.50	\$1.85	\$1.50	\$0.40	\$0.45	\$0.55	38	\$2.15	\$3.20	\$2.45	\$2.10	\$0.85	\$1.05	\$1.15
21	1.20	2.55	1.90	1.55	.40	.50	.55	39	2.25	3.20	2.50	2.10	.90	1.15	1.20
22	1.25	2.60	1.90	1.60	.45	.50	.60	40	2.35	3.25	2.55	2.20	.95	1.25	1.25
23	1.25	2.65	1.95	1.60	.45	.50	.60	41	2.45	3.30	2.55	2.30	1.00	1.30	1.25
24	1.30	2.70	2.00	1.65	.45	.55	.65	42	2.55	3.30	2.60	2.45	1.10	1.45	1.25
25	1.35	2.75	2.00	1.70	.45	.55	.65	43	2.65	3.35	2.65	2.60	1.15	1.55	1.25
26	1.40	2.75	2.05	1.70	.50	.60	.70	44	2.80	3.35	2.70	2.75	1.25	1.70	1.25
27	1.45	2.80	2.10	1.75	.50	.60	.70	45	2.90	3.40	2.75	2.90	1.35	1.85	1.25
28	1.50	2.80	2.10	1.75	.50	.65	.75	46	3.05	3.40	2.90	3.05	1.45	2.10	1.25
29	1.55	2.85	2.15	1.80	.55	.65	.80	47	3.25	3.45	3.10	3.20	1.60	2.40	1.25
30	1.60	2.90	2.20	1.85	.55	.70	.80	48	3.40	3.45	3.30	3.40	1.75	2.65	1.25
31	1.65	2.90	2.20	1.85	.60	.70	.85	49	3.60	3.45	3.55	3.60	1.90	2.95	1.25
32	1.70	2.95	2.25	1.90	.60	.75	.90	50	3.80	3.45	3.75	3.80	2.15	3.25	1.25
33	1.75	3.00	2.30	1.90	.65	.80	.95	51	4.05	3.50	4.05	4.05	2.55	3.55	1.25
34	1.85	3.05	2.30	1.95	.65	.85	1.05	52	4.30	3.80	4.30	4.30	3.00	3.90	1.25
35	1.90	3.05	2.35	2.00	.70	.90	1.10	53	4.55	4.15	4.60	4.60	3.50	4.25	1.25
36	1.95	3.10	2.40	2.05	.75	.95	1.15	54	4.90	4.50	4.95	4.90	4.00	4.60	1.25
37	2.05	3.15	2.40	2.10	.80	1.00	1.25	55	5.25	4.90	5.30	5.30	4.45	5.00	1.25

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
NON-PARTICIPATING SINGLE PREMIUM RATES. Without Disability.			
Whole Life....	\$325.00	\$390.00	\$480.00
10 Year End..	757.00	758.00	762.00
15 Year End..	650.00	654.00	663.00
20 Year End..	565.00	571.00	590.00
25 Year End..	496.00	508.00	539.00
30 Year End..	443.00	461.00	507.00
JOINT LIFE. (Equal Ages.) Without Disability.			
Ord. Life.....	\$27.06	\$34.50	\$48.25
20 Pay. Life..	35.62	42.15	53.63
20 Year End..	48.38	51.08	58.27
JOINT TWENTY PAYMENT LIFE DECREASING PREMIUM PLAN. With 20 Year Endowment Option. Without Disability.			
20 Payment...	\$50.00	\$52.37	\$59.16

ANNUAL INCOME. With Disability (20 Annual Installments), and Double Indemnity. Premiums for \$1,000 Payable in 20 Annual Installments of \$50. Commuted Value, \$737.			
Whole Life....	\$14.83	\$18.72	\$25.57
10 Payment...	32.28	38.55	47.61
15 Payment...	24.59	29.28	36.35
10 Year End..	70.47	71.30	73.07
15 Year End..	45.53	46.40	48.54
20 Year End..	33.62	34.62	37.29
Life Exp. Term	22.78	28.48	39.73

LIFE EXPECTANCY CONVERTIBLE TERM. With Disability and Double Indemnity. Monthly Income of \$10 a Month for 24 Months.

Premium..... \$27.75 \$34.49 \$47.75

LIFE EXPECTANCY CONVERTIBLE TERM \$2,000. With Disability and Double Indemnity

Premium..... \$31.90 \$39.64 \$54.90

CONTINUOUS INCOME EXTRA PREMIUMS. (Equal Ages.) \$5 for 20 Years Certain. For \$10 : Month rate is 2.36 times the Premiums.

Ord. Life..... \$2.36 \$1.79 \$1.2
20 Pay. Life.. 3.29 2.28 1.3
20 Year End.. 9.91 5.01 1.6

CONVERTIBLE TERM, NON-RENEWABLE. Without Disability. Payable in 20 Annual Installments.

10 Year \$7.06 \$8.33 \$12.0
20 Year 7.44 9.44 15.4

ENDOWMENT.

Age 65 \$21.22 \$29.75 \$47.6

METHODIST MINISTERS RELIEF INS. & TRUST ASSN.

Boston, Mass.

Alternative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American 3% level Premium reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time by payment of difference in reserves.

Contingency. — No provision.

Dividends. — End of first year and annually thereafter; first and second conditioned upon payment of succeeding year's premiums. Options: (a) cash; (b) reduce premiums; (c) left to accumulate, withdrawable any time; (d) purchase paid-up additions payable with face of policy. Dividend accumulations will be applied automatically to pay premiums. (c) is automatic option.

Double Indemnity. — No provision.

Extended Insurance. — After two premiums, within 90 days after default. Participating. With cash but not loan values.

Grace. — 31 days, without interest.

Intestable. — After one year, except for non-payment of premiums.

Limitations. — Ages, 20-65, \$4,000; does not give nor accept reinsurance; minimum policy \$1,000.

Interest. — After two premiums. Interest 5%, not in advance. May be deferred 90 days.

Marital Service. — No provision.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values".

Proportional. — Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after two years. Participating. With cash and loan values. Exchangeable for Extended Insurance within 90 days.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within five years (unless previously surrendered or extended insurance has expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reversion Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Reimbursement Options. — Cash, Limited (5-30) and Continuous (face of policy certain).

Annual Installments. — Installments certain participate in excess interest earned. No provision for commutation of installments by beneficiary.

Waiver. — No provision.

Women. — Minister's wives accepted for \$1,000 at same rates as men.

COMPLETE LIST OF POLICY FORMS ISSUED, With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45	Ages.	25	35	45
PARTICIPATING.				DOUBLE ENDOWMENT AGE 65.			
TERMINAL POLICIES.				\$1,000 Endowment, \$500 Insurance before Age 65.			
Whole Life....	\$19.33	\$25.30	\$35.60	Cont. Prem....	\$15.69	\$23.27	\$39.44
Payment....	46.50	55.38	68.02	PENSION POLICIES. Premiums not returned in case of prior death.			
Payment....	34.52	41.32	51.45	\$100 Commencing Age 60.			
Payment....	32.56	38.55	47.84	Cont. Prem....	\$14.61	\$25.83	\$54.29
Payment....	28.65	34.50	43.67	\$100 Commencing Age 65.			
ENDOWMENTS.				Cont. Prem....	\$8.67	\$14.75	\$28.26
Year	\$95.60	\$96.93	\$99.84	ENDOWMENT \$500, ANNUITY \$100 AT AGE 65.			
Year	61.94	63.45	67.00	.....	\$20.21	\$30.94	\$54.06
Year	45.48	47.23	51.60	\$500 TERM TO 65, \$100 ANNUITY AT 65.			
Year	35.92	38.00	43.38	.....	\$17.22	\$25.01	\$41.49
Year	29.84	32.38	38.95	PENSION POLICIES. Premiums returned in case of prior death.			
Payment 20 Year Endowment.				\$100 commencing Age 60.			
Payment....	\$49.98	\$51.71	\$56.00	Cont. Prem....	\$19.27	\$31.95	\$62.64
Endowment Age 60.				\$100 commencing Age 65.			
Cont. Prem....	\$25.79	\$38.00	\$67.00	Cont. Prem....	\$12.97	\$20.55	\$36.38
Payment....	34.32	42.91	.....	YEARLY RENEWABLE TERM.			
Endowment Age 65.				1 Year	\$11.75	\$13.04	\$16.26
Cont. Prem....	\$23.08	\$32.38	\$51.60	ANNUITY RATES—Amount Purchased by \$1,000.			
Payment....	36.14	43.87	56.05	Males	\$46.71	\$51.82	\$60.66
Payment....	32.11	39.64	.....				
Endowment Age 75.							
Cont. Prem....	\$20.23	\$26.91	\$38.95				
Payment....	29.52	35.78	45.65				

No dividends have as yet been paid.
Semi-annual rate, multiply by 50.75%, quarterly, 25.56%.

METROPOLITAN LIFE INSURANCE CO., New York, N.

Accelerative Option. — No provision.

Beneficiary. — *May be made irrevocable.

Cash Values. — After two premiums, within three months after default. American 3½% Level Premium reserve, with surrender charge up to 3rd year not exceed \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning immediately after proof of disability having continued three months (dating back commencement of total disability, but not more than six months) and continuing during disability to maturity; no reduction in insurance at maturity. Not written Term. Clause providing for waiver of premiums only issued on Intermediate policy Limit, \$25,000.

Dividends. — Annually, when accrued and apportioned. No distribution of surplus is to be expected before end of third policy year. Options: (a) cash; (b) reduced premiums; (c) accumulate at not less than 3½%†, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option.

Double Indemnity. — Rider provides prior to age 65 for payment of double face policy in event of accidental death within 90 days from time of injury. Not written on Term nor Joint Life. Agreement does not cover death from suicide, disease, bodily or mental infirmity, war service, aeronautic or submarine service. Limit, \$25,000.

Extended Insurance. — After two premiums, within three months after default. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 12-65 on Life Policies (Ordinary Department); 10-65 on Endowment. No fixed amount: reinsures over \$250,000; accepts reinsurance; minimum premium \$1,000 (Ordinary Department); \$500 (Intermediate Department); Term \$2,500. Ordinary Whole Life minimum, \$5,000.

Loans. — After two premiums. Interest 6%, payable on anniversary. May be deferred 90 days (except to pay premiums). Policy returned to owner at endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after two years. Non-par. With cash and loan values. May be exchanged for Extended Insurance within three months. Fully paid-up policy participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premiums Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% Limited (2-30 years) and Continuous (20 certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned†, unless otherwise specified. Trust Fund. Commutable Values of Installments may be withdrawn by beneficiary; commutable of Installments certain under Continuous Installment option will not affect payments beyond 20 years certain.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. No special limit if self-supporting; all plans. Disability and double indemnity granted to self-supporting women.

†Present Interest rate 4.5%.

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

	Ord. Life \$5,000	LIMITED PAY. LIFE				85 End.	ENDOWMENTS								10 (a) Year Term
		5 Pay.	10 Pay.	15 Pay.	20 Pay.		5 Year	10 Year	15 Year	20 Year	25 Year	30 Year			
	\$65 60	\$64 55	\$36 21	\$26 92	\$22 37	\$14 67	202 92	\$96 03	\$60 95	\$43 82	\$33 89	\$27 54	.....		
	66 80	65 45	36 73	27 30	22 70	14 96	202 96	96 07	60 99	43 88	33 94	27 61	.....		
	68 10	66 40	37 26	27 70	23 04	15 25	203 00	96 12	61 06	43 94	34 02	27 69	.....		
	69 50	67 38	37 82	28 12	23 39	15 56	203 04	96 17	61 11	44 00	34 08	27 77	.....		
	70 95	68 40	38 40	28 56	23 76	15 88	203 09	96 22	61 17	44 07	34 16	27 85	.....		
	72 45	69 45	39 00	29 02	24 14	16 22	203 15	96 28	61 23	44 14	34 24	27 95	\$ 9.70		
	74 00	70 55	39 63	29 49	24 55	16 58	203 20	96 34	61 30	44 21	34 33	28 06	9.78		
	75 70	71 69	40 27	29 98	24 95	16 95	203 25	96 41	61 37	44 30	34 42	28 16	9.85		
	77 45	72 85	40 94	30 48	25 38	17 35	203 30	96 47	61 45	44 38	34 52	28 27	9.94		
	79 30	74 08	41 64	31 00	25 83	17 76	203 37	96 54	61 53	44 48	34 62	28 41	10.03		
	81 15	75 33	42 35	31 55	26 26	18 19	203 43	96 61	61 60	44 56	34 74	28 54	10.13		
	83 20	76 65	43 11	32 12	26 77	18 64	203 50	96 69	61 70	44 67	34 86	28 70	10.23		
	85 35	78 00	43 89	32 71	27 28	19 12	203 57	96 77	61 79	44 79	35 00	28 86	10.34		
	87 55	79 40	44 68	33 32	27 80	19 63	203 65	96 87	61 90	44 90	35 15	29 04	10.46		
	89 90	80 86	45 52	33 96	28 33	20 15	203 73	96 96	62 01	45 03	35 30	29 24	10.59		
	92 40	82 36	46 39	34 62	28 90	20 72	203 81	97 07	62 13	45 18	35 48	29 45	10.74		
	95 05	83 98	47 29	35 31	29 50	21 31	203 91	97 17	62 26	45 34	35 67	29 70	10.90		
	97 75	85 55	48 23	36 02	30 11	21 93	204 01	97 30	62 40	45 51	35 88	29 96	11.08		
	100 65	87 22	49 19	36 76	30 75	22 58	204 12	97 42	62 55	45 68	36 10	30 25	11.26		
	103 75	88 96	50 20	37 54	31 42	23 27	204 23	97 56	62 72	45 90	36 36	30 57	11.48		
	107 00	90 76	51 25	38 35	32 13	24 00	204 35	97 71	62 90	46 12	36 64	30 93	11.70		
	110 45	92 62	52 33	39 19	32 87	24 79	204 49	97 88	63 10	46 37	36 96	31 32	11.96		
	114 05	94 55	53 46	40 06	33 62	25 61	204 63	98 05	63 31	46 64	37 30	31 75	12 25		
	117 95	96 55	54 63	40 98	34 43	26 47	204 79	98 24	63 55	46 94	37 68	32 15	12 58		
	122 00	98 62	55 84	41 93	35 28	27 39	204 96	98 45	63 82	47 27	38 11	32 76	12 93		
	126 30	100 76	57 11	42 93	36 18	28 37	205 14	98 69	64 10	47 65	38 57	33 35	13 34		
	130 95	102 97	58 42	43 98	37 11	29 41	205 35	98 94	64 44	48 06	39 10	34 00	13 79		
	135 75	105 26	59 79	45 07	38 10	30 51	205 56	99 23	64 80	48 52	39 68	34 72	14 31		
	141 00	107 62	61 21	46 20	39 14	31 68	205 79	99 53	65 19	49 02	40 31	35 50	14 90		
	146 50	110 07	62 69	47 41	40 25	32 94	206 07	99 89	65 65	49 60	41 03	36 38	15 56		
	152 40	112 61	64 24	48 67	41 42	34 27	206 35	100 28	66 15	50 23	41 81	37 34	16 31		
	158 60	115 22	65 85	50 00	42 64	35 68	206 67	100 72	66 70	50 92	42 68	38 38	17 16		
	165 30	117 93	67 53	51 39	43 96	37 19	207 04	101 21	67 33	51 71	43 66	39 56	18 13		
	172 40	120 73	69 29	52 86	45 35	38 81	207 45	101 75	68 02	52 58	44 72	40 82	19 19		
	179 95	123 62	71 11	54 41	46 83	40 53	207 91	102 35	68 79	53 54	45 91	42 21	20 39		
	186 65	126 61	73 02	56 05	48 40	42 36	208 41	103 03	69 64	54 61	47 20	43 73	21 71		
	196 65	129 68	75 02	57 77	50 08	44 33	208 96	103 77	70 58	55 79	48 64	.....	23 19		
	205 80	132 85	77 09	59 59	51 87	46 41	209 57	104 59	71 82	57 08	50 21	.....	24 83		
	215 60	136 10	79 26	61 51	53 76	48 65	210 26	105 50	72 78	58 52	51 93	.....	26 63		
	226 05	139 46	81 53	63 54	55 81	51 04	211 01	106 51	74 06	60 10	53 81	.....	28 63		
	237 20	142 90	83 90	65 69	57 95	53 53	211 83	107 61	75 46	61 84	55 86	.....	30 84		
	249 10	146 45	86 38	67 99	60 32	56 31	212 74	108 83	77 02	63 76	.....	.....	33 28		
	261 80	150 10	88 99	70 43	62 83	59 23	213 74	110 18	78 75	65 87	.....	.....	35 95		
	275 35	153 88	91 71	73 02	65 51	62 35	214 84	111 68	80 64	68 17	.....	.....	38 90		
	289 95	157 73	94 59	75 79	68 40	65 71	216 05	113 32	82 73	70 71	.....	.....	42 15		
	305 45	161 73	97 63	78 75	71 52	69 32	217 36	115 14	85 05	73 50	.....	.....	45 71		
	322 05	165 84	100 83	81 93	.....	73 19	218 85	117 16	87 59	.....	.....	.....	.....		
	339 85	170 09	104 22	85 33	.....	77 35	220 47	119 38	90 39	.....	.....	.....	.....		
	358 95	174 47	107 81	88 99	.....	81 82	222 26	121 83	93 47	.....	.....	.....	.....		
	379 35	179 02	111 64	92 92	.....	86 65	224 22	124 54	96 85	.....	.....	.....	.....		
	401 25	183 73	115 70	97 14	.....	91 86	226 39	127 52	100 56	.....	.....	.....	.....		

SABILITY RATES PER \$1,000 (Waiver of Premium and \$10 Monthly Income).

Issue	Whole Life \$5,000	LIFE			ENDOWMENTS			Life Red. Prem.	Modi- fied End. Life Option	Con- vertible Lim. Pay. Life	Inter- med- iate 20 Pay. Life
		10 Pay.	15 Pay.	20 Pay.	End. Age 85	10 Year	15 Year	20 Year			
15	\$5.30	\$2.42	\$1.79	\$1.49	\$1.07	\$0.69	\$0.70	\$0.73	\$1.55	\$0.69	1.90
17	5.65	2.51	1.87	1.55	1.14	.74	.74	.78	1.61	.74	1.98
20	6.15	2.66	1.98	1.65	1.25	.82	.84	.87	1.71	.82	2.08
22	6.55	2.78	2.05	1.71	1.33	.87	.90	.94	1.78	.89	2.16
25	7.20	2.90	2.17	1.81	1.45	.96	.99	1.08	1.88	1.01	2.29
27	7.65	2.99	2.24	1.88	1.55	1.02	1.07	1.15	1.95	1.10	2.34
30	8.45	3.13	2.35	1.98	1.71	1.12	1.32	1.20	2.05	1.27	2.44
32	9.00	3.22	2.43	2.05	1.83	1.21	1.32	1.46	2.12	1.42	2.52
35	10.05	3.36	2.55	2.18	2.05	1.40	1.55	1.74	2.23	1.71	2.68
37	10.90	3.46	2.64	2.27	2.21	1.56	1.74	2.00	2.31	1.97	2.78
40	12.30	3.59	2.77	2.41	2.51	1.87	2.12	2.52	2.45	2.50	2.98
42	13.40	3.67	2.86	2.67	2.74	2.12	2.46	2.79	2.69	2.78	3.30
45	15.40	3.75	2.99	3.12	3.15	2.63	3.16	3.25	3.13	3.26	3.84
47	16.95	3.79	3.38	3.47	3.47	3.09	3.58	3.60	3.47	3.64	4.26
50	19.90	3.81	4.06	4.10	4.08	4.10	4.29	4.22	4.09	4.32	5.02
52	22.80	4.45	4.62	4.62	4.59	4.82	4.86	4.74	.....	4.87	5.62
55	27.10	5.65	5.67	5.63	5.59	6.11	5.92	5.73	.....	5.93	6.80

NOTE.—Above rates adopted July 1, 1919, except Term adopted January 1, 1911.
 Whole Life, \$5,000, July, 1916. Semi-annual rate, add 4% and divide by 2;
 Quarterly, add 6% and divide by 4. (a) Not written for less than \$2,500. Con-
 vertible at any time within first ten years to any life or endowment form, except
 00 special.

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000 Ordinary and \$500 Intermediate (American 3½% Reserve.)

Age at Issue.	Life Prem. after 20 Year	End. at 85 In-creas'd Indemnity*	Con-ver-tible Lim. Pay. Life	Modi-fied End. Life Option	10 Pay. 20 Year End.	INTERMEDIATE RATES							
						LIFE					Lim. Pay. and Ann.	ENDOWMENT	
						Ord. Life	10 Pay.	15 Pay.	20 Pay.			10 Year	15 Year
15	\$17.09	\$22.02	\$39.34	\$28.08	\$71.70	.....	.....	.....	.....	\$10.55	\$48.36	\$30.84	\$20.84
16	17.48	22.41	39.89	28.52	71.75	.....	.....	.....	.....	10.96	48.45	30.92	21.11
17	17.89	22.79	40.49	28.98	71.82	.....	.....	.....	.....	11.37	48.52	30.98	21.15
18	18.31	23.21	41.08	29.43	71.88	\$ 8.82	\$20.04	\$15.09	\$12.68	11.79	48.57	31.03	21.19
19	18.76	23.64	41.71	29.92	71.95	9.02	20.42	15.37	12.91	12.23	48.61	31.08	21.23
20	19.21	24.09	39.00	30.41	72.04	9.22	20.79	15.65	13.15	12.69	48.64	31.11	21.27
21	19.70	24.57	39.63	30.95	72.11	9.44	21.18	15.93	13.39	13.18	48.67	31.15	21.31
22	20.18	25.05	40.27	31.48	72.20	9.66	21.57	16.23	13.64	13.69	48.70	31.19	21.35
23	20.70	25.57	40.94	32.03	72.29	9.90	21.97	16.53	13.89	14.23	48.73	31.23	21.39
24	21.23	26.12	41.64	32.62	72.39	10.14	22.40	16.85	14.16	14.80	48.76	31.27	21.43
25	21.78	26.69	39.38	33.21	72.49	10.41	22.83	17.18	14.44	15.42	48.80	31.33	21.47
26	22.36	27.28	40.08	33.81	72.60	10.68	23.29	17.52	14.73	16.07	48.84	31.38	21.51
27	22.96	27.91	40.82	34.46	72.73	10.97	23.76	17.88	15.03	16.76	48.89	31.45	21.55
28	23.58	28.57	41.56	35.10	72.84	11.27	24.24	18.24	15.35	17.51	48.95	31.53	21.59
29	24.22	29.35	42.34	35.79	72.98	11.59	24.75	18.62	15.68	18.29	49.01	31.61	21.63
30	24.89	30.00	40.47	36.50	73.13	11.93	25.27	19.03	16.03	19.14	49.08	31.70	21.67
31	25.59	30.77	41.26	37.22	73.30	12.28	25.81	19.44	16.39	20.04	49.16	31.80	21.71
32	26.32	31.59	42.08	37.99	73.47	12.65	26.36	19.87	16.76	21.01	49.25	31.92	21.75
33	27.07	32.44	42.93	38.73	73.67	13.04	26.93	20.31	17.14	22.04	49.34	32.05	21.79
34	27.86	33.34	43.83	39.53	73.88	13.45	27.52	20.77	17.55	23.15	49.45	32.17	21.83
35	28.68	34.30	42.27	40.35	74.11	13.88	28.13	21.24	17.96	24.35	49.56	32.31	21.87
36	29.54	35.34	43.19	41.41	74.37	14.33	28.76	21.73	18.40	25.64	49.68	32.46	21.91
37	30.42	36.41	44.14	42.26	74.64	14.81	29.40	22.24	18.85	27.03	49.81	32.63	21.95
38	31.35	37.55	45.12	43.17	74.96	15.30	30.06	22.76	19.32	28.53	49.95	32.81	21.99
39	32.33	38.75	46.16	44.10	75.30	15.83	30.75	23.30	19.81	30.17	50.11	33.01	22.03
40	33.35	40.04	44.92	45.06	75.68	16.38	31.44	23.87	20.32	31.94	50.28	33.22	22.07
41	34.41	41.40	46.00	46.06	76.09	16.96	32.17	24.45	20.85	33.87	50.46	33.46	22.11
42	35.53	42.85	47.12	47.26	76.55	17.58	32.91	25.06	21.41	35.99	50.66	33.71	22.15
43	36.70	44.38	48.20	48.31	77.06	18.22	33.68	25.69	21.99	38.32	50.87	33.99	22.19
44	37.94	46.04	49.55	49.62	77.64	18.90	34.47	26.34	22.60	40.88	51.11	34.28	22.23
45	39.24	47.80	48.67	50.97	78.27	19.63	35.28	27.02	23.24	43.71	51.36	34.61	22.27
46	40.60	49.65	50.00	52.53	78.97	20.38	36.13	27.72	23.91	46.86	51.64	34.96	22.31
47	42.05	51.64	51.39	54.14	79.75	21.18	36.99	28.46	24.61	50.38	51.94	35.34	22.35
48	43.57	53.78	52.86	55.80	80.62	22.02	37.89	29.23	25.36	54.33	52.26	35.76	22.39
49	45.17	56.06	54.41	57.48	81.57	22.91	38.81	30.03	26.14	58.80	52.62	36.21	22.43
50	46.87	58.49	54.05	59.41	82.63	23.85	39.76	30.87	26.96	63.89	53.00	36.70	22.47
51	.....	61.09	55.75	61.17	83.78	24.84	40.75	31.74	27.83	.....	53.42	37.24	22.51
52	.....	63.86	57.54	62.99	85.05	25.90	41.77	32.66	28.75	.....	53.87	37.82	22.55
53	.....	66.85	59.45	64.86	86.44	27.01	42.83	33.63	29.72	.....	54.37	38.45	22.59
54	.....	70.03	61.48	66.81	87.96	28.18	43.93	34.64	30.75	.....	54.91	39.14	22.63
55	.....	73.44	.....	68.82	89.62	29.43	45.07	35.71	31.85	.....	55.49	39.89	22.67
56	.....	.....	.....	.....	91.43	30.75	46.26	36.83	.....	.....	56.13	40.70	22.71
57	.....	.....	.....	.....	93.40	32.14	47.50	38.02	.....	.....	56.82	41.59	22.75
58	.....	.....	.....	.....	95.54	33.63	48.79	39.28	.....	.....	57.58	42.55	22.79
59	.....	.....	.....	.....	97.87	35.20	50.14	40.61	.....	.....	58.39	43.60	22.83
60	.....	.....	.....	.....	100.39	36.86	51.56	42.03	.....	.....	59.29	.....	22.87
61	.....	.....	.....	.....	.....	38.63	53.04	.....	.....	.....	60.26	.....	22.91
62	.....	.....	.....	.....	.....	40.51	54.60	.....	.....	.....	61.33	.....	22.95
63	.....	.....	.....	.....	.....	42.50	56.24	.....	.....	.....	62.48	.....	22.99
64	.....	.....	.....	.....	.....	44.62	57.98	.....	.....	.....	63.74	.....	23.03
65	.....	.....	.....	.....	.....	46.87	59.80	.....	.....	.....	65.11	.....	23.07

Life Reduced Premium after 20 years. After 20 years policy may be continued at premium of \$10 per \$1,000 or Options may be elected and policy discontinued. For options at end years see page of surrender values.

Modified Endowment with Life Option. If death occurs within 20 years the principal is payable. If insured survive 20 years certain options are available which are shown on page of surrender values.

Limited Payment Life Convertible into Endowment. Provides that premiums may be continued after the period specified, in which event the policy becomes converted into an endowment. Each additional premium shortens the endowment term and increases the cash value.

Intermediate Limited Payment Life and Annuity. Premiums cease and annuity begins on anniversary nearest age 65. Insurance is payable at death either BEFORE OR AFTER 65, amount payable being \$500 or the cash value whichever is greater. At 65 \$100 a year is payable to insured FOR LIFE and \$500 at death.

*Rates adopted January, 1919. These rates include disability and increased indemnity. One and one-half face of policy payable at death prior to Age 60.

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

RATES PER \$1000			RATES PER \$500.														
Endowment at Age 65			CHILD'S EDUCATIONAL ENDOWMENT AT AGE 21.														
Age- mm	Dis- ability Rates	Age	AGE OF CHILD NEXT BIRTHDAY*														
			15	14	13	12	11	10	9	8	7	6	5	4	3	2	
69	\$1.08	15															23.18
87	1.25	20															23.27
50	1.38	23											28.42	26.48	24.78	23.34	
75	1.47	25										33.21	30.69	28.48	26.55	24.84	
43	1.51	26									36.17	33.26	30.73	28.53	26.59	24.89	
15	1.56	27							39.64	36.22	33.29	30.77	28.57	26.64	24.93	23.42	
92	1.61	28						43.73	39.63	36.26	33.35	30.82	28.62	26.68	24.97	23.47	
74	1.67	29					48.64	43.77	39.73	36.32	33.39	30.87	28.67	26.73	25.03	23.53	
60	1.73	30				54.64	48.69	43.83	39.78	36.37	33.44	30.93	28.73	26.80	25.10	23.59	
53	1.79	31			62.15	54.71	48.76	43.89	39.85	36.44	33.51	30.99	28.79	26.87	25.16	23.65	
52	1.85	32		71.80	62.21	54.77	48.82	43.96	39.91	36.50	33.59	31.06	28.87	26.93	25.24	23.73	
58	1.92	33	84.65	71.87	62.23	54.84	48.89	44.03	39.99	36.58	33.65	31.13	28.95	27.01	25.32	23.81	
71	2.00	34	84.72	71.93	62.35	54.92	48.97	44.10	40.07	36.66	33.74	31.22	29.02	27.10	25.40	23.90	
93	2.08	35	84.79	72.01	62.43	54.99	49.04	44.19	40.15	36.74	33.83	31.31	29.11	27.19	25.49	24.00	
23	2.16	36	84.87	72.10	62.52	55.08	49.14	44.28	40.24	36.83	33.92	31.41	29.21	27.28	25.59	24.09	
64	2.25	37	84.96	72.19	62.62	55.18	49.23	44.38	40.34	36.94	34.03	31.51	29.32	27.39	25.70	24.22	
16	2.35	38	85.06	72.29	62.72	55.28	49.34	44.49	40.45	37.05	34.14	31.63	29.44	27.52	25.82	24.34	
79	2.45	39	85.16	72.38	62.83	55.39	49.46	44.61	40.57	37.17	34.26	31.75	29.56	27.65	25.95	24.47	
57	2.56	40	85.27	72.51	62.95	55.51	49.58	44.73	40.70	37.31	34.39	31.88	29.69	27.78	26.10	24.61	
51	2.68	41	85.39	72.63	63.07	55.64	49.71	44.87	40.85	37.45	34.54	32.04	29.85	27.93	26.25	24.77	
61	2.81	42	85.52	72.77	63.21	55.80	49.87	45.02	40.99	37.60	34.70	32.19	30.01	28.10	26.42	24.90	
92	2.94	43	85.68	72.91	63.36	55.95	50.02	45.19	41.17	37.77	34.86	32.37	30.19	28.27	26.59	25.11	
45	3.09	44	85.83	73.08	63.53	56.12	50.20	45.36	41.34	37.95	35.05	32.55	30.38	28.46	26.79	25.31	
23	3.25	45	85.98	73.25	63.71	56.30	50.38	45.56	41.54	38.15	35.25	32.75	30.58	28.67	27.00	25.52	
64	4.29	50	87.07	74.38	64.87	57.49	51.59	46.79	42.79	39.43	36.55	34.07	31.90	30.01	28.36	26.91	
		55	88.70	76.07	66.62	59.29	53.44	48.67	44.71	41.36	38.52	36.05	33.92				
		60	91.16	78.64	69.28	62.02	56.24	51.52									
		65	94.91														

*Rate depends upon both age of parent and child.

MONTHLY INSTALLMENT POLICIES

\$10 A MONTH FOR 20 YEARS (\$1,716). \$10 A MONTH FOR 10 YEARS (\$1,023).

Age	End. at 85	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	End. at 85	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
0	\$28.32	\$68.10	\$50.67	\$42.15	\$168.11	\$106.91	\$77.07	\$16.60	\$39.90	\$29.69	\$24.70	\$98.50	\$62.64	\$45.16
1	28.95	69.20	51.49	42.87	168.21	107.03	77.19	16.97	40.56	30.17	25.12	98.56	62.71	45.23
2	29.60	70.32	52.35	43.57	168.34	107.16	77.35	17.34	41.20	30.67	25.53	98.63	62.79	45.32
3	30.30	71.49	53.22	44.32	168.44	107.30	77.49	17.75	41.89	31.19	25.97	98.69	62.87	45.40
4	31.01	72.71	54.13	45.10	168.56	107.44	77.67	18.17	42.60	31.72	26.43	98.76	62.95	45.51
5	31.76	73.95	55.09	45.91	168.69	107.56	77.81	18.61	43.33	32.26	26.90	98.84	63.02	45.59
6	32.55	75.27	56.09	46.74	168.82	107.73	78.00	19.07	44.11	32.86	27.39	98.92	63.12	45.70
7	33.39	76.64	57.12	47.63	168.96	107.89	78.21	19.56	44.90	33.47	27.91	99.00	63.22	45.82
8	34.28	78.02	58.18	48.54	169.14	108.08	78.40	20.09	45.71	34.09	28.44	99.10	63.33	45.94
9	35.19	79.48	59.30	49.47	169.30	108.27	78.63	20.62	46.57	34.75	28.99	99.19	63.44	46.07
10	36.18	81.00	60.45	50.46	169.49	108.48	78.89	21.20	47.46	35.42	29.57	99.31	63.56	46.22
11	37.21	82.57	61.66	51.51	169.66	108.71	79.17	21.80	48.38	36.13	30.18	99.41	63.70	46.39
12	38.29	84.21	62.89	52.58	169.89	108.95	79.46	22.44	49.34	36.85	30.81	99.54	63.84	46.56
13	39.43	85.89	64.19	53.69	170.10	109.22	79.76	23.10	50.33	37.61	31.46	99.66	63.99	46.73
14	40.63	87.65	65.56	54.86	170.34	109.51	80.15	23.81	51.36	38.41	32.15	99.81	64.17	46.96
15	41.91	89.49	66.96	56.10	170.61	109.83	80.53	24.56	52.43	39.24	32.87	99.96	64.35	47.18
16	43.29	91.37	68.43	57.40	171.00	110.18	80.97	25.36	53.54	40.10	33.63	100.14	64.56	47.42
17	44.72	93.35	69.95	58.70	171.29	110.54	81.44	26.20	54.69	40.99	34.40	100.31	64.77	47.74
18	46.22	95.39	71.56	60.12	171.53	110.96	81.96	27.08	55.89	41.93	35.23	100.50	65.02	48.02
19	47.83	97.50	73.21	61.60	171.90	111.43	82.54	28.02	57.13	42.96	36.10	100.72	65.29	48.36
20	49.54	99.72	74.96	63.17	172.32	111.92	83.20	29.03	58.43	43.92	37.02	100.96	65.58	48.75
21	51.35	102.01	76.79	64.80	172.75	112.52	83.92	30.09	59.77	45.00	37.97	101.22	65.93	49.17
22	53.27	104.40	78.70	66.53	173.26	113.14	84.72	31.22	61.17	46.11	38.98	101.52	66.29	49.64
23	55.32	106.88	80.67	68.34	173.78	113.83	85.59	32.41	62.62	47.27	40.04	101.82	66.69	50.15
24	57.52	109.46	82.78	70.28	174.41	114.63	86.61	33.70	64.14	48.50	41.18	102.19	67.16	50.74
25	59.84	112.17	84.98	72.32	175.09	115.50	87.71	35.06	65.72	49.79	42.38	102.59	67.68	51.39
26	62.30	114.98	87.30	74.45	175.86	116.46	88.91	36.50	67.37	51.15	43.62	103.04	68.24	52.10
27	64.94	117.91	89.73	76.76	176.72	117.56	90.29	38.05	69.09	52.58	44.98	103.54	68.88	52.90
28	67.77	120.98	92.30	79.19	177.66	118.77	91.81	39.71	70.89	54.08	46.40	104.09	69.59	53.79
29	70.77	124.16	95.00	81.77	178.71	120.11	93.48	41.49	72.75	55.67	47.91	104.71	70.38	54.78
30	73.96	127.50	97.87	84.51	179.89	121.60	95.35	43.34	74.70	57.34	49.52	105.40	71.25	55.87
31	77.40	130.99	100.87	87.44	181.19	123.24	97.41	45.35	76.75	59.10	51.24	106.16	72.21	57.08
32	81.04	134.60	104.05	90.57	182.62	125.05	99.67	47.48	78.87	60.96	53.07	107.00	73.27	58.40
33	84.95	138.39	107.40	93.87	184.21	127.08	102.18	49.77	81.09	62.93	55.00	107.93	74.46	59.87
34	89.12	142.36	110.94	97.45	185.97	129.31	104.94	52.22	83.41	65.01	57.10	108.96	75.77	61.49
35	93.55	146.49	114.70	101.24	187.89	131.76	107.98	54.82	85.83	67.20	59.22	110.09	77.20	63.27
36	98.32	150.82	118.71	105.32	190.02	134.48	111.33	57.61	88.37	69.56	61.71	111.34	78.80	65.23
37	103.42	155.38	122.97	109.71	192.38	137.50	115.01	60.60	91.04	72.05	64.28	112.72	80.57	67.39
38	108.87	160.13	127.50	114.38	195.00	140.80	119.03	63.79	93.82	74.70	67.02	114.25	82.50	69.74
39	114.73	165.16	132.33	119.43	197.86	144.45	123.46	67.23	96.77	77.54	69.98	115.93	84.64	72.34
40	121.04	170.47	137.50	124.88	201.04	148.50	128.34	70.92	99.88	80.57	73.17	117.79	87.01	75.19

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating
ENDOWMENT AGE 85.

Age	CASH				PAID-UP				EXTENDED TERM							
	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs. Y.	M.	10 Yrs. Y.	M.	15 Yrs. Y.	M.	20 Yrs. Y.	
20	\$10	\$73	\$121	\$176	\$34	\$217	\$324	\$428	1	4	10	4	16	3	19	
21	11	76	126	183	35	222	331	436	1	4	10	7	16	6	19	
22	11	80	131	191	36	227	338	445	1	5	10	11	16	8	19	
23	12	83	136	199	37	232	345	453	1	5	11	3	16	9	19	
24	12	86	142	207	38	237	352	461	1	6	11	6	16	10	19	
25	13	90	148	215	39	242	359	469	1	7	11	10	16	11	19	
26	13	94	154	224	40	248	366	478	1	7	12	0	16	10	18	
27	14	98	160	233	41	253	373	486	1	8	12	3	16	10	18	
28	14	102	167	242	42	259	381	494	1	9	12	5	16	8	18	
29	15	107	174	251	43	264	388	503	1	9	12	7	16	7	17	
30	16	111	181	261	44	270	396	511	1	10	12	8	16	5	17	
31	16	116	189	271	45	276	403	520	1	11	12	9	16	2	17	
32	17	121	196	282	46	282	411	528	2	0	12	10	16	0	16	
33	18	126	205	292	48	287	418	536	2	0	12	10	15	9	16	
34	18	131	213	303	49	293	426	544	2	1	12	9	15	5	16	
35	19	137	222	314	50	299	434	552	2	2	12	8	15	2	15	
36	20	143	230	326	51	306	441	560	2	3	12	7	14	10	15	
37	21	149	239	337	52	312	449	568	2	3	12	5	14	6	14	
38	22	155	249	349	54	318	456	576	2	4	12	3	14	2	14	
39	23	162	258	361	55	324	463	584	2	5	12	1	13	10	13	
40	24	169	268	373	56	330	471	591	2	5	11	10	13	6	13	
41	25	176	278	385	58	337	478	599	2	6	11	8	13	1	13	
42	26	183	288	398	59	343	485	606	2	6	11	5	12	9	12	
43	28	190	298	410	60	349	492	613	2	6	11	1	12	4	12	
44	29	198	309	423	62	355	499	620	2	7	10	10	11	11	11	
45	30	205	319	436	63	361	506	628	2	7	10	6	11	7	11	
46	32	213	330	448	64	367	513	636	2	7	10	3	11	2	11	
47	33	221	341	461	66	372	520	642	2	7	9	11	10	9	10	
48	34	229	352	474	67	378	526	649	2	6	9	7	10	5	10	
49	36	237	363	487	69	384	533	656	2	6	9	3	10	0	9	
50	37	246	374	501	70	389	539	662	2	5	8	11	9	7	9	
51	39	254	386	514	71	395	546	670	2	5	8	8	9	3	9	
52	40	263	397	528	72	400	553	677	2	4	8	4	8	11	8	
53	42	272	409	542	74	406	559	685	2	3	8	0	8	7	8	
54	44	281	421	557	75	412	566	693	2	2	7	8	8	2	8	

TWENTY PAYMENT LIFE.

Age																
	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs. Y.	M.	10 Yrs. Y.	M.	15 Yrs. Y.	M.	19 Yrs. Y.	
20	\$22	\$165	\$275	\$410	\$76	\$490	\$743	\$948	3	0	26	6	36	2	44	
21	23	169	281	419	77	491	744	949	3	1	26	4	35	6	43	
22	23	172	287	428	77	493	745	949	3	1	26	1	34	10	42	
23	24	176	294	437	78	494	746	949	3	2	25	9	34	1	41	
24	25	180	300	446	78	496	747	949	3	2	25	6	33	5	40	
25	25	184	307	456	79	497	748	950	3	3	25	2	32	8	39	
26	26	188	314	466	79	498	749	950	3	4	24	9	31	11	38	
27	26	193	321	476	79	500	750	950	3	4	24	4	31	2	37	
28	27	197	328	487	80	501	751	950	3	5	23	11	30	5	37	
29	28	202	335	498	80	502	752	950	3	5	23	6	29	9	36	
30	28	206	343	508	81	504	752	950	3	6	23	0	28	11	35	
31	29	211	351	520	81	505	753	950	3	6	22	7	28	2	34	
32	30	216	359	531	82	506	754	951	3	7	22	1	27	5	33	
33	30	221	367	543	82	507	754	951	3	7	21	6	26	8	32	
34	31	227	376	554	82	508	755	951	3	8	21	0	25	11	31	
35	32	232	384	566	83	509	755	951	3	8	20	5	25	2	30	
36	33	238	393	578	83	510	756	951	3	8	19	11	24	5	29	
37	34	243	401	590	84	511	756	950	3	8	19	4	23	7	28	
38	34	249	410	602	84	512	756	950	3	8	18	9	22	10	28	
39	35	255	419	615	84	513	756	950	3	9	18	2	22	1	27	
40	36	261	428	627	85	513	756	950	3	8	17	7	21	4	26	
41	37	267	437	639	85	514	755	950	3	8	17	0	20	7	25	
42	38	273	446	652	86	514	755	949	3	8	16	4	19	10	24	
43	39	279	455	664	86	515	754	949	3	8	15	9	19	1	23	
44	40	285	463	676	86	515	754	949	3	7	15	2	18	4	22	
45	41	291	472	688	87	515	753	948	3	6	14	7	17	7	21	
46	42	297	481	700	87	514	752	948	3	6	14	0	16	10	21	
47	43	303	489	712	87	514	750	947	3	4	13	4	16	1	20	
48	45	309	497	724	88	513	749	946	3	3	12	9	15	5	19	
49	46	315	505	736	88	513	747	945	3	2	12	2	14	8	18	
50	47	321	513	747	88	512	745	945	3	1	11	7	14	0	17	
51	48	326	520	758	88	511	743	944	2	11	11	0	13	3	16	
52	49	332	528	769	88	509	741	942	2	10	10	6	12	7	16	
53	50	337	535	780	88	508	738	941	2	9	9	11	11	11	15	
54	51	342	541	790	89	507	736	940	2	9	9	5	11	4	14	

NOTE.—3½% Full Level Premium Reserve adopted Jan. 1, 1901; Full Reserve lowered at end of 4th year.

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$74 00	\$52	\$173	\$551	4 +8	\$379	\$1104	10 +6	\$623	\$1648	16 +4	\$909	\$2172	19 +8			
25	81 15	62	204	606	5 +4	447	1206	11 +8	732	1786	16 +9	1065	2335	18 +11			
30	92 40	76	252	682	6 +3	550	1343	12 +7	897	1967	16 +3	1293	2543	17 +5			
35	107 00	95	313	764	7 +0	678	1488	12 +7	1095	2154	15 +0	1553	2744	15 +6			
40	126 30	119	389	854	7 +4	834	1641	11 +9	1323	2337	13 +4	1838	2931	13 +4			
45	152 40	148	482	948	7 +0	1012	1785	10 +5	1570	2505	11 +4	2134	3101	11 +2			
50	188 05	183	586	1036	6 +3	1204	1921	8 +9	1828	2656	9 +5	2426	3247	9 +1			
55	237 20	221	700	1117	5 +2	1407	2044	7 +2	2384	2790	7 +6	2700	3373	7 +2			
60	305 45	264	821	1198	4 +2	1609	2154	5 +7	2325	2905	5 +11	2989	3516	5 +5			

		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$96 34	\$134	\$447	\$530	5 \$504	\$654	\$725	3 \$718	\$765	\$819	2 \$816	\$880	\$911	1 \$910			
25	96 61	134	447	529	5 \$507	654	725	3 \$717	765	819	2 \$815	880	911	1 \$910			
30	97 07	134	447	529	5 \$505	654	724	3 \$716	764	818	2 \$815	880	910	1 \$909			
35	97 71	134	446	528	5 \$501	653	723	3 \$714	764	818	2 \$814	879	910	1 \$909			
40	98 69	133	445	527	5 \$495	652	722	3 \$711	763	817	2 \$812	879	909	1 \$908			
45	100 28	133	444	524	5 \$483	651	720	3 \$705	761	815	2 \$809	878	908	1 \$907			
50	103 03	132	441	520	5 \$461	647	716	3 \$695	758	812	2 \$802	876	906	1 \$904			
55	107 61	131	436	513	5 \$422	641	709	3 \$676	753	806	2 \$791	872	903	1 \$899			
60	115 14	128	427	510	5 \$351	632	697	3 \$642	745	796	2 \$772	867	897	1 \$891			

		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$61 30	\$80	\$266	\$370	10 \$304	\$389	\$508	8 \$468	\$594	\$704	5 \$689	\$912	\$944	1 \$943			
25	61 60	80	266	370	10 \$300	389	507	8 \$465	594	703	5 \$688	912	943	1 \$943			
30	62 13	80	266	369	10 \$293	388	506	8 \$460	593	702	5 \$685	911	943	1 \$944			
35	62 90	80	265	368	10 \$288	388	505	8 \$451	592	701	5 \$681	911	943	1 \$943			
40	64 10	80	265	366	10 \$257	387	503	8 \$435	591	699	5 \$672	910	942	1 \$942			
45	66 15	80	265	364	10 \$212	386	500	8 \$404	589	695	5 \$657	909	940	1 \$931			
50	69 64	80	264	359	10 \$131	384	494	8 \$347	585	688	5 \$630	906	938	1 \$939			
55	75 46	80	262	351	9 +6	380	483	8 \$239	577	675	5 \$578	902	933	1 \$925			
60	85 05	80	259	339	6 +6	373	467	8 \$30	565	656	5 \$483	894	925	1 \$915			

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$44 21	\$53	\$178	\$248	15 \$158	\$395	\$551	10 \$501	\$666	\$788	5 \$777	\$927	\$960	1 \$959			
25	44 56	53	178	287	15 \$149	396	550	10 \$496	666	788	5 \$776	927	959	1 \$959			
30	45 18	53	178	286	15 \$130	396	549	10 \$486	665	786	5 \$772	927	959	1 \$959			
35	46 12	54	178	286	15 \$96	396	547	10 \$469	664	785	5 \$766	926	958	1 \$959			
40	47 65	54	179	285	15 \$33	397	545	10 \$437	663	782	5 \$755	925	957	1 \$956			
45	50 23	55	181	284	12 +8	398	541	10 \$377	660	776	5 \$735	923	955	1 \$953			
50	54 61	56	184	281	9 +6	398	533	10 \$262	655	767	5 \$697	920	952	1 \$949			
55	61 84	58	188	276	6 +11	393	522	10 \$31	647	751	5 \$626	914	946	1 \$941			
60	73 50	61	194	272	4 +11	398	506	7 +2	633	728	5 \$490	905	936	1 \$927			

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$30 95	\$33	\$109	\$348	17 +10	\$243	\$707	17 +4	\$407	\$1000	1 +35	\$608	\$1000	(a.) \$189			
25	33 21	36	119	353	15 +3	264	714	14 +11	443	1000	" \$41	682	1000	" \$206			
30	36 50	40	133	359	18 +1	295	719	13 +6	493	1000	" \$47	738	1000	" \$299			
35	40 35	45	148	361	16 +11	328	729	12 +9	549	1000	" \$51	821	1000	" \$259			
40	45 06	50	166	364	15 +1	366	729	10 +0	610	1000	" \$58	916	1000	" \$287			
45	50 97	56	185	364	12 +11	406	715	9 +2	676	1000	" \$68	1026	1000	" \$339			
50	59 41	64	210	370	10 +9	455	730	16 +11	764	1000	" \$117	1196	1000	" \$440			
55	68 82	69	226	360	8 +3	490	712	13 +2	828	1000	" \$141	1360	1000	" \$560			

*Months.

MODIFIED ENDOWMENT.

MODES OF SETTLEMENT AT END OF 20 YEARS.

Age	21	25	30	35	40	45	* 50	55
Endowment.....	\$ 608	\$ 662	\$ 738	\$ 821	\$ 916	\$ 1026	\$ 1196	\$ 1360
•Or Paid-up Policy.....	1450	1450	1450	1450	1460	1490	1600	1700
Or \$1,000 Pd-up and Cash..	189	206	229	254	289	337	449	560
Or Pd-up Policy for.....	545	618	710	802	900	1010	1185	1352
and Annuity.....	23 66	25 36	27 84	30 69	34 17	38 51	44 74	51 52
Or Life Annuity..	37 88	44 16	54 53	68 67	89 00	119 33	172 33	252 46

*Examination required for this option.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$19.70	\$15	\$51	\$162	7 +2	\$112	\$328	16 +8	\$186	\$493	24 +6	\$275	\$658	28 +5			
25	21.78	18	60	178	8 +2	132	356	17 +11	218	533	24 +6	322	706	27 +3			
30	24.89	22	73	196	9 +3	160	390	18 +12	264	578	22 +0	387	782	25 +5			
35	28.68	27	88	214	9 +11	192	421	17 +3	315	620	20 +9	459	811	23 +2			
40	33.35	32	105	230	9 +9	228	448	15 +7	370	654	18 +3	530	853	20 +0			
45	39.24	38	124	244	8 +11	265	469	13 +4	426	679	15 +7	611	888	18 +3			
50	46.87	44	143	253	7 +6	302	481	10 +11	478	694	12 +9	685	917	15 +8			

		Ages				Ages				Ages				Ages			
	Ann. Premium	21	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
1. Cash.....		\$ 275	\$ 322	\$ 387	\$ 459	\$ 535	\$ 611	\$ 686									
2. Paid-up Policy.....		658	706	762	811	853	888	917									
3. Life Annuity.....		17.13	21.48	28.59	38.39	51.98	71.07	98.70									
4. Cash and		94 00	109 00	129 00	148 00	167 00	185 00	199 00									
Continue at Premium of		15.84	17 37	19 77	22 90	27 03	32 60	40 24									

†\$1,000 paid-up in 15 years and these amounts in cash end of 20 years

(a) Extended term for life and these amounts in cash end of 20 years.

INTERMEDIATE VALUES.

Age at Issue	End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.				
Whole Life																				
21	\$ 9.44	\$19	\$56	5 8	\$43	\$115	11 5	\$72	\$176	15 9	\$110	\$243	18							
25	10.41	22	60	6 0	49	123	11 4	83	185	14 11	126	254	17							
30	11.93	26	65	6 0	58	131	10 8	97	196	13 7	146	267	15							
35	13.88	31	70	5 9	69	138	9 9	113	206	12 0	167	278	13							
40	16.38	37	74	5 3	80	146	8 7	129	215	10 4	190	290	11							
45	19.63	43	78	4 8	93	155	7 5	143	225	8 9	213	300	9							
50	23.85	50	82	4 0	109	165	6 4	168	237	7 4	236	310	7							
55	29.43	57	87	3 4	124	175	5 3	188	247	5 11	258	320	6							
60	36.86	66	93	2 9	140	184	4 3	207	257	4 8	278	328	4							
65	46.87	76	99	2 2	155	192	3 4	225	266	3 8	297	337	3							
10 Pay. Life																				
21	\$21.18	\$71	\$213	23 2	\$184	\$500	Life	\$205	.....	.....	\$227	.....	.....							
25	22.83	78	217	22 0	200	500	"	223	.....	.....	247	.....	.....							
30	25.27	89	221	20 1	223	500	"	247	.....	.....	273	.....	.....							
35	28.13	100	223	17 11	247	500	"	273	.....	.....	301	.....	.....							
40	31.44	111	225	15 6	273	500	"	301	.....	.....	328	.....	.....							
45	35.28	123	225	13 1	301	500	"	328	.....	.....	355	.....	.....							
50	39.76	134	223	10 9	328	500	"	355	.....	.....	381	.....	.....							
55	45.07	144	219	8 6	355	500	"	381	.....	.....	404	.....	.....							
60	51.56	151	213	6 6	381	500	"	404	.....	.....	424	.....	.....							
65	59.80	155	204	4 9	404	500	"	424	.....	.....	441	.....	.....							
15 Pay. Life																				
21	\$15.93	\$46	\$139	14 10	\$111	\$302	29 7	\$205	\$500	Life	227	.....	.....							
25	17.18	50	140	14 3	122	306	27 4	223	500	"	247	.....	.....							
30	19.03	56	141	13 0	137	309	24 4	247	500	"	273	.....	.....							
35	21.24	64	143	11 8	153	310	21 3	273	500	"	301	.....	.....							
40	23.87	71	144	10 1	169	310	18 2	301	500	"	328	.....	.....							
45	27.02	79	144	8 6	185	308	15 2	328	500	"	355	.....	.....							
50	30.87	86	143	6 10	200	305	12 3	355	500	"	381	.....	.....							
55	35.71	92	140	5 4	212	299	9 7	381	500	"	404	.....	.....							
60	42.03	96	135	4 0	220	290	7 2	404	500	"	424	.....	.....							
20 Pay. Life																				
21	\$13.39	\$35	\$106	11 2	\$82	\$223	22 1	\$143	\$349	30 4	\$227	\$500	.....							
25	14.44	39	108	10 11	91	226	20 7	156	351	27 9	247	500	.....							
30	16.03	44	109	10 1	102	230	18 4	175	354	24 5	273	500	.....							
35	17.96	49	109	8 11	115	232	16 0	194	354	21 0	301	500	.....							
40	20.32	54	108	7 8	127	232	13 6	212	353	17 8	328	500	.....							
45	23.24	59	107	6 4	138	230	11 1	230	351	14 6	355	500	.....							
50	26.96	65	108	5 2	149	227	8 10	245	346	11 6	381	500	.....							
55	31.85	70	107	4 1	158	223	6 10	257	338	8 10	404	500	.....							
Lim. P. Life with Def. Annuity																				
21	\$13.18	\$37	\$59	6 0 *23	\$79	\$114	11-5 *42	\$136	\$177	15-11*57	\$205	\$239	18-7							
25	15.42	44	64	6-5 *24	96	124	11-5 *44	166	195	15-8 *60	249	259	17-1							
30	19.14	56	71	6-7 *26	125	142	11-7 *47	214	218	15-1 *64	322	287	16-9							
35	24.35	72	79	6-6 *28	166	163	11-4 *51	282	246	14-4 *69	429	324	16-0							
40	31.94	97	89	6-4 *32	225	190	11-1 *56	386	286	13-11*76	600	380	16-1							
45	43.71	137	107	6-4 *36	320	230	11-1 *64	563	351	14-6 *85	355									
50	63.89	210	143	6-10 *44	500	305	12 3 *77	355			380									

*Deferred Annuity at End of Term with either Paid-Up or Extended Insurance.

		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	
15 Year End.	21	\$31.15	\$122	\$170	10	\$138	\$184	\$240	8	\$220	\$286	\$339	5	\$331	\$444	\$460	1	\$425
	25	31.33	122	170	10	\$133	184	240	8	\$217	286	338	5	\$330	444	459	1	\$425
	30	31.70	122	169	10	\$124	183	239	8	\$210	285	337	5	\$326	444	459	1	\$425
	35	32.31	122	167	10	\$109	182	237	8	\$199	284	336	5	\$321	443	459	1	\$425
	40	33.22	120	165	10	\$85	181	234	8	\$183	282	333	5	\$312	442	458	1	\$425
	45	34.61	119	162	10	\$47	179	230	8	\$158	280	329	5	\$299	441	456	1	\$425
	50	36.70	117	158	9	\$15	176	225	8	\$115	276	323	5	\$278	439	454	1	\$425
55	39.89	115	152	6	\$19	173	217	8	\$41	270	315	5	\$244	436	451	1	\$425	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
20 Year End.	21	\$22.63	\$78	\$127	15	\$61	\$188	\$261	10	\$234	\$322	\$381	5	\$375	\$452	\$468	1	\$414
	25	22.87	78	127	15	\$49	188	261	10	\$228	322	381	5	\$373	452	467	1	\$414
	30	23.35	79	126	15	\$27	188	259	10	\$217	321	379	5	\$368	451	467	1	\$414
	35	24.10	79	124	14	\$13	187	257	10	\$198	320	377	5	\$362	451	466	1	\$414
	40	25.24	79	122	11	\$1	186	253	10	\$169	317	373	5	\$351	450	465	1	\$414
	45	26.96	79	120	8	\$15	185	248	10	\$120	314	368	5	\$335	448	464	1	\$414
50	29.55	79	117	6	\$13	183	241	10	\$96	310	361	5	\$307	446	461	1	\$414	
55	33.40	79	113	4	\$17	181	233	7	\$111	304	351	5	\$261	442	457	1	\$414	

NOTE—Values after three premiums.
1 Months.

1924 DIVIDEND SCHEDULE—Beginning May 1, 1924.

ENDOWMENT AGE 85										
Issued	21	25	30	35	40	45	50	55		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16.58	18.19	20.72	24.00	28.37	34.27	42.36	53.58			
95	1.30	1.77	2.16	2.57	3.18	4.14	5.71			
1.02	1.38	1.87	2.28	2.73	3.37	4.38	6.06			
2.11	2.30	2.62	3.03	3.63	4.47	5.73	7.69			
15.19	16.68	18.99	22.00	26.01	31.42	38.85	49.15			
.79	.86	.98	1.19	1.46	1.85	2.49	3.55			
.80	.95	1.08	1.35	1.66	2.10	2.79	3.94			
.95	1.04	1.20	1.53	1.87	2.36	3.11	4.31			
1.04	1.13	1.33	1.72	2.10	2.63	3.43	4.68			
1.14	1.23	1.51	1.94	2.37	2.97	3.82	5.14			
1.23	1.34	1.72	2.18	2.68	3.32	4.23	5.62			
1.33	1.46	1.93	2.45	2.99	3.69	4.68	6.12			
1.44	1.59	2.16	2.73	3.33	4.10	5.04	6.65			

10 PAYMENT LIFE										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
39.63	42.35	46.39	51.25	57.11	64.24	73.02	83.90			
4.81	5.06	5.45	5.78	6.07	6.42	6.94	7.83			
5.11	5.38	5.81	6.18	6.52	6.92	7.49	8.43			
6.30	6.57	7.01	7.51	8.12	8.88	9.83	11.27			
37.19	39.75	43.50	48.01	53.45	60.03	68.11	78.08			
4.30	4.48	4.71	4.93	5.15	5.39	5.68	6.20			
4.76	5.01	5.33	5.62	5.87	6.15	6.47	7.00			
5.25	5.56	5.98	6.33	6.64	6.95	7.30	7.87			
5.72	6.07	6.54	6.96	7.33	7.72	8.15	8.82			
6.29	6.68	7.22	7.72	8.18	8.66	9.20	9.96			

15 PAYMENT LIFE										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
29.49	31.55	34.62	38.35	42.93	48.67	56.05	65.89			
3.25	3.46	3.79	4.04	4.23	4.39	5.13	6.52			
3.45	3.68	4.04	4.31	4.54	4.93	5.50	6.93			
4.44	4.73	5.20	5.65	6.17	6.86	7.75	9.16			
27.51	29.44	32.27	35.69	39.91	45.16	51.90	60.71			
2.70	2.90	3.15	3.29	3.47	3.68	3.96	4.60			
2.97	3.18	3.48	3.65	3.83	4.05	4.31	5.12			
3.26	3.49	3.82	4.03	4.17	4.46	4.69	5.69			
3.56	3.83	4.19	4.54	4.64	4.91	5.26	6.30			
3.95	4.24	4.65	4.95	5.20	5.54	5.94	7.02			
4.36	4.69	5.15	5.50	5.82	6.22	6.69	7.83			
4.80	5.18	5.69	6.11	6.50	6.92	7.48	8.69			
5.30	5.71	6.28	6.76	7.22	7.77	8.36	9.64			

10 YEAR ENDOWMENT										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
96.34	96.61	97.70	97.71	98.69	100.28	103.03	107.61			
5.29	5.52	5.93	6.33	6.82	7.33	8.04	9.01			
6.17	6.40	6.91	7.23	7.69	8.20	8.90	9.87			
9.65	9.89	10.31	10.74	11.23	11.78	12.53	13.59			
91.33	91.53	91.87	92.36	93.14	94.43	96.75	100.72			
5.73	5.90	6.20	6.48	6.76	7.01	7.34	7.77			
6.91	7.08	7.38	7.66	7.94	8.18	8.50	8.94			
8.19	8.36	8.65	8.92	9.21	9.45	9.77	10.20			
9.56	9.73	10.03	10.30	10.58	10.82	11.14	11.57			
11.23	11.40	11.70	11.97	12.26	12.50	12.83	13.28			

15 YEAR ENDOWMENT										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
61.30	61.80	62.13	62.90	64.10	66.15	69.64	75.46			
2.95	3.21	3.69	4.20	4.64	5.18	5.91	6.91			
3.47	3.73	4.21	4.71	5.16	5.70	6.42	7.43			
6.17	6.31	6.59	6.93	7.39	7.98	8.79	9.95			
57.87	58.12	58.53	59.13	60.13	61.85	64.89	70.03			
3.31	3.40	3.61	3.80	4.07	4.33	4.69	5.15			
3.92	4.04	4.27	4.50	4.77	5.02	5.38	5.82			
4.53	4.68	4.90	5.25	5.52	5.77	6.12	6.55			
5.13	5.35	5.72	6.07	6.33	6.57	6.91	7.34			
5.12	5.34	5.71	6.06	6.32	6.55	6.89	7.20			
7.21	7.43	7.80	8.14	8.40	8.63	8.95	9.34			
8.40	8.62	8.98	9.32	9.59	9.82	10.13	10.50			
9.69	9.91	10.27	10.62	10.88	11.10	11.41	11.79			

CONVERTIBLE LIMITED PAYMENT LIFE										
Year	Issued	21	25	30	35	40	45	50	55	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	39.63	39.38	40.47	42.27	44.92	48.67	54.05			
1921	4.81	4.59	4.60	4.57	4.48	4.59	4.97			
1920	5.11	4.88	4.90	4.83	4.80	4.93	5.33			
1919	6.30	6.06	6.04	6.17	6.40	6.86	7.40			
Prem	37.19	36.91	37.85	39.44	41.82	45.16	50.00			
1918	4.30	3.96	3.79	3.73	3.70	3.68	3.68			
1917	4.77	4.36	4.20	4.14	4.13	4.05	4.05			
1916	5.25	4.95	4.87	4.74	4.52	4.40	4.46			
1915	5.72	5.41	5.34	5.22	5.02	4.91	4.98			
1914	6.29	5.97	5.91	5.80	5.62	5.54	5.63			
1913	6.93	6.58	6.53	6.44	6.29	6.22	6.32			
1912	7.60	7.25	7.22	7.14	7.00	6.96	7.07			
1911	8.35	7.98	7.95	7.90	7.78	7.77	7.88			

25 YEAR ENDOWMENT										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	34.33	34.74	35.45	36.64	38.57	41.81	47.20	55.86		
1921	1.66	1.98	2.34	2.64	3.00	3.50	4.35	5.83		
1920	1.91	2.23	2.53	2.89	3.26	3.77	4.63	6.14		
1919	3.55	3.65	3.86	4.12	4.54	5.14	6.16	7.91		
Prem	32.12	32.48	33.08	34.06	35.75	38.06	43.47	51.32		
1918	1.64	1.69	1.76	1.86	2.04	2.28	2.78	3.74		
1917	1.97	2.02	2.09	2.19	2.39	2.64	3.14	4.13		
1916	2.34	2.39	2.46	2.55	2.75	3.02	3.53	4.53		
1915	2.73	2.82	2.91	3.04	3.21	3.42	3.94	4.95		
1914	3.03	3.13	3.26	3.42	3.62	3.91	4.44	5.46		
1913	3.38	3.52	3.77	3.94	4.15	4.43	4.97	5.99		
1912	3.80	4.05	4.33	4.50	4.71	4.99	5.54	6.56		
1911	4.41	4.69	4.95	5.12	5.32	5.60	6.14	7.16		

30 YEAR ENDOWMENT										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	28.06	28.54	29.45	30.93	33.35	37.34	43.73			
1921	1.38	1.71	2.14	2.44	2.76	3.29	4.19			
1920	1.50	1.90	2.33	2.64	2.96	3.51	4.45			
1919	3.00	3.11	3.35	3.65	4.05	4.62	5.84			
Prem	26.14	26.56	27.33	28.62	30.77	34.35	40.15			
1918	1.31	1.37	1.46	1.58	1.72	2.00	2.56			
1917	1.59	1.64	1.72	1.84	1.99	2.30	2.87			
1916	1.85	1.90	1.98	2.11	2.28	2.60	3.21			
1915	2.13	2.23	2.34	2.47	2.65	2.93	3.50			
1914	2.35	2.45	2.59	2.78	2.97	3.32	3.98			
1913	2.61	2.71	2.98	3.17	3.37	3.74	4.42			
1912	2.86	3.05	3.39	3.60	3.81	4.19	4.90			
1911	3.21	3.50	3.86	4.05	4.29	4.68	5.41			

MODIFIED ENDOWMENT WITH LIFE OPTION.										
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	30.95	33.21	36.50	40.35	45.08	50.97	59.41	68.82		
1921	1.89	2.30	2.77	3.12	3.43	3.90	4.81	6.35		
1920	2.11	2.53	3.03	3.42	3.76	4.27	5.22	6.80		
1919	3.14	3.66	4.26	4.78	5.30	5.98	7.21	9.06		
Prem	29.57	31.70	34.79	38.36	42.71	47.60	55.92	64.40		
1918	2.02	2.43	2.87	3.15	3.34	3.66	4.22	5.19		
1917	2.31	2.74	3.22	3.54	3.77	3.54	4.77	5.76		
1916	2.62	3.09	3.60	3.96	4.24	4.05	5.35	6.38		
1915	3.05	3.44	4.00	4.41	4.74	4.61	5.97	7.04		
1914	3.36	3.89	4.50	4.96	5.35	5.28	6.73	7.84		
1913	3.80	4.37	5.03	5.55	6.01	6.01	7.55	8.72		
1912	4.29	4.90	5.62	6.21	6.73	6.81	8.44	9.68		
1911	4.82	5.47	6.25	6.91	7.52	7.68	9.42	10.74		

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COST—Beginning May 1, 1924. 15 YEAR ILLUSTRATION

*In addition to Whole Life \$5,000 dividends shown below, a special Dividend of \$25 (\$5 per thousand) is payable on issues of 1909, 1914 and 1919.

WHOLE LIFE \$5,000									
	\$74 00	\$81 15	\$92 40	\$107 00	\$126 30	\$152 40	\$237 20		
Yr. Iss'd	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 55 Div. Net		
1923	\$ 74.00	\$ 81.15	\$ 92.40	\$ 107.00	\$ 126.30	\$ 152.40	\$ 237.20		
1922	8.90 65.10	9.80 71.35	11.20 81.20	12.90 94.10	15.20 111.10	18.50 133.90	28.70 208.70		
1921	12.05 61.95	13.03 68.12	14.53 77.83	16.44 90.56	18.82 107.48	22.08 130.32	32.92 204.40		
1920	12.39 61.61	13.44 67.71	15.07 77.33	17.05 89.95	19.59 106.71	23.03 129.37	34.32 202.10		
1919	12.74 61.29	13.85 67.30	15.59 76.81	17.69 89.31	20.33 105.92	24.01 128.39	35.73 201.10		
1918	13.10 60.90	14.28 66.87	16.12 76.29	18.35 88.65	21.19 105.11	25.01 127.39	37.14 200.10		
1917	13.48 60.52	14.73 66.42	16.67 75.73	19.03 87.97	22.03 104.27	26.03 126.37	38.56 198.60		
1916	13.87 60.13	15.19 65.96	17.24 75.16	19.73 87.27	22.85 103.42	27.06 125.34	39.98 197.20		
Prem	\$69.55	\$76.25	\$83.80	\$100.55	\$118.70	\$143.15	\$222.85		
1915	9.83 59.72	10.77 65.48	12.22 74.58	13.99 86.56	16.16 102.54	18.86 124.29	27.05 195.85		
1914	10.25 59.30	11.26 64.99	12.83 73.97	14.74 85.81	17.05 101.64	19.93 123.22	28.46 194.20		
1913	10.68 58.87	11.77 64.45	13.45 73.35	15.50 85.05	17.98 100.72	21.02 122.13	29.87 192.90		
1912	11.13 58.42	12.29 63.93	14.03 72.71	16.28 84.27	18.92 99.78	22.11 121.04	31.26 191.40		
1911	11.59 57.98	12.84 63.41	14.76 72.04	17.09 83.46	19.88 98.82	23.22 119.93	32.64 190.20		
1910	12.07 57.48	13.40 62.86	15.44 71.33	17.91 82.64	20.85 97.85	24.33 118.82	34.01 188.20		
1909	12.57 56.93	13.98 62.27	15.14 70.66	18.75 81.80	21.84 96.85	25.45 117.70	35.36 187.20		
Tot. †	164.65 904.20	180.63 1002.32	205.42 1141.40	235.45 1324.40	272.78 1585.52	320.64 1900.61	466.00 2991.10		
	281.20	270.32	244.40	229.40	245.52	330.61	907.10		

TWENTY PAYMENT LIFE

	\$24 55	\$26 29	\$28 90	\$32 13	\$36 18	\$41 42	\$57 98		
1923	24.55	26.29	28.90	32.13	36.18	41.42	57.98		
1922	24.55	26.29	28.90	32.13	36.18	41.42	57.98		
1921	2.39 22.16	2.62 23.67	2.97 25.93	3.21 28.92	3.45 32.73	3.78 37.64	6.01 51.10		
1920	2.54 22.01	2.78 23.51	3.15 25.75	3.42 28.71	3.68 32.50	4.04 37.38	6.34 51.10		
1919	3.53 21.02	3.72 22.57	4.17 24.73	4.60 27.53	5.09 31.09	5.75 35.67	8.19 49.35		
Prem	\$22.79	\$24.42	\$26.80	\$29.76	\$33.46	\$38.24	\$53.35		
1918	1.94 20.85	2.02 22.40	2.27 24.53	2.43 27.33	2.60 30.86	2.80 35.44	3.96 48.40		
1917	2.13 20.66	2.19 22.23	2.47 24.33	2.64 27.12	2.81 30.65	3.02 35.22	4.38 48.40		
1916	2.33 20.46	2.43 21.99	2.73 24.07	2.93 26.85	3.11 30.35	3.32 34.92	4.79 48.40		
1915	2.54 20.25	2.68 21.74	3.02 23.78	3.24 26.52	3.43 30.03	3.67 34.57	5.27 48.40		
1914	2.72 20.07	2.98 21.44	3.36 23.44	3.63 26.13	3.87 29.59	4.14 34.10	5.83 47.40		
1913	3.00 19.79	3.33 21.00	3.73 23.07	4.05 25.71	4.34 29.12	4.63 33.58	6.42 46.40		
1912	3.33 19.46	3.69 20.73	4.14 22.66	4.51 25.25	4.84 28.62	5.21 33.03	7.01 45.40		
1911	3.69 19.10	4.08 20.34	4.59 22.21	5.00 24.76	5.39 28.07	5.82 32.42	7.74 45.40		
1910	4.09 18.70	4.51 19.91	5.03 21.74	5.54 24.22	5.98 27.48	6.46 31.78	8.47 44.40		
1909	4.52 18.27	4.98 19.44	5.58 21.22	6.12 23.64	6.62 26.84	7.15 31.09	9.24 44.40		
Tot. †	38.75 311.90	42.01 333.64	47.24 365.25	51.32 406.93	55.21 480.29	59.82 529.68	83.70 730.70		
	30.90	26.64	22.26	22.92	32.29	57.68	192.10		

TWENTY YEAR ENDOWMENT

	\$44 21	\$44 56	\$45 18	\$46 12	\$47 65	\$50 23	\$61 84		
1923	44.21	44.56	45.18	46.12	47.65	50.23	61.84		
1922	44.21	44.56	45.18	46.12	47.65	50.23	61.84		
1921	2.04 42.17	2.38 42.18	2.88 42.30	3.32 42.80	3.79 43.86	4.34 45.89	6.12 55.10		
1920	2.38 41.83	2.73 41.83	3.23 41.95	3.67 42.45	4.14 43.51	4.70 45.53	6.49 55.10		
1919	4.37 39.84	4.47 40.09	4.78 40.40	5.24 40.88	5.75 41.90	6.40 43.83	8.49 53.10		
Prem	\$41.57	\$41.86	\$42.35	\$43.12	\$44.42	\$46.65	\$57.03		
1918	2.17 39.40	2.21 39.65	2.39 39.96	2.68 40.44	2.96 41.46	3.25 43.40	4.13 52.10		
1917	2.64 38.93	2.68 39.18	2.86 39.49	3.15 39.97	3.44 40.98	3.73 42.92	4.60 52.10		
1916	3.13 38.44	3.18 38.68	3.33 38.99	3.65 39.47	3.93 40.49	4.24 42.41	5.11 51.10		
1915	3.65 37.92	3.73 38.13	3.91 38.44	4.20 38.92	4.48 39.94	4.77 41.88	5.62 51.10		
1914	4.07 37.50	4.17 37.69	4.57 37.78	4.83 38.29	5.14 39.28	5.47 41.18	6.29 50.10		
1913	4.62 36.95	4.90 36.96	5.29 37.05	5.58 37.54	5.83 38.56	6.14 40.51	6.98 50.10		
1912	5.41 36.16	5.69 36.17	6.08 36.27	6.37 36.75	6.64 37.78	6.93 39.72	7.71 49.10		
1911	6.28 35.29	6.56 35.30	6.95 35.40	7.23 35.89	7.50 36.92	7.77 38.88	8.55 48.10		
1910	7.21 34.35	7.49 34.37	7.88 34.47	8.16 34.96	8.43 35.99	8.69 37.96	9.42 47.10		
1909	8.23 33.34	8.50 33.36	8.89 33.46	9.17 33.95	9.43 34.99	9.69 36.96	10.38 46.10		
Tot. †	56.20 580.55	58.69 582.71	63.07 586.33	67.25 594.55	71.49 610.96	76.12 641.53	99.80 799.10		
	185.45	183.29	178.67	169.45	152.04	118.47	142.10		

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—5924 DIVIDENDS FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$323.92	\$355.63	\$405.56	\$470.92	\$557.51	\$674.38	\$1054.91
Cash Value Deducted	288.92	314.63	354.56	407.92	478.51	576.38	911.10
20 Payment Life	114.29	122.33	134.21	149.42	168.68	193.53	269.10
Cash Value Deducted	38.20	39.33	41.21	43.42	49.68	58.53	102.10
20 Year Endowment	212.26	213.22	215.01	218.37	224.57	235.71	288.10
Cash Value Deducted	34.26	35.22	37.01	40.37	45.57	54.71	100.10
TEN YEARS							
Ordinary Life	\$624.49	\$685.35	\$781.28	\$907.18	1074.49	1300.99	2040.10
Cash Value Deducted	548.49	595.35	670.28	770.18	905.49	1095.99	1750.10
20 Payment Life	216.58	232.13	254.36	283.35	320.16	367.78	511.10
Cash Value Deducted	47.58	48.13	48.36	51.35	59.16	76.78	163.10
20 Year Endowment	404.45	406.55	409.67	415.46	426.72	447.50	547.10
Cash Value Deducted	8.45	10.55	13.67	19.46	29.72	49.50	149.10

METROPOLITAN LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1914. TEN YEAR RECORD. Whole Life \$5,000, 20 Pay. Life, 20 Year End.

	\$69 55		\$72 65		\$86 80		\$100 55		\$118 70		\$143 15		\$222 85	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Div. Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	69 55	69 55	72 65	72 65	86 80	86 80	100 55	100 55	118 70	118 70	143 15	143 15	222 85	222 85
16	69 55	69 55	72 65	72 65	86 80	86 80	100 55	100 55	118 70	118 70	143 15	143 15	222 85	222 85
17	69 55	69 55	72 65	72 65	86 80	86 80	100 55	100 55	118 70	118 70	143 15	143 15	222 85	222 85
18	69 55	69 55	72 65	72 65	86 80	86 80	100 55	100 55	118 70	118 70	143 15	143 15	222 85	222 85
19	\$6 41	63 14	\$6 87	69 38	\$7 57	79 23	\$8 41	92 14	\$9 41	109 29	\$10 67	132 48	\$15 09	207 76
20	6 68	62 87	7 19	69 06	7 99	78 81	8 91	91 64	10 01	108 69	11 42	131 73	16 14	206 71
21	6 97	62 58	7 38	68 72	8 38	78 42	9 42	91 13	10 64	108 05	12 19	130 06	17 21	205 64
22	7 26	62 29	7 88	68 37	8 81	77 99	9 94	90 61	11 28	107 42	13 25	129 90	19 13	203 72
23	34 83	34 72	35 77	40 48	37 22	45 58	38 09	61 58	41 16	77 54	43 86	99 20	52 05	170 80
24	35 25	34 30	36 26	42 49	37 83	45 97	39 74	60 12	42 03	76 64	44 93	98 22	53 46	169 39
25	97 40	59 8 10	101 50	66 1 00	107 80	760 20	115 41	90 04	124 56	106 244	136 32	129 518	173 08	206 642

	\$22 79		\$24 42		\$26 80		\$29 76		\$33 46		\$38 24		\$53 35	
Div. Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
16	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
17	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
18	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
19	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
20	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
21	22 79	22 79	24 42	24 42	26 80	26 80	29 76	29 76	33 46	33 46	38 24	38 24	53 35	53 35
22	\$1 59	21 20	\$1 63	22 79	\$1 66	24 94	\$1 98	27 50	\$2 01	31 45	\$2 06	36 18	\$3 07	50 28
23	1 75	21 04	1 83	22 59	2 08	24 72	2 20	27 56	2 26	31 20	2 32	35 92	3 44	49 91
24	2 72	20 07	2 98	21 44	3 32	23 44	3 63	26 13	3 87	29 59	4 14	34 10	5 83	47 53
25	6 06	22 84	6 44	23 76	7 30	26 70	7 79	28 81	8 14	32 64	8 52	37 88	12 34	52 116

	\$41 57		\$41 86		\$42 35		\$43 12		\$44 42		\$46 65		\$57 03	
Div. Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
16	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
17	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
18	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
19	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
20	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
21	41 57	41 57	41 86	41 86	42 35	42 35	43 12	43 12	44 42	44 42	46 65	46 65	57 03	57 03
22	\$1 73	39 84	\$1 78	40 08	\$1 94	40 41	\$2 21	40 91	\$2 45	41 97	\$2 68	43 97	\$3 25	53 78
23	2 13	39 44	2 21	39 65	2 37	39 98	2 64	40 48	2 88	41 54	3 10	43 55	3 64	53 39
24	4 07	37 50	4 17	37 69	4 57	37 78	4 83	38 26	5 14	39 28	5 47	41 18	6 29	50 74
25	7 93	40 77	8 16	41 04	8 88	41 62	9 68	42 52	10 47	43 73	11 25	45 25	13 18	55 712

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.												
	25	35	45	Ages	25	35	45					
PARTICIPATING												
LIMITED PAYMENT LIFE.												
Payment.....	\$ 75.33	\$ 90.76	\$112.61	15 Payment Life. Installments payable for								
Payment.....	23.26	28.61	37.58	15 Years.....	\$44.65	\$54.27	\$68.87					
Payment.....	21.34	21.50	35.53	25 Years.....	63.83	77.59	98.46					
SINGLE PREMIUM LIFE.												
Whole Life.....	\$331.88	\$398.34	\$490.20	30 Years.....	71.21	86.56	109.85					
SINGLE PREMIUM ENDOWMENTS.												
Year.....	\$772.74	\$774.15	\$778.00	20 Payment Life. Installments payable for								
Year.....	663.98	667.39	677.13	15 Years.....	\$37.20	\$45.47	\$58.66					
Year.....	576.74	583.30	602.25	25 Years.....	53.19	65.00	83.80					
Year.....	507.19	518.46	550.05	30 Years.....	59.34	72.52	93.49					
Year.....	452.38	470.34	517.24	10 Year Endowment. Installments payable								
FE ANNUITY RATES. Amount Purchased by \$1,000.												
males.....	\$52 37	\$57 88	\$67 31	for								
females.....	50 74	55 54	62 64	15 Years.....	\$87.17	\$89.01	\$93.61					
SPECIAL CLASS.												
Whole Life.....	\$24.30	\$32.06	\$46.92	25 Years.....	124.62	127.25	133.83					
Payment.....	51.18	60.58	75.42	30 Years.....	139.04	141.97	149.30					
Payment.....	38.86	46.30	58.90	20 Year Endowment. Installments payable								
Payment.....	33.06	39.76	51.98	for								
Year End.....	98.20	98.94	102.10	15 Years.....	\$63.06	\$65.26	\$71.08					
Year End.....	64.76	65.64	70.74	25 Years.....	90.15	93.30	101.62					
Year End.....	47.48	49.06	55.88	30 Years.....	100.58	104.10	113.37					
MONTHLY INSTALLMENT POLICIES.												
On Basis of \$50 Monthly. Whole Life.				JOINT LIFE POLICIES.								
Installments payable for				Whole Life.....	\$28.47	\$36.46	\$51.12					
Years.....	\$114.83	\$151.41	\$215.65	20 Pay. Life.....	37.77	44.79	57.19					
Years.....	164.17	216.47	308.31	20 Year End.....	51.02	54.05	62.01					
Years.....	183.16	241.50	343.97	DOUBLE INDEMNITY RATES per \$1,000								
MONTHLY INSTALLMENT POLICIES.												
Commuted Value: 15 years, \$1,486; 25				Whole Life, End. Age 85 and Reduced Prem								
years, \$2,023; 30 years, \$2,257.				Life.....			\$1.25					
Endowment at Age 85. On Basis of \$10				All Endowments.....			1.25					
Monthly. Installments payable for				20 Pay. Life, Mod. End.....			1.50					
Years.....	\$25.74	\$33.96	\$48.50	15 Payment Life.....			1.75					
Years.....	36.80	48.56	69.33	10 Payment Life.....			2.50					
Years.....	41.06	54.17	77.35	5 Payment Life.....			5.00					
MONTHLY INSTALLMENT POLICIES.												
On Basis of \$10 Monthly. 10 Payment				MORTGAGE REDEMPTION POLICY.								
Life. Installments payable for				End. 85.....	\$18.19	\$24.00	\$34.27					
Years.....	\$59.93	\$72.52	\$90.90	1 Year Term.....	8.42	9.35	11.66					
Years.....	85.68	103.68	129.96	This policy is a combination Endowment								
Years.....	95.59	115.68	144.99	85 and one year term policy written in one								
				policy. The term insurance decreasing as the								
				mortgage decreases. Not written with less								
				than \$1,000, Endowment 85.								

MICHIGAN MUTUAL LIFE INS. CO., Detroit, Mich.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Level Premium reserve (except 20 Payment Life Option and Endowment 85 and Modified Preliminary Term), with surrender charge up to 20th year varying from nothing up to \$25 per \$1,000. Payment of cash value may be deferred six months.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium all but Term policies will provide, prior to age 60, for (a) waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning when disability has existed for 60 days and continuing during lifetime and continued disability; no reduction in insurance; or (b) for waiver of premiums only. Agreement does not cover disability from war service. Limit \$15,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$2 per \$1,000, rider provides during premium paying period and prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war, riot or insurrection, violation of law, war service, bodily or mental infirmity, ptomaine, bacterial infection other than as result of injury, aerial navigation. Limit \$25,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service time of war.

Limits. — Ages, 18-65, except Term, 20-55. \$100,000; reinsures over \$15,000; (\$10,000 on Term); accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6% in advance to end of year and semi-annually thereafter. May be deferred six months.

Military Service. — Death from military or naval service in time of war, or as consequence thereof, limits liability to reserve.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. With cash but not loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premiums Loans. — No provision. See "Loans".

Reinstatement. — Within three years (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Limited (2-30) and Continuous (20 certain) annual installments. No provision for commutation by beneficiary.

Suicide. — Within two years, sane or insane, liability limited to reserve.

Women. — No extra charge. Written on 20 Payment Life or higher premium form. Limit, ages 18-50, \$3,000 if married and \$5,000 if single. Double Indemnity but no disability granted.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve.

Ord. Life	End. Age	Limited Pay. Life			Endowments					20 Pay. Life *Option	Term (b)		Ord. Life Month Income (c)
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	20 Pay 30 Yr. End.	Ins. to Age 65		5 Year	10 Year	
8.00	14.60	\$34.57	\$25.65	\$21.34	\$90.18	\$57.03	\$40.85	\$31.53	\$16.31	\$31.22	\$ 9.55	\$ 9.70	\$ 76.85
9.45	14.92	35.12	26.06	21.69	90.21	57.06	40.89	31.60	16.75	31.44	9.61	9.77	78.50
1.05	15.26	35.68	26.49	22.04	90.25	57.10	40.94	31.67	17.26	31.68	9.68	9.85	80.25
2.70	15.62	36.27	26.93	22.41	90.28	57.14	40.99	31.75	17.76	31.97	9.74	9.94	82.15
4.40	15.98	36.88	27.38	22.80	90.31	57.18	41.04	31.83	18.31	32.25	9.81	10.03	84.10
6.20	16.37	37.50	27.86	23.21	90.34	57.22	41.10	31.93	18.88	32.54	9.90	10.12	86.05
8.10	16.78	38.16	28.35	23.62	90.38	57.28	41.16	32.03	19.48	32.90	9.99	10.22	88.25
0.10	17.22	38.83	28.86	24.05	90.42	57.33	41.23	32.15	20.14	33.27	10.08	10.34	90.50
2.20	17.66	39.53	29.39	24.50	90.48	57.39	41.31	32.28	20.82	33.63	10.18	10.46	92.85
4.40	18.14	40.26	29.94	24.97	90.53	57.46	41.39	32.42	21.55	34.07	10.29	10.59	95.35
6.70	18.65	41.02	30.51	25.45	90.58	57.53	41.49	32.57	22.32	34.52	10.40	10.74	98.00
9.20	19.18	41.88	31.16	26.02	90.63	57.63	41.63	32.80	23.16	35.04	10.53	10.90	100.80
1.75	19.74	42.78	31.84	26.59	90.71	57.74	41.79	33.06	24.07	35.60	10.66	11.08	103.70
4.50	20.33	43.71	32.54	27.20	90.77	57.86	41.94	33.34	25.03	36.20	10.81	11.26	106.75
7.35	20.95	44.67	33.28	27.83	90.85	58.00	42.13	33.64	26.06	36.87	10.98	11.47	110.00
0.45	21.61	45.68	34.04	28.50	90.94	58.14	42.33	33.97	27.18	37.58	11.16	11.70	113.50
3.65	22.31	46.71	34.83	29.19	91.12	58.32	42.54	34.33	28.37	38.36	11.36	11.97	117.15
7.05	23.05	47.79	35.66	29.90	91.31	58.52	42.78	34.72	29.66	39.24	11.59	12.25	120.95
0.70	23.84	48.91	36.53	30.66	91.51	58.74	43.04	35.14	31.05	40.14	11.83	12.58	125.05
4.50	24.66	50.06	37.42	31.45	91.72	58.97	43.32	35.61	32.54	41.13	12.09	12.92	129.40
8.55	25.54	51.27	38.37	32.29	91.96	59.23	43.65	36.14	34.17	42.18	12.39	13.34	133.95
2.90	26.47	52.52	39.35	33.16	92.20	59.52	44.04	36.70	35.94	43.33	12.81	13.90	138.85
7.45	27.47	53.82	40.37	34.09	92.48	59.84	44.49	37.33	37.87	44.55	13.30	14.54	144.00
2.35	28.53	55.18	41.44	35.06	92.77	60.18	44.96	38.01	39.98	45.86	13.82	15.26	149.50
5.55	29.65	56.58	42.57	36.09	93.10	60.57	45.51	38.76	42.20	47.23	14.42	16.06	155.40
3.05	30.84	58.05	43.74	37.17	93.45	61.00	46.10	39.59	44.86	48.70	15.11	16.97	161.60
8.90	32.12	59.64	45.04	38.35	93.86	61.54	46.75	40.50	47.68	50.22	15.88	17.99	168.35
5.15	33.48	61.29	46.38	39.61	94.29	62.15	47.48	41.49	50.82	51.82	16.74	19.14	175.60
1.85	34.93	63.01	47.80	40.95	94.78	62.81	48.29	42.58	54.34	53.52	17.73	20.42	183.30
8.95	36.49	64.80	49.30	42.38	95.31	63.54	49.19	43.76	58.28	55.24	18.84	21.86	191.50
6.60	38.14	66.68	50.88	43.88	95.91	64.34	50.18	45.05	62.74	57.05	20.09	23.45	200.30
4.70	39.91	68.63	52.53	45.49	96.65	65.22	51.28	.....	.....	58.90	21.47	25.23	209.65
3.30	41.79	70.66	54.29	47.21	97.46	66.19	52.48	.....	.....	60.83	23.03	27.21	219.60
2.50	43.80	72.79	56.14	49.03	98.35	67.27	53.81	.....	.....	62.81	24.76	29.39	230.25
2.35	45.95	75.00	58.09	50.99	99.32	68.45	55.28	.....	.....	64.86	26.69	31.83	241.65
2.80	48.26	77.32	60.17	53.08	100.39	69.76	56.91	.....	.....	67.01	28.84	34.54	253.75
3.95	50.71	79.75	62.38	55.34	101.55	71.21	58.70	.....	.....	.....	31.45	37.80	266.70
5.95	53.35	82.28	64.73	57.75	102.82	72.80	60.66	.....	.....	.....	34.38	41.41	280.55
3.65	56.17	84.94	67.22	60.34	104.23	74.55	62.82	.....	.....	.....	37.60	45.44	295.35
2.35	59.19	87.74	69.89	63.12	105.77	76.50	65.20	.....	.....	.....	41.20	49.91	311.25
3.95	62.43	90.70	72.74	66.13	107.47	78.64	67.82	.....	.....	.....	45.23	54.87	328.20
2.50	66.22	.....	.....	.....	110.16	81.60	.....	.....	.....	.....	48.00	59.55	347.50
0.20	70.27	.....	.....	.....	113.06	84.84	.....	.....	.....	.....	52.70	64.66	368.30
7.15	74.62	.....	.....	.....	116.19	88.37	.....	.....	.....	.....	56.85	70.26	380.65
3.35	79.30	.....	.....	.....	119.62	92.24	.....	.....	.....	.....	61.40	76.32	414.75
7.00	84.27	.....	.....	.....	123.33	96.48	.....	.....	.....	.....	66.30	82.88	440.50

(b) Renewable and exchangeable within 10 years; not written over age 55, but renewable to age 75 or 80. (c) \$680 immediately and \$25 for 239 months.

NOTE.—Life and Endowment rates adopted January 1, 1916; Monthly Income in 1914 other rates January 1, 1908. Semi-annual rates, 52% of annual; quarterly rates, 13% of annual.

This is a 20 Pay. Life contract providing that if insured wishes to surrender policy at end of 20 years, he will receive a cash value equal to 20 premiums or he may take a up policy for \$1,000 and cash in varying amounts according to age (\$180.96 at age \$539.72 at age 55), or he may take paid-up life policy for increased amount varying \$1,325 at age 85 to \$1,870 at age 55. Evidence of insurability required. Insured also have policy paid-up for face by paying premiums for 14, 15 or 16 years, according to age at issue.

DISABILITY RATES PER \$1,000.
(Waiver of Premium and \$10 Monthly Income.)

Ord. Life \$5,000	End. Age 85	LIMITED PAY LIFE			Age at Issue	ENDOWMENTS				20 Pay. Life Option
		10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	20 Pay. 30 Yr. End.	
\$5.00	\$1.02	\$2.15	\$1.60	\$1.34	20	\$0.40	\$0.45	\$0.50	\$0.74	\$1.40
5.19	1.06	2.20	1.65	1.37	21	.42	.47	.53	.78	1.45
5.38	1.10	2.25	1.69	1.41	22	.44	.50	.57	.83	1.47
5.57	1.13	2.30	1.72	1.44	23	.46	.54	.60	.88	1.51
5.78	1.17	2.35	1.75	1.47	24	.48	.55	.62	.92	1.53
6.01	1.22	2.38	1.79	1.51	25	.50	.57	.65	.96	1.57
6.25	1.26	2.43	1.83	1.54	26	.52	.60	.68	1.02	1.60
6.48	1.30	2.46	1.85	1.56	27	.54	.62	.70	1.06	1.64
6.71	1.35	2.50	1.90	1.60	28	.56	.65	.75	1.14	1.67
6.94	1.39	2.53	1.92	1.63	29	.58	.68	.78	1.19	1.69
7.18	1.44	2.57	1.96	1.66	30	.60	.71	.82	1.27	1.72
7.43	1.50	2.61	1.99	1.69	31	.63	.74	.86	1.35	1.76
7.69	1.55	2.65	2.03	1.73	32	.66	.78	.91	1.42	1.79
7.95	1.61	2.68	2.06	1.76	33	.69	.82	.96	1.49	1.82
8.26	1.68	2.74	2.11	1.81	34	.73	.88	1.03	1.57	1.87
8.57	1.75	2.78	2.14	1.85	35	.77	.94	1.10	1.64	1.91
8.89	1.82	2.82	2.18	1.89	36	.82	.98	1.17	1.71	1.94
9.25	1.90	2.87	2.23	1.94	37	.87	1.05	1.24	1.78	1.96
9.65	1.99	2.92	2.28	1.99	38	.93	1.12	1.35	1.86	2.03
10.11	2.08	2.96	2.33	2.04	39	.99	1.20	1.45	1.93	2.09
10.65	2.17	3.01	2.37	2.09	40	1.06	1.29	1.56	2.00	2.11
11.19	2.26	3.05	2.41	2.20	41	1.12	1.37	1.72	2.11	2.24
11.73	2.38	3.09	2.48	2.33	42	1.19	1.49	1.90	2.25	2.41
12.28	2.49	3.12	2.51	2.44	43	1.28	1.60	2.07	2.38	2.45
12.88	2.61	3.16	2.56	2.57	44	1.38	1.72	2.24	2.52	2.60
13.54	2.75	3.20	2.64	2.73	45	1.50	1.88	2.42	2.67	2.84
14.26	2.89	3.24	2.79	2.87	46	1.62	2.12	2.59	2.83	3.01
15.04	3.04	3.28	2.96	3.03	47	1.74	2.36	2.79	3.00	3.17
15.89	3.23	3.32	3.17	3.22	48	1.88	2.63	3.00	3.18	3.40
16.79	3.40	3.35	3.35	3.40	49	2.06	2.88	3.21	3.37	3.60
17.76	3.60	3.38	3.58	3.60	50	2.26	3.15	3.44	3.58	3.83
18.80	3.84	3.68	3.84	3.86	51	2.68	3.45	3.70	.....	4.06
19.93	4.07	3.93	4.08	4.06	52	3.05	3.73	3.96	.....	4.36
21.16	4.34	4.27	4.36	4.36	53	3.46	4.06	4.23	.....	4.66
22.68	4.65	4.66	4.70	4.68	54	3.90	4.40	4.57	.....	4.96
24.33	5.00	5.00	5.00	5.00	55	4.35	4.75	4.90	.....	5.26

(WITH WAIVER OF PREMIUMS ONLY).

\$1.15	\$0.25	\$0.18	\$0.18	\$0.18	20	\$0.19	\$0.19	\$ 0.18	\$ 0.20	\$0.20
1.16	.25	.18	.18	.18	21	.20	.19	.18	.21	.21
1.17	.25	.18	.18	.18	22	.21	.19	.19	.21	.21
1.17	.25	.18	.18	.18	23	.22	.21	.20	.21	.21
1.18	.25	.18	.18	.18	24	.23	.21	.20	.21	.21
1.19	.25	.18	.18	.18	25	.24	.22	.21	.21	.21
1.20	.25	.18	.18	.18	26	.25	.23	.22	.21	.21
1.20	.25	.18	.18	.18	27	.26	.24	.23	.21	.21
1.21	.25	.18	.18	.18	28	.26	.24	.23	.21	.21
1.22	.25	.18	.18	.18	29	.27	.25	.24	.21	.21
1.23	.25	.18	.18	.18	30	.28	.26	.25	.21	.21
1.23	.25	.18	.18	.18	31	.28	.26	.25	.21	.21
1.24	.26	.18	.18	.19	32	.28	.27	.26	.22	.21
1.25	.27	.18	.18	.19	33	.29	.28	.27	.22	.21
1.30	.29	.18	.19	.21	34	.30	.30	.29	.24	.21
1.36	.30	.19	.20	.22	35	.32	.31	.30	.25	.21
1.44	.33	.21	.23	.25	36	.33	.32	.32	.28	.21
1.54	.35	.23	.25	.27	37	.36	.35	.35	.30	.21
1.66	.38	.25	.27	.30	38	.38	.38	.38	.33	.21
1.80	.40	.27	.30	.33	39	.40	.40	.41	.36	.21
1.95	.43	.30	.33	.35	40	.44	.44	.45	.38	.21
2.12	.46	.32	.35	.40	41	.47	.47	.50	.43	.21
2.30	.49	.34	.37	.44	42	.49	.50	.54	.47	.21
2.48	.53	.36	.40	.48	43	.52	.53	.58	.51	.21
2.67	.57	.39	.44	.53	44	.56	.58	.64	.56	.21
2.89	.62	.43	.49	.59	45	.61	.63	.70	.62	.21
3.13	.68	.48	.57	.66	46	.68	.74	.76	.69	.21
3.39	.73	.53	.65	.72	47	.72	.81	.83	.75	.21
3.69	.79	.58	.73	.79	48	.79	.90	.90	.81	1.03
4.02	.87	.66	.83	.87	49	.86	1.00	.97	.89	1.11
4.39	.95	.74	.93	.96	50	.94	1.10	1.06	.98	1.22
4.80	1.04	.88	1.04	1.05	51	1.14	1.23	1.16	.....	1.33
5.28	1.14	1.03	1.15	1.16	52	1.32	1.35	1.26	.....	1.44
5.80	1.26	1.20	1.29	1.28	53	1.52	1.49	1.38	.....	1.60
6.42	1.39	1.38	1.44	1.42	54	1.73	1.63	1.51	.....	1.77
7.12	1.55	1.58	1.60	1.58	55	1.95	1.80	1.67	.....	1.99

Double Indemnity \$2.00 per \$1,000.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY—Continued.

ash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

20 PAYMENT LIFE PAID-UP									EXTENDED TERM							
CASH OR LOAN																
3	10	15	20	8	5	10	15	19	3	10	15	19	10	15	19	
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	Y.	Y.	Y.	Y.	Y.	Y.	
\$26	\$149	\$262	\$410	\$150	\$250	\$500	\$750	\$950	3	210	23	300	34	240	43	
26	151	267	419	150	250	500	750	950	3	210	23	180	34	0	42	
27	155	273	428	150	250	500	750	950	3	240	23	150	33	120	41	
27	158	279	437	150	250	500	750	950	3	240	23	60	32	240	40	
28	162	285	446	150	250	500	750	950	3	270	23	0	31	330	39	
29	166	291	456	150	250	500	750	950	3	300	22	300	31	90	39	
30	169	298	466	150	250	500	750	950	3	330	22	150	30	210	38	
30	172	305	476	150	250	500	750	950	3	330	22	0	29	300	37	
31	177	312	487	150	250	500	750	950	4	0	21	270	29	60	36	
32	181	319	498	150	250	500	750	950	4	30	21	120	28	150	35	
32	185	326	508	150	250	500	750	950	4	0	20	330	27	240	34	
33	189	333	520	150	250	500	750	950	4	30	20	180	26	330	33	
34	194	341	531	150	250	500	750	950	4	60	20	30	26	60	32	
35	198	349	543	150	250	500	750	950	4	60	19	210	25	180	31	
36	203	357	554	150	250	500	750	950	4	90	19	30	24	270	31	
37	209	365	566	150	250	500	750	950	4	90	18	270	24	0	30	
38	213	373	578	150	250	500	750	950	4	120	18	60	23	90	29	
40	219	381	590	150	250	500	750	950	4	150	17	240	22	180	28	
41	225	390	602	150	250	500	750	950	4	150	17	60	21	270	27	
43	231	399	615	150	250	500	750	950	4	180	16	240	21	0	26	
45	237	406	627	150	250	500	750	950	4	210	16	60	20	90	25	
46	243	415	639	150	250	500	750	950	4	180	15	240	19	180	24	
48	249	423	652	150	250	500	750	950	4	210	15	60	18	270	24	
50	255	432	664	150	250	500	750	950	4	210	14	210	18	30	23	
52	261	440	676	150	250	500	750	950	4	180	14	30	17	120	22	
54	267	448	688	150	250	500	750	950	4	180	13	180	16	210	21	
56	273	456	700	150	250	500	750	950	4	150	13	0	15	300	20	
58	279	464	712	150	250	500	750	950	4	120	12	150	15	60	19	
60	285	473	724	150	250	500	750	950	4	90	11	330	14	180	18	
62	291	481	736	150	250	500	750	950	4	60	11	120	13	300	18	
64	296	488	747	150	250	500	750	950	4	0	10	300	13	60	17	
66	302	496	758	150	250	500	750	950	3	330	10	120	12	210	16	
68	307	503	769	150	250	500	750	950	3	270	9	270	11	330	15	
70	313	510	780	150	250	500	750	950	3	210	9	90	11	120	14	
72	318	517	790	150	250	500	750	950	3	180	8	270	10	240	14	

20 PAYMENT LIFE OPTION.

CASH OR LOAN				PAID-UP AND CASH At End of 20 Years.						EXTENDED TERM							
				10 Yrs.		15 Yrs.		20 Yrs.		3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.				
3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Pd. Up	Cash	Pd. Up	Cash	Pd. Up	Cash	Y.	D.	Y.	D.	Y.	D.	Y.	D.
\$34	\$220	\$390	\$624	40	\$464	\$99	\$730	\$149	"	\$214	37	4	257	10	\$230	5	\$435
34	222	393	628	40	466	96	731	145	"	210	11	4	256	10	\$231	5	\$438
31	224	396	633	60	467	94	732	142	"	205	98	4	258	10	\$233	5	\$441
35	226	400	639	40	468	92	733	139	"	202	59	4	262	10	\$235	5	\$446
35	228	404	645	00	470	89	734	136	"	198	72	4	263	10	\$236	5	\$449
36	230	408	650	80	471	87	735	133	"	194	80	4	265	10	\$238	5	\$453
36	233	412	658	00	472	85	736	131	"	192	00	4	272	10	\$240	5	\$458
37	236	417	665	40	474	84	737	128	"	189	14	4	277	10	\$243	5	\$463
37	239	422	672	60	475	82	738	126	"	185	83	4	280	10	\$244	5	\$468
38	242	428	681	40	476	80	739	124	"	183	88	4	288	10	\$247	5	\$475
38	246	434	690	40	477	79	739	122	"	181	91	4	294	10	\$249	5	\$481
39	250	441	700	80	478	79	740	122	"	181	13	4	305	10	\$252	5	\$488
40	254	448	712	00	479	79	740	122	"	180	96	4	316	10	\$255	5	\$496
41	259	456	724	00	480	79	741	122	"	181	42	4	326	10	\$258	5	\$504
42	264	465	737	40	481	80	741	123	"	182	10	4	340	10	\$262	5	\$513
43	270	475	751	60	482	81	742	125	"	185	45	4	352	10	\$265	5	\$523
44	276	485	767	20	483	83	742	128	"	189	07	4	361	10	\$268	5	\$533
46	283	497	784	80	484	87	742	133	"	194	58	5	17	10	\$272	5	\$545
47	290	508	802	80	485	90	742	138	"	200	41	5	28	10	\$276	5	\$558
49	298	521	822	60	486	94	742	144	"	207	97	5	40	10	\$279	5	\$571
51	306	534	843	60	486	100	742	151	"	216	68	5	47	10	\$282	5	\$585
53	314	549	866	60	487	106	742	160	"	227	36	5	53	10	\$286	5	\$600
55	323	564	891	00	487	113	741	170	"	239	45	5	52	10	\$289	5	\$616
57	333	580	917	20	487	122	740	182	"	253	37	5	45	10	\$291	5	\$633
59	342	596	944	60	487	131	740	195	"	268	53	5	31	10	\$293	5	\$650
61	352	613	974	00	487	142	739	209	"	285	76	5	11	10	\$294	5	\$669
63	362	630	1004	40	486	153	737	225	"	304	10	4	347	10	\$293	5	\$688
66	372	649	1036	40	486	166	736	242	"	324	17	4	312	10	\$290	5	\$707
68	383	666	1070	40	485	180	734	261	"	346	39	4	270	10	\$287	5	\$727
70	392	684	1104	80	484	194	732	281	"	369	20	4	221	10	\$280	5	\$747
72	402	701	1141	00	483	210	730	302	"	394	02	4	167	10	\$270	5	\$767
74	411	719	1178	00	482	227	728	324	"	419	87	4	108	10	\$267	5	\$787
76	420	736	1216	00	480	245	726	349	"	447	56	4	45	10	\$239	5	\$805
78	428	752	1256	20	479	264	723	375	"	476	48	3	342	10	\$215	5	\$825
79	436	767	1297	20	477	284	720	402	"	507	02	3	272	10	\$185	5	\$844
80	443	782	1340	20	476	306	717	432	"	539	72	3	200	10	\$148	5	\$862

NOTE.—3½% Full Level Premium Reserve Basis on all forms, except Modified Preliminary Term on 20 Payment Life Option and Endowment Are 25.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

End of 5 Years																	End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd Up	Ext. Term Y D	Cash or Loan	Pd Up	Ext. Term Y D	Cash or Loan	Pd Up	Ext. Term Y D	Cash or Loan	Pd Up	Ext. Term Y D	Cash or Loan	Pd Up	Ext. Term Y D															
End. at 85	21	\$14.92	\$28	\$89	3	\$270	\$70	\$203	9	\$234	\$119	\$314	15	\$225	\$178	\$424	19	\$128													
	25	16.37	33	98	4	199	83	223	10	1290	141	343	16	159	208	455	18	1217													
	30	18.65	41	111	5	11	102	248	11	1246	173	378	15	1280	254	497	17	106													
	35	21.61	52	127	5	1279	127	278	11	1301	212	415	14	1227	306	538	15	1106													
	40	25.54	65	142	6	147	156	306	11	126	257	451	13	113	363	576	13	103													
	45	30.84	80	157	5	1324	190	334	9	1308	306	485	11	145	425	613	11	14													
	50	38.14	98	173	5	1101	228	361	8	1136	359	518	9	186	480	647	9	177													
10 Pay. Life	55	48.26	119	189	4	1176	269	388	6	1309	416	551	7	1202	560	687	7	121													
	60	62.43	142	205	3	1227	315	417	5	1186	483	592	6	178	672	761	5	138													
	21	\$35.12	\$137	\$500	23	\$300	\$326	\$1000	Pd-up	\$360	\$1000	Pd-up	\$419	\$1000	Pd-up	\$1000	Pd-up	\$1000													
	25	37.50	148	500	23	1210	352	1000	"	392	1000	"	456	1000	"	1000	"	1000													
	30	41.02	164	500	22	1180	390	1000	"	436	1000	"	508	1000	"	1000	"	1000													
	35	45.68	182	500	20	1210	434	1000	"	486	1000	"	566	1000	"	1000	"	1000													
	40	51.27	204	500	18	1120	484	1000	"	542	1000	"	627	1000	"	1000	"	1000													
15 Pay. Life	45	58.05	230	500	15	1270	542	1000	"	602	1000	"	688	1000	"	1000	"	1000													
	50	66.63	257	500	13	130	602	1000	"	664	1000	"	747	1000	"	1000	"	1000													
	55	77.32	283	500	10	1120	664	1000	"	722	1000	"	800	1000	"	1000	"	1000													
	60	90.70	305	500	7	1300	722	1000	"	776	1000	"	850	1000	"	1000	"	1000													
	21	\$26.06	\$78	\$333	11	\$300	\$202	\$667	31	\$210	\$359	\$1000	Pd-up	\$419	\$1000	Pd-up	\$1000	Pd-up													
	25	27.86	86	333	12	1180	221	667	29	1300	390	1000	"	456	1000	"	1000	"													
	30	30.51	99	333	13	100	248	667	27	160	433	1000	"	508	1000	"	1000	"													
Insurance to 65, Life Annuity \$100 thereafter.	35	34.04	113	333	13	10	280	667	24	160	484	1000	"	566	1000	"	1000	"													
	40	38.37	130	333	12	160	316	667	20	1330	542	1000	"	627	1000	"	1000	"													
	45	43.74	149	333	10	1240	354	667	17	1210	602	1000	"	688	1000	"	1000	"													
	50	50.88	167	333	8	1270	391	667	14	190	664	1000	"	747	1000	"	1000	"													
	55	60.17	185	333	6	1330	424	667	11	160	722	1000	"	800	1000	"	1000	"													
	60	72.74	199	333	5	130	450	667	8	1120	776	1000	"	850	1000	"	1000	"													
	21	\$16.75	\$37	\$114	5	115	\$94	\$243	13	\$203	\$166	\$385	21	\$360	\$251	\$520	24	\$8													
Annuity at 65	25	18.88	46	125	6	143	114	271	15	1128	200	424	22	1155	302	565	20	\$22													
	30	22.32	62	148	7	1299	148	314	16	1344	257	481	20	1393	383	632	15	\$30													
	35	27.18	84	178	9	1197	195	365	17	1204	333	549	15	1273	494	718	10	\$35													
	40	34.17	114	213	10	1243	261	431	15	1102	441	639	10	1458	655	825	5	\$72													
	45	44.86	160	264	11	1121	361	523	10	\$310	608	768	5	\$662	921	\$100	Life An														
	50	62.74	235	341	10	\$78	538	678	5	\$565	921	\$100	Life An																		
	21	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
20 Pay. 30 Yr End.	25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	35	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
Immed. Benefit Monthly Income	60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....													
	21	\$78.50	\$115	\$450	3	12	\$320	\$1015	8	278	\$580	\$1575	15	71	\$910	\$2175	19	27													
	25	86.05	135	500	3	168	380	1110	9	287	685	1705	15	260	1070	2345	19	24													
	30	98.00	165	560	4	13	470	1240	10	265	840	1880	15	128	1295	2550	17	17													
	35	113.50	210	630	4	222	575	1375	10	291	1025	2065	14	69	1555	2750	15	19													
	40	133.95	265	705	4	363	710	1520	10	55	1235	2240	12	197	1840	2935	13	13													
	45	161.60	360	780	5	115	890	1655	9	97	1470	2405	10	255	2135	3105	11	6													
20 Year End.	50	200.30	465	855	5	7	1080	1780	7	347	1705	2550	8	272	2430	3255	9	4													
	55	253.75	580	930	4	136	1285	1895	6	197	1960	2675	7	14	2705	3380	7	8													
	60	328.20	700	1020	3	209	1485	2000	5	60	2205	2790	5	199	2990	3520	5	17													
	65	440.50	820	1100	2	282	1680	2100	4	5	2470	2940	4	66	3330	3720	3	20													
	21	\$40.89	\$157	\$250	15	\$119	\$376	\$518	10	\$470	\$646	\$759	5	\$753	\$918	\$950	1	\$95													
	25	41.10	157	250	15	\$109	376	517	10	\$465	645	759	5	\$750	918	950	1	\$95													
	30	41.49	157	250	15	\$90	375	515	10	\$454	644	757	5	\$746	917	950	1	\$94													
20 Year End.	35	42.33	159	250	15	\$58	376	513	10	\$437	645	757	5	\$742	917	950	1	\$94													
	40	43.65	159	250	14	1240	376	512	10	\$402	642	753	5	\$728	916	950	1	\$94													
	45	46.10	161	250	11	1150	377	508	10	\$340	640	750	5	\$707	914	950	1	\$94													
	50	50.18	163	250	8	1210	376	500	10	\$216	634	750	5	\$665	911	950	1	\$94													
	55	56.91	167	250	6	1190	377	500	9	1270	626	750	5	\$590	905	950	1	\$93													
	60	67.82	172	250	4	1150	376	500	6	1270	611	750	5	\$443	895	950	1	\$91													

1 Days.

NOTE.—Value after three premiums.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages.	25	35	45	Ages.	25	35	45
NON-PARTICIPATING.				NON-RENEWABLE TERM.			
PREFERRED LIFE. Paid-up Age				15 Year.....	\$10.82	\$12.95	\$20.21
65 for one-half face value.				20 Year.....	11.18	14.04	24.37
Premium.....	\$16.16	\$20.94	\$30.63	25 Year.....	11.66	16.12	....
ENDOWMENTS.				\$1,000 INSURANCE TO AGE 65			
5 Year.....	31.57	33.08	37.91	with \$100 Life Annuity there-			
10 Year.....	25.55	27.63	33.56	after. 1st payment, Age 65.			
15 Year.....	21.69	24.31	31.43	Premium.....	\$18.88	\$27.18	\$44.86
20 Year.....	19.14	22.39	....	INSTALLMENT PLAN. For 30 An-			
20 PAYMENT ENDOWMENTS.				nual Installments multiply Pre-			
10 Year.....	\$67.11	\$68.52	\$72.34	mium by .6345; 25 Installments,			
20 Year.....	42.80	47.66	....	.6823; 20 Installments, .7355; 15			
15 PAYMENT ENDOWMENTS.				Installments, .7947; 10 Install-			
5 Year.....	\$43.40	\$44.95	\$49.56	ments, .8608.			
10 Year.....	38.34	40.58	46.60	RETURN PREMIUMS. Multiply			
15 Year.....	34.59	37.51	44.81	Regular Premium by Following			
20 Year.....	31.79	35.52	....	Factors:			
20 PAYMENT ENDOWMENTS.				Returned within 10 Years:			
10 Year.....	\$26.48	\$29.73	\$37.35	1.056 1.068 1.103			
SINGLE PREMIUM RATES.				Returned within 15 Years:			
Whole Life....	\$324.98	\$390.06	\$480.00	1.084 1.108 1.187			
10 Year End..	756.67	758.05	761.81	Returned within 20 Years:			
15 Year End..	650.17	653.51	663.05	1.115 1.162 1.323			
20 Year End..	564.74	571.16	589.72				

Net Cost in Case of Death or Surrender End of Year.

Ages.	25		35		45		55	
Year.	Death	Sur.	Death	Sur.	Death	Sur.	Death	Sur.
ENDOWMENT 85.								
1st.....	\$16.37	\$16.37	\$21.61	\$21.61	\$30.84	\$30.84	\$48.26	\$48.26
2nd.....	32.74	32.74	43.22	43.22	61.68	61.68	96.52	96.52
3rd.....	49.11	33.11	64.83	39.83	92.52	53.52	144.78	85.78
4th.....	65.48	41.48	86.44	48.44	123.36	63.36	193.04	104.04
5th.....	81.85	48.85	108.05	56.05	154.20	74.20	241.30	122.30
10th.....	163.70	80.70	216.10	89.10	308.40	118.40	482.60	213.60
15th.....	245.55	104.55	324.15	112.15	462.60	156.60	723.90	307.90
20th.....	327.40	119.40	432.20	126.20	616.80	191.80	965.20	405.20

TWENTY PAYMENT LIFE.

1st.....	\$23.21	\$23.21	\$28.50	\$28.50	\$37.17	\$37.17	\$53.08	\$53.08
2nd.....	46.42	46.42	57.00	57.00	74.34	74.34	106.16	106.16
3rd.....	69.63	40.63	85.50	48.50	111.51	57.51	159.24	85.24
4th.....	92.84	45.84	114.00	55.00	148.68	66.68	212.32	104.32
5th.....	116.05	51.05	142.50	60.50	185.85	74.85	265.40	122.40
10th.....	232.10	66.10	285.00	76.00	371.70	104.70	530.80	207.80
15th.....	348.15	57.15	427.50	62.50	557.55	109.55	796.20	261.60
20th.....	464.20	8.20	570.00	4.00	743.40	55.40	1061.60	273.20

TWENTY YEAR ENDOWMENT.

1st.....	\$41.10	\$41.10	\$42.33	\$42.33	\$46.10	\$46.10	\$56.91	\$56.91
2nd.....	82.20	82.20	84.66	84.66	92.20	92.20	113.82	113.82
3rd.....	123.30	41.30	126.99	43.99	138.30	53.30	170.73	81.73
4th.....	164.40	45.40	169.32	49.32	184.40	62.40	227.64	99.64
5th.....	205.50	48.50	211.65	52.65	230.50	69.50	284.55	117.55
10th.....	411.00	35.00	423.30	47.30	461.00	84.00	569.10	192.10
15th.....	616.50	-28.50	634.95	-10.05	691.50	51.50	853.65	227.65
20th.....	822.00	-178.00	846.60	-153.40	922.00	-78.00	1138.20	138.20

MID-CONTINENT LIFE INS. CO., Oklahoma City, Okla.

Accelerative Option. — Policy is non-participating. Under Guaranteed Premium Reduction policies if coupons are left with company, policy will be paid up at an earlier date or will mature as endowment if premiums are continued in full.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to sixth year not exceeding \$25 per \$1,000.

Change of Plan. — May change to higher premium form if risk not increased.

Disability. — For varying extra premium certain policies provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning six months after proof of disability having existed 60 days and continuing during disability until maturity; no reduction in insurance. Certain policies include Partial Disability, which provides in event of loss of one member of body, in event of accidental injury during premium-paying period, prior to age 60, for payment of one-fourth of face of policy without reduction in insurance. Agreement does not cover total disability from war service nor aeronautic or submarine operations; nor Partial Disability from any attempt at homicide or suicide or war service.

Dividends. — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons, which mature beginning upon payment of second premium and annually thereafter, and may be paid in cash, used to reduce premiums or left to accumulate at 3½% per annum, withdrawable end of any year, or purchase paid-up additions. If all coupons left with company, special settlement options at end of 20 years.

Double Indemnity. — For extra premium certain policies provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 30 days from time of injury. Beneficiary Insurance included, which provides that in event of accidental death of beneficiary prior to age 60, and over 16, face of policy paid in full settlement; death must occur while passenger on common carrier and within 30 days from time of injury. Agreement does not cover death from homicide, suicide or war service.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non payment of premium and service in time of war.

Limits. — Ages, 18-55, except Term, 15-50. No fixed amount; reinsures over \$5,000 accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest not more than 6% in advance. Policy may be returned to owner after endorsement of loan thereon. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war or within six months thereafter as a result of service, limits liability to premiums paid with interest at 4% per annum, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash; Limited (2-25 years) Instalments; Continuous (20 years certain) Instalments; face of policy paid in 20 annual installments and \$525 per \$1,000 at end of 20 years. Payments made annually, semi-annually (\$50.40), quarterly (\$25.30) or monthly (\$8.45). Unless otherwise specified commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Term granted only to business or professional women. Disability granted in some cases. Double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Age	LIMITED PAY. LIFE			ENDOW- MENTS			Age	End. Age 65	Pd-Up Age 70	20 Pay. Dec. Prem 20 Year End. Opt.	20 Pay. P. R.	TERM*			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year						5 Year	10 Year	15 Year	20 Year
15	\$34.43	\$25.28	\$20.81	\$92.24	\$58.15	\$41.43	15	\$15.19	\$13.48	\$43.40	\$26.35	\$9.31	\$9.43	\$9.56	\$9.73
16	34.93	25.65	21.12	92.25	58.20	41.57	16	15.56	13.76	43.44	26.73	9.35	9.49	9.63	9.80
17	35.45	26.04	21.44	92.31	58.28	41.82	17	15.95	14.05	43.48	27.13	9.40	9.54	9.70	9.88
18	36.01	26.45	21.79	92.35	58.32	41.89	18	16.37	14.36	43.53	27.56	9.46	9.60	9.76	9.96
19	36.58	26.87	22.14	92.40	58.37	41.75	19	16.81	14.69	43.58	27.96	9.51	9.66	9.85	10.06
20	37.16	27.30	22.49	92.46	58.43	41.80	20	17.27	15.03	43.63	28.43	9.58	9.74	9.94	10.16
21	37.74	27.74	22.86	92.52	58.50	41.86	21	17.74	15.38	43.68	28.88	9.64	9.81	10.03	10.28
22	38.41	28.23	23.17	92.67	58.57	41.93	22	18.26	15.77	43.74	29.38	9.71	9.89	10.11	10.41
23	39.06	28.71	23.67	92.71	58.63	42.01	23	18.80	16.16	43.81	29.88	9.78	9.98	10.23	10.53
24	39.71	29.20	24.08	92.75	58.70	42.09	24	19.37	16.57	43.88	30.41	9.85	10.08	10.34	10.66
25	40.42	29.72	24.52	92.85	58.74	42.17	25	19.97	17.01	43.96	30.92	9.94	10.18	10.46	10.83
26	41.17	30.29	24.99	92.98	58.89	42.28	26	20.63	17.49	44.03	31.48	10.03	10.28	10.60	10.99
27	41.90	30.83	25.43	93.02	58.95	42.37	27	21.30	17.97	44.12	32.05	10.13	10.40	10.74	11.19
28	42.70	31.42	25.95	93.12	59.06	42.50	28	22.03	18.50	44.22	32.67	10.23	10.53	10.90	11.39
29	43.51	32.03	26.49	93.23	59.13	42.60	29	22.80	19.05	44.32	33.29	10.34	10.66	11.08	11.63
30	44.36	32.67	27.00	93.29	59.24	42.73	30	23.64	19.63	44.43	33.94	10.45	10.81	11.28	11.88
31	45.23	33.32	27.55	93.45	59.35	42.87	31	24.51	20.25	44.55	34.65	10.59	10.99	11.40	12.16
32	46.13	34.00	28.12	93.56	59.49	42.99	32	25.45	20.90	44.68	35.34	10.74	11.16	11.73	12.49
33	47.08	34.71	28.79	93.71	59.65	43.17	33	26.45	21.60	44.83	36.09	10.89	11.36	11.98	12.85
34	48.08	35.47	29.38	93.83	59.81	43.36	34	27.55	22.35	45.00	36.88	11.00	11.59	12.28	13.26
35	49.10	36.24	30.04	93.96	59.97	43.55	35	28.71	23.15	45.19	37.66	11.29	11.83	12.60	13.71
36	50.14	37.02	30.72	94.11	60.15	43.76	36	29.99	23.98	45.39	38.50	11.45	12.10	12.96	14.21
37	51.23	37.86	31.45	94.32	60.31	44.02	37	31.29	24.88	45.61	39.37	11.70	12.40	13.39	14.79
38	52.38	38.74	32.21	94.56	60.57	44.29	38	32.75	25.85	45.86	40.32	11.95	12.74	13.86	15.43
39	53.55	39.65	33.00	94.74	60.80	44.59	39	34.33	26.87	46.14	41.26	12.24	13.11	14.39	16.11
40	54.79	40.60	33.85	94.98	61.06	44.95	40	36.04	27.98	46.45	42.20	12.55	13.54	14.98	16.91
41	56.06	41.59	34.72	95.25	61.21	45.29	41	37.90	29.16	46.80	43.34	12.89	14.03	15.65	17.80
42	57.40	42.64	35.65	95.48	61.70	45.74	42	39.93	30.45	47.19	44.45	13.29	14.58	16.40	18.78
43	58.78	43.64	36.64	95.84	61.99	46.21	43	42.15	31.82	47.62	45.60	13.73	15.20	17.24	19.86
44	60.22	44.87	37.68	96.16	62.51	46.71	44	44.60	33.31	48.10	46.84	14.23	15.91	18.19	21.06
45	61.71	46.06	38.77	96.52	62.98	47.29	45	47.29	34.91	48.65	48.14	14.81	16.71	19.24	22.40
46	63.28	47.33	39.94	96.95	63.47	47.94	46	50.28	36.66	49.26	49.54	15.48	17.61	20.41	23.89
47	64.90	48.65	41.18	97.43	64.06	48.65	47	53.59	38.55	49.94	50.99	16.24	18.63	21.71	25.49
48	66.60	50.05	42.47	97.98	64.73	49.45	48	57.30	40.62	50.70	52.54	17.10	19.76	23.16	27.24
49	68.37	51.43	43.87	98.56	65.31	50.37	49	61.48	42.88	51.55	54.17	18.06	21.03	24.78	29.14
50	70.20	53.06	45.34	99.24	66.19	51.35	50	66.19	45.34	52.51	55.92	19.15	22.43	26.54	31.19
51	72.11	54.68	46.91	...	67.07	52.42	51	...	...	54.58	57.77	20.35	23.90	...	...
52	74.09	56.39	48.58	...	68.02	53.62	52	...	...	54.75	59.70	21.70	25.71	...	...
53	76.18	58.21	50.37	...	69.09	54.97	53	...	...	55.02	61.75	23.20	27.63	...	...
54	78.34	60.12	52.28	...	70.29	56.43	54	...	...	57.43	63.95	24.86	29.74	...	...
55	80.60	62.14	54.32	...	71.61	58.05	55	...	...	59.01	66.29	26.70	32.09	...	...
56	...	...	...	...	...	...	56	...	...	...	...	...	...	...	...
57	...	...	...	...	...	...	57	...	...	...	...	...	...	...	...
58	...	...	...	...	...	...	58	...	...	...	...	...	...	...	...
59	...	...	...	...	...	...	59	...	...	...	...	...	...	...	...
60	...	...	...	...	...	...	60	...	...	...	...	...	...	...	...

*5 Year Term Convertible within 4 years, 10, 15 and 20 Year Convertible within 7 years.
 Above rates adopted January 1, 1924. For semi-annual rates multiply by .52; quarterly rate multiply by .265.

WAIVER OF PREMIUM ONLY

15	\$15.29	\$13.57	\$43.51	\$26.43	...	...
20	17.39	15.15	43.76	28.53	...	...
25	20.14	17.16	44.13	31.05	...	...
30	23.89	19.43	44.63	34.14	...	...
35	29.01	23.41	45.47	37.95	...	...
40	36.47	28.35	46.85	42.70	...	...
45	47.93	35.47	49.31	48.90	...	...
50	67.21	49.20	53.50	56.90	...	...
55	...	...	60.53	68.00	...	...

WAIVER OF PREMIUM \$10 MONTHLY INCOME

15	\$16.00	\$14.36	\$43.79	\$27.90	...	...
20	18.22	16.06	44.11	30.17	...	...
25	21.07	18.22	44.55	32.83	...	...
30	24.92	21.06	45.17	36.12	...	...
35	30.21	24.86	46.17	39.93	...	...
40	37.86	30.06	47.86	44.76	...	...
45	49.52	37.52	50.90	50.85	...	...
50	69.05	49.72	55.72	59.50	...	...
55	...	...	63.58	71.25	...	...

MID-CONTINENT LIFE INSURANCE COMPANY, OKLA.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan		Pd. Up	Ext. Ins. Y. M.	Cash or Loan		Pd. Up	Ext. Ins. Y. M.	Cash or Loan		Pd. Up	Ext. Ins. Y. M.	Cash or Loan		Pd. Up	Ext. Ins. Y. M.
Age at Issue	Premium	Cash 3d Y.																
Ordinary Life	21	\$14.95	\$7	\$22	\$70	2	10	\$70	\$203	9	6	\$119	\$314	15	6	\$177	\$422	19
	25	16.44	9	27	80	3	5	82	222	10	7	140	341	15	11	207	454	18
	30	18.78	12	34	91	4	1	102	248	11	7	172	376	15	6	252	495	16
	35	21.83	16	44	107	4	10	125	275	11	8	210	413	14	5	303	535	15
	40	25.87	21	56	122	5	3	154	304	10	11	254	448	12	9	358	571	12
	45	31.24	28	70	137	5	2	188	331	9	8	301	481	10	10	416	605	10
	50	38.86	35	87	153	4	8	223	356	8	1	351	510	9	0	473	634	8
Ordinary Life	55	49.22	44	105	167	3	11	261	379	6	7	400	536	7	2	527	660	6
	60	63.64	53	124	180	3	2	299	400	5	1	447	559	5	7	584	687	5
Limited Pay Age 70	21	15.38	9	25	79	3	3	74	215	10	3	127	336	16	8	189	451	20
	25	17.01	12	31	91	4	0	88	237	11	6	151	368	17	3	224	491	19
	30	19.63	16	40	107	4	11	111	270	12	9	188	412	17	0	277	544	18
	35	23.15	22	52	126	5	9	140	307	13	0	236	464	16	1	344	607	11
	40	27.98	30	68	149	6	5	178	357	12	6	297	524	14	11	428	682	15
	45	34.91	41	90	175	6	7	229	404	11	8	378	602	13	9	545	791	15
Limited Pay Age 70	50	45.34	57	121	213	6	5	302	781	10	11	502	729	13	7	746	1000	Pd-up
	21	22.86	25	59	187	8	5	159	463	24	9	275	730	34	8	419	1000	Pd-up
	25	24.52	28	65	192	8	11	174	469	23	10	301	734	32	1	436	1000	"
	30	27.00	32	73	197	9	4	195	475	21	11	337	739	28	6	508	1000	"
	35	30.04	37	83	202	9	5	219	480	19	5	377	741	24	8	596	1000	"
	40	33.85	43	95	108	8	11	247	485	16	9	420	741	20	11	628	1000	"
20 Pay. Life	45	38.77	50	108	212	7	10	275	485	13	19	463	738	17	2	688	1000	"
	50	45.34	57	121	213	6	5	302	481	10	11	502	729	13	7	746	1000	"
	55	54.32	63	135	215	5	0	327	475	8	4	535	716	10	4	800	1000	"
	60	67.03	70	147	213	3	9	347	464	6	1	556	694	7	6	842	1000	"
	21	43.68	48	90	288	13	11	208	608	22	5	315	824	39	6	419	1000	Pd-up
	25	43.96	49	94	272	13	8	220	594	29	7	337	823	35	9	458	1000	"
20 P. L., 20 Yr. End. Option	30	44.43	51	98	265	12	10	236	577	25	10	369	810	31	1	508	1000	"
	35	45.19	52	104	253	11	10	255	560	22	1	405	797	26	5	566	1000	"
	40	46.45	54	110	241	10	2	276	543	18	5	443	783	22	1	627	1000	"
	45	48.05	57	117	231	8	4	298	527	14	10	481	768	17	11	688	1000	"
	50	52.51	60	125	221	6	7	319	509	11	6	516	750	14	0	747	1000	"
	55	59.01	63	133	212	4	10	338	492	8	7	544	729	10	6	800	1000	"
20 P. L., 20 Yr. End. Option if Full Prem. Pd.	60	69.55	67	141	205	3	6	353	473	6	1	562	702	7	6	850	1000	"
	21	43.68	65	150	453	26	5	376	*22			655	*259	Pd-up		1000	*557	Pd-up
	25	43.96	65	150	417	23	10	376	978	56	11	654	*226	"		1000	*520	"
	30	44.43	65	150	375	20	6	376	880	40	8	654	*179	"		1000	*468	"
	35	45.19	65	150	335	17	1	375	792	31	8	653	*125	"		1000	*411	"
	40	46.45	65	151	299	13	10	376	712	24	7	651	*85	"		1000	*349	"
20 P. L., 20 Yr. End. Option if Full Prem. Pd.	45	48.05	66	153	267	10	9	376	635	18	7	648	"	"		1000	*288	"
	50	52.51	68	155	240	8	0	376	568	13	7	643	903	20	3	1000	*229	"
	55	59.01	70	158	218	5	9	376	515	9	7	634	818	13	4	1000	*176	"
	60	69.55	72	162	203	4	0	375	571	6	7	619	741	8	8	1000	*126	"
				End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years					
	20 Year End.	21	41.86	81	169	257	15	\$122	387	537	10	\$489	661	782	5	771	926	958	1
25		42.17	80	158	255	15	110	386	536	10	480	660	781	5	768	925	957	1
30		42.73	78	157	252	15	89	385	533	10	468	658	778	5	763	925	957	1
35		43.55	78	155	248	15	49	383	529	10	447	657	776	5	750	924	956	1
40		44.95	74	154	244	14	12	382	524	10	411	655	772	5	744	923	955	1
45		47.29	73	153	239	10	110	381	518	10	346	651	765	5	721	921	953	1
20 Year End.	50	51.35	72	153	233	8	0	379	507	10	221	644	753	6	679	917	949	1
	55	58.05	72	154	226	5	19	378	495	9	19	635	737	5	604	911	942	1
	21	17.74	11	34	94	4	17	100	250	4	17	172	384	22	19	241	488	25
	25	19.97	15	43	109	5	18	121	276	16	14	208	421	23	12	290	531	21
	30	23.64	22	57	130	7	11	156	316	17	19	267	476	20	\$122	371	595	16
	35	28.71	31	76	154	8	17	203	362	18	12	347	542	15	305	483	675	11
End. 65	40	36.04	47	105	187	9	110	273	426	15	\$130	465	632	10	501	647	783	6
	45	47.29	73	153	239	10	110	381	518	10	346	651	765	5	721	921	953	1
	50	66.19	119	235	319	10	\$77	572	672	5	611	1000	1000	Pd-up				

†Months. *Paid-up for \$1,000 and cash balance as shown.

American 3½% Modified Preliminary Term Reserve (Ill. Std.) adopted 1910. Full reserve after 6th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
SINGLE PREMIUM.				WITHOUT DISABILITY			
Ord. Life.....	\$330.34	\$396.49	\$487.92	Ord. Life.....	\$29.70	\$38.99	\$55.14
10 Year End.....	769.15	770.55	774.38	20 Pay. Life.....	45.27	55.25	70.92
15 Year End.....	660.90	664.29	673.98	CONTINUOUS MONTHLY INCOME \$10			
20 Year End.....	574.06	580.58	599.45	a month for 240 months and as long			
25 Year End.....	504.83	516.05	547.49	thereafter as the Beneficiary shall live.			
30 Year End.....	450.28	472.53	514.83	WITH DISABILITY.			
MONTHLY INCOME POLICIES. \$10 a				Ord. Life.....	\$36.71	\$45.14	\$60.92
month, 240 months certain.				20 Pay. Life.....	54.65	62.60	77.13
WITH DISABILITY.				WITHOUT DISABILITY.			
Ord. Life.....	\$31.10	\$40.86	\$58.10	Ord. Life.....	\$35.35	\$43.21	\$57.97
20 Pay. Life.....	46.85	57.19	73.88	20 Pay. Life.....	53.03	60.63	74.11

MIDLAND INSURANCE COMPANY, St. Paul, Minn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (III). Std. reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash values may be deferred six months.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference in reserves. Practice to change to lower premium form.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning on anniversary following proof and continuing during disability until maturity; no reduction in insurance. Does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$2 per \$1,000 policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war within five years.

Limits. — Ages, Life, 15-65; Endowments, 15-60; Term, 21-60. \$25,000, (Term, \$10,000); reinsures over \$5,000; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred six months.

Military Service. — Death from engaging in military, naval, aerial or submarine service in time of war within five years, or as result of such service, limits liability to premiums paid, unless company is notified within one month after entering service and extra premium paid as required (except aerial and submarine service are risks not assumed). Unused extra premiums will be returned after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values"

Paid-Up Values. — After three premiums within one month after default. Non-par. With cash and loan values.

Policy in Elect. — Upon delivery of policy and payment of premium while in good health.

Premiums Loans. — No provision. See "Loans".

Reinstatement. — Within three years, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%; Limited (2-25) and Continuous (20 certain) annual Installments. Unless otherwise specified Trust Fund may be withdrawn by beneficiary on any interest date, and commutable values of Installments at any time (except Continuous Installment Option).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term, if self supporting or if husband is insured. Limit, 15-50; \$10,000. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS		Age	ENDOW- MENTS		SPECIAL WHOLE LIFE		TERM		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year		20 Year	23 Year	Prem. First Years	Prem. 10 and Subs. Years	5 Year	10 Year	20 Year
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
14.60	36.30	26.80	22.36	93.52	58.73	18	42.32	36.72					
14.88	36.85	27.20	22.69	93.59	58.78	19	42.38	36.77					
15.17	37.42	27.62	23.04	93.65	58.85	20	42.44	36.81	10.96	18.26			
15.49	38.03	28.06	23.39	93.72	58.91	21	42.50	36.86	11.20	18.66	9.61	9.78	10.10
15.82	38.66	28.52	23.77	93.77	58.97	22	42.56	36.91	11.45	19.08	9.68	9.85	10.16
16.17	39.31	29.01	24.16	93.82	59.03	23	42.63	36.97	11.71	19.52	9.74	9.94	10.22
16.54	39.98	29.50	24.56	93.87	59.10	24	42.70	37.03	11.99	19.99	9.81	10.03	10.28
16.93	40.67	30.02	24.98	93.93	59.17	25	42.78	37.10	12.28	20.47	9.90	10.13	10.34
17.35	41.39	30.56	25.41	94.00	59.25	26	42.86	37.17	12.59	20.99	10.00	10.23	10.40
17.79	42.14	31.12	25.86	94.05	59.33	27	42.95	37.25	12.92	21.54	10.08	10.34	10.46
18.26	42.92	31.70	26.33	94.11	59.42	28	43.05	37.34	13.27	22.12	10.18	10.46	10.52
18.75	43.73	32.31	26.82	94.18	59.51	29	43.16	37.44	13.63	22.71	10.29	10.59	10.58
19.27	44.57	32.94	27.33	94.25	59.61	30	43.28	37.55	14.01	23.35	10.40	10.74	10.64
19.81	45.44	33.59	27.86	94.33	59.72	31	43.41	37.67	14.42	24.04	10.53	10.90	10.70
20.38	46.34	34.27	28.41	94.41	59.84	32	43.55	37.80	14.85	24.75	10.66	11.08	10.76
20.98	47.28	34.98	28.99	94.50	59.97	33	43.70	37.95	15.31	25.51	10.81	11.26	10.82
21.62	48.25	35.72	29.59	94.60	60.11	34	43.86	38.12	15.79	26.31	10.98	11.48	10.88
22.30	49.25	36.49	30.22	94.71	60.26	35	44.04	38.31	16.30	27.17	11.16	11.70	10.94
23.02	50.29	37.29	30.89	94.83	60.42	36	44.24	38.52	16.84	28.08	11.36	11.96	11.00
23.79	51.36	38.13	31.59	94.96	60.60	37	44.46	38.75	17.41	29.02	11.59	12.25	11.06
24.61	52.47	38.98	32.32	95.10	60.79	38	44.71	39.02	18.03	30.05	11.83	12.58	11.12
25.48	53.62	39.88	33.09	95.25	61.00	39	45.00	39.32	18.68	31.14	12.09	12.93	11.18
26.40	54.82	40.82	33.90	95.42	61.24	40	45.30	39.65	19.38	32.30	12.39	13.34	11.24
27.38	56.06	41.80	34.75	95.61	61.51	41	45.65	40.02	20.11	33.52	12.71	13.79	11.30
28.42	57.35	42.82	35.65	95.82	61.81	42	46.04	40.45	20.90	34.84	13.09	14.31	11.36
29.52	58.69	43.89	36.60	96.05	62.15	43	46.48	40.92	21.75	36.25	13.50	14.90	11.42
30.68	60.09	45.01	37.61	96.31	62.54	44	46.97	41.45	22.65	37.75	13.98	15.56	11.48
31.91	61.55	46.18	38.68	96.60	62.97	45	47.52	42.04	23.62	39.37	14.53	16.31	11.54
33.22	63.07	47.41	39.81	96.93	63.45	46	48.13	42.70	24.66	41.10	15.15	17.16	11.60
34.61	64.65	48.70	41.01	97.30	63.98	47	48.81	43.44	25.76	42.94	15.85	18.13	11.66
36.09	66.30	50.06	42.29	97.72	64.57	48	49.56	44.27	26.96	44.93	16.66	19.19	11.72
37.67	68.01	51.49	43.65	98.20	65.23	49	50.39	45.19	28.24	47.06	17.58	20.39	11.78
39.36	69.79	53.00	45.10	98.74	65.96	50	51.31	46.20	29.60	49.33	18.60	21.71	11.84
41.16	71.64	54.59	46.64	99.35	66.77	51	52.34		31.07	51.78	19.74	23.19	11.90
43.08	73.56	56.27	48.28	100.03	67.67	52	53.49		32.64	54.40	21.01	24.83	11.96
45.13	75.56	58.04	50.03	100.79	68.66	53	54.77		34.34	57.23	22.43	26.63	12.02
47.32	77.65	59.91	51.90	101.64	69.77	54	56.19		36.16	60.27	24.00	28.63	12.08
49.66	79.83	61.89	53.91	102.59	71.00	55	61.39		38.12	63.54	25.75	30.84	12.14
52.16	82.11	63.99	56.07	103.65	72.34	56	63.47		40.24	67.06	27.69	33.28	12.20
54.84	84.50	66.23	58.40	104.84	73.83	57	57.76		42.51	70.85	29.83	35.95	12.26
57.71	87.01	68.62	60.92	106.17	75.50	58	59.49		44.97	74.95	32.19	38.90	12.32
60.79	89.65	71.15	63.62	107.66	77.36	59	65.75		47.63	79.38	34.80	42.15	12.38
64.10	92.43	73.90	66.54	109.22	79.43	60	68.25		50.50	84.17	37.70	45.70	12.44
67.66	95.36	76.83		111.17	81.73	61							
71.49	93.46	79.98		113.22	84.28	62							
75.61	101.75	83.37		115.49	87.10	63							
80.04	105.25	87.02		118.00	90.21	64							
84.80	108.98	90.85		120.74	93.63	65							

RATES WITH DISABILITY (Waiver of Premium and \$10 Monthly Income).

16.51	40.47	29.80	24.80	94.05	59.31	21	42.96	37.47					
18.11	43.28	31.88	26.50	94.30	59.63	25	43.33	37.88					
20.65	47.34	34.93	28.97	94.68	60.17	30	43.97	38.62					
23.94	52.19	38.62	31.99	95.26	60.99	35	44.96	39.77					
28.41	57.88	43.09	35.83	96.17	62.27	40	46.63	41.52					
34.43	64.66	48.59	41.10	97.69	64.50	45	49.69	44.31					
42.64	72.96	56.27	48.41	100.46	68.73	50	54.43	49.00					
54.20	84.42	66.51	58.50	106.36	75.31	55	62.25						

NOTE.—Above rates adopted 1921.

Semi-annual rate, multiply by .52; quarterly rate by .265.

Double Indemnity, \$2.00 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
MONTHLY INCOME, \$5,000. (Without Disability.)				MONTHLY INCOME, \$5,000. (With Disability.)			
Ord. Life	\$65.59	\$86.83	\$124.05	Ord. Life	\$71.49	\$95.03	\$130.00
20 Pay	97.15	117.42	150.15	20 Pay	104.75	126.27	161.00

MIDLAND INSURANCE COMPANY, MINN.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.
21	\$15.49	\$7	\$22	\$1	2 344	\$63	\$186	8 221	\$118	\$314	15 221	\$176	\$421	19 \$78
25	16.93	10	27	82	3 191	76	208	9 309	139	341	16 17	206	453	18 187
30	19.27	14	35	96	4 108	95	233	10 335	171	376	15 238	251	494	17 13
35	22.30	18	45	111	5 7	119	262	11 57	209	412	14 178	302	534	15 47
40	26.40	25	55	128	5 211	148	292	10 210	253	448	12 310	358	571	13 3
45	31.91	32	73	145	5 156	181	321	9 161	301	480	10 349	416	604	10 315
50	39.36	41	90	160	4 329	217	347	7 363	350	509	9 4	473	633	8 304
55	49.66	51	109	175	4 51	255	371	6 178	400	535	7 79	527	658	6 351
60	64.10	62	129	189	3 115	292	392	5 29	446	558	5 232	584	687	5 100
21	\$38.03	67	137	435	23 286	343	1000	Pd-up						
25	40.67	73	148	439	23 213	370	1000	"						
30	44.57	82	165	444	22 229	410	1000	"						
35	49.25	92	184	448	20 288	456	1000	"						
40	54.82	104	206	452	18 159	508	1000	"						
45	61.55	117	231	454	15 287	566	1000	"						
50	69.79	130	256	452	12 349	627	1000	"						
55	79.83	142	279	445	10 61	688	1000	"						
60	92.43	152	298	433	7 219	747	1000	"						
21	\$28.06	37	82	261	12 183	213	620	33 57	378	1000	Pd-up			
25	30.02	41	89	264	12 346	231	623	30 320	410	1000	"			
30	32.94	46	101	272	13 157	258	629	28 19	456	1000	"			
35	36.49	53	114	277	13 28	289	634	24 291	508	1000	"			
40	40.82	60	128	281	11 333	324	637	21 139	566	1000	"			
45	46.18	69	145	283	10 126	361	637	17 329	627	1000	"			
50	53.00	77	160	283	8 141	396	631	14 160	688	1000	"			
55	61.89	84	175	278	6 181	427	621	11 68	747	1000	"			
60	73.90	90	186	270	4 267	451	603	8 118	800	1000	"			
21	\$23.39	20	54	172	7 252	149	436	23 89	276	731	34 363	418	1000	Pd-up
25	24.98	23	60	178	8 86	164	444	22 270	301	735	32 65	456	1000	"
30	27.33	27	68	196	8 278	185	453	20 352	337	739	28 188	508	1000	"
35	30.22	32	78	192	8 339	209	460	18 273	377	741	24 270	566	1000	"
40	33.90	38	90	199	8 190	237	467	16 61	420	742	20 342	626	1000	"
45	38.68	45	103	204	7 201	265	469	13 148	463	735	17 75	688	1000	"
50	45.10	52	116	207	6 89	292	467	10 238	502	730	13 235	746	1000	"
55	53.91	53	129	207	4 322	317	461	8 39	535	716	10 142	800	1000	"
60	66.54	65	142	207	3 232	337	451	5 340	556	695	7 191	849	1000	"
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.
21	\$93.72	\$236	\$429	\$508	5 \$489	\$640	\$1,091	3 \$701	\$753	\$806	2 \$803	\$871	\$901	1 \$900
25	93.93	235	428	506	5 \$453	639	708	3 \$699	752	805	2 \$801	870	900	1 \$899
30	94.25	233	426	504	5 \$479	638	706	3 \$698	752	805	2 \$801	870	900	1 \$899
35	94.71	231	425	502	5 \$474	637	705	3 \$695	750	803	2 \$799	869	899	1 \$898
40	95.42	228	422	499	5 \$465	635	703	3 \$691	749	802	2 \$796	868	898	1 \$897
45	96.60	225	419	495	5 \$451	632	699	3 \$683	747	799	2 \$792	867	897	1 \$895
50	98.74	221	414	498	5 \$425	627	693	3 \$670	743	795	2 \$785	865	895	1 \$892
55	102.59	214	407	478	5 \$381	626	685	3 \$649	737	788	2 \$772	861	891	1 \$887
60	109.32	206	395	463	5 \$301	605	671	3 \$611	727	777	2 \$750	854	885	1 \$877
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.
21	\$58.91	\$130	\$245	\$340	10 \$272	\$371	\$454	8 \$442	\$580	\$686	5 \$671	\$905	\$986	1 \$936
25	59.17	129	244	339	10 \$266	370	482	8 \$438	579	685	5 \$669	905	935	1 \$936
30	59.61	127	242	336	10 \$256	368	479	8 \$430	578	684	5 \$666	904	935	1 \$934
35	60.26	125	240	333	10 \$240	366	477	8 \$419	576	681	5 \$659	904	935	1 \$934
40	61.24	123	238	328	10 \$212	364	473	8 \$400	573	677	5 \$649	903	934	1 \$933
45	62.97	120	235	323	10 \$162	361	467	8 \$364	570	672	5 \$632	901	932	1 \$930
50	65.96	117	232	315	10 \$71	358	457	8 \$300	564	663	5 \$600	898	929	1 \$926
55	71.00	113	227	304	8 \$122	350	444	8 \$183	555	649	5 \$544	893	924	1 \$919
60	79.43	109	220	289	5 \$1216	340	425	7 \$185	540	627	5 \$439	885	916	1 \$907
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.
21	\$42.50	\$81	\$157	\$254	15 \$118	\$380	\$528	10 \$475	\$656	\$776	5 \$764	\$922	\$954	1 \$953
25	42.78	80	158	252	15 \$106	379	526	10 \$469	655	775	5 \$762	921	953	1 \$952
30	43.28	78	155	249	15 \$95	378	524	10 \$457	654	773	5 \$758	921	953	1 \$952
35	44.04	76	153	245	15 \$45	376	519	10 \$436	652	770	5 \$750	920	952	1 \$951
40	45.30	74	152	241	14 0	375	515	10 \$400	650	766	5 \$737	919	951	1 \$949
45	47.52	73	152	237	10 \$294	374	509	10 \$333	646	759	5 \$714	917	949	1 \$947
50	51.31	72	151	230	7 \$345	372	498	10 \$207	640	748	5 \$673	913	945	1 \$941
55	57.76	72	152	223	5 \$246	371	485	9 \$207	630	731	5 \$596	907	938	1 \$932
60	68.25	74	155	217	3 \$346	368	483	8 \$201	614	705	5 \$448	897	928	1 \$917

3 Days.

American 3% Modified Preliminary Term Reserve (Ill. Std.), with surrender charge up to 10th year not exceeding \$25 per \$1,000.

MIDLAND LIFE INSURANCE CO., Kansas City, Mo.

Accelerative Option.—Policy is non-participating.

Beneficiary.—May be made irrevocable.

***Cash Values.**—Any time after three premiums, American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year, not exceeding \$5 per \$1,000 on Whole Life, \$6 on 20 Payment Life, and \$8 on 20 Year Endowment.

Change of Plan.—No provision. Practice to charge to higher premium form by payment of difference in premiums at 6% interest. Practice to change to lower premium form, upon medical examination.

Disability.—Rider provides prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning one month after proof and continuing during disability and life time; no reduction in insurance at maturity. Payments continue after maturity of endowments. Agreement does not cover military, naval or aeronautic or submarine service. Limit, \$25,000.

Dividends.—Policy is non-participating.

Double Indemnity.—For extra premium of \$1.50 per \$1,000 policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, military or naval service, aeronautic or submarine operations, illness or disease. Limit \$25,000.

***Extended Insurance.**—Automatic after three years. Non-par. With cash but not loan values. Changeable for paid-up insurance within six months.

Grace.—31 days, without interest.

Incontestable.—After one year, except for non-payment of premium.

Limits.—Ages, 15-60. \$50,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

***Loans.**—After three premiums. Interest not more than 6%, in advance. Policy may be returned to owner after endorsement of loan thereon.

Military Service.—No restrictions.

Non-Forfeitable.—See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

***Paid-Up Value.**—After three premiums, within six months after default. Non-par. With cash and loan values.

Policy in Effect.—Upon delivery of policy and payment of premium while in good health.

Premiums Loans.—No provision. See "Loans".

Reinstatement.—At any time (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis.—See "Cash Values".

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$ Limited 5-30 years) and Continuous (20 years certain) annual or monthly Installments. Unless otherwise specified, Trust Fund may be withdrawn on any interest date by beneficiary; or commutable values at any time (except under Continuous Installment option).

Suicide.—Within one year, sane or insane, liability limited to premiums paid.

Women.—No extra charge. Any except Term. Limit ages 20-55, \$2,500. Disability granted to single self-supporting women. Double indemnity granted.

***Values after two years on Guaranteed Increasing Benefit policies.**

NON-PARTICIPATING RATES PER \$1,000.

(American 3¼% Reserve)

Whole Life	Limited Pay Life			Endowments			Age at Issue	Endowments		*Guar. Inc. Benefits		†Term			
												Ren. and Conv.		Conv. but Non-Ren.	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Age 60	Age 65	Ord. Life	20 Pay. Life	5 Year	10 Year	15 Year	20 Year
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
1.46	37.19	27.23	22.52	90.81	57.68	41.54	20	18.92	16.94	23.37	28.25	9.36	9.51	9.69	9.91
4.78	37.80	27.78	22.88	90.88	57.75	41.60	21	19.52	17.43	23.74	28.50	9.42	9.58	9.78	10.01
5.13	38.41	28.23	23.27	90.95	57.82	41.66	22	20.17	17.94	24.14	28.70	9.48	9.65	9.86	10.13
5.49	39.05	28.72	23.67	91.03	57.90	41.75	23	20.86	18.47	24.55	28.95	9.54	9.74	9.96	10.25
5.86	39.72	29.21	24.08	91.12	57.98	41.83	24	21.59	19.04	24.97	29.22	9.62	9.82	10.07	10.39
6.25	40.43	29.74	24.52	91.23	58.08	41.91	25	22.38	19.64	25.43	29.51	9.70	9.92	10.19	10.54
6.67	41.14	30.25	24.96	91.30	58.16	42.01	26	23.22	20.29	25.90	29.83	9.79	10.02	10.31	10.69
7.10	41.89	30.81	25.43	91.41	58.28	42.11	27	24.11	20.97	26.37	30.17	9.87	10.13	10.45	10.87
7.57	42.63	31.37	25.91	91.55	58.37	42.21	28	25.07	21.70	26.87	30.55	9.97	10.25	10.61	11.06
8.05	43.44	31.98	26.41	91.64	58.50	42.33	29	26.09	22.47	27.41	31.06	10.08	10.38	10.77	11.28
8.56	44.29	32.60	26.93	91.79	58.62	42.45	30	27.45	23.30	27.95	31.41	10.19	10.52	10.95	11.52
9.10	45.12	33.24	27.48	91.90	58.78	42.59	31	28.60	24.18	28.52	31.90	10.31	10.68	11.15	11.78
9.67	46.02	33.92	28.05	92.04	58.90	42.74	32	29.83	25.13	29.14	32.43	10.45	10.85	11.37	12.09
10.27	46.93	34.60	28.64	92.19	59.07	42.90	33	31.15	26.13	29.76	33.02	10.60	11.04	11.61	12.42
10.91	47.90	35.33	29.26	92.34	59.22	43.08	34	32.59	27.22	30.42	33.66	10.76	11.25	11.88	12.80
11.58	48.88	36.07	29.90	92.48	59.40	43.27	35	34.16	28.39	31.11	34.36	10.94	11.47	12.19	13.23
12.30	49.96	36.88	30.60	92.66	59.58	43.49	36	35.89	29.68	31.87	35.09	11.14	11.72	12.54	13.70
13.08	51.08	37.75	31.35	92.87	59.79	43.73	37	37.78	31.08	32.68	35.96	11.36	12.01	12.92	14.22
13.90	52.22	38.63	32.12	93.07	60.03	43.99	38	39.84	32.79	33.52	36.86	11.59	12.32	13.36	14.82
14.77	53.44	39.57	32.93	93.32	60.29	44.29	39	42.11	34.35	34.40	37.83	11.85	12.67	13.85	15.47
15.70	54.69	40.53	33.78	93.53	60.58	44.62	40	44.62	36.05	35.34	39.35	12.14	13.07	14.41	16.21
16.67	55.97	41.54	34.67	93.80	60.85	45.02	41	...	37.88	36.31	40.60	12.46	13.51	15.02	...
17.73	57.31	42.58	35.61	94.09	61.21	45.47	42	...	39.89	37.36	42.00	12.83	14.03	15.72	...
18.84	58.72	43.68	36.60	94.39	61.59	45.97	43	...	42.07	38.47	43.45	13.23	14.60	16.49	...
20.02	60.19	44.84	37.65	94.74	61.98	46.52	44	...	44.48	39.64	45.04	13.70	15.25	17.36	...
21.28	61.71	46.05	38.76	95.12	62.46	47.13	45	...	47.13	40.88	46.70	14.23	15.99	18.34	...
22.66	63.27	47.32	39.93	95.54	62.98	47.80	46	...	...	42.21	48.55	14.85	16.82	...	...
24.12	64.93	48.68	41.18	96.01	63.58	48.55	47	...	...	43.62	50.50	15.53	17.76	...	...
25.69	66.64	50.08	42.50	96.53	64.15	49.38	48	...	...	45.11	52.36	16.33	18.80	...	...
27.37	68.42	51.55	43.89	97.10	64.92	50.29	49	...	...	46.69	54.74	17.22	19.98	...	...
29.15	70.27	53.11	45.38	97.74	65.69	51.30	50	...	...	48.39	57.00	18.23	21.28	...	...
31.05	72.25	54.81	47.01	98.43	66.51	52.47	51	...	...	50.24	59.34	19.34	...	...	...
33.08	74.35	56.59	48.75	99.20	67.52	53.75	52	...	...	52.23	61.77	20.59	...	...	...
35.26	76.53	58.37	50.59	100.05	68.57	55.15	53	...	...	54.33	64.29	21.98	...	...	...
37.57	78.79	60.45	52.57	100.98	69.73	56.70	54	...	...	56.58	66.99	23.52	...	...	...
40.05	81.16	62.57	54.70	101.98	71.03	58.42	55	...	...	58.99	69.50	25.24	...	...	...
42.61	83.46	64.69	56.86	103.11	72.44	60.18	56	...	...	61.45	...	...	...	...	...
45.33	85.89	66.94	59.18	104.33	74.01	62.11	57	...	...	64.07	...	...	...	...	...
48.26	88.46	69.35	61.68	105.72	75.75	64.24	58	...	...	66.88	...	...	...	...	...
51.38	91.12	71.92	64.36	107.23	77.67	66.59	59	...	...	69.89	...	...	...	...	...
54.71	93.94	74.66	67.25	108.89	79.80	69.15	60	...	...	73.10	...	...	...	...	...

WITH DISABILITY (Waiver of Premiums and \$10 Monthly Income.)

15.49	39.50	29.04	23.92	91.45	58.34	42.23	20	19.95	17.99	24.77	29.67				
17.46	42.94	31.59	26.06	92.00	58.89	42.78	25	23.59	20.86	26.97	31.07				
19.98	46.94	34.60	28.59	92.70	59.61	43.54	30	28.88	24.74	29.61	33.09				
23.26	51.73	38.20	31.72	93.62	60.67	44.70	35	35.85	30.11	32.94	36.21				
27.77	57.69	42.83	35.77	95.07	62.32	46.70	40	46.70	38.17	37.34	41.39				
33.85	64.81	48.80	41.32	97.28	65.06	49.80	45	...	49.80	43.47	49.37				
42.49	73.39	56.47	48.73	101.08	69.21	54.77	50	...	...	51.80	60.58				
54.65	85.82	67.25	59.33	107.01	75.89	63.14	55	...	...	63.73	74.51				

Above rates adopted October, 1923. Semi-annual rate, multiply by .52; quarterly rate, multiply by .265. Double Indemnity.—\$1.50 per \$1,000.

*Death benefit increases each year. Illustration: Age 35; End of second year, cash value \$22, insurance \$1010; fifth year \$106 and \$1040; twentieth year \$688 and \$1214.

†Convertible at any time prior to age 60; 5 and 10 year renewable to age 60; 15 and 20 renewable to age 60 upon evidence of insurability.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING ENDOWMENT ANNUITY.							
At Age 65.....	\$ 21.99	\$ 32.45	\$ 55.10	Extra Premium to continue installments after 20 Years. (Equal Ages.)			
Monthly Income \$2,500 Cash and \$25 a month for 120 months.				Ord. Life.....	\$ 4.85	\$ 3.76	\$ 2.56
Ord. Life.....	\$ 84.35	\$111.97	\$160.79	20 Pay. Life ...	0.56	4.08	2.89
20 Pay. Life ...	129.02	157.41	202.09	SINGLE PREMIUM LIFE.			
\$1,000 Cash and \$50 for 120 months.				Whole Life ...	\$339.26	\$407.20	\$501.10
Ord. Life.....	\$101.75	\$135.07	\$193.97	SINGLE PREMIUM ENDOWMENTS.			
20 Pay. Life ...	155.65	189.89	243.79	10 Year.....	\$789.92	\$791.36	\$795.39
\$10 a Month for 20 Years. Commuted Value \$1,740.				15 Year.....	678.75	682.23	692.19
Ord. Life.....	\$ 28.28	\$ 37.55	\$ 54.43	20 Year.....	589.56	596.26	615.64
20 Pay. Life ...	42.66	52.03	67.44	25 Year.....	518.46	529.99	562.27

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
Whole Life	21	\$14.78	\$10	\$25	\$80	3	4	\$70	\$203	9	7	\$119	\$315	15	7	\$177	\$422	19	
	25	16.25	12	30	90	3	10	82	222	10	8	140	341	16	0	207	454	18	
	30	18.56	16	38	104	4	8	102	248	11	7	172	376	15	7	252	495	17	
	35	21.58	21	48	118	5	4	125	275	11	8	210	413	14	5	303	534	15	
	40	25.70	27	61	134	5	9	154	304	10	11	254	448	12	10	358	571	13	
	45	31.28	35	76	150	5	7	188	331	9	8	301	481	10	11	416	605	10	
	50	39.15	44	94	165	5	0	223	356	8	2	351	510	9	0	473	631	8	
55	50.05	53	113	180	4	2	261	379	6	7	400	536	7	2	527	658	6		
60	64.71	64	133	193	3	4	299	400	5	2	447	558	5	7	584	687	5		
15 Pay. Life	21	27.78	40	86	274	13	3	220	641	34	1	378	1000	Pd-up		419	1000	Pd-up	
	25	29.74	44	94	278	13	9	239	644	31	10	410	1000	"		456	1000	"	
	30	32.60	49	105	284	14	0	266	618	28	9	456	1000	"		508	1000	"	
	35	36.07	56	118	288	13	6	297	651	25	4	508	1000	"		566	1000	"	
	40	40.53	63	133	291	12	4	331	652	21	10	566	1000	"		627	1000	"	
	45	46.05	72	149	293	10	7	368	650	18	2	627	1000	"		688	1000	"	
	50	53.11	80	165	291	8	7	403	644	14	8	688	1000	"		747	1000	"	
55	62.57	87	179	286	6	7	435	632	11	5	747	1000	"		800	1000	"		
60	74.66	93	191	277	4	10	458	613	8	5	800	1000	"		850	1000	"		
20 Pay. Life	21	22.88	25	60	191	8	7	160	466	24	11	276	731	34	11	419	1000	Pd-up	
	25	24.52	28	66	196	9	1	175	471	23	10	301	735	32	2	456	1000	"	
	30	26.93	32	75	201	9	7	196	477	21	11	337	739	28	6	508	1000	"	
	35	29.90	37	85	207	9	7	220	482	19	6	377	742	24	8	566	1000	"	
	40	33.78	43	96	212	9	0	247	486	16	9	420	742	20	11	627	1000	"	
	45	38.76	50	110	216	7	11	276	487	13	10	463	739	17	2	688	1000	"	
	50	45.38	56	123	217	6	6	303	483	11	0	503	730	13	7	747	1000	"	
55	54.70	63	136	217	5	1	327	476	8	4	535	717	10	4	800	1000	"		
60	67.25	70	149	216	3	9	347	465	6	1	557	696	7	6	850	1000	"		
15 Year End.	21	\$57.75	\$130	\$248	\$344	10	\$276	\$375	\$490	8	\$449	\$588	\$697	5	\$682	\$910	\$942	1	\$990
	25	58.08	129	246	343	10	\$270	374	488	8	\$445	587	695	5	\$680	910	942	1	\$990
	30	58.62	127	245	340	10	\$260	373	486	8	\$437	586	693	5	\$676	910	942	1	\$990
	35	59.40	125	243	336	10	\$244	371	483	8	\$426	584	691	5	\$670	909	941	1	\$990
	40	60.58	122	240	332	10	\$217	368	478	8	\$406	582	687	5	\$660	908	940	1	\$990
	45	62.46	120	238	327	10	\$167	365	473	8	\$371	578	682	5	\$643	906	938	1	\$990
	50	65.69	117	234	319	10	\$75	361	464	8	\$308	572	673	5	\$612	903	935	1	\$990
55	71.03	113	229	307	8	4	354	450	8	\$191	563	659	5	\$557	898	930	1	\$990	
60	79.80	109	223	292	5	18	345	431	7	17	549	637	5	\$455	890	921	1	\$990	
20 Year End.	21	41.60	81	160	259	15	\$124	388	539	10	\$487	661	783	5	\$771	926	959	1	\$990
	25	41.91	80	159	257	15	\$112	387	537	10	\$481	660	781	5	\$769	926	958	1	\$990
	30	42.45	78	157	253	15	\$90	385	534	10	\$469	659	779	5	\$765	925	958	1	\$990
	35	43.27	77	156	250	15	\$51	384	530	10	\$449	657	777	5	\$757	925	957	1	\$990
	40	44.62	75	155	245	14	12	383	526	10	\$413	655	772	5	\$745	923	956	1	\$990
	45	47.13	74	154	241	10	\$11	382	519	10	\$348	651	766	5	\$722	921	953	1	\$990
	50	51.30	73	154	235	8	11	380	509	10	\$224	645	754	5	\$681	917	949	1	\$990
55	58.42	73	155	228	5	19	378	495	9	19	635	738	5	\$605	911	943	1	\$990	
60	69.15	74	158	221	4	10	376	478	6	18	620	712	5	\$461	901	932	1	\$990	
Whole Life Guar. Inc'd Benefits	21	\$23.74	\$10	\$4	\$203	9	3	\$1050	\$164	\$477	25	7	\$1100	\$418	\$1000	Pd-up	\$1200		
	25	25.43	12	70	207	9	9	1050	179	483	24	6	1100	456	1000	"	1200		
	30	27.05	14	79	213	10	2	1050	201	490	22	6	1100	508	1000	"	1200		
	35	31.11	17	90	219	10	3	1050	226	495	20	0	1100	566	1000	"	1200		
	40	35.34	20	103	225	9	7	1050	257	505	17	4	1100	626	1000	"	1200		
	45	40.88	24	118	232	8	6	1050	289	510	14	5	1100	688	1000	"	1200		
	50	48.39	28	135	238	7	1	1050	324	516	11	8	1100	746	1000	"	1200		
55	58.99	33	153	244	5	8	1050	358	520	9	2	1100	800	1000	"	1200			
60	73.10	38	171	248	4	4	1050	391	523	7	0	1100	849	1000	"	1200			
20 P. L. Guar. Inc'd Benefits	21	28.50	19	87	277	13	5	1056	220	640	34	1	1131	570	1000	+151	1297		
	25	29.51	19	90	267	13	1	1050	228	615	30	7	1119	591	1000	+135	1271		
	30	31.41	20	96	259	12	8	1046	243	592	26	7	1106	629	1000	+120	1236		
	35	34.36	22	106	258	12	1	1040	268	587	23	2	1094	688	1000	+121	1214		
	40	39.35	27	124	271	11	6	1040	310	609	20	6	1091	787	1000	+160	1204		
	45	46.70	35	150	294	10	8	1040	368	650	18	2	1091	934	1000	+245	1204		
	50	57.00	45	181	319	9	4	1040	439	700	16	1	1091	1140	1000	+393	1204		
55	69.50	53	211	336	7	9	1040	509	739	13	10	1091	1390	1000	+589	1390			

†Months.

†Cash in addition to \$1,000 paid-up.

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std.) Adopted 1909. Full Reserve allowed at end of 10th Year.

MIDLAND MUTUAL LIFE INSURANCE CO., Columbus, O.

Accelerative Option. — Cash value of dividend additions may be used to pay up policy or mature it as endowment. Premiums on Limited Payment policies may be continued to mature policy as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ohio Std.) reserve, with surrender charge up to 20th year not exceeding \$25 pr \$1,000; no surrender charge on 20 Payment Life and none after ninth year on Ordinary Life.

Change of Plan. — Higher premium form allowed on any anniversary (except Continuous monthly income), by payment of difference in premiums at 6% compound interest, but not less than difference in reserves.

Disability. — For varying extra premium all but Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy at 5% compound interest. Agreement does not cover disability from war service. Limit \$25,000.

Dividends. — End of second year and annually thereafter; first conditioned upon payment of third premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ [†], withdrawable on any anniversary; (d) purchase participating paid-up additions, payable with face of policy. (d) is automatic option.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from murder, suicide, aeronautics, military, naval or police service. Limit, \$15,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within 60 days.

Grace. — 31 days without interest.

Incontestable. — After one year except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 15-55; maximum, \$100,000; minimum, \$1,000. reinsures over \$15,000, ages 20 to 50, 51 to 60, \$12,500; other ages over \$10,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Practice to increase cash values proportionately when fractional year's premium paid.

Paid-Up Values. — After three premiums, within 60 days after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved, otherwise upon delivery of policy during good health of insured.

Premiums Loans. — No provision. See "Loans".

Reinstatement. — Within three years, or thereafter by special arrangement, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash; Life Annuity; Limited Installments (1-30 years); portion of proceeds immediately and balance in Limited Installments (1-30 years); Continuous Installments (5, 10, 15, or 20 years certain). Payments made annually or monthly. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified commutable values withheld from beneficiary. Practice of company to grant Trust Fund option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Reinsurance over \$5,000. Disability granted to unmarried women. Double indemnity granted.

[†]Present interest rate 4.5%.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
SINGLE PREMIUM LIFE.				RETIREMENT ANNUITY at age 65. \$10 for 240 months and life.			
Whole Life	\$355.04	\$426.13	\$524.40	Male	\$15.74	\$26.63	\$50.32
10 Year End.....	\$83.68	\$810.16	\$814.19	Female	17.07	28.88	54.58
15 Year End.....	694.87	698.43	708.63	ANNUITY RATES. Amount Purchased by \$1,000.			
20 Year End.....	603.56	610.43	630.28	Males	\$49.83	\$55.16	\$64.27
End. Age 65.....	396.42	492.22	630.28	Females	47.83	51.94	59.08
RENEWABLE TERM POLICY. Participating at end of each 10 years.							
10 Year	\$12.96	\$14.98	\$20.33				

PARTICIPATING RATES PER \$1,000 (Without Disability).
(American 3½% Reserve.)

Age at Issue	Whole Life	Limited Pay. Life			Endowments					Non-Renewable Term,		10 Year Renewable Term	20 Year Protective Endowment	Guaranteed Income
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Age 60	Age 65	5 Year	10 Year			
20	\$17.22	\$43.54	\$31.54	\$26.11	101.41	\$64.88	\$47.56	22.85	21.28	\$10.70	\$10.86	\$12.42	\$38.83	\$25.57
21	17.60	44.24	32.05	26.53	101.48	64.91	47.61	23.59	21.89	10.77	10.95	12.51	38.90	26.31
22	18.02	44.97	32.58	26.98	101.56	64.95	47.67	24.36	22.53	10.84	11.03	12.61	38.97	27.11
23	18.44	45.71	33.14	27.44	101.63	65.00	47.73	25.19	23.21	10.91	11.13	12.72	39.05	27.94
24	18.88	46.50	33.71	27.92	101.70	65.05	47.78	26.08	23.92	10.99	11.23	12.83	39.13	28.84
25	19.35	47.30	34.31	28.42	101.79	65.10	47.85	27.03	24.67	11.09	11.34	12.96	39.21	29.79
26	19.85	48.14	34.91	28.94	101.89	65.15	47.92	27.81	25.28	11.19	11.45	13.09	39.32	30.80
27	20.36	49.01	35.56	29.48	101.98	65.21	48.00	28.65	25.93	11.28	11.58	13.23	39.42	31.87
28	20.91	49.92	36.22	30.04	102.09	65.27	48.09	29.55	26.63	11.40	11.72	13.39	39.53	33.11
29	21.50	50.85	36.92	30.62	102.21	65.35	48.19	30.50	27.35	11.52	11.86	13.55	39.66	34.29
30	22.10	51.81	37.62	31.22	102.32	65.41	48.29	31.54	28.14	11.65	12.03	13.74	39.80	35.54
31	22.74	52.81	38.36	31.86	102.44	65.65	48.40	32.79	28.97	11.79	12.21	13.95	39.95	36.90
32	23.41	53.85	39.13	32.52	102.58	65.89	48.54	34.14	29.86	11.94	12.40	14.18	40.13	38.42
33	24.12	54.91	39.92	33.20	102.72	66.15	48.68	35.60	30.81	12.11	12.61	14.42	40.33	40.09
34	24.89	56.04	40.77	33.92	102.88	66.41	48.84	37.17	31.82	12.29	12.85	14.69	40.55	41.74
35	25.69	57.19	41.64	34.67	103.07	66.69	49.02	38.89	32.92	12.50	13.10	14.98	40.80	43.60
36	26.53	58.38	42.53	35.45	103.45	66.97	49.22	40.76	34.24	12.73	13.40	15.31	41.05	45.60
37	27.43	59.63	43.47	36.28	103.66	67.29	49.45	42.83	35.66	12.98	13.72	15.68	41.37	47.77
38	28.38	60.91	44.44	37.13	103.87	67.62	49.70	45.08	37.20	13.24	14.08	16.10	41.71	50.11
39	29.38	62.25	45.46	38.03	104.11	67.98	49.99	47.56	38.86	13.54	14.48	16.54	42.09	52.61
40	30.45	63.64	46.53	38.96	104.36	68.36	50.32	50.32	40.67	13.87	14.94	17.07	42.52	55.41
41	31.58	65.09	47.62	39.96	104.87	68.77	50.78	53.48	42.73	14.24	15.44	17.65	43.02	58.44
42	32.79	66.56	48.78	41.00	105.18	69.22	51.31	57.04	44.99	14.66	16.03	18.32	43.56	61.76
43	34.08	68.12	49.99	42.11	105.52	69.69	51.88	61.06	47.46	15.12	16.69	19.07	44.17	65.39
44	35.44	69.73	51.27	43.27	105.91	70.23	52.51	65.61	50.19	15.65	17.43	19.92	44.84	69.44
45	36.89	71.39	52.59	44.50	106.33	70.81	53.21	70.81	53.21	16.27	18.27	20.88	45.60	73.87
46	38.44	73.15	54.00	45.80	107.03	71.45	53.99	76.48	56.56	16.97	19.22	21.97	46.45	78.09
47	40.09	74.94	55.46	47.18	107.54	72.16	54.84	82.90	60.32	17.75	20.30	23.20	47.39	83.44
48	41.85	76.84	57.00	48.66	108.13	72.94	55.79	90.51	64.53	18.66	21.49	24.56	48.43	89.50
49	43.74	78.79	58.60	50.21	108.77	73.79	56.83	99.53	69.30	19.68	22.83	26.10	49.59	96.33
50	45.74	80.81	60.31	51.86	109.48	74.73	57.99	109.48	74.73	20.83	24.32	27.79	50.88	104.12
51	47.86	82.93	62.10	53.63	110.49	75.75	59.26	.....	80.44	.....	.....	29.68	.....	113.08
52	50.14	85.12	63.99	55.50	111.34	76.87	60.68	.....	87.07	.....	.....	31.78	.....	123.33
53	52.58	87.40	65.97	57.50	112.31	78.14	62.22	.....	94.85	.....	.....	34.08	.....	135.33
54	55.16	89.76	68.08	59.63	113.35	79.50	63.94	.....	104.14	.....	.....	36.64	.....	149.57
55	57.93	92.24	70.23	61.92	114.49	81.01	65.82	.....	114.49	.....	.....	39.47	.....	166.64
56	60.89	94.81	72.65	64.37	116.01	82.67	.....	.....	.....	.....	.....	.....	.....	.....
57	64.04	97.48	75.15	67.00	117.41	84.50	.....	.....	.....	.....	.....	.....	.....	.....
58	67.43	100.31	77.82	69.81	118.06	86.54	.....	.....	.....	.....	.....	.....	.....	.....
59	71.04	103.24	80.66	72.86	120.66	88.77	.....	.....	.....	.....	.....	.....	.....	.....
60	74.90	106.34	83.71	76.13	122.53	91.22	.....	.....	.....	.....	.....	.....	.....	.....

5 Year convertible within 4 years; 10 Year convertible within 7 years.

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

20	\$1.07	\$2.40	\$1.77	\$1.46	\$0.37	\$0.43	\$0.50	\$0.84	\$0.98	.....	.....	.....	\$0.47	\$1.00
22	1.15	2.50	1.84	1.52	.39	.46	.53	.89	1.04	.....	.....	.....	.51	1.06
25	1.25	2.62	1.93	1.61	.43	.51	.61	.95	1.13	.....	.....	.....	.58	1.16
27	1.33	2.69	1.99	1.66	.45	.55	.66	1.01	1.20	.....	.....	.....	.62	1.24
30	1.47	2.81	2.08	1.74	.49	.62	.76	1.09	1.31	.....	.....	.....	.72	1.37
32	1.58	2.87	2.13	1.79	.54	.68	.84	1.15	1.39	.....	.....	.....	.81	1.46
35	1.76	2.98	2.23	1.89	.62	.81	1.01	1.24	1.54	.....	.....	.....	.95	1.62
37	1.90	3.04	2.30	1.96	.70	.91	1.15	1.32	1.67	.....	.....	.....	1.10	1.76
40	2.14	3.13	2.39	2.07	.84	1.12	1.45	1.45	1.86	.....	.....	.....	1.38	1.99
42	2.33	3.19	2.45	2.28	.97	1.29	1.78	1.52	2.02	.....	.....	.....	1.70	2.17
45	2.67	3.22	2.54	2.66	1.21	1.66	2.30	1.66	2.30	.....	.....	.....	2.21	2.52
47	2.94	3.23	2.88	2.96	1.44	2.15	2.67	1.76	2.51	.....	.....	.....	2.56	2.78
50	3.45	3.23	3.45	3.48	1.90	2.92	3.28	1.90	2.92	.....	.....	.....	3.16	3.31
52	3.88	3.77	3.90	3.91	2.69	3.47	3.75	.....	3.27	.....	.....	.....	.....	3.77
55	4.70	4.78	4.78	4.76	3.97	4.46	4.63	.....	3.97	.....	.....	.....	.....	4.75

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity.—\$1.50 per \$1,000 for "select" risks, \$3.00 per \$1,000 for "medium" risks at all ages.

MIDLAND MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at issue	End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
21	\$17 60	\$7 06	\$24 14	\$76	3	\$70 571.79	\$209	9	\$335 122 39	\$323	16	\$33 181 94	\$434	19	\$271					
25	19 35	9 62	29 43	87	3	284 84.66	228	11	12 143 90	350	16	177 213.04	467	18	362					
30	22 10	13 57	37 54	101	4	203 104 24	254	11	342 176 20	386	16	10 258 64	508	17	167					
35	25 69	18 54	47 74	116	5	98 128 42	281	11	347 215 06	422	14	295 310.75	548	15	187					
40	30 45	24 78	60 47	132	5	253 157 73	310	11	66 259 50	458	13	44 367 63	586	13	131					
45	36 89	32 53	75 92	149	5	217 191 01	337	9	325 307 73	490	11	67 426 90	620	11	67					
50	45 74	41 34	93 09	164	5	8 226 78	361	8	119 357 58	519	9	71 485 23	649	9	42					
55	57 93	51 06	111 82	178	4	80 264 17	383	6	263 406 70	544	7	125 540 11	674	7	74					
60	74 90	61 57	131 69	191	3	131 301 17	403	5	88 452 62	565	5	264 597 84	703	5	169					
21	44 24	76 82	145 49	463	25	227 343 28	1000	Pd-up		377 95	1000	Pd-up		418.69	1000	Pd-up				
25	47 30	82 92	157 08	466	25	68 370 55	1000	"		410 03	1000	"		456 00	1000	"				
30	51 81	91 82	173 86	469	23	298 410 02	1000	"		456 00	1000	"		508 49	1000	"				
35	57 19	102 05	193 22	471	21	268 456 00	1000	"		508 49	1000	"		566 15	1000	"				
40	63 64	113 50	215 27	472	19	61 508 49	1000	"		566 15	1000	"		626 92	1000	"				
45	71 39	126 04	239 49	470	16	110 566 15	1000	"		626 92	1000	"		688 24	1000	"				
50	80 51	138 50	263 93	466	13	119 626 92	1000	"		688 24	1000	"		746 98	1000	"				
55	92 24	149 54	286 55	457	10	153 688 24	1000	"		746 98	1000	"		800 48	1000	"				
60	106 34	157 62	304 68	542	7	282 746 98	1000	"		800 48	1000	"		849 97	1000	"				
21	32.05	46 03	91.87	292	14	133 223 21	650	34	227 377 95	1000	Pd-up		418.69	1000	"					
25	34.31	50 07	99 75	295	14	302 242 03	653	32	112 410 03	1000	"		456.00	1000	"					
30	37.62	55 53	111 06	299	14	335 269 08	656	29	36 456 00	1000	"		508.49	1000	"					
35	41.64	62 40	124 07	302	14	87 300 13	658	25	234 508 49	1000	"		566 15	1000	"					
40	46.53	69 69	138 69	304	12	316 334 50	658	22	14 566 15	1000	"		626 92	1000	"					
45	52.59	77 53	154 55	303	10	375 371 14	655	18	146 626 92	1000	"		688 24	1000	"					
50	60.31	85 01	169 77	299	8	315 406 16	647	14	303 688 24	1000	"		746 98	1000	"					
55	70.23	91 29	183 10	292	6	286 436 94	634	11	160 746 98	1000	"		800 48	1000	"					
60	83.71	95 80	193 23	290	4	333 459 60	615	8	159 800 48	1000	"		849 97	1000	"					
21	26.53	30 80	64 12	204	9	124 159 84	465	24	335 276 44	731	34	363 418 69	1000	"						
25	28.42	33 69	70 10	207	9	295 174 54	471	23	334 301 48	735	32	67 456 00	1000	"						
30	31.22	37 58	78 76	212	10	66 195 67	477	21	360 337 08	739	28	188 508.49	1000	"						
35	34.67	42 80	88.85	216	10	43 219 96	482	19	194 377 22	741	24	269 566 15	1000	"						
40	38.96	48 54	100 57	220	9	162 247 22	486	16	261 420 12	742	20	342 626.92	1000	"						
45	44.50	55 14	113 71	223	8	88 275 58	486	13	318 463 02	738	17	74 688 24	1000	"						
50	51.86	62 01	126 96	224	6	273 302 76	482	11	2 502 61	730	13	234 746 98	1000	"						
55	61.92	68 92	139 99	223	5	88 327 30	475	8	137 535 30	716	10	141 800 48	1000	"						
60	76 13	75 95	152 62	221	3	324 347 19	464	6	47 536 90	695	7	191 849 97	1000	"						
Age at issue	End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
21	101 48	232 26	125 79	504	5	442 36 18	705	3	569 748 22	801	2	779 865.08	895	1	\$894					
25	101 79	231 20	124 89	503	5	4480 635 54	704	3	569 747 73	801	2	779 864 81	895	1	\$894					
30	102 32	229 56	123 45	501	5	4476 634 47	703	3	569 746 93	800	2	779 864 36	895	1	\$894					
35	103 07	227 41	121 56	499	5	4470 633 02	701	3	569 745 83	799	2	779 863 73	894	1	\$893					
40	104 36	224 58	118 98	496	5	4462 630 97	699	3	568 744 24	797	2	779 862 79	893	1	\$892					
45	106 33	220 94	115 47	491	5	4447 627 95	695	3	5679 741 79	794	2	778 861 29	891	1	\$890					
50	109 48	215 88	110 06	484	5	4420 623 01	689	3	566 737 74	790	2	777 859 81	889	1	\$886					
55	114 49	208 81	101 90	473	5	4375 615 21	680	3	5644 731 21	782	2	776 854 74	885	1	\$880					
60	122 53	199 06	98 80	456	5	4294 603 04	665	3	5605 720 82	771	2	774 848 11	878	1	\$870					
Age at issue	End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
21	64.91	122.51	236 39	329	10	2259 360 20	470	8	4427 566 60	671	5	5655 897 17	929	1	\$928					
25	65 10	121 39	235 32	327	10	2253 359 20	469	8	4423 565 76	670	5	5653 897 01	928	1	\$928					
30	65 41	119 67	233 66	325	10	2243 357 62	466	8	4416 564 40	668	5	5649 896 71	928	1	\$927					
35	66 69	117 51	231 59	321	10	2227 355 60	463	8	4404 562 58	665	5	5643 896 24	928	1	\$927					
40	68 36	114 88	229 09	317	10	1998 353 15	459	8	4384 560 30	662	5	5633 895 43	927	1	\$925					
45	70 81	111 85	226 16	311	10	1447 349 95	453	8	4348 557 99	658	5	5616 893 93	925	1	\$923					
50	74 73	107 96	221 86	303	10	553 344 83	443	8	4282 553 38	651	5	5596 891 21	922	1	\$919					
55	81 01	103 06	215 96	290	7	1345 337 83	429	8	4161 545 47	638	5	5530 886 50	918	1	\$913					
60	91 22	97 34	210 33	275	5	1127 330 82	414	7	4116 532 72	619	5	5420 878 54	909	1	\$901					

1924 DIVIDENDS AND NET COSTS.

NOTE—In addition to the 1924 dividend schedule shown below, a special 10% dividend is being paid (not including 10% of regular quinquennial mortality dividends); an equalization dividend is also being paid to bring total dividends paid on old policies up to the present schedule.

FIFTEEN YEAR ILLUSTRATION.

		\$17.60		\$19.35		\$22.10		\$25.69		\$30.45		\$36.89		\$57.93	
		ORDINARY LIFE.													
Yr.	Age	21	25	30	35	40	45	55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net
1st		\$17.60	\$19.35	\$22.10	\$25.69	\$30.45	\$36.89	\$57.93							
2nd	\$2.35	15.25	\$2.43	16.92	\$2.56	19.54	\$2.92	22.77	\$3.54	26.91	\$4.43	32.46	\$8.07	49.86	
3rd	2.45	15.15	2.54	16.81	2.70	19.40	3.10	22.59	3.77	26.68	4.74	32.15	8.56	49.37	
4th	2.54	15.03	2.66	16.69	2.85	19.25	3.29	22.40	4.00	26.45	5.06	31.83	9.06	48.87	
5th	2.75	14.85	2.91	16.44	3.16	18.94	3.69	22.00	4.50	25.95	5.77	31.12	10.09	47.84	
6th	2.85	14.75	3.02	16.33	3.47	18.63	4.14	21.55	5.04	25.41	6.42	30.47	10.55	47.05	
7th	2.95	14.65	3.15	16.20	3.64	18.46	4.34	21.35	5.32	25.13	6.79	30.10	11.37	46.56	
8th	3.07	14.53	3.29	16.06	3.81	18.29	4.56	21.13	5.61	24.84	7.18	29.71	11.89	46.04	
9th	3.17	14.49	3.38	15.96	3.96	18.21	4.74	21.00	5.87	24.71	7.44	29.61	12.12	45.81	
10th	3.25	14.43	3.45	15.89	4.09	18.13	4.91	20.87	6.11	24.56	7.68	29.49	12.36	45.58	
11th	3.31	14.39	3.51	15.83	4.19	18.07	5.03	20.80	6.26	24.49	7.99	29.40	12.61	45.37	
12th	3.44	14.16	3.73	15.62	4.37	17.73	5.28	20.41	6.69	23.86	8.38	28.51	13.33	44.60	
13th	3.57	14.03	3.89	15.46	4.57	17.53	5.54	20.15	6.93	23.52	8.77	28.12	14.09	43.84	
14th	3.71	13.89	4.05	15.29	4.77	17.33	5.82	19.87	7.29	23.16	9.16	27.73	14.76	43.17	
15th	6.05	11.55	6.65	12.70	7.75	14.35	9.32	16.37	11.45	19.00	14.17	22.72	22.66	35.27	
Tot.	55.46	208.54	59.01	231.24	66.30	265.20	77.69	307.66	93.51	363.24	115.94	437.41	176.18	682.77	
†		86.15		87.34		89.00		92.60		103.74		129.68		276.07	

TWENTY PAYMENT LIFE.

		\$26.53		\$28.42		\$31.22		\$34.67		\$38.96		\$44.50		\$61.92	
1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	Tot.
\$36.53	\$2.45	\$2.63	\$2.83	\$3.03	\$3.24	\$3.46	\$3.68	\$3.92	\$4.16	\$4.42	\$4.68	\$4.96	\$5.24	\$5.84	87.60
\$28.42	\$2.53	\$2.73	\$2.95	\$3.18	\$3.42	\$3.64	\$3.89	\$4.15	\$4.43	\$4.70	\$4.99	\$5.29	\$5.61	\$6.21	71.24
\$31.22	\$2.66	\$2.88	\$3.14	\$3.42	\$3.66	\$3.93	\$4.21	\$4.51	\$4.82	\$5.14	\$5.47	\$5.81	\$6.15	\$6.75	77.06
\$34.67	\$2.85	\$3.12	\$3.40	\$3.69	\$3.99	\$4.30	\$4.64	\$4.97	\$5.34	\$5.69	\$6.06	\$6.46	\$6.86	\$7.46	84.72
\$38.96	\$3.24	\$3.56	\$3.88	\$4.25	\$4.60	\$4.98	\$5.33	\$5.74	\$6.13	\$6.50	\$6.93	\$7.35	\$7.81	\$8.41	96.35
\$44.50	\$3.89	\$4.27	\$4.68	\$5.13	\$5.55	\$6.00	\$6.46	\$6.93	\$7.44	\$7.91	\$8.38	\$8.85	\$9.32	\$10.12	113.45
\$61.92	\$6.59	\$7.13	\$7.67	\$8.25	\$8.77	\$9.33	\$9.88	\$10.43	\$11.04	\$11.60	\$12.21	\$12.84	\$13.25	\$14.07	165.75
															763.08
															227.75
†															

TWENTY YEAR ENDOWMENT

		\$47.61		\$47.85		\$48.29		\$49.02		\$50.32		\$53.21		\$65.82	
1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11th	12th	13th	14th	15th	Tot.
\$47.61	\$2.67	\$3.09	\$3.52	\$3.92	\$4.34	\$4.78	\$5.23	\$5.69	\$6.16	\$6.64	\$7.13	\$7.64	\$8.16	\$8.69	96.82
\$47.85	\$2.73	\$3.15	\$3.58	\$3.97	\$4.39	\$4.83	\$5.28	\$5.74	\$6.21	\$6.69	\$7.18	\$7.69	\$8.21	\$8.74	98.10
\$48.29	\$2.84	\$3.26	\$3.70	\$4.09	\$4.51	\$4.95	\$5.40	\$5.86	\$6.33	\$6.81	\$7.30	\$7.81	\$8.33	\$8.86	100.44
\$49.02	\$3.00	\$3.43	\$3.88	\$4.27	\$4.69	\$5.13	\$5.58	\$6.04	\$6.51	\$6.98	\$7.47	\$7.98	\$8.49	\$9.02	104.10
\$50.32	\$3.25	\$3.69	\$4.14	\$4.53	\$4.95	\$5.38	\$5.83	\$6.29	\$6.76	\$7.23	\$7.71	\$8.21	\$8.72	\$9.24	109.54
\$53.21	\$3.63	\$4.11	\$4.61	\$5.00	\$5.42	\$5.84	\$6.29	\$6.75	\$7.22	\$7.69	\$8.17	\$8.66	\$9.16	\$9.67	118.76
\$65.82	\$6.20	\$6.77	\$7.35	\$7.92	\$8.49	\$9.06	\$9.63	\$10.20	\$10.77	\$11.34	\$11.91	\$12.48	\$13.05	\$13.62	162.12
															825.18
															201.34
†															

†Net Cost for 15 years, Cash Value deducted.

†Cash Values in excess of cost.

NET COST TOTALS FIVE AND TEN YEARS—1924 DIVIDENDS.

		FIVE YEARS.		TEN YEARS.	
Ages		21	25	30	35
Ordinary Life		\$73.31	\$81.51	\$94.32	\$110.24
Cash Value Deducted		49.17	52.08	56.78	62.50
20 Payment Life		117.11	125.99	139.07	154.99
Cash Value Deducted		52.99	55.89	60.31	66.11
20 Year Endowment		220.45	221.27	222.77	225.36
Cash Value Deducted		80.43	81.29	82.77	85.11
Ordinary Life		140.62	156.40	180.35	210.20
Cash Value Deducted		68.83	71.74	76.11	81.78
20 Payment Life		225.84	242.98	268.13	298.67
Cash Value Deducted		60.00	63.44	72.46	78.71
20 Year Endowment		426.77	428.25	430.97	435.69
Cash Value Deducted		60.74	62.45	65.44	70.23

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909
FIFTEEN YEAR RECORD

ORDINARY LIFE								
	\$17 60	\$19 35	\$22 10	\$25 69	\$30 45	\$36 89	\$57 93	
r. id.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	
10	.....	.....	.....	.....	.....	.....	.....	.....
11	\$1.99	\$2.06	\$2.16	\$2.31	\$2.54	\$2.93	\$4.97	\$52.96
12	2.11	2.19	2.34	2.54	2.84	3.34	5.66	52.27
13	2.25	2.36	2.54	2.79	3.15	3.75	6.38	51.55
14	4.90	5.20	5.60	6.20	7.10	8.48	14.48	43.45
15	2.66	2.83	3.10	3.45	3.99	4.82	8.17	49.76
16	2.91	3.10	3.41	3.84	4.47	5.45	9.21	48.72
17	3.16	3.38	3.74	4.25	4.97	6.09	10.27	47.66
18	3.43	3.68	4.10	4.67	5.50	6.77	11.35	46.58
19	9.07	9.49	10.39	11.71	13.87	15.84	22.39	35.54
20	3.31	3.58	4.19	5.03	6.26	7.99	12.92	45.01
21	3.44	3.73	4.37	5.24	6.59	8.38	13.33	44.60
22	3.57	3.89	4.57	5.54	6.93	8.77	14.09	43.84
23	3.71	4.06	4.77	5.82	7.29	9.16	14.76	43.17
24	9.32	9.85	12.28	16.11	20.61	26.51	40.98	16.95
pt.	55.83	59.40	67.56	79.59	95.61	118.28	188.96	679.99
	99.24	100.87	102.29	105.91	117.48	143.72	289.74	

TWENTY YEARLY LIFE								
	\$26 53	\$28 42	\$31 22	\$34 67	\$38 96	\$44 50	\$61 92	
10	.....	.....	.....	.....	.....	.....	.....	.....
11	\$2.02	\$2.51	\$2.15	\$2.34	\$2.57	\$2.95	\$4.97	\$56.95
12	2.28	2.36	2.50	2.70	2.99	3.47	5.69	56.23
13	2.52	2.62	2.81	3.05	3.39	3.94	6.39	55.53
14	5.64	5.92	6.34	6.92	7.72	9.00	14.48	47.44
15	3.13	3.30	3.57	3.88	4.38	5.13	8.14	53.78
16	3.50	3.69	3.99	4.39	4.94	5.80	9.12	52.80
17	3.88	4.10	4.45	4.90	5.54	6.51	10.13	51.79
18	4.27	4.53	4.92	5.44	6.16	7.24	11.15	50.77
19	9.62	10.03	10.73	11.74	13.01	15.04	20.34	41.58
20	4.42	4.70	5.14	5.69	6.60	7.91	11.50	50.42
21	4.68	4.93	5.47	6.05	7.04	8.38	12.01	49.91
22	4.96	5.29	5.81	6.46	7.49	8.85	12.64	49.28
23	5.24	5.61	6.15	6.86	7.95	9.32	13.25	48.67
24	11.99	12.61	13.65	15.03	16.93	20.89	27.32	34.60
pt.	68.15	71.83	77.71	85.46	96.71	114.43	167.13	761.67
	63.36	62.94	63.51	67.37	77.57	110.05	236.37	

TWENTY YEAR ENDOWMENT								
	\$46 58	\$46 82	\$47 24	\$48 49	\$50 32	\$53.21	\$65 82	
10	.....	.....	.....	.....	.....	.....	.....	.....
11	2.08	2.14	2.23	2.37	2.59	2.97	4.97	60.85
12	2.63	2.68	2.79	2.96	3.18	3.60	5.72	60.10
13	3.15	3.20	3.31	3.49	3.77	4.25	6.62	59.20
14	7.52	7.64	7.84	8.30	8.98	10.14	15.38	50.44
15	4.24	4.30	4.42	4.66	5.04	5.66	8.50	57.32
16	4.74	4.80	4.92	5.16	5.59	6.27	9.32	56.50
17	5.26	5.32	5.43	5.72	6.16	6.90	10.12	55.70
18	5.78	5.85	5.96	6.27	6.74	7.54	10.92	54.90
19	10.96	11.22	11.70	12.43	13.31	14.81	19.70	46.12
20	7.08	7.15	7.29	7.48	7.87	8.52	11.33	54.49
21	7.67	7.74	7.87	8.07	8.46	9.09	11.85	53.97
22	8.29	8.35	8.48	8.67	9.05	9.65	12.34	53.48
23	8.92	8.99	9.10	9.31	9.67	10.21	13.02	52.80
24	19.46	19.68	20.08	20.20	20.15	20.27	23.68	42.14
pt.	97.78	99.06	101.41	105.09	110.57	119.84	163.47	823.83
	143.79	141.04	136.38	120.42	3.01	40.03	199.99	

†Net Cash for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919)								
	21	25	30	35	40	45	55	
Ordinary Life.....	\$ 73.05	\$ 81.23	\$ 94.01	\$109.88	\$130.66	\$158.42	\$246.85	
Cash Value Deducted.....	48.91	51.80	56.47	62.14	70.19	82.50	135.03	
Payment Life.....	116.81	125.67	138.73	154.62	174.01	198.33	272.70	
Cash Value Deducted.....	52.69	55.57	59.97	65.74	73.44	84.62	132.71	
Year Endowment.....	220.05	220.87	222.35	224.92	230.16	242.50	293.67	
Cash Value Deducted.....	80.03	80.89	82.35	84.67	89.07	99.68	145.92	

TEN YEARS. (Policies Issued in 1914)								
Ordinary Life.....	\$140.31	\$156.09	\$179.10	\$208.43	\$247.58	\$299.29	\$468.40	
Cash Value Deducted.....	80.49	83.67	87.54	92.95	103.10	121.75	217.40	
Payment Life.....	225.42	242.54	267.65	298.14	335.00	380.62	523.27	
Cash Value Deducted.....	65.58	68.00	71.98	78.18	87.78	105.04	195.97	
Year Endowment.....	426.14	427.85	430.30	435.00	444.57	467.44	565.27	
Cash Value Deducted.....	60.11	62.05	64.77	69.54	78.59	100.98	199.57	

MIDLAND MUTUAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—July 1, 1924 to July 1, 1925.

In addition to the 1924 Dividend Schedule shown below, a special dividend is being paid equal to 10% of the regular scale (not including 10% of regular extra quinquennial mortality dividend) an equalization dividend is also being paid to bring total dividends paid on old policies up to the present schedule.

10 PAYMENT LIFE										
Age	21	25	30	35	40	45	50	55		
Prem	44.24	47.30	51.81	57.19	63.64	71.39	80.81	92.21		
2nd	4.52	4.80	5.19	5.66	6.24	6.93	7.93	9.32		
3rd	4.88	5.15	5.62	6.14	6.78	7.55	8.65	10.08		
4th	5.25	5.59	6.07	6.65	7.34	8.20	9.38	10.81		
5th	5.94	10.41	11.12	12.03	12.90	14.01	15.59	17.26		
6th	6.04	6.45	7.02	7.71	8.53	9.57	10.87	12.29		
7th	6.46	6.90	7.52	8.27	9.15	10.26	11.59	13.02		
8th	6.89	7.37	8.05	8.84	9.80	10.97	12.30	13.72		
9th	7.34	7.86	8.63	9.43	10.47	11.69	13.02	14.40		
10th	12.38	12.99	13.90	15.05	16.28	17.84	19.51	20.91		

15 PAYMENT LIFE										
Prem	32.05	34.31	37.62	41.64	46.53	52.59	60.31	70.23		
2nd	3.06	3.25	3.53	3.89	4.32	4.91	5.81	7.12		
3rd	3.30	3.52	3.83	4.23	4.71	5.36	6.36	7.72		
4th	3.55	3.79	4.14	4.59	5.11	5.84	6.93	8.31		
5th	8.29	8.68	9.26	10.07	10.79	11.85	13.42	15.14		
6th	4.08	4.37	4.80	5.34	5.95	6.87	8.10	9.53		
7th	4.36	4.68	5.14	5.72	6.41	7.39	8.66	10.13		
8th	4.65	4.99	5.50	6.12	6.87	7.93	9.22	10.73		
9th	4.96	5.33	5.88	6.54	7.36	8.43	9.79	11.31		
10th	10.41	10.93	11.78	12.90	14.12	15.93	18.05	20.18		

10 YEAR ENDOWMENT										
Prem	10148	10179	10232	10307	10436	10633	10948	11449		
2nd	4.26	4.31	4.38	4.52	4.91	5.44	6.30	7.60		
3rd	5.26	5.31	5.38	5.51	5.90	6.42	7.29	8.53		
4th	6.30	6.34	6.41	6.54	6.91	7.44	8.29	9.46		
5th	10.73	10.87	11.12	11.54	12.07	12.82	14.04	15.46		
6th	8.51	8.54	8.60	8.72	9.06	9.56	10.32	11.28		
7th	9.68	9.71	9.76	9.85	10.18	10.65	11.31	12.16		
8th	10.89	10.92	10.96	11.03	11.33	11.74	12.29	13.01		
9th	12.16	12.18	12.20	12.25	12.51	12.84	13.27	13.80		
10th	14.91	14.98	15.08	15.27	15.63	16.12	16.75	17.39		

15 YEAR ENDOWMENT										
Prem	64.91	65.10	65.41	66.69	68.36	70.81	74.73	81.01		
2nd	3.57	3.51	3.44	3.97	4.62	5.20	6.32	7.83		
3rd	4.18	4.11	4.04	4.59	5.25	5.93	7.00	8.50		
4th	4.80	4.74	4.67	5.22	5.86	6.59	7.69	9.17		
5th	9.39	9.46	9.61	10.51	11.34	12.39	13.96	15.81		
6th	6.13	6.06	6.00	6.55	7.19	7.98	9.10	10.52		
7th	6.83	6.77	6.70	7.25	7.89	8.69	9.78	11.19		
8th	7.56	7.49	7.43	7.97	8.62	9.42	10.46	11.85		
9th	8.32	8.25	8.19	8.71	9.36	10.15	11.15	12.47		
10th	12.49	12.56	12.76	13.71	14.78	16.20	18.05	20.14		

PROTECTIVE ENDOWMENT										
Prem	38.90	39.21	39.80	40.80	42.52	45.60	50.88	.....		
2nd	2.57	2.63	2.74	2.91	3.16	3.56	4.30	.....		
3rd	2.89	2.96	3.07	3.25	3.52	3.96	4.78	.....		
4th	3.22	3.29	3.41	3.61	3.89	4.38	5.28	.....		
5th	8.02	8.24	8.61	9.17	9.88	10.51	11.93	.....		
6th	3.92	4.00	4.13	4.36	4.68	5.20	6.32	.....		
7th	4.30	4.37	4.52	4.74	5.09	5.76	6.81	.....		
8th	4.68	4.76	4.91	5.14	5.53	6.24	7.30	.....		
9th	5.08	5.17	5.33	5.56	5.98	6.73	7.80	.....		
10th	10.38	10.68	11.20	12.04	13.03	14.71	16.92	.....		

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
LIFE POLICIES.			
25 Payment	\$25.31	\$30.98	\$40.58
30 Payment	23.33	28.94	38.80
With Disability.			
25 Payment	\$26.62	\$32.68	\$43.25
30 Payment	24.63	30.63	41.47
ENDOWMENTS.			
25 Year	\$37.29	\$38.89	\$43.79
30 Year	30.73	32.92	39.35
With Disability.			
25 Year	\$37.99	\$40.13	\$46.32
30 Year	31.55	34.46	41.96
10 PAYMENT ENDOWMENT.			
20 Year	\$76.25	\$78.06	\$82.91
With Disability.			
20 Year	\$77.14	\$79.49	\$85.57

ENDOWMENT AT AGE 60										
Age	21	25	30	35	40	45	50	55		
Prem	23.59	27.03	31.54	38.89	50.32	70.81	10948			
2nd	2.41	2.50	2.66	2.89	3.25	3.81	4.59	5.69		
3rd	2.56	2.68	2.90	3.21	3.69	4.39	5.33	6.30		
4th	2.71	2.87	3.15	3.55	4.14	4.93	5.93	7.29		
5th	7.52	7.83	8.34	9.12	9.90	12.39	14.04			
6th	3.04	3.27	3.67	4.26	5.11	7.98	10.32			
7th	3.21	3.48	3.95	4.62	5.63	8.69	11.31			
8th	3.39	3.70	4.24	5.00	6.16	9.42	12.29			

ENDOWMENT AT AGE 65										
Prem	21.89	24.67	28.14	32.92	40.67	53.21	74.73	114.49		
2nd	2.39	2.47	2.62	2.83	3.15	3.63	4.32	5.30		
3rd	2.51	2.62	2.81	3.09	3.49	4.11	4.90	5.88		
4th	2.64	2.78	3.01	3.36	3.83	4.61	5.69	6.99		
5th	7.44	7.73	8.22	8.94	9.63	10.69	13.96	15.15		
6th	2.91	3.11	3.44	3.92	4.58	5.67	7.10	8.71		
7th	3.03	3.29	3.67	4.21	4.98	6.22	7.78	9.46		
8th	3.20	3.47	3.90	4.51	5.39	6.78	10.47	12.46		
9th	3.36	3.66	4.15	4.83	5.82	7.35	11.15	13.51		
10th	9.25	9.73	10.58	11.63	12.98	14.81	18.05	20.18		

5 YEAR TERM										
Prem	10.77	11.09	11.65	12.50	13.87	16.27	20.82			
2nd	2.12	2.22	2.40	2.68	3.12	3.82	5.17			
3rd	2.13	2.24	2.43	2.72	3.16	3.92	5.34			
4th	2.14	2.25	2.45	2.76	3.21	4.02	5.51			
5th	5.34	5.56	5.94	6.53	7.01	7.82	9.18			

10 YEAR TERM (Renewable)										
Prem	12.51	12.96	13.71	14.98	17.07	20.88	27.79	34.30		
2nd	2.15	2.27	2.48	2.78	3.30	4.17	5.78	7.83		
3rd	2.16	2.28	2.51	2.82	3.36	4.28	5.97	8.14		
4th	2.15	2.30	2.53	2.87	3.42	4.40	6.17	8.41		
5th	5.38	5.61	6.02	6.63	7.21	8.20	9.84	11.15		

10 YEAR TERM (Non-Renewable)										
Prem	10.95	11.34	12.03	13.10	14.94	18.27	24.32			
2nd	2.15	2.27	2.48	2.78	3.30	4.17	5.78			
3rd	2.16	2.28	2.51	2.82	3.36	4.28	5.97			
4th	2.18	2.30	2.53	2.87	3.42	4.40	6.17			
5th	5.38	5.61	6.02	6.63	7.21	8.20	9.84			

PAID-UP LIFE POLICIES										
Age	Cash Div.	Age	Cash Div.	Age	Cash Div.	Age	Cash Div.	Age	Cash Div.	Age
21	\$5.44	36	\$6.63	51	\$8.75	66	\$11.15	81	\$13.85	96
22	5.51	37	6.73	52	8.94	67	11.27	82	14.00	97
23	5.57	38	6.84	53	9.14	68	11.40	83	14.15	98
24	5.63	39	6.96	54	9.35	69	11.61	84	14.31	99
25	5.70	40	7.08	55	9.56	70	11.82	85	14.47	100
26	5.77	41	7.20	56	9.78	71	12.03	86	14.63	101
27	5.84	42	7.33	57	9.99	72	12.24	87	14.80	102
28	5.91	43	7.46	58	10.19	73	12.45	88	14.96	103
29	5.99	44	7.49	59	10.41	74	12.66	89	15.13	104
30	6.07	45	7.73	60	10.61	75	12.87	90	15.30	105
31	6.16	46	7.88	61	10.84	76	13.08	91	15.47	106
32	6.24	47	8.04	62	11.05	77	13.29	92	15.64	107
33	6.33	48	8.20	63	11.27	78	13.50	93	15.81	108
34	6.43	49	8.37	64	11.49	79	13.71	94	16.00	109
35	6.53	50	8.55	65	11.71	80	13.92	95	16.17	110

ADDITIONAL LIST OF POLICY FORMS ISSUED			
Ages	25	35	45
LIFE POLICIES.			
25 Payment	\$25.31	\$30.98	\$40.58
30 Payment	23.33	28.94	38.80
With Disability.			
25 Payment	\$26.62	\$32.68	\$43.25
30 Payment	24.63	30.68	41.47
ENDOWMENTS.			
25 Year	\$37.29	\$38.89	\$43.79
30 Year	30.73	32.92	39.35
With Disability.			
25 Year	\$37.99	\$40.13	\$46.32
30 Year	31.55	34.46	41.96
10 PAYMENT ENDOWMENT.			
20 Year	\$76.25	\$78.06	\$82.91
With Disability.			
20 Year	\$77.14	\$79.49	\$85.57
ENDOWMENT AT 65.			
20 Payment	\$33.75	\$41.53	.....
With Disability	35.18	43.17	.....
CONTINUOUS MONTHLY INSTALLMENT, \$10 Monthly, 240 Certain			
Commuted Value \$1,750.			
Whole Life	\$89.53	\$49.26	\$67.4
20 Payment	57.64	66.16	81.1
Reduced Premium if Beneficiary Dies.			
Whole Life	\$33.87	\$44.96	\$64.1
20 Payment	49.74	60.68	77.8
120 Months Certain Commuted Value \$1,040.			
Whole Life	\$32.45	\$38.36	\$49.4
20 Payment	46.76	50.87	58.9
Reduced Premiums if Beneficiary Dies.			
Whole Life	\$20.12	\$26.72	\$38.9
20 Payment	29.56	36.06	46.1

WEST LIFE INSURANCE COMPANY, Lincoln, Neb.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 40 days after default. American 3½% Modified Preliminary Term reserve, with decreasing surrender charge up to 15th year not exceeding \$13 per \$1,000.

Change of Plan. — Higher premium form allowed during first three years by payment of difference in premiums at 6% compound interest; after three years, by payment of difference in reserves. Practice to change to lower premium form.

Disability. — For varying extra premium, any endowment policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 on 28th of month following proof of total and permanent disability (total disability not obviously permanent regarded as permanent after three months) and continuing during disability until maturity; no reduction in insurance. Disability from war service any time extra premiums paid returned plus 4% compound interest; from residence or travel in war zone within two years, premiums returned.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$3 per \$1,000, policy will provide during entire premium-paying period for payment of double face of policy in event of accidental death within 90 days from time of injury. During Extended Insurance Double Indemnity may be continued by payment of extra premium.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 14-65; \$25,000; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6% not in advance. May be deferred 90 days except to pay premiums.

Military Service. — Death from service in time of war or within two years after termination of service limits liability to premiums paid if within two years; 30% of face value if within third year; amount payable increasing 10% each year until if death occurs within 10th year or thereafter full sum payable.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 40 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans" and "Extended Insurance".

Restatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — In war zone outside of Continental United States within two years, limits liability to premiums paid.

Restricted Occupations. — Aerial or submarine voyage, hazardous speed or endurance contest within two years limits liability to premiums paid.

Investment Options. — Cash, Annuity, Trust Fund (Interest Payments) at 4%, Limited (12-300 months) and Continuous (240 months certain) Installments. Payments made annually (12 times that of monthly), semi-annually (six times) or quarterly (three times). No provision for withdrawal by beneficiary of Trust Fund or commutable values of Installments. Portion of proceeds may be withdrawn immediately and balance paid in Installments at fixed intervals with 4% interest. Payments may be made under any option except Continuous Installment either to one or more beneficiaries or jointly with insured in case of maturity of endowment

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

War. — No extra charge. Disability and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOWMENTS WITH DISABILITY AND DOUBLE INDEMNITY							
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Age 85	10 Pay. Age 85	15 Pay. Age 85	20 Pay. Age 85	Age 75	Age 70	Age 65	Age 60
12.34	32.88	24.14	20.08	89.44	56.34	40.18	14	16.64	37.92	28.80	24.46	16.80	17.26	18.04	19.19
12.56	33.34	24.48	20.36	89.48	56.36	40.20	15	16.86	38.42	29.18	24.78	17.10	17.56	18.40	19.56
12.82	33.82	24.84	20.66	89.50	56.40	40.24	16	17.18	38.98	29.60	25.12	17.38	17.88	18.78	20.20
13.08	34.32	25.22	20.98	89.54	56.44	40.28	17	17.50	39.54	30.02	25.46	17.70	18.24	19.18	20.20
13.36	34.84	25.60	21.30	89.58	56.48	40.34	18	17.80	40.12	30.46	25.82	18.00	18.58	19.58	21.00
13.64	35.38	26.00	21.64	89.62	56.52	40.38	19	18.12	40.70	30.90	26.18	18.36	18.98	20.02	21.20
13.94	35.94	26.42	21.98	89.68	56.56	40.42	20	18.46	41.36	31.36	26.56	18.72	19.36	20.48	22.20
14.24	36.52	26.84	22.34	89.72	56.62	40.48	21	18.82	41.96	31.82	26.96	19.08	19.78	20.98	22.20
14.58	37.12	27.28	22.72	89.76	56.66	40.54	22	19.20	42.62	32.30	27.38	19.50	20.22	21.48	23.20
14.92	37.74	27.74	23.12	89.82	56.72	40.60	23	19.56	43.26	32.80	27.80	19.88	20.68	22.04	24.20
15.28	38.38	28.22	23.52	89.86	56.76	40.66	24	20.00	43.96	33.32	28.24	20.32	21.18	22.60	24.20
15.66	39.04	28.72	23.92	89.92	56.82	40.72	25	20.42	44.64	33.84	28.68	20.78	21.66	23.22	25.20
16.08	39.74	29.24	24.38	89.98	56.90	40.78	26	20.88	45.38	34.39	29.16	21.24	22.22	23.84	26.20
16.50	40.46	29.78	24.84	90.06	56.96	40.88	27	21.34	46.14	34.96	29.64	21.78	22.76	24.50	27.20
16.94	41.20	30.32	25.30	90.16	57.06	40.96	28	21.84	46.92	35.58	30.16	22.28	23.36	25.24	28.20
17.40	41.96	30.90	25.80	90.24	57.14	41.06	29	22.36	47.74	36.18	30.68	22.86	24.00	26.02	29.20
17.90	42.76	31.50	26.30	90.32	57.24	41.18	30	22.90	48.60	36.80	31.22	23.44	24.66	26.82	30.20
18.42	43.60	32.12	26.84	90.42	57.34	41.30	31	23.52	49.44	37.48	31.80	24.06	25.40	27.70	31.20
18.96	44.46	32.76	27.40	90.54	57.44	41.44	32	24.10	50.34	38.14	32.36	24.74	26.14	28.64	32.20
19.54	45.34	33.44	27.98	90.66	57.58	41.58	33	24.76	51.26	38.86	33.00	25.44	26.94	29.66	33.20
20.14	46.26	34.14	28.58	90.80	57.72	41.74	34	25.44	52.22	39.58	33.66	26.18	27.80	30.74	34.20
20.80	47.22	34.86	29.20	90.94	57.86	41.92	35	26.18	53.20	40.34	34.32	26.96	28.70	31.88	35.20
21.48	48.22	35.60	29.86	91.12	58.04	42.14	36	26.92	54.22	41.14	35.02	27.80	29.70	33.16	36.20
22.20	49.26	36.40	30.56	91.30	58.24	42.38	37	27.74	55.28	41.98	35.76	28.70	30.78	34.52	37.20
22.96	50.32	37.22	31.28	91.50	58.46	42.64	38	28.62	56.40	42.96	36.52	29.64	31.94	36.00	38.20
23.76	51.42	38.08	32.04	91.72	58.70	42.92	39	29.54	57.52	43.80	37.34	30.66	33.14	37.58	39.20
24.62	52.56	38.96	32.82	91.96	58.96	43.24	40	30.48	58.70	44.74	38.20	31.74	34.36	39.28	40.20
25.54	53.76	39.88	33.66	92.22	59.24	43.60	41	31.54	60.00	45.72	39.14	32.90	35.88	41.16	41.20
26.50	55.00	40.86	34.54	92.50	59.58	44.00	42	32.62	61.40	46.76	40.14	34.16	37.38	43.22	42.20
27.54	56.30	41.88	35.46	92.80	59.92	44.44	43	33.80	62.78	47.84	41.20	35.52	39.04	45.46	43.20
28.62	57.64	42.94	36.44	93.16	60.32	44.94	44	35.04	64.28	48.96	42.32	36.98	40.82	47.90	44.20
29.80	59.04	44.08	37.48	93.52	60.76	45.48	45	36.38	65.82	50.16	43.50	38.54	42.74	49.80	45.20
31.16	60.48	45.24	38.56	93.92	61.24	46.08	46	37.96	67.30	51.48	44.76	40.24	44.84	51.80	46.20
32.66	62.00	46.48	39.72	94.36	61.78	46.76	47	39.68	68.88	52.90	46.10	41.98	47.10	53.80	47.20
34.26	63.58	47.78	40.96	94.84	62.38	47.52	48	41.50	70.52	54.40	47.52	43.94	49.58	55.80	48.20
35.96	65.22	49.14	42.24	95.38	63.04	48.36	49	43.48	72.22	55.94	49.02	46.02	52.32	57.80	49.20
37.80	67.00	50.64	43.64	95.98	63.78	49.28	50	45.56	73.98	57.60	50.64	48.28	54.80	59.80	50.20
39.74	69.16	52.44	45.10	96.66	64.62	50.34	51	47.78	76.28	59.56	52.42	50.74	56.80	61.80	51.20
41.82	71.40	54.34	46.82	97.42	65.54	51.48	52	50.14	78.72	61.62	54.32	53.42	58.80	63.80	52.20
44.04	73.76	56.36	48.76	98.24	66.58	52.76	53	52.72	81.28	63.86	56.40	56.36	60.80	65.80	53.20
46.44	76.20	58.48	50.80	99.16	67.70	54.18	54	55.44	83.96	66.22	58.60	58.60	62.80	67.80	54.20
48.98	78.76	60.72	52.92	100.16	68.96	55.74	55	58.38	86.80	68.72	61.04	60.80	64.80	69.80	55.20
51.44	81.02	62.78	55.08	101.12	70.26	57.00	56	61.56	89.44	71.16	63.80	62.80	66.80	71.80	56.20
54.08	83.36	64.96	57.36	102.18	71.68	58.36	57	64.98	92.26	73.78	66.80	64.80	68.80	73.80	57.20
56.88	85.80	67.30	59.80	103.38	73.16	59.80	58	68.80	95.20	76.80	69.80	66.80	70.80	75.80	58.20
59.88	88.40	69.76	62.36	104.68	74.72	61.36	59	72.82	98.20	79.80	72.80	68.80	72.80	77.80	59.20
63.08	91.12	72.32	65.00	106.00	76.32	63.00	60	76.80	101.20	82.80	75.80	70.80	74.80	80.80	60.20

NOTE.—Above rates adopted October 1923.

*Double Indemnity rate, \$3.00 per \$1 000 at all ages. For semi-annual rate, multiply amount by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING WITH DIS- ABILITY AND DOUBLE INDEMNITY* ENDOWMENTS				LIFE ANNUITY RATES. Amount Paid chased by \$1,000.			
10 Year End.....	\$93.30	\$94.52	\$97.66	Males.....	\$49.83	\$55.16	\$64.20
15 Year End.....	60.28	61.60	65.30	Females.....	47.33	51.84	59.00
20 Year End.....	44.26	45.84	50.60	SINGLE PREMIUM RATES.			
20 Pay. End. 75....	28.88	34.70	44.46	Whole Life.....	\$324.18	\$389.08	\$478.80
20 Pay. End. 70....	29.66	36.02	46.86	10 Year.....	754.78	756.14	759.90
20 Pay. End. 65....	31.08	38.30	46.86	15 Year.....	648.54	651.88	661.30
20 Pay. End. 60....	33.04	41.46	50.60	20 Year.....	563.32	569.74	588.20
25 Year End.....	35.06	37.06	42.74	25 Year.....	495.40	506.40	537.20
30 Year End.....	29.30	31.90	38.54	30 Year.....	441.86	459.40	505.20
35 Year End.....	25.58	28.74	35.00	35 Year.....	400.62	426.64	488.00
WITH DOUBLE INDEMNITY ONLY				40 Year.....	369.98	406.04	488.00
YEARLY RENEWABLE TERM. Convert- ible within 5 Years.				45 Year.....	348.64	395.00	488.00
To age 41.....	\$12.28	\$13.68	.....	End. 60.....	400.62	506.40	.....
To age 51.....	12.68	14.14	\$17.66	End. 70.....	348.66	426.64	537.20
To age 61.....	13.08	14.62	18.26	End. 85.....	325.04	390.40	480.80

MIDWEST LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
21	\$14.24	\$2	\$19	\$50	2 177	\$56	\$192	9 4		\$122	\$322	16 13		\$181	\$432	19 236	
25	15.66	4	24	71	3 17	79	213	10 78		143	348	16 140		213	467	18 361	
30	17.90	8	52	86	3 309	99	241	11 115		176	385	16 4		258	507	17 153	
35	20.80	13	42	102	4 222	123	269	11 171		215	422	14 294		310	517	15 174	
40	24.62	20	55	120	5 66	152	298	10 294		259	457	13 36		367	585	13 123	
45	29.80	27	71	139	5 88	156	328	9 236		307	489	11 58		426	618	11 57	
50	37.80	36	88	155	4 276	221	352	8 45		357	518	9 65		485	649	9 40	
55	48.98	46	107	170	4 16	259	376	6 215		406	543	7 123		540	674	7 74	
60	63.08	56	126	183	3 79	296	396	5 52		452	564	5 260		597	702	5 165	
21	36.52	65	136	433	23 207	338	1000	Pd-up		377	1000	Pd-up		418	1000	Pd-up	
25	39.04	71	147	436	23 147	365	1000	"		410	1000	"		456	1000	"	
30	42.76	80	164	442	22 150	405	1000	"		456	1000	"		508	1000	"	
35	47.22	90	183	446	20 250	451	1000	"		508	1000	"		566	1000	"	
40	52.55	102	205	449	18 130	503	1000	"		566	1000	"		626	1000	"	
45	59.04	115	230	452	15 265	561	1000	"		626	1000	"		688	1000	"	
50	67.00	128	255	450	12 332	621	1000	"		688	1000	"		746	1000	"	
55	78.76	140	278	443	10 48	683	1000	"		746	1000	"		800	1000	"	
60	91.12	149	297	431	7 209	741	1000	"		800	1000	"		849	1000	"	
21	26.84	34	80	254	12 48	214	623	33 110		377	1000	Pd-up		418	1000	Pd-up	
25	28.72	38	88	261	12 284	233	628	31 85		410	1000	"		456	1000	"	
30	31.50	43	99	267	13 49	260	634	28 88		456	1000	"		508	1000	"	
35	34.86	50	112	273	12 308	291	638	24 346		508	1000	"		566	1000	"	
40	38.96	57	127	278	11 300	326	641	21 184		566	1000	"		626	1000	"	
45	44.08	66	143	281	10 75	362	639	17 347		626	1000	"		688	1000	"	
50	50.64	74	159	280	8 123	398	634	14 188		688	1000	"		746	1000	"	
55	60.72	81	174	277	6 168	429	623	11 91		746	1000	"		800	1000	"	
21	22.34	19	55	175	7 303	157	457	24 162		281	743	35 187		418	1000	Pd-up	
25	23.92	22	61	180	8 136	172	464	23 209		306	746	32 229		456	1000	"	
30	26.30	26	70	188	8 340	194	473	21 297		343	752	28 361		508	1000	"	
35	29.20	31	80	195	9 23	218	478	19 139		384	755	25 71		566	1000	"	
40	32.82	37	92	201	8 238	246	483	16 254		427	754	21 117		626	1000	"	
45	37.48	44	105	206	7 233	275	485	13 308		471	751	17 206		688	1000	"	
50	43.64	51	119	210	6 126	303	483	11 5		512	743	13 354		746	1000	"	
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
21	\$89.72	\$234	\$429	\$508	5 \$485	\$643	\$712	3 \$704		\$757	\$810	2 \$807		\$876	\$906	1 \$905	
25	89.92	233	428	507	5 \$483	642	711	3 \$703		756	809	2 \$806		875	905	1 \$904	
30	90.32	231	426	504	5 \$479	641	709	3 \$701		755	808	2 \$804		875	905	1 \$904	
35	90.94	229	424	501	5 \$473	640	708	3 \$699		754	807	2 \$803		874	904	1 \$903	
40	91.96	226	422	499	5 \$465	638	706	3 \$694		753	806	2 \$801		873	903	1 \$902	
45	93.52	223	419	495	5 \$451	635	702	3 \$687		750	802	2 \$796		872	902	1 \$900	
50	95.98	218	414	488	5 \$425	630	696	3 \$674		747	799	2 \$789		869	899	1 \$896	
55	100.16	212	406	477	5 \$390	623	688	3 \$653		740	791	2 \$775		866	896	1 \$892	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
21	\$56.62	\$128	\$245	\$340	10 \$271	\$372	\$485	8 \$444		\$583	\$690	5 \$675		\$909	\$940	1 \$940	
25	56.82	127	244	334	10 \$266	371	484	8 \$440		582	688	5 \$673		909	940	1 \$940	
30	57.24	125	242	336	10 \$255	369	481	8 \$432		581	687	5 \$660		908	939	1 \$939	
35	57.86	123	240	332	10 \$240	367	477	8 \$420		579	684	5 \$663		908	939	1 \$938	
40	58.96	121	238	328	10 \$212	365	474	8 \$401		578	680	5 \$652		906	937	1 \$936	
45	60.76	118	235	322	10 \$161	362	468	8 \$366		573	675	5 \$635		905	936	1 \$935	
50	63.78	115	231	314	10 \$89	357	458	8 \$301		567	666	5 \$604		902	933	1 \$931	
55	68.96	111	227	304	8 \$122	351	446	8 \$185		558	652	5 \$549		897	928	1 \$924	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
21	\$40.48	\$77	\$157	\$254	15 \$118	\$385	\$535	10 \$483		\$666	\$788	5 \$777		\$927	\$959	1 \$959	
25	40.72	76	156	252	15 \$106	384	533	10 \$476		665	786	5 \$774		927	959	1 \$959	
30	41.18	75	154	248	15 \$83	383	530	10 \$465		664	785	5 \$770		926	958	1 \$957	
35	41.92	73	153	245	15 \$45	382	527	10 \$446		664	784	5 \$765		926	958	1 \$957	
40	43.24	71	152	241	14 10	382	524	10 \$411		662	780	5 \$753		926	957	1 \$956	
45	45.48	70	152	237	10 \$294	381	518	10 \$346		660	775	5 \$734		923	955	1 \$953	
50	49.28	70	152	231	7 \$363	380	509	10 \$223		655	766	5 \$696		919	951	1 \$948	
55	55.74	70	153	224	5 \$259	379	496	9 \$288		647	751	5 \$625		913	944	1 \$939	

Days.
NOTE.—3½% Modified Preliminary Term Reserve adopted January 1 1912; Full Reserve
owed at end of 15th Year.

MINNESOTA MUTUAL LIFE INS. CO., St. Paul, Minn.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed (except in Continuous monthly income), by payment of difference in premiums at 6% compound interest, but not less than reserve difference.

Disability. — For varying extra premium, life and endowment policies will provide prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately upon proof of total and permanent disability (disability not obviously permanent regarded as permanent after 90 days duration) and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service. Limit, \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†, withdrawable at any time; (d) purchase participating paid-up additions payable with face of policy. (a) is automatic option. Dividend additions increase values, thereby being applied automatically to any premiums under terms of automatic Extended Insurance provision.

Double Indemnity. — For extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from aeronautic or submarine operation, war service, state of war or insurrection, police duty, violation of law, suicide, bodily or mental infirmity, illness or disease, poisoning, bacterial infection other than as a result of injury. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than thirty days), without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-65: \$125,000; reinsures over \$20,000 for ages 20-50; over \$15,000 for 15-19 and 51-55; over \$10,000 for 56-66; over \$5,000 for 61-65; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% Limited (2-30 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually (\$50.42) quarterly (\$25.32) or monthly (\$8.46). Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified payee may withdraw Trust Fund or commutable values of Installments certain (except under Continuous Installment option, unless good health is shown).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit for married women \$3,000, and husband must carry equal amount; self-supporting, same as men. Double indemnity granted. Disability granted if single and self-supporting.

†Present interest rate, 5%.

PARTICIPATING RATES PER \$1,000.

Whole Life	Limited Pay. Life			Endowments					Term, Renewable and Convertible any time			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	5 Year	10 Year	15 Year	20 Year
\$19.02	\$46.03	\$34.34	\$28.61	\$101.95	\$65.30	\$48.02	\$37.93	\$31.47	\$11.46	\$11.64	\$11.87	\$12.14
19.43	46.71	34.86	29.06	102.03	65.39	48.13	38.06	31.61	11.54	11.73	11.97	12.26
19.85	47.43	35.41	29.52	102.14	65.51	48.26	38.19	31.76	11.61	11.82	12.08	12.41
20.30	48.16	35.97	30.00	102.23	65.62	48.37	38.33	31.91	11.69	11.93	12.20	12.56
20.78	48.93	36.56	30.51	102.33	65.73	48.51	38.47	32.08	11.78	12.03	12.33	12.72
21.27	49.72	37.17	31.02	102.43	65.84	48.65	38.63	32.26	11.88	12.15	12.48	12.90
21.79	50.54	37.80	31.56	102.56	65.98	48.81	38.81	32.47	11.99	12.27	12.63	13.10
22.33	51.39	38.45	32.12	102.69	66.12	48.96	38.99	32.68	12.09	12.41	12.80	13.31
22.90	52.28	39.12	32.70	102.83	66.27	49.14	39.20	32.92	12.21	12.56	12.99	13.55
23.51	53.18	39.82	33.30	102.97	66.42	49.33	39.41	33.17	12.35	12.71	13.19	13.82
24.13	54.11	40.54	33.93	103.12	66.60	49.53	39.64	33.45	12.48	12.89	13.41	14.10
24.80	55.08	41.30	34.58	103.28	66.78	49.75	39.88	33.74	12.63	13.08	13.65	14.43
25.50	56.09	42.08	35.26	103.46	66.97	49.98	40.17	34.07	12.80	13.29	13.92	14.81
26.23	57.14	42.89	35.96	103.64	67.19	50.23	40.46	34.43	12.98	13.52	14.22	15.21
27.01	58.21	43.74	36.70	103.84	67.41	50.50	40.78	34.83	13.17	13.77	14.55	15.68
27.83	59.34	44.61	37.48	104.05	67.66	50.81	41.14	35.25	13.40	14.04	14.93	16.20
28.70	60.60	45.52	38.28	104.29	67.92	51.12	41.53	35.72	13.64	14.36	15.36	16.77
29.61	61.69	46.47	39.12	104.53	68.21	51.47	41.96	36.24	13.91	14.70	15.83	17.42
30.57	62.94	47.45	40.00	104.81	68.54	51.86	42.42	36.80	14.19	15.09	16.37	18.15
31.59	64.23	48.49	40.92	105.09	68.89	52.29	42.94	37.42	14.51	15.51	16.97	18.95
32.67	65.68	49.57	41.90	105.42	69.26	52.76	43.51	38.12	14.87	16.01	17.64	19.85
33.82	66.97	50.69	42.93	105.76	69.69	53.28	44.13	38.86	15.26	16.55	18.39	20.84
35.03	68.42	51.87	44.00	106.15	70.15	53.84	44.81	39.69	15.71	17.18	19.25	21.95
36.33	69.92	53.10	45.13	106.56	70.66	54.46	45.56	40.58	16.20	17.88	20.19	23.18
37.70	71.49	54.39	46.34	107.03	71.23	55.15	46.39	41.58	16.77	18.68	21.26	24.56
39.16	73.12	55.76	47.62	107.54	71.86	55.92	47.32	42.68	17.43	19.58	22.46	26.06
40.71	74.82	57.18	48.95	108.10	72.55	56.74	48.32	43.86	18.18	20.60	23.78	27.74
42.36	76.60	58.69	50.39	108.74	73.32	57.67	49.43	45.16	19.02	21.75	25.26	29.57
44.13	78.45	60.28	51.91	109.43	74.17	58.70	50.65	46.60	20.00	23.03	26.91	31.59
46.00	80.39	61.96	53.52	110.20	75.11	59.82	51.99	48.15	21.09	24.47	28.73	33.83
48.00	82.43	63.73	55.24	111.05	76.15	61.06	53.47	49.86	22.32	26.06	30.74	36.28
50.12	84.53	65.58	57.08	111.98	77.28	62.42	55.08	.....	23.69	27.83	32.96	38.91
52.38	86.74	67.56	59.03	113.00	78.53	63.92	56.84	.....	25.22	29.79	35.40	41.81
54.79	89.05	69.64	61.12	114.12	79.92	65.56	58.77	.....	26.91	31.95	38.09	44.93
57.37	91.47	71.85	63.35	115.36	81.44	67.37	60.88	.....	28.80	34.35	41.03	48.32
60.11	93.99	74.21	65.74	116.72	83.11	69.34	63.17	.....	30.90	37.01	44.25	51.96
63.04	96.65	76.70	68.30	118.21	84.95	71.51	.....	.....	33.23	39.93	47.79	55.88
66.17	99.45	79.35	71.05	119.84	86.98	73.88	.....	.....	35.79	43.14	51.63	60.06
69.51	102.37	82.18	73.98	121.65	89.19	76.48	.....	.....	38.63	46.68	55.82	64.55
73.09	105.48	85.22	77.18	123.63	91.65	79.32	.....	.....	41.76	50.58	60.35	69.36
76.92	108.76	88.47	80.59	125.81	94.35	82.44	.....	.....	45.23	54.86	65.25	74.49

WITH DISABILITY (Waiver of Premium and \$100 Monthly Income).

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
\$20.21	\$48.68	\$36.29	\$30.22	102.50	\$65.90	\$48.67	38	\$32.79	\$66.33	\$50.03	\$42.20	105.89	\$69.82	\$53.37
20.66	49.41	36.85	30.70	102.60	66.01	48.80	39	33.89	67.65	51.11	43.17	106.22	70.24	53.89
21.12	50.18	37.44	31.19	102.73	66.15	48.96	40	35.06	69.03	52.22	44.21	106.61	70.68	54.46
21.61	50.96	38.04	31.70	102.84	66.28	49.10	41	36.30	70.44	53.37	45.32	107.03	71.20	55.10
22.13	51.77	38.66	32.24	102.96	66.42	49.27	42	37.62	71.91	54.58	46.50	107.50	71.76	55.81
22.67	52.60	39.30	32.78	103.08	66.56	49.44	43	39.04	73.43	55.84	47.77	107.99	72.39	56.61
23.24	53.46	39.97	33.35	103.23	66.73	49.64	44	40.54	75.02	57.17	49.14	108.55	73.09	57.52
23.83	54.35	40.66	33.94	103.38	66.90	49.83	45	42.14	76.67	58.60	50.59	109.15	73.86	58.52
24.44	55.28	41.36	34.55	103.54	67.07	50.05	46	43.84	78.38	60.13	52.10	109.82	74.74	59.65
25.10	56.22	42.09	35.18	103.70	67.25	50.28	47	45.65	80.17	61.80	53.72	110.59	75.74	60.89
25.77	57.19	42.84	35.84	103.88	67.46	50.52	48	47.59	82.03	63.60	55.42	111.43	76.86	61.93
26.50	58.20	43.63	36.52	104.07	67.68	50.79	49	49.65	83.98	65.54	57.21	112.37	78.11	63.26
27.27	59.25	44.44	37.23	104.28	67.91	51.07	50	51.85	86.03	67.59	59.12	113.41	79.48	64.72
28.07	60.34	45.28	37.96	104.49	68.18	51.38	51	54.20	88.18	69.74	61.17	114.60	80.94	66.35
28.92	61.45	46.16	38.74	104.73	68.45	51.71	52	56.71	90.55	72.02	63.36	115.96	82.53	68.14
29.81	62.62	47.07	39.56	104.98	68.75	52.08	53	59.39	93.17	74.40	65.73	117.51	84.26	70.08
30.76	63.82	48.02	40.40	105.27	69.07	52.47	54	62.27	96.11	76.92	68.28	119.27	86.12	72.21
31.75	65.05	49.01	41.28	105.56	69.42	52.90	55	65.36	99.37	79.59	71.03	121.24	88.14	74.51

Double Indemnity also issued on above forms at ages under 55. Annual extra premium at all ages on Ordinary Life and Endowments \$1.50 per \$1,000; on Limited Pay-Life Plan rate varies with age and kind of policy.

NOTE.—Above rates adopted January 1, 1907, except monthly income adopted 1914 Term adopted 1922. Semi-annual rates, add 4% and divide by 2; quarterly rates, add 4% and divide by 4.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY—Continued

Cash, Loan, Paid-up and Extended Insurance Values—Participating..

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.		
Ord. Life	21	\$19.43	\$28	\$90	3	9	\$69	\$203	9	7	\$118	\$315	15	7	\$176	\$422	19	
	25	21.27	33	99	4	4	82	222	10	8	139	341	16	0	206	453	18	
	30	24.13	41	112	5	0	101	247	11	7	171	376	15	7	251	495	17	
	35	27.83	51	125	5	8	125	275	11	8	209	413	14	5	302	534	15	
	40	32.67	64	140	6	0	154	304	10	11	253	448	12	10	358	572	13	
	45	39.16	79	156	5	10	187	331	9	8	301	481	10	11	416	604	10	
	50	48.00	96	170	5	2	223	356	8	2	350	510	9	0	473	634	8	
55	60.11	115	184	4	4	261	379	6	7	400	536	7	2	527	658	6		
60	76.92	135	197	3	5	298	400	5	2	446	558	5	7	584	688	5		
10 Pay. Life	21	46.71	146	465	25	8	343	1090	Pd-up		377	1000	Pd-up		418	1000	Pd-up	
	25	49.72	157	467	25	3	370	1000	"		410	1000	"		456	1000	"	
	30	54.11	174	470	23	10	410	1000	"		456	1000	"		508	1000	"	
	35	59.34	193	472	21	9	456	1000	"		508	1000	"		566	1000	"	
	40	65.58	215	473	19	2	508	1000	"		566	1000	"		626	1000	"	
	45	73.12	240	472	16	4	566	1000	"		626	1000	"		688	1000	"	
	50	82.43	265	468	13	4	626	1000	"		688	1000	"		746	1000	"	
55	93.99	288	460	10	6	688	1000	"		746	1000	"		800	1000	"		
60	108.76	307	447	7	10	746	1000	"		800	1000	"		849	1000	"		
15 Pay. Life	21	34.86	90	289	14	2	219	640	34	1	377	1000	Pd-up		418	1000	Pd-up	
	25	37.17	98	292	14	7	238	644	31	10	410	1000	"		456	1000	"	
	30	40.54	109	296	14	9	265	647	28	9	456	1000	"		508	1000	"	
	35	44.61	122	299	14	1	296	650	25	4	508	1000	"		566	1000	"	
	40	49.57	137	302	12	9	331	651	21	10	566	1000	"		626	1000	"	
	45	55.76	153	302	10	11	367	649	18	2	626	1000	"		688	1000	"	
	50	63.73	169	300	8	10	403	643	14	8	688	1000	"		746	1000	"	
55	74.21	184	293	6	9	434	631	11	5	746	1000	"		800	1000	"		
60	88.47	195	284	4	11	458	613	8	5	800	1000	"		849	1000	"		
20 Pay. Life	21	29.06	64	204	9	4	159	465	24	11	276	733	35	0	418	1000	Pd-up	
	25	31.02	70	207	9	9	174	471	23	11	301	735	32	2	456	1000	"	
	30	33.93	78	212	10	2	195	477	21	11	337	739	28	6	508	1000	"	
	35	37.48	88	216	10	1	219	482	19	6	377	742	24	9	566	1000	"	
	40	41.90	100	220	9	5	247	486	16	9	420	743	20	11	626	1000	"	
	45	47.62	113	223	8	2	275	486	13	10	463	741	17	2	688	1000	"	
	50	55.24	126	224	6	9	302	483	11	0	502	730	13	7	746	1000	"	
55	65.74	140	223	5	2	327	476	8	4	535	716	10	4	800	1000	"		
60	80.59	152	221	3	10	347	464	6	1	556	695	7	6	849	1000	"		
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
10 Year End	21	\$102.03	\$439	\$510	5	\$198	\$649	\$719	3	\$711	\$761	\$815	2	\$812	\$878	\$908	1	\$908
	25	102.43	438	519	5	\$496	648	718	3	\$710	760	814	2	\$811	877	908	1	\$908
	30	103.12	436	517	5	\$492	647	717	3	\$708	759	813	2	\$810	877	908	1	\$908
	35	104.05	434	514	5	\$487	646	715	3	\$706	758	812	2	\$808	876	907	1	\$907
	40	105.42	432	511	5	\$478	644	713	3	\$701	757	810	2	\$805	875	906	1	\$906
	45	107.54	429	507	5	\$464	641	709	3	\$694	755	808	2	\$801	874	904	1	\$904
	50	111.05	424	500	5	\$439	636	704	3	\$682	751	803	2	\$794	871	902	1	\$902
55	116.72	416	490	5	\$395	629	695	3	\$660	744	797	2	\$781	868	898	1	\$898	
60	125.91	405	474	5	\$317	617	681	3	\$623	734	785	2	\$760	861	891	1	\$891	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
15 Year End	21	\$65.39	\$255	\$355	10	\$288	\$380	\$496	8	\$455	\$588	\$696	5	\$682	\$910	\$942	1	\$942
	25	65.84	254	353	10	\$282	379	494	8	\$451	587	695	5	\$679	910	942	1	\$942
	30	66.60	252	350	10	\$272	377	492	8	\$444	586	693	5	\$676	909	941	1	\$941
	35	67.66	250	347	10	\$256	375	488	8	\$433	584	690	5	\$670	909	940	1	\$940
	40	69.26	248	342	10	\$229	373	484	8	\$413	581	687	5	\$660	907	939	1	\$939
	45	71.86	245	337	10	\$179	370	478	8	\$378	578	682	5	\$643	906	937	1	\$937
	50	76.15	241	329	10	\$89	365	469	8	\$316	572	673	5	\$612	903	934	1	\$934
55	83.11	237	317	8	8	359	456	8	\$200	563	658	5	\$556	898	929	1	\$929	
60	94.35	230	302	5	10	349	437	7	9	548	637	5	\$454	890	921	1	\$921	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
20 Year End	21	\$48.13	\$165	\$268	15	\$135	\$387	\$538	10	\$487	\$661	\$782	5	\$771	\$926	\$958	1	\$958
	25	48.65	164	266	15	\$123	386	536	10	\$481	660	781	5	\$768	925	958	1	\$958
	30	49.53	163	262	15	\$101	385	533	10	\$469	658	779	5	\$764	925	957	1	\$957
	35	50.81	161	258	15	\$62	383	530	10	\$449	657	776	5	\$757	924	956	1	\$956
	40	52.76	160	254	14	8	382	525	10	\$413	655	772	5	\$744	923	955	1	\$955
	45	55.92	159	249	11	3	381	519	10	\$347	651	765	5	\$722	921	953	1	\$953
	50	61.06	159	243	8	4	379	509	10	\$223	644	754	5	\$681	917	949	1	\$949
55	69.34	160	236	5	11	378	495	9	9	635	737	5	\$605	911	942	1	\$942	
60	82.44	163	229	4	2	375	477	6	8	619	712	5	\$460	900	932	1	\$932	

NOTE.—Values after three premiums.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—September 1, 1923 to September 1, 1924

(All Policies since Jan. 1, 1907, except Terms, have been issued on Present Premium Rates and on American 3½% Reserve)

ORDINARY						
Iss'd	25	30	35	40	45	55
th	\$6.48	\$7.42	\$8.60	\$10.01	\$11.76	\$15.44
th	6.64	7.64	8.86	10.32	12.09	15.95
th	6.81	7.86	9.13	10.64	12.42	16.45
th	7.00	8.09	9.41	10.96	12.74	16.94
th	7.21	8.32	9.70	11.29	13.06	17.41

10 YEAR ENDOWMENT						
23	\$ 8.68	\$ 8.93	\$ 9.22	\$ 9.62	\$10.27	\$13.23
22	9.75	9.99	10.25	10.66	11.33	14.28
21	10.85	11.10	11.33	11.75	12.44	15.35
20	12.00	12.24	12.46	12.88	13.56	16.43
19	13.20	13.41	13.63	14.06	14.72	17.55
18	14.44	14.62	14.85	15.29	15.94	18.70
17	15.73	15.89	16.13	16.57	17.20	19.87
16	17.06	17.22	17.46	17.90	18.51	21.07
15	18.45	18.61	18.85	19.27	19.86	22.31

15 YEAR ENDOWMENT						
23	\$ 5.78	\$ 6.13	\$ 6.50	\$ 6.97	\$ 7.74	\$10.93
22	6.42	6.77	7.11	7.59	8.40	11.61
21	7.10	7.44	7.75	8.25	9.08	12.31
20	7.78	8.14	8.42	8.93	9.77	13.01
19	8.51	8.83	9.13	9.65	10.48	13.73
18	9.25	9.54	9.85	10.39	11.23	14.45
17	10.03	10.30	10.61	11.17	12.01	15.19
16	10.84	11.09	11.41	11.97	12.80	15.93
15	11.69	11.92	12.24	12.79	13.63	16.69
14	12.53	12.77	13.11	13.65	14.47	17.44

20 YEAR ENDOWMENT						
th	\$13.02	\$13.35	\$13.79	\$14.37	\$15.20	\$17.62
th	13.79	14.11	14.54	15.11	15.90	18.22
th	14.59	14.92	15.32	15.87	16.62	18.93
th	15.43	15.73	16.13	16.65	17.37	19.64
th	16.30	16.60	16.98	17.46	18.14	20.33

25 YEAR ENDOWMENT						
23	\$ 4.30	\$ 4.67	\$ 5.11	\$ 5.61	\$ 6.39	\$ 9.67
22	4.61	5.00	5.41	5.94	6.76	10.15
21	4.94	5.35	5.72	6.28	7.14	10.61
20	5.29	5.70	6.06	6.64	7.53	11.08
19	5.65	6.02	6.40	7.01	7.92	11.55
18	6.02	6.36	6.77	7.39	8.33	12.02
17	6.41	6.73	7.14	7.81	8.76	12.49
16	6.82	7.11	7.53	8.22	9.20	12.94
15	7.23	7.51	7.94	8.65	9.65	13.40

30 YEAR ENDOWMENT						
23	\$ 4.12	\$ 4.51	\$ 5.32	\$ 5.99	\$ 6.89	\$ 9.86
22	4.37	4.76	5.56	6.25	7.21	10.31
21	4.62	5.03	5.80	6.52	7.54	10.74
20	4.88	5.31	6.06	6.81	7.85	11.19
19	5.16	5.56	6.32	7.10	8.19	11.63
18	5.44	5.82	6.60	7.41	8.53	12.07
17	5.74	6.09	6.88	7.74	8.89	12.51
16	6.05	6.38	7.19	8.08	9.26	12.93
15	6.37	6.67	7.50	8.41	9.63	13.36

10 PAYMENT LIFE						
23	\$ 8.35	\$ 8.88	\$ 9.43	\$ 9.95	\$10.67	\$13.43
22	8.77	9.35	9.91	10.50	11.31	14.21
21	9.21	9.82	10.42	11.07	11.97	15.01
20	9.66	10.31	10.95	11.67	12.65	15.83
19	10.13	10.82	11.50	12.31	13.36	16.66
18	10.62	11.34	12.07	12.97	14.10	17.50
17	11.13	11.88	12.67	13.66	14.86	18.35
16	11.66	12.44	13.30	14.38	15.64	19.22
15	12.20	13.02	13.96	15.11	16.44	20.12
14	12.75	13.62	14.66	15.87	17.27	21.04

15 PAYMENT LIFE						
Iss'd	25	30	35	40	45	55
1923	\$ 6.44	\$ 6.91	\$ 7.40	\$ 7.91	\$ 8.69	\$11.54
1922	6.72	7.23	7.73	8.29	9.15	12.11
1921	7.02	7.56	8.06	8.69	9.62	12.70
1920	7.32	7.91	8.42	9.10	10.09	13.29
1919	7.64	8.23	8.79	9.54	10.58	13.89
1918	7.98	8.57	9.19	9.99	11.09	14.49
1917	8.31	8.92	9.59	10.47	11.62	15.09
1916	8.68	9.29	10.02	10.96	12.16	15.70
1915	9.05	9.68	10.46	11.45	12.72	16.31

18 PAYMENT LIFE						
1923	\$ 5.21	\$ 5.68	\$ 6.12	\$ 6.54	\$ 7.20	\$ 9.92
1922	5.45	5.95	6.40	6.87	7.59	10.44
1921	5.70	6.22	6.69	7.21	7.99	10.96
1920	5.96	6.50	6.99	7.56	8.40	11.49
1919	6.23	6.79	7.30	7.93	8.83	12.02
1918	6.51	7.08	7.63	8.31	9.27	12.55
1917	6.80	7.38	7.97	8.71	9.72	13.08
1916	7.10	7.69	8.33	9.13	10.19	13.61
1915	7.41	8.01	8.70	9.56	10.67	14.13
1914	7.72	8.34	9.09	10.01	11.17	14.65

20 PAYMENT LIFE						
16th	\$ 9.20	\$10.04	\$11.04	\$12.24	\$13.64	\$16.88
17th	9.56	10.45	11.49	12.74	14.16	17.32
18th	9.93	10.89	11.97	13.24	14.66	17.95
19th	10.33	11.32	12.45	13.75	15.19	18.57
20th	10.74	11.78	12.95	14.23	15.71	19.17

5 YEAR TERM						
Prem	\$11.88	\$12.48	\$13.40	\$14.87	\$17.43	\$30.90
1923	2.33	2.55	2.83	3.21	3.92	7.69
1922	2.35	2.57	2.83	3.22	3.95	7.78
Prem	12.67	13.31	14.29	15.86	18.59	32.96
1921	3.10	3.37	3.67	4.18	5.09	9.79
1920	3.11	3.39	3.68	4.18	5.12	9.85
1919	3.12	3.38	3.68	4.20	5.13	9.90

10 YEAR TERM						
Prem	\$12.15	\$12.89	\$14.04	\$16.01	\$19.58	\$37.01
1923	2.39	2.66	2.99	3.51	4.47	9.24
1922	2.42	2.67	3.00	3.53	4.53	9.39
Prem	12.96	13.74	14.98	17.07	20.88	39.47
1921	3.20	3.51	3.90	4.54	5.82	11.84
1920	3.21	3.53	3.91	4.56	5.86	11.97
1919	3.23	3.54	3.92	4.59	5.90	12.08
1918	3.25	3.53	3.93	4.62	5.94	12.17
1917	3.26	3.53	3.93	4.64	5.97	12.24
1916	3.27	3.52	3.93	4.67	6.00	12.27
1915	3.29	3.53	3.94	4.67	6.02	12.28
1914	3.28	3.52	3.95	4.68	6.05	12.25

DIVIDEND ON FULL PAID-UP POLICIES ATTAINED AGE. American 3½%

Age	Div.	Age	Div.	Age	Div.
27	\$6.65	38	\$ 7.70	49	\$ 9.14
28	6.74	39	7.81	50	9.29
29	6.83	40	7.92	51	9.45
30	6.92	41	8.03	52	9.62
31	7.02	42	8.14	53	9.80
32	7.12	43	8.26	54	9.97
33	7.23	44	8.40	55	10.15
34	7.33	45	8.54	56	10.33
35	7.42	46	8.68	57	10.51
36	7.51	47	8.83	58	10.70
37	7.60	48	8.98	59	10.88

1924 DIVIDENDS AND NET COST
FIFTEEN YEAR ILLUSTRATION

Yr. Iss'd.	\$19.43		\$21.27		\$24.13		\$27.83		\$32.67		\$39.16		\$60.11	
	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 55 Div. Net	Age 60 Div. Net	Age 65 Div. Net	Age 70 Div. Net	Age 75 Div. Net	Age 80 Div. Net	Age 85 Div. Net	Age 90 Div. Net
1st	\$4.12	\$15.31	\$4.46	\$16.81	\$4.98	\$19.15	\$5.55	\$22.28	\$6.15	\$26.52	\$7.01	\$32.15	\$9.89	\$50.22
2nd	4.22	15.21	4.58	16.69	5.13	19.00	5.71	22.12	6.35	26.32	7.30	31.86	10.33	49.70
3rd	4.32	15.11	4.70	16.57	5.27	18.86	5.87	21.96	6.56	26.11	7.58	31.53	10.77	49.34
4th	4.43	15.00	4.82	16.45	5.41	18.72	6.03	21.80	6.78	25.89	7.85	31.31	11.20	48.91
5th	4.54	14.89	4.95	16.32	5.56	18.57	6.19	21.64	7.00	25.67	8.13	31.03	11.63	48.48
6th	4.65	14.78	5.08	16.19	5.70	18.43	6.36	21.47	7.23	25.44	8.42	30.74	12.06	48.05
7th	4.77	14.66	5.22	16.05	5.84	18.29	6.54	21.29	7.47	25.20	8.73	30.43	12.48	47.63
8th	4.89	14.54	5.36	15.91	5.99	18.14	6.73	21.10	7.72	24.95	9.05	30.11	12.90	47.21
9th	5.02	14.41	5.50	15.77	6.13	18.00	6.93	20.90	7.98	24.69	9.38	29.78	13.31	46.80
10th	5.15	14.28	5.64	15.63	6.28	17.85	7.15	20.68	8.26	24.41	9.72	29.44	13.71	46.40
11th	5.28	14.15	5.77	15.50	6.44	17.69	7.38	20.45	8.55	24.12	10.06	29.10	14.10	46.01
12th	5.41	14.02	5.91	15.36	6.61	17.52	7.61	20.22	8.84	23.83	10.41	28.75	14.47	45.64
13th	5.54	13.89	6.05	15.22	6.80	17.33	7.85	19.98	9.13	23.54	10.75	28.41	14.81	45.30
14th	5.68	13.75	6.19	15.08	7.00	17.13	8.09	19.74	9.42	23.25	11.09	28.07	15.13	44.98
15th	5.82	13.61	6.33	14.94	7.21	16.92	8.34	19.49	9.71	22.96	11.43	27.73	15.43	44.63
Tot.	73.84	217.61	80.56	238.49	90.35	271.60	102.33	315.12	117.15	372.90	136.91	450.49	192.22	709.43
†		99.61		99.49		100.60		106.12		119.90		149.49		309.43

TWENTY PAYMENT LIFE

Yr. Iss'd.	\$29.06		\$31.02		\$33.93		\$37.48		\$41.90		\$47.62		\$65.74	
	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 50 Div. Net	Age 55 Div. Net	Age 60 Div. Net	Age 65 Div. Net	Age 70 Div. Net	Age 75 Div. Net	Age 80 Div. Net	Age 85 Div. Net
1st	\$4.79	\$24.27	\$5.07	\$25.95	\$5.49	\$28.44	\$5.90	\$31.53	\$6.36	\$35.54	\$7.05	\$40.57	\$9.69	\$56.05
2nd	4.98	24.08	5.29	25.73	5.74	28.19	6.15	31.33	6.65	35.25	7.42	40.20	10.19	55.55
3rd	5.19	23.87	5.52	25.50	6.00	27.93	6.42	31.06	6.97	34.93	7.80	39.82	10.69	55.05
4th	5.41	23.65	5.76	25.26	6.26	27.67	6.69	30.79	7.30	34.60	8.18	39.44	11.18	54.56
5th	5.63	23.43	6.00	25.02	6.52	27.41	6.97	30.51	7.63	34.27	8.57	39.05	11.68	54.06
6th	5.86	23.20	6.25	24.77	6.77	27.16	7.27	30.21	7.99	33.91	8.97	38.65	12.18	53.56
7th	6.10	22.96	6.52	24.50	7.03	26.90	7.58	29.90	8.36	33.54	9.40	38.22	12.68	53.06
8th	6.35	22.71	6.80	24.22	7.30	26.63	7.91	29.57	8.75	33.15	9.83	37.79	13.18	52.56
9th	6.61	22.45	7.09	23.93	7.60	26.33	8.25	29.23	9.14	32.76	10.27	37.35	13.66	52.08
10th	6.88	22.18	7.35	23.67	7.90	26.03	8.60	28.88	9.54	32.36	10.73	36.89	14.15	51.59
11th	7.16	21.90	7.62	23.40	8.23	25.70	8.98	28.50	9.95	31.95	11.20	36.42	14.62	51.12
12th	7.45	21.61	7.91	23.11	8.56	25.37	9.37	28.11	10.39	31.51	11.67	35.95	15.08	50.66
13th	7.75	21.31	8.20	22.82	8.90	25.03	9.77	27.71	10.83	31.07	12.15	35.47	15.54	50.20
14th	8.05	21.01	8.52	22.50	9.26	24.67	10.17	27.31	11.29	30.61	12.65	34.97	15.99	49.73
15th	8.35	20.71	8.85	22.17	9.64	24.29	10.60	26.88	11.70	30.14	13.14	34.48	16.44	49.30
Tot.	96.56	339.34	102.75	362.55	111.20	397.75	120.63	441.57	132.91	495.59	149.03	565.27	196.95	789.18
†		13.34		61.55		60.75		64.57		75.59		102.27		254.18

TWENTY YEAR ENDOWMENT

Yr. Iss'd.	\$48.13		\$48.65		\$49.53		\$50.81		\$52.76		\$55.92		\$69.34	
	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 50 Div. Net	Age 55 Div. Net	Age 60 Div. Net	Age 65 Div. Net	Age 70 Div. Net	Age 75 Div. Net	Age 80 Div. Net	Age 85 Div. Net
1st	\$4.26	\$43.87	\$4.47	\$44.18	\$4.88	\$44.65	\$5.32	\$45.49	\$5.80	\$46.96	\$6.58	\$49.34	\$9.47	\$59.87
2nd	4.68	43.45	4.91	43.74	5.32	44.21	5.72	45.09	6.23	46.53	7.05	48.87	10.00	59.34
3rd	5.14	42.99	5.37	43.28	5.77	43.76	6.16	44.65	6.68	46.08	7.54	48.38	10.54	58.90
4th	5.60	42.53	5.84	42.81	6.25	43.28	6.61	44.20	7.15	45.61	8.02	47.90	11.08	58.46
5th	6.09	42.04	6.33	42.32	6.71	42.82	7.08	43.73	7.64	45.12	8.53	47.39	11.63	57.71
6th	6.60	41.53	6.84	41.81	7.19	42.34	7.57	43.24	8.16	44.60	9.05	46.87	12.18	57.16
7th	7.12	41.01	7.36	41.29	7.69	41.84	8.09	42.72	8.69	44.07	9.60	46.32	12.72	56.62
8th	7.67	40.46	7.91	40.74	8.22	41.31	8.63	42.18	9.25	43.51	10.16	45.76	13.28	56.07
9th	8.24	39.89	8.48	40.17	8.77	40.76	9.19	41.62	9.81	42.95	10.74	45.18	13.81	55.57
10th	8.84	39.29	9.05	39.60	9.34	40.19	9.77	41.04	10.39	42.37	11.33	44.59	14.36	54.98
11th	9.44	38.69	9.64	39.01	9.94	39.59	10.38	40.43	11.01	41.75	11.93	43.99	14.90	54.44
12th	10.08	38.05	10.25	38.39	10.57	38.96	11.01	39.80	11.63	41.13	12.56	43.36	15.44	53.90
13th	10.75	37.38	10.91	37.74	11.22	38.31	11.68	39.13	12.29	40.47	13.20	42.72	15.98	53.36
14th	11.43	36.70	11.59	37.06	11.90	37.63	12.35	38.46	12.96	39.80	13.85	42.07	16.52	52.82
15th	12.13	36.00	12.29	36.36	12.60	36.93	13.06	37.75	13.66	39.10	14.53	41.39	17.07	52.27
Tot.	118.07	603.88	121.25	608.50	126.37	616.58	132.62	629.53	141.35	650.05	154.67	684.13	198.98	841.12
†		157.12		151.50		141.42		127.47		114.95		103.13		206.12

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS													
Ordinary Life	\$ 75.52	\$ 82.84	\$ 94.30	\$109.80	\$130.51	\$157.93	\$246.73						
Cash Value Deducted	47.52	49.84	53.30	58.80	66.51	78.93	131.73						
20 Payment Life	119.30	127.46	139.64	155.27	174.59	199.08	275.27						
Cash Value Deducted	55.30	57.46	61.64	67.27	74.59	86.08	135.27						
20 Year Endowment	214.88	216.33	218.72	223.16	230.30	241.88	293.98						
Cash Value Deducted	49.88	52.33	55.72	62.16	70.30	82.88	133.98						
TEN YEARS													
Ordinary Life	\$148.19	\$162.39	\$185.01	\$215.24	\$255.20	\$308.43	\$482.82						
Cash Value Deducted	79.19	80.39	84.01	90.24	101.20	121.43	221.82						
20 Payment Life	232.80	248.55	272.69	303.06	340.31	387.98	538.12						
Cash Value Deducted	73.80	74.55	77.69	84.08	93.31	112.98	211.12						
20 Year Endowment	417.06	419.94	425.16	433.96	447.80	470.60	574.33						
Cash Value Deducted	30.06	33.94	40.16	50.96	65.80	89.60	196.33						

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

(Prior to September 1st)

FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$19 43	\$21 27	\$24 13	\$27 83	\$32 67	\$39 16	\$60 11
Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	
Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	
1910	\$19 43	\$21 27	\$24 13	\$27 83	\$32 67	\$39 16	\$60 11
1911	2 36	17 05	2 73	18 34	3 27	26 86	3 97
1912	2 41	17 02	2 77	18 48	3 35	26 78	4 08
1913	2 62	16 81	3 02	18 25	3 63	26 58	4 30
1914	3 76	15 65	4 12	17 15	4 11	19 32	5 23
1915	3 80	15 60	4 20	17 07	4 20	19 43	5 30
1916	3 90	15 55	4 28	16 98	4 30	19 33	5 49
1917	3 98	15 45	4 34	16 91	4 40	19 23	5 63
1918	4 05	15 38	4 44	16 83	5 02	19 11	5 78
1919	4 14	15 29	4 52	16 75	5 12	19 06	5 93
1920	4 23	15 20	4 61	16 66	5 21	18 88	6 09
1921	4 31	15 12	4 71	16 56	5 37	18 76	6 25
1922	4 39	15 04	4 81	16 46	5 56	18 63	6 43
1923	5 11	14 32	5 57	15 79	6 29	17 84	7 27
1924	5 82	13 61	6 33	14 94	7 21	16 92	8 34
Tot.	54 91	236 54	60 49	258 56	69 03	292 92	80 24
		118 54		119 56		121 92	

TWENTY PAYMENT LIFE

	\$29 06	\$31 02	\$33 93	\$37 48	\$41 90	\$47 62	\$65 74
1910	\$29 06	\$31 02	\$33 93	\$37 48	\$41 90	\$47 62	\$65 74
1911	3 41	25 65	3 72	27 30	4 18	29 75	4 74
1912	3 51	25 37	3 80	27 18	4 22	29 61	4 90
1913	3 86	25 20	4 21	26 81	4 72	29 21	5 34
1914	4 69	24 37	5 01	25 61	5 39	28 54	5 88
1915	4 84	24 22	5 18	25 84	5 57	28 36	6 08
1916	4 99	24 07	5 37	25 65	5 75	28 18	6 29
1917	5 15	23 91	5 50	25 52	5 94	27 99	6 51
1918	5 32	23 74	5 69	25 39	6 15	27 80	6 75
1919	5 49	23 57	5 84	25 18	6 34	27 59	6 99
1920	5 67	23 39	6 02	25 00	6 56	27 37	7 24
1921	5 85	23 21	6 22	24 80	6 78	27 15	7 51
1922	6 03	23 05	6 43	24 58	7 02	26 91	7 79
1923	7 14	21 92	7 60	23 42	8 24	25 69	9 04
1924	8 35	20 71	8 85	22 17	9 64	24 29	10 60
Tot.	74 30	361 60	79 40	345 90	86 58	422 37	95 66
		85 60		84 60		85 37	

TWENTY YEAR ENDOWMENT

	\$48 13	\$48 65	\$49 53	\$50 81	\$52 76	\$55 92	\$69 34
1910	\$48 13	\$48 65	\$49 53	\$50 81	\$52 76	\$55 92	\$69 34
1911	4 26	43 87	4 49	44 11	4 84	44 60	5 33
1912	4 40	43 64	4 72	44 33	5 08	44 45	5 58
1913	5 19	42 94	5 42	43 23	5 77	43 78	6 26
1914	5 39	42 74	5 62	43 02	5 94	43 59	6 35
1915	5 72	42 41	5 95	42 70	6 25	43 28	6 68
1916	6 05	42 08	6 27	42 38	6 59	42 04	7 03
1917	6 40	41 73	6 61	42 04	6 93	42 60	7 38
1918	6 76	41 37	6 97	41 68	7 29	42 24	7 75
1919	7 15	40 98	7 34	41 31	7 66	41 87	8 12
1920	7 54	40 59	7 72	40 93	8 05	41 48	8 52
1921	7 93	40 20	8 12	40 53	8 46	41 07	8 94
1922	8 35	39 78	8 54	40 11	8 88	40 65	9 37
1923	9 80	38 33	9 95	38 70	10 27	39 26	10 71
1924	12 13	36 00	12 29	36 36	12 60	36 93	13 06
Tot.	97 16	524 79	100 01	620 74	104 61	638 34	111 08
		129 21		124 26		114 66	

†Net cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS (Policies Issued in 1919)

ages	21	25	30	35	40	45	55
Ordinary Life	\$ 77.97	\$ 85.39	\$ 97.14	\$112.86	\$133.50	\$160.93	\$248.64
Cash Value Deducted	49.97	52.39	56.14	61.86	69.50	81.93	133.61
Payment Life	121.91	130.17	142.68	158.40	177.68	202.15	277.26
Cash Value Deducted	57.91	60.17	64.68	70.40	77.68	89.15	137.26
Year Endowment	215.95	217.44	220.09	224.61	231.66	243.22	294.64
Cash Value Deducted	65.95	68.44	70.09	74.61	80.66	91.22	137.64

TEN YEARS (Policies Issued in 1914)

	FEBRUARY, 1917						
	DOLLARS ISSUED						
Ordinary Life.....	\$158.24	\$173.23	\$197.10	\$228.14	\$268.78	\$322.81	\$497.75
Cash Value Deducted ..	89.24	91.23	96.10	103.14	114.78	135.81	236.75
Payment Life.....	244.80	261.36	286.64	317.50	355.41	403.66	553.88
Cash Value Deducted ..	85.80	87.36	91.64	98.50	108.41	128.68	226.88
Year Endowment Life..	427.33	430.61	436.52	445.56	459.74	482.87	582.29
Cash Value Deducted ..	51.33	55.61	61.52	70.56	84.74	106.87	212.29

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
PARTICIPATING.			
LIFE POLICY.			
18 Payment...	32.99	39.85	50.24
25 Payment ..	27.45	33.42	43.27
30 Payment ..	5.19	30.95	40.94
35 Payment ..	23.67	29.42	39.77
Life Pd-up 60 .	23.67	33.42	

20 PAY. LIFE, 20 YEAR DOUBLE PROTECTION.

Prem	\$24.74	\$33.51
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ENDOWMENTS.

35 Year.....	\$28.03	\$31.63	\$ 40.37
40 Year.....	25.19	29.52	39.43
Age 70.....	23.33	31.63	47.32
Age 65.....	25.19	35.25	55.92
Age 60.....	28.03	41.14	72.06
20 P., Age 70..	32.99	40.40	52.14
20 P., Age 65..	34.65	42.85	.....
20 P., Age 60..	36.96	46.29	.....
10 P., 20 Yr...	79.35	81.54	86.58
10 P., 15 Yr...	89.19	91.07	95.17

SALARY CONTINUANCE POLICY.

Monthly Income, \$50 per Month
60 Months certain.

Ord. Life.....	\$58.75	\$76.87	108.16
20 Pay. Life ..	85.68	103.52	131.53

SINGLE PREMIUM LIFE.

Whole Life....	\$358.06	\$430.12	\$530.07
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SINGLE PREM. ENDOWMENTS.

10 Year.....	\$829.67	\$832.14	\$837.95
15 Year.....	713.33	717.93	730.04
20 Year.....	619.99	627.97	649.93
25 Year.....	545.59	558.61	594.09
30 Year.....	486.96	507.14	559.00

LIFE ANNUITY RATES.

Amount Purchased by \$1,000.

Males.....	\$53.87	\$59.32	\$68.68
Females.....	49.33	54.09	62.09

DEFERRED ANNUITY without return of premiums in event of death. Payments begin at age stated.

MALE

Age 55.....	\$23.84	\$46.53	\$120.70
Age 60.....	14.59	26.87	58.95
Age 65.....	8.46	15.02	30.15

FEMALE

Age 55.....	\$29.38	\$55.61	\$139.88
Age 60.....	18.73	33.39	70.80
Age 65.....	11.49	19.71	38.11

CONTINUOUS MONTHLY INCOME, \$10 per Month (Equal Ages.)

Whole Life....	\$42.41	\$52.61	\$71.01
20 Payment...	61.30	70.46	86.10

JOINT LIFE.

Whole Life....	32.62	41.62	57.95
20 Payment...	43.37	51.11	64.75
20 Year End..	56.04	59.87	69.27

CHILD'S ENDOWMENT, exchangeable at age 15 for regular form of endowment, upon evidence of insurability. Liability limited to premiums paid and interest at 3½ per cent until after policy is exchanged. Premiums the same as corresponding form of endowment at age 15.

MISSISSIPPI LIFE INSURANCE CO., Memphis, Tenn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Value. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 20th year not to exceed \$25 per \$1,000. May be deferred 90 days.

Change of Plan. — No provision.

Disability. — Policy provides, without extra charge for waiver of premium in event of total and permanent disability caused by accident. No reduction in insurance at maturity. Agreement does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — Not issued.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash or loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year except for non-payment of premium and service in time of war.

Limits. — Ages, 20-55. Minimum policy, \$500.

Loans. — After three premiums. Interest, 6% in advance. May be deferred 90 days.

Military Service. — Military or naval service in time of war limits liability to reserve unless permit obtained and extra premium paid.

Non-Forfeitable. — See "Cash Values." "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums within 31 days after default. Automatic if loan value is not sufficient to pay premium. Non-par. Without cash or loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic. Interest 6%. See "Paid-Up Values".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum compounded annually.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$ and Limited (2 to 25 years) Installments. Payments made annually, semi-annually, quarterly or monthly. No provision for commutation by beneficiary.

Suicide. — Within one year limits liability to premiums paid.

Women. — No extra charge. All but Ordinary Life.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
20	17.21	43.17	31.71	26.38	92.64	60.21	44.37	38	28.38	60.43	44.70	37.50	94.71	62.42	47.41
21	17.60	43.86	32.23	26.80	92.71	60.27	44.44	39	29.38	61.77	45.73	38.41	94.91	62.66	47.47
22	18.01	44.58	32.77	27.25	92.78	60.35	44.52	40	30.45	63.15	46.80	39.36	95.13	62.93	47.53
23	18.44	45.32	33.32	27.72	92.85	60.42	44.60	41	31.58	64.58	47.92	40.36	95.38	63.23	48.00
24	18.88	46.10	33.90	28.21	92.94	60.50	44.69	42	32.79	66.07	49.08	41.42	95.64	63.57	48.40
25	19.35	46.89	34.49	28.70	93.01	60.58	44.78	43	34.06	67.63	50.31	42.53	95.94	63.94	48.85
26	19.84	47.72	35.11	29.24	93.11	60.67	44.88	44	35.44	69.24	51.59	43.71	96.26	64.36	49.35
27	20.36	48.59	35.75	29.78	93.20	60.76	44.99	45	36.89	70.91	52.94	44.96	96.56	64.81	50.00
28	20.91	49.48	36.42	30.34	93.29	60.86	45.10	46	38.44	72.66	54.34	46.27	97.04	65.33	50.70
29	21.49	50.40	37.11	30.93	93.40	60.97	45.22	47	40.09	74.47	55.83	47.66	97.49	65.90	51.50
30	22.10	51.36	37.83	31.54	93.51	61.08	45.36	48	41.85	76.37	57.39	49.15	97.99	66.54	52.50
31	22.74	52.36	38.57	32.18	93.62	61.21	45.50	49	43.73	78.34	59.03	50.72	98.55	67.25	53.50
32	23.41	53.39	39.35	32.85	93.75	61.34	45.67	50	45.74	80.38	60.76	52.39	99.15	68.03	54.50
33	24.13	54.46	40.16	33.54	93.88	61.48	45.83	51	47.86	82.51	62.57	54.17	99.82	68.91	55.50
34	24.89	55.57	41.00	34.27	94.02	61.64	46.01	52	50.14	84.73	64.48	56.06	100.57	69.87	56.50
35	25.69	56.72	41.86	35.02	94.18	61.82	46.23	53	52.58	87.04	65.50	58.07	101.38	70.93	58.00
36	26.53	57.91	42.77	35.81	94.34	62.00	46.47	54	55.16	89.44	68.64	60.23	102.28	72.11	59.00
37	27.43	59.16	43.71	36.64	94.52	62.19	46.72	55	57.93	91.96	70.91	62.55	103.27	73.41	61.00

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years		End of 10 Years		End of 15 Years		End of 20 Years	
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up
Ord. Life	21	\$17.60	\$10	\$25	\$78	3	4	\$69	\$201	8
	25	19.35	13	30	87	3	10	82	220	9
	30	22.10	17	38	101	4	6	101	246	10
	35	25.09	21	48	116	5	1	125	273	10
	40	30.45	28	60	131	5	5	154	302	9
	45	36.89	35	75	146	5	3	187	329	9
20 Pay. Life	50	45.74	44	91	160	4	8	223	354	7
	55	57.93	53	109	173	3	11	261	378	6
	21	26.80	\$27	\$60	\$191	8	3	\$159	\$463	22
	25	28.70	30	66	195	8	8	174	467	21
	30	31.54	34	74	199	9	0	195	474	19
	35	35.02	39	84	204	9	0	219	479	17
20 Yr. End	40	39.36	45	92	208	8	6	247	484	15
	45	44.96	51	108	211	7	5	275	485	12
	50	52.39	57	120	211	6	1	302	481	10
	55	62.55	64	133	211	4	8	327	474	7
	21	\$44.44	\$66	\$145	\$242	15	\$87	\$371	\$522	10
	25	44.78	68	144	242	15	\$75	370	521	10
20 Yr. End	30	45.36	69	145	241	15	\$52	370	520	10
	35	46.23	67	145	240	15	11	370	518	10
	40	47.67	67	146	239	12	7	370	516	10
	45	50.11	68	147	238	9	8	371	512	10
	50	54.29	70	149	235	7	2	371	504	10
	55	61.22	72	152	231	5	0	370	492	9

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Premiums may be continued on Limited Payment life policies after paid-up until policy matures as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American 3% (3½% on non-participating) Modified Preliminary Term reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time (except Continuous Installment), by payment of amount as required by company. Lower premium form allowed upon evidence of insurability, by adjustment of difference in cash values.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately upon proof (disability not obviously permanent regarded as permanent after three months' duration), and continuing during disability and life time; no reduction in insurance. Payment continued after maturity of endowment. After age 60, premiums waived and charged against policy without interest. Agreement does not cover disability from war service. Also issues policies providing for waiver of premiums only.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable at any time; (d) purchase participating paid-up additions, increasing insurance. Post-mortem dividend, after first year, for fractional part of year. Both participating and non-participating policies are participating after paid up.

Double Indemnity. — For extra premium policy will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from, suicide, poisoning, infection, illness or disease, violation of law, war service, aviation or submarine operations. Limit \$25,000.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 10-65, except Term, 20-60. No fixed amount; reinsures over \$50,000 (Term \$20,000); accepts reinsurance; minimum policy \$1,000.

Loans. — After two years on participating Ordinary and 20 Payment Life; all others after one year. Interest 6% in advance. May be deferred 90 days (except to pay premium). Policy may be returned to owner after endorsement of loan thereon. Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Participating if original policy is participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after two premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% (non-par. 3½%), Limited (1-25 years) and Continuous (5, 10, 15 or 20 years certain) monthly installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain, participating or non-participating contract, participate in excess interest earned.† Unless otherwise directed, Trust Fund and commutable values of installments are withheld from beneficiary.

Self-Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on Term if self-supporting. Limit \$25,000. Ages 15-65. Disability granted to unmarried business women, ages, 25-50, at 50% increase on disability premium. Double indemnity granted.

*Values on Ordinary Life and 20-Payment Life participating begin after three premiums.

†Present interest rate 5%.

PARTICIPATING RATES PER \$1,000.
(American 3% Reserve.)

Whole Life	LIMITED PAY. LIFE			Age	ENDOWMENTS					*TERM, Renewable and Convertible				Single Premium Life
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	5 Year	10 Year	15 Year	20 Year	
\$	\$	\$	\$	to	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
17.11	44.25	32.73	27.06	15	99.79	64.59	47.32	37.23	30.73					332.57
17.42	44.85	33.17	27.44	16	99.96	64.71	47.43	37.34	30.85					336.9
17.76	45.47	33.63	27.83	17	100.14	64.86	47.55	37.45	30.97					341.48
18.13	46.11	34.11	28.24	18	100.32	64.99	47.69	37.58	31.09					346
18.50	46.76	34.60	28.65	19	100.51	65.15	47.82	37.72	31.23					350
18.89	47.45	35.13	29.08	20	100.71	65.30	47.96	37.85	31.37	11.08	11.25	11.47	11.73	355.74
19.30	48.15	35.65	29.54	21	100.90	65.47	48.11	37.99	31.52	11.15	11.34	11.57	11.85	360.84
19.72	48.89	36.20	29.99	22	101.11	65.63	48.27	38.15	31.69	11.22	11.43	11.67	11.99	366.1
20.16	49.63	36.78	30.47	23	101.33	65.81	48.43	38.32	31.86	11.30	11.53	11.79	12.14	371.5
20.64	50.43	37.37	30.99	24	101.57	66.00	48.60	38.48	32.04	11.38	11.63	11.92	12.30	377.12
21.12	51.23	37.93	31.50	25	101.80	66.20	48.78	38.66	32.23	11.48	11.75	12.06	12.47	382.89
21.64	52.07	38.62	32.04	26	102.04	66.39	48.97	38.85	32.45	11.59	11.86	12.21	12.66	388.82
22.18	52.93	39.17	32.53	27	102.30	66.60	49.16	39.05	32.67	11.69	11.99	12.37	12.86	394.95
22.75	53.82	39.91	33.17	28	102.56	66.82	49.37	39.28	32.90	11.80	12.14	12.56	13.09	401.28
23.35	54.74	40.65	33.77	29	102.84	67.05	49.59	39.50	33.16	11.93	12.28	12.75	13.35	407.8
23.97	55.69	41.37	34.39	30	103.12	67.30	49.83	39.76	33.45	12.06	12.46	12.96	13.63	414.54
24.63	56.67	42.13	35.04	31	103.43	67.55	50.08	40.01	33.76	12.21	12.64	13.20	13.95	421.54
25.33	57.67	42.91	35.71	32	103.74	67.82	50.34	40.31	34.08	12.37	12.85	13.46	14.31	428.6
26.05	58.76	43.73	36.42	33	104.07	68.10	50.62	40.62	34.45	12.54	13.06	13.75	14.70	435.8
26.82	59.85	44.53	37.15	34	104.41	68.40	50.92	40.95	34.85	12.73	13.31	14.07	15.15	443.3
27.64	60.99	45.45	37.92	35	104.77	68.74	51.25	41.32	35.27	12.95	13.57	14.43	15.66	451.4
28.50	62.16	46.33	38.72	36	105.14	69.09	51.60	41.72	35.74	13.18	13.88	14.85	16.21	460.1
29.41	63.37	47.31	39.55	37	105.54	69.41	51.98	42.15	36.25	13.44	14.21	15.30	16.83	469.1
30.33	64.63	48.29	40.43	38	105.96	69.80	52.39	42.63	36.81	13.72	14.59	15.82	17.55	478.9
31.37	65.93	49.33	41.34	39	106.39	70.21	52.83	43.14	37.43	14.02	14.99	16.40	18.31	489.6
32.45	67.23	50.40	42.31	40	106.86	70.65	53.32	43.71	38.10	14.37	15.47	17.05	19.18	501.1
33.59	68.63	51.51	43.32	41	107.37	71.13	53.85	44.32	38.84	14.75	15.99	17.78	20.12	513.5
34.79	70.15	52.70	44.39	42	107.87	71.66	54.43	45.00	39.65	15.18	16.60	18.60	21.12	527.2
36.03	71.63	53.91	45.51	43	108.44	72.21	55.06	45.75	40.53	15.66	17.28	19.52	22.40	542.2
37.44	73.23	55.20	46.71	44	109.04	72.82	55.76	46.56	41.52	16.21	18.05	20.55	23.74	558.4
38.90	74.87	56.55	47.95	45	109.68	73.49	56.52	47.47	42.59	16.85	18.92	21.71	25.19	575.8
40.49	76.61	58.00	49.32	46	110.50	74.31	57.42	48.53		17.57	19.91	22.98	26.81	593.8
42.20	78.42	59.52	50.70	47	111.38	75.21	58.42	49.60		18.39	21.03	24.42	28.58	613.4
44.03	80.31	61.14	52.31	48	112.33	76.17	59.52	50.96		19.33	22.26	26.01	30.54	634.5
45.97	82.23	62.84	53.94	49	113.35	77.23	60.72	52.36		20.39	23.65	27.77	32.70	656.6
48.03	84.38	64.63	55.68	50	114.45	78.38	62.03	53.90		21.58	25.19	29.71	35.05	680.8
50.23	86.53	66.56	57.58	51	115.63	79.63	63.46	55.67		22.90	26.90	31.86		707.1
52.58	88.81	68.62	59.61	52	116.89	80.99	65.03	57.40		24.37	28.80	34.22		735.7
55.08	91.32	70.79	61.78	53	118.26	82.47	66.75	59.40		26.01	30.89	36.82		766.5
57.76	93.89	73.10	64.09	54	119.73	84.08	68.64	61.58		27.84	33.21	39.66		799.6
60.61	96.51	75.55	66.58	55	121.31	85.85	70.70	63.97		29.87	35.77	42.78		835.1
63.57	99.17	78.03	69.14	56	122.87	87.66	72.85			32.12	38.60			872.9
66.72	101.93	80.61	71.89	57	124.56	89.63	75.20			34.60	41.70			912.1
70.07	104.92	83.52	74.85	58	126.39	91.70	77.78			37.34	45.12			952.4
73.70	108.02	86.55	78.03	59	128.39	94.18	80.60			40.37	48.89			994.0
77.56	111.23	89.79	81.46	60	130.56	96.78	83.69			43.72	53.03			1037.7
102.82	132.70	111.53	104.67	65										

WITH DISABILITY (Providing Waiver of Premiums and \$10 Mo. Income.)

18.03	43.44	34.34	28.38	15	100.32	65.15	47.90	37.84	31.40					
19.97	49.87	36.91	30.55	20	101.37	65.99	48.69	38.63	32.22					
20.42	50.62	37.47	31.04	21	101.59	66.19	48.86	38.81	32.41					
20.87	51.40	38.05	31.52	22	101.83	66.38	49.06	39.00	32.63					
21.35	52.18	38.60	32.03	23	102.08	66.59	49.25	39.21	32.85					
21.87	53.03	39.23	32.57	24	102.35	66.81	49.46	39.42	33.08					
22.39	53.86	39.93	33.11	25	102.61	67.04	49.68	39.64	33.32					
22.94	54.74	40.60	33.63	26	102.87	67.27	49.91	39.88	33.61					
23.53	55.64	41.17	34.25	27	103.16	67.51	50.14	40.13	33.90					
24.14	56.56	41.98	34.87	28	103.44	67.77	50.40	40.42	34.20					
24.79	57.52	42.72	35.50	29	103.76	68.04	50.67	40.70	34.55					
25.45	58.50	43.46	36.13	30	104.08	68.33	50.96	41.03	34.94					
26.17	59.52	44.25	36.81	31	104.43	68.63	51.27	41.36	35.31					
26.92	60.53	45.06	37.51	32	104.18	68.95	51.59	41.75	35.68					
27.69	61.63	45.91	38.26	33	105.16	69.29	51.95	42.15	36.11					
28.53	62.80	46.79	39.02	34	105.53	69.65	52.33	42.60	36.58					
29.41	63.99	47.69	39.82	35	105.96	70.07	52.75	43.10	37.07					
30.34	65.19	48.64	40.65	36	106.40	70.47	53.21	43.58	37.62					
31.32	66.43	49.62	41.53	37	106.83	70.91	53.70	44.09	38.20					
32.35	67.73	50.63	42.43	38	107.33	71.39	54.25	44.66	38.84					
33.45	69.05	51.71	43.30	39	107.88	71.91	54.83	45.27	39.54					
34.61	70.43	52.82	44.40	40	108.45	72.47	55.50	45.93	40.30					
35.84	71.86	53.95	45.51	41	109.05	73.09	56.14	46.63	41.13					
37.14	73.36	55.18	46.70	42	109.68	73.76	56.84	47.42	42.04					
38.54	74.88	56.42	47.94	43	110.38	74.49	57.59	48.28	43.02					
40.01	76.47	57.74	49.27	44	111.12	75.30	58.42	49.21	44.13					
41.60	78.13	59.13	50.64	45	111.92	76.20	59.31	50.24	45.32					
51.51	87.64	68.13	59.20	50	117.95	82.06	65.65	57.45						
65.36	101.38	80.41	71.39	55	126.54	90.91	75.59	68.77						
80.18	114.85	93.20	84.56	59	135.65	101.01	87.30							

*Convertible at any time.

MISSOURI STATE LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					Increased Benefits			ENDOWMENTS MATURING AT			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	25 Yr.	30 Yr.	Ord. Life	20 Pay.	20 Yr. Life End	Age 60	Age 65	Age 70	Age 75
10																
15	13.30	33.95	25.08	20.74	90.62	57.29	41.02	31.59	25.56	18.16	28.88	52.35	16.63	15.24	14.31	13.75
16	13.55	34.44	25.43	21.08	90.65	57.32	41.06	31.63	25.61	18.40	29.17	52.38	17.08	15.61	14.63	14.03
17	13.81	34.93	25.80	21.35	90.68	57.37	41.11	31.68	25.66	18.66	29.47	52.41	17.55	15.98	14.95	14.32
18	14.07	35.45	26.19	21.67	90.71	57.41	41.16	31.73	25.73	18.93	29.78	52.45	18.04	16.38	15.29	14.62
19	14.39	35.99	26.59	22.01	90.75	57.45	41.20	31.78	25.80	19.22	30.11	52.48	18.56	16.81	15.65	14.95
20	14.69	36.55	27.02	22.37	90.79	57.50	41.26	31.86	25.88	19.52	30.45	52.53	19.13	17.27	16.03	15.29
21	15.01	37.13	27.45	22.73	90.83	57.54	41.31	31.92	25.96	19.84	30.81	52.57	19.72	17.73	16.43	15.64
22	15.35	37.73	27.90	23.10	90.88	57.59	41.37	31.99	26.04	20.16	31.16	52.61	20.34	18.23	16.85	16.01
23	15.71	38.36	28.37	23.50	90.93	57.65	41.43	32.07	26.14	20.52	31.55	52.66	21.02	18.76	17.29	16.41
24	16.08	39.00	28.84	23.91	90.97	57.71	41.51	32.15	26.24	20.87	31.94	52.70	21.72	19.31	17.76	16.82
25	16.46	39.67	29.36	24.34	91.02	57.77	41.58	32.25	26.36	21.25	32.36	52.75	22.48	19.91	18.25	17.25
26	16.87	40.37	29.88	24.79	91.08	57.84	41.66	32.34	26.49	21.65	32.78	52.81	23.29	20.53	18.77	17.71
27	17.31	41.08	30.41	25.23	91.13	57.90	41.73	32.45	26.62	22.07	33.21	52.87	24.15	21.19	19.31	18.19
28	17.76	41.83	30.98	25.71	91.21	57.99	41.84	32.57	26.77	22.51	33.67	52.93	25.07	21.90	19.90	18.69
29	18.24	42.60	31.57	26.20	91.28	58.06	41.94	32.70	26.94	22.97	34.13	53.00	26.06	22.66	20.51	19.24
30	18.74	43.41	32.18	26.72	91.35	58.16	42.06	32.84	27.11	23.46	34.62	53.07	27.11	23.46	21.16	19.80
31	19.27	44.25	32.81	27.27	91.43	58.27	42.19	33.01	27.33	23.98	35.15	53.15	28.26	24.32	21.86	20.41
32	19.81	45.12	33.46	27.83	91.53	58.37	42.33	33.17	27.52	24.51	35.66	53.25	29.49	25.23	22.59	21.04
33	20.42	46.01	34.15	28.40	91.61	58.48	42.48	33.36	27.80	25.06	36.19	53.32	30.82	26.21	23.36	21.71
34	21.04	46.94	34.86	29.02	91.72	58.62	42.64	33.58	28.05	25.67	36.77	53.43	32.26	27.26	24.19	22.43
35	21.70	47.92	35.60	29.67	91.84	58.76	42.83	33.82	28.31	26.30	37.37	53.53	33.82	28.39	25.08	23.18
36	22.40	48.91	36.36	30.33	91.95	58.91	43.01	34.08	28.72	26.95	37.96	53.65	35.51	29.58	26.02	23.97
37	23.13	49.95	37.18	31.02	92.05	59.08	43.24	34.37	29.10	27.65	38.59	53.80	37.36	30.89	27.03	24.83
38	23.91	51.04	38.01	31.77	92.19	59.28	43.50	34.70	29.53	28.40	39.27	53.95	39.40	32.31	28.12	25.74
39	24.74	52.16	38.87	32.55	92.39	59.49	43.77	35.07	29.99	29.17	39.95	54.12	41.63	33.82	29.27	26.71
40	25.62	53.33	39.76	33.35	92.58	59.73	44.09	35.47	30.51	30.00	40.69	54.31	44.09	35.47	30.51	27.74
41	26.55	54.53	40.75	34.26	92.76	60.00	44.35	35.93	31.08	30.88	41.54	54.52	46.82	37.27	31.84	28.83
42	27.53	55.79	41.74	35.16	93.01	60.30	44.63	36.43	31.72	31.80	42.23	54.77	49.83	39.22	33.27	30.00
43	28.57	57.10	42.78	36.04	93.24	60.65	45.03	37.98	32.42	32.78	43.05	55.03	53.24	41.36	34.82	31.26
44	29.71	58.47	43.85	37.08	93.53	61.04	45.56	38.62	33.20	33.83	43.93	55.35	57.07	43.71	36.50	32.61
45	30.90	59.89	45.02	38.16	93.85	61.42	46.30	39.35	34.05	34.94	44.86	55.70	61.42	46.30	38.30	34.05
46	32.22	61.40	46.27	39.24	94.33	61.96	46.95	39.14	34.51	36.17	45.84	56.17	66.47	49.24	40.34	35.66
47	33.64	62.97	47.57	40.41	94.85	62.61	47.74	40.07	35.00	37.49	46.89	56.71	72.31	52.50	42.56	37.40
48	35.15	64.61	48.94	41.77	95.42	63.26	48.57	41.09	35.99	38.89	48.01	57.31	79.11	56.15	44.98	39.27
49	36.76	66.32	50.38	43.15	96.05	64.05	49.51	42.23	37.00	40.39	49.21	57.98	87.13	60.25	47.63	41.28
50	38.49	68.11	51.91	44.61	96.75	64.89	50.53	43.47	38.25	42.00	50.56	58.72	96.75	64.89	50.53	43.47
51	40.32	70.05	53.57	46.20	97.52	65.81	51.68	44.85	39.60	43.71	51.86	59.59	106.75	70.16	53.74	45.83
52	42.27	72.05	55.52	47.95	98.35	66.82	52.92	46.34	41.00	45.51	53.34	60.48	117.00	76.22	57.28	48.38
53	44.36	74.17	57.17	49.76	99.25	67.96	54.31	48.00	42.30	47.46	54.92	61.53	128.00	83.26	61.22	51.17
54	46.60	76.36	59.12	51.71	100.29	69.26	56.55	49.79	43.70	49.54	56.61	62.69	140.00	91.53	65.62	54.20
55	48.98	78.66	61.25	53.81	101.41	71.70	59.57	51.61	45.17	51.77	58.44	64.00	153.00	101.41	70.57	57.51

RATES WITH LIFE INCOME ANNUITY AND WAIVER OF PREMIUM DISABILITY BENEFIT.

15	14.22	36.14	26.69	22.06	91.15	57.85	41.60	32.20	26.23	19.11	30.21	52.95	17.55	16.16	15.23	14.67
16	14.79	37.21	27.47	22.73	91.26	57.98	41.75	32.36	26.40	19.67	30.87	53.08	18.53	16.96	15.93	15.30
17	15.44	38.37	28.34	23.45	91.39	58.12	41.89	32.53	26.61	20.30	31.57	53.20	19.61	17.86	16.70	16.00
18	16.13	39.60	29.27	24.23	91.52	58.26	42.06	32.74	26.85	20.99	32.32	53.35	20.83	18.85	17.54	16.75
19	16.90	40.91	30.25	25.06	91.67	58.42	42.27	32.96	27.13	21.74	33.12	53.52	22.20	19.95	18.48	17.59
20	17.73	42.30	31.30	25.95	91.83	58.61	42.48	33.23	27.45	22.55	33.99	53.68	23.74	21.18	19.51	18.51
21	18.61	43.74	32.41	26.86	91.91	58.79	42.68	33.57	27.85	23.49	34.94	53.78	24.69	21.84	20.07	19.01
22	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
23	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
24	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
25	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
26	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
27	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
28	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
29	18.66	43.79	32.41	26.90	91.99	58.81	42.73	33.53	27.85	23.46	34.90	53.84	25.60	22.54	20.66	19.54
30	20.22	46.22	34.27	28.46	92.31	59.14	43.19	34.11	28.60	24.98	36.30	54.24	28.59	24.95	22.64	21.28
31	20.81	47.10	34.93	29.04	92.42	59.35	43.38	34.36	28.85	25.55	36.95	54.38	29.79	25.86	23.40	21.94
32	21.42	48.01	35.61	29.63	92.57	59.50	43.58	34.61	29.15	26.14	37.49	54.55	31.07	26.83	24.18	22.62
33	22.06	48.93	36.33	30.24	92.70	59.67	43.79	34.89	29.47	26.74	38.05	54.81	32.46	27.86	25.01	23.35
34	22.75	49.89	37.07	30.89	92.86	59.87	44.05	35.23	29.81	27.42	38.67	54.98	33.96	28.98	25.90	24.13
35	23.47	50.92	37.84	31.57	93.03	60.09	44.33	35.60	30.19	28.12	39.30	55.10	35.59	30.18	26.86	24.94
36	24.24	51.94	38.64	32.26	93.21	60.35	44.62	35.94	30.60	28.83	39.92	55.31	37.35	31.44	27.87	25.81
37	25.04	53.01	39.47	32.99	93.42	60.58	45.06	36.31	31.06	29.61	40.59	55.58	39.27	32.82	28.95	26.74
38	25.90	54.14	40.35	33.77	93.66	60.87	45.36	36.73	31.50	30.44	41.31	55.81	41.39	34.33	30.13	27.73
39	26.78	56.48	42.21	35.44	94.17	61.55	46.76	37.69	32.71	32.21	42.82	56.55	46.25	37.67	32.09	29.90
40	31.05	60.32	45.29	38.47	95.18	62.90	47.29	39.51	34.91	35.28	45.53	57.64	55.69	43.87	37.31	33.72
41	33.60	63.15	47.60	40.79	96.09	64.13	49.09	41.07	36.78	37.68	47.60	58.59	64.11	49.07	41.04	36.78
42	36.61	66.24	50.48	43.46	97.48	65.88	50.83	43.11	.....	40.51	49.94	59.91	75.28	55.57	45.60	40.39
43	41.97	71.39	55.41	48.13	100.25	68.57	54.15	47.02	.....	45.52	54.14	82.46	100.23	68.54	54.11	46.99
44	48.52	78.33	61.41	53.97	103.75	72.39	58.62	52.23	.....	51.66	59.20	65.95	.....	87.71	65.56	55.40
45	53.73	83.63	66.06	58.62	106.64	75.33	62.40	56.57	.....	56.55	63.31	69.01	.....	108.59	75.68	62.36
46	59.57	89.10	71.21	63.84	109.83	79.37	66.83	.....	.....	62.04	67.96	72.62	.....	88.24	70.58	.....

MISSOURI STATE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values

20 PAYMENT LIFE—PARTICIPATING.

CASH OR LOAN

PAID-UP

EXTENDED TERM

Age	5 Yrs.		10 Yrs.		15 Yrs.		20 Yrs.		3 Yr.	5 Yr.	10 Yr.	15 Yr.	19 Yr.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yr.			
	Cash	Loan	Cash	Loan	Cash	Loan	Cash	Loan										Y.M.	Y.M.	Y.M.	Y.
20	\$73	\$93	\$180	\$204	\$307	\$336	\$459	\$468	\$102	\$205	\$466	\$732	\$946	4	9	27	2	36	8	44
21	74	95	183	207	313	342	468	477	102	205	467	732	946	4	10	26	10	36	0	43
22	76	97	187	211	319	348	477	486	102	206	468	733	946	4	11	26	6	35	3	42
23	77	98	190	216	325	355	486	495	103	207	469	733	946	5	0	26	2	34	6	41
24	79	100	194	220	331	362	495	505	103	208	470	734	946	5	0	25	9	33	9	40
25	80	102	198	224	338	369	505	514	103	208	471	735	946	5	1	25	4	33	0	39
26	82	104	202	229	344	376	514	524	104	209	472	736	946	5	2	24	11	32	2	39
27	84	107	206	233	351	383	524	534	104	210	473	736	947	5	2	24	6	31	5	38
28	85	109	210	238	358	391	534	545	105	210	474	737	947	5	3	24	0	30	8	37
29	87	111	214	243	365	399	545	555	105	211	475	737	947	5	3	23	6	29	11	36
30	89	113	219	248	373	407	555	566	106	212	476	738	947	5	4	23	0	29	1	35
31	91	116	223	253	380	415	566	577	106	213	477	739	947	5	4	22	6	28	4	34
32	93	118	228	258	388	423	577	588	106	213	477	739	947	5	5	21	11	27	7	33
33	95	121	233	263	395	431	588	599	107	214	478	739	947	5	5	21	5	26	9	32
34	97	123	237	268	403	440	599	610	107	214	479	739	947	5	5	20	10	26	0	31
35	99	126	242	274	411	448	610	621	108	215	480	740	947	5	5	20	3	25	3	30
36	101	128	247	279	419	457	621	633	108	216	481	740	947	5	5	19	8	24	5	29
37	103	131	252	285	427	465	633	644	108	216	481	740	947	5	5	19	1	23	8	29
38	106	134	258	291	435	474	644	655	109	217	482	740	946	5	4	18	6	22	11	28
39	108	137	263	297	443	483	655	667	109	217	482	740	946	5	4	17	10	22	1	27
40	110	140	268	303	451	491	667	678	110	218	482	739	946	5	3	17	3	21	3	26
41	113	143	273	308	459	500	678	690	110	219	483	739	946	5	3	16	8	20	6	25
42	115	146	279	314	467	509	690	701	110	219	483	738	946	5	2	16	0	19	9	24
43	118	149	284	320	475	517	701	712	111	219	483	737	945	5	1	15	5	18	11	23
44	120	152	289	326	483	525	712	723	111	220	483	736	945	4	11	14	10	18	2	22
45	123	155	295	332	491	534	723	734	111	220	483	735	944	4	10	14	2	17	5	21
46	125	158	300	337	498	542	734	745	112	221	482	734	944	4	8	13	7	16	8	21
47	128	161	305	343	506	550	745	756	112	221	482	733	943	4	6	13	0	15	11	20
48	130	164	310	348	513	557	756	766	112	221	481	731	942	4	4	12	5	15	3	19
49	133	167	315	354	520	565	766	777	112	221	480	729	942	4	2	11	10	14	6	18
50	135	170	319	359	526	572	777	787	112	221	478	727	941	4	0	11	3	13	10	17
51	137	173	324	364	533	579	787	797	112	221	477	725	939	3	10	10	8	13	1	16
52	140	176	329	369	539	585	797	806	112	221	476	723	938	3	8	10	1	12	5	15
53	142	179	333	373	545	591	808	816	112	220	475	720	937	3	6	9	7	11	9	15
54	145	182	337	378	550	597	816	825	112	220	473	717	936	3	4	9	0	11	1	14

20 PAYMENT LIFE—NON-PARTICIPATING

20	\$63	\$80	\$156	\$178	\$271	\$296	\$410	\$419	\$102	\$205	\$466	\$732	\$946	3	9	22	7	32	10	39
21	64	82	160	181	276	303	419	428	102	205	467	732	946	3	10	22	6	32	3	39
22	66	84	163	185	282	309	423	437	102	206	468	733	946	3	11	22	5	31	8	38
23	67	85	167	189	289	316	437	446	103	207	469	733	946	4	0	22	3	31	1	37
24	69	87	171	194	295	323	446	456	103	208	470	734	946	4	0	22	0	30	6	36
25	70	89	175	198	301	330	456	466	103	208	471	735	946	4	1	21	9	29	10	35
26	72	91	179	203	308	337	466	476	104	209	472	736	946	4	2	21	6	29	3	35
27	73	94	183	207	315	345	476	487	104	210	473	736	947	4	2	21	3	28	7	34
28	75	96	187	212	322	353	487	498	105	210	474	737	947	4	3	20	11	27	11	33
29	77	98	191	217	330	361	498	508	105	211	475	737	947	4	3	20	7	27	3	32
30	79	100	196	222	337	369	508	520	106	212	476	738	947	4	4	20	2	26	7	31
31	81	103	200	227	345	377	520	531	106	213	477	739	947	4	5	19	9	25	11	31
32	83	105	205	232	353	386	531	543	106	213	477	739	947	4	5	19	4	25	3	30
33	85	108	210	238	361	394	543	554	107	214	478	739	947	4	5	18	11	24	7	29
34	87	111	215	243	369	403	554	566	107	214	479	739	947	4	6	18	6	23	11	28
35	89	113	220	249	377	412	566	578	108	215	480	740	947	4	6	18	0	23	2	27
36	91	116	225	255	386	421	578	590	108	216	481	740	947	4	6	17	6	22	6	27
37	93	119	231	261	394	431	590	602	108	216	481	740	947	4	6	17	0	21	9	26
38	96	122	236	267	403	440	602	615	109	217	482	740	946	4	6	16	6	21	1	25
39	98	125	242	273	411	449	615	627	109	217	482	740	946	4	6	16	0	20	4	24
40	101	128	247	280	420	458	627	639	110	218	482	739	946	4	6	15	5	19	8	23
41	103	131	253	286	429	468	639	652	110	219	483	739	946	4	5	14	11	18	11	23
42	106	134	259	292	437	477	652	664	110	219	483	738	946	4	5	14	4	18	3	22
43	108	138	264	298	446	486	664	676	111	219	483	737	945	4	4	13	10	17	7	21
44	111	141	270	305	455	495	676	688	111	220	483	736	945	4	3	13	4	16	10	20
45	114	144	276	311	463	504	688	700	111	220	483	735	944	4	2	12	9	16	2	20
46	116	148	281	317	471	513	700	712	112	221	482	734	944	4	1	12	3	15	6	19
47	119	151	287	323	479	522	712	724	112	221	482	733	943	3	11	11	9	14	10	18
48	122	154	292	329	487	530	724	736	112	221	481	731	942	3	10	11	3	14	2	17
49	124	157	298	335	495	539	736	747	112	221	480	729	942	3	8	10	8	13	6	16
50	127	161	303	341	503	547	747	758	112	221	478	727	941	3	7	10	2	12	10	16
51	130	164	308	346	510	554	758	769	112	221	477	725	939	3	5	9	8	12	2	15
52	132	167	313	352	517	562	769	780	112	221	476	723	938	3	3	9	2	11	7	14
53	135	170	318	357	523	569	780	790	112	220	475	720	937	3	1	8	8	10	11	13
54	137	173	323	362	530	575	790	800	112	220	473	717	936	3	0	8	3	10	4	13

NOTE.—3% Modified Preliminary Term Reserve for participating, 8½% for non-participating policies; no surrender charge exacted.

NOTE.—Values after two premiums, except Ordinary Life and 20 Pay. Life Participating after three premiums.

MISSOURI STATE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue		Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term
		Up	Y.	M.		Up	Y.	M.		Up	Y.	M.		Up	Y.	M.	
Ordinary Life	21	\$33	\$42	\$91	4	\$80	\$21	\$205	10	\$137	\$148	\$317	17	\$198	\$212	\$426	20
	25	39	49	98	4	94	106	223	11	157	171	342	17	231	246	457	19
	30	47	59	111	5	114	128	275	12	180	207	376	16	276	293	497	17
	35	57	73	124	6	138	156	312	12	229	248	412	15	328	347	537	15
	40	70	89	139	6	167	188	391	11	273	295	447	13	383	405	575	13
	45	86	108	154	6	201	224	328	10	321	345	480	11	441	464	610	11
	50	103	129	168	5	236	263	373	8	369	396	510	9	498	521	641	9
Ordinary Life	55	121	152	182	4	273	302	377	6	417	445	557	7	551	574	668	7
	60	141	176	195	3	309	341	397	5	462	491	559	5	607	632	699	5
	21	\$28	\$36	\$90	3	\$70	\$79	\$203	8	\$119	\$130	\$314	14	\$177	\$189	\$421	17
	25	34	43	99	4	82	96	222	9	140	153	342	14	207	222	454	17
	30	42	53	111	4	102	115	247	10	172	187	376	14	252	269	495	15
	35	52	66	124	5	125	142	275	10	210	228	412	13	303	322	534	14
	40	64	81	139	5	154	174	301	10	254	274	447	11	358	379	571	12
Ordinary Life	45	84	101	154	5	188	210	328	8	301	324	480	10	416	439	605	10
	50	97	122	168	4	223	249	353	7	351	376	510	8	473	496	634	8
	55	116	145	182	4	261	290	377	6	400	427	536	6	527	551	650	6
	60	136	169	195	3	299	330	397	4	447	475	559	5	584	610	688	5
	21	\$107	\$135	\$240	16	\$257	\$291	\$748	38	\$441	\$483	\$787	27	\$788	\$868	\$1,250	27
	25	113	142	335	16	272	307	734	35	466	510	869	26	706	766	\$1,250	26
	30	121	153	326	15	292	330	712	30	500	548	855	25	738	798	\$1,250	25
20 Pay. Life	35	130	164	317	14	314	355	688	26	538	583	837	23	816	876	\$1,250	23
	40	140	177	307	12	338	382	664	21	577	631	814	21	876	936	\$1,250	21
	45	150	189	295	10	360	407	635	17	613	671	977	20	938	1,000	\$1,250	20
	50	159	200	280	8	379	427	604	13	643	704	934	19	996	1,066	\$1,250	19
	55	166	208	264	5	390	439	566	9	660	724	883	14	1,050	1,120	\$1,250	14
	60	171	214	248	4	394	442	527	6	661	727	825	9	1,099	1,170	\$1,250	9

At end of 20 years may be exchanged for PARTICIPATING Paid-up policy for following amounts at various ages of issue after medical examination.

Age	21	25	30	35	40	45	50	55	60
	\$1597	\$1548	\$1491	\$1441	\$1398	\$1363	\$1334	\$1312	\$1293

*Depending upon option chosen.

†Paid-up for \$1,000 and cash available end of 20 years.

‡Extended for life and cash end of 20 years.

Age	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term
21	\$261	\$323	\$347	10	\$280	\$358	\$454	\$488	\$447	\$596	\$671	\$680	\$674	\$913	1000	\$940
25	260	322	345	10	275	356	453	486	443	595	670	688	672	913	1000	940
30	258	320	342	10	265	345	452	483	436	594	669	685	668	912	1000	939
35	256	318	339	10	244	333	450	480	425	592	667	684	663	911	1000	938
40	254	316	335	10	223	311	448	477	405	589	665	680	653	910	1000	938
45	251	313	330	10	174	278	444	471	371	586	661	675	623	909	1000	936
50	248	309	323	10	86	273	439	463	310	580	655	667	565	906	1000	933
55	243	303	312	8	8	366	432	450	196	571	646	653	551	901	1000	928
60	236	296	298	5	10	357	420	432	8	556	631	633	544	893	1000	920

Age	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term	Cash	Loan	Pd.	Ext. Term
21	\$172	\$214	\$260	15	\$130	\$398	\$448	\$528	\$477	\$670	\$731	\$775	\$764	\$929	1000	\$957
25	170	212	257	15	118	397	447	526	470	670	731	774	761	929	1000	956
30	169	211	254	15	97	395	446	524	459	668	729	772	757	928	1000	955
35	167	209	251	15	89	394	445	520	439	667	728	770	750	927	1000	955
40	166	208	247	14	7	393	443	516	404	664	725	765	737	926	1000	954
45	166	208	243	11	4	392	442	510	339	660	721	759	715	924	1000	952
50	165	208	238	8	5	390	439	501	217	654	714	749	674	920	1000	948
55	166	209	232	6	0	387	435	489	8	644	704	732	599	914	1000	941
60	169	211	225	4	2	384	430	473	8	628	686	708	5	904	1000	931

NOTE.—Values after two premiums, except Ordinary Life and 20 Pay. Life Participating after three premiums.

1924 DIVIDENDS AND NET COST
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

Yr. Iss'd.	\$19.30		\$21.12		\$23.97		\$27.64		\$32.45		\$38.90		\$60.61	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	.....	\$19.30	.....	\$21.12	.....	\$23.97	.....	\$27.64	.....	\$32.45	.....	\$38.90	.....	\$60.61
1922	\$3.79	15.51	\$4.06	17.06	\$4.48	19.49	\$5.03	22.61	\$5.75	26.70	\$6.77	32.13	\$9.77	50.84
1921	3.91	15.39	4.19	16.93	4.64	19.33	5.24	22.40	6.01	26.44	7.10	31.80	10.17	50.44
1920	4.03	15.27	4.33	16.79	4.82	19.15	5.45	22.19	6.28	26.17	7.44	31.46	10.58	50.03
Prem.	\$19.59		\$21.14		\$24.33		\$28.06		\$32.94		\$39.49		\$60.61	
1919	4.15	15.44	4.48	16.96	5.00	19.33	5.67	22.39	6.56	26.38	7.79	31.70	10.98	49.63
1918	4.28	15.31	4.63	16.81	5.18	19.15	5.90	22.16	6.84	26.10	8.15	31.34	11.37	49.24
1917	4.42	15.17	4.78	16.66	5.37	18.96	6.13	21.93	7.13	25.81	8.46	31.03	11.76	48.85
1916	4.56	15.03	4.94	16.50	5.56	18.77	6.38	21.68	7.44	25.50	8.77	30.72	12.15	48.46
1915	4.69	14.90	5.11	16.33	5.77	18.58	6.62	21.44	7.75	25.19	9.08	30.41	12.51	48.10
1914	4.82	14.77	5.28	16.16	5.98	18.35	6.88	21.18	8.07	24.87	9.40	30.09	12.86	47.75
1914	4.98	14.61	5.46	15.98	6.19	18.14	7.14	20.92	8.40	24.54	9.73	29.76	13.21	47.40
1912	5.14	14.45	5.64	15.80	6.42	17.91	7.42	20.64	8.68	24.26	10.05	29.44	13.54	47.07
1911	5.30	14.29	5.82	15.62	6.64	17.69	7.71	20.35	8.97	23.97	10.37	29.12	13.86	46.75
1910	5.47	14.12	6.02	15.42	6.88	17.45	7.98	20.08	9.26	23.68	10.69	28.80	14.15	46.46
1909	5.64	13.95	6.22	15.22	7.13	17.20	8.29	19.77	9.55	23.39	11.00	28.49	14.43	46.18
Tot.	65.18	227.51	70.96	249.36	80.06	283.45	91.84	327.38	106.69	385.45	124.80	465.19	171.34	737.82
†		91.51		92.36		93.45		98.38		112.45		144.19		320.81

TWENTY PAYMENT LIFE

Yr. Iss'd.	\$29.54		\$31.50		\$34.39		\$37.92		\$42.31		\$47.95		\$66.58	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	.....	\$29.54	.....	\$31.50	.....	\$34.39	.....	\$37.92	.....	\$42.31	.....	\$47.95	.....	\$66.58
1922	4.79	24.75	5.08	26.42	5.53	28.86	6.10	31.82	6.84	35.47	7.86	40.09	10.84	55.74
1921	5.04	24.50	5.36	26.14	5.84	28.55	6.45	31.47	7.24	35.07	8.31	39.64	11.33	55.25
1920	5.31	24.23	5.65	25.85	6.17	28.22	6.80	31.12	7.65	34.66	8.78	39.17	11.82	54.76
Prem.	\$29.81		\$31.78		\$34.72		\$38.28		\$42.72		\$48.44		\$66.58	
1919	5.58	24.23	5.94	25.84	6.48	28.24	7.17	31.11	8.06	34.68	9.25	39.19	12.31	54.27
1918	5.87	23.94	6.25	25.53	6.83	27.89	7.56	30.72	8.49	34.23	9.74	38.70	12.80	53.78
1917	6.16	23.65	6.57	25.21	7.18	27.54	7.95	30.33	8.93	33.79	10.19	38.25	13.29	53.29
1916	6.45	23.35	6.89	24.89	7.55	27.17	8.35	29.93	9.39	33.33	10.65	37.79	13.77	52.81
1915	6.77	23.04	7.23	24.55	7.92	26.80	8.77	29.51	9.87	32.85	11.12	37.32	14.26	52.32
1914	7.10	22.71	7.59	24.19	8.32	26.40	9.21	29.07	10.35	32.37	11.60	36.84	14.75	51.83
1913	7.43	22.38	7.94	23.84	8.72	26.00	9.66	28.62	10.86	31.89	12.09	36.35	15.24	51.34
1912	7.74	22.03	8.33	23.45	9.13	25.59	10.12	28.16	11.32	31.40	12.60	35.84	15.73	50.85
1911	8.15	21.66	8.72	23.06	9.57	25.15	10.60	27.68	11.82	30.90	13.11	35.33	16.24	50.34
1910	8.52	21.29	9.12	22.66	10.01	24.71	11.09	27.19	12.31	30.41	13.64	34.80	16.74	49.85
1909	8.91	20.90	9.54	22.24	10.47	24.25	11.61	26.67	12.82	29.90	14.17	34.27	17.28	49.30
Tot.	93.87	352.20	100.21	375.37	109.72	409.76	121.44	451.32	135.95	503.21	153.11	571.53	196.40	802.36
†		39.20		37.37		36.76		40.32		52.21		80.53		247.30

TWENTY YEAR ENDOWMENT

Yr. Iss'd.	\$48.11		\$47.78		\$49.83		\$51.25		\$53.32		\$56.52		\$70.70	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	.....	\$48.11	.....	\$47.78	.....	\$49.83	.....	\$51.25	.....	\$53.32	.....	\$56.52	.....	\$70.70
1922	5.71	42.40	5.96	42.82	6.36	43.47	6.86	44.39	7.51	45.81	8.40	48.12	11.07	59.63
1921	6.23	41.88	6.49	42.29	6.88	42.95	7.39	43.86	8.05	45.27	8.97	47.55	11.61	59.09
1920	6.77	41.34	7.03	41.75	7.43	42.40	7.94	43.31	8.60	44.72	9.55	46.77	12.14	58.56
Prem.	\$48.58		\$49.28		\$50.37		\$51.85		\$53.98		\$55.26		\$70.70	
1919	7.33	41.25	7.58	41.70	7.98	42.39	8.51	43.34	9.18	44.80	10.14	47.12	12.69	58.01
1918	7.90	40.68	8.16	41.12	8.57	41.80	9.09	42.76	9.77	44.21	10.76	46.50	13.25	57.45
1917	8.50	40.08	8.76	40.52	9.17	41.20	9.70	42.15	10.40	43.58	11.34	45.92	13.79	56.91
1916	9.13	39.45	9.38	39.90	9.80	40.57	10.33	41.52	11.02	42.96	11.93	45.33	14.35	56.35
1915	10.66	37.92	10.82	38.46	11.10	39.27	11.48	40.37	12.05	41.93	12.79	44.47	15.02	55.68
Prem.	\$50.00		\$50.47		\$51.25		\$52.41		\$54.23		\$57.24		\$70.70	
1911	11.33	38.67	11.49	38.98	11.76	39.49	12.15	40.26	12.74	41.49	13.43	43.81	15.60	54.88
1913	12.02	37.98	12.18	38.29	12.45	38.80	12.85	39.56	13.44	40.79	14.09	43.15	16.18	54.22
1912	12.74	37.26	12.91	37.56	13.17	38.08	13.56	38.85	14.12	40.11	14.76	42.48	16.78	53.62
1911	13.48	36.52	13.65	36.82	13.92	37.33	14.31	38.10	14.82	39.41	15.45	41.79	17.39	53.01
1910	14.25	35.75	14.43	36.04	14.68	36.57	15.07	37.34	15.55	38.68	16.18	41.06	18.04	52.36
1909	15.05	34.95	15.22	35.25	15.48	35.77	15.87	36.54	16.33	37.90	16.92	40.32	18.72	51.68
Tot.	141.10	594.24	144.06	600.28	148.75	609.92	155.11	623.60	163.58	644.98	174.71	681.11	206.63	852.07
†		175.76		169.72		158.08		143.40		119.92		21.11		208.07

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS--1924 DIVIDENDS

Ages	FIVE YEARS					TEN YEARS				
	21	25	30	35	40	45	55	60	65	70
Ordinary Life	\$80.91	\$88.86	\$101.27	\$117.23	\$138.14	\$165.99	\$261.55			
Cash Value Deducted	47.91	49.86	54.27	60.23	68.14	79.99	140.55			
20 Payment Life	127.25	135.75	148.26	163.44	182.17	206.04	286.60			
Cash Value Deducted	53.25	55.75	59.26	64.44	72.17	88.04	139.60			
20 Year Endowment	214.98	217.34	221.04	226.15	233.92	246.28	305.99			
Cash Value Deducted	42.98	47.34	52.04	59.15	67.92	80.28	139.99			
TEN YEARS										
Ordinary Life	\$156.00	\$171.32	\$195.06	\$225.62	\$265.61	\$319.58	\$503.95			
Cash Value Deducted	76.09	77.32	81.06	87.62	98.61	118.58	230.95			
20 Payment Life	243.94	260.12	284.06	313.00	348.74	394.94	550.63			
Cash Value Deducted	60.94	62.12	65.06	71.00	80.74	99.94	209.63			
20 Year Endowment	411.78	416.32	423.37	433.21	448.09	472.31	587.18			
Cash Value Deducted	13.78	19.32	28.37	39.21	55.09	80.31	200.18			

**ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909—(April 1.)
FIFTEEN YEAR RECORD**

ORDINARY LIFE																					
\$19.59			\$21.44			\$24.33			\$28.06			\$32.94			\$39.49			\$60.61			
Yr. Paid	Age	21 Div.	21 Net	Age	25 Div.	25 Net	Age	30 Div.	30 Net	Age	35 Div.	35 Net	Age	40 Div.	40 Net	Age	45 Div.	45 Net	Age	55 Div.	55 Net
1910	1 79	17 80	1 51	15 51	2 00	22 33	2 16	25 90	2 41	30 53	2 79	36 70	4 54	56 07							
1911	2 03	17 56	2 14	19 30	2 32	22 01	2 57	25 49	2 91	30 03	3 42	36 07	5 55	55 06							
1912	2 26	17 33	2 41	19 03	2 66	21 67	2 98	25 08	3 42	29 52	4 07	35 42	6 57	54 04							
1913	2 50	17 09	2 70	18 74	3 00	21 33	3 41	24 65	3 95	28 99	4 74	34 75	7 60	53 01							
1914	3 72	15 87	4 05	17 39	4 57	19 76	5 24	22 82	6 13	26 81	7 36	32 13	10 55	50 06							
1915	3 97	15 62	4 32	17 12	4 87	19 46	5 59	22 47	6 53	26 41	7 84	31 65	11 06	49 55							
1916	4 24	15 35	4 60	16 84	5 19	19 14	5 95	22 11	6 95	25 99	8 28	31 21	11 58	49 03							
1917	4 50	15 09	4 88	16 56	5 50	18 83	6 32	21 74	7 38	25 56	8 71	30 75	12 09	48 52							
1918	4 61	14 90	5 11	16 33	5 77	18 56	6 62	21 44	7 75	25 19	9 08	30 41	12 61	48 10							
1919	2 41	17 18	2 64	18 80	2 99	21 34	3 44	24 62	4 04	28 90	4 70	34 79	6 43	54 18							
1920	3 42	16 17	3 55	17 89	4 02	20 31	4 64	23 42	5 40	27 45	6 32	33 17	8 59	52 02							
1921	5 14	14 45	5 04	15 80	6 42	17 91	7 42	20 64	8 65	24 26	10 05	29 44	13 54	47 07							
1922	5 30	14 29	5 22	15 62	6 64	17 69	7 71	20 35	8 97	23 97	10 37	29 12	13 50	46 75							
1923	5 47	14 12	6 02	15 42	6 88	17 45	7 98	20 08	9 26	23 68	10 69	28 80	14 15	46 46							
1924	5 64	13 95	6 22	15 22	7 13	17 20	8 29	19 77	9 55	23 39	11 00	28 49	14 43	46 18							
Tot.	57 08	236 77	61 97	269 62	69 96	294 99	80 32	340 58	93 39	400 71	109 42	482 93	153 05	756 10							
†		100 77		102 63		104 99		111 58		127 71		161 93		339 10							

TWENTY PAYMENT LIFE																
	\$29 81		\$31 78		\$34 72		\$38 28		\$42 22		\$48 44		\$66 58			
1910	1 90	27 91	1 98	29 80	2 10	32 62	2 27	36 01	2 51	40 21	2 88	45 56	4 60	61 98		
1911	2 40	27 41	2 52	29 26	2 70	32 02	2 94	35 34	3 27	39 45	3 75	44 69	5 75	60 83		
1912	2 91	26 90	3 06	28 72	3 32	31 40	3 63	34 65	4 05	38 67	4 65	43 79	6 93	59 65		
1913	3 45	26 39	3 65	28 13	3 99	30 76	4 35	33 93	4 89	37 86	5 56	42 88	8 12	58 46		
1914	5 15	24 68	5 51	26 27	6 05	28 67	6 74	31 54	7 63	33 09	8 82	39 62	11 88	54 70		
1915	5 58	24 25	5 94	25 84	6 52	28 20	7 25	31 03	8 18	34 54	9 43	39 01	12 49	54 09		
1916	5 98	23 83	6 39	25 39	7 00	27 72	7 77	30 51	7 75	33 97	10 01	38 43	13 11	53 47		
1917	6 40	23 41	6 88	24 95	7 49	27 23	8 29	29 99	9 33	33 39	10 59	37 85	13 71	52 87		
1918	6 77	23 04	7 23	24 55	7 92	26 80	8 77	29 51	9 87	32 85	11 12	37 32	14 26	52 32		
1919	3 55	26 36	3 80	27 98	4 11	30 36	4 61	33 67	5 18	37 54	5 78	42 66	7 38	59 20		
1920	4 83	24 98	5 11	26 62	5 67	29 05	6 28	32 00	7 03	35 66	7 87	40 57	9 91	56 67		
1921	7 78	22 03	8 33	23 45	9 15	25 59	10 12	25 16	11 32	31 40	12 60	35 84	15 73	50 85		
1922	8 15	21 60	8 72	23 06	9 57	25 15	10 60	27 08	11 82	30 90	13 11	35 33	16 24	50 34		
1923	8 52	21 29	9 12	22 66	10 01	24 71	11 09	27 19	12 31	30 41	13 64	34 80	16 74	49 84		
1924	8 91	20 90	9 54	22 24	10 47	24 25	11 61	26 67	12 82	29 90	14 17	34 27	17 28	49 30		
Tot.	82.26	364.99	87.78	388.92	96.07	424.73	106.32	467.88	118.96	521.84	133.98	592.62	174.13	824.57		
†		51.89		50.92		51.73		56.88		70.84		101.62		289.57		

TWENTY YEAR ENDOWMENT																
	\$50 00		\$50 47		\$51 25		\$52 41		\$54 23		\$57 24		\$70 40			
1910	2 60	47 40	2 62	47 83	2 67	48 58	2 75	49 66	2 91	51 32	3 18	54 05	4 73	65 67		
1911	3 62	46 38	3 64	46 83	3 69	47 56	3 79	48 62	3 96	50 27	4 27	52 97	5 97	64 43		
1912	4 67	45 33	4 70	45 77	4 75	46 50	4 85	47 56	5 04	49 19	5 39	51 85	7 24	63 16		
1913	5 75	44 25	5 79	44 68	5 85	45 40	5 97	46 44	6 16	48 07	6 55	50 69	8 53	61 87		
1914	7 79	42 21	7 94	42 53	8 20	43 05	8 58	43 83	9 12	45 11	9 95	47 29	12 37	58 03		
1915	8 48	41 52	8 64	41 83	8 91	42 34	9 28	43 13	9 93	44 30	10 69	46 55	13 05	57 35		
1916	9 21	40 79	9 37	41 10	9 64	41 61	10 02	42 39	10 59	42 64	11 40	45 84	13 72	56 68		
1917	9 96	40 04	10 11	40 36	10 39	40 89	10 77	41 64	11 33	42 90	12 11	45 13	14 40	56 00		
1918	10 66	39 34	10 82	39 65	11 10	40 15	11 48	40 93	12 05	42 18	12 79	44 45	15 02	55 34		
1919	5 67	44 33	5 75	44 72	5 88	45 37	6 08	46 33	6 37	47 86	6 72	50 52	7 80	62 60		
1920	7 81	42 19	7 92	42 55	8 09	43 16	8 35	44 06	8 74	45 49	9 16	48 05	10 52	59 88		
1921	12 74	37 26	12 91	37 56	13 17	38 08	13 59	38 85	14 12	40 11	14 76	42 48	16 78	53 62		
1922	13 45	36 53	13 65	36 82	13 92	37 33	14 31	38 10	14 82	39 41	15 45	41 79	17 39	53 01		
1923	14 25	35 75	14 43	36 04	14 68	36 57	15 07	37 34	15 55	38 68	16 15	41 05	18 04	52 36		
1924	15 05	34 95	15 22	35 25	15 48	35 77	15 87	36 54	16 33	37 90	16 92	40 32	18 72	51 68		
Tot.	131 74	618 26	133 51	623 54	136 42	632 33	140 73	645 42	147 02	666 43	155 52	703 08	184 28	871 72		
†		151 74		146 46		135 67		121 58		2 43		43 08		227 72		

†Net Cost for 15 years, cash value deducted.
†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

		FIVE YEARS. (Policies Issued in 1919.)										TEN YEARS. (Policies Issued in 1914.)									
		21		25		30		35		40		45		55							
Ordinary Life		\$ 82 07	\$ 90 14	\$102 71	\$118 91	\$140 10	\$168 35	\$261 55													
Cash Value Deducted		49 07	51 14	55 71	61 91	70 10	82 35	140 55													
20 Payment Life		128 33	136 87	149 58	164 88	183 81	208 00	286 60													
Cash Value Deducted		54 33	56 87	60 58	65 88	73 81	85 00	139 60													
20 Year Endowment		216 86	219 34	223 20	228 55	236 56	249 24	305 99													
Cash Value Deducted		44 86	49 34	54 20	61 55	70 56	83 24	139 90													
Ordinary Life		\$157.69	\$173.08	\$197.05	\$227.93	\$268.29	\$322.78	\$504.61													
Cash Value Deducted		77.69	79.08	83.05	89.93	101.29	121.78	231.61													
20 Payment Life		245.87	262.13	286.30	315.45	351.46	398.05	551.45													
Cash Value Deducted		62.87	64.13	67.30	73.45	83.46	103.05	210.45													
20 Year Endowment		421.86	425.11	430.48	438.71	451.90	474.89	584.68													
Cash Value Deducted		23.86	28.11	35.48	44.71	58.90	82.89	197.08													

1924 DIVIDEND SCHEDULE—April 1, 1924 to April 1, 1925.

10 PAYMENT LIFE									
Year Issued	21	25	30	35	40	45	50	55	
Prem.	\$ 48.50	\$ 51.60	\$ 56.11	\$ 61.45	\$ 67.81	\$ 75.47	\$ 84.88	\$ 96.51	
1922	6.50	6.89	7.48	8.21	9.13	10.30	11.83	13.54	
1921	7.00	7.44	8.08	8.88	9.86	11.11	12.66	14.43	
1920	7.54	8.00	8.70	9.56	10.61	11.95	13.53	15.34	
1919	8.09	8.59	9.35	10.27	11.40	12.82	14.42	16.29	
1918	8.66	9.20	10.01	11.01	12.21	13.72	15.34	17.27	
1917	9.25	9.84	10.71	11.77	13.04	14.59	16.30	18.29	
1916	9.86	10.50	11.43	12.55	13.91	15.50	17.29	19.34	
1915	10.50	11.19	12.18	13.37	14.81	16.45	18.30	20.46	
1914	11.15	11.88	12.95	14.22	15.73	17.42	19.36	21.64	

15 PAYMENT LIFE									
Prem.	\$ 35.95	\$ 38.30	\$ 41.72	\$ 45.84	\$ 50.85	\$ 57.08	\$ 65.06	\$ 75.55	
1922	5.35	5.67	6.16	6.78	7.59	8.64	10.05	11.65	
1921	5.68	6.03	6.57	7.24	8.09	9.21	10.63	12.26	
1920	6.04	6.42	6.99	7.70	8.60	9.79	11.21	12.87	
1919	6.40	6.81	7.42	8.18	9.16	10.39	11.81	13.51	
1918	6.79	7.21	7.86	8.68	9.69	11.02	12.41	14.14	
1917	7.17	7.63	8.34	9.19	10.27	11.60	13.05	14.79	
1916	7.58	8.03	8.82	9.72	10.85	12.20	13.69	15.44	
1915	8.00	8.53	9.32	10.27	11.47	12.82	14.35	16.11	
1914	8.43	8.99	9.82	10.84	12.10	13.46	15.03	16.81	

10 YEAR ENDOWMENT									
Prem.	\$ 101.69	\$ 102.84	\$ 104.03	\$ 105.76	\$ 109.95	\$ 110.89	\$ 115.13	\$ 121.31	
1922	9.53	9.95	10.54	11.27	12.15	13.25	14.64	16.17	
1921	10.81	11.21	11.80	12.53	13.41	14.51	15.85	17.36	
1920	12.12	12.52	13.11	13.88	14.72	15.82	17.10	18.59	
1919	13.44	13.84	14.46	15.19	16.07	17.16	18.40	19.87	
1918	14.84	15.28	15.87	16.59	17.46	18.56	19.75	21.20	
1917	16.33	16.75	17.33	18.05	18.92	19.96	21.15	22.60	
1916	17.95	18.26	18.84	19.55	20.41	21.42	22.62	24.06	
1915	19.42	19.82	20.40	21.12	21.96	22.94	24.27	25.91	
Prem.	\$ 105.73	\$ 106.10	\$ 106.71	\$ 107.57	\$ 108.83	\$ 110.80	\$ 114.10	\$ 119.47	
1914	23.14	23.28	23.51	23.80	24.21	24.77	25.55	26.70	

15 YEAR ENDOWMENT									
Prem.	\$ 65.47	\$ 66.20	\$ 67.30	\$ 68.74	\$ 70.65	\$ 73.49	\$ 78.38	\$ 85.85	
1922	6.96	7.27	7.73	8.29	9.01	9.96	11.20	12.60	
1921	7.72	8.04	8.49	9.07	9.79	10.74	11.93	13.33	
1920	8.52	8.83	9.29	9.87	10.59	11.54	12.70	14.07	
Prem.	\$ 66.05	\$ 66.81	\$ 67.96	\$ 69.45	\$ 71.46	\$ 74.39	\$ 78.89	\$ 85.85	
1919	9.34	9.65	10.11	10.68	11.41	12.38	13.49	14.84	
1918	10.10	10.50	10.93	11.54	12.26	13.25	14.29	15.62	
1917	11.07	11.38	11.85	12.42	13.16	14.09	15.12	16.42	
1916	11.98	12.30	12.76	13.33	14.06	14.96	15.99	17.25	
1915	14.23	14.38	14.63	14.98	15.47	16.11	16.92	18.01	
Prem.	\$ 68.33	\$ 68.74	\$ 69.43	\$ 70.41	\$ 71.91	\$ 74.34	\$ 78.42	\$ 85.09	
1914	15.21	15.37	15.61	15.95	16.45	17.05	17.84	18.91	

5 YEAR TERM									
Year Issued	21	25	30	35	40	45	50	55	
Prem.	\$ 11.15	\$ 11.48	\$ 12.06	\$ 12.95	\$ 14.37	\$ 16.85	\$ 21.58	\$ 29.42	
1922	1.60	1.65	1.73	1.85	2.05	2.33	3.02	4.14	
1921	1.61	1.66	1.75	1.88	2.09	2.46	3.17	4.34	
1920	1.62	1.67	1.76	1.91	2.13	2.55	3.32	4.54	
1919	1.63	1.68	1.78	1.93	2.17	2.62	3.46	4.74	

10 YEAR TERM									
Prem.	\$ 11.34	\$ 11.75	\$ 12.46	\$ 13.57	\$ 15.47	\$ 18.92	\$ 25.19	\$ 32.55	
1922	1.61	1.66	1.75	1.88	2.11	2.49	3.21	4.44	
1921	1.62	1.68	1.78	1.92	2.17	2.60	3.42	4.74	
1920	1.62	1.70	1.80	1.96	2.23	2.72	3.63	5.05	
1919	1.63	1.71	1.82	2.00	2.29	2.84	3.84	5.35	
1918	1.66	1.73	1.84	2.03	2.35	2.96	4.05	5.65	
1917	1.69	1.74	1.87	2.07	2.41	3.08	4.26	6.05	
1916	1.70	1.75	1.88	2.10	2.47	3.22	4.45	6.45	
1915	1.71	1.76	1.91	2.16	2.54	3.32	4.63	6.73	
1914	1.73	1.78	1.92	2.20	2.58	3.41	4.75	7.05	

DIVIDENDS ON FULL PAID-UP LIFE POLICIES ACCORDING TO ATTAINED AGES. American 3%.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	\$ 7.53	37	\$ 9.05	49	\$ 11.26	61	\$ 13.81
26	7.64	38	9.22	50	11.48	62	14.14
27	7.75	39	9.38	51	11.70	63	14.44
28	7.86	40	9.54	52	11.93	64	14.74
29	7.98	41	9.71	53	12.14	65	14.94
30	8.10	42	9.88	54	12.34	66	15.14
31	8.23	43	10.06	55	12.55	67	15.34
32	8.35	44	10.25	56	12.76	68	15.54
33	8.49	45	10.44	57	12.97	69	15.74
34	8.62	46	10.64	58	13.18	70	15.94
35	8.77	47	10.84	59	13.39		
36	8.91	48	11.04	60	13.60		

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
PARTICIPATING. (With Old Disability.)			
10 PAYMENT ENDOWMENTS.			
5 Year.....	\$91.76	\$95.03	\$100.62
10 Year.....	82.82	86.37	92.81
Policies may be written with Guaranteed Return Premium, with additional premium therefor.			
SINGLE PREMIUM ENDOWMENTS.			
10 Year.....	\$809.36	\$810.61	\$814.03
15 Year.....	710.12	713.20	721.99
20 Year.....	628.55	634.57	652.01
25 Year.....	561.95	572.50	602.03
30 Year.....	508.17	525.29	569.88
35 Year.....	465.72	491.58	552.20
40 Year.....	433.44	469.87	

MONTHLY INCOME, \$10 for 20 years. Commuted value \$1,815.			
Whole Life.....	\$38.33	\$50.17	\$70.60
20 Pay. Life.....	57.17	68.82	87.03
Extra Premiums to make Installments con- tinuous after 20 years (Par. and Non-Par.) (Equal Ages.)			
Whole Life.....	\$5.39	\$4.13	\$2.81
20 Pay. Life.....	7.05	4.99	3.05
JOINT LIFE (Equal Ages.)			
Whole Life.....	\$31.78	\$40.55	\$56.46
20 Pay. Life.....	43.27	50.60	63.77
40 Year End.....	56.72	60.61	69.76

CHILD'S EXCHANGEABLE ENDOW- MENTS. Exchangeable at age ten on male lives or age 15 on female lives.			
10 Year End.....			\$99.79
15 Year End.....			64.59
20 Year End.....			47.32
CHILDREN'S PURE ENDOWMENTS. (No Disability) With Return of Pre- mium. Rate at Age 1.			
Payable Age 18.....			\$52.19
Payable Age 21.....			41.64
Payable Age 25.....			32.31
Without Return of Premium.			
Payable Age 18.....			\$47.25
Payable Age 21.....			37.80
Payable Age 25.....			28.97

NON-PARTICIPATING.			
CHILDREN'S PURE ENDOWMENTS. With Return of Premiums. Rate Age 1.			
Payable Age 18.....			\$46.92
Payable Age 21.....			37.11
Payable Age 25.....			28.44
Without Return of Premiums.			
Payable Age 18.....			\$42.48
Payable Age 21.....			33.69
Payable Age 25.....			26.60

TERM POLICIES. Convertible within 7 years, except 5 Year Term within 1 years.			
5 Year.....	\$ 8.24	\$ 9.29	\$12.43
10 Year.....	8.51	9.83	14.36
15 Year.....	9.07	10.85	17.51
20 Year.....	9.37	11.77	20.32

Ages.	25	35	45
CHILD'S EXCHANGEABLE ENDOW- MENTS.			
10 Year End.....			\$90.62
15 Year End.....			57.29
20 Year End.....			41.02

MONTHLY INCOME, \$10 for 20 years. Commuted value \$1,740.			
Whole Life.....	\$28.64	\$37.76	\$53.77
20 Pay. Life.....	42.35	51.63	66.29
\$10 for 5 Years. Commuted value \$552.			
Whole Life.....	\$ 9.09	\$11.98	\$17.06
20 Pay. Life.....	13.44	16.38	21.03

Extra Premiums to make Installments con- tinuous after 5 years. (Equal Ages.)			
Whole Life.....	\$17.91	\$18.58	\$20.15
20 Pay. Life.....	23.38	22.32	21.91

SINGLE PREMIUM POLICIES.			
Life.....	\$308.73	\$370.55	\$456.00
10 Year End.....	718.83	720.14	723.72
15 Year End.....	617.66	620.83	629.89
20 Year End.....	536.50	542.60	560.23
25 Year End.....	471.80	482.29	511.67
30 Year End.....	420.82	437.53	481.15
35 Year End.....	381.54	406.32	464.79
40 Year End.....	352.37	386.71	

20 PAYMENT LIFE GUARANTEED AN- NUAL ADDITIONS.			
20 Pay.....	\$31.50	\$37.92	\$47.95
With Dis. Waiver.....	61.60	38.11	48.50
With Dis. Income.....	33.11	39.82	50.64

JOINT LIFE (Equal Ages.)			
Whole Life.....	\$26.16	\$33.54	\$47.07
20 Pay. Life.....	35.15	41.64	53.08
20 Year End.....	47.58	50.25	57.41

POLICIES WITH WAIVER OF PRE- MIUM DISABILITY BENEFIT.			
Ord. Life.....	\$16.62	\$21.97	\$31.46
10 Pay. Life.....	39.76	48.08	60.26
15 Pay. Life.....	29.45	35.77	45.46
20 Pay. Life.....	24.44	29.86	38.65
10 Year End.....	91.21	92.11	94.39
15 Year End.....	57.94	59.03	61.99
20 Year End.....	41.74	43.10	46.95
25 Year End.....	32.40	34.10	38.93
30 Year End.....	26.51	28.67	34.64
End. Age 60.....	22.63	24.09	26.97
End. Age 65.....	20.07	23.68	26.93
End. Age 70.....	18.40	25.36	28.90
End. Age 75.....	17.40	23.44	24.62

EDUCATIONAL ENDOWMENT. Four Annual Installments of \$250 each at age 18 Commuted value \$950. Death of parent no further premiums required. Age of father, 25, Age of child 1, Prem. \$37.16, With return of premiums in event of child's death, \$40.99.			
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MONTANA LIFE INSURANCE COMPANY, Helena, Mont.

Accelerative Option. — Policy is non-participating. Under Guaranteed Premium Reduction policies, coupons when left with company will pay up policy at an earlier date or mature policy as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from attempted suicide, aerial or submarine operations, war, riot or insurrection, violation of law. Clause providing waiver of premiums included in policies without extra charge. Disability not issued on Joint Life.

Dividends. — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons beginning with second year; may be used to reduce premiums, left to accumulate at $3\frac{1}{2}\%$, purchase paid-up insurance. Special settlement options at end of 20 years if all coupons left with company. Fully paid-up policies are participating.

Double Indemnity. — For extra premium of \$2.00 per \$1,000 all but Joint Life and Monthly Income policy will provide during premium-paying period and prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aerial or submarine operations, war, riot or insurrection, violation of law.

Extended Insurance. — After three premiums, within 31 days after default. Non-participating. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60; no fixed amount; reinsures over \$10,000; does not accept reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-participating. Without cash and loan values. Fully paid-up policies are participating.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from handling dynamos or live electric wires, blasting, mining, submarine labor, manufacture or handling of any highly explosive substance, service upon any railway train or track or on any vessel, within one year, policy void unless permit obtained.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-30 years) and Continuous (20 years certain) annual or monthly installment. Unless otherwise specified, Trust Fund may be withdrawn by beneficiary on any interest date, and commutable values at any time (except under Continuous Installment options). Insured may select Annuity for self at end of 20 years or at age 65.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Reinsures over \$5,000. Double indemnity and disability (waiver of premium) granted.

MONTANA LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000
(American 3½% Reserve.)

Ord. Life	LIMITED PAY LIFE			ENDOWMENTS			GUAR. PREMIUM REDUCTION			20-Pay Life Guar. Mthly Income ↑
	10 Pay.	15 Pay.	20 Pay.	01 Year	15 Year	20 Year	Ord. Life	20 Pay. Life	20 Year End.	
\$13.81	\$36.99	\$26.49	\$31.56	\$93.32	\$61.92	\$43.81	\$17.40	\$27.34	\$49.52	.....
14.09	37.53	26.87	21.87	93.37	61.95	43.85	17.73	27.72	49.60	.....
14.37	38.07	27.28	22.20	93.44	61.98	43.88	18.07	28.12	49.69	.....
14.67	38.65	27.69	22.55	93.49	62.01	43.91	18.44	28.53	49.78	.....
14.98	39.25	28.12	22.90	93.56	62.07	43.96	18.81	28.95	49.87	.....
15.30	39.86	28.56	23.27	93.63	62.08	44.00	19.21	29.39	49.97	.....
15.64	40.50	29.03	23.65	93.70	62.11	44.04	19.62	29.84	50.07	41.48
16.01	41.17	29.51	24.04	93.77	62.14	44.09	20.06	30.31	50.17	42.17
16.39	41.85	30.01	24.46	93.85	62.2	44.15	20.51	30.80	50.28	42.90
16.78	42.57	30.53	24.89	93.94	62.24	44.20	20.99	31.31	50.40	43.66
17.20	43.30	31.06	25.33	94.02	62.29	44.26	21.49	31.83	50.53	44.43
17.64	44.07	31.62	25.80	94.11	62.33	44.33	22.01	32.37	50.66	45.25
18.10	44.86	32.20	26.28	94.19	62.40	44.40	22.56	32.94	50.81	46.10
18.59	45.69	32.80	26.77	94.29	62.46	44.49	23.14	33.52	50.97	46.95
19.10	46.55	33.42	27.29	94.39	62.52	44.57	23.74	34.13	51.13	47.87
19.64	47.43	34.06	27.83	94.51	62.60	44.67	24.38	34.76	51.31	48.81
20.21	48.35	34.74	28.40	94.62	62.68	44.78	25.05	35.42	51.51	49.81
20.81	49.29	35.44	28.98	94.74	62.77	44.90	25.75	36.11	51.72	50.83
21.44	50.27	36.16	29.59	94.89	62.87	45.03	26.50	36.82	51.95	51.90
22.12	51.30	36.91	30.23	95.02	62.98	45.18	27.28	37.56	52.20	53.02
22.83	52.36	37.70	30.90	95.19	63.10	45.35	28.11	38.34	52.47	54.20
23.58	53.45	38.51	31.59	95.34	63.23	45.53	28.98	39.15	52.78	55.41
24.38	54.59	39.36	32.33	95.53	63.39	45.74	29.90	40.00	53.10	56.71
25.22	55.77	40.24	33.09	95.71	63.56	45.98	30.88	40.89	53.47	58.04
26.11	56.99	41.17	33.89	95.91	63.75	46.24	31.91	41.81	53.87	59.44
27.07	58.26	42.14	34.73	96.15	63.96	46.54	33.01	42.79	54.31	60.92
28.07	59.58	43.13	35.61	96.39	64.20	46.87	34.16	43.82	54.80	62.46
29.14	60.94	44.17	36.54	96.66	64.47	47.25	35.39	44.90	55.33	64.09
30.29	62.36	45.28	37.53	96.97	64.78	47.68	36.70	46.04	55.93	65.83
31.50	63.83	46.42	38.57	97.29	65.13	48.15	38.08	47.25	56.59	67.65
32.79	65.36	47.63	39.67	97.69	65.52	48.69	39.55	48.52	57.32	69.58
34.17	66.96	48.89	40.82	98.07	65.98	49.30	41.12	49.87	58.14	71.60
35.63	68.61	50.21	42.05	98.54	66.48	49.97	42.79	51.31	59.03	73.76
37.20	70.33	51.62	43.37	99.03	67.05	50.72	44.57	52.83	60.03	76.07
38.88	72.12	53.07	44.75	99.60	67.68	51.56	46.46	54.45	61.13	78.49
40.66	73.98	54.62	46.22	100.21	68.40	52.50	48.48	56.17	62.34	81.07
42.54	75.91	56.23	47.80	100.88	69.19	53.54	50.62	58.01	63.67	83.84
44.57	77.91	57.95	49.46	101.65	70.07	54.70	52.91	59.97	65.15	86.75
46.73	80.00	59.74	51.24	102.46	71.05	55.98	55.35	62.06	66.76	89.87
49.03	82.17	61.65	53.14	103.38	72.13	57.40	57.95	64.29	68.55	93.21
51.49	84.43	63.66	55.19	104.39	73.35	58.97	60.72	66.69	70.51	96.80
54.12	86.79	65.79	57.37	105.50	74.69	60.70	63.68	69.26	72.66	100.63
56.92	89.24	68.05	59.71	106.71	76.19	62.62	66.84	72.01	75.01	104.73
59.93	91.82	70.47	62.22	108.06	77.85	64.73	70.22	74.98	77.61	109.13
63.14	94.51	73.04	64.94	109.56	79.69	67.05	73.83	78.17	80.41	113.90
66.58	97.34	75.80	67.85	111.20	81.72	69.60	77.69	81.60	83.55	119.01

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income.)

\$16.59	\$42.56	\$30.55	\$24.91	\$94.05	\$62.50	\$44.49	\$20.57	\$31.10	\$50.52	.....
17.40	43.99	31.59	25.77	94.21	62.62	44.63	21.52	32.11	50.76	.....
18.28	45.51	32.69	26.69	94.41	62.75	44.79	22.57	33.19	51.06	.....
19.25	47.13	33.89	27.68	94.60	62.89	44.97	23.71	34.34	51.38	.....
20.91	49.79	35.82	29.30	94.96	63.15	45.33	25.65	36.23	51.97	.....
22.84	52.72	38.00	31.14	95.10	63.51	45.81	27.90	38.37	52.73	.....
24.34	54.87	39.60	32.51	95.75	63.81	46.23	29.62	39.95	53.35	.....
26.01	57.16	41.31	34.00	96.16	64.20	46.74	31.53	41.67	54.10	.....
28.92	60.92	44.18	36.50	96.92	64.95	47.80	34.86	44.56	55.57	.....
32.40	65.09	47.41	39.60	97.92	66.01	49.37	38.81	48.11	57.62	.....
35.11	68.12	49.83	41.98	98.79	66.99	50.70	41.87	50.83	59.33	.....
38.18	71.39	52.69	44.62	99.82	68.33	52.31	45.34	53.88	61.37	.....
43.66	76.79	57.63	49.25	101.93	71.00	55.37	51.48	59.20	65.21	.....
50.32	83.51	63.44	54.87	105.05	74.51	59.49	58.94	65.69	69.27	.....
55.60	88.65	67.88	59.36	107.98	77.32	63.04	64.83	70.86	74.58	.....

†\$10 per month for 240 months.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity.—\$2.00 per \$1,000.

MONTANA LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

NOTE.—Values for Pure Protection Policies are same as Guaranteed Premium Reduction when Coupons are used.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.
O. L. if Coup. are used																		
21	\$19.62	\$14	\$28	\$89	3	269	\$70	\$204	9	233	\$119	\$315	15	224	\$177	\$422	19	
25	21.49	16	34	101	4	149	82	221	10	237	140	341	16	18	207	454	18	
30	24.38	20	42	113	5	49	102	249	11	245	172	377	15	249	252	496	17	
35	28.11	25	52	121	5	279	125	274	11	236	210	413	14	181	303	535	15	
40	33.01	31	64	140	6	12	154	303	10	343	254	449	12	916	358	571	13	
45	39.55	39	80	157	5	324	188	332	9	272	301	480	10	345	416	605	10	
50	48.48	48	97	171	5	82	223	356	8	71	351	510	9	5	473	633	8	
55	60.72	58	116	185	4	136	261	379	6	234	400	535	7	76	527	659	6	
60	77.69	68	136	198	3	172	299	400	5	73	447	559	5	233	584	687	5	

Age at Issue	Pre-mium	Cash 2nd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.
O. L. if Coup. are used																		
21	\$2.85	\$12.80	\$1036	\$39	\$125	\$34	56	\$1086	\$100	\$290	\$101	49	\$1195	\$258	\$28			
25	3.12	14.01	1037	46	138	37.83	1088	115	309	111.13	1198	297	1198	297	1198	297	1198	297
30	3.53	15.88	1039	56	152	42.87	1092	140	341	125.95	1206	357	1206	357	1206	357	1206	357
35	4.07	18.30	1040	68	161	49.42	1095	168	369	145.16	1214	424	1214	424	1214	424	1214	424
40	4.77	21.45	1043	83	183	57.93	1102	206	405	170.29	1228	501	1228	501	1228	501	1228	501
45	5.73	25.78	1047	104	204	69.60	1110	250	442	204.47	1247	586	1247	586	1247	586	1247	586
50	7.03	31.59	1051	126	222	85.32	1121	299	477	250.63	1275	678	1275	678	1275	678	1275	678
55	8.80	39.57	1058	152	243	106.82	1137	355	516	313.80	1314	778	1314	778	1314	778	1314	778
60	11.26	50.63	1068	183	266	136.69	1161	419	561	401.55	1372	900	1372	900	1372	900	1372	900

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.
20 P. L. if Coup. are used																		
21	\$29.84	\$31	\$64	\$204	9	117	\$160	\$466	24	346	\$276	\$730	34	345	\$419	\$1000	Pd.	
25	31.83	34	70	208	9	290	175	472	23	357	301	734	32	51	456	1000		
30	34.76	38	79	213	10	79	196	478	22	7	337	739	28	186	508	1000		
35	38.34	43	89	217	10	49	220	482	19	196	377	742	24	265	566	1000		
40	42.79	49	101	221	9	176	247	486	16	277	420	742	20	340	627	1000		
45	48.52	55	114	224	8	96	276	488	13	325	463	738	17	74	688	1000		
50	56.17	62	127	224	6	274	303	483	11	6	503	731	13	240	747	1000		
55	66.69	69	140	223	5	89	327	475	8	134	535	716	10	139	800	1000		
60	81.60	76	153	232	3	182	347	465	6	46	557	696	7	192	850	1000		

Age at Issue	Pre-mium	Cash 2nd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Total Cash	Total Ins.	Cash or Loan	Pd. Up	Total Cash	Total Ins.	Cash or Loan	Pd. Up	Total Cash	Total Ins.	Cash or Loan	Pd. Up	Total Cash	Total Ins.	Cash or Loan	Pd. Up
20 P. L. if Coup. are used																		
21	\$ 5	\$85	\$1058	\$80	\$262	\$216	\$1137	\$203	\$602	\$681	\$1311	\$541	\$1311	\$541	\$1311	\$541	\$1311	\$541
25	5	92	1058	88	266	234	1137	223	608	629	1307	588	1307	588	1307	588	1307	588
30	5	103	1058	99	271	261	1137	249	614	697	1306	656	1306	656	1306	656	1306	656
35	6	116	1059	111	275	291	1138	280	619	774	1307	732	1307	732	1307	732	1307	732
40	7	131	1059	126	279	327	1139	314	624	859	1308	812	1308	812	1308	812	1308	812
45	8	148	1061	145	284	366	1143	354	630	951	1318	899	1318	899	1318	899	1318	899
50	9	166	1063	161	286	408	1149	392	632	1052	1334	991	1334	991	1334	991	1334	991
55	10	186	1069	182	291	451	1161	434	635	1162	1362	1081	1362	1081	1362	1081	1362	1081
60	13	210	1076	204	298	499	1179	476	644	1293	1410	1188	1410	1188	1410	1188	1410	1188

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
			Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.
20 Y. E. if Coup. are used																		
21	\$50.07	\$89	\$166	\$269	15	\$135	\$388	\$540	10	\$488	\$661	\$782	5	\$771	\$926	\$959	1	
25	50.53	88	165	267	15	\$124	387	538	10	\$481	660	781	5	\$768	926	959	1	
30	51.31	86	163	262	15	\$101	385	534	10	\$469	659	780	5	\$765	925	958	1	
35	52.47	84	162	260	15	\$83	384	530	10	\$450	657	777	5	\$757	925	958	1	
40	54.31	83	160	254	14	\$247	383	526	10	\$413	655	772	5	\$745	923	955	1	
45	57.32	82	160	250	11	\$120	382	520	10	\$348	651	765	5	\$722	921	953	1	
50	62.34	81	160	244	8	\$141	380	509	10	\$224	645	754	5	\$681	917	949	1	
55	70.51	81	161	236	5	\$364	378	495	9	\$279	635	738	5	\$605	911	943	1	
60	83.55	82	164	230	4	\$65	376	478	6	\$260	620	713	5	\$461	901	934	1	

†Days.

MONTANA LIFE INSURANCE COMPANY--Continued

End of 5 Years.							End of 10 Years.				End of 19 Years.				
	Cash 2nd Year	Ac- cum. Coups.	Total Ins.	Cash or Loan	Pd- Up		Ac- cum. Coups.	Total Ins.	Cash or Loan	Pd- Up		Ac- cum. Coups.	Total Ins.	Cash or Loan	Pd- Up
21	\$5 19	\$23 98	\$1037	\$189	\$306	\$67.16	\$1088	\$451	\$628	\$189.54	\$1187	\$1107	\$1146		
25	5 23	24 20	1037	188	304	67 77	1089	451	627	191 24	1188	1108	1147		
30	5 31	24 57	1038	187	300	68 84	1090	450	624	194.24	1189	1108	1147		
35	5 43	25 14	1038	186	298	70 42	1091	448	621	193 67	1190	1109	1148		
40	5 62	26 01	1039	185	293	72 86	1094	451	620	205 55	1201	1117	1156		
45	5 93	27 44	1041	186	291	76 69	1098	454	618	216 96	1206	1120	1159		
50	6 45	29 84	1043	188	287	83.60	1104	458	613	235.90	1224	1133	1173		
55	7 36	33 78	1046	192	282	94.61	1113	464	608	266 89	1246	1149	1189		
60	8 64	39 98	1052	201	282	112 04	1128	476	606	316 14	1285	1176	1218		

1Days.

NOTE.— $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) adopted September 10, 1910;
 All Reserve allowed at end of 3rd year.

Net Cost in Case of Death or Surrender End of Year of Pure Protection Policies.

Ages. Year.	25		35		45		55	
	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
ORDINARY LIFE.								
1st.....	\$17.20	\$17.20	\$22.83	\$22.83	\$32.79	\$32.79	\$51.49	\$51.49
2d.....	34.40	34.40	45.66	45.66	65.58	65.58	102.98	102.98
3d.....	51.60	35.60	68.49	43.49	98.37	59.37	154.47	96.47
4th.....	68.80	43.80	91.32	53.32	131.16	72.16	205.96	118.96
5th.....	86.00	52.00	114.15	62.15	163.95	83.95	257.45	141.45
10th.....	172.00	90.00	228.30	103.30	327.90	139.90	514.90	253.90
15th.....	258.00	118.00	342.45	132.45	491.85	190.85	772.35	372.35
20th.....	344.00	137.00	456.60	153.60	655.80	239.80	1029.80	502.80
TWENTY PAYMENT LIFE.								
1st.....	\$25.33	\$25.33	\$30.90	\$30.90	\$39.67	\$39.67	\$55.19	\$55.19
2d.....	50.66	50.66	61.80	61.80	79.34	79.34	110.38	110.38
3d.....	75.99	41.99	92.70	49.70	119.01	64.01	165.57	96.57
4th.....	101.32	49.32	123.60	58.60	158.68	74.68	220.76	116.76
5th.....	126.65	56.65	154.50	65.50	198.35	84.35	275.95	135.95
10th.....	253.30	78.30	309.00	89.00	396.70	120.70	551.90	224.90
15th.....	379.95	78.95	463.50	86.50	595.05	132.05	827.85	292.85
20th.....	506.60	50.60	618.00	52.00	793.40	105.40	1103.80	303.80
TWENTY YEAR ENDOWMENT.								
1st.....	\$44.26	\$44.26	\$45.35	\$45.35	\$48.69	\$48.69	\$58.97	\$58.97
2d.....	88.52	88.52	90.70	90.70	97.38	97.38	117.94	117.94
3d.....	132.78	44.78	136.05	52.05	146.07	64.07	176.91	95.91
4th.....	177.04	51.04	181.40	59.40	194.76	74.76	235.88	115.88
5th.....	221.30	56.30	226.75	64.75	243.45	83.45	294.85	133.85
10th.....	442.60	55.60	453.50	69.50	486.90	104.90	589.70	211.70
15th.....	663.90	3.90	680.25	23.25	730.35	79.35	884.55	249.55
20th.....	885.20	-114.80	907.00	-93.00	973.80	-26.20	1179.40	179.40

ADDITIONAL LIST OF POLICY FORMS ISSUED			
NON-PARTICIPATING.			
(With Disability.)			
SINGLE PREMIUM LIFE.			
Whole Life	\$339.26	\$407.20	\$501.10
SINGLE PREM. ENDOWMENTS			
10 Year	\$789.92	\$791.36	\$795.30
15 Year	678.75	682.23	692.19
20 Year	589.56	596.26	615.64
25 Year	518.46	529.99	562.27
JOINT POLICIES. Pure Protection.			
Equal Ages.			
Ord. Life	\$26.92	\$34.76	\$49.23
20 Payment	35.94	42.52	54.11
20 Year End....	48.56	51.26	58.49
GUARANTEED PREMIUM REDUC- TION.			
Total Disability Benefit Automatic Pre- mium Loan. If Coupons are Left on Deposit Policy Pays-Up in 15 Years, or Matures as Endowment After a Certain number of Years, Depending on Kind and Age of Policy. Annuity Options.			
20 PAYMENT LIFE. Guaranteed Pre- mium Reduction.			
20 Payment	\$34.33	\$40.84	\$51.02
20 PAYMENT LIFE, with Guaranteed Premium Reduction containing Double Indemnity and Special Disability Benefit.			
20 Payment	\$34.69	\$41.45	\$52.88
MONTHLY INCOME—Payable \$10 a Month for 240 Months. Commuted Value, \$1,754.			
Whole Life	\$80.17	\$40.04	\$57.51
20 Year End....	89.22	83.88	85.95
GUARANTEED LIFE INCOME. \$10 for 20 Years Certain. (Equal Ages.)			
Whole Life	\$35.61	\$44.21	\$60.38
20 Pay. Life....	51.54	59.25	72.70
20 Year End...	101.51	91.65	89.53
TERM. Convertible at any time.			
5 Year	\$10.57	\$11.98	\$15.76
With D. & D. I.	13.84	15.83	20.76
ENDOWMENT AGE 65.			
Cont. Prem. ...	\$20.74	\$29.79	.....
20 Pay.	29.02	36.54	.....
With Disability and Double Indemnity.			
Cont. Prem. ...	\$23.72	\$33.13	.....
20 Pay.	32.26	39.97	.....

MUTUAL BENEFIT LIFE INSURANCE CO., Newark, N. J.

Accelerative Option. — Dividends on Accelerative Endowment plan convert policy into specified Endowment, terms of which will be gradually shortened. Paid-up option also available under this plan. Paid-up and maturity options are available under Accumulation and Addition plans. Dividends applied to purchase paid-up additions, subsequently can not be applied upon the Accelerative Endowment or Accumulation plan or vice versa.

Beneficiary. — May be made irrevocable if requested by insured.

Cash Values. — Any time that reserve exceeds \$10 per \$1,000 insurance, usually one year or less. American 3% Level Premium reserve, with surrender charge up to 3rd year, first year \$10 per \$1,000, second year \$5.

Change of Plan. — No provision. Practice to change to higher or lower premium form method of change varies.

Disability. — No provision.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulative at not less than 3%†, withdrawable any time; (d) purchase participating paid-up additions; (e) apply on Accelerative Endowment plan; policy may be restored to original plan upon evidence of insurability and dividend reserve withdrawn. Dividend accumulations (c) will be applied automatically to pay premiums at end of grace period.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after one premium. Participating. With cash, but not loan values.

Grace. — One month (not less than 30 days) without interest.

Incontestable. — After one year, except for non-payment of premium, if insured living otherwise within two years.

Limits. — Ages, 14-70, except five year Term, 14-60. Ages, 14-17, \$25,000; 18-20, \$50,000; 21-24, \$100,000; 25-55, \$150,000; 56, \$130,000; 57, \$110,000; 58, \$90,000; 59, \$70,000; 60-70, \$50,000; maximum amount issued in any one year: ages 14-17, \$10,000; 18-20, \$25,000; 21-24, \$50,000; 25-55, \$100,000; 56, \$80,000; 57, \$60,000; 58, \$70,000; 59, \$60,000; 60-70, \$50,000; does not reinsure nor accept reinsurance; minimum policy \$500. On convertible term, limit determined by age four years older for ages over 51.

Loans. — After one premium. Interest 6%, not in advance. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values." "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values.

Paid-Up Values. — After one premium, within one month after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after one premium, interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears with interest at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% Limited (2-30 years) and Continuous (10, 15, 20, 25 or 30 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly, each a proportionate part, allowance made in dividend for interest factor. Trust Fund and Installments certain participate in excess interest earned†. Unless otherwise directed, Trust Fund and commutable values may be commuted by beneficiary. Commutation of Installments certain under Continuous Installment option will not affect the after payment.

Suicide. — Within one year, sane or insane, policy void, but practice is to refund premiums paid.

Women. — No extra charge. Must receive income from own labor or property. Limit \$10,000.

†Present interest rate, 4.7%.

MUTUAL BENEFIT LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Age at Issue	10 PAYMENT ENDOWMENTS					15 PAYMENT ENDOWMENTS					20 PAYMENT ENDOWMENTS					
	15 Year	20 Year	25 Yr.	30 Yr.	35 Yr.	20 Yr.	25 Yr.	30 Yr.	35 Yr.	40 Yr.	25 Yr.	30 Yr.	35 Yr.	40 Yr.	45 Yr.	50 Yr.
21	\$ 89.26	\$ 79.13	\$ 70.82	\$ 64.06	\$ 58.60	\$ 58.07	\$ 52.02	\$ 47.09	\$ 43.13	\$ 40.02	\$ 42.82	\$ 38.79	\$ 35.55	\$ 33.01	\$ 31.10	\$ 29.76
22	89.34	79.23	70.94	64.19	58.79	58.16	52.13	47.22	43.29	40.22	42.91	38.91	35.69	33.19	31.33	30.04
23	89.42	79.33	71.06	64.35	58.99	58.36	52.34	47.35	43.46	40.44	43.02	39.03	35.85	33.39	31.58	30.35
24	89.51	79.43	71.19	64.52	59.22	58.59	52.56	47.50	43.64	40.68	43.14	39.17	36.02	33.60	31.85	30.69
25	89.61	79.54	71.33	64.70	59.46	58.83	52.80	47.65	43.84	40.94	43.26	39.31	36.20	33.83	32.14	31.05
26	89.71	79.67	71.48	64.90	59.73	59.10	53.07	47.82	44.06	41.22	43.39	39.47	36.39	34.08	32.45	31.43
27	89.82	79.80	71.64	65.11	60.02	59.39	53.36	48.00	44.29	41.53	43.53	39.64	36.61	34.35	32.80	31.85
28	89.94	79.93	71.82	65.35	60.34	59.76	53.62	48.20	44.55	41.87	43.69	39.83	36.84	34.65	33.17	32.29
29	90.06	80.08	72.01	65.60	60.69	60.17	53.94	48.42	44.83	42.23	43.85	40.03	37.10	34.97	33.57	32.77
30	90.19	80.24	72.22	65.88	61.06	60.54	54.27	48.65	45.14	42.63	44.04	40.25	37.37	35.32	34.00	33.27
31	90.33	80.42	72.45	66.19	61.48	60.92	54.53	48.91	45.48	43.06	44.23	40.49	37.68	35.70	34.47	...
32	90.49	80.61	72.69	66.53	61.93	61.29	54.89	49.19	45.84	43.63	44.45	40.76	38.01	36.12	34.97	...
33	90.66	80.81	72.97	66.89	62.43	61.66	55.33	49.50	46.24	44.01	44.68	41.05	38.37	36.57	35.51	...
34	90.84	81.04	73.26	67.30	62.97	62.04	55.74	49.84	46.68	44.60	44.94	41.37	38.77	37.06	36.09	...
35	91.03	81.28	73.59	67.74	63.56	62.61	56.14	50.21	47.16	45.19	45.23	41.72	39.21	37.59	36.71	...
36	91.24	81.55	73.95	68.22	64.20	63.26	56.54	50.62	47.68	45.84	45.54	42.10	39.69	38.17	...	...
37	91.47	81.84	74.34	68.75	64.90	63.90	57.01	51.06	48.25	46.53	45.89	42.52	40.21	38.80	...	...
38	91.72	82.17	74.77	69.34	65.67	64.55	57.53	51.55	48.87	47.28	46.27	42.99	40.78	39.47	...	...
39	91.99	82.52	75.25	69.97	66.49	65.19	58.06	52.09	49.54	48.09	46.69	43.50	41.40	40.20	...	...
40	92.30	82.91	75.77	70.67	67.39	65.86	58.62	52.68	50.27	48.95	47.16	44.07	42.08	40.99	...	...
41	92.63	83.33	76.34	71.43	68.35	66.57	59.33	53.33	51.07	...	47.67	44.69	42.81	...	...	...
42	93.00	83.81	76.98	72.29	69.41	67.33	59.97	54.04	51.93	...	48.24	45.37	43.62	...	...	...
43	93.40	84.34	77.68	73.18	70.53	68.04	60.68	54.82	52.87	...	48.87	46.12	44.50	...	...	...
44	93.86	84.92	78.45	74.18	71.74	68.80	61.48	55.67	53.87	...	49.57	46.95	45.45	...	...	...
45	94.36	85.57	79.30	75.26	73.04	69.64	62.39	56.60	54.96	...	50.34	47.85	46.48	...	...	...
46	94.93	86.29	80.24	76.44	...	70.56	63.40	57.63	...	...	51.20	48.85	...	...	...	...
47	95.55	87.09	81.26	77.71	...	71.50	64.51	58.74	...	...	52.15	49.94	...	...	...	...
48	96.24	87.97	82.39	79.09	...	72.60	65.62	59.95	...	...	53.19	51.13	...	...	...	...
49	97.02	88.95	83.62	80.59	...	73.83	66.83	61.26	...	...	54.34	52.43	...	...	...	...
50	97.87	90.02	84.97	82.19	...	75.16	68.14	62.69	...	...	55.60	53.84	...	...	...	...
51	98.81	91.19	86.42	...	...	76.60	69.61	...	...	...	56.99	...	...	...	...	...
52	99.85	92.48	88.01	...	...	78.16	71.27	...	...	...	58.51	...	...	...	...	...
53	100.99	93.90	89.72	...	...	79.83	73.03	...	...	...	60.18	...	...	...	...	...
54	102.25	95.43	91.56	...	...	81.61	74.93	...	...	...	62.00	...	...	...	...	...
55	103.64	97.13	93.56	...	...	83.57	77.04	...	...	...	63.99	...	...	...	...	...
56	105.16	98.96	...	...	...	85.72	...	...	...	...	...	...	...	...	...	...
57	106.83	100.96	...	...	...	88.14	...	...	...	...	...	...	...	...	...	...
58	108.66	103.13	...	...	...	90.81	...	...	...	...	...	...	...	...	...	...

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages 25 35 45 Ages 25 35 45

10 PAYMENT ENDOWMENTS.

40 Year	55.48	60.87	.....
45 Year	52.64	59.39	.....
50 Year	50.81	.....	.....

15 PAYMENT ENDOWMENTS.

45 Year	38.87	44.11	
50 Year	37.54		

SINGLE PREMIUM LIFE.

Whole Life	\$398.20	\$462.95	\$549.05
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SINGLE PREM. ENDOWMENTS.

10 Year	\$801.44	\$802.63	\$805.83
15 Year	707.61	710.53	718.80
20 Year	630.48	636.18	652.66
25 Year	567.51	577.47	605.41
30 Year	516.65	532.84	574.98
35 Year	476.52	500.96	558.27
40 Year	445.99	480.44	.....

CONVERTIBLE TERM.

5 Year	\$11.60	\$13.08	\$17.03
Convertible within 4 years.	.....	.....	.....

ANNUITY LIFE RATES (Non-Par.)

Amount Purchased by \$1,000.

Males	\$44.55	\$50.04	\$59.07
Females	44.42	49.46	56.99

20 YEAR SPECIAL FORMS.

DEFERRED SURVIVORSHIP.

Annuity of \$10 per Month.

Whole Life	\$5.52	\$4.20	\$2.82
10 Payment	12.52	8.53	4.88
15 Payment	9.28	6.38	3.73
20 Payment	7.72	5.35	3.21

DEFERRED JOINT AND SURVIVORSHIP. Annuity of \$10 per Month.

20 Year End	\$28.29	\$13.83	\$4.33
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PREMIUMS FOR INSURANCE of

\$9,191 to provide a Monthly Income of \$50 under option B.

Cont. Prem.	\$185.11	\$242.19	\$340.81
20 Pay. Life	276.84	332.90	420.31

PARTICIPATING RATES PER \$1,000.
(American 3% Reserve.)

Age at Issue	Whole Life	Limited Pay. Life			Endowments								
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	45 Year	50 Year
21	\$18.40	\$46.30	\$34.19	\$28.25	\$101.53	\$65.43	\$47.75	\$37.45	\$30.86	\$26.41	\$23.34	\$21.24	\$19.18
22	18.80	47.00	34.71	28.69	101.60	65.51	47.84	37.55	30.97	26.55	23.52	21.46	20.18
23	19.23	47.73	35.26	29.15	101.68	65.60	47.94	37.66	31.10	26.71	23.71	21.70	20.20
24	19.67	48.47	35.82	29.63	101.76	65.69	48.04	37.78	31.24	26.88	23.92	21.96	20.27
25	20.14	49.24	36.40	30.12	101.85	65.79	48.15	37.90	31.39	27.06	24.15	22.25	21.00
26	20.63	50.04	37.00	30.63	101.94	65.89	48.26	38.04	31.56	27.26	24.40	22.56	21.40
27	21.15	50.87	37.63	31.16	102.04	66.00	48.39	38.19	31.73	27.49	24.68	22.90	21.80
28	21.69	51.72	38.27	31.71	102.14	66.11	48.52	38.35	31.93	27.73	24.98	23.27	22.20
29	22.26	52.61	38.94	32.28	102.25	66.24	48.67	38.52	32.14	28.00	25.32	23.68	22.70
30	22.85	53.52	39.64	32.87	102.37	66.37	48.83	38.71	32.38	28.29	25.68	24.12	23.30
31	23.48	54.46	40.36	33.49	102.49	66.52	49.00	38.92	32.63	28.61	26.08	24.60	23.90
32	24.14	55.44	41.10	34.13	102.63	66.68	49.18	39.14	32.92	28.96	26.51	25.12	24.50
33	24.84	56.45	41.88	34.80	102.77	66.85	49.38	39.39	33.23	29.35	26.99	25.68	25.10
34	25.58	57.50	42.68	35.49	102.93	67.03	49.60	39.67	33.57	29.78	27.51	26.29	25.70
35	26.35	58.58	43.51	36.22	103.10	67.23	49.85	39.97	33.95	30.24	28.08	26.96	26.30
36	27.17	59.70	44.38	36.98	103.28	67.45	50.11	40.30	34.36	30.76	28.70	27.60	26.90
37	28.04	60.86	45.28	37.77	103.48	67.68	50.41	40.67	34.82	31.33	29.38	28.20	27.50
38	28.95	62.06	46.22	38.60	103.69	67.94	50.73	41.07	35.33	31.95	30.12	28.90	28.10
39	29.92	63.30	47.20	39.47	103.93	68.23	51.09	41.52	35.89	32.63	30.92	29.60	28.70
40	30.94	64.59	48.22	40.38	104.18	68.55	51.48	42.02	36.50	33.38	31.79	30.30	29.30
41	32.03	65.93	49.28	41.34	104.46	68.90	51.92	42.57	37.18	34.20	32.60	31.00	29.90
42	33.18	67.31	50.39	42.35	104.77	69.28	52.41	43.17	37.93	35.10	33.40	31.60	30.50
43	34.40	68.76	51.56	43.41	105.11	69.71	52.95	43.85	38.76	36.08	34.20	32.20	31.10
44	35.70	70.25	52.78	44.54	105.49	70.19	53.55	44.59	39.67	37.15	35.00	32.80	31.70
45	37.08	71.81	54.06	45.78	105.92	70.73	54.22	45.42	40.67	38.32	35.80	33.40	32.30
46	38.55	73.44	55.40	46.99	106.39	71.32	54.96	46.33	41.78	39.10	36.60	34.00	32.90
47	40.12	75.13	56.82	48.33	106.91	71.98	55.78	47.34	42.99	40.00	37.40	34.60	33.50
48	41.78	76.90	58.31	49.75	107.50	72.71	56.69	48.46	44.31	41.00	38.30	35.20	34.10
49	43.56	78.74	59.88	51.26	108.15	73.53	57.70	49.69	45.76	42.00	39.20	35.80	34.70
50	45.45	80.66	61.54	52.87	108.87	74.43	58.81	51.05	47.35	43.00	40.10	36.40	35.30
51	47.46	82.66	63.28	54.58	109.66	75.42	60.04	52.54	48.90	44.00	41.00	37.00	35.90
52	49.60	84.74	65.13	56.41	110.53	76.52	61.40	54.17	50.40	45.00	42.00	37.60	36.50
53	51.89	86.92	67.07	58.36	111.50	77.73	62.90	55.96	52.00	46.00	43.00	38.20	37.10
54	54.33	89.20	69.14	60.45	112.67	79.07	64.55	57.92	53.60	47.00	44.00	38.80	37.70
55	56.93	91.58	71.33	62.68	113.74	80.55	66.36	60.06	55.20	48.00	45.00	39.40	38.30
56	59.70	94.07	73.66	65.08	115.03	82.17	68.36	62.20	56.80	49.00	46.00	40.00	38.90
57	62.66	96.69	76.15	67.65	116.46	83.97	70.55	64.40	58.60	50.00	47.00	40.60	39.50
58	65.83	99.44	78.79	70.42	118.03	85.96	72.96	66.60	60.60	51.00	48.00	41.20	40.10
59	69.21	102.34	81.62	73.39	119.77	88.15	75.59	68.80	62.80	52.00	49.00	41.80	40.70
60	72.83	105.40	84.65	76.60	121.68	90.56	78.48	71.00	65.00	53.00	50.00	42.40	41.30
61	76.70	108.64	87.90	80.06	123.80	93.21	81.20	73.20	67.20	54.00	51.00	43.00	41.90
62	80.85	112.07	91.39	83.79	126.13	96.13	83.40	75.40	69.40	55.00	52.00	43.60	42.50
63	85.29	115.71	95.13	87.82	128.70	99.34	85.60	77.60	71.60	56.00	53.00	44.20	43.10
64	90.04	119.59	99.17	92.18	131.54	102.86	87.80	79.80	73.80	57.00	54.00	44.80	43.70
65	95.14	123.73	103.51	96.90	134.67	106.72	90.00	82.00	76.00	58.00	55.00	45.40	44.30
66	100.60	128.14	108.20	102.01	138.10	110.80	92.20	84.20	78.20	59.00	56.00	46.00	44.90
67	106.46	132.85	113.26	107.53	141.88	115.00	94.40	86.40	80.40	60.00	57.00	46.60	45.50
68	112.73	137.88	118.73	113.52	146.00	119.30	96.60	88.60	82.60	61.00	58.00	47.20	46.10
69	119.46	143.25	124.64	119.99	150.50	123.70	98.80	90.80	84.80	62.00	59.00	47.80	46.70
70	126.66	148.98	131.04	127.00	155.40	127.80	101.00	93.00	87.00	63.00	60.00	48.40	47.30

NOTE.—Above rates adopted January 1, 1900. Semi-annual rates 51% of annual; quarterly rates, 26% of annual.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				5 PAYMENT ENDOWMENTS.			
LIFE POLICIES.				10 Year.....	\$184.43	\$185.67	\$188.41
5 Payment...	88.31	104.56	126.78	15 Year.....	162.07	163.67	167.52
14 Payment...	38.22	45.64	56.54	20 Year.....	143.68	145.92	151.65
19 Payment...	31.10	37.35	46.99	25 Year.....	128.67	131.90	140.31
ENDOWMENTS.				30 Year.....	116.55	121.25	133.01
14 Year.....	70.90	72.28	75.64	35 Year.....	106.98	113.63	129.00
19 Year.....	50.90	52.54	56.72	40 Year.....	99.71	108.73	119.00
				45 Year.....	94.51	106.05	117.00
				50 Year.....	91.17	101.00	111.00

MUTUAL BENEFIT LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE.

CASH OR LOAN					PAID-UP					EXTENDED TERM				
Age	1 Yr.	10 Yrs.	15 Yrs.	20 Yrs.	1 Yr.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	1 Yr.	10 Yrs.	15 Yrs.	20 Yrs.	20 Yrs.
	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
1	84.91		138.00		199.17		108.00	321.7	323.3	426.6		11	230.17	162.20
2	88.20		143.26		206.58		111	221	329	433		11	335.17	193.20
3	91.64		148.74		214.27		113	226	336	441		12	68.17	208.19
4	95.21		154.43		222.25		116	231	342	449		12	159.17	206.19
5	98.94		160.36		230.50		119	236	349	457		12	243.17	190.19
6	102.83		166.50		239.05		121	241	356	465		12	316.17	160.19
7	106.88		172.80		247.87		124	246	363	473		13	12.17	116.18
8	111.11		179.54		256.99		127	251	370	481		13	60.17	60.18
9	115.51		186.44		266.38		130	256	377	489	0	3.13	94.16	357.18
10	120.10		193.61		276.02	1	133	261	384	497	0	21.13	114.16	279.17
11	124.86		201.04		285.90	2	136	267	391	505	0	40.13	120.16	191.17
12	129.83		208.72		296.00	3	139	272	398	513	0	59.13	114.16	96.16
13	135.01		216.66		306.33	4	142	278	405	521	0	78.13	95.15	357.16
14	140.40		224.86		316.86	5	145	284	413	529	0	98.13	63.15	245.16
15	146.01		233.28		327.58	6	148	289	420	537	0	119.13	20.15	127.15
16	151.83		241.92		338.48	7	152	295	428	545	0	139.12	331.15	5.15
17	157.86		250.76		349.53	8	155	301	435	553	0	160.12	267.14	241.14
18	164.11		259.79		360.72	9	158	307	442	560	0	179.12	194.14	108.14
19	170.57		269.01		372.04	10	162	314	449	568	0	200.12	114.13	336.13
20	177.20		278.40		383.47	11	166	319	456	575	0	220.12	27.13	196.13
21	184.01		287.94		394.98	12	169	325	464	582	0	239.11	297.13	53.13
22	190.96		297.61		406.55	13	173	331	471	590	0	259.11	196.12	272.12
23	198.06		307.40		418.14	14	177	337	477	597	0	278.11	90.12	125.12
24	205.28		317.29		429.75	15	180	343	484	604	0	295.10	345.11	341.11
25	212.62		327.27		441.35	16	184	349	491	610	0	313.10	229.11	192.11
26	220.10		337.30		452.90	17	188	354	497	617	0	327.10	112.11	41.10
27	227.59		347.39		464.37	18	191	360	504	623	0	339.9	356.10	257.10
28	235.21		357.49		475.73	19	195	365	510	629	0	349.9	233.10	108.9
29	242.91		367.62		486.96	20	198	371	516	635	0	356.9	108.9	324.9
30	250.60		377.76		498.04	21	202	376	522	641	0	361.8	348.9	180.9
31	258.55		387.88		508.93	22	205	381	528	647	1	0.8	223.9	36.8
32	266.47		397.96		519.63	23	208	386	534	652	1	0.8	97.8	261.8
33	274.44		407.97		530.19	24	212	392	540	658	0	364.7	337.8	124.7
34	282.46		417.87		540.68	25	215	397	545	663	0	361.7	214.7	353.7

20 PAYMENT LIFE.

Age	1 Yr.	10 Yrs.	15 Yrs.	20 Yrs.	1 Yr.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	1 Yr.	10 Yrs.	15 Yrs.	19 Yrs.	19 Yrs.
	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	D.
1	83.45		193.38		318.58		119	324	493	745	949	0	307.28	101.36
2	6.77		197.11		324.65		20	245	494	746	949	0	319.27	331.35
3	7.11		200.95		330.89		20	246	495	747	949	0	333.27	185.35
4	7.45		204.89		337.29		21	247	497	748	949	0	348.27	30.34
5	7.81		208.95		343.86		22	248	498	748	950	0	361.26	231.33
6	8.17		213.12		350.59		22	248	499	749	950	1	10.26	61.32
7	8.55		217.49		357.49		23	249	500	750	950	1	24.25	247.31
8	8.94		221.89		364.56		24	250	501	750	950	1	38.25	63.31
9	9.33		226.31		371.80		24	251	502	751	950	1	53.24	236.30
10	9.74		230.94		379.19		25	252	503	752	950	1	66.23	39.29
11	10.17		235.67		386.75		26	253	504	752	950	1	81.23	202.28
12	10.61		240.52		394.45		26	253	504	752	950	1	95.22	361.28
13	11.05		245.49		402.30		27	254	505	753	950	1	108.22	149.27
14	11.51		250.58		410.27		27	255	506	753	950	1	121.21	209.26
15	12.00		255.78		418.33		28	256	507	753	950	1	134.21	80.25
16	12.48		261.10		426.45		29	257	508	754	950	1	145.20	224.24
17	12.99		266.51		434.69		29	257	508	754	950	1	157.20	00.24
18	13.50		272.01		442.94		30	258	509	754	950	1	167.19	138.23
19	14.04		277.59		451.22		31	259	510	754	950	1	177.18	275.22
20	14.58		283.23		459.51		31	259	510	753	949	1	185.18	47.21
21	15.10		289.90		467.78		32	260	511	753	949	1	193.17	181.20
22	15.75		294.58		475.99		32	261	511	753	949	1	200.16	316.20
23	16.36		300.26		484.15		33	262	511	752	948	1	205.16	85.19
24	16.97		305.91		492.21		34	262	511	751	948	1	208.15	220.18
25	17.62		311.52		500.15		34	263	511	750	948	1	209.14	356.17
26	18.26		317.06		507.94		35	263	510	749	947	1	207.14	127.17
27	18.92		322.53		515.55		35	263	510	748	946	1	202.13	265.16
28	19.58		327.91		522.96		36	264	509	746	946	1	194.13	40.15
29	20.23		333.19		530.15		36	264	508	745	945	1	185.12	183.14
30	20.89		338.37		537.10		37	264	508	743	944	1	172.11	328.14
31	21.54		343.43		543.77		37	264	508	741	943	1	159.11	114.13
32	22.21		348.37		550.14		38	264	505	738	942	1	143.10	268.12
33	22.88		353.18		556.18		38	264	504	736	941	1	126.10	62.12
34	23.56		357.85		561.84		39	264	503	733	939	1	109.9	226.11

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 1 Year.				End of 5 Years.				End of 10 Years.				End of 20 Years.			
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
10 Pay. Life																	
21	\$46.30	\$23.11	\$68	3 40	178.23	\$493	30 8	392.09	\$1000	Pd-up		468.00	\$1000	Pd-up			
25	49.24	25.46	70	3 123	190.85	495	28 283	419.88	1000	"		504.58	1000	"			
30	53.52	28.81	73	3 221	208.82	497	26 226	459.42	1000	"		555.22	1000	"			
35	58.58	32.65	76	3 297	229.38	499	23 355	504.58	1000	"		609.92	1000	"			
40	64.59	36.97	79	3 323	252.46	500	20 362	555.22	1000	"		666.72	1000	"			
45	71.81	41.77	81	3 265	277.61	500	17 299	609.92	1000	"		723.24	1000	"			
50	80.66	46.69	83	3 93	302.88	497	14 219	666.72	1000	"		776.73	1000	"			
55	91.58	51.20	82	2 220	326.25	489	11 179	723.24	1000	"		824.93	1000	"			
60	105.40	54.87	81	1 341	345.28	477	8 235	776.73	1000	"		869.06	1000	"			
15 Pay. Life																	
21	34.19	11.93	35	1 208	117.86	326	18 212	258.71	660	36 173	468.00	1000	Pd-up				
25	36.40	13.61	38	1 272	126.81	329	18 262	278.23	663	33 311	504.58	1000	"				
30	39.64	15.99	41	1 349	139.53	332	18 69	305.82	666	30 131	555.22	1000	"				
35	43.51	18.74	44	2 55	154.03	335	16 322	336.99	668	26 254	609.92	1000	"				
40	48.22	21.83	47	2 98	170.27	337	14 360	371.28	669	22 343	666.72	1000	"				
45	54.06	25.33	49	2 95	187.93	338	12 261	406.81	667	19 67	723.24	1000	"				
50	61.54	28.93	51	2 13	205.19	336	10 107	440.79	661	15 190	776.73	1000	"				
55	71.33	32.31	52	1 240	220.71	331	7 344	470.40	650	12 30	824.93	1000	"				
60	84.65	35.35	52	1 93	233.33	323	5 304	492.14	634	9 3	869.06	1000	"				
		End of 1 Year.				End of 5 Years.				End of 8 Years.				End of 9 Years			
		Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	
10 Year End.																	
21	101.53	74.08	96	9	\$18	453.37	524	5	\$503	768.90	816	2	\$812	882.26	909	1	\$90
25	101.85	74.02	96	9	\$15	453.12	524	5	\$502	768.70	815	2	\$812	882.13	909	1	\$90
30	102.37	73.91	95	9	0	452.71	523	5	\$499	768.34	815	2	\$811	881.91	908	1	\$90
35	103.10	73.78	95	9	0	452.13	523	5	\$496	767.81	814	2	\$810	881.57	908	1	\$90
40	104.18	73.58	95	7	\$17	451.21	521	5	\$489	766.94	813	2	\$808	881.02	907	1	\$90
45	105.92	73.34	94	6	\$182	449.83	519	5	\$478	765.44	812	2	\$805	880.02	906	1	\$90
50	108.87	72.87	93	5	14	446.99	515	5	\$450	762.55	808	2	\$799	878.14	904	1	\$90
55	113.74	71.87	91	3	\$225	441.79	508	5	\$417	757.43	803	2	\$788	874.83	901	1	\$89
60	121.68	70.19	88	2	\$168	433.11	496	5	\$346	748.78	793	2	\$768	869.18	895	1	\$89
		End of 1 Year.				End of 5 Years.				End of 10 Years.				End of 14 Years			
21	65.43	40.77	60	5	\$250	273.53	363	10	\$298	502.66	697	5	\$682	914.35	942	1	\$94
25	65.79	40.73	60	5	\$185	273.32	363	10	\$294	502.30	696	5	\$681	914.19	942	1	\$94
30	66.37	40.68	60	5	171	273.02	362	10	\$287	501.70	695	5	\$679	913.91	941	1	\$94
35	67.23	40.64	60	4	\$289	272.66	361	10	\$274	500.85	694	5	\$674	913.46	941	1	\$94
40	68.55	40.63	59	4	\$102	272.31	360	10	\$251	500.65	692	5	\$666	912.69	940	1	\$93
45	70.73	40.76	59	3	\$233	272.11	358	10	\$208	507.47	688	5	\$651	911.30	939	1	\$93
50	74.43	40.90	59	2	\$313	271.04	353	10	\$127	503.08	682	5	\$623	908.76	936	1	\$93
55	80.55	40.91	58	2	134	268.74	346	9	\$204	505.46	670	5	\$572	904.34	931	1	\$92
60	90.56	40.91	56	1	\$164	265.19	335	6	\$227	573.14	652	5	\$478	896.85	924	1	\$91
		End of 1 Year.				End of 5 Years.				End of 15 Years.				End of 19 Years			
21	47.75	24.45	41	3	\$110	185.44	281	15	\$154	367.96	781	5	\$770	930.06	958	1	\$95
25	48.15	24.45	41	3	172	185.39	280	15	\$145	367.54	781	5	\$768	929.87	958	1	\$95
30	48.83	24.47	41	3	115	185.40	279	15	\$127	367.85	780	5	\$765	929.50	957	1	\$95
35	49.85	24.59	41	2	\$307	185.71	279	15	\$94	367.60	778	5	\$759	928.91	957	1	\$95
40	51.48	24.85	41	2	\$215	186.67	278	15	\$32	367.61	775	5	\$748	927.86	956	1	\$95
45	54.22	25.48	41	2	\$100	188.73	277	12	\$278	366.88	770	5	\$728	925.98	954	1	\$96
50	58.81	26.41	41	1	\$313	191.27	275	9	\$241	364.75	761	5	\$690	922.64	950	1	\$94
55	66.36	27.67	42	1	\$155	194.80	271	7	\$23	356.29	746	5	\$620	916.95	944	1	\$93
60	78.48	29.55	42	1	\$19	200.07	268	5	\$16	342.22	724	5	\$485	907.58	935	1	\$92
25 Yr. End.																	
21	37.45	14.94	28	1	\$356	134.12	229	20	\$19	287.16	646	10	\$603				
25	37.90	15.00	28	1	\$339	134.31	229	19	\$353	287.08	645	10	\$597				
30	38.71	15.13	28	1	\$310	134.89	229	17	\$209	287.38	644	10	\$583				
35	39.97	15.46	28	1	\$280	136.27	229	15	\$116	288.66	642	10	\$559				
40	42.02	16.10	29	1	\$243	139.13	229	12	\$179	290.90	640	10	\$514				
45	45.42	17.33	30	1	\$199	144.29	231	10	\$115	293.94	635	10	\$428				
50	51.05	19.20	32	1	\$129	151.61	233	7	\$297	298.03	628	10	\$256				
55	60.06	21.79	34	1	\$46	161.93	236	5	\$340	303.53	619	9	\$101				
		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
21	30.86	101.26	193	15	\$174	222.04	378	20	\$188	366.30	552	15	\$454	539.03	713	10	\$67
25	31.39	101.84	193	14	\$207	223.00	378	20	\$159	367.29	551	15	\$436	539.59	713	10	\$66
30	32.38	103.28	194	13	\$197	225.48	378	20	\$97	370.06	551	15	\$398	541.47	712	10	\$64
35	33.95	106.16	196	11	\$285	230.52	380	19	\$165	375.75	552	15	\$328	544.94	710	10	\$60
40	36.50	111.46	199	10	\$159	239.67	384	15	\$259	385.10	554	15	\$190	550.34	708	10	\$54
45	40.67	120.33	205	8	\$183	253.70	391	12	\$166	399.07	556	13	\$364	558.44	705	10	\$40
50	47.35									418.57	560	10	\$218	569.41	700	10	\$12

†Days.

NOTE.—3% Full Level Premium Reserve adopted Jan. 1, 1900; Full Reserve allowed at end of 3rd year.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

The extra 20% dividend payable in 1924 is not included in the Present Scale net costs below, but it is included in the Actual History.

PRESENT SCALE—1924 DIVIDENDS

Ages	FIVE YEARS						
	21	25	30	35	40	45	55
Ordinary Life.....	\$ 69.98	\$ 77.78	\$ 89.73	\$105.01	\$124.70	\$150.69	\$232.83
Cash Value Deducted.....	30.78	32.02	34.00	36.85	41.16	48.49	87.22
20 Payment Life.....	117.05	125.38	137.60	152.07	169.74	192.00	260.41
Cash Value Deducted.....	28.76	29.89	31.86	34.55	38.82	46.14	84.80
20 Year Endowment.....	210.09	211.47	213.69	217.08	222.73	232.53	278.06
Cash Value Deducted.....	24.65	26.08	28.29	31.37	36.06	43.80	83.26
TEN YEARS							
Ordinary Life.....	\$136.91	\$151.89	\$174.77	\$204.05	\$241.73	\$291.45	\$450.73
Cash Value Deducted.....	52.00	52.95	54.67	58.04	64.53	78.83	160.23
20 Payment Life.....	226.87	242.80	266.23	293.95	327.84	370.50	503.75
Cash Value Deducted.....	33.49	33.85	35.29	38.17	44.61	58.98	141.38
20 Year Endowment.....	404.64	407.30	411.60	418.16	429.12	448.08	537.70
Cash Value Deducted.....	43.39	44.49	46.09	48.71	51.14	54.46	129.37
FIFTEEN YEARS							
Ordinary Life.....	\$200.14	\$221.52	\$254.17	\$295.94	\$349.67	\$421.14	\$653.47
Cash Value Deducted.....	62.14	61.16	60.56	62.66	71.27	93.87	225.83
20 Payment Life.....	327.88	350.60	384.04	423.64	472.13	533.77	729.68
Cash Value Deducted.....	9.30	6.74	4.85	5.31	12.62	33.62	162.58
20 Year Endowment.....	580.30	584.18	590.45	600.07	616.15	644.30	778.47
Cash Value Deducted.....	195.66	191.36	184.40	173.93	156.46	125.58	122.18

ACTUAL HISTORY

FIVE YEARS (Policies Issued in 1919)							
Ordinary Life.....	\$69.27	\$76.90	\$88.58	\$103.56	\$122.86	\$148.30	\$228.80
Cash Value Deducted.....	30.07	31.14	32.85	35.40	39.32	46.10	83.19
20 Payment Life.....	116.02	124.14	136.13	150.28	167.57	189.33	256.22
Cash Value Deducted.....	27.73	28.65	30.39	32.76	36.65	43.47	80.61
20 Year Endowment.....	208.38	209.64	211.67	214.84	220.20	229.59	273.74
Cash Value Deducted.....	22.94	24.25	26.27	29.13	33.53	40.86	78.94
10 Years. (Policies issued in 1914.)							
Ordinary Life.....	\$137.91	\$152.52	\$174.96	\$203.76	\$240.92	\$290.13	\$446.71
Cash Value Deducted.....	53.00	53.58	54.86	57.75	63.72	77.51	156.21
20 Payment Life.....	226.84	242.40	265.39	292.63	326.01	368.24	499.14
Cash Value Deducted.....	33.45	33.46	34.45	36.85	42.78	56.72	136.77
20 Year Endowment.....	402.58	405.06	409.10	415.43	426.14	444.88	532.67
Cash Value Deducted.....	15.45	12.73	1.59	7.98	18.16	36.26	124.34
15 Years. (Policies issued in 1909.)							
Ordinary Life.....	\$207.74	\$228.79	\$261.28	\$302.75	\$356.46	\$428.05	\$659.10
Cash Value Deducted.....	69.74	68.43	67.67	69.47	78.06	100.78	231.46
20 Payment Life.....	333.38	355.83	388.96	428.26	476.76	538.63	733.92
Cash Value Deducted.....	14.80	11.97	9.77	9.93	17.25	38.48	166.82
20 Year Endowment.....	581.76	585.55	591.97	601.81	618.23	647.12	781.64
Cash Value Deducted.....	194.20	189.99	182.88	172.19	154.38	122.76	125.35

†Cash value in excess of cost.

1924 DIVIDENDS AND NET COST
TWENTY YEAR ILLUSTRATION

The dividend schedule shown here does not include special cash dividends payable in 1924 equal to 20% of regular dividend.

ORDINARY LIFE															
\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93			
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
1923	\$ 4.19	\$14.21	\$ 4.32	\$15.82	\$ 4.57	\$18.28	\$ 4.92	\$21.43	\$ 5.45	\$25.49	\$ 6.22	\$30.86	\$ 9.21	\$47.72	
1922	4.29	14.11	4.45	15.69	4.73	18.12	5.13	21.22	5.72	25.22	6.57	30.51	9.78	47.17	
1921	4.40	14.00	4.58	15.56	4.90	17.95	5.34	21.01	5.99	24.95	6.93	30.15	10.36	46.57	
1920	4.51	13.89	4.71	15.43	5.07	17.78	5.56	20.79	6.27	24.67	7.30	29.78	10.94	45.99	
1919	4.63	13.77	4.86	15.28	5.25	17.60	5.79	20.56	6.57	24.37	7.69	29.39	11.53	45.40	
1918	4.75	13.65	5.00	15.14	5.44	17.41	6.03	20.32	6.88	24.06	8.09	28.99	12.12	44.81	
1917	4.88	13.52	5.15	14.99	5.63	17.22	6.28	20.07	7.19	23.75	8.50	28.58	12.74	44.19	
1916	5.01	13.39	5.31	14.83	5.83	17.02	6.53	19.82	7.52	23.42	8.92	28.16	13.35	43.58	
1915	5.14	13.26	5.48	14.66	6.05	16.80	6.80	19.55	7.86	23.08	9.35	27.73	13.96	42.97	
1914	5.29	13.11	5.65	14.49	6.26	16.59	7.07	19.28	8.22	22.72	9.78	27.30	14.58	42.35	
1913	5.43	12.97	5.83	14.31	6.49	16.36	7.36	18.99	8.58	22.36	10.23	26.85	15.19	41.74	
1912	5.59	12.81	6.01	14.13	6.72	16.13	7.65	18.70	8.96	21.98	10.68	26.40	15.79	41.14	
1911	5.75	12.65	6.21	13.93	6.96	15.89	7.96	18.39	9.34	21.60	11.14	25.94	16.39	40.54	
1910	5.91	12.49	6.41	13.73	7.21	15.64	8.28	18.07	9.74	21.20	11.60	25.48	16.98	39.95	
1909	6.09	12.31	6.61	13.53	7.47	15.38	8.61	17.74	10.14	20.80	12.06	25.02	17.56	39.37	
1908	6.27	12.13	6.83	13.31	7.74	15.11	8.95	17.40	10.55	20.39	12.53	24.55	18.13	38.80	
1907	6.45	11.95	7.05	13.09	8.02	14.83	9.30	17.05	10.96	19.98	13.01	24.07	18.68	38.25	
1906	6.65	11.75	7.28	12.86	8.31	14.54	9.66	16.69	11.38	19.56	13.49	23.59	19.21	37.72	
1905	6.85	11.55	7.52	12.62	8.61	14.24	10.02	16.33	11.80	19.14	13.98	23.10	19.71	37.22	
1904	7.06	11.34	7.77	12.37	8.92	13.93	10.40	15.95	12.22	18.72	14.46	22.62	20.19	36.74	
Tot.	109.14	258.86	117.03	285.77	130.18	328.82	147.64	379.36	171.34	447.46	202.53	539.07	296.40	842.20	
†		59.69		55.27		50.80		51.78		63.99		97.72		291.01	

TWENTY PAYMENT LIFE															
	\$28.25		\$30.12		\$32.87		\$36.22		\$40.38		\$45.73		\$62.68		
1923	\$ 4.33	\$23.92	\$ 4.48	\$25.64	\$ 4.71	\$28.16	\$ 5.08	\$31.14	\$ 5.60	\$34.78	\$ 6.35	\$39.38	\$ 9.28	\$53.40	
1922	4.57	23.68	4.75	25.37	5.02	27.85	5.43	30.79	6.00	34.38	6.83	38.90	9.93	52.75	
1921	4.83	23.42	5.03	25.09	5.34	27.53	5.79	30.43	6.41	33.97	7.31	38.42	10.59	52.09	
1920	5.10	23.15	5.33	24.79	5.67	27.20	6.17	30.05	6.85	33.53	7.82	37.91	11.26	51.42	
1919	5.37	22.88	5.63	24.49	6.01	26.86	6.56	29.66	7.30	33.08	8.34	37.39	11.93	50.75	
1918	5.66	22.59	5.95	24.17	6.37	26.50	6.97	29.25	7.76	32.62	8.89	36.84	12.61	50.07	
1917	5.96	22.29	6.28	23.84	6.74	26.13	7.39	28.83	8.24	32.14	9.44	36.29	13.31	49.37	
1916	6.27	21.98	6.62	23.50	7.13	25.74	7.83	28.39	8.74	31.64	10.02	35.71	14.01	48.67	
1915	6.60	21.65	6.98	23.14	7.53	25.34	8.28	27.94	9.26	31.12	10.60	35.13	14.71	47.97	
1914	6.94	21.31	7.35	22.77	7.95	24.92	8.75	27.47	9.80	30.58	11.20	34.53	15.42	47.28	
1913	7.29	20.96	7.73	22.39	8.38	24.49	9.24	26.98	10.35	30.03	11.81	33.92	16.12	46.56	
1912	7.65	20.60	8.13	21.99	8.83	24.04	9.74	26.48	10.92	29.46	12.43	33.30	16.81	45.87	
1911	8.03	20.22	8.54	21.58	9.29	23.58	10.26	25.96	11.51	28.87	13.07	32.66	17.50	45.18	
1910	8.43	19.82	8.98	21.14	9.77	23.10	10.80	25.42	12.11	28.27	13.71	32.02	18.19	44.49	
1909	8.84	19.41	9.42	20.70	10.27	22.60	11.37	24.85	12.72	27.66	14.36	31.37	18.85	43.83	
1908	9.26	18.99	9.89	20.23	10.79	22.08	11.95	24.27	13.35	27.03	15.02	30.71	19.50	43.18	
1907	9.70	18.55	10.37	19.75	11.33	21.54	12.54	23.68	13.99	26.39	15.70	30.03	20.13	42.55	
1906	10.17	18.08	10.87	19.25	11.88	20.99	13.16	23.06	14.65	25.73	16.38	29.35	20.73	41.95	
1905	10.64	17.61	11.38	18.74	12.46	20.41	13.79	22.43	15.31	25.07	17.07	28.66	21.29	41.39	
1904	11.14	17.11	11.92	18.20	13.05	19.82	14.43	21.79	15.99	24.39	17.76	27.97	21.81	40.87	
Tot.	146.78	418.22	155.63	446.77	168.52	488.88	185.53	538.87	206.86	600.74	234.11	680.49	313.98	930.62	
†	†49.78			†57.81		†66.34		†71.05		†65.98		†42.75		†114.69	

TWENTY YEAR ENDOWMENT														
	\$47.75	\$48.15	\$48.83	\$49.85	\$51.48	\$54.22	\$66.36							
1923	\$ 4.63	\$43.12	\$ 4.75	\$43.40	\$ 4.97	\$43.86	\$ 5.29	\$44.56	\$ 5.76	\$45.72	\$ 6.48	\$47.74	\$ 9.33	\$57.03
1922	5.16	42.59	5.28	42.87	5.51	43.32	5.84	44.01	6.33	45.15	7.08	47.14	10.03	56.33
1921	5.71	42.04	5.83	42.32	6.07	42.76	6.41	43.44	6.91	44.57	7.69	46.53	10.74	55.62
1920	6.28	41.47	6.41	41.74	6.65	42.18	7.01	42.84	7.52	43.96	8.33	45.89	11.46	54.90
1919	6.88	40.87	7.01	41.14	7.26	41.57	7.62	42.23	8.15	43.33	8.99	45.23	12.18	54.18
1918	7.50	40.25	7.63	40.52	7.89	40.94	8.26	41.59	8.80	42.68	9.67	44.55	12.92	53.44
1917	8.14	39.61	8.28	39.87	8.54	40.29	8.92	40.93	9.48	42.00	10.37	43.85	13.67	52.69
1916	8.81	38.94	8.96	39.19	9.22	39.61	9.61	40.24	10.18	41.30	11.09	43.13	14.43	51.93
1915	9.51	38.24	9.66	38.49	9.93	38.90	10.32	39.53	10.90	40.58	11.83	42.39	15.19	51.17
1914	10.24	37.51	10.39	37.76	10.66	38.17	11.06	38.79	11.65	39.83	12.50	41.63	15.95	50.50
1913	10.99	36.76	11.14	37.01	11.42	37.41	11.82	38.03	12.43	39.05	13.36	40.86	16.71	49.63
1912	11.77	35.98	11.93	36.22	12.21	36.62	12.62	37.23	13.23	38.25	14.16	40.06	17.47	48.89
1911	12.59	35.16	12.74	35.41	13.03	35.80	13.44	36.41	14.05	37.43	14.96	39.26	18.22	48.14
1910	13.43	34.32	13.59	34.56	13.88	34.95	14.29	35.56	14.90	36.58	15.78	38.44	18.95	47.41
1909	14.31	33.44	14.47	33.68	14.76	34.07	15.17	34.68	15.76	35.72	16.62	37.60	19.68	46.68
1908	15.22	32.53	15.39	32.76	15.67	33.16	16.08	33.77	16.65	34.83	17.47	36.75	20.38	45.98
1907	16.17	31.58	16.34	31.81	16.62	32.21	17.02	32.83	17.56	33.92	18.34	35.88	21.06	45.30
1906	17.16	30.59	17.32	30.83	17.60	31.23	17.98	31.87	18.49	32.99	19.22	35.00	21.70	44.66
1905	18.18	29.57	18.35	29.80	18.62	30.21	18.98	30.87	19.44	32.04	20.10	34.12	22.30	44.06
1904	19.25	28.50	19.41	28.74	19.67	29.16	20.00	29.85	20.42	31.06	21.00	33.22	22.86	43.50
Tot.	221.93	733.07	224.88	738.12	230.18	746.42	237.74	759.26	248.61	780.99	265.13	819.27	325.23	1001.97
†	Policy matures for \$1000													

†Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of cost

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1905	\$1.96	\$16.44	\$2.10	\$18.04	\$2.30	\$20.55	\$2.58	\$23.77	\$2.96	\$27.98	\$3.48	\$33.60	\$5.47	\$51.46
1906	2.19	16.30	2.25	17.89	2.49	20.36	2.82	23.53	3.25	27.69	3.86	33.22	6.06	50.87
1907	2.23	16.17	2.41	17.73	2.68	20.17	3.06	23.29	3.55	27.39	4.24	32.84	6.66	50.27
1908	2.37	16.08	2.58	17.56	2.88	19.97	3.31	23.04	3.85	27.09	4.63	32.45	7.27	49.66
1909	2.51	15.89	2.73	17.39	3.09	19.76	3.56	22.79	4.17	26.77	5.03	32.05	7.87	49.06
1910*	3.83	14.57	4.10	16.04	4.55	18.30	5.17	21.18	6.00	24.94	7.25	29.83	11.79	45.14
1911	2.98	15.42	3.23	16.89	3.69	19.16	4.27	22.08	5.04	25.90	6.11	30.97	9.58	47.35
1912	3.03	14.77	3.89	16.25	4.29	18.56	4.85	21.50	5.59	25.35	6.65	30.43	10.24	46.69
1913*	4.65	13.75	5.01	15.13	5.55	17.30	6.30	20.05	7.31	23.63	8.70	28.38	13.45	43.48
1914*	4.58	13.82	4.94	15.20	5.52	17.33	6.30	20.05	7.33	23.61	8.81	28.27	13.52	43.41
1915	4.68	13.72	5.09	15.05	5.73	17.12	6.56	19.79	7.69	23.25	9.28	27.80	14.16	42.77
1916*	5.75	12.65	6.26	13.88	7.08	15.77	8.15	18.20	9.66	21.28	11.69	25.39	17.76	39.17
1917	4.91	13.49	5.35	14.78	6.08	16.77	7.06	19.29	8.44	22.50	10.21	26.87	15.42	41.51
1918	5.01	13.39	5.50	14.64	6.28	16.57	7.39	18.96	8.85	22.09	10.70	26.38	16.05	40.88
1919*	5.13	13.27	5.64	14.50	6.57	16.28	7.73	18.62	9.25	21.68	11.17	25.91	16.67	40.26
1920	5.26	13.14	5.80	14.25	6.86	15.99	8.09	18.26	9.68	21.26	11.66	25.42	17.28	39.65
1921	5.47	12.93	6.13	14.01	7.15	15.69	8.45	17.90	10.11	20.83	12.15	24.93	17.89	39.04
1922	5.68	12.72	6.38	13.76	7.46	15.39	8.82	17.53	10.54	20.42	12.65	24.43	18.48	38.45
1923	7.40	11.00	8.29	11.68	9.71	13.14	11.50	14.85	13.71	17.23	16.42	20.66	23.81	33.12
1924*	8.47	9.98	9.32	10.82	10.70	12.15	12.48	13.87	14.66	16.28	17.35	19.73	24.23	32.70
Tot.	88.60	279.40	97.13	305.67	110.67	346.33	128.45	398.55	151.65	467.15	182.04	559.56	273.66	864.94
†		80.28		75.17		70.31		70.97		83.68		118.21		313.75

TWENTY PAYMENT LIFE

	\$28.25		\$30.12		\$32.87		\$36.22		\$40.38		\$45.73		\$62.68	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1905	\$2.01	\$26.23	\$2.16	\$27.96	\$2.37	\$30.50	\$2.65	\$33.57	\$3.03	\$37.35	\$3.54	\$42.19	\$5.49	\$57.19
1906	2.31	25.94	2.47	27.65	2.71	30.16	3.04	33.18	3.46	36.92	4.04	41.69	6.17	56.51
1907	2.62	25.63	2.79	27.33	3.07	29.80	3.44	32.78	3.92	36.46	4.56	41.17	6.85	55.83
1908	2.94	25.35	3.12	26.99	3.44	29.43	3.85	32.37	4.38	36.00	5.10	40.63	7.54	55.14
1909	3.24	25.01	3.47	26.65	3.83	29.04	4.24	31.93	4.86	35.52	5.64	40.09	8.26	54.42
1910	4.66	23.58	4.95	25.17	5.38	27.49	5.99	30.23	6.76	33.62	7.92	37.81	12.12	50.66
1911	4.05	24.36	4.35	25.77	4.78	28.09	5.36	30.86	6.06	34.32	7.02	38.71	10.12	52.66
1912	4.86	24.99	5.13	24.99	5.56	27.32	6.10	30.12	6.78	33.60	7.71	38.02	10.88	51.80
1913*	6.44	21.81	6.81	23.31	7.37	25.50	8.11	28.11	9.05	31.33	10.25	35.48	14.37	48.31
1914*	6.55	21.70	6.92	23.18	7.54	25.33	8.30	27.92	9.25	31.13	10.52	35.21	14.56	48.12
1915	6.64	21.61	7.09	23.03	7.73	25.14	8.56	27.66	9.59	30.79	11.00	34.73	15.21	47.47
1916*	8.30	19.89	8.85	21.17	9.77	23.10	10.82	25.40	12.19	28.19	13.99	31.74	19.15	43.53
1917	7.33	20.92	7.84	22.28	8.87	24.36	9.94	26.68	10.79	29.59	12.32	33.41	16.70	45.98
1918	7.09	20.56	8.25	21.87	9.04	23.83	10.11	26.11	11.41	28.97	13.01	32.72	17.45	45.23
1919	8.08	20.17	8.67	21.46	9.57	23.30	10.79	25.52	12.06	28.32	13.71	32.02	18.18	44.50
1920	8.49	19.76	9.17	20.95	10.13	22.74	11.32	24.90	12.73	27.65	14.40	31.33	18.90	43.78
1921	9.48	19.27	9.70	20.42	10.71	22.16	11.95	24.27	13.41	26.97	15.13	30.60	19.61	43.07
1922	9.48	18.77	10.24	19.88	11.30	21.57	12.60	23.62	14.11	26.27	15.86	29.87	20.31	42.37
1923	12.43	15.76	13.49	16.63	14.89	17.98	16.57	19.67	18.52	21.86	20.74	24.99	26.20	36.48
1924	13.37	14.88	14.30	15.82	15.66	17.21	17.32	18.90	19.19	21.19	21.31	24.42	26.17	36.61
Tot.	130.58	434.42	139.90	462.50	153.41	503.99	170.62	553.78	191.55	616.05	217.77	696.83	294.24	959.36
†		133.58		142.08		151.23		156.14		160.67		166.83		174.41

TWENTY YEAR ENDOWMENT

	\$47.75		\$48.15		\$48.83		\$49.85		\$51.48		\$54.22		\$66.36	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1905	\$2.15	\$45.60	\$2.28	\$45.87	\$2.46	\$46.37	\$2.73	\$47.12	\$3.09	\$48.39	\$3.59	\$50.63	\$5.52	\$60.84
1906	2.75	45.00	2.88	45.27	3.07	45.76	3.33	46.52	3.70	47.78	4.22	50.00	6.25	60.11
1907	3.37	44.38	3.49	44.66	3.69	45.14	3.95	45.90	4.33	47.15	4.88	49.34	6.99	59.37
1908	4.00	43.75	4.14	44.01	4.33	44.50	4.60	45.25	4.99	46.49	5.54	48.68	7.74	58.62
1909	4.68	43.07	4.80	43.35	5.00	43.83	5.27	44.58	5.67	45.81	6.24	47.98	8.50	57.86
1910	6.31	41.44	6.46	41.69	6.71	42.12	7.11	42.74	7.66	43.82	8.57	45.65	12.34	54.02
1911	6.20	41.55	6.33	41.82	6.53	42.30	6.83	43.02	7.26	44.22	7.92	46.30	10.47	55.89
1912	7.30	40.45	7.39	40.76	7.55	41.28	7.79	42.06	8.18	43.30	8.76	45.46	11.32	55.04
1913*	9.97	37.78	10.10	38.05	10.29	38.54	10.59	39.26	11.07	40.41	11.80	42.42	15.01	51.35
1914*	10.45	37.30	10.56	37.59	10.75	38.08	11.03	38.82	11.50	39.98	12.22	42.00	15.25	51.11
1915	10.54	37.21	10.69	37.46	10.95	37.88	11.31	38.54	11.82	39.66	12.69	41.53	15.89	50.47
1916*	13.60	34.15	13.78	34.37	14.05	34.74	14.52	35.33	15.19	36.29	16.24	37.98	20.05	46.31
1917	12.17	35.58	12.31	35.84	12.57	36.26	12.95	36.90	13.54	37.94	14.40	39.82	17.52	48.84
1918	13.03	34.72	13.19	34.96	13.45	35.38	13.86	35.99	14.44	37.04	15.28	38.94	18.34	48.02
1919	13.95	33.80	14.10	34.05	14.40	34.43	14.80	35.05	15.36	36.12	16.19	38.03	19.14	47.22
1920	14.91	32.84	15.09	33.06	15.38	33.45	15.78	34.07	16.32	35.16	17.11	37.11	19.93	46.43
1921	15.94	31.81	16.11	32.04	16.39	32.44	16.78	33.07	17.30	34.15	18.05	36.17	20.72	45.64
1922	17.00	30.75	17.17	30.98	17.45	31.38	17.81	32.04	18.31	33.17	19.02	35.20	21.47	44.89
1923*	22.64	25.11	22.82	25.33	23.17	25.66	23.61	26.24	24.10	27.29	25.00	29.22	27.43	38.62
1924*	23.10	24.65	23.29	24.86	23.60	25.23	24.00	25.85	24.50	26.98	25.20	29.02	27.74	38.93
Tot.	214.06	740.94	216.98	746.02	221.83	754.77	228.65	768.35	238.42	791.18	252.92	831.48	307.62	1019.58
†		Policy matures for \$1,000.												

†Net Cost for 20 Years, Cash Values Deducted.

†Cash Value in excess of Cost.

*Special Dividend included.

MUTUAL BENEFIT LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925

INCLUDING EXTRA 20% CASH DIVIDEND ORDINARY LIFE

Ages	25	30	35	40	45	50	55	60
Prem	\$ 20.14	\$ 22.85	\$ 26.35	\$ 30.94	\$ 37.08	\$ 45.45	\$ 56.93	\$ 72.83
1923	5.18	5.48	5.90	6.54	7.46	8.89	11.05	14.14
1922	5.34	5.68	6.16	6.86	7.88	9.44	11.74	14.99
1921	5.50	5.88	6.41	7.19	8.32	10.01	12.43	15.85
1920	5.65	6.08	6.67	7.52	8.76	10.57	13.13	16.72
1919	5.83	6.30	6.95	7.88	9.23	11.16	13.84	17.58
1918	6.00	6.53	7.24	8.26	9.71	11.75	14.54	18.43
1917	6.18	6.76	7.54	8.63	10.20	12.36	15.29	19.28
1916	6.37	7.00	7.84	9.02	10.70	12.97	16.02	20.12
1915	6.58	7.26	8.16	9.43	11.22	13.58	16.75	20.95
1914	6.78	7.51	8.48	9.86	11.74	14.20	17.60	21.77
1913	7.00	7.79	8.83	10.30	12.28	14.82	18.23	22.57
1912	7.21	8.06	9.18	10.75	12.82	15.47	18.95	23.34
1911	7.45	8.35	9.55	11.21	13.37	16.12	19.67	24.08
1910	7.69	8.65	9.94	11.69	13.92	16.76	20.38	24.79
1909	7.93	8.96	10.33	12.17	14.47	17.41	21.07	25.45

20 PAYMENT LIFE

Prem	\$ 30.12	\$ 32.87	\$ 36.22	\$ 40.38	\$ 45.73	\$ 52.87	\$ 62.58	\$ 76.60
1923	5.38	5.65	6.10	6.72	7.62	9.02	11.14	14.18
1922	5.70	6.02	6.52	7.20	8.20	9.70	11.92	15.11
1921	6.04	6.41	6.95	7.69	8.77	10.39	12.71	16.02
1920	6.40	6.80	7.40	8.22	9.38	11.10	13.51	16.94
1919	6.76	7.21	7.87	8.76	10.01	11.82	14.32	17.86
1918	7.14	7.64	8.36	9.31	10.67	12.55	15.13	18.78
1917	7.54	8.09	8.87	9.89	11.33	13.30	15.97	19.68
1916	7.94	8.56	9.40	10.49	12.02	14.06	16.81	20.58
1915	8.38	9.04	9.94	11.11	12.72	14.83	17.65	21.47
1914	8.82	9.54	10.50	11.76	13.44	15.61	18.50	22.34
1913	9.28	10.06	11.09	12.42	14.17	16.39	19.34	23.20
1912	9.76	10.60	11.69	13.10	14.92	17.21	20.17	24.02
1911	10.25	11.15	12.31	13.81	15.68	18.01	21.00	24.80
1910	10.78	11.72	12.96	14.53	16.45	18.83	21.83	25.55
1909	11.30	12.32	13.64	15.26	17.23	19.64	22.62	26.26

20 YEAR ENDOWMENT

Prem	\$ 48.15	\$ 48.83	\$ 49.85	\$ 51.48	\$ 54.22	\$ 58.81	\$ 66.36	\$ 78.48
1923	5.70	5.96	6.35	6.91	7.78	9.12	11.20	14.22
1922	6.34	6.61	7.01	7.60	8.50	9.90	12.04	15.17
1921	7.00	7.28	7.69	8.29	9.23	10.69	12.89	16.12
1920	7.69	7.98	8.41	9.02	10.00	11.51	13.75	17.06
1919	8.41	8.71	9.14	9.78	10.79	12.34	14.62	18.01
1918	9.16	9.47	9.91	10.56	11.60	13.19	15.50	18.96
1917	9.94	10.25	10.70	11.38	12.44	14.05	16.40	19.90
1916	10.75	11.06	11.53	12.22	13.31	14.93	17.32	20.82
1915	11.59	11.92	12.38	13.08	14.20	15.82	18.23	21.74
1914	12.47	12.79	13.27	13.98	15.11	16.73	19.14	22.64
1913	13.37	13.70	14.18	14.92	16.03	17.64	20.05	23.52
1912	14.32	14.65	15.14	15.88	16.99	18.58	20.96	24.37
1911	15.29	15.64	16.13	16.88	17.95	19.52	21.86	25.18
1910	16.31	16.66	17.15	17.88	18.94	20.48	22.74	25.94
1909	17.36	17.71	18.20	18.91	19.94	21.43	23.62	26.66

NOT INCLUDING EXTRA 20% DIVIDEND 10 PAYMENT LIFE.

Iss'd	25	30	35	40	45	55
1923	\$ 4.76	\$ 5.03	\$ 5.43	\$ 5.98	\$ 6.74	\$ 9.70
1922	5.31	5.64	6.11	6.73	7.59	10.74
1921	5.88	6.27	6.81	7.51	8.46	11.80
1920	6.48	6.93	7.55	8.33	9.37	12.87
1919	7.09	7.61	8.30	9.17	10.31	13.97
1918	7.74	8.32	9.09	10.04	11.29	15.07
1917	8.40	9.06	9.91	10.95	12.29	16.21
1916	9.10	9.83	10.75	11.89	13.32	17.36
1915	9.82	10.62	11.63	12.86	14.37	18.51
1914	10.57	11.45	12.54	13.86	15.46	19.67

NOT INCLUDING EXTRA 20% DIVIDEND 15 PAYMENT LIFE

Iss'd	25	30	35	40	45	55
1923	\$ 4.58	\$ 4.83	\$ 5.17	\$ 5.72	\$ 6.48	\$ 9.36
1922	4.94	5.23	5.63	6.23	7.07	10.19
1921	5.32	5.66	6.10	6.77	7.68	10.92
1920	5.71	6.09	6.60	7.32	8.32	11.72
1919	6.12	6.55	7.11	7.90	8.98	12.51
1918	6.54	7.02	7.64	8.50	9.66	13.29
1917	6.98	7.51	8.19	9.12	10.36	14.10
1916	7.44	8.02	8.76	9.76	11.07	15.00
1915	7.92	8.56	9.35	10.42	11.81	15.84
1914	8.41	9.10	9.96	11.11	12.56	16.68
1913	8.92	9.68	10.60	11.82	13.34	17.52
1912	9.46	10.27	11.26	12.55	14.12	18.35
1911	10.01	10.88	11.94	13.31	14.93	19.18
1910	10.59	11.52	12.65	14.08	15.75	19.99
1909	11.19	12.18	13.38	14.87	16.58	20.79

10 YEAR ENDOWMENT

Iss'd	25	30	35	40	45	55
1923	\$ 5.57	\$ 5.78	\$ 6.10	\$ 6.56	\$ 7.26	\$ 10.01
1922	6.88	7.10	7.43	7.89	8.60	11.35
1921	8.25	8.48	8.81	9.28	9.99	12.71
1920	9.67	9.91	10.24	10.71	11.43	14.10
1919	11.15	11.39	11.73	12.20	12.91	15.52
1918	12.69	12.93	13.27	13.74	14.45	16.96
1917	14.29	14.53	14.88	15.34	16.03	18.41
1916	15.95	16.20	16.54	16.99	17.66	19.92
1915	17.68	17.93	18.27	18.71	19.33	21.47
1914	19.48	19.73	20.06	20.48	21.06	22.99

15 YEAR ENDOWMENT

Iss'd	25	30	35	40	45	55
1923	\$ 5.02	\$ 5.23	\$ 5.56	\$ 6.03	\$ 6.73	\$ 9.53
1922	5.81	6.02	6.36	6.84	7.57	10.43
1921	6.63	6.85	7.19	7.69	8.43	11.35
1920	7.49	7.71	8.06	8.56	9.32	12.29
1919	8.38	8.60	8.96	9.47	10.24	13.19
1918	9.30	9.53	9.90	10.41	11.20	14.14
1917	10.26	10.50	10.86	11.38	12.18	15.11
1916	11.26	11.50	11.87	12.39	13.19	16.09
1915	12.30	12.54	12.91	13.44	14.23	17.06
1914	13.38	13.62	13.99	14.52	15.29	18.03
1913	14.50	14.75	15.12	15.64	16.39	19.00
1912	15.66	15.91	16.28	16.79	17.51	20.00
1911	16.87	17.12	17.48	17.97	18.65	20.99
1910	18.13	18.37	18.73	19.19	19.82	21.93
1909	19.44	19.68	20.02	20.45	21.02	22.88

25 YEAR ENDOWMENT

Iss'd	25	30	35	40	45	55
1923	\$ 4.59	\$ 4.81	\$ 5.13	\$ 5.62	\$ 6.35	\$ 9.22
1922	4.98	5.20	5.54	6.04	6.82	9.49
1921	5.38	5.60	5.96	6.49	7.30	10.44
1920	5.79	6.03	6.40	6.94	7.80	11.11
1919	6.22	6.47	6.85	7.42	8.32	11.77
1918	6.67	6.92	7.32	7.91	8.86	12.33
1917	7.14	7.40	7.81	8.42	9.41	13.00
1916	7.62	7.89	8.31	8.95	9.98	13.77
1915	8.13	8.41	8.83	9.50	10.56	14.33
1914	8.65	8.94	9.38	10.07	11.15	15.00
1913	9.20	9.49	9.94	10.66	11.75	15.66
1912	9.77	10.06	10.53	11.26	12.37	16.33
1911	10.35	10.66	11.13	11.88	13.00	17.00
1910	10.97	11.27	11.76	12.52	13.63	17.66
1909	11.60	11.91	12.41	13.17	14.28	18.32
1908	12.26	12.58	13.08	13.84	14.93	18.88
1907	12.94	13.26	13.77	14.52	15.60	19.44
1906	13.65	13.97	14.48	15.21	16.28	20.00
1905	14.39	14.71	15.21	15.92	16.96	20.55
1904	15.15	15.47	15.96	16.64	17.64	21.09

NOTE.—Payment of dividend end of first year is contingent upon payment of second premium.

MUTUAL BENEFIT LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

30 YEAR ENDOWMENT						
s.d.	21	25	30	35	40	45
1923	\$ 4.38	\$ 4.50	\$ 4.72	\$ 5.05	\$ 5.53	\$ 6.27
1922	4.67	4.79	5.02	5.36	5.88	6.67
1921	4.96	5.09	5.33	5.69	6.23	7.08
1920	5.27	5.40	5.65	6.04	6.61	7.51
1919	5.59	5.73	5.99	6.39	6.99	7.96
1918	5.92	6.07	6.33	6.76	7.39	8.41
1917	6.27	6.42	6.70	7.14	7.81	8.89
1916	6.63	6.78	7.07	7.53	8.24	9.37
1915	7.00	7.17	7.47	7.94	8.68	9.86
1914	7.39	7.56	7.87	8.37	9.14	10.37
1913	7.80	7.97	8.30	8.81	9.62	10.88
1912	8.22	8.40	8.73	9.27	10.11	11.40
1911	8.66	8.84	9.19	9.74	10.61	11.93
1910	9.11	9.30	9.65	10.23	11.13	12.47
1909	9.58	9.78	10.14	10.74	11.66	13.01
1908	10.08	10.28	10.65	11.26	12.19	13.56
1907	10.58	10.79	11.17	11.80	12.74	14.12
1906	11.12	11.32	11.71	12.36	13.30	14.69
1905	11.67	11.88	12.28	12.92	13.86	15.26
1904	12.24	12.45	12.86	13.51	14.44	15.82

35 YEAR ENDOWMENT						
s.d.	21	25	30	35	40	45
1923	\$ 4.30	\$ 4.43	\$ 4.66	\$ 4.98	\$ 5.49	\$ 6.24
1922	4.52	4.66	4.90	5.24	5.79	6.61
1921	4.75	4.89	5.15	5.51	6.10	6.98
1920	4.99	5.14	5.41	5.80	6.42	7.37
1919	5.23	5.39	5.68	6.09	6.76	7.78
1918	5.49	5.66	5.95	6.39	7.10	8.20
1917	5.76	5.93	6.25	6.71	7.46	8.63
1916	6.04	6.22	6.55	7.04	7.83	9.07
1915	6.33	6.52	6.86	7.37	8.22	9.52
1914	6.63	6.82	7.19	7.73	8.62	9.98
1913	6.94	7.14	7.52	8.09	9.04	10.45
1912	7.27	7.48	7.87	8.47	9.46	10.93
1911	7.61	7.82	8.23	8.86	9.90	11.41
1910	7.96	8.19	8.61	9.27	10.35	11.90
1909	8.32	8.56	9.00	9.69	10.80	12.39
1908	8.70	8.95	9.40	10.12	11.27	12.88
1907	9.10	9.35	9.82	10.57	11.74	13.39
1916	9.51	9.77	10.26	11.03	12.22	13.90
1905	9.93	10.20	10.71	11.50	12.70	14.42
1904	10.37	10.65	11.17	11.98	13.19	14.93

40 YEAR ENDOWMENT						
s.d.	21	25	30	35	40	45
1923	\$ 4.26	\$ 4.38	\$ 4.62	\$ 4.94	\$ 5.47	.....
1922	4.43	4.56	4.82	5.18	5.74	.....
1921	4.61	4.75	5.03	5.42	6.03	.....
1920	4.80	4.95	5.25	5.67	6.33	.....
1919	5.00	5.16	5.48	5.92	6.64	.....
1918	5.21	5.38	5.71	6.19	6.95	.....
1917	5.42	5.60	5.96	6.47	7.29	.....
1916	5.64	5.83	6.21	6.76	7.63	.....
1915	5.87	6.07	6.47	7.05	7.99	.....
1914	6.11	6.32	6.75	7.36	8.36	.....
1913	6.36	6.58	7.03	7.68	8.74	.....
1912	6.62	6.86	7.32	8.02	9.13	.....
1911	6.90	7.14	7.63	8.36	9.54	.....
1910	7.18	7.43	7.94	8.72	9.95	.....
1909	7.47	7.73	8.27	9.09	10.37	.....
1908	7.77	8.05	8.61	9.47	10.80	.....
1907	8.08	8.38	8.96	9.86	11.23	.....
1906	8.41	8.72	9.33	10.27	11.67	.....
1905	8.75	9.06	9.70	10.68	12.11	.....
1904	9.10	9.43	10.10	11.10	12.56	.....

45 YEAR ENDOWMENT				
Ins'd.	21	25	30	35
1923	\$ 4.23	\$ 4.36	\$ 4.59	\$ 4.93
1922	4.37	4.52	4.77	5.14
1921	4.52	4.68	4.95	5.37
1920	4.68	4.85	5.15	5.60
1919	4.84	5.03	5.35	5.84
1918	5.01	5.21	5.56	6.09
1917	5.19	5.40	5.77	6.34
1916	5.37	5.60	6.00	6.61
1915	5.56	5.80	6.23	6.89
1914	5.76	6.01	6.47	7.17
1913	5.97	6.24	6.73	7.47
1912	6.18	6.47	6.99	7.78
1911	6.41	6.70	7.26	8.10
1910	6.64	6.96	7.53	8.43
1909	6.88	7.21	7.82	8.78
1908	7.13	7.48	8.12	9.13
1907	7.39	7.76	8.44	9.50
1906	7.66	8.04	8.76	9.87
1905	7.94	8.34	9.09	10.25
1904	8.23	8.65	9.44	10.64

50 YEAR ENDOWMENT				
s.d.	21	25	30	35
1923	\$ 4.21	\$ 4.34	\$ 4.58	.....
1922	4.33	4.48	4.75	.....
1921	4.46	4.62	4.92	.....
1920	4.60	4.77	5.10	.....
1919	4.74	4.93	5.29	.....
1918	4.88	5.09	5.48	.....
1917	5.04	5.26	5.68	.....
1916	5.19	5.44	5.89	.....
1915	5.36	5.62	6.11	.....
1914	5.53	5.81	6.34	.....
1913	5.71	6.01	6.57	.....
1912	5.89	6.21	6.81	.....
1911	6.09	6.43	7.06	.....
1910	6.29	6.65	7.32	.....
1909	6.49	6.88	7.60	.....
1908	6.71	7.12	7.87	.....
1907	6.94	7.36	8.17	.....
1906	7.17	7.62	8.47	.....
1905	7.41	7.88	8.78	.....
1904	7.66	8.16	9.10	.....

Dividends on Fully Paid-Up Life Policies. Attained Ages.					
Age	3%	3½%	Age	3%	3½%
22	\$ 7.16	.....	59	\$12.18	\$ 8.61
23	7.22	.....	60	12.40	8.79
24	7.29	.....	61	12.62	8.97
25	7.36	.....	62	12.85	9.16
26	7.43	.....	63	13.08	9.34
27	7.50	.....	64	13.31	9.53
28	7.58	.....	65	13.53	9.72
29	7.66	.....	66	13.76	9.91
30	7.75	.....	67	13.99	10.10
31	7.84	.....	68	14.21	10.29
32	7.93	.....	69	14.43	10.48
33	8.02	.....	70	14.64	10.66
34	8.12	.....	71	14.86	10.84
35	8.23	.....	72	15.08	11.01
36	8.33	.....	73	15.26	11.18
37	8.45	.....	74	15.44	11.33
38	8.56	.....	75	15.62	11.48
39	8.68	.....	76	15.79	11.62
40	8.81	.....	77	15.95	11.75
41	8.94	.....	78	16.10	11.87
42	9.07	.....	79	16.25	11.99
43	9.21	.....	80	16.40	12.11
44	9.36	.....	81	16.54	12.23
45	9.51	6.55	82	16.73	12.40
46	9.66	6.66	83	16.91	12.55
47	9.83	6.78	84	17.08	12.70
48	9.99	6.91	85	17.24	12.84
49	10.17	7.04	86	17.41	12.99
50	10.35	7.17	87	17.59	13.16
51	10.54	7.32	88	17.78	13.34
52	10.73	7.46	89	17.96	13.51
53	10.93	7.62	90	18.13	13.66
54	11.13	7.77	91	18.27	13.79
55	11.33	7.93	92	18.44	13.95
56	11.54	8.10	93	18.67	14.18
57	11.75	8.27	94	18.79	14.30
58	11.97	8.44	95	18.94	14.44

NOTE.—Dividends payable end of first year is contingent upon payment of second premium.

MATURITY OPTIONS

The dividends on which the tables below are based, are in accordance with the 1924 dividend scale. These tables show the number of years required under the Accelerative Endowment, the Accumulation and the Addition plans for the maturity option to become available, upon the assumption that all dividends are applied upon the same plan. They merely show what would be accomplished if the 1924 dividend scale were continued in force for the periods of years shown in the tables, upon the assumption that all dividends were applied upon the same plan. Any change in the dividend factors would effect a corresponding change in the maturity option.

The tables illustrate the difference between the three plans. Under the Accelerative Endowment plan, the amount payable in the event of death is never more than the face of the policy, except for the final dividend. Under the Accumulation plan, the dividends are returned with interest. Under the Addition plan, the dividends are used to purchase additional insurance. Since in the event of death the amount payable under the Addition plan is greater than the amount payable under the Accumulation plan, which in turn is greater than that payable under the Accelerative Endowment plan, the maturity option will be available at a later date under the Addition plan than under the Accumulation, and at a later date under the Accumulation plan than under the Accelerative Endowment plan.

LIFE CONTINUOUS PREMIUM \$10,000						LIFE 20 PREMIUMS \$10,000						
Maturity Option— Results Not Guaranteed						Age at Is- sue	Maturity Option— Results Not Guaranteed					
Accelerative End. Plan		Accumulation Plan		Addition Plan			Accelerative End. Plan		Accumulation Plan		Addition Plan	
End of Yr.	Cash Then Payable	End of Yr.	Cash Then Payable	End of Yr.	Cash Then Payable		End of Yr.	Cash Then Payable	End of Yr.	Cash Then Payable	End of Yr.	Cash Then Payable
35	10,536.10	36	10,038.22	38	10,131.58	21	29	10,457.50	30	10,316.05	31	10,110.30
34	10,163.30	36	10,271.99	38	10,364.33	22	28	10,169.00	29	10,067.20	31	10,283.64
34	10,459.80	36	10,521.46	37	10,117.42	23	28	10,358.60	29	10,238.12	30	10,077.94
33	10,097.70	35	10,214.35	37	10,355.05	24	27	10,086.80	28	10,004.20	30	10,260.61
33	10,407.90	35	10,471.66	36	10,114.38	25	27	10,277.20	28	10,175.08	29	10,059.43
32	10,046.70	34	10,166.10	36	10,352.85	26	26	10,001.90	28	10,349.92	29	10,231.11
32	10,363.30	34	10,423.25	35	10,108.99	27	26	10,198.60	27	10,112.46	28	10,030.74
31	10,005.80	33	10,124.17	35	10,353.37	28	26	10,397.00	27	10,286.62	28	10,201.64
31	10,342.00	33	10,395.65	34	10,117.45	29	25	10,134.40	26	10,062.46	27	10,016.53
31	10,680.10	32	10,093.92	34	10,360.01	30	25	10,334.30	26	10,236.32	27	10,186.57
30	10,306.60	32	10,349.86	33	10,110.22	31	24	10,075.70	25	10,016.11	26	10,001.24
30	10,659.20	31	10,054.52	33	10,354.81	32	24	10,288.90	25	10,201.35	26	10,179.84
29	10,304.20	31	10,328.64	32	10,118.11	33	23	10,028.20	25	10,385.49	26	10,357.61
29	10,669.20	30	10,035.45	32	10,362.57	34	23	10,242.90	24	10,164.35	25	10,169.00
28	10,289.00	30	10,294.50	31	10,106.25	35	23	10,464.60	24	10,350.95	25	10,346.16
28	10,668.10	29	10,002.42	31	10,360.55	36	22	10,208.50	23	10,136.96	24	10,164.81
27	10,299.70	29	10,277.26	30	10,115.15	37	22	10,433.90	23	10,325.64	24	10,344.20
27	10,693.40	29	10,550.31	30	10,366.14	38	21	10,179.10	22	10,114.13	23	10,163.81
26	10,310.10	28	10,255.79	29	10,113.88	39	21	10,412.10	22	10,307.99	23	10,345.26
26	10,710.00	28	10,530.47	29	10,362.53	40	20	10,162.10	21	10,102.09	22	10,168.06
25	10,325.90	27	10,234.05	28	10,115.02	41	20	10,395.10	21	10,293.90	21	10,000.00
25	10,740.80	27	10,509.71	28	10,359.68	42	20	10,640.20	20	10,096.09	21	10,182.36
24	10,344.30	26	10,207.57	27	10,107.59	43	19	10,000.00	20	10,289.57	20	10,011.30
24	10,771.70	26	10,483.16	27	10,350.01	44	19	10,234.70	20	10,487.34	20	10,195.59
23	10,367.80	25	10,180.98	26	10,096.90	45	19	10,489.90	20	10,692.85	20	10,384.28
23	10,821.70	25	10,464.39	26	10,349.84	46	19	10,756.40	19	10,073.30	20	10,574.22
22	10,396.30	24	10,152.14	25	10,084.78	47	18	10,076.20	19	10,263.30	20	10,763.84
22	10,860.30	24	10,429.75	25	10,332.29	48	18	10,337.20	19	10,460.46	19	10,155.41
21	10,422.40	23	10,115.38	24	10,068.57	49	18	10,615.30	19	10,661.07	19	10,332.47
21	10,916.30	23	10,402.19	24	10,325.28	50	18	10,912.70	18	10,018.54	19	10,515.60
20	10,299.10	22	10,071.56	23	10,044.11	51	17	10,191.00	18	10,207.48	19	10,701.63
20	10,960.30	22	10,359.01	23	10,302.95	52	17	10,479.60	18	10,395.57	18	10,065.67
19	10,470.10	21	10,024.31	22	10,017.34	53	17	10,798.40	18	10,591.61	18	10,237.83
19	11,010.70	21	10,316.60	22	10,282.72	54	16	10,054.90	18	10,792.14	18	10,416.58
18	10,494.40	21	10,624.14	22	10,561.74	55	16	10,370.00	17	10,113.69	18	10,591.06
18	11,057.80	20	10,268.11	21	10,264.28	56	16	10,714.90	17	10,300.24	18	10,767.89
17	10,499.50	20	10,576.89	21	10,546.38	57	16	11,098.90	17	10,491.22	17	10,107.09
17	11,095.00	19	10,212.78	20	10,237.00	58	15	10,287.50	17	10,684.94	17	10,273.85
16	10,496.00	19	10,528.97	20	10,529.75	57	15	10,676.50	17	10,885.39	17	10,446.93
16	11,117.90	18	10,147.83	19	10,208.72	60	15	11,110.90	16	10,180.01	17	10,622.01
15	10,473.50	18	10,473.66	19	10,511.85	61	14	10,263.60	16	10,378.91	17	10,801.87
15	11,132.80	17	10,082.14	18	10,185.46	62	14	10,715.00	16	10,582.19	16	10,132.22
14	10,434.00	17	10,416.57	18	10,496.97	63	14	11,232.50	16	10,795.34	16	10,311.72
14	11,121.40	16	10,004.60	17	10,151.74	64	13	10,327.90	15	10,101.19	16	10,500.50
13	10,352.10	16	10,343.57	17	10,476.05	65	13	10,869.40	15	10,318.84	16	10,695.57
13	11,068.80	16	10,704.58	16	10,112.27	66	13	11,506.90	15	10,552.67	15	10,058.96
12	10,202.00	15	10,264.96	16	10,455.90	67	12	10,525.10	15	10,803.58	15	10,271.06
12	10,980.10	15	10,642.21	15	10,074.11	68	12	11,208.40	14	10,154.16	15	10,511.27
11	10,063.80	14	10,178.95	15	10,443.51	69	11	10,196.90	14	10,439.03	15	10,780.32
11	10,838.70	14	10,578.40	14	10,039.64	70	11	10,928.50	14	10,763.21	14	10,225.15

MUTUAL LIFE INSURANCE COMPANY, New York, N. Y.

Accelerative Option. — Reserve on value of dividend additions may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3% Level Premium reserve, with surrender charge up to 10th year not exceeding \$15 per \$1,000.

Change of Plan. — Higher premium form allowed, prior to age 55 (without disability but with some double indemnity) by payment of difference in premiums with not more than 6% compound interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, or (c) waiver of premiums and increasing monthly income, i. e., \$10 per \$1,000 first 5 years, \$15 second 5 years and \$20 thereafter; beginning immediately after proof of total and permanent disability, (total disability not obviously permanent regarded as permanent after three months' duration) and continuing during disability until maturity; no reduction in insurance. Not issued on Term or Joint Life policies. Agreement does not cover disability from war service outside U. S. or Canada. Limit, \$50,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums, (c) accumulate at not less than 3%, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option. Post-mortem dividend paid for fractional part of policy year.

Double Indemnity. — For varying extra premium policy will provide, while policy is in force, for payment of double face of policy in event of accidental death except from war service, suicide, riot, war or insurrection, violation of law, aeronautic or submarine operations, police duty, or mental infirmity or disease. Limit \$25,000. The payment of disability benefits does not cancel double indemnity clause.

Extended Insurance. — Automatic after three years. Non-participating. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-70, except Term, 15-55 or 60. Amount depends on individual and case; reinsures over \$250,000; sometimes accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, not in advance. Third year loan value allowed before third year if three full years premiums are paid. (May be paid by deducting from loan value.)

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values, but practice to grant them. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within three years (unless previously surrendered, or Extended Insurance expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Submarine labor or manufacture of highly explosive substances within one year, policy void unless permit obtained.

Settlement Options. — Cash, Principal at interest (Interest Payments) at not less than 3%, Limited (2-39 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly, or monthly, one-half, one-fourth, or one-twelfth. Interest Payments and Installments certain participate in excess interest earned. If so specified, principal or commutable values of installments may be withdrawn at any time by beneficiary (except under Continuous Installment option). In event of accidental death, settlement may be made payable for each \$1,000, \$10 a month for five years; \$5 a month for following five years, and \$2.50 a month for next succeeding ten years.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. All plans. Limit depends on merits of case; not over \$250,000. Disability and double indemnity granted in some cases.

†Present interest rate 4.6%.

**PARTICIPATING RATES PER \$1,000 (Without Disability Clause).
(American 3% Reserve.)**

Age at Issue	Limited Payment Life						Endowments				Term*			End. Age 70
	Whole Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	5 Year	10 Year	20 Year	
15	\$17.40	\$44.62	\$33.03	\$27.34	\$24.02	\$21.88	\$100.60	\$65.17	\$47.79	\$37.64	\$10.89	\$11.00	\$11.27	18.61
16	17.73	45.22	33.48	27.72	24.36	22.20	100.78	65.31	47.92	37.76	10.97	11.08	11.38	19.00
17	18.07	45.85	33.95	28.12	24.71	22.52	100.97	65.46	48.05	37.88	11.10	11.18	11.50	19.42
18	18.44	46.49	34.44	28.53	25.08	22.86	101.16	65.61	48.18	38.01	11.30	11.30	11.62	19.86
19	18.81	47.16	34.94	28.95	25.46	23.21	101.36	65.77	48.33	38.15	11.30	11.39	11.76	20.31
20	19.21	47.85	35.46	29.39	25.85	23.58	101.57	65.93	48.48	38.30	11.40	11.50	11.90	20.79
21	19.62	48.56	36.00	29.84	26.26	23.95	101.75	66.09	48.62	38.44	11.46	11.62	12.05	21.29
22	20.06	49.30	36.55	30.31	26.68	24.36	101.88	66.22	48.75	38.58	11.58	11.75	12.22	21.82
23	20.51	50.06	37.13	30.80	27.12	24.77	102.02	66.35	48.89	38.73	11.70	11.89	12.39	22.37
24	20.99	50.85	37.73	31.31	27.57	25.19	102.17	66.49	49.04	38.89	11.83	12.03	12.58	22.95
25	21.49	51.67	38.35	31.83	28.05	25.64	102.32	66.64	49.19	39.06	11.97	12.18	12.79	23.57
26	22.01	52.51	38.98	32.37	28.54	26.11	102.48	66.80	49.36	39.24	12.12	12.35	13.01	24.21
27	22.56	53.38	39.65	32.94	29.05	26.59	102.65	66.97	49.53	39.43	12.27	12.52	13.25	24.90
28	23.14	54.28	40.33	33.52	29.58	27.10	102.83	67.14	49.72	39.64	12.43	12.71	13.51	25.61
29	23.74	55.21	41.05	34.13	30.14	27.63	103.02	67.33	49.92	39.86	12.61	12.91	13.80	26.38
30	24.38	56.18	41.78	34.76	30.72	28.19	103.22	67.53	50.13	40.10	12.80	13.12	14.11	27.18
31	25.05	57.18	42.55	35.42	31.32	28.77	103.43	67.74	50.36	40.36	13.00	13.36	14.46	28.03
32	25.75	58.21	43.34	36.11	31.96	29.38	103.65	67.97	50.60	40.64	13.22	13.61	14.84	28.88
33	26.50	59.28	44.16	36.82	32.62	30.02	103.88	68.21	50.87	40.95	13.45	13.88	15.26	29.89
34	27.28	60.38	45.02	37.56	33.31	30.70	104.13	68.47	51.15	41.28	13.71	14.18	15.72	30.90
35	28.11	61.53	45.91	38.34	34.02	31.42	104.40	68.74	51.47	41.64	13.98	14.50	16.24	31.98
36	28.98	62.71	46.83	39.15	34.80	32.17	104.68	69.04	51.80	42.04	14.28	14.85	16.81	33.13
37	29.90	63.94	47.79	40.00	35.60	32.97	104.98	69.36	52.17	42.48	14.60	15.24	17.44	34.35
38	30.88	65.21	48.79	40.89	36.45	33.81	105.31	69.71	52.57	42.95	14.95	15.66	18.14	35.66
39	31.91	66.53	49.83	41.81	37.34	34.70	105.65	70.09	53.09	43.47	15.33	16.13	18.90	37.05
40	33.01	67.90	50.92	42.79	38.28	35.65	106.03	70.50	53.49	44.05	15.75	16.65	19.76	38.55
41	34.16	69.32	52.06	43.82	39.28	36.66	106.43	70.94	54.01	44.67	16.20	17.22	20.69	40.15
42	35.39	70.79	53.24	44.90	40.33	37.74	106.86	71.43	54.59	45.37	16.70	17.87	21.73	41.87
43	36.70	72.32	54.49	46.04	41.45	38.89	107.33	71.97	55.22	46.13	17.26	18.59	22.87	43.73
44	38.08	73.91	55.79	47.25	42.65	40.12	107.85	72.56	55.92	46.97	17.88	19.39	24.13	45.73
45	39.55	75.57	57.16	48.52	43.92	41.43	108.41	73.21	56.69	47.89	18.57	20.28	25.52	47.89
46	41.12	77.30	58.60	49.87	45.27	.....	109.03	73.92	57.54	48.91	19.35	21.27	27.04	50.24
47	42.79	79.10	60.11	51.31	46.72	.....	109.71	74.71	58.48	50.03	20.23	22.38	28.71	52.78
48	44.57	80.98	61.71	52.83	48.27	.....	110.45	75.58	59.51	51.26	21.21	23.61	30.54	55.56
49	46.46	82.95	63.39	54.45	49.93	.....	111.26	76.53	60.65	52.62	22.30	24.97	32.54	58.58
50	48.48	84.99	65.16	56.17	51.70	.....	112.15	77.57	61.90	54.10	23.51	26.47	34.73	61.90
51	50.62	87.12	67.03	58.01	53.60	.....	113.13	78.72	63.27	55.73	24.85	28.13	37.10	.....
52	52.91	89.35	69.01	59.97	55.64	.....	114.19	79.98	64.78	57.50	26.33	29.96	39.68	.....
53	55.35	91.68	71.10	62.06	57.83	.....	115.35	81.36	66.43	59.45	27.97	31.97	42.47	.....
54	57.95	94.11	73.31	64.29	60.18	.....	116.61	82.87	68.24	61.57	29.77	34.17	45.47	.....
55	60.72	96.66	75.66	66.69	.....	.....	118.00	84.53	70.23	.....	31.76	36.60	48.71	.....
56	63.68	99.33	78.16	69.26	.....	.....	119.51	86.36	72.42	.....	33.94	39.26	52.77	.....
57	66.84	102.13	80.82	72.01	.....	.....	121.17	88.36	74.81	.....	36.35	42.18	56.88	.....
58	70.22	105.08	83.66	74.98	.....	.....	122.98	90.56	77.42	.....	38.99	45.38	59.85	.....
59	73.83	108.19	86.69	78.16	.....	.....	124.96	92.98	80.28	.....	41.90	48.89	64.10	.....
60	77.69	111.47	89.94	81.60	.....	.....	127.14	95.63	83.41	.....	45.09	52.72	68.63	.....
61	81.82	114.94	93.43	.....	.....	.....	129.53	98.54	.....	.....	* Not renewable when term expires. If term is for 10 or more years, policy may be exchanged within 7 years from date to Life or Endowment Plan at attained age.			
62	86.24	118.62	97.17	.....	.....	.....	132.16	101.74	.....	.....				
63	90.97	122.53	101.18	.....	.....	.....	135.03	105.23	.....	.....				
64	96.05	126.69	105.51	.....	.....	.....	138.20	109.06	.....	.....				
65	101.48	131.13	110.17	.....	.....	.....	141.66	113.25	.....	.....				
66	107.31	135.86	.....	.....	.....	.....	145.46	.....	.....	.....				
67	113.56	140.92	.....	.....	.....	.....	149.61	.....	.....	.....				
68	120.25	146.32	.....	.....	.....	.....	154.14	.....	.....	.....				
69	127.42	152.09	.....	.....	.....	.....	159.07	.....	.....	.....				
70	135.11	158.26	.....	.....	.....	.....	164.44	.....	.....	.....				

NOTE—Life rates adopted January 1, 1907; Endowment rates, May 1, 1909; Term rates, January 1, 1908; ages 15-20, January 1, 1909. Semi-annual rate is 52% of annual; quarterly, 26½%.

*Non-renewable; 5-year convertible within 3 years; 10 and 20-year convertible within 7 years.

PARTICIPATING RATES PER \$1,000

With Disability (Providing Waiver of Premium and \$10 Level Monthly Income.)

Ord. Life	LIMITED PAY. LIFE					Age	ENDOWMENTS					Age 70
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	
18 42	\$46.98	\$34.76	\$28.76	\$25.27	\$23.02	15	101.03	\$65.61	\$48.27	\$38.18	\$31.70	\$19.60
18 79	47 62	35.25	29.18	25.64	23.37	16	101.21	65.78	48.42	38.33	31.85	20.02
19 16	48 31	35 77	29 62	26 03	23 72	17	101.42	65.94	48.58	38.47	32.01	20.48
19 58	49 00	36 30	30 06	26 42	24 09	18	101.63	66 12	48 73	38 64	32 18	20 96
19 98	49 73	36 84	30 52	26 83	24 48	19	101.84	66 30	48 91	38 81	32 37	21 44
20 41	50 47	37 40	30 99	27 26	24 88	20	102.06	66 48	49 10	38 99	32 54	21 96
20 87	51 23	37 98	31 48	27 70	25 28	21	102.27	66 67	49 26	39 17	32 74	22 50
21 35	52 02	38 57	31 98	28 15	25 73	22	102.42	66 81	49 42	39 34	32 94	23 08
21 86	52 84	39 19	32 51	28 63	26 16	23	102.58	66 98	49 60	39 53	33 15	23 66
22 36	53 68	39 82	33 05	29 10	26 62	24	102 76	67 14	49 78	39 72	33 37	24 29
22 91	54 55	40 48	33 61	29 62	27 10	25	102.94	67 33	49 97	39 94	33 62	24 95
23 49	55 43	41 14	34 18	30 14	27 60	26	103.12	67 52	50 18	40 16	33 88	25 64
24 08	56 35	41 86	34 71	30 69	28 11	27	103.32	67 72	50 38	40 41	34 16	26 37
24 71	57 29	42 57	35 39	31 25	28 66	28	103 52	67 92	50 61	40 67	34 46	27 13
25 36	58 27	43 33	36 04	31 84	29 23	29	103 74	68 15	50 86	40 95	34 79	27 96
26 06	59 29	44 10	36 71	32 46	29 83	30	103 98	68 39	51 12	41 24	35 15	28 80
26 78	60 32	44 90	37 40	33 10	30 48	31	104 22	68 64	51 40	41 58	35 56	29 71
27 56	61 40	45 73	38 13	33 77	31 15	32	104 47	68 92	51 70	41 93	35 99	30 67
28 37	62 51	46 58	38 88	34 47	31 87	33	104 75	69 20	52 03	42 32	36 45	31 69
29 21	63 65	47 48	39 66	35 20	32 61	34	105 04	69 52	52 38	42 74	36 95	32 77
30 12	64 84	48 42	40 48	35 96	33 42	35	105 36	69 86	52 78	43 20	37 50	33 92
31 07	66 06	49 37	41 32	36 83	34 25	36	105 70	70 23	53 19	43 74	38 08	35 15
32 07	67 34	50 36	42 22	37 72	35 14	37	106 05	70 61	53 65	44 30	38 70	36 45
33 14	68 64	51 41	43 15	38 67	36 06	38	106 44	71 04	54 16	44 91	39 38	37 84
34 26	69 99	52 49	44 12	39 67	37 05	39	106 84	71 51	54 71	45 57	40 12	39 32
35 46	71 40	53 63	45 15	40 72	38 11	40	107 30	72 01	55 33	46 27	40 92	40 92
36 71	72 85	54 81	46 31	41 82	39 23	41	107 77	72 57	56 03	47 03	41 79	42 62
38 05	74 35	56 02	47 51	42 99	40 42	42	108 29	73 17	56 80	47 88	42 76	44 45
39 49	75 91	57 32	48 79	44 24	41 69	43	108 86	73 85	57 60	48 78	43 79	46 43
41 00	77 53	58 66	50 14	45 57	43 05	44	109 49	74 59	58 49	49 77	44 93	48 55
42 61	79 21	60 08	51 56	46 99	44 50	45	110 18	75 40	59 45	50 85	46 17	50 85
44 33	80 96	61 70	53 08	48 49	46 00	46	110 93	76 38	60 50	52 04	47 53	53 35
46 16	82 78	63 41	54 69	50 11	47 50	47	111 76	77 44	61 64	53 34	49 02	56 05
48 12	84 68	65 21	56 39	51 83	49 00	48	112 67	78 58	62 88	54 76	50 65	58 99
50 20	86 67	67 12	58 21	53 69	50 50	49	113 68	79 80	64 24	56 32	52 41	62 21
52 43	88 73	69 13	60 16	55 67	52 00	50	114 80	81 14	65 74	58 02	54 33	65 74
54 81	91 17	71 27	62 24	57 81	53 50	51	116 22	82 60	67 37	59 89	56 00	68 50
57 38	93 74	73 53	64 47	60 11	55 00	52	117 72	84 18	69 16	61 93	57 50	71 00
60 09	96 43	75 93	66 85	62 59	56 50	53	119 34	85 91	71 12	64 18	59 00	73 50
63 01	99 25	78 48	69 41	65 26	58 00	54	121 08	87 99	73 27	66 62	60 00	76 00
66 14	102 23	81 21	72 18	68 15	59 00	55	122 98	89 85	75 63	69 29	61 00	78 00

With Disability Income as Above and Double Indemnity.

Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	Age	10 Year	15 Year	20 Year	25 Year	30 Year	Age 70
19 42	\$49 77	\$36 79	\$30 41	\$26 71	\$24 31	15	102.03	\$66.61	\$49.27	\$39.18	\$32.70	\$20.60
19 79	50 39	37 27	30 82	27 07	24 66	16	102.21	66 78	49 42	39 33	32 85	21 02
20 16	51 07	37 77	31 26	27 45	25 00	17	102 42	66 94	49 58	39 47	33 01	21 48
20 58	51 74	38 29	31 69	27 83	25 36	18	102 63	67 12	49 73	39 64	33 18	21 96
20 98	52 45	38 82	32 14	28 23	25 75	19	102 84	67 30	49 91	39 81	33 37	22 44
21 41	53 17	39 37	32 60	28 66	26 14	20	103 06	67 48	50 10	39 99	33 54	22 96
21 87	53 92	39 93	33 08	29 09	26 53	21	103 27	67 67	50 26	40 17	33 74	23 50
22 35	54 69	40 51	33 56	29 53	26 97	22	103 42	67 81	50 42	40 34	33 94	24 08
22 86	55 49	41 12	34 08	30 00	27 40	23	103 58	67 98	50 60	40 53	34 15	24 66
23 36	56 31	41 73	34 61	30 46	27 85	24	103 76	68 14	50 78	40 72	34 37	25 29
23 91	57 16	42 38	35 16	30 97	28 32	25	103 94	68 33	50 97	40 94	34 62	25 95
24 49	58 01	43 02	35 72	31 48	28 81	26	104 12	68 52	51 18	41 16	34 88	26 64
25 08	58 91	43 73	36 31	32 02	29 31	27	104 32	68 72	51 38	41 41	35 16	27 37
25 71	59 83	44 42	36 90	32 57	29 86	28	104 52	68 92	51 61	41 67	35 46	28 13
26 36	60 79	45 16	37 54	33 15	30 42	29	104 74	69 15	51 86	41 95	35 79	28 96
27 06	61 78	46 92	38 20	33 76	31 01	30	104 98	69 39	52 12	42 24	36 15	29 80
27 78	62 79	46 70	38 87	34 39	31 65	31	105 22	69 64	52 40	42 58	36 56	30 71
28 55	63 84	47 51	39 59	35 05	32 31	32	105 47	69 92	52 70	42 93	36 99	31 67
29 37	64 92	48 34	40 33	35 73	33 02	33	105 75	70 20	53 03	43 32	37 45	32 69
30 21	66 04	49 22	41 09	36 45	33 75	34	106 04	70 52	53 38	43 74	37 95	33 77
31 12	67 20	50 14	41 90	37 20	34 55	35	106 36	70 86	53 78	44 20	38 50	34 92
32 07	68 39	51 07	42 72	38 06	35 37	36	106 70	71 23	54 19	44 74	39 08	36 15
33 07	69 64	52 04	43 61	38 94	36 25	37	107 05	71 61	54 65	45 30	39 70	37 45
34 14	70 91	53 07	44 52	39 88	37 16	38	107 44	72 04	55 16	45 91	40 38	38 84
35 26	72 23	54 13	45 47	40 86	38 14	39	107 84	72 51	55 71	46 57	41 12	40 32
36 46	73 61	55 25	46 49	41 90	39 19	40	108 30	73 01	56 33	47 27	41 92	41 92
37 71	75 03	56 41	47 63	42 99	40 31	41	108 77	73 57	57 03	48 03	42 79	43 62
39 05	76 49	57 60	48 82	44 15	41 50	42	109 29	74 17	57 80	48 88	43 76	45 45
40 49	78 02	58 87	50 08	45 39	42 76	43	109 86	74 85	58 60	49 78	44 79	47 43
42 00	79 61	60 19	51 42	46 71	44 11	44	110 49	75 59	59 49	50 77	45 93	49 55
43 61	81 25	61 59	52 82	48 12	45 55	45	111 18	76 40	60 45	51 85	47 17	51 85
45 33	82 96	63 19	54 32	49 61	47 00	46	111 93	77 38	61 60	53 04	48 53	54 36
47 16	84 75	64 87	55 92	51 21	48 50	47	112 76	78 44	62 64	54 34	50 02	57 05
49 12	86 61	66 65	57 60	52 92	50 00	48	113 67	79 58	63 88	55 76	51 65	59 99
51 20	88 57	68 54	59 41	54 78	51 50	49	114 68	80 80	65 24	57 32	53 41	63 21
53 43	90 59	70 62	61 34	56 75	53 00	50	115 80	82 14	66 74	59 02	55 33	66 74
55 81	92 99	72 64	63 41	58 88	54 50	51	117 22	83 60	68 37	60 89	56 00	69 00
58 36	95 53	74 88	65 62	61 17	56 00	52	118 72	85 18	70 16	62 93	57 00	71 00
61 09	98 18	77 26	67 99	63 64	57 50	53	120 34	86 91	72 12	65 18	58 00	73 00
64 01	100 96	79 78	70 54	66 30	59 00	54	122 08	88 99	74 27	67 62	59 00	75 00
67 14	108 91	82 49	73 29	69 19	60 00	55	123 98	90 85	76 63	70 29	60 00	76 00

PARTICIPATING RATES PER \$1,000

With Increasing Benefit Disability (Waiver of Premium and \$10 Per Month First 5 Years, \$15 the second and \$20 thereafter.)

Ord. Life	LIMITED PAY. LIFE					Age	ENDOWMENTS					
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	Age 70
\$18.82	\$47.99	\$35.50	\$29.36	\$25.79	\$23.49	15	101.04	\$65.64	\$48.32	\$38.27	\$31.83	\$19.95
19.20	48.65	36.00	29.79	26.17	23.85	16	101.22	65.81	48.48	38.43	31.99	20.37
19.58	49.36	36.53	30.24	26.57	24.21	17	101.45	65.97	48.65	38.57	32.15	20.84
20.01	50.07	37.08	30.69	26.97	24.59	18	101.64	66.16	48.80	38.75	32.33	21.33
20.42	50.81	37.63	31.16	27.39	24.98	19	101.85	66.34	48.99	38.93	32.53	21.82
20.86	51.57	38.20	31.64	27.83	25.39	20	102.08	66.52	49.18	39.11	32.71	22.35
21.33	52.34	38.79	32.14	28.27	25.80	21	102.29	66.72	49.34	39.30	32.92	22.90
21.82	53.14	39.38	32.65	28.73	26.25	22	102.44	66.86	49.51	39.47	33.12	23.48
22.34	53.97	40.01	33.18	29.21	26.69	23	102.60	67.03	49.69	39.67	33.34	24.07
22.85	54.82	40.65	33.73	29.69	27.15	24	102.78	67.20	49.88	39.87	33.57	24.71
23.41	55.69	41.31	34.29	30.21	27.64	25	102.96	67.39	50.07	40.09	33.83	25.37
24.00	56.58	41.98	34.86	30.74	28.14	26	103.14	67.58	50.29	40.32	34.10	26.07
24.60	57.50	42.70	35.47	31.29	28.65	27	103.34	67.79	50.50	40.58	34.39	26.80
25.24	58.45	43.41	36.08	31.85	29.21	28	103.54	67.99	50.73	40.84	34.70	27.57
25.90	59.43	44.18	36.73	32.44	29.78	29	103.77	68.22	50.98	41.13	35.04	28.41
26.61	60.45	44.95	37.40	33.07	30.38	30	104.01	68.46	51.25	41.43	35.41	29.25
27.34	61.48	45.75	38.10	33.71	31.04	31	104.25	68.72	51.54	41.77	35.84	30.17
28.13	62.56	46.58	38.83	34.38	31.73	32	104.50	69.00	51.84	42.14	36.29	31.14
28.96	63.68	47.43	39.58	35.08	32.46	33	104.78	69.28	52.18	42.54	36.78	32.16
29.81	64.82	48.33	40.36	35.81	33.21	34	105.07	69.61	52.54	42.97	37.30	33.25
30.73	66.00	49.27	41.18	36.57	34.03	35	105.39	69.95	52.95	43.44	37.87	34.41
31.70	67.22	50.22	42.02	37.46	34.88	36	105.73	70.33	53.37	44.01	38.48	35.64
32.71	68.50	51.21	42.92	38.36	35.78	37	106.06	70.71	53.84	44.59	39.13	36.95
33.80	69.79	52.26	43.85	39.33	36.72	38	106.48	71.15	54.36	45.23	39.84	38.35
34.94	71.14	53.33	44.82	40.35	37.73	39	106.88	71.63	54.92	45.92	40.61	39.83
36.15	72.54	54.47	45.84	41.41	38.80	40	107.34	72.13	55.55	46.64	41.44	41.44
37.42	73.98	55.64	47.02	42.53	39.94	41	107.81	72.70	56.28	47.44	42.34	43.15
38.78	75.46	56.84	48.24	43.72	41.15	42	108.34	73.31	57.08	48.33	43.35	44.98
40.24	77.01	58.13	49.54	44.99	42.44	43	108.91	74.00	57.91	49.27	44.41	46.97
41.77	78.61	59.46	50.91	46.34	43.82	44	109.54	74.75	58.83	50.30	45.58	49.10
43.40	80.28	60.87	52.35	47.78	45.29	45	110.24	75.57	59.82	51.41	46.86	51.41
45.14	82.01	62.51	53.89	49.30	46.80	46	110.99	76.58	60.92	52.65	48.26	53.93
47.00	83.80	64.25	55.53	50.95	48.38	47	111.83	77.67	62.11	54.00	49.79	56.64
48.99	85.68	66.08	57.26	52.70	49.99	48	112.74	78.85	63.40	55.46	51.45	59.59
51.10	87.64	68.02	59.11	54.59	51.69	49	113.76	80.10	64.81	57.07	53.25	62.82
53.36	89.66	70.06	61.09	56.60	53.46	50	114.88	81.47	66.36	58.81	55.21	66.36
55.78	92.14	72.24	63.21	58.78	55.29	51	116.33	83.00	68.06	60.74		
58.37	94.75	74.54	65.48	61.12		52	117.86	84.64	69.91	62.84		
61.14	97.48	77.98	67.90	63.64		53	119.51	86.44	71.94	65.15		
64.10	100.34	79.57	70.50	66.35		54	121.29	88.38	74.15	67.65		
67.29	103.38	82.36	73.33	69.30		55	123.22	90.51	76.58	70.37		

Rates With Waiver of Premium Disability Benefit.

\$17.67	\$44.80	\$33.22	\$27.53	\$24.22	\$22.10	15	100.85	\$65.41	\$48.03	\$37.87	\$31.33	\$18.91
18.00	45.40	33.67	27.91	24.56	22.42	16	101.03	65.55	48.16	37.99	31.45	19.30
18.34	46.03	34.14	28.31	24.91	22.74	17	101.22	65.70	48.29	38.11	31.59	19.72
18.72	46.67	34.63	28.72	25.28	23.08	18	101.42	65.86	48.42	38.24	31.72	20.16
19.09	47.34	35.14	29.16	25.67	23.44	19	101.62	66.02	48.57	38.39	31.87	20.61
19.49	48.04	35.66	29.60	26.07	23.81	20	101.83	66.18	48.72	38.54	32.01	21.09
19.90	48.75	36.20	30.05	26.48	24.18	21	102.01	66.34	48.86	38.68	32.17	21.60
20.34	49.49	36.75	30.52	26.90	24.59	22	102.15	66.47	48.99	38.82	32.33	22.13
20.80	50.26	37.34	31.02	27.34	25.00	23	102.29	66.60	49.14	38.98	32.50	22.68
21.28	51.04	37.94	31.53	27.79	25.43	24	102.45	66.74	49.30	39.15	32.68	23.26
21.79	51.87	38.56	32.06	28.28	25.89	25	102.60	66.91	49.46	39.32	32.88	23.88
22.32	52.71	39.19	32.60	28.77	26.36	26	102.78	67.07	49.63	39.51	33.08	24.53
22.88	53.58	39.87	33.18	29.29	26.84	27	102.96	67.26	49.81	39.71	33.31	25.22
23.47	54.48	40.56	33.77	29.83	27.30	28	103.15	67.44	50.01	39.93	33.56	25.93
24.08	55.43	41.29	34.38	30.39	27.80	29	103.35	67.65	50.23	40.16	33.83	26.70
24.73	56.40	42.02	35.02	30.98	28.46	30	103.57	67.85	50.45	40.41	34.13	27.50
25.41	57.40	42.79	35.68	31.59	29.05	31	103.80	68.08	50.70	40.69	34.45	28.37
26.13	58.44	43.59	36.38	32.24	29.67	32	104.03	68.32	50.95	40.98	34.81	29.29
26.89	59.52	44.42	37.10	32.91	30.35	33	104.28	68.58	51.24	41.31	35.20	30.27
27.68	60.63	45.30	37.86	33.61	31.05	34	104.54	68.85	51.53	41.66	35.63	31.31
28.52	61.79	46.20	38.65	34.35	31.80	35	104.84	69.15	51.87	42.05	36.09	32.41
29.41	62.98	47.13	39.47	35.16	32.59	36	105.15	69.48	52.23	42.49	36.61	33.60
30.36	64.23	48.10	40.35	36.01	33.42	37	105.47	69.82	52.64	42.97	37.16	34.84
31.37	65.53	49.13	41.27	36.89	34.29	38	105.83	70.21	53.07	43.48	37.76	36.18
32.43	66.87	50.20	42.23	37.83	35.22	39	106.21	70.62	53.55	44.05	38.43	37.62
33.57	68.27	51.33	43.25	38.82	36.20	40	106.63	71.07	54.07	44.67	39.15	39.15
34.75	69.73	52.50	44.34	39.86	37.25	41	107.06	71.56	54.66	45.33	39.95	40.80
36.03	71.24	53.72	45.48	40.97	38.38	42	107.54	72.10	55.30	46.09	40.83	42.57
37.39	72.81	55.02	46.69	42.14	39.58	43	108.06	72.69	56.00	46.91	41.78	44.49
38.82	74.44	56.36	47.96	43.40	40.87	44	108.64	73.35	56.77	47.80	42.84	46.54
40.34	76.15	57.79	49.30	44.73	42.24	45	109.25	74.06	57.61	48.77	43.99	48.77
41.97	77.94	59.33	50.72	46.15		46	109.94	74.87	58.54	49.86	45.25	51.20
43.72	79.80	60.95	52.25	47.66		47	110.69	75.77	59.56	51.05	46.64	53.82
45.58	81.77	62.66	53.85	49.30		48	111.52	76.76	60.68	52.35	48.16	56.68
47.56	83.82	64.47	55.57	51.04		49	112.43	77.84	61.91	53.80	49.81	59.82
49.67	85.97	66.36	57.40	52.91		50	113.44	79.01	63.26	55.37	51.61	63.26
51.91	88.28	68.37	59.35	54.92		51	114.64	80.30	64.74	57.11		
54.33	90.71	70.49	61.44	57.08		52	115.93	81.71	66.38	59.00		
56.90	93.25	72.75	63.67	59.41		53	117.33	83.25	68.15	61.08		
59.66	95.90	75.14	66.06	61.92		54	118.84	84.93	70.12	63.35		
62.61	98.71	77.68	68.64	64.61		55	120.50	86.78	72.28	65.82		

Double Indemnity may be added with above forms of disability, the extra charge can be ascertained by referring to preceding page and noting differences in the rates presented for the policies with and without the feature.

PARTICIPATING RATES FOR \$10 MONTHLY INCOME to Beneficiary for Life. 20 Years Certain.

American 3% Reserve.

ORDINARY LIFE.

Commuted Value, \$1,838.83

AGE OF BENEFICIARY

25	27	29	31	33	35	37	39	41	43	45	47	49	51	Red. Prem.
\$45 65	\$45 12	\$44 59	\$44 11	\$43 63	\$43 18	\$42 72	\$42 31	\$41 93	\$41 57	\$41 21	\$40 92	\$40 63	\$40 39	\$39 53
46 73	46 18	45 62	45 12	44 64	44 16	43 70	43 30	42 91	42 53	42 17	41 88	41 57	41 33	40 46
47 90	47 35	46 80	46 25	45 74	45 26	44 81	44 38	43 99	43 58	43 22	42 91	42 65	42 38	41 50
49 13	48 55	47 95	47 40	46 87	46 37	45 91	45 48	45 05	44 66	44 31	43 97	43 70	43 44	42 55
50 42	49 80	49 20	48 62	48 10	47 57	47 09	46 63	46 20	45 82	45 46	45 12	44 83	44 59	43 68
51 79	51 14	50 54	49 94	49 39	48 84	48 36	47 88	47 42	47 01	46 66	46 32	46 03	45 77	44 83
53 26	52 55	51 94	51 34	50 74	50 14	49 66	49 20	48 72	48 31	47 93	47 59	47 28	47 02	46 06
54 79	54 07	53 40	52 78	52 18	51 58	51 05	50 54	50 06	49 63	49 25	48 94	48 60	48 34	47 35
56 42	55 68	55 01	54 34	53 69	53 08	52 51	52 01	51 53	51 07	50 66	50 33	49 99	49 70	48 72
58 18	57 41	56 69	55 99	55 22	54 65	54 07	53 54	53 04	52 58	52 15	51 79	51 46	51 17	50 16
60 05	59 21	58 46	57 72	57 00	56 35	55 70	55 18	54 65	54 17	53 74	53 35	53 02	52 70	51 70
62 02	61 15	60 31	59 54	58 80	58 14	57 48	56 86	56 30	55 80	55 37	54 98	54 62	54 31	53 28
64 15	63 22	62 33	61 51	60 74	60 00	59 33	58 70	58 15	57 65	57 17	56 76	56 38	56 04	54 98
66 41	65 40	64 49	63 62	62 81	62 02	61 30	60 65	60 07	59 52	59 04	58 61	58 22	57 89	56 78
68 81	67 75	66 79	65 86	64 99	64 18	63 41	62 71	62 11	61 54	61 01	60 55	60 14	59 83	58 68
71 38	70 27	69 22	68 23	67 30	66 46	65 64	64 92	64 25	63 65	63 12	62 64	62 23	61 87	60 60
74 06	72 91	71 81	70 73	69 77	68 86	68 02	67 25	66 53	65 88	65 33	64 85	64 42	64 03	62 81
77 02	75 74	74 59	73 49	72 43	71 47	70 61	69 74	68 98	68 33	67 73	67 22	66 77	66 36	65 09
80 14	78 84	77 57	76 42	75 29	74 26	73 27	72 41	71 59	70 90	70 27	69 74	69 26	68 81	67 49
83 32	82 13	80 76	79 51	78 44	77 33	76 20	75 26	74 40	73 63	72 98	72 38	71 88	71 45	70 03
87 10	85 58	84 19	82 82	81 53	80 38	79 27	78 26	77 38	76 56	75 84	75 22	74 66	74 21	72 72
90 96	89 38	87 59	86 42	85 63	84 78	82 61	81 58	80 59	79 73	78 94	78 22	77 69	77 21	75 62
95 11	93 41	91 82	90 25	88 78	87 46	86 18	85 06	84 02	83 09	82 22	81 48	80 88	80 38	78 70
99 53	97 73	96 02	94 33	92 83	91 37	90 02	88 78	87 67	86 64	85 75	84 96	84 26	83 76	81 96
104 28	102 38	100 56	98 81	97 15	95 59	94 13	92 76	91 56	90 48	89 52	88 66	87 94	87 34	85 44
109 39	107 40	105 43	103 54	101 78	100 10	98 52	97 06	95 76	94 61	93 58	92 66	91 90	91 22	89 16
114 82	112 68	110 59	108 60	106 73	104 88	103 15	101 62	100 22	98 98	97 85	96 89	96 02	95 30	93 10
120 65	118 37	116 16	114 05	112 01	110 04	108 19	106 51	105 05	103 66	102 43	101 40	100 46	99 65	97 30
126 85	124 46	122 11	119 86	117 70	115 61	113 57	111 79	110 21	108 72	107 35	106 22	105 22	104 33	101 78
133 54	131 04	128 52	126 12	123 77	121 56	119 38	117 43	115 70	114 10	112 63	111 38	110 30	109 37	106 56
140 71	138 07	135 38	132 79	130 32	127 92	125 59	123 48	121 61	119 88	118 27	116 88	115 70	114 72	111 65
148 35	145 54	142 73	139 99	137 30	134 71	132 29	130 01	127 94	126 07	124 30	122 76	121 51	120 46	117 10
156 62	153 58	150 62	147 67	144 82	142 08	139 44	137 02	134 74	132 70	130 78	129 07	127 75	126 60	122 90
165 43	162 22	159 07	155 95	152 99	149 98	147 12	144 50	142 03	139 80	137 74	135 89	134 42	133 13	129 12
174 89	171 53	168 17	164 83	161 57	158 38	155 33	152 52	149 88	147 43	145 20	143 23	141 60	140 18	135 77
185 02	181 46	177 91	174 36	170 88	167 50	164 23	161 14	158 28	155 64	153 24	151 13	149 28	147 74	142 78

20 PAYMENT LIFE.

\$67 06	\$66 24	\$65 45	\$64 70	\$63 98	\$63 31	\$62 69	\$62 09	\$61 54	\$61 03	\$60 58	\$60 19	\$59 83	\$59 54	\$58 54
68 18	67 34	66 55	65 78	65 04	64 37	63 72	63 12	62 54	62 04	61 58	61 18	60 84	60 53	59 52
69 41	68 54	67 73	66 94	66 19	65 50	64 82	64 22	63 63	63 14	62 66	62 26	61 90	61 61	60 58
70 66	69 77	68 93	68 1	67 34	66 62	65 95	65 33	64 75	64 22	63 77	63 34	62 98	62 66	61 63
72 00	71 09	70 22	69 38	68 59	67 85	67 15	66 53	65 93	65 40	64 92	64 49	64 13	63 82	62 76
73 42	72 46	71 54	70 68	69 89	69 12	68 40	67 75	67 15	66 60	66 10	65 66	65 30	64 97	63 91
74 88	73 87	72 94	72 05	71 23	70 44	69 72	69 05	68 42	67 87	67 37	66 94	66 53	66 22	65 14
76 42	75 38	74 42	73 51	72 63	71 83	71 09	70 39	69 77	69 19	68 68	68 23	67 82	67 51	66 41
78 02	76 97	75 96	75 00	74 11	73 27	72 50	71 78	71 14	70 54	70 01	69 55	69 17	68 81	67 70
79 75	78 67	77 59	76 58	75 67	74 81	73 99	73 25	72 58	71 98	71 45	70 97	70 56	70 20	69 07
81 58	80 42	79 32	78 29	77 33	76 42	75 58	74 81	74 11	73 49	72 94	72 45	72 02	71 66	70 51
83 45	82 25	81 10	80 02	79 01	78 07	77 21	76 42	75 70	75 05	74 47	73 99	73 56	73 18	72 00
85 44	84 19	82 99	81 86	80 81	79 85	78 94	78 12	77 38	76 70	76 10	75 60	75 14	74 78	73 58
87 58	86 26	85 01	83 83	82 73	81 72	80 76	79 82	79 13	78 43	77 83	77 30	76 82	76 44	75 19
89 81	88 44	87 12	85 90	84 72	83 66	82 68	81 77	80 98	80 28	79 61	79 06	78 65	78 17	76 87
92 26	90 79	89 42	88 13	86 90	85 78	84 74	83 81	82 97	82 20	81 53	80 95	80 45	80 04	78 70
94 73	93 22	91 78	90 41	89 14	87 96	86 88	85 87	84 98	84 19	83 50	82 90	82 37	81 94	80 57
97 42	95 83	94 32	92 88	91 54	90 29	89 16	88 11	87 17	86 35	85 61	84 98	84 43	84 00	82 56
100 30	98 62	97 03	95 52	94 13	92 81	91 61	90 50	89 52	88 63	87 86	87 22	86 64	86 10	84 67
103 37	101 59	99 94	98 35	96 84	95 47	94 20	93 02	91 90	90 90	90 06	89 24	88 54	88 04	86 58
106 66	104 81	103 03	101 38	99 79	98 33	96 98	95 74	94 63	93 65	92 78	92 04	91 44	90 89	89 23
110 06	108 12	106 27	104 52	102 84	101 30	99 89	98 57	97 39	96 36	95 45	94 66	93 98	93 43	91 70
113 76	111 72	109 80	107 93	106 18	104 54	103 01	101 64	100 39	99 28	98 30	97 46	96 77	96 17	94 34
117 74	115 61	113 57	111 60	109 73	108 00	106 39	104 93	103 56	102 41	101 38	100 49	99 72	99 10	97 15
121 99	119 76	117 60	115 54	113 57	111 72	109 99	108 43	107 02	105 74	104 64	103 70	102 86	102 19	100 13
126 55	124 20	121 94	119 74	117 65	115 70	113 88	112 20	110 69	109 34	108 14	107 11	106 25	105 53	103 30
131 33	128 86	126 48	124 18	121 97	119 90	117 96	116 18	114 58	113 14	111 84	110 76	109 82	109 06	106 68
136 49	133 90	131 40	128 98	126 62	124 44	122 38	120 48	118 75	117 19	115 82	114 67	113 66	112 82	110 28
142 03	139 32	136 70	134 14	131 66	129 34	127 13	125 09	123 34	121 88	120 62	119 45	118 45	117 77	115 12
148 01	145 15	142 39	139 68	137 06	134 59	132 24	130 08	128 09	126 31	124 73	123 36	122 18	121 20	118 22
154 44	151 46	148 56	145 70	142 92	140 30	137 78	135 46	133 34	131 40	129 70	128 21	126 94	125 88	122 64
161 18	158 06	155 02	152 02	149 09	146 30	143 62	141 14	138 89	136 80	134 98	133 39	132 00	130 87	127 37
168 48	165 22	162 02	158 83	155 74	152 75	149 95	147 31	144 86	142 63	140 66	138 94	137 45	136 20	132 41
176 42	173 02	169 66	166 30	163 03	159 89	156 84	154 03	151 39	149 02	146 88	145 01	143 38	142 00	137 88
184 99	181 42	177 59	174 34	170 88	167 54	164 28	161 25	158 45	155 86	153 55	151 54	149 70	148 30	143 74
194 26	190 49	186 77	183 02	179 35	175 82	172 34	169 10	166 08	163 30	160 80	158 59	156 67	155 06	150 06

MUTUAL LIFE INSURANCE COMPANY, N. Y.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values

ORDINARY LIFE

CASH OR LOAN				PAID-UP				EXTENDED TERM											
3	10	15	20	3	10	15	20	3	10	15	20	3	10	15	20	3	10	15	20
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
15	\$14.51	\$67.79	\$110.45	\$160.03	\$45.08	\$190.32	\$286.41	\$381.13	1	352	9	289	15	361	20	306			
16	15 08	70 37	114.60	165.97	46 29	194.54	292.28	388.36	2	13	10	38	16	121	20	322			
17	15 66	73 05	118.92	172.13	47 32	198.81	298.24	395.66	2	38	10	153	16	234	20	320			
18	16 27	75.84	123.41	178.52	48 47	203.15	304.28	403.02	2	63	10	267	16	332	20	300			
19	16 90	78.74	128.03	185.15	49 62	207.55	310.40	410.47	2	91	11	13	17	50	20	266			
20	17 56	81.76	132.94	192.04	50 81	212.01	316.61	418.00	2	118	11	124	17	115	20	218			
21	18 22	84.91	138.00	199.17	51 94	216.56	322.92	425.58	2	145	11	231	17	163	20	156			
22	18 94	88 20	143.26	206.58	53 17	221.20	329.30	433.26	2	174	11	335	17	194	20	83			
23	19 69	91.64	148.74	214.27	54 43	225.95	335.79	441.04	2	203	12	68	17	209	19	364			
24	20 47	95 21	154.43	222.25	55 71	230.74	342.36	448.90	2	233	12	160	17	207	19	270			
25	21 29	98.94	160.36	230.50	57 03	235.64	349.05	456.81	2	263	12	244	17	191	19	166			
26	22 14	102.83	166.50	239.05	58 36	240.62	355.77	464.81	2	294	12	317	17	160	19	54			
27	23 03	106.88	172.90	247.87	59 72	245.68	362.63	472.83	2	326	13	13	17	117	18	300			
28	23 96	111.11	179.54	256.99	61.11	250.84	369.55	480.92	2	356	13	61	17	61	18	173			
29	24 94	115.51	186.44	266.38	62.55	256.08	376.57	489.03	3	24	13	95	16	359	18	41			
30	25 96	120.10	193.61	276.02	64.01	261.41	383.79	497.14	3	56	13	115	16	280	17	268			
31	27 02	124.86	201.04	285.90	65 48	266.80	390.90	505.22	3	88	13	121	16	102	17	125			
32	28 14	129.83	208.72	296.00	67 02	272.29	398.15	513.25	3	120	13	115	16	97	16	343			
33	29 30	135.01	216.66	306.33	68 56	277.89	405.45	521.26	3	150	13	95	15	358	10	192			
34	30 53	140.40	224.86	316.86	70 18	283.58	412.81	529.21	3	180	13	64	15	246	16	38			
35	31 81	146.01	233.23	327.58	71 81	289.37	420.16	537.09	3	209	13	21	15	128	15	245			
36	33 14	151.83	241.92	338.48	73 47	295.22	427.50	544.90	3	236	12	332	15	6	15	86			
37	34 53	157.86	250.76	349.53	75 16	301.13	434.81	552.61	3	261	12	268	14	242	14	290			
38	35 97	164.11	259.79	360.72	76 86	307.11	442.07	560.22	3	284	12	195	14	109	14	127			
39	37 50	170.57	269.01	372.04	78 65	313.14	449.29	567.74	3	305	12	115	13	337	13	328			
40	39 08	177.20	278.40	383.47	80 43	319.16	456.45	575.16	3	322	12	27	13	197	13	165			
41	40 75	184.01	287.94	394.98	82 31	325.17	463.51	582.46	3	336	11	298	13	55	13	1			
42	42 49	190.96	297.61	406.55	84 21	331.12	470.52	589.63	3	345	11	197	12	273	12	204			
43	44 30	198.06	307.40	418.14	86 14	337.03	477.41	596.64	3	348	11	91	12	126	12	41			
44	46 16	205.28	317.29	429.75	88 05	342.85	484.19	603.51	3	346	10	346	11	342	11	247			
45	48 10	212.62	327.27	441.35	90 01	348.60	490.87	610.24	3	337	10	231	11	193	11	88			
46	50 04	220.06	337.30	452.90	91 94	354.26	497.40	616.80	3	323	10	113	11	42	10	296			
47	52 10	227.59	347.39	464.37	93 84	359.82	503.83	623.18	3	303	9	357	10	258	10	147			
48	54 18	235.21	357.49	475.73	95 71	365.30	510.10	629.37	3	279	9	234	10	109	9	352			
49	56 24	242.91	367.62	486.96	97 52	370.69	516.26	635.37	3	249	9	109	9	326	9	204			
50	58 37	250.69	377.76	498.04	99 32	376.00	522.32	641.20	3	217	8	349	9	181	9	55			
51	60 68	258.55	387.88	508.93	101 35	381.27	528.25	646.82	3	185	8	223	9	37	8	276			
52	63 45	266.47	397.96	519.63	104 03	386.47	534.06	652.26	3	157	8	98	8	262	8	134			
53	66 28	274.44	407.97	530.19	106 70	391.59	539.73	657.57	3	127	7	338	8	125	7	355			
54	69 15	282.46	417.87	540.68	109 33	396.66	545.23	662.85	3	93	7	215	7	354	7	220			
55	72 08	290.50	427.64	551.19	111 94	401.67	550.56	668.17	3	58	7	93	7	226	7	82			

20 PAYMENT LIFE

	3	10	15	20	3	10	15	19	3	10	15	19
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
15	\$36 57	\$173 16	\$285 55	\$419 88	\$113 61	\$486 15	\$740 45	\$947 71	5	76 29	309 40	324 49
16	37 24	176 29	290 67	427 36	114 11	487 36	741 34	947 93	5	103 29	247 40	67 48
17	37 94	179 51	295 94	435 04	114 64	488 55	742 20	948 13	5	129 29	170 39	172 47
18	38 05	182 83	301 36	442 95	115 14	489 74	743 03	948 34	5	155 29	80 38	273 46
19	39 38	186 25	306 94	451 07	115 63	490 93	743 86	948 53	5	181 28	343 38	7 45
20	40 13	189 76	312 68	459 42	116 11	492 06	744 68	948 71	5	206 28	227 37	104 44
21	40 90	193 38	318 58	468 00	116 59	493 20	745 47	948 91	5	231 28	102 36	197 43
22	41 70	197 11	321 65	476 80	117 07	494 34	746 25	949 07	5	256 27	331 35	290 42
23	42 52	200 95	330 89	485 83	117 55	495 46	747 02	949 25	5	281 27	185 35	13 41
24	43 38	204 89	337 29	495 10	118 06	496 55	747 75	949 40	5	306 27	31 34	102 41
25	44 25	208 95	343 86	504 59	118 53	497 64	748 46	949 55	5	328 26	232 33	188 40
26	45 15	213 12	350 59	514 30	119 01	498 69	749 13	949 67	5	350 26	61 32	271 39
27	46 08	217 40	357 49	524 23	119 49	499 72	749 77	949 81	6	6 25	248 31	353 38
28	47 03	221 80	364 56	534 37	119 95	500 73	750 38	949 91	6	26 25	63 31	70 37
29	48 02	226 31	371 80	544 70	120 43	501 71	750 96	950 02	6	44 24	237 30	151 36
30	49 03	230 94	379 19	555 22	120 89	502 67	751 46	950 09	6	59 24	40 29	229 35
31	50 08	235 67	386 75	565 89	121 37	503 57	751 99	950 15	6	72 23	203 28	307 34
32	51 14	240 52	394 45	576 71	121 80	504 45	752 44	950 19	6	83 22	362 28	18 33
33	52 26	245 49	402 30	587 67	122 29	505 30	752 85	950 20	6	90 22	150 27	96 32
34	53 39	250 58	410 27	598 74	122 72	506 12	753 20	950 18	6	94 21	300 26	173 31
35	54 56	255 78	418 33	609 92	123 17	506 91	753 46	950 14	6	95 21	81 25	249 31
36	55 75	261 10	426 48	621 18	123 59	507 68	753 65	950 08	6	92 20	225 24	325 30
37	56 98	266 51	434 69	632 51	124 03	508 38	753 74	949 96	6	84 20	1 24	36 29
38	58 25	272 01	442 94	643 89	124 47	509 03	753 73	949 82	6	72 19	139 23	115 28
39	59 55	277 59	451 23	655 30	124 90	509 62	753 63	949 65	6	54 18	276 22	193 27
40	61 11	283 23	459 51	666 72	125 78	510 13	753 39	949 43	6	39 18	48 21	271 26
41	62 85	288 90	467 78	678 13	126 94	510 52	753 05	949 16	6	22 17	182 20	350 25
42	64 62	294 58	475 99	689 50	128 07	510 79	752 54	948 85	5	362 16	317 20	68 24
43	66 44	300 26	484 15	700 83	129 18	510 94	751 92	948 46	5	330 16	86 19	152 23
44	68 29	305 91	492 20	712 08	130 27	510 92	751 11	948 04	5	291 15	221 18	287 23
45	70 17	311 52	500 15	723 24	131 51	510 78	750 17	947 55	5	245 14	356 17	323 22
46	72 07	317 06	507 94	734 27	132 31	510 41	749 03	946 99	5	193 14	128 17	49 21
47	73 97	322 53	515 95	745 16	133 23	509 92	747 71	946 35	5	137 13	265 16	143 20
48	75 86	327 91	522 96	755 88	134 05	509 27	746 20	945 65	5	76 13	41 15	239 19
49	77 73	333 19	530 15	766 41	134 78	508 46	744 52	944 84	5	11 12	184 14	337 18
50	79 01	338 37	537 10	776 73	135 47	507 52	742 63	943 95	4	308 11	329 14	78 17
51	81 49	343 43	543 77	786 62	136 10	506 45	740 56	942 97	4	238 11	115 13	188 17
52	83 37	348 37	550 14	796 67	136 69	505 25	738 28	941 88	4	168 10	269 12	300 16
53	85 27	353 18	556 18	806 28	137 27	503 95	735 80	940 68	4	96 10	63 12	54 15
54	87 10	357 85	561 84	815 69	137 80	502 54	733 08	939 34	4	25 9	227 11	180 14
55	99 06	362 37	567 10	824 93	138 32	501 04	730 11	937 90	3	319 9	32 10	308 13

MUTUAL LIFE INSURANCE COMPANY, N. Y.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	Ann'l. Prem.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.
21	48.56	168.23	465	28	2,392.09	1000	Pd-up	427.36	1000	Pd-up	468.00	1000	Pd-up
25	51.67	180.85	468	27	5,419.88	1000	"	459.42	1000	"	504.59	1000	"
30	56.18	198.83	473	25	5,459.42	1000	"	504.59	1000	"	555.22	1000	"
35	61.53	219.38	477	23	1,504.59	1000	"	555.22	1000	"	609.92	1000	"
40	67.90	242.46	480	20	3,535.22	1000	"	609.92	1000	"	666.72	1000	"
45	75.57	267.61	481	17	3,609.92	1000	"	666.72	1000	"	723.24	1000	"
50	84.99	292.88	480	14	2,666.72	1000	"	723.24	1000	"	776.73	1000	"
55	96.66	316.25	474	11	1,723.24	1000	"	776.73	1000	"	824.93	1000	"
60	111.47	335.28	463	8	4,776.73	1000	"	824.93	1000	"	869.06	1000	"

21	36.00	107.86	295	16	8,258.71	659	36	5,427.36	1000	Pd-up	468.00	1000	Pd-up
25	38.35	116.81	302	17	0,278.23	662	33	10,459.42	1000	"	504.59	1000	"
30	41.73	129.53	308	16	10,395.82	665	30	4,504.59	1000	"	555.22	1000	"
35	45.91	144.03	313	15	10,336.99	667	26	8,555.22	1000	"	609.92	1000	"
40	50.92	160.27	317	14	2,371.28	668	22	11,609.92	1000	"	666.72	1000	"
45	57.16	177.93	320	12	1,406.91	666	19	2,666.72	1000	"	723.24	1000	"
50	65.16	195.19	320	9	9,440.79	661	15	6,723.24	1000	"	776.73	1000	"
55	75.66	210.71	316	7	7,470.40	650	12	1,776.73	1000	"	824.93	1000	"
60	89.94	223.33	308	5	7,692.14	633	9	0,824.93	1000	"	869.06	1000	"

	End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
	Cash or Loan		Pd. Up	Ext. Term Y	\$	Cash or Loan		Pd. Up	Ext. Term Y	\$	Cash or Loan		Pd. Up	Ext. Term Y	\$	Cash or Loan		Pd. Up	Ext. Term Y	\$
	\$	\$	\$			\$	\$				\$	\$				\$	\$			
21	101.75	443.37	512	5	\$490,652.25	712	3	\$704,763.90	810	2	\$806,879.76	906	1	\$905						
25	102.32	443.12	512	5	489,652.00	711	3	704,763.70	810	2	806,879.63	906	1	905						
30	103.22	442.71	511	5	487,651.58	711	3	702,763.34	809	2	804,879.41	905	1	904						
35	104.40	442.13	510	5	483,650.95	710	3	701,762.81	809	2	804,879.07	905	1	904						
40	106.03	441.21	509	5	477,649.97	709	3	697,751.91	808	2	802,878.52	904	1	903						
45	108.41	439.83	507	5	465,648.30	707	3	692,760.44	806	2	799,877.52	903	1	902						
50	112.15	436.99	503	5	449,645.03	703	3	681,757.55	803	2	793,875.64	901	1	899						
55	118.00	431.79	496	5	403,639.20	696	3	662,752.43	797	2	782,872.33	898	1	894						
60	127.14	423.11	484	5	331,629.40	684	3	624,743.78	787	2	762,866.68	892	1	886						

	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Cash or Loan	Pd. Up	Ext. Term	Y. M.	Cash or Loan	Pd. Up	Ext. Term	Y. M.	Cash or Loan	Pd. Up	Ext. Term	Y. M.	Cash or Loan	Pd. Up	Ext. Term	Y. M.
21	66.09	263.53	349	10	\$833,390.38	490	8	\$450,602.66	696	5	\$682,914.35	942	1	\$941		
25	66.64	263.32	349	10	279,390.09	490	8	447,602.30	696	5	680,914.19	942	1	941		
30	67.53	263.02	348	10	272,339.64	489	8	442,601.70	695	5	678,913.91	941	1	940		
35	68.74	262.66	347	10	259,389.05	488	8	433,600.85	694	5	673,913.46	941	1	940		
40	70.50	262.31	346	10	235,388.39	486	8	416,599.65	692	5	665,912.69	940	1	939		
45	73.21	262.11	344	10	191,387.46	483	8	385,597.47	688	5	650,911.30	938	1	937		
50	77.57	261.04	340	10	109,385.04	477	8	328,593.08	681	5	623,908.76	936	1	933		
55	84.53	258.74	332	9	23,380.55	467	8	221,585.40	670	5	572,904.34	931	1	927		
60	96.63	255.19	322	6	24,373.55	452	8	12,373.14	651	5	477,896.85	923	1	916		

		End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years			
21	48 62	175 14	265	15	\$136 408 03	541	10	491 675.96	781	5	770 930 06	958	1	957
25	49 19	175 39	265	15	127 407 79	540	10	486 675.54	780	5	768 929 87	958	1	957
30	50 13	175 41	264	15	108 407 51	539	10	477 674.85	779	5	764 929 51	957	1	956
35	51 47	175 71	263	15	75 407 45	538	10	459 674.00	777	5	758 928 91	957	1	956
40	53 49	176 67	263	15	12 407 98	536	10	428 672.81	775	5	747 927 86	955	1	954
45	56 69	178 73	262	12	1 408 62	532	10	369 669.88	769	5	727 925 98	953	1	951
50	61 90	181 27	260	9	12 408 61	525	10	253 664.75	760	5	694 922 64	950	1	947
55	70 23	184 80	257	6	2 408 33	515	10	29 656.29	746	5	619 916 95	944	1	939
60	83 41	190 07	254	4	19 407 60	501	7	12 642.22	723	5	489 907 58	934	1	924

21	38.44	124.12	212	19	29,294.63	445	15	338,487.16	645	10	603,669.03	795	6	780
25	39.06	121.31	211	18	13,294.81	444	15	326,487.09	644	10	596,668.65	794	6	777
30	40.10	124.89	211	18	12,295.55	443	15	301,487.38	643	10	582,667.27	792	6	771
35	41.64	126.27	211	13	11,297.51	442	15	253,488.66	642	10	558,667.93	790	6	760
40	44.05	129.13	212	9	17,301.61	443	15	164,490.90	639	10	513,667.19	786	6	740
45	47.89	134.29	215	11	14,307.97	442	14	19,493.91	635	10	428,665.55	780	6	702
50	54.10	141.61	218	7	14,316.87	441	11	12,498.03	628	10	255,662.50	769	6	631

End of 5 Years				End of 10 Years			End of 15 Years			End of 20 Years			
Pr.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y.	Cash or Loan	Pd. Up	Ext. Term T.	Cash or Loan	Pd. Up	Ext. Term Y.	
	\$			\$	\$	\$	\$	\$	\$	\$	\$	\$	
21	31.93	91.26	174.38	13 247	222.04	378.01	20 187.91	366.30	551.73	15 453.85	539.03	713.46	10 673.14
25	32.62	91.84	174.46	12 344	223.00	377.77	20 159.26	367.29	551.15	15 436.25	539.59	712.58	10 663.96
30	33.82	93.28	175.11	11 324	225.48	378.16	20 96.89	370.06	550.95	15 398.31	541.47	711.55	10 644.45
35	35.66	96.18	177.11	10 245	230.52	380.07	19 116.67	375.75	551.94	15 327.66	544.94	710.20	10 608.94
40	38.55	101.46	181.17	9 108	239.67	384.38	15 126.0	385.10	553.68	15 190.40	550.35	707.98	10 541.87
45	43.15	110.33	188.07	7 309	453.70	390.72	12 116.7	399.08	556.11	14 056.44	568.44	704.65	10 408.42
50	50.39	122.70	196.65	6 154	273.15	398.85	9 125.0	418.57	559.67	10 121.56	569.41	700.12	10 286.50

NOTE.—3% Full Level Premium Reserve adopted Jan. 1, 1907 Full Reserve allowed at end of 10th year.

1Months.

NOTE.—Values after three premiums.

1924 DIVIDENDS AND NET COSTS

FIFTEEN YEAR ILLUSTRATIONS

ORDINARY LIFE

	\$19.62		\$21.49		\$24.38		\$28.11		\$33.01		\$39.55		\$60.72	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$4.41	\$15.21	\$4.79	\$16.70	\$5.37	\$19.01	\$6.11	\$22.00	\$7.09	\$25.92	\$8.39	\$31.16	\$12.61	\$48.11
1922	5.07	14.55	5.47	16.02	6.08	18.30	6.87	21.24	7.91	25.10	9.27	30.28	13.69	47.03
1921	5.12	14.50	5.55	15.94	6.20	18.18	7.03	21.08	8.13	24.88	9.57	29.98	14.17	46.55
1920	5.19	14.43	5.64	15.85	6.32	18.06	7.20	20.91	8.36	24.65	9.87	29.68	14.65	46.07
1919	5.25	14.37	5.73	15.76	6.45	17.93	7.38	20.73	8.60	24.41	10.18	29.37	15.13	45.59
1918	5.32	14.30	5.83	15.66	6.59	17.79	7.56	20.55	8.84	24.17	10.49	29.06	15.61	45.11
1917	5.40	14.22	5.93	15.56	6.73	17.65	7.75	20.36	9.09	23.92	10.81	28.74	16.09	44.63
1916	5.47	14.15	6.03	15.46	6.87	17.51	7.05	20.16	9.34	23.67	11.13	28.42	16.58	44.14
1915	5.56	14.06	6.14	15.35	7.03	17.35	8.15	19.96	9.61	23.40	11.46	28.09	17.05	43.67
1914	5.65	13.97	6.26	15.23	7.18	17.20	8.36	19.75	9.87	23.14	11.79	27.76	17.53	43.19
1913	5.74	13.88	6.38	15.11	7.35	17.03	8.57	19.54	10.15	22.86	12.13	27.42	18.00	42.72
1912	5.83	13.79	6.51	14.98	7.52	16.86	8.79	19.32	10.42	22.59	12.47	27.08	18.47	42.25
1911	6.04	13.58	6.74	14.75	7.79	16.59	9.12	18.99	10.81	22.20	12.91	26.64	19.03	41.69
1910	6.24	13.38	6.97	14.52	8.07	16.31	9.45	18.66	11.19	21.82	13.35	26.20	19.58	41.14
1909	6.45	13.17	7.22	14.27	8.30	16.02	9.79	18.32	11.58	21.43	13.79	25.76	20.13	40.59
Tot.	82.74	211.56	91.19	231.16	103.91	261.79	119.18	302.47	140.99	354.16	167.61	425.64	248.32	662.48
†		73.56		70.80		68.18		69.19		75.76		98.37		234.84

TWENTY PAYMENT LIFE

	\$29.84		\$31.83		\$34.76		\$38.34		\$42.79		\$48.52		\$66.69	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	5.65	24.19	6.04	25.79	6.61	28.15	7.35	30.99	8.27	34.52	9.48	39.04	13.33	53.36
1922	6.46	23.38	6.87	24.96	7.49	27.27	8.26	30.08	9.23	33.50	10.50	38.02	14.50	52.19
1921	6.68	23.16	7.12	24.71	7.77	26.99	8.59	29.75	9.61	33.18	10.94	37.58	15.08	51.61
1920	6.91	22.93	7.38	24.45	8.06	26.70	8.93	29.41	10.00	32.79	11.39	37.13	15.66	51.03
1919	7.15	22.69	7.64	24.19	8.37	26.39	9.28	29.00	10.41	32.38	11.85	36.67	16.25	50.44
1918	7.40	22.44	7.92	23.91	8.69	26.05	9.64	28.70	10.82	31.97	12.33	36.19	16.84	49.85
1917	7.66	22.18	8.21	23.62	9.02	25.74	10.02	28.32	11.26	31.53	12.82	35.70	17.45	49.24
1916	7.93	21.91	8.51	23.32	9.36	25.40	10.41	27.93	11.70	31.09	13.32	35.20	18.08	48.63
1915	8.21	21.63	8.83	23.00	9.72	25.04	10.82	27.52	12.16	30.63	13.83	34.69	18.67	48.02
1914	8.51	21.33	9.15	22.68	10.09	24.67	11.24	27.10	12.64	30.15	14.36	34.16	19.30	47.39
1913	8.82	21.02	9.49	22.34	10.48	24.28	11.67	26.67	13.12	29.67	14.90	33.62	19.93	46.76
1912	9.14	20.70	9.85	21.98	10.88	23.88	12.13	26.21	13.63	29.16	15.45	33.07	20.58	46.11
1911	9.57	20.27	10.32	21.51	11.39	23.37	12.69	25.65	14.25	28.54	16.12	32.40	21.34	45.35
1910	10.02	19.82	10.80	21.03	11.92	22.84	13.28	25.00	14.88	27.91	16.81	31.71	22.11	44.58
1909	10.48	19.36	11.30	20.53	12.47	22.29	13.88	24.46	15.54	27.25	17.51	31.01	22.90	43.79
Tot.	120.59	327.01	129.43	348.02	142.32	379.08	158.19	416.91	177.52	464.33	201.61	526.19	272.00	728.35
†		8.43		4.16		†1.11		†1.42		4.82		26.04		161.25

TWENTY YEAR ENDOWMENT

	\$48.62		\$49.19		\$50.13		\$51.47		\$53.49		\$56.69		\$70.23	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	7.01	41.61	7.29	41.90	7.73	42.40	8.30	43.17	9.05	44.44	10.05	46.63	13.59	56.64
1922	8.12	40.50	8.40	40.79	8.85	41.28	9.42	42.05	10.19	43.30	11.22	45.47	14.81	55.42
1921	8.65	39.97	8.94	40.25	9.39	40.74	9.97	41.50	10.74	42.73	11.79	44.90	15.45	54.78
1920	9.20	39.42	9.49	39.70	9.95	40.18	10.53	40.94	11.32	42.17	12.38	44.31	16.09	54.14
1919	9.78	38.84	10.07	39.12	10.53	39.60	11.12	40.35	11.91	41.58	12.90	43.70	16.75	53.48
1918	10.37	38.23	10.66	38.53	11.13	39.00	11.72	39.75	12.53	40.9	13.62	43.07	17.42	52.81
1917	10.99	37.63	11.29	37.90	11.75	38.38	12.33	39.11	13.17	40.32	14.27	42.42	18.10	52.13
1916	11.64	36.98	11.93	37.26	12.40	37.73	13.01	38.46	13.83	39.63	14.94	41.75	18.79	51.44
1915	12.30	36.31	12.61	36.58	13.08	37.05	13.69	37.78	14.52	38.97	15.63	41.06	19.49	50.74
1914	13.00	35.62	13.30	35.89	13.78	36.35	14.40	37.07	15.23	38.29	16.35	40.34	20.21	50.02
1913	13.73	34.89	14.03	35.16	14.51	35.62	15.13	36.34	15.96	37.53	17.08	39.61	20.94	49.29
1912	14.48	34.14	14.79	34.40	15.27	34.88	15.89	35.58	16.73	36.76	17.85	38.84	21.70	48.53
1911	15.36	33.26	15.67	34.52	16.16	33.97	16.78	34.69	17.62	35.87	18.74	37.95	22.58	47.65
1910	16.48	32.31	16.59	32.60	17.08	33.05	17.70	33.77	18.54	34.95	19.66	37.04	23.49	46.74
1909	18.62	29.95	17.51	31.65	18.01	32.10	18.66	32.81	19.50	33.99	20.61	36.08	24.41	45.79
Tot.	179.58	549.72	182.60	556.25	189.64	562.31	198.68	573.37	210.84	591.51	227.19	623.16	283.85	769.60
†		†126.24		†119.29		†112.54		†100.63		†113.31				

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 73.06	\$ 80.27	\$ 91.48	\$105.96	\$124.96	\$150.47	\$233.35
Cash Value Deducted	41.70	43.66	45.75	47.80	51.42	58.27	97.74
20 Payment Life	116.35	124.10	135.50	149.29	166.43	188.44	258.63
Cash Value Deducted	38.06	38.61	39.76	41.77	45.51	52.58	93.02
20 Year Endowment	200.34	201.76	204.20	208.01	214.24	225.01	274.46
Cash Value Deducted	24.90	26.37	28.79	32.30	37.57	40.28	89.66

TEN YEARS

Ordinary Life	\$143.76	\$157.53	\$178.98	\$207.64	\$243.26	\$292.54	\$454.11
Cash Value Deducted	58.85	58.59	58.88	61.63	66.06	79.92	163.61
20 Payment Life	225.84	240.63	262.42	288.86	321.80	364.38	501.76
Cash Value Deducted	32.46	31.68	31.48	33.08	38.57	52.86	139.39
20 Year Endowment	385.14	387.92	392.71	400.18	412.41	433.65	531.60
Cash Value Deducted	†22.80	†10.87	†14.80	†7.27	4.43	25.03	123.27

MUTUAL LIFE INSURANCE COMPANY, N. Y.—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$19 62		\$21 49		\$24 38		\$28.11		\$33.01		\$39.55		\$60.72	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910	3.00	16 62	3.29	18 20	3.73	20 65	4.30	23.81	5.06	27 95	6 05	33.50	9.29	51 43
1911	3.98	15 64	4.38	17 11	4.98	19 40	5 75	22 36	6 76	26 25	8 10	31 45	12 43	48 29
1912	4.09	15 55	4.51	16 98	5.13	19 25	5.93	22 15	6 99	26 02	8 38	31 17	12 83	47 89
1913	4.20	15 42	4.63	16 86	5.26	19 09	6.13	21 98	7 23	25 78	8 67	30 88	13 24	47 48
1914	4.31	15 31	4.77	16 72	5.45	18 93	6.32	21 79	7 47	25 54	8 96	30 59	13 65	17 07
1915	4.19	15 43	4.63	16 86	5.31	19 07	6.17	21 94	7 30	25 71	8 76	30 79	13 30	47 42
1916	4.31	15 31	4.77	16 72	5.48	18 90	6.38	21 73	7 55	25 46	9 06	30 49	13 71	47 01
1917	4.43	15 19	4.92	16 57	5.63	18 73	6.59	21 52	7 81	25 20	9 37	30 18	14 12	46 60
1918	4.31	15 31	4.80	16 69	5.53	18 85	6.46	21 65	7 66	25 35	9 19	30 39	13 77	46 95
1919	4.44	15 18	4.95	16 54	5.71	18 67	6.85	21 43	7 92	25 09	9 50	30 05	14 17	46 55
1920	4.04	15 58	4.50	16 99	5.20	19 18	6.08	22 03	7 21	25 50	8 64	30 91	12 84	47 88
1921	4.45	15 16	4.98	16 51	5.76	18 62	6 75	21 38	8 00	25 01	9 57	29 98	14 15	46 67
1922	5.26	14 38	5.87	15 62	6 75	17 53	7 95	20 16	9 41	23 60	11 24	28 31	16 57	44 15
1923	5.96	13 66	6.66	14 83	7 71	16 67	9 02	19 09	10 68	22 33	12 74	26 81	18 71	42 01
1924	6.45	13 17	7.22	14 27	8 36	16 02	9 79	18 32	11 58	21 43	13 79	25 76	20 13	40 50
Tot.	67 43	226.87	74 88	247.47	86 08	279.62	100 30	321.35	118.63	376.52	142.02	451.23	212 91	697.89
;		88 87		87 11		86 01		88 07		98 12		123.96		270.25

TWENTY PAYMENT LIFE

	\$29 84		\$31 83		\$34.76		\$38 34		\$42 79		\$48.52		\$60.69	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910	3 96	25 89	4.26	27 57	4.70	30 06	5.26	33 08	5 97	36 82	6 84	41.63	9.85	56 84
1911	5 33	24 51	5.74	26 06	6.34	28 42	7.09	31 25	8 05	34 74	9 24	39.23	13.21	53 48
1912	5 57	24 27	5.99	25 84	6.62	28 14	7.41	30 93	8 40	34 33	9 68	38 84	13 70	52 90
1913	5 81	24 03	6.26	25 57	6.92	27 84	7.74	30 60	8 77	34 02	10 09	38 43	14 19	52 50
1914	6 07	23 77	6.54	25 29	7.22	27 54	8.08	30 28	9 15	33 64	10 51	38 01	14 69	52 00
1915	6 02	23 82	6.49	25 35	7.16	27 60	8.01	30 33	9 05	33 74	10 38	38 14	14 39	52 50
1916	6 29	23 55	6.78	25 05	7.49	27 27	8.37	29 97	9 45	33 34	10 83	37 64	14 90	51 79
1917	6 58	23 26	7.06	24 75	7.83	26 93	8.74	29 66	9 87	32 92	11 28	37 24	15 41	51 28
1918	6 55	23 29	7.06	24 77	7.80	26 96	8.71	29 63	9 81	32 94	11 18	37 34	15 14	51 55
1919	6 66	22 98	7.39	24 44	8.16	26 60	9.11	29 23	10 25	32 54	11 66	36 86	15 67	51 02
1920	6 29	23 55	6 75	25 05	7.49	27 27	8.35	29 95	9 38	33 40	10 67	37 85	14 25	52 44
1921	7 07	22 77	7.62	24 21	8.41	26 35	9.37	28 97	10 53	32 25	11 92	36 60	15 82	50 87
1922	8 34	21 50	8 99	22 84	9 93	24 83	11 05	27 28	12 42	30 37	14 05	34 47	15 59	48 10
1923	9 54	20 30	10 25	21 55	11 35	23 41	12 64	25 70	14 17	28 62	16 01	32 51	21 09	45 60
1924	10 48	19 36	11 30	20 54	12 47	22 29	13 88	24 44	15 54	27 25	17 51	31 01	22 96	43 79
Tot.	100 75	346 85	108 55	368 90	119 89	401 51	133 82	441 28	150 82	491 03	171 95	555 85	233 80	766 55
;		28 27		25 04		22 32		22 95		31 52		55 70		199 45

TWENTY YEAR ENDOWMENT

	\$48 62		\$49.19		\$50 13		\$51.47		\$53 49		\$56 69		\$70.23	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910	5 02	43 60	5 21	43 95	5 5	44 5	6 06	45 4	6 5	45 91	7 35	49 34	10 05	60 18
1911	6 91	41 71	7 19	42 06	7 82	42 59	8 20	43 27	8 95	44 51	9 97	46 72	13 51	57 72
1912	7 41	41 21	7 69	41 50	8 13	42 00	8 70	42 77	9 4	44 07	10 48	45 21	14 04	55 19
1913	7 93	40 69	8 21	40 9	8 67	41 4	9 22	42 25	9 98	43 51	11 01	45 64	14 53	55 64
1914	8 47	40 15	8 75	40 44	9 15	40 94	9 76	41 71	10 52	42 87	11 55	45 14	15 14	55 03
1915	8 64	39 98	8 90	40 26	9 31	40 82	9 94	41 65	10 55	42 94	11 52	45 17	14 89	55 34
1916	9 21	39 41	9 47	39 72	9 88	40 25	10 42	41 05	11 13	42 36	12 16	44 59	15 47	54 76
1917	9 81	38 81	10 07	39 12	10 48	39 65	11 01	40 47	11 73	41 76	12 70	43 99	15 05	54 18
1918	10 05	38 57	10 29	38 90	10 67	39 48	11 16	40 31	11 82	41 67	12 72	43 67	15 82	54 40
1919	10 69	37 93	10 93	38 24	11 31	38 82	11 80	39 67	12 46	41 09	13 36	43 33	16 44	53 79
1920	9 92	38 70	10 13	39 00	10 47	39 66	10 90	40 57	11 40	42 00	12 28	44 41	15 00	55 23
1921	11 32	37 30	11 55	37 64	11 91	38 22	12 37	39 10	13 00	40 49	13 84	42 85	16 71	53 52
1922	13 40	35 22	13 67	35 52	14 09	36 04	14 64	36 83	15 36	38 13	16 34	40 35	19 68	50 55
1923	15 44	33 18	15 74	33 45	16 21	33 92	16 82	34 65	17 62	35 87	18 70	37 99	22 40	47 83
1924	17 22	31 40	17 64	31 65	18 03	32 10	18 66	32 81	19 50	33 90	20 61	36 08	24 44	45 79
Tot.	151.44	577.86	155.37	582.48	161 53	590 42	169 50	602 55	180 15	622 20	194 53	655 82	244.24	809.21
;		198 10		193 06		184 43		171 45		150 41		114 06		152 92

Net Cost for 15 years cash value deducted.

†Cash Value in excess of cost.

NET COST FOR FIVE AND TEN YEARS.

FIVE YEARS. (Policies Issued in 1919.)

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 78.55	\$ 85.98	\$ 97.54	\$112 47	\$132 06	\$158.34	\$243.71
Cash Value Deducted	47.19	49.37	51.81	54.31	58.52	66.14	108.10
20 Payment Life	122.66	130.63	142.37	156 60	174.28	197.02	269.46
Cash Value Deducted	44 37	45 14	46.63	49 08	53 36	61 16	103.85
20 Year Endowment	207 59	209 17	211 87	216 00	222 67	234.70	285.46
Cash Value Deducted	32.15	33.78	36.46	40 29	46.00	55.97	100.66

TEN YEARS. (Policies Issued in 1914.)

Ages	21	25	30	35	40	45	55
Ordinary Life	154 97	169 31	191 64	220 51	258 54	309.71	477 22
Cash Value Deducted	70 06	70 37	71 54	74 50	81 34	97 09	186 72
20 Payment Life	239 40	254 76	277 43	304 98	339 28	383 61	526 28
Cash Value Deducted	46 02	45 81	46 49	49 20	56 05	72 09	163 91
20 Year Endowment	401.94	405 10	410.43	418 60	431 80	454.30	550.76
Cash Value Deducted	16 09	12 69	2 02	11 15	23 82	45 68	148 43

MUTUAL LIFE INSURANCE COMPANY, N. Y.—Continued.

1924 DIVIDEND SCHEDULE. (Jan. 1, 1924 to Jan. 1, 1925.)

Year Issued		ORDINARY LIFE						
		21	25	30	35	40	45	50
Prem	.....	21.49	24.38	28.11	33.01	39.55	48.48	
1908	.....	7.46	8.65	10.13	11.97	14.23	17.08	
1907	.....	7.72	8.95	10.48	11.37	14.69	17.57	
Prem	.....	21.34	24.18	27.88	3.276	39.36	48.39	
1906	.....	7.58	8.69	10.08	11.81	14.01	16.80	
1905	.....	7.82	8.97	10.40	12.18	14.42	17.27	
1904	.....	8.07	9.25	10.72	12.55	14.84	17.73	

10 PAYMENT LIFE							
Prem	48.56	51.67	56.18	61.53	67.90	75.57	84.99
1923	7.91	8.44	9.21	10.15	11.31	12.74	14.58
1922	9.01	9.58	10.41	11.42	12.66	14.18	16.12
1921	9.53	10.14	11.03	12.11	13.43	15.05	17.08
1920	10.06	10.72	11.68	12.83	14.24	15.95	18.08
1919	10.62	11.33	12.35	13.58	15.07	16.88	19.11
1918	11.20	11.96	13.05	14.36	15.94	17.85	20.18
1917	11.81	12.61	13.77	15.16	16.84	18.81	21.28
1916	12.43	13.29	14.53	16.00	17.77	19.88	22.42
1915	13.08	13.99	15.30	16.87	18.74	20.95	23.61
1914	13.76	14.72	16.12	17.77	19.74	22.07	24.85

15 PAYMENT LIFE							
Prem	36.00	38.35	41.78	45.91	50.92	57.16	65.16
1923	6.40	6.82	7.47	8.26	9.25	10.52	12.19
1922	7.30	7.76	8.45	9.29	10.34	11.67	13.42
1921	7.62	8.11	8.84	9.74	10.85	12.25	14.07
1920	7.95	8.47	9.25	10.20	11.37	12.84	14.73
1919	8.30	8.84	9.68	10.68	11.92	13.46	15.41
1918	8.66	9.25	10.12	11.18	12.48	14.09	16.11
1917	9.03	9.65	10.58	11.70	13.06	14.74	16.83
1916	9.42	10.08	11.06	12.24	13.66	15.41	17.57
1915	9.82	10.52	11.55	12.79	14.29	16.10	18.33
1914	10.24	10.98	12.07	13.37	14.93	16.82	19.12
1913	10.68	11.46	12.60	13.97	15.60	17.56	19.23
1912	11.14	11.96	13.16	14.59	16.29	18.32	20.76
1911	11.71	12.57	13.84	15.33	17.11	19.21	21.74
1910	12.30	13.21	14.54	16.10	18.95	20.13	22.74
1909	12.92	13.87	15.26	16.90	18.82	21.09	23.79

20 PAYMENT LIFE							
Prem	31.83	34.76	38.34	42.79	48.52	56.17	
1908	11.81	13.03	14.49	16.21	18.23	20.68	
1907	12.34	13.61	15.13	16.90	18.98	21.48	
Prem	30.25	32.20	36.87	41.46	47.42	55.38	
1906	11.07	12.25	13.66	15.35	17.40	19.23	
1905	11.52	12.74	14.21	15.95	18.06	20.66	
1904	11.97	13.24	14.76	16.57	18.74	21.41	

25 PAYMENT LIFE							
Prem	26.26	28.05	30.72	34.02	38.28	43.92	51.70
1923	5.22	5.58	6.13	6.81	7.72	8.92	10.56
1922	5.98	6.36	6.94	7.66	8.62	9.88	11.59
1921	6.14	6.55	7.16	7.92	8.92	10.24	12.02
1920	6.31	6.74	7.39	8.19	9.24	10.62	12.46
1919	6.49	6.94	7.63	8.47	9.56	11.00	12.90
1908	6.68	7.15	7.87	8.76	9.90	11.39	13.36
1917	6.87	7.37	8.13	9.06	10.25	11.80	13.81
1916	7.08	7.60	8.40	9.36	10.61	12.21	14.28
1915	7.29	7.84	8.67	9.68	10.98	12.62	14.75
1914	7.51	8.00	8.96	10.02	11.35	13.05	15.22
1913	7.75	8.35	9.26	10.36	11.74	13.49	15.70
1912	7.99	8.62	9.57	10.71	12.14	13.93	16.19
1911	8.34	9.00	9.99	11.18	12.65	14.48	16.78
1910	8.70	9.40	10.42	11.65	13.17	15.04	17.38
1909	9.08	9.80	10.87	12.14	13.71	15.61	17.98
1908	9.46	10.22	11.33	12.65	14.25	16.19	18.59
1907	9.86	10.65	11.80	13.16	14.80	16.78	19.21

30 PAYMENT LIFE							
Prem	23.95	25.64	28.19	31.42	35.65	41.43	
1923	4.94	5.29	5.83	6.51	7.41	8.61	
1922	5.66	6.03	6.60	7.32	8.26	9.53	
1921	5.78	6.17	6.78	7.54	8.54	9.86	
1920	5.92	6.33	6.96	7.76	8.80	10.19	
1919	6.06	6.49	7.16	7.99	9.08	10.53	
1918	6.20	6.66	7.36	8.24	9.37	10.88	
1917	6.36	6.84	7.57	8.49	9.67	11.23	
1916	6.52	7.02	7.79	8.74	9.98	11.59	
1915	6.69	7.21	8.01	9.01	10.29	11.96	
1914	6.86	7.41	8.25	9.29	10.62	12.33	
1913	7.04	7.62	8.49	9.58	10.95	12.71	
1912	7.24	7.84	8.75	9.87	11.29	13.09	
1911	7.54	8.17	9.11	10.27	11.73	13.53	
1910	7.85	8.50	9.48	10.69	12.19	14.07	
1909	8.10	8.85	9.87	11.11	12.65	14.57	
1908	8.49	9.20	10.26	11.54	13.11	15.07	
1907	8.83	9.57	10.66	11.98	13.59	15.58	

Year Issued	10 YEAR ENDOWMENT						
	21	25	30	35	40	45	50
Prem	101.75	102.32	103.22	104.40	106.03	108.41	112.15
1923	11.77	12.11	12.62	13.25	14.07	15.12	16.55
1922	13.72	14.05	14.57	15.21	16.02	17.09	18.52
1921	15.11	15.45	15.97	16.61	17.43	18.50	19.94
1920	16.56	16.90	17.42	18.07	18.90	19.97	21.41
1919	18.06	18.40	18.93	19.58	20.41	21.50	22.94
1918	19.62	19.96	20.50	21.15	21.99	23.08	24.52
1917	21.24	21.59	22.12	22.79	23.63	24.73	26.17
1916	22.92	23.27	23.81	24.48	25.33	26.44	27.88
1915	24.66	25.02	25.57	26.25	27.11	28.23	29.67
1914	26.48	26.84	27.39	28.08	28.95	30.09	31.53

15 YEAR ENDOWMENT							
Prem	66.09	66.64	67.53	68.74	70.50	73.21	77.52
1923	8.57	8.87	9.33	9.91	10.67	11.68	13.08
1922	9.96	10.26	10.72	11.30	12.07	13.10	14.51
1921	10.77	11.07	11.54	12.13	12.91	13.94	15.35
1920	11.62	11.92	12.39	12.99	13.77	14.81	16.22
1919	12.50	12.80	13.28	13.87	14.66	15.71	17.16
1918	13.41	13.72	14.20	14.80	15.59	16.65	18.10
1917	14.36	14.67	15.15	15.75	16.55	17.62	19.07
1916	15.34	15.65	16.14	16.75	17.55	18.62	20.07
1915	16.37	16.68	17.17	17.78	18.59	19.66	21.12
1914	17.43	17.75	18.24	18.86	19.67	20.74	22.20
1913	18.53	18.85	19.35	19.97	20.79	21.87	23.35
1912	19.68	20.00	20.51	21.13	21.96	23.04	24.51
1911	20.98	21.30	21.81	22.44	23.27	24.36	25.83
1910	22.32	22.65	23.16	23.80	24.64	25.75	27.22
1909	23.71	24.04	24.56	25.21	26.07	27.20	28.67

20 YEAR ENDOWMENT							
Prem	50.53	51.31	52.47	54.31	57.32	62.39	
1908	19.86	20.20	20.65	21.31	22.24	23.61	
1907	20.88	21.22	21.68	22.34	23.27	24.64	
Prem	50.18	50.96	52.13	53.98	57.03	62.11	
1906	18.90	19.26	19.75	20.44	21.44	22.81	
1905	19.80	20.16	20.66	21.37	22.49	23.86	
1904	20.73	21.11	21.62	22.34	23.39	24.76	

25 YEAR ENDOWMENT							
Prem	38.44	39.06	40.10	41.64	44.05	47.89	54.11
1923	6.10	6.38	6.81	7.38	8.14	9.20	10.51
1922	7.05	7.33	7.77	8.35	9.13	10.22	11.53
1921	7.41	7.70	8.14	8.73	9.53	10.65	12.02
1920	7.79	8.09	8.53	9.13	9.95	11.09	12.46
1919	8.19	8.48	8.94	9.54	10.38	11.55	13.02
1918	8.60	8.90	9.36	9.97	10.82	12.02	13.49
1917	9.03	9.33	9.79	10.42	11.28	12.49	14.02
1916	9.47	9.78	10.25	10.88	11.76	12.99	14.52
1915	9.94	10.25	10.72	11.36	12.25	13.49	15.02
1914	10.42	10.73	11.21	11.86	12.75	14.01	15.54
1913	10.92	11.23	11.72	12.37	13.28	14.54	16.06
1912	11.45	11.76	12.24	12.90	13.82	15.08	16.61
1911	12.09	12.41	12.89	13.56	14.47	15.74	17.29
1910	12.76	13.07	13.57	14.23	15.15	16.42	17.92
1909	13.44	13.77	14.26	14.93	15.84	17.11	18.63
Prem	39.38	39.90	40.82	42.23	44.49	48.20	54.21
1908	15.10	15.32	15.70	16.24	17.00	18.13	19.59
1907	15.84	16.06	16.44	16.98	17.74	18.86	20.32

30 YEAR ENDOWMENT							
Prem	31.93	32.62	33.82	35.66	38.55	43.15	
1923	5.52	5.80	6.23	6.82	7.61	8.74	
1922	6.37	6.65	7.09	7.70	8.52	9.69	
1921	6.62	6.92	7.37	7.98	8.83	10.04	
1920	6.89	7.19	7.65	8.28	9.15	10.40	
1919	7.18	7.48	7.94	8.59	9.48	10.77	
1918	7.47	7.77	8.25	8.91	9.83	11.15	
1917	7.77	8.08	8.57	9.24	10.18	11.54	
1916	8.09	8.41	8.90	9.59	10.55	11.94	
1915	8.42	8.74	9.24	9.94	10.93	12.34	
1914	8.77	9.09	9.60	10.31	11.31	12.76	
1913	9.13	9.46	9.97	10.69	11.71	13.17	
1912	9.51	9.84	10.25	11.09	12.12	13.60	
1911	10.00	10.33	10.85	11.60	12.64	14.14	
1910	10.50	10.84	11.37	12.12	13.17	14.68	
1909	11.03	11.37	11.90	12.66	13.72	15.23	
Prem	32.54	33.15	24.35	35.99	38.77	43.28	
1908	12.18	12.44	12.88	13.54	14.49	15.92	
1907	12.74	13.00	13.44	14.11	15.06	16.48	

MUTUAL LIFE INSURANCE COMPANY, N. Y.—Continued

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925

15 YEAR TERM							
Age	21	25	30	35	40	45	50
\$	\$	\$	\$	\$	\$	\$	\$
11.81	12.45	13.54	15.21	17.96	22.58	30.23	
2.78	2.99	3.32	3.79	4.46	5.46	6.99	
2.82	3.03	3.37	3.85	4.55	5.59	7.18	
2.85	3.07	3.42	3.91	4.63	5.72	7.37	
2.88	3.11	3.46	3.97	4.71	5.84	7.55	
2.92	3.14	3.51	4.02	4.79	5.95	7.72	
2.95	3.18	3.55	4.08	4.86	6.06	7.88	
2.98	3.22	3.59	4.13	4.93	6.16	8.02	
3.01	3.25	3.63	4.18	4.99	6.24	8.14	
3.04	3.28	3.67	4.22	5.05	6.32	8.25	
3.07	3.31	3.70	4.26	5.10	6.38	8.33	
3.10	3.34	3.73	4.30	5.15	6.43	8.39	
3.12	3.37	3.76	4.33	5.18	6.49	8.41	
3.15	3.39	3.79	4.35	5.19	6.48	8.40	
3.17	3.42	3.81	4.37	5.20	6.44	8.34	
3.19	3.43	3.82	4.37	5.18	6.39	8.23	

20 YEAR TERM							
Age	21	25	30	35	40	45	50
\$	\$	\$	\$	\$	\$	\$	\$
12.05	12.79	14.11	16.24	19.76	25.52	34.73	
2.81	3.03	3.39	3.91	4.67	5.81	7.51	
2.85	3.07	3.45	3.98	4.78	5.98	7.77	
2.89	3.12	3.50	4.06	4.89	6.15	8.03	
2.92	3.16	3.56	4.13	5.00	6.32	8.28	
2.96	3.21	3.61	4.21	5.11	6.48	8.53	
2.99	3.25	3.67	4.28	5.22	6.64	8.77	
3.03	3.29	3.72	4.35	5.32	6.80	9.00	
3.07	3.33	3.77	4.42	5.42	6.94	9.22	
3.10	3.37	3.82	4.48	5.51	7.08	9.42	
3.13	3.41	3.87	4.55	5.60	7.21	9.61	
3.17	3.44	3.91	4.60	5.68	7.32	9.77	
3.20	3.48	3.95	4.66	5.75	7.42	9.91	
3.23	3.51	3.99	4.71	5.82	7.50	10.02	
3.25	3.54	4.02	4.75	5.86	7.56	10.16	
3.28	3.57	4.05	4.78	5.90	7.59	10.14	

YEARLY RENEWABLE TERM							
Age	21	25	30	35	40	45	50
\$	\$	\$	\$	\$	\$	\$	\$
11.35	11.82	12.59	13.65	15.22	17.59	21.67	
2.75	2.92	3.22	3.61	4.15	4.90	6.02	

ENDOWMENT AGE 70							
Age	21	25	30	35	40	45	50
\$	\$	\$	\$	\$	\$	\$	\$
21.29	23.57	27.18	31.98	38.55	47.89	61.90	
4.56	4.97	5.63	6.47	7.61	9.20	11.52	
5.24	5.68	6.38	7.29	8.52	10.22	12.70	
5.33	5.80	6.53	7.52	8.83	10.65	13.39	
5.42	5.92	6.72	7.76	9.15	10.99	13.92	
5.51	6.05	6.90	8.00	9.48	11.55	14.55	
5.61	6.18	7.08	8.25	9.83	12.02	15.19	
5.72	6.32	7.28	8.52	10.18	12.49	15.85	
5.83	6.47	7.48	8.79	10.55	12.99	16.53	

ADDITIONAL LIST OF POLICY FORMS ISSUED

PARTICIPATING (Without Disability.)			
Age	25	35	45
Yearly			
10 Year	\$32.62	\$35.66	\$43.15
20 Year	\$30.53	\$32.77	\$37.28
30 Year	\$80.85	\$83.39	\$88.82
SINGLE PREMIUM LIFE.			
Whole Life	\$418.23	\$493.38	\$593.63
SINGLE PREMIUM ENDOWMENTS.			
10 Year	\$248.00	\$285.40	\$367.33
20 Year	747.99	757.23	774.58
30 Year	665.80	678.00	704.06
40 Year	598.67	615.44	653.70
50 Year	544.49	567.87	621.27

NON-RENEWABLE TERM, Non-renewable.			
Age	25	35	45
Yearly			
10 Year	\$12.45	\$15.21	\$22.58
20 Year	\$11.82	\$13.65	\$17.59

ANNUITY LIFE RATES. Amount Purchased by \$1,000.			
Age	25	35	45
Yearly			
10 Year	\$44.55	\$50.04	\$59.07
20 Year	44.42	49.46	56.99

Also issues a full line of Deferred, Joint Life and Survivorship Annuity rates, the publication of which space will not permit.

LIFE PREMIUM—LIFE INCOME											
Year Issued	21	25	30	35	40	45	50	55			
\$10 PER MONTH	\$	\$	\$	\$	\$	\$	\$	\$			
1923	8.11	8.81	9.87	11.24	13.04	15.43	18.70	23.19			
1922	9.32	10.06	11.18	12.63	14.55	17.05	20.50	25.17			
1921	9.42	10.21	11.40	12.93	14.95	17.60	21.20	26.06			
1920	9.54	10.37	11.62	13.24	15.37	18.15	21.90	26.94			
1919	9.65	10.54	11.86	13.57	15.81	18.72	22.62	27.87			
1918	9.78	10.72	12.12	13.90	16.26	19.29	23.35	28.70			
1917	9.93	10.90	12.38	14.25	16.72	19.88	24.07	29.59			
1916	10.06	11.09	12.63	14.62	17.18	20.47	24.81	30.49			
1915	10.22	11.29	12.93	14.99	17.67	21.07	25.54	31.35			
1914	10.39	11.51	13.20	15.37	18.15	21.68	26.28	32.24			
1913	10.56	11.73	13.52	15.76	18.66	22.31	27.01	33.10			
1912	10.72	11.97	13.83	16.16	19.16	22.93	27.75	33.96			
1911	11.11	12.39	14.32	16.77	19.88	23.74	28.67	34.99			
1910	11.47	12.82	14.84	17.38	20.58	24.55	29.59	36.01			
1909	11.86	13.28	15.37	18.00	21.29	25.36	30.51	37.02			
1908	12.27	13.72	15.91	18.63	22.01	26.17	31.41	37.99			

20 YEAR ENDOWMENT, CONTINUOUS INCOME \$10 PER MONTH											
Year	21	25	30	35	40	45	50	55			
\$	\$	\$	\$	\$	\$	\$	\$	\$			
1923	12.89	13.41	14.21	15.26	16.64	18.50	21.18	24.99			
1922	14.93	15.45	16.27	17.32	18.74	20.63	23.35	27.23			
1921	15.91	16.44	17.27	18.33	19.75	21.68	24.46	28.41			
1920	16.92	17.45	18.30	19.36	20.82	22.76	25.60	29.59			
1919	17.98	18.52	19.36	20.45	21.90	23.89	26.76	30.80			
1918	19.07	19.60	20.47	21.55	23.04	25.05	27.93	32.03			
1917	20.21	20.76	21.61	22.73	24.22	26.24	29.15	33.28			
1916	21.40	21.94	22.80	23.92	25.43	27.47	30.40	34.55			
1915	22.62	23.19	24.05	25.17	26.70	28.74	31.68	35.84			

DIVIDENDS ON PAID-UP LIFE POLICIES (According to Attained Age in 1924.) 3% Reserve.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
26	\$5.70	40	\$7.22	54	\$9.40	68	\$11.92
27	5.79	41	7.35	55	9.58	69	12.09
28	5.88	42	7.49	56	9.76	70	12.26
29	5.97	43	7.63	57	9.94	71	12.43
30	6.07	44	7.77	58	10.12	72	12.59
31	6.17	45	7.92	59	10.30	73	12.75
32	6.27	46	8.07	60	10.48	74	12.90
33	6.38	47	8.23	61	10.67	75	13.05
34	6.49	48	8.39	62	10.85	...	...
35	6.60	49	8.55	63	11.03	...	...
36	6.72	50	8.72	64	11.21	...	...
37	6.84	51	8.88	65	11.39	...	...
38	6.96	52	9.05	66	11.57	...	...
39	7.09	53	9.23	67	11.75	...	...

SPECIAL FORMS.			
Age	25	35	45
Yearly			
Whole Life	\$19.02	\$23.43	\$31.60
10 Payment	45.35	51.07	60.15
20 Payment	27.94	31.84	38.66
CONTINUOUS INSTALLMENTS of \$10 Monthly.			
10 Payment	\$108.84	\$122.57	\$144.36
20 Year End	121.69	109.94	109.02
With Waiver of Premium and Increasing Disability Benefit. (\$10 first 5 years, \$15 the 2d and \$20 thereafter.)			
Ord. Life	\$47.82	\$59.37	\$80.41
10 Pay	113.01	127.29	149.60
20 Pay	69.68	79.55	97.33
With Waiver of Premium, Increasing Disability and Double Indemnity.			
Ord. Life	\$50.60	\$61.91	\$82.67
10 Pay	120.27	133.29	154.21
15 Pay	73.99	83.16	100.18

JOINT LIFE POLICIES.			
Age	25	35	45
Yearly			
Whole Life	\$32.95	\$42.04	\$58.53
20 Payment	44.35	52.10	65.75
20 Year End	56.82	60.73	70.20

MODIFIED LIFE POLICIES written at regular Ordinary Life and 20 Payment Life rates for 15 and 20 year periods.

MUTUAL LIFE INSURANCE COMPANY of Baltimore, Md

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Value. — After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up 13th year not to exceed \$15 per \$1,000. May be deferred three months.

Change of Plan. — No provision.

Disability. — For varying extra premium rider will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning six months after proof of disability having existed 60 days and continuing during disability maturity; no reduction in insurance. After age 60 premiums waived and charge against policy without interest. Agreement does not cover war service, aeronautic or submarine operation.

Dividends. — At end of third year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†, withdrawable at any time; (d) purchase non-participating paid-up additions, payable with face of policy. (d) automatic option.

Double Indemnity. — For varying extra premium rider will provide, prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, insurrection, aerial or submarine operation, bodily or mental infirmity, illness or disease.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days without interest.

Incontestable. — After two years, except for non payment of premium and service time of war.

Loans. — After three premiums. Interest 6% in advance. May be deferred three months.

Military Service. — Death within 5 years from military or naval service in time of war or within six months after termination of service (but within period of war) liability limited to premiums paid unless permit obtained and extra premium paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within three years (if Extended Insurance in force), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (5-15-20 years) and Continuous (20 years certain) Monthly Installments. Trust Fund and Installments certain participate in excess interest earned.† No provision for commutation.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Disability and Double Indemnity granted to single business women.

† Present interest rate not determined.

PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

FLAT RATES							RATES WITH DISABILITY (Waiver of Premium \$10 Month Income.)						
LIMITED PAY. LIFE			ENDOW-MENTS		20 Pay. 30 Yr. End.	Age	Ord. Life	LIMITED PAY. LIFE			ENDOW-MENTS		20 Pay. 30 Yr. End.
10 Pay.	15 Pay.	20 Pay.	30 Pay.	15 Year				20 Year	10 Pay.	15 Pay.	20 Pay.	15 Year	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	36.31	26.91	22.93	18.18	59.84	43.03	33.73	16					
2	36.86	27.33	23.29	18.47	59.91	43.10	33.81	17					
3	37.43	27.76	23.65	18.76	60.00	43.18	33.91	18					
4	38.02	28.20	24.03	19.07	60.07	43.26	34.01	19					
5	38.63	28.66	24.42	19.39	60.14	43.33	34.11	20	17.26	41.01	30.41	25.86	60.55
6	39.28	29.14	24.83	19.73	60.23	43.44	34.22	21	17.65	41.70	30.92	26.30	60.67
7	39.94	29.64	25.25	20.08	60.32	43.52	34.35	22	18.08	42.40	31.46	26.75	60.77
8	40.63	30.17	25.70	20.45	60.43	43.63	34.49	23	18.51	43.14	32.01	27.22	60.90
9	41.32	30.68	26.15	20.82	60.51	43.72	34.62	24	18.96	43.86	32.55	27.70	60.99
10	42.06	31.25	26.62	21.22	60.62	43.84	34.76	25	19.43	44.64	33.16	28.20	61.13
11	42.85	31.83	27.12	21.64	60.73	43.96	34.93	26	19.96	45.47	33.76	28.72	61.25
12	43.68	32.43	27.63	22.06	60.85	44.08	35.11	27	20.48	46.29	34.40	29.26	61.39
13	44.47	33.05	28.16	22.52	60.98	44.23	35.31	28	21.04	47.16	35.04	29.82	61.54
14	45.32	33.70	28.72	23.01	61.12	44.39	35.52	29	21.62	48.05	35.72	30.40	61.71
15	46.22	34.39	29.30	23.51	61.28	44.57	35.75	30	22.25	48.98	36.44	31.01	61.89
16	47.13	35.08	29.90	24.02	61.43	44.73	36.00	31	22.90	49.92	37.16	31.64	62.06
17	48.10	35.81	30.53	24.58	61.60	44.92	36.26	32	23.59	50.93	37.91	32.29	62.27
18	49.10	36.58	31.20	25.16	61.79	45.13	36.57	33	24.32	51.96	38.72	32.99	62.51
19	50.14	37.38	31.88	25.77	61.99	45.36	36.90	34	25.09	53.04	39.54	33.70	62.74
20	51.23	38.21	32.60	26.43	62.21	45.62	37.26	35	25.91	54.16	40.41	34.45	62.99
21	52.34	39.06	33.35	27.11	62.44	45.88	37.65	36	26.75	55.31	41.28	35.24	63.26
22	53.51	39.98	34.15	27.84	62.71	46.20	38.09	37	27.67	56.50	42.23	36.07	63.60
23	54.72	40.92	34.96	28.61	62.98	46.52	38.57	38	28.65	57.74	43.21	36.92	63.93
24	55.97	41.89	35.83	29.42	63.27	46.88	39.08	39	29.67	59.03	44.20	37.82	64.29
25	57.29	42.93	36.73	30.30	63.62	47.39	39.68	40	30.76	60.37	45.28	38.75	64.71
26	58.63	43.95	37.69	31.21	63.98	47.73	40.30	41	31.92	61.74	46.37	39.82	65.15
27	60.06	45.12	38.70	32.20	64.41	48.25	41.00	42	33.16	63.19	47.52	40.93	65.68
28	61.53	46.34	39.76	33.25	64.86	48.79	41.77	43	34.47	64.67	48.74	42.11	66.25
29	63.08	47.55	40.89	34.38	65.37	49.40	42.61	44	35.87	66.24	50.01	43.35	66.85
30	64.68	48.83	42.08	35.58	65.91	50.07	43.53	45	37.35	67.84	51.33	44.68	67.53
31	66.36	50.21	43.34	36.88	66.54	50.81	44.55	46	38.94	69.53	52.86	46.08	68.40
32	68.10	51.66	44.68	38.26	67.22	51.67	45.65	47	40.63	71.27	54.47	47.57	69.32
33	69.91	53.16	46.10	39.75	67.98	52.56	46.85	48	42.45	73.08	56.14	49.14	70.23
34	71.82	54.77	47.60	41.33	68.82	53.59	48.17	49	44.38	74.99	57.93	50.81	71.22
35	73.86	56.45	49.20	43.04	69.73	54.69	49.59	50	46.45	76.96	59.82	52.59	72.58
36	75.85	58.21	50.91	44.87	70.73	55.92	51.07	51	48.65	79.27	61.79	54.50	73.85
37	77.80	60.00	52.73	46.81	71.85	57.28	52.67	52	51.01	81.69	63.90	55.65	75.24
38	80.26	62.06	54.65	48.87	73.08	58.78	54.33	53	53.54	84.25	66.13	58.71	76.77
39	82.60	64.16	56.73	51.04	74.43	60.42	56.11	54	56.26	86.90	68.51	61.05	78.44
40	85.05	66.38	58.95	53.32	75.92	62.23	58.05	55	59.17	89.71	71.05	63.57	80.28
41	87.62	68.73	61.31	55.71	77.56	64.27	60.15	56					
42	90.30	71.23	63.86	58.21	79.36	66.55	62.50	57					
43	93.15	73.91	66.59	60.83	81.35	69.00	65.07	58					
44	96.11	76.76	69.53	63.54	83.54	71.63	67.78	59					
45	99.24	79.79	72.69	85.95				60					

WITH DISABILITY AND DOUBLE INDEMNITY

20	18.51	44.39	32.87	27.87	61.80	45.06	36.84
25	20.70	47.90	35.54	30.14	62.38	45.68	37.72
30	23.50	52.09	38.72	32.87	63.14	46.50	39.06
35	27.16	57.11	42.56	36.23	64.24	47.85	40.90
40	32.01	63.13	47.31	40.43	65.96	49.95	43.52
45	38.60	70.39	53.22	48.20	68.78	53.58	47.86
50	47.70	79.29	61.55	54.07	73.83	59.13	54.61
55	60.42	91.81	72.65	64.96	81.53	67.98	67.98

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Ordinary Life	21	\$16.56	\$12.31	\$26.09	\$33 3	170	\$67.73	197 9	103	118 93	315 15	221	176 63	422 19
	25	18.21	14.57	30.86	92 3	355	79.95	216 10	128	139.98	341 16	17	206 99	454 18
	30	20.80	18.07	38.20	103 4	234	95.60	240 11	98	171 65	376 15	237	251 57	495 17
	35	24.18	22.48	47.45	116 5	86	121.72	267 11	129	209 85	413 14	178	302 54	534 15
	40	28.66	28.06	59.05	130 5	208	149.85	295 10	243	253 66	448 12	309	358 21	571 12
	45	37.72	34.99	73.20	144 5	146	181.91	321 9	164	301 35	481 10	349	416 17	605 10
	50	43.05	42.93	89.03	157 4	296	216.60	346 7	354	350 94	510 9	3	473 25	634 8
15 Pay Life	55	54.52	51.76	106.41	170 4	8	253.17	368 6	160	400 25	536 7	78	527 05	658 6
	60	70.49	61.35	124.95	182 3	69	289 71	388 5	8	446 94	558 5	232	584 12	687 5
20 Pay Life	21	29.14	43.03	88.87	283 13	288	138.37	426 22	359	220 21	641 34	71	344 42	929 46
	25	31.25	47.07	96.75	287 14	109	150.39	430 22	239	239.03	645 31	346	373 65	930 42
	30	34.39	52.85	108.06	292 14	173	167.66	435 21	148	266.03	649 28	297	415 52	931 28
	35	38.21	59.40	121.07	295 13	327	187.51	439 19	160	297.13	652 25	151	468 41	931 23
	40	42.93	66.09	135.69	298 12	214	209.89	441 16	300	331 80	653 21	312	516 04	931 29
	45	48.83	74.55	151.55	298 10	283	233.79	440 14	95	368 14	650 18	92	571 33	930 25
	50	56.45	82.01	166.77	295 8	261	256.74	435 11	167	403.16	643 14	261	626 11	926 20
25 Pay Life	21	24.83	.....	20.80	69 2	232	156.85	457 24	153	276 45	731 35	0	387 93	944 42
	25	26.62	.....	23.69	73 3	25	171.55	463 23	187	301.49	735 32	68	422.61	947 39
	30	29.30	.....	27.89	78 3	159	192.67	470 21	248	337.09	739 28	188	471.51	948 35
	35	32.60	.....	32.81	83 3	266	216.96	476 19	109	377 23	742 24	270	525 41	948 30
	40	36.73	.....	38 53	88 3	318	244.22	480 16	215	420 12	742 20	342	582 17	947 26
	45	42.08	.....	45 13	93 3	264	272 57	481 13	266	463 02	739 17	74	688 99	945 21
	50	49.20	.....	52 01	96 3	90	299.78	478 10	329	502.61	730 13	234	692.38	941 17
30 Yr. End.	21	43.44	86.45	164.49	266 15	\$133	389.53	541 10	\$490	663.85	786 5	\$775	926.78	959 1
	25	43.84	85.37	163.46	264 15	\$121	388.57	540 10	\$484	663.01	785 5	\$772	926 48	959 1
	30	44.57	83.79	161.98	261 15	\$99	387.22	537 10	\$472	661.72	783 5	\$768	925.98	958 1
	35	45.62	81.95	160.40	257 15	\$60	385.80	533 10	\$452	660.10	780 5	\$761	925 19	958 1
	40	47.30	80.03	159.01	252 14	\$16	384.68	528 10	\$416	657.75	776 5	\$748	923 88	956 1
	45	50.07	78.31	158.13	247 11	\$76	383.26	521 10	\$351	653.80	769 5	\$726	921.68	954 1
	50	54.69	76.62	157.28	240 8	\$92	380.91	510 10	\$226	647.19	757 5	\$685	917.86	950 1
30 Yr. End.	55	62.23	75.36	157 13	231 5	\$133	378.17	495 9	\$280	637.05	740 5	\$609	911.53	948 1
30 Yr. End.	21	34.22	58.55	115.85	245 19	\$181	280.52	520 20	\$366	479 74	772 15	\$721	721 79	1000
	25	34.76	57.83	115.45	243 17	\$240	280 90	518 20	\$340	480 81	770 15	\$710	723 72	1000
	30	35.75	56.96	115.27	239 15	\$196	282 31	514 20	\$284	483 57	768 15	\$684	727 93	1000
	35	37.26	56.48	115.98	235 13	\$112	285.74	510 20	\$179	489 05	764 15	\$642	735.05	\$000
	40	39.68	56.70	118.30	231 11	\$119	292 47	505 19	\$177	498 04	759 15	\$558	746 37	1000
	45	43.63	58.26	123.04	228 8	\$321	302.73	499 15	\$50	511.00	750 15	\$372	763 45	1000
	50	49.50	60.85	129.53	223 6	\$321	315.91	489 11	\$174	527 34	738 14	\$199	766 90	1000

†Days.

MUTUAL LIFE OF ILLINOIS, Springfield, Ill

Accelerative Option.—Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary.—Changeable at will.

Cash Values.—After two premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve with surrender charge varying with plan and duration, not exceeding \$10 per \$1,000. Payment of cash value may be deferred three months.

Change of Plan.—Higher premium form allowed (except Continuous Installment), by payment of difference in premiums at 6% compound interest and adjustment of dividends. New policy will not contain disability except upon evidence of insurability.

Disability.—For extra premium, all but Term and sub-standard policies will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity. No reduction in insurance. Limit \$25,000.

Dividends.—End of first year and annually thereafter; first and second dividends conditioned upon payment of second and third premiums. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable at any time; (d) purchase participating paid-up additions, increasing values or payable with face of policy. (a) is automatic option.

Double Indemnity.—For extra premium of \$2.00 per \$1,000, rider will provide, during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, military or naval service in time of war.

Extended Insurance.—Automatic after two years. Non-par. With cash but not loan values.

Grace.—One month, without interest.

Incontestable.—After two years, except for non-payment of premium.

Limits.—Ages, 16-60; no fixed amount; reinsures over \$5,000; accepts reinsurance; minimum policy \$500.

Loans.—After two premiums. Interest 6% , in advance. May be deferred three months.

Military Service.—No restrictions.

Non-Forfeitable.—See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values.—After two premiums, within one month after default. Non par. With cash and loan values. Fully paid up policies participate, if annual dividend contracts.

Policy in Effect.—By registration of State Department under Illinois Registered Policy Act, if premium paid in advance.

Premium Loans.—No provision. See "Loans."

Reinstatement.—At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-25) and Continuous (20 certain) annual installments. Unless otherwise specified payee may withdraw Trust Fund on any interest date, and commutable values at any time (except under Continuous Installment option).

Suicide.—Within two years, sane or insane, liability limited to premiums paid.

Women.—No extra charge. All but Term. Double indemnity granted.

†Present interest rate 5% .

NON-PARTICIPATING RATES PER \$1,000.

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age at Iss ue	ENDOW- MENT		ENDOW- MENT 65		TER 10 Year
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year	Cont. Pay.	20 Pay.	
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$
15.30	38.18	27.90	23.01	92.11	58.69	42.04	20	32.67	26.79	18.01	25.83	10 35
15.63	38.78	28.34	23.37	92.17	58.75	42.10	21	32.74	26.88	18.49	26.31	10 43
15.99	39.41	28.81	23.76	92.24	58.81	42.16	22	32.83	26.98	18.99	26.82	10 51
16.36	40.07	29.30	24.17	92.31	58.89	42.24	23	32.92	27.09	19.52	27.35	10 60
16.73	40.75	29.81	24.59	92.39	58.96	42.32	24	33.02	27.21	20.08	27.90	10 69
17.14	41.46	30.33	25.03	92.47	59.04	42.41	25	33.11	27.33	20.67	28.46	10 80
17.59	42.19	30.88	25.50	92.56	59.13	42.52	26	33.25	27.48	21.31	29.07	10 91
18.04	42.96	31.46	25.98	92.66	59.23	42.63	27	33.37	27.63	21.99	29.68	11 03
18.52	43.74	32.04	26.48	92.76	59.33	42.75	28	33.51	27.78	22.72	30.32	11 16
19.02	44.57	32.67	27.00	92.87	59.44	42.88	29	33.67	27.96	23.48	30.99	11 29
19.56	45.41	33.30	27.54	92.98	59.55	43.02	30	33.82	28.07	24.30	31.68	11 45
20.12	46.29	33.96	28.11	93.10	59.68	43.17	31	34.01	28.12	25.17	32.41	11 63
20.71	47.21	34.65	28.70	93.23	59.81	43.34	32	34.21	28.42	26.11	33.17	11 81
21.33	48.16	35.37	29.31	93.37	59.95	43.51	33	34.43	28.70	27.10	33.95	12 01
21.99	49.15	36.12	29.95	93.51	60.11	43.70	34	34.67	29.00	28.17	34.79	12 24
22.68	50.16	36.88	30.61	93.66	60.27	43.91	35	34.94	29.32	29.32	35.66	12 48
23.42	51.22	37.68	31.30	93.83	60.46	44.14	36	35.22	29.67	30.56	36.58	12 70
24.20	52.33	38.54	32.04	94.01	60.66	44.39	37	35.56	30.05	31.91	37.54	13 07
25.03	53.47	39.40	32.80	94.20	60.87	44.66	38	35.90	30.47	33.57	38.55	13 41
25.91	54.66	40.31	33.60	94.40	61.11	44.97	39	36.30	30.94	35.09	39.61	13 79
26.84	55.90	41.26	34.43	94.63	61.37	45.31	40	36.72	31.47	36.72	40.72	14 23
27.81	57.15	42.25	35.35	94.85	61.65	45.67	41	37.25	32.09	38.52	41.91	14 71
28.85	58.46	43.28	36.32	95.11	61.97	46.08	42	37.82	32.77	40.47	43.18	15 27
29.95	59.83	44.36	37.34	95.39	62.32	46.53	43	38.46	33.52	42.62	44.54	15 89
31.12	61.26	45.49	38.41	95.70	62.72	47.04	44	39.16	34.35	44.99	46.00	16 60
32.36	62.75	46.69	39.54	96.06	63.16	47.60	45	39.96	35.27	47.60	47.60	17 40
33.68	64.28	47.93	40.73	96.43	63.64	48.22	46	40.55	36.27	.....	.....	18 31
35.10	65.91	49.25	41.99	96.87	64.19	48.92	47	41.45	37.38	.....	.....	19 33
36.60	67.59	50.64	43.33	97.34	64.79	49.68	48	42.46	38.58	.....	.....	20 47
38.21	69.32	52.07	44.74	97.86	65.45	50.53	49	43.56	39.91	.....	.....	21 75
39.92	71.14	53.59	46.24	98.44	66.18	51.48	50	44.78	41.35	.....	.....	23 16
41.74	73.05	55.20	47.84	99.09	67.01	52.55	51	46.12	42.92	.....	.....	24 73
43.68	75.01	56.91	49.53	99.79	67.93	53.74	52	47.59	44.63	.....	.....	26 48
45.76	77.06	58.68	51.33	100.56	68.95	55.05	53	49.21	46.49	.....	.....	28 40
47.98	79.20	60.59	53.26	101.42	70.09	56.50	54	50.96	48.52	.....	.....	30 53
50.35	81.44	62.61	55.32	102.37	71.36	58.12	55	52.89	50.70	.....	.....	32 89
52.88	83.77	64.74	57.51	103.41	72.76	59.88	56	55.00	.....	.....	.....	35 49
55.58	86.22	67.00	59.87	104.56	74.31	61.80	57	57.31	.....	.....	.....	38 35
58.48	88.80	69.43	62.39	105.83	76.04	63.93	58	59.82	.....	.....	.....	41 49
61.57	91.49	72.02	65.12	107.23	77.94	66.25	59	62.57	.....	.....	.....	44 96
64.87	94.32	74.78	68.03	108.78	80.04	68.79	60	65.56	.....	.....	.....	48.76

Above rates adopted 1922.

DOUBLE INDEMNITY rate \$2.00 per \$1,000.

WITH DISABILITY (Waiver of Premium and \$10 Monthly Income.)

16.55	40.98	29.97	24.70	92.57	59.21	42.62	20	33.30	27.50	19.13	27.35	.....
18.00	44.50	32.57	26.89	93.00	59.67	43.12	25	33.92	28.27	21.98	30.11	.....
21.27	48.66	35.71	29.55	93.60	60.31	43.91	30	34.86	29.34	25.81	33.45	.....
24.71	53.62	39.47	32.79	94.44	61.24	45.10	35	36.38	31.09	31.09	37.57	.....
29.31	59.54	44.03	36.81	95.68	62.72	47.02	40	38.86	33.80	38.86	42.79	.....
35.46	66.50	49.64	42.58	97.57	65.13	50.23	45	42.89	38.27	50.23	50.23	.....
43.92	74.90	57.53	50.21	100.79	69.53	55.21	50	48.67	45.27	.....	.....	.....
55.80	86.91	68.08	60.75	106.90	76.47	63.40	55	58.26	56.10	.....	.....	.....

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING				NON-PARTICIPATING			
JOINT LIFE.				JOINT LIFE.			
20 Pay. End. 65....	\$32.52	\$41.06	\$54.99	Ordinary.....	\$27.73	\$35.28	\$48.31
JOINT LIFE.				20 Pay. Life.....	36.70	43.36	54.11
Ordinary.....	\$30.21	\$38.76	\$54.43	20 Year End.....	49.25	51.88	58.41
20 Pay. Life.....	40.06	47.58	60.87	MORTGAGE PROTECTION POLICY			
20 Year End.....	54.12	57.42	65.98	\$1,000 at death and 20 annual installments			
				of \$200 each. Commuted Value \$3,850			
				Mortgage Prot....\$66.00 \$87.30 \$124.60			
				For \$1,000 at death and \$400 a year			
				10 years, add 13% to above rates.			

MUTUAL LIFE OF ILLINOIS—Continued.

PARTICIPATING RATES PER \$1,000 (American 3½% Reserve.)

LIMITED PAY. LIFE				ENDOWMENTS										DISABILITY PREMIUMS									
10 Pay. Life	15 Pay. Life	20 Pay. Life	25 Pay. Life	10 Year End.	15 Year End.	20 Year End.	25 Year End.	30 Year End.	35 Year End.	40 Year End.	45 Year End.	50 Year End.	55 Year End.	Ord. Life	10 Pay Life	15 Pay Life	20 Pay Life	25 Pay Life	10 Yr. End.	15 Yr. End.	20 Yr. End.	25 Yr. End.	Age 65
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
42 18	31 59	26 42	102 93	65 75	47 63	37 13	30 46	20 12	12 92	80 20	1 71	45 52	60 16	1 29	2 80	2 08	1 71	45 52	60 16	1 29	2 80	2 08	1 71
42 42	32 11	26 54	103 08	65 85	47 73	37 24	30 59	21 13	13 33	86 22	1 11	47 54	62 12	1 33	2 86	2 11	1 75	47 54	62 12	1 33	2 86	2 11	1 75
43 57	32 65	27 32	103 19	65 94	47 84	37 36	31 07	21 26	13 44	87 33	1 12	48 05	63 23	1 34	2 87	2 12	1 76	48 05	63 23	1 34	2 87	2 12	1 76
44 22	33 20	27 43	103 29	66 04	47 95	37 47	31 18	21 37	13 55	88 44	1 13	48 16	64 34	1 35	2 88	2 13	1 77	48 16	64 34	1 35	2 88	2 13	1 77
44 95	33 71	27 54	103 39	66 15	48 05	37 58	31 29	21 48	14 06	89 55	1 14	48 27	65 45	1 36	2 89	2 14	1 78	48 27	65 45	1 36	2 89	2 14	1 78
45 24	34 38	28 05	103 48	66 26	48 16	37 69	31 40	21 59	14 17	90 66	1 15	48 38	66 56	1 37	2 90	2 15	1 79	48 38	66 56	1 37	2 90	2 15	1 79
45 66	35 00	28 39	103 58	66 37	48 27	37 80	31 51	22 10	14 28	91 77	1 16	48 49	67 67	1 38	2 91	2 16	1 80	48 49	67 67	1 38	2 91	2 16	1 80
46 51	35 65	28 88	103 68	66 48	48 38	37 91	31 62	22 21	14 39	92 88	1 17	48 60	68 78	1 39	2 92	2 17	1 81	48 60	68 78	1 39	2 92	2 17	1 81
48 38	36 33	30 47	103 73	66 54	48 48	38 02	31 73	22 32	14 50	93 99	1 18	48 71	69 89	1 40	2 93	2 18	1 82	48 71	69 89	1 40	2 93	2 18	1 82
49 24	37 03	31 07	103 83	66 65	48 59	38 13	31 84	22 43	15 01	95 10	1 19	48 82	71 00	1 41	2 94	2 19	1 83	48 82	71 00	1 41	2 94	2 19	1 83
50 25	37 76	31 70	104 00	66 76	48 70	38 24	31 95	22 54	15 12	96 21	1 20	48 93	72 11	1 42	2 95	2 20	1 84	48 93	72 11	1 42	2 95	2 20	1 84
51 28	38 52	32 36	104 14	66 87	48 81	38 35	32 06	23 05	15 23	97 32	1 21	49 04	73 22	1 43	2 96	2 21	1 85	49 04	73 22	1 43	2 96	2 21	1 85
52 25	39 30	33 04	104 28	66 98	48 92	38 46	32 17	23 16	15 34	98 43	1 22	49 15	74 33	1 44	2 97	2 22	1 86	49 15	74 33	1 44	2 97	2 22	1 86
53 31	40 11	33 73	104 42	67 09	49 03	38 57	32 28	23 27	15 45	99 54	1 23	49 26	75 44	1 45	2 98	2 23	1 87	49 26	75 44	1 45	2 98	2 23	1 87
54 41	40 95	34 50	104 56	67 20	49 14	38 68	32 39	23 38	15 56	100 65	1 24	49 37	76 55	1 46	2 99	2 24	1 88	49 37	76 55	1 46	2 99	2 24	1 88
55 56	41 83	35 29	104 70	67 31	49 25	38 79	32 50	23 49	16 07	101 76	1 25	49 48	77 66	1 47	3 00	2 25	1 89	49 48	77 66	1 47	3 00	2 25	1 89
56 73	42 76	36 11	104 84	67 42	49 36	38 90	32 61	23 60	16 18	102 87	1 26	49 59	78 77	1 48	3 01	2 26	1 90	49 59	78 77	1 48	3 01	2 26	1 90
57 99	43 73	36 95	105 00	67 53	49 47	39 01	32 72	23 71	16 29	103 98	1 27	50 10	79 88	1 49	3 02	2 27	1 91	50 10	79 88	1 49	3 02	2 27	1 91
59 27	44 84	37 83	105 13	67 64	49 58	39 12	32 83	23 82	16 40	105 09	1 28	50 21	80 99	1 50	3 03	2 28	1 92	50 21	80 99	1 50	3 03	2 28	1 92
60 60	45 99	38 75	105 27	67 75	49 69	39 23	32 94	23 93	16 51	106 20	1 29	50 32	82 10	1 51	3 04	2 29	1 93	50 32	82 10	1 51	3 04	2 29	1 93
62 06	46 98	39 70	105 40	67 86	49 80	39 34	33 05	24 04	16 62	107 31	1 30	50 43	83 21	1 52	3 05	2 30	1 94	50 43	83 21	1 52	3 05	2 30	1 94
63 43	48 11	40 55	105 54	67 97	49 91	39 45	33 16	24 15	16 73	108 42	1 31	50 54	84 32	1 53	3 06	2 31	1 95	50 54	84 32	1 53	3 06	2 31	1 95
64 93	49 22	41 93	105 68	68 08	50 02	39 56	33 27	24 26	16 84	109 53	1 32	50 65	85 43	1 54	3 07	2 32	1 96	50 65	85 43	1 54	3 07	2 32	1 96
66 51	50 54	43 10	105 82	68 19	50 13	39 67	33 38	24 37	16 95	110 64	1 33	50 76	86 54	1 55	3 08	2 33	1 97	50 76	86 54	1 55	3 08	2 33	1 97
68 13	51 93	44 33	105 96	68 30	50 24	39 78	33 49	24 48	17 06	111 75	1 34	50 87	87 65	1 56	3 09	2 34	1 98	50 87	87 65	1 56	3 09	2 34	1 98
69 55	52 33	45 64	106 09	68 41	50 35	39 89	33 60	24 59	17 17	112 86	1 35	50 98	88 76	1 57	3 10	2 35	1 99	50 98	88 76	1 57	3 10	2 35	1 99
71 83	54 21	47 01	106 23	68 52	50 46	39 90	33 71	25 10	17 28	113 97	1 36	51 09	89 87	1 58	3 11	2 36	2 00	51 09	89 87	1 58	3 11	2 36	2 00
73 43	56 27	48 48	106 37	68 63	50 57	40 01	33 82	25 21	17 39	115 08	1 37	51 20	90 98	1 59	3 12	2 37	2 01	51 20	90 98	1 59	3 12	2 37	2 01
75 43	58 01	50 04	106 51	68 74	50 68	40 12	33 93	25 32	17 50	116 19	1 38	51 31	92 09	1 60	3 13	2 38	2 02	51 31	92 09	1 60	3 13	2 38	2 02
77 45	59 74	51 70	106 65	68 85	50 79	40 23	34 04	25 43	17 61	117 30	1 39	51 42	93 20	1 61	3 14	2 39	2 03	51 42	93 20	1 61	3 14	2 39	2 03
79 56	61 56	53 45	111 39	75 98	60 03	40 34	34 15	25 54	17 72	118 41	1 40	51 53	94 31	1 62	3 15	2 40	2 04	51 53	94 31	1 62	3 15	2 40	2 04
81 78	63 49	55 33	112 28	77 08	61 39	40 45	34 26	25 65	17 83	119 52	1 41	51 64	95 42	1 63	3 16	2 41	2 05	51 64	95 42	1 63	3 16	2 41	2 05
84 08	65 52	57 33	113 25	78 28	62 65	40 56	34 37	25 76	17 94	120 63	1 42	51 75	96 53	1 64	3 17	2 42	2 06	51 75	96 53	1 64	3 17	2 42	2 06
86 50	67 67	59 47	114 33	79 63	64 50	40 67	34 48	25 87	18 05	121 74	1 43	51 86	97 64	1 65	3 18	2 43	2 07	51 86	97 64	1 65	3 18	2 43	2 07
89 01	69 94	61 74	115 51	81 09	66 50	40 78	34 59	25 98	18 16	122 85	1 44	51 97	98 75	1 66	3 19	2 44	2 08	51 97	98 75	1 66	3 19	2 44	2 08
91 66	72 35	64 18	116 82	82 72	68 27	40 89	34 70	26 09	18 27	123 96	1 45	52 08	99 86	1 67	3 20	2 45	2 09	52 08	99 86	1 67	3 20	2 45	2 09
94 43	74 92	66 74	118 24	84 50	70 43	40 90	34 81	26 20	18 38	125 07	1 46	52 19	100 97	1 68	3 21	2 46	2 10	52 19	100 97	1 68	3 21	2 46	2 10
97 33	77 65	69 59	119 82	85 47	72 81	40 91	34 92	26 31	18 49	126 18	1 47	52 30	102 08	1 69	3 22	2 47	2 11	52 30	102 08	1 69	3 22	2 47	2 11
101 30	80 96	72 99	121 56	88 63	75 41	40 92	35 03	26 42	18 60	127 29	1 48	52 41	103 19	1 70	3 23	2 48	2 12	52 41	103 19	1 70	3 23	2 48	2 12
103 59	83 66	75 82	123 46	91 62	78 27	40 93	35 14	26 53	18 71	128 40	1 49	52 52	104 30	1 71	3 24	2 49	2 13	52 52	104 30	1 71	3 24	2 49	2 13
105 99	86 97	79 30	125 57	93 65	81 39	40 94	35 25	26 64	18 82	129 51	1 50	52 63	105 41	1 72	3 25	2 50	2 14	52 63	105 41	1 72	3 25	2 50	2 14

Above rates adopted January, 1920. For semi-annual rate, multiply by .52; for quarterly, multiply by .265. DOUBLE INDEMNITY rate \$2.00 per \$1,000.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age	Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$18 37	\$ 6	\$28	\$89	3 8	\$69	\$201	9 5	\$118	\$312	15 5	\$176	\$420	19 2
25	20 14	7	33	97	4 2	82	221	10 7	139	339	15 11	206	451	18 5
30	22 93	9	41	110	5 0	101	246	11 6	171	374	15 7	251	493	17 0
35	26 55	12	51	124	5 7	125	274	11 7	209	411	14 5	302	533	15 1
40	31 34	15	64	140	6 0	154	302	10 11	253	446	12 10	358	571	13 0
45	37 81	19	79	155	5 10	187	330	9 8	301	480	10 11	416	604	10 10
50	46 65	23	96	169	5 2	223	355	8 2	350	508	9 0	473	633	8 10
55	58 85	28	115	183	4 4	261	379	6 7	400	535	7 2	527	658	6 11
60	75 77	34	135	196	3 5	298	398	5 2	446	557	5 7	584	687	5 3
21	26 87	11	64	203	9 8	159	463	24 9	276	730	34 11	418	1000	Pd-up
25	28 80	12	70	207	9 9	174	469	23 10	301	734	32 1	456	1000	"
30	31 70	14	78	210	10 0	195	475	21 10	337	739	28 6	508	1000	"
35	35 29	17	88	214	10 0	219	480	19 5	377	741	24 8	566	1000	"
40	39 79	19	100	219	9 4	247	485	16 9	420	741	20 11	626	1000	"
45	45 64	23	113	222	8 2	275	485	13 10	463	738	17 2	688	1000	"
50	53 45	26	126	222	6 8	302	481	10 11	502	729	13 7	746	1000	"
55	64 18	30	140	223	5 2	327	475	8 4	535	716	10 4	800	1000	"
60	79 30	33	152	220	3 10	347	464	6 1	556	694	7 6	849	1000	"

MUTUAL TRUST LIFE INSURANCE CO., Chicago, Ill.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American 3½% Level Premium reserve, with surrender charge up to 11th year not exceeding \$12 per \$1,000, decreasing \$1 annually beginning with fourth year. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed within five years by payment of difference in premiums at 6% compound interest; or after five years, by difference in reserve. Practice to change to lower premium form.

Disability. — For varying extra premium all but Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning immediately after proof and continuing during disability and life time; or reduction in insurance. Payments continue after maturity of endowment. Limit \$10,000. Also issues (\$0.25 per \$1,000) policy providing for waiver of premiums only.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†, withdrawable any time; (d) purchase participating paid-up additions, payable with face of policy. (a) is automatic option. Possibility of mortem dividend paid for fraction of policy year.

Double Indemnity. — For varying extra premium policy will provide, during life of policy, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operation, war service, warfare, riot or insurrection, violation of law, police duty, bodily or mental infirmity, disease, ptomaines, infection other than as a result of injury.

Extended Insurance. — After three premiums, within 31 days after default. Non-payment with cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Life, 20-65; Endowments, 15-65; Term, 20-55; \$100,000; reinsured over \$20,000 (ages, 20-50; 51-55, \$15,000; other ages \$10,000); accepts reinsurance minimum policy \$500. Term limit, \$15,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Participating. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premiums while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% Limited (2-30 years) and Continuous (20 years certain) annual or monthly Installments. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise directed payee may withdraw Trust Fund or commutable values.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term Limit \$5,000. Disability and double indemnity granted.

†Present interest rate 5%.

MUTUAL TRUST LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000 (Without Disability). (American 3½% Reserve.)

Endowment Age 85				End. 70	End. 65	End. 60	Endowments				Convertible Non- Renew. Term*		
Cont. Prem.	10 Pay.	15 Pay.	20 Pay.	Cont. Prem.	Cont. Prem.	Cont. Prem.	10 Year	15 Year	20 Year	25 Year	5 Year	10 Year	20 Year
.....	\$38.39	\$28.86	\$24.21	.....	\$18.35	\$19.85	\$97.99	\$63.12	\$45.92	\$35.94	.....	.....	.....
.....	38.93	29.27	24.56	.....	18.76	20.35	98.15	63.24	46.03	36.01	.....	.....	.....
.....	39.48	29.69	24.91	\$18.07	19.18	20.87	98.28	63.36	46.14	36.08	.....	.....	.....
.....	40.06	30.12	25.28	18.42	19.63	21.41	98.40	63.48	46.25	36.16	.....	.....	.....
.....	40.67	30.58	25.66	18.87	20.11	22.06	98.54	63.60	46.35	36.23	.....	.....	.....
.....	41.29	31.05	26.06	19.29	20.61	22.63	98.69	63.72	46.45	36.33	\$ 9.93	\$10.09	\$1031
\$18.23	41.94	31.54	26.48	19.75	21.15	23.30	98.84	63.84	46.54	36.43	10.00	10.17	10.42
18.66	42.61	32.05	26.91	20.22	21.71	23.98	98.98	63.96	46.63	36.53	10.06	10.24	10.54
19.08	43.31	32.58	27.36	20.72	22.31	24.74	99.14	64.08	46.73	36.64	10.13	10.34	10.67
19.50	44.02	33.12	27.81	21.25	22.93	25.52	99.28	64.20	46.83	36.75	10.21	10.43	10.81
19.95	44.78	33.70	28.30	21.81	23.59	26.36	99.44	64.32	46.93	36.88	10.30	10.53	10.97
20.43	45.56	34.29	28.81	22.40	24.30	27.27	99.61	64.44	47.05	37.01	10.39	10.63	11.13
20.93	46.36	34.91	29.33	23.02	25.05	28.23	99.78	64.56	47.18	37.16	10.48	10.75	11.31
21.45	47.20	35.55	29.87	23.68	25.84	29.23	99.96	64.69	47.30	37.32	10.58	10.88	11.51
22.00	48.08	36.21	30.45	24.37	26.69	30.35	100.14	64.82	47.45	37.49	10.70	11.01	11.74
22.59	48.98	36.90	31.05	25.11	27.58	31.52	100.33	64.95	47.61	37.69	10.82	11.17	11.99
23.20	49.92	37.62	31.66	25.89	28.54	32.78	100.52	65.08	47.78	37.89	10.95	11.34	12.27
23.85	50.90	38.37	32.31	26.72	29.56	34.15	100.73	65.24	47.97	38.11	11.09	11.52	12.58
24.53	51.91	39.15	32.99	27.60	30.67	35.63	100.94	65.41	48.17	38.37	11.25	11.71	12.92
25.25	52.95	39.96	33.69	28.53	31.83	37.22	101.16	65.59	48.39	38.64	11.41	11.93	13.32
26.01	54.05	40.80	34.42	29.53	33.09	38.93	101.39	65.79	48.63	38.93	11.61	12.17	13.77
26.83	55.18	41.69	35.20	30.61	34.45	40.82	101.59	66.01	48.90	39.28	11.82	12.44	14.25
27.69	56.35	42.61	36.00	31.75	35.90	42.86	101.78	66.25	49.20	39.65	12.05	12.74	14.80
28.59	57.58	43.56	36.86	32.96	37.48	45.11	102.00	66.51	49.53	40.05	12.30	13.08	15.43
29.55	58.84	44.57	37.74	34.26	39.17	47.57	102.22	66.80	49.88	40.51	12.57	13.44	16.10
30.56	60.17	45.61	38.68	35.65	41.00	50.28	102.48	67.11	50.28	41.00	12.88	13.87	16.87
31.65	61.54	46.70	39.67	37.16	43.00	53.28	102.76	67.47	50.72	41.56	13.22	14.34	17.71
32.80	62.97	47.85	40.71	38.77	45.17	56.62	103.08	67.87	51.22	42.17	13.61	14.89	18.65
34.03	64.46	49.06	41.80	40.52	47.56	60.36	103.42	68.30	51.76	42.85	14.04	15.50	19.70
35.33	66.03	50.33	42.97	42.40	50.17	64.56	103.81	68.79	52.37	43.61	14.53	16.19	20.87
36.71	67.63	51.64	44.18	44.42	53.03	69.31	104.22	69.31	53.03	44.42	15.11	16.97	22.15
38.19	69.32	53.04	45.49	46.65	56.21	74.75	104.71	69.91	53.78	45.36	15.76	17.85	23.57
39.76	71.08	54.51	46.87	49.04	59.73	81.01	105.24	70.58	54.61	46.37	16.48	18.85	25.13
41.45	72.93	56.06	48.33	51.68	63.67	88.32	105.82	71.33	55.53	47.50	17.33	19.96	26.85
43.25	74.86	57.70	49.90	54.54	68.08	96.91	106.47	72.15	56.56	48.75	18.28	21.20	28.75
45.16	76.86	59.41	51.56	57.68	73.06	107.20	107.20	73.06	57.68	50.11	19.34	22.58	30.81
47.21	78.96	61.23	53.33	61.13	78.72	.....	108.00	74.06	58.93	.....	20.53	24.20	.....
49.39	81.15	63.15	55.22	64.97	85.22	.....	108.89	75.17	60.30	.....	21.85	26.12	.....
51.73	83.44	65.19	57.23	69.21	92.76	.....	109.87	76.41	61.82	.....	23.32	28.12	.....
54.21	85.82	67.33	59.37	73.93	101.59	.....	110.94	77.76	63.48	.....	24.96	30.46	.....
56.88	88.34	69.62	61.68	79.26	112.14	.....	112.14	79.26	65.35	.....	26.78	33.06	.....
59.73	90.96	72.05	64.16	85.27	.....	.....	113.45	80.91	67.35	.....	.....	.....	.....
62.78	93.72	74.63	66.81	92.13	.....	.....	114.89	82.74	69.66	.....	.....	.....	.....
66.04	96.62	77.38	69.65	100.04	.....	.....	116.48	84.74	71.99	.....	.....	.....	.....
69.55	99.67	80.32	72.71	109.26	.....	.....	118.24	86.95	74.66	.....	.....	.....	.....
73.31	102.89	83.47	76.01	120.18	.....	.....	120.18	89.40	77.58	.....	.....	.....	.....

MONTHLY INCOME RATES FOR ABOVE POLICIES providing \$10 a Mo. for 240 Mos.

.....	\$66.80	\$50.22	\$42.13	.....	\$31.93	\$34.54	170.50	109.83	\$79.90	\$62.54	.....	.....	.....
.....	71.84	54.03	45.34	33.56	35.86	39.38	171.72	110.87	80.82	63.21	.....	.....	.....
\$33.20	75.36	56.69	47.61	36.05	38.82	43.05	172.50	111.50	81.31	63.75	.....	.....	.....
34.71	77.92	58.64	49.24	37.95	41.05	45.87	173.05	111.92	81.66	64.17	.....	.....	.....
36.42	80.67	60.74	51.03	40.05	43.59	49.12	173.62	112.33	82.09	64.66	.....	.....	.....
39.31	85.23	64.21	54.03	43.69	47.99	54.84	174.57	113.01	82.84	65.58	.....	.....	.....
42.68	90.32	68.12	57.40	48.02	53.37	62.00	175.64	113.81	83.82	66.76	.....	.....	.....
45.26	94.05	70.99	59.89	51.38	57.58	67.74	176.42	114.47	84.62	67.74	.....	.....	.....
48.18	98.05	74.14	62.64	55.25	62.47	74.58	177.10	115.28	85.61	68.99	.....	.....	.....
53.17	104.70	79.36	67.30	62.03	71.34	87.49	178.32	116.77	87.49	71.34	.....	.....	.....
59.21	112.16	85.36	72.73	70.50	82.75	105.03	179.95	118.84	90.06	74.56	.....	.....	.....
63.88	117.68	89.85	76.87	77.29	92.27	120.60	181.34	120.60	92.27	77.29	.....	.....	.....
78.58	133.74	103.37	89.71	100.36	127.12	186.53	186.53	127.12	100.36	87.19	.....	.....	.....
98.97	153.71	121.14	107.32	137.91	195.12	.....	195.12	137.91	118.71	.....	.....	.....	.....
127.56	179.03	145.24	132.26	209.11	.....	.....	209.11	155.56	134.99	.....	.....	.....	.....

*With Disability.

*5 year Convertible within 5 years; 15 and 20 years within 7 years; as of date of issue or any time, bearing date of exchange. Semi-annual rate, multiply by .52; quarterly rate multiply by .365.

MUTUAL TRUST LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000 (With Waiver of Premium and \$10 Monthly Income.)

Age	Life \$5000	ENDOWMENTS AGE 85					ENDOW- MENTS			20 PAY. END. AT			ENDOW- MENTS		
		Ord. Life	10 Pay.	15 Pay.	20 Pay.	30 Pay.	Age 70	Age 65	Age 60	Age 70	Age 65	Age 60	10 Year	15 Year	20 Year
15			\$40.48	\$30.39	\$25.46	\$20.79	.....	\$19.23	\$20.72	\$26.68	\$27.77	\$29.33	\$98.49	\$63.65	\$46.47
16			41.05	30.84	25.84	21.09		19.66	21.25	27.09	28.23	29.86	98.68	63.79	46.60
17			41.66	31.29	26.22	21.42	19.01	20.12	21.81	27.53	28.72	30.41	98.83	63.94	46.73
18			42.29	31.75	26.62	21.73	19.39	20.60	22.37	27.97	29.22	30.99	98.98	64.09	46.85
19			42.94	32.24	27.02	22.09	19.86	21.10	23.05	28.46	29.75	31.61	99.15	64.23	47.01
20	\$74.67		43.60	32.76	27.45	22.45	20.32	21.64	23.65	28.94	30.29	32.23	99.33	64.38	47.15
21	76.22	\$19.34	44.29	33.27	27.90	22.82	20.81	22.21	24.36	29.46	30.87	32.89	99.50	64.52	47.29
22	77.96	19.75	45.01	33.82	28.36	23.21	21.32	22.81	25.07	29.99	31.45	33.56	99.66	64.68	47.43
23	79.81	20.20	45.75	34.37	28.83	23.62	21.84	23.44	25.86	30.54	32.07	34.28	99.86	64.82	47.57
24	81.81	20.67	46.50	34.94	29.32	24.04	22.42	24.10	26.69	31.11	32.71	35.00	100.02	64.97	47.69
25	83.76	21.15	47.29	35.56	29.83	24.47	23.02	24.80	27.56	31.69	33.36	35.76	100.21	65.11	47.79
26	85.92	21.67	48.11	36.17	30.37	24.95	23.65	25.55	28.51	32.30	34.05	36.57	100.40	65.28	47.94
27	88.18	22.21	48.95	36.84	30.90	25.41	24.30	26.34	29.51	32.93	34.75	37.38	100.59	65.42	48.13
28	90.44	22.76	49.82	37.50	31.48	25.91	25.00	27.16	30.55	33.60	35.50	38.24	100.81	65.59	48.23
29	92.91	23.35	50.74	38.18	32.08	26.43	25.73	28.05	31.70	34.28	36.28	39.14	101.02	65.76	48.46
30	95.57	24.00	51.66	38.88	32.70	27.00	26.53	29.00	32.93	35.00	37.07	40.07	101.24	65.92	48.65
31	98.30	24.65	52.65	39.64	33.34	27.59	27.35	30.00	34.23	35.76	37.94	41.06	101.46	66.10	48.90
32	101.18	25.35	53.66	40.43	34.03	28.22	28.23	31.08	35.66	36.55	38.82	42.09	101.71	66.31	49.10
33	104.26	26.09	54.69	41.23	34.73	28.88	29.16	32.24	37.19	37.36	39.74	43.16	101.97	66.53	49.43
34	107.45	26.86	55.77	42.07	35.46	29.58	30.16	33.46	38.84	38.21	40.70	44.29	102.24	66.78	49.73
35	110.89	27.68	56.90	42.93	36.21	30.31	31.21	34.78	40.61	39.09	41.71	45.46	102.52	67.06	50.00
36	114.53	28.57	58.06	43.86	37.04	31.11	32.37	36.22	42.57	40.05	42.80	46.71	102.79	67.34	50.43
37	118.28	29.49	59.28	44.82	37.86	31.94	33.58	37.74	44.66	41.02	43.89	47.99	103.05	67.67	50.83
38	122.34	30.46	60.53	45.79	38.75	32.81	34.86	39.39	46.99	42.05	45.07	49.37	103.34	68.03	51.29
39	126.66	31.50	61.82	46.84	39.67	33.73	36.24	41.16	49.53	43.14	46.29	50.80	103.65	68.42	51.73
40	131.23	32.60	63.17	47.91	40.64	34.71	37.72	43.09	52.34	44.29	47.59	52.34	104.00	68.84	52.33
41	136.05	33.77	64.57	49.02	41.73	35.75	39.32	45.17	55.41	45.56	49.02		104.38	69.32	52.88
42	141.14	35.01	66.02	50.19	42.88	36.88	41.03	47.44	58.85	46.90	50.53		104.80	69.87	53.44
43	146.63	36.34	67.53	51.44	44.08	38.06	42.87	49.94	62.69	48.31	52.14		105.27	70.46	54.11
44	152.49	37.75	69.11	52.74	45.37	39.34	44.88	52.67	67.00	49.82	53.86		105.79	71.14	54.88
45	158.65	39.24	70.72	54.08	46.69	40.69	47.04	55.65	71.88	51.40	55.65		106.34	71.88	55.65
46	165.43	40.88	72.44	55.66	48.17	42.17	49.40	59.00	77.46	53.13			107.03	72.67	56.55
47	172.56	42.60	74.25	57.32	49.71	43.76	51.96	62.69	83.88	54.93			107.78	73.55	57.55
48	180.26	44.47	76.12	59.07	51.35	45.48	54.79	66.82	91.36	56.90			108.62	74.49	58.66
49	188.47	46.46	78.09	60.93	53.13	47.31	57.86	71.45	100.15	59.00			109.57	75.55	59.89
50	197.30	48.58	80.09	62.86	54.99	49.29	61.21	76.69	110.66	61.21			110.66	76.69	61.21
51	206.64	50.85	82.50	64.93	57.00		64.91	82.58					111.79	77.95	62.73
52	216.69	53.29	85.00	67.13	59.15		69.04	89.39					113.03	79.35	64.44
53	227.52	55.92	87.64	69.47	61.44		73.60	97.26					114.39	80.89	66.11
54	239.11	58.71	90.39	71.95	63.90		78.67	106.47					115.87	82.58	68.11
55	251.57	61.74	93.33	74.61	66.58		84.46	117.52					117.52	84.46	70.58

Rates for above with Double Indemnity.

15		\$43.61	\$32.68	\$27.37	\$22.29		20.35	\$21.85	\$28.49	\$29.54	\$31.00	\$99.99	\$65.12	\$47.95	
16		44.11	33.07	27.70	22.57		20.76	22.35	28.88	29.96	31.49	100.15	65.24	48.07	
17		44.64	33.47	28.03	22.84	20.07	21.18	22.87	29.27	30.40	31.90	100.28	65.36	48.19	
18		45.20	33.88	28.38	23.14	20.42	21.63	23.41	29.67	30.84	32.53	100.40	65.48	48.31	
19		45.77	34.32	28.74	23.45	20.87	22.11	24.06	30.10	31.31	33.07	100.54	65.60	48.43	
20	\$79.42	46.37	34.77	29.12	23.79	21.29	22.61	24.63	30.54	31.81	33.65	100.69	65.72	48.54	
21	80.92	20.28	46.98	35.24	24.12	21.75	23.15	25.30	31.01	32.34	34.25	100.84	65.84	48.65	
22	82.51	20.66	47.63	35.73	24.46	22.22	23.71	25.98	31.49	32.87	34.85	100.98	65.96	48.76	
23	84.21	21.08	48.29	36.24	24.84	22.72	24.31	26.74	31.97	33.42	35.50	101.14	66.08	48.87	
24	85.96	21.50	48.96	36.76	30.81	25.22	23.25	24.93	27.52	32.49	34.01	36.17	101.28	66.20	48.98
25	87.76	21.95	49.70	37.32	31.28	25.60	23.81	25.59	28.36	33.03	34.62	36.87	101.44	66.32	49.09
26	89.72	22.43	50.41	37.87	31.77	26.05	24.40	26.30	29.27	33.59	35.24	37.63	101.61	66.44	49.20
27	91.78	22.93	51.20	38.47	32.27	26.47	25.02	27.05	30.23	34.19	35.91	38.38	101.78	66.56	49.31
28	93.89	23.45	52.00	39.09	32.79	26.93	25.68	27.84	31.23	34.78	36.58	39.17	101.96	66.69	49.42
29	96.16	24.00	52.84	39.71	33.35	27.40	26.37	28.69	32.35	35.42	37.31	40.00	102.14	66.82	49.53
30	98.52	24.59	53.70	40.38	33.93	27.93	27.11	29.58	33.52	36.08	38.04	40.87	102.33	66.95	49.64
31	101.05	25.20	54.60	41.06	34.50	28.46	27.89	30.54	34.78	36.79	38.83	41.78	102.52	67.08	49.75
32	103.68	25.85	55.54	41.79	35.13	29.01	28.72	31.56	36.15	37.52	39.66	42.74	102.73	67.24	49.86
33	106.46	26.53	56.49	42.53	35.79	29.60	29.60	32.67	37.63	38.27	40.52	43.74	102.94	67.41	50.00
34	109.40	27.25	57.49	43.30	36.47	30.21	30.53	33.83	39.22	39.05	41.41	44.79	103.16	67.59	50.15
35	112.54	28.01	58.53	44.10	37.16	30.88	31.53	35.09	40.93	39.89	42.35	45.88	103.39	67.79	50.30
36	115.83	28.83	59.62	44.97	37.92	31.58	32.61	36.45	42.82	40.76	43.35	47.04	103.59	68.01	50.45
37	119.28	29.69	60.73	45.85	38.70	32.32	33.75	37.90	44.86	41.67	44.38	48.24	103.78	68.25	51.15
38	122.99	30.59	61.92	46.76	39.52	33.10	34.96	39.48	47.11	42.65	45.48	49.53	104.00	68.51	51.85
39	126.91	31.55	63.12	47.73	40.38	33.95	36.26	41.17	49.57	43.66	46.62	50.87	104.22	68.80	52.55
40	131.03	32.56	64.41	48.75	41.28	34.82	37.65	43.00	52.28	44.72	47.82	52.28	104.48	69.11	53.25
41	135.45	33.65	65.72	49.80	42.25	35.76	39.16	45.00	55.28	45.85	49.11		104.76	69.47	53.95
42	140.09	34.80	67.07	50.91	43.27	36.77	40.77	47.17	58.62	47.04	50.46		105.08	69.87	54.65
43	145.08	36.03	68.50	52.08	44.32	37.86	42.52	49.66	62.36	48.30	51.89		105.42	70.30	55.35
44	150.39	37.33	70.01	53.31	45.47	39.01	44.40	52.17	66.56	49.64	53.43		105.81	70.79	56.05
45	156.00	38.71	71.55	54.56	46.64	40.23	46.42	55.03	71.31	51.06	55.03		106.22	71.31	55.55
46	161.98	40.19	73.18	55.92	47.93	41.56	48.65	58.21	76.75	52.57			106.71	71.91	55.55
47	168.36	41.76	74.88	57.35	49.27	42.98	51.04	61.73	83.01	54.16			107.24	72.58	56.05
48	175.16	43.45	76.65	58.86	50.71	44.52	53.68	65.67	90.32	55.90			107.82	73.33	57.05
49	182.42	45.25	78.52	60.46	52.26	46.14	56.54	70.08	98.91	57.72			108.47	74.15	58.05
50	190.20	47.16	80.46	62.13	53.88	47.91	59.68	75.06	109.20	59.68			109.20	75.06	59.05
51	198.44	49.21	82.48	63.91	55.63		63.13	80.72					110.00	76.06	60.05
52	207.19	51.39	84.61	65.79	57.48		66.97	87.22					110.89	77.17	62.02
53	216.57	53.73	86.82	67.77	59.47		71.21	94.76					111.87	78.41	63.03
54	226.61	56.21	89.12	69.87	61.59		75.93	103.59					112.94	79.76	65.05
55	237.27	58.88	91.58	72.12	63.88		81.26	114.14					114.14	81.26	67.05

MUTUAL TRUST LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D				
End. 85																					
21	\$18.28	\$8.19	\$24.89	\$79	3	109 \$71.40	\$207	9	313 \$125.60	\$331	16	196 \$183.44	\$436	19	325						
25	19.95	11.89	31.24	92	4	9 85.16	229	11	39 147.79	359	16	335 214.93	469	19	52						
30	22.59	17.58	41.02	110	5	1 106.13	257	12	67 181.16	395	16	199 261.22	511	17	224						
35	26.01	24.90	53.34	129	5	3 132.14	288	12	101 221.50	433	15	76 314.40	552	15	250						
40	30.56	33.88	68.79	150	6	17 153.86	320	11	212 268.03	470	13	190 373.06	591	13	206						
45	36.71	45.29	87.77	171	6	159 200.43	352	10	124 319.44	506	11	220 435.58	627	11	165						
50	45.16	58.51	109.32	192	5	313 240.68	381	8	298 374.42	539	9	242 500.73	662	9	183						
55	56.88	73.45	133.48	211	5	2 284.66	410	7	92 433.08	572	7	335 572.60	701	7	300						
60	73.31	92.43	160.67	231	4	34 333.11	440	5	312 501.00	614	6	189 683.43	773	5	\$373						
10 Pay. Life																					
21	41.94	76.91	144.55	459	25	134 339.33	1000	Pd-up	379 26	1000	Pd-up	420.32	1000	Pd-up							
25	44.78	84.02	156.89	464	25	57 466.80	1000	"	411 59	1000	"	457.95	1000	"							
30	48.98	94.38	174.78	470	23	346 466.59	1000	"	457.95	1000	"	510.95	1000	"							
35	54.05	106.39	195.67	475	21	36 532.95	1000	"	510.95	1000	"	569.30	1000	"							
40	60.17	120.23	218.62	479	19	185 545.95	1000	"	569.30	1000	"	631.10	1000	"							
45	67.63	135.78	246.27	481	16	267 684.30	1000	"	631.10	1000	"	694.06	1000	"							
50	76.86	151.89	273.72	480	13	286 626.10	1000	"	694.06	1000	"	755.83	1000	"							
55	88.34	167.15	299.97	475	10	331 89.06	1000	"	755.83	1000	"	815.92	1000	"							
60	102.89	180.30	322.66	464	8	92 750.83	1000	"	815.92	1000	"	883.22	1000	"							
15 Pay. Life																					
21	31.54	46.72	91.98	292	14	141 221.62	643	34	145 379.26	1000	Pd-up	420.32	1000	Pd-up							
25	33.70	51.82	100.80	298	15	5 241.08	648	32	71 411.59	1000	"	457.95	1000	"							
30	36.90	59.22	113.57	305	15	107 269.11	653	29	77 457.95	1000	"	510.95	1000	"							
35	40.80	67.83	128.44	312	14	271 301.42	658	25	271 510.95	1000	"	569.30	1000	"							
40	45.61	77.77	145.44	317	13	159 337.72	660	22	81 569.30	1000	"	631.10	1000	"							
45	51.64	88.99	164.31	321	11	222 376.15	660	18	237 631.10	1000	"	694.06	1000	"							
50	59.41	100.49	183.24	321	9	188 413.97	655	15	52 694.06	1000	"	755.83	1000	"							
55	69.62	111.41	200.91	318	7	152 448.44	646	11	309 755.83	1000	"	815.92	1000	"							
60	83.47	121.28	216.26	311	5	182 476.47	630	8	331 815.92	1000	"	883.22	1000	"							
20 Pay. Life																					
21	26.48	32.01	66.35	210	9	263 164.24	476	25	235 282.37	744	35	245 420.32	1000	Pd-up							
25	28.30	36.15	73.50	217	10	132 179.89	483	24	226 308.07	748	32	303 457.95	1000	"							
30	31.05	42.18	83.85	225	10	336 202.42	491	22	243 344.68	752	29	47 510.95	1000	"							
35	34.42	49.28	96.04	233	10	352 225.35	498	20	69 386.06	755	25	123 569.30	1000	"							
40	38.68	57.55	110.13	240	10	115 257.92	504	17	145 430.50	756	21	190 631.10	1000	"							
45	44.18	67.16	126.09	246	9	31 288.40	506	14	171 475.47	753	17	281 694.06	1000	"							
50	51.56	77.36	142.50	250	7	191 318.47	504	11	208 517.89	746	14	697 755.83	1000	"							
55	61.68	87.78	158.94	251	5	337 346.48	499	8	325 554.91	734	10	335 815.92	1000	"							
60	76.01	98.62	175.42	252	4	170 371.17	491	6	224 584.60	716	8	21 883.22	1000	"							
		End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D				
10 Year End.																					
21	\$98.94	245.09	437.38	\$517	5	\$496 446.44	716	3	\$708 757.75	\$811	2	\$808 875.86	\$904	1	\$903						
25	99.44	244.92	437.14	517	5	\$494 446.19	715	3	\$707 757.54	811	2	\$807 873.73	904	1	\$903						
30	100.33	244.64	436.72	516	5	\$492 445.77	715	3	\$706 757.19	810	2	\$806 873.51	904	1	\$903						
35	101.39	244.26	436.15	516	5	\$488 445.14	714	3	\$704 756.64	810	2	\$805 873.17	903	1	\$902						
40	102.48	243.67	435.24	514	5	\$482 444.16	713	3	\$701 755.78	809	2	\$804 872.60	903	1	\$901						
45	104.22	242.89	433.88	512	5	\$476 442.50	711	3	\$695 754.27	807	2	\$800 871.60	902	1	\$900						
50	107.20	241.26	431.07	508	5	\$448 439.23	707	3	\$685 751.37	804	2	\$794 869.71	900	1	\$897						
55	112.14	238.10	425.93	500	5	\$408 423.40	699	3	\$665 746.23	798	2	\$783 866.37	898	1	\$892						
60	120.18	232.84	417.35	488	5	\$335 423.61	687	3	\$631 737.55	788	2	\$763 860.67	890	1	\$884						
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D				
15 Year End.																					
21	\$63.84	141.01	256.16	\$356	10	\$280 381.17	\$497	8	\$457 589.23	\$697	5	\$683 911.71	\$943	1	\$943						
25	64.32	140.90	255.96	355	10	\$284 380.98	497	8	\$454 588.87	697	5	\$681 911.55	943	1	\$942						
30	64.95	140.75	255.66	355	10	\$277 380.45	496	8	\$448 588.28	696	5	\$678 911.27	943	1	\$942						
35	65.79	140.60	255.33	353	10	\$281 378.89	494	8	\$439 587.44	694	5	\$674 910.81	942	1	\$941						
40	67.11	140.50	255.03	352	10	\$240 379.28	492	8	\$422 586.27	692	5	\$666 910.04	941	1	\$940						
45	69.31	140.71	254.91	350	10	\$195 376.44	489	8	\$391 584.14	688	5	\$650 908.63	940	1	\$938						
50	73.06	140.68	253.99	345	10	\$112 376.16	453	8	\$333 579.83	681	5	\$622 906.06	937	1	\$935						
55	79.26	140.13	251.92	327	9	178 371.92	472	8	\$224 572.34	689	5	\$570 901.59	933	1	\$929						
60	89.40	139.31	248.76	325	6	119 365.31	456	8	\$11 560.26	650	5	\$474 894.03	925	1	\$918						
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D	Cash or Loan	Pd. Up	Ext. Ins. Y. D				
20 Year End.																					
21	\$46.54	\$90.28	167.82	\$271	15	\$139 391.43	\$544	10	\$493 666.00	\$788	5	\$777 927.24	\$959	1	\$959						
25	46.93	90.27	167.78	271	15	\$129 391.21	543	10	\$488 665.59	787	5	\$775 927.04	959	1	\$959						
30	47.61	90.35	167.83	270	15	\$110 390.98	541	10	\$478 664.91	786	5	\$772 926.67	959	1	\$958						
35	48.63	90.63	168.18	269	15	\$75 390.99	540	10	\$490 664.10	784	5	\$765 926.07	958	1	\$957						
40	50.28	91.38	169.23	263	15	\$11 391.66	538	10	\$428 662.78	781	5	\$754 925.01	957	1	\$956						
45	53.03	93.06	171.45	267	12	\$26 392.54	534	10	\$367 660.17	776	5	\$734 923.10	955	1	\$953						
50	57.68	95.39	174.26	265	9	\$30 392.92	526	10	\$251 655.22	768	5	\$696 919.72	951	1	\$949						
55	65.35	98.62	178.19	261	6	\$222 393.25	515	10	\$17 647.08	751	5	\$626 913.98	945	1	\$940						
60	77.58	103.41	184.05	257	4	\$249 393.42	499	7	\$25 633.47	727	5	\$490 904.54	936	1	\$926						

†Days.

1924 DIVIDENDS AND NET COST
FIFTEEN YEAR ILLUSTRATION

		ENDOWMENT AGE 85															
		\$18.22		\$19.95		\$22.59		\$26.01		\$30.56		\$36.71		\$56.88			
Yr.	Age	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55			
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net
1st	2.10	16.18	2.26	17.69	2.56	20.03	2.96	23.05	3.55	27.01	4.42	32.29	7.88	49.0			
2nd	2.18	16.10	2.30	17.59	2.68	19.91	3.13	22.88	3.76	26.80	4.73	31.98	8.40	48.0			
3rd	2.26	16.02	2.46	17.49	2.81	19.78	3.30	22.71	4.00	26.56	5.05	31.68	8.94	47.0			
4th	2.35	16.93	2.57	17.35	2.95	19.64	3.48	22.53	4.23	26.33	5.34	31.37	9.48	47.0			
5th	2.44	16.84	2.68	17.27	3.09	19.50	3.67	22.34	4.48	26.08	5.69	31.02	10.05	46.0			
6th	2.54	15.74	2.79	17.16	3.24	19.35	3.86	22.15	4.74	25.82	6.04	30.67	10.62	46.0			
7th	2.63	15.65	2.91	17.04	3.40	19.19	4.07	21.94	5.01	25.53	6.40	30.31	11.18	45.0			
8th	2.74	15.54	3.03	16.92	3.56	19.03	4.27	21.74	5.29	25.27	6.78	29.93	11.76	45.0			
9th	2.84	15.44	3.17	16.78	3.73	18.86	4.50	21.51	5.58	24.98	7.17	29.54	12.34	44.0			
10th	2.95	15.33	3.30	16.65	3.91	18.68	4.73	21.28	5.90	24.66	7.57	29.14	12.93	43.0			
11th	3.07	15.21	3.45	16.50	4.11	18.48	4.97	22.04	6.22	24.34	7.98	28.73	13.52	43.0			
12th	3.19	15.09	3.60	16.35	4.30	18.29	5.23	20.78	6.55	24.01	8.40	28.31	14.09	42.0			
13th	3.32	14.96	3.75	16.20	4.49	18.10	5.49	20.52	6.91	23.65	8.83	27.88	14.68	42.0			
14th	3.45	14.83	3.92	16.03	4.71	17.88	5.77	20.24	7.26	23.30	9.27	27.44	15.25	41.0			
15th	3.59	14.69	4.09	15.86	4.93	17.66	6.06	19.95	7.63	22.93	9.71	27.00	15.82	41.0			
Tot.	41.65	232.55	46.34	252.91	54.47	284.38	65.49	324.66	81.11	377.29	103.36	447.29	176.94	676.5			
†		106.95		105.12		103.22		103.16		109.26		127.85		243.1			

TWENTY PAYMENT LIFE (End. Age 85)

		\$26.48		\$28.30		\$31.05		\$34.42		\$38.68		\$44.18		\$61.68			
1st	2.28	24.20	2.46	25.84	2.75	28.30	3.14	31.28	3.74	34.94	4.59	39.59	7.97	53.7			
2nd	2.48	24.00	2.65	25.65	2.97	28.08	3.41	31.01	4.05	34.63	4.97	39.21	8.55	53.1			
3rd	2.65	23.83	2.86	25.44	3.21	27.84	3.69	30.73	4.38	34.30	5.37	38.81	9.14	52.5			
4th	2.84	23.64	3.07	25.23	3.45	27.60	3.98	30.44	4.72	33.96	5.78	38.40	9.73	51.9			
5th	3.04	23.44	3.30	25.00	3.71	27.34	4.28	30.14	5.08	33.60	6.22	37.96	10.34	51.3			
6th	3.25	23.23	3.53	24.77	3.98	27.07	4.59	29.83	5.44	33.24	6.67	37.51	10.98	50.7			
7th	3.47	23.01	3.78	24.52	4.26	26.79	4.92	29.50	5.83	32.85	7.13	37.05	11.57	50.1			
8th	3.70	22.78	4.04	24.26	4.56	26.49	5.26	29.16	6.24	32.44	7.61	36.5	12.19	49.4			
9th	3.94	22.54	4.30	24.00	4.86	26.19	5.61	28.81	6.65	32.03	8.10	36.08	12.82	48.8			
10th	4.20	22.28	4.58	23.72	5.18	25.87	5.98	28.44	7.09	31.59	8.61	35.57	13.44	48.2			
11th	4.45	22.03	4.86	23.44	5.52	25.53	6.37	28.05	7.55	31.13	9.12	35.08	14.05	47.6			
12th	4.72	21.76	5.17	23.13	5.86	25.19	6.77	27.65	8.02	30.66	9.65	34.53	14.66	47.0			
13th	5.01	21.47	5.48	22.82	6.22	24.83	7.18	27.24	8.50	30.18	10.19	33.99	15.26	46.4			
14th	5.31	21.17	5.81	22.49	6.60	24.45	7.62	26.80	8.99	29.69	10.73	33.43	15.84	45.8			
15th	5.62	20.86	6.15	22.15	6.98	24.07	8.07	26.35	9.50	29.18	11.29	32.89	16.39	45.2			
Tot.	56.96	340.24	62.04	362.46	70.11	395.64	80.87	435.43	95.78	484.42	116.03	546.67	182.92	742.2			
†		57.87		54.39		50.96		49.37		53.92		71.20		187.7			

TWENTY YEAR ENDOWMENT

		\$46.54		\$46.93		\$47.61		\$48.63		\$50.28		\$53.03		\$65.35			
1st	2.75	43.79	2.88	44.05	3.12	44.49	3.47	45.16	4.00	46.28	4.79	48.24	8.04	57.9			
2nd	3.17	43.37	3.30	43.63	3.54	44.07	3.90	44.73	4.44	45.84	5.27	47.76	8.66	56.6			
3rd	3.60	42.94	3.74	43.19	4.00	43.61	4.35	44.28	4.91	45.37	5.78	47.25	9.29	56.0			
4th	4.05	42.49	4.20	42.73	4.46	43.15	4.83	43.80	5.40	44.88	6.30	46.73	9.92	55.4			
5th	4.53	42.01	4.67	42.26	4.93	42.68	5.32	43.31	5.91	44.37	6.84	46.19	10.56	54.7			
6th	5.02	41.52	5.17	41.76	5.44	42.17	5.84	42.79	6.44	43.84	7.41	45.62	11.21	54.1			
7th	5.54	41.00	5.70	41.23	5.97	41.64	6.37	42.26	6.99	43.29	7.99	45.04	11.87	53.4			
8th	6.08	40.46	6.24	40.69	6.52	41.09	6.93	41.70	7.56	42.72	8.60	44.43	12.52	52.7			
9th	6.65	39.89	6.81	40.12	7.09	40.52	7.50	41.13	8.16	42.12	9.21	43.82	13.18	52.1			
10th	7.23	39.31	7.39	39.54	7.68	39.93	8.11	40.52	8.78	41.50	9.84	43.19	13.83	51.5			
11th	7.85	38.69	8.01	38.92	8.31	39.30	8.73	39.90	9.22	41.06	10.49	42.54	14.48	50.9			
12th	9.49	38.05	9.65	38.28	8.95	38.66	9.38	39.25	10.07	40.21	11.14	41.89	15.10	50.3			
13th	9.16	37.38	9.32	37.61	9.62	37.99	10.66	38.57	10.78	39.50	11.80	41.23	15.70	49.7			
14th	9.85	36.69	10.02	36.91	10.31	37.30	10.75	37.88	11.34	38.94	12.48	40.55	16.29	49.1			
15th	10.57	35.97	10.75	36.18	11.04	36.57	11.48	37.15	12.15	38.13	13.15	39.88	16.83	48.5			
Tot.	94.54	603.56	96.85	607.10	100.98	613.17	107.02	622.43	116.15	638.05	131.09	664.36	187.48	792.7			
†		†62.44		†58.49		†51.74		†41.67		†24.73		4.19		145.6			

†Net Cost for 15 years, cash-value deducted.

†Cash Value in excess of cost.

NOTE.—Dividends for 1916 to 1923 are those actually being paid 1909 to 1915 is an illustration based upon the 1924 scales.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 80.07	\$ 87.42	\$ 98.86	\$113.51	\$132.78	\$158.34	\$239.6
Cash Value Deducted	55.18	56.18	57.84	60.17	63.99	70.57	106.1
20 Payment Life	119.11	127.16	139.16	153.60	171.43	193.97	262.6
Cash Value Deducted	52.76	53.66	55.28	57.56	61.30	67.88	103.7
20 Year Endowment	214.60	215.86	218.00	221.28	226.74	236.17	280.2
Cash Value Deducted	46.78	48.68	50.17	53.10	57.51	64.72	102.0

TEN YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$157.77	\$171.97	\$193.97	\$222.13	\$259.06	\$307.93	\$465.2
Cash Value Deducted	86.37	86.81	87.84	89.99	95.20	107.50	180.5
20 Payment Life	232.95	248.43	271.57	299.34	333.58	376.75	510.0
Cash Value Deducted	68.71	68.54	69.15	70.95	75.96	88.35	163.6
20 Year Endowment	416.78	419.20	423.35	429.68	440.21	458.27	544.4
Cash Value Deducted	25.35	27.99	32.37	38.69	48.55	65.73	151.1

MUTUAL TRUST LIFE INSURANCE COMPANY--Continued

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 (After May 1) FIFTEEN YEAR RECORD

ORDINARY LIFE														
	\$18 51		\$20 29		\$23 09		\$26 73		\$31 51		\$37 98		\$58.71	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910		\$18 51		\$20 29		\$23 09		\$26 73		\$31 51		\$37 98		\$58.91
1911		18 51		20 29		23 09		26 73		31 51		37 98		58.91
1912	3 74	14 77	3 87	16 42	4 09	19 00	4 42	22 81	4 93	26 58	5 77	32 21	9 90	49 01
1913	3 05	15 46	3 19	17 10	3 42	19 67	3 74	22 99	4 23	27 28	5 02	32 96	8 61	50 30
1914	3 05	15 46	3 19	17 10	3 42	19 67	3 74	22 99	4 23	27 28	5 02	32 96	8 61	50 30
1915	3 05	15 46	3 19	17 10	3 42	19 67	3 80	22 93	4 37	27 14	5 29	32 69	9 18	49 73
1916	3 08	15 45	3 27	17 02	3 59	19 50	4 03	22 70	4 69	26 82	5 74	32 24	9 91	49 00
1917	3 20	15 31	3 42	16 87	3 77	19 32	4 28	22 45	5 01	26 50	6 19	31 79	10 66	48 25
1918	3 20	15 31	3 47	16 82	4 18	18 91	5 04	21 69	6 46	25 05	8 36	29 62	14 54	44 37
1919	1 86	16 85	1 80	18 49	2 18	20 91	2 64	24 09	3 88	28 13	4 38	33 60	7 56	51 35
1920	1 74	16 77	1 88	18 41	2 28	20 81	2 76	23 97	3 56	27 95	4 58	33 40	7 88	51 03
1921	2 70	15 81	2 93	17 36	3 56	19 53	4 34	22 39	5 60	25 91	7 22	30 76	12 26	46 65
1922	3 72	14 79	4 07	16 22	4 95	18 14	6 06	20 67	7 81	23 70	10 06	27 92	16 93	41 98
1923	3 72	14 79	4 24	16 05	5 16	17 93	6 34	20 39	8 17	23 34	10 51	27 47	17 53	41 38
1924	3 75	14 76	4 41	15 88	5 39	17 70	6 63	20 10	8 55	22 96	10 95	27 03	18 11	40 80
Tot.	39 66	237.99	42 93	261 42	49 41	296 94	57 82	343 13	70 99	401 66	89 09	480 61	151 68	731.97
†		115 99		118 42		120 94		128 13		142 66		173 61		325.97

TWENTY PAYMENT LIFE														
	\$27.95	\$29.77		\$32.54		\$35.92		\$40.16		\$45.63		\$63.16		
1910	.....	27.95	.....	29.77	.....	32.54	.....	35.92	.....	40.16	.....	45.63	.....	63.16
1911		27.95		29.77		32.54		35.92		40.16		45.63		63.16
1912	4.01	23.94	4.14	25.63	4.37	28.17	4.71	31.21	5.18	34.98	5.99	39.64	9.98	53.18
1913	3.35	24.60	3.49	26.28	3.72	28.82	4.03	31.89	4.50	35.66	5.23	40.40	8.70	54.46
1914	3.55	24.60	3.49	26.28	3.72	28.82	4.03	31.89	4.50	35.66	5.23	40.40	8.70	54.46
1915	3.50	24.45	3.63	26.09	3.96	28.58	4.34	31.58	4.88	35.28	5.75	39.88	9.36	53.80
1916	3.74	24.21	3.94	25.83	4.26	28.28	4.69	31.23	5.31	34.85	6.28	39.35	10.13	53.03
1917	3.99	23.96	4.23	25.54	4.57	27.97	5.03	30.86	5.74	34.42	6.82	38.81	10.91	52.25
1918	5.18	22.77	5.54	24.23	6.14	26.40	6.88	29.04	7.91	32.25	9.34	36.29	14.22	48.84
1919	2.72	25.23	2.92	26.85	3.24	29.30	3.64	32.28	4.18	35.98	4.94	40.69	7.44	55.72
1920	2.86	25.09	3.06	26.71	3.42	29.12	3.84	32.08	4.40	35.76	5.20	40.43	7.71	55.42
1921	4.49	23.46	4.82	24.95	5.38	27.16	6.05	29.87	6.98	33.18	8.21	37.42	12.09	51.07
1922	6.29	21.66	6.75	23.02	7.54	25.00	8.49	27.43	9.80	30.36	11.49	34.14	16.74	46.42
1923	6.59	21.36	7.09	22.68	7.92	24.62	8.94	26.98	10.30	29.86	12.04	33.59	17.33	45.83
1924	6.91	21.04	7.44	22.33	8.32	24.22	9.41	26.51	10.83	29.33	12.61	33.02	17.91	45.25
Tot.	50.98	362.27	60.59	385.96	66.56	421.54	74.11	464.69	84.51	517.89	99.13	585.32	151.25	296.16
†		83.27		81.90		82.54		84.69		95.89		120.32		250.15

TWENTY YEAR ENDOWMENT														
	\$47.74	\$48 24	\$49 07	\$50 23	\$52 03	\$54 98	\$68 04							
1910	47 74	48 24	49 07	50 23	52 03	54 98	68 04							
1911	47 74	48 24	49 07	50 23	52 03	54 98	68 04							
1912	4 68 43 06	4 77 43 47	4 91 44 16	5 13 45 16	5 54 46 49	6 23 48 75	9 99 58 05							
1913	4 33 43 41	4 39 43 85	4 50 44 57	4 71 45 52	5 02 47 01	5 62 49 36	8 82 59 22							
1914	4 33 43 41	4 39 43 85	4 50 44 57	4 71 45 52	5 02 47 01	5 62 49 36	8 82 59 22							
1915	5 03 42 71	5 09 43 15	5 20 43 87	5 38 44 85	5 71 46 32	6 35 48 63	9 53 58 51							
1916	5 57 42 17	5 62 42 62	5 74 43 33	5 94 44 29	6 28 45 75	6 97 48 01	10 31 57 73							
1917	6 12 41 62	6 18 42 06	6 31 42 76	6 50 43 73	6 88 45 15	7 62 47 36	11 10 56 94							
1918	7 61 40 13	7 85 40 39	8 26 40 81	8 79 41 44	9 56 42 47	10 78 44 20	15 45 52 59							
1919	4 10 43 64	4 24 44 00	4 42 44 65	4 70 45 53	5 08 46 95	5 72 49 26	8 06 59 98							
1920	4 40 43 34	4 54 43 70	4 74 44 33	5 02 45 21	5 42 46 61	6 04 48 94	8 40 59 64							
1921	7 11 40 63	7 31 40 93	7 61 41 46	8 02 42 29	8 64 43 39	9 56 45 42	13 08 59 96							
1922	10 15 37 59	10 41 37 73	10 83 37 24	11 39 38 81	12 21 39 82	13 43 41 55	18 07 49 92							
1923	10 86 36 88	11 13 37 11	11 53 37 54	12 09 38 14	12 92 39 11	14 12 40 86	18 66 49 38							
1924	11 60 36 14	11 86 36 38	12 28 36 79	12 84 37 39	13 64 38 39	14 82 40 16	19 23 48 81							
Tot.	85 89 630 21	87 78 635 82	90 83 645 22	95 23 658 22	101 92 678 53	112 88 711 82	159 52 861 08							
t.		+25 79	+20 18	+8 78	5 22	28 53	65 82							

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919)									
Ages	21	25	30	35	40	45	55		
Ordinary Life	\$ 81.65	\$ 89 13	\$100.81	\$115 77	\$135 49	\$161 72	\$245.69		
Cash Value Deducted	56.76	57.89	59.79	62.43	66.70	73.95	112.21		
20 Payment Life	120 87	129 06	141 24	156 03	174 30	197 50	268.80		
Cash Value Deducted	54 52	55 56	57 39	59 99	64 17	71 41	109.86		
20 Year Endowment	216 76	218 12	220 44	223 98	229 85	239 88	286.46		
Cash Value Deducted	48 94	50 34	52 61	55 80	60 62	68 43	108.27		
TEN YEARS. (Policies Issued in 1914)									
Ordinary Life	\$162 71	\$178.88	\$202 85	\$234 37	\$274 00	\$327 56	\$497.98		
Cash Value Deducted	94 82	98 10	102 48	109 81	120 10	140 38	237 66		
20 Payment Life	246 53	262 78	287 11	316 65	352 10	399 23	542 67		
Cash Value Deducted	86 69	88 24	91 44	96 69	105 88	123 65	215 37		
20 Year Endowment	432 36	435 92	441 76	450 10	463 31	485 25	584 59		
Cash Value Deducted	44.68	49.29	56.69	66.35	80.53	103.57	206.59		

MUTUAL TRUST LIFE INSURANCE COMPANY—Continued

1924 DIVIDEND SCHEDULE—May 1, 1924 to May 1, 1925.

ORDINARY LIFE END. 85

Age at Issue	21	25	30	35	40	45	50	55
Prem	18.28	19.95	22.59	26.01	30.56	36.71	45.16	56.88
1st	2.10	2.26	2.56	2.96	3.55	4.42	5.78	7.88
2nd	2.18	2.36	2.68	3.13	3.76	4.73	6.18	8.40
3rd	2.26	2.46	2.81	3.30	4.00	5.03	6.60	8.94
4th	2.35	2.57	2.95	3.48	4.23	5.34	7.03	9.48
5th	2.44	2.68	3.09	3.67	4.48	5.69	7.47	10.05
6th	2.54	2.79	3.24	3.86	4.74	6.04	7.93	10.62
7th	2.63	2.91	3.40	4.07	5.01	6.40	8.40	11.18

20 PAYMENT END. 60

Age at Issue	21	25	30	35	40	45	50
Prem	31.45	34.21	38.39	43.62	50.28		
1st	2.39	2.59	2.91	3.36	4.00		
2nd	2.63	2.86	3.22	3.74	4.44		
3rd	2.88	3.13	3.55	4.13	4.91		
4th	3.14	3.43	3.89	4.54	5.40		
5th	3.40	3.73	4.25	4.96	5.91		
6th	3.69	4.05	4.62	5.41	6.44		
7th	3.98	4.37	5.01	5.87	6.99		

CONTINUOUS PAYMENT END. 60

Prem	23.30	26.36	31.52	38.93	50.28	69.31	107.20	
1st	2.22	2.41	2.76	3.25	4.00	5.15	7.14	
2nd	2.36	2.58	2.99	3.57	4.44	5.83	8.23	
3rd	2.50	2.76	3.24	3.90	4.91	6.52	9.35	
4th	2.65	2.95	3.49	4.25	5.40	7.24	10.50	
5th	2.81	3.15	3.75	4.61	5.91	8.00	11.66	
6th	2.98	3.36	4.03	4.99	6.44	8.77	12.06	
7th	3.15	3.57	4.32	5.38	6.99	9.57	14.07	

20 PAYMENT END. 65

Prem	29.44	31.82	35.40	39.89	45.58	53.03	
1st	2.36	2.53	2.85	3.27	3.89	4.79	
2nd	2.57	2.78	3.12	3.59	4.28	5.27	
3rd	2.80	3.03	3.41	3.94	4.70	5.78	
4th	3.03	3.29	3.72	4.31	5.12	6.30	
5th	3.27	3.56	4.04	4.68	5.58	6.84	
6th	3.52	3.84	4.36	5.07	6.04	7.41	
7th	3.79	4.14	4.71	5.47	6.52	7.99	

CONTINUOUS PAYMENT END. 65

Prem	21.15	23.59	27.58	33.09	41.00	53.03	73.06	112.14
1st	2.16	2.34	2.67	3.12	3.79	4.79	6.39	9.04
2nd	2.28	2.49	2.84	3.38	4.13	5.27	7.10	10.13
3rd	2.40	2.63	3.04	3.63	4.48	5.78	7.84	11.23
4th	2.52	2.79	3.24	3.90	4.86	6.30	8.59	12.35
5th	2.65	2.95	3.46	4.19	5.24	6.84	9.36	13.46
6th	2.79	3.11	3.68	4.48	5.64	7.41	10.14	14.58
7th	2.93	3.29	3.91	4.79	6.06	7.99	10.94	15.69

20 PAYMENT END. 70

Prem	28.03	30.15	33.43	37.29	42.30	48.84	57.68	
1st	2.33	2.49	2.80	3.21	3.82	4.70	6.05	
2nd	2.52	2.71	3.06	3.51	4.17	5.14	6.60	
3rd	2.72	2.94	3.32	3.82	4.54	5.59	7.15	
4th	2.94	3.17	3.60	4.16	4.92	6.05	7.73	
5th	3.16	3.42	3.88	4.49	5.33	6.55	8.32	
6th	3.39	3.68	4.18	4.85	5.75	7.07	8.92	
7th	3.63	3.96	4.50	5.21	6.19	7.60	9.54	

CONTINUOUS PAYMENT END. 70

Prem	19.75	21.81	25.11	29.53	35.65	44.42	57.68	79.26
1st	2.13	2.32	2.63	3.04	3.66	4.59	6.05	8.34
2nd	2.23	2.43	2.77	3.25	3.94	4.98	6.60	9.10
3rd	2.33	2.56	2.93	3.47	4.22	5.38	7.15	9.86
4th	2.43	2.68	3.10	3.70	4.52	5.80	7.73	10.64
5th	2.54	2.82	3.28	3.92	4.84	6.23	8.32	11.43
6th	2.66	2.97	3.47	4.18	5.17	6.68	8.92	12.22
7th	2.77	3.11	3.67	4.43	5.52	7.15	9.54	13.01

5 YEAR TERM

Prem	10.00	10.30	10.82	11.61	12.88	15.11	19.34	26.58
1st	1.63	1.67	1.75	1.86	2.04	2.32	2.87	
2nd	1.64	1.69	1.77	1.89	2.08	2.41	3.03	
3rd	1.65	1.70	1.79	1.92	2.14	2.51	3.22	
4th	1.66	1.71	1.81	1.95	2.18	2.61	3.41	
5th	1.67	1.73	1.83	1.99	2.25	2.72	3.61	

10 YEAR TERM

Prem	10.53	11.17	12.17	13.87	16.97	22.58	
1st	1.67	1.75	1.87	2.05	2.35	2.90	
2nd	1.70	1.77	1.91	2.11	2.45	3.11	
3rd	1.71	1.80	1.94	2.16	2.57	3.32	
4th	1.72	1.82	1.98	2.23	2.68	3.53	
5th	1.75	1.85	2.02	2.30	2.82	3.77	
6th	1.76	1.88	2.06	2.37	2.95	4.01	
7th	1.78	1.91	2.11	2.44	3.11	4.26	
8th	1.79	1.92	2.15	2.53	3.26	4.53	
9th	1.81	1.96	2.19	2.62	3.42	4.82	
10th	1.83	1.99	2.25	2.71	3.61	5.12	

10 PAYMENT END. 85

Prem	41.94	44.78	48.98	54.05	60.17	67.63	76.86	88.30
1st	2.64	2.83	3.15	3.59	4.22	5.12	6.47	8.55
2nd	3.01	3.22	3.59	4.09	4.78	5.77	7.23	9.44
3rd	3.38	3.63	4.05	4.62	5.37	6.45	8.00	10.25
4th	3.78	4.06	4.54	5.15	5.99	7.16	8.80	11.12
5th	4.19	4.51	5.04	5.72	6.63	7.89	9.61	11.99
6th	4.62	4.98	5.56	6.31	7.29	8.65	10.45	12.88
7th	5.07	5.46	6.11	6.92	7.99	9.43	11.29	13.75

15 PAYMENT END. 85

Prem	31.54	33.70	36.90	40.80	45.61	51.64	59.41	69.62
1st	2.40	2.58	2.88	3.29	3.89	4.77	6.09	8.15
2nd	2.64	2.84	3.18	3.63	4.28	5.23	6.66	8.81
3rd	2.89	3.12	3.49	3.99	4.70	5.72	7.24	9.48
4th	3.15	3.40	3.82	4.36	5.13	6.22	7.83	10.16
5th	3.42	3.70	4.15	4.75	5.58	6.75	8.44	10.84
6th	3.70	4.00	4.50	5.15	6.04	7.30	9.07	11.54
7th	4.00	4.33	4.87	5.57	6.52	7.87	9.70	12.23

20 PAYMENT END. 85

Prem	26.48	28.30	31.05	33.42	38.68	44.18	51.56	61.68
1st	2.28	2.46	2.75	3.14	3.74	4.59	5.92	7.97
2nd	2.48	2.65	2.97	3.41	4.05	4.97	6.39	8.55
3rd	2.65	2.86	3.21	3.69	4.38	5.37	6.88	9.14
4th	2.84	3.07	3.45	3.98	4.72	5.78	7.38	9.73
5th	3.04	3.30	3.71	4.28	5.08	6.22	7.91	10.34
6th	3.25	3.53	3.98	4.59	5.44	6.67	8.44	10.96
7th	3.47	3.78	4.26	4.92	5.83	7.13	8.98	11.57

30 PAYMENT END. 85

Prem	21.68	23.22	25.61	28.64	32.66	38.15	45.87	
1st	2.18	2.34	2.63	3.03	3.60	4.45	5.80	
2nd	2.31	2.48	2.79	3.21	3.83	4.77	6.21	
3rd	2.43	2.62	2.97	3.42	4.09	5.09	6.63	
4th	2.56	2.77	3.14	3.63	4.35	5.44	7.08	
5th	2.69	2.92	3.33	3.86	4.63	5.79	7.52	
6th	2.84	3.08	3.52	4.10	4.91	6.15	7.99	
7th	2.98	3.25	3.71	4.33	5.22	6.54	8.47	

10 YEAR ENDOWMENT

Prem	98.84	99.44	100.33	101.39	102.48	104.22	107.20	
1st	3.03	3.44	4.02	4.66	5.17	5.93	7.14	
2nd	4.09	4.50	5.07	5.72	6.23	7.01	8.23	
3rd	5.19	5.60	6.18	6.83	7.35	8.13	9.35	
4th	6.34	6.75	7.34	7.98	8.50	9.28	10.50	
5th	7.54	7.96	8.54	9.19	9.70	10.48	11.66	
6th	8.80	9.22	9.79	10.44	10.94	11.71	12.86	
7th	10.10	10.52	11.10	11.75	12.24	12.98	14.07	

15 YEAR ENDOWMENT

Prem	63.84	64.32	64.95	65.79	67.11	68.91	71.3	73.06
1st	2.99	3.25	3.52	3.85	4.38	5.15	6.39	
2nd	3.61	3.87	4.15	4.50	5.02	5.83	7.10	
3rd	4.27	4.53	4.81	5.17	5.70	6.52	7.84	
4th	4.95	5.21	5.50	5.86	6.40	7.24	8.59	
5th	5.66	5.93	6.21	6.58	7.14	8.00	9.36	
6th	6.40	6.67	6.96	7.34	7.90	8.77	10.14	
7th	7.19	7.45	7.75	8.12	8.68	9.57	10.94	

ADDITIONAL LIST OF POLICY FORMS ISSUED.

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages	25	35	45
PARTICIPATING.			
ORDINARY LIFE \$5,000.			
Whole Life.....	\$77.76	\$102.54	\$146.00
ENDOWMENTS.			
30 Year.....	\$30.54	\$33.09	\$39.85
ENDOWMENT AGE 85.			
30 Payment.....	\$23.22	\$28.64	\$38.15
ENDOWMENT AGE 70.			
20 Payment.....	\$30.15	\$37.29	\$48.84
ENDOWMENT AGE 65.			
20 Payment.....	\$31.82	\$39.89	\$53.03
ENDOWMENT AGE 60.			
20 Payment.....	\$34.21	\$43.62	.....
ENDOWMENT AGE 55.			
Cont. Prem.....	\$30.54	\$48.63	\$104.22
20 Payment.....	37.43	48.63	.....
ENDOWMENT AGE 50.			
Cont. Prem.....	\$36.88	\$65.79	.....
20 Payment.....	41.62	.....	.....
RATES WITH DISABILITY (Waiver of Premium and \$10 Monthly Income.)			
Endowments.			
30 Year.....	\$31.59	\$34.78	\$42.44
25 Year.....	37.82	40.61	47.04
Endowment Age 55.			
Cont. Pay.....	\$31.59	\$50.05	\$106.34
20 Payment.....	38.68	50.05	.....
Endowment Age 50.			
Cont. Pay.....	\$37.82	\$67.06	.....
20 Payment.....	42.65	.....	.....
RATES WITH DOUBLE INDEMNITY.			
Endowments.			
30 Year.....	\$32.54	\$35.09	\$41.85
25 Year.....	38.88	40.93	46.42
Endowment 55.			
Cont. Pay.....	\$32.54	\$50.63	\$106.22
20 Payment.....	39.93	50.63	.....
Endowment 50.			
Cont. Prem.....	\$38.88	\$67.79	.....
20 Payment.....	43.90	.....	.....
MONTHLY INCOME POLICIES. \$10 a Month for 20 Years. Commuted Value for \$1,740.			
30 Payment.....	\$40.40	\$49.83	\$66.38
RATES WITH DISABILITY.			
Cont. Prem.....	\$36.01	\$47.11	\$66.77
10 Payment.....	80.48	97.01	121.01
15 Payment.....	60.57	73.23	92.59
20 Payment.....	50.82	61.80	79.72
30 Payment.....	41.73	51.68	69.28
ENDOWMENT AGE 70 MONTHLY INCOME.			
20 Payment.....	\$52.46	\$64.88	\$84.98
Rates with Disability.			
Cont. Prem.....	\$39.27	\$53.25	\$80.33
20 Payment.....	54.07	66.82	87.93
ENDOWMENT AGE 65 MONTHLY INCOME.			
20 Payment.....	\$55.37	\$69.41	\$92.27
Rates with Disability.			
Cont. Prem.....	\$42.37	\$59.47	\$95.31
20 Payment.....	56.98	71.37	95.31

Ages	25	35	45
ENDOWMENT AGE 60 MONTHLY INCOME.			
20 Payment.....	\$59.53	\$75.90	.....
Rates with Disability.			
Cont. Prem.....	\$47.17	\$69.61	\$123.57
20 Payment.....	61.16	77.89	.....
ENDOWMENT AGE 55 MONTHLY INCOME.			
Cont. Prem.....	\$53.14	\$84.62	\$181.84
20 Payment.....	65.13	84.62	.....
Rates with Disability.			
Cont. Prem.....	\$54.30	\$86.22	\$183.83
20 Payment.....	66.46	86.22	.....
ENDOWMENT AGE 50 MONTHLY INCOME.			
Cont. Prem.....	\$64.17	\$114.47	.....
20 Payment.....	72.42	.....	.....
Rates with Disability.			
Cont. Prem.....	\$65.22	\$115.92	.....
20 Payment.....	73.54	.....	.....
ENDOWMENTS, MONTHLY INCOME.			
Rates with Disability.			
10 Year.....	\$173.93	\$177.74	\$183.83
15 Year.....	112.82	115.92	123.57
20 Year.....	82.63	86.22	95.33
25 Year.....	65.22	69.61	80.33
20 PAYMENT LIFE (End. at 85) with Increased Insurance during 1st 10 Years.			
\$2,000 payable at Death if during 1st 10 Years. \$1,000 payable at Death after 1st 10 Years or at Age 85.			
Prem. 1st 10 Yrs..	\$38.83	\$46.59	\$61.15
Prem. 2nd 10 Yrs..	28.30	34.42	44.18
With Disability.			
Prem. 1st 10 Yrs..	\$40.36	\$48.38	\$63.66
Prem. 2nd 10 Yrs..	29.83	36.21	46.69
CHILD'S ENDOWMENT. Maximum Endowment issued, varies from \$500 at Age One to \$1,000 at Age 2 to 9 and \$3,000 at Ages 10 to 14.			
10 Year.....	\$980 at all ages		
15 Years.....	632 at all ages		
20 Year.....	460 at all ages		
CHILD'S ENDOWMENT at Age 21, \$100 Basis.			
Age	Prem.	Age	Prem.
2.....	\$4.88	8.....	\$ 7.40
3.....	5.16	9.....	8.06
4.....	5.50	10.....	8.84
5.....	5.88	12.....	11.02
7.....	6.82	13.....	12.54
		14.....	14.52

SINGLE PREMIUM POLICIES.

Endowments.			
Age 85.....	\$345.51	\$413.98	\$508.75
Age 70.....	370.24	451.95	567.84
Age 65.....	392.61	486.28	621.25
Age 60.....	424.69	535.52	697.88
Age 55.....	467.90	601.86	801.09
Age 50.....	523.98	687.91	.....
10 Year.....	795.71	797.15	801.09
15 Year.....	684.43	687.91	697.88
20 Year.....	595.15	601.86	621.25
25 Year.....	523.98	535.52	567.84
30 Year.....	467.90	486.28	534.27

NATIONAL AMERICAN LIFE INS. CO., Burlington, Ia.

Accelerative Option. — Policy is non-participating. Coupons in Guaranteed Premium Reduction policy may be left with company and pay up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values — After three premiums, within four months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest.

Disability. — For extra premium (varies according to occupation), all but Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on anniversary following proof and continuing during disability until maturity; no reduction in insurance. Limit \$50,000.

Dividends. — Policy is non-participating. Coupon in Guaranteed Premium Reduction policy may be used similarly to dividends.

Double Indemnity. — For extra premium of \$1.50 per \$1,000 policy will provide prior to age 70, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder or suicide. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance or cash value within four months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Aes, 15-60; \$50,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 5%, in advance. Loan available for payment of current year's premium.

Military Restrictions. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within four months after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while, in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (10, 15 or 20 years or 240 months) and Continuous (20 years certain) Installments. Commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on Endowment and Limited Payment Joint Life policies; on other forms, if beneficiary is a minor, child or dependent. Disability and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000

(American 3% Reserve.)

Ord. Life	LIMITED PAY. LIFE				ENDOW- MENTS			Age	End. Age 65	20 Pay. Cou- pon Red.	NON-RENEW. CONV. TERM				
	10 Pay.	15 Pay.	20 Pay.	To 65	10 Year	15 Year	20 Year				5 Year	10 Year	15 Year	20 Year	
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
14 89	41.39	31.12	23.52	15.71	99.89	63.82	46.13	20	17.70	35.77	9.23	9.38	9.58	9.80	
15 22	42.03	31.58	23.90	16.10	99.96	63.88	46.20	21	18.21	36.01	9.29	9.46	9.66	9.92	
15 58	42.69	32.07	24.30	16.52	100.04	63.95	46.28	22	18.74	36.27	9.35	9.54	9.76	10.04	
15 95	43.38	32.59	24.72	16.96	100.11	64.04	46.37	23	19.30	36.54	9.42	9.62	9.86	10.18	
16 32	44.09	33.12	25.16	17.43	100.20	64.12	46.46	24	19.89	36.83	9.50	9.72	9.98	10.32	
16 74	44.83	33.68	25.60	17.92	100.29	64.20	46.54	25	20.52	37.15	9.58	9.82	10.10	10.48	
17 17	45.61	34.25	26.08	18.45	100.38	64.29	46.64	26	21.19	37.48	9.67	9.92	10.24	10.64	
17 61	46.41	34.84	26.55	19.01	100.48	64.39	46.76	27	21.90	37.85	9.77	10.04	10.39	10.83	
18 09	47.23	35.46	27.06	19.60	100.58	64.49	46.87	28	22.67	38.25	9.88	10.16	10.55	11.05	
18 58	48.09	36.10	27.59	20.28	100.69	64.60	46.99	29	23.47	38.62	9.98	10.31	10.73	11.28	
19 11	48.96	36.75	28.13	20.91	100.80	64.72	47.11	30	24.34	39.14	10.10	10.46	10.92	11.54	
19 66	49.88	37.44	28.70	21.62	100.92	64.85	47.25	31	25.25	39.64	10.24	10.63	11.14	11.84	
20 25	50.84	38.16	29.30	22.39	101.06	64.98	47.41	32	26.25	40.19	10.38	10.81	11.38	12.17	
20 56	51.83	38.91	29.91	23.21	101.20	65.13	47.58	33	27.30	40.79	10.54	11.02	11.64	12.54	
21 52	52.86	39.68	30.56	24.09	101.35	65.29	47.75	34	28.43	41.44	10.72	11.23	11.94	12.96	
22 22	53.91	40.48	31.23	25.03	101.50	65.46	47.99	35	29.65	42.14	10.91	11.48	12.29	13.42	
22 94	55.01	41.32	31.94	26.04	101.68	65.65	48.22	36	30.97	42.91	11.11	11.76	12.66	13.93	
23 72	56.16	42.19	32.68	27.14	101.87	65.87	48.49	37	32.40	43.73	11.35	12.07	13.09	14.52	
24 64	57.34	43.10	33.45	28.31	102.07	66.09	48.76	38	33.90	44.61	11.60	12.41	13.57	15.16	
25 41	58.58	44.06	34.26	29.59	102.28	66.35	49.07	39	35.51	45.56	11.89	12.80	14.11	15.88	
26 34	59.85	45.05	35.11	30.97	102.51	66.62	49.43	40	37.26	46.57	12.20	13.24	14.71	16.67	
27 31	61.17	46.07	36.00	32.48	102.77	66.92	49.81	41	39.17	47.65	12.56	13.74	15.40	17.56	
28 36	62.55	47.14	36.94	34.13	103.05	67.27	50.23	42	41.24	48.80	12.96	14.30	16.15	18.54	
29 46	63.98	48.28	37.94	35.92	103.37	67.65	50.71	43	43.51	50.02	13.42	14.94	17.00	19.64	
30 65	65.48	49.46	38.98	37.90	103.71	68.07	51.25	44	46.01	51.31	13.94	15.66	17.96	20.84	
31 90	67.03	50.72	40.10	40.10	104.10	68.56	51.86	45	48.76	52.67	14.54	16.48	19.02	22.19	
33 24	68.64	52.02	41.26	...	104.52	69.08	52.52	46	...	54.09	15.22	17.40	20.21	23.65	
34 67	70.32	53.39	42.51	...	105.00	69.68	53.27	47	...	55.58	16.00	18.42	21.53	25.27	
36 19	72.06	54.84	43.82	...	105.52	70.33	54.09	48	...	57.12	16.87	19.57	22.98	27.06	
37 82	73.88	56.35	45.23	...	106.11	71.05	55.00	49	...	58.71	17.86	20.84	24.59	29.00	
39 58	75.78	57.94	46.72	...	106.76	71.85	56.03	50	...	60.36	18.95	22.26	26.36	31.13	
41 39	77.76	59.62	48.30	...	107.47	72.75	57.18	51	...	62.06	...	...	...	...	
43 36	79.80	61.40	50.00	...	108.25	73.74	58.42	52	...	63.82	...	...	...	...	
45 46	81.93	63.25	51.79	...	109.10	74.83	59.78	53	...	65.62	...	...	...	...	
47 71	84.15	65.23	53.72	...	110.06	76.04	61.28	54	...	67.50	...	...	...	...	
50 10	86.47	67.32	55.78	...	111.11	77.38	62.97	55	...	69.45	...	...	...	...	
52 66	88.90	69.54	57.99	...	112.27	78.66	64.81	56	...	71.49	...	...	...	...	
55 35	91.44	71.90	60.36	...	113.54	80.49	66.83	57	...	73.62	...	...	...	...	
58 31	94.11	74.42	62.90	...	114.95	82.31	69.08	58	...	75.86	...	...	...	...	
61 44	96.92	77.10	65.64	...	116.52	84.31	71.53	59	...	78.21	...	...	...	...	
64 78	99.86	79.97	68.59	...	118.23	86.52	74.22	60	...	80.68	...	...	...	...	

NOTE.—Above rates adopted 1922. Semi-annual rate multiply by .52; quarterly multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
DOUBLE INDEMNITY \$1.50 per \$1,000 for Select Class, higher rates for other classes.				MONTHLY INCOME, \$10 a Month, for 120 Months. Commuted value \$1,020.			
LIFE EXPECTANCY CONVERTIBLE TERM.				Ordinary Life ... \$17.07 \$22.68 \$32.51			
Premium ... \$11.97 \$15.55 \$22.59				20 Pay. Life... 26.11 31.85 40.90			
Payable in 20 Annual Installments of \$300 each. Rates per \$6,000.				240 Months certain. Commuted value \$1,740.			
Premium ... \$52.93 \$68.76 \$99.89				Ordinary Life ... 29.13 38.66 55.51			
JOINT LIFE.				20 Pay. Life... 44.54 54.34 69.77			
Ordinary Life ... \$26.31 \$33.82 \$47.90				CONTINUOUS MONTHLY INCOME.			
20 Pay. Life... 36.32 42.98 54.69				\$10 a Month 120 Months certain.			
20 Yr. End. 49.35 52.09 59.44				(Equal ages).			
				Ordinary Life ... \$28.49 \$34.29 \$43.73			
				20 Pay. Life... 41.02 45.07 52.53			
				240 Months certain.			
				Ordinary Life ... 34.12 42.49 58.11			
				20 Pay. Life... 51.05 58.99 72.64			

Cash, Loan, Paid-up and Extended Insurance Values
Non-Participating and Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
Ord. Life	21	\$15.22	\$8	\$76	\$24	3	2	\$69	\$201	9	6	\$119	\$314	15	7	\$177	\$423	19	
	25	16.74	9	28	83	3	7	81	218	10	6	140	341	16	1	207	454	18	
	30	19.11	12	36	97	4	4	101	246	11	6	171	375	15	7	251	493	17	
	35	22.22	16	45	110	4	11	125	274	11	8	210	413	14	6	302	533	15	
	40	26.34	21	56	123	5	3	153	301	10	11	254	448	12	10	358	571	13	
	45	31.90	26	70	138	5	2	186	328	9	8	301	480	10	11	416	604	10	
	50	39.56	32	85	150	4	7	221	352	8	1	351	510	9	0	473	633	8	
	55	50.10	38	101	161	3	10	259	376	6	7	400	535	7	3	527	658	5	
	60	64.78	43	117	170	3	0	295	395	5	2	447	558	5	7	584	687	3	
10 Pay. Life	21	39.48	62	134	425	23	1	341	1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up	
	25	42.21	67	145	429	23	0	368	1000	"		410	1000	"		456	1000	"	
	30	46.23	75	161	434	22	0	408	1000	"		456	1000	"		508	1000	"	
	35	51.05	83	179	437	20	3	454	1000	"		508	1000	"		566	1000	"	
	40	56.83	92	199	437	17	10	506	1000	"		566	1000	"		627	1000	"	
	45	63.82	102	222	436	15	3	563	1000	"		627	1000	"		688	1000	"	
	50	72.35	115	224	431	12	5	623	1000	"		688	1000	"		747	1000	"	
	55	82.77	128	264	422	9	8	684	1000	"		747	1000	"		800	1000	"	
	60	95.79	137	283	411	7	2	742	000	"		800	1000	"		850	1000	"	
15 Pay. Life	21	29.01	35	82	262	12	6	218	638	33	10	378	1000	Pd-up		419	1000	Pd-up	
	25	31.04	38	90	266	13	1	237	639	31	9	410	1000	"		456	1000	"	
	30	34.04	42	100	269	13	3	264	643	28	7	456	1000	"		508	1000	"	
	35	37.68	48	113	272	12	9	295	646	25	2	508	1000	"		566	1000	"	
	40	42.12	53	125	274	11	7	329	647	21	8	556	1000	"		627	1000	"	
	45	47.64	60	140	272	10	0	366	645	18	1	627	1000	"		688	1000	"	
	50	54.68	65	154	269	8	0	401	640	14	7	688	1000	"		747	1000	"	
	55	63.82	69	166	265	6	2	431	626	11	4	747	1000	"		800	1000	"	
	60	76.13	75	173	252	4	5	454	608	8	5	800	1000	"		850	1000	"	
20 Pay. Life	21	23.90	21	57	182	8	2	159	462	24	8	276	730	35	0	419	1000	Pd-up	
	25	25.60	24	63	187	8	9	173	467	23	9	301	734	32	0	456	1000	"	
	30	28.13	27	70	189	9	0	194	473	21	9	337	738	28	6	508	1000	"	
	35	31.23	31	80	193	9	1	218	478	19	4	377	741	24	9	566	1000	"	
	40	35.11	35	90	197	8	5	245	482	16	8	420	742	20	7	627	1000	"	
	45	40.10	39	102	200	7	5	275	485	13	10	463	740	17	3	688	1000	"	
	50	46.72	44	113	200	6	0	300	478	10	11	503	731	13	8	747	1000	"	
	55	55.78	47	124	198	4	8	335	472	8	4	535	716	10	5	800	1000	"	
	60	68.59	51	133	193	3	5	344	460	6	1	557	696	7	6	850	1000	"	
20 Pay. Life (A)	21	36.01	36	85	270	13	0	206	599	32	1	315	832	39	6	419	1000	Pd-up	
	25	37.15	37	88	261	12	9	216	583	29	2	337	822	35	9	465	1000	"	
	30	39.14	39	93	252	12	4	232	567	25	7	369	808	31	1	508	1000	"	
	35	42.14	42	101	247	11	7	254	557	22	2	407	798	26	9	566	1000	"	
	40	46.57	47	112	246	10	6	281	553	18	10	450	794	22	7	627	1000	"	
	45	52.67	52	125	246	9	0	312	551	15	6	495	789	18	7	688	1000	"	
	50	60.36	57	138	243	7	3	341	543	12	4	537	780	14	10	747	1000	"	
	55	69.45	62	145	232	5	5	359	522	9	3	565	765	11	1	800	1000	"	
	60	80.68	64	145	210	3	8	362	484	6	3	572	714	7	8	850	1000	"	
20 Pay. Life (B)	21	36.01	41	103	330	16	8	284	826	43	3	496	1000	Pd-up		756	1000	Pd-up	
	25	37.15	42	107	317	16	1	293	790	38	4	511	1000	"		780	1000	"	
	30	39.14	44	113	304	15	2	308	752	32	11	539	1000	"		822	1000	"	
	35	42.14	48	122	297	14	0	332	728	28	1	580	1000	"		885	1000	"	
	40	46.57	53	135	295	12	6	366	720	24	0	638	1000	"		978	1000	"	
	45	52.67	60	151	296	10	9	408	721	20	3	711	1000	"		1106	1000	"	
	50	60.36	66	167	294	8	9	451	719	16	8	791	1000	"		1267	1000	"	
	55	69.45	71	178	284	6	7	483	702	13	0	860	1000	"		1458	1000	"	
	60	80.68	76	182	265	4	8	497	666	9	5	906	1000	"		1694	1000	"	
20 Yr. End.				End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
	21	43.24	\$72	\$153	\$248	15	\$108	\$385	\$534	10	\$483	\$661	\$782	5	\$771	\$926	\$958	1	
	25	43.57	70	152	245	15	\$95	384	532	10	\$475	660	781	5	\$769	926	958	1	
	30	44.13	69	150	241	15	\$75	383	530	10	\$465	659	779	5	\$765	925	957	1	
	35	44.98	67	148	238	15	\$27	381	527	10	\$444	657	776	5	\$756	924	955	1	
	40	46.38	64	147	233	13	\$17	381	523	10	\$410	655	772	5	\$746	923	955	1	
	45	48.76	62	145	228	10	\$18	380	516	10	\$345	651	764	5	\$722	921	953	1	
	50	52.82	60	144	220	7	\$17	378	507	10	\$220	645	754	5	\$691	917	949	1	
55	59.57	57	143	211	5	\$14	375	493	9	\$18	635	741	5	\$606	911	944	1		

(A) If Coupons are used.

(B) If Coupons are left with Company.

†Months.

NATIONAL FIDELITY LIFE INS. CO., Kansas City, Mo.

Accelerative Option. — Policy is non-participating. If coupons are left with company under Guaranteed Premium Reduction policies, policy will be paid up at an earlier date or will mature as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 16th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed any time by payment of difference in premiums at 6% per annum; lower premium form allowed upon evidence of insurability by allowance of difference in cash values.

Disability. — For varying extra premium all but Term and Joint Life policies provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of endowment. After age 60, premiums waived and charged against policy without interest. Agreement does not cover disability from war service, aeronautic or submarine operations. Limit, \$10,000. Without extra charge rider will provide for waiver of premiums.

Dividends. — Policy is non-participating. Fully paid-up life policies participate. Guaranteed Premium Reduction policies have 19 guaranteed coupons beginning end of first year. May be used to reduce premiums or left to accumulate at $3\frac{1}{2}\%$, providing for special settlement options at end of 20 years.

Double Indemnity. — For extra premium (\$2.00 per \$1,000; or \$2.50 for hazardous occupations), policy will provide, during premium-paying period, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, aerial or submarine operation, Regular Limit.

Extended Insurance. — Automatic after three years. Non-par. With cash, but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 10-60 (ages, 10-14 written without disability and double indemnity), except Term, 20-55. No fixed amount; reinsures over \$5,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. Loan insurance granted.

Military Service. — Death from military or naval service in time of war, or within 90 days thereafter as result of service, limits liability to premiums paid and interest at 6%, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values" "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash but not loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three years. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-25 years) and Continuous (20 years certain) Installments, payment of face of policy in 20 annual installments of \$50, and \$525 per \$1,000 at end of 20 years. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified, commutable values may be withdrawn by beneficiary (except under Continuous Installment option). Insured may select life annuity for self at age 65.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge, all forms but Term. No fixed amount, Double Indemnity Disability granted to all unmarried, self-supporting women 25-50, also to self-supporting, married women and widows 35-50. Limit in all cases to be \$5,000.

†Present interest rate not determined.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Age at Issue	PREFERRED POLICIES			LIFE ENDOWMENT AGE 85				ENDOWMENTS			T
	Ord. Life	20 Pay. Life	20 Year End.	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	
10	\$15.90	\$25.74	\$49.06	\$12.62	\$32.54	\$24.20	\$19.75	\$92.12	\$53.32	\$41.56	
11	16.18	26.02	49.15	12.80	32.94	24.48	19.98	92.14	58.34	41.64	
12	16.47	26.32	49.24	12.99	33.33	24.77	20.20	92.16	58.36	41.72	
13	16.77	26.64	49.33	13.18	33.74	25.06	20.45	92.18	58.38	41.80	
14	17.08	26.98	49.42	13.38	34.19	25.34	20.73	92.20	58.40	41.88	
15	17.40	27.34	49.51	13.58	34.64	25.66	20.96	92.22	58.42	41.91	
16	17.73	27.72	49.60	13.83	35.14	26.03	21.28	92.25	58.45	41.96	
17	18.07	28.12	49.69	14.11	35.65	26.43	21.59	92.29	58.50	42.01	
18	18.14	28.53	49.78	14.40	36.19	26.83	21.93	92.34	58.55	42.07	
19	18.81	28.95	49.87	14.70	36.75	27.24	22.26	92.38	58.60	42.12	
20	19.21	29.39	49.97	15.01	37.32	27.67	22.62	92.43	58.66	42.18	\$ 9
21	19.62	29.84	50.07	15.34	37.91	28.12	23.00	92.48	58.71	42.25	9
22	20.06	30.31	50.17	15.68	38.54	28.58	23.38	92.53	58.77	42.32	9
23	20.51	30.80	50.28	16.05	39.17	29.06	23.78	92.58	58.83	42.39	9
24	20.99	31.31	50.40	16.43	39.84	29.56	24.19	92.65	58.91	42.48	9
25	21.49	31.83	50.53	16.83	40.52	30.06	24.62	92.70	58.97	42.55	9
26	22.01	32.37	50.66	17.25	41.24	30.62	25.07	92.77	59.05	42.64	9
27	22.56	32.94	50.81	17.69	41.98	31.19	25.54	92.84	59.13	42.75	10
28	23.14	33.52	50.97	18.16	42.76	31.77	26.02	92.92	59.23	42.85	10
29	23.74	34.13	51.13	18.65	43.56	32.38	26.54	93.01	59.32	42.97	10
30	24.38	34.76	51.31	19.17	44.38	33.00	27.07	93.09	59.43	43.09	10
31	25.05	35.42	51.51	19.71	45.24	33.65	27.61	93.17	59.53	43.23	10
32	25.75	36.11	51.72	20.29	46.14	34.34	28.19	93.29	59.65	43.38	10
33	26.50	36.82	51.95	20.90	47.07	35.05	28.79	93.39	59.79	43.54	10
34	27.28	37.56	52.20	21.53	48.03	35.79	29.41	93.52	59.94	43.73	10
35	28.11	38.34	52.47	22.21	49.03	36.55	30.06	93.64	60.09	43.93	11
36	28.98	39.15	52.78	22.93	50.06	37.35	30.75	93.79	60.27	44.15	11
37	29.90	40.00	53.10	23.70	51.13	38.18	31.47	93.93	60.46	44.39	11
38	30.88	40.89	53.47	24.50	52.25	39.04	32.21	94.10	60.67	44.68	11
39	31.91	41.81	53.87	25.35	53.41	39.96	33.00	94.29	60.91	44.96	11
40	33.01	42.79	54.31	26.25	54.63	40.91	33.83	94.49	61.17	45.31	12
41	34.16	43.82	54.80	27.22	55.88	41.89	34.70	94.71	61.46	45.68	12
42	35.39	44.90	55.33	28.24	57.18	42.93	36.52	94.96	61.79	45.10	12
43	36.70	46.04	55.93	29.33	58.53	44.02	36.59	95.24	62.14	46.56	12
44	38.08	47.25	56.59	30.48	59.94	45.16	37.61	95.55	62.55	47.09	12
45	39.55	48.52	57.32	31.71	61.41	46.35	38.68	95.89	63.00	47.66	12
46	41.12	49.87	58.14	33.02	62.95	47.61	39.84	96.29	63.51	48.31	13
47	42.79	51.31	59.03	34.42	64.55	48.94	41.06	96.73	64.08	49.03	13
48	44.57	52.83	60.03	35.92	66.23	50.34	42.34	97.22	64.73	49.84	13
49	46.46	54.45	61.13	37.52	67.97	51.81	43.73	97.77	65.43	50.74	13
50	48.48	56.17	62.34	39.22	69.79	53.35	45.19	98.38	66.21	51.72	13
51	50.62	58.01	63.67	41.04	71.69	54.99	46.75	99.06	67.08	52.82	13
52	52.91	59.97	65.15	42.97	73.67	56.72	48.40	99.81	68.04	54.02	13
53	55.35	62.06	66.76	45.04	75.74	58.53	50.17	100.64	69.11	55.36	22
54	57.95	64.29	68.55	47.25	77.89	60.46	52.07	101.56	70.29	56.84	24
55	60.72	66.69	70.51	49.62	80.15	62.51	54.10	102.58	71.60	58.47	26
56	63.68	69.26	72.66	52.15	82.53	64.70	56.29	103.70	73.05	60.27	
57	66.84	72.01	75.01	54.86	85.00	67.01	58.62	104.94	74.65	62.24	
58	70.22	74.98	77.61	57.76	87.60	69.48	61.12	106.32	76.41	64.40	
59	73.83	78.17	80.41	60.87	90.35	72.11	63.82	107.85	78.37	66.78	
60	77.69	81.60	83.55	64.21	93.25	74.94	66.73	109.53	80.53	69.40	

Above rates adopted January 1916. Semi-annual rate, multiply by .52; quarterly, by .265.

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income.)

	\$0.94	\$1.28	\$0.57	\$0.91	\$2.12	\$1.55	\$1.28	\$0.53	\$0.55	\$0.57
15										
17	1.01	1.33	.63	1.01	2.21	1.62	1.33	.59	.60	.63
20	1.12	1.43	.72	1.12	2.35	1.73	1.43	.67	.69	.72
23	1.24	1.51	.81	1.24	2.47	1.83	1.51	.75	.77	.81
25	1.32	1.57	.89	1.32	2.55	1.89	1.57	.81	.84	.89
27	1.41	1.63	.97	1.41	2.63	1.95	1.63	.87	.91	.97
30	1.58	1.71	1.12	1.58	2.73	2.04	1.71	.96	1.03	1.12
33	1.77	1.79	1.32	1.77	2.83	2.12	1.79	1.08	1.19	1.32
35	1.94	1.85	1.49	1.94	2.91	2.19	1.85	1.20	1.32	1.49
37	2.11	1.93	1.71	2.11	2.97	2.25	1.93	1.35	1.49	1.71
40	2.44	2.05	2.16	2.44	3.07	2.36	2.05	1.60	1.81	2.16
43	2.87	2.40	2.52	2.87	3.15	2.47	2.40	1.85	2.28	2.52
45	3.24	2.69	2.80	3.24	3.19	2.55	2.69	2.25	2.71	2.80
50	4.06	3.75	3.74	4.06	3.24	3.56	3.75	3.52	3.73	3.74
55	8.21	6.32	5.80	8.21	5.11	5.61	6.32	5.42	5.49	5.80

NATIONAL FIDELITY LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium Year	Cash 3rd Year	Accum Amount Coupon	End of 5 Years			End of 10 Years			End of 20 Years		
				Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.
Ord. Life, Pref'd Policy	21	\$19.62	\$11	\$5.93	\$28	\$90	\$30	\$291	\$80	\$231	11	60
	25	21.49	14	6.49	34	101	4	151	93	250	12	98
	30	24.38	18	7.35	43	115	5	82	114	276	13	121
	35	28.11	24	8.47	54	130	5	346	139	304	12	321
	40	33.01	30	9.93	67	147	6	123	170	333	11	357
	45	39.55	39	11.93	84	164	6	61	206	361	10	217
	50	48.48	49	14.62	103	181	6	193	245	388	8	354
	55	60.72	60	18.31	124	197	4	246	288	415	7	125
	60	77.69	72	23.43	148	214	3	235	336	444	5	329

OPTIONS AT END OF 20 YEARS.

	Age	21	25	30	35	40	45	50	55	60
1. Cash.....		\$ 291.49	\$ 332.13	\$ 393.95	\$ 466.16	\$ 549.29	\$ 646.47	\$ 757.63	\$ 892.80	\$1090.55
2. Paid-up Pol. and Cash..		452.00	484.00	524.00	563.00	601.00	636.00	671.00	710.00	780.00
3. Pd-up Pol		693.00	725.00	771.00	\$19.00	\$70.00	\$31.00	1002.00	1094.00	1235.00

Age at Issue	Pre-mium Year	Cash 3rd Year	Ext. Ins. D.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.
Ord. Life	21	\$15.4	\$ 9	\$21	\$5	3	41	\$70	\$204	9	254	\$120	\$316	15	270
	25	16.83	11	29	55	3	254	83	224	10	265	141	343	16	67
	30	19.17	15	37	99	4	173	103	244	11	270	173	373	15	288
	35	22.21	20	47	114	5	71	127	277	11	294	212	415	14	230
	40	26.25	27	60	131	5	238	156	306	11	34	257	451	13	2
	45	31.71	34	76	145	5	214	190	324	9	314	307	480	11	52
	50	39.22	44	94	164	5	14	228	364	8	134	360	538	9	92
	55	49.62	54	114	180	4	195	269	388	6	309	417	551	7	200
	60	64.21	63	136	147	3	175	315	416	5	183	483	592	6	800

Age at Issue	Ann. Pre-mium	Cash 3rd Year	Accum. Amount Coupon	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.
20 Pay. Life Pref'd Policy	21	\$29.84	\$27	\$ 9.64	\$64	\$294	9	124	\$165	\$485	26	91	\$420	\$1000	Pd-up
	25	31.89	30	16.26	70	209	9	317	183	493	25	24	458	1000	"
	30	34.76	34	11.20	80	214	10	116	205	499	22	351	511	1000	"
	35	38.34	40	12.36	91	229	10	114	231	504	20	139	569	1000	"
	40	42.79	46	13.80	103	225	9	244	260	508	17	187	631	1000	"
	45	48.52	53	15.65	117	229	8	179	290	509	14	194	694	1000	"
	50	56.17	60	18.13	132	231	6	363	319	508	11	219	756	1000	"
	55	66.00	68	21.51	147	232	5	1.1	347	500	8	332	816	1000	"
	60	81.50	77	26.32	161	233	4	41	312	4.2	6	230	883	1000	"

OPTIONS END OF 20 YEARS.

	Age	21	25	30	35	40	45	50	55	60
1. Cash.....		\$ 582.00	\$ 630.54	\$ 699.50	\$ 776.97	\$ 863.18	\$ 957.26	\$1060.84	\$1177.70	\$1325.60
2. Pd-up Pol. and Cash..		1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
3. Pd-up Pol..		1385.00	1377.00	1369.00	1365.00	1368.00	1379.00	1403.00	1443.00	1511.00
4. Face amount pay. at age * and cash		*63	*64	*65	*66	*67	*67			
		14.00	13.00	10.00	10.00	14.00	1.00			

Age at Issue	Pre-mium Year	Cash 3rd Year	Ext. Ins. D.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.
20 P. L., End. at Age 85	21	\$23.00	\$24	\$59	\$189	8	202	\$166	\$466	25	9	\$278	\$732	35	43
	25	24.62	27	65	194	9	24	175	471	24	6	303	736	32	114
	30	27.07	31	74	200	9	193	197	478	22	30	339	740	28	235
	35	30.06	36	84	205	9	214	221	483	19	229	379	742	24	319
	40	33.83	42	96	210	9	17	249	487	16	315	423	743	21	30
	45	38.68	49	110	214	7	349	278	488	13	352	467	739	17	133
	50	45.19	56	123	216	6	203	305	484	11	38	508	731	13	208
	55	54.10	63	137	216	5	44	331	477	8	176	543	718	10	218
	60	66.73	70	150	216	3	301	354	468	6	94	571	700	7	288

Age at Issue	Pre-mium Year	Cash 3rd Year	Ext. Ins. D.	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
				Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.	Cash or Loan	Pd-Up	Ext. Ins. D.
20 Year End.	21	\$42.25	\$82	\$161	\$260	15	\$126	\$388	\$539	10	\$487	\$661	\$783	5	\$771
	25	42.55	81	160	258	15	\$114	387	537	10	\$481	660	781	5	\$769
	30	43.09	79	158	255	15	\$91	385	534	10	\$469	659	779	5	\$765
	35	43.93	77	157	251	15	\$52	384	530	10	\$449	657	777	5	\$757
	40	45.31	76	155	247	14	\$103	383	526	10	\$413	655	772	5	\$745
	45	47.66	75	155	242	11	10	382	519	10	\$348	651	766	5	\$722
	50	51.72	74	155	236	8	150	380	509	10	\$244	645	754	5	\$681
	55	58.47	74	156	229	5	1297	378	495	9	1279	635	738	5	\$605
	60	69.40	75	159	222	4	116	376	478	6	1258	620	712	5	\$461

NOTE.—American 3 1/2 % Modified Preliminary Term Reserve (Ill. Std.) adopted January, 1916. Full Reserve allowed end of 10th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
NON-PARTICIPATING.			
LIFE POLICIES. Preferred. Endowment Age 85.			
Whole Life....	\$21.49	\$28.11	\$39.55
Coup. 2d Year	3.01	3.93	5.54
Coup. 3d Year	3.15	4.11	5.80
20 Payment....	31.83	38.34	48.52
Coup. 2d Year	4.77	5.75	7.28
Coup. 3d Year	4.97	5.99	7.59

ENDOWMENTS. Preferred.			
20 Year	\$50.53	\$52.47	\$57.32
Coup. 2d Year	5.05	5.25	5.73
Coup. 3d Year	5.39	5.60	6.12

ENDOWMENTS. Flat Rate.			
25 Year	\$33.08	\$34.79	\$39.56
30 Year	27.10	29.29	35.24

RATES FOR \$1,200. (\$200 Sight Draft.)			
W. L. Pref....	\$25.79	\$33.73	\$47.46
20 P. L. Pref..	38.20	46.01	58.22
20 Y. E. Pref..	60.64	62.96	68.78
Whole Life....	20.20	26.65	38.05
20 Pay. Life ..	29.54	36.07	46.42
20 Year End...	51.06	52.72	57.19

SINGLE PREMIUM RATES.			
End. Age 85 ..	\$332.76	\$399.69	\$492.30
10 Year End...	769.15	770.55	774.38
15 Year End...	660.90	664.29	673.98
20 Year End...	574.06	580.58	599.45
25 Year End...	504.83	516.05	547.49
30 Year End...	450.28	468.16	514.83

JOINT LIFE. (Equal Ages.) (Disability Not Granted.)			
Whole Life....	\$26.58	\$34.03	\$47.71
20 Pay. Life ..	35.72	42.11	53.41
20 Year End...	47.93	50.80	58.34

20 PAYMENT LIFE PREFERRED DOUBLE INDEMNITY AND TOTAL DISABILITY. Coupons. Rates for \$2,500.

20 Payment....	\$88.51	\$105.48	\$133.03
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If premiums paid without reduction, policy paid up in 15 years and cash payment in addition; policy may in same way be made to mature as en-

dowment: participating, when paid-up. Disability clause provides for installments without reducing face of policy at death or in any settlement. Double indemnity feature may be attached to other forms by payment of extra premium.

PREMIUM RETURN FACTORS.			
10 Year Period	1.049	1.058	1.089
15 Year Period	1.073	1.092	1.153
20 Year Period	1.099	1.136	1.266

MONTHLY INCOME POLICIES. \$10 for 10 Years. Commuted Value \$1,026.			
Whole Life....	\$17.27	\$22.79	\$32.53
10 Pay. Life ..	41.57	50.30	63.00
15 Pay. Life ..	30.86	37.50	47.50
20 Pay. Life ..	25.26	30.84	39.60
10 Year End...	95.11	96.07	98.30
15 Year End...	60.50	61.65	64.60
20 Year End...	43.66	45.07	48.90

\$10 for 15 Years. Commuted Value \$1,421.			
Whole Life....	\$23.92	\$31.56	\$45.00
10 Pay. Life ..	57.58	69.67	87.20
15 Pay. Life ..	42.74	51.94	65.80
20 Pay. Life ..	34.99	42.72	54.90
10 Year End...	131.73	133.06	136.20
15 Year End...	83.80	85.39	89.50
20 Year End...	60.46	62.42	67.70

\$10 for 20 Years. Commuted Value \$1,754.			
Whole Life....	\$29.52	\$38.96	\$55.60
10 Pay. Life ..	71.07	86.00	107.70
15 Pay. Life ..	52.76	64.11	81.30
20 Pay. Life ..	43.18	52.73	67.80
10 Year End...	162.60	164.24	168.10
15 Year End...	103.43	105.40	110.50
20 Year End...	74.63	77.05	83.60

CONTINUOUS MONTHLY INCOME. \$10 for 20 Years Certain.

Whole Life....	\$34.92	\$43.09	\$58.40
20 Pay. Life ..	50.24	57.72	70.80

CHILD'S EXCHANGEABLE ENDOWMENT.

10 Year.....	\$92.10
15 Year.....	58.30
20 Year.....	41.50

NATIONAL GUARDIAN LIFE INS. CO., Madison, Wis.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — Three premiums. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time by payment of difference in reserve. Lower premium forms allowed by adjustment of reserves, subject to evidence of insurability.

Disability. — For varying extra premium all but Term policies will provide, prior to age 60, for (a) waiver of premiums, or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on anniversary following proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service.

Dividends. — End of first year and annually thereafter. First dividend contingent upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable at any time; (d) purchase participating paid-up additions, increasing face of policy.

Double Indemnity. — For extra premium policy will provide, prior to age 65, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, war service, aeronautic or submarine operation, disease, violation of law. Limit \$5,000.

Extended Insurance. — After three premiums, within 30 days after default. Participating. With cash but not loan values.

Grace. — 30 days, without interest.

Incontestable. — After two years, except for fraud or non-payment of premium or service in time of war within five years.

Limits. — Ages, 11-60, except Term, 20-65. No fixed amount; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance, only if loan value as of next succeeding anniversary date. May be deferred 60 days.

Military Service. — Death from service in time of war within five years, limits liability to a portion of the principal sum equal to the portion which the amount of premium paid bears to the required premium, unless permit obtained and extra premium paid equal to \$30 per \$1,000.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Participating. With cash but not loan values.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless extension period has expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — Death from aerial flight within two years, limits liability to reserve.

Restricted Occupations. — Death from aerial flight within two years, limits liability to reserve.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{4}\%$. Limited (5, 10, 15 or 20 years) and Continuous (20 years certain) Installments. Payments made annually or monthly. Trust Fund and Installments participate in excess interest earned.† Unless otherwise specified Trust Fund may be withdrawn at any time or commutable values may be withheld from beneficiary.

Suicide. — Within two years, sane or insane, limits liability to reserve.

Women. — No extra charge. 20 Payment Life or higher premium form. Reinsures over \$3,000. Waiver of premium granted to married women. Income disability granted to single self-supporting women, cancelled upon marriage. Double indemnity granted.

†Present interest rate, 5%.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE				ENDOWMENTS					End. Age 65	20 Pay. End. Age 65	20 Pay. End. Age 70	To 5
		10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year				
15		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
16	.....	41.74	30.57	25.10	19.89	98.32	63.12	45.92	35.94	29.56	18.62	28.49	26.09	
17	.....	42.32	30.99	25.46	20.18	98.50	63.25	46.05	36.06	29.68	19.06	28.97	26.50	
18	.....	42.91	31.44	25.82	20.48	98.68	63.41	46.18	36.19	29.81	19.51	29.44	26.91	
19	.....	43.55	31.89	26.20	20.79	98.88	63.56	46.32	36.32	29.94	19.99	29.93	27.34	
20	.....	44.18	32.37	26.60	21.11	99.07	63.72	46.46	36.45	30.08	20.50	30.46	27.79	
21	17.37	44.86	32.87	27.01	21.45	99.29	63.89	46.61	36.60	30.23	21.03	31.00	28.2	45
22	17.75	45.54	33.37	27.43	21.80	99.50	64.05	46.77	36.75	30.40	21.59	31.57	28.75	46
23	18.14	46.27	33.92	27.87	22.16	99.73	64.24	46.93	36.92	30.56	22.20	32.14	29.23	47
24	18.56	47.01	34.47	28.34	22.54	99.96	64.43	47.11	37.09	30.73	22.82	32.75	29.77	48
25	19.00	47.78	35.03	28.82	22.94	100.26	64.62	47.29	37.26	30.93	23.49	33.39	30.31	49
26	19.45	48.56	35.63	29.32	23.36	100.44	64.82	47.47	37.46	31.13	24.19	34.05	30.88	50
27	19.93	49.40	36.23	29.82	23.79	100.71	65.03	47.66	37.65	31.33	24.94	34.72	31.46	51
28	20.44	50.26	36.87	30.36	24.23	100.98	65.25	47.88	37.86	31.54	25.73	35.43	32.07	52
29	20.97	51.13	37.53	30.91	24.71	101.26	65.49	48.09	38.10	31.82	26.57	36.16	32.70	53
30	21.54	52.05	38.22	31.48	25.20	101.56	65.73	48.32	38.33	32.10	27.48	36.93	33.35	54
31	22.12	53.00	38.93	32.08	25.72	101.86	65.99	48.57	38.60	32.39	28.43	37.73	34.05	55
32	22.74	53.98	39.66	32.72	26.27	102.17	66.25	48.84	38.88	32.72	29.44	38.58	34.77	56
33	23.40	55.01	40.42	33.36	26.84	102.51	66.53	49.12	39.17	33.06	30.53	39.45	35.52	57
34	24.08	56.06	41.22	34.03	27.44	102.85	66.83	49.40	39.49	33.43	31.70	40.34	36.29	58
35	24.81	57.15	42.05	34.74	28.07	103.22	67.15	49.73	39.84	33.84	32.94	41.31	37.11	59
36	25.59	58.29	42.90	35.48	28.74	103.60	67.48	50.07	40.22	34.28	34.27	42.30	37.95	60
37	26.41	59.45	43.80	36.25	29.45	103.99	67.84	50.43	40.64	34.76	35.71	43.34	38.84	61
38	27.27	60.68	44.73	37.05	30.19	104.31	68.15	50.78	41.04	35.25	37.22	44.39	39.78	62
39	28.18	61.94	45.70	37.90	30.98	104.59	68.45	51.13	41.46	35.78	38.83	45.47	40.81	63
40	29.15	63.24	46.69	38.78	31.83	104.78	68.70	51.46	41.90	36.32	40.53	46.55	41.88	64
41	30.16	64.60	47.75	39.71	32.71	105.01	68.9	51.84	42.37	36.91	42.37	47.69	43.01	65
42	31.26	66.00	48.84	40.68	33.66	105.25	69.31	52.24	42.84	37.52	44.37	48.89	44.20	66
43	32.40	67.46	49.99	41.71	34.67	105.53	69.68	52.70	43.34	38.10	46.54	50.15	45.51	67
44	33.63	68.98	51.19	42.79	35.75	105.84	70.07	53.21	43.84	38.83	48.93	51.50	46.85	68
45	34.94	70.56	52.44	43.94	36.90	106.20	70.52	53.79	44.34	39.56	51.54	52.93	48.26	69
46	36.33	72.20	53.75	45.14	38.14	106.58	71.02	54.42	44.84	40.29	54.42	54.42	49.75	70
47	37.80	73.91	55.14	46.42	39.42	107.04	71.57	55.12	45.34	41.02	55.12	55.12	51.32	71
48	39.38	75.68	56.59	47.78	40.74	107.52	72.21	55.91	45.84	41.75	55.91	55.91	53.03	72
49	41.05	77.54	58.12	49.22	42.10	108.07	72.90	56.77	46.34	42.48	56.77	56.77	54.83	73
50	42.85	79.46	59.73	50.76	43.50	108.68	73.66	57.74	46.84	43.21	57.74	57.74	56.74	74
51	44.75	81.46	61.43	52.38	45.00	109.36	74.52	58.80	47.34	43.94	58.80	58.80	58.80	75
52	46.79	83.56	63.20	54.12	46.50	110.11	75.44	59.98	47.84	44.67	59.98	59.98	59.98	76
53	48.94	85.73	65.09	55.96	48.00	110.92	76.48	61.26	48.34	45.40	61.26	61.26	61.26	77
54	51.25	87.99	67.08	57.93	49.50	111.82	77.63	62.69	48.84	46.13	62.69	62.69	62.69	78
55	53.72	90.35	69.18	60.05	51.00	112.81	78.88	64.26	49.34	46.86	64.26	64.26	64.26	79
56	56.34	92.82	71.40	62.31	52.50	113.90	80.26	65.99	49.84	47.59	65.99	65.99	65.99	80
57	59.15	95.40	73.78	64.73	54.00	115.09	81.79	67.88	50.34	48.32	67.88	67.88	67.88	81
58	62.15	98.10	76.29	67.34	55.50	116.40	83.47	69.6	50.84	49.05	69.6	69.6	69.6	82
59	65.34	100.92	78.96	70.12	57.00	118.15	85.54	72.42	51.34	50.00	72.42	72.42	72.42	83
60	68.78	103.89	81.82	73.13	58.50	120.07	87.82	75.13	51.84	51.00	75.13	75.13	75.13	84
61	72.44	107.03	84.88	76.37	60.00	122.15	90.32	78.08	52.34	52.00	78.08	78.08	78.08	85

Above rates adopted April 1, 1920. *5-Year Term convertible within 4 years.

DOUBLE INDEMNITY RATES PER \$1,000.														
Age	15-30	1.75	4.05	3.05	2.60	2.10	1.75	1.75	1.75	1.75	1.75	1.75	2.25	2.50
30-40	1.75	3.65	2.75	2.40	1.95	1.75	1.75	1.75	1.75	1.75	1.75	1.75	2.10	2.30
40-55	1.75	3.20	2.45	2.00	1.80	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.75	1.90

PARTICIPATING RATES PER \$1,000
(With Disability Providing Waiver of Premium and \$10 Monthly Income.

Ord. Life	LIMITED PAY. LIFE				ENDOW- MENTS		Age	ENDOW- MENTS				Prem- ier 20 Pay.	Super 20 Pay.
	10 Pay.	15 Pay.	20 Pay.	30 Pay.	10 Year	15 Year		20 Year	25 Year	30 Year	Age 65		
...	\$44.07	\$32.29	\$26.54	\$20.99	\$48.68	\$63.50	15	\$46.36	\$36.42	\$30.02	\$19.53	\$29.77	\$27.45
...	44.76	32.74	26.92	21.31	98.87	63.63	16	46.51	36.56	30.16	20.01	30.28	27.88
...	45.33	33.23	27.31	21.64	99.06	63.83	17	46.66	36.71	30.31	20.48	30.78	28.31
...	46.02	33.73	27.72	21.98	99.27	63.99	18	46.81	36.86	30.47	20.99	31.30	28.78
...	46.71	34.23	28.15	22.33	99.47	64.17	19	46.97	37.02	30.64	21.53	31.85	29.27
18 53	47.44	34.76	28.59	22.70	99.70	64.36	20	47.14	37.21	30.82	22.10	32.41	29.77
18 96	48.16	35.30	29.04	23.08	99.92	64.54	21	47.33	37.39	31.05	22.69	33.01	30.29
19 38	48.95	35.89	29.50	23.47	100.16	64.75	22	47.52	37.59	31.25	23.33	33.62	30.80
19 84	49.72	36.47	30.00	23.85	100.40	64.96	23	47.72	37.80	31.46	23.98	34.25	31.37
20 33	50.54	37.07	30.52	24.31	100.72	65.17	24	47.93	38.00	31.71	24.69	34.91	31.94
20 82	51.37	37.71	31.05	24.76	101.02	65.30	25	48.13	38.23	31.96	25.42	35.60	32.54
21 35	52.24	38.34	31.57	25.22	101.20	65.62	26	48.35	38.45	32.22	26.21	36.30	33.14
21 89	53.14	39.01	32.14	25.69	101.48	65.75	27	48.60	38.71	32.49	27.04	37.03	33.77
22 47	54.06	39.70	32.71	26.20	101.78	66.12	28	48.85	39.00	32.84	27.92	37.78	34.43
23 09	55.00	40.42	33.32	26.72	101.10	66.39	29	49.12	39.28	33.20	28.87	38.58	35.11
23 73	56.00	41.16	33.95	27.28	102.42	66.68	30	49.41	39.60	33.59	29.87	39.41	35.84
24 41	57.03	41.93	34.63	27.89	102.75	66.97	31	49.72	39.93	34.02	30.93	40.29	36.59
25 12	58.08	42.72	35.29	28.52	103.11	67.29	32	50.04	40.28	34.46	32.07	41.19	37.37
25 87	59.17	43.56	36.00	29.19	103.48	67.64	33	50.38	40.67	34.93	33.28	42.11	38.17
26 66	60.31	44.43	36.75	29.89	103.88	68.00	34	50.77	41.11	35.44	34.58	43.10	39.02
27 51	61.48	45.31	37.52	30.64	104.30	68.38	35	51.18	41.59	35.98	35.97	44.12	39.89
28 41	62.68	46.24	38.33	31.43	104.73	68.79	36	51.62	42.13	36.57	37.47	45.19	40.82
29 36	63.95	47.21	39.17	32.27	105.09	69.16	37	52.05	42.66	37.17	39.05	46.27	41.80
30 35	65.24	48.22	40.06	33.14	105.42	69.53	38	52.50	43.21	37.82	40.74	47.39	42.87
31 41	66.57	49.25	40.99	34.05	105.67	69.86	39	52.95	43.80	38.47	42.51	48.49	43.99
32 51	67.97	50.34	41.97	35.06	105.97	70.24	40	53.46	44.43	39.17	44.46	49.68	45.16
33 72	69.41	51.47	43.06	36.12	106.27	70.66	41	54.03	45.12	39.86	46.54	50.99	46.47
34 97	70.89	52.66	44.21	37.24	106.62	71.13	42	54.68	45.86	40.64	48.80	52.35	47.90
36 44	72.44	53.90	45.42	38.44	107.02	71.64	43	55.38	46.67	41.54	51.27	53.80	49.37
37 75	74.05	55.19	46.71	39.71	107.47	72.22	44	56.15	47.55	42.52	53.99	55.35	50.95
39 27	75.72	56.53	48.07	41.09	108.41	72.88	45	56.99	48.54	43.62	56.99	56.99	52.55
40 96	77.44	58.12	49.49	...	108.53	73.63	46	57.89	49.34	44.58	...	...	54.27
42 63	79.22	59.76	51.03	...	109.14	74.53	47	58.88	50.48	45.27	...	...	56.14
44 48	81.08	61.49	52.67	...	109.83	75.52	48	59.95	51.76	47.80	...	...	58.10
46 46	83.01	63.32	54.40	...	110.62	76.59	49	61.15	53.15	49.45	...	...	60.20
48 58	85.01	65.26	56.23	...	111.52	77.77	50	62.45	54.69	51.31	...	...	62.45
50 85	87.42	67.28	58.21	...	112.71	79.02	51	63.88	...	...	...	...	...
53 25	89.88	69.45	60.31	...	113.97	80.40	52	65.45	...	...	...	...	...
55 85	92.55	71.76	62.57	...	115.34	81.90	53	67.18	...	...	...	...	...
58 63	95.29	74.18	65.01	...	116.81	83.52	54	69.07	...	...	...	...	...
61 60	98.18	76.78	67.63	...	118.40	85.20	55	71.17	...	...	...	...	...

RATES WITH DISABILITY (Waiver of Premium only.)

17 51	\$41.81	\$30.64	\$25.17	\$19.95	\$98.48	\$63.25	15	\$46.04	\$36.05	\$29.65	\$18.74	\$28.57	\$26.17
19 64	44.94	32.95	27.09	21.51	99.47	64.05	20	46.76	36.74	30.35	21.19	31.10	28.35
22 37	53.13	39.07	32.24	25.92	102.11	66.23	30	48.81	38.84	32.64	28.70	37.91	34.22
25 93	58.47	43.10	35.71	29.05	103.92	67.80	35	50.39	40.56	34.65	34.64	42.57	38.20
30 62	64.87	48.06	40.08	33.17	105.45	69.45	40	52.32	42.90	37.43	42.91	48.13	43.41
37 00	72.63	54.27	45.80	38.82	107.22	71.70	45	55.21	46.49	41.44	55.21	55.21	50.47
45 78	82.21	62.46	53.44	...	110.38	75.77	50	59.98	52.04	48.56	...	...	59.98
57 99	94.88	73.18	64.03	...	116.07	82.25	55	67.81	...	...	...	...	...

NOTE.—Above rates adopted July 1, 1923.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages			
25 35 45			
MONTHLY INCOME, \$10 for 240 Months. Commuted value \$1,754.			
Ord. Life.....	\$34.12	\$44.88	\$63.72
With Dis.....	36.22	48.13	68.48
20 Pay. Life.....	51.43	62.23	79.18
With Dis.....	54.11	65.48	83.63
30 Year End.....	54.60	60.13	...
With Dis.....	56.20	62.79	...
MONTHLY INCOME, \$10 for 120 Months. Commuted value \$1,027.			
Ord. Life.....	\$19.98	\$26.28	\$37.81
With Dis.....	21.21	28.18	40.09
20 Pay. Life.....	30.11	36.44	46.36
With Dis.....	31.68	38.34	48.97
30 Year End.....	31.97	35.21	...
With Dis.....	32.91	36.77	...

Ages			
25 35 45			
MONTHLY INCOME, \$10 for 120 Months. Commuted value \$1,422. For rates, multiply rates of plan desired by 1.422.			
CONTINUOUS MONTHLY INCOME. Extra premium to continue income for life after 20 years.			
Ord. Life.....	\$2.77	\$2.11	\$1.41
20 Pay. Life.....	3.87	2.69	1.61
ANNUITY RATES. Amounts purchased by \$1,000.			
Males.....	\$49.83	\$55.16	\$64.27
Females.....	47.33	51.84	59.03

NAT'L GUARDIAN LIFE INSURANCE COMPANY, WIS.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.		
Ord. Life	21	\$17 75	\$14	\$29	\$93	3	328	\$72	\$209	9	335	\$122	\$324	16	33	\$182	\$435	19	271
	25	19 45	17	34	102	4	171	85	228	11	12	144	351	16	177	213	467	18	362
	30	22 12	21	43	115	5	75	104	254	11	342	176	386	16	11	259	509	17	168
	35	25 59	26	53	129	5	310	128	282	11	347	215	423	14	296	311	549	15	187
	40	30 16	32	65	144	6	63	153	310	11	67	260	458	13	45	368	586	13	132
	45	36 33	40	81	159	5	348	191	337	9	332	308	491	11	68	427	620	11	68
	50	44 75	48	98	173	5	102	227	362	8	120	358	520	9	71	485	650	9	43
55	56 34	58	117	186	4	147	264	384	6	263	407	544	7	129	540	675	7	75	
60	72 44	69	137	199	3	178	301	403	5	88	453	565	5	264	598	703	5	169	
20 Lay. Life	21	27 43	31	64	204	9	125	160	466	24	336	276	731	34	363	419	1000		Pd-up
	25	29 32	34	70	208	9	295	175	471	23	334	301	735	32	67	456	1000		"
	30	32 08	38	79	213	10	66	196	477	21	360	337	739	28	188	508	1000		"
	35	35 48	43	89	217	10	44	220	482	19	195	377	742	24	269	566	1000		"
	40	39 71	49	101	221	9	162	247	486	16	281	420	742	20	342	627	1000		"
	45	45 14	55	114	224	8	88	276	487	13	318	463	739	17	74	688	1000		"
	50	52 38	62	127	224	6	273	303	483	11	3	503	730	13	234	747	1000		"
55	62 31	69	140	223	5	88	327	476	8	137	535	717	10	141	800	1000		"	
60	76 37	76	153	222	3	325	347	465	6	48	557	696	7	191	850	1000		"	
20 Year End.	21	\$46 77	\$39	\$166	\$268	15	\$135	\$388	\$539	10	\$487	\$661	\$783	5	\$771	1000	\$1000		Mat.
	25	47 47	88	165	266	15	\$123	387	537	10	\$481	660	781	5	\$769	1000	1000		"
	30	48 57	86	163	263	15	\$101	385	534	10	\$469	659	779	5	\$765	1000	1000		"
	35	50 07	84	162	259	15	\$63	384	530	10	\$449	657	777	5	\$757	1000	1000		"
	40	51 84	83	160	255	14	+258	383	526	10	\$413	655	772	5	\$745	1000	1000		"
	45	54 42	82	160	250	11	+119	382	519	10	\$348	651	766	5	\$722	1000	1000		"
	50	58 80	81	160	244	8	+139	380	509	10	\$224	645	754	6	\$681	1000	1000		"
55	65 99	81	161	236	5	+363	378	495	9	+275	635	738	5	\$605	1000	1000		"	
60	78 08	82	164	229	4	+62	376	478	6	+255	620	712	5	\$461	1000	1000		"	

†Days.

American 3½% Modified Preliminary Term Reserve (Ill. Std.); no surrender charge exacted.

1924 DIVIDEND SCHEDULE (Year Begins April 1.)

(5th to 10th dividends are illustrative, based on present dividend schedule.)

ORDINARY LIFE										PREMIER 20 (20 Pay. End. 55.)									
Year Issued	21	25	30	35	40	45	50			Year Issued	21	25	30	35	40	45	50		
Prem	\$17.75	\$19.45	\$22.12	\$25.59	\$30.16	\$36.33	\$44.75			Prem	\$31.57	\$34.05	\$37.73	\$42.30	\$47.69	\$54.42			
1st	3.04	3.10	3.20	3.32	3.49	3.71	4.01			1st	3.54	3.62	3.76	3.92	4.12	4.36			
2d	3.69	3.78	3.92	4.09	4.32	4.64	5.06			2d	4.41	4.54	4.73	4.97	5.26	5.62			
3rd	4.28	4.39	4.56	4.79	5.08	5.48	6.00			3rd	5.20	5.36	5.61	5.92	6.28	6.74			
4th	4.89	5.03	5.24	5.51	5.88	6.36	6.99			4th	6.03	6.21	6.55	6.92	7.38	7.95			
5th	5.52	5.68	5.94	6.28	6.71	7.29	8.04			5th	6.92	7.17	7.65	8.01	8.56	9.26			
6th	5.60	5.78	6.06	6.43	6.90	7.52	8.32			6th	7.14	7.42	7.83	8.24	8.94	9.70			
7th	5.69	5.88	6.19	6.58	7.09	7.75	8.59			7th	7.37	7.67	8.12	8.67	9.33	10.15			
8th	5.78	5.99	6.32	6.74	7.29	7.99	8.88			8th	7.61	7.94	8.43	9.03	9.74	10.62			
9th	5.87	6.10	6.46	6.91	7.49	8.23	9.16			9th	7.86	8.22	8.75	9.39	10.16	11.11			
10th	5.97	6.22	6.60	7.08	7.70	8.48	9.45			10th	8.13	8.51	9.08	9.77	10.60	11.62			
20 PAYMENT LIFE										SUPER 20 (20 Pay. End. 70.)									
Prem	\$27.43	\$29.32	\$32.08	\$35.48	\$39.71	\$45.14	\$52.38			Prem	\$28.75	\$30.88	\$34.05	\$37.95	\$43.01	\$49.75	\$58.80		
1st	3.39	3.45	3.55	3.68	3.83	4.02	4.29			1st	3.44	3.51	3.63	3.77	3.95	4.19	4.48		
2d	4.18	4.28	4.42	4.59	4.81	5.08	5.45			2d	4.27	4.38	4.54	4.75	5.01	5.36	5.74		
3rd	4.91	5.04	5.22	5.44	5.71	6.05	6.50			3rd	5.02	5.16	5.38	5.63	5.97	6.40	6.88		
4th	5.69	5.84	6.06	6.33	6.66	7.08	7.63			4th	5.82	6.00	6.26	6.58	6.99	7.53	8.11		
5th	6.50	6.68	6.95	7.28	7.68	8.19	8.83			5th	6.67	6.88	7.21	7.60	8.10	8.74	9.41		
6th	6.68	6.88	7.18	7.54	7.95	8.52	9.21			6th	6.87	7.11	7.46	7.89	8.44	9.13	9.87		
7th	6.88	7.10	7.42	7.81	8.28	8.85	9.56			7th	7.09	7.35	7.73	8.20	8.78	9.53	10.28		
8th	7.08	7.32	7.67	8.08	8.59	9.20	9.94			8th	7.31	7.59	8.01	8.52	9.15	9.94	10.71		
9th	7.29	7.55	7.92	8.37	8.91	9.55	10.32			9th	7.54	7.85	8.30	8.85	9.52	10.36	11.14		
10th	7.51	7.79	8.19	8.67	9.24	9.92	10.72			10th	7.75	8.12	8.60	9.19	9.91	10.80	11.62		
20 YEAR ENDOWMENT										ENDOWMENT AT 65									
Prem	\$46.77	\$47.47	\$48.57	\$50.07	\$51.84	\$54.42	\$58.80			Prem	\$21.59	\$24.19	\$28.43	\$34.27	\$42.37	\$54.42			
1st	4.08	4.11	4.15	4.20	4.27	4.36	4.52			1st	3.18	3.27	3.42	3.63	3.93	4.36			
2d	5.33	5.35	5.39	5.44	5.51	5.62	5.83			2d	3.88	4.02	4.23	4.53	4.96	5.62			
3rd	6.39	6.42	6.46	6.53	6.61	6.74	6.99			3rd	4.52	4.69	4.97	5.35	5.90	6.74			
4th	7.55	7.58	7.63	7.70	7.80	7.95	8.23			4th	5.19	5.40	5.74	6.22	6.91	7.95			
5th	8.80	8.84	8.89	8.97	9.07	9.26	9.58			5th	5.88	6.13	6.55	7.14	7.98	9.26			
6th	9.23	9.26	9.32	9.40	9.52	9.70	9.82			6th	6.00	6.28	6.74	7.38	8.30	9.70			
7th	9.08	9.11	9.17	9.25	9.37	9.55	9.72			7th	6.12	6.42	6.93	7.63	8.64	10.15			
8th	10.15	10.18	10.14	10.32	10.44	10.62	10.94			8th	6.24	6.58	7.12	7.88	8.98	10.62			
9th	10.63	10.67	10.72	10.81	10.93	11.11	11.43			9th	6.38	6.74	7.33	8.15	9.34	11.11			
10th	11.14	11.18	11.23	11.32	11.44	11.62	11.92			10th	6.51	6.90	7.54	8.42	9.71	11.62			

NOTE.—Dividends payable end of first year contingent upon the payment of the second premium.

NATIONAL LIFE INSURANCE CO., Montpelier, Vt.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, within 31 days after default. American 3% Level Premium reserve, with surrender charge of \$12 second year, \$10 third, \$5 the fourth and none thereafter.

Change of Plan. — No provision.

Disability. — For varying extra premium all but Renewable Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning one month after proof, when disability has existed 60 days, and continuing during disability until maturity; no reduction in insurance. Limit \$25,000. Also issues clause providing for waiver of premiums only.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable any time; (d) purchase participating paid up additions, increasing insurance and surrender values. (c) is automatic option.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, 12-65; Endowments not exceeding 20 years, 12-14; Term, 15-60. Ages, 15-19, \$50,000, increasing \$10,000 per year of age to \$100,000 at ages 26-55, decreasing thereafter to \$20,000 at ages 61-65. Non-renewable term, ages 15-20, \$20,000; 21, \$30,000; 22-25, \$40,000; 26-55, \$50,000; 56-58, \$40,000; 59, \$30,000; 60, \$20,000. Renewable term, 21-55, \$10,000. Reinsures over \$50,000; does not accept reinsurance; minimum policy, \$500.

Loans. — After two premiums, with interest 6%, not in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Notes for premiums accepted to extent of loan value, after two premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3%. Limited (1-30 years) and Continuous (10, 15, or 20 years certain). All or part (\$1,000 minimum) may be left with company and paid out under any combination of options. Payments made annually, semi-annually (\$50.37), quarterly (\$25.28) or monthly (\$8.44). Trust Fund and Installments certain participate in excess interest earned†. Unless otherwise specified, Trust Fund and commutable values of installments cannot be withdrawn by beneficiary.

Suicide. — Within two years sane or insane, liability limited to premiums paid.

Women. — No extra charge. Must be self-supported. All plans. Limit, 15-65; one half amount of male limit. Disability income clause granted to single self-supporting women.

† Present interest rate 4.7%.

PARTICIPATING RATES PER \$1,000
(American 3% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOWMENTS				15Yr. Non- Ren. and Con. Term	*TERM	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		25 Year	30 Year	Age 60	Age 65		5 Year	10 Year
16.31	41.98	31.06	25.69	99.29	63.96	46.63	15	36.50	29.99	20.17	18.59	10.44		
16.63	42.55	31.48	26.05	99.35	64.02	46.69	16	36.58	30.07	20.69	19.03	10.44		
16.94	43.13	31.91	26.41	99.40	64.08	46.76	17	36.65	30.16	21.23	19.47	10.44		
17.29	43.75	32.37	26.81	99.47	64.15	46.85	18	36.74	30.26	21.81	19.96	10.44		
17.64	44.37	32.84	27.20	99.54	64.23	46.92	19	36.84	30.36	22.43	20.45	10.44		
18.01	45.02	33.33	27.60	99.61	64.30	47.01	20	36.92	30.46	23.06	20.97	10.44		
18.40	45.68	33.84	28.04	99.68	64.39	47.10	21	37.03	30.58	23.75	21.53	10.44	11.48	11.6
18.80	46.38	34.36	28.47	99.76	64.48	47.21	22	37.14	30.71	24.47	22.12	10.51	11.56	11.7
19.23	47.09	34.90	28.93	99.85	64.57	47.30	23	37.26	30.84	25.23	22.73	10.59	11.64	11.8
19.68	47.83	35.46	29.41	99.94	64.66	47.41	24	37.37	30.98	26.04	23.37	10.67	11.73	11.9
20.14	48.60	36.05	29.90	100.03	64.78	47.53	25	37.51	31.14	26.91	24.07	10.75	11.83	12.1
20.64	49.40	36.65	30.41	100.14	64.88	47.66	26	37.66	31.32	27.84	24.80	10.85	11.93	12.2
21.15	50.21	37.27	30.94	100.24	65.00	47.78	27	37.81	31.50	28.81	25.56	10.95	12.04	12.3
21.69	51.06	37.90	31.49	100.35	65.12	47.93	28	37.98	31.70	29.85	26.37	11.05	12.16	12.5
22.26	51.93	38.57	32.05	100.47	65.26	48.08	29	38.16	31.92	30.97	27.24	11.17	12.29	12.6
22.85	52.83	39.26	32.65	100.60	65.41	48.25	30	38.36	32.17	32.17	28.16	11.30	12.43	12.8
23.49	53.77	39.99	33.27	100.74	65.56	48.44	31	38.57	32.43	33.46	29.15	11.43	12.58	13.0
24.15	54.74	40.73	33.91	100.89	65.73	48.63	32	38.82	32.72	34.83	30.19	11.58	12.74	13.2
24.84	55.75	41.50	34.57	101.05	65.91	48.84	33	39.07	33.04	36.32	31.31	11.75	12.92	13.4
25.58	56.78	42.31	35.27	101.21	66.11	49.07	34	39.35	33.40	37.93	32.51	11.93	13.12	13.7
26.35	57.86	43.13	36.00	101.39	66.32	49.33	35	39.66	33.77	39.66	33.77	12.12	13.34	14.0
27.18	58.98	44.00	36.76	101.59	66.55	49.60	36	40.01	34.20	41.55	35.15	12.35	13.58	14.3
28.04	60.13	44.91	37.56	101.81	66.81	49.91	37	40.40	34.68	43.62	36.62	12.58	13.84	14.6
28.95	61.32	45.83	38.38	102.03	67.07	50.24	38	40.80	35.18	45.85	38.21	12.85	14.13	15.0
29.91	62.56	46.82	39.25	102.28	67.38	50.62	39	41.27	35.75	48.32	39.92	13.14	14.45	15.4
30.94	63.84	47.83	40.16	102.56	67.71	51.02	40	41.77	36.38	51.02	41.77	13.46	14.81	15.9
32.03	65.17	48.90	41.13	102.85	68.07	51.48	41	42.33	37.06	54.02	43.77	13.82	15.20	16.3
33.18	66.56	50.02	42.14	103.18	68.48	51.98	42	42.95	37.83	57.35	45.97	14.22	15.64	17.1
34.40	68.00	51.18	43.21	103.55	68.93	52.54	43	43.64	38.66	61.08	48.35	14.67	16.14	17.8
35.70	69.49	52.39	44.34	103.94	69.42	53.15	44	44.39	39.58	65.24	50.96	15.19	16.71	18.6
37.09	71.04	53.69	45.54	104.39	69.98	53.84	45	45.24	40.60	69.98	53.84	15.78	17.36	19.5
38.55	72.67	55.03	46.80	104.88	70.60	54.59	46	46.17	41.71	75.37	57.01	16.46	18.11	20.5
40.11	74.35	56.44	48.14	105.43	71.27	55.42	47	47.18	42.91	81.58	60.51	17.23	18.96	21.7
41.79	76.12	57.95	49.58	106.04	72.03	56.37	48	48.32	44.27	88.81	64.44	18.11	19.92	22.8
43.56	77.96	59.53	51.09	106.72	72.86	57.39	49	49.56	45.72	97.30	68.83	19.10	21.01	24.4
45.45	79.88	61.18	52.70	107.45	73.78	58.51	50	50.92	47.31	107.45	73.78	20.22	22.24	26.0
47.46	81.88	62.93	54.43	108.29	74.80	59.77	51	52.43	49.04		79.41	21.46	23.60	27.7
49.60	83.96	64.78	56.25	109.17	75.92	61.14	52	54.06	50.92		85.85	22.84	25.13	29.7
51.89	86.15	66.74	58.22	110.18	77.16	62.66	53	55.87	52.97		93.32	24.38	26.82	31.9
54.33	88.43	68.81	60.31	111.27	78.52	64.33	54	57.84	55.20		102.07	26.10	28.70	34.3
56.93	90.80	71.02	62.56	112.47	80.02	66.15	55	59.99	57.60		112.47	27.99	30.79	36.9
59.70	93.30	73.35	64.95	113.81	81.67	68.17	56	62.34	60.20			30.10		
62.66	95.94	75.84	67.55	115.27	83.50	70.37	57	64.90	63.03			32.42		
65.83	98.69	78.50	70.31	116.88	85.51	72.80	58	67.69	66.08			35.00		
69.21	101.61	81.35	73.31	118.65	87.73	75.45	59	70.72	69.38			37.84		
72.84	104.68	84.39	76.52	120.60	90.16	78.36	60	74.03	72.93			40.98		
76.70	107.93	87.64	79.97	122.74	92.84	81.54	61	77.62	76.75					
80.85	111.37	91.16	83.72	125.12	95.79	85.02	62	81.52	80.87					
85.29	115.05	94.92	87.77	127.74	99.03	88.82	63	85.77	85.30					
90.05	118.94	98.98	92.13	130.62	102.58	92.98	64	90.36	90.05					
95.14	123.09	103.34	96.87	133.80	106.47	97.52	65	95.33	95.14					

NOTE.—Rates adopted January 1, 1923, except renewable Term adopted Jan. 1, 1907 and Conv. Non-renew. Oct. 1, 1918. Semi-annual rates are 51% of annual; quarterly rates, 26% annual.

*Renewable.

†Convertible within 5 years, non-renewable.

ADDITIONAL RATES FOR DISABILITY (Waiver of Premium.)

\$0.16	\$0.09	\$0.09	\$0.10	\$0.20	\$0.17	\$0.16	20	\$0.16	\$0.15	\$0.16	\$0.17			
.21	.11	.12	.13	.23	.21	.20	25	.20	.20	.21	.22			
.28	.14	.16	.17	.27	.26	.26	30	.26	.27	.27	.29			
.37	.20	.22	.25	.34	.34	.35	35	.36	.40	.36	.40			
.52	.29	.34	.40	.47	.49	.51	40	.57	.56	.51	.57			
.75	.46	.56	.71	.68	.73	.85	45	.82	.79	.73	.85			
1.13	.80	1.11	1.15	1.07	1.34	1.28	50	1.21	1.15	1.07	1.34			
1.82	1.88	1.91	1.87	2.33	2.15	1.98	55	1.87	1.84		2.33			

PARTICIPATING RATES PER \$1,000
With Disability (Waiver of Premium and \$10 Monthly Income.)

Ord. Life	LIMITED PAY LIFE					ENDOW- MENTS		Age	ENDOWMENTS.							
	10	15	20	25	30	10	15		20	25	30	35	40	Age	Age	
	Pay.	Pay.	Pay.	Pay.	Pay.	Year	Year		Year	Year	Year	Year	Year	60	65	
19.25	47.73	35.33	29.25	25.25	22.23	47	100.04	64.29	20	47.59	37.57	31.19	26.03	24.04	24.04	22.69
20.48	44.45	33.29	27.36	23.36	20.34	48	100.14	64.92	21	47.70	37.71	31.36	26.11	24.28	24.75	22.70
21.12	49.19	38.43	30.26	26.24	23.22	49	100.22	65.05	22	47.81	37.83	31.53	26.24	24.51	25.50	23.31
22.50	49.95	37.01	30.27	26.24	23.22	50	100.33	65.14	23	47.91	37.93	31.70	26.31	24.81	26.30	23.93
23.08	50.74	37.60	31.27	27.25	24.23	51	100.42	65.23	24	48.02	38.13	31.88	26.37	25.07	27.13	24.64
24.60	51.54	38.31	32.27	28.25	25.23	52	100.54	65.37	25	48.13	38.33	32.09	26.43	25.38	28.03	25.38
25.14	52.39	38.86	32.28	28.25	25.23	53	100.65	65.50	26	48.39	38.52	32.31	26.51	25.70	28.94	26.14
26.69	53.28	39.32	32.28	28.25	25.23	54	100.76	65.65	27	48.54	38.71	32.55	26.64	26.05	29.98	26.95
28.29	54.14	40.33	32.29	28.27	25.24	55	100.86	65.78	28	48.73	38.92	32.81	26.96	26.42	31.04	27.80
29.91	55.06	40.89	32.30	28.27	25.24	56	101.01	65.96	29	48.93	39.15	33.11	27.29	26.81	32.19	28.72
31.56	55.95	41.62	32.30	28.28	25.24	57	101.19	66.15	30	49.14	39.42	33.44	27.68	27.24	33.44	29.68
33.26	56.98	42.35	32.31	28.28	25.24	58	101.37	66.33	31	49.37	39.70	33.81	28.09	27.73	34.77	30.72
35.98	57.98	43.16	32.31	28.29	25.24	59	101.52	66.54	32	49.61	40.00	34.19	28.54	28.23	36.16	31.81
38.74	59.03	43.96	32.32	28.30	25.24	60	101.70	66.73	33	49.88	40.34	34.64	29.03	28.79	37.69	32.98
41.56	60.11	44.80	32.33	28.30	25.24	61	101.92	66.90	34	50.17	40.71	35.09	29.53	29.38	39.33	34.26
44.40	61.23	45.68	32.33	28.31	25.24	62	102.12	67.08	35	50.51	41.13	35.57	30.04	30.04	41.11	35.57
47.29	62.38	46.58	32.34	28.32	25.24	63	102.37	67.27	36	50.85	41.61	36.12	30.76	30.76	43.05	37.03
50.25	63.58	47.52	32.35	28.33	25.24	64	102.65	67.49	37	51.24	42.16	36.71	31.53	31.53	45.15	38.56
53.25	64.80	48.49	32.35	28.34	25.24	65	102.92	67.73	38	51.69	42.68	37.32	32.34	32.34	47.43	40.22
56.29	66.08	49.41	32.36	28.34	25.24	66	103.23	67.98	39	52.18	43.30	38.02	33.24	33.24	49.94	42.02
59.35	67.39	50.42	32.36	28.35	25.24	67	103.57	68.25	40	52.72	43.98	38.76	34.24	34.24	52.72	43.96
62.45	68.74	51.43	32.37	28.35	25.24	68	103.91	68.53	41	53.38	44.67	39.57	35.36	35.36	55.77	46.04
65.59	70.12	52.44	32.37	28.36	25.24	69	104.34	68.81	42	54.06	45.40	40.47	36.46	36.46	59.16	48.34
68.77	71.54	53.45	32.38	28.36	25.24	70	104.79	69.09	43	54.83	46.27	41.43	37.70	37.70	62.93	50.82
71.98	73.05	54.46	32.38	28.37	25.24	71	105.27	69.38	44	55.65	47.21	42.50	40.09	39.04	67.15	53.53
75.23	74.56	55.47	32.39	28.37	25.24	72	105.84	69.68	45	56.55	48.21	43.68	41.40	40.49	71.94	56.55
78.51	76.07	56.48	32.39	28.38	25.24	73	106.44	69.98	46	57.51	49.24	44.96	42.85	42.85	77.38	59.84
81.82	77.58	57.49	32.40	28.38	25.24	74	107.07	70.28	47	58.50	50.24	46.33	44.41	44.41	83.66	63.48
85.16	79.09	58.50	32.40	28.39	25.24	75	107.74	70.58	48	59.53	51.27	47.84	46.14	46.14	90.96	67.58
88.53	80.60	59.51	32.41	28.39	25.24	76	108.44	70.88	49	61.00	52.49	49.55	47.93	47.93	99.52	72.12
91.94	82.11	60.52	32.41	28.40	25.24	77	109.17	71.17	50	62.38	53.81	51.35	49.93	49.93	109.71	77.26
95.39	83.62	61.53	32.42	28.40	25.24	78	111.93	71.46	51	63.92	55.26	53.52	52.10	52.10	83.09	81.09
98.88	85.13	62.54	32.42	28.41	25.24	79	112.40	71.75	52	65.57	56.83	55.49	54.41	54.41	89.75	85.75
102.40	86.64	63.55	32.43	28.41	25.24	80	113.90	72.04	53	67.42	58.57	58.56	56.93	56.93	97.47	90.47
105.95	88.15	64.56	32.43	28.42	25.24	81	115.52	72.33	54	69.44	60.60	62.59	59.64	59.64	106.52	96.52
109.53	89.66	65.57	32.44	28.42	25.24	82	117.25	72.62	55	71.67	62.85	65.63	62.59	62.59	117.25	102.25

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				SINGLE PREMIUM LIFE.			
LIFE POLICIES.				Whole Life.....\$400.70 \$472.36 \$567.65			
25 Pay.	\$26.33	\$31.94	\$41.19	MONTHLY INCOME \$10 for 240 Months.			
30 Pay.	24.07	29.47	38.86	Commuted Value \$1,814			
ENDOWMENT.				Whole Life.....\$36.53 \$47.80 \$67.28			
35 Year	\$26.91	\$30.15	\$38.29	10 Pay. Life.....88.16 104.96 128.87			
40 Year	24.07	28.04	37.35	15 Pay. Life.....65.39 78.24 97.39			
ENDOWMENTS.				20 Pay. Life.....54.24 65.30 82.61			
Age 50.....	\$37.51	\$66.32		20 Year End.....86.22 89.48 97.67			
Age 55.....	31.14	49.33	\$104.39	30 Year End.....56.49 61.26 73.65			
Age 70.....	22.21	30.15	45.24	\$10 Monthly Income Continuous, 240 Mos.			
Rates with Disability (Waiver of Premiums only.)				certain. (Equal Age.)			
25 Pay.	\$26.47	\$32.23	\$41.94	10 Pay. Life.....\$101.22 \$113.88 \$133.96			
30 Pay.	24.22	29.82	39.61	15 Pay. Life.....75.08 84.88 101.28			
35 Year	27.12	30.54	39.05	20 Year End.....92.00 93.85 100.61			
40 Year	24.29	28.42	38.10	30 Year End.....62.27 65.63 76.59			
Age 50.....	37.71	60.66		MONTHLY INCOME \$10 for 120 Mos.			
Age 55.....	31.34	49.88	105.07	Commuted Value \$1,040.			
Age 70.....	22.43	30.54	46.06	Whole Life.....\$20.95 \$27.40 \$38.57			
Rates with Disability (Waiver of Premiums and Income.)				10 Pay. Life.....50.54 60.17 73.88			
Age 50.....	\$38.33	\$67.26		15 Pay. Life.....37.49 44.86 55.84			
Age 55.....	32.09	50.51	\$105.84	20 Pay. Life.....31.10 37.44 47.36			
Age 70.....	23.60	32.09	48.21	20 Year End.....49.43 51.30 55.99			
SINGLE PREMIUM ENDOWMENT.				30 Year End.....32.30 35.12 42.22			
10 Year.....	\$847.00	\$848.32	\$851.89	ANNUITY RATES. Amount Purchased			
15 Year.....	743.15	746.37	755.57	by \$1,000			
20 Year.....	657.30	664.09	682.33	Males.....\$51.31 \$56.79 \$65.79			
25 Year.....	588.08	599.13	630.03	Females.....49.96 54.47 61.92			
30 Year.....	531.81	549.72	596.36				
35 Year.....	487.39	514.45	577.87				

Cash, Loan, Paid-up and Extended Insurance Values—Participating. ORDINARY LIFE

CASH OR LOAN					PAID-UP					EXTENDED TERM				
2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D. Y.	D. Y.	D. Y.	D. Y.
20	\$2.40	\$37.73	\$81.76	132.94	192.04	7	\$105	\$212	\$316	\$418	0	114	5	42 11
21	2.95	39.20	84.91	138.00	199.17	8	108	216	322	425	0	139	5	103 11
22	3.54	40.73	88.20	143.26	206.59	10	110	221	329	433	0	166	5	165 11
23	4.15	42.33	91.64	148.74	214.27	11	113	225	335	441	0	193	5	227 12
24	4.80	44.01	95.21	154.44	222.25	13	116	230	342	448	0	222	5	291 12
25	5.47	45.76	98.94	160.36	230.50	14	118	235	349	456	0	250	5	354 12
26	6.17	47.58	102.83	166.50	239.05	16	121	240	355	464	0	280	6	53 12
27	6.91	49.49	106.88	172.90	247.88	18	124	245	362	472	0	311	6	117 13
28	7.67	51.48	111.11	179.54	256.99	19	126	250	369	480	0	342	6	180 13
29	8.47	53.56	115.51	186.44	266.38	21	129	256	376	489	1	9	6	241 13
30	9.31	55.73	120.10	193.61	276.02	23	132	261	383	497	1	43	6	300 13
31	10.19	58.01	124.87	201.04	285.90	25	135	266	390	505	1	76	6	356 13
32	11.11	60.39	129.83	208.72	296.00	26	138	272	398	513	1	110	7	46 13
33	12.06	62.87	135.01	216.66	306.33	28	141	277	405	521	1	145	7	96 13
34	13.08	65.46	140.40	224.86	316.86	30	145	283	412	529	1	180	7	142 13
35	14.13	68.16	146.01	233.28	327.58	32	148	289	420	537	1	214	7	181 13
36	15.23	70.97	151.83	241.92	338.48	34	151	295	427	544	1	248	7	213 12
37	16.38	73.91	157.86	250.76	349.53	36	155	301	434	552	1	282	7	238 12
38	17.57	76.98	164.11	259.79	360.72	38	158	307	442	560	1	315	7	253 12
39	18.83	80.20	170.57	269.02	372.04	40	161	313	449	567	1	348	7	260 12
40	20.14	83.54	177.20	278.40	383.47	42	165	319	456	575	2	13	7	257 12
41	21.53	87.04	184.01	287.94	394.98	44	169	325	463	582	2	44	7	245 11
42	22.97	90.65	190.96	297.61	406.56	46	172	331	470	589	2	72	7	224 11
43	24.47	94.40	198.06	307.40	418.14	48	176	337	477	596	2	97	7	194 11
44	26.03	98.25	205.28	317.29	429.75	50	180	342	484	603	2	118	7	155 10
45	27.65	102.20	212.62	327.27	441.35	52	184	348	490	610	2	135	7	110 10
46	29.32	106.21	220.06	337.30	452.90	54	187	354	497	616	2	117	7	57 10
47	31.03	110.31	227.59	347.39	464.37	56	191	359	503	623	2	154	7	0 9
48	32.77	114.47	235.21	357.49	475.73	59	194	365	510	629	2	156	6	300 9
49	34.53	118.69	242.91	367.62	486.96	61	198	370	516	635	2	153	6	231 9
50	36.33	122.99	250.69	377.76	498.04	62	201	376	522	641	2	147	6	158 8
51	38.17	127.37	258.55	387.88	508.93	64	205	381	528	646	2	137	6	84 8
52	40.05	131.82	266.47	397.96	519.63	66	208	386	534	652	2	123	6	7 8
53	41.97	136.35	274.44	407.97	530.19	68	211	391	539	657	2	107	5	293 7
54	43.92	140.95	282.46	417.87	540.68	70	215	396	545	662	2	88	5	212 7

20 PAYMENT LIFE

2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D. Y.	D. Y.	D. Y.	D. Y.
20	\$20.86	\$86.62	189.76	312.68	427.94	61	243	492	744	948	2	290	13	8 28
21	21.49	88.29	193.38	318.58	435.95	62	244	493	745	948	2	315	13	54 28
22	22.14	90.01	197.11	324.65	444.16	63	244	494	746	949	2	339	13	96 27
23	22.82	91.78	200.95	330.89	452.60	64	245	495	747	949	3	0	13	133 27
24	23.52	93.61	204.89	337.29	461.25	65	246	496	747	949	3	25	13	166 27
25	24.24	95.49	208.95	343.86	470.12	65	247	497	748	949	3	52	13	194 26
26	24.97	97.42	213.12	350.59	479.19	66	248	498	749	949	3	77	13	214 26
27	25.74	99.42	217.40	357.49	488.49	67	249	499	749	949	3	102	13	229 25
28	26.52	101.47	221.80	364.56	497.97	68	250	500	750	949	3	128	13	234 25
29	27.33	103.57	226.31	371.80	507.65	69	251	501	750	949	3	151	13	231 24
30	28.17	105.74	230.94	379.19	517.52	70	251	502	751	950	3	175	13	221 24
31	29.03	107.98	235.67	386.75	527.54	71	252	503	751	950	3	197	13	200 23
32	29.91	110.26	240.52	394.45	537.70	72	253	504	752	950	3	219	13	168 22
33	30.81	112.62	245.40	402.30	547.99	73	254	505	752	950	3	239	13	126 22
34	31.75	115.03	250.58	410.27	558.39	74	255	506	753	950	3	257	13	74 21
35	32.72	117.52	255.78	418.33	568.89	75	255	506	753	950	3	274	13	12 21
36	33.71	120.05	261.10	426.48	579.47	76	256	507	753	950	3	289	12	305 20
37	34.72	122.66	266.51	434.69	590.10	76	257	508	753	950	3	301	12	224 20
38	35.77	125.34	272.01	442.94	600.77	77	257	509	753	949	3	310	12	134 19
39	36.84	128.10	277.60	451.23	611.47	78	258	509	753	949	3	318	12	37 18
40	37.95	130.92	283.23	459.51	622.16	79	259	510	753	949	3	322	11	296 18
41	39.10	133.82	288.90	467.78	632.82	80	260	510	753	949	3	321	11	185 17
42	40.29	136.77	294.58	475.99	643.44	81	260	510	752	948	3	318	11	68 16
43	41.50	139.78	300.26	484.15	654.97	82	261	510	751	948	3	311	10	310 16
44	42.74	142.81	305.91	492.20	666.41	83	262	510	751	948	3	297	10	182 15
45	44.00	145.86	311.52	500.15	677.73	83	262	510	750	947	3	278	10	51 14
46	45.28	148.90	317.06	507.94	688.90	84	263	510	749	946	3	254	9	281 14
47	46.58	151.93	322.53	515.55	699.88	85	263	509	747	946	3	225	9	144 13
48	47.87	154.94	327.91	522.96	704.06	86	263	509	746	945	3	191	9	6 13
49	49.15	157.93	333.19	530.15	714.19	86	263	508	744	944	3	154	8	231 12
50	50.42	160.90	338.37	537.10	723.46	87	263	507	742	943	3	113	8	92 11
51	51.71	163.87	343.43	543.77	732.44	87	263	506	740	942	3	71	7	318 11
52	53.01	166.82	348.37	550.14	741.09	88	263	505	738	941	3	27	7	181 10
53	54.31	169.76	353.18	556.18	749.41	89	263	503	735	940	2	347	7	46 10
54	55.61	172.69	357.85	561.84	757.38	89	263	502	733	939	2	300	6	277 9

NOTE.—American 3% Full Level Premium Reserve adopted Jan. 1, 1901; Full Reserve allowed at end of 8th year. See Index for Reserve Tables for values end of 8th year and annually thereafter.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.
21	\$ 23	\$ 492	30	8	\$ 392.09	1000	Pd-up		\$ 427.36	1000	Pd-up		\$ 468.00	1000	Pd-up	
25	190 85	494 28		283	419.55	1000	"		459.42	1000	"		504 59	1000	"	
30	208 83	497 26		226	459.42	1000	"		504.59	1000	"		555 22	1000	"	
35	229 38	499 23		355	504.59	1000	"		555.22	1000	"		609 92	1000	"	
40	252 46	500 20		362	555.22	1000	"		609.92	1000	"		666 72	1000	"	
45	277 61	499 17		299	609.92	1000	"		666.72	1000	"		723 24	1000	"	
50	302 88	496 14		219	666.72	1000	"		723.24	1000	"		776 73	1000	"	
55	326 25	489 11		178	723.24	1000	"		776.73	1000	"		824 93	1000	"	
60	345 28	477 8		235	776.73	1000	"		824.93	1000	"		869 06	1000	"	

Age at Issue	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.
21	273 53	756 363	19	298	397.58	24 500 8	460	602.66	*210 696	5	682	914 35	*494 941	1	941	
25	273 32	708 382	10	294	397 59	996 499 8	457	602 30	*182 696	5	680	914 19	*463 941	1	941	
30	273 02	650 362	10	286	397 14	912 498 8	452	601 70	*142 695	5	678	913 91	*418 941	1	940	
35	272 66	593 361	10	274	396 53	831 497 8	443	600 85	*96 694	5	673	913 46	*368 940	1	940	
40	272 31	539 359	10	251	395 84	754 495 8	427	599 65	*44 693	5	665	912 69	*313 940	1	939	
45	272 11	490 357	10	208	394 96	684 492 8	397	597 47	*979 688	5	650	911 30	*256 938	1	937	
50	271 04	444 353	10	127	392 54	620 486 8	340	593 08	889 681	5	623	908 76	*196 936	1	933	
55	268 74	402 345	9	204	388 06	562 476 8	284	585 46	809 670	5	572	904 34	*137 931	1	927	
60	265 19	366 334	8	227	381 04	510 461 8	28	573 14	737 651	5	477	896 85	*81 923	1	916	

Age at Issue	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.
21	185 44	512 280	15	154	408.03	*15 541 10	491	675.97	*248 781	5	770	930.06	*470 957	1	957	
25	185 39	440 280	15	145	407 79	970 540 10	486	675.54	*216 780	5	768	929 87	*434 957	1	957	
30	185 41	441 279	15	126	407 51	886 539 10	477	674 85	*170 779	5	764	929 51	*384 957	1	956	
35	185 67	404 278	15	94	407 45	807 538 10	459	674 00	*118 777	5	758	928 91	*330 956	1	956	
40	185 73	369 277	15	32	407 98	734 536 10	428	672 61	*62 775	5	747	927 80	*272 955	1	954	
45	185 73	339 277	12	278	408 62	669 532 10	369	669 88	*3 769	5	727	925 98	*213 953	1	951	
50	191 27	313 275	9	1241	408 61	612 525 10	255	664 75	919 760	5	689	922 64	*156 950	1	947	
55	194 80	292 271	7	23	408 33	564 515 10	29	656 29	844 746	5	619	916 95	*101 944	1	939	
60	200 07	276 267	5	3	407 60	524 501 7	74	642 22	778 723	5	485	907 59	*47 934	1	924	

Age at Issue	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.	Cash or Loan	Pd. Up	Ext. Term Y.	Ext. Term D.
21	101.26	193 15	174	222 04	378 20	\$187	366 30	551 15	\$453	539 03	713 10	\$673				
25	101 84	193 14	207	223 00	377 20	\$159	367 29	551 15	\$436	539 59	712 10	\$663				
30	103 28	193 13	97	225 45	378 20	\$94	370 06	550 15	\$398	541 47	711 10	\$644				
35	106 16	195 11	285	230 52	380 19	165	375 75	551 15	\$327	544 94	710 10	\$608				
40	111 46	199 10	59	239 67	384 15	259	385 10	553 15	\$190	550 35	707 10	\$541				
45	120 33	205 8	183	253 70	390 12	166	399 08	556 13	364	558 44	704 10	\$408				
50	132 70	212 6	331	273 15	398 9	258	418 57	559 10	218	569 41	700 10	\$126				
55	149 19	222 5	178	299 09	410 7	171	444 31	566 7	350	588 90	695 7	800				

†Days. *Paid-up \$1,000 and cash as stated.

NOTE.—Values after two premiums.

**1924 DIVIDENDS AND NET COSTS
TWENTY YEAR ILLUSTRATION,**

ORDINARY LIFE														
	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.09		\$56.93	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Ins'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1st	\$3.65	\$14.75	\$3.85	\$16.29	\$4.14	\$18.71	\$4.52	\$21.83	\$5.03	\$25.91	\$5.68	\$31.41	\$7.85	\$49.08
2nd	3.76	14.64	3.98	16.16	4.30	18.55	4.71	21.64	5.26	25.68	5.98	31.11	8.29	48.64
3rd	3.87	14.53	4.11	16.03	4.45	18.40	4.91	21.44	5.50	25.44	6.28	30.81	8.72	48.21
4th	4.00	14.40	4.25	15.89	4.62	18.23	5.11	21.24	5.75	25.19	6.59	30.50	9.16	47.77
5th	4.11	14.29	4.39	15.75	4.79	18.06	5.33	21.02	6.01	24.93	6.89	30.20	9.59	47.34
6th	4.24	14.16	4.53	15.61	4.97	17.88	5.54	20.81	6.28	24.66	7.21	29.88	10.04	46.89
7th	4.37	14.03	4.68	15.46	5.15	17.70	5.76	20.59	6.54	24.40	7.53	29.56	10.48	46.45
8th	4.50	13.90	4.84	15.30	5.34	17.51	5.99	20.36	6.81	24.13	7.87	29.22	10.91	46.02
9th	4.63	13.77	5.00	15.14	5.53	17.32	6.22	20.13	7.10	23.84	8.19	28.90	11.34	45.59
10th	4.78	13.62	5.16	14.98	5.73	17.12	6.45	19.90	7.39	23.55	8.52	28.57	11.78	45.15
11th	4.92	13.48	5.33	14.81	5.93	16.92	6.70	19.65	7.68	23.26	8.86	28.23	12.21	44.72
12th	5.06	13.34	5.50	14.64	6.13	16.72	6.95	19.40	7.97	22.97	9.21	27.88	12.64	44.29
13th	5.22	13.18	5.68	14.46	6.35	16.50	7.21	19.14	8.27	22.67	9.55	27.54	13.06	43.87
14th	5.38	13.02	5.87	14.27	6.58	16.27	7.46	18.89	8.58	22.36	9.90	27.19	13.47	43.46
15th	5.55	12.85	6.05	14.09	6.80	16.05	7.73	18.62	8.88	22.06	10.24	26.85	13.88	43.05
16th	5.71	12.69	6.25	13.89	7.02	15.83	8.00	18.35	9.19	21.75	10.58	26.51	14.28	42.65
17th	5.89	12.51	6.45	13.69	7.26	15.59	8.28	18.07	9.50	21.44	10.93	26.16	14.66	42.27
18th	6.06	12.34	6.65	13.49	7.50	15.35	8.56	17.79	9.82	21.12	11.27	25.82	15.05	41.88
19th	6.24	12.16	6.86	13.28	7.75	15.10	8.85	17.50	10.13	20.81	11.61	25.48	15.42	41.51
20th	6.43	11.97	7.07	13.07	8.00	14.85	9.13	17.22	10.45	20.49	11.96	25.13	15.79	41.14
Tot.	98.37	269.62	106.50	296.30	118.34	338.66	133.41	393.59	152.14	466.66	174.85	556.95	238.62	856.52
†		70.46		65.80		62.64		66.01		83.19		125.60		305.33

TWENTY PAYMENT LIFE														
	\$28 04		\$29 90		\$32 65		\$36 00		\$40 16		\$45 54		\$62 56	
1st	3.68	24.36	3.88	26 02	4.16	28.49	4.54	31.46	5.04	35.12	5.71	39.83	7 86	54 70
2nd	3.93	24.11	4.14	25.76	4.45	28.20	4.87	31.13	5.40	34.76	6.12	39.42	8 37	54.19
3rd	4.19	23.85	4.41	25.49	4.76	27.89	5.21	30.79	5.78	34.38	6.54	39.00	8.89	53.67
4th	4.44	23.60	4.70	25.20	5.07	27.58	5.56	30.44	6.17	33.99	6.98	38.56	9 41	53.15
5th	4.72	23.32	4.99	24.91	5.40	27.25	5.92	30.08	6.57	33.59	7.43	38.11	9.95	52.61
6th	5.00	23.04	5.30	24.60	5.73	26.92	6.29	29.71	6.98	33.18	7.89	37.65	10 48	52.08
7th	5.30	22.74	5.61	24.29	6.08	26.57	6.68	29.32	7.41	32.75	8.35	37.19	11.03	51.53
8th	5.59	22.45	5.94	23.96	6.45	26.20	7.08	28.92	7.85	32.31	8.84	36.70	11 58	50.98
9th	5.91	22.13	6.28	23.62	6.82	25.83	7.49	28.51	8.31	31.85	9.33	36.21	12 14	50.42
10th	6.23	21.81	6.62	23.28	7.21	25.44	7.91	28.09	8.77	31.39	9.84	35.70	12 69	49.87
11th	6.56	21.48	6.99	22.91	7.60	25.05	8.35	27.65	9.26	30.90	10.36	35.18	13.28	49.28
12th	6.91	21.13	7.36	22.54	8.01	24.64	8.81	27.19	9.75	30.41	10.89	34.65	13.87	48.69
13th	7.27	20.77	7.75	22.15	8.44	24.21	9.28	26.72	10.26	29.90	11.44	34.10	14 45	48.11
14th	7.64	20.40	8.15	21.75	8.88	23.77	9.76	26.24	10.78	29.38	12.00	33.54	15 07	47.49
15th	8.02	20.02	8.57	21.33	9.33	23.32	10.25	25.75	11.33	28.83	12.58	32.96	15 69	46.87
16th	8.43	19.61	9.00	20.90	9.81	22.84	10.78	25.22	11.89	28.27	13.18	32.36	16.33	46.23
17th	8.84	19.20	9.45	20.45	10.30	22.35	11.31	24.69	12.48	27.70	13.79	31.75	17.00	45.56
18th	9.27	18.77	9.90	20.00	10.81	21.84	11.86	24.14	13.05	27.11	14.42	31.12	17.71	44.85
19th	9.71	18.33	10.38	19.52	11.33	21.32	12.43	23.57	13.67	26.49	15.08	30.46	18.45	44.11
20th	10.18	17.86	10.88	19.02	11.86	20.79	13.02	22.98	14.31	25.85	15.77	29.77	19.26	43.30
Tot.	131.82	428.98	140.30	434.08	152.50	473.58	167.40	552.60	185.04	618.16	206.54	704.26	263.51	987.69
†		†39.02		†70.51		†81.64		†57.32		†48.56		†18.98		162.76

TWENTY YEAR ENDOWMENT														
	\$47 10		\$47 53		\$48 25		\$49 33		\$51 02		\$53.84		\$66.15	
1st	8.72	43.38	3.92	43.61	4.21	44.04	4.58	44.75	5.00	45.96	5.72	48.12	7.86	58.29
2nd	4.24	42.86	4.43	43.10	4.71	43.54	5.09	44.24	5.58	45.44	6.25	47.59	8.42	57.72
3rd	4.77	42.33	4.96	42.57	5.25	43.00	5.62	43.71	6.12	44.90	6.80	47.04	9.00	57.15
4th	5.31	41.79	5.51	42.02	5.79	42.46	6.17	43.16	6.67	44.35	7.35	46.49	9.58	56.57
5th	5.89	41.21	6.08	41.45	6.37	41.88	6.74	42.59	7.25	43.77	7.93	45.91	10.17	55.98
6th	6.48	40.62	6.68	40.85	6.96	41.29	7.34	41.99	7.84	43.18	8.53	45.31	10.77	55.38
7th	7.10	40.00	7.29	40.24	7.57	40.68	7.95	41.38	8.46	42.56	9.15	44.69	11.38	54.77
8th	7.74	39.36	7.93	39.60	8.21	40.04	8.59	40.74	9.10	41.92	9.79	44.05	12.01	54.14
9th	8.40	38.70	8.59	38.94	8.87	39.38	9.25	40.08	9.75	41.27	10.44	43.40	12.64	53.51
10th	9.09	38.01	9.28	38.25	9.56	38.69	9.93	39.40	10.43	40.59	11.11	42.73	13.30	52.85
11th	9.80	37.30	9.99	37.51	10.27	37.98	10.64	38.69	11.14	39.88	11.81	42.03	13.96	52.19
12th	10.53	36.57	10.72	36.81	11.00	37.25	11.38	37.95	11.87	39.15	12.53	41.31	14.65	51.50
13th	11.30	35.80	11.49	36.04	11.77	36.48	12.14	37.19	12.63	38.39	13.28	40.56	15.35	50.80
14th	12.10	35.00	12.29	35.24	12.57	35.68	12.93	36.40	13.41	37.61	14.05	39.79	16.07	50.08
15th	12.92	34.18	13.11	34.42	13.39	34.86	13.75	35.58	14.22	36.80	14.86	38.98	16.84	49.31
16th	13.78	33.32	13.97	33.56	14.25	34.00	14.61	34.72	15.07	35.95	15.70	38.14	17.64	48.51
17th	14.68	32.42	14.87	32.66	15.14	33.11	15.49	33.84	15.96	35.06	16.58	37.26	18.49	47.68
18th	15.60	31.50	15.79	31.74	16.03	32.19	16.42	32.91	16.88	34.14	17.50	36.34	19.40	46.75
19th	16.56	30.54	16.75	30.78	17.03	31.22	17.38	31.95	17.85	33.17	18.47	35.37	20.39	45.76
20th	17.57	29.53	17.76	29.77	18.04	30.21	18.40	30.93	18.87	32.15	19.50	34.34	21.48	44.67
Tot.	197.58	744.42	201.41	749.19	207.02	757.98	214.40	772.20	224.16	796.24	237.35	839.45	279.40	1043.60
†	Policy matures for \$1,000.													

†Net Cost for 20 years; Cash Value deducted.

†Cash Value in excess of cost.

NOTE.—For actual dividends being paid on issues of 1904 to 1922, inclusive, add the difference between the old and new premium rates.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904
TWENTY YERA RECORD

		ORDINARY LIFE									
		\$20 95	\$23 77	\$27 41	\$32.18	\$38.56	\$59.20				
Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55		Div.	Net	Div.	Net
Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
5		3 35	17 60	3 59	20 18	3 91	23 50	4 31	27 87	4 90	33 66
6		3 38	17 57	3 65	20 12	3 99	23 42	4 44	27 74	5 08	33 48
7		3 42	17 53	3 71	20 06	4 09	23 32	4 57	27 61	5 26	33 30
8		3 52	17 43	3 85	19 92	4 27	23 14	4 82	27 36	5 59	32 97
9		3 90	17 05	4 38	19 41	5 00	22 41	5 82	26 36	7 02	31 54
10		4 37	16 58	4 90	18 87	5 63	21 78	6 59	25 59	7 96	30 60
11		4 58	16 39	5 14	18 63	5 91	21 50	6 95	25 23	8 43	30 13
12		4 72	16 23	5 34	18 43	6 15	21 26	7 26	24 92	8 84	29 72
13		4 85	16 10	5 50	18 27	6 36	21 05	7 54	24 64	9 19	29 37
14		5 02	15 98	5 72	18 05	6 63	20 78	7 88	24 30	9 60	28 96
15		5 49	15 55	6 14	17 63	7 14	20 27	8 52	23 66	10 42	28 14
16		5 54	15 41	6 38	17 44	7 37	20 04	8 83	23 35	10 79	27 77
17		5 68	15 27	6 52	17 25	7 63	19 78	9 14	23 04	11 17	27 39
18		5 84	15 11	6 72	17 05	7 88	19 53	9 47	22 71	11 56	27 00
19		6 01	14 94	6 93	16 84	8 15	19 26	9 80	22 38	11 94	26 62
20		6 21	14 74	7 19	16 58	8 43	18 93	10 20	21 98	12 43	26 13
21		6 42	14 53	7 45	16 32	8 81	18 60	10 60	21 58	12 91	25 65
22		6 64	14 31	7 73	16 04	9 16	18 25	11 02	21 16	13 40	25 16
23		7 88	13 07	8 92	14 85	10 19	17 22	11 69	20 49	13 43	25 13
24											
25		96 71	322 29	109 69	365 71	126 75	421 45	149 45	494 15	179 92	591 28
26			91 79		89 69		93 87		110 68	149 93	
27											

TWENTY PAYMENT LIFE

		\$30.92	\$33.78	\$37.27	\$41.62	\$64.96			
Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Div.	Net	
Div.	Net	Div.	Net	Div.	Net	Div.	Net	Net	
5		3 38	27 54	3 64	30 14	3 97	33 30	4 41	37 21
6		3 53	27 39	3 80	29 98	4 16	33 11	4 63	36 99
7		3 68	27 24	3 98	29 80	4 37	32 90	4 87	36 75
8		3 95	26 97	4 28	29 50	4 72	32 55	5 27	36 35
9		4 96	25 96	5 43	28 35	6 06	31 21	6 88	34 74
10		5 57	25 35	6 11	27 67	6 83	30 44	7 77	33 85
11		5 91	25 01	6 51	27 27	7 26	30 01	8 26	33 36
12		6 23	24 69	6 86	26 92	7 65	29 62	8 72	32 90
13		6 53	24 39	7 19	26 59	8 03	29 24	9 15	32 47
14		6 87	24 05	7 57	26 21	8 45	28 82	9 64	31 98
15		7 40	23 82	8 15	25 63	9 10	28 17	10 37	31 25
16		7 73	23 19	8 52	25 26	9 51	27 76	10 85	30 77
17		8 07	22 85	8 90	24 88	9 95	27 32	11 32	30 30
18		8 43	22 49	9 30	24 48	10 39	26 88	11 81	29 81
19		8 80	22 12	9 72	24 06	10 86	26 41	12 31	29 31
20		9 22	21 70	10 18	23 60	11 38	25 89	12 87	28 75
21		9 66	21 26	10 66	23 12	11 90	25 37	13 43	28 19
22		10 10	20 82	11 15	22 63	12 44	24 83	14 00	27 62
23		11 90	19 02	12 99	20 79	14 29	22 98	15 77	25 85
24									
25		131 92	486 48	144 94	530 99	161 32	584 08	182 33	650 07
26			118 11		1124 56		125 84		116 65
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TWENTY YEAR ENDOWMENT

		\$48.95	\$49.74	\$50.90	\$55.70		
05		48.95	49.74	50.90		55.70	
06		4 19 44 76	4.34 45 40	4.56 46 31		5.37 50 33	
07		4 53 44 42	4.68 45 06	4.91 45 99		5.73 49 97	
08		4 89 44 06	5.05 44 69	5.27 45 63		6.11 49 59	
09		5 47 43 48	5.62 44 12	5.85 45 05		6.71 48 99	
10		6 06 42 27	6.97 42 77	7.35 43 55		8.78 46 92	
11		7 55 41 39	7.88 41 86	8.30 42 60		9.94 45 76	
12		8 17 40 78	8.50 41 24	8.94 41 96		10 62 45 08	
13		8 78 40 17	9.11 40 63	9.56 41 34		11 26 44 44	
14		9 38 39 57	9.72 40 02	10.16 40 71		11 87 43 83	
15		10 03 38 92	10.36 39 38	10.81 40 09		12 53 43 17	
16		10 83 38 12	11.17 38 57	11 63 39 27		13 46 42 24	
17		11 50 37 45	11.83 37 91	12 29 38 61		14 09 41 61	
18		12 20 36 75	12.53 37 21	12 98 37 92		14 72 40 98	
19		12 92 36 03	13 24 36 50	13 69 37 21		15 36 40 34	
20		13 68 35 27	13 99 35 75	14 42 36 48		16 01 39 69	
21		14 48 34 47	14 78 34 96	15 20 35 70		16 69 39 01	
22		15 31 33 64	15 60 34 14	15 98 34 92		17 35 38 35	
23		16 16 32 79	16 43 33 31	16 78 34 12		17 98 37 72	
24		19 18 29 77	19 53 30 21	19 97 30 93		21 36 34 34	
		195 94 783 06	201 33 793 47	208 65 809 35		235 94 878 06	
Police matures for \$1,000.							

Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of cost.

NET COST FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE.

Ages	FIVE YEARS.					
	21	25	30	35	40	45
Ordinary Life.....	\$72.61	\$80.12	\$91.95	\$107.17	\$127.15	\$154.03
Cash Value Deducted.....	33.41	34.36	36.22	39.01	43.61	51.83
20 Payment Life.....	119.21	127.38	139.41	153.90	171.84	194.92
Cash Value Deducted.....	30.95	31.89	33.67	36.38	40.92	49.06
20 Year Endowment.....	211.57	212.75	214.92	218.45	224.42	235.15
Cash Value Deducted.....	26.13	27.36	29.51	32.74	37.75	46.42

TEN YEARS.						
Ordinary Life.....	\$142.09	\$156.61	\$179.48	\$208.96	\$247.73	\$300.16
Cash Value Deducted.....	57.18	57.67	59.38	62.95	70.53	87.54
20 Payment Life.....	231.41	247.13	270.37	298.45	333.32	378.37
Cash Value Deducted.....	38.03	38.18	39.43	42.67	50.09	66.85
20 Year Endowment.....	408.26	410.63	415.00	422.04	433.94	455.33
Cash Value Deducted.....	.23	2.84	7.49	14.59	25.96	46.71

FIFTEEN YEARS.						
Ordinary Life.....	\$207.96	\$228.88	\$261.94	\$304.66	\$361.05	\$437.85
Cash Value Deducted.....	69.96	68.52	68.33	71.38	82.65	110.58
20 Payment Life.....	335.21	357.81	391.36	432.00	482.74	548.80
Cash Value Deducted.....	16.63	13.95	12.17	13.67	23.23	48.65
20 Year Endowment.....	587.11	590.68	597.25	607.85	625.77	658.00
Cash Value Deducted.....	†88.86	†84.86	†77.60	†66.15	†46.84	†11.88

ACTUAL HISTORY.

FIVE YEARS.—(Policies issued in 1919.)

Ordinary Life.....	\$74.66	\$82.29	\$94.20	\$109.49	\$129.41	\$155.75
Cash Value Deducted.....	35.46	36.53	38.47	41.33	45.87	53.55
20 Payment Life.....	120.92	129.10	141.15	155.67	173.44	195.99
Cash Value Deducted.....	32.63	33.61	35.41	38.15	42.52	50.13
20 Year Endowment.....	213.17	214.47	216.69	220.22	226.07	236.30
Cash Value Deducted.....	27.73	29.08	31.28	34.51	39.40	47.57

TEN YEARS.—(Policies issued in 1914.)

Ordinary Life.....	\$148.02	\$162.81	\$185.84	\$215.45	\$253.86	\$304.45
Cash Value Deducted.....	63.11	63.87	65.74	69.44	76.66	91.83
20 Payment Life.....	236.89	252.74	276.08	304.17	338.55	381.93
Cash Value Deducted.....	43.51	43.79	45.14	48.39	55.32	70.41
20 Year Endowment.....	414.33	416.97	421.46	428.45	439.95	459.75
Cash Value Deducted.....	6.30	9.18	13.95	21.00	31.97	51.13

FIFTEEN YEARS.—(Policies issued in 1909.)

Ordinary Life.....	\$220.70	\$242.10	\$275.45	\$318.23	\$373.71	\$447.08
Cash Value Deducted.....	82.70	81.74	81.84	84.95	95.31	119.81
20 Payment Life.....	347.79	370.69	404.54	445.29	495.13	558.47
Cash Value Deducted.....	29.21	26.83	25.35	26.96	35.62	58.32
20 Year Endowment.....	601.75	605.82	612.70	623.39	640.74	670.52
Cash Value Deducted.....	†74.22	†60.72	†62.15	†50.61	†31.87	.64

†Cash Value in excess of Cost.

NATIONAL LIFE INSURANCE COMPANY, VT.—Continued.

1924 DIVIDEND SCHEDULE—Jan. 1, 1924 to Jan. 1, 1925.

10 PAYMENT LIFE							10 YEAR ENDOWMENT						
	25	30	35	40	45	55	Age	25	30	35	40	45	55
1st	\$3.92	\$4.20	\$4.58	\$5.09	\$5.75	\$7.91	1st	\$4.03	\$4.31	\$4.68	\$5.18	\$5.84	\$7.96
2nd	4.44	4.78	5.22	5.79	6.52	8.83	2nd	5.28	5.56	5.93	6.42	7.08	9.18
3rd	5.00	5.38	5.88	6.52	7.33	9.76	3rd	6.57	6.86	7.22	7.71	8.36	10.45
4th	5.56	6.00	6.56	7.27	8.15	10.73	4th	7.92	8.20	8.57	9.06	9.70	11.75
5th	6.15	6.64	7.27	8.04	9.01	11.73	5th	9.32	9.60	9.95	10.45	11.09	13.11
6th	6.76	7.31	8.00	8.85	9.89	12.77	6th	10.77	11.05	11.41	11.89	12.53	14.53
7th	7.40	8.01	8.76	9.69	10.80	13.85	7th	12.28	12.55	12.91	13.40	14.03	16.02
8th	8.05	8.72	9.56	10.56	11.75	14.97	8th	13.84	14.12	14.48	14.96	15.59	17.58
9th	8.73	9.47	10.37	11.46	12.75	16.14	9th	15.46	15.74	16.11	16.59	17.22	19.22
10th	9.44	10.24	11.22	12.38	13.77	17.37	10th	17.16	17.44	17.80	18.29	18.93	20.96
15 PAYMENT LIFE							15 YEAR ENDOWMENT						
	25	30	35	40	45	55		25	30	35	40	45	55
1st	\$3.89	\$4.17	\$4.54	\$5.05	\$5.72	\$7.88	1st	\$3.95	\$4.24	\$4.60	\$5.10	\$5.76	\$7.89
2nd	4.25	4.56	4.97	5.53	6.24	8.51	2nd	4.70	4.99	5.36	5.85	6.52	8.65
3rd	4.60	4.96	5.42	6.02	6.79	9.16	3rd	5.49	5.77	6.14	6.63	7.30	9.42
4th	4.98	5.37	5.88	6.53	7.35	9.82	4th	6.30	6.58	6.95	7.44	8.11	10.22
5th	5.37	5.80	6.33	7.05	7.93	10.49	5th	7.14	7.42	7.79	8.28	8.94	11.04
6th	5.77	6.25	6.85	7.60	8.52	11.18	6th	8.02	8.30	8.66	9.15	9.81	11.90
7th	6.20	6.71	7.35	8.15	9.14	11.88	7th	8.93	9.21	9.57	10.05	10.71	12.77
8th	6.63	7.18	7.88	8.73	9.76	12.60	8th	9.87	10.14	10.50	10.99	11.64	13.67
9th	7.08	7.68	8.42	9.33	10.42	13.25	9th	10.85	11.12	11.48	11.96	12.61	14.61
10th	7.53	8.19	8.99	9.95	11.09	14.11	10th	11.86	12.13	12.50	12.97	13.61	15.58
11th	8.03	8.72	9.57	10.59	11.78	14.90	11th	12.91	13.19	13.55	14.02	14.66	16.61
12th	8.54	9.28	10.17	11.25	12.51	15.72	12th	14.01	14.28	14.64	15.11	15.74	17.68
13th	9.05	9.85	10.80	11.93	13.24	16.58	13th	15.14	15.43	15.78	16.25	16.88	18.81
14th	9.59	10.43	11.44	12.64	14.02	17.48	14th	16.33	16.61	16.96	17.44	18.07	20.02
15th	10.15	11.05	12.11	13.38	14.82	18.43	15th	17.56	17.84	18.20	18.68	19.32	21.32
25 PAYMENT LIFE							25 YEAR ENDOWMENT						
	25	30	35	40	45	55		25	30	35	40	45	55
1st	\$3.86	\$4.15	\$4.54	\$5.04	\$5.69	\$7.85	1st	\$3.88	\$4.17	\$4.55	\$5.04	\$5.71	\$7.84
2nd	4.07	4.39	4.81	5.34	6.04	8.31	2nd	4.26	4.56	4.92	5.43	6.11	8.32
3rd	4.30	4.64	5.09	5.66	6.40	8.77	3rd	4.65	4.94	5.32	5.84	6.54	8.80
4th	4.53	4.90	5.37	5.98	6.77	9.23	4th	5.04	5.34	5.73	6.25	6.97	9.28
5th	4.77	5.16	5.67	6.32	7.15	9.70	5th	5.46	5.76	6.15	6.67	7.41	9.77
6th	5.01	5.43	5.98	6.66	7.53	10.18	6th	5.89	6.19	6.58	7.12	7.86	10.27
7th	5.26	5.72	6.29	7.02	7.93	10.65	7th	6.33	6.63	7.03	7.58	8.33	10.76
8th	5.53	6.00	6.62	7.38	8.33	11.13	8th	6.80	7.10	7.49	8.04	8.80	11.26
9th	5.80	6.31	6.95	7.76	8.74	11.60	9th	7.27	7.58	7.97	8.53	9.29	11.77
10th	6.08	6.63	7.30	8.14	9.16	12.08	10th	7.77	8.06	8.47	9.03	9.79	12.27
11th	6.37	6.95	7.66	8.53	9.58	12.56	11th	8.28	8.58	8.98	9.54	10.30	12.78
12th	6.67	7.28	8.03	8.93	10.02	13.04	12th	8.81	9.11	9.52	10.07	10.83	13.30
13th	6.99	7.62	8.41	9.35	10.46	13.52	13th	9.36	9.66	10.07	10.62	11.37	13.81
14th	7.31	7.98	8.80	9.77	10.91	13.99	14th	9.93	10.23	10.64	11.18	11.92	14.33
15th	7.64	8.35	9.20	10.20	11.37	14.47	15th	10.53	10.82	11.22	11.76	12.49	14.85
16th	7.98	8.72	9.61	10.65	11.84	14.95	16th	11.14	11.44	11.83	12.36	13.08	15.38
17th	8.33	9.11	10.04	11.10	12.31	15.43	17th	11.78	12.08	12.46	12.98	13.68	15.93
18th	8.71	9.52	10.48	11.56	12.80	15.92	18th	12.45	12.73	13.12	13.63	14.30	16.48
19th	9.09	9.93	10.92	12.04	13.30	16.42	19th	13.13	13.42	13.80	14.29	14.95	17.06
20th	9.48	10.36	11.39	12.53	13.80	16.92	20th	13.84	14.13	14.50	14.98	15.63	17.66
30 PAYMENT LIFE							30 YEAR ENDOWMENT						
	25	30	35	40	45	55		25	30	35	40	45	55
1st	\$3.86	\$4.16	\$4.52	\$5.03	\$5.69	\$7.85	1st	\$3.87	\$4.16	\$4.53	\$5.03	\$5.69	\$7.85
2nd	4.05	4.37	4.76	5.29	6.01	8.28	2nd	4.15	4.45	4.83	5.34	6.03	8.29
3rd	4.24	4.58	5.00	5.57	6.33	8.73	3rd	4.44	4.75	5.13	5.67	6.39	8.74
4th	4.43	4.80	5.25	5.86	6.67	9.18	4th	4.75	5.06	5.45	6.00	6.74	9.19
5th	4.64	5.03	5.51	6.18	7.01	9.62	5th	5.06	5.37	5.78	6.35	7.11	9.64
6th	4.85	5.26	5.77	6.46	7.35	10.07	6th	5.39	5.70	6.11	6.69	7.49	10.09
7th	5.06	5.50	6.06	6.77	7.70	10.51	7th	5.73	6.04	6.46	7.06	7.87	10.54
8th	5.29	5.76	6.34	7.09	8.07	10.96	8th	6.07	6.40	6.82	7.43	8.26	10.99
9th	5.52	6.01	6.63	7.42	8.43	11.40	9th	6.44	6.76	7.19	7.81	8.66	11.44
10th	5.75	6.28	6.93	7.75	8.80	11.84	10th	6.81	7.13	7.57	8.20	9.07	11.89
11th	6.00	6.55	7.23	8.09	9.17	12.29	11th	7.19	7.52	7.97	8.61	9.48	12.33
12th	6.26	6.83	7.55	8.44	9.56	12.72	12th	7.60	7.93	8.37	9.02	9.90	12.79
13th	6.52	7.12	7.87	8.80	9.94	13.15	13th	8.01	8.34	8.79	9.45	10.33	13.22
14th	6.79	7.43	8.20	9.16	10.33	13.58	14th	8.44	8.77	9.23	9.88	10.76	13.66
15th	7.07	7.73	8.54	9.54	10.73	14.01	15th	8.89	9.22	9.67	10.32	11.20	14.10
16th	7.36	8.06	8.90	9.91	11.13	14.42	16th	9.34	9.67	10.13	10.78	11.65	14.52
17th	7.66	8.39	9.25	10.29	11.53	14.83	17th	9.82	10.15	10.61	11.24	12.12	14.94
18th	7.96	8.72	9.62	10.68	11.94	15.23	18th	10.31	10.64	11.10	11.73	12.58	15.37
19th	8.28	9.07	9.99	11.08	12.34	15.64	19th	10.82	11.16	11.59	12.21	13.05	15.78
20th	8.61	9.43	10.38	11.48	12.76	16.03	20th	11.36	11.69	12.12	12.72	13.53	16.20

NATIONAL LIFE INSURANCE COMPANY, VT.—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925.

35 YEAR ENDOWMENT

DIVIDENDS ON PAID-UP LIFE

**POLICIES
3% Reserve**

	25	30	35	40	45	55	Age	Div.	Age	Div.	Age	Div.	Age	Div.	Age	Div.
1st	\$3.87	\$4.15	\$4.52	\$5.02	\$5.69	\$7.84	16	\$7.32	36	\$8.86	56	\$11.51	76	\$14.14	96	\$16.81
2d	4.10	4.38	4.77	5.29	6.00	8.28	17	7.38	37	8.96	57	11.66	77	14.41	97	17.21
3d	4.33	4.62	5.02	5.57	6.32	8.71	18	7.43	38	9.07	58	11.82	78	14.68	98	17.51
4th	4.57	4.86	5.28	5.85	6.64	9.15	19	7.49	39	9.18	59	11.98	79	14.94	99	17.81
5th	4.82	5.12	5.55	6.15	6.97	9.59	20	7.56	40	9.29	60	12.14	80	15.21		
6th	5.08	5.39	5.83	6.45	7.32	10.03	21	7.62	41	9.41	61	12.30	81	15.51		
7th	5.34	5.66	6.11	6.76	7.66	10.47	22	7.69	42	9.53	62	12.46	82	15.81		
8th	5.60	5.94	6.41	7.07	8.00	10.91	23	7.75	43	9.65	63	12.62	83	16.11		
9th	5.89	6.23	6.72	7.40	8.36	11.35	24	7.83	44	9.77	64	12.77	84	16.41		
10th	6.18	6.53	7.02	7.74	8.72	11.79	25	7.89	45	9.91	65	12.94	85	16.71		
11th	6.49	6.84	7.35	8.08	9.09	12.21	26	7.97	46	10.04	66	13.09	86	17.01		
12th	6.80	7.15	7.68	8.42	9.45	12.64	27	8.05	47	10.17	67	13.24	87	17.31		
13th	7.12	7.48	8.02	8.77	9.82	13.06	28	8.13	48	10.31	68	13.40	88	17.61		
14th	7.46	7.82	8.36	9.14	10.20	13.47	29	8.21	49	10.45	69	13.55	89	17.91		
15th	7.81	8.18	8.72	9.50	10.57	13.88	30	8.29	50	10.59	70	13.70	90	18.21		
16th	8.16	8.53	9.09	9.88	10.96	14.28	31	8.38	51	10.74	71	13.84	91	18.51		
17th	8.53	8.90	9.47	10.26	11.34	14.68	32	8.47	52	10.89	72	13.99	92	18.81		
18th	8.92	9.29	9.86	10.64	11.72	15.06	33	8.56	53	11.04	73	14.12	93	19.11		
19th	9.31	9.69	10.25	11.03	12.11	15.44	34	8.66	54	11.19	74	14.26	94	19.41		
20th	9.72	10.10	10.65	11.44	12.51	15.81	35	8.75	55	11.35	75	14.40	95	19.71		

40 YEAR ENDOWMENT

1st	\$3.86	\$4.14	\$4.53	\$5.02	\$5.69	\$7.84
2d	4.05	4.34	4.74	5.27	5.99	8.28
3d	4.24	4.54	4.97	5.53	6.29	8.71
4th	4.43	4.75	5.19	5.78	6.59	9.15
5th	4.64	4.96	5.43	6.06	6.92	9.59
6th	4.85	5.18	5.67	6.33	7.23	10.03
7th	5.06	5.42	5.92	6.61	7.57	10.47
8th	5.29	5.65	6.17	6.90	7.90	10.90
9th	5.52	5.90	6.44	7.20	8.23	11.33
10th	5.75	6.15	6.71	7.50	8.57	11.77
11th	6.00	6.40	6.99	7.81	8.91	12.20
12th	6.26	6.67	7.28	8.12	9.26	12.63
13th	6.52	6.94	7.57	8.44	9.61	13.05
14th	6.79	7.22	7.87	8.76	9.96	13.46
15th	7.07	7.51	8.17	9.09	10.31	13.87
16th	7.36	7.81	8.49	9.42	10.67	14.27
17th	7.66	8.12	8.80	9.76	11.02	14.65
18th	7.96	8.43	9.14	10.09	11.38	15.04
19th	8.28	8.76	9.47	10.44	11.73	15.41
20th	8.61	9.10	9.81	10.78	12.08	15.78

10 YEAR TERM

Yr.	25	30	35	40	45	50
1st	\$2.32	\$2.45	\$2.66	\$3.02	\$3.66	\$6.66
2d	2.32	2.46	2.67	3.05	3.69	6.66
3d	2.33	2.47	2.68	3.07	3.73	6.67
4th	2.33	2.48	2.70	3.07	3.76	6.68
5th	2.33	2.48	2.70	3.08	3.78	6.69
6th	2.34	2.48	2.70	3.09	3.80	6.70
7th	2.34	2.48	2.70	3.09	3.80	6.71
8th	2.33	2.48	2.70	3.10	3.79	6.70
9th	2.33	2.48	2.69	3.08	3.76	6.68
10th	2.32	2.47	2.68	3.06	3.72	6.64

DEFERRED DIVIDENDS PAYABLE IN 1924

3% Reserve Basis

POLICY PLAN AND DIVIDEND PERIOD	Age	Annual Premium	Premiums Paid during Period	Dividend	Total Cost During Period	Annual Net Cost
Ordinary Life 20 Year Period	25	\$20.95	\$419.00	\$166.83	\$252.17	\$12.00
	35	27.41	548.20	215.09	333.11	16.00
	45	38.56	771.20	301.35	469.85	23.00
20 Payment Life 20 Year Period	25	30.92	618.40	217.56	400.84	20.00
	35	37.27	745.40	265.18	480.22	24.00
	45	47.21	944.20	344.47	599.73	29.00
20 Year Endowment 20 Year Period	25	48.95	979.00	314.59	664.41	33.00
	35	50.90	1018.00	337.02	680.98	34.00
	45	55.70	1114.00	385.53	728.47	36.00

NATIONAL LIFE & ACCIDENT INS. CO., Nashville, Tenn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable (except in Indiana).

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (W. Va. Std.) reserve, with surrender charge up to 9th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed on any anniversary by payment of difference in reserves; within two years, difference in premiums with interest. Lower premium form allowed, upon evidence of insurability, by payment to insured of difference in reserve or premiums.

Disability. — Policy provides without extra charge, prior to age 60, for waiver of premiums. Does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60 (ages 16-19 same as 20). No fixed amount; reinsures over \$15,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days.

Military Service. — Death from military or naval service or allied or relief service in connection therewith, within six months after discharge as a result of service, limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values

Policy in Effect. — Upon delivery of policy and payment of premiums while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5, 10, 15, 20, 25 or 30 years) and Continuous (25 years certain) Installments. Payments made annually or monthly. If insured so elects, commutable values will be withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid with 6% compound interest.

Women. — Self-supporting only. No extra charge. Age 13-60.

NON-PARTICIPATING RATES PER \$1,000.

Age	Ordinary Life	20 Payment Life	20 Year Endowment	Life Paid-up at 65	Endowment at 65
20	\$14.51	\$21.91	\$40.89	\$15.95	\$17.58
21	14.88	22.33	40.97	16.36	18.04
22	15.27	22.77	41.06	16.77	18.54
23	15.66	23.22	41.16	17.21	19.07
24	16.09	23.70	41.26	17.66	19.62
25	16.53	24.19	41.38	18.14	20.21
26	17.01	24.69	41.50	18.64	20.83
27	17.49	25.22	41.64	19.19	21.50
28	18.01	25.77	41.79	19.76	22.20
29	18.55	26.34	41.96	20.39	22.96
30	19.12	26.93	42.13	21.05	23.77
31	19.71	27.55	42.33	21.76	24.38
32	20.35	28.19	42.54	22.51	25.39
33	21.01	28.85	42.77	23.30	26.48
34	21.70	29.55	43.01	24.15	27.65
35	22.43	30.27	43.28	25.06	28.92
36	23.20	31.02	43.57	26.04	30.27
37	24.01	31.81	43.89	27.09	31.73
38	24.87	32.63	44.24	28.23	33.30
39	25.77	33.48	44.62	29.45	35.01
40	26.72	34.37	45.03	30.89	36.86
41	27.72	35.30	45.49	32.45	38.86
42	28.78	36.27	45.98	34.13	41.06
43	29.89	37.30	46.52	35.96	43.44
44	31.06	38.36	47.10	37.93	46.05
45	32.32	39.49	47.74	40.09	
46	33.63	40.66	48.44		
47	35.02	41.90	49.20		
48	36.50	43.20	50.03		
49	38.05	44.57	50.94		
50	39.70	46.02	51.93		
51	41.45	47.55	53.02		
52	43.31	49.17	54.20		
53	45.28	50.88	55.49		
54	47.37	52.71	56.90		
55	49.58	54.65	58.45		
56	51.93	56.71			
57	54.44	58.90			
58	57.09	61.26			
59	59.93	63.77			
60	62.93	66.46			

Above rate adopted Jan. 1, 1920. Semi-annual rate multiply by .52; quarterly, by

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann. Premium	Cash or 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
Ord. Life																	
21	\$14.88	\$11	\$26	\$81	3 141	\$70	\$203	9 223	\$119	\$315	15 221	177	422	19			
25	16 53	13	30	90	3 322	82	222	10 259	140	341	16 17	207	454	18			
30	19 12	16	37	101	4 195	102	248	11 230	172	376	15 23	252	495	17			
35	22 43	20	46	113	5 42	125	275	11 252	210	413	14 178	303	534	15			
40	26 72	25	58	127	5 162	154	304	10 354	254	448	12 310	358	571	13			
45	32 32	31	72	141	5 105	188	331	9 264	301	481	10 349	416	605	10			
50	39 70	38	87	154	4 260	223	356	8 75	351	510	9 3	473	634	8			
55	49 58	46	104	166	3 342	261	379	6 234	400	536	7 78	527	658	6			
60	62 93	55	122	178	3 45	299	400	5 71	447	558	5 232	584	687	5			
20 Pay. Lif																	
21	22.33	26	59	188	8 177	160	466	24 336	276	731	34 364	419					
25	24 19	29	64	191	8 335	175	471	23 334	301	735	32 68	456					
30	26 93	33	72	196	9 104	196	477	21 360	337	739	28 188	508					
35	30 27	37	82	199	9 100	220	482	19 195	377	742	24 270	566					
40	34 37	42	93	203	8 256	247	486	16 281	420	742	20 342	627					
45	39 49	47	105	206	7 224	276	487	13 318	463	739	17 75	688					
50	46 02	53	117	206	6 86	303	483	11 3	503	730	13 235	747					
55	54 65	59	129	205	4 306	327	476	8 137	535	717	10 142	800					
60	66 46	65	140	204	3 212	347	465	6 48	557	696	7 191	850					
20 Year End.																	
21	\$40.97	\$83	\$160	\$260	15 \$125	\$393	\$546	10 \$495	\$664	\$786	5 \$775	\$927	\$959	1			
25	41 38	82	159	258	15 \$113	392	544	10 \$489	663	785	5 \$772	926	959	1			
30	42 13	81	158	255	15 \$91	390	541	10 \$477	662	783	5 \$768	926	958	1			
35	43 28	79	157	251	15 \$53	389	537	10 \$457	660	780	5 \$761	925	958	1			
40	45 03	77	155	246	14 \$102	388	533	10 \$422	658	776	5 \$748	924	956	1			
45	47 74	76	155	241	10 \$355	386	525	10 \$356	654	769	5 \$726	922	954	1			
50	51 93	74	154	234	8 \$29	384	514	10 \$232	647	757	5 \$685	918	950	1			
55	58 45	73	154	226	5 \$267	381	499	9 \$311	637	740	5 \$609	912	943	1			

NATIONAL LIFE INS. CO. OF U. S. A., Chicago, Ill.

Accelerative Option. — Policy is non-participating. Special forms have guaranteed coupons which may be used to pay up policy at any early date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 2 months after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide, prior to age 60, for halver of premiums and payment of monthly income of \$10 per \$1,000, beginning on first day of month following (not before six months after occurrence of disability) proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service. Not written on Term, Combined Term and Life, Joint Life. Limit, \$25,000.

Dividends. — Policy is non-participating. Guaranteed coupons in special forms may be used similarly to dividends.

Double Indemnity. — For varying extra premium, rider will provide, during premium paying period, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, suicide, violation of law, aeronautic or submarine operation, illness or disease, physical or mental infirmities, riot or insurrection. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within two months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war, prior to age 35.

Limits. — Ages, 15-65; no fixed amount; reinsures over \$35,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days except to pay premiums).

Military Service. — Death from service in time of war or within six months thereafter as result of service limits liability to premiums paid unless permit obtained and extra premium paid as required. No permit required after insured reaches age 35.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within two months after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

S Settlement Options. — Cash, Limited (2-25 years) and Continuous (25 years certain) installments. Unless otherwise directed commutable values withheld from beneficiary. Policies with continuous premiums, or to age 85 provide for life annuity options for insured beginning at age 65. 10 years certain.

Suicide. — Within one year, sane or insane, or aeronautic ascension within one year, limits liability to premiums paid.

Unmarried Men. — No extra charge. All but Term and Return-Premium policies. Disability granted to preferred risks unmarried and self-supporting. Ages, 15-29 and 51-60, net limit \$5,000; Ages 30-50 net limit \$10,000.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability Clause) (American 3½% Reserve.)

Age at Issue	Life-Endowment Age 85				Endowments			Renewable Term†		Non-Res. and Comm. Term	
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	10 Year	20 Year	10 Year	15 Year
15	\$14.11	\$34.73	\$25.76	\$21.40	\$90.12	\$56.96	\$40.77	\$10.68	\$11.01	\$ 9.25	\$ 9.11
16	14.37	35.23	26.13	21.71	90.15	56.99	40.81	10.74	11.09	9.30	9.14
17	14.64	35.75	26.52	22.04	90.18	57.03	40.85	10.80	11.17	9.35	9.19
18	14.92	36.29	26.92	22.37	90.22	57.07	40.90	10.87	11.27	9.40	9.24
19	15.21	36.85	27.34	22.72	90.25	57.11	40.95	10.94	11.37	9.50	9.29
20	15.52	37.43	27.77	23.08	90.29	57.15	41.00	11.02	11.48	9.55	9.34
21	15.85	38.03	28.22	23.45	90.33	57.20	41.05	11.10	11.60	9.60	9.39
22	16.19	38.65	28.68	23.84	90.37	57.25	41.11	11.19	11.74	9.70	9.44
23	16.54	39.30	29.17	24.24	90.42	57.30	41.17	11.29	11.89	9.80	10.00
24	16.92	39.97	29.67	24.66	90.46	57.36	41.24	11.39	12.04	9.90	10.10
25	17.31	40.66	30.19	25.09	90.52	57.42	41.31	11.50	12.21	10.00	10.30
26	17.73	41.38	30.72	25.55	90.57	57.49	41.39	11.62	12.40	10.10	10.44
27	18.16	42.13	31.28	26.02	90.63	57.56	41.48	11.74	12.60	10.20	10.60
28	18.62	42.90	31.86	26.50	90.69	57.63	41.57	11.89	12.82	10.30	10.77
29	19.11	43.70	32.47	27.01	90.76	57.71	41.67	12.03	13.08	10.40	10.94
30	19.62	44.53	33.09	27.55	90.83	57.80	41.78	12.20	13.35	10.60	11.09
31	20.16	45.40	33.75	28.09	90.91	57.90	41.90	12.38	13.66	10.80	11.24
32	20.73	46.29	34.42	28.67	90.99	58.00	42.03	12.58	14.02	11.00	11.40
33	21.33	47.22	35.12	29.27	91.09	58.12	42.18	12.79	14.40	11.20	11.56
34	21.96	48.18	35.85	29.89	91.19	58.24	42.34	13.04	14.84	11.40	11.74
35	22.64	49.18	36.61	30.54	91.30	58.38	42.51	13.29	15.34	11.60	11.92
36	23.35	50.22	37.40	31.23	91.42	58.53	42.71	13.59	15.88	11.90	12.10
37	24.10	51.29	38.23	31.94	91.55	58.70	42.93	13.92	16.49	12.20	12.29
38	24.90	52.40	39.08	32.69	91.69	58.89	43.18	14.29	17.18	12.50	12.49
39	25.75	53.56	39.98	33.47	91.85	59.10	43.46	14.68	17.93	12.90	12.70
40	26.65	54.76	40.91	34.30	92.02	59.33	43.76	15.15	18.79	13.30	12.94
41	27.61	56.00	41.89	35.16	92.22	59.59	44.11	15.66	19.72	13.80	13.19
42	28.62	57.29	42.90	36.07	92.43	59.88	44.49	16.26	20.77	14.30	13.46
43	29.71	58.64	43.97	37.04	92.68	60.21	44.92	16.93	21.94	14.90	13.74
44	30.86	60.04	45.09	38.05	92.95	60.57	45.40	17.68	23.25	15.60	14.04
45	32.09	61.50	46.26	39.13	93.26	60.99	45.94	18.53	24.67	16.40	14.36
46	33.41	63.01	47.50	40.26	93.61	61.45	46.54	19.57	26.35	17.30	14.70
47	34.81	64.59	48.79	41.47	94.00	61.97	47.21	20.74	28.19	18.30	15.06
48	36.30	66.24	50.15	42.75	94.45	62.55	47.96	22.03	30.22	19.40	15.44
49	37.89	67.95	51.59	44.11	94.94	63.20	48.79	23.49	32.47	20.60	15.84
50	39.59	69.73	53.09	45.55	95.50	63.93	49.72	25.10	34.93	22.00	16.26
51	41.41	71.58	54.68	47.09	96.11	64.73	50.74	26.90	.....	23.50	16.70
52	43.35	73.51	56.35	48.73	96.80	65.63	51.88	28.90	.....	25.20	17.16
53	45.42	75.52	58.11	50.47	97.56	66.62	53.14	31.10	.....	27.00	17.64
54	47.64	77.61	59.98	52.34	98.40	67.72	54.53	33.55	.....	29.00	18.14
55	50.01	79.80	61.96	54.34	99.34	68.94	56.06	36.26	.....	31.20	18.66
56	52.55	82.09	64.06	56.49	100.37	70.29	57.75	39.26	.....	33.70	19.20
57	55.27	84.49	66.30	58.79	101.52	71.79	59.62	42.56	.....	36.50	19.76
58	58.18	87.00	68.68	61.26	102.79	73.45	61.66	46.21	.....	39.70	20.34
59	61.32	89.65	71.22	63.93	104.20	75.28	63.92	50.24	.....	43.30	20.94
60	64.68	92.44	73.95	66.80	105.77	77.31	66.39	54.67	.....	47.20	21.56

RATES WITH DOUBLE INDEMNITY

25	\$18.81	\$43.62	\$32.50	\$27.08	\$92.02	\$58.02	\$42.81				
30	21.12	47.39	35.33	29.49	92.33	59.30	43.28				
35	24.14	51.93	38.77	32.42	92.80	59.88	44.01				
40	28.15	57.38	42.98	36.11	93.52	60.83	45.26				
45	33.59	63.97	48.23	40.87	94.76	62.49	47.44				
50	41.09	72.04	54.96	47.22	97.00	65.43	51.22				
55	51.51	81.94	63.72	55.94	100.84	70.44	57.56				

NON-PARTICIPATING RATES PER \$1,000.

(American 3/4% Reserve.)

LEVEL PREM. POLICIES			20 Pay. Life Guar. Additions		ENDOWMENTS				20 Pay. Incr. Ins. with opt. Prem Red.	Monthly Income \$10 for 240 Months		Return Prem.		
Ord. Life \$2500	19 Pay. Life	20 Pay. Life	Prem	*PU. at end of 20 Year for	*End in Year	25 Year	30 Year	10 Pay.		Ord. Life	20 Pay. Life	End. at Age 85	20 Pay. End. 85	
								15 Year	20 Year					
\$30.50	\$21.16	\$20.49	\$27.36	\$1408	52d	\$31.37	\$25.37	\$77.40	\$67.12	\$28.34	\$24.46	\$37.12	\$15.35	\$23.28
31.08	21.46	20.78	27.72	1405	51st	31.42	25.43	77.43	67.16	28.72	24.90	37.66	15.64	23.64
31.68	21.78	21.09	28.11	1406	51st	31.47	25.48	77.47	67.21	29.12	25.36	38.21	15.95	24.01
32.38	22.11	21.41	28.53	1402	50th	31.52	25.55	77.51	67.26	29.53	25.85	38.79	16.27	24.39
33.04	22.45	21.74	28.96	1400	49th	31.58	25.61	77.55	67.31	29.95	26.35	39.39	16.60	24.80
33.74	22.81	22.06	29.40	1398	48th	31.64	25.69	77.59	67.37	30.39	26.89	40.01	16.96	25.22
34.44	23.18	22.45	29.78	1390	47th	31.70	25.77	77.64	67.43	30.84	27.44	40.66	17.34	25.66
35.11	23.56	22.82	30.23	1388	46th	31.77	25.85	77.69	67.49	31.31	28.03	41.33	17.73	26.11
35.82	23.96	23.21	30.71	1385	45th	31.85	25.94	77.74	67.56	31.80	28.65	42.02	18.15	26.59
36.57	24.37	23.61	31.21	1383	44th	31.93	26.06	77.80	67.63	32.31	29.29	42.74	18.59	27.09
37.27	24.79	24.03	31.73	1381	44th	32.02	26.16	77.86	67.71	32.83	29.97	43.50	19.05	27.62
38.01	25.25	24.47	32.28	1379	43rd	32.11	26.28	77.93	67.79	33.37	30.69	44.28	19.55	28.17
38.79	25.72	24.92	32.85	1377	42d	32.22	26.41	78.00	67.89	33.94	31.44	45.09	20.07	28.75
39.57	26.20	25.39	33.44	1375	41st	32.34	26.56	78.07	67.96	34.52	32.23	45.93	20.63	29.36
40.35	26.76	25.88	34.05	1373	40th	32.40	26.73	78.15	68.09	35.13	33.06	46.81	21.22	30.00
41.18	27.33	26.39	34.69	1371	39th	32.60	26.91	78.24	68.21	35.76	33.94	47.72	21.86	30.68
42.01	27.77	26.92	35.36	1369	38th	32.76	27.11	78.34	68.34	36.42	34.87	48.68	22.53	31.40
42.83	28.34	27.47	36.05	1367	37th	32.93	27.33	78.44	68.48	37.11	35.85	49.67	23.26	32.16
43.65	28.83	28.05	36.77	1365	36th	33.12	27.58	78.56	68.63	37.82	36.88	50.70	24.04	32.98
44.48	29.35	28.66	37.52	1364	35th	33.33	27.85	78.68	68.80	38.56	37.97	51.78	24.87	33.85
45.31	29.87	29.29	38.31	1363	34th	33.56	28.15	78.82	68.98	39.34	39.13	52.91	25.77	34.78
46.14	30.37	29.95	39.13	1361	33d	33.82	28.49	78.97	69.19	40.15	40.35	54.08	26.75	35.77
46.97	30.87	30.64	40.00	1360	32d	34.11	28.86	79.13	69.42	41.00	41.65	55.32	27.81	36.85
47.80	31.36	31.36	40.89	1359	32d	34.43	29.28	79.31	69.67	41.89	43.02	56.61	28.95	38.00
48.63	31.89	32.12	41.84	1358	31st	34.79	29.74	79.51	69.95	42.81	44.47	57.96	30.20	39.26
49.46	32.40	32.92	42.83	1358	30th	35.19	30.25	79.73	70.26	43.79	46.01	59.38	31.56	40.62
50.29	33.75	33.76	43.87	1357	29th	35.63	30.81	79.98	70.61	44.82	47.66	60.88	33.05	42.10
51.12	34.64	34.64	44.96	1357	28th	36.13	31.44	80.26	70.99	45.90	49.40	62.45	34.69	43.70
51.95	35.50	35.57	46.11	1356	27th	36.68	32.13	80.57	71.43	47.04	51.25	64.11	36.50	45.50
52.78	36.38	36.56	47.33	1356	26th	37.30	32.90	80.92	71.91	48.25	53.23	65.86	38.49	47.46
53.61	37.30	37.60	48.62	1357	25th	37.98	33.75	81.32	72.45	49.52	55.33	67.72	40.70	49.63
54.44	38.25	38.71	49.98	1358	24th	38.75	34.68	81.76	73.05	50.87	57.57	69.68	43.17	52.03
55.27	39.23	39.88	51.42	1359	23d	39.59	35.71	82.26	73.72	52.31	59.96	71.76	45.92	54.72
56.10	40.28	41.12	52.95	1360	21st	40.53	36.84	82.81	74.47	53.83	62.51	73.97	49.01	57.72
56.93	41.35	42.45	54.57	1363	20th	41.57	38.05	83.44	75.30	55.45	65.22	76.31	52.49	61.10
57.76	42.42	43.55	56.29	1365	20th	42.72	39.43	84.13	76.21	57.17	68.11	78.80	56.42	64.91
58.59	43.51	44.75	58.11	1367	20th	43.99	40.90	84.90	77.22	59.01	71.20	81.45	60.02	68.80
59.42	44.60	45.94	60.06	1370	20th	45.38	42.45	85.75	78.32	60.97	74.49	84.27	63.80	72.70
60.25	45.70	47.13	62.13	1374	20th	46.90	44.10	86.70	79.54	63.06	78.00	87.28	67.80	76.70
61.08	46.81	48.33	64.33	1378	19th	48.58	45.95	87.74	80.87	65.29	81.74	90.50	71.90	80.70
61.91	47.93	49.54	66.69	1382	19th	50.41	47.95	88.89	82.33	67.69	85.75	93.94	76.10	84.70
62.74	49.06	50.75	69.22	1387	19th	52.40	49.95	90.16	83.91	70.02	90.02	97.63	80.40	88.70
63.57	50.20	51.98	71.92	1394	19th	54.55	52.05	91.56	85.65	72.49	94.58	101.59	84.90	92.70
64.40	51.35	53.23	74.82	1400	18th	56.85	54.25	93.11	87.59	75.02	99.47	105.84	89.40	96.70
65.23	52.50	54.48	77.91	1409	18th	59.30	56.65	94.81	89.59	77.69	104.69	110.42	93.90	100.70
66.06	53.67	55.75	81.28	1416	18th	61.90	59.15	96.69	91.82	80.34	110.28	115.35	98.40	104.70

DISABILITY RATES PER \$1,000 (Waiver of premium and \$10 monthly income.

Endowments 85																					
Cont. Prem.	10 Pay.	15 Pay.	20 Pay.	Ord. Life Re. Prem.	20 Pay. Re. Prem.	10 Yr. End.	15 Yr. End.	20 Yr. End.	25 Yr. End.	30 Yr. End.	10 Pay., 15 Year End.	10 Pay., 20 Year End.	19 Pay. Life	20 Pay. Life	20 Pay. with Guar. Inc. Ins.	20 Pay. with Guar. Add'ns	20 Pay. with Guar. Inc. Ins.	20 Pay. with Guar. Add'ns			
\$0.85	\$1.92	\$1.41	\$1.17	\$0.85	\$1.18	\$0.31	\$0.35	\$0.39	\$0.44	\$0.48	\$0.44	\$0.59	\$0.84	\$1.21	\$1.17	\$1.20	\$1.20	\$1.20			
.87	1.97	1.46	1.21	.89	1.21	.32	.36	.40	.45	.51	.46	.61	.87	1.24	1.21	1.22	1.22	1.22			
.91	2.01	1.50	1.24	.92	1.24	.33	.38	.43	.47	.53	.47	.63	.91	1.28	1.23	1.25	1.25	1.25			
.93	2.06	1.53	1.27	.94	1.28	.35	.39	.44	.49	.55	.48	.66	.93	1.31	1.27	1.29	1.29	1.29			
.97	2.10	1.56	1.30	.98	1.30	.36	.40	.46	.52	.59	.51	.68	.97	1.33	1.30	1.31	1.31	1.31			
1.00	2.15	1.60	1.33	1.01	1.33	.36	.41	.47	.54	.61	.52	.70	1.00	1.37	1.32	1.35	1.35	1.35			
1.04	2.20	1.63	1.36	1.05	1.37	.37	.44	.49	.56	.64	.54	.74	1.04	1.40	1.36	1.38	1.38	1.38			
1.07	2.24	1.67	1.39	1.08	1.39	.38	.45	.52	.59	.68	.56	.76	1.07	1.43	1.38	1.41	1.40	1.40			
1.10	2.28	1.70	1.41	1.12	1.43	.39	.47	.54	.62	.71	.58	.79	1.10	1.46	1.41	1.44	1.44	1.44			
1.14	2.32	1.74	1.45	1.16	1.46	.40	.48	.56	.64	.75	.60	.83	1.14	1.48	1.45	1.47	1.47	1.47			
1.17	2.37	1.77	1.47	1.20	1.48	.41	.51	.59	.68	.78	.62	.86	1.17	1.52	1.47	1.50	1.50	1.50			
1.22	2.40	1.79	1.51	1.23	1.52	.44	.52	.61	.71	.83	.64	.90	1.21	1.54	1.50	1.53	1.53	1.53			
1.25	2.45	1.83	1.53	1.28	1.54	.45	.54	.63	.75	.87	.67	.93	1.25	1.58	1.53	1.56	1.56	1.56			
1.30	2.48	1.86	1.56	1.32	1.58	.46	.56	.67	.78	.92	.69	.97	1.30	1.60	1.55	1.59	1.59	1.59			
1.35	2.53	1.90	1.59	1.37	1.60	.47	.59	.70	.83	.98	.71	1.01	1.33	1.63	1.59	1.62	1.62	1.62			
1.39	2.56	1.92	1.62	1.41	1.63	.49	.61	.74	.87	1.05	.75	1.06	1.38	1.66	1.61	1.66	1.64	1.64			
1.44	2.60	1.96	1.64	1.46	1.67	.51	.63	.77	.92	1.13	.77	1.10	1.44	1.69	1.64	1.68	1.68	1.68			
1.50	2.65	1.99	1.68	1.52	1.70	.53	.67	.82	.99	1.22	.82	1.16	1.48	1.73	1.67	1.71	1.71	1.71			
1.54	2.68	2.02	1.71	1.58	1.74	.55	.70	.86	1.05	1.30	.85	1.23	1.54	1.75	1.70	1.75	1.75	1.75			
1.60	2.71	2.06	1.75	1.63	1.77	.58	.74	.91	1.12	1.39	.90	1.30	1.60	1.78	1.74	1.79	1.78	1.78			
1.67	2.76	2.09	1.78	1.70	1.81	.61	.78	.98	1.20	1.47	.94	1.38	1.66	1.82	1.77	1.83	1.82	1.82			

*If additions are not surrendered.

DISABILITY RATES—Continued

Age	Endowments 85						10 Yr. End.	15 Yr. End.	20 Yr. End.	25 Yr. End.	30 Yr. End.	10 Pay., 15 Year End.	10 Pay., 20 Year End.	19 Pay. Life	20 Pay. Life	20 Pay. with 10 Yr. Term
	Cont. Prem.	10 Pay.	15 Pay.	20 Pay.	Ord. Life Re. Prem	20 Pay. Re. Prem										
33	\$1.74	\$2.81	\$2.13	\$1.82	\$1.77	\$1.85	\$0.64	\$0.84	\$1.04	\$1.31	\$1.56	\$1.00	\$1.47	\$1.85	\$1.81	\$1.86
37	1.81	2.84	2.16	1.85	1.85	1.89	.69	.89	1.12	1.44	1.66	1.07	1.58	1.89	1.84	1.90
38	1.87	2.88	2.20	1.90	1.93	1.93	.72	.95	1.20	1.55	1.75	1.14	1.68	1.93	1.89	1.94
49	1.96	2.91	2.24	1.93	2.01	1.98	.78	1.01	1.29	1.67	1.84	1.22	1.81	1.97	1.92	2.00
40	2.05	2.96	2.28	1.98	2.12	2.04	.83	1.09	1.39	1.78	1.93	1.30	1.93	2.00	1.97	2.00
41	2.14	2.98	2.31	2.08	2.20	2.15	.89	1.17	1.55	1.91	2.04	1.39	2.09	2.05	2.06	2.10
42	2.23	3.01	2.35	2.20	2.32	2.27	.95	1.27	1.71	2.02	2.14	1.51	2.23	2.15	2.17	2.28
43	2.33	3.04	2.38	2.31	2.44	2.40	1.02	1.37	1.87	2.15	2.25	1.62	2.35	2.27	2.29	2.40
44	2.45	3.06	2.42	2.43	2.56	2.54	1.10	1.48	2.04	2.28	2.37	1.75	2.46	2.39	2.40	2.56
45	2.56	3.08	2.46	2.55	2.70	2.69	1.18	1.61	2.21	2.42	2.50	1.90	2.56	2.52	2.53	2.69
46	2.69	3.11	2.61	2.69	2.86	2.86	1.29	1.85	2.38	2.56	2.63	2.07	2.65	2.66	2.67	2.83
47	2.83	3.12	2.77	2.84	3.04	3.05	1.40	2.09	2.55	2.71	2.77	2.22	2.73	2.81	2.81	2.99
48	2.98	3.13	2.96	3.00	3.22	3.24	1.53	2.32	2.74	2.88	2.92	2.36	2.78	2.96	2.97	3.16
49	3.15	3.14	3.14	3.17	3.44	3.46	1.68	2.58	2.92	3.05	3.09	2.47	2.84	3.13	3.13	3.37
50	3.34	3.14	3.35	3.36	3.67	3.71	1.86	2.82	3.13	3.23	3.27	2.59	2.89	3.31	3.31	3.55
51	3.53	3.40	3.57	3.57	.....	.....	2.23	3.08	3.35	3.44	.....	2.90	3.17	3.52	3.51	3.77
53	3.75	3.68	3.80	3.78	.....	.....	2.62	3.36	3.58	3.66	.....	3.22	3.46	3.74	3.73	4.01
53	3.99	3.98	4.06	4.04	.....	.....	3.01	3.65	3.83	3.90	.....	3.55	3.77	3.97	3.97	4.28
54	4.26	4.30	4.34	4.30	.....	.....	3.42	3.96	4.16	4.16	.....	3.91	4.11	4.24	4.23	4.58
55	4.57	4.66	4.66	4.61	.....	.....	.....	4.29	4.43	4.46	.....	4.30	4.47	4.54	4.53	4.89

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages.	25	35	45	Ages	25	35	45
ENDOWMENTS.				Fifteen Annual Installments			
Endowment Age 85.				\$66 2-3 Each. Commuted Value			
30 Payment ..	\$20.10	\$24.93	\$33.40	\$794.74.			
Endowment Age 60.				Whole Life*...	\$13.76	\$17.99	\$25.50
Cont. Payment	\$22.30	\$33.56	\$60.99	20 Payment*...	19.94	24.27	31.10
Endowment Age 65.				15 Payment*...	23.99	29.10	36.50
Cont. Payment	\$19.74	\$28.15	\$45.94	10 Payment*...	32.31	39.09	48.00
NON-PARTICIPATING.				20 Year End..	32.83	33.78	36.00
(Without Disability.)				15 Year End..	45.63	46.40	48.00
10 YEAR TERM.				10 Year End..	71.94	72.56	74.00
Payable in Installments.				Ten Annual Installments of \$1			
10 Inst.....	\$8.61	\$9.99	\$14.12	Each. Commuted Value, \$860.00			
15 Inst.....	7.95	9.22	13.04	Whole Life*...	\$14.90	\$19.49	\$27.00
20 Inst.....	7.36	8.54	12.07	20 Payment*...	21.60	26.29	33.00

SINGLE PREMIUM RATES.				15 Payment*...	25.99	31.51	39.00
Whole Life....	\$325.00	\$390.00	\$480.00	10 Payment*...	35.00	42.33	52.00
10 Year End..	757.00	758.00	762.00	20 Year End..	35.56	36.59	39.00
15 Year End..	650.00	654.00	663.00	15 Year End..	49.43	50.25	52.00
20 Year End..	565.00	571.00	590.00	10 Year End..	77.92	78.59	80.00
25 Year End..	496.00	508.00	539.00				
30 Year End..	443.00	461.00	507.00				

ANNUITY LIFE RATES.				CONTINUOUS INCOME.			
Amount Purchased by \$1,000.				\$10 per Month, 20 Years Certain.			
Males.....	\$49.83	\$55.16	\$64.27	Whole Life....	\$35.58	\$43.44	\$58.00
Females.....	47.33	51.84	59.03	20 Payment...	50.81	58.07	70.00

SPECIAL FORMS.				COMMERCIAL POLICY, \$5.00			
JOINT LIFE POLICIES.				Five Year Term, Convertible within 3 Years.			
Whole Life....	\$27.06	\$34.50	\$48.25	Premium.....	\$43.55	\$49.10	\$63.00
20 Payment...	35.62	42.15	53.63				
20 Year End..	48.38	51.08	58.27				

INSTALLMENT COUPON PLAN.							
Twenty Annual Installments of \$50 Each. Commuted Value, \$735.49.							
Whole Life*...	\$12.73	\$16.65	\$23.60				
20 Payment*...	18.45	22.46	28.78				
15 Payment*...	22.20	26.93	34.02				
10 Payment*...	29.91	36.17	45.23				
20 Year End..	30.38	31.27	33.79				
15 Year End..	42.23	42.94	44.86				
10 Year End..	66.58	67.15	68.59				

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

ORDINARY LIFE ENDOWMENT AT 85.

CASH OR LOAN					PAID-UP					EXTENDED TERM				
3	10	15	20	3	5	10	15	20	3	5	10	15	20	
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	Y.	Y.	Y.	Y.	
M.	M.	M.	M.	M.	M.	M.	M.	M.	M.	M.	M.	M.	M.	
1	13 78	70 36	119 88	178 10	45	890	204	316	423	1	9	9	8 15	8 19
2	14 37	73 34	124 88	183 35	46	93	209	322	431	1	10	3	11 15	11 19
3	15 00	76 46	130 09	192 88	47	95	213	329	439	1	11	4	1 10	0 19
4	15 65	79 71	135 52	200 72	48	97	218	336	447	2	0	4	2 10	6 16
5	16 32	83 11	141 19	208 55	50	100	223	343	456	2	0	4	4 10	9 16
6	17 04	86 67	147 08	217 30	51	102	228	349	464	2	1	4	6 11	0 16
7	17 78	90 39	153 24	226 05	52	104	233	356	472	2	2	4	8 11	3 16
8	18 56	94 28	159 65	235 11	53	107	238	364	480	2	3	4	9 11	5 16
9	19 39	98 34	166 34	244 48	55	110	243	371	489	2	4	4	11 11	7 15
10	20 25	102 58	173 29	254 12	56	112	249	378	497	2	5	5	1 11	8 15
11	21 15	107 00	180 52	264 02	58	115	254	385	505	2	6	5	3 11	9 15
12	22 09	111 03	188 02	274 19	59	118	260	393	513	2	7	5	4 11	10 15
13	23 09	116 47	195 81	284 61	60	120	265	400	521	2	8	5	6 11	10 15
14	24 14	121 52	203 86	295 27	62	123	271	407	529	2	9	5	7 11	10 14
15	25 23	126 77	212 15	306 16	63	126	276	415	537	2	10	5	9 11	9 14
16	26 36	132 26	220 68	317 26	65	129	282	422	545	2	10	5	10 11	8 14
17	27 56	137 96	229 44	328 57	66	132	288	430	553	2	11	5	11 11	7 14
18	28 81	143 88	238 42	340 07	68	135	294	437	561	3	0	6	0 11	5 13
19	30 13	150 02	247 62	351 76	70	138	300	444	568	3	1	6	1 11	8 13
20	31 52	156 34	257 01	363 62	71	141	305	451	576	3	1	6	1 11	1 13
21	32 97	162 84	266 59	375 62	73	144	311	458	583	3	2	6	1 10	10 12
22	34 49	169 49	275 34	387 76	75	148	317	465	590	3	2	6	1 10	7 12
23	36 07	176 30	286 24	400 61	77	151	323	472	598	3	3	6	0 10	4 11
24	37 71	183 27	296 32	412 39	78	154	328	479	605	3	3	6	0 10	1 11
25	39 41	190 36	306 53	424 88	80	157	334	486	612	3	3	5	11 9	10 11
26	41 16	197 59	316 88	437 46	82	160	339	492	619	3	2	5	10 9	6 10
27	42 94	204 94	327 35	450 15	84	164	345	498	626	3	2	5	8 9	3 10
28	44 76	212 43	337 96	462 94	85	167	350	505	632	3	1	5	7 8	11 9
29	46 62	220 06	348 72	475 85	87	170	355	511	639	3	1	5	5 8	8 9
30	48 53	227 85	359 63	488 92	88	173	361	518	646	3	0	5	3 8	4 9
31	50 50	235 78	370 68	502 20	90	175	366	524	653	2	11	5	1 8	0 8
32	52 52	243 85	381 80	515 76	92	178	371	531	661	2	10	4	11 7	9 8
33	54 59	252 08	393 27	529 77	93	181	376	537	669	2	9	4	9 7	5 8
34	56 71	260 47	404 83	544 48	95	184	382	544	677	2	8	4	7 7	1 7

20 PAY. ENDOWMENT AT 85.

3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y. M.	Y. M.	Y. M.	Y. M.	Y. M.
1	30 97	160 47	277 52	420 32	101	204	466	731	946	4	2	9	4 25
2	31 66	164 01	283 54	429 32	102	205	467	732	946	4	3	9	6 24
3	32 38	167 66	289 76	438 59	102	206	468	733	946	4	4	9	7 24
4	33 12	171 42	296 16	448 14	103	207	470	734	946	4	5	9	9 24
5	33 88	175 30	302 76	457 95	103	208	471	735	947	4	5	9	10 24
6	34 58	179 31	309 55	468 04	104	209	472	736	947	4	6	9	11 23
7	35 50	183 45	316 54	478 39	105	210	474	737	947	4	7	10	0 23
8	36 34	187 71	323 72	489 00	105	211	475	738	947	4	8	10	1 22
9	37 22	192 10	331 11	499 86	106	212	476	738	947	4	8	10	2 22
10	38 13	196 61	338 69	510 95	106	212	477	739	947	4	9	10	2 22
11	39 06	201 26	346 46	522 25	107	213	478	740	947	4	9	10	3 21
12	40 01	206 03	354 42	533 74	107	214	479	740	947	4	10	10	3 21
13	41 02	210 94	362 54	545 43	108	215	480	741	947	4	10	10	3 20
14	42 05	215 98	370 84	557 29	108	216	481	741	948	4	11	10	2 20
15	43 11	221 15	379 26	569 30	109	217	482	742	947	4	11	10	2 19
16	44 20	226 45	387 79	581 46	109	217	483	742	947	4	11	10	1 19
17	45 32	231 87	396 43	593 73	110	218	484	742	947	4	11	9	11 18
18	46 45	237 40	405 15	606 10	110	219	485	742	947	4	11	9	10 17
19	47 67	243 03	413 93	618 57	111	220	486	742	947	4	11	9	8 17
20	48 92	248 73	422 74	631 10	111	221	486	742	947	4	11	9	6 16
21	50 20	254 48	431 57	643 68	112	221	487	742	947	4	10	9	3 16
22	51 51	260 25	440 39	656 28	112	222	487	741	946	4	10	9	0 15
23	52 86	266 03	449 17	668 89	112	223	487	741	946	4	9	8	9 15
24	54 23	271 81	457 90	681 49	113	223	487	740	945	4	8	8	6 14
25	55 63	277 56	466 54	694 06	113	224	487	739	945	4	7	8	3 13
26	57 04	283 27	475 06	706 58	114	224	487	738	944	4	5	8	0 13
27	58 45	288 92	483 45	719 03	114	224	486	736	944	4	4	7	8 12
28	59 35	294 50	491 67	731 39	114	224	485	735	943	4	2	7	5 12
29	61 25	300 02	499 73	743 66	114	225	485	733	942	4	0	7	1 11
30	62 06	305 46	507 58	755 83	114	225	484	731	941	3	10	6	9 11
31	64 09	310 82	515 21	767 90	115	224	482	729	940	3	8	6	5 10
32	65 51	316 08	522 60	779 88	115	224	481	726	939	3	6	6	2 10
33	66 95	321 23	529 71	791 82	115	224	480	724	938	3	4	5	10 9
34	68 39	326 29	538 53	803 81	115	224	478	721	936	3	3	5	7 8

NOTE—American 3½% Modified Preliminary Term Reserve (Ill. Std.); Full Reserve allowed at end of 3rd year.

NATIONAL LIFE INSURANCE CO. OF U. S. A., ILL.—Continued

End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.						
20 Pay. Life	21	22.45	68.57	218	10	1167.35	488	26	1281.29	744	35	6418.69	1000	Pd-up					
	25	24.03	75.67	225	10	182.89	494	25	0306.79	748	32	8456.00	1000	"					
	30	26.39	85.96	232	11	2205.22	501	22	11343.07	752	28	11508.49	1000	"					
	35	29.29	98.01	239	11	2230.94	506	20	4384.02	755	25	2566.15	1000	"					
	40	32.92	111.96	246	10	5259.85	511	17	6427.87	755	21	4626.92	1000	"					
	45	37.60	127.73	251	9	2290.17	513	14	6471.06	752	17	7688.24	1000	"					
	50	43.85	143.85	254	7	7319.52	510	11	7512.92	745	14	0746.98	1000	"					
20 Pay. Life Guar. Add'ns	55	52.42	159.82	255	5	11346.31	503	8	10547.18	732	10	8800.48	1000	"					
	60	64.52	175.47	255	4	5386.59	493	6	6570.69	712	7	9849.96	1000	"					
	21	29.76	103.71	330	14	1240.87	702	31	3397.24	1051	38	4581.98	P.U.	for \$1390					
	25	31.73	112.77	335	15	5260.75	704	29	4429.93	1048	35	3629.74	"	for \$1381					
	30	34.69	126.02	340	15	7289.52	706	26	6476.70	1045	31	4697.14	"	1371					
	35	38.31	141.58	345	14	11322.95	708	23	5530.03	1042	27	4771.66	"	1363					
	40	42.83	159.84	351	13	7361.06	710	20	2568.17	1038	23	4851.36	"	1358					
20 Pay. Life	45	48.62	180.83	356	11	8402.29	711	16	10648.65	1034	19	4933.94	"	1357					
	50	56.29	203.72	360	9	8445.48	711	13	7710.57	1032	15	710.93	"	1365					
	55	66.69	228.29	364	7	8489.74	712	10	8770.78	1031	12	2106.26	"	1382					
	60	81.28	255.89	372	5	11536.50	718	8	1830.59	1037	9	01203.55	"	1416					

NOTE.—Extended insurance for greater amounts than \$1,000.

TABLE A.

	End of 5 Years					End of 10 Years					End of 20 Years				
	Prem.	Cash or Loan	Pd. Up	*Ext. Ins.	Ins. Pay. at Death	Cash or Loan	Pd. Up	*Ext. Ins.	Ins. Pay. at Death	Cash or Loan	Pd. Up	*Ext. Ins.	Ins. Pay. at Death		
Increasing Insurance.	21	\$ 30.84	\$ 85.44	\$ 272.40	12	01076.40	217.30	632.90	29	01171.90	570.63	1362.90	P. U.	1362.90	
	25	32.83	93.25	276.80	12	61074.80	236.17	637.30	27	51168.30	618.02	1355.30	"	1355.30	
	30	35.76	101.29	281.40	12	101072.40	262.73	640.90	24	111162.90	683.36	1343.90	"	1343.90	
	35	39.34	117.39	285.80	12	61070.80	293.90	644.30	22	111159.30	756.54	1336.30	"	1336.30	
	40	43.79	132.45	290.60	11	61089.60	328.99	646.60	19	01156.60	834.18	1330.60	"	1330.60	
	45	49.52	149.66	294.60	10	01069.60	366.95	648.60	15	91156.60	915.77	1330.60	"	1330.60	
	50	57.17	168.17	296.60	8	21071.60	406.74	649.10	12	81161.10	1001.03	1340.10	"	1340.10	
Increasing Insurance.	55	67.69	188.24	300.40	6	51076.40	448.41	651.90	9	101171.90	1090.97	1362.90	"	1362.90	

TABLE B.

	End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years					
	Ann'l Prem.	Cash or Loan	Pd. Up	Ext.t Term		Cash or Loan	Pd. Up	Ext.t Term		Cash or Loan	Pd. Up	Ext.t Term		Cash or Loan	Pd. Up	Ext.t Term					
				Y.	M.			Y.	M.			Y.	M.			Y.	M.				
20 Pay. Life, Increase		\$	\$			\$	\$			\$	\$			\$	\$						
	21	61 45	196	8	10	158 29	461	24	7	282.91	748	35	8	418 69	1000	Pd-up					
	25	68 04	202	9	5	173 81	469	23	9	308 60	752	32	10	456 00	1000	"					
	30	77 46	209	9	11	195 93	478	22	0	345 01	756	29	1	508 49	1000	"					
	35	88 36	215	10	0	221 26	485	19	7	385 96	759	25	3	566 15	1000	"					
	40	100 71	221	9	5	249 36	490	16	10	429 50	758	21	5	626 92	1000	"					
	45	114 27	225	8	3	278 29	492	13	11	472 88	754	17	7	688 24	1000	"					
50	127 64	225	6	9	305 74	488	11	1	512 77	745	13	11	746 98	1000	"						
55	140 35	224	5	3	330 11	480	8	5	545 52	730	10	7	800 48	1000	"						
20 Year End.		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
	21	41.05	170.32	276	15	\$144395.18	549	10	\$491666.00	788	5	\$7771927.24	959	1	\$959						
	25	41.31	170.28	275	15	\$134394.96	548	10	\$494665.59	787	5	\$7751927.04	959	1	\$959						
	30	41.78	170.33	274	15	\$115394.73	547	10	\$484664.91	786	5	\$7721926.67	959	1	\$958						
	35	42.51	170.68	273	15	\$81394.74	545	10	\$467664.10	784	5	\$7651926.07	958	1	\$957						
	40	43.76	171.73	273	15	\$17395.41	543	10	\$435662.77	781	5	\$7541925.01	957	1	\$956						
	45	45.94	173.95	272	12	\$12396.29	539	10	\$375660.17	776	5	\$7341923.10	955	1	\$955						
50	49.72	176.78	269	9	\$2396.67	531	10	\$259655.22	766	5	\$6961919.72	951	1	\$949							
55	56.06	180.69	265	6	\$8397.00	520	10	\$28647.07	751	5	\$6261913.98	945	1	\$941							
60	66.39	188.55	261	4	\$8397.17	505	7	\$1633.47	727	5	\$4901904.54	936	1	\$926							

*Extended insurance for amounts shown in next column.

†Extended insurance for face of policy.

‡Months. Table "A" shows values if coupons are left to accumulate. Table "B" if they are withdrawn.

NATIONAL RESERVE LIFE INS. CO., Topeka, Kansas.

Accelerative Option. — Cash values of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three years, within one month after default. American (3% on participating, 3½% on non-participating). Modified Preliminary Term Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$15 per \$1,000.

Change of Plan. — No provision.

Disability. — For varying extra premium, policy provides prior to age 60, for (a) waiver of premiums, or (b) waiver of premiums and payment of monthly income of \$20 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Payments continue after maturity of endowments. May be cancelled by company at any time. Agreement does not cover military or naval service in time of war, or riot, insurrection, police duty or aeronautics within one year.

Dividends. — End of second year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable on any anniversary†; (d) purchase participating paid-up additions, increasing insurance and surrender values. (d) is automatic option.

Double Indemnity. — See "Triple Indemnity".

Extended Insurance. — Automatic in non-par. policies and upon request in par. policies, after three years. Non-par. With cash but not loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium or aeronautics.

Limits. — Ages, 15-60; reinsures over \$7,000; accepts reinsurance; minimum policy, \$1,000.

Loans. — After three years. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within one month after default. Participating if on par. plan. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after three years in participating policies. Interest 6%. See "Extended Insurance."

Reinstatement. — At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions, except aeronautics is a risk not assumed at any time.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3%. Limited (5-40 years) Installments Payments made annually, semi-annually, quarterly or monthly.

Suicide. — Within one year, sane or insane, liability limited to reserve.

Triple Indemnity. — Rider provides (\$4.00 per \$1,000), on all except Term policies, and prior to age 60, for payment of triple of face of policy, in event of accidental death within 90 days. Agreement does not cover death from suicide, disease, violation of law, military or naval service, state of war, riot or insurrection, or aeronautics or submarine operations.

Women. — No extra charge. Husband must be insured for equal amount. Triple Indemnity granted. Disability granted if single and self-supporting. Limit, 15-55, \$10,000.

†Present interest rate, 5%.

NATIONAL RESERVE LIFE INSURANCE COMPANY—Continued.

RATES PER \$1,000.

PARTICIPATING American 3% Reserve.							Age at Issue	NON-PARTICIPATING American 3½% Reserve						
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS				Ord. Life	LIMITED PAY. LIFE			20 Year End.	20 Pay. G.T. Opt*	F P
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.			
17.40	\$44.62	\$33.03	\$27.34	\$100.60	\$65.17	\$47.79	15	\$13.05	\$35.01	\$25.70	\$21.17	\$41.64	\$27.29	\$3
17.73	45.22	33.48	27.72	100.78	65.31	47.92	16	13.30	35.51	26.08	21.47	41.70	27.67	3
18.07	45.85	33.95	28.12	100.97	65.46	48.05	17	13.53	36.04	26.47	21.80	41.75	28.04	3
18.44	46.49	34.44	28.53	101.16	65.61	48.18	18	13.86	36.58	26.87	22.13	41.81	28.45	3
18.81	47.16	34.94	28.95	101.36	65.77	48.33	19	14.15	37.15	27.29	22.48	41.86	28.86	3
19.21	47.85	35.46	29.39	101.57	65.93	48.48	20	14.46	37.74	27.72	22.85	41.93	29.28	3
19.62	48.56	36.00	29.84	101.78	66.11	48.63	21	14.78	38.34	28.17	23.22	42.00	30.13	3
20.06	49.30	36.55	30.31	102.01	66.29	48.79	22	15.13	38.97	28.64	23.60	42.07	30.60	3
20.51	50.06	37.13	30.80	102.24	66.47	48.96	23	15.49	39.62	29.13	24.01	42.15	31.11	4
20.99	50.85	37.73	31.31	102.48	66.67	49.14	24	15.86	40.30	29.63	24.43	42.23	31.63	4
21.49	51.67	38.35	31.83	102.73	66.87	49.33	25	16.25	40.99	30.15	24.86	42.32	32.15	4
22.01	52.51	38.98	32.37	102.99	67.08	49.53	26	16.66	41.72	30.69	25.33	42.41	32.73	4
22.56	53.38	39.65	32.94	103.26	67.30	49.73	27	17.10	42.47	31.25	25.80	42.51	33.30	4
23.14	54.28	40.33	33.52	103.54	67.53	49.95	28	17.57	43.26	31.84	26.28	42.62	33.89	4
23.74	55.21	41.05	34.13	103.83	67.78	50.18	29	18.05	44.06	32.43	26.80	42.74	34.53	4
24.38	56.18	41.78	34.76	104.14	68.03	50.43	30	18.56	44.90	33.06	27.32	42.86	35.17	4
25.05	57.18	42.55	35.42	104.45	68.30	50.69	31	19.10	45.77	33.72	27.88	43.00	35.85	4
25.75	58.21	43.34	36.11	104.79	68.58	50.96	32	19.67	46.67	34.40	28.46	43.16	36.53	4
26.50	59.28	44.16	36.82	105.13	68.88	51.26	33	20.27	47.61	35.10	29.05	43.31	37.29	4
27.28	60.38	45.02	37.56	105.49	69.19	51.57	34	20.91	48.57	35.84	29.68	43.49	38.06	5
28.11	61.53	45.91	38.34	105.87	69.52	51.91	35	21.58	49.58	36.59	30.33	43.69	38.82	5
28.98	62.71	46.83	39.15	106.27	69.88	52.28	36	22.28	50.62	37.39	31.02	43.91	39.66	5
29.90	63.94	47.79	40.00	106.69	70.25	52.67	37	23.04	51.71	38.21	31.74	44.15	39.78	5
30.88	65.21	48.79	40.89	107.13	70.65	53.10	38	23.84	52.83	39.07	32.49	44.42	40.45	5
31.91	66.53	49.83	41.81	107.59	71.08	53.56	39	24.68	53.99	39.97	33.27	44.72	42.39	5
33.01	67.90	50.92	42.79	108.07	71.54	54.06	40	25.58	55.20	40.91	34.09	45.05	43.38	5
34.16	69.32	52.06	43.82	108.59	72.04	54.60	41	26.52	56.45	41.88	34.97	45.41	44.43	5
35.39	70.79	53.24	44.90	109.14	72.58	55.20	42	27.54	57.75	42.90	35.88	45.82	45.52	5
36.70	72.32	54.49	46.04	109.72	73.16	55.85	43	28.61	59.12	43.97	36.84	46.28	46.67	5
38.08	73.91	55.79	47.25	110.35	73.80	56.56	44	29.77	60.52	45.10	37.86	46.79	47.88	5
39.55	75.57	57.16	48.52	111.03	74.48	57.34	45	30.99	61.98	46.27	38.94	47.36	49.16	5
41.12	77.30	58.60	49.87	111.75	75.24	58.20	46	32.29	63.51	47.50	40.08	47.99	50.49	5
42.79	79.10	60.11	51.31	112.54	76.06	59.14	47	33.67	65.10	48.80	41.29	48.69	52.33	5
44.57	80.98	61.71	52.83	113.38	76.95	60.17	48	35.15	66.76	50.16	42.58	49.48	53.42	5
46.46	82.95	63.39	54.45	114.29	77.93	61.31	49	36.73	68.48	51.60	43.93	50.35	54.99	5
48.48	84.99	65.16	56.17	115.28	79.00	62.55	50	38.42	70.27	53.11	45.38	51.30	56.65	5
50.62	87.12	67.03	58.01	116.34	80.16	63.91	51	40.20	72.12	54.69	46.92	52.36	58.42	5
52.91	89.35	69.01	59.97	117.48	81.43	65.41	52	42.12	74.07	56.36	48.56	53.54	60.28	9
55.35	91.68	71.10	62.06	118.81	82.81	67.05	53	44.16	76.08	58.13	50.31	54.84	62.21	10
57.95	94.11	73.31	64.29	120.04	84.33	68.84	54	46.34	78.18	60.00	52.17	56.28	64.32	10
60.72	96.66	75.66	66.69	121.48	85.98	70.81	55	48.66	80.39	61.98	54.18	57.86	66.53	11
63.68	99.33	78.16	69.26	123.05	87.79	72.97	56	51.15	82.68	64.07	56.32	59.60	68.88	11
66.84	102.13	80.82	72.01	124.74	89.77	75.32	57	53.79	85.08	66.31	58.62	61.52	71.38	11
70.22	105.08	83.66	74.98	126.58	91.94	77.91	58	56.64	87.60	68.69	61.09	63.64	73.88	11
73.83	108.19	86.69	78.16	128.58	94.33	80.73	59	59.67	90.25	71.23	63.76	65.96	76.48	11
77.69	111.47	89.94	81.60	130.76	96.91	83.82	60	62.92	93.04	73.94	66.61	68.50	79.18	11

Triple Accidental Death Benefit, \$4.00 per \$1,000 at all ages.

DISABILITY RATES FOR BOTH PAR AND NON-PAR. (Waiver of Premium and \$20 Monthly Income.

Age	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
15	\$2.50	\$5.16	\$3.86	\$3.34	\$1.60	\$1.84	\$2.10	35	\$4.26	\$5.94	\$4.94	\$4.42	\$2.48	\$2.74	\$3.00
16	2.52	5.18	3.88	3.36	1.62	1.86	2.12	36	4.38	6.00	5.00	4.52	2.54	2.80	3.06
17	2.60	5.20	3.92	3.40	1.64	1.90	2.14	37	4.56	6.02	5.04	4.58	2.64	2.88	3.12
18	2.62	5.30	3.98	3.46	1.66	1.92	2.16	38	4.76	6.08	5.10	4.66	2.74	2.98	3.18
19	2.80	5.34	4.06	3.52	1.76	2.00	2.26	39	4.94	6.12	5.16	4.70	2.82	3.08	3.24
20	2.88	5.44	4.10	3.58	1.80	2.04	2.30	40	5.12	6.18	5.28	4.76	2.92	3.16	3.30
21	2.94	5.52	4.18	3.66	1.82	2.06	2.32	41	5.32	6.22	5.36	4.94	3.02	3.26	3.36
22	2.96	5.56	4.22	3.70	1.84	2.08	2.34	42	5.58	6.30	5.44	5.18	3.14	3.40	3.42
23	3.06	5.58	4.28	3.76	1.88	2.14	2.38	43	5.86	6.36	5.52	5.44	3.28	3.54	3.48
24	3.10	5.64	4.38	3.82	1.90	2.16	2.40	44	6.16	6.44	5.60	5.74	3.44	3.68	3.54
25	3.18	5.66	4.44	3.88	1.94	2.20	2.44	45	6.44	6.52	5.74	5.98	3.58	3.82	3.60
26	3.26	5.68	4.50	3.92	1.98	2.24	2.48	46	6.82	6.66	6.06	6.30	3.76	4.02	3.66
27	3.34	5.70	4.56	3.94	2.02	2.28	2.52	47	7.26	6.78	6.42	6.68	3.98	4.24	3.72
28	3.40	5.74	4.64	3.96	2.06	2.30	2.56	48	7.76	6.88	6.88	7.08	4.24	4.48	3.78
29	3.52	5.76	4.68	4.00	2.12	2.36	2.62	49	8.28	7.00	7.28	7.52	4.50	4.74	3.84
30	3.60	5.80	4.70	4.10	2.16	2.40	2.66	50	8.94	7.18	7.82	8.04	4.82	5.08	3.90
31	3.72	5.82	4.74	4.14	2.22	2.46	2.72	51	9.66	7.76	8.32	8.60	5.18	5.44	3.96
32	3.82	5.86	4.80	4.18	2.26	2.52	2.76	52	10.56	8.56	8.86	9.28	5.64	5.88	4.02
33	3.96	5.88	4.84	4.24	2.34	2.58	2.84	53	11.76	9.20	9.74	10.16	6.24	6.48	4.08
34	4.14	5.92	4.90	4.30	2.42	2.68	2.92	54	13.16	9.98	10.62	11.16	6.94	7.18	4.14
								55	14.94	11.00	11.76	12.46	7.82	8.08	4.20

NOTE:—Above rates adopted 1924.

Guaranteed settlements at end of 20 years. Example; age 35; Paid-up policy for \$1,387.73 paid-up policy for \$1,885.95 payable to beneficiary in 20 annual installments or, mature as an endowment for \$1,067.73 payable in 20 annual installments.

NATIONAL RESERVE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating (3%).

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
21	\$19.62	\$12	\$29	\$80	3 308	\$78	\$199	10 21	\$131	\$308	16 230	\$193	\$412	19 312				
25	21 49	15	34	89 4	151	91	217	11 215	153	333	16 236	223	443	18 357				
30	24 38	19	42	101 5	53	110	241	12 107	185	366	16 117	268	453	17 113				
35	28 11	24	53	115 5	283	134	267	12 52	223	402	14 285	318	522	15 106				
40	33 01	30	65	130 6	33	163	295	11 97	266	437	13 11	373	560	13 38				
45	39 55	38	81	146 5	321	196	322	9 335	313	470	11 26	430	595	10 335				
50	48 48	47	98	161 5	80	232	348	8 122	362	501	9 32	485	625	8 316				
55	60.72	56	117	175 4	131	269	372	6 265	410	528	7 97	537	652	6 358				
60	77.69	67	137	189 3	168	306	394	5 92	456	552	5 244	593	681	5 104				
21	29.84	32	71	197	10 101	183	467	26 321	313	732	36 ...	468	1000	LIFE				
25	31.83	35	77	200	10 244	198	471	25 139	337	735	33 ...	504	1000	"				
30	34.76	40	86	205	10 324	218	476	23 15	372	738	29 54	555	1000	"				
35	38.34	44	95	208	10 232	242	480	20 103	410	740	25 83	609	1000	"				
40	42.79	50	107	212	9 290	268	482	17 109	451	739	21 116	666	1000	"				
45	48.52	56	119	215	8 166	294	482	14 88	490	735	17 179	723	1000	"				
50	56 17	63	131	216	6 318	319	479	11 95	526	727	13 309	776	1000	"				
55	66.69	69	143	215	5 111	341	471	8 197	554	714	10 194	824	1000	"				
60	81.60	76	155	214	3 332	358	461	6 85	572	693	7 222	869	1000	"				
21	\$48.63	\$88	\$168	\$255	15 \$124	\$397	\$528	10 \$476	\$670	\$775	5 \$763	\$928	\$956	1 \$950				
25	49 33	87	167	252	15 \$112	396	526	10 \$470	669	773	5 \$761	928	956	1 \$956				
30	50.43	85	165	249	15 \$91	395	523	10 \$458	668	771	5 \$756	928	955	1 \$955				
35	51.91	84	164	248	15 \$53	393	520	10 \$439	666	769	5 \$749	927	955	1 \$951				
40	54.06	82	162	242	14 \$150	392	516	10 \$403	664	765	5 \$736	926	953	1 \$952				
45	57.34	81	162	238	11 \$64	391	510	10 \$339	660	759	5 \$714	923	951	1 \$949				
50	62.55	80	162	233	8 \$116	389	501	10 \$217	654	748	5 \$674	920	947	1 \$944				
55	70.81	80	163	227	5 \$356	387	488	9 \$272	644	732	5 \$598	913	941	1 \$935				
60	83.82	81	165	221	4 \$604	384	472	6 \$269	628	707	5 \$455	903	931	1 \$920				

Cash, Loan, Paid-up and Extended Insurance Values—Non-Par. (3½%).

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
21	\$14.79	\$6	\$23	\$74	8 29	\$69	\$203	9 222	\$118	\$314	15 221	\$176	\$421	19 74							
25	16 25	9	28	84	8 240	82	222	10 269	139	341	16 17	206	453	18 187							
30	18 56	13	36	98	4 155	101	247	11 230	171	376	15 237	251	494	17 11							
35	21 58	17	46	113	5 49	125	275	11 251	209	412	14 178	302	534	15 46							
40	25 58	24	59	129	5 210	154	303	10 354	253	448	12 309	358	571	13 8							
45	30 99	31	74	146	5 182	187	331	9 264	301	480	10 349	416	604	10 315							
50	38 42	40	91	162	5 347	223	356	8 75	350	509	9 3	473	634	8 310							
55	48 66	50	110	176	4 64	261	379	6 233	400	535	7 78	527	658	6 351							
60	62 92	61	130	190	3 123	298	399	5 70	446	558	5 232	584	687	5 105							
21	23 22	23	59	188	8 184	159	465	24 335	276	731	34 363	418	1000	Pd-up							
25	24 86	26	65	193	9 4	174	471	23 334	301	735	32 67	456	1000	"							
30	27 32	30	73	199	9 174	195	477	21 360	337	739	28 189	508	1000	"							
35	30 33	35	83	204	9 191	219	482	19 194	377	741	24 269	566	1000	"							
40	34 09	41	95	209	8 359	247	488	16 281	420	742	20 342	626	1000	"							
45	38 94	48	108	213	7 327	275	486	13 318	463	735	17 74	688	1000	"							
50	45 38	55	121	215	6 181	302	482	11 2	502	730	13 234	746	1000	"							
55	54 18	61	134	215	5 22	327	475	8 137	535	716	10 141	800	1000	"							

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years						
21	\$42.00	\$82	\$160	\$260	15	\$125	\$387	\$538	10	\$487	\$661	\$782	5	\$771	\$926	\$958	1	\$958
25	42 32	81	159	257	15	\$113	386	536	10	\$481	660	781	5	\$769	925	958	1	\$957
30	42 86	79	158	254	15	\$91	385	533	10	\$469	658	779	5	\$764	925	957	1	\$957
35	43 69	77	156	250	15	\$51	383	530	10	\$449	657	776	5	\$757	924	956	1	\$956
40	45 05	75	155	245	14	\$103	382	525	10	\$413	655	772	5	\$744	923	955	1	\$954
45	47 36	74	154	241	11	0	381	519	10	\$347	651	765	5	\$722	921	953	1	\$951
50	51 30	73	154	234	8	\$49	379	509	10	\$223	644	754	5	\$681	917	949	1	\$946
55	57.86	73	155	226	5	\$296	378	495	9	\$278	635	737	5	\$605	911	942	1	\$937
			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years						
Guar. Tr. Op.	21	30	13	33	85	271	13	13	227	661	35	164	390	1000	Life +15	590	1000	Life +171
	25	32	15	36	92	275	13	\$215	245	662	32	\$257	421	1000	" +14	637	1000	" +181
	30	35	17	42	103	279	13	\$303	271	663	29	\$133	468	1000	" +13	706	1000	" +188
	35	38	52	48	116	284	13	\$137	302	663	25	\$306	518	1000	" +13	785	1000	" +210
	40	43	38	56	131	288	12	\$181	337	664	22	\$183	577	1000	" +14	876	1000	" +249
	45	49	16	65	148	292	10	\$211	376	664	18	\$237	641	1000	" +20	983	1000	" +295
	50	56	65	74	166	293	8	\$253	416	663	15	\$183	711	1000	" +35	1118	1000	" +371
	55	66	53	83	183	293	6	\$295	455	662	12	\$26	788	1000	" +72	1305	1000	" +505

†Days.

†Cash at end of 20 years if living.

NATIONAL SAVINGS LIFE INSURANCE CO., Wichita, Kan.

Accelerative Option.—No provision.

Beneficiary.—May be made irrevocable.

Cash Values.—After three premiums, within 31 days after default. American 33 Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to year not exceeding \$25 per \$1,000.

Change of Plan.—Practice to allow higher premium from prior to age 60, upon payment of difference in reserves.

Disability.—For extra premium policy will provide, prior to age 60, for (a) waiver of premium; (b) waiver of premium and payment of monthly income of \$10 \$1,000 beginning six months after proof of disability having existed 60 days continuing during disability to maturity; no reduction in insurance. Agreement not cover disability from aeronautic or submarine operation or war service.

Dividends.—End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) purchase non-forfeitable participating paid-up additions; accumulate at 3½%, withdrawable at any Time.

Double Indemnity.—For extra premium of \$1.50 per \$1,000 policy provides, double premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement not cover death from suicide, homicide, aeronautic or submarine operation, service or while in war zone outside Continental U. S. or Canada, riot or insurrection, violation of law, police duty, disease, bodily or mental infirmity.

Extended Insurance.—After three premiums, within 31 days after default. Non-Without cash or loan values.

Grace.—31 days without interest.

Incontestable.—After one year, except for non-payment of premium and service time of war.

Limits.—Ages, 11-65; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans.—After three premiums. Interest 6% in advance. May be deferred six months except to pay premiums.

Military Service.—Death from service in time of war, limits liability to reserve unless permit obtained.

Non-Forfeitable.—See "Cash Values," "Extended Insurance," "Paid-Up Values," "Premium Loans." Fractional year's premium increases values proportionately.

Paid-Up Values.—After three premiums, within 31 days after default. Non-Without cash and loan values.

Policy in Effect.—Upon delivery of policy and payment of premium while in good health.

Premium Loans.—Automatic as soon as values are sufficient to pay quarterly premium. Interest 6%.

Reinstatement.—At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—Death within one year from blasting, mining, aeronautic production, handling or transporting highly inflammable or explosive substances, electrical wires or electric machinery, switching or coupling cars or violation of law limits liability to reserve.

Settlement Options.—Cash, Limited (10-15-20 years) and Continuous (20 years or more) annual installments. Installments certain cannot be commuted.

Suicide.—Within one year, sane or insane limits liability to reserve.

Women.—No extra charge. All but Term and Special Whole Life. Limit, age 20-50; 50-60 extra premium charged. Disability and Double Indemnity granted self-supporting.

PREMIUM RATES PER \$1,000

PARTICIPATING								Age	NON-PARTICIPATING							
Ord. Life	20 Pay. Life	ENDOWMENTS			Complete Protection		End. \$5		Preferred Risk		TERMS *					
		10 Year	15 Year	20 Year	20 Pay Life	20 Year End			First 9 Years	After 9 Years	5 Year	10 Year	15 Year	20 Year		
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	
17.73	27.72	100.60	65.17	47.79			15	13.46								
18.07	28.12	100.97	65.46	48.05	28.18	54.62	16	13.73								
18.41	28.53	101.36	65.61	48.33	28.60	54.61	17	14.01								
18.81	28.95	101.76	65.77	48.61	29.01	54.61	18	14.30								
19.21	29.39	102.17	65.93	48.89	29.46	54.63	19	14.60								
19.62	29.84	102.58	66.11	49.17	29.92	54.65	20	14.93			9.19	9.35	9.54	9.76		
20.06	30.31	102.99	66.29	49.45	30.40	54.69	21	15.26	46.64	93.28	9.25	9.42	9.62	9.86		
20.51	30.80	103.42	66.47	49.73	30.90	54.73	22	15.62	47.80	95.60	9.32	9.51	9.71	9.98		
20.99	31.31	103.84	66.67	50.01	31.41	54.80	23	15.98	48.96	97.92	9.38	9.58	9.82	10.10		
21.49	31.83	104.26	66.87	50.29	31.92	54.88	24	16.37	50.22	100.44	9.46	9.67	9.92	10.24		
22.01	32.37	104.69	67.08	50.57	32.44	54.97	25	16.78	51.54	103.08	9.54	9.77	10.04	10.39		
22.56	32.94	105.12	67.30	50.85	32.96	55.06	26	17.22	52.98	105.96	9.62	9.86	10.18	10.56		
23.14	33.52	105.55	67.53	51.13	33.48	55.09	27	17.67	54.42	108.82	9.72	9.98	10.31	10.74		
23.74	34.13	106.00	67.78	51.41	34.01	55.19	28	18.14	56.02	112.04	9.82	10.10	10.46	10.93		
24.38	34.76	106.46	68.03	51.69	34.55	55.28	29	18.65	57.68	115.36	9.92	10.24	10.63	11.16		
25.05	35.42	106.93	68.29	51.97	35.09	55.38	30	19.18	59.40	118.80	10.04	10.38	10.82	11.40		
25.75	36.11	107.41	68.55	52.25	35.61	55.48	31	19.74	61.28	122.56	10.16	10.55	11.03	11.68		
26.50	36.82	107.90	68.81	52.53	36.13	55.56	32	20.33	63.20	126.40	10.31	10.72	11.26	11.99		
27.28	37.56	108.40	69.09	52.81	36.65	55.66	33	20.95	65.30	130.60	10.45	10.91	11.51	12.34		
28.11	38.34	108.91	69.37	53.09	37.17	55.76	34	21.61	67.52	135.04	10.62	11.12	11.78	12.73		
28.99	39.15	109.43	69.65	53.37	37.69	55.87	35	22.31	69.84	139.68	10.81	11.35	12.10	13.16		
29.90	40.00	110.00	69.93	53.65	38.21	55.96	36	23.06	72.38	144.76	11.01	11.62	12.46	13.64		
30.88	40.89	110.58	70.21	53.93	38.73	56.07	37	23.84	75.02	150.04	11.23	11.90	12.85	14.20		
31.91	41.81	111.17	70.49	54.21	39.25	56.18	38	24.67	77.84	155.68	11.47	12.23	13.31	14.81		
33.01	42.79	111.77	70.77	54.49	39.77	56.29	39	25.54	80.88	161.76	11.74	12.59	13.81	15.48		
34.16	43.82	112.38	71.05	54.77	40.29	56.40	40	26.48	84.10	168.20	12.04	13.00	14.38	16.24		
35.34	44.90	113.00	71.33	55.05	40.81	56.51	41	27.48	87.52	175.04	12.37	13.46	15.02	17.09		
36.70	46.04	113.63	71.61	55.33	41.33	56.61	42	28.53	91.22	182.44	12.76	13.99	15.74	18.02		
38.08	47.25	114.26	71.89	55.61	41.85	56.72	43	29.66	95.20	190.40	13.18	14.59	16.55	19.07		
39.55	48.52	114.90	72.17	55.89	42.37	56.83	44	30.86	99.46	198.92	13.67	15.28	17.46	20.22		
41.12	49.87	115.55	72.45	56.17	42.89	56.94	45	32.13	103.98	207.96	14.22	16.04	18.47	21.50		
42.79	51.31	116.21	72.73	56.45	43.41	57.05	46	33.49	108.90	217.80	14.86	16.91	19.60	22.92		
44.57	52.83	116.88	73.01	56.73	43.93	57.16	47	34.95	114.14	228.28	15.59	17.88	20.84	24.48		
46.46	54.45	117.55	73.29	57.01	44.45	57.27	48	36.50	119.84	239.68	16.42	18.97	22.24	26.20		
48.48	56.17	118.23	73.57	57.29	44.97	57.37	49	38.16	125.92	251.84	17.34	20.18	23.78	28.08		
50.62	58.01	118.91	73.85	57.57	45.49	57.48	50	39.93	132.48	264.96	18.38	21.53	25.48	30.14		
52.91	59.97	119.60	74.13	57.85	46.01	57.59	51	41.81	139.56	279.12	19.55	23.03	27.36	32.39		
55.35	62.06	120.30	74.41	58.13	46.53	57.69	52	43.83	147.18	294.36	20.83	24.68	29.42	34.84		
57.95	64.29	121.00	74.69	58.41	47.05	57.79	53	45.98	155.48	310.96	22.27	26.52	31.69	37.49		
60.72	66.69	121.70	74.97	58.69	47.57	57.89	54	48.28	164.36	328.72	23.87	28.55	34.19	40.36		
63.68	69.26	122.40	75.25	58.97	48.09	57.99	55	50.74	173.98	347.96	25.56	30.78	36.91	43.45		
66.84	72.01	123.10	75.53	59.25	48.61	58.10	56	53.37	184.42	368.84	27.59	33.25	39.90	46.88		
70.22	74.98	123.80	75.81	59.53	49.13	58.20	57	56.19	195.76	391.52	29.75	35.96	43.16	50.50		
73.83	78.16	124.50	76.09	59.81	49.65	58.30	58	59.23	208.02	416.04	32.15	38.96	46.72	54.34		
77.69	81.60	125.20	76.37	60.09	50.17	58.40	59	62.48	221.34	442.68	34.80	42.25	50.56	58.38		
							60	65.98	235.86	471.72	37.72	46.88	54.72	62.62		

*The amount of Complete Protection premium over Ordinary Life rate is used to purchase additional insurance. These additions may be surrendered for cash at any time or at end of 20 years pay up policy or mature as endowment according to plan selected.

*Non-renewable: 5 years convertible within 3 years, 10 year within 7 years, 15 year within 12 years, 20 year within 15 years.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING				NON-PARTICIPATING.			
Disability Benefits.				CHILD'S EDUCATIONAL BOND \$1,000			
Ord. Life	\$1.25	\$1.65	\$2.50	payable \$25.00 per month for 10 months for four years. Waiver of Premiums on Death or Total Dis. of Parent or Guardian included.			
20 Pay. Life	1.50	1.75	2.50	Return of All Premiums Paid to the parent with 5% Compound Interest if Child dies before maturity of policy at age 18.			
Com. Prot. 20 Pay.	1.65	2.00	2.75	Age of Parent	25	35	45
Com. Prot. 20 Y. E.	1.85	2.15	2.85	Age of Child.			
				1	\$47.99	\$48.63	\$50.65
				5	65.91	66.49	68.19
				10	114.13	114.61	116.01
				15	326.74	327.41	329.19

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

				End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Premium	Cash 3rd Year		Cash or Loan	Pd. Up	Ext. Ins.	D.	Cash or Loan	Pd. Up	Ext. Ins.	D.	Cash or Loan	Pd. Up	Ext. Ins.	D.	Cash or Loan	Pd. Up	Ext. Ins.	D.
Ordinary Life	21	\$19.62	\$ 3	\$ 22	\$ 68	2	294	\$ 69	\$200	9	165	\$118	\$311	15	169	\$176	\$419	19	169
	25	21.49	6	27	78	3	142	82	219	10	206	139	338	15	340	206	451	18	340
	30	24.38	10	35	93	4	61	101	245	11	187	171	374	15	207	251	492	16	207
	35	28.11	14	45	109	4	329	125	272	11	219	209	410	14	155	302	532	15	155
	40	33.01	21	58	125	5	141	154	301	10	330	253	446	12	292	358	569	12	292
	45	39.55	28	73	142	5	129	187	329	9	246	301	479	10	336	416	602	10	336
	50	48.48	37	90	158	4	310	223	354	8	62	350	508	8	358	473	631	8	358
55	60.72	47	109	173	4	38	261	377	6	224	400	584	7	70	527	657	6	70	
60	77.69	58	129	187	3	105	298	398	5	64	446	556	5	226	584	685	5	226	
				End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
15 Year End.	21	66.11	130	249	345	10	0	377	491	8	0	588	695	5	0	910	941	1	0
	25	66.87	129	248	343	10	0	376	489	8	0	587	694	5	0	910	940	1	0
	30	68.03	127	246	340	10	0	374	487	8	0	586	692	5	0	909	940	1	0
	35	69.52	125	244	337	10	0	372	483	8	0	584	689	5	0	909	939	1	0
	40	71.54	123	242	333	10	0	370	479	8	0	581	686	5	0	907	938	1	0
	45	74.48	120	239	327	10	0	367	473	8	0	578	680	5	0	906	936	1	0
	50	79.00	117	235	319	10	0	362	464	8	0	572	671	5	0	903	933	1	0
55	85.98	113	231	308	8	162	356	451	8	0	563	657	5	0	898	928	1	0	
60	96.94	109	224	293	5	252	346	432	7	239	548	636	5	0	890	920	1	0	
				End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
20 Year End.	21	48.63	79	159	257	15	0	387	537	10	0	661	781	5	0	926	957	1	0
	25	49.33	78	158	254	15	0	386	535	10	0	660	780	5	0	925	957	1	0
	30	50.43	76	157	251	15	0	385	532	10	0	658	778	5	0	925	956	1	0
	35	51.91	74	155	247	15	0	383	528	10	0	657	775	5	0	924	955	1	0
	40	54.06	72	154	243	14	41	382	524	10	0	655	771	5	0	923	954	1	0
	45	57.34	71	153	238	10	316	381	517	10	0	651	764	5	0	921	952	1	0
	50	62.55	70	153	232	8	14	379	507	10	0	644	753	5	0	917	948	1	0
55	70.81	70	154	225	5	270	378	493	9	268	635	736	5	0	911	941	1	0	
60	83.82	72	157	219	3	364	375	476	6	250	619	710	5	0	900	931	1	0	
				End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Premium	Cash 3rd Year		Cash or Loan	Pd. Up	Ext. Ins.	D.	Cash or Loan	Pd. Up	Ext. Ins.	D.	Cash or Loan	Pd. Up	Ext. Ins.	D.	Cash or Loan	Pd. Up	Ext. Ins.	D.
Comp. Prot. 20 Yr. Pay.	21	\$29.92	\$21.48	\$60 22	\$188 8	190	163 01	\$471 25	101 279 01	\$735 35	63	418.06	1000	Pd					
	25	31.97	24.69	65.74	192 8	349	177 85	477 24	80 303 99	738 32	121	455.02	1000						
	30	35.09	28.96	74.42	198 9	153	199 14	483 22	86 310 77	744 28	267	507.92	1000						
	35	39.05	33.29	85.19	205 9	204	225 58	492 19	326 383 46	751 25	32	565.61	1000						
	40	44.20	40.71	99.15	215 9	80	257 24	503 17	114 431 81	760 21	196	626.72	1000						
	45	50.99	48.26	115.32	224 8	103	293.01	513 14	232 483 61	769 18	38	688 07	1000						
	50	60.16	57.93	133.68	234 7	13	331.82	527 12	38 535 84	776 14	302	746 73	1000						
55	72.61	68.60	154.08	244 5	260	372.36	539 9	211 588 01	785 11	314	800 43	1000							
60	89.45	79.86	174.32	251 4	150	408.67	545 7	136 630 48	786 9	13	849 85	1000							
Comp. Prot. 20 Yr. End.	21	54.65	65.80	151 00	477 26	216	394 77	1147 Pd-up	667 66	1763 Pd-up	1000	2388	Pd						
	25	54.88	65.51	150 38	443 23	303	393 24	1058	667 42	1624	1000	2192							
	30	55.58	65.23	149 82	401 20	142	391 88	952 43	225 667 56	1461	1000	1966							
	35	57.07	65.03	151 34	366 17	72	395 10	863 33	240 671 58	1318	1000	1766							
	40	59.73	68.07	156 28	340 14	101	402 57	780 26	156 680 05	1199	1000	1595							
	45	64.09	71.47	163 81	320 11	186	414 49	730 20	212 692 87	1103	1000	1452							
	50	70.96	77.28	174 05	305 9	9	432 41	688 15	310 707 61	1025	1000	1338							
55	81.28	84.46	186.98	296 6	321	453 62	657 11	354 725 20	968 18	175	1000	1249							
60	96.08	92.19	199 89	288 5	216	471 13	629 8	278 734 60	916 12	65	1000	1176							

AMOUNT PAYABLE AT DEATH (See Premium Page.)

	End of		21	25	30	35	40	45	50	55	60
C.P. 20 Yr. Pay.	5 Yrs		\$1121.72	\$1114 96	\$1106 36	\$1098.04	\$1090 24	\$1083 24	\$1077 16	\$1071.92	\$1065.84
	10 Yrs		1273.87	1258 66	1239 31	1220 59	1203 04	1187 29	1173 61	1161 82	1148 94
	15 Yrs		1426 02	1402 36	1372 26	1343 14	1315 84	1291 34	1270 06	1251 72	1230 36
	20 Yrs		1578 17	1546 06	1505 21	1465 69	1428 64	1395 39	1366 51	1341 62	1312 12
C.P. 20 Yr. E.	5 Yrs		\$1414.00	\$1366 12	\$1309.88	\$1259.36	\$1215 52	\$1178.60	\$1148 44	\$1124 40	\$1103.00
	10 Yrs		1931 50	1823 77	1697 23	1583 56	1484 92	1401.85	1333 99	1279 90	1231.00
	15 Yrs		2449.00	2281 42	2084 58	1907 76	1754 32	1625.10	1519 54	1435.40	1360.00
	20 Yrs		2966 50	2739 07	2471 93	2231 96	2023.72	1848.35	1705 09	1590 90	1488.00

NOTE.—American 3½% Modified Preliminary Term (Ill. Std.) reserve with surrender charge up to 10th year not exceeding \$25 per \$1,000.

NEVADA STATE LIFE INSURANCE CO., Reno, Nev.

- Accelerative Option.** — Policy is non-participating. Coupon accumulations in Guaranteed Premium Reduction policies may be used to pay up policy at an earlier date or mature policy as endowment.
- Beneficiary.** — Changeable at will.
- Cash Values.** — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term, without surrender charge.
- Change of Plan.** — No provision. Practice of company to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form upon satisfactory proof of health.
- Disability.** — Policies provide without extra charge, prior to age 60, for waiver of premiums. In event of loss of sight of both eyes both arms or both legs, or one arm and one leg, or one eye and one limb, face of policy will be paid in 20 equal annual installments. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income; no reduction in insurance.
- Dividends.** — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons beginning at end of first year which may be used to reduce premiums, left to accumulate at $3\frac{1}{2}\%$ or converted into paid-up insurance.
- Double Indemnity.** — Rider provides (\$2 per \$1,000), prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, or military or naval service.
- Extended Insurance.** — After three premiums, within 31 days after default. Non-par. Without cash and loan values.
- Grace.** — 31 days, without interest.
- Incontestable.** — After one year except for non-payment of premium.
- Limits.** — Ages, 16-60. \$50,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.
- Loans.** — After three premiums. Interest 6%, in advance. Policy may be returned to owner after endorsement of loan thereon. Loan insurance will be granted.
- Military Service.** — No restrictions.
- Non-Forfeitable.** — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".
- Paid-Up Values.** — After three premiums, within 31 days after default. Non-par. Without cash and loan values. ●
- Policy in Effect.** — Upon delivery of policy and payment of premium while in good health.
- Premium Loans.** — Automatic after three premiums. Interest 6%.
- Reinstatement.** — At any time, upon evidence of insurability and payment of arrears at 6% per annum.
- Reserve Basis.** — See "Cash Values".
- Residence and Travel.** — No restrictions.
- Restricted Occupations.** — No conditions.
- Settlement Options.** — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-30 years) and Continuous (20 years certain) annual or monthly installments. Unless otherwise specified, Trust Fund may be withdrawn on any interest date by beneficiary; and commutable values at any time (except under Continuous Installment option). Insured may select Life Annuity for self at end of 20 years or at age 65.
- Suicide.** — Within one year, sane or insane, liability limited to premiums paid.
- Women.** — No extra charge. All plans, if self-supporting. Limits, ages, 20-60 \$5,000. Disability but not indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.
(American $\frac{3}{4}\%$ Reserve.)

Age	LIFE						ENDOWMENTS			SINGLE PREMIUM		
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	20 Pay. Guar. Prem. Red.	Acc. Coup. End. 20 Yr.	10 Year	15 Year	20 Year	Whole Life	10 Year End.	15 Year End.
21	\$15 67	\$40 02	\$28 93	\$24 03	\$32 09	\$162	\$99 02	\$60 78	\$42 96	\$318 34	\$ 58 05	\$ 55 01
22	15 94	40 67	29 40	24 36	32 59	165	99 05	60 82	43 00	323 39	58 12	55 24
23	16 22	41 35	29 90	24 71	33 13	167	99 08	60 86	43 04	328 60	58 20	55 42
24	16 51	42 06	30 42	25 08	33 67	170	99 11	60 90	43 08	334 02	58 28	55 61
25	16 84	42 79	30 95	25 46	34 22	173	99 15	60 96	43 14	339 60	58 37	55 81
26	17 19	43 55	31 50	25 87	34 82	176	99 19	61 00	43 19	345 41	58 46	55 93
27	17 55	44 33	32 08	26 29	35 42	179	99 23	61 06	43 25	351 42	58 56	55 28
28	17 94	45 15	32 67	26 72	36 04	182	99 29	61 12	43 31	357 63	58 67	55 53
29	18 35	45 99	33 30	27 18	36 70	185	99 33	61 18	43 40	364 07	58 79	55 82
30	18 80	46 86	33 94	27 66	37 66	189	99 39	61 25	43 49	370 72	58 91	55 13
31	19 27	47 76	34 62	28 17	38 08	192	99 44	61 34	43 58	377 61	59 05	55 47
32	19 78	48 70	35 31	28 70	38 82	196	99 51	61 42	43 70	384 74	59 21	55 84
33	20 32	49 67	36 03	29 25	39 58	200	99 59	61 52	43 81	392 11	59 37	56 25
34	20 90	50 69	36 77	29 83	40 38	204	99 66	61 62	43 95	399 73	59 56	56 69
35	21 52	51 73	37 55	30 44	41 22	208	99 75	61 75	44 11	407 61	59 75	56 18
36	22 17	52 81	38 36	31 08	42 10	212	99 84	61 87	44 28	415 75	59 97	56 74
37	22 87	53 93	39 21	31 76	43 03	217	99 95	62 02	44 48	424 16	60 22	56 36
38	23 62	55 09	40 09	32 46	43 99	222	100 07	62 19	44 70	432 84	60 49	56 93
39	24 41	56 30	41 02	33 20	44 99	227	100 20	62 37	44 95	441 79	60 78	56 80
40	25 27	57 56	41 98	33 98	46 06	232	100 34	62 58	45 24	451 03	61 12	56 86
41	26 18	58 88	42 98	34 81	47 18	238	100 50	62 82	45 56	460 56	61 49	56 63
42	27 17	60 20	44 02	35 69	48 36	243	100 70	63 09	45 93	470 38	61 91	56 70
43	28 23	61 60	45 12	36 63	49 61	250	100 91	63 39	46 84	480 49	62 37	56 91
44	29 35	63 06	46 26	37 62	50 92	256	101 14	63 74	46 79	490 91	62 91	56 29
45	31 55	64 57	47 46	38 68	52 32	263	101 42	64 12	47 31	501 60	63 52	56 83
46	31 84	66 15	48 72	39 79	53 78	271	101 73	64 66	47 90	512 60	64 22	56 56
47	33 22	67 78	50 04	40 98	55 35	278	102 09	65 05	48 55	523 89	65 00	56 48
48	34 70	69 49	51 44	42 25	57 00	287	102 50	65 61	49 29	535 45	65 85	56 63
49	36 29	71 26	52 89	43 58	58 76	295	102 95	66 23	50 11	547 27	66 87	56 90
50	37 98	73 09	54 42	45 01	60 61	305	103 46	66 93	51 02	559 34	67 97	56 63
51	39 78	75 01	56 03	46 54	62 59	315	104 03	67 70	52 04	571 34	68 19	56 52
52	41 72	76 99	57 74	48 17	64 68	325	104 66	68 57	53 17	584 14	68 54	56 68
53	43 80	79 05	59 53	49 91	66 90	337	105 36	69 53	54 42	596 84	69 03	56 14
54	46 02	81 19	61 43	51 78	69 27	349	106 14	70 59	55 82	609 73	72 07	56 92
55	48 40	83 42	63 43	53 79	71 78	362	107 02	71 77	57 35	622 77	72 58	56 93
56	50 96	85 75	65 55	55 94	74 44	376	107 99	73 09		635 94	73 46	56 50
57	53 69	88 18	67 81	58 25	77 25	391	109 07	74 55		649 24	73 93	56 32
58	56 62	90 73	70 22	60 74	80 21	407	110 26	76 18		662 61	74 01	56 53
59	59 75	93 39	72 78	63 44	83 31	424	111 60	77 98		676 09	74 60	56 13
60	63 11	96 18	75 52	66 35	86 47	443	113 08	79 97		689 61	75 42	56 14

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

Age at Issue	Cash Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.
21	\$15 67	\$13	\$28	\$90	3 269	\$69	\$203	9 176	\$118	\$344	15 173	\$176	\$421	19 176
25	16 84	16	33	99	4 98	82	222	10 236	139	341	15 341	206	458	18 184
30	18 80	20	41	112	5 0	101	247	11 202	171	376	15 218	251	494	17 176
35	21 52	24	51	125	5 236	125	275	11 236	209	412	14 158	302	534	15 158
40	25 27	31	64	140	6 12	154	303	10 349	253	447	12 298	358	571	13 158
45	31 55	38	79	156	5 297	187	331	9 254	301	480	10 344	416	604	10 158
50	37 98	47	96	170	5 63	223	356	8 72	350	509	8 359	473	638	8 158
55	48 40	57	115	184	4 122	261	378	6 223	400	535	7 75	527	658	6 158
60	63 11	68	135	197	3 162	298	399	5 66	446	558	5 227	584	686	5 158
21	24 03	30	64	204	9 117	159	465	24 284	276	733	34 345	418	1000	41 158
25	25 46	33	70	207	9 289	174	471	23 307	301	735	32 50	456	1000	41 158
30	27 66	37	78	212	10 26	195	477	21 335	337	739	28 185	508	1000	41 158
35	30 44	42	88	216	10 5	219	482	19 167	377	742	24 264	566	1000	41 158
40	33 98	48	100	220	9 142	247	486	16 276	420	743	20 339	626	1000	41 158
45	38 68	55	113	223	8 70	275	486	13 308	463	741	17 74	688	1000	41 158
50	45 01	62	126	224	6 255	302	483	10 357	502	730	13 226	746	1000	41 158
55	53 79	68	139	223	5 75	327	475	8 134	535	716	10 139	800	1000	41 158
60	66 35	75	152	221	3 318	347	464	6 46	556	695	7 155	849	1000	41 158
21	\$42 96	\$71	\$150	\$242	15 \$105	\$376	\$522	10 \$469	\$654	\$773	5 \$762	\$924	\$954	10 \$954
25	43 14	71	149	240	15 \$92	375	520	10 \$463	654	773	5 \$761	924	954	10 \$954
30	43 49	71	150	241	15 \$74	375	520	10 \$452	653	772	5 \$757	924	954	10 \$954
35	44 11	72	150	240	15 \$38	375	517	10 \$434	652	770	5 \$749	923	955	10 \$955
40	45 24	72	151	239	13 \$33	375	515	10 \$399	651	767	5 \$739	922	954	10 \$954
45	47 31	73	152	237	10 \$24	376	511	10 \$337	648	761	5 \$718	920	952	10 \$952
50	51 02	75	154	234	8 \$34	376	504	10 \$216	642	750	5 \$676	916	948	10 \$948
55	57 35	77	157	230	5 \$311	375	491	9 \$248	633	735	5 \$600	910	943	10 \$943

NOTE.— $\frac{3}{4}\%$ Modified Preliminary Term Reserve Basis adopted 1917. Full Reserve at end of 20 years. Semi-annual rates, multiply by .52, quarterly, by .265. Disability Waiver Premiums and payment in 20 annual installments included in life and endowment policies. 1D

NEW ENGLAND MUTUAL LIFE INS. CO., Boston, Mass.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — Any time after three premiums. American 3% Level Premium reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed on any anniversary, upon payment of difference in reserves. Lower premium form allowed upon evidence of insurability by adjustments in difference in cash values.

Disability. — For varying extra premium policy will provide, prior to age 65, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of disability having existed for 90 days, and continuing during lifetime and continued disability; no reduction insurance. Payments continue after maturity of endowment. Agreement does not cover disability from war service. Not issued on Term, Joint Life, Modified or extra premium policies. Limit income clause \$25,000.

Dividends. — End of first year and annually thereafter, first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (c) is automatic option. Dividend accumulations will be applied automatically to pay premium. Disability and double indemnity premiums are participating.

Double Indemnity. — For extra premium, policy will provide prior to age 65, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operation, war service, warfare, riot or insurrection, violation of law, police duty, bodily or mental infirmity, poisoning or infection other than as a result of injury. Limit \$25,000.

Extended Insurance. — After three years, within 31 days after default. Participating. With cash but not loan values. May be made automatic provision, if so elected.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war within two years.

Limits. — Ages, 15-65, except Term, 15-60. Under age 21, \$20,000; 21-25, \$50,000; 26-30, \$75,000; 31-50, \$100,000; 51-55, \$75,000; 56-60, \$50,000; 61-65, \$25,000; term under age 21, \$10,000; over \$25,000; does not reinsure and seldom accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, not in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from engaging in military or naval service in time of war within two years, or within six months thereafter as result of service limits liability to premiums paid, unless within 31 days after engaging in service and annually thereafter, extra premium paid. Unused extra premiums returned after war.

Non-Forfeitable. — See "Cash Value," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years, or if Extended Insurance has been made automatic, within 31 days after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued, application approved and policy issued.

Premium Loans. — May be made automatic after two premiums. (Third year's premium paid by third year's loan values.) Interest 6%.

Reinstatement. — At any time (unless cash value has been paid or extension period has expired) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from under-ground labor, submarine service, aerial navigation or manufacture of explosives within one year, policy void.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% Limited (5-30 years) and Continuous (10, 20, 25 or face of policy certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and installments certain participate in excess interest earned. Unless otherwise directed, Trust Fund and commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Under age 21, \$10,000; 21-30, \$25,000; 31-55, \$30,000; 56-60, \$25,000; Term, under age 21, \$5,000; 21-30, \$10,000; 31-55, \$15,000; 56-60, \$10,000. Disability and double indemnity granted if single and self supporting.

†Present interest rate 4.75%.

PARTICIPATING RATES PER \$1,000.

Age at issue	Whole Life	Limited Payment Life					Endowments					Term
		10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	5 Year
15	\$16.70	\$42.40	\$31.50	\$26.10	\$23.00	\$21.00	\$ 99.70	\$64.40	\$47.10	\$36.90	\$30.40	\$11.30
16	17.10	43.00	31.90	26.50	23.30	21.30	99.80	64.50	47.10	37.00	30.50	11.30
17	17.40	43.60	32.40	26.90	23.70	21.60	99.90	64.50	47.20	37.10	30.60	11.40
18	17.70	44.20	32.80	27.30	24.00	21.90	99.90	64.60	47.30	37.20	30.70	11.40
19	18.10	44.80	33.30	27.70	24.40	22.30	100.00	64.70	47.40	37.30	30.80	11.50
20	18.50	45.50	33.80	28.10	24.70	22.60	100.10	64.80	47.50	37.40	30.90	11.60
21	18.90	46.20	34.30	28.50	25.10	23.00	100.20	64.90	47.60	37.50	31.10	11.60
22	19.30	46.90	34.90	29.00	25.50	23.40	100.30	65.00	47.70	37.60	31.20	11.70
23	19.70	47.60	35.40	29.40	26.00	23.70	100.40	65.10	47.80	37.80	31.30	11.80
24	20.20	48.30	36.00	29.90	26.40	24.20	100.50	65.20	47.90	37.90	31.50	11.90
25	20.70	49.10	36.60	30.40	26.90	24.60	100.60	65.30	48.10	38.00	31.70	12.00
26	21.20	49.90	37.20	30.90	27.30	25.00	100.70	65.40	48.20	38.20	31.90	12.10
27	21.80	50.80	37.80	31.50	27.80	25.50	100.80	65.50	48.30	38.40	32.00	12.20
28	22.30	51.60	38.50	32.10	28.30	26.00	100.90	65.70	48.50	38.50	32.30	12.30
29	22.90	52.50	39.10	32.60	28.90	26.50	101.00	65.80	48.70	38.70	32.50	12.50
30	23.50	53.40	39.90	33.20	29.40	27.00	101.20	66.00	48.80	39.00	32.80	12.60
31	24.10	54.40	40.60	33.90	30.00	27.60	101.30	66.20	49.00	39.20	33.00	12.70
32	24.80	55.40	41.40	34.50	30.60	28.20	101.50	66.40	49.30	39.40	33.30	12.90
33	25.50	56.40	42.10	35.20	31.30	28.80	101.70	66.60	49.50	39.70	33.70	13.10
34	26.20	57.40	43.00	35.90	31.90	29.50	101.90	66.80	49.70	40.00	34.10	13.30
35	27.00	58.50	43.80	36.70	32.60	30.10	102.10	67.00	50.00	40.30	34.50	13.50
36	27.90	59.70	44.70	37.50	33.40	30.90	102.30	67.30	50.30	40.70	34.90	13.70
37	28.80	60.80	45.60	38.30	34.10	31.60	102.50	67.50	50.60	41.10	35.40	14.00
38	29.70	62.10	46.60	39.10	34.90	32.50	102.80	67.80	51.00	41.50	35.90	14.30
39	30.70	63.30	47.60	40.00	35.80	33.30	103.00	68.10	51.40	42.00	36.50	14.60
40	31.70	64.60	48.60	41.00	36.70	34.20	103.30	68.50	51.80	42.60	37.20	15.00
41	32.80	66.00	49.70	41.90	37.70	.....	103.70	68.90	52.30	.....	37.90	15.40
42	34.00	67.40	50.90	43.00	38.70	.....	104.00	69.30	52.80	.....	38.70	15.80
43	35.30	68.90	52.00	44.10	39.80	.....	104.40	69.80	53.40	.....	39.50	16.30
44	36.60	70.40	53.30	45.20	40.90	.....	104.80	70.30	54.10	.....	40.50	16.90
45	38.00	72.00	54.60	46.50	42.10	.....	105.30	70.90	54.80	.....	41.50	17.60
46	39.50	73.60	56.00	47.80	43.40	.....	105.80	71.60	55.60	.....	42.70	18.30
47	41.10	75.40	57.50	49.20	44.80	.....	106.40	72.30	56.40	.....	43.90	19.20
48	42.80	77.20	59.00	50.60	46.30	.....	107.10	73.10	57.40	.....	45.30	20.10
49	44.70	79.00	60.60	52.20	47.90	.....	107.80	73.90	58.50	.....	46.80	21.30
50	46.60	81.00	62.30	53.80	49.60	.....	108.60	74.90	59.60	.....	48.40	22.50
51	48.60	83.10	64.10	55.60	.....	.....	109.50	76.00	60.90	.....	.....	23.90
52	50.80	85.20	66.00	57.50	.....	.....	110.40	77.20	62.40	.....	.....	25.40
53	53.20	87.40	68.00	59.50	.....	.....	111.50	78.40	63.90	.....	.....	27.10
54	55.70	89.80	70.20	61.70	.....	.....	112.60	79.90	65.70	.....	.....	29.00
55	58.30	92.20	72.40	64.00	.....	.....	113.90	81.40	67.60	.....	.....	31.10
56	61.20	94.80	.....	.....	.....	.....	115.30	83.20	.....	.....	.....	33.50
57	64.20	97.50	.....	.....	.....	.....	116.80	85.00	.....	.....	.....	36.00
58	67.60	100.30	.....	.....	.....	.....	118.50	87.10	.....	.....	.....	38.90
59	70.90	103.30	.....	.....	.....	.....	120.40	89.40	.....	.....	.....	42.08
60	74.60	106.50	.....	.....	.....	.....	122.40	92.00	.....	.....	.....	45.50
61	78.60	109.80	.....	.....	.....	.....	124.60	94.70	.....	.....	.....	*Conv
62	82.80	113.40	.....	.....	.....	.....	127.10	97.80	.....	.....	.....	an
63	87.40	117.10	.....	.....	.....	.....	129.80	101.10	.....	.....	.....	Renew
64	92.30	121.10	.....	.....	.....	.....	132.80	104.80	.....	.....	.....	any
65	97.50	125.40	.....	.....	.....	.....	136.10	108.80	.....	.....	.....	

WITH WAIVER OF PREMIUMS. Rate obtained by Multiplying Factors below Premiums Above. Taking Age of Insured and No. of Premiums yet to be Paid.

Age	Life	10 Prem.	15 Prem.	19 Prem.	20 Prem.	Age	Life	10 Prem.	15 Prem.	19 Prem.	20 Prem.
15	1.0084	1.0016	1.0020	1.0025	1.0026	35	1.0166	1.0030	1.0046	1.0060	1.0070
17	1.0091	1.0018	1.0022	1.0027	1.0028	37	1.0179	1.0034	1.0053	1.0068	1.0078
20	1.0100	1.0018	1.0025	1.0030	1.0032	40	1.0201	1.0041	1.0064	1.0083	1.0093
23	1.0111	1.0020	1.0028	1.0034	1.0035	43	1.0226	1.0050	1.0079	1.0106	1.0116
25	1.0118	1.0021	1.0029	1.0036	1.0039	45	1.0247	1.0058	1.0093	1.0130	1.0140
27	1.0126	1.0022	1.0032	1.0040	1.0041	47	1.0271	1.0068	1.0112	1.0163	1.0173
30	1.0139	1.0025	1.0036	1.0046	1.0048	50	1.0313	1.0091	1.0155	1.0231	1.0241
33	1.0154	1.0027	1.0041	1.0053	1.0056	55	1.0415	1.0163	1.0303	.....	1.0313

*Carry result to next 10 cents. NOTE.—Above rates adopted January 1, 1903, and Disability adopted May 11, 1914. Semi-annual and quarterly rates are secured by the pro rata amount of annual premium, with interest at 6% for time of deferred payment.

PARTICIPATING RATES PER \$1,000.

(Perfection Policies, Disability Income and Double Indemnity).

(American 3% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE					ENDOWMENTS					End. 75	10 Pay. 20 Year End.	20 Pay. 30 Year End.	20 Pay. End. 75
		10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year				
15	\$18 90	\$47 90	\$35 60	\$29 40	\$25 90	\$23 70	\$103 60	\$67.50	\$49 90	\$39 40	\$32 80	\$19 50	\$82 30	\$41.20	\$30.00
16	19 30	48 60	36 00	29 80	26 20	24 00	103 80	67.70	50 10	39 70	33 10	19 80	82 40	41 50	30 40
17	19 70	49 30	36 60	30 30	26 70	24 30	104 00	67.70	50 10	39 70	33 10	20 30	82 60	41 50	30 90
18	20 00	49 80	36 90	30 70	27 00	24 70	104 00	67.90	50 20	39 90	33 20	20 70	82 80	41 70	31 40
19	20 50	50 50	37 50	31 20	27 50	25 00	104 20	68 00	50 30	40 00	33 40	21 20	82 90	41 80	31 90
20	20 90	51 20	38 00	31 60	27 80	25 40	104 30	68 20	50 50	40 10	33 50	21 60	83 10	42 00	32 30
21	21 40	52 00	38 60	32 00	28 20	25 80	104 50	68 40	50 60	40 30	33 70	22 10	83 30	42 10	32 80
22	21 80	52 70	39 20	32 50	28 60	26 20	104 70	68 50	50 80	40 40	33 90	22 60	83 50	42 40	33 30
23	22 30	53 50	39 70	33 00	29 10	26 60	104 90	68 70	50 90	40 70	34 00	23 20	83 60	42 50	33 90
24	22 80	54 20	40 30	33 50	29 60	27 10	105 00	68 80	51 10	40 80	34 30	23 70	83 80	42 70	34 40
25	23 40	55 10	41 00	34 10	30 10	27 60	105 20	69 00	51 30	41 00	34 50	24 30	84 10	42 90	35 00
26	24 00	55 90	41 70	34 60	30 60	28 00	105 40	69 10	51 50	41 20	34 70	25 00	84 20	43 20	35 60
27	24 60	56 80	42 30	35 30	31 10	28 50	105 60	69 30	51 60	41 50	34 90	25 50	84 40	43 40	36 30
28	25 20	57 70	43 00	35 80	31 60	29 00	105 70	69 60	51 90	41 60	35 20	26 30	84 70	43 60	36 80
29	25 80	58 60	43 60	36 40	32 20	29 50	105 90	69 70	52 10	41 90	35 50	26 90	85 00	43 90	37 50
30	26 50	59 60	44 50	37 00	32 80	30 10	106 20	70 00	52 30	42 20	35 80	27 70	85 20	44 20	38 10
31	27 20	60 70	45 20	37 80	33 40	30 80	106 40	70 20	52 50	42 50	36 10	28 50	85 50	44 50	38 90
32	28 00	61 60	46 00	38 40	34 10	31 40	106 60	70 50	52 90	42 70	36 50	29 40	85 80	44 90	39 60
33	28 80	62 70	46 80	39 10	34 80	32 10	106 90	70 80	53 20	43 10	36 90	30 30	86 10	45 20	40 40
34	29 60	63 80	47 70	39 90	35 50	32 90	107 20	71 00	53 40	43 50	37 40	31 10	86 50	45 70	41 20
35	30 50	64 90	48 60	40 70	36 20	33 40	107 50	71 30	53 80	43 80	37 90	32 10	86 70	46 10	42 00
36	31 50	66 20	49 50	41 60	37 00	34 30	107 80	71 70	54 20	44 30	38 40	33 30	87 10	46 60	43 00
37	32 50	67 20	50 50	42 50	37 50	35 20	108 10	72 00	54 50	44 80	39 00	34 40	87 60	47 10	43 90
38	33 50	68 60	51 50	43 20	38 70	36 20	108 50	72 30	55 00	45 20	39 70	35 60	88 00	47 60	44 70
39	34 60	69 90	52 80	44 20	39 70	37 10	108 80	72 70	55 50	45 80	40 40	36 80	88 50	48 20	45 80
40	35 80	71 20	53 60	45 30	40 60	38 20	109 20	73 20	56 00	46 50	41 20	38 20	89 00	48 90	46 90
41	37 00	72 70	54 50	46 30	41 70	39 30	109 70	73 70	56 60	47 20	42 10	39 60	89 60	49 60	48 10
42	38 40	74 10	56 10	47 40	42 90	40 50	110 10	74 20	57 20	48 10	43 00	41 20	90 20	50 30	49 20
43	39 80	75 70	57 10	48 60	44 20	41 80	110 60	74 80	57 90	49 00	44 00	42 80	90 90	51 20	50 50
44	41 30	77 20	58 50	49 80	45 50	43 20	111 10	75 40	58 70	50 00	45 20	44 50	91 60	52 20	51 80
45	42 90	78 90	59 80	51 10	46 90	44 70	111 70	76 10	59 50	51 10	46 40	46 40	92 40	53 10	53 10
46	44 70	80 50	61 40	52 80	48 50	46 30	112 40	77 00	60 70	52 30	47 90	48 50	93 20	.....	.....
47	46 60	82 40	63 00	54 40	50 20	48 00	113 10	77 80	61 70	53 70	49 40	50 80	94 20	.....	.....
48	48 50	84 30	64 60	56 10	52 00	49 90	113 90	78 80	63 00	55 10	51 00	53 10	95 20	.....	.....
49	50 70	86 10	66 40	58 00	53 80	51 80	114 70	79 70	64 40	56 60	52 80	55 60	96 20	.....	.....
50	52 90	88 20	68 10	60 00	55 90	53 90	115 70	80 90	65 90	58 40	54 70	58 40	97 50	.....	.....
51	55 40	90 40	70 40	62 20	.....	.....	116 80	82 50	67 70	.....	.....	61 50	.....	.....	.....
52	57 90	92 80	72 70	64 50	.....	.....	117 80	84 20	69 60	.....	.....	64 70	.....	.....	.....
53	60 90	95 00	75 30	67 10	.....	.....	119 20	85 90	71 60	.....	.....	68 30	.....	.....	.....
54	63 80	97 40	78 00	69 80	.....	.....	120 50	88 00	73 90	.....	.....	72 10	.....	.....	.....
55	67 10	100 10	81 00	72 70	.....	.....	122 10	90 20	76 50	.....	.....	76 50	.....	.....	.....
56	70 70	103 40	.....	.....	.....	.....	124 30	.....	.....	.....	.....	81 10	.....	.....	.....
57	74 40	107 00	.....	.....	.....	.....	126 70	.....	.....	.....	.....	86 30	.....	.....	.....
58	78 60	110 80	.....	.....	.....	.....	129 40	.....	.....	.....	.....	92 00	.....	.....	.....
59	82 90	114 80	.....	.....	.....	.....	132 50	.....	.....	.....	.....	98 20	.....	.....	.....
60	87 70	119 40	.....	.....	.....	.....	135 90	.....	.....	.....	.....	105 40	.....	.....	.....

*RATES FOR DISABILITY, WAIVER OF PREMIUM AND INCOME.

15	\$1 20	\$2 80	\$2 10	\$1 70	\$1 50	\$1 40	\$2 00	\$2 10	\$1 80	\$1 50	\$1 40	\$1 20	\$2 90	\$1 70	\$1 70
17	1 30	3 00	2 20	1 80	1 60	1 45	3 10	2 20	1 90	1 60	1 50	1 30	3 00	1 80	1 80
20	1 40	3 10	2 30	1 90	1 70	1 60	3 20	2 40	2 00	1 70	1 60	1 40	3 20	2 00	1 90
23	1 60	3 40	2 50	2 10	1 80	1 70	3 50	2 60	2 10	1 90	1 70	1 60	3 40	2 10	2 10
25	1 70	3 50	2 60	2 20	1 90	1 80	3 60	2 70	2 20	2 00	1 80	1 70	3 60	2 20	2 20
27	1 80	3 60	2 70	2 30	2 00	1 85	3 80	2 80	2 30	2 10	1 90	1 80	3 70	2 30	2 30
30	2 00	3 90	2 90	2 40	2 20	2 00	4 00	3 00	2 50	2 20	2 00	2 00	3 90	2 40	2 40
33	2 30	4 10	3 10	2 60	2 30	2 20	4 20	3 20	2 70	2 40	2 20	2 20	4 20	2 60	2 60
35	2 50	4 30	3 20	2 70	2 50	2 30	4 40	3 30	2 80	2 50	2 40	2 40	4 40	2 70	2 70
37	2 70	4 40	3 40	2 90	2 60	2 60	4 60	3 50	2 90	2 70	2 60	2 70	4 60	2 90	2 90
40	3 10	4 70	3 60	3 10	2 90	3 00	4 90	3 70	3 20	2 90	3 00	3 10	4 80	3 10	3 10
43	3 50	5 00	3 80	3 40	3 40	3 50	5 20	4 00	3 50	3 50	3 50	3 50	5 10	3 40	3 40
45	3 90	5 20	4 00	3 60	3 80	3 90	5 40	4 20	3 70	3 90	3 90	3 90	5 30	3 60	3 60
47	4 40	5 40	4 30	4 10	4 30	4 30	5 60	4 40	4 20	4 40	4 40	4 40	5 50	.....	.....
50	5 20	5 70	4 70	5 10	5 20	5 20	6 00	4 90	5 20	5 20	5 20	5 20	6 20	.....	.....
55	7 40	6 50	7 20	7 30	.....	.....	6 80	7 40	7 50	.....	.....	7 50	.....	.....	.....
60	11 30	11 10	.....	.....	.....	.....	11 70	.....	.....	.....	.....	11 60	.....	.....	.....

*These rates included in above. Double Indemnity also included in above rates. These can be determined by comparison with basic rates on preceding page.

PARTICIPATING RATES FOR \$10 CONTINUOUS MONTHLY INCOME **240 Months Certain, Commuted Value \$1,814.**

ORDINARY LIFE

AGE OF BENEFICIARY.

Age	25	27	29	31	33	35	37	39	41	43	45	47	49	51
20	\$38.80	\$38.30	\$37.80	\$37.60	\$37.10	\$36.90	\$36.40	\$36.20	\$35.70	\$35.50	\$35.20	\$35.00	\$34.80	\$34.50
21	39.50	39.00	38.80	38.30	37.50	37.60	37.10	36.90	36.40	36.20	35.90	35.70	35.50	35.20
22	40.40	40.00	39.50	39.00	38.50	38.30	37.80	37.60	37.10	36.90	36.60	36.40	36.20	35.90
23	41.10	40.70	40.20	39.70	39.50	39.00	38.50	38.30	37.80	37.60	37.40	37.10	36.90	36.60
24	42.30	41.60	41.40	40.90	40.40	40.00	39.70	39.20	38.80	38.50	38.30	38.10	37.80	37.60
25	43.00	42.60	42.10	41.60	41.10	40.70	40.40	40.00	39.70	39.20	39.00	38.80	38.50	38.30
26	44.20	43.50	43.00	42.60	42.30	41.90	41.40	40.90	40.70	40.20	40.00	39.70	39.50	39.20
27	45.20	44.70	44.20	43.70	43.30	42.80	42.30	41.90	41.60	41.10	40.90	40.70	40.40	40.20
28	46.60	46.10	45.40	44.90	44.50	44.00	43.50	43.30	42.80	42.60	42.10	41.90	41.60	41.40
29	47.80	47.10	46.60	46.10	45.60	45.20	44.70	44.20	43.70	43.50	43.00	42.80	42.60	42.30
30	49.00	48.50	47.80	47.30	46.80	46.40	45.90	45.40	44.90	44.70	44.20	44.00	43.70	43.50
31	50.40	49.90	49.20	48.70	48.00	47.50	47.10	46.60	46.40	45.90	45.60	45.20	44.90	44.70
32	51.80	51.10	50.60	49.90	49.40	49.00	48.50	48.00	47.50	47.10	46.80	46.60	46.10	45.90
33	53.20	52.50	52.00	51.30	50.80	50.10	49.70	49.20	48.70	48.20	48.00	47.80	47.30	47.10
34	54.90	54.20	53.70	53.00	52.30	51.80	51.10	50.60	50.40	49.90	49.40	49.20	48.70	48.50
35	56.80	56.10	55.30	54.60	53.90	53.20	52.70	52.30	51.80	51.30	50.80	50.60	50.40	49.90
36	58.70	58.00	57.20	56.50	55.80	55.10	54.60	53.90	53.50	53.00	52.70	52.30	52.00	51.60
37	60.60	59.60	58.90	58.20	57.50	56.80	56.10	55.60	55.10	54.60	54.20	53.70	53.50	53.20
38	62.90	62.00	61.00	60.30	59.60	58.90	58.20	57.50	57.00	56.50	56.10	55.60	55.30	55.10
39	64.80	63.90	63.20	62.20	61.50	60.80	60.10	59.40	58.90	58.50	57.70	57.50	57.00	56.80
40	67.40	66.20	65.30	64.60	63.60	62.90	62.20	61.50	60.80	60.30	59.80	59.40	58.90	58.70
41	70.00	68.80	67.90	66.90	66.00	65.30	64.60	63.90	63.20	62.40	62.00	61.50	61.30	60.80
42	72.60	71.70	70.50	69.60	68.60	67.70	66.90	66.00	65.30	64.60	64.30	63.90	63.40	62.90
43	75.50	74.30	73.10	72.20	71.20	70.30	69.30	68.40	67.70	67.20	66.50	66.00	65.50	65.30
44	78.50	77.40	76.20	75.00	73.80	72.90	71.90	71.20	70.30	69.60	69.10	68.60	68.10	67.70
45	82.10	80.70	79.50	78.10	76.90	75.90	75.00	74.00	73.10	72.40	71.70	71.20	70.70	70.30
46	85.90	84.50	83.00	81.60	80.40	79.30	78.10	77.10	76.40	75.50	74.80	74.30	73.60	73.30
47	89.70	88.00	86.60	85.20	83.80	82.60	81.40	80.40	79.50	78.50	77.80	77.10	76.70	76.20
48	93.70	92.00	90.60	89.00	87.50	86.40	84.90	84.00	82.80	82.10	81.20	80.40	79.70	79.30
49	98.20	96.50	94.90	93.20	91.80	90.40	89.00	87.80	86.60	85.60	84.70	84.00	83.30	82.80
50	102.90	101.30	99.40	97.70	96.10	94.60	93.00	91.80	90.60	89.40	88.50	87.80	87.10	86.40
51	108.10	106.20	104.40	102.50	100.80	99.10	97.50	96.10	94.90	93.70	92.80	91.80	91.10	90.40
52	113.60	111.70	109.60	107.70	105.80	104.10	102.20	100.80	99.40	98.20	97.00	96.10	95.40	94.60
53	119.30	117.10	115.00	112.90	111.00	109.10	107.20	105.50	104.10	102.70	101.50	100.60	99.60	98.70
54	125.90	123.50	121.20	119.00	116.90	114.80	112.90	111.00	109.60	107.90	106.70	105.50	104.60	103.60
55	132.50	129.90	127.60	125.20	122.80	120.70	118.60	116.70	115.00	113.30	111.90	110.70	109.60	108.60
56	139.60	137.00	134.40	132.10	129.40	127.10	124.90	122.80	120.90	119.30	117.60	116.20	115.00	114.10
57	147.40	144.60	141.80	139.20	136.50	133.90	131.60	129.40	127.30	125.40	123.80	122.10	120.90	120.10
58	155.70	152.60	149.80	147.00	144.10	141.50	138.90	136.50	134.20	132.30	130.40	128.50	127.30	126.10
59	164.20	161.20	158.10	155.30	152.20	149.30	146.50	143.90	141.50	139.20	137.30	135.40	133.90	132.50
60	174.00	170.60	167.60	164.20	161.20	157.90	155.00	152.20	149.60	147.20	144.80	142.90	141.30	139.90

20 PAYMENT LIFE.

20	\$58.20	\$57.50	\$56.80	\$56.30	\$55.60	\$55.10	\$54.60	\$54.20	\$33.50	\$33.00	\$52.70	\$52.30	\$52.00	\$51.80
21	59.10	58.40	58.00	57.20	56.80	56.10	55.60	55.10	54.40	54.20	53.70	53.20	53.00	52.70
22	60.10	59.40	58.70	58.00	57.50	56.80	56.30	55.80	55.30	54.90	54.40	53.90	53.70	53.50
23	61.00	60.30	59.60	59.10	58.40	58.00	57.20	56.80	56.30	55.80	55.30	55.10	54.60	54.40
24	62.00	61.30	60.60	59.80	59.10	58.70	58.00	57.50	57.00	56.50	56.10	55.80	55.30	55.10
25	62.90	62.20	61.50	60.80	60.30	59.60	58.90	58.40	58.00	57.50	57.07	56.80	56.30	56.10
26	64.10	63.40	62.70	62.00	61.30	60.60	60.10	59.40	58.90	58.40	58.00	57.70	57.20	57.00
27	65.30	64.30	63.60	62.90	62.20	61.70	61.00	60.60	59.80	59.40	58.90	58.70	58.40	58.00
28	66.50	65.80	65.10	64.40	63.60	62.90	62.20	61.70	61.30	60.60	60.30	59.80	59.60	59.10
29	67.70	66.90	66.00	65.30	64.60	63.90	63.40	62.70	62.20	61.70	61.30	60.80	60.60	60.10
30	69.10	68.10	67.40	66.70	65.80	65.30	64.60	63.90	63.40	62.90	62.40	62.00	61.70	61.50
31	70.50	69.60	68.80	67.90	67.20	66.50	65.80	65.30	64.60	64.10	63.60	63.20	62.90	62.70
32	71.90	71.00	70.30	69.30	68.60	67.70	67.20	66.50	66.00	65.30	64.80	64.30	64.10	63.90
33	73.30	72.40	71.40	70.70	69.80	69.10	68.40	67.70	67.20	66.50	66.00	65.80	65.30	65.10
34	75.00	73.80	72.90	72.20	71.20	70.50	69.80	69.10	68.40	67.90	67.40	66.90	66.50	66.20
35	76.70	75.70	74.80	73.80	72.90	71.90	71.20	70.50	69.80	69.30	68.80	68.40	67.90	67.70
36	78.50	77.40	76.40	75.50	74.50	73.60	72.90	72.20	71.40	70.70	70.30	69.80	69.30	69.10
37	80.20	79.30	78.10	77.10	76.20	75.20	74.30	73.60	72.90	72.40	71.70	71.20	70.70	70.50
38	82.30	81.20	80.00	79.00	78.10	77.10	76.20	75.50	74.80	74.00	73.60	73.10	72.60	72.20
39	84.50	83.30	82.10	80.90	80.00	79.00	78.10	77.10	76.40	75.90	75.20	74.80	74.30	73.80
40	86.80	85.40	84.20	83.00	81.90	80.90	80.00	79.00	78.30	77.60	76.90	76.40	75.90	75.70
41	89.00	87.50	86.40	85.20	84.00	82.80	81.90	80.90	80.20	79.50	78.80	78.10	77.60	77.40
42	91.60	90.10	88.70	87.30	86.10	84.90	84.00	83.00	82.10	81.40	80.70	80.20	79.70	79.30
43	94.40	92.80	91.30	90.10	88.70	87.50	86.40	85.40	84.50	83.80	83.00	82.30	81.90	81.40
44	97.30	95.60	94.20	92.80	91.30	90.10	89.00	87.80	86.80	86.10	85.20	84.70	84.00	83.50
45	100.10	98.70	97.00	95.40	93.90	92.50	91.30	90.40	89.20	88.50	87.50	86.80	86.40	85.90
46	103.40	101.70	100.10	98.40	96.80	95.00	94.20	93.00	92.00	91.10	90.10	89.40	88.70	88.30
47	107.00	105.30	103.40	101.70	100.10	98.70	97.30	96.10	94.90	93.90	93.00	92.30	91.60	91.10
48	110.70	108.90	107.00	105.10	103.40	101.70	100.30	99.00	97.70	96.80	95.80	95.10	94.20	93.70
49	114.80	112.60	110.70	108.90	107.00	105.30	103.90	102.20	101.00	99.90	98.90	98.00	97.30	96.50
50	118.80	116.70	114.50	112.60	110.70	108.90	107.20	105.80	104.40	103.20	102.00	101.00	100.30	99.60
51	123.60	121.20	119.00	116.90	115.00	113.10	111.20	109.60	108.10	106.70	105.80	104.60	103.90	102.90
52	128.30	125.90	123.50	121.20	119.30	117.40	115.20	113.60	111.90	110.50	109.30	108.10	107.40	106.50
53	133.50	131.10	129.00	126.60	124.20	121.90	120.00	118.10	116.40	114.80	113.60	112.40	111.50	110.50
54	138.90	136.30	133.90	131.30	129.00	126.80	124.70	122.60	120.90	119.30	117.80	116.40	115.50	114.50
55	145.10	142.20	139.60	137.00	134.70	132.10	129.90	127.80	125.90	124.00	122.60	121.20	120.00	119.00

Cash, Loan, Paid-up and Extended Insurance Values—Participating.
ORDINARY LIFE.

CASH OR LOAN					PAID-UP					EXTENDED TERM							
Age	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D. Y.	D. Y.	D. Y.	Y.	D. Y.	D. Y.	D. Y.
20	\$21 94	\$81 76	\$132 94	\$192 04	\$63	\$106	\$212	\$317	\$418	2	338	11	124 17	115	20	218	
21	22 79	84 91	138 00	199 17	65	108	217	323	426	3	8	11	232 17	163	20	157	
22	23 68	88 20	143 26	206 50	66	111	221	329	433	3	45	11	335 17	194	20	84	
23	24 61	91 64	148 74	214 7	68	113	226	336	441	3	82	12	70 17	209	20	0	
24	25 59	95 21	154 44	222 25	70	116	231	342	449	3	120	12	161 17	208	19	270	
25	26 61	98 94	160 36	230 50	71	119	236	349	457	3	159	12	245 17	191	19	166	
26	27 68	102 83	166 50	239 05	73	121	241	356	465	3	198	12	317 17	161	19	55	
27	28 79	106 88	172 90	247 88	75	124	246	363	473	3	238	13	13 17	117	18	300	
28	29 95	111 11	179 54	256 99	76	127	251	370	481	3	278	13	61 17	61	18	172	
29	31 17	115 51	186 44	266 38	78	130	256	377	489	3	317	13	96 16	359	18	41	
30	82 45	120 10	193 61	276 02	80	133	261	384	497	3	358	13	115 16	281	17	268	
31	33 75	124 57	201 04	285 90	82	136	267	391	505	4	33	13	122 16	193	17	125	
32	35 17	129 83	208 72	296 00	84	139	272	398	513	4	72	13	115 16	96	18	843	
33	36 63	135 01	216 66	306 33	86	142	278	405	521	4	110	13	95 15	358	18	192	
34	38 16	140 40	224 86	316 56	88	145	284	413	529	4	147	13	64 15	246	16	88	
35	39 76	146 01	233 28	327 58	90	148	289	420	537	4	183	13	21 15	128	15	245	
36	41 42	151 83	241 92	338 48	92	152	295	428	545	4	216	12	332 15	6	15	86	
37	43 16	157 56	250 76	349 53	94	155	301	435	553	4	247	12	268 14	242	14	290	
38	44 96	164 11	259 79	360 72	96	158	307	442	560	4	274	12	196 14	109	14	127	
39	46 87	170 57	269 02	372 04	98	162	313	449	568	4	298	12	115 13	338	13	328	
40	48 85	177 20	278 49	383 47	101	166	319	456	575	4	318	12	28 13	197	13	166	
41	50 94	184 01	287 94	394 98	103	169	325	464	582	4	332	11	298 13	54	13	1	
42	53 11	190 96	297 61	406 55	105	173	331	471	590	4	340	11	197 12	273	12	204	
43	55 37	198 06	307 40	418 14	108	177	337	477	597	4	341	11	91 12	126	12	41	
44	57 70	205 28	317 29	429 75	110	180	343	484	604	4	335	10	346 11	342	11	247	
45	60 12	212 62	327 27	441 35	113	184	349	491	610	4	322	10	231 11	193	11	88	
46	62 60	220 06	337 30	452 90	115	188	354	497	617	4	302	10	113 11	42	10	296	
47	65 13	227 59	347 39	464 37	117	191	360	504	623	4	276	9	357 10	258	10	142	
48	67 70	235 21	357 49	475 73	120	195	365	510	629	4	244	9	234 10	109	9	352	
49	70 30	242 91	367 62	486 96	122	198	371	516	635	4	207	9	109 9	326	9	204	
50	72 96	250 69	377 76	498 04	124	202	376	522	641	4	167	8	349 9	181	9	55	
51	75 68	258 55	387 88	508 93	126	205	381	528	647	4	123	8	224 9	87	8	276	
52	78 45	266 47	397 96	519 63	129	208	386	534	652	4	76	8	98 8	262	8	134	
53	81 28	274 44	407 97	530 19	131	212	392	540	658	4	27	7	338 8	125	7	855	
54	84 15	282 48	417 87	540 68	133	215	397	545	663	3	341	7	215 7	354	7	220	

20 PAYMENT LIFE.

	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D. Y.	D. Y.	D. Y.
20	\$50 16	\$199 76	\$312 64	\$459 42	\$145	\$243	\$492	\$745	\$949	7	39	28	228 37
21	51 12	193 38	318 58	468 00	146	244	493	745	949	7	72	28	102 36
22	52 12	197 11	324 65	476 80	146	245	494	746	949	7	104	27	332 35
23	53 15	200 95	330 89	485 83	147	246	495	747	949	7	135	27	186 35
24	54 22	204 89	337 29	495 10	148	247	497	748	949	7	166	27	31 34
25	55 31	209 95	343 86	504 59	148	248	498	748	950	7	194	26	233 33
26	56 44	213 12	350 69	514 30	149	248	499	749	950	7	221	26	62 32
27	57 60	217 40	357 49	524 23	149	249	500	750	950	7	247	25	248 31
28	58 79	221 80	364 56	534 37	150	250	501	750	950	7	269	25	64 31
29	60 02	226 31	371 80	544 70	151	251	502	751	950	7	289	24	237 30
30	61 30	230 94	379 12	555 22	151	252	503	751	950	7	307	24	41 29
31	62 60	235 67	386 75	565 89	152	253	504	752	950	7	320	23	203 28
32	63 93	240 52	394 45	576 71	152	253	504	752	950	7	330	22	362 28
33	65 32	245 49	402 30	587 67	153	254	505	753	950	7	336	22	150 27
34	66 74	250 58	410 27	598 74	153	255	506	753	950	7	338	21	300 26
35	68 20	255 78	418 33	609 92	154	256	507	753	950	7	334	21	81 25
36	69 69	261 10	426 48	621 18	154	257	508	754	950	7	325	20	225 24
37	71 23	266 51	434 69	632 51	155	257	508	754	950	7	309	20	1 24
38	72 81	272 01	442 94	643 89	156	258	509	754	950	7	288	19	139 23
39	74 44	277 60	451 23	655 30	156	259	510	754	950	7	259	18	277 22
40	76 11	283 23	459 51	666 72	157	259	510	753	949	7	223	18	48 21
41	77 80	288 90	467 78	678 13	157	260	511	753	949	7	180	17	183 20
42	79 02	294 58	475 99	689 50	158	261	511	753	949	7	129	16	317 20
43	81 44	300 26	484 15	700 83	158	262	511	752	948	7	72	16	87 19
44	83 29	306 91	492 20	712 08	159	262	511	751	948	7	9	15	221 18
45	85 17	311 52	500 15	723 24	159	263	511	750	948	6	304	14	356 17
46	87 07	317 06	507 94	734 27	160	263	510	749	947	6	229	14	128 17
47	88 97	322 53	515 55	745 16	160	263	510	748	946	6	149	13	266 16
48	90 86	327 91	522 96	755 88	161	264	509	746	946	6	67	13	41 15
49	92 73	333 19	530 15	766 41	161	264	508	745	945	6	246	12	184 14
50	94 61	338 37	537 10	776 73	161	264	508	743	944	5	258	11	329 14
51	96 49	343 43	543 77	786 82	161	264	506	741	943	5	169	11	115 13
52	98 37	348 37	550 14	796 67	161	264	505	738	942	5	80	10	269 12
53	100 27	353 18	556 18	806 28	161	264	504	736	941	4	357	10	68 12
54	102 16	357 85	561 84	815 69	162	264	503	733	939	4	268	9	228 11

NOTE—American 3% Full Level Premium Reserve adopted Jan. 1, 1908; Full Reserve allowed at end of 3rd year.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Ag at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	
10 Pay. Life	21	\$ 46.20	\$ 178.23	\$ 493	30 9	\$ 392.09	1000	Pd-up	\$ 427.36	1000	Pd-up	\$ 468.00	1000	Pd-up			
	25	49.10	190.85	495	28 285	419.88	1000	"	459.42	1000	"	504.59	1000	"			
	30	53.40	208.83	497	26 228	459.42	1000	"	504.59	1000	"	555.22	1000	"			
	35	58.50	229.38	499	23 356	504.59	1000	"	555.22	1000	"	609.92	1000	"			
	40	64.60	252.46	500	20 363	555.22	1000	"	609.92	1000	"	666.72	1000	"			
	45	72.00	277.61	500	17 300	609.92	1000	"	666.72	1000	"	723.24	1000	"			
	50	81.00	302.88	497	14 220	666.72	1000	"	723.24	1000	"	776.73	1000	"			
	55	92.20	326.25	489	11 180	723.24	1000	"	776.73	1000	"	824.93	1000	"			
60	106.50	345.28	477	8 236	776.73	1000	"	824.93	1000	"	869.06	1000	"				
15 Pay. Life	21	34.30	117.86	326	18 214	258.71	600	36 174	427.36	1000	Pd-up	468.00	1000	Pd-up			
	25	36.60	126.82	329	18 264	278.23	663	33 313	459.42	1000	"	504.59	1000	"			
	30	39.90	139.53	332	18 70	305.82	666	30 132	504.59	1000	"	555.22	1000	"			
	35	43.80	154.03	335	16 324	336.99	668	26 255	555.22	1000	"	609.92	1000	"			
	40	48.60	170.27	337	14 361	371.28	669	22 344	609.92	1000	"	666.72	1000	"			
	45	54.60	187.93	338	12 262	406.81	667	19 68	666.72	1000	"	723.24	1000	"			
	50	62.30	205.19	336	10 108	440.79	661	15 191	723.24	1000	"	776.73	1000	"			
	55	72.40	220.71	331	7 345	470.40	650	12 31	776.73	1000	"	824.93	1000	"			
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	
10 Year End.	21	100.20	453.37	524	5 \$503	659.75	720	3 \$713	768.90	816	2 \$812	882.26	909	1 \$908			
	25	100.60	453.12	524	5 502	659.50	720	3 712	768.70	815	2 812	882.13	909	1 908			
	30	101.20	452.71	523	5 499	659.08	720	3 711	768.34	815	2 811	881.91	908	1 907			
	35	102.10	452.13	523	5 496	658.45	719	3 709	767.80	814	2 810	881.57	908	1 907			
	40	103.30	451.21	521	5 489	657.47	718	3 706	766.95	813	2 808	881.02	907	1 906			
	45	105.30	449.83	519	5 478	655.80	716	3 701	765.44	812	2 805	880.02	906	1 905			
	50	108.60	446.99	515	5 456	652.53	712	3 690	762.55	808	2 799	878.15	904	1 902			
	55	113.90	441.79	508	5 417	646.70	705	3 671	757.44	803	2 788	874.83	901	1 897			
60	122.40	433.11	496	5 316	636.90	693	3 638	748.78	793	2 768	869.18	895	1 889				
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
15 Year End.	21	64.90	273.53	363	10 \$298	397.88	500	8 \$461	602.66	697	5 \$682	914.35	942	1 \$941			
	25	65.30	273.32	363	10 284	397.59	500	8 458	602.30	696	5 681	914.19	942	1 941			
	30	66.00	273.02	362	10 287	397.14	499	8 453	601.70	695	5 678	913.91	941	1 940			
	35	67.00	272.66	361	10 274	396.55	498	8 444	600.85	694	5 674	913.46	941	1 940			
	40	68.50	272.31	360	10 251	395.89	496	8 427	599.65	692	5 666	912.60	940	1 939			
	45	70.90	272.11	358	10 208	394.96	493	8 397	597.47	688	5 651	911.30	939	1 937			
	50	74.90	271.04	353	10 127	392.54	487	8 341	593.08	682	5 623	908.76	936	1 934			
	55	81.40	268.74	346	9 \$205	388.06	477	8 255	585.46	670	5 572	904.34	931	1 927			
60	92.00	265.19	335	6 \$228	381.04	462	8 29	573.14	652	5 478	896.85	924	1 916				
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
20 Year End.	21	47.60	185.44	281	15 \$154	408.03	542	10 \$491	675.97	781	5 \$770	930.06	958	1 957			
	25	48.10	185.39	280	15 145	407.79	541	10 487	675.54	781	5 768	929.87	958	1 957			
	30	48.80	185.41	279	15 127	407.51	540	10 477	674.85	780	5 765	929.51	957	1 956			
	35	50.00	185.71	279	15 94	407.45	538	10 460	674.00	778	5 759	928.91	957	1 956			
	40	51.80	186.67	278	15 32	407.08	536	10 428	672.61	775	5 748	927.86	956	1 955			
	45	54.80	188.73	277	12 \$280	408.62	533	10 369	669.88	770	5 728	925.98	954	1 952			
	50	59.60	191.27	275	9 \$242	408.61	526	10 256	664.75	761	5 690	922.64	950	1 947			
	55	67.60	194.80	271	7 \$24	408.33	515	10 29	656.29	746	5 620	916.95	944	1 939			
25 Year End.	21	37.50	134.12	229	20 \$19	294.63	445	15 \$339	487.16	646	10 \$603	669.03	795	6 \$781			
	25	38.00	134.31	229	10 \$355	294.81	444	15 327	487.09	645	10 597	668.65	794	6 778			
	30	39.00	134.89	229	17 \$210	295.55	444	15 301	487.38	644	10 583	668.27	793	6 772			
	35	40.30	136.27	229	15 \$18	297.51	443	15 254	488.66	642	10 559	667.93	791	6 760			
	40	42.60	139.13	229	12 \$186	301.61	443	15 164	490.90	640	10 514	667.19	787	6 740			
		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
30 Year End.	21	31.10	101.26	193	15 174	222.04	378	20 \$188	366.80	552	15 \$454	539.03	713	10 \$673			
	25	31.70	101.84	193	14 208	223.00	378	20 \$159	367.29	551	15 \$436	539.59	713	10 \$664			
	30	32.80	103.28	194	13 98	225.48	378	20 \$97	370.06	551	15 \$398	541.47	712	10 \$644			
	35	34.50	106.16	196	11 287	230.52	380	19 \$166	375.75	552	15 \$328	544.94	710	10 \$609			
	40	37.20	111.46	199	10 60	239.67	384	15 \$260	385.10	554	15 \$190	550.35	708	10 \$542			
	45	41.60	120.33	205	8 184	253.70	391	12 \$167	399.08	566	14 0	558.44	705	10 \$408			
	50	48.40	132.70	213	6 332	273.15	399	9 \$259	418.57	560	10 \$219	569.41	700	10 \$127			

†Days.

NOTE—3% Full Level Premium Reserve adopted Jan. 1, 1908; Full Reserve at end of 3rd year.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$76.95	\$84.90	\$97.15	\$112.30	\$132.65	\$159.45	\$242.15
Cash Value Deducted.....	37.75	39.14	41.42	44.14	49.11	57.25	96.54
20 Payment Life.....	122.25	130.70	142.95	158.15	176.60	199.70	269.45
Cash Value Deducted.....	33.96	35.21	37.21	40.63	45.68	53.84	93.84
20 Year Endowment.....	212.45	214.25	216.65	221.10	227.70	239.05	286.65
Cash Value Deducted.....	27.01	28.86	31.24	35.39	41.03	50.32	91.85

TEN YEARS.

Ordinary Life.....	\$150.85	\$166.10	\$189.75	\$219.00	\$258.00	\$309.05	\$467.75
Cash Value Deducted.....	65.94	67.16	69.65	72.99	80.80	96.43	177.25
20 Payment Life.....	238.10	254.35	278.05	307.35	342.90	387.05	521.40
Cash Value Deducted.....	44.72	45.40	47.11	51.57	59.67	75.53	139.03
20 Year Endowment.....	411.80	415.40	420.00	428.75	441.65	463.35	555.25
Cash Value Deducted.....	3.77	7.61	12.49	21.30	33.67	54.73	146.92

FIFTEEN YEARS.

Ordinary Life.....	\$220.35	\$242.25	\$276.10	\$317.75	\$373.00	\$445.55	\$673.15
Cash Value Deducted.....	82.35	81.89	82.49	84.47	94.60	118.28	245.51
20 Payment Life.....	345.05	368.30	402.45	444.55	495.45	558.70	753.65
Cash Value Deducted.....	26.47	24.44	23.26	26.22	35.94	58.55	136.55
20 Year Endowment.....	593.40	595.75	605.70	618.60	637.50	669.40	804.50
Cash Value Deducted.....	182.57	176.79	169.15	155.40	135.11	114.48	148.21

ACTUAL HISTORY.

FIVE YEARS—(Policies issued in 1919.)

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$76.95	\$84.90	\$97.15	\$112.30	\$132.65	\$159.45	\$242.15
Cash Value Deducted.....	37.75	39.14	41.42	44.14	49.11	57.25	96.54
20 Payment Life.....	122.25	130.70	142.95	158.15	176.60	199.70	269.45
Cash Value Deducted.....	33.96	35.21	37.21	40.63	45.68	53.84	93.84
20 Year Endowment.....	214.45	214.25	216.65	221.10	227.70	239.05	286.65
Cash Value Deducted.....	27.01	28.86	31.24	35.39	41.03	50.32	91.85

TEN YEARS.—(Policies issued in 1914.)

Ordinary Life.....	\$150.85	\$166.10	\$189.75	\$219.00	\$258.00	\$309.05	\$467.75
Cash Value Deducted.....	64.95	67.16	69.65	72.99	80.80	96.43	177.25
20 Payment Life.....	238.10	254.35	278.05	307.35	342.90	387.05	521.40
Cash Value Deducted.....	44.72	45.40	47.11	51.57	59.67	75.53	139.03
20 Year Endowment.....	411.80	415.40	420.00	428.75	441.65	463.35	555.25
Cash Value Deducted.....	3.77	7.61	12.49	21.30	33.67	54.73	146.92

FIFTEEN YEARS.—(Policies issued in 1909.)

Ordinary Life.....	\$221.35	\$243.40	\$277.20	\$319.05	\$374.40	\$447.15	\$675.75
Cash Value Deducted.....	83.35	83.04	83.59	85.77	96.00	119.88	248.11
20 Payment Life.....	346.20	369.60	403.70	446.00	497.10	560.45	756.35
Cash Value Deducted.....	27.62	25.74	24.51	27.67	37.59	60.30	139.25
20 Year Endowment.....	594.85	600.40	607.25	620.30	639.30	671.30	807.30
Cash Value Deducted.....	181.12	175.14	167.60	153.70	133.31	114.42	151.01

†Cash value in excess of cost.

1924 DIVIDENDS AND NET COSTS

TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

Prem	\$18.90		\$20.70		\$23.50		\$27.00		\$31.70		\$38.00		\$58.30	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$ 3.30	\$15.60	\$ 3.45	\$17.25	\$ 3.75	\$19.75	\$ 4.15	\$22.85	\$ 4.65	\$27.05	\$ 5.40	\$32.60	\$ 8.60	\$49.70
1922	3.40	15.50	3.60	17.10	3.90	19.60	4.30	22.70	4.90	26.80	5.75	32.25	9.25	49.05
1921	3.50	15.40	3.70	17.00	4.05	19.45	4.55	22.45	5.15	26.55	6.10	31.90	9.85	48.45
1920	3.60	15.30	3.85	16.85	4.25	19.25	4.75	22.25	5.45	26.25	6.45	31.55	10.50	47.80
1919	3.75	15.15	4.00	16.70	4.40	19.10	4.95	22.05	5.70	26.00	6.85	31.15	11.15	47.15
1918	3.85	15.05	4.15	16.55	4.60	18.90	5.20	21.80	6.00	25.70	7.25	30.75	11.80	46.50
1917	4.00	14.90	4.30	16.40	4.80	18.70	5.40	21.60	6.30	25.40	7.65	30.35	12.50	45.80
1916	4.10	14.80	4.45	16.25	4.95	18.55	5.65	21.35	6.60	25.10	8.05	29.95	13.15	45.15
1915	4.25	14.65	4.60	16.10	5.15	18.35	5.90	21.10	6.95	24.75	8.50	29.50	13.85	44.45
1914	4.40	14.50	4.80	15.90	5.40	18.10	6.15	20.85	7.30	24.40	8.95	29.05	14.60	43.70
1913	4.70	14.20	5.10	15.60	5.80	17.70	6.65	20.35	7.90	23.80	9.70	28.30	15.75	42.55
1912	4.85	14.05	5.30	15.40	6.00	17.50	6.95	20.05	8.30	23.40	10.20	27.80	16.50	41.80
1911	5.00	13.90	5.45	15.25	6.20	17.30	7.25	19.75	8.70	23.00	10.70	27.30	17.20	41.10
1910	5.15	13.75	5.65	15.05	6.45	17.05	7.55	19.45	9.10	22.60	11.20	26.80	17.95	40.35
1909	5.30	13.60	5.85	14.85	6.70	16.80	7.85	19.15	9.50	22.20	11.70	26.30	18.70	39.60
1908	5.65	13.25	6.20	14.50	7.15	16.35	8.40	18.60	10.15	21.55	12.50	25.50	19.90	38.40
Prem	\$18.90	\$20.70	\$23.50	\$27.00	\$31.70	\$38.00	\$58.30							
1907	5.80	13.10	6.35	14.35	7.25	16.25	8.70	18.60	10.60	21.60	13.15	25.65	21.65	37.75
1906	5.95	12.95	6.50	14.20	7.45	16.05	8.95	18.35	10.95	21.25	13.60	25.20	22.25	38.15
1905	6.05	12.85	6.65	14.05	7.65	15.85	9.25	18.05	11.20	20.90	14.05	24.75	22.80	37.60
1904	6.20	12.70	6.80	13.90	7.90	15.60	9.55	17.75	11.65	20.55	14.50	24.30	23.40	37.00
Tot	92.80	285.20	100.75	313.25	113.80	356.20	132.10	409.10	157.15	478.85	192.25	570.95	311.35	863.05
†		86.03		82.75		80.18		81.52		95.38		129.60		311.86

TWENTY YEAR PATMENT LIFE

Prem	\$28 50		\$30 40		\$33 20		\$36 70		\$41 00		\$46 50		\$64 00	
1923	\$ 3.60	\$24.90	\$ 3.75	\$26.65	\$ 4.05	\$29.15	\$ 4.45	\$32.25	\$ 4.95	\$36.05	\$ 5.65	\$40.85	\$ 8.75	\$55.25
1922	3.80	24.70	4.00	26.40	4.30	28.90	4.75	31.95	5.30	35.70	6.10	40.40	9.45	54.55
1921	4.05	24.45	4.25	26.15	4.60	28.60	5.05	31.65	5.65	35.35	6.55	39.95	10.10	53.95
1920	4.30	24.20	4.50	25.90	4.90	28.30	5.40	31.30	6.05	34.95	7.00	39.50	10.80	53.20
1919	4.50	24.00	4.80	25.60	5.20	28.00	5.70	31.00	6.45	34.55	7.50	39.00	11.45	52.55
1918	4.80	23.70	5.05	25.35	5.50	27.70	6.10	30.60	6.85	34.15	8.00	38.50	12.20	51.80
1917	5.05	23.45	5.35	25.05	5.85	27.35	6.45	30.25	7.30	33.70	8.50	38.00	12.90	51.10
1916	5.30	23.20	5.65	24.75	6.15	27.05	6.85	29.85	7.75	33.25	9.00	37.50	13.60	50.40
1915	5.60	22.90	6.00	24.40	6.50	26.70	7.25	29.45	8.15	32.85	9.55	36.95	14.30	49.70
1914	5.90	22.60	6.30	24.10	6.90	26.30	7.65	29.05	8.65	32.35	10.10	36.40	15.05	48.95
1913	6.45	22.05	6.90	23.50	7.55	25.65	8.35	28.35	9.45	31.55	11.05	35.45	16.25	47.75
1912	6.75	21.75	7.25	23.15	7.90	25.30	8.80	27.90	9.95	31.05	11.60	34.90	16.90	47.10
1911	7.10	21.40	7.60	22.80	8.30	24.90	9.25	27.45	10.50	30.50	12.15	34.35	17.60	46.40
1910	7.45	21.05	7.95	22.45	8.70	24.50	9.70	27.00	11.00	30.00	12.75	33.75	18.20	45.80
1909	7.80	20.70	8.35	22.05	9.15	24.05	10.20	26.50	11.55	29.45	13.30	33.20	18.80	45.20
1908	8.40	20.10	8.95	21.45	9.85	23.35	10.95	25.75	12.15	28.55	14.25	32.25	19.85	44.15
Prem	\$27.40	\$29.40	\$32.30	\$36.00	\$41.00	\$46.50	\$64.00							
1907	7.80	19.60	8.40	21.00	9.25	23.05	10.50	25.50	12.05	28.55	14.20	32.40	20.70	45.00
1906	8.00	19.40	8.65	20.75	9.55	22.75	10.85	25.15	12.45	28.15	14.60	32.10	20.80	44.90
1905	8.25	19.15	8.90	20.50	9.85	22.45	11.15	24.85	12.75	27.85	14.85	31.75	20.90	44.80
1904	8.50	18.90	9.20	20.20	10.15	22.15	11.50	24.50	13.10	27.50	15.10	31.50	20.95	44.75
Tot	123.40	442.20	131.80	472.20	144.20	516.20	160.90	570.30	182.35	636.05	211.70	718.70	309.55	977.25
†		125.80		132.39		139.02		139.62		130.67		14.54		152.32

TWENTY YEAR ENDOWMENT

Prem	\$47.60	\$48.10	\$48.80	\$50.00	\$51.80	\$54.80	\$67.60							
1923	\$ 4.15	\$43.45	\$ 4.30	\$43.80	\$ 4.50	\$44.30	\$ 4.80	\$45.20	\$ 5.25	\$46.55	\$ 5.90	\$48.90	\$ 8.90	\$58.70
1922	4.60	43.00	4.75	43.35	5.00	43.80	5.30	44.70	5.75	46.05	6.45	48.35	9.55	58.05
1921	5.10	42.50	5.25	42.85	5.45	43.35	5.75	44.25	6.25	45.55	6.95	47.85	10.25	57.35
1920	5.60	42.00	5.70	42.40	5.95	42.85	6.25	43.75	6.75	45.05	7.55	47.25	10.95	56.65
1919	6.10	41.50	6.25	41.85	6.45	42.35	6.80	43.20	7.30	44.50	8.10	46.70	11.70	55.90
1918	6.60	41.00	6.75	41.35	7.00	41.80	7.30	42.70	7.80	44.00	8.70	46.10	12.45	55.15
1917	7.15	40.45	7.30	40.80	7.55	41.25	7.90	42.10	8.40	43.40	9.30	45.50	13.15	54.45
1916	7.70	39.90	7.85	40.25	8.10	40.70	8.45	41.55	9.00	42.80	9.95	44.85	13.90	53.70
1915	8.30	39.30	8.40	39.70	8.70	40.10	9.05	40.95	9.60	42.20	10.55	44.25	14.60	53.00
1914	8.90	38.70	9.05	39.05	9.30	39.50	9.65	40.35	10.25	41.55	11.20	43.60	15.30	52.30
1913	9.95	37.65	10.10	38.00	10.35	38.45	10.70	39.30	11.30	40.50	12.30	42.50	16.55	51.05
1912	10.60	37.00	10.75	37.35	10.95	37.85	11.35	38.65	11.95	39.85	12.90	41.90	17.20	50.40
1911	11.25	36.35	11.40	36.70	11.65	37.15	12.00	38.00	12.65	39.15	13.60	41.20	17.80	49.80
1910	11.95	35.65	12.10	36.00	12.30	36.50	12.70	37.30	13.30	38.50	14.25	40.55	18.40	49.20
1909	12.65	34.95	12.80	35.30	13.05	35.75	13.40	36.60	13.95	37.85	14.90	39.90	18.80	48.80
1908	13.80	33.80	13.95	34.15	14.15	34.65	14.50	35.50	15.05	36.75	16.00	38.80	19.75	47.85
Prem	\$48.20	\$48.10	\$49.60	\$50.00	\$52.00	\$56.00	\$69.80							
1907	13.00	35.20	13.20	34.90	13.50	36.10	13.85	36.95	14.55	38.25	15.60	40.40	20.15	49.65
1906	13.50	34.70	13.65	34.45	13.95	35.65	14.30	36.50	14.90	37.90	15.85	40.15	20.20	49.00
1905	14.05	34.15	14.15	33.95	14.40	35.20	14.70	36.10	15.25	37.55	16.00	40.00	20.25	49.55
1904	14.55	33.65	14.65	33.45	14.90	34.70	15.10	35.70	15.50	37.30	16.10	39.90	20.30	49.50
Tot	189.50	764.90	192.35	769.65	197.20	782.00	203.85	799.35	214.75	825.25	232.15	868.65	310.15	1050.65
†	Policy matures for \$1,000.													

†Net cost for 20 years Cash Value deducted.

†Cash Value in excess of cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

Prem	\$18.90		\$20.70		\$23.50		\$27.30		\$32.20		\$38.80		\$60.40	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	\$ 2.30	\$16.60	\$ 2.45	\$18.25	\$ 2.65	\$20.85	\$ 3.00	\$24.30	\$ 3.40	\$28.80	\$ 4.00	\$34.80	\$ 6.35	\$54.05
1906	2.40	16.50	2.50	18.20	2.75	20.75	3.10	24.20	3.55	28.65	4.20	34.60	6.70	53.70
1907	3.05	15.85	3.25	17.45	3.45	20.65	4.00	23.30	4.55	27.65	5.35	33.45	8.75	51.65
1908	3.15	15.75	3.30	17.40	3.60	19.90	4.10	23.20	4.70	27.50	5.60	33.20	9.15	51.25
1909	3.25	15.65	3.45	17.25	3.80	19.70	4.35	22.95	5.05	27.15	6.10	32.70	10.10	50.30
1910	3.75	15.15	4.00	16.70	4.40	19.10	5.10	22.20	5.95	26.25	7.25	31.55	11.95	48.45
1911	4.05	14.85	4.35	16.35	4.80	18.70	5.60	21.70	6.60	25.60	8.00	30.80	13.20	47.20
1912	4.45	14.45	4.80	15.95	5.30	18.20	6.15	21.15	7.25	24.95	8.85	29.95	14.75	45.65
1913	4.55	14.35	4.90	15.80	5.40	18.10	6.30	21.00	7.45	24.75	9.15	29.65	15.30	45.10
1914	4.65	14.25	5.00	15.70	5.55	17.95	6.50	20.80	7.80	24.40	9.50	29.30	15.85	44.55
1915	4.85	14.05	5.25	15.45	5.85	17.65	6.90	20.40	8.20	24.00	10.15	28.65	16.90	43.50
1916	5.15	13.75	5.55	15.15	6.25	17.25	7.35	19.95	8.80	23.40	10.90	27.90	18.10	42.30
1917	5.25	13.65	5.70	15.00	6.40	17.10	7.55	19.75	9.10	23.10	11.25	27.55	18.70	41.70
1918	5.35	13.55	5.80	14.90	6.55	16.95	7.80	19.50	9.40	22.80	11.65	27.15	19.30	41.10
1919	5.45	13.45	5.95	14.75	6.75	16.75	8.00	19.30	9.70	22.50	12.05	26.75	19.95	40.45
1920	5.70	13.20	6.25	14.45	7.10	16.40	8.45	18.85	10.25	21.95	12.75	26.05	21.00	39.40
1921	5.80	13.10	6.35	14.35	7.25	16.25	8.70	18.60	10.60	21.60	13.15	25.65	21.65	38.75
1922	5.95	12.95	6.50	14.20	7.45	16.05	8.95	18.35	10.95	21.25	13.60	25.20	22.25	38.15
1923	6.05	12.85	6.65	14.05	7.65	15.85	9.25	18.05	11.30	20.90	14.05	24.75	22.80	37.60
1924	6.20	12.70	6.80	13.90	7.90	15.65	9.55	17.75	11.65	20.55	14.50	24.30	23.40	37.00
Tot	91.35	286.65	98.80	315.20	110.85	359.15	130.70	415.30	156.25	487.75	192.05	583.95	316.15	891.85
†		116.65		114.20		113.15		117.30		132.75		169.95		364.85

TWENTY PAYMENT LIFE

Prem	\$27.40		\$29.40		\$32.30		\$36.00		\$40.60		\$46.60		\$65.70	
1905	\$ 2.60	\$24.80	\$ 2.75	\$26.65	\$ 3.00	\$29.30	\$ 3.30	\$32.70	\$ 3.70	\$36.90	\$ 4.25	\$42.35	\$ 6.55	\$59.15
1906	2.75	24.65	2.90	26.50	3.15	29.15	3.45	32.55	3.90	36.70	4.50	42.10	6.90	58.80
1907	3.30	24.10	3.55	25.85	3.80	28.50	4.20	31.80	4.75	35.55	5.55	41.05	8.80	56.90
1908	3.45	23.95	3.70	25.70	3.95	28.35	4.40	31.60	5.00	35.60	5.85	40.75	9.30	56.40
1909	3.70	23.70	3.95	25.45	4.30	28.00	4.70	31.20	5.45	35.15	6.50	40.10	10.35	55.35
1910	4.45	22.95	4.80	24.65	5.15	27.15	5.85	30.15	6.65	33.95	7.85	38.75	12.30	53.40
1911	4.55	22.85	5.30	24.10	5.40	26.50	6.45	29.55	7.40	33.20	8.75	37.85	13.60	52.10
1912	5.40	22.60	5.80	23.60	6.30	26.00	7.05	28.95	8.05	32.55	9.55	37.05	15.00	50.70
1913	5.55	21.85	6.05	22.45	6.50	25.80	7.30	28.70	8.35	32.25	9.95	36.65	15.60	50.10
1914	5.75	21.65	6.15	22.25	6.70	25.60	7.55	28.45	8.65	31.95	10.30	36.30	16.10	49.60
1915	6.10	21.30	6.60	22.80	7.20	25.10	8.10	27.00	9.30	31.30	11.05	35.55	17.15	48.55
1916	6.55	20.85	7.05	22.35	7.75	24.55	8.70	27.30	10.00	30.60	11.90	34.70	18.30	47.40
1917	6.75	20.65	7.30	22.10	7.95	24.35	9.00	27.00	10.35	30.25	12.30	34.30	18.80	46.90
1918	6.95	20.45	7.50	21.90	8.20	24.10	9.30	26.70	10.70	29.90	12.70	33.90	19.25	46.45
1919	7.15	20.25	7.70	21.70	8.45	23.85	9.60	26.40	11.05	29.55	13.10	33.50	19.65	46.05
1920	7.55	19.85	8.15	21.25	9.00	23.30	10.20	25.80	11.70	28.90	13.80	32.80	20.45	45.25
1921	7.80	19.60	8.40	21.00	9.25	23.05	10.50	25.50	12.05	28.55	14.20	32.40	20.70	45.00
1922	8.00	19.40	8.65	20.75	9.55	22.75	10.85	25.15	12.45	28.15	14.50	32.10	20.80	44.90
1923	8.25	19.15	8.90	20.50	9.85	22.45	11.15	24.85	12.75	27.85	14.85	31.75	20.90	44.80
1924	8.50	18.90	9.20	20.20	10.15	22.15	11.50	24.50	13.10	27.50	15.10	31.50	20.95	44.75
Tot	115.50	432.50	124.30	463.70	136.00	510.00	153.25	566.75	175.35	636.65	209.55	725.45	311.45	1002.55
†		14.50		8.70		3.00		1.75		11.65		39.45		204.55

TWENTY YEAR ENDOWMENT

Prem	\$43.20		\$48.70		\$54.00		\$60.80		\$68.80		\$78.00		\$89.40	
1905	\$ 3.35	\$44.85	\$ 3.45	\$45.25	\$ 3.60	\$46.00	\$ 3.80	\$47.00	\$ 4.10	\$48.70	\$ 4.60	\$51.40	\$ 6.65	\$63.15
1906	3.60	44.60	3.70	45.00	3.85	45.75	4.05	46.75	4.40	48.40	4.90	51.10	7.05	62.75
1907	3.90	44.30	4.05	44.65	4.35	45.25	4.60	46.20	5.15	47.65	5.85	50.15	8.90	60.90
1908	4.20	44.00	4.35	44.35	4.65	44.95	4.95	45.85	5.45	47.35	6.20	49.80	9.40	60.40
1909	5.20	43.00	5.30	43.40	5.60	44.00	5.90	44.90	6.40	46.40	7.20	48.80	10.60	59.20
1910	6.60	41.60	6.75	41.95	7.00	42.60	7.35	43.45	7.90	44.90	8.85	47.15	12.65	57.15
1911	7.50	40.70	7.65	41.05	7.95	41.65	8.30	42.50	8.95	43.85	9.90	46.10	14.00	55.80
1912	8.05	40.15	8.20	40.50	8.55	41.05	8.90	41.90	9.60	43.20	10.75	45.25	15.40	54.40
1913	8.40	39.80	8.55	40.15	8.90	40.70	9.30	41.50	10.00	42.80	11.15	44.85	15.90	53.90
1914	8.75	39.45	8.95	39.75	9.25	40.35	9.65	41.15	10.40	42.40	11.55	44.45	16.45	53.35
1915	9.55	38.65	9.70	39.00	10.05	39.55	10.45	40.35	11.20	41.60	12.40	43.60	17.40	52.40
1916	10.40	37.80	10.60	38.10	10.95	38.65	11.35	39.45	12.15	40.65	13.40	42.60	18.55	51.25
1917	10.85	37.35	11.00	37.70	11.35	38.25	11.75	39.05	12.55	40.25	13.80	42.20	18.85	50.95
1918	11.25	36.95	11.40	37.30	11.75	37.85	12.15	38.65	12.95	39.85	14.20	41.80	19.30	50.50
1919	11.70	36.50	11.85	36.85	12.20	37.40	12.60	38.20	13.40	39.40	14.55	41.45	19.50	50.30
1920	12.55	35.65	12.70	36.00	13.05	36.55	13.45	37.35	14.20	38.60	15.30	40.70	20.10	49.70
1921	13.00	35.20	13.20	35.50	13.50	36.10	13.85	36.95	14.55	38.25	15.60	40.40	20.15	49.65
1922	13.50	34.70	13.65	35.05	13.95	35.65	14.30	36.50	14.90	37.90	15.85	40.15	20.20	49.60
1923	14.05	34.15	14.15	34.55	14.40	35.20	14.70	36.10	15.25	37.55	16.00	40.00	20.25	49.55
1924	14.55	33.65	14.65	34.05	14.90	34.70	15.10	35.70	15.60	37.30	16.10	39.90	20.30	49.50
Tot	180.95	783.05	183.85	790.15	189.80	802.20	196.50	819.50	209.00	847.00	228.15	891.85	311.60	1094.40
†		Policies mature for \$1,000.												

†Net cost for 20 years. Cash Value deducted.

†Cash value in excess of cost.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE (January 1, 1924, to January 1, 1925.)

10 PAYMENT LIFE.

Age	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
Prem.	46.20	49.10	53.40	58.50	64.60	72.00	81.00	92.20
1st	4.10	4.30	4.65	5.05	5.60	6.40	7.65	9.55
2d	4.55	4.80	5.15	5.65	6.25	7.10	8.45	10.45
3rd	5.00	5.30	5.70	6.20	6.90	7.85	9.30	11.40
4th	5.50	5.80	6.25	6.85	7.60	8.60	10.15	12.30
5th	5.95	6.30	6.85	7.45	8.30	9.40	11.00	13.20
6th	6.50	6.85	7.40	8.10	9.00	10.15	11.85	14.10
7th	7.00	7.40	8.05	8.80	9.75	11.00	12.70	14.95
8th	7.55	7.95	8.65	9.50	10.50	11.85	13.60	15.80
9th	8.10	8.60	9.30	10.20	11.30	12.70	14.40	16.60
10th	8.70	9.20	10.00	10.95	12.10	13.55	15.25	17.30

15 PAYMENT LIFE.

Prem.	34.30	36.60	39.90	43.80	48.60	54.60	62.30	72.40
1st	3.75	3.95	4.20	4.60	5.15	5.90	7.10	9.00
2d	4.05	4.25	4.60	5.05	5.60	6.40	7.70	9.75
3rd	4.35	4.60	4.95	5.45	6.05	6.95	8.35	10.50
4th	4.65	4.95	5.35	5.85	6.55	7.50	9.00	11.25
5th	5.00	5.30	5.75	6.30	7.05	8.10	9.65	12.00
6th	5.35	5.65	6.15	6.75	7.55	8.70	10.35	12.75
7th	5.70	6.05	6.55	7.20	8.05	9.30	11.05	13.50
8th	6.05	6.45	7.00	7.70	8.60	9.90	11.70	14.25
9th	6.45	6.85	7.45	8.20	9.20	10.55	12.40	15.00
10th	6.85	7.25	7.90	8.70	9.75	11.20	13.10	15.70

10 YEAR ENDOWMENT.

Prem.	100.20	100.60	101.20	102.10	103.30	105.30	108.60	113.90
1st	5.75	5.85	6.05	6.35	6.75	7.40	8.40	10.15
2d	6.85	6.95	7.15	7.45	7.85	8.50	9.50	11.25
3rd	7.95	8.10	8.30	8.55	8.95	9.60	10.65	12.35
4th	9.15	9.25	9.45	9.75	10.15	10.75	11.80	13.45
5th	10.35	10.50	10.65	10.95	11.30	11.95	12.90	14.50
6th	11.65	11.75	11.90	12.20	12.50	13.10	14.05	15.55
7th	12.95	13.05	13.20	13.45	13.80	14.30	15.20	16.55
8th	14.30	14.40	14.55	14.75	15.10	15.60	16.30	17.45
9th	15.70	15.80	15.95	16.15	16.40	16.80	17.40	18.30
10th	17.15	17.25	17.35	17.55	17.75	18.05	18.45	19.00

15 YEAR ENDOWMENT.

Prem.	64.90	65.30	66.00	67.00	68.50	70.90	74.90	81.40
1st	4.65	4.80	5.00	5.30	5.75	6.40	7.45	9.25
2d	5.35	5.45	5.70	6.00	6.40	7.05	8.20	10.05
3rd	6.05	6.15	6.40	6.70	7.10	7.80	9.00	10.90
4th	6.75	6.90	7.10	7.40	7.85	8.55	9.75	11.70
5th	7.50	7.60	7.85	8.15	8.60	9.30	10.55	12.55
6th	8.25	8.40	8.60	8.90	9.35	10.10	11.35	13.35
7th	9.05	9.20	9.40	9.70	10.20	10.90	12.15	14.15
8th	9.90	10.00	10.20	10.50	10.95	11.75	12.95	14.95
9th	10.75	10.85	11.05	11.35	11.80	12.65	13.80	15.70
10th	11.60	11.75	11.95	12.20	12.65	13.40	14.55	16.30

Dividend payable end of first year contingent upon payment of 2d premium.

1924 DIVIDENDS PAYABLE ON 5 YEAR DIVIDEND POLICIES.

POLICY PLAN AND DIVIDEND POLICY	Age	Annual Premium	Premiums Paid during Period	Dividend	Total Cost during Period	Annual Net Cost
Ordinary Life Fourth 5-Year Period	25	\$20.70	\$103.50	\$35.45	\$68.05	\$13.61
	35	27.30	136.50	49.00	87.50	17.50
	45	38.80	194.00	74.15	119.85	23.97
20 Payment Life Fourth 5-Year Period	25	29.40	147.00	47.20	99.80	19.96
	35	36.00	180.00	59.10	120.90	24.18
	45	46.00	233.00	78.95	154.05	30.81
20 Year Endowment Fourth 5-Year Period	25	48.70	243.50	74.50	169.00	33.80
	35	50.80	254.00	77.85	176.15	35.23
	45	56.00	280.00	85.95	194.05	38.81

25 YEAR ENDOWMENT.

Age	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
Prem.	37.50	38.00	39.00	40.30	42.60	46.20	52.10	60.00
1st	3.85	4.00	4.20	4.50	4.95	5.65	6.80	8.00
2d	4.20	4.35	4.55	4.85	5.35	6.10	7.35	8.50
3rd	4.55	4.70	4.90	5.25	5.75	6.55	7.85	9.00
4th	4.90	5.05	5.30	5.60	6.15	7.00	8.40	9.50
5th	5.25	5.40	5.65	6.00	6.55	7.45	8.95	10.00
6th	5.65	5.80	6.05	6.45	7.05	7.95	9.55	10.60
7th	6.05	6.20	6.45	6.85	7.45	8.45	10.10	11.20
8th	6.45	6.60	6.85	7.25	7.90	9.00	10.70	11.80
9th	6.90	7.05	7.30	7.70	8.35	9.50	11.30	12.40
10th	7.35	7.50	7.80	8.15	8.90	10.05	11.95	13.00

30 YEAR ENDOWMENT.

Prem.	31.10	31.70	32.80	34.50	37.20	41.50	48.40	58.00
1st	3.65	3.80	4.00	4.35	4.80	5.50	6.70	8.00
2d	3.90	4.05	4.30	4.65	5.10	5.90	7.20	8.50
3rd	4.20	4.35	4.55	4.95	5.45	6.30	7.65	9.00
4th	4.45	4.60	4.85	5.25	5.80	6.70	8.20	9.50
5th	4.75	4.90	5.15	5.55	6.15	7.10	8.70	10.00
6th	5.05	5.20	5.45	5.85	6.50	7.55	9.25	10.50
7th	5.35	5.50	5.80	6.20	6.85	8.00	9.80	11.00
8th	5.65	5.80	6.10	6.55	7.25	8.45	10.35	11.50
9th	5.95	6.15	6.45	6.90	7.65	8.95	10.95	12.10
10th	6.30	6.50	6.80	7.30	8.10	9.45	11.50	12.60

5 YEAR TERM.

Prem.	11.60	12.00	12.60	13.50	15.00	17.60	22.50	31.10
1st	2.60	2.75	2.85	3.00	3.35	3.85	4.80	6.00
2d	2.60	2.75	2.90	3.05	3.40	3.95	5.00	6.20
3rd	2.65	2.75	2.90	3.10	3.45	4.05	5.15	6.35
4th	2.65	2.80	2.90	3.10	3.50	4.15	5.35	6.55
5th	2.65	2.80	2.95	3.15	3.50	4.25	5.55	6.75

10 YEAR TERM

Prem.	11.80	12.30	13.00	14.20	16.10	19.80	26.30	37.80
1st	2.65	2.75	2.85	3.10	3.40	4.05	5.15	7.00
2d	2.65	2.80	2.90	3.15	3.45	4.15	5.35	7.40
3rd	2.65	2.80	2.90	3.20	3.50	4.30	5.55	7.75
4th	2.65	2.80	2.95	3.25	3.55	4.40	5.80	8.10
5th	2.65	2.85	2.95	3.25	3.65	4.55	6.00	8.50
6th	2.70	2.85	3.00	3.30	3.70	4.70	6.25	8.80
7th	2.70	2.90	3.00	3.35	3.80	4.85	6.55	9.25
8th	2.70	2.90	3.05	3.40	3.90	5.00	6.80	9.80
9th	2.75	2.90	3.10	3.45	4.00	5.20	7.10	10.30
10th	2.75	2.95	3.10	3.50	4.10	5.45	7.45	10.90

Dividends on Full Paid-up Life Policies According to Attained Ages. American 3%.

Age	25	35	45	55	65
25	\$6.30	\$7.20	\$8.50	\$10.80	\$13.80
26	6.35	7.30	8.65	11.00	14.00
27	6.45	7.45	8.80	11.10	14.10
28	6.55	7.55	8.90	11.20	14.20
29	6.65	7.65	9.00	11.30	14.30
30	6.70	7.80	9.10	11.40	14.40
31	6.80	7.95	9.20	11.50	14.50
32	6.90	8.05	9.30	11.60	14.60
33	7.00	8.20	9.40	11.70	14.70
34	7.10	8.35	9.50	11.80	14.80

1925 DIVIDENDS AND NET COST TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

		\$20.70		\$23.50		\$27.00		\$31.70		\$38.00		\$58.30	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
1st		4.95	15.75	5.20	18.30	5.60	21.40	6.05	25.65	6.75	31.25	9.85	48.45
2nd		5.05	15.65	5.35	18.15	5.80	21.20	6.30	25.40	7.10	30.90	10.45	47.85
3rd		5.20	15.50	5.55	17.95	5.95	21.05	6.55	25.15	7.45	30.55	11.10	47.20
4th		5.35	15.35	5.70	17.80	6.20	20.80	6.80	24.90	7.80	30.20	11.70	46.60
5th		5.50	15.20	5.90	17.60	6.40	20.60	7.10	24.60	8.20	29.80	12.35	45.95
6th		5.65	15.05	6.10	17.40	6.60	20.40	7.40	24.30	8.60	29.40	12.95	45.35
7th		5.80	14.90	6.25	17.25	6.85	20.15	7.70	24.00	9.05	28.95	13.60	44.70
8th		5.95	14.75	6.45	17.05	7.10	19.90	8.05	23.65	9.45	28.55	14.25	44.05
9th		6.10	14.60	6.65	16.85	7.35	19.65	8.35	23.35	9.90	28.10	14.90	43.40
10th		6.30	14.40	6.85	16.65	7.60	19.40	8.75	22.95	10.35	27.65	15.50	42.80
11th		6.45	14.25	7.05	16.45	7.85	19.15	9.10	22.60	10.85	27.15	16.15	42.15
12th		6.65	14.05	7.25	16.25	8.15	18.85	9.50	22.20	11.30	26.70	16.75	41.55
13th		6.80	13.90	7.50	16.00	8.45	18.55	9.90	21.80	11.80	26.20	17.40	40.90
14th		7.00	13.70	7.75	15.75	8.80	18.25	10.30	21.40	12.30	25.70	18.00	40.30
15th		7.20	13.50	8.00	15.50	9.10	17.90	10.70	21.00	12.75	25.25	18.60	39.70
16th		7.40	13.30	8.25	15.25	9.45	17.55	11.15	20.55	13.25	24.75	19.15	39.15
17th		7.60	13.10	8.50	15.00	9.80	17.20	11.55	20.15	13.75	24.25	19.75	38.55
18th		7.80	12.90	8.80	14.70	10.20	16.80	12.00	19.70	14.25	23.75	20.35	38.05
19th		8.05	12.65	9.10	14.40	10.55	16.45	12.45	19.35	14.75	23.25	20.75	37.55
20th		8.25	12.45	9.40	14.10	10.95	16.05	12.90	18.80	15.25	22.75	21.20	37.10
Tot.		129.05	284.95	141.60	328.40	158.75	381.25	182.60	451.40	214.90	545.10	314.65	851.35
†			54.45		52.35		53.67		67.93		103.75		300.16

TWENTY PAYMENT LIFE

		\$30.40		\$33.20		\$36.70		\$41.00		\$46.50		\$64.00	
1st		5.05	25.35	5.35	27.55	5.70	31.00	6.15	34.85	6.85	39.65	9.95	54.05
2nd		5.35	25.05	5.65	27.55	6.05	30.65	6.55	34.45	7.30	39.20	10.60	53.40
3rd		5.60	24.80	5.95	27.25	6.35	30.35	6.90	34.10	7.80	38.70	11.25	52.75
4th		5.85	24.55	6.25	26.95	6.60	30.00	7.30	33.70	8.25	38.25	11.95	52.05
5th		6.15	24.25	6.55	26.65	7.05	29.65	7.75	33.25	8.75	37.75	12.65	51.35
6th		6.45	23.95	6.90	26.30	7.45	29.25	8.15	32.85	9.30	37.20	13.35	50.65
7th		6.75	23.65	7.25	25.95	7.80	28.90	8.60	32.40	9.85	36.65	14.00	50.00
8th		7.10	23.30	7.60	25.60	8.20	28.50	9.10	31.90	10.40	36.10	14.70	49.30
9th		7.40	22.90	7.95	25.25	8.60	28.10	9.55	31.45	10.95	35.55	15.40	48.60
10th		7.75	22.65	8.35	24.85	9.05	27.65	10.10	30.90	11.55	34.95	16.10	47.90
11th		8.15	22.25	8.70	24.50	9.50	27.20	10.60	30.40	12.15	34.35	16.75	47.25
12th		8.50	21.90	9.10	24.10	9.95	26.75	11.15	29.85	12.70	33.80	17.40	46.60
13th		8.85	21.55	9.55	23.65	10.45	26.25	11.70	29.30	13.35	33.15	18.05	45.95
14th		9.25	21.15	10.00	23.20	10.95	25.75	12.25	28.75	13.95	32.55	18.65	45.35
15th		9.65	20.75	10.45	22.75	11.45	25.25	12.85	28.15	14.55	31.95	19.20	44.80
16th		10.05	20.35	10.90	22.30	12.00	24.70	13.45	27.55	15.15	31.35	19.75	44.25
17th		10.50	19.90	11.40	21.80	12.55	24.15	14.00	27.00	15.75	30.75	20.20	43.80
18th		10.95	19.45	11.90	21.30	13.15	23.55	14.60	26.40	16.35	30.15	20.60	43.40
19th		11.40	19.00	12.45	20.75	13.70	23.00	15.20	25.80	16.95	29.55	20.90	43.10
20th		11.90	18.50	12.95	20.25	14.30	22.40	15.80	25.20	17.50	29.00	21.15	42.85
Tot.		162.65	445.35	175.20	455.80	190.95	543.05	211.75	608.25	239.40	690.60	322.60	957.40
†			159.24		166.42		166.87		158.47		132.64		132.47

TWENTY YEAR ENDOWMENT

		\$48.10		\$48.80		\$50.00		\$51.80		\$54.80		\$67.60	
1st		5.30	42.80	5.55	42.25	5.90	44.10	6.30	45.50	6.95	47.85	9.95	57.05
2nd		5.80	42.30	6.05	42.75	6.40	43.60	6.80	45.00	7.50	47.30	10.75	56.85
3rd		6.30	41.80	6.55	42.25	6.90	43.10	7.35	44.45	8.10	46.70	11.40	56.20
4th		6.85	41.25	7.15	41.70	7.40	42.60	7.90	43.90	8.70	46.10	12.10	55.50
5th		7.40	40.70	7.65	41.15	7.95	42.05	8.45	43.35	9.30	45.50	12.85	54.75
6th		7.95	40.15	8.25	40.55	8.55	41.45	9.05	42.75	9.95	44.85	13.55	54.05
7th		8.55	39.55	8.80	40.00	9.15	40.85	9.70	42.10	10.60	44.20	14.30	53.30
8th		9.15	38.95	9.40	39.40	9.75	40.25	10.30	41.50	11.30	43.50	15.00	52.60
9th		9.80	38.30	10.05	38.75	10.40	39.60	11.00	40.80	12.00	42.80	15.75	51.85
10th		10.45	37.65	10.70	38.10	11.05	38.95	11.65	40.15	12.70	42.10	16.45	51.15
11th		11.15	36.95	11.40	37.40	11.75	38.25	12.40	39.40	13.40	41.40	17.15	50.45
12th		11.85	36.25	12.10	36.70	12.45	37.55	13.10	38.70	14.40	40.70	17.80	49.80
13th		12.55	35.55	12.80	36.00	13.20	36.80	13.85	37.95	14.85	39.95	18.45	49.15
14th		13.30	34.80	13.60	35.20	13.95	36.05	14.60	37.20	15.85	39.25	19.05	48.55
15th		14.10	34.00	14.35	34.45	14.75	35.25	15.35	36.45	16.30	38.50	19.60	48.00
16th		14.90	33.20	15.15	33.65	15.55	34.45	16.15	35.65	17.00	37.80	20.10	47.50
17th		15.75	32.35	16.00	32.80	16.35	33.65	16.90	34.90	17.70	37.10	20.50	47.10
18th		16.60	31.50	16.85	31.95	17.20	32.80	17.70	34.10	18.40	36.40	20.85	46.75
19th		17.55	30.55	17.75	31.05	18.05	31.95	18.45	33.35	19.05	35.75	21.05	46.55
20th		18.45	29.65	18.65	30.15	18.90	31.10	19.25	32.55	19.65	35.15	21.10	46.50
Tot.		223.75	738.25	228.75	747.25	235.60	764.40	246.25	789.75	263.10	832.90	327.75	1024.25
†													

†Net cost for 20 years, cash values deducted.

†Cash values in excess of cost.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45
PARTICIPATING.			
(Without Disability.)			

LIFE POLICY.

19 Payment...	31.40	37.80	47.70
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10 PAYMENT ENDOWMENTS.

15 Year.....	\$88.60	\$90.30	\$94.00
20 Year.....	78.80	80.70	85.40
25 Year.....	70.70	73.20	79.30
30 Year.....	64.20	67.50	75.30

15 PAYMENT ENDOWMENTS.

25 Year.....	\$52.30	\$54.50	\$60.00
30 Year.....	47.60	50.40	57.10
35 Year.....	43.80	47.40	.....
40 Year.....	41.00	45.50	.....
45 Year.....	39.00	.....	.....

20 PAYMENT ENDOWMENTS.

25 Year.....	\$43.30	\$45.50	\$51.00
30 Year.....	39.40	42.10	48.50
35 Year.....	36.40	39.60	.....
40 Year.....	34.10	38.00	
45 Year.....	32.40		

SINGLE PREMIUM LIFE.

Whole Life....	\$400.00	\$470.00	\$563.50
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SINGLE PREM. ENDOWMENTS.

10 Year.....	\$831.00	\$832.50	\$835.50
15 Year.....	735.00	738.00	747.00
20 Year.....	651.50	657.50	675.50
30 Year.....	528.00	545.50	591.50

ENDOWMENTS.

At Age 50....	\$38.00	\$67.00	.....
At Age 55....	31.70	50.00	105.30
At Age 60....	27.40	40.30	70.90
At Age 65....	24.60	34.50	54.80
At Age 70....	22.70	30.80	46.20
At Age 75....	21.60	28.70	41.50

10 PAYMENT ENDOWMENTS.

At Age 50....	\$70.70	\$90.30	.....
At Age 55....	64.20	80.70	.....
At Age 60....	59.10	73.20	\$94.00
At Age 65....	55.20	67.50	85.40
At Age 70....	52.40	63.40	79.30
At Age 75....	50.70	60.80	75.30

15 PAYMENT ENDOWMENTS.

At Age 55....	\$47.60	.....	.....
At Age 60....	43.80	\$54.50	.....
At Age 65....	41.00	50.40	.....
At Age 70....	39.00	47.40	\$60.00
At Age 75....	37.70	45.50	57.10

20 PAYMENT ENDOWMENTS.

At Age 55....	\$39.40	.....	.....
At Age 60....	36.40	.....	.....
At Age 65....	34.10	\$42.10	.....
At Age 70....	32.40	39.60	
At Age 75....	31.30	\$8.00	\$48.50

25 PAYMENT ENDOWMENT.

At Age 75.....	\$27.70	\$33.80	
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MONTHLY INCOME. \$10 for 120 Mos. Commuted Value \$1,041.

Life.....	\$21.50	\$28.10	\$39.50
10 Pay. Life ..	51.10	60.90	74.90
15 Pay. Life ..	38.10	45.50	56.80
20 Pay. Life ..	31.60	38.10	48.40
25 Pay. Life ..	27.90	33.90	43.70
10 Year End..	104.60	106.10	109.60
15 Year End..	67.90	69.70	73.70
20 Year End..	49.90	52.00	57.00
25 Year End..	39.50	42.00	48.00
30 Year End..	32.90	35.80	43.20
10 P. 20 Y. End	81.90	84.00	88.80

\$10 for 240 Months. Commuted Value \$1,814.

10 Pay. Life ..	\$89.00	\$106.00	\$130.40
15 Pay. Life ..	66.20	79.50	99.10
25 Pay. Life ..	48.70	59.10	76.40
10 Year End..	182.20	185.10	191.00
15 Year End..	118.30	121.40	128.50
20 Year End..	87.10	90.60	99.40
25 Year End..	68.80	73.10	83.80
30 Year End..	57.50	62.40	75.20
10 P. 20 Y. End	142.70	146.50	155.00

ENDOWMENT INSTALLMENTS TO INSURED ONLY. \$10 for 120 Months and as long as Insured shall survive.

10 Year.....	\$226.30	\$197.30	\$164.80
15 Year.....	132.50	113.70	95.90
20 Year.....	86.80	74.20	65.60
30 Year.....	44.70	40.30	43.70
Age 60.....	34.50	52.50	
Age 65.....	28.10	40.30	

\$10 for 240 Months.

20 Year End..	\$87.10		
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CONTINUOUS MONTHLY INCOME. \$10 for 120 Mos. certain.

Life.....		\$40.00	\$50.70
20 Pay. Life ..		53.10	61.10
20 Year End..	\$110.90	94.90	81.50

\$10 for 240 Months certain.

20 Year End..	\$115.70	\$104.60	\$103.90
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JOINT LIFE POLICIES. (Two Lives, Equal Ages.)

Whole Life....	\$31.70	\$40.40	\$56.20
20 Payment...	42.40	49.90	63.00
20 Year End..	55.10	58.70	67.60

JOINT LIFE POLICIES. (Three Lives, Equal Ages.)

Whole Life....	\$41.80	\$52.40	\$72.30
20 Pay. Life ..	52.60	61.10	77.50
20 Year End..	62.20	67.30	80.20

NEW WORLD LIFE INSURANCE CO., Spokane, Wash.

Accelerative Option. — Policy is non-participating. Special Guaranteed Coupon policies provide that coupons may pay up policy or mature as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000 (no charge on some forms). Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference of premiums with interest.

Disability. — Policy provides prior to age 60, without extra charge, for waiver of premiums. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of annual income of \$100 per \$1,000, beginning six months after proof, and continuing during lifetime and continued disability; no reduction in insurance at maturity. Payments continue after maturity of endowment. Not issued on Term nor Joint Life and does not cover war service, war relief work within two years or disability from insanity within two years.

Dividends. — Policy is non-participating. Special policies issued with guaranteed coupons which may be applied similarly to dividends.

Double Indemnity. — For extra premium of \$2 25 per \$1,000, policy will provide, during premium-paying period prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, disease, bodily or mental infirmity, violation of law, war service, state of warfare, riot or insurrection, aeronautic or submarine operation, mining or under-ground operation. Limit, \$10,000. Not issued on Term or Joint Life.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within 60 days.

Grace. — One month (not less than 30 days). 5%.

Incontestable. — After two years, except for non-payment of premiums and service in time of war.

Limits. — Ages, 16-65, except 20-year Endowment and 15-year Term to age 55, and 20-year Term to age 50. \$50,000; reinsures over \$10,000; does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days (except to pay premiums). Policy is returned to owner after endorsement of loan thereon.

Military Service. — Death from military, naval or aerial service in time of war, limits liability to premiums paid unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values" Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par With cash and loan values.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans." Practice to grant "Premium Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — During the first year applicant agrees not to engage in following: aeronautic ascensions, blasting, explorations, mining, submarine labor, retailing intoxicating liquors, handling electric wires or dynamos, manufacture of highly inflammable or explosive substance, service upon any railroad train or track, or in switching or coupling cars, or on any steamer or other vessel.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-25) and Continuous (25 certain) annual installments. Unless otherwise specified Trust Fund and commuted values withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All forms but Term, if self-supporting. Disability and double indemnity not granted. Limit, \$10,000.

NEW WORLD LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000 (With Waiver of Premium.)
(American 3½% Reerve.)

Age at Issue	Limited Payment Life				Endowments			Term Policies*					Opt. Pure End.
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	5 Year	10 Year	15 Year	20 Year	20 Pay.	
21	\$15.46	\$38.51	\$28.32	\$23.59	\$93.31	\$59.11	\$42.66	\$10.38	\$10.56	\$10.77	\$11.03	\$29.11	
22	15.82	39.14	28.78	23.98	93.40	59.19	42.73	10.45	10.64	10.87	11.16	30.35	
23	16.20	39.80	29.27	24.39	93.48	59.27	42.82	10.52	10.73	10.97	11.30	30.85	
24	16.60	40.49	29.79	24.83	93.59	59.36	42.91	10.60	10.83	11.10	11.45	31.35	
25	17.02	41.20	30.32	25.28	93.68	59.45	43.01	10.69	10.94	11.23	11.61	31.90	
26	17.46	41.94	30.86	25.74	93.78	59.56	43.12	10.79	11.06	11.37	11.78	32.40	
27	17.92	42.69	31.43	26.22	93.88	59.65	43.22	10.90	11.18	11.52	11.97	33.05	
28	18.40	43.49	32.03	26.73	94.00	59.77	43.34	11.01	11.30	11.69	12.19	33.66	
29	18.92	44.31	32.65	27.26	94.11	59.88	43.47	11.13	11.43	11.87	12.43	34.25	
30	19.46	45.16	33.27	27.80	94.23	60.00	43.61	11.25	11.59	12.07	12.69	34.85	
31	20.03	46.04	33.95	28.37	94.37	60.14	43.76	11.38	11.77	12.29	12.99	35.48	
32	20.63	46.97	34.64	28.97	94.51	60.29	43.94	11.52	11.98	12.53	13.32	36.20	
33	21.27	47.92	35.36	29.59	94.67	60.44	44.10	11.68	12.21	12.80	13.69	36.90	
34	21.95	48.91	36.11	30.23	94.83	60.61	44.30	11.86	12.46	13.10	14.11	37.70	
35	22.66	49.93	36.89	30.91	95.01	60.80	44.52	12.06	12.73	13.43	14.58	38.50	
36	23.41	51.00	37.71	31.63	95.20	61.01	44.77	12.28	13.04	13.82	15.09	39.30	
37	24.21	52.11	38.56	32.37	95.41	61.23	45.03	12.52	13.39	14.24	15.67	40.15	
38	25.05	53.25	39.43	33.15	95.62	61.47	45.32	12.78	13.78	14.73	16.34	41.10	
39	25.95	54.44	40.36	33.97	95.86	61.74	45.65	13.06	14.21	15.27	17.05	42.00	
40	26.90	55.69	41.34	34.84	96.13	62.04	46.02	13.88	14.71	15.88	17.86	43.05	
41	27.90	56.99	42.35	35.76	96.42	62.38	46.44	13.73	15.26	16.55	18.75	44.10	
42	28.98	58.35	43.42	36.72	96.74	62.75	46.89	14.14	15.89	17.32	19.75	45.20	
43	30.12	59.76	44.54	37.74	97.09	63.17	47.39	14.58	16.59	18.17	20.86	46.40	
44	31.34	61.22	45.72	38.82	97.47	63.63	47.97	15.09	17.37	19.13	22.09	47.65	
45	32.63	62.74	46.95	39.96	97.90	64.15	48.59	15.69	18.24	20.20	23.44	48.98	
46	34.00	64.33	48.24	41.16	98.37	64.72	49.28	16.48	19.22	21.55	25.14	50.40	
47	35.48	65.98	49.59	42.43	98.89	65.33	50.02	17.37	20.31	23.06	26.99	51.90	
48	37.04	67.71	51.01	43.78	99.47	66.03	50.88	18.40	21.50	24.75	29.05	53.50	
49	38.71	69.49	52.51	45.20	100.12	66.78	51.80	19.54	22.83	26.61	31.33	55.20	
50	40.48	71.37	54.07	46.71	100.84	67.61	52.81	20.83	24.28	28.68	33.83	57.00	
51	42.37	73.31	55.71	48.31	101.62	68.50	53.91	22.26	26.10	30.75	.....	58.90	
52	44.37	75.32	57.41	50.00	102.46	69.47	55.13	23.87	28.19	33.03	.....	61.00	
53	46.50	77.40	59.21	51.80	103.34	70.54	56.47	25.65	30.45	35.54	.....	63.30	
54	48.76	79.54	61.09	53.70	104.30	71.69	57.93	27.65	32.97	38.28	.....	65.70	
55	51.14	81.73	63.05	55.70	105.27	72.92	59.49	29.87	35.76	41.29	.....	68.30	
56	53.65	83.97	65.08	57.81	106.29	74.24	.....	32.12	38.90	.....	.....	71.10	
57	56.26	86.21	67.17	60.00	107.30	75.63	.....	34.60	42.03	.....	.....	74.20	
58	58.98	88.44	69.06	62.27	108.30	77.07	.....	37.34	45.49	.....	.....	77.50	
59	61.77	90.63	71.45	64.60	109.24	78.55	.....	40.36	49.29	.....	.....	81.20	
60	65.13	93.20	74.13	67.49	110.61	80.57	.....	43.72	53.46	.....	.....	81.60	

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

*5 Year convertible within 3 years, renewable to age 60; 10 Year, 7 years, to age 60; 15 Year, 10 years, to age 55; 20 Year, 12 years, to age 50.

Above rates adopted 1914.

Double Indemnity. — \$2.25 per \$1,000.

DISABILITY RATES, WAIVER OF PREMIUM AND ANNUITY.

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
21	\$1.14	\$2.64	\$1.94	\$1.60	\$0.63	\$0.68	\$0.75	39	\$2.24	\$3.72	\$2.76	\$2.29	\$1.49	\$1.77	\$2.20
22	1.18	2.68	1.97	1.62	.65	.70	.77	40	2.32	3.74	2.78	2.32	1.61	1.89	2.22
23	1.22	2.75	2.03	1.67	.69	.74	.81	41	2.43	3.80	2.81	2.43	1.73	2.05	2.25
24	1.28	2.84	2.08	1.71	.73	.78	.85	42	2.54	3.82	2.85	2.54	1.85	2.22	2.28
25	1.31	2.87	2.12	1.74	.75	.80	.89	43	2.65	3.84	2.86	2.65	1.98	2.40	2.29
26	1.37	2.96	2.17	1.80	.77	.86	.95	44	2.76	3.86	2.88	2.76	2.14	2.62	2.29
27	1.41	3.01	2.22	1.83	.83	.90	.99	45	2.89	3.92	2.95	2.89	2.31	2.89	2.29
28	1.47	3.08	2.27	1.88	.85	.94	1.04	46	3.02	3.96	3.02	3.02	2.52	3.02	2.30
29	1.51	3.12	2.30	1.90	.85	.96	1.09	47	3.18	4.02	3.18	3.18	2.74	3.18	2.30
30	1.58	3.20	2.36	1.95	.88	1.04	1.16	48	3.33	4.06	3.33	3.33	2.99	3.33	2.30
31	1.64	3.26	2.39	1.98	.95	1.08	1.22	49	3.50	4.10	3.50	3.50	3.31	3.50	2.30
32	1.68	3.31	2.44	2.03	1.00	1.12	1.29	50	3.66	4.16	3.66	3.66	3.66	3.66	2.30
33	1.77	3.39	2.49	2.07	1.07	1.20	1.38	51	3.86	4.20	3.86	3.86	3.86	3.86	2.30
34	1.81	3.42	2.53	2.10	1.12	1.26	1.46	52	4.06	4.24	4.06	4.06	4.06	4.06	2.30
35	1.90	3.50	2.58	2.13	1.18	1.36	1.56	53	4.26	4.26	4.26	4.26	4.26	4.26	2.30
36	1.98	3.57	2.63	2.18	1.26	1.44	1.70	54	4.50	4.50	4.50	4.50	4.50	4.50	2.30
37	2.05	3.59	2.66	2.21	1.32	1.53	1.80	55	4.76	4.76	4.76	4.76	4.76	4.76	2.30
38	2.13	3.65	2.71	2.24	1.40	1.65	1.96								

NEW WORLD LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$15 46	\$14	\$28	\$89	3	269	\$70	\$204	9	233	119	\$315	15	224
25	17 02	16	34	101	4	149	82	221	10	236	140	341	16	18
30	19 46	20	42	113	5	48	102	249	11	243	172	377	15	248
35	22 66	25	52	127	5	278	125	274	11	236	210	413	14	181
40	26 90	31	64	140	6	121	154	303	10	342	254	449	12	315
45	32 63	39	80	157	5	323	188	332	9	272	301	480	10	344
50	40 48	48	97	171	5	81	223	356	8	71	351	510	9	4
55	51 14	58	116	185	4	135	261	379	6	232	400	535	7	76
60	65 13	68	136	198	3	171	299	400	5	79	447	558	5	232
21	38 51	78	146	465	25	267	343	1000	Pd-up					
25	41 20	84	158	469	25	127	371	1000	"					
30	45 16	93	174	470	23	307	410	1000	"					
35	49 93	103	194	473	21	297	456	1000	"					
40	55 69	114	216	474	19	82	508	1000	"					
45	62 74	127	240	472	16	122	566	1000	"					
50	71 37	141	265	468	13	138	627	1000	"					
55	81 73	153	289	461	10	189	688	1000	"					
60	93 26	162	308	448	7	314	747	1000	"					
21	28 32	41	86	274	13	90	220	641	34	60	378	1000	Pd Up	
25	30 32	45	94	279	13	297	259	645	31	345	410	1000	"	
30	33 27	51	105	283	14	8	266	649	28	295	456	1000	"	
35	36 89	57	118	288	13	197	297	651	25	148	508	1000	"	
40	41 34	65	133	292	12	128	331	651	21	294	566	1000	"	
45	46 95	73	149	293	10	222	368	650	18	90	627	1000	"	
50	54 07	81	165	291	8	230	403	643	14	259	683	1000	"	
55	63 05	89	179	286	6	232	435	632	11	158	747	1000	"	
60	74 13	95	191	278	4	313	458	613	8	176	800	1000	"	
21	23 59	29	62	197	8	357	158	460	24	223	276	730	34	345
25	25 28	32	68	202	9	173	173	467	23	258	301	735	32	50
30	27 40	36	77	208	9	338	194	473	21	297	337	739	28	185
35	30 91	41	87	212	9	326	218	478	19	139	377	742	24	264
40	34 84	47	99	217	9	109	245	482	16	232	420	742	20	339
45	39 96	53	112	220	8	45	274	484	13	291	463	739	17	74
50	46 71	60	125	221	6	237	301	480	10	344	503	731	13	239
55	55 70	67	138	220	5	62	325	472	8	114	535	716	10	139
60	67 49	74	151	219	3	309	345	462	6	31	557	696	7	192
21	\$93 31	\$248	\$439	\$520	5	\$498	\$649	\$719	3	\$711	\$761	\$815	2	\$812
25	93 68	245	438	519	5	\$496	649	719	3	\$711	761	815	2	\$812
30	94 23	243	437	517	5	\$493	648	718	3	\$709	760	814	2	\$810
35	95 01	241	435	515	5	\$487	646	715	3	\$706	759	813	2	\$809
40	96 13	239	432	511	5	\$478	644	713	3	\$702	757	811	2	\$806
45	97 90	235	429	507	5	\$464	641	710	3	\$694	755	808	2	\$802
50	100 84	231	424	500	5	\$439	637	705	3	\$683	751	804	2	\$794
55	105 27	225	417	490	5	\$396	629	695	3	\$661	745	797	2	\$782
60	110 61	216	406	475	5	\$318	618	682	3	\$624	735	786	2	\$760
21	\$59 11	\$141	\$256	\$356	10	\$249	\$380	\$496	8	\$455	\$588	\$666	5	\$682
25	59 45	139	254	353	10	\$282	379	495	8	\$451	587	665	5	\$679
30	60 00	138	253	351	10	\$273	378	493	8	\$445	586	663	5	\$676
35	60 80	135	250	347	10	\$256	375	488	8	\$432	584	661	5	\$670
40	62 04	133	248	343	10	\$229	373	485	8	\$413	582	658	5	\$661
45	64 15	130	246	338	10	\$181	370	479	8	\$379	578	652	5	\$643
50	67 61	127	242	329	10	\$90	366	470	8	\$317	572	673	5	\$612
55	72 92	124	237	318	8	\$250	359	456	8	\$200	563	659	5	\$557
60	80 57	119	231	303	5	\$318	350	437	7	\$276	549	637	5	\$455
21	\$42 66	\$83	\$160	\$259	15	\$124	\$382	\$531	10	\$479	\$661	\$782	5	\$771
25	43 01	82	159	257	15	\$112	381	529	10	\$472	660	781	5	\$769
30	43 61	80	157	252	15	\$89	379	525	10	\$460	659	779	5	\$765
35	44 52	78	156	250	15	\$51	378	522	10	\$440	657	776	5	\$757
40	46 02	77	154	244	14	\$61	377	518	10	\$403	655	772	5	\$745
45	48 59	76	154	241	10	\$342	376	512	10	\$337	651	765	5	\$722
50	52 81	75	154	235	8	\$134	374	501	10	\$211	645	755	5	\$681
55	59 49	75	155	228	5	\$285	372	487	9	\$217	635	737	5	\$605
21	\$42 66	\$83	\$160	\$259	15	\$124	\$382	\$531	10	\$479	\$661	\$782	5	\$771
25	43 01	82	159	257	15	\$112	381	529	10	\$472	660	781	5	\$769
30	43 61	80	157	252	15	\$89	379	525	10	\$460	659	779	5	\$765
35	44 52	78	156	250	15	\$51	378	522	10	\$440	657	776	5	\$757
40	46 02	77	154	244	14	\$61	377	518	10	\$403	655	772	5	\$745
45	48 59	76	154	241	10	\$342	376	512	10	\$337	651	765	5	\$722
50	52 81	75	154	235	8	\$134	374	501	10	\$211	645	755	5	\$681
55	59 49	75	155	228	5	\$285	372	487	9	\$217	635	737	5	\$605

1 Days.

NOTE.—3½% Modified Preliminary Term Reserve (Ill. Std.) adopted May 23, 1911. Full reserve allowed at end of 20th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING. (With Waiver of Premium.)				JOINT LIFE (Equal ages).			
ENDOWMENT				Ord. Life .....\$26.65 \$34.41 \$48.80			
Age 65 .....\$19.74 \$28.80 \$48.59				20 Pay. Life..... 36.30 43.00 54.00			
MONTHLY INCOME. \$10 for 120 Months. Commuted Value, \$1,020.				RETURN PREMIUM FACTORS, to provide return of premium if death occurs during premium-paying period.			
Ordinary Life.....\$17.36 \$23.11 \$33.28				10 Prem. Plans.....\$1.06 \$1.07 \$1.11			
20 Pay Life..... 25.79 31.53 40.76				15 Prem. Plans..... 1.09 1.11 1.12			
MONTHLY INCOME. \$10 for 240 Months. Commuted Value, \$1,740.				20 Prem. Plans..... 1.12 1.17 1.21			
Ordinary Life ....\$29.61 \$39.43 \$56.78				OPTIONAL PURE ENDOWMENT ADDITIONS.			
20 Pay. Life..... 43.99 53.78 69.53				Options (age 35) at end of 20 years if on coupons have been used: (1) Cash \$791.28; or (2) Life Annuity of \$62.00; or (3) Paid-up policy for \$1,000 at either Cash, \$225 or Life Annuity \$18; or (4) Paid-up policy for \$1,000 maturing at age 63.			
20 Year End..... 74.84 77.46 \$4.55				At end of 15 years policy may become paid-up for \$1,000 if no coupons have been used.			
CONTINUOUS MONTHLY INCOME. \$10 a month. (Equal Ages.) 10 years certain.				20 Payment .....\$31.90 \$38.50 \$48.80			
Ordinary Life ....\$23.55 \$33.93 \$43.67				1st Coupon 6.02 6.78 7.00			
20 Pay. Life..... 40.64 44.75 52.25				2nd Coupon 6.05 6.83 7.00			
20 Years Certain.				INSURANCE TO AGE 80. At age insured may surrender policy for to amount of premiums paid or other additions.			
Ordinary Life ....\$34.50 \$40.53 \$59.38				Premium .....\$15.17 \$20.21 \$30.00			
20 Pay. Life..... 50.49 58.43 72.40				ORDINARY LIFE PAID-UP ADDITIONS. Coupons may be used to reduce premiums; purchase paid-up policy; purchase paid-up endowment purchase paid-up additions.			
SPECIAL COMBINATION POLICY.				Premium .....\$21.49 \$28.11 \$39.00			
Premium .....\$33.77 \$39.10 \$48.47							
Dis. (Ann.) 1.74 2.13 2.89							
Options at end of 20th year, viz.: At Age 35: (1) Paid-up policy \$1,360.00; (2) Cash \$203.85 and paid-up policy for \$1,000; (3) Cash \$468.30 and continue insurance for \$1,000 with annual premium of \$22.10; (4) Cash \$770.00.							
IDEAL LIFE COMBINATION.							
Premium .....\$23.40 \$28.73 \$38.10							
Dis. (Ann.) 1.53 1.90 2.89							
Options end of 25th year, viz. at age 35: (1) Paid-up policy \$1,000; (2) Cash \$627; (3) Draw in cash \$226.96 and continue insurance of \$1,000 with annual premium of \$22.10.							

NEW YORK LIFE INSURANCE CO., New York, N. Y.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Long term endowments provide for application of dividends upon the accelerative endowment plan, whereby each dividend is converted into endowment, thereby reducing term of policy.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American 3% Level Premium reserve, with surrender charge up to 10th year not exceeding \$15 per \$1,000.

Change of Plan. — Higher premium form allowed, prior to age 55, by payment of difference in premiums at 6% compound interest.

Disability. — For varying extra premium, policy will provide, prior to age 60 (to age 5 on Life and End. Plan), for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning upon proof of total and permanent disability (total disability not obviously permanent regarded as permanent after it has existed three months) and continuing during disability to maturity; no reduction in insurance. Agreement does not cover disability from war service or self-inflicted injury. Limit \$50,000. Payments made to beneficiary if disability results from insanity.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option.

Double Indemnity. — For extra premium, policy will provide during life of policy, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war, riot or insurrection, aeronautic or submarine operation, physical or mental infirmity, illness or disease. Limit \$50,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — One months (not less than 30 days).

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-65, \$300,000. Does not accept reinsurance, minimum policy \$500.

Loans. — After three premiums. Will loan full cash value less 6% interest to end of year. Policy may be returned to owner after endorsement of loan thereon. Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Participating. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within five years, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3%, Limited (2-25 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned.† If insured so directs, Trust Fund or commutable values will be withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Unmarried Women. — No extra charge. Disability and double indemnity granted on unmarried self-supporting women. Double indemnity to married women.

*Values after two annual premiums on Endowments of 20 years or less.

†Present interest rate 4.5%.

PARTICIPATING RATES PER \$1,000 (Without Dis. or Dble. Indemnity)

Age	LIFE								ENDOWMENTS			ACCELERATED ENDOWMENT			
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	Sgle. Prem.	Prem. to Age		10 Year	15 Year	20 Yr.	25 Yr.	30 Yr.	35 Yr.
								60	65						
15	17.40	44.62	33.03	27.34	24.02	21.88	363.10	18.66	18.14	100.60	65.17	47.79	37.64	31.10	26.65
16	17.73	45.22	33.48	27.72	24.36	22.20	367.85	19.08	18.53	100.78	65.31	47.92	37.76	31.22	26.77
17	18.07	45.85	33.95	28.12	24.71	22.52	372.77	19.52	18.92	100.97	65.46	48.05	37.88	31.35	26.91
18	18.44	46.49	34.44	28.53	25.08	22.86	377.84	19.98	19.34	101.16	65.61	48.18	38.01	31.48	27.05
19	18.81	47.16	34.94	28.95	25.46	23.21	383.08	20.47	19.79	101.36	65.77	48.33	38.15	31.63	27.20
20	19.21	47.85	35.46	29.39	25.85	23.58	388.50	20.98	20.25	101.57	65.93	48.48	38.30	31.77	27.36
21	19.62	48.56	36.00	29.84	26.26	23.95	394.08	21.53	20.74	101.78	66.11	48.63	38.45	31.93	27.53
22	20.06	49.30	36.55	30.31	26.68	24.36	399.84	22.10	21.25	102.01	66.29	48.79	38.61	32.10	27.72
23	20.51	50.06	37.13	30.80	27.12	24.77	405.77	22.71	21.79	102.24	66.47	48.96	38.78	32.28	27.92
24	20.99	50.85	37.73	31.31	27.57	25.19	411.91	23.36	22.36	102.48	66.67	49.14	38.95	32.46	28.13
25	21.49	51.67	38.35	31.83	28.05	25.64	418.23	24.04	22.97	102.73	66.87	49.33	39.14	32.67	28.36
26	22.01	52.51	38.98	32.37	28.54	26.11	424.76	24.77	23.60	102.99	67.08	49.53	39.34	32.88	28.61
27	22.56	53.38	39.65	32.94	29.05	26.59	431.49	25.54	24.28	103.26	67.30	49.73	39.55	33.12	28.88
28	23.14	54.28	40.33	33.52	29.58	27.10	438.43	26.37	24.99	103.54	67.53	49.95	39.78	33.37	29.17
29	23.74	55.21	41.05	34.13	30.14	27.63	445.59	27.25	25.75	103.83	67.78	50.18	40.02	33.63	29.48
30	24.38	56.18	41.78	34.76	30.72	28.19	452.96	28.19	26.55	104.14	68.03	50.43	40.28	33.93	29.82
31	25.05	57.18	42.55	35.42	31.32	28.77	460.57	29.19	27.40	104.45	68.30	50.69	40.55	34.24	30.19
32	25.75	58.21	43.34	36.11	31.96	29.38	468.41	30.27	28.31	104.79	68.58	50.96	40.85	34.58	30.60
33	26.50	59.28	44.16	36.82	32.62	30.02	476.49	31.44	29.28	105.13	68.88	51.26	41.18	34.95	31.04
34	27.28	60.38	45.02	37.56	33.31	30.70	484.81	32.69	30.31	105.49	69.19	51.57	41.52	35.36	31.52
35	28.11	61.53	45.91	38.34	34.02	31.42	493.37	34.02	31.42	105.87	69.52	51.91	41.90	35.80	32.05
36	28.98	62.71	46.83	39.15	34.81	32.17	502.21	35.50	32.60	106.27	69.88	52.28	42.31	36.28	32.62
37	29.90	63.94	47.79	40.00	35.60	32.97	511.29	37.09	33.87	106.69	70.25	52.67	42.76	36.81	33.25
38	30.88	65.21	48.79	40.89	36.45	33.81	520.64	38.82	35.23	107.13	70.65	53.10	43.24	37.38	33.93
39	31.91	66.53	49.83	41.81	37.34	34.70	530.24	40.72	36.70	107.59	71.08	53.56	43.77	38.01	34.68
40	33.01	67.90	50.92	42.79	38.28	35.65	540.12	42.79	38.28	108.07	71.54	54.06	44.35	38.70	35.50
41	34.16	69.32	52.06	43.82	39.28	.....	550.27	45.08	40.00	108.59	72.04	54.60	44.99	39.45	.....
42	35.39	70.79	53.24	44.90	40.33	.....	560.69	47.62	41.86	109.14	72.58	55.20	45.68	40.28	.....
43	36.70	72.32	54.49	46.04	41.45	.....	571.39	50.44	43.88	109.72	73.16	55.85	46.44	41.19	.....
44	38.08	73.91	55.79	47.25	42.65	.....	582.38	53.60	46.10	110.35	73.80	56.56	47.28	42.19	.....
45	39.55	75.57	57.16	48.52	43.92	.....	593.64	57.16	48.52	111.03	74.48	57.34	48.21	43.28	.....
46	41.12	77.30	58.60	49.87	45.27	.....	605.16	61.21	51.19	111.75	75.24	58.20	49.22	.....	.....
47	42.79	79.10	60.11	51.31	46.72	.....	616.95	65.84	54.14	112.54	76.06	59.14	50.33	.....	.....
48	44.57	80.98	61.71	52.83	48.27	.....	629.00	71.22	57.41	113.38	76.95	60.17	51.56	.....	.....
49	46.46	82.95	63.39	54.45	49.93	.....	641.29	77.51	61.06	114.29	77.93	61.31	52.90	.....	.....
50	48.48	84.99	65.16	56.17	51.70	.....	653.82	84.99	65.16	115.28	79.00	62.55	54.37	.....	.....
51	50.62	87.12	67.03	58.01	.....	.....	666.54	.....	.....	116.34	80.16	63.91	.....	.....	.....
52	52.91	89.35	69.01	59.97	.....	.....	679.44	.....	.....	117.48	81.43	65.41	.....	.....	.....
53	55.35	91.68	71.10	62.06	.....	.....	692.54	.....	.....	118.71	82.81	67.05	.....	.....	.....
54	57.95	94.11	73.31	64.29	.....	.....	705.77	.....	.....	120.04	84.33	68.84	.....	.....	.....
55	60.72	96.68	75.66	66.69	.....	.....	719.16	.....	.....	121.43	85.98	70.81	.....	.....	.....
56	63.68	99.33	78.16	69.26	.....	.....	732.67	.....	.....	123.05	87.79	72.97	.....	.....	.....
57	66.84	102.13	80.82	72.01	.....	.....	746.29	.....	.....	124.74	89.77	75.32	.....	.....	.....
58	70.22	105.08	83.66	74.98	.....	.....	759.99	.....	.....	126.58	91.94	77.91	.....	.....	.....
59	73.83	108.19	86.69	78.16	.....	.....	773.75	.....	.....	128.58	94.33	80.73	.....	.....	.....
60	77.69	111.47	89.94	81.60	.....	.....	787.55	.....	.....	130.76	96.94	83.82	.....	.....	.....
61	81.82	114.94	93.43	.....	.....	.....	801.38	.....	.....	133.14	99.80	.....	.....	.....	.....
62	86.24	118.62	97.17	.....	.....	.....	815.20	.....	.....	135.73	102.94	.....	.....	.....	.....
63	90.97	122.53	101.18	.....	.....	.....	829.01	.....	.....	138.57	106.37	.....	.....	.....	.....
64	96.05	126.69	105.51	.....	.....	.....	842.77	.....	.....	141.68	110.14	.....	.....	.....	.....
65	101.48	131.13	110.17	.....	.....	.....	856.47	.....	.....	145.08	114.25	.....	.....	.....	.....

For semi-annual rates, multiply by .52; quarterly, by .265.

NOTE.—Rates adopted March, 1899 and Jan., 1903; Disability rates in 1903 Double Indemnity and Accelerative Endowment rates in 1915.

NEW YORK LIFE INSURANCE COMPANY.—Continued.

PARTICIPATING RATES PER \$1,000 (With Dis. and Double Indemnity.)

(American 3% Reserve).

Ord. Life	LIFE						Prem. to		Age	ENDOWMENTS							
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	Age		10 Year		15 Year	20 Year	Accelerative Endowment					
						60	65					25 Year	30 Year	35 Year	40 Year		
19 48	\$49 94	\$36 91	\$30 52	\$26 80	\$24 39	\$20 80	\$20 50	15	\$102 08	\$66 68	\$49 34	\$39 24	\$32 76	\$28 37	\$25 80		
19 84	50 57	37 39	30 92	27 16	24 73	21 26	20 93	16	102 27	66 83	49 49	39 38	32 90	28 52	25 48		
20 21	51 23	37 88	31 35	27 53	25 07	21 73	21 36	17	102 47	66 99	49 64	39 52	33 06	28 69	25 67		
20 62	51 90	38 39	31 78	27 91	25 43	22 24	21 84	18	102 68	67 16	49 79	39 67	33 22	28 87	25 87		
21 02	52 50	38 91	32 22	28 30	25 80	22 76	22 33	19	102 89	67 34	49 96	39 84	33 40	29 06	26 09		
21 46	53 30	39 45	32 68	28 72	26 19	23 31	22 84	20	103 11	67 52	50 13	40 02	33 57	29 26	26 33		
21 90	54 04	40 01	33 15	29 15	26 58	23 90	23 37	21	103 33	67 72	50 30	40 20	33 77	29 48	26 60		
22 38	54 81	40 58	33 63	29 59	27 01	24 51	23 95	22	103 57	67 92	50 49	40 39	33 98	29 72	26 87		
22 87	55 59	41 19	34 14	30 05	27 44	25 16	24 54	23	103 81	68 12	50 69	40 59	34 20	29 97	27 16		
23 40	56 42	41 81	34 67	30 52	27 88	25 67	25 17	24	104 07	68 34	50 90	40 80	34 42	30 24	27 47		
23 84	57 26	42 45	35 21	31 01	28 35	26 60	25 85	25	104 34	68 57	51 12	41 03	34 68	30 53	27 80		
24 51	58 11	43 09	35 77	31 52	28 84	27 37	26 53	26	104 62	68 80	51 35	41 27	34 95	30 85	28 15		
25 11	59 00	43 79	36 37	32 06	29 35	28 20	27 29	27	104 91	69 05	51 59	41 52	35 25	31 19	28 53		
25 74	59 92	44 49	36 96	32 61	29 89	29 08	28 07	28	105 21	69 31	51 85	41 80	35 56	31 56	28 93		
26 40	60 88	45 22	37 59	33 19	30 44	30 03	28 90	29	105 52	69 59	52 12	42 09	35 89	31 95	29 88		
27 09	61 86	45 97	38 24	33 79	31 03	31 03	29 78	30	105 86	69 87	52 41	42 41	36 20	32 37	29 86		
27 81	62 87	46 75	38 91	34 41	31 66	32 09	30 71	31	106 20	70 17	52 71	42 75	36 67	32 82	30 36		
28 58	63 91	47 55	39 62	35 08	32 33	33 24	31 71	32	106 57	70 49	53 03	43 12	37 11	33 31	30 92		
29 39	64 99	48 39	40 35	35 76	33 03	34 48	32 77	33	106 94	70 84	53 39	43 53	37 58	33 83	31 52		
30 24	66 10	49 27	41 11	36 48	33 77	35 81	33 90	34	107 33	71 20	53 77	43 96	38 09	34 39	32 16		
31 14	67 26	50 17	41 91	37 22	34 50	37 22	35 11	35	107 75	71 59	54 19	44 43	38 63	35 01	32 85		
32 10	68 46	51 11	42 74	38 09	35 39	38 80	36 41	36	108 20	72 01	54 65	44 96	39 21	35 67			
33 11	69 71	52 10	43 68	38 97	36 27	40 48	37 80	37	108 67	72 45	55 14	45 54	39 85	36 40			
34 17	70 98	53 12	44 54	39 91	37 19	42 31	39 30	38	109 17	72 93	55 67	46 16	40 53	37 18			
35 30	72 30	54 17	45 49	40 89	38 17	44 33	40 91	39	109 70	73 45	56 24	46 84	41 28	38 03			
36 30	73 67	55 27	46 50	41 92	39 21	46 50	42 63	40	110 25	74 00	56 86	47 57	42 09	38 95			
37 75	75 08	56 42	47 63	43 02	40 31	48 92	44 51	41	110 84	74 60	57 54	48 36	42 96				
39 10	76 54	57 62	48 84	44 18	41 55	50 52	46 52	42	111 47	75 25	58 32	49 20	43 92				
40 52	78 06	58 88	50 09	45 41	43 55	52 72	48 72	43	112 14	75 96	59 17	50 11	44 96				
42 04	79 64	60 20	51 44	46 74	45 86	55 12	44	44	112 87	76 75	60 09	51 10	46 10				
43 64	81 27	61 58	52 84	48 14	47 86	57 44	45	45	113 66	77 59	61 08	52 18	47 33				
45 37	82 98	63 19	54 34	49 64	49 65	59 82	46	46	114 51	78 55	62 15	53 35					
47 19	84 75	64 86	55 94	51 23	51 65	62 35	47	47	115 45	79 62	63 30	54 63					
49 15	86 59	66 65	57 63	52 96	53 62	64 35	48	48	116 49	80 80	64 54	56 05					
51 23	88 53	68 53	59 43	54 81	55 82	67 28	49	49	117 56	82 10	65 90	57 60					
53 47	90 53	70 51	61 36	56 78	57 86	71 69	50	50	118 76	83 51	67 38	59 30					
55 84	92 93	72 62	63 43				51	51	120 14	85 02	69 00						
58 39	95 46	74 87	65 63				52	52	121 68	86 64	70 78						
61 12	98 11	77 25	68 01				53	53	123 38	88 38	72 73						
64 04	100 89	79 77	70 55				54	54	125 25	90 26	74 86						
67 17	103 84	82 47	73 29				55	55	127 31	92 27	77 21						

WITH DISABILITY ONLY.

WITH DISABILITY ONLY.																
18 48	\$47 15	\$34 88	\$28 87	\$25 36	\$23 19	\$19 72	\$19 45	15	\$101 08	\$65 68	\$48 34	\$38 24	\$31 76	\$27 37	\$24 80	
18 84	47 80	35 37	29 28	25 73	23 44	20 17	19 88	16	101 27	65 83	48 49	38 38	31 90	27 52	24 48	
19 21	48 47	35 88	29 71	26 11	23 79	20 64	20 31	17	101 47	65 99	48 64	38 52	32 06	27 69	24 67	
19 62	49 16	36 40	30 15	26 50	24 16	21 14	20 78	18	101 68	66 16	48 79	38 67	32 22	27 87	24 87	
20 02	49 88	36 93	30 60	26 90	24 58	21 66	21 27	19	101 89	66 34	48 96	38 84	32 40	28 06	25 09	
20 46	50 60	37 48	31 07	27 32	24 98	22 20	21 78	20	102 11	66 52	49 13	39 02	32 57	28 26	25 37	
20 90	51 35	38 06	31 55	27 76	25 33	22 79	22 31	21	102 33	66 72	49 30	39 20	32 77	28 48	25 63	
21 38	52 14	38 64	32 05	28 21	25 77	23 39	22 88	22	102 57	66 92	49 49	39 39	32 98	28 72	25 91	
21 87	52 94	39 26	32 57	28 68	26 20	24 04	23 47	23	102 81	67 12	49 69	39 59	33 20	28 97	26 16	
22 40	53 79	39 90	33 11	29 16	26 65	24 74	24 16	24	103 07	67 34	49 90	39 80	33 42	29 24	26 47	
22 94	54 65	40 55	33 66	29 66	27 13	25 46	24 77	25	103 34	67 57	50 12	40 03	33 68	29 53	26 87	
23 51	55 53	41 21	34 23	30 18	27 63	26 23	25 45	26	103 62	67 80	50 35	40 27	33 95	29 85	27 16	
24 11	56 44	41 92	34 84	30 73	28 15	27 05	26 29	27	103 91	68 05	50 59	40 52	34 25	30 19	27 53	
24 74	57 38	42 64	35 45	31 29	28 69	27 92	26 98	28	104 21	68 31	50 85	40 80	34 56	30 56	27 93	
25 40	58 36	43 39	36 09	31 88	29 25	28 86	27 80	29	104 52	68 59	51 12	41 09	34 89	30 95	28 86	
26 09	59 37	44 15	36 75	32 49	29 85	29 85	28 68	30	104 88	68 87	51 41	41 41	35 26	31 37	28 86	
26 81	60 40	44 95	37 44	33 12	30 49	30 90	29 60	31	105 26	69 17	51 71	41 75	35 67	31 82	29 37	
27 58	61 47	45 77	38 16	33 80	31 17	32 04	30 66	32	105 57	69 49	52 03	42 12	36 11	32 31	29 92	
28 39	62 58	46 63	38 90	34 50	31 88	33 27	31 65	33	105 94	69 84	52 39	42 53	36 58	32 83	30 52	
29 24	63 71	47 53	39 68	35 23	32 63	34 58	32 77	34	106 33	70 20	52 77	42 96	37 09	33 39	31 16	
30 14	64 90	48 45	40 49	35 98	33 43	35 98	33 98	35	106 75	70 59	53 19	43 43	37 63	34 01	31 85	
31 10	66 13	49 41	41 34	36 86	34 27	37 54	35 27	36	107 20	71 01	53 65	43 96	38 21	34 67		
32 11	67 41	50 42	42 24	37 75	35 18	39 21	36 65	37	107 67	71 45	54 14	44 54	38 85	35 40		
33 17	68 71	51 46	43 17	38 70	36 09	41 02	38 14	38	108 17	71 93	54 67	45 18	39 63	36 18		
34 30	70 06	52 53	44 14	39 70	37 08	43 01	39 74	39	108 70	72 45	55 24	45 84	40 28	37 03		
35 50	71 48	53 65	45 16	40 74	38 13	45 16	41 45	40	109 25	73 00	55 86	46 57	41 09	37 95		
36 75	72 90	54 82	46 31	41 85	47 55	43 31	41	41	109 84	73 60	56 54	47 39	41 96			
38 10	74 40	56 04	47 53	43 02	50 19	45 31	42	42	110 47	74 25	57 32	48 20	42 92			
39 52	75 95	57 33	48 80	44 26	53 12	47 50	43	43	111 14	74 96	58 17	49 11	43 90			
41 04	77 56	58 67	50 16	45 60	56 39	49 88	44	44	111 87	75 75	59 09	50 10	45 10			
42 64	79 23	60 07	51 58	47 01	60 07	52 48	45	45	112 66	76 59	60 08	51 18	46 33			
44 37	80 97	61 70	53 10	48 52	64 26	55 35	46	46	113 51	77 55	61 15	52 35				
46 19	82 78	63 40	54 71	50 13	69 02	58 52	47	47	114 45	78 82	62 30	53 63				
48 15	84 66	65 21	56 42	51 87	74 56	62 02	48	48	115 46	79 80	63 54	55 05				
50 23	86 63	67 11	58 23	53 72	81 01	65 92	49	49	116 56	81 10	64 90	56 60				
52 47	88 67	69 12	60 18	55 70	88 67	70 30	50	50	117 78	82 51	66 38	58 30				
54 84	91 11	71 25	62 26				51	51	119 14	84 02	68 00					
57 39	93 67	73 52	64 48				52	52	120 68	85 64	69 78					
60 12	96 36	75 92	66 87				53	53	122 38	87 38	71 73					
63 04	99 18	78 47	69 42				54	54	124 25	89 26	73 86					
67 17	102 16	81 19	72 18				55	55	126 31	91 27	76 21					

PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Age	WITH DISABILITY AND DOUBLE INDEMNITY								WITHOUT DISABILITY OR DOUBLE INDEMNITY							
	Endowment at Age				20 Pay. Endow. at Age				Endowment at Age				20 Pay. Endow. at Age			
	70	75	80	85	70	75	80	85	70	75	80	85	70	75	80	85
15	20.66	20.01	19.67	19.52	33.08	32.46	32.13	31.98	18.61	17.94	17.59	17.44	29.99	29.32	28.96	28.80
16	21.08	20.40	20.04	19.88	33.53	32.89	32.55	32.39	19.00	18.30	17.93	17.77	30.42	29.73	29.36	29.19
17	21.53	20.81	20.42	20.26	34.00	33.34	32.98	32.82	19.42	18.68	18.28	18.12	30.87	30.16	29.76	29.59
18	21.99	21.23	20.83	20.66	34.49	33.80	33.43	33.25	19.85	19.07	18.66	18.48	31.34	30.60	30.19	30.00
19	22.48	21.69	21.26	21.07	34.99	34.27	33.89	33.71	20.31	19.49	19.05	18.86	31.82	31.05	30.63	30.40
20	23.00	22.15	21.70	21.51	35.50	34.76	34.36	34.17	20.79	19.92	19.46	19.26	32.32	31.52	31.08	30.83
21	23.53	22.64	22.17	21.96	36.03	35.27	34.85	34.67	21.29	20.37	19.89	19.68	32.84	32.01	31.55	31.30
22	24.10	23.16	22.65	22.44	36.58	35.79	35.35	35.16	21.82	20.85	20.33	20.12	33.37	32.51	32.05	31.78
23	24.69	23.69	23.16	22.93	37.16	36.33	35.87	35.68	22.37	21.35	20.80	20.57	33.93	33.03	32.54	32.26
24	25.33	24.23	23.67	23.43	37.74	36.88	36.41	36.20	22.96	21.87	21.29	21.05	34.50	33.57	33.06	32.76
25	25.97	24.85	24.26	24.00	38.35	37.46	36.97	36.75	23.57	22.42	21.81	21.55	35.10	34.13	33.60	33.28
26	26.67	25.48	24.84	24.58	38.97	38.05	37.54	37.32	24.22	23.00	22.35	22.08	35.71	34.71	34.16	33.83
27	27.41	26.14	25.46	25.19	39.64	38.68	38.14	37.91	24.91	23.61	22.92	22.64	36.35	35.31	34.73	34.40
28	28.17	26.83	26.11	25.81	40.31	39.31	38.75	38.52	25.63	24.25	23.52	23.22	37.02	35.93	35.33	35.00
29	29.00	27.56	26.80	26.48	41.02	39.98	39.40	39.15	26.40	24.93	24.15	23.83	37.71	36.58	35.96	35.61
30	29.86	28.32	27.52	27.18	41.74	40.66	40.05	39.79	27.21	25.64	24.82	24.47	38.42	37.25	36.60	36.24
31	30.76	29.13	28.27	27.91	42.51	41.37	40.74	40.47	28.06	26.39	25.52	25.15	39.17	37.94	37.27	36.89
32	31.73	29.99	29.07	28.69	43.29	42.11	41.46	41.18	28.97	27.19	26.25	25.86	39.94	38.67	37.97	37.57
33	32.75	30.89	29.91	29.50	44.10	42.88	42.20	41.91	29.93	28.03	27.03	26.61	40.74	39.42	38.69	38.28
34	33.84	31.84	30.80	30.36	44.95	43.68	42.98	42.67	30.96	28.91	27.85	27.41	41.58	40.20	39.43	38.99
35	35.01	32.85	31.73	31.27	45.83	44.51	43.78	43.46	32.05	29.85	28.71	28.24	42.45	41.02	40.23	39.77
36	36.25	33.94	32.74	32.24	46.78	45.39	44.63	44.30	33.21	30.85	29.63	29.12	43.37	41.87	41.05	40.57
37	37.57	35.08	33.80	33.27	47.76	46.31	45.52	45.17	34.45	31.91	30.60	30.06	44.32	42.76	41.91	41.41
38	38.97	36.29	34.91	34.33	48.78	47.27	46.43	46.08	35.77	33.03	31.63	31.04	45.32	43.70	42.80	42.28
39	40.48	37.59	36.09	35.48	49.85	48.28	47.41	47.03	37.18	34.23	32.71	32.09	46.37	44.67	43.74	43.20
40	42.09	38.95	37.34	36.68	50.97	49.32	48.41	48.03	38.70	35.50	33.87	33.19	47.46	45.69	44.72	44.15
41	43.81	40.40	38.66	37.96	52.23	50.50	49.54	49.14	40.33	36.85	35.09	34.37	48.62	46.77	45.75	45.15
42	45.68	41.97	40.08	39.31	53.64	51.75	50.76	50.33	42.08	38.30	36.39	35.61	49.83	47.90	46.84	46.21
43	47.67	43.63	41.59	40.75	54.92	53.05	52.01	51.58	43.96	39.85	37.78	36.93	51.11	49.09	47.98	47.32
44	49.84	45.41	43.20	42.29	56.41	54.44	53.35	52.89	46.00	41.50	39.26	38.34	52.47	50.35	49.19	48.50
45	52.18	47.33	44.91	43.93	57.96	55.89	54.77	54.27	48.21	43.28	40.89	39.84	53.90	51.68	50.47	49.73
46	.....	49.38	46.74	45.67	.....	57.47	55.27	54.15	.....	45.18	42.51	41.43	.....	53.10	51.82	51.02
47	.....	51.58	48.70	47.52	.....	59.11	56.85	55.71	.....	47.23	44.31	43.12	.....	54.60	53.26	52.42
48	.....	53.96	50.80	49.51	.....	60.87	58.56	57.39	.....	49.43	46.23	44.95	.....	56.19	54.78	53.91
49	.....	56.53	53.04	51.63	.....	62.74	61.36	60.16	.....	51.81	48.28	46.86	.....	57.89	56.41	55.50
50	.....	59.30	55.44	53.90	.....	64.75	63.28	62.05	.....	54.37	50.47	48.92	.....	59.70	58.13	57.14
51	.....	.....	.....	56.33	.....	.....	.....	64.70	.....	.....	.....	51.11	.....	.....	.....	59.21
52	.....	.....	.....	58.92	.....	.....	.....	66.86	.....	.....	.....	53.44	.....	.....	.....	61.11
53	.....	.....	.....	61.70	.....	.....	.....	69.19	.....	.....	.....	55.94	.....	.....	.....	63.21
54	.....	.....	.....	64.68	.....	.....	.....	71.71	.....	.....	.....	58.60	.....	.....	.....	65.41
55	.....	.....	.....	67.89	.....	.....	.....	74.41	.....	.....	.....	61.45	.....	.....	.....	67.81

WITH DISABILITY AND
WITHOUT DOUBLE INDEMNITY

20	22.00	21.15	20.70	20.51	33.95	33.18	32.76	32.57
21	22.53	21.64	21.17	20.96	34.49	33.70	33.26	33.08
22	23.10	22.16	21.65	21.44	35.05	34.23	33.77	33.58
23	23.69	22.69	22.16	21.93	35.64	34.78	34.31	34.11
24	24.33	23.26	22.70	22.46	36.24	35.35	34.86	34.64
25	24.97	23.85	23.26	23.00	36.86	35.94	35.43	35.20
26	25.67	24.48	23.84	23.58	37.50	36.54	36.01	35.78
27	26.41	25.14	24.48	24.19	38.18	37.18	36.62	36.39
28	27.17	25.83	25.11	24.81	38.87	37.83	37.25	37.01
29	28.00	26.56	25.80	25.48	39.59	38.51	37.91	37.65
30	28.86	27.32	26.52	26.18	40.33	39.21	38.58	38.31
31	29.76	28.13	27.27	26.91	41.11	39.93	39.28	38.90
32	30.73	28.90	28.07	27.69	41.91	40.69	40.01	39.72
33	31.75	29.89	28.91	28.50	42.74	41.41	40.77	40.47
34	32.84	30.84	29.80	29.36	43.61	42.29	41.56	41.24
35	34.01	31.85	30.73	30.27	44.51	43.14	42.38	42.05
36	35.25	32.94	31.74	31.24	45.47	44.03	43.24	42.90
37	36.57	34.08	32.80	32.27	46.47	44.97	44.15	43.79
38	37.97	35.29	33.91	33.33	47.51	45.95	45.08	44.71
39	39.48	36.59	35.09	34.48	48.60	46.97	46.07	45.68
40	41.09	37.95	36.34	35.68	49.74	48.03	47.09	46.70
41	42.81	39.40	37.66	36.96	51.02	49.23	48.24	47.82
42	44.68	40.97	39.08	38.31	52.36	50.50	49.47	49.03
43	46.67	42.63	40.59	39.75	53.76	51.82	50.74	50.29
44	48.84	44.41	42.20	41.29	55.27	53.23	52.10	51.62
45	51.18	46.33	43.91	42.93	56.84	54.70	53.53	53.02
46	.....	48.38	45.74	44.67	.....	56.29	55.05	54.52
47	.....	50.58	47.70	46.52	.....	57.95	56.65	56.09
48	.....	52.96	49.80	48.51	.....	59.73	58.37	57.78
49	.....	55.53	52.04	50.63	.....	61.62	60.19	59.57
50	.....	58.30	54.44	52.90	.....	63.65	62.13	61.48
51	.....	.....	55.33	.....	.....	.....	63.54	.....
52	.....	.....	57.92	.....	.....	.....	65.72	.....
53	.....	.....	60.70	.....	.....	.....	68.06	.....
54	.....	.....	63.68	.....	.....	.....	70.59	.....
55	.....	.....	66.89	.....	.....	.....	73.31	.....

NEW YORK LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES FOR LIFE INCOME—\$10 Mo., 240 Mos. Certain.

(American 3% Reserve.)

ORDINARY LIFE.

Commuted Value \$1,230.

AGE.	AGE OF BENEFICIARY.															Red. Prem.
	25	27	29	31	33	35	37	39	41	43	45	47	49	51		
21	\$41.74	\$41.23	\$40.78	\$40.32	\$39.91	\$39.55	\$39.10	\$38.71	\$38.33	\$37.99	\$37.68	\$37.39	\$37.13	\$36.89	\$36.08	
22	42.65	42.14	41.66	41.21	40.78	40.37	39.96	39.55	39.19	38.83	38.52	38.23	37.97	37.73	36.89	
23	43.56	43.06	42.58	42.12	41.69	41.27	40.82	40.39	40.01	39.67	39.34	39.05	38.78	38.54	37.72	
24	44.57	44.07	43.58	43.12	42.69	42.27	41.81	41.36	40.94	40.58	40.27	39.96	39.67	39.43	38.60	
25	45.65	45.12	44.59	44.11	43.68	43.18	42.72	42.31	41.93	41.57	41.21	40.90	40.63	40.39	39.56	
26	46.73	46.18	45.62	45.14	44.69	44.19	43.70	43.30	42.91	42.53	42.17	41.88	41.57	41.33	40.48	
27	47.90	47.33	46.80	46.25	45.74	45.26	44.74	44.38	43.99	43.58	43.22	42.91	42.65	42.38	41.49	
28	49.13	48.55	47.95	47.40	46.87	46.37	45.81	45.48	45.05	44.66	44.30	43.97	43.70	43.44	42.55	
29	50.42	49.80	49.20	48.62	48.11	47.57	47.00	46.63	46.20	45.82	45.46	45.12	44.83	44.59	43.66	
30	51.79	51.13	50.54	49.94	49.39	48.84	48.33	47.88	47.42	47.04	46.66	46.32	46.03	45.77	44.83	
31	53.26	52.56	51.94	51.34	50.74	50.18	49.66	49.20	48.72	48.31	47.93	47.59	47.28	47.02	46.07	
32	54.79	54.07	53.40	52.78	52.18	51.58	51.05	50.54	50.06	49.63	49.25	48.94	48.60	48.34	47.35	
33	56.42	55.68	55.01	54.38	53.74	53.08	52.51	52.04	51.53	51.07	50.66	50.33	49.99	49.70	48.73	
34	58.15	57.41	56.69	55.99	55.31	54.65	54.07	53.54	53.04	52.58	52.15	51.79	51.46	51.17	50.17	
35	59.96	59.21	58.46	57.72	57.00	56.36	55.74	55.14	54.65	54.17	53.74	53.35	53.02	52.70	51.69	
36	61.82	61.05	60.31	59.54	58.80	58.13	57.48	56.86	56.30	55.80	55.37	54.98	54.62	54.31	53.29	
37	63.71	62.92	62.33	61.51	60.74	60.00	59.33	58.70	58.15	57.65	57.17	56.76	56.38	56.04	54.99	
38	65.64	64.81	64.16	63.29	62.51	61.74	61.00	60.35	60.07	59.52	59.04	58.61	58.22	57.89	56.79	
39	67.61	66.75	66.09	65.19	64.39	63.61	62.81	62.11	62.71	62.11	61.64	61.01	60.55	60.14	58.93	
40	69.62	68.73	68.07	67.15	66.33	65.56	64.74	64.02	64.25	63.65	63.12	62.64	62.23	61.87	60.71	
41	71.67	70.75	70.07	69.13	68.30	67.50	66.67	65.82	65.06	64.53	64.05	63.63	63.24	62.93	61.75	
42	73.76	72.81	72.11	71.15	70.30	69.48	68.62	67.75	66.92	66.38	65.88	65.33	64.85	64.42	63.03	
43	75.89	74.92	74.21	73.23	72.43	71.61	70.74	69.84	68.98	68.33	67.73	67.22	66.77	66.36	64.85	
44	78.06	77.07	76.35	75.35	74.53	73.69	72.81	71.91	71.09	70.30	70.27	69.74	69.26	68.81	67.49	
45	80.28	79.28	78.55	77.54	76.71	75.84	74.93	74.03	73.26	72.49	73.63	72.98	72.38	71.88	70.03	
46	82.54	81.53	80.78	79.76	78.91	78.00	77.09	76.20	75.26	74.40	73.63	72.98	72.38	71.88	70.03	
47	84.84	83.81	83.04	81.99	81.13	80.18	79.27	78.29	77.36	76.56	75.84	75.22	74.66	74.21	72.73	
48	87.18	86.13	85.34	84.27	83.30	82.31	81.34	80.38	79.43	78.59	77.93	77.34	76.79	76.31	74.81	
49	89.55	88.48	87.67	86.58	85.59	84.58	83.59	82.61	81.68	80.89	79.73	78.94	78.24	77.69	76.17	
50	91.95	90.85	90.02	88.91	87.89	86.86	85.86	84.82	83.89	82.22	81.48	80.88	80.38	79.83	78.69	
51	94.38	93.25	92.41	91.28	90.23	89.18	88.12	87.07	86.04	84.97	83.75	82.75	81.96	81.36	79.91	
52	96.84	95.68	94.81	93.66	92.59	91.50	90.41	89.32	88.24	87.07	85.79	84.76	83.94	83.34	81.79	
53	99.33	98.15	97.25	96.08	94.98	93.87	92.74	91.61	90.48	89.30	87.97	86.91	86.08	85.48	83.83	
54	101.84	100.64	100.00	98.80	97.67	96.53	95.38	94.21	93.03	91.80	90.44	89.35	88.51	87.91	86.16	
55	104.37	103.15	102.50	101.28	100.12	98.95	97.76	96.55	95.31	94.03	92.64	91.52	90.66	90.06	88.21	
56	106.92	105.68	105.01	103.76	102.57	101.38	100.16	98.92	97.66	96.36	94.94	93.79	92.91	92.31	90.46	
57	109.49	108.23	107.54	106.27	105.05	103.83	102.58	101.31	100.02	98.69	97.24	95.95	94.96	94.36	92.51	
58	112.08	110.80	110.09	108.79	107.54	106.28	105.00	103.69	102.35	100.98	99.50	98.16	97.15	96.55	94.70	
59	114.69	113.39	112.66	111.34	110.06	108.76	107.43	106.08	104.70	103.29	101.80	100.38	99.36	98.76	96.91	
60	117.32	115.99	115.24	113.90	112.59	111.26	109.91	108.54	107.14	105.70	104.21	102.76	101.72	101.12	99.27	
61	120.00	118.64	117.87	116.50	115.16	113.80	112.41	110.99	109.55	108.07	106.55	105.04	104.00	103.40	101.55	
62	122.70	121.31	120.52	119.13	117.76	116.36	114.93	113.47	111.99	110.48	108.93	107.35	106.22	105.62	103.77	
63	125.42	123.99	123.18	121.77	120.36	118.92	117.45	115.95	114.43	112.88	111.28	109.65	108.49	107.89	106.04	
64	128.16	126.70	125.87	124.44	122.99	121.52	120.01	118.47	116.90	115.29	113.63	111.92	110.74	110.14	108.29	
65	130.92	129.43	128.58	127.13	125.65	124.14	122.60	121.03	119.43	117.79	116.08	114.32	113.12	112.52	110.67	
66	133.69	132.17	131.30	129.83	128.32	126.78	125.21	123.61	121.98	120.32	118.56	116.78	115.56	114.96	113.11	
67	136.48	134.93	134.04	132.55	131.02	129.45	127.84	126.19	124.50	122.77	121.00	119.19	117.95	117.35	115.50	
68	139.28	137.70	136.79	135.28	133.72	132.12	130.48	128.80	127.08	125.31	123.48	121.63	120.37	119.77	117.92	
69	142.09	140.48	139.55	138.02	136.42	134.77	133.08	131.35	129.58	127.76	125.89	123.99	122.71	122.11	120.26	
70	144.91	143.28	142.33	140.78	139.16	137.48	135.74	133.95	132.11	130.22	128.28	126.32	124.41	123.81	121.96	
71	147.74	146.09	145.12	143.55	141.91	140.21	138.45	136.64	134.78	132.87	130.90	128.92	126.97	126.37	124.52	
72	150.58	148.91	147.92	146.33	144.66	142.93	141.15	139.31	137.41	135.45	133.43	131.43	129.45	128.85	127.00	
73	153.43	151.74	150.73	149.13	147.44	145.68	143.85	141.96	140.01	138.00	135.93	133.88	131.84	131.24	129.39	
74	156.29	154.58	153.55	151.93	150.21	148.42	146.56	144.64	142.66	140.62	138.52	136.43	134.35	133.75	131.90	
75	159.16	157.43	156.39	154.75	153.01	151.19	149.29	147.33	145.31	143.23	141.08	138.95	136.83	136.23	134.38	
76	162.04	160.29	159.24	157.58	155.81	153.95	152.01	150.00	147.92	145.77	143.56	141.37	139.19	138.59	136.74	
77	164.92	163.15	162.09	160.41	158.62	156.74	154.78	152.74	150.63	148.45	146.19	143.94	141.67	141.07	139.22	
78	167.81	165.99	164.91	163.21	161.40	159.49	157.50	155.43	153.28	151.05	148.75	146.45	144.14	143.54	141.69	
79	170.71	168.86	167.76	166.04	164.21	162.28	160.29	158.22	156.07	153.82	151.48	149.13	146.77	146.17	144.32	
80	173.62	171.74	170.63	168.89	166.94	164.97	162.90	160.79	158.61	156.34	153.97	151.58	149.17	148.57	146.72	
81	176.54	174.63	173.51	171.75	169.77	167.77	165.68	163.52	161.29	158.98	156.55	154.08	151.65	151.05	149.20	
82	179.47	177.53	176.40	174.62	172.62	170.59	168.48	166.30	164.04	161.71	159.28	156.80	154.34	153.74	151.89	
83	182.41	180.44	179.30	177.50	175.48	173.42	171.28	169.07	166.78	164.41	161.95	159.44	156.94	156.34	154.49	
84	185.36	183.36	182.21	180.39	178.35	176.26	174.09	171.84	169.51	167.10	164.61	162.07	159.53	158.93	157.08	
85	188.31	186.29	185.12	183.28	181.22	179.11	176.91	174.62	172.25	169.80	167.27	164.68	162.11	161.51	159.66	
86	191.27	189.22	188.03	186.17	184.09	181.95	179.72	177.41	175.01	172.52	169.95	167.34	164.74	164.14	162.29	
87	194.24	192.16	190.95	188.98	186.88	184.71	182.45	180.11	177.68	175.17	172.58	169.94	167.30	166.70	164.85	
88	197.21	195.10	193.88	191.89	189.77	187.58	185.30	182.93	180.48	177.94	175.31	172.63	169.95	169.35	167.50	
89	200.19	198.05	196.82	194.81	192.67	190.46	188.15	185.74	183.24	180.64	177.93	175.19	172.48	171.88	169.93	
90	203.18	200.99	199.74	197.71	195.55	193.31	190.96	188.51	185.96	183.34	180.61	177.83	175.05	174.45	172.50	
91	206.17	203.94	202.67	200.62	198.35	195.98	193.58	191.11	188.57	185.92	183.16	180.37	177.55	176.95	175.00	
92	209.17	206.90	205.61	203.54	201.25	198.84	196.39	193.88	191.31	188.67	185.90	183.01	180.16	179.56	177.61	
93	212.18	209.87	208.56	206.47	204.15	201.71	199.19	196.60	193.94							

20 PAYMENT LIFE.																
21	\$62.56	\$62.11	\$61.39	\$60.72	\$60.05	\$59.42	\$58.82	\$58.25	\$57.74	\$57.26	\$56.83	\$56.45	\$56.11	\$55.82	\$55.48	\$55.14
22	63.54	63.07	62.35	61.63	60.96	60.34	59.71	59.16	58.63	58.15	57.72	57.34	57.00	56.71	56.37	56.03
23	64.57	64.10	63.36	62.64	61.94	61.30	60.67	60.10	59.57	59.09	58.66	58.25	57.91	57.62	57.28	56.94
24	65.65	65.16	64.39	63.65	62.93	62.28	61.66	61.08	60.55	60.05	59.59	59.21	58.87	58.56	58.22	57.88
25	66.78	66.28	65.49	64.73	64.00	63.31	62.67	62.09	61.54	61.03	60.58	60.19	59.83	59.54	59.20	58.86
26	67.95	67.44	66.63	65.86	65.11	64.41	63.75	63.14	62.56	62.01	61.51	61.06	60.74	60.42	60.10	59.77
27	69.16	68.64	67.81	67.03	66.26	65.50	64.82	64.22	63.65	63.14	62.66	62.20	61.90	61.61	61.30	60.98
28	70.41	69.88	69.03	68.24	67.46	66.68	65.98	65.33	64.73	64.20	63.72	63.34	63.04	62.75	62.46	62.17
29	71.70	71.16	70.29	69.49	68.69	67.88	67.15	66.53	65.93	65.40	64.92	64.49	64.13	63.82	63.52	63.22
30	73.03	72.48	71.59	70.78	69.96	69.13	68.40	67.75	67.15	66.60	66.11	65.66	65.30	64.97	64.64	64.31
31	74.40	73.84	72.93	72.11	71.28	70.44	69.69	69.02	68.42	67.87	67.37	66.94	66.53	66.22	65.92	65.62
32	75.82	75.25	74.32	73.49	72.65	71.83	71.09	70.39	69.77	69.19	68.66	68.23	67.82	67.51	67.21	66.91
33	77.28	76.70	75.75	74.91	74.07	73.23	72.50	71.78	71.14	70.54	70.01	69.55	69.17	68.81	68.47	68.13
34	78.77	78.18	77.21	76.36	75.51	74.67	73.93	73.25	72.58	71.98	71.45	70.97	70.56	70.20	69.87	69.54
35	80.29	79.69	78.71	77.85	77.00	76.15	75.41	74.71	74.09	73.49	72.94	72.46	72.02	71.66	71.32	70.99
36	81.84	81.23	80.25	79.38	78.52	77.67	76.82	76.12	75.50	74.93	74.47	73.99	73.56	73.18	72.82	72.47
37	83.41	82.79	81.79	80.91	80.05	79.21	78.37	77.64	76.94	76.30	75.76	75.30	74.87	74.48	74.09	73.72
38	85.00	84.37	83.36	82.47	81.60	80.74	79.90	79.12	78.33	77.63	77.00	76.42	75.94	75.53	75.13	74.74
39	86.61	85.97	84.95	84.05	83.18	82.31	81.45	80.66	80.00	79.39	78.81	78.26	77.81	77.39	76.97	76.57
40	88.24	87.59	86.56	85.65	84.77	83.89	83.02	82.21	81.43	80.73	80.13	79.56	79.04	78.61	78.19	77.79
41	89.89	89.23	88.19	87.28	86.39	85.50	84.61	83.78	83.00	82.29	81.58	80.95	80.45	80.01	79.58	79.17
42	91.56	90.89	89.84	88.92	88.02	87.12	86.23	85.40	84.64	83.94	83.25	82.60	82.17	81.74	81.32	80.91
43	93.25	92.57	91.51	90.58	89.67	88.76	87.85	87.00	86.24	85.56	84.93	84.34	83.91	83.48	83.06	82.65
44	94.96	94.27	93.20	92.27	91.35	90.43	89.51	88.67	87.90	87.24	86.61	86.01	85.58	85.15	84.73	84.32
45	96.69	95.99	94.91	93.97	93.04	92.11	91.18	90.33	89.56	88.86	88.24	87.64	87.11	86.68	86.26	85.85
46	98.44	97.73	96.64	95.70	94.76	93.82	92.88	92.02	91.24	90.53	89.89	89.28	88.75	88.32	87.89	87.47
47	100.21	99.49	98.39	97.44	96.49	95.54	94.59	93.72	92.93	92.21	91.56	90.93	90.39	89.94	89.50	89.07
48	102.00	101.27	100.16	99.20	98.24	97.28	96.32	95.44	94.64	93.90	93.24	92.60	92.04	91.58	91.13	90.69
49	103.81	103.07	101.95	100.98	99.99	99.02	98.05	97.16	96.34	95.60	94.93	94.33	93.76	93.28	92.82	92.37
50	105.64	104.89	103.76	102.78	101.78	100.79	99.79	98.79	97.88	97.04	96.36	95.74	95.16	94.67	94.20	93.74
51	107.49	106.73	105.59	104.60	103.59	102.58	101.56	100.53	99.59	98.73	98.03	97.40	96.79	96.29	95.81	95.34
52	109.36	108.59	107.44	106.44	105.42	104.39	103.35	102.30	101.33	100.44	99.71	99.06	98.44	97.92	97.43	96.95
53	111.25	110.47	109.31	108.30	107.26	106.21	105.16	104.09	103.09	102.14	101.33	100.59	99.92	99.39	98.89	98.40
54	113.16	112.37	111.20	110.18	109.13	108.07	107.00	105.92	104.93	103.98	103.16	102.39	101.70	101.15	100.64	100.14
55	115.09	114.29	113.11	112.08	111.02	110.00	108.92	107.83	106.83	105.87	104.94	104.04	103.24	102.66	102.11	101.60
56	117.04	116.23	115.04	114.01	112.94	111.85	110.76	109.65	108.63	107.64	106.68	105.74	104.81	103.98	103.16	102.34
57	119.01	118.19	116.99	115.95	114.86	113.76	112.65	111.53	110.49	109.49	108.51	107.54	106.59	105.73	104.87	103.99
58	121.00	120.17	118.96	117.91	116.81	115.70	114.58	113.45	112.30	111.24	110.18	109.12	108.14	107.24	106.32	105.39
59	123.01	122.17	120.95	119.89	118.78	117.65	116.51	115.36	114.19	113.09	111.98	110.82	109.79	108.83	107.89	106.93
60	125.04	124.19	122.96	121.89	120.77	119.64	118.49	117.32	116.13	114.93	113.78	112.58	111.45	110.28	109.11	107.92
61	127.09	126.23	124.99	123.91	122.78	121.64	120.48	119.29	118.07	116.84	115.61	114.37	113.12	111.86	110.58	109.29
62	129.16	128.29	127.04	125.95	124.80	123.64	122.45	121.24	119.99	118.74	117.47	116.18	114.88	113.57	112.22	110.86
63	131.25	130.37	129.11	128.01	126.84	125.66	124.46	123.23	121.97	120.69	119.39	118.07	116.73	115.38	113.99	112.58
64	133.36	132.47	131.19	130.08	128.89	127.68	126.45	125.19	123.90	122.59	121.26	119.91	118.54	117.15	115.73	114.29
65	135.48	134.58	133.29	132.17	130.96	129.73	128.48	127.20	125.89	124.55	123.19	121.81	120.40	118.96	117.49	115.99
66	137.62	136.71	135.41	134.28	133.05	131.80	130.53	129.23	127.90	126.53	125.14	123.73	122.29	120.82	119.32	117.79
67	139.78	138.86	137.55	136.41	135.16	133.90	132.61	131.30	129.96	128.58	127.16	125.72	124.26	122.76	121.23	119.67
68	141.95	141.02	139.70	138.55	137.28	136.00	134.69	133.36	132.01	130.62	129.19	127.73	126.24	124.72	123.17	121.59
69	144.14	143.20	141.87	140.71	139.43	138.13	136.81	135.46	134.09	132.68	131.23	129.75	128.24	126.70	125.13	123.53
70	146.35	145.40	144.06	142.89	141.59	140.27	138.93	137.57	136.18	134.75	133.28	131.78	130.25	128.68	127.08	125.45
71	148.58	147.62	146.27	145.09	143.77	142.43	141.07	139.68	138.26	136.81	135.32	133.80	132.25	130.67	129.06	127.42
72	150.82	149.85	148.49	147.30	145.97	144.62	143.24	141.83	140.39	138.92	137.42	135.88	134.31	132.71	131.09	129.44
73	153.08	152.10	150.73	149.53	148.19	146.83	145.44	144.02	142.58	141.11	139.61	138.08	136.51	134.90	133.27	131.61
74	155.35	154.36	152.98	151.77	150.42	149.04	147.63	146.19	144.72	143.22	141.70	140.15	138.57	136.94	135.29	133.62
75	157.64	156.64	155.25	154.03	152.67	151.28	149.86	148.41	146.93	145.42	143.88	142.32	140.73	139.09	137.42	135.73
76	159.94	158.93	157.53	156.31	154.94	153.54	152.11	150.66	149.18	147.67	146.13	144.56	142.96	141.33	139.66	137.96
77	162.25	161.23	159.82	158.59	157.20	155.78	154.33	152.86	151.36	149.83	148.27	146.68	145.06	143.41	141.73	140.02
78	164.57	163.54	162.12	160.89	159.48	158.04	156.57	155.07	153.54	151.98	150.39	148.77	147.13	145.46	143.76	142.03
79	166.90	165.86	164.43	163.19	161.76	160.30	158.81	157.29	155.74	154.16	152.55	150.91	149.25	147.56	145.84	144.09
80	169.24	168.19	166.75	165.50	164.05	162.57	161.06	159.52	157.96	156.37	154.75	153.10	151.43	149.73	147.99	146.22
81	171.59	170.53	169.12	167.86	166.39	164.89	163.36	161.80	160.23	158.63	156.99	155.32	153.63	151.91	150.16	148.39
82	173.95	172.88	171.45	170.18	168.69	167.17	165.62	164.04	162.44	160.82	159.17	157.50	155.80	154.07	152.31	150.53
83	176.32	175.24	173.80	172.52	170.99	169.44	167.86	166.25	164.61	162.95	161.27	159.57	157.84	156.08	154.29	152.47
84	178.70	177.61	176.16	174.87	173.32	171.74	170.13	168.50	166.84	165.16	163.46	161.73	159.97	158.19	156.38	154.54
85	181.09	180.00	178.53	177.23	175.66	174.05	172.42	170.76	169.07	167.36	165.62	163.86	162.07	160.25	158.40	156.53
86	183.49	182.39	180.90	179.59	177.99	176.36	174.70	173.01	171.29	169.54	167.77	165.97	164.14	162.28	160.40	158.50
87	185.90	184.79	183.28	181.96	180.33	178.67	176.98	175.26	173.51	171.73	169.92	168.08	166.21	164.31	162.39	160.45
88	188.32	187.20	185.67	184.34	182.69	181.01	179.30	177.56	175.79	173.98	172.14	170.27	168.37	166.44	164.49	162.52
89	190.75	189.62	188.07	186.73	184.97	183.19	181.39	179.56	177.70	175.81	173.88					

Cash, Loan, Paid-up and Extended Insurance Values—Participating.
ORDINARY LIFE.

Age	CASH				LOAN				PAID-UP				EXTENDED TERM			
	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.
20	\$31	\$81	\$132	\$192	\$29	\$76	\$124	\$181	\$88	\$213	\$317	\$419	2	140	11	124
21	32	84	138	199	30	79	130	187	89	217	323	426	2	154	11	231
22	33	88	143	206	31	83	134	194	90	222	330	434	2	177	11	336
23	34	91	148	214	32	85	139	201	92	226	336	442	2	218	12	69
24	36	95	154	222	33	89	145	209	95	231	343	449	2	259	12	160
25	37	98	160	230	34	92	150	216	96	236	350	457	2	297	12	244
26	39	102	166	239	36	96	156	225	100	241	356	465	2	335	12	317
27	40	106	172	247	37	100	162	233	101	246	363	473	3	7	13	17
28	42	111	179	256	39	104	168	241	104	251	370	481	2	358	13	61
29	43	115	186	266	40	108	175	250	106	257	377	490	3	27	13	95
30	45	120	193	276	42	113	182	260	109	262	384	498	3	58	13	115
31	48	124	201	285	45	116	189	268	113	267	391	506	3	133	13	121
32	50	129	208	296	47	121	196	279	116	273	399	514	3	158	13	115
33	52	135	216	306	49	127	203	288	120	278	406	522	3	181	13	96
34	55	140	224	316	51	132	211	298	123	284	413	530	3	201	13	64
35	58	146	233	327	54	137	219	308	127	290	421	538	3	217	13	21
36	60	151	241	338	56	142	227	318	131	296	428	545	3	272	12	332
37	63	157	250	349	59	148	235	329	135	302	435	553	3	280	12	268
38	66	164	259	360	62	154	244	339	138	308	443	561	3	286	12	195
39	70	170	269	372	66	160	253	350	142	314	450	568	3	325	12	115
40	73	177	278	383	68	166	262	361	146	320	457	576	3	355	12	28
41	77	184	287	394	72	173	270	371	150	326	464	583	3	344	11	208
42	80	190	297	406	75	179	280	383	154	332	471	590	3	363	11	197
43	84	198	307	418	79	186	289	394	158	338	478	597	4	6	11	91
44	88	205	317	429	83	193	299	404	163	343	485	604	4	7	10	346
45	92	212	327	441	86	200	308	416	167	349	491	611	3	364	10	230
46	96	220	337	452	90	207	317	426	171	355	498	617	3	349	10	113
47	100	227	347	464	94	214	327	437	174	360	504	624	3	326	9	357
48	104	235	357	475	98	221	336	448	178	366	511	630	3	300	9	234
49	108	242	367	486	101	228	346	458	182	371	517	636	3	267	9	109
50	112	250	377	498	105	235	355	469	186	377	523	642	3	231	8	349
51	117	258	387	508	110	243	365	479	189	382	529	647	3	191	8	224
52	121	266	397	519	114	250	374	489	193	387	535	653	3	168	8	98
53	126	274	407	530	118	258	383	500	197	392	540	658	3	140	7	338
54	130	282	417	540	122	266	393	509	200	397	546	663	3	107	7	215

20 PAYMENT LIFE.

Age	5				10				15				20			
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
20	\$76	\$189	\$312	\$459	\$71	\$178	\$294	\$433	\$216	\$493	\$745	\$949	5	254	28	227
21	78	193	318	468	73	182	300	441	217	494	746	949	5	286	28	102
22	80	197	324	476	75	185	305	449	218	495	747	950	5	273	27	332
23	81	200	330	485	76	188	311	457	220	496	748	950	5	307	27	186
24	83	204	337	495	78	192	317	466	221	497	748	950	5	339	27	31
25	85	208	343	504	80	196	323	475	222	498	749	950	6	2	26	232
26	87	213	350	514	82	200	330	484	223	499	750	950	6	29	26	62
27	89	217	357	524	83	204	336	494	225	500	750	950	6	54	25	248
28	91	221	364	534	85	208	343	503	226	501	751	950	6	76	25	64
29	93	226	371	544	87	213	350	513	227	502	751	951	6	93	24	237
30	95	230	379	555	89	216	357	523	229	503	751	951	6	107	24	40
31	97	235	386	565	91	221	364	533	230	504	752	951	6	117	23	203
32	100	240	394	576	94	226	371	543	231	505	753	951	6	124	22	362
33	102	245	402	587	96	231	379	553	232	506	753	951	6	125	22	150
34	105	250	410	598	99	235	386	564	233	507	754	951	6	122	21	300
35	107	255	418	609	100	240	394	574	235	507	754	951	6	115	21	81
36	110	261	426	621	103	246	401	585	236	508	754	951	6	103	20	225
37	112	266	434	632	105	250	409	596	237	509	754	950	6	85	20	1
38	115	272	442	643	108	256	416	606	238	510	754	950	6	102	19	139
39	118	277	451	655	111	261	425	617	239	510	754	950	6	71	18	276
40	120	283	459	666	113	266	433	628	240	511	754	950	6	72	18	48
41	123	288	467	678	116	271	440	639	241	511	754	950	6	77	17	182
42	126	294	475	689	118	277	448	650	242	511	753	949	6	9	16	31
43	129	300	484	700	121	283	456	660	243	511	752	949	5	348	16	86
44	132	305	492	712	124	287	464	671	244	511	752	949	5	312	15	221
45	135	311	500	723	127	293	471	682	245	511	751	948	5	269	14	357
46	138	317	507	734	130	299	478	692	246	511	750	947	5	219	14	128
47	141	322	515	745	133	303	485	702	247	510	748	947	5	138	13	266
48	144	327	522	755	135	308	492	712	247	510	747	946	5	79	13	41
49	147	333	530	766	138	314	500	722	248	509	745	945	5	17	12	184
50	150	338	537	776	141	318	506	732	248	508	743	944	4	316	11	329
51	153	348	543	786	144	323	512	741	248	507	741	943	4	249	11	115
52	156	348	550	796	147	328	518	750	248	506	739	942	4	179	10	289
53	159	353	556	806	150	333	524	760	249	504	736	941	4	109	10	63
54	162	357	561	815	152	336	529	768	249	503	734	940	4	39	9	227

NOTE.—Values after three premiums, except after two premiums on Endowments 20 years or less

NEW YORK LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Ann'l Prem.	Loan	Cash	Ext. Term Y. D.	Loan	Cash	Ext. Term Y. D.	Loan	Cash	Ext. Term Y. D.	Loan	Cash	Ext. Term Y. D.	Loan	Cash	Ext. Term Y. D.
21	\$ 48 56	\$ 158	\$ 168 466 28	\$ 81 369	\$ 392 1000	Pd-up	\$ 402	\$ 427 1000	Pd-up	\$ 441	\$ 468 1000	Pd-up	\$ 441	\$ 468 1000	Pd-up
25	51 67	169	180 469 27	117 395	419 1000	"	433	459 1000	"	475	504 1000	"	475	504 1000	"
30	56 18	186	198 474 25	181 433	459 1000	"	475	504 1000	"	523	555 1000	"	523	555 1000	"
35	61 53	206	219 478 23	34 475	504 1000	"	523	555 1000	"	571	609 1000	"	571	609 1000	"
40	67 90	228	242 481 20	109 523	555 1000	"	574	609 1000	"	628	666 1000	"	628	666 1000	"
45	75 57	251	267 482 17	99 574	609 1000	"	628	666 1000	"	682	723 1000	"	682	723 1000	"
50	84 99	275	292 481 14	62 628	666 1000	"	682	723 1000	"	732	776 1000	"	732	776 1000	"
55	96 66	298	316 475 11	57 682	723 1000	"	732	776 1000	"	777	824 1000	"	777	824 1000	"
60	111 47	316	335 464 8	142 732	776 1000	"	777	824 1000	"	819	869 1000	"	819	869 1000	"
21	35 50	100	107 299 16	254 243	258 660 36	174	402	427 1000	Pd-up	441	468 1000	Pd-up	441	468 1000	Pd-up
25	38 35	109	116 303 17	18 262	278 663 33	312	433	459 1000	"	475	504 1000	"	475	504 1000	"
30	41 78	121	129 309 16	313 287	305 666 30	132	475	504 1000	"	523	555 1000	"	523	555 1000	"
35	45 91	135	141 314 15	313 316	324 668 26	255	523	555 1000	"	571	609 1000	"	571	609 1000	"
40	50 92	150	160 318 14	73 350	371 692 22	344	574	609 1000	"	628	666 1000	"	628	666 1000	"
45	57 16	166	177 321 12	44 583	406 697 19	68	628	666 1000	"	682	723 1000	"	682	723 1000	"
50	65 16	183	195 321 9	307 415	446 652 15	191	682	723 1000	"	732	776 1000	"	732	776 1000	"
55	75 66	198	210 317 7	221 443	476 681 12	31	732	776 1000	"	777	824 1000	"	777	824 1000	"
60	89 94	210	223 309 5	215 464	492 634 9	4	777	824 1000	"	819	869 1000	"	819	869 1000	"
End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
21	\$60 11	\$24	\$263 \$350 10	\$284 \$367 \$390 \$491 8	\$451 \$567 \$602 \$697 5	\$683 \$862 \$914 \$943 1	\$942	\$60 11	\$24	\$263 \$350 10	\$284 \$367 \$390 \$491 8	\$451 \$567 \$602 \$697 5	\$683 \$862 \$914 \$943 1	\$942	\$60 11
25	66 97	248	263 350 10	128 367 390 491 8	444 567 602 697 5	681 862 914 943 1	942	66 97	248	263 350 10	128 367 390 491 8	444 567 602 697 5	681 862 914 943 1	942	66 97
30	68 03	248	263 349 10	127 366 389 490 8	444 566 601 696 5	679 861 913 942 1	941	68 03	248	263 349 10	127 366 389 490 8	444 566 601 696 5	679 861 913 942 1	941	68 03
35	69 52	247	262 348 10	126 365 389 489 8	443 565 600 695 5	677 861 913 942 1	941	69 52	247	262 348 10	126 365 389 489 8	443 565 600 695 5	677 861 913 942 1	941	69 52
40	71 34	247	262 347 10	126 365 388 487 8	441 565 599 693 5	666 860 912 941 1	940	71 34	247	262 347 10	126 365 388 487 8	441 565 599 693 5	666 860 912 941 1	940	71 34
45	74 48	247	262 345 10	119 365 387 484 8	439 563 597 689 5	665 855 911 939 1	938	74 48	247	262 345 10	119 365 387 484 8	439 563 597 689 5	665 855 911 939 1	938	74 48
50	79 00	246	261 341 10	116 363 385 478 8	432 559 593 682 5	662 850 908 937 1	934	79 00	246	261 341 10	116 363 385 478 8	432 559 593 682 5	662 850 908 937 1	934	79 00
55	85 98	243	258 332 9	109 358 380 468 8	422 551 585 671 5	657 845 904 932 1	928	85 98	243	258 332 9	109 358 380 468 8	422 551 585 671 5	657 845 904 932 1	928	85 98
60	96 94	240	255 323 6	113 351 373 453 8	415 540 573 652 5	647 845 896 924 1	917	96 94	240	255 323 6	113 351 373 453 8	415 540 573 652 5	647 845 896 924 1	917	96 94
End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
21	\$48 63	\$165	\$175 \$266 15	\$137 \$384 \$408 \$542 10	\$492 \$636 \$675 \$782 5	\$771 \$877 \$930 \$959 1	\$958	\$48 63	\$165	\$175 \$266 15	\$137 \$384 \$408 \$542 10	\$492 \$636 \$675 \$782 5	\$771 \$877 \$930 \$959 1	\$958	\$48 63
25	49 33	165	175 266 15	112 383 407 541 10	487 636 675 781 5	769 876 929 959 1	958	49 33	165	175 266 15	112 383 407 541 10	487 636 675 781 5	769 876 929 959 1	958	49 33
30	50 43	165	175 265 15	112 383 407 540 10	478 635 674 780 5	767 876 929 958 1	957	50 43	165	175 265 15	112 383 407 540 10	478 635 674 780 5	767 876 929 958 1	957	50 43
35	51 91	165	175 264 15	112 383 407 539 10	469 635 674 778 5	759 875 928 956 1	955	51 91	165	175 264 15	112 383 407 539 10	469 635 674 778 5	759 875 928 956 1	955	51 91
40	54 06	166	176 264 15	113 383 407 537 10	459 633 672 776 5	748 874 927 956 1	955	54 06	166	176 264 15	113 383 407 537 10	459 633 672 776 5	748 874 927 956 1	955	54 06
45	57 34	167	176 263 12	161 384 408 539 10	450 631 669 779 5	728 872 925 954 1	952	57 34	167	176 263 12	161 384 408 539 10	450 631 669 779 5	728 872 925 954 1	952	57 34
50	62 55	170	181 261 9	174 384 408 526 10	450 626 664 761 5	691 869 922 951 1	948	62 55	170	181 261 9	174 384 408 526 10	450 626 664 761 5	691 869 922 951 1	948	62 55
55	70 81	173	184 256 6	1264 384 408 516 10	439 618 656 747 5	660 864 916 945 1	940	70 81	173	184 256 6	1264 384 408 516 10	439 618 656 747 5	660 864 916 945 1	940	70 81
60	83 82	179	190 255 4	1281 383 407 502 7	477 605 642 724 5	640 855 907 935 1	925	83 82	179	190 255 4	1281 383 407 502 7	477 605 642 724 5	640 855 907 935 1	925	83 82
End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
21	\$38 45	\$116	\$124 \$113 19	\$288 \$271 \$294 \$446 15	\$530 \$459 \$487 \$646 10	\$604 \$677 \$718 \$831 5	\$822	\$38 45	\$116	\$124 \$113 19	\$288 \$271 \$294 \$446 15	\$530 \$459 \$487 \$646 10	\$604 \$677 \$718 \$831 5	\$822	\$38 45
25	39 14	116	124 212 18	1110 277 294 445 15	487 459 487 645 10	597 677 718 831 5	819	39 14	116	124 212 18	1110 277 294 445 15	487 459 487 645 10	597 677 718 831 5	819	39 14
30	40 28	116	124 212 16	185 278 295 444 15	462 459 487 644 10	584 676 717 829 5	814	40 28	116	124 212 16	185 278 295 444 15	462 459 487 644 10	584 676 717 829 5	814	40 28
35	41 90	118	126 213 13	359 240 297 443 15	454 460 488 643 10	559 676 717 827 5	800	41 90	118	126 213 13	359 240 297 443 15	454 460 488 643 10	559 676 717 827 5	800	41 90
40	44 35	121	129 213 11	242 283 301 444 15	465 462 490 640 10	554 674 715 823 5	791	44 35	121	129 213 11	242 283 301 444 15	465 462 490 640 10	554 674 715 823 5	791	44 35
45	48 21	126	134 216 9	1148 289 307 443 14	0 465 493 646 10	429 672 713 817 5	762	48 21	126	134 216 9	1148 289 307 443 14	0 465 493 646 10	429 672 713 817 5	762	48 21
50	54 37	133	141 219 7	1123 298 316 443 11	465 469 495 624 10	4256 667 708 806 5	709	54 37	133	141 219 7	1123 298 316 443 11	465 469 495 624 10	4256 667 708 806 5	709	54 37
End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
21	\$31 03	\$85	\$91 \$175 15	\$247 \$209 \$222 \$379 20	\$188 \$345 \$366 \$552 15	\$454 \$508 \$539 \$714 10	\$674	\$31 03	\$85	\$91 \$175 15	\$247 \$209 \$222 \$379 20	\$188 \$345 \$366 \$552 15	\$454 \$508 \$539 \$714 10	\$674	\$31 03
25	32 67	85	91 175 12	344 210 223 378 20	160 346 367 552 15	437 508 539 712 10	664	32 67	85	91 175 12	344 210 223 378 20	160 346 367 552 15	437 508 539 712 10	664	32 67
30	33 93	87	93 176 11	324 212 225 379 20	97 349 370 551 15	437 510 541 713 10	645	33 93	87	93 176 11	324 212 225 379 20	97 349 370 551 15	437 510 541 713 10	645	33 93
35	35 80	90	96 178 10	1244 216 230 381 19	166 353 375 552 15	4328 513 544 711 10	609	35 80	90	96 178 10	1244 216 230 381 19	166 353 375 552 15	4328 513 544 711 10	609	35 80
40	38 70	95	101 182 9	1108 225 239 385 15	1260 363 385 554 15	4101 518 550 708 10	542	38 70	95	101 182 9	1108 225 239 385 15	1260 363 385 554 15	4101 518 550 708 10	542	38 70
45	43 28	103	110 189 7	1309 238 253 391 12	1167 376 399 557 14	0 526 558 705 10	409	43 28	103	110 189 7	1309 238 253 391 12	1167 376 399 557 14	0 526 558 705 10	409	43 28
21	\$27 53	\$65	\$69 \$146 9	\$328 \$163 \$173 \$329 25	\$ 9 \$267 \$294 \$482 20	\$292 \$393 \$417 \$627 15	\$526	\$27 53	\$65	\$69 \$146 9	\$328 \$163 \$173 \$329 25	\$ 9 \$267 \$294 \$482 20	\$292 \$393 \$417 \$627 15	\$526	\$27 53
25	28 36	66	70 147 9	1206 165 175 330 22	1263 270 287 483 20	\$249 396 420 627 15	\$600	28 36	66	70 147 9	1206 165 175 330 22	1263 270 287 483 20	\$249 396 420 627 15	\$600	28 36
30	29 82	67	72 150 9	136 169 180 332 19	1173 277 294 486 20	\$153 402 427 628 15	\$442	29 82	67	72 150 9	136 169 180 332 19	1173 277 294 486 20	\$153 402 427 628 15	\$442	29 82
35	32 06	72	77 154 8	\$210 178 189 359 16	1163 288 306 492 19	1142 413 438 632 15	\$321	32 06	72	77 154 8	\$210 178 189 359 16	1163 288 306 492 19	1142 413 438 632 15	\$321	32 06

1924 DIVIDENDS AND NET COSTS
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE														
\$19 62		\$21.49		\$24 38		\$28 11		\$33 01		\$39 55		\$60 72		
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Age 55	Age 55	Age 55	Age 55	Age 55	Age 55	
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	
1923		\$19.62		\$21.49		\$24.38		\$28.11		\$33.01		\$39.55		\$60.72
1922	\$4.37	15.25	\$4.69	16.80	\$5.26	19.12	\$5.92	22.19	\$6.68	26.33	\$7.54	32.01	\$10.44	50.3
1921	4.47	15.15	4.82	16.67	5.43	18.95	6.10	22.01	6.86	26.15	7.76	31.79	10.81	49.9
1920	4.57	15.05	4.96	16.53	5.60	18.78	6.28	21.83	7.06	25.95	7.99	31.56	11.18	49.5
1919	6.65	12.97	7.26	14.23	8.20	16.18	9.27	18.44	10.56	22.45	12.20	27.35	17.64	43.5
1918	4.81	14.81	5.27	16.22	5.93	18.45	6.64	21.47	7.45	25.56	8.49	31.06	11.95	48.7
1917	4.94	14.68	5.42	15.07	6.10	18.28	6.82	21.29	7.66	25.35	8.74	30.81	12.38	48.3
1916	5.08	14.54	5.59	15.90	6.26	18.12	7.00	21.11	7.86	25.15	9.00	30.55	12.82	47.9
1915	5.23	14.39	5.74	15.75	6.44	17.94	7.18	20.93	8.05	24.93	9.28	30.27	13.25	47.4
1914	15.37	4.25	15.90	5.59	16.61	7.77	17.36	10.75	18.30	21.14	19.54	20.01	23.68	37.0
1913	5.53	14.09	6.06	15.43	6.77	17.61	7.54	20.57	8.53	24.48	9.82	29.73	14.11	46.6
1912	5.68	13.94	6.22	15.27	6.94	17.44	7.74	20.37	8.77	24.24	10.11	29.44	14.53	46.1
1911	5.84	13.78	6.38	15.11	7.10	17.28	7.93	20.18	9.01	24.00	10.40	29.15	14.95	45.7
1910	5.99	13.63	6.55	14.94	7.28	17.10	8.13	19.98	9.26	23.75	10.69	28.86	15.36	45.3
1909	26.15	-6.53	26.70	-5.21	22.46	1.92	21.34	6.77	21.51	11.50	19.50	20.55	15.76	44.9
Tot.	104.68	189.62	111.56	210.79	116.38	249.32	125.25	296.40	137.59	357.56	150.56	442.69	108.86	711.9
†		51.62		50.79		56.32		63.40		79.56		115.69		284.1

TWENTY PAYMENT LIFE

		\$29.84	\$31.83	\$34.76	\$38.34	\$42.79	\$48.52	\$66 69					
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55						
1923	\$29.84	\$31.83	\$34.76	\$38.34	\$42.79	\$48.52	\$66.69						
1922	5.58	24.26	5.91	25.92	6.48	28.28	7.13						
1921	5.82	24.02	6.18	25.65	6.79	27.97	7.44						
1920	6.06	23.78	6.47	25.36	7.10	27.66	7.76						
1919	9.30	20.54	9.95	21.88	10.88	23.88	11.92						
1918	6.59	23.25	7.06	24.77	7.73	27.03	8.41						
1917	6.88	22.96	7.37	24.46	8.04	26.72	8.76						
1916	7.17	22.67	7.70	24.13	8.37	26.39	9.09						
1915	7.49	22.35	8.02	23.81	8.72	26.04	9.45						
1914	17.80	12.04	18.35	13.48	19.07	15.69	19.82						
1913	8.13	21.71	8.70	23.13	9.43	25.33	10.20						
1912	8.47	21.37	9.04	22.79	9.79	24.97	10.59						
1911	8.82	21.02	9.40	22.43	10.16	24.60	11.00						
1910	9.17	20.67	9.77	22.06	10.56	24.20	11.43						
1909	27.03	2.81	27.65	4.18	23.46	11.30	21.88						
Tot.	134.31	313.29	141.57	335.88	146.58	374.82	154.88						
†		†4.71		†7.12		†4.18							

TWENTY YEAR ENDOWMENT

		\$48.63	\$49 33	\$50 43	\$51 91	\$54.06	\$57 34	\$70 81					
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55						
1923	\$48.63	\$49.33	\$50.43	\$51.91	\$54.06	\$57.34	\$70.81						
1922	6.58	42.05	6.95	42.38	7.59	42.84	8.26						
1921	7.08	41.55	7.47	41.86	8.10	42.33	8.75						
1920	7.59	41.04	8.00	41.33	8.63	41.80	9.27						
1919	13.00	35.63	13.49	35.84	14.20	36.23	14.97						
1918	8.71	39.92	9.13	40.20	9.73	40.70	10.33						
1917	9.20	39.34	9.72	39.61	10.30	40.13	10.88						
1916	9.90	38.73	10.33	39.00	10.89	39.54	11.46						
1915	10.54	38.09	10.96	38.37	11.51	38.92	12.06						
1914	21.21	27.42	21.62	27.71	22.15	28.28	22.68						
1913	11.89	36.74	12.29	37.04	12.79	37.64	13.33						
1912	12.59	36.04	12.97	36.36	13.48	36.95	14.00						
1911	13.32	35.31	13.69	35.64	14.19	36.24	14.71						
1910	14.06	34.57	14.44	34.89	14.92	35.51	15.45						
1909	24.85	23.78	25.21	24.12	23.19	27.24	21.73						
Tot.	170.61	558.84	176.27	563.68	181.67	574.78	187.88						
†		†116.16		†111.32		†99.23							

†Cost for 15 years, cash value deducted.

†Cash Value deducted.

Extra dividend included in years 1909, 1914 and 1919.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS
FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 78.04	\$ 85.72	\$ 97.41	\$112.98	\$133.89	\$162.26	\$253.7
Cash Value Deducted.....	46.04	48.72	52.41	54.98	60.89	70.26	118.3
20 Payment Life.....	122.44	130.64	142.55	157.45	176.38	201.17	279.9
Cash Value Deducted.....	44.44	45.64	47.55	50.45	56.38	66.17	114.4
20 Year Endowment.....	208.90	210.74	213.83	218.30	226.16	239.40	296.1
Cash Value Deducted.....	33.90	35.74	38.63	43.30	50.16	61.40	112.2

TEN YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$140.71	\$155.25	\$177.97	\$208.53	\$249.59	\$304.96	\$483.3
Cash Value Deducted.....	56.71	57.25	57.97	62.53	72.59	92.96	193.1
20 Payment Life.....	225.71	241.29	264.42	293.62	330.72	379.13	532.2
Cash Value Deducted.....	32.71	33.29	34.42	38.62	47.72	68.13	170.1
20 Payment Life.....	392.40	395.63	401.20	410.44	426.00	451.97	563.3
Cash Value Deducted.....	†15.60	†11.37	†5.80	3.44	19.00	43.97	155.1

NEW YORK LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 FIFTEEN YEAR RECORD

ORDINARY LIFE														
	\$19 62		\$21 49		\$24 38		\$28 11		\$33.01		\$39 55		\$60.72	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1910		\$19 62		\$21 49		\$24 38		\$28 11		\$33.01		\$39 55		\$60 72
1911	3.22	16.46	3.55	17.94	4.09	20.38	4.66	23.45	5.51	27.50	6.58	32.97	10.09	50.63
1912	3.41	16.31	3.66	17.84	4.18	20.20	4.83	23.28	5.70	27.31	6.83	32.72	10.44	50.28
1913	3.41	16.21	3.78	17.71	4.31	20.07	5.02	23.09	5.83	27.08	7.10	32.45	10.83	49.89
1914*	5.48	14.14	6.44	15.13	6.91	17.47	8.02	20.09	9.47	23.57	11.35	28.20	17.30	43.42
1915	3.55	16.07	3.94	17.53	4.51	19.57	5.25	22.56	6.22	26.79	7.45	32.10	11.31	49.41
1916	3.65	15.97	4.06	17.43	4.66	19.72	5.43	22.68	6.44	26.57	7.71	31.84	11.66	49.06
1917	3.76	15.87	4.18	17.31	4.81	19.57	5.62	22.49	6.66	26.35	7.98	31.57	12.01	48.71
1918	3.87	15.75	4.31	17.18	4.97	19.41	5.81	22.30	6.89	26.12	8.24	31.31	12.35	48.37
1919*	11.85	7.77	12.80	9.19	12.97	11.41	13.81	14.30	14.90	18.11	16.25	23.30	20.29	40.43
1920	3.57	16.05	3.99	17.30	4.62	19.76	5.41	22.70	6.42	26.59	7.68	31.87	11.37	49.35
1921	3.68	15.94	4.11	17.38	4.77	19.61	5.59	22.52	6.63	26.38	7.92	31.63	11.67	49.05
1922	3.9	15.95	4.45	17.04	5.16	19.22	6.07	22.04	7.20	25.81	8.53	30.97	12.51	48.21
1923	4.76	14.88	5.35	16.14	6.32	18.15	7.30	20.51	8.64	23.37	10.21	29.26	14.94	45.78
1924*	26.15	6.58	26.76	5.21	22.47	1.92	21.34	6.77	21.51	11.50	19.00	20.55	15.76	44.96
Tot.	84.23	216.97	90.43	231.92	94.53	271.15	104.16	317.49	118.12	377.03	132.96	460.29	182.53	728.27
†		72.97		71.92		78.15		84.42		99.03		133.29		301.27

TWENTY PAYMENT LIFE														
	\$29.84	\$31.83		\$34.76		\$38.34		\$42.79		\$48.52		\$66.69		
1910		29.84	31.83	34.76	38.34	42.79	48.52	66.69						
1911	4.41	25.43	4.75	27.08	5.24	29.52	5.85	32.49	6.63	36.16	7.64	40.88	10.79	55.90
1912	4.64	25.20	4.99	26.84	5.51	29.25	6.16	32.18	6.96	35.83	8.02	40.50	11.22	55.47
1913	4.89	24.95	5.27	26.56	5.80	28.96	6.49	31.85	7.34	35.45	8.41	40.11	11.70	54.99
1914*	8.13	21.71	8.72	23.11	9.59	25.17	10.66	37.68	12.00	30.79	13.68	34.84	18.87	47.82
1915	5.22	24.62	5.61	26.22	6.19	28.57	6.91	31.43	7.81	34.98	8.93	39.59	12.29	54.40
1916	5.46	24.38	5.87	25.96	6.48	28.28	7.22	31.11	8.16	34.63	9.32	39.20	12.73	53.96
1917	5.70	24.14	6.14	25.69	6.77	27.99	7.56	30.78	8.52	34.27	9.71	38.81	13.17	53.52
1918	5.96	23.88	6.42	25.41	7.08	27.88	7.88	30.45	8.89	33.90	10.11	38.41	13.62	53.07
1919*	14.06	15.78	14.52	17.31	15.19	19.57	16.92	22.32	17.02	25.77	18.23	30.29	21.65	45.05
1920	5.70	24.14	6.14	25.69	6.77	27.99	7.56	30.78	8.48	34.31	9.59	38.93	12.71	53.79
1921	5.98	23.88	6.42	25.41	7.07	27.99	7.88	30.46	8.84	33.95	9.98	38.54	13.13	55.56
1922	6.65	23.19	7.17	24.66	7.90	26.86	8.80	29.54	9.82	32.97	11.05	37.47	14.31	52.38
1923	8.00	21.84	8.62	23.21	9.51	25.25	10.57	27.77	11.81	30.98	13.27	35.25	17.14	49.55
1924*	27.03	2.81	27.65	4.18	23.46	11.30	21.88	16.46	22.00	20.79	19.35	29.17	18.32	48.37
Tot.	111.81	335.79	118.29	359.16	122.56	368.54	131.44	443.66	144.28	497.57	157.29	570.51	301.65	798.70
†		17.79		16.16		19.84		25.66		38.57		70.51		231.70

TWENTY YEAR ENDOWMENT														
	\$48.63	\$49.33	\$50.43	\$51.91	\$54.06	\$57.34	\$70.81							
1910	48.63	49.33	50.43	51.91	54.06	57.34	70.81							
1911	5.36	43.27	43.57	44.12	44.96	46.32	48.66	11.54	59.27					
1912	5.89	42.74	43.07	43.61	44.49	45.82	48.17	12.02	58.79					
1913	6.40	42.25	42.55	43.16	43.93	45.30	47.63	12.55	58.26					
1914*	11.80	35.83	37.08	37.52	38.20	39.35	41.36	20.18	50.63					
1915	7.10	41.53	41.86	42.41	43.24	44.61	46.95	13.23	57.58					
1916	7.69	41.03	41.36	41.91	42.74	44.11	46.44	13.72	57.09					
1917	8.13	40.50	40.83	41.38	42.22	43.59	45.93	14.23	56.58					
1918	8.67	39.96	40.29	40.84	41.68	43.05	45.39	14.75	56.06					
1919*	17.06	31.63	31.96	32.53	33.38	34.78	37.17	22.84	47.97					
1920	8.63	40.00	40.37	40.95	41.91	43.39	45.87	13.84	56.97					
1921	9.18	39.45	39.83	40.45	41.37	42.85	45.34	14.35	56.48					
1922	10.69	38.03	38.38	38.98	40.00	41.37	43.89	15.73	55.08					
1923	12.95	35.65	35.98	36.51	37.38	38.76	41.15	18.86	51.95					
1924*	24.85	28.73	24.12	23.19	21.73	21.88	32.18	17.66	39.68	20.26	50.55			
Tot.	144.19	585.26	149.37	590.58	154.41	602.04	161.15	617.47	171.36	639.54	179.13	680.97	218.10	844.05
†	89.74	174.42	171.96	156.53					132.46		11.97		188.05	

†Net Cost for 15 years, Cash value deducted.

†Cash Value in excess of cost.

*Extra Dividend included in years 1914, 1919 and 1924.

NET COST TOTALS FOR FIVE AND TEN YEARS

Ages	FIVE YEARS. (Policies Issued in 1919)						
	21	25	30	35	40	45	55
Ordinary Life	\$ 82.48	\$ 90.28	\$102.38	\$118.16	\$129.00	\$166.09	\$257.60
Cash Value Deducted	50.48	53.28	57.38	60.16	56.00	74.99	122.60
20 Payment Life	127.22	135.55	147.87	162.95	181.83	206.20	283.70
Cash Value Deducted	49.22	50.55	52.87	57.95	61.83	71.20	118.70
20 Year Endowment	214.17	216.13	219.38	224.24	231.97	244.79	300.70
Cash Value Deducted	39.17	41.13	41.38	49.24	55.97	66.79	116.70
Ages	TEN YEARS. (Policies Issued in 1914)						
	21	25	30	35	40	45	55
Ordinary Life	\$152.17	\$167.24	\$190.76	\$221.41	\$261.70	\$315.95	\$492.53
Cash Value Deducted	68.17	69.24	70.76	75.41	84.70	103.95	202.53
20 Payment Life	238.24	254.47	278.39	307.63	344.08	391.27	542.52
Cash Value Deducted	45.24	46.47	48.39	52.63	61.06	80.27	180.52
20 Year Endowment	106.00	110.64	116.81	126.02	140.75	165.41	254.82
Cash Value Deducted	11.01	3.64	9.81	19.02	33.75	57.41	166.83

NEW YORK LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

10 PAYMENT LIFE								
Year Issued	21	25	30	35	40	45	50	55
1923								
1922	7.82	8.28	9.04	9.89	10.82	11.84	13.11	14.79
1921	8.31	8.81	9.62	10.50	11.47	12.55	13.91	15.68
1920	8.80	9.36	10.22	11.14	12.15	13.31	14.74	16.62
1919	14.18	15.10	16.44	17.93	19.65	21.64	24.13	27.27
1918	9.87	10.52	11.45	12.46	13.59	14.91	16.54	18.61
1917	10.43	11.13	12.10	13.16	14.36	15.77	17.51	19.72
1916	11.02	11.76	12.77	13.88	15.16	16.67	18.52	20.87
1915	11.64	12.41	13.47	14.64	15.99	17.62	19.59	22.09
1914	22.26	23.07	24.18	25.42	26.87	28.60	30.72	33.36

15 PAYMENT LIFE								
Year Issued	21	25	30	35	40	45	50	55
1923								
1922	6.33	6.70	7.33	8.04	8.80	9.64	10.72	12.25
1921	6.64	7.05	7.72	8.44	9.22	10.09	11.25	12.83
1920	6.96	7.42	8.12	8.87	9.67	10.59	11.79	13.44
1919	10.91	11.65	12.71	13.89	15.21	16.82	18.88	21.63
1918	7.67	8.20	8.95	9.74	10.60	11.62	12.95	14.71
1917	8.05	8.61	9.38	10.20	11.09	12.18	13.56	15.43
1916	8.43	9.04	9.82	10.67	11.59	12.74	14.20	16.16
1915	8.85	9.47	10.28	11.15	12.13	13.35	14.87	16.92
1914	19.27	19.91	20.75	21.65	22.70	23.97	25.57	27.71

30 PAYMENT LIFE								
Year Issued	21	25	30	35	40	45	50	55
1923								
1922	4.86	5.19	5.71	6.42	6.99			
1921	5.03	5.37	5.93	6.53	7.21			
1920	5.18	5.57	6.14	6.76	7.44			
1919	7.76	8.34	9.17	10.13	11.25			
1918	5.55	5.99	6.58	7.22	7.91			
1917	5.74	6.21	6.80	7.44	8.17			
1916	5.95	6.44	7.03	7.68	8.42			
1915	6.17	6.66	7.26	7.91	8.68			
1914	16.39	16.89	17.49	18.16	18.95			

LIFE PREMIUM AGE 65								
Year Issued	21	25	30	35	40	45	50	55
1923								
1922	4.51	4.88	5.51	6.32	7.30	8.61	10.72	
1921	4.62	5.03	5.71	6.53	7.55	8.95	11.25	
1920	4.74	5.19	5.90	6.76	7.82	9.32	11.79	
1919	6.94	7.66	8.76	10.13	11.92	14.55	18.88	
1918	5.01	5.53	6.30	7.22	8.37	10.08	12.95	
1917	5.16	5.72	6.50	7.44	8.66	10.49	13.56	
1916	5.31	5.90	6.70	7.68	8.96	10.91	14.20	
1915	5.47	6.08	6.91	7.91	9.27	11.36	14.87	
1914	15.05	16.26	17.12	18.16	19.60	21.80	25.57	
1913	5.81	6.45	7.33	8.40	9.93	12.28	16.29	
1912	5.99	6.64	7.53	8.66	10.28	12.76	17.08	
1911	6.16	6.82	7.75	8.92	10.63	13.27	17.91	
1910	6.34	7.02	7.97	9.19	11.00	13.80	18.77	
1909	26.52	26.71	22.19	20.48	20.89	19.35	19.67	

10 YEAR ENDOWMENT								
Year Issued	21	25	30	35	40	45	50	55
1923								
1922	10.63	11.33	12.39	13.58	14.83	16.16	17.68	19.38
1921	11.86	12.56	13.63	14.79	16.01	17.35	18.87	20.60
1920	13.14	13.85	14.90	16.05	17.26	18.61	20.14	21.89
1919	24.64	25.45	26.63	27.94	29.37	31.02	33.01	35.40
1918	15.83	16.56	17.59	18.71	19.92	21.31	22.88	24.68
1917	17.27	17.99	18.99	20.12	21.35	22.76	24.37	26.21
1916	18.76	19.48	20.47	21.60	22.85	24.29	25.94	27.83
1915	20.30	21.01	21.99	23.14	24.41	25.90	27.60	29.54
1914	31.89	32.59	33.59	34.75	36.07	37.60	39.36	41.36

15 YEAR ENDOWMENT								
Year Issued	21	25	30	35	40	45	50	55
1923								
1922	7.91	8.39	9.15	9.98	10.85	11.74	12.81	14.15
1921	8.64	9.13	9.91	10.71	11.55	12.43	13.52	14.89
1920	9.42	9.92	10.68	11.46	12.28	13.17	14.27	15.63
1919	16.83	17.42	18.28	19.19	20.19	21.39	22.94	25.02
1918	11.05	11.56	12.30	13.05	13.85	14.74	15.85	17.24
1917	11.92	12.43	13.15	13.89	14.67	15.58	16.70	18.13
1916	12.82	13.33	14.03	14.75	15.54	16.47	17.60	19.06
1915	13.75	14.26	14.95	15.65	16.45	17.39	18.53	20.03
1914	24.71	25.22	25.89	26.60	27.41	28.36	29.52	31.04

25 YEAR ENDOWMENT							
Year Issued	21	25	30	35	40	45	50
1923							
1922	5.81	6.13	6.68	7.28	7.90	8.57	9.50
1921	6.17	6.49	7.05	7.64	8.23	8.91	9.87
1920	6.54	6.88	7.44	8.02	8.60	9.27	10.26
1919	10.78	11.21	11.87	12.57	13.39	14.40	16.10
1918	7.34	7.72	8.21	8.78	9.33	10.03	11.06
1917	7.77	8.14	8.66	9.18	9.72	10.44	11.48
1916	8.21	8.60	9.08	9.58	10.12	10.85	11.92
1915	8.68	9.03	9.53	10.00	10.55	11.28	12.36
1914	19.16	19.52	19.98	20.44	20.97	21.72	22.83
1913	9.65	10.01	10.44	10.90	11.44	12.19	13.29
1912	10.17	10.50	11.93	11.37	11.92	12.67	13.82
1911	10.70	11.01	11.42	11.86	12.41	13.17	14.36
1910	11.23	11.55	11.94	12.38	12.94	13.69	14.91
1909	26.79	27.10	22.48	18.91	17.47	14.24	15.27

30 YEAR ENDOWMENT							
Year Issued	21	25	30	35	40	45	50
1923							
1922	5.29	5.61	6.11	6.67	7.28	7.98	8.98
1921	5.57	5.90	6.41	6.95	7.54	8.25	9.29
1920	5.85	6.18	6.71	7.25	7.82	8.54	9.62
1919	9.33	9.78	10.40	11.11	11.97	13.17	15.00
1918	6.45	6.82	7.32	7.83	8.38	9.14	10.30
1917	6.78	7.16	7.64	8.13	8.69	9.47	10.65
1916	7.12	7.50	7.96	8.44	8.99	9.80	11.01
1915	7.48	7.85	8.29	8.76	9.31	10.13	11.38
1914	17.84	18.21	18.64	19.08	19.64	20.48	21.76
1913	8.22	8.57	8.99	9.41	9.98	10.84	12.14
1912	8.61	8.94	9.34	9.76	10.34	11.21	12.57
1911	9.00	9.33	9.70	10.12	10.71	11.59	13.01
1910	9.41	9.72	10.08	10.50	11.09	11.98	13.44
1909	27.33	27.63	22.98	20.88	20.48	17.39	13.88

ENDOWMENT 60 For Income Endowment Dividends, Multiply by 1.54.							
Year Issued	21	25	30	35	40	45	50
1923							
1922	4.78	5.25	6.11	7.28	8.96	11.74	
1921	4.95	5.47	6.41	7.64	9.43	12.43	
1920	5.14	5.71	6.71	8.02	9.92	13.17	
1919	7.83	8.80	10.40	12.57	15.83	21.39	
1918	5.53	6.21	7.32	8.78	10.95	14.74	
1917	5.75	6.48	7.64	9.18	11.50	15.58	
1916	5.98	6.76	7.96	9.58	12.06	16.47	
1915	6.22	7.03	8.29	10.00	12.66	17.39	
1914	16.46	17.31	18.64	20.44	23.29	28.36	

ENDOWMENT 65 For Income Endowment Dividends, Multiply by 1.37							
Year Issued	21	25	30	35	40	45	50
1923							
1922	4.60	5.01	5.73	6.67	7.90	9.67	12.81
1921	4.75	5.19	5.97	6.95	8.23	10.13	13.52
1920	4.90	5.39	6.21	7.25	8.60	10.63	14.27
1919	7.34	8.15	9.43	11.11	13.39	16.87	22.94
1918	5.23	5.81	6.71	7.83	9.33	11.67	15.85
1917	5.41	6.03	6.96	8.13	9.72	12.23	16.70
1916	5.60	6.26	7.21	8.44	10.12	12.80	17.60
1915	5.80	6.48	7.48	8.76	10.55	13.40	18.53
1914	16.00	16.71	17.74	19.08	20.97	24.03	29.52

DIVIDENDS ON FULL PAID-UP LIFE POLICIES.
According to Attained Ages.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	6 03	40	7 48	55	9 21	70	
26	6 10	41	7 59	56	9 36	71	
27	6 19	42	7 69	57	9 50	72	
28	6 28	43	7 79	58	9 64	73	
29	6 37	44	7 90	59	9 79	74	
30	6 46	45	8 01	60	9 94	75	
31	6 55	46	8 11	61	10 09	76	
32	6 66	47	8 23	62	10 26	77	
33	6 76	48	8 33	63	10 43	78	
34	6 87	49	8 45	64	10 60	79	
35	6 96	50	8 57	65	10 76	80	
36	7 07	51	8 70	66	10 93	81	
37	7 17	52	8 83	67	11 10	82	
38	7 27	53	8 95	68	11 26	83	
39	7 39	54	9 00	69	11 42	84	

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages. **25** **35** **45**

PARTICIPATING.

WITH DISABILITY AND DOUBLE INDEMNITY FOR GENERAL ACCIDENT.

MONTHLY INCOME. \$10.00 a Month for 20 Years.

Ord. Life.....	\$44.03	\$57.27	\$80.25
10 Payment ..	105.30	123.69	149.46
15 Payment ..	78.07	92.26	113.25
20 Payment ..	64.75	77.07	97.17
25 Payment ..	57.03	68.45	88.53
30 Payment ..	52.14	63.56	.....
10 Year End..	191.88	198.15	209.02
15 Year End..	126.10	131.65	142.69
20 Year End..	94.01	99.66	112.33

ENDOWMENTS. Guaranteed Life Income at Maturity of \$10 M'thly

End. 60	\$47.45	\$69.18	\$120.97
End. 65	38.76	53.99	85.52
20 P. End. 60 ..	64.57	78.79	.....
20 P. End. 65 ..	55.44	67.09	.....

WITHOUT DISABILITY AND DOUBLE INDEMNITY.

MONTHLY INCOME. \$10 a Mo. for 20 Years.

Ord. Life.....	\$39.52	\$51.69	\$72.73
10 Payment...	95.02	113.15	138.97
15 Payment...	70.53	84.43	105.12
20 Payment...	58.54	70.51	89.23
25 Payment...	51.58	62.56	80.77
30 Payment...	47.15	57.78	.....
10 Year End..	188.92	194.69	204.18
15 Year End..	122.97	127.85	136.97
20 Year End..	90.72	95.46	105.45
25 Year End..	71.98	77.05	88.66
30 Year End..	60.08	65.84	79.59
35 Year End..	52.15	58.94	.....

ENDOWMENTS. Life Income of \$10 Monthly. Commuted value \$1,540.

End. 60	\$43.67	\$64.53	\$114.70
End. 65	34.89	49.05	78.56
20 P. End. 60 ..	59.61	73.63	.....
20 P. End. 65 ..	50.14	61.21	.....

LIFE INCOME. \$10 Monthly (Equal ages.)

Whole Life....	\$45.65	\$56.35	\$75.84
20 Pay. Life ..	67.06	76.42	92.78
20 Year End..	121.92	110.95	110.50

Reduced Premiums if Beneficiary Dies before Insured.

Whole Life....	\$39.52	\$51.69	\$72.73
20 Pay. Life ..	58.54	70.51	89.23
20 Year End..	106.56	101.33	106.15

JOINT LIFE RATES. (Two Lives —Equal Ages.)

Whole Life....	\$32.95	\$42.04	\$58.53
10 Pay. Life ..	69.42	79.94	96.10
15 Pay. Life ..	52.51	61.04	75.08
20 Pay. Life ..	44.35	52.10	65.75
10 Year End..	111.47	115.34	122.83
15 Year End..	75.06	78.77	86.84
20 Year End..	57.49	61.50	70.88

Ages. **25** **35** **45**

PURE ENDOWMENTS FOR ADULTS Payable only if the Insured is Living.

10 Year.....	\$94.03	\$93.19	\$90.66
15 Year.....	56.37	55.29	51.86
20 Year.....	37.74	36.24	31.80
25 Year.....	26.66	24.57	19.18

PURE ENDOWMENTS FOR ADULTS Payable only if the Insured is Living with Return of Premiums.

10 Year.....	\$99.73	\$99.90	\$100.44
15 Year.....	61.52	61.68	62.17
20 Year.....	42.50	42.60	42.92
25 Year.....	31.14	31.09	31.00

PURE ENDOWMENT FOR CHILDREN at Age 1 without Return of Premium.

Payable Age 18.....	\$47.25
Payable Age 21.....	37.81
Payable Age 25.....	28.99

PURE ENDOWMENT FOR CHILDREN at Age 1 with Return of Premium.

Payable Age 18.....	\$52.81
Payable Age 21.....	42.68
Payable Age 25.....	33.20

CHILD'S ENDOWMENT with Ins. option at 15. Age 10.

10 Year End.....	\$98.56
15 Year End.....	63.47
20 Year End.....	46.29

SINGLE PREM. ENDOWMENTS.

10 Year.....	\$814.94	\$827.55	\$846.29
15 Year.....	722.63	736.93	760.67
20 Year.....	646.75	663.79	695.57
25 Year.....	584.79	606.04	649.08
30 Year.....	534.77	562.13	619.15
35 Year.....	495.28	530.77	602.72

CONVERTIBLE TERM—Without Waiver of Premium.

5 Year.....	a\$11.97	\$13.98	\$18.57
10 Year.....	b12.18	14.50	20.28
15 Year.....	c12.45	15.21	22.58
20 Year.....	d12.79	16.24	25.52

CONVERTIBLE TERM — With Waiver of Premium.

5 Year.....	a\$12.23	\$14.33	\$19.17
10 Year.....	b12.44	14.85	20.88
15 Year.....	c12.71	15.56	23.18
20 Year.....	d13.05	16.59	26.12

a 5 Yr Term Convertible within 3 yrs.
b 10 Yr Term Convertible within 5 yrs.
c 15 Yr Term Convertible within 7 yrs.
d 20 Year Term Convertible within 10 years.

LIFE ANNUITY RATES.

Amount Purchased by \$1,000.

Males.....	\$51.31	\$56.80	\$65.81
Females.....	49.89	54.48	61.94

NORTH AMERICAN LIFE ASSURANCE CO., Toronto, Can.

Accelerative Option.—No provision.

Beneficiary.—May be made irrevocable.

Cash Values.—After three premiums, within one month after default. Om. (5) 3% Level Premium reserve, with surrender charge not more than \$25 per \$1,000 up to 15th year; thereafter Full Reserve. May be deferred 90 days.

Change of Plan.—No provision.

Disability.—For varying extra premium, rider will provide, prior to age 60 for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning first day of calendar month after proof of disability (total disability not obviously permanent regarded as permanent after 90 days) and continuing during disability until maturity; no reduction in insurance. Disability not written on Term nor Joint Life and does not cover naval or military service in time of war or aeronautics. Limit \$10,000.

Dividends.—End of first year and annually thereafter. Also issues quinquennial dividend policies. First annual dividend conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½% i. withdrawable at any time; (d) purchase non-par, paid-up additions, payable with face of policy; (e) is automatic option. Mortuary dividend paid.

Double Indemnity.—For varying extra premium, policy provides, prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, police duty, bodily or mental infirmity, violation of law, war, riot, insurrection, police service, aeronautic or submarine operation, poisoning, or infection other than as result of injury. Limit \$10,000.

Extended Insurance.—Automatic after three years. Non-par. Without cash and loan values.

Grace.—One month (not less than 30 days), without interest.

Incontestable.—After two years except for non-payment of premium.

Limits.—Ages, 15-65. No fixed amount; reinsures over \$30,000, accepts reinsurance.

Loans.—After three premiums. Interest not more than 6%, in advance. May be deferred 90 days except to pay premiums.

Military Service.—No restrictions.

Non-Forfeitable.—See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premiums increases values proportionately.

Paid-Up Values.—After three premiums, within one month after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect.—At once if binding, receipt issued and application approved.

Premium Loans.—No provision. See "Loans."

Reinstatement.—At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% compound interest.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) at 3½%. Limited (5, 10, 15 or 20) and Continuous (20 certain) annual installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and installments certain participate in excess interest earned.† Unless otherwise specified, commutable values may be withdrawn by beneficiary.

Suicide.—Within two years, sane or insane, or death from dueling or violation of law within one year, policy void.

Women.—No extra charge. Not written on Term. Disability granted if single and self-supporting.

†Present interest rate, 5%.

ADDITIONAL LIST OF POLICY FORMS ISSUED

PARTICIPATING.				Ages	25	35	45	
Quinquennial Dividends.								
(Without Disability.)								
Ages		25	35	45				
25 Pay Life.....		\$26.80	\$32.95	\$42.80				
30 Pay. Life.....		24.55	30.50	40.25				
ENDOWMENTS.								
25 Year End.....		\$37.75	\$40.45	\$46.55				
30 Year End.....		31.45	34.70	42.00				
35 Year End.....		27.30	31.15	.....				
40 Year End.....		24.55	29.10	.....				
10 Pay. 15 Yr....		88.10	90.00	94.10				
15 Pay. 20 Yr....		57.70	59.90	64.80				
15 Pay. 25 Yr....		51.85	54.50	60.45				
15 Pay. 30 Yr....		47.15	50.45	57.65				
20 Pay. 25 Yr....		42.90	45.50	51.40				
20 Pay. 30 Yr....		39.10	42.20	49.05				

COMPOUND INVESTMENT.				In even-
of death during premium-paying pe-				riod
riod all premiums after the tenth are re-				turned.
15 Pay. Life.....		\$36.75	\$44.70	\$56.80
15 Year End.....		65.45	67.65	72.50
20 Year End.....		48.80	51.80	58.80
MONTHLY INSTALLMENT, \$10 for 24				
months. Commuted value, \$1,750				
Ordinary Life		\$36.35	\$47.95	\$67.20
15 Pay. Life		63.80	77.30	96.50
20 Pay. Life		53.05	64.75	82.20
15 Year End ..		113.60	116.90	124.80
20 Year End...		83.50	87.45	96.80
End. Age 65...		43.00	60.75	96.80

PARTICIPATING AND NON-PARTICIPATING RATES PER \$1,000.

PARTICIPATING														NON-PAR.		
Ord.	LIMITED PAY. LIFE			ENDOW-MENTS				RETURN PREMIUM*			Paid-Up at 65	Comb. In-vestment 20 Pay. Life	Ord. Life	20 Pay. Life	20 Yr. End	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	Age 65	Age	Ord. Life	20 Pay. Life						20 Year End.
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
16.90	41.55	30.91	25.65	99.40	64.00	46.65	18.80	15	17.90	27.65	50.25	17.25	26.15			
16.95	42.20	31.35	26.05	99.45	64.05	46.70	19.25	16	18.30	28.15	50.40	17.65	26.55			
17.30	42.85	31.85	26.45	99.50	64.15	46.80	19.75	17	18.70	28.60	50.55	18.05	27.00			
17.65	43.55	32.35	26.90	99.55	64.20	46.90	20.25	18	19.10	29.10	50.75	18.50	27.45			
18.00	44.25	32.80	27.35	99.60	64.30	47.00	20.75	19	19.60	29.65	50.95	18.90	27.90			
18.35	44.95	33.45	27.80	99.70	64.35	47.10	21.30	20	20.05	30.20	51.15	19.40	28.40	14.15	21.45	40.20
18.85	45.70	34.00	28.25	99.80	64.45	47.20	21.90	21	20.50	30.75	51.35	19.90	28.85	14.50	21.85	40.30
19.30	46.50	34.60	28.75	99.90	64.55	47.30	22.50	22	21.05	31.35	51.60	20.40	29.40	14.90	22.30	40.35
19.80	47.30	35.20	29.25	99.95	64.65	47.40	23.15	23	21.65	32.00	51.80	20.95	29.90	15.30	22.75	40.45
20.25	48.10	35.80	29.80	100.00	64.75	47.55	23.85	24	22.20	32.65	52.10	21.50	30.50	15.70	23.20	40.55
20.75	48.95	36.45	30.30	100.10	64.90	47.70	24.55	25	22.80	33.30	52.45	22.10	31.00	16.15	23.65	40.65
21.30	49.80	37.10	30.90	100.20	65.05	47.85	25.35	26	23.50	34.10	52.75	22.75	31.65	16.60	24.15	40.80
21.85	50.75	37.80	31.45	100.30	65.15	48.00	26.15	27	24.20	34.80	53.10	23.40	32.25	17.10	24.70	40.90
22.45	51.65	38.50	32.10	100.40	65.35	48.20	27.00	28	24.95	35.65	53.55	24.15	32.95	17.60	25.25	41.05
23.05	52.60	39.20	32.70	100.50	65.50	48.40	27.90	29	25.70	36.50	54.00	24.90	33.60	18.10	25.80	41.20
23.70	53.60	39.95	33.35	100.60	65.65	48.60	28.85	30	26.55	37.35	54.45	25.70	34.35	18.70	26.40	41.40
24.35	54.60	40.75	34.00	100.70	65.85	48.80	29.85	31	27.45	38.30	54.95	26.55	35.05	19.25	27.00	41.55
25.05	55.65	41.55	34.75	101.00	66.00	49.05	30.95	32	28.35	39.35	55.55	27.45	35.90	19.90	27.60	41.80
25.80	56.75	42.40	35.45	101.15	66.20	49.35	32.15	33	29.40	40.40	56.20	28.40	36.65	20.55	28.30	42.00
26.60	57.90	43.25	36.20	101.35	66.50	49.65	33.35	34	30.50	41.50	56.90	29.40	37.50	21.20	28.95	42.25
27.40	59.00	44.15	37.00	101.55	66.80	49.95	34.70	35	31.65	42.70	57.65	30.50	38.40	21.95	29.65	42.50
28.25	60.20	45.10	37.80	101.80	67.10	50.30	36.10	36	32.90	44.00	58.50	31.65	39.30	22.70	30.40	42.80
29.15	61.45	46.05	38.65	102.10	67.40	50.65	37.60	37	34.20	45.35	59.45	32.90	40.25	23.50	31.20	43.10
30.10	62.70	47.05	39.55	102.50	67.70	51.05	39.25	38	35.65	46.55	60.45	34.20	41.30	24.35	32.00	43.45
31.10	64.00	48.05	40.45	102.85	68.10	51.50	41.00	39	37.20	48.40	61.60	35.65	42.40	25.20	32.85	43.80
32.15	65.35	49.15	41.40	103.15	68.50	51.95	42.85	40	38.90	50.10	62.85	37.20	43.45	26.15	33.70	44.20
33.30	66.75	50.25	42.45	103.50	68.90	52.50	44.90	41	40.80	52.00	64.30	38.85	44.70	27.15	34.60	44.65
34.45	68.15	51.40	43.50	103.90	69.40	53.05	47.15	42	42.75	54.00	65.85	40.60	45.95	28.20	35.60	45.10
35.70	69.60	52.60	44.60	104.30	69.90	53.85	49.55	43	45.00	56.20	67.60	42.55	47.30	29.30	36.60	45.65
37.00	71.15	53.85	45.75	104.75	70.45	54.30	52.15	44	47.35	58.55	69.55	44.65	48.65	30.45	37.65	46.25
38.40	72.70	55.15	46.95	105.25	71.05	55.05	55.05	45	50.05	61.15	71.70	46.95	50.15	31.65	38.75	46.85
39.85	74.35	56.50	48.20	105.75	71.70	55.85	58.25	46	52.90	64.00	74.15	49.45	51.70	32.95	39.90	47.55
41.40	76.05	57.90	49.55	106.35	72.40	56.70	61.75	47	56.15	67.20	76.90	52.25	53.40	34.35	41.10	48.30
43.00	77.85	59.40	50.95	107.05	73.15	57.65	65.65	48	59.65	70.70	80.00	55.30	55.15	34.90	42.40	49.10
44.75	79.80	60.90	52.45	107.85	74.00	58.65	70.00	49	63.65	74.60	83.45	58.70	57.05	37.30	43.75	50.00
46.55	81.40	62.50	54.00	108.40	74.90	59.75	74.90	50	68.05	79.60	87.35	62.50	59.05	38.95	45.15	50.95
48.50	83.10	64.20	55.65	109.20	75.90	61.00	80.50	51	73.10	85.85	92.00	66.85	61.20	40.65	46.65	52.00
50.55	85.00	66.00	57.40	110.10	77.00	62.30	86.85	52	78.70	93.35	97.00	71.75	63.45	42.50	48.25	53.20
52.70	87.05	67.95	59.25	111.05	78.20	63.75	94.25	53	85.05	95.60	102.85	77.40	65.90	44.40	49.95	54.45
55.00	89.55	69.90	61.25	112.05	79.45	65.20	102.90	54	92.30	102.80	109.55	84.00	68.50	46.50	51.75	55.85
57.45	91.75	71.95	63.35	113.10	80.90	67.05		55	100.60	110.95	117.40		71.30	48.65	53.65	57.35
60.05	94.10	74.05		114.45	82.40			56						51.00		
62.80	96.55	76.35		115.80	84.10			57						53.45		
65.75	99.10	78.85		117.25	85.95			58						56.05		
68.85	101.80	81.45		118.80	87.95			59						58.85		
72.15	104.60	84.20		120.45	90.15			60						61.85		
75.70				122.25				61						65.00		
79.45				124.65				62						68.35		
83.50				126.95				63						71.95		
87.75				129.45				64						75.75		
92.35				132.25				65						79.85		

*All premiums returnable should death occur within 20 years.

Double Indemnity \$1.25 to age 45 for ages over 45 add \$.05 per year for continuous premium Life and Endowment plans. Limited Payment premiums are some what higher at younger ages.

Rates adopted 1923. Semi-annual add 3%, divide by 2; quarterly add 5%, divide by 4

DISABILITY RATES (Waiver of Premium and Monthly Income).

19.00	44.80	33.15	27.50	99.90	64.55	47.30	20.05	15						15.55	23.30	40.85
19.85	45.00	33.70	29.65	100.20	64.90	47.75	22.55	20						16.80	24.70	41.20
21.30	50.55	37.60	31.20	100.45	65.25	48.15	24.50	23						17.75	25.70	41.45
22.35	52.30	38.95	32.35	100.70	65.55	48.50	26.00	25						18.80	26.85	41.75
23.55	54.20	40.35	33.60	101.00	65.85	48.85	27.70	27						20.60	28.65	42.40
25.60	57.20	42.60	35.60	101.45	66.45	49.60	30.55	30						22.60	30.60	43.15
27.85	60.50	45.15	37.75	102.10	67.25	50.30	34.00	33						24.20	32.05	43.75
29.65	62.80	47.00	39.40	102.55	67.85	51.20	36.70	35						25.95	33.70	44.55
31.60	65.35	49.00	41.15	103.15	68.55	52.10	39.75	37						28.00	36.45	46.05
34.90	69.35	52.20	44.15	104.25	69.95	53.80	45.25	40						32.40	39.70	48.10
38.80	73.70	55.80	47.70	105.65	71.70	56.10	52.25	43						35.05	42.15	49.75
41.80	76.90	58.60	50.35	106.80	73.20	57.95	57.95	45						43.35	49.60	55.10
50.95	85.55	66.95	58.45	110.85	79.60	63.90	78.60	50						64.65	59.70	63.20
63.45	97.85	78.00	69.40	118.25	86.60	72.90	118.25	55								

Cash, Loan, Paid-up Extended Insurance Values—Par. and Non-Par.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
Ordinary																					
21	\$18.85	\$12	\$30	\$84	4 7	\$88	\$222	12 7	\$152	\$351	18 3	\$216	\$454	20 7							
25	20.75	16	37	96	5 8	102	240	12 11	174	372	17 7	245	478	19 7							
30	23.70	21	46	108	5 9	123	262	12 8	205	399	16 3	286	508	17 7							
35	27.40	27	57	122	5 11	145	283	11 10	240	425	14 7	331	537	15 7							
40	32.15	34	70	135	5 10	172	305	10 8	278	452	12 9	379	566	12 9							
45	38.40	42	84	149	5 5	201	326	9 4	320	478	10 10	429	594	10 10							
50	46.55	51	101	164	4 10	233	348	7 11	364	504	9 0	480	621	8 0							
55	57.45	61	117	175	4 0	266	369	6 6	409	529	7 3	529	645	7 3							
60	72.15	72	136	187	3 4	301	389	5 2	452	552	5 8	574	668	5 8							
10 Pay. Life																					
21	45.70	85	163	500	27 7	395	1000	Pd-up		433	1000	Pd-up		476	1000	Pd-up					
25	48.95	93	176	500	26 1	425	1000	"		467	1000	"		513	1000	"					
30	53.60	102	195	500	23 9	467	1000	"		513	1000	"		563	1000	"					
35	59.00	113	215	500	21 2	513	1000	"		563	1000	"		615	1000	"					
40	65.35	125	236	500	18 5	563	1000	"		615	1000	"		669	1000	"					
45	72.70	138	258	500	15 7	615	1000	"		669	1000	"		722	1000	"					
50	81.40	151	279	500	12 9	669	1000	"		722	1000	"		773	1000	"					
55	91.75	163	299	500	10 3	722	1000	"		773	1000	"		819	1000	"					
60	104.60	173	316	500	7 10	773	1000	"		819	1000	"		859	1000	"					
15 Pay. Life																					
21	34.00	53	104	333	17 4	256	667	35 1	433	1000	Pd-up		476	1000	Pd-up						
25	36.45	58	114	333	17 0	276	667	32 3	467	1000	"		513	1000	"						
30	39.95	65	126	333	15 10	304	667	28 10	513	1000	"		563	1000	"						
35	44.15	72	140	333	14 4	335	667	25 3	563	1000	"		615	1000	"						
40	49.15	80	154	333	12 6	366	667	21 8	615	1000	"		669	1000	"						
45	55.15	88	168	333	10 6	397	667	18 1	669	1000	"		722	1000	"						
50	62.50	95	181	333	8 5	427	667	14 8	722	1000	"		773	1000	"						
55	71.90	103	192	333	6 7	452	667	11 6	773	1000	"		819	1000	"						
60	84.20	109	203	333	5 0	471	667	8 7	819	1000	"		859	1000	"						
20 Pay. Life																					
21	28.25	37	76	250	12 4	192	500	27 2	327	754	36 2	476	1000	Pd-up							
25	30.30	41	84	250	12 4	208	500	25 3	353	755	33 0	513	1000	"							
30	33.35	47	93	250	11 9	231	500	22 7	388	756	29 1	563	1000	"							
35	37.00	53	105	250	10 11	253	500	19 8	425	754	25 2	615	1000	"							
40	41.40	59	116	250	9 7	278	500	16 8	462	751	21 3	669	1000	"							
45	46.95	66	128	250	8 1	301	500	13 9	498	750	17 6	722	1000	"							
50	54.00	72	138	250	6 6	324	500	11 0	531	750	14 0	773	1000	"							
55	63.35	77	148	250	5 1	343	500	8 5	557	750	10 9	819	1000	"							
		End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$				
10 Year End.																					
21	\$99.80	\$239	\$430	\$500	5 \$478	\$643	\$702	3 \$695	\$758	\$804	2 \$801	\$877	\$903	1 \$903							
25	100.15	238	430	500	5 \$476	643	702	3 \$694	758	804	2 \$800	877	903	1 \$903							
30	100.80	238	429	500	5 \$472	641	700	3 \$691	757	803	2 \$799	876	903	1 \$903							
35	101.75	237	428	500	5 \$466	640	700	3 \$688	756	802	2 \$797	876	902	1 \$902							
40	103.15	236	427	500	5 \$456	638	700	3 \$683	754	800	2 \$793	875	901	1 \$901							
45	105.25	235	424	500	5 \$440	636	700	3 \$675	751	800	2 \$788	873	900	1 \$900							
50	108.40	232	420	500	5 \$414	632	700	3 \$663	748	800	2 \$781	871	900	1 \$900							
55	113.20	228	414	500	5 \$371	624	700	3 \$641	742	800	2 \$770	867	900	1 \$900							
60	120.65	222	405	500	5 \$299	613	700	3 \$606	733	800	2 \$749	861	900	1 \$900							
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$				
15 Year End.																					
21	\$64.45	\$135	\$253	\$336	10 \$276	\$381	\$480	8 \$443	\$593	\$686	5 \$672	\$913	\$940	1 \$940							
25	64.90	135	252	336	10 \$269	381	479	8 \$438	592	685	5 \$670	913	940	1 \$940							
30	65.65	135	252	334	10 \$256	380	478	8 \$429	591	684	5 \$665	912	940	1 \$940							
35	66.80	134	250	333	10 \$234	379	475	8 \$415	590	681	5 \$658	912	939	1 \$939							
40	68.50	134	249	333	10 \$201	377	472	8 \$391	587	678	5 \$646	910	938	1 \$938							
45	71.05	133	247	333	10 \$146	375	467	8 \$353	584	672	5 \$627	908	936	1 \$936							
50	74.90	132	245	333	10 \$54	370	467	8 \$287	577	667	5 \$595	905	933	1 \$933							
55	80.90	130	241	333	8 12	363	467	8 \$174	568	667	5 \$543	900	933	1 \$933							
60	90.15	128	236	333	5 19	353	467	7 17	554	667	5 \$447	893	933	1 \$933							
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$				
20 Year End.																					
21	\$47.20	\$88	\$168	\$255	15 \$136	\$402	\$533	10 \$486	\$679	\$784	5 \$774	\$931	\$959	1 \$959							
25	47.70	88	168	254	15 \$120	401	532	10 \$478	678	784	5 \$771	930	958	1 \$958							
30	48.60	88	168	253	15 \$90	401	530	10 \$462	677	782	5 \$765	930	958	1 \$958							
35	49.95	88	168	252	15 \$42	400	527	10 \$438	675	779	5 \$757	929	957	1 \$957							
40	51.95	87	168	250	13 17	399	523	10 \$397	672	774	5 \$743	927	955	1 \$955							
45	55.05	88	168	250	10 15	396	514	10 \$326	667	766	5 \$720	925	953	1 \$953							
50	59.75	88	167	250	7 110	393	505	10 \$205	660	755	5 \$681	921	950	1 \$950							
55	67.05	88	168	250	5 19	389	500	9 18	650	750	5 \$611	916	950	1 \$950							

†Months

NOTE.—On (5) 3% Table, Full Level Premium Reserve.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

QUINQUENNIAL DIVIDENDS First Five Year Period						10 YEAR DIVIDENDS 10 Year End.			20 YEAR DIVIDENDS Whole Life		
WHOLE LIFE			15 Year End.			Age	Ann'l Prem.	Div.	Age	Ann'l Prem.	Div.
Age	Ann'l Prem.	Div.	Age	Ann'l Prem.	Div.						
21	\$19.40	\$16.27	20	\$66.20	\$37.67	25	103.95	\$158	20	\$19.00	\$127
25	21.30	17.48	25	66.60	37.95	35	105.40	160	25	21.30	142
30	24.25	18.99	30	67.40	38.24	45	108.10	165	30	24.25	159
35	27.95	21.10	35	68.35	38.57	55	114.95	177	35	27.95	182
40	32.60	23.78	40	69.65	38.90	15 Year Dividends Whole Life			40	32.60	215
45	38.85	27.40	45	71.85	39.25				45	38.85	262
50	47.05	31.92	50	75.30	39.96				50	47.05	333
55	58.10	37.64	20 Year End.						55	58.10	452
60	73.20	44.73							20 Payment Life		
65	93.80	54.01									
15 Payment Life			20	\$19.00	\$ 71						
20	\$32.70	\$14.69	25	\$48.00	\$31.11	25	21.30	79			
25	35.75	16.28	30	49.40	31.42	30	24.25	87			
30	39.55	18.84	35	50.55	31.61	35	27.95	101	20	\$27.45	\$148
35	43.80	21.83	40	52.25	32.17	40	32.60	115	25	30.00	165
40	48.85	25.82	45	55.05	32.75	45	38.85	138	30	33.25	189
45	55.09	30.32	49	58.40	33.84	50	47.05	170	35	36.95	217
50	62.55	35.90	53	63.20	35.07	55	58.10	216	40	41.35	253
20 Payment Life			20 Year End. C. I.			15 Year End.			20 Year End.		
20	\$27.45	\$16.78	20	\$49.00	\$31.48	20	\$66.20	\$231	20	\$48.00	\$303
25	30.00	18.41	25	49.70	31.81	25	66.60	233	25	48.50	307
30	33.25	21.08	30	50.85	32.14	30	67.40	236	30	49.40	313
35	36.95	23.87	35	52.25	32.75	35	68.35	240	35	50.55	322
40	41.35	27.21	40	54.90	33.23	40	69.65	245	40	52.25	338
45	46.95	31.20	45	58.95	34.69	15 Year End. C. I.			45	55.05	363
50	54.10	36.05	20 Pay. Life C. I.			20	\$66.70	\$233	50	59.45	409
55	63.65	41.88				25	67.15	234	55	66.40	488
20 Pay. Life C. I.						30	68.05	237			
20	\$28.95	\$17.74				35	69.15	242			
25	31.75	19.59									
30	35.30	22.31									
35	39.50	25.32									
40	44.65	29.26									
45	51.50	34.01									
50	60.55	40.07									
55	73.10	47.54									

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Age	25	35	45
CONTINUOUS MONTHLY INCOME. \$10 a month 20 years certain. (Equal ages.)							
Ordinary Life.....	\$41.60	\$52.30	\$70.45	ENDOWMENTS.			
20 Pay. Life.....	60.30	70.20	85.80	10 Year End.....	89.75	90.90	93.70
RETURN PREMIUM. Premiums returned if death occurs in 15 years.				15 Year End.....	56.70	58.20	61.70
Ordinary Life.....	\$22.20	\$30.15	\$45.30	25 Year End.....	31.45	33.70	39.05
15 Pay. Life.....	39.00	48.55	65.05	30 Year End.....	25.70	28.45	34.85
15 Year End.....	69.40	73.45	83.75	35 Year End.....	21.90	25.25	.....
JOINT LIFE. (Equal ages.)				40 Year End.....	19.45	23.40	.....
Ordinary Life.....	\$30.80	\$40.35	\$56.95	End. Age 65.....	19.45	28.45	40.85
15 Pay. Life.....	48.75	57.90	72.25	10 Pay. 15 Yr.....	77.05	78.50	81.95
20 Pay. Life.....	41.10	49.50	63.55	15 Pay. 20 Yr.....	49.20	51.00	55.25
15 Year End.....	70.20	73.75	81.90	15 Pay. 25 Yr.....	43.25	45.55	50.80
20 Year End.....	53.50	57.75	67.70	15 Pay. 30 Yr.....	38.60	41.55	48.00
DEFERRED PARTICIPATING. Policy provides that policy participates after the tenth year.				20 Pay. 25 Yr.....	35.75	37.95	43.10
Ordinary Life.....	\$17.25	\$23.20	\$33.05	20 Pay. 30 Yr.....	31.95	34.65	40.75
SINGLE PREMIUMS.				MONTHLY INSTALLMENTS. \$10 for 240 months. Commuted value, \$1,750.			
Whole Life.....	\$394.00	\$472.00	\$569.00	Ordinary Life.....	\$28.30	\$38.45	\$55.40
10 Year End.....	830.00	833.00	839.00	15 Pay. Life.....	50.05	63.20	79.90
15 Year End.....	727.00	733.00	747.00	20 Pay. Life.....	41.40	51.90	67.85
20 Year End.....	643.00	654.00	677.00	15 Year End.....	99.25	101.85	108.00
25 Year End.....	574.00	591.00	628.00	20 Year End.....	71.15	74.40	82.00
30 Year End.....	519.00	545.00	597.00	End. age 65.....	34.05	49.80	82.00
NON-PARTICIPATING.				CONTINUOUS MONTHLY INCOME \$10 a month 20 years certain. (Equal ages.)			
10 Pay. Life.....	\$38.75	\$47.95	\$60.55	Ordinary Life.....	\$33.05	\$42.40	\$58.35
15 Pay. Life.....	28.60	35.60	45.85	20 Pay. Life.....	48.00	56.85	71.15
25 Pay. Life.....	20.85	26.35	35.10	TERM. Commercial (5 year renewable and convertible within 3 years.)			
30 Pay. Life.....	19.05	24.40	33.15	Term.....	\$11.70	\$14.25	\$20.20
Paid-up 65.....	17.15	24.40	38.75	5 Yr. Con. only.....	8.20	8.95	13.30
Mod. Paid-up.....	12.70	16.80	24.35	JOINT LIFE. (Equal ages.)			
				Ordinary Life.....	\$25.10	\$33.55	\$48.30
				15 Pay. Life.....	39.85	48.25	61.35
				20 Pay. Life.....	33.50	41.10	53.85
				15 Year End.....	61.25	64.20	71.20
				20 Year End.....	45.75	49.35	58.06

NOTE.—Additional List of Policy Forms Issued on Page 784.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$10 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference in premiums with 6% interest. Practice to change to lower premium form upon evidence of insurability.

Disability. — For varying extra premium all but Joint Life policies will provide prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning six months after proof and continuing during disability and lifetime; no reduction in insurance at maturity. Payments continue after maturity of endowment. After age 60, premiums charged against policy without interest. Void in event of military or naval service within five years. Limit \$20,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For varying extra premium policy will provide during life of policy, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war or insurrection, aeronautic or submarine operation, physical or mental infirmity, illness or disease. Limit \$20,000.

Extended Insurance. — Automatic after three years. Non-par With cash but no loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-60, 10 and 15-year endowments to 65. No fixed amount; reinsures over \$15,000; does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days (except to pay premiums). Policy not required by company for making of loan.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par With cash but not loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$. Limited (2-25 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly, in proportionate amounts. Unless otherwise directed, Trust Fund withheld from beneficiary, but commutable value may be withdrawn (except under Continuous Installment option). At end of 20 years, insured may select Life Annuity for self.

Suicide. — Within one year, sane or insane, liability limited to premiums paid plus 6% interest.

Women. — No extra charge. Limit \$5,000. Disability granted providing waiver of premiums only (\$0.25 per \$1,000.) Double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

End. Age 85	LIMITED PAY-LIFE			ENDOW- MENTS		Age	ENDOWMENTS			20 Year Invest. and Pro- tection	\$10 a Month for 20 Years		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year		20 Year	25 Year	30 Year		End. Age 85	20 Pay.	20 Year End.
14 53	\$34.75	\$25.71	\$22.09	\$91.85	\$58.37	15	\$42.03	\$32.90	\$27.14	\$33.06	\$25.49	\$38.75	\$73.72
14 79	35.24	26.07	22.40	91.89	58.41	16	42.07	32.94	27.20	33.19	25.94	39.29	73.79
15 07	35.75	26.45	22.73	91.93	58.45	17	42.12	33.01	27.27	33.34	26.43	39.87	73.88
15 37	36.27	26.84	23.07	91.97	58.50	18	42.17	33.07	27.35	33.49	26.96	40.46	73.97
15 68	36.82	27.25	23.42	92.01	58.55	19	42.23	33.13	27.42	33.65	27.50	41.08	74.07
16 00	37.38	27.68	23.79	92.06	58.60	20	42.29	33.20	27.50	33.83	28.06	41.73	74.18
16 34	37.97	28.11	24.17	92.11	58.66	21	42.35	33.28	27.60	34.02	28.66	42.39	74.28
16 69	38.58	28.55	24.57	92.16	58.72	22	42.43	33.37	27.70	34.22	29.27	43.10	74.42
17 07	39.21	29.05	24.98	92.22	58.79	23	42.50	33.45	27.80	34.44	29.94	43.81	74.55
17 46	39.87	29.53	25.40	92.27	58.85	24	42.58	33.55	27.93	34.67	30.62	44.55	74.69
17 87	40.54	30.05	25.85	92.33	58.92	25	42.65	33.65	28.04	34.93	31.34	45.34	74.81
18 30	41.25	30.58	26.31	92.40	59.00	26	42.74	33.76	28.19	35.20	32.10	46.15	74.97
18 76	41.98	31.13	26.79	92.47	59.08	27	42.85	33.88	28.34	35.50	32.91	46.99	75.16
19 23	42.74	31.70	27.29	92.55	59.17	28	42.95	34.02	28.51	35.82	33.73	47.87	75.33
19 74	43.52	32.30	27.81	92.63	59.26	29	43.06	34.15	28.69	36.17	34.62	48.78	75.53
20 27	44.34	32.92	28.36	92.72	59.37	30	43.19	34.32	28.89	36.56	35.55	49.74	75.76
20 83	45.19	33.56	28.92	92.80	59.48	31	43.33	34.50	29.12	36.98	36.54	50.73	76.00
21 42	46.07	34.22	29.51	92.91	59.60	32	43.48	34.68	29.36	37.44	37.57	51.76	76.26
22 04	46.98	34.92	30.13	93.01	59.73	33	43.63	34.89	29.64	37.94	38.66	52.85	76.53
22 70	47.93	35.64	30.77	93.14	59.87	34	43.82	35.13	29.94	38.49	39.82	53.97	76.86
23 39	48.91	36.40	31.44	93.26	60.03	35	44.02	35.38	30.27	39.09	41.03	55.15	77.21
24 13	49.92	37.18	32.15	93.40	60.20	36	44.23	35.67	30.64	39.74	42.32	56.39	77.58
24 91	50.99	38.00	32.88	93.56	60.40	37	44.48	35.99	31.05	40.46	43.69	57.67	78.02
25 73	52.09	38.86	33.66	93.72	60.60	38	44.75	36.35	31.51	41.23	45.13	59.04	78.49
26 60	53.22	39.74	34.47	93.90	60.84	39	45.04	36.73	32.00	42.07	46.66	60.46	79.00
27 53	54.41	40.68	35.32	94.10	61.09	40	45.38	37.17	32.55	42.97	48.29	61.95	79.60
28 51	55.64	41.65	36.21	94.32	61.38	41	45.75	37.66	33.17	43.95	50.01	63.51	80.25
29 55	56.92	42.67	37.16	94.57	61.71	42	46.17	38.19	33.84	44.99	51.83	65.18	80.98
30 66	58.26	43.74	38.15	94.84	62.06	43	46.63	38.79	34.60	46.12	53.73	66.92	81.79
31 84	59.64	44.86	39.21	95.15	62.47	44	47.15	39.45	35.42	47.32	55.85	68.77	82.70
33 10	61.10	46.03	40.32	95.49	62.91	45	47.72	40.19	36.34	48.59	58.06	70.72	83.70
34 44	62.60	47.28	41.50	95.89	63.41	46	48.36	41.00	37.34	49.94	60.41	72.79	84.82
35 86	64.17	48.57	42.75	96.32	63.98	47	49.07	41.91	38.46	51.37	62.90	74.98	86.07
37 38	65.82	49.95	44.09	96.80	64.61	48	49.87	42.91	39.66	52.87	65.56	77.33	87.47
39 01	67.52	51.39	45.50	97.34	65.31	49	50.76	44.02	40.99	54.45	68.42	79.81	89.03
40 73	69.31	52.92	47.01	97.95	66.09	50	51.73	45.23	42.43	56.09	71.44	82.46	90.73
42 57	71.17	54.52	48.61	98.62	66.94	51	52.82	46.58	.....	.....	74.67	85.28	92.65
44 54	73.11	56.22	50.31	99.36	67.89	52	54.01	48.06	.....	.....	78.12	88.24	94.73
46 63	75.14	58.01	52.13	100.18	68.95	53	55.34	49.68	.....	.....	81.79	91.44	97.07
48 86	77.25	59.90	54.08	101.09	70.12	54	56.79	51.45	.....	.....	85.70	94.86	99.61
51 25	79.46	61.91	56.17	102.10	71.41	55	58.41	53.39	.....	.....	89.89	98.52	102.45
53 79	81.78	64.05	58.40	103.21	72.84	56	60.18	.....	.....	.....	94.35	102.43	105.56
56 51	84.20	66.33	60.79	104.44	74.43	57	62.13	.....	.....	.....	99.12	106.63	108.98
59 42	86.74	68.75	63.36	105.80	76.17	58	64.27	.....	.....	.....	104.22	111.13	112.73
62 53	89.42	71.32	66.13	107.30	78.10	59	66.62	.....	.....	.....	109.68	115.99	116.85
65 85	92.25	74.09	69.10	108.96	80.24	60	69.21	.....	.....	.....	115.50	121.20	121.39
.....	.....	.....	.....	110.80	82.58	61	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	113.16	85.41	62	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	115.71	88.49	63	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	118.54	91.89	64	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	121.64	95.61	65	.....	.....	.....	.....	.....	.....	.....

NORTH AMERICAN LIFE INSURANCE COMPANY, ILL.—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(With Double Indemnity and Disability.)

(American 3½% Reserve.)

End. Age 85	LIMITED PAY. LIFE			ENDOW- MENTS			20 Year 1. & P.	Age	Ex- pect- ancy End.	20 PAY. LIFE RED. PREM.				MONTHLY INCOME									
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				1-10 Year	11-15 Year	16-20 Year	End. Age 85	20 Pay. Life	20 Year End								
16.86	39	69	29	49	25	29	93.83	60	38.44	06	35	07	15	20.27	30	27	21.58	8.72	29.58	44	36	77	27
17.15	40	22	29	87	25	62	93.90	60	44.44	12	35	22	16	20.77	30	67	21.86	8.82	30.08	44	94	77	87
17.46	40	75	30	27	25	97	93.96	60	55.44	20	35	39	17	20.91	31	09	22.15	8.92	30.62	45	55	77	87
17.79	41	30	30	69	26	33	94.03	60	58.44	28	35	57	18	21.44	31	51	22.45	9.03	31.20	46	18	77	67
18.14	41	88	31	12	26	71	94.09	60	65.44	36	35	75	19	21.99	31	98	22.77	9.15	31.81	46	85	77	87
18.49	42	47	31	57	27	10	94.17	60	73.44	44	35	96	20	22.16	32	44	23.10	9.26	32.43	47	54	77	87
18.88	43	09	32	03	27	50	94.25	60	82.44	52	35	18	21	22.75	32	92	23.43	9.37	33.11	48	23	78	17
19.25	43	73	32	51	27	91	94.32	60	90.44	60	35	41	22	23.40	33	43	23.77	9.48	33.76	48	96	78	37
19.67	44	38	33	00	28	34	94.41	61	00.44	75	36	66	23	23.58	33	93	24.13	9.61	34.50	49	71	78	87
20.10	45	07	33	50	28	78	94.48	61	09.44	86	36	92	24	24.27	34	46	24.50	9.73	35.25	50	48	78	67
20.55	45	76	34	04	29	25	94.57	61	19.44	96	37	21	25	24.96	35	02	24.89	9.86	36.04	51	30	78	87
21.02	46	49	34	59	29	72	94.66	61	30.45	09	37	52	26	25.22	35	59	25.28	9.99	36.87	52	13	79	07
21.52	47	24	35	15	30	22	94.76	61	41.45	24	37	86	27	25.99	36	19	25.69	10.13	37.75	53	01	79	87
22.04	48	01	35	74	30	74	94.86	61	63.45	38	38	22	28	26.80	36	81	26.12	10.27	38.65	53	92	79	87
22.59	48	81	36	35	31	28	94.97	61	66.45	54	38	61	29	27.08	37	45	26.57	10.42	39.62	54	87	79	87
23.17	49	65	36	99	31	84	95.09	61	81.45	71	39	05	30	27.87	38	12	27.03	10.57	40.64	55	84	80	17
23.79	50	51	37	64	32	42	95.21	61	96.45	91	39	52	31	28.92	38	81	27.51	10.73	41.73	56	87	80	87
24.43	51	41	38	32	33	02	95.36	62	13.46	12	40	04	32	29.89	39	52	28.00	10.89	42.85	57	92	80	87
25.11	52	34	39	04	33	66	95.50	62	31.46	33	40	61	33	30.28	40	27	28.52	11.06	44.04	59	04	81	27
25.84	53	29	39	78	34	32	95.68	62	51.46	60	41	23	34	31.39	41	05	29.06	11.24	45.33	60	20	81	77
26.60	54	29	40	55	35	01	95.85	62	74.46	88	41	91	35	32.56	41	86	29.63	11.43	46.66	61	41	82	27
27.42	55	31	41	34	35	74	96.05	62	98.47	18	42	65	36	33.01	42	70	30.22	11.63	48.09	62	68	82	77
28.28	56	39	42	19	36	49	96.28	63	26.47	53	43	43	37	34.30	43	53	30.83	11.83	49.60	64	01	83	37
29.19	57	50	43	06	37	30	96.51	63	55.47	92	44	37	38	35.66	44	51	31.49	12.06	51.20	65	43	84	07
30.15	58	65	43	96	38	13	96.77	63	88.48	35	45	34	39	37.10	45	45	32.15	12.28	52.89	66	88	84	07
31.18	59	84	44	91	39	00	97.06	64	24.48	84	46	40	40	37.60	46	45	32.85	12.51	54.69	68	41	85	07
32.28	61	07	45	89	39	97	97.37	64	66.49	31	47	48	41	39.16	47	55	33.64	12.81	56.62	70	11	86	47
33.44	62	34	46	93	41	02	97.73	65	12.49	84	48	63	42	40.83	48	72	34.49	13.15	58.65	71	95	87	07
34.68	63	68	48	01	42	11	98.12	65	63.50	41	49	88	43	41.50	49	93	35.37	13.50	60.83	73	87	87	87
36.00	65	05	49	14	43	28	98.56	66	22.51	05	51	20	44	43.35	51	21	36.30	13.87	63.15	75	91	89	07
37.42	66	50	50	33	44	50	99.04	67	51.51	75	52	61	45	45.39	52	57	37.14	14.26	65.64	78	05	90	07
38.94	67	98	51	70	45	80	99.61	67	53.52	52	54	10	46	47.57	53	97	38.14	14.68	68.30	80	34	92	07
40.56	69	54	53	13	47	19	100.23	68	24.53	38	55	69	47	48.43	55	46	39.15	15.13	71.14	82	77	93	07
42.31	71	15	54	66	48	69	100.99	69	08.54	34	57	36	48	50.89	57	05	40.15	15.62	74.21	85	40	96	07
44.20	72	83	56	26	50	28	101.73	69	96.55	41	59	13	49	53.61	58	73	41.15	16.16	77.52	88	20	97	07
46.22	74	59	57	98	52	01	102.64	70	94.56	58	60	99	50	56.58	60	54	43	16.75	81.07	91	23	99	07
48.40	76	64	59	79	53	85	103.97	71	01.57	89	61	51	51	62.45	62	45	44.15	17.39	84.89	94	46	101	07
53.39	81	12	63	82	58	03	105.75	74	55.60	99	53	53	53	66.72	67	47	44.18	18.93	93.65	101	79	106	07
59.49	86	13	68	55	63	14	108.40	77	73.64	94	55	55	55	71.83	51	97	21.01	104.34	110	75	113	113	07

TOTAL AND PERMANENT DISABILITY RATES (Included in above.)

DOUBLE INDEMNITY* (Included in above.)

End. Age 85	15 Pay. Life	20 Pay. Life	15 Year End.	20 Year End.	Age	20 I.&P.	Expect. End.	10 Pay. Life	15, Pay. Life	20 Pay. Life
\$0.83	\$1.36	\$1.12	\$0.51	\$0.53	15	\$0.51	\$0.81	\$3.11	\$2.42	\$2.00
.86	1.39	1.15	.53	.55	16	.53	.84	3.10	2.41	2.00
.89	1.42	1.18	.55	.58	17	.55	.87	3.08	2.40	2.00
.92	1.46	1.21	.58	.61	18	.58	.90	3.07	2.39	2.00
.96	1.49	1.24	.60	.63	19	.60	.93	3.05	2.38	2.00
.99	1.52	1.27	.63	.66	20	.63	.96	3.04	2.37	2.00
1.04	1.56	1.30	.66	.69	21	.66	.99	3.02	2.36	2.00
1.06	1.59	1.32	.68	.72	22	.69	1.03	3.01	2.34	2.00
1.10	1.62	1.35	.71	.75	23	.72	1.06	2.99	2.33	2.00
1.14	1.65	1.38	.74	.78	24	.75	1.10	2.98	2.32	2.00
1.18	1.68	1.41	.77	.81	25	.78	1.13	2.96	2.31	1.99
1.22	1.71	1.43	.80	.85	26	.82	1.17	2.94	2.30	1.99
1.26	1.74	1.46	.83	.89	27	.86	1.21	2.92	2.28	1.99
1.31	1.77	1.49	.86	.93	28	.90	1.25	2.90	2.27	1.99
1.35	1.80	1.52	.90	.98	29	.94	1.29	2.88	2.25	1.99
1.40	1.83	1.54	.94	1.02	30	.99	1.34	2.86	2.24	1.99
1.46	1.86	1.57	.98	1.08	31	1.04	1.39	2.84	2.22	1.99
1.51	1.89	1.60	1.03	1.14	32	1.10	1.44	2.82	2.21	1.99
1.57	1.93	1.63	1.08	1.20	33	1.17	1.49	2.80	2.19	1.99
1.64	1.96	1.66	1.14	1.28	34	1.24	1.55	2.77	2.18	1.99
1.71	1.99	1.69	1.21	1.36	35	1.32	1.61	2.75	2.16	1.99
1.79	2.02	1.73	1.28	1.45	36	1.41	1.68	2.72	2.14	1.99
1.87	2.06	1.76	1.36	1.55	37	1.52	1.75	2.70	2.13	1.99
1.96	2.09	1.80	1.45	1.67	38	1.64	1.83	2.67	2.11	1.99
2.05	2.13	1.84	1.54	1.81	39	1.77	1.91	2.65	2.09	1.99
2.15	2.16	1.87	1.65	1.96	40	1.93	1.99	2.62	2.07	1.99
2.27	2.19	1.97	1.78	2.06	41	2.03	2.08	2.59	2.05	1.99
2.39	2.23	2.08	1.91	2.17	42	2.14	2.18	2.56	2.03	1.99
2.52	2.26	2.19	2.07	2.28	43	2.26	2.29	2.53	2.01	1.99
2.66	2.29	2.32	2.25	2.40	44	2.38	2.40	2.50	1.99	1.99
2.82	2.33	2.44	2.46	2.58	45	2.52	2.53	2.47	1.97	1.99
3.00	2.47	2.58	2.62	2.66	46	2.66	2.66	2.44	1.95	1.99
3.20	2.63	2.73	2.76	2.81	47	2.82	2.81	2.41	1.93	1.99
3.43	2.80	2.91	2.97	2.97	48	2.99	2.97	2.37	1.91	1.99
3.69	2.98	3.10	3.15	3.15	49	3.18	3.15	2.34	1.89	1.99
3.99	3.19	3.33	3.35	3.35	50	3.40	3.35	2.31	1.87	1.99
4.33	3.43	3.59	3.57	3.57	51	3.66	3.66	2.27	1.84	1.99
4.74	4.01	4.27	4.10	4.15	53	4.15	4.15	2.21	1.80	1.99
5.24	4.88	5.37	4.82	5.03	55	5.03	5.03	2.14	1.76	1.99

*Double Indemnity rate on End. Age 85 and Endowments, \$1.50 per \$1,000.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.
21	\$10.34	\$9	\$24	\$77	3	2	\$57	\$196	9	2	\$118	\$312	15	6	\$183	\$436	19	10
25	17.87	12	30	88	3	9	80	216	10	4	140	340	16	0	215	469	19	1
30	26.27	16	38	102	4	7	100	243	11	5	173	377	15	9	261	511	17	7
35	35.39	21	48	117	5	3	125	272	11	7	212	416	14	7	314	552	15	8
40	47.53	27	61	134	5	9	155	303	10	11	258	453	13	0	373	591	13	6
45	63.10	35	77	151	5	8	159	332	9	9	308	488	11	2	436	628	11	5
50	81.73	44	95	167	5	1	225	359	8	3	361	520	9	3	501	662	9	6
55	101.25	54	115	182	4	3	267	385	6	9	418	553	7	7	573	702	7	9
60	125.85	66	137	198	3	5	312	412	5	5	453	592	6	2	683	774	5	*0
21	37.97	73	141	449	24	7	343	1000	Pd-up		378	1000	Pd-up		419	1000	Pd-up	
25	40.54	80	154	455	24	5	371	1000	"		410	1000	"		456	1000	"	
30	44.34	90	171	461	23	5	410	1000	"		456	1000	"		508	1000	"	
35	48.91	101	191	469	21	6	456	1000	"		508	1000	"		566	1000	"	
40	54.41	133	215	470	19	1	508	1000	"		566	1000	"		627	1000	"	
45	61.10	127	240	472	16	4	556	1000	"		627	1000	"		688	1000	"	
50	69.31	141	255	488	13	4	627	1000	"		688	1000	"		747	1000	"	
55	79.46	153	289	490	10	6	688	1000	"		747	1000	"		800	1000	"	
60	92.25	162	308	447	7	10	747	1000	"		800	1000	"		850	1000	"	
21	28.11	41	86	274	13	2	215	627	33	5	378	1000	Pd-up		419	1000	Pd-up	
25	30.05	46	94	280	13	15	235	633	31	5	410	1000	"		456	1000	"	
30	32.92	53	107	288	14	3	253	640	28	5	456	1000	"		508	1000	"	
35	36.40	61	121	294	13	10	295	645	25	2	508	1000	"		566	1000	"	
40	40.68	68	137	299	12	8	330	650	21	9	566	1000	"		627	1000	"	
45	46.03	78	154	302	10	11	368	649	18	2	627	1000	"		688	1000	"	
50	52.92	86	170	300	8	10	403	643	14	8	688	1000	"		747	1000	"	
55	61.91	94	184	294	6	9	435	632	11	5	747	1000	"		800	1000	"	
60	74.09	100	196	284	4	11	456	613	8	5	800	1000	"		850	1000	"	
21	34.17	26	59	188	8	6	155	451	24	1	272	719	34	5	419	1000	Pd-up	
25	35.85	29	66	195	9	1	171	459	23	3	297	725	31	9	456	1000	"	
30	38.34	35	76	204	9	7	192	469	21	8	334	732	28	3	508	1000	"	
35	41.46	40	87	211	9	10	218	478	19	4	375	738	24	7	566	1000	"	
40	45.32	47	99	217	9	4	246	483	16	8	419	740	20	10	627	1000	"	
45	49.32	55	113	223	8	2	275	489	13	10	453	738	17	2	688	1000	"	
50	47.01	62	127	224	6	8	303	483	11	0	503	730	13	7	747	1000	"	
55	56.17	69	140	223	5	2	327	476	8	4	535	717	10	4	800	1000	"	
60	69.10	76	152	222	3	10	347	466	6	1	557	696	7	6	850	1000	"	
21	32.11	241	434	514	5	\$492	649	716	3	\$709	759	813	2	\$810	877	908	1	\$907
25	32.33	241	434	514	5	491	649	715	3	707	759	813	2	809	877	908	1	907
30	32.72	240	433	513	5	489	645	714	3	705	758	812	2	808	876	907	1	906
35	33.26	239	433	512	5	485	644	713	3	704	757	810	2	806	876	906	1	905
40	34.10	238	431	519	5	478	643	712	3	701	756	809	2	804	875	905	1	904
45	35.49	235	429	507	5	464	641	710	3	694	755	808	2	801	874	905	1	903
50	37.95	231	424	500	5	439	637	704	3	682	751	804	2	794	872	903	1	900
55	42.10	225	417	490	5	397	629	695	3	661	745	797	2	782	868	898	1	895
60	48.96	216	406	475	5	319	618	681	3	625	735	786	2	760	862	892	1	885
21	58.66	136	251	348	10	\$280	375	490	8	449	583	691	5	676	909	941	1	940
25	58.92	135	250	347	10	276	375	489	8	448	583	690	5	674	909	941	1	940
30	59.37	134	249	346	10	267	374	488	8	439	583	690	5	672	909	940	1	939
35	60.03	133	248	344	10	253	373	486	8	430	582	688	5	667	908	940	1	939
40	61.09	132	247	341	10	227	372	483	8	412	581	686	5	658	907	939	1	938
45	62.91	130	245	337	10	179	370	479	8	378	578	682	5	642	906	937	1	936
50	66.09	127	242	329	10	90	366	470	8	316	572	673	5	612	903	935	1	932
55	71.41	124	237	318	8	18	359	456	8	201	563	659	5	557	898	930	1	926
60	80.24	119	231	302	5	\$10	350	437	7	19	549	637	5	455	890	921	1	914
21	42.35	84	161	260	15	\$126	383	532	10	\$480	656	777	5	766	925	958	1	957
25	42.65	84	160	259	15	115	382	531	10	474	656	776	5	763	925	957	1	956
30	43.19	83	160	257	15	94	382	529	10	465	655	775	5	761	924	957	1	956
35	44.02	82	159	255	15	58	381	527	10	445	655	774	5	754	924	956	1	955
40	45.38	82	159	252	14	17	381	524	10	411	654	771	5	743	922	955	1	953
45	47.72	81	160	249	11	13	381	519	10	348	651	765	5	721	921	954	1	951
50	51.73	81	160	244	8	14	380	509	10	221	645	755	5	681	917	949	1	946
55	58.41	81	161	236	6	10	378	495	9	19	635	738	5	605	911	943	1	938
60	69.21	82	164	229	4	12	376	478	8	18	620	712	5	461	901	933	1	922

†Months.

*Cash payable at end of period of living, \$374.00.

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std.) adopted August, 1912; full reserve allowed at end of 20th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages				Ages			
25 35 45				25 35 45			
NON-PARTICIPATING.				\$10 a Month for 15 Years. Commuted value			
Special \$5,000 O. L. \$78.40 \$104.05 \$149.05				\$1,421.			
SINGLE PREMIUM LIFE.				End. 85.....	\$25.39	\$33.24	\$47.0
Whole Life.....\$331.83 \$398.34 \$490.20				10 Payment.....	57.61	69.50	86.8
SINGLE PREMIUM ENDOWMENTS.				15 Payment.....	42.70	51.72	65.4
10 Year.....	\$772.74	\$774.15	\$778.00	20 Payment.....	36.73	44.68	57.2
15 Year.....	663.98	667.39	677.13	15 Year End.....	83.73	85.30	89.4
20 Year.....	576.74	583.30	602.25	20 Year End.....	60.61	62.55	67.8
25 Year.....	507.19	518.46	550.05	Exp. End.....	31.73	41.85	58.7
30 Year.....	452.38	470.84	517.24	\$10 a Month for 20 Years. Commuted value			
ANNUAL INSTALLMENT. \$100 for 10				\$1,754.			
Years. Commuted value \$861.				10 Payment.....	\$71.11	\$85.79	\$107.1
End. 85.....	\$15.39	\$20.14	\$28.50	15 Payment.....	52.71	63.85	80.7
10 Payment.....	34.90	42.11	52.61	20 Payment.....	45.34	55.15	70.7
15 Payment.....	25.87	31.34	39.63	15 Year End.....	103.35	105.29	110.3
20 Payment.....	22.26	27.07	34.72	20 Year End.....	74.81	77.21	83.7
Exp. End.....	19.23	25.36	35.61	Exp. End.....	39.17	51.66	72.5
15 Year End.....	50.73	51.69	54.17	CONTINUOUS ANNUAL INSTALLMENTS. \$50 each for Life, 20 certain.			
20 Year End.....	36.72	37.90	41.09	End. 85.....	\$15.40	\$18.94	\$25.5
\$66.67 for 15 Years. Commuted value				20 Payment.....	21.97	25.22	30.9
\$795.				20 Year End.....	41.80	37.41	36.7
\$50 for 20 Years. Commuted value \$736.				CONTINUOUS MONTHLY INSTALLMENTS of \$10 a Month for Life, 24 Months certain.			
MONTHLY INSTALLMENTS. \$10 a				End. 85.....	\$36.74	\$45.16	\$60.8
Month for 10 Years. Commuted value,				20 Payment.....	52.40	60.14	73.7
\$1,026.				JOINT LIFE POLICIES.			
End. 85.....	\$18.33	\$24.00	\$33.96	Whole Life.....	\$27.79	\$35.44	\$49.4
10 Payment.....	41.59	50.18	62.69	20 Pay. Life.....	36.87	43.58	55.4
15 Payment.....	30.83	37.35	47.23	20 Year End.....	49.83	52.63	60.1
20 Payment.....	26.52	32.26	41.37	LIFE ANNUITY RATES. Amount Paid			
15 Year End.....	60.45	61.59	64.55	chased by \$1,000.			
20 Year End.....	43.76	45.16	48.96	Males.....	\$49.33	\$54.57	\$63.5
Exp. End.....	22.91	30.22	42.44	Females.....	45.03	49.62	57.2

NORTH AMERICAN LIFE & CASUALTY CO., Minneapolis

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Full Preliminary Term reserve, without surrender charge.

Change of Plan. — No provision. Practice of company to change to higher premium form.

Disability. — Policy provides (\$0.50 per \$1,000), prior to age 60, for waiver of premium.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 16-65, except Term, 20-60, \$10,000; reinsures over \$2,500; does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provisions. See "Loans."

Reinstatement. — At any time (if Paid-Up or Extended Insurance in force), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-20) and Continuous (20 certain) annual installments. Portion of proceeds may be paid immediately and balance held as Trust Fund, or Trust Fund may be made payable to beneficiary at a certain date with accumulated interest or interest annually. No provision for withdrawal of proceeds by beneficiary when left under any option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Endowments. Disability but not double indemnity granted

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	LIFE				ENDOWMENTS					*TERM POLICIES			
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year	End. 75†	5 Year	10 Year	15 Year	20 Year
20	\$14.41	\$38.75	\$27.63	\$22.48	\$98.53	\$60.07	\$42.28	\$25.97	\$16.22	\$9.69	\$9.85	\$10.03	\$10.12
21	14.73	39.37	28.07	22.84	98.56	60.11	42.32	26.04	16.63	9.75	9.92	10.10	10.19
22	15.05	40.01	28.52	23.21	98.59	60.15	42.37	26.11	17.07	9.82	10.00	10.21	10.30
23	15.40	40.66	29.00	23.60	98.62	60.19	42.42	26.19	17.52	9.88	10.08	10.32	10.41
24	15.76	41.35	29.49	24.01	98.65	60.23	42.47	26.28	18.00	9.96	10.17	10.42	10.51
25	16.14	42.06	30.00	24.43	98.69	60.28	42.53	26.38	18.52	10.04	10.27	10.54	10.63
26	16.54	42.79	30.52	24.87	98.73	60.33	42.59	26.48	19.06	10.12	10.36	10.66	10.75
27	16.96	43.56	31.08	25.32	98.77	60.38	42.66	26.60	19.64	10.22	10.48	10.81	10.90
28	17.40	44.35	31.64	25.79	98.81	60.44	42.74	26.74	20.25	10.32	10.60	10.96	11.05
29	17.87	45.17	32.24	26.28	98.86	60.50	42.82	26.89	20.91	10.42	10.74	11.13	11.22
30	18.36	46.02	32.85	26.79	98.92	60.57	42.91	27.06	21.61	10.54	10.88	11.32	11.41
31	18.88	46.89	33.49	27.32	98.97	60.65	43.02	27.24	22.35	10.66	11.05	11.53	11.62
32	19.42	47.80	34.15	27.88	99.04	60.73	43.14	27.45	23.15	10.81	11.22	11.76	11.85
33	20.00	48.75	34.83	28.45	99.11	60.83	43.26	27.67	24.00	10.95	11.41	12.00	12.09
34	20.61	49.73	35.55	29.06	99.19	60.93	43.40	27.94	24.91	11.12	11.62	12.28	12.37
35	21.26	50.74	36.30	29.68	99.27	61.05	43.56	28.22	25.89	11.31	11.85	12.60	12.66
36	21.94	51.79	37.07	30.34	99.37	61.18	43.73	28.54	26.95	11.50	12.16	12.96	13.05
37	22.66	52.88	37.87	31.04	99.47	61.33	43.94	28.90	28.08	11.73	12.40	13.35	13.44
38	23.43	54.01	38.71	31.75	99.59	61.49	44.16	29.29	29.31	11.97	12.73	13.81	13.90
39	24.24	55.19	39.59	32.51	99.72	61.67	44.41	29.73	30.65	12.25	13.09	14.31	14.40
40	25.11	56.41	40.50	33.31	99.86	61.87	44.69	30.22	32.09	12.55	13.50	14.88	14.97
41	26.02	57.67	41.45	34.14	100.03	62.10	45.01	30.76	33.67	12.87	13.96	15.52	15.61
42	27.00	58.97	42.45	35.02	100.21	62.37	45.37	31.38	35.39	13.26	14.49	16.24	16.33
43	28.04	60.34	43.49	35.95	100.42	62.66	45.77	32.06	37.27	13.68	15.09	17.05	17.14
44	29.14	61.75	44.58	36.93	100.66	63.00	46.22	32.80	39.35	14.16	15.78	17.95	18.04
45	30.31	63.24	45.72	37.97	100.93	63.38	46.73	33.63	41.64	14.72	16.54	18.97	19.06
46	31.56	64.75	46.92	39.06	101.24	63.81	47.31		44.18	15.36	17.41	20.10	20.19
47	32.90	66.34	48.19	40.24	101.60	64.30	47.94		47.02	16.09	18.38	21.34	21.43
48	34.32	67.99	49.51	41.46	102.00	64.84	48.66		50.20	16.92	19.47	22.74	22.83
49	35.84	69.71	50.89	42.76	102.44	65.45	49.46		53.79	17.84	20.68	24.28	24.37
50	37.46	71.49	52.36	44.16	102.95	66.13	50.35		57.86	18.88	22.03	25.98	26.07
51	39.18	73.35	53.89	45.64	103.51	66.89	51.34			20.04	23.53	27.86	27.95
52	41.02	75.27	55.42	47.22	104.14	67.74	52.44			21.33	25.18	29.92	30.01
53	42.99	77.26	57.24	48.89	104.74	68.68	53.65			22.77	27.02	32.19	32.28
54	45.08	79.35	59.03	50.69	105.62	69.72	55.00			24.37	29.05	34.69	34.78
55	47.31	81.52	60.94	52.62	106.47	70.78	56.49			26.13	31.28	37.41	37.50
56	49.70	83.78	62.96		107.43	72.17				28.09	33.75	40.40	40.49
57	52.25	86.14	65.01		108.50	73.61				30.25	36.40	43.66	43.75
58	54.98	88.61	67.41		109.69	75.20				32.65	39.46	47.22	47.31
59	57.90	91.19	69.85		111.01	76.97				35.30	42.75	51.06	51.15
60	61.02	93.91	72.47		112.47	78.92				38.29	46.38	55.22	55.31

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years.						End of 10 Years.						End of 15 Years.						End of 20 Years.					
Age at Issue		Prem.	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.		
Ord. Life	21	\$14.78	\$10	\$25	\$90	3	119		\$69	\$203	9	223		\$118	\$314	15	221		\$176	\$421	19				
	25	16 14	12	30	99	3	314		82	222	10	259		139	341	16	17		206	453	18				
	30	18 36	16	37	112	4	212		101	247	11	230		171	376	15	238		251	494	17				
	35	21 26	21	47	125	5	89		125	275	11	252		209	412	14	178		302	534	15				
	40	25 11	26	59	140	5	236		154	303	10	354		253	448	12	810		358	571	13				
	45	30 31	34	75	150	5	198		187	331	9	264		301	480	10	349		416	604	10				
	50	37 46	43	92	170	4	360		223	356	8	75		350	509	9	4		473	633	8				
20 Pay. Life	55	47 31	53	111	184	4	74		261	379	6	244		400	535	7	78		527	658	6				
	60	61 02	63	131	197	3	132		298	399	5	71		446	558	5	232		584	687	5				
	21	22 84	20	54	204	7	252		159	465	24	336		276	731	34	364		418	1000					
	25	24 43	23	60	207	8	85		174	471	23	334		301	735	32	68		456	1000					
	30	26 70	27	68	212	8	277		195	477	21	360		337	739	28	188		508	1000					
	35	29 68	32	78	216	8	338		219	482	19	194		377	741	24	270		566	1000					
	40	33 31	38	90	220	8	190		247	486	16	281		420	742	20	342		626	1000					
20 Yr. End.	45	37 97	45	103	223	7	201		275	486	13	317		463	738	17	74		688	1000					
	50	44 16	52	116	224	6	89		302	482	11	2		502	730	13	234		746	1000					
	55	52 62	58	130	224	4	321		327	475	8	137		535	716	10	142		800	1000					
		End of 5 Years.						End of 10 Years.						End of 15 Years.						End of 19 Years.					
Age at Issue		Prem.	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.		
Ord. Life	21	\$42.32	\$65	\$141	\$268	15	\$87		\$376	\$538	10	\$460		\$654	\$782	5	\$763		\$924	\$958	1				
	25	42 53	64	140	266	15	\$75		375	536	10	\$464		654	781	5	\$761		924	958	1				
	30	42 91	62	140	262	15	\$55		375	533	10	\$454		653	779	5	\$757		924	957	1				
	35	43 56	62	140	258	15	\$19		375	530	10	\$435		652	776	5	\$751		923	956	1				
	40	44 69	62	141	254	13	\$22		375	525	10	\$401		651	772	5	\$739		922	955	1				
	45	46 73	63	142	249	10	\$74		376	519	10	\$338		648	765	5	\$717		920	953	1				
	50	50 35	65	144	243	7	\$234		376	509	10	\$215		642	754	5	\$677		916	949	1				
20 Yr. End.	55	56 49	67	147	236	5	\$190		375	495	9	\$255		633	737	5	\$602		910	942					

NOTE.—3½% First Year Preliminary Term Reserve Adopted 1915; Full Reserve Allowed End of 3rd Year.

To obtain semi annual rate, add 1% and divide by 2; quarterly, add 6% and divide by 4. †Days. ‡Paid-up at age 65. *Convertible within 1 year from date of expiration.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000.

Change of Plan. — Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form upon evidence of health, with adjustments for difference in premiums.

Disability. — For varying extra premium policy will provide, during premium paying period and prior to age 60, for waiver of premiums and payment of annual income of \$100 per \$1,000, beginning on the next anniversary following proof and continuing during disability to maturity; no reduction in insurance. Does not cover disability from aeronautic or submarine operations, war, state of warfare outside Continental U. S. Limit, \$5,000. Not issued on Term. **Permanent Partial Disability** provides for payment of annual income of \$50 per \$1,000 in event of partial disability consisting of accidental loss of one foot, one hand or one eye. Premiums not waived. Payments during premium-paying period only.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.50 per \$1,000 rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from military or naval service, aerial or submarine operations, automobile racing, violation of law, suicide, disease or insanity. Not issued on Term. Limit, \$15,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash or paid-up insurance within three months.

Grace. — 31 days without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war.

Limits. — Ages, 16-60, except Term, 21-55, \$100,000; reinsures over \$7,500; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest not more than 6% in advance. May be deferred 90 days.

Military Service. — Death from military, naval or relief service in time of war or within six months thereafter, limits liability to reserve.

Non Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered or extended insurance has expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-50 years) and Continuous (10 or 20 years certain) Installments. Practice to make installment payments annually, semi-annually, quarterly or monthly. Trust Fund and installments certain participate in excess interest earned.† Unless otherwise directed, Trust Fund withheld from beneficiary, but commutable values may be withdrawn (except under continuous Installment Options).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — Spinsters or widows, age 25 and over, written on 20-Payment Life or Endowments. Limit, \$5,000. Married women when husband is beneficiary or pays premiums. Unmarried women under age 25, on Endowments only. Partial disability granted. Double Indemnity granted. Disability granted if single and self-supporting.

†Present interest rate not determined.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				Age	↑ 20 Pay. Prem Red.	↑ 20 Pay. De- reas- ing Prem	20 Pay. Re- turn Prem	Preferred Risk		Term*
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	23 Year					Ord.	20 Pay.	5 Year
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
15.85	38.51	28.92	23.82				36.84	20	44.37	29.89	27.33			
16.16	39.12	29.38	24.21	92.37	59.37	43.42	36.90	21	44.44	30.34	27.81	69.74	110.41	9.95
16.54	39.75	29.87	24.61	92.41	59.42	43.47	36.99	22	44.52	30.81	28.31	71.40	112.21	10.00
16.93	40.40	30.36	25.03	92.44	59.46	43.53	37.06	23	44.61	31.30	28.74	93.10	114.17	10.05
17.31	41.11	30.87	25.45	92.47	59.50	43.59	37.15	24	44.69	31.81	29.39	74.85	116.18	10.11
17.73	41.77	31.41	25.90	92.50	59.55	43.64	37.25	25	44.78	32.33	29.97	76.75	118.29	10.19
18.19	42.50	31.96	26.36	92.54	59.60	43.71	37.35	26	44.88	32.87	30.57	78.75	120.47	10.26
18.67	43.26	32.53	26.84	92.59	59.66	43.79	37.46	27	44.99	33.44	31.21	80.80	122.74	10.33
19.15	44.03	33.13	27.35	92.64	59.72	43.86	37.59	28	45.10	34.02	31.88	83.01	125.11	10.42
19.67	44.84	33.75	27.87	92.69	59.78	43.93	37.72	29	45.23	34.63	32.58	85.31	127.53	10.51
20.20	45.69	34.40	28.41	92.75	59.87	44.05	37.86	30	45.36	35.26	33.33	87.76	130.05	10.60
20.77	46.54	35.06	29.02	92.89	59.94	44.17	37.93	31	45.51	35.92	34.13	90.31	132.77	10.71
21.38	47.46	35.75	29.63	93.05	60.14	44.29	38.21	32	45.67	36.61	34.97	93.02	135.49	10.82
21.99	48.40	36.48	30.26	93.20	60.24	44.41	38.39	33	45.84	37.32	35.86	95.86	138.32	10.95
22.67	49.37	37.23	30.92	93.37	60.45	44.57	38.62	34	46.02	38.06	36.82	98.92	141.40	11.08
23.38	50.38	38.13	31.65	93.55	60.63	44.73	38.84	35	46.22	38.84	37.84	102.12	144.58	11.24
24.13	51.41	38.81	32.38	93.73	60.82	44.95	39.11	36	46.46	39.65	38.94	105.46	147.87	11.40
24.93	52.50	39.66	33.13	93.93	61.03	45.20	39.40	37	46.72	40.50	40.12	109.06	151.26	11.59
25.76	53.63	40.55	33.94	94.13	61.25	45.48	39.73	38	47.01	41.39	41.39	112.85	154.89	11.79
26.66	54.79	41.46	34.78	94.35	61.49	45.78	40.09	39	47.32	42.31	42.78	116.85	158.67	12.01
27.60	56.00	42.42	35.68	94.59	61.75	46.12	40.50	40	47.68	43.29	44.28	121.15	162.65	12.26
28.63	57.25	43.42	36.66	95.04	62.05	46.49	40.94	41	48.06	44.32	45.87	125.65	166.72	12.63
29.67	58.56	44.47	37.51	95.12	62.38	46.91	41.44	42	48.49	45.40	47.70	130.50	171.05	13.05
30.81	59.92	45.56	38.51	95.41	62.74	47.37	42.01	43	48.98	46.54	49.66	135.64	175.62	13.51
32.02	61.32	46.71	39.56	95.75	63.15	47.89	42.64	44	49.51	47.75	51.82	141.13	180.49	14.02
33.29	62.80	47.91	40.68	96.11	63.59	48.47	43.32	45	50.11	49.02	54.22	146.88	185.54	14.62
34.68	64.33	49.14	41.85	96.52	64.03	49.06	44.09	46	50.78	50.37	56.87	153.07	190.90	15.28
36.20	65.91	50.51	43.10	96.97	64.54	49.74	44.94	47	51.52	51.81	59.84	159.65	196.62	16.02
37.77	67.58	51.91	44.43	97.46	65.11	50.49	45.89	48	52.35	53.36	63.15	166.68	202.72	16.88
39.48	69.30	53.38	45.83	98.01	65.74	51.33	46.94	49	53.27	54.95	66.88	174.20	209.17	17.84
41.29	70.83	54.94	47.35	98.62	66.44	52.27	48.10	50	54.29	56.67	71.09	182.17	215.96	18.91
43.18	72.98	56.67	48.95	99.20	67.23	53.31	49.39	51	55.42	58.51	75.88	191.02	223.68	20.11
45.19	74.93	58.58	50.65	99.84	68.10	54.50	50.80	52	56.66	60.47		200.48	231.86	21.45
47.34	76.96	60.11	52.46	100.56	69.08	55.74	52.38	53	58.03	62.56		210.61	240.56	22.94
49.63	79.08	62.03	54.41	101.37	70.17	57.16	54.06	54	59.55	64.79		221.54	249.88	24.61
52.08	81.29	64.07	56.50	102.26	71.37	58.74	55.95	55	61.23	67.19		233.50	259.86	26.46
54.70	83.61	66.24	58.73					56	63.07	70.26				29.08
57.50	86.03	68.54	61.13					57	65.10	73.01				32.04
60.46	88.56	70.99	63.68					58	67.33	75.98				35.33
63.66	91.23	73.60	66.44					59	69.80	79.16				38.80
67.06	94.04	76.39	69.42					60	72.50	82.60				42.10

RATES FOR ABOVE POLICIES WITH DISABILITY

17.89	41.79	31.59	26.21				38.34	20	46.76	32.28	29.75			
19.93	45.25	34.24	28.43	93.93	61.07	45.23	38.85	25	47.31	34.80	32.54	78.95	120.82	
22.61	49.36	37.38	31.07	94.25	61.50	45.79	39.61	30	48.02	37.92	36.04	90.17	132.71	
26.08	54.23	41.14	34.46	95.18	62.45	46.71	40.84	35	49.03	41.65	40.72	104.81	147.39	
30.09	60.00	45.72	38.68	96.44	63.91	48.53	42.91	40	50.68	46.29	47.38	124.24	165.65	
36.92	66.92	51.40	44.30	98.32	66.28	51.75	46.62	45	53.73	52.64	57.99	150.51	189.16	
45.73	75.03	59.38	51.82	101.55	70.35	56.55	52.40	50	58.76	61.47	75.76	186.61	220.43	
57.88	87.21	69.99	62.38	107.43	77.01	64.49	61.70	55	67.11	73.07		239.30	265.74	
67.07	94.04	76.39	69.42					60	72.50	82.60				

NOTE.—Above rates adopted April 30, 1923. Semi-annual rates multiply by .52; quarterly by .265.

*TERM.—Five years convertible within 3 years; ten within 7 years.

DOUBLE INDEMNITY rate, \$2.00 per \$1,000.

†Premiums decrease after 2nd year or if full premium is paid for 20 years policy matures as downward.

‡Premiums decrease after 2nd year or if full premiums is paid policy becomes paid-up in 15 16 years.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45 Ages 25 35 45

JOINT LIFE. (Equal Ages.)

20 Pay. Dec. Prem.	\$51.00	\$53.37	\$60.16
Ord. Life	27.58	35.03	48.71
20 Pay. Life	36.53	43.04	54.57

CONTINUOUS MONTHLY INCOME.

(Equal Ages.) \$10 a month, 20 years certain. Commuted value \$1,740.

Ord. Life	\$35.02	\$42.72	\$57.03
20 Pay. Life	51.25	58.31	70.63

SINGLE PREMIUMS.

Ord. Life	\$330.34	\$396.49	\$487.95
10 Year End.	769.15	770.55	774.33
15 Year End.	660.90	664.29	673.98
20 Year End.	574.05	580.58	599.43

OPTIONS AT MATURITY OF ENDOWMENTS.

Example age 35, (1) Cash, 625 and paid-up policy of \$1,000; (2) Paid-up policy of \$2,699; (3) Life Annuity (males) \$54.87, (females) \$51.75. One and two subject to insurability.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ordinary Life	21	\$18 23	\$7	\$21	\$67 2	9	\$64	\$186 8	8	\$118	312 15	5	\$177	\$423 19	3
	25	19 93	10	26	77 3	3	77	208 9	11	139	339 15	11	207	454 18	6
	30	22 61	14	34	92 3	11	96	234 10	11	171	375 15	7	252	496 17	0
	35	26 08	18	44	107 4	10	120	263 11	2	209	411 14	5	303	535 15	1
	40	30 69	25	57	125 5	4	149	293 10	7	253	447 12	9	358	571 13	0
	45	36 92	32	72	142 5	3	182	321 9	5	301	480 10	11	416	604 10	10
	50	45 73	40	89	157 4	9	218	348 8	0	350	508 8	11	473	633 8	10
55	57 88	50	108	172 4	0	256	372 6	6	400	535 7	2	527	658 6	10	
60	67 07	61	128	186 3	3	293	392 5	1	446	557 5	7	584	687 5	3	
10 Pay. Life	21	\$42 44	69	138	439 24	0	343	1000	Pd-up						
	25	45 25	75	149	442 23	9	370	1000	"						
	30	49 36	84	166	448 22	9	410	1000	"						
	35	54 23	94	185	451 20	10	456	1000	"						
	40	60 00	106	207	454 18	6	508	1000	"						
	45	66 92	119	232	456 15	10	566	1000	"						
	50	75 03	132	257	454 13	0	626	1000	"						
55	87 21	144	280	447 10	2	688	1000	"							
60	94 04	153	299	434 7	7	746	1000	"							
15 Pay. Life	21	\$32 08	38	82	261 12	6	214	623 33	3	377	1000	Pd-up			
	25	34 24	42	90	267 13	1	233	629 31	2	410	1000	"			
	30	37 38	47	101	273 13	5	260	634 28	2	456	1000	"			
	35	41 14	54	114	278 13	0	291	638 24	11	508	1000	"			
	40	45 72	61	129	283 12	0	326	641 21	6	566	1000	"			
	45	51 40	70	145	285 10	4	362	639 17	5	626	1000	"			
	50	59 38	78	161	284 8	5	398	635 14	6	688	1000	"			
55	69 99	85	176	281 6	6	429	623 11	3	746	1000	"				
60	76 39	91	187	272 4	9	456	609 8	5	800	1000	"				
20 Pay. Life	21	\$26 62	22	56	178 7	11	154	449 23	11	276	730 34	11	419	1000	Pd-up
	25	28 43	25	62	184 8	6	169	456 23	2	301	734 32	1	456	1000	"
	30	31 07	29	70	189 3	11	190	463 21	4	337	739 28	0	508	1000	"
	35	34 46	34	80	195 9	9	214	469 19	0	377	741 24	8	568	1000	"
	40	38 68	40	92	202 8	7	242	476 16	5	420	742 20	11	627	1000	"
	45	44 30	47	105	206 7	8	270	477 13	7	463	738 17	2	688	1000	"
	50	51 82	54	118	208 6	3	297	474 10	9	502	729 13	7	747	1000	"
55	62 38	60	132	210 4	11	322	468 8	2	535	716 10	4	800	1000	"	
60	69 42	67	144	209 3	8	342	458 6	0	556	694 7	6	849	1000	"	
10 Year End.	21	\$93 76	231	424	\$503 5	40	\$640	709 3	702	755	809 2	806	\$875	906 1	905
	25	93 93	230	423	501 5	478	639	709 3	701	754	808 2	805	874	905 1	905
	30	94 25	228	421	499 5	474	638	707 3	699	753	807 2	874	874	905 1	904
	35	95 18	226	419	497 5	468	637	706 3	696	752	806 2	802	873	904 1	903
	40	96 44	223	417	494 5	460	635	703 3	691	751	804 2	799	872	903 1	902
	45	98 32	220	414	489 5	445	632	700 3	684	749	802 2	795	871	902 1	900
	50	101 55	215	409	483 5	419	627	694 3	671	745	798 2	787	868	899 1	897
55	107 43	209	401	473 5	375	620	685 3	650	738	791 2	775	865	895 1	891	
15 Year End.	21	\$60 81	125	240	335 10	265	367	479 8	437	578	685 5	670	908	940 1	940
	25	61 07	124	239	333 10	259	366	478 8	433	577	684 5	669	908	940 1	939
	30	61 50	122	237	330 10	249	364	475 8	426	576	682 5	664	907	939 1	939
	35	62 45	120	235	326 10	233	362	472 8	414	574	679 5	658	907	939 1	938
	40	63 91	118	233	322 10	205	360	468 8	394	571	676 5	648	905	938 1	937
	45	66 26	115	230	317 10	154	357	462 8	359	568	670 5	630	904	936 1	934
	50	70 35	112	226	309 10	62	352	453 8	295	562	661 5	598	901	933 1	930
55	77 01	108	222	298 8	12	346	440 8	176	553	647 5	542	896	928 1	923	
20 Year End.	21	\$44 91	71	150	243 15	89	376	523 10	458	654	775 5	757	924	957 1	955
	25	45 23	71	149	242 15	76	375	522 10	452	654	774 5	755	924	957 1	955
	30	45 79	71	150	242 15	53	375	521 10	440	653	773 5	751	924	957 1	954
	35	46 71	72	150	241 15	13	379	519 10	418	652	771 5	742	923	956 1	953
	40	48 53	72	151	240 12	19	375	517 10	376	651	768 5	727	922	955 1	951
	45	51 73	71	151	237 10	10	376	512 10	392	648	762 5	699	920	953 1	947
	50	56 55	70	151	231 7	16	376	504 10	163	642	752 5	648	918	949 1	940
55	64 49	70	152	225 5	14	375	491 9	1	633	735 5	559	910	943 1	923	
25 Year End.	21	\$44 91	71	150	243 15	89	376	523 10	458	654	775 5	757	924	957 1	955
	25	45 23	71	149	242 15	76	375	522 10	452	654	774 5	755	924	957 1	955
	30	45 79	71	150	242 15	53	375	521 10	440	653	773 5	751	924	957 1	954
	35	46 71	72	150	241 15	13	379	519 10	418	652	771 5	742	923	956 1	953
	40	48 53	72	151	240 12	19	375	517 10	376	651	768 5	727	922	955 1	951
	45	51 73	71	151	237 10	10	376	512 10	392	648	762 5	699	920	953 1	947
	50	56 55	70	151	231 7	16	376	504 10	163	642	752 5	648	918	949 1	940
55	64 49	70	152	225 5	14	375	491 9	1	633	735 5	559	910	943 1	923	

Accelerate Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums within three months after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. May be deferred 90 days.

Change of Plan. — No provision.

Disability. — Policy provides without extra charge, prior to age 60 for waiver of premium. Agreement does not cover war service outside the United States or within 100 miles of the Mexican Border.

Dividends. — End of 5th year and annually thereafter. Options: (a) Cash; (b) reduced premiums; (c) Accumulate at not less than $3\frac{1}{2}\%$, withdrawable at any time; (d) purchase participating paid-up additions; (e) in automatic.

Double Indemnity. — Not issued.

Extended Insurance. — After three premiums within three months after default. Non-participating. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. No fixed amount; reinsures over \$5,000; minimum policy \$500.

Loans. — After three premium. Interest 6% in advance.

Military Service. — Death from military or naval service, in time of war, limits liability to reserve or one-fifth of face amount of policy, whichever is greater, unless permit obtained an extra premium paid within one month after entering service. Unearned premium returned after war.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," and "Paid-Up Values."

Paid-Up Values. — Automatic after three years. Non-pay. Without cash and loan values. Exchangeable for Cash or Extended Insurance within three months.

Policy in Eect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — Within five years upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — "See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No condition.

Settlement Options. — Cash, Limited (2-30) and continuous (20 years certain) annual installments. Unless otherwise specified commuted values withheld from beneficiaries.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. Limit, \$2,000. Waiver of premium disability granted.

†Present interest rate not determined.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE.			Endowment 10 Year	Age	ENDOWMENTS			Four Option Special	Ord. Life Per \$5000
	10 Pay.	15 Pay.	20 Pay.			15 Year	20 Year	Age 60		
8 00	\$48 00	\$35 63	\$27 92	\$101 77	20	\$66 13	\$48 68	\$27 17	\$37 23	\$9 00
8 44	48 71	36 17	28 34	101 95	21	66 29	48 82	27 80	37 53	9 22
8 90	49 45	36 72	28 80	102 08	22	66 42	48 95	28 52	37 77	9 45
9 34	50 21	37 30	29 32	102 22	23	66 65	49 09	29 25	37 79	9 67
9 90	51 00	37 90	29 84	102 37	24	66 69	49 25	30 04	39 36	9 95
1 70	51 82	38 52	30 56	102 52	25	66 85	49 40	30 89	39 96	10 35
1 34	52 66	39 15	31 14	102 69	26	67 01	49 57	31 78	40 57	10 67
1 84	53 53	39 82	31 72	102 87	27	67 19	49 75	32 74	41 25	10 92
2 40	54 43	40 51	32 34	103 05	28	67 37	49 95	33 77	41 92	11 20
3 06	55 37	41 23	32 95	103 25	29	67 57	50 16	34 86	42 65	11 53
3 96	56 34	41 96	33 74	103 45	30	67 77	50 38	36 05	43 44	11 98
4 64	57 34	42 73	34 42	103 67	31	67 99	50 62	37 32	44 20	12 32
5 50	58 38	43 53	35 11	103 89	32	68 23	50 87	38 69	45 04	12 75
6 10	59 35	44 36	35 88	104 13	33	68 48	51 15	40 17	45 92	13 05
6 90	60 56	45 23	36 66	104 38	34	68 74	51 44	41 76	46 89	13 45
7 84	61 71	46 12	37 64	104 66	35	69 02	51 76	43 50	47 84	13 92
8 80	62 89	47 05	38 48	104 94	36	69 32	52 10	45 39	48 91	14 40
9 80	64 13	48 02	39 36	105 25	37	69 65	52 48	47 47	49 97	14 90
0 86	65 40	49 02	40 30	105 59	38	70 01	52 89	49 74	51 12	15 43
1 94	66 73	50 07	41 28	105 93	39	70 40	53 35	52 24	52 33	15 97
3 20	68 11	51 17	42 48	106 32	40	70 82	53 85	53 97	53 64	16 60
4 44	69 53	52 33	43 56	106 73	41	71 27	54 39	56 78	54 99	17 22
5 76	71 01	53 52	44 72	107 17	42	71 78	54 99	60 17	56 40	17 88
7 14	72 55	54 80	45 96	107 65	43	72 34	55 64	64 11	57 89	18 57
8 60	74 15	56 14	47 20	108 21	44	72 96	56 37	68 53	59 48	19 30
0 20	75 82	57 55	48 72	108 80	45	73 65	57 18	73 65	61 16	20 10
1 86	77 57	59 04	50 18	109 46	46	74 41	58 09	79 18	62 91	20 93
2 60	79 40	60 61	51 68	110 19	47	75 26	59 10	85 66	64 77	21 80
5 45	81 33	62 28	53 30	110 99	48	76 21	60 21	93 20	66 63	22 72
7 46	83 37	64 04	55 00	111 87	49	77 25	61 44	102 10	68 77	23 73
9 70	85 49	65 91	56 98	112 83	50	78 39	62 79	112 83	70 91	24 85
2 01	87 72	67 89	58 96	113 93	51	79 66	64 27	.....	73 13	26 00
4 48	90 98	69 99	61 00	115 13	52	81 05	65 89	.....	75 47	27 24
7 13	92 56	72 20	63 20	116 46	53	82 56	67 65	.....	77 88	28 57
9 95	95 16	74 54	65 55	117 91	54	84 21	69 59	.....	80 40	29 97
2 95	97 91	77 03	68 06	119 50	55	86 03	71 73	.....	83 03	31 47
5 16	99 33	78 16	70 76	119 51	56	86 36	73 92	.....	.....	33 08
9 59	102 13	80 82	73 65	121 17	57	88 36	76 31	.....	.....	34 79
3 27	105 08	83 66	76 74	122 98	58	90 56	78 92	.....	.....	36 63
7 19	108 19	86 69	80 09	124 96	59	92 98	81 78	.....	.....	38 60
1 39	111 47	89 94	83 68	127 14	60	95 63	84 91	.....	.....	40 69

Above rates adopted September 1923.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

e e	Prem- Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. M.
21	\$18 44	\$12	\$26	\$78 3	7	\$68	\$178 9	3	\$116	\$278 14	11	\$176	\$378 18
25	20 70	14	30	86 4	3	80	196 10	4	136	304 15	4	206	410 17
30	23 96	18	38	100 5	0	98	222 11	2	168	340 15	1	251	452 16
35	27 84	22	46	112 5	6	122	248 11	3	206	378 14	0	302	496 14
40	33 20	28	58	126 5	11	150	278 10	7	248	416 12	4	358	538 12
45	40 20	34	72	144 5	8	182	308 9	6	294	452 10	7	416	576 10
50	49 70	42	88	158 5	1	216	334 7	11	344	488 8	9	473	608 8
55	62 95	53	109	173 4	0	251	363 6	1	390	522 6	7	527	646 6
60	82 39	63	129	187 3	4	289	387 4	11	437	546 5	2	584	677 4
21	28 34	26	58	204 8	6	144	464 24	1	270	730 34	4	418	1000
25	30 56	30	64	208 8	10	168	470 23	2	294	734 31	6	456	1000
30	33 74	34	72	212 9	2	190	476 21	4	330	738 27	11	508	1000
35	37 64	38	82	216 9	3	212	482 19	0	370	740 24	3	566	1000
40	42 48	44	92	220 8	9	240	486 16	4	412	742 20	6	626	1000
45	48 72	50	104	222 7	8	266	486 13	6	454	738 16	9	688	1000
50	56 98	56	116	224 6	2	294	482 10	8	492	730 13	3	746	1000
55	68 06	59	130	207 4	8	317	461 8	8	525	704 10	10	800	1000
60	83 68	66	143	207 3	4	337	452 6	8	547	684 8	2	850	1000

NOTE.—American 3½% Modified Preliminary Term (Ill. Std.) reserve, with sur-charge up to 20th year not exceeding \$25 per \$1,000.

NORTHERN LIFE INSURANCE CO., Seattle, Wash.

Accelerative Option. — Dividends may be applied within one month after anniversary to accelerate maturity of policy.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Mich. Std.) reserve, without surrender charge.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form.

Disability. — For varying extra premium policy provides, prior to age 61, for payment of one-tenth of face of policy as annuity, ten payments certain. For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning immediately after proof of disability having existed 90 days and continuing during disability as long as lifetime; no reduction in insurance. Payments continue after maturity of endowment. After age 60 premiums waived and charged against policy without interest. Limit, \$25,000. Does not cover war service.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†; (d) purchase non-forfeitable participating paid-up additions; (e) apply to accelerate maturity of policy. (c) is automatic option.

Double Indemnity. — For extra premium of \$2 per \$1,000, policy will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Limit \$25,000. Does not cover war service. Also includes Accident and Health rider, providing for extra benefits in event of accidental death, dismemberment or disability from accident or sickness.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 10-60, \$50,000; reinsures over \$10,000; does not accept reinsurance minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6% in advance. May be deferred two months.

Military Service. — Death from military or naval service in time of war, limits liability to premiums paid, unless permit is obtained within 30 days after entering service.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within five years (unless previously surrendered or Extended Insurance has expired), upon evidence of insurability and interest at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — In the tropics, within one year, policy void.

Restricted Occupations. — Death from blasting, mining, submarine or aeronautic operation, manufacture, handling or transportation of explosives, member of police department, railroad or marine service, lineman, army or naval service, aerial trip, within one year, policy void.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% Limited (2-30 years) and Continuous (20 years certain) Installments. Installments payable annually or monthly. Trust Fund and Installment certain participate in excess interest earned†. Trust Fund may be withdrawn at any time, but commutation values withheld from beneficiary unless otherwise specified.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. All but Term. Limit ages, 16-19, \$10,000; 20-24, \$25,000. Double indemnity and disability granted to both single and married women.

†Present interest rate 5%.

PARTICIPATING RATES PER \$1,000.

American 3½%

5 Year Term	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Life, Accident and Health with Mo. Indemnity of \$20.				
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Ord. Life	20 Pay. Life	10 Year End.	20 Year End.	5 Year Term
\$10.70	\$17.20	\$44.20	\$32.20	\$27.20	\$98.00	\$67.40	\$48.25	\$21.45	\$31.45	\$102.25	\$52.50	\$15.95
10.75	17.60	44.90	32.75	27.65	98.03	67.45	48.30	21.85	31.90	102.30	52.55	16.00
10.85	18.00	45.65	33.30	28.10	98.10	67.50	48.35	22.30	32.40	102.40	52.65	16.15
10.90	18.45	46.40	33.85	28.60	98.10	67.55	48.40	22.80	32.95	102.45	52.75	16.25
11.00	18.90	47.20	34.45	29.10	98.15	67.60	48.50	23.30	33.50	102.55	52.90	16.40
11.10	19.35	48.00	35.05	29.60	98.20	67.65	48.55	23.80	34.05	102.65	53.00	16.55
11.20	19.85	48.85	35.65	30.15	98.20	67.70	48.60	24.35	34.65	102.70	53.10	16.70
11.30	20.35	49.70	36.30	30.70	98.25	67.75	48.70	24.90	35.25	102.80	53.25	16.85
11.40	20.90	50.65	37.00	31.30	98.30	67.80	48.80	25.55	35.95	102.95	53.45	17.05
11.50	21.50	51.60	37.70	31.90	98.35	67.90	48.90	26.25	36.65	103.10	53.65	17.25
11.65	22.10	52.55	38.40	32.55	98.40	67.95	49.00	26.95	37.40	103.25	53.85	17.50
11.80	22.75	53.60	39.20	33.20	98.45	68.05	49.10	27.70	38.15	103.40	54.05	17.75
11.95	23.40	54.65	39.95	33.90	98.55	68.15	49.25	28.45	38.95	103.60	54.30	18.00
12.10	24.15	55.70	40.80	34.60	98.60	68.25	49.40	29.30	39.75	103.75	54.55	18.25
12.30	24.90	56.85	41.65	35.35	98.70	68.40	49.55	30.20	40.65	104.00	54.85	18.60
12.50	25.70	58.05	42.55	36.10	98.75	68.50	49.75	31.15	41.55	104.20	55.20	18.95
12.75	26.55	59.25	43.45	36.95	98.85	68.65	49.95	32.15	42.55	104.45	55.55	19.35
13.00	27.45	60.50	44.40	37.80	98.95	68.80	50.15	33.20	43.55	104.70	55.90	19.75
13.25	28.40	61.80	45.40	38.70	99.10	69.00	50.45	34.30	44.60	105.00	56.30	20.15
13.55	29.40	63.15	46.45	39.60	99.20	69.20	50.70	35.45	45.65	105.25	56.75	20.60
13.85	30.45	64.60	47.50	40.60	99.35	69.45	51.05	36.70	46.85	105.60	57.30	21.10
14.25	31.60	66.05	48.65	41.65	99.50	69.70	51.40	38.05	48.10	105.95	57.85	21.70
14.65	32.80	67.55	49.80	42.70	99.70	70.00	51.80	39.50	49.40	106.40	58.50	22.35
15.10	34.10	69.10	51.05	43.85	99.90	70.35	52.30	41.05	50.80	106.85	59.25	23.05
15.65	35.45	70.75	52.35	45.10	100.15	70.70	52.80	42.65	52.30	107.35	60.00	23.85
16.25	36.90	72.45	53.70	46.35	100.40	71.15	53.40	44.35	53.80	107.85	60.85	24.70
16.95	38.45	74.25	55.15	47.70	100.75	71.65	54.05	46.15	55.40	108.45	61.75	25.65
17.75	40.10	76.05	56.65	49.15	101.10	72.20	54.80	48.05	57.10	109.05	62.75	26.70
18.65	41.85	77.95	58.20	50.70	101.50	72.80	55.65	50.05	58.90	109.70	63.85	27.85
19.70	43.75	79.95	59.85	52.30	101.95	73.50	56.55	52.25	60.80	110.45	65.05	29.20
20.85	45.75	82.00	61.60	54.05	102.45	74.25	57.60	54.55	62.85	111.25	66.40	30.65
22.10	47.85	84.15	63.45	55.85	103.00	75.10	58.70	56.90	64.90	112.05	67.75	32.15
23.55	50.15	86.35	65.35	57.80	103.65	76.10	60.05	59.40	67.05	112.90	69.25	33.80
25.10	52.60	88.65	67.40	59.90	104.35	77.15	61.40	62.10	69.40	113.85	70.90	35.60
26.90	55.15	91.05	69.55	62.15	105.10	78.30	62.95	64.90	71.85	114.85	72.70	37.65
28.85	57.95	93.60	71.80	64.50	105.95	79.65	64.65	67.95	74.50	115.95	74.65	39.85
31.00	60.90	96.20	74.20	67.05	106.95	81.10	66.55	71.20	77.35	117.25	76.85	42.30
33.40	64.05	98.90	76.75	69.80	108.00	82.70	68.65	74.65	80.40	118.60	79.25	45.00
36.05	67.45	101.75	79.50	72.75	109.25	84.55	71.00	78.35	83.65	120.10	81.90	47.95
39.00	71.05	104.75	82.40	75.90	110.50	86.55	73.55	82.25	87.10	121.70	84.75	51.20
42.20	74.90	107.90	85.50	79.30	111.95	88.75	76.35	86.40	90.80	123.45	87.85	54.70

Above rates adopted January 1, 1920. Semi-annual rate, multiply by .515; quarterly, multiply by .265.

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
1.00	\$2.20	\$1.65	\$1.35	\$0.60	\$0.65	\$0.70	38	\$1.90	\$2.85	\$2.15	\$1.90	\$1.30	\$1.50	\$1.75
1.05	2.25	1.65	1.40	.65	.70	.75	39	1.95	2.90	2.20	1.95	1.40	1.60	1.90
1.10	2.30	1.70	1.40	.65	.70	.75	40	2.05	2.90	2.25	1.95	1.50	1.70	2.05
1.15	2.35	1.75	1.45	.70	.75	.80	41	2.10	2.90	2.25	2.05	1.55	1.85	2.15
1.20	2.40	1.80	1.50	.75	.80	.85	42	2.20	2.95	2.30	2.20	1.70	2.00	2.25
1.25	2.45	1.85	1.55	.80	.85	.90	43	2.35	3.00	2.35	2.30	1.80	2.15	2.40
1.30	2.50	1.85	1.55	.85	.90	.95	44	2.35	3.00	2.35	2.45	1.90	2.35	2.50
1.35	2.55	1.90	1.60	.85	.90	1.00	45	2.55	3.00	2.40	2.60	2.10	2.55	2.65
1.40	2.60	1.95	1.60	.90	.95	1.05	46	2.80	3.00	2.55	2.70	2.25	2.70	2.75
1.45	2.60	1.95	1.65	.95	1.10	1.10	47	2.85	3.05	2.75	2.85	2.45	2.90	2.90
1.50	2.65	2.00	1.70	.95	1.05	1.15	48	3.00	3.05	2.90	3.05	2.65	3.10	3.05
1.55	2.65	2.00	1.70	1.00	1.10	1.25	49	3.15	3.05	3.10	3.25	2.95	3.30	3.25
1.60	2.70	2.05	1.75	1.05	1.20	1.30	50	3.30	3.05	3.30	3.40	3.25	3.50	3.40
1.65	2.75	2.05	1.80	1.10	1.25	1.40	51	3.35	3.35	3.55	3.65	3.65	3.70	3.60
1.70	2.75	2.10	1.80	1.15	1.30	1.50	52	3.75	3.65	3.75	3.85	3.85	3.95	3.85
1.75	2.80	2.15	1.85	1.20	1.35	1.55	53	4.00	3.95	4.05	4.15	4.15	4.20	4.00
1.80	2.80	2.15	1.85	1.25	1.40	1.60	54	4.30	4.30	4.35	4.45	4.50	4.50	4.35
							55	4.60	4.65	4.65	4.75	4.85	4.80	4.65

PARTICIPATING RATES PER \$1,000

DISABILITY RATES (Waiver of Prem. and Annuity, 10 Yrs. cert.)										LIFE, ACCIDENT AND HEALTH WITH MONTHLY INDEMNITY OF \$40.									
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			10 Year Term	Age		Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			10 Year Term	Age	
	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.					10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			
0.35	0.60	0.45	0.40	0.30	0.30	0.30	0.25	20		25.70	52.70	40.70	35.70	106.50	75.90	56.75	23		
0.36	.60	.45	.40	.30	.30	.30	.25	21		26.10	53.40	41.25	36.15	106.55	75.95	56.80	24		
0.35	.60	.50	.40	.30	.30	.30	.25	22		26.60	54.25	41.90	36.70	106.70	76.10	56.95	25		
0.40	.60	.50	.40	.35	.35	.35	.25	23		27.15	55.10	42.25	37.30	106.80	76.25	57.10	26		
0.40	.65	.50	.45	.35	.35	.35	.25	24		27.70	56.00	43.95	37.90	106.90	76.40	57.30	27		
0.45	.65	.50	.45	.35	.35	.35	.25	25		28.25	56.90	43.50	38.50	107.10	76.55	57.45	28		
0.45	.70	.50	.45	.40	.40	.40	.25	26		28.85	57.85	44.65	39.15	107.20	76.70	57.60	29		
0.45	.70	.50	.45	.40	.40	.40	.25	27		29.45	58.80	45.40	39.80	107.35	76.85	57.80	30		
0.50	.70	.55	.50	.40	.40	.40	.25	28		30.20	59.95	46.30	40.60	107.60	77.10	58.10	31		
0.50	.70	.55	.50	.40	.45	.45	.25	29		31.00	61.10	47.20	41.40	107.85	77.40	58.40	32		
0.55	.70	.55	.50	.45	.45	.45	.25	30		31.80	62.25	48.10	42.25	108.10	77.65	58.70	33		
0.55	.70	.60	.50	.45	.50	.50	.25	31		32.65	63.50	49.10	43.10	108.35	77.95	59.00	34		
0.55	.70	.60	.55	.45	.50	.50	.25	32		33.50	64.75	50.05	44.00	108.65	78.25	59.35	35		
0.60	.75	.60	.55	.50	.50	.55	.25	33		34.45	66.00	51.10	44.90	108.90	78.55	59.70	36		
0.60	.75	.60	.60	.50	.55	.55	.25	34		35.50	67.45	52.25	45.95	109.30	79.00	60.15	37		
0.65	.75	.60	.60	.55	.55	.60	.25	35		36.60	68.95	53.45	47.00	109.65	79.40	60.65	38		
0.70	.80	.65	.60	.55	.60	.60	.30	36		37.75	70.45	54.65	48.15	110.05	79.85	61.15	39		
0.70	.80	.65	.65	.60	.60	.65	.30	37		38.95	72.00	55.90	49.30	110.45	80.30	61.65	40		
0.75	.80	.70	.70	.60	.70	.70	.30	38		40.20	73.60	57.20	50.50	110.90	80.80	62.20	41		
0.80	.85	.70	.70	.65	.70	.75	.30	39		41.50	75.25	58.55	51.70	111.30	81.30	62.80	42		
0.85	.85	.75	.75	.70	.75	.85	.35	40		42.95	77.10	60.00	53.10	111.85	81.95	63.55	43		
0.90	.90	.75	.85	.75	.80	.90	.35	41		44.50	78.95	61.55	54.55	112.40	82.60	64.30	44		
0.95	.90	.80	.90	.80	.90	.95	.40	42		46.20	80.95	63.20	56.10	113.10	83.40	65.20	45		
1.00	.95	.85	.95	.85	.95	1.05	.40	43		48.00	83.00	64.95	57.75	113.80	84.25	66.20	46		
1.05	.95	.90	1.05	.90	1.00	1.10	.45	44		49.85	85.15	66.75	59.50	114.55	85.10	67.20	47		
1.10	1.00	.95	1.15	1.00	1.01	1.20	.50	45		51.80	87.35	68.60	61.25	115.30	86.05	68.30	48		
1.20	1.00	1.05	1.20	1.05	1.20	1.25	.50	46		53.85	89.60	70.55	63.10	116.15	87.05	69.45	49		
1.25	1.05	1.15	1.30	1.15	1.35	1.35	.55	47		56.00	91.95	72.55	65.05	117.00	88.10	70.60	50		
1.35	1.10	1.30	1.40	1.20	1.45	1.45	.60	48		58.25	94.35	74.60	67.10	117.90	89.20	72.05	51		
1.45	1.20	1.40	1.50	1.30	1.60	1.55	.65	49		60.75	96.95	76.85	69.30	118.95	90.50	73.55	52		
1.55	1.25	1.50	1.65	1.45	1.75	1.65	.75	50		63.35	99.60	79.20	71.65	120.05	91.85	75.20	53		
1.70	1.45	1.65	1.80	1.65	1.85	1.80	.85	51		65.95	102.25	81.55	73.95	121.10	93.20	76.80	54		
1.80	1.65	1.80	1.95	1.90	2.05	1.90	.95	52		68.65	104.85	83.85	76.30	122.15	94.60	78.35	55		
1.95	2.05	2.00	2.10	2.15	2.02	2.05	1.05	53		71.60	107.65	86.40	78.90	123.35	96.15	80.00	56		
2.15	2.15	2.02	2.30	2.40	2.40	2.20	1.20	54		74.65	110.55	89.05	81.60	124.60	97.80	82.45	57		
2.35	2.40	2.40	2.50	2.65	2.65	2.40	1.35	55		77.95	113.60	91.80	84.50	125.95	99.65	84.65	58		
2.55	2.65	2.65	2.75	2.85	2.85	2.65	1.50	56		81.50	116.80	94.10	87.65	127.55	101.70	87.15	59		
2.75	2.85	2.85	2.95	3.05	3.05	2.85	1.65	57		85.25	120.10	97.95	91.00	129.20	103.90	89.85	60		
2.95	3.05	3.05	3.15	3.25	3.25	3.05	1.80	58		89.25	123.55	101.30	94.55	131.00	106.35	92.80	61		
3.15	3.25	3.25	3.35	3.45	3.45	3.25	1.95	59		93.45	127.15	104.80	98.30	132.90	108.95	95.75	62		
3.35	3.45	3.45	3.55	3.65	3.65	3.45	2.10	60		97.90	130.90	108.50	102.30	134.95	111.75	99.35	63		

NOTE.—Above rates adopted January 1, 1922.

Semi-annual rate multiply by .515, quarterly by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING				MONTHLY INCOME. \$10 a month for			
TERM POLICY.				20 years. Commuted value \$1,730			
5 Year	\$11.10	\$12.50	\$16.25	Ordinary Life	\$33.61	\$44.61	\$64.00
NOTE.—10 Year Term includes disability clause, but not written on 5 year Term.				20 Pay. Life	51.43	62.72	80.00
ENDOWMENT, Age 75, with Disability.				20 Year End.	\$4.31	\$6.38	\$2.70
Premium	\$21.60	\$29.40	\$43.75	End Age 75	35.34	47.89	71.10
SINGLE PREMIUM.				EXTRA PREMIUM to continue Monthly Income for life. (Equal ages.)			
Whole Life	\$25.00	\$39.05	\$48.00	Ordinary Life	\$5.57	\$4.23	\$2.80
RATES INCLUDING LIFE, ACCIDENT AND HEALTH. (\$20 Monthly Indemnity.) Select Risks with Disability.				20 Pay. Life	7.77	5.38	3.20
10 Payment	\$52.45	\$63.50	\$79.90	75% RETURN PREMIUM. (Add below for each \$100 of regular premium.) 10, 15 and 20 year period			
15 Payment	39.50	48.00	61.15	10 Premiums	\$3.89	\$4.61	\$6.00
15 Year End	72.10	73.95	78.60	15 Premiums	5.84	7.36	12.00
5 Year Term	16.55	18.95	24.70	20 Premiums	8.03	11.08	21.00

NORTHERN LIFE INSURANCE COMPANY, WASH.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	
			Loan	Y.	M.	Loan	Y.	M.	Loan	Y.	M.	Loan	Y.	M.	Loan	Y.	M.	
21	\$17.60	\$13	\$28	\$90	3	9	\$69	\$208	9	7	\$118	\$314	15	7	\$16	\$421	19	2
25	19.35	16	23	99	4	4	82	222	10	8	139	341	16	0	206	453	18	6
30	22.10	20	41	112	5	0	101	247	11	7	171	376	15	7	251	494	17	0
35	25.70	24	51	125	5	8	125	275	11	8	209	412	14	5	302	534	15	1
40	30.45	31	64	140	6	0	154	303	10	11	253	448	12	10	358	571	13	0
45	36.90	38	79	156	5	10	187	331	9	8	301	450	10	11	416	604	10	10
50	45.75	47	96	170	5	2	223	356	8	2	350	509	9	0	473	633	8	10
55	57.95	57	115	184	4	4	261	379	6	7	400	535	7	2	527	658	6	1
60	74.90	68	135	197	3	5	298	399	5	2	446	558	5	7	584	687	5	
21	44.90	70	137	436	23	9	434	1000	Pd-up	377	1000	Pd-up	418	1000	Pd-up			
25	49.00	75	147	438	23	6	370	1000	"	410	1000	"	456	1000	"			
30	52.55	83	163	441	22	5	410	1000	"	456	1000	"	508	1000	"			
35	58.05	93	182	443	20	7	456	1000	"	508	1000	"	566	1000	"			
40	64.60	103	203	445	18	2	508	1000	"	566	1000	"	626	1000	"			
45	72.45	115	226	445	15	6	566	1000	"	626	1000	"	688	1000	"			
50	82.00	128	250	441	12	8	626	1000	"	688	1000	"	746	1000	"			
55	93.80	140	272	434	9	11	688	1000	"	746	1000	"	800	1000	"			
60	107.90	150	291	422	7	5	746	1000	"	800	1000	"	849	1000	"			
21	32.75	41	87	277	13	5	217	634	33	10	377	1000	Pd-up	418	1000	Pd-up		
25	35.05	45	94	280	13	11	236	638	31	7	410	1000	"	456	1000	"		
30	38.40	50	105	284	14	1	263	642	28	6	456	1000	"	508	1000	"		
35	42.85	56	118	288	13	6	294	644	25	2	508	1000	"	566	1000	"		
40	47.52	63	132	290	12	3	323	646	21	7	566	1000	"	626	1000	"		
45	53.70	71	148	291	10	6	364	644	18	1	626	1000	"	688	1000	"		
50	61.60	79	163	289	8	6	400	638	14	7	688	1000	"	746	1000	"		
55	71.80	86	178	284	6	7	431	626	11	3	746	1000	"	800	1000	"		
60	85.50	93	189	275	4	9	454	608	8	4	800	1000	"	849	1000	"		
21	27.65	30	64	204	9	4	159	465	24	11	206	731	340	1	418	1000	Pd-up	
25	29.60	33	70	207	9	9	174	471	23	11	301	735	32	2	456	1000	"	
30	32.85	37	78	212	10	2	195	477	21	11	337	739	28	6	508	1000	"	
35	36.10	42	88	216	10	1	219	482	19	6	377	741	24	8	566	1000	"	
40	40.60	48	100	220	9	5	247	486	16	6	420	742	20	11	626	1000	"	
45	46.35	55	113	223	8	2	275	488	13	10	463	738	17	2	688	1000	"	
50	54.05	62	126	224	6	9	302	482	11	0	502	730	13	7	746	1000	"	
55	64.60	68	139	223	5	2	327	475	8	4	595	716	10	4	800	1000	"	
60	79.30	75	152	221	3	10	347	464	6	1	656	695	7	0	849	1000	"	
			End of 5 Years.				End of 7 Years.				End of 8 Years.				End of 9 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	
			Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	
21	\$98.05	\$200	\$397	\$471	5	\$144	\$623	\$690	3	\$682	\$743	\$796	2	\$792	\$869	\$899	1	\$898
25	98.20	200	397	470	5	\$145	623	690	3	\$681	743	796	2	\$792	868	899	1	\$898
30	98.40	200	397	470	5	\$145	622	689	3	\$680	743	795	2	\$791	868	899	1	\$898
35	98.75	199	396	469	5	\$149	622	688	3	\$678	742	795	2	\$790	868	898	1	\$897
40	99.35	199	395	468	5	\$152	621	687	3	\$675	741	794	2	\$788	867	898	1	\$896
45	100.40	198	394	466	5	\$159	619	685	3	\$660	740	792	2	\$785	866	897	1	\$895
50	102.45	197	391	462	5	\$166	616	681	3	\$657	737	788	2	\$778	864	895	1	\$892
55	105.95	195	386	454	5	\$153	610	674	3	\$657	731	782	2	\$766	861	891	1	\$887
60	111.95	191	378	442	5	\$276	600	662	3	\$651	722	772	2	\$745	855	885	1	\$878
			End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	
			Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	
21	\$67.45	\$109	\$228	\$317	10	\$240	\$357	\$467	8	\$422	\$513	\$678	5	\$665	\$907	\$938	1	\$938
25	67.65	109	228	317	10	\$240	357	466	8	\$422	513	678	5	\$661	907	938	1	\$938
30	67.95	109	227	316	10	\$234	357	465	8	\$415	512	677	5	\$659	906	937	1	\$937
35	68.60	109	227	315	10	\$220	356	464	8	\$405	511	675	5	\$654	906	937	1	\$937
40	69.45	109	227	314	10	\$195	355	462	8	\$388	510	673	5	\$645	905	937	1	\$936
45	71.15	109	227	311	10	\$148	354	459	8	\$355	507	669	5	\$629	903	935	1	\$934
50	74.25	108	225	307	10	\$60	352	452	8	\$265	503	662	5	\$599	901	932	1	\$930
55	79.65	108	223	299	8	\$2	347	442	8	\$179	505	619	5	\$545	896	927	1	\$925
60	88.75	107	220	288	5	\$1	340	426	7	\$10	512	630	5	\$541	888	919	1	\$911
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Age at Issue	Pre-mium	Cash 3rd Year	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	Cash or	Pd. Up	Ext. Ins.	
			Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	
21	\$48.30	\$71	\$150	\$242	15	\$104	\$376	\$522	10	\$400	\$654	\$775	5	\$760	\$934	\$957	1	\$957
25	48.55	71	149	242	15	\$95	375	521	10	\$404	654	774	5	\$761	934	956	1	\$956
30	49.00	71	150	241	15	\$75	375	520	10	\$454	653	773	5	\$765	934	956	1	\$955
35	49.75	72	150	240	15	\$39	375	518	10	\$435	652	774	5	\$751	923	955	1	\$955
40	51.05	72	151	239	13	\$11	375	516	10	\$401	651	768	5	\$739	922	954	1	\$954
45	53.40	73	152	238	10	\$10	376	512	10	\$398	648	762	5	\$718	920	952	1	\$950
50	57.60	75	154	235	8	\$11	376	504	10	\$215	642	752	5	\$677	916	945	1	\$945
55	64.65	77	157	231	5	\$10	375	492	9	\$18	633	735	5	\$602	910	942	1	\$937
60	76.35	80	162	226	4	\$11	374	476	8	\$18	618	711	5	\$450	900	932	1	\$922

Months.

NOTE.—3 and 3½% First Year Preliminary Term Reserve adopted Jan. 1, 1912; Full Reserve allowed at end of 20th year.

NORTHERN LIFE INSURANCE COMPANY, WASH.—Continued

1924 DIVIDENDS AND NET COST. ORDINARY LIFE

	\$17.60		\$19.35		\$22.10		\$25.70		\$30.45		\$36.90		\$57.95	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1913	.....	\$17.60	.....	\$19.35	.....	\$22.10	.....	\$25.70	.....	\$30.45	.....	\$36.90	.....	\$57.95
1922	2.34	15.26	2.57	16.78	2.93	19.17	3.41	22.29	4.04	26.41	4.90	32.00	7.70	50.25
1921	2.41	15.15	2.65	15.70	3.02	19.08	3.52	22.18	4.17	26.28	5.05	31.85	7.93	50.00
1920	2.49	15.11	2.74	16.61	3.13	18.97	3.64	22.03	4.32	26.13	5.23	31.67	8.22	49.73
1919	2.55	15.04	2.82	16.53	3.22	18.88	3.75	21.95	4.44	26.01	5.38	31.52	8.49	49.49
1918	2.67	14.93	2.94	16.41	3.35	18.75	3.90	21.80	4.62	25.83	5.60	31.30	8.80	49.15
1917	2.76	14.84	3.03	16.32	3.46	18.64	4.05	21.67	4.78	25.67	5.79	31.11	9.09	48.86
1916	2.85	14.74	3.15	16.20	3.60	18.50	4.15	21.52	4.96	25.49	6.01	30.89	9.44	48.51
1915	2.95	14.65	3.25	16.10	3.71	18.39	4.31	21.39	5.11	25.24	6.19	30.71	9.73	48.22
1914	3.03	14.52	3.38	15.97	3.86	18.24	4.49	21.21	5.32	25.13	6.45	30.45	10.14	47.81
Tot.	24.12	151.85	26.53	166.97	30.28	190.72	35.23	221.77	41.76	262.74	50.60	318.40	79.51	499.99
†	.....	82.85	.....	84.97	.....	98.72	.....	96.77	.....	108.74	.....	131.40	.....	238.99

TWENTY PAYMENT LIFE.

	\$27.65		\$29.69		\$32.55		\$36.10		\$40.60		\$46.35		\$64.50	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	.....	27.65	.....	29.69	.....	32.55	.....	36.10	.....	40.60	.....	46.35	.....	64.50
1922	2.84	24.81	3.04	26.56	3.35	29.20	3.71	32.39	4.18	36.42	4.77	41.58	6.64	57.86
1921	3.01	24.64	3.22	26.37	3.54	29.01	3.93	32.17	4.42	36.18	5.05	41.30	7.03	57.47
1920	3.20	24.45	3.43	26.17	3.77	28.78	4.18	31.92	4.70	35.90	5.37	40.98	7.48	57.02
1919	3.37	24.28	3.61	25.99	3.97	28.58	4.40	31.70	4.95	35.65	5.65	40.70	7.86	56.64
1918	3.59	24.05	3.84	25.76	4.23	28.32	4.69	31.41	5.27	35.33	6.02	40.33	8.35	56.12
1917	3.78	23.87	4.05	25.55	4.45	28.10	4.94	31.16	5.53	35.04	6.34	40.01	8.83	55.67
1916	4.00	23.65	4.29	25.31	4.71	28.84	5.23	30.87	5.88	34.72	6.72	39.63	9.35	55.15
1915	4.25	23.40	4.55	25.05	5.01	27.54	5.55	30.55	6.25	34.35	7.13	39.22	9.93	54.57
1914	4.4	23.18	4.79	24.81	5.2	27.28	5.84	30.26	6.57	34.03	7.50	38.85	10.44	54.06
Tot.	32.51	143.99	34.82	161.18	38.30	287.20	42.47	318.53	47.78	358.22	54.55	408.95	75.94	569.06
†	.....	84.99	.....	87.18	.....	92.26	.....	90.53	.....	111.22	.....	133.95	.....	242.06

TWENTY YEAR ENDOWMENT.

	\$48.30		\$48.55		\$49.00		\$49.75		\$51.05		\$53.40		\$64.65	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	.....	48.30	.....	48.55	.....	49.00	.....	49.75	.....	51.05	.....	53.40	.....	64.65
1922	4.44	43.86	4.46	44.03	4.50	44.50	4.57	45.18	4.69	46.36	4.91	48.49	5.94	58.71
1921	4.83	43.47	4.85	43.70	4.90	44.10	4.97	44.78	5.10	45.95	5.34	48.06	6.4	58.19
1920	5.24	43.04	5.29	43.26	5.34	43.66	5.4	44.33	5.56	45.49	5.82	47.58	7.04	57.61
1919	5.69	42.61	5.72	42.83	5.78	43.22	5.87	43.88	6.02	45.03	6.30	47.10	7.61	57.03
1918	6.13	42.17	6.16	42.39	6.22	42.78	6.31	43.44	6.48	44.57	6.78	46.62	8.21	56.44
1917	6.61	41.69	6.65	41.90	6.71	42.29	6.81	42.94	6.99	44.06	7.31	46.09	8.85	55.80
1916	7.14	41.16	7.18	41.37	7.25	41.75	7.36	42.39	7.55	43.50	7.90	45.50	9.55	55.09
1915	7.63	40.67	7.67	40.88	7.74	41.26	7.83	41.89	8.03	42.99	8.43	44.9	10.21	54.44
1914	8.21	40.09	8.25	40.30	8.33	40.67	8.45	41.30	8.67	42.38	9.07	44.33	10.99	53.66
Tot.	55.94	427.06	56.23	429.27	56.77	433.23	57.62	439.88	59.12	451.38	61.85	472.14	74.88	571.62
†	.....	51.05	.....	51.27	.....	58.23	.....	64.88	.....	76.38	.....	96.13	.....	196.62

†Net cost for 10 years, cash value deducted.

ACTUAL DIV. HISTORIES OF POLICIES ISSUED IN 191 O. L. 20 P. L. 20 Y. E.

	\$17.60		\$19.35		\$22.10		\$25.70		\$30.45		\$36.90		\$57.95	
1915	.....	17.60	.....	19.35	.....	22.10	.....	25.70	.....	30.45	.....	36.90	.....	57.95
1916	1.42	16.18	1.51	17.79	1.79	20.31	2.07	23.62	2.45	27.99	2.98	33.92	4.69	53.26
1917	1.53	16.04	1.72	17.63	1.93	20.14	2.28	23.42	2.71	27.74	3.28	33.62	5.15	52.80
1918	1.70	15.90	1.87	17.48	2.14	19.96	2.49	23.21	2.95	27.50	3.57	33.33	5.62	52.33
1919	1.83	15.74	2.05	17.30	2.34	19.76	2.72	22.98	3.22	27.23	3.91	33.06	6.14	51.81
1920	2.00	15.60	2.20	17.15	2.51	19.59	2.92	22.78	3.47	26.98	4.20	32.70	6.60	51.35
1921	2.14	15.46	2.33	16.99	2.69	19.41	3.13	22.57	3.71	26.74	4.50	32.40	7.0	50.89
1922	2.83	14.74	3.15	16.20	3.00	18.50	4.18	21.52	4.93	25.49	6.01	30.89	9.44	48.51
1923	2.95	14.65	3.25	16.10	3.71	18.39	4.31	21.39	5.11	25.34	6.19	30.71	9.73	48.22
1924	3.08	14.52	3.38	15.97	3.86	18.24	4.49	21.21	5.32	25.13	6.45	30.45	10.14	47.81
Tot.	19.57	156.43	21.54	171.96	24.60	196.40	28.60	228.40	33.91	270.59	41.09	327.91	64.57	514.93
	\$27.65		\$29.60		\$32.55		\$36.10		\$40.60		\$46.35		\$64.50	
1915	.....	27.65	.....	29.60	.....	32.55	.....	36.10	.....	40.60	.....	46.35	.....	64.50
1916	1.85	25.80	1.98	27.62	2.18	30.37	2.41	33.69	2.72	37.88	3.10	43.25	4.32	60.18
1917	2.10	25.55	2.24	27.36	2.47	30.08	2.74	33.36	3.08	37.52	3.52	42.83	4.90	59.60
1918	2.35	25.30	2.51	27.09	2.76	29.79	3.03	33.04	3.45	37.15	3.93	42.42	5.48	59.02
1919	2.62	25.03	2.81	26.79	3.09	29.46	3.42	32.68	3.85	36.75	4.40	41.95	6.12	58.38
1920	2.90	24.75	3.10	26.50	3.41	29.14	3.79	32.31	4.26	36.34	4.86	41.49	6.77	57.73
1921	3.17	24.48	3.40	26.20	3.74	28.81	4.15	31.95	4.66	35.94	5.33	41.02	7.41	57.09
1922	4.01	23.65	4.29	25.31	4.71	27.84	5.23	30.87	5.88	34.72	6.72	39.63	9.35	55.15
1923	4.25	23.40	4.55	25.05	5.01	27.54	5.55	30.55	6.25	34.35	7.13	39.22	9.93	54.57
1924	4.4	23.18	4.79	24.81	5.27	27.28	5.84	30.26	6.57	34.03	7.50	38.85	10.44	54.06
Tot.	27.71	148.79	29.67	166.33	32.04	192.86	36.19	224.81	40.72	265.28	46.49	317.01	64.72	580.28
	\$48.30		\$48.55		\$49.00		\$49.75		\$51.05		\$53.40		\$64.65	
1915	.....	48.30	.....	48.55	.....	49.00	.....	49.75	.....	51.05	.....	53.40	.....	64.65
1916	3.28	45.02	3.30	45.25	3.33	45.67	3.38	46.37	3.47	47.58	3.63	49.77	4.39	60.26
1917	3.76	44.54	3.78	44.77	3.82	45.18	3.88	45.87	3.98	47.07	4.16	49.24	5.04	59.61
1918	4.34	43.96	4.36	44.19	4.41	44.59	4.47	45.28	4.59	46.46	4.80	48.60	5.81	58.84
1919	4.87	43.43	4.90	43.65	4.94	44.09	5.02	44.73	5.15	45.90	5.39	48.01	6.52	58.13
1920	5.40	42.90	5.43	43.12	5.48	43.52	5.57	44.18	5.71	45.34	5.98	47.42	7.24	57.41
1921	6.03	42.22	6.11	42.44	6.17	42.83	6.26	43.49	6.43	44.62	6.72	46.68	8.14	56.51
1922	7.14	41.16	7.18	41.37	7.25	41.75	7.36	42.39	7.55	43.50	7.90	45.50	9.56	55.09
1923	7.63	40.67	7.67	40.88	7.74	41.26	7.86	41.89	8.03	42.99	8.43	44.97	10.21	54.44
1924	8.21	40.09	8.25	40.30	8.33	40.67	8.45	41.30	8.67	42.38	9.07	44.33	10.99	53.6
Tot.	50.71	432.29	50.98	434.52	51.17	438.53	52.25	445.25	53.61	456.89	56.08	477.92	67.90	578.8

NORTHERN STATES LIFE INS. CO., Hammond, Ind.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Coupons on 20-Payment non-participating coupon policies may be similarly applied.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to fifth year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with 5% interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums; or for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable any time; (d) purchase non-forfeitable non-par. paid-up additions.

Guaranteed coupons in 20-payment non-participating coupon policies may be similarly applied.

Double Indemnity. — Issued.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 20-50. No fixed amount; reinsures over \$7,500; accepts reinsurance; minimum policy \$1,000

Loans. — After two premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values" Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Participating, if participating policy. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic. Interest 6%. Second year's loan value may be applied toward payment of second year's premium.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, monthly Annuity, Limited (60, 120, 180 or 240) and Continuous (240 certain) Installments. Unless otherwise specified, commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Disability and double indemnity granted

1924 DIVIDEND SCHEDULE

Age	ORDINARY LIFE				20 PAY. LIFE				20 YEAR END.			
	25	35	45	55	25	35	45	55	25	35	45	55
Prem.	\$19.43	\$25.83	\$37.19	\$58.73	\$28.54	\$34.81	\$44.69	\$62.18	\$18.16	\$49.72	\$53.04	\$65.86
1923	2.82	3.76	5.50	8.47	2.90	3.53	4.51	6.26	3.89	4.01	4.35	5.30
1922	3.02	4.03	5.89	9.07	3.19	3.88	4.97	6.89	4.37	4.51	4.89	5.97
1921	3.22	4.30	6.28	9.68	3.48	4.23	5.42	7.52	4.86	5.02	5.44	6.63
1920	3.42	4.57	6.68	10.28	3.77	4.59	5.87	8.14	5.35	5.52	5.98	7.29
1919	3.62	4.84	7.07	10.89	4.06	4.94	6.32	8.77	5.83	6.02	6.53	7.96
1918	3.83	5.11	7.46	11.49	4.35	5.29	6.77	9.32	6.32	6.52	7.07	8.62
1917	3.93	5.28	7.76	12.00	4.56	5.56	7.15	9.91	6.74	6.96	7.55	9.22
1916	4.12	5.54	8.14	12.60	4.85	5.91	7.59	10.57	7.22	7.45	8.09	9.87
1915	4.32	5.80	8.53	13.20	5.13	6.26	8.04	11.19	7.70	7.95	8.63	10.53
1914	4.52	6.07	8.92	13.80	5.42	6.61	8.49	11.81	8.18	8.45	9.16	11.19

NORTHERN STATES LIFE INSURANCE COMPANY. IND.—Continued.

PARTICIPATING RATES PER \$1,000 (With Waiv. of Prem.) Am. 8½% Res.

Age	End. Age 85	LTD. PAY. LIFE			ENDOWMENTS					TERM POLICIES	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	20 Pay. Age 60	20 Pay. Age 65	5 Year	10 Year
20	\$17.28	\$42.23	\$31.43	\$26.22	\$102.09	\$65.71	\$47.73	\$31.24	\$29.18	\$10.51	\$10.67
21	17.66	42.90	31.93	26.65	102.17	65.79	47.80	31.91	29.76	10.57	10.75
22	18.08	43.60	32.45	27.08	102.24	65.87	47.87	32.58	30.34	10.64	10.84
23	18.50	44.33	33.01	27.55	102.34	65.95	47.97	33.29	30.95	10.71	10.93
24	18.95	45.05	33.58	28.04	102.43	66.03	48.06	34.03	31.58	10.79	11.03
25	19.43	45.87	34.16	28.54	102.52	66.13	48.16	34.80	32.24	10.89	11.14
26	19.93	46.69	34.78	29.06	102.61	66.23	48.27	35.60	32.93	10.99	11.23
27	20.45	47.54	35.43	29.60	102.72	66.33	48.39	36.43	33.65	11.08	11.33
28	21.00	48.40	36.08	30.16	102.81	66.43	48.51	37.30	34.39	11.19	11.55
29	21.59	49.31	36.77	30.74	102.93	66.55	48.64	38.20	35.16	11.32	11.65
30	22.20	50.24	37.47	31.35	103.04	66.68	48.78	39.16	35.98	11.44	11.81
31	22.85	51.22	38.21	31.99	103.17	66.81	48.93	40.15	36.83	11.58	11.99
32	23.53	52.23	38.98	32.65	103.31	66.95	49.11	41.18	37.72	11.73	12.18
33	24.25	53.27	39.78	33.34	103.47	67.11	49.29	42.26	38.64	11.89	12.39
34	25.01	54.37	40.61	34.06	103.62	67.30	49.51	43.40	39.60	12.07	12.62
35	25.83	55.48	41.47	34.81	103.78	67.46	49.72	44.58	40.61	12.28	12.87
36	26.69	56.66	42.36	35.59	103.96	67.67	49.97	45.83	41.66	12.50	13.16
37	27.59	57.88	43.32	36.42	104.17	67.91	50.25	47.14	42.79	12.75	13.48
38	28.55	59.11	44.28	37.28	104.38	68.13	50.55	48.54	43.96	13.01	13.83
39	29.56	60.43	45.30	38.18	104.60	68.40	50.89	49.96	45.18	13.30	14.22
40	30.65	61.79	46.35	39.13	104.84	68.71	51.25		46.48	13.63	14.67
41	31.80	63.18	47.46	40.12	105.11	69.03	51.68		47.83	13.98	15.17
42	33.03	64.64	48.62	41.17	105.40	69.40	52.15		49.27	14.40	15.74
43	34.33	66.13	49.84	42.28	105.72	69.80	52.66		50.80	14.85	16.39
44	35.71	67.73	51.11	43.45	106.09	70.25	53.25		52.40	15.37	17.12
45	37.19	69.38	52.44	44.69	106.50	70.76	53.94			15.98	17.94
46	38.76	71.06	53.84	45.99	106.93	71.31	54.61			16.67	18.88
47	40.45	72.87	55.32	47.38	107.45	71.94	55.41			17.44	19.94
48	42.25	74.71	56.87	48.85	107.98	72.65	56.31			18.33	21.11
49	44.16	76.62	58.48	50.41	108.59	73.41	57.29			19.33	22.43
50	46.21	78.64	60.19	52.07	109.26	74.27	58.39			20.46	23.88
51	48.39	80.73	62.00	53.85	110.00	75.21	59.61			21.71	25.51
52	50.73	82.90	63.89	55.73	110.83	76.27	60.94			23.11	27.31
53	53.21	85.15	65.91	57.73	111.73	77.42	62.43			24.67	29.29
54	55.88	87.50	68.00	59.88	112.73	78.72	64.04			26.40	31.49
55	58.73	89.96	70.24	62.18	113.83	80.13	65.86			28.33	33.92
56	61.78	92.52	72.64	64.64	115.04	81.71	67.85				
57	65.04	95.22	75.16	67.28	116.37	83.45	70.04				
58	68.55	98.05	77.85	70.11	117.84	85.37	72.46				
59	72.31	101.01	80.73	73.17	119.46	87.51	75.14				
60	76.36	104.12	83.80	76.45	121.25	89.86	78.05				

WITH DISABILITY (Providing Waiver of Premiums and \$10 Monthly Income).

Age	End. Age 85	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	20 Pay. Age 60	20 Pay. Age 65	5 Year	10 Year
20	\$18.44	\$44.58	\$33.13	\$27.62	\$102.60	\$66.34	\$48.48	\$32.39	\$30.38		
21	18.86	45.28	33.65	28.08	102.71	66.45	48.58	33.09	30.99		
22	19.32	46.01	34.21	28.54	102.81	66.56	48.68	33.79	31.60		
23	19.78	46.77	34.80	29.01	102.94	66.67	48.81	34.53	32.24		
24	20.27	47.52	35.40	29.56	103.06	66.78	48.93	35.30	32.90		
25	20.79	48.37	36.01	30.09	103.17	66.91	49.07	36.10	33.59		
26	21.33	49.23	36.66	30.64	103.28	67.04	49.22	36.93	34.31		
27	21.89	50.12	37.34	31.21	103.41	67.17	49.38	37.79	35.06		
28	22.48	51.02	38.02	31.80	103.54	67.31	49.54	38.69	35.83		
29	23.11	51.97	38.74	32.41	103.69	67.47	49.72	39.62	36.63		
30	23.70	52.94	39.47	33.05	103.83	67.64	49.91	40.61	37.48		
31	24.45	53.96	40.25	33.72	103.99	67.81	50.11	41.63	38.36		
32	25.18	55.01	41.06	34.41	104.15	67.99	50.35	42.69	39.28		
33	25.95	56.09	41.90	35.13	104.35	68.20	50.59	43.80	40.23		
34	26.76	57.23	42.77	35.88	104.54	68.44	50.87	44.97	41.22		
35	27.64	58.38	43.67	36.67	104.76	68.60	51.15	46.18	42.27		
36	28.56	59.59	44.60	37.49	104.98	68.93	51.47	47.46	43.36		
37	29.54	60.84	45.60	38.36	105.26	69.24	51.82	48.81	44.54		
38	30.58	62.10	46.60	39.26	105.64	69.53	52.19	50.25	45.76		
39	31.68	63.45	47.66	40.21	105.85	69.88	52.60	51.71	47.04		
40	32.86	64.84	48.75	41.21	106.17	70.27	53.04		48.40		
41	34.11	66.26	49.90	42.26	106.54	70.68	53.55		49.81		
42	35.44	67.75	51.10	43.37	106.92	71.14	54.11		51.31		
43	36.85	69.27	52.36	44.55	107.34	71.64	54.72		52.91		
44	38.34	70.90	53.67	45.80	107.81	72.19	55.41		54.59		
45	39.94	72.58	55.05	47.13	108.33	72.81	56.21				
46	41.63	74.29	56.50	48.53	108.87	73.47	56.99				
47	43.45	76.13	58.04	50.03	109.49	74.21	57.91				
48	45.39	78.00	59.60	51.61	110.14	75.04	58.93				
49	47.44	79.94	61.35	53.29	110.86	75.92	60.04				
50	49.04	81.99	63.15	55.08	111.64	76.90	61.27				
51	51.97	84.11	65.06	56.99	112.49	77.96	62.62				
52	54.46	86.31	67.06	59.01	113.44	79.15	64.09				
53	57.10	88.59	69.20	61.16	114.48	80.44	65.72				
54	59.94	90.97	71.42	63.47	115.63	81.89	67.48				
55	62.93	93.46	73.80	65.94	116.89	83.46	69.46				
56	66.13	96.05	76.35	68.58	118.27	85.21	71.62				
57	69.55	98.78	79.03	71.41	119.78	87.13	73.99				
58	73.23	101.65	81.89	74.44	121.44	89.24	76.60				
59	77.17	104.65	84.95	77.71	123.26	91.58	79.48				
60	81.42	107.82	88.21	81.21	125.25	94.13	82.60				

NON-PARTICIPATING RATES PER \$1,000. (With Waiver of Premiums.)

Age at Issue	LIMITED PAY. LIFE				ENDOWMENTS				10 Year Term	20 Pay. Coup	*SETTLEMENT END 20 YRS IF ALL COUPONS LEFT				
	Whole Life	10 Pay.	15 Pay.	20 Pay.	Age 85	10 Year	15 Yr.	20 Yr.			Cash	P.U. and Cash	Pd-Up	Def. End. at Age	Life Annuity
20	\$ 14.55	\$ 38.10	\$ 27.99	\$ 22.87	\$ 15.23	\$ 91.97	\$ 58.32	\$ 42.04	\$ 9.70	\$ 29.41	\$ 583.86	\$ 173.83	\$ 1423	58	\$ 33.40
21	14.87	38.70	28.45	23.22	15.56	92.04	58.39	42.11	9.78	29.84	594.28	176.28	1420	58	34.57
22	15.21	39.35	28.91	23.60	15.92	92.11	58.44	42.17	9.85	30.31	605.73	178.73	1418	59	35.79
23	15.57	39.99	29.40	24.00	16.28	92.19	58.53	42.26	9.94	30.80	617.18	181.18	1414	59	37.06
24	15.93	40.69	29.92	24.44	16.67	92.27	58.61	42.34	10.03	31.31	629.63	183.63	1411	59	38.45
25	16.32	41.40	30.44	24.88	17.08	92.36	58.68	42.43	10.13	31.83	642.07	186.07	1408	60	39.91
26	16.74	42.14	30.99	25.33	17.52	92.44	58.78	42.52	10.23	32.37	654.52	188.52	1404	60	41.45
27	17.18	42.91	31.56	25.80	17.97	92.53	58.86	42.62	10.34	32.94	666.97	190.97	1401	60	43.06
28	17.62	43.66	32.14	26.28	18.44	92.62	58.95	42.71	10.46	33.52	679.42	193.42	1397	61	44.77
29	18.09	44.50	32.75	26.76	18.95	92.72	59.06	42.83	10.59	34.13	692.87	195.87	1393	61	46.63
30	18.60	45.33	33.38	27.31	19.48	92.83	59.17	42.96	10.74	34.76	706.32	198.32	1390	62	48.59
31	19.13	46.23	34.04	27.88	20.04	92.94	59.28	43.09	10.90	35.42	719.77	200.77	1386	62	50.59
32	19.69	47.14	34.74	28.48	20.63	93.05	59.39	43.25	11.08	36.11	734.21	203.21	1382	62	52.76
33	20.28	48.05	35.48	29.09	21.25	93.16	59.50	43.41	11.26	36.82	750.11	205.11	1383	63	55.15
34	20.91	49.06	36.26	29.72	21.91	93.35	59.71	43.58	11.48	37.56	764.56	210.56	1379	63	57.57
35	21.57	50.05	36.95	30.38	22.61	93.55	59.86	43.78	11.70	38.34	779.01	213.01	1376	63	60.13
36	22.26	51.11	37.74	31.07	23.36	93.65	60.00	43.99	11.96	39.15	795.90	217.90	1376	64	63.03
37	23.01	52.22	38.59	31.78	24.14	93.84	60.23	44.24	12.25	40.00	810.35	220.35	1373	64	65.89
38	23.79	53.34	39.44	32.51	24.97	94.03	60.45	44.50	12.58	40.89	827.25	225.25	1373	64	69.14
39	24.62	54.52	40.35	33.26	25.84	94.23	60.69	44.79	12.93	41.81	844.15	230.15	1374	65	72.59
40	25.51	55.75	41.30	34.04	26.78	94.45	60.96	45.14	13.34	42.79	861.04	235.04	1374	65	76.25
41	26.44	57.00	42.29	34.88	27.78	94.68	61.24	45.49	13.79	43.82	878.94	239.94	1375	65	80.24
42	27.45	58.31	43.32	35.88	28.83	94.95	61.56	45.89	14.31	44.90	895.84	244.94	1375	66	83.39
43	28.51	59.68	44.40	36.88	29.96	95.26	61.92	46.34	14.90	46.04	912.73	249.73	1376	66	88.82
44	29.64	61.10	45.53	37.98	31.16	95.58	62.31	46.84	15.56	47.25	930.63	254.63	1376	67	93.65
45	30.84	62.59	46.71	39.14	32.44	95.94	62.77	47.40	16.31	48.52	949.98	261.98	1380	67	98.98
46	32.13	64.17	47.97	40.38	33.79	96.33	63.25	47.93	17.16	49.87	969.22	269.32	1384	67	104.66
47	33.49	65.74	49.27	41.71	35.25	96.80	63.81	48.74	18.13	51.31	988.67	276.67	1388	68	110.75
48	34.95	67.39	50.66	43.15	36.84	97.28	64.43	49.52	19.19	52.83	1008.01	284.01	1392	68	117.29
49	36.51	69.12	52.09	44.68	38.46	97.82	65.10	50.37	20.39	54.45	1028.81	293.81	1399	69	124.48
50	38.17	70.95	53.65	46.30	40.23	98.43	65.86	51.31	21.71	56.17	1049.60	303.60	1406	70	132.10
51	39.93	72.83	55.22	48.02	42.11	99.10	66.69	52.36	.....	58.01	1071.39	313.39	1413	71	140.62
52	41.81	74.78	56.81	49.84	44.13	99.84	67.53	53.54	.....	59.97	1094.63	325.63	1423	72	149.91
53	43.76	76.82	58.50	51.76	46.28	100.65	68.53	54.83	.....	62.06	1116.88	337.88	1433	72	159.76
54	45.97	78.94	60.30	53.72	48.58	101.55	69.58	56.22	.....	64.29	1140.12	350.12	1443	73	170.52
55	48.26	81.15	62.21	55.74	51.04	102.55	71.05	57.37	.....	66.69	1167.26	367.26	1458	74	182.75
56	50.71	83.46	64.26	57.81	53.67	.....	72.49	59.54	.....	69.26	1191.95	381.95	1471	75	195.54
57	53.32	85.90	66.55	59.92	56.49	.....	73.95	61.43	.....	72.01	1221.54	401.54	1489	75	210.25
58	56.13	88.46	68.95	62.09	59.53	.....	75.94	63.52	.....	74.98	1251.12	421.12	1507	76	226.12
59	59.12	91.13	71.91	64.37	62.78	.....	77.93	65.83	.....	78.16	1283.16	443.16	1527	77	243.76
60	62.32	93.74	75.65	66.81	66.26	.....	79.69	68.35	.....	81.60	1319.09	470.09	1553	78	263.66

*Settlements end of 20 years for Coupon policy if full premiums paid: 1st, Cash; 2d, Paid-up for at least \$1,000 and cash as shown; 3rd, Paid-up policy; 4th, Deferred Endowment for \$1,000 at ages given; 5th, Life Annuity. Furthermore, if premiums paid in full, policy paid-up in 15 years at all ages.

WITH DISABILITY (Providing Waiver of Premiums and \$10 Monthly Income).

20	14.92	40.97	29.85	23.88	15.71	95.28	58.78	42.57	30.40
21	15.25	41.50	30.30	24.31	16.04	95.44	58.94	42.64	30.93
22	15.62	42.10	30.77	24.76	16.39	95.61	59.10	42.77	31.41
23	16.00	42.78	31.27	25.21	16.74	95.78	59.26	42.90	31.91
24	16.38	43.53	31.79	25.67	17.12	95.97	59.43	43.03	32.42
25	16.80	44.30	32.31	26.15	17.56	96.18	59.61	43.16	32.95
26	17.24	45.09	32.85	26.64	18.02	96.40	59.80	43.29	33.49
27	17.68	45.91	33.43	27.14	18.49	96.63	59.99	43.43	34.07
28	18.16	46.77	34.02	27.67	18.98	96.87	60.19	43.57	34.65
29	18.65	47.67	34.63	28.21	19.51	97.12	60.39	43.72	35.27
30	19.17	48.60	35.26	28.78	20.07	97.38	60.60	43.86	35.90
31	19.74	49.63	35.92	29.36	20.65	97.65	60.81	43.99	36.56
32	20.33	50.70	36.62	29.96	21.27	97.93	61.02	44.13	37.25
33	20.95	50.99	37.33	30.58	21.92	98.21	61.23	44.26	37.97
34	21.61	51.51	38.08	31.22	22.61	98.50	61.44	44.40	38.71
35	22.30	52.07	38.84	31.88	23.34	98.80	61.65	44.54	39.49
36	23.02	52.69	39.63	32.56	24.12	99.10	61.86	44.68	40.30
37	23.82	53.34	40.45	33.28	24.95	99.41	62.07	44.82	41.15
38	24.64	54.02	41.33	34.01	25.82	99.73	62.28	44.96	42.04
39	25.50	54.75	42.25	34.75	26.72	100.06	62.49	45.10	42.97
40	26.44	55.68	43.20	35.50	27.71	100.40	62.70	45.24	43.96
41	27.41	56.73	44.16	36.26	28.75	100.75	62.91	45.38	45.00
42	28.41	57.84	45.13	37.03	29.85	101.12	63.12	45.52	46.10
43	29.57	59.00	46.11	37.80	31.02	101.50	63.33	45.66	47.26
44	30.75	60.24	47.11	38.59	32.27	101.90	63.54	45.80	48.50
45	32.01	61.53	48.13	39.40	33.60	102.30	63.75	45.94	49.80
46	33.35	62.88	49.16	40.24	35.01	102.70	63.96	46.08	51.19
47	34.78	64.30	50.20	41.11	36.54	103.10	64.17	46.22	52.67
48	36.31	65.79	51.25	42.00	38.10	103.50	64.38	46.36	54.24
49	37.94	67.34	52.31	42.91	39.80	103.90	64.59	46.50	55.91
50	39.68	68.90	53.40	43.84	41.74	104.30	64.80	46.64	57.69
51	41.53	70.58	54.51	44.80	43.71	104.70	65.01	46.78	59.60
52	43.50	72.34	55.63	45.78	45.80	105.10	65.22	46.92	61.63
53	45.60	74.18	56.76	46.78	47.91	105.50	65.43	47.06	63.78
54	47.82	76.09	57.90	47.80	50.04	105.90	65.64	47.20	66.00
55	50.16	78.07	59.06	48.74	52.28	106.30	65.85	47.34	68.33
56	52.64	80.12	60.23	49.70	54.64	106.70	66.06	47.48	70.76
57	55.26	82.34	61.42	50.68	57.12	107.10	66.27	47.62	73.29
58	58.02	84.63	62.63	51.68	59.72	107.50	66.48	47.76	75.91
59	60.92	87.00	63.86	52.70	62.44	107.90	66.69	47.90	78.62
60	64.06	89.44	65.11	53.74	65.28	108.30	66.90	48.04	81.43

NON-PARTICIPATING.

Ages. 25 35 45

Sin. Prem Life... \$332.05 \$396.95 \$486.68

5 Year Term... 9.90 11.16 14.53

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Cash, Loan, Paid-up and Extended Insurance Values.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age at Issue	Non-Prem	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
End. Age 85	21	\$15.56	\$ 3	\$26	\$82.	3	5	\$70	\$203	9	7	\$119	\$313	15	7
	25	17.08	4	30	88	3	10	83	223	10	9	141	342	16	1
	30	19.48	4	38	102	4	7	102	247	11	8	173	377	15	9
	35	22.61	6	47	114	5	2	126	275	11	8	212	414	14	7
	40	26.78	7	59	128	5	6	156	305	11	0	257	451	13	0
	45	32.43	9	73	142	5	4	190	333	9	9	306	484	11	1
	50	40.23	12	89	156	4	9	227	359	8	3	359	517	9	2
55	51.04	14	108	171	4	0	269	387	6	9	416	550	7	6	
60	66.28	17	128	184	3	3	314	415	5	5	483	591	6	2	
Ord Life.	21	14.87	2	24	76	3	2	69	200	9	5	118	312	15	5
	25	16.32	2	29	86	3	8	82	221	10	7	139	338	16	0
	30	18.60	3	36	97	4	4	101	246	11	6	171	374	15	7
	35	21.57	5	46	112	5	0	125	274	11	8	209	411	14	5
	40	25.51	6	57	124	5	4	154	302	10	11	253	446	12	9
	45	30.84	8	71	139	5	2	187	330	9	8	301	480	10	11
	50	38.17	10	87	153	4	8	223	355	8	2	350	508	8	11
55	48.26	13	104	165	3	11	261	379	6	7	400	535	7	2	
60	62.32	16	122	177	3	1	298	398	5	2	446	557	5	7	
10 Pay. Life	21	38.70	21	131	418	22	6	343	1000	Pd-up		377	1000	Pd-up	
	25	41.40	25	142	423	22	7	370	1000	"		410	1000	"	
	30	45.33	30	159	429	21	10	410	1000	"		456	1000	"	
	35	50.06	36	178	435	20	2	456	1000	"		508	1000	"	
	40	55.75	42	200	440	18	0	508	1000	"		566	1000	"	
	45	62.59	50	225	443	15	5	566	1000	"		626	1000	"	
	50	70.95	57	250	442	12	8	626	1000	"		688	1000	"	
55	81.15	64	273	438	9	11	688	1000	"		746	1000	"		
60	93.93	69	292	425	7	5	746	1000	"		800	1000	"		
15 Pay. Life	21	28.45	10	70	226	10	6	199	583	31	2	377	1000	Pd-up	
	25	30.44	12	78	233	11	2	218	590	29	6	410	1000	"	
	30	33.38	15	89	243	11	9	245	599	26	10	456	1000	"	
	35	36.95	18	102	251	11	9	276	607	23	10	508	1000	"	
	40	41.30	22	117	258	11	0	311	613	20	7	566	1000	"	
	45	46.71	27	133	264	9	7	347	615	17	3	626	1000	"	
	50	53.63	31	149	265	7	10	383	611	13	11	688	1000	"	
55	62.57	35	164	262	6	1	414	603	10	10	746	1000	"		
60	74.65	38	175	255	4	5	438	586	8	0	800	1000	"		
20 Pay. Life	21	23.22	7	58	184	8	3	159	463	24	9	276	730	34	11
	25	24.86	8	63	188	8	9	174	469	23	9	301	734	32	1
	30	27.32	9	72	193	9	2	195	475	21	11	337	739	28	6
	35	30.33	10	81	197	9	2	219	480	19	5	377	741	24	8
	40	34.09	11	92	201	8	7	247	485	16	9	420	740	20	10
	45	38.94	13	103	203	7	6	275	485	13	9	463	738	17	2
	50	45.38	15	115	203	6	1	302	481	10	11	502	729	13	7
55	54.18	17	127	202	4	9	327	475	8	4	535	716	10	4	
60	66.61	18	139	201	3	6	347	464	6	1	556	694	7	6	
			End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.			
Age at Issue	Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
15 Year End.	21	\$58.39	\$43	\$241	\$335	10	\$265	\$365	\$477	8	\$435	\$578	\$684	5	\$670
	25	58.68	43	239	333	10	\$259	364	475	8	\$430	577	683	5	\$667
	30	59.17	42	238	330	10	\$249	363	472	8	\$423	576	682	5	\$662
	35	59.86	41	235	327	10	\$233	360	469	8	\$412	574	679	5	\$658
	40	60.06	39	233	322	10	\$205	358	466	8	\$392	572	676	5	\$647
	45	62.77	38	231	316	10	\$154	355	460	8	\$356	568	670	5	\$630
	50	65.86	37	227	309	10	\$62	351	451	8	\$291	562	661	5	\$599
55	71.03	35	222	298	8	12	344	437	8	\$172	553	647	5	\$542	
60	79.60	33	216	283	5	15	335	419	7	13	539	626	5	\$437	
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.			
20 Year End.	21	\$42.11	\$20	\$150	\$244	15	\$106	\$377	\$525	10	\$472	\$651	\$771	5	\$759
	25	42.43	21	149	242	15	\$95	376	523	10	\$465	650	770	5	\$756
	30	42.96	22	148	239	15	\$72	375	520	10	\$453	648	768	5	\$752
	35	43.78	23	146	234	15	\$31	373	516	10	\$433	647	765	5	\$744
	40	45.14	24	145	231	13	15	372	512	12	\$396	645	761	5	\$732
	45	47.40	25	144	227	10	14	371	506	10	\$229	641	753	5	\$707
	50	51.31	26	144	221	7	17	369	496	10	\$203	634	742	5	\$666
55	57.37	27	145	214	5	15	368	482	9	15	625	726	5	\$588	
60	68.35	27	148	208	3	19	365	465	6	16	609	700	5	\$440	

†Months.

NOTE.—3½% Modified Preliminary Term Reserve Adopted Jan. 17, 1917.
Full Reserve Allowed at End of 5th Year.

NORTHERN STATES LIFE INS. CO., Minneapolis, Minn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — Policy provides without extra charge prior to age 60, and payment of face of policy in yearly installments.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider provides, prior to age 60 for payment of double face of policy in event of accidental death.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60. No fixed amount; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within one month after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest not more than 6%.

Reinstatement. — Within three years (if Extended Insurance in force), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3%. Limited (2-25) and Continuous (20 certain) annual installments. Unless otherwise directed, Trust Fund withheld from beneficiary but commutable values may be withdrawn (except no commutation under Continuous Installment option).

Suicide. — No provision.

Women. — No extra charge. All plans. Disability and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	LIMITED PAY. LIFE				20 Yr.	TERM POLICIES			Age	LIMITED PAY. LIFE				20 Yr.	TERM POLICIES		
	Ord. Life	10 Pay.	15 Pay.	20 Pay.		5 Yr.	10 Yr.	20 Yr.		Ord. Life	10 Pay.	15 Pay.	20 Pay.		5 Yr.	10 Yr.	20 Yr.
19	\$ 14.98	.....	.....	22.90	43.96	.....	.....	.....	40	\$ 27.07	58.26	42.14	34.73	46.54	11.62	10.46	10.46
20	15.30	.....	.....	23.27	44.00	8.91	8.02	8.49	41	28.07	59.68	43.13	35.61	46.87	11.98	10.78	10.78
21	15.04	40.50	29.03	23.65	44.04	8.97	8.07	8.58	42	29.14	60.94	44.17	36.54	47.25	12.39	11.15	11.15
22	16.01	41.17	29.51	24.04	44.09	9.03	8.13	8.68	43	30.29	62.36	45.28	37.53	47.68	12.84	11.56	11.56
23	16.39	41.85	30.01	24.46	44.15	9.08	8.18	8.79	44	31.50	63.83	46.42	38.57	48.15	13.35	12.02	12.02
24	16.78	42.57	30.53	24.89	44.20	9.15	8.24	8.90	45	32.79	65.36	47.63	39.67	48.69	13.94	12.55	12.55
25	17.20	43.30	31.06	25.33	44.26	9.23	8.32	9.03	46	34.17	66.96	48.89	40.82	49.30	14.61	13.15	13.15
26	17.64	44.07	31.62	25.80	44.33	9.32	8.39	9.17	47	35.63	68.61	50.21	42.05	49.97	15.35	13.82	13.82
27	18.10	44.86	32.20	26.28	44.40	9.40	8.46	9.31	48	37.20	70.33	51.62	43.37	50.72	16.22	14.60	14.60
28	18.59	45.69	32.80	26.77	44.49	9.50	8.55	9.48	49	38.88	72.12	53.07	44.75	51.56	17.19	15.47	15.47
29	19.10	46.55	33.42	27.29	44.57	9.60	8.64	9.67	50	40.66	73.98	54.62	46.22	52.50	18.19	16.37	16.37
30	19.64	47.43	34.06	27.83	44.67	9.71	8.74	9.87	51	42.54	75.91	56.23	47.80	53.54	19.30	17.37	17.37
31	20.21	48.35	34.74	28.40	44.78	9.82	8.84	10.10	52	44.57	77.91	57.95	49.46	54.70	20.55	18.49	18.49
32	20.81	49.29	35.44	28.98	44.90	9.95	8.96	10.36	53	46.73	80.00	59.74	51.24	55.98	21.92	19.73	19.73
33	21.44	50.27	36.16	29.59	45.03	10.09	9.05	10.65	54	49.03	82.17	61.65	53.14	57.40	23.46	21.12	21.12
34	22.12	51.30	36.91	30.23	45.18	10.23	9.22	10.97	55	51.49	84.43	63.66	55.19	58.97	25.18	22.66	22.66
35	22.83	52.36	37.70	30.90	45.35	10.42	9.38	11.34	56	54.12	86.79	65.79	57.37	60.70	.....	24.37	24.37
36	23.58	53.45	38.51	31.59	45.53	10.60	9.54	11.74	57	56.92	89.24	68.05	59.71	62.62	.....	26.25	26.25
37	24.38	54.59	39.36	32.33	45.74	10.81	9.73	12.19	58	59.93	91.82	70.47	62.22	64.73	.....	28.33	28.33
38	25.22	55.77	40.24	33.09	45.98	11.03	9.93	12.71	59	63.14	94.51	73.04	64.94	67.03	.....	30.62	30.62
39	26.11	56.99	41.17	33.89	46.24	11.28	10.15	13.26	60	66.58	97.34	75.80	67.85	69.60	.....	33.17	33.17

Semi-annual rate, multiply by .52; quarterly, by .265.

Cash, Loan, Paid-up and Extended Insurance Values--Non-Participating

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Ord. Life	21	\$15.64	\$10	\$25	\$80	3	126	\$70	\$203	9	220	\$119	\$315	15	215	\$177	\$422	19
	25	17.20	12	30	90	3	330	82	222	10	250	140	341	16	17	207	454	18
	30	19.64	16	38	104	4	241	102	248	11	226	172	376	15	235	252	495	17
	35	22.83	21	48	118	5	128	125	275	11	248	210	413	14	176	303	534	15
	40	27.07	27	61	134	5	273	154	304	10	350	254	448	12	306	358	571	13
	45	32.79	35	76	150	5	229	188	331	9	260	301	481	10	345	416	605	10
20 Pay. Life	50	40.66	44	94	165	5	19	223	356	8	74	351	510	9	4	473	634	8
	55	51.49	53	113	180	4	89	261	379	6	231	400	536	7	77	527	658	6
	60	66.58	64	133	193	3	139	299	400	5	70	447	558	5	229	534	687	5
	21	23.65	25	60	191	8	234	160	466	24	332	276	731	34	358	419	1000	Pd-
	25	25.33	28	66	196	9	56	175	471	23	329	301	735	32	67	456	1000	"
	30	27.83	32	75	201	9	214	196	477	21	355	337	739	28	186	508	1000	"
20 Year End.	35	30.90	37	85	207	9	227	220	482	19	192	377	742	24	266	566	1000	"
	40	34.73	43	96	212	9	23	247	486	16	278	420	742	30	337	627	1000	"
	45	39.67	50	110	216	7	346	276	487	13	314	463	739	17	74	688	1000	"
	50	46.22	56	123	217	6	195	303	483	11	3	503	730	13	232	747	1000	"
	55	55.19	63	136	217	5	33	327	476	8	135	535	717	10	140	800	1000	"
	60	67.85	70	149	216	3	282	347	485	6	47	557	696	7	189	850	1000	"
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
21	\$44.04	\$81	\$160	\$259	15	\$124	\$388	\$539	10	\$187	\$961	\$783	5	\$771	\$926	\$959	1	\$
25	44.26	80	159	257	15	\$112	387	537	10	\$481	960	781	5	\$769	926	958	1	\$
30	44.67	78	157	253	15	\$90	385	534	10	\$469	959	779	5	\$765	925	958	1	\$
35	45.35	77	156	250	15	\$51	384	530	10	\$449	957	777	5	\$757	925	957	1	\$
40	46.54	75	155	245	14	177	383	526	10	\$413	955	772	5	\$745	923	956	1	\$
45	48.69	74	154	241	10	1341	382	519	10	\$348	951	766	5	\$722	921	953	1	\$
50	52.50	73	154	235	8	135	380	509	10	\$223	945	754	5	\$681	917	949	1	\$
55	58.97	73	155	228	5	1282	378	495	9	\$275	935	738	5	\$605	911	943	1	\$
60	69.60	74	158	221	4	181	376	478	6	\$255	920	712	5	\$461	901	932	1	\$

†Days.

NORTHWESTERN LIFE INSURANCE CO., Omaha, Neb.

Accelerative Option. — Policy is non-participating. Guaranteed Reducing Premium policies become paid-up or mature as endowments if full premiums paid.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within six months after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to the 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision (see "Non-Forfeitable").

Disability. — For extra premium of \$1 per \$1,000 rider will provide, during premium-paying period and prior to age 60, for waiver of premium and payment of face of policy in annual installments of \$100 per \$1,000, in case of the severance of one hand or one foot. For varying extra premium rider provides during premium-paying period and prior to age 60, for waiver of premium and payment of monthly income of \$8.45 per \$1,000 beginning three months after proof, and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover military or naval service in time of war.

Dividends. — Policy is non-participating. Guaranteed Reducing Premium policies issued. Reductions may be used to reduce premiums, pay-up policy, mature policy as endowment or may be withdrawn in cash.

Double Indemnity. — For extra premium of \$2.00 per \$1,000 for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from violation of law, military or naval service, police duty in any military, naval or police organization, riot or insurrection, aeronautic or submarine operations, bodily or mental infirmity, ptomaine or bacterial infection other than as result of injury.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days) without interest.

Incontestable. — After one year except for non-payment of premium and military or naval service.

Limits. — Ages, 15-60. Reinsures over \$5,000; minimum policy, \$500.

Loans. — After three premiums. Interest 6% in advance.

Military Service. — Death from service in time of war limits liability to premiums paid unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," and "Paid-Up Values."

Paid-Up Values. — After three premiums, within six months after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (10-15-20 years) and Continuous (20 years certain, Installments. Payments made annually, semi-annually or quarterly. Unless otherwise directed, commutable values withheld from beneficiary.

Suicide. — Within one year, liability limited to premiums paid.

Women. — No extra charge. All but Term and Ordinary Life. Partial disability granted to single women. Double Indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
SPECIAL PREFERRED RISK \$5,000.			
Ordinary Life	\$ 76.20	\$100.40	\$143.55

PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	20 Pay. Life	End. Age 75	20 PAYMENT PLANS				Age	TERM*			JOINT LIFE		Dis- ability	
			GRP. 14 Pay. Opt.	GRP. End. Opt.	Ann. Prem.	Full Ret. Prem.		Limited Pay.	5 Year	10 Year	Ord. Life	20 Pay.	+	†
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
15.30	24.18	15.98	31.51	45.96	28.64	27.34	20	12.99	9.58	9.74	24.41	35.00	1.00	1.03
15.64	24.56	16.36	32.03	46.00	29.09	27.78	21	13.29	9.64	9.81	24.86	35.42	1.01	1.06
16.01	24.98	16.77	32.56	46.06	29.56	28.26	22	13.60	9.71	9.90	25.33	35.87	1.02	1.09
16.39	25.41	17.19	33.11	46.11	30.05	28.79	23	14.00	9.78	9.98	25.83	36.33	1.02	1.12
16.78	25.86	17.62	33.68	46.17	30.55	29.29	24	14.04	9.86	10.08	26.37	36.82	1.03	1.14
17.20	26.31	18.10	34.27	46.23	31.07	29.81	25	14.41	9.94	10.18	26.92	37.33	1.03	1.21
17.64	26.80	18.60	34.88	46.30	31.62	30.43	26	14.89	10.03	10.29	27.52	37.87	1.04	1.27
18.10	27.30	19.11	35.51	46.38	32.18	31.02	27	15.30	10.12	10.40	28.14	38.43	1.04	1.34
18.59	27.81	19.66	36.18	46.47	32.76	31.66	28	15.39	10.23	10.53	28.81	39.03	1.05	1.39
19.10	28.36	20.24	36.85	46.56	33.37	32.33	29	15.96	10.34	10.67	29.52	39.66	1.05	1.40
19.64	28.91	20.86	37.56	46.65	34.00	33.01	30	16.44	10.46	10.81	30.27	40.31	1.06	1.41
20.21	29.50	21.51	38.30	46.77	34.65	33.76	31	16.98	10.59	10.99	31.07	41.01	1.06	1.50
20.81	30.11	22.19	39.07	46.90	35.34	34.56	32	17.08	10.74	11.16	31.91	41.73	1.07	1.58
21.44	30.74	22.91	39.87	47.03	36.05	35.35	33	17.81	10.89	11.36	32.80	42.51	1.07	1.62
22.12	31.41	23.70	40.69	47.19	36.80	36.21	34	18.43	11.06	11.58	33.76	43.32	1.08	1.66
22.83	32.10	24.52	41.54	47.37	37.58	37.18	35	19.12	11.26	11.83	34.76	44.18	1.09	1.76
23.58	32.82	25.39	42.43	47.56	38.40	38.20	36	20.02	11.47	12.10	35.83	45.09	1.10	1.79
24.38	33.58	26.32	43.38	47.78	39.21	39.34	37	20.21	11.70	12.40	36.98	46.04	1.19	1.88
25.22	34.37	27.31	44.33	48.02	40.13	40.53	38	21.01	11.95	12.74	38.19	47.01	1.27	1.96
26.11	35.21	28.37	45.33	48.30	41.07	41.81	39	21.91	12.23	13.11	39.48	48.13	1.40	2.04
27.07	36.08	29.50	46.38	48.61	42.05	43.27	40	23.08	12.54	13.54	40.86	49.28	1.57	2.18
28.07	37.00	30.69	47.47	48.96	43.10	44.79	41	23.31	12.89	14.03	42.32	50.49	1.73	2.24
29.14	37.96	31.99	48.60	49.36	44.19	46.46	42	24.39	13.28	14.58	43.98	51.79	1.90	2.36
30.29	38.98	33.38	49.80	49.80	45.36	48.29	43	25.81	13.73	15.20	45.56	53.17	2.10	2.47
31.50	40.07	34.86	51.04	50.29	46.57	50.33	44	27.11	14.23	15.91	47.33	54.63	2.26	2.63
32.79	41.21	36.44	52.36	50.86	47.87	52.59	45	27.41	14.81	16.71	49.23	56.21	2.46	2.77
34.17	42.41	38.16	53.71	51.49	49.25	55.06	46	28.86	15.48	17.63	51.26	57.90	2.65	2.91
35.63	43.69	40.00	55.13	52.19	50.71	57.87	47	30.71	16.24	18.63	53.43	59.71	2.83	3.08
37.20	45.05	42.00	56.64	52.98	52.27	60.99	48	32.48	17.10	19.76	55.76	61.66	3.10	3.25
38.88	46.09	44.16	58.21	53.86	53.92	64.48	49	32.82	18.07	21.03	58.23	63.76	3.32	3.45
40.66	48.02	46.49	59.86	54.83	55.68	68.48	50	34.79	19.15	22.44	60.90	66.02	3.57	3.68
42.54	49.66	49.01	61.59	55.92	57.57	72.99	51	37.20	20.36	23.99	63.76	68.47	3.84	3.90
44.57	51.39	51.76	63.40	57.13	59.57	78.15	52	39.60	21.70	25.71	66.81	71.11	4.15	4.20
46.73	53.23	54.76	65.32	58.47	61.71	84.03	53	39.92	23.20	27.63	70.10	73.98	4.44	4.52
49.03	55.21	58.01	67.32	59.96	64.02	90.83	54	42.83	24.86	29.74	73.63	77.09	4.68	4.86
51.49	57.33	61.60	69.46	61.59	66.48	98.64	55	45.74	26.70	32.08	77.42	80.48	5.19	5.27
54.12	59.60	65.54	71.69	63.40	69.12	107.71	56	49.08	28.74	34.64	81.50	84.16	.....	.....
56.92	62.03	69.90	74.07	65.40	71.97	118.30	57	52.73	30.99	37.46	85.89	88.17	.....	.....
59.93	64.64	74.70	76.61	67.17	75.03	130.75	58	52.95	33.49	40.59	90.62	92.52	.....	.....
63.14	67.47	80.18	79.24	70.03	78.33	145.51	59	56.97	36.24	44.01	95.71	97.29	.....	.....
66.58	70.48	86.28	82.16	75.70	81.90	163.16	60	61.36	39.28	47.79	101.20	102.48	.....	.....

*Renewable or convertible at any time.

†Disability Rates for 20 Pay. Guaranteed Reducing Premium (14 Pay. and Endowment options), Annuity and Return Prem.

†Disability Rates for Ord. Life, 20 Pay. Life, End. at age 75 and Limited Pay. Term.

Double Indemnity, \$2.00 per \$1,000.

Disability in event of loss of one hand or one foot, \$1 per \$1,000.

Rates adopted 1922. Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

20 Pay. Guaranteed Reducing Premium, 11-Pay. Option, provides that policy becomes paid-up in 14 years if premiums are paid in full, or paid up for increased amount if paid in full for 20 years.

20 Pay. Guaranteed Reducing Premium, Endowment Option, provides that policy matures as endowment in 20 years, or may become paid-up for increased amount if premiums are paid in full for 20 years.

20 Pay. Prem. Annuity provides for life annuity equal to annual premium, beginning at certain time depending on age at issue.

20 Pay. Full Return Prem. provides for return of premiums paid in addition to face of policy in event of death within 20 years.

Limited Pay. Term provides for payment of premiums for limited number of years, at the end of which time policy becomes paid-up for certain number of years. Both the premium paying period and paid-up period depend upon age at issue.

Cash, Loan, Paid-Up and Extended Insurance Values

End of 5 Years																				End of 10 Years						End of 15 Years						End of 20 Years					
Age at Issue	Ann. Premium	Cash or 3rd Year Loan	Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up																	
					Y.	M.			Y.	M.			Y.	M.			Y.	M.																			
Ord. Life	21	\$15 64	\$12	\$27	\$86	3	6	\$70	\$203	9	6	\$119	\$314	15	6	\$177	\$422	19	1	5																	
	25	17 20	14	32	94	4	0	82	222	10	7	140	341	15	11	207	454	18	5	10																	
	30	19 64	17	39	105	4	8	102	245	11	7	172	376	15	6	252	495	16	11	10																	
	35	22 83	21	49	119	5	4	125	275	11	8	210	413	14	5	303	535	15	0	10																	
	40	27 07	26	61	135	5	8	154	304	10	11	254	448	12	9	358	571	12	11	10																	
	45	32 79	33	75	147	5	6	158	331	9	8	301	481	10	10	416	605	10	9	10																	
	50	40 66	40	92	162	4	11	223	356	8	1	351	510	9	0	473	634	8	9	10																	
	55	51 49	49	110	175	4	1	261	379	6	7	490	536	7	2	527	660	6	10	10																	
60	66 58	58	129	187	3	2	299	400	5	1	447	559	5	7	584	687	5	3	10																		
20 Pay. Life	21	24 56	20	54	172	7	9	147	430	22	10	269	712	34	2	418	1000	Pd-up																			
	25	26 31	23	60	178	8	2	162	438	22	3	294	718	31	6	456	1000	"																			
	30	28 91	27	68	185	8	9	183	447	20	9	330	723	28	0	508	1000	"																			
	35	32 10	32	78	192	8	11	207	455	18	7	370	728	24	3	566	1000	"																			
	40	36 08	38	90	198	8	6	235	462	15	0	413	729	20	6	626	1000	"																			
	45	41 21	45	103	213	7	6	263	465	13	3	456	727	16	10	688	1000	"																			
	50	48 02	52	116	206	6	2	290	463	10	7	495	720	13	4	746	1000	"																			
	55	57 33	58	129	207	4	10	315	458	8	0	528	707	10	2	800	1000	"																			
60	70 48	65	142	207	3	7	365	448	5	10	549	686	7	3	849	1000	"																				
20 Pay. Full Ret. Prem.	21	27 78	26	61	200	8	9	160	473	24	9	276	736	34	11	419	1000	Pd-up																			
	25	29 81	24	67	200	9	2	175	473	23	10	391	736	32	0	456	1000	"																			
	30	33 01	32	75	200	9	6	196	473	21	11	337	736	28	5	508	1000	"																			
	35	37 18	36	84	200	9	6	220	473	19	5	377	736	24	8	566	1000	"																			
	40	43 27	41	95	200	8	10	247	473	16	8	420	736	20	10	627	1000	"																			
	45	52 59	47	108	200	7	9	276	473	13	10	463	736	17	1	688	1000	"																			
	50	68 43	53	121	200	6	4	303	473	10	11	503	736	13	7	747	1000	"																			
	55	98 64	58	133	200	4	11	327	473	8	3	535	736	10	3	800	1000	"																			
60	163 16	64	145	200	3	8	347	473	6	1	587	736	7	5	850	1000	"																				

NORTHWESTERN MUTUAL LIFE INS. CO., Milwaukee

Accelerative Option. — No provision. Practice of company to apply cash value of dividend additions to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable. May designate one or more Contingent beneficiaries.

Cash Values. — After two premiums. American 3% Level Premium reserve, with surrender charge of \$10 per \$1,000 for the second year \$5 the third, and no charge thereafter. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — Agreement provides, prior to age 60 (prior to age 65 in Life and Endowments 65), for waiver of premiums. Not issued on Term.

Dividends. — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable any time; (d) purchase participating paid-up additions, which may be surrendered for cash. (a) is automatic option. Practice of company, post-mortem dividends equal to full annual dividend.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year if living, otherwise after two years except for non-payment of premium.

Limits. — 16-60, except Term, 20-60. Ages 16-19 (Life and Endowment only) \$50,000; 20-22, \$100,000; 23-24 \$150,000; 25-55, \$200,000; decreases \$25,000 each year; age 60, \$75,000; does not reinsure nor accept reinsurance; minimum policy \$1,000. Term limits: ages, 20-22, \$25,000; 23-24, \$50,000; 25-55, \$75,000; 56-60, \$25,000.

Loans. — After two premiums. Interest 6%, not in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases value proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after two premiums. Interest 6%.

Reinstatement. — Within five years, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash. Proceeds retained (Interest Payments) at not less than 3%. Limited (2-50 years) and Continuous (10, 15, 20 or 25 years) Installments. Payments made annually, semi-annually (50.37% of annual), quarterly (25.28% of annual) or monthly (8.45% of annual). Interest Payments and Installments certain participate in excess interest earned†. Proceeds or Commutable Values under Limited Installment option may be withdrawn by beneficiary unless otherwise directed; but payments under Continuous Installment option are not subject to commutation. Similarly, options apply to cash surrender values.

Suicide and Aviation. — Within one year, sane or insane, or death from aerial flight within one year, limits liability to reserve.

Women. — Not insured.

† Present interest rate 4.8%.

PARTICIPATING RATES PER \$1,000 (Without Disability Clause)

Age	Whole Life	Limited Pay Life					65 Life	Endowments					End. 65	5 Year Term*
		10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year		
6	\$16.95	\$43.76	\$32.31	\$26.70	\$23.42	\$21.31	\$17.73	\$100.78	\$65.31	\$47.92	\$37.59	\$30.86	\$19.43	.....
7	17.28	44.36	32.76	27.08	23.77	21.66	18.11	100.96	65.46	48.05	37.66	30.94	19.89	.....
8	17.63	44.98	33.23	27.47	24.16	21.99	18.51	101.16	65.61	48.18	37.75	31.04	20.38	.....
9	17.99	45.63	33.71	27.87	24.47	22.28	18.94	101.36	65.77	48.27	37.84	31.14	20.89	.....
10	18.37	46.29	34.21	28.29	24.84	22.6	19.38	101.57	65.93	48.36	37.93	31.25	21.43	\$10.23
11	18.76	46.98	34.73	28.73	25.28	22.99	19.85	101.78	66.11	48.45	38.03	31.36	22.00	10.29
12	19.18	47.69	35.26	29.18	25.64	23.37	20.34	102.01	66.29	48.54	38.14	31.48	22.60	10.37
13	19.61	48.43	35.82	29.65	26.04	23.71	20.86	102.24	66.47	48.64	38.25	31.62	23.23	10.44
14	20.07	49.19	36.39	30.13	26.49	24.11	21.41	102.48	66.59	48.75	38.37	31.76	23.90	10.52
15	20.55	49.97	36.98	30.63	26.94	24.50	21.99	102.73	66.69	48.86	38.50	31.92	24.60	10.61
16	21.05	50.78	37.60	31.15	27.41	25.00	22.60	102.99	66.80	48.98	38.65	32.09	25.34	10.71
17	21.57	51.62	38.23	31.69	27.90	25.50	23.25	103.26	66.92	49.12	38.80	32.27	26.13	10.80
18	22.12	52.49	38.89	32.25	28.41	25.99	23.93	103.47	67.04	49.26	38.96	32.48	26.97	10.91
19	22.70	53.39	39.57	32.83	28.94	26.48	24.66	103.58	67.17	49.41	39.15	32.70	27.86	11.03
20	23.31	54.31	40.28	33.44	29.49	27.00	25.43	103.71	67.32	49.57	39.34	32.94	28.80	11.15
21	23.95	55.27	41.01	34.07	30.07	27.55	26.25	103.84	67.47	49.75	39.56	33.20	29.81	11.28
22	24.63	56.27	41.77	34.72	30.67	28.10	27.12	103.98	67.63	49.94	39.79	33.50	30.88	11.43
23	25.34	57.30	42.56	35.40	31.31	28.70	28.05	104.14	67.81	50.15	40.05	33.82	32.03	11.59
24	26.09	58.36	43.38	36.11	31.97	29.41	29.04	104.30	68.00	50.38	40.33	34.17	33.25	11.77
25	26.88	59.46	44.23	36.85	32.66	30.10	30.10	104.48	68.21	50.64	40.64	34.56	34.56	11.96
26	27.71	60.60	45.12	37.63	33.39	30.81	31.24	104.67	68.44	50.91	40.99	34.99	35.96	12.17
27	28.60	61.78	46.04	38.44	34.17	31.58	32.46	104.88	68.68	51.22	41.37	35.46	37.47	12.41
28	29.53	63.01	46.99	39.28	34.99	32.37	33.77	105.10	68.96	51.55	41.79	35.98	39.10	12.68
29	30.52	64.27	47.99	40.17	35.81	33.28	35.18	105.35	69.25	51.92	42.25	36.55	40.86	12.96
30	31.56	65.58	49.03	41.10	36.70	34.19	36.70	105.62	69.58	52.33	42.76	37.18	42.76	13.28
31	32.67	66.94	50.11	42.08	37.63	35.11	38.35	105.91	69.95	52.78	43.32	37.88	44.82	13.63
32	33.84	68.36	51.25	43.11	38.66	36.11	40.15	106.23	70.35	53.29	43.95	38.65	47.06	14.03
33	35.09	69.82	52.44	44.20	39.73	37.21	42.10	106.79	70.79	53.84	44.64	39.49	49.51	14.48
34	36.41	71.35	53.68	45.35	40.87	38.40	44.23	106.98	71.29	54.46	45.40	40.43	52.20	14.99
35	37.82	72.94	54.99	46.57	42.08	39.69	46.57	107.42	71.84	55.15	46.25	41.45	55.15	15.57
36	39.32	74.60	56.36	47.85	43.37	41.00	49.14	107.91	72.45	55.91	47.19	42.58	58.41	16.24
37	40.92	76.32	57.81	49.22	44.75	42.4	51.98	108.46	73.14	56.75	48.23	43.82	62.02	17.00
38	42.62	78.12	59.33	50.67	46.22	43.9	55.14	109.06	73.89	57.69	49.37	45.18	66.05	17.87
39	44.43	80.00	60.93	52.22	47.81	45.64	58.66	109.74	74.73	58.73	50.63	46.66	70.56	18.85
40	46.36	81.96	62.62	53.86	49.50	47.41	62.62	110.48	75.66	59.87	52.02	48.28	75.66	19.95
41	48.41	84.00	64.41	55.61	51.31	.....	67.10	111.30	76.68	61.13	53.54	.....	81.44	21.17
42	50.60	86.13	66.29	57.47	53.26	.....	72.21	112.20	77.81	62.52	55.21	.....	88.08	22.53
43	52.93	88.35	68.28	59.47	55.35	.....	78.10	113.20	79.05	64.06	57.04	.....	95.77	24.05
44	55.41	90.67	70.39	61.60	57.59	.....	84.97	114.30	80.43	65.75	59.04	.....	104.78	25.75
45	58.06	93.10	72.63	63.88	60.00	.....	93.10	115.51	81.95	67.61	61.23	.....	115.51	27.61
46	60.90	95.85	75.01	66.33	.....	.....	.....	116.84	83.62	69.65	.....	.....	.....	29.69
47	63.92	98.32	77.54	68.96	.....	.....	.....	118.31	85.46	71.89	.....	.....	.....	31.99
48	67.15	101.13	80.25	71.79	.....	.....	.....	119.93	87.50	74.35	.....	.....	.....	34.53
49	70.60	104.10	83.14	74.83	.....	.....	.....	121.72	89.74	77.05	.....	.....	.....	37.33
50	74.29	107.22	86.24	78.10	.....	.....	.....	123.68	92.21	80.00	.....	.....	.....	40.43

EXTRA RATES FOR "WAIVER OF PREMIUM" CLAUSE

Benefits effective to Age 60, except 65 Life and End. at 65 to Age 65.

Age	\$0.18	\$0.12	\$0.12	\$0.12	\$0.12	\$0.12	\$0.16	\$0.21	\$0.18	\$0.17	\$0.16	\$0.15	\$0.17	.....
6	.19	.13	.13	.13	.14	.14	.18	.23	.20	.19	.18	.18	.20	.....
7	.22	.15	.15	.16	.17	.18	.22	.26	.24	.22	.22	.22	.24	.....
8	.28	.18	.19	.20	.21	.24	.27	.30	.28	.27	.27	.28	.30	.....
9	.36	.23	.24	.27	.30	.34	.35	.36	.35	.35	.36	.38	.39	.....
10	.48	.31	.34	.39	.45	.47	.47	.47	.47	.48	.52	.51	.54	.....
11	.67	.47	.54	.64	.67	.67	.65	.66	.69	.75	.73	.70	.70	.....
12	.99	.77	.97	1.00	1.00	.99	.97	1.03	1.16	1.11	1.04	1.00	1.16	.....
13	1.55	1.60	1.63	1.69	1.66	.....	1.63	1.98	1.83	1.68	1.59	.....	1.89	.....

*Convertible within five years.

NOTE.—Above rates adopted January 1, 1908; except 5 Year Term Feb. 1, 1917. The 65 Life (Paid-Up at 65) and Endowment at 65 rates adopted Jan. 1, 1918. 25 and 30 Payment Life adopted October 1, 1919. Semi-annual rate, 51% of annual, quarterly 5%.

NORTHWESTERN MUTUAL LIFE INSURANCE CO.—Continued.

PARTICIPATING RATES PER \$1,000. (American 3% Reserve.)

Age	ENDOWMENT		10 PAYMENT ENDOWMENT						15 PAYMENT ENDOWMENTS				20 PAY. ENDOW'T			
	35 Year	40 Year	15 Year	20 Year	25 Yr.	30 Yr.	35 Yr.	40 Yr.	20 Yr.	25 Yr.	30 Yr.	35 Yr.	25 Yr.	30 Yr.	35 Yr.	40 Yr.
16	\$ 26.27	\$ 23.05	\$ 89.84	\$ 79.76	\$ 71.28	\$ 64.31	\$ 58.63	\$ 54.06	\$ 58.48	\$ 52.32	\$ 47.25	\$ 43.12	\$ 43.02	\$ 38.89	\$ 35.52	\$ 32.81
17	26.37	23.17	90.03	79.93	71.36	64.42	58.76	54.24	58.55	52.39	47.34	43.23	43.09	38.97	35.62	32.91
18	26.48	23.30	90.18	79.91	71.46	64.53	58.91	54.42	58.63	52.48	47.44	43.35	43.19	39.07	35.73	33.01
19	26.60	23.44	90.25	80.00	71.56	64.65	59.06	54.63	58.71	52.57	47.55	43.48	43.29	39.16	35.85	33.13
20	26.73	23.60	90.33	80.08	71.66	64.78	59.23	54.85	58.79	52.66	47.66	43.62	43.36	39.27	35.97	33.23
21	26.86	23.76	90.41	80.18	71.77	64.92	59.41	55.09	58.38	52.77	47.78	43.77	43.45	39.38	36.11	33.33
22	27.01	23.95	90.50	80.28	71.89	65.07	59.61	55.35	58.97	52.87	47.91	43.93	43.58	39.51	36.26	33.43
23	27.17	24.14	90.59	80.38	72.02	65.23	59.82	55.63	59.07	52.99	48.05	44.11	43.67	39.64	36.42	33.53
24	27.35	24.36	90.68	80.49	72.15	65.41	60.05	55.94	59.18	53.11	48.20	44.30	43.79	39.78	36.59	33.64
25	27.54	24.60	90.78	80.61	72.30	65.60	60.30	56.27	59.29	53.24	48.36	44.50	43.92	39.93	36.78	33.74
26	27.75	24.86	90.89	80.74	72.46	65.80	60.57	56.64	59.41	53.38	48.53	44.73	44.06	40.09	36.98	33.84
27	27.98	25.14	91.00	80.87	72.63	66.02	60.87	57.04	59.54	53.53	48.72	44.97	44.20	40.27	37.20	33.94
28	28.23	25.45	91.13	81.02	72.81	66.26	61.20	57.48	59.68	53.70	48.93	45.24	44.36	40.46	37.44	34.05
29	28.50	25.79	91.26	81.17	73.01	66.53	61.56	57.95	59.82	53.88	49.15	45.53	44.54	40.67	37.71	34.15
30	28.80	26.17	91.40	81.34	73.23	66.82	61.94	58.47	59.95	54.07	49.40	45.84	44.73	40.90	37.99	34.25
31	29.13	26.57	91.55	81.52	73.46	67.13	62.37	59.03	60.16	54.28	49.66	46.19	44.93	41.15	38.31	34.35
32	29.50	27.02	91.71	81.72	73.72	67.48	62.83	59.63	60.34	54.51	49.95	46.56	45.16	41.38	38.56	34.45
33	29.90	27.51	91.88	81.93	74.00	67.86	63.34	60.29	60.55	54.75	50.27	46.98	45.40	41.63	38.82	34.55
34	30.33	28.04	92.07	82.17	74.30	68.27	63.90	61.01	60.77	55.03	50.62	47.42	45.67	42.05	39.13	34.65
35	30.81	28.62	92.27	82.42	74.64	68.72	64.50	61.78	61.01	55.32	51.00	47.91	45.97	42.41	39.38	34.75
36	31.34	29.26	92.49	82.70	75.01	69.22	65.16	62.61	61.27	55.65	51.42	48.45	46.29	42.81	40.37	34.85
37	31.92	29.95	92.73	83.00	75.41	69.77	65.87	63.51	61.56	56.01	51.88	49.03	46.65	43.25	40.90	34.95
38	32.56	30.71	92.99	83.33	75.86	70.36	66.65	64.47	61.88	56.41	52.38	49.67	47.04	43.74	41.40	35.05
39	33.26	31.53	93.28	83.70	76.35	71.02	67.50	65.49	62.23	56.84	52.93	50.35	47.48	44.25	42.46	35.15
40	34.03	32.42	93.59	84.10	76.88	71.73	68.41	66.59	62.62	57.32	53.54	51.10	47.96	44.83	43.21	35.25
41	34.86	33.36	93.94	84.55	77.48	72.51	69.40	67.78	63.04	57.85	54.20	51.92	48.40	45.47	43.58	35.35
42	35.78	34.32	94.32	85.04	78.13	73.36	70.47	69.15	63.52	58.44	54.98	52.80	49.07	46.17	44.40	35.45
43	36.78	35.34	94.74	85.58	78.85	74.30	71.62	70.47	64.04	59.08	55.78	53.76	49.72	46.94	45.30	35.55
44	37.88	36.42	95.22	86.19	79.64	75.32	72.85	71.62	64.63	59.80	56.61	54.79	50.44	47.78	46.27	35.65
45	39.07	37.67	95.74	86.85	80.51	76.42	74.18	72.85	65.27	60.58	57.56	55.90	51.23	48.71	47.33	35.75
46	40.36	38.86	96.32	87.60	81.47	77.63	75.41	74.18	65.99	61.45	58.61	57.21	52.11	49.73	48.33	35.85
47	41.75	39.95	96.97	88.42	82.52	78.93	76.88	75.41	66.79	62.41	59.75	58.01	53.08	50.85	49.33	35.95
48	43.24	41.04	97.69	89.32	83.68	80.35	78.93	76.88	67.67	63.42	60.98	59.21	54.15	52.07	50.33	36.05
49	44.83	42.14	98.48	90.32	84.94	81.87	80.35	78.93	68.64	64.62	62.33	60.41	55.33	53.40	51.33	36.15
50	46.52	43.34	99.36	91.43	86.31	83.51	82.85	80.35	69.71	65.89	63.79	61.71	56.62	54.84	52.65	36.25
51	48.31	44.63	100.33	92.63	87.81	85.41	84.81	82.85	70.89	67.27	65.71	63.63	58.05	56.33	54.15	36.35
52	50.20	46.04	101.40	93.95	89.42	87.41	86.81	84.81	72.19	68.78	67.15	65.07	59.60	57.85	55.65	36.45
53	52.19	47.54	102.58	95.40	91.17	89.01	88.21	86.81	73.62	70.42	68.71	66.63	61.31	59.53	57.33	36.55
54	54.28	49.14	103.87	96.98	93.06	90.81	89.81	88.21	75.19	72.21	70.01	67.93	63.17	61.05	58.83	36.65
55	56.47	50.84	105.29	98.71	95.10	92.81	91.61	89.81	76.92	74.16	71.71	69.63	65.21	62.93	60.65	36.75
56	58.76	52.64	106.85	100.59	97.01	94.81	93.51	91.61	78.81	75.81	73.21	71.13	67.15	64.73	62.35	36.85
57	61.15	54.63	108.57	102.64	99.01	96.81	95.41	93.51	80.85	77.65	74.85	72.77	68.77	66.35	63.97	36.95
58	63.64	56.82	110.45	104.87	101.01	98.81	97.31	95.41	83.15	79.75	76.75	74.67	70.67	68.25	65.87	37.05
59	66.23	59.11	112.52	107.29	103.01	100.81	99.31	97.31	85.64	82.04	78.94	76.77	72.77	70.35	67.97	37.15
60	68.92	61.80	114.80	109.92	105.01	102.81	101.31	99.31	88.36	84.56	81.36	79.19	75.19	72.77	70.39	37.25

EXTRA RATES FOR "WAIVER OF PREMIUM" CLAUSE.

16	\$0.15	\$0.15	\$0.19	\$0.18	\$0.10	\$0.15	\$0.14	\$0.14	\$0.17	\$0.16	\$0.15	\$0.14	\$0.16	\$0.14	\$0.14	\$0.14
20	.18	.18	.21	.19	.18	.16	.15	.15	.19	.17	.16	.15	.17	.16	.15	.15
25	.22	.23	.24	.21	.20	.18	.17	.16	.22	.20	.19	.17	.21	.19	.18	.17
30	.29	.29	.27	.24	.22	.21	.20	.19	.25	.23	.22	.21	.25	.23	.22	.21
35	.38	.37	.32	.29	.27	.25	.24	.23	.32	.29	.27	.26	.32	.30	.28	.27
40	.50	.48	.43	.39	.36	.34	.33	.32	.43	.40	.37	.36	.45	.42	.41	.40
45	.68	.....	.60	.55	.51	.49	.47	.....	.63	.59	.56	.54	.70	.67	.65	.....
50	.....	.....	.93	.86	.81	.79	.....	.....	1.07	1.01	.98	.....	1.05	1.02	.....	.....
55	.....	.....	1.81	1.70	1.64	.....	.....	.....	1.72	1.66	.....	.....	1.62	.....	.....	.....

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				CONTINUOUS INSTALLMENTS.			
(Without Disability.)				per \$1,000 including Deferred Survivor			
5 Payment Life...\$ 89.47 \$105.95 \$128.52				ship Benefit to provide Annual In			
15 P. 40 Y. E.... 41.57 45.93				stallment of \$65.25 until Death of			
SINGLE PREMIUM LIFE.				Beneficiary, 20 Certain. (Equal Ages.			
Whole Life .....\$407.37 \$430.52 \$578.04				Whole Life\$ 23.63 \$ 29.22 \$ 39.33			
SINGLE PREMIUM ENDOWMENTS.				10 Payment 56.94 64.22 75.6			
10 Year .....\$858.63 \$860.64 \$865.43				15 Payment 42.15 47.78 57.0			
15 Year 753.62 757.56 768.05				20 Payment 34.93 39.83 48.3			
20 Year 667.32 674.37 694.00				MONTHLY INCOME. Payable in Month			
25 Year 596.83 608.68 641.12				ly Payments of \$10 each for 20 Years			
30 Year 539.94 558.73 607.07				Commuted Value \$1,815.			
35 Year 495.02 523.06 588.37				Ord. Life .....\$37.80 \$43.79 \$68.6			
40 Year 460.86 500.09				20 Pay. Life..... 55.59 66.88 84.52			
				20 Year End..... 88.68 91.91 100.1			

Cash, Loan, Paid-Up and Extended Insurance Values.

ORDINARY LIFE.

Age	CASH OR LOAN				PAID-UP					EXTENDED TERM							
	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
21	\$4.95	\$84.91	\$138.06	\$199.17	\$14	108	217	\$323	\$426	0	233	11	230	17	162	20	155
22	5.54	88.29	143.26	206.58	16	111	221	329	433	0	260	11	335	17	193	20	83
23	6.15	91.64	148.74	214.27	17	113	226	336	441	0	287	12	68	17	208	19	363
24	6.50	95.21	154.43	222.25	19	116	231	342	449	0	314	12	159	17	206	19	209
25	7.47	98.94	160.36	230.57	20	119	236	349	457	0	342	12	243	17	190	19	165
26	8.17	102.83	166.50	239.05	22	121	241	356	465	1	7	12	316	17	160	19	54
27	8.90	106.88	172.90	247.87	23	124	246	363	473	1	36	13	12	17	116	18	299
28	9.67	111.11	179.54	256.99	25	127	251	370	481	1	68	13	60	17	60	18	173
29	10.47	115.51	186.44	266.38	27	130	256	377	489	1	100	13	94	16	357	18	40
30	11.31	120.18	193.61	276.02	28	133	261	384	497	1	132	13	114	16	279	17	267
31	12.19	124.85	201.04	285.90	30	136	267	391	505	1	165	13	120	16	191	17	124
32	13.11	129.83	208.72	296.05	32	139	272	398	513	1	198	13	114	16	96	16	342
33	14.06	135.01	216.66	306.33	33	142	278	405	521	1	230	13	95	15	357	16	191
34	15.08	140.44	224.88	316.86	35	145	284	413	529	1	264	13	63	15	245	16	37
35	16.13	146.01	233.28	327.58	37	148	289	420	537	1	297	13	20	15	127	15	245
36	17.23	151.83	241.92	338.48	39	152	295	428	545	1	329	12	331	15	5	15	85
37	18.38	157.86	250.76	349.53	41	155	301	435	553	1	361	12	267	14	241	14	289
38	19.57	164.11	259.79	360.72	43	158	307	442	560	2	28	12	194	14	108	14	126
39	20.83	170.57	269.01	372.04	45	162	313	449	568	2	59	12	114	13	336	13	327
40	22.14	177.20	278.40	383.47	46	166	319	456	575	2	89	12	27	13	196	13	165
41	23.53	184.01	287.94	394.98	48	169	325	464	582	2	117	11	297	13	53	13	0
42	24.97	190.96	297.61	406.57	50	173	331	471	590	2	142	11	196	12	272	12	203
43	26.47	198.06	307.44	418.14	52	177	337	477	597	2	165	11	90	12	125	12	40
44	28.03	205.28	317.29	429.75	55	180	343	484	604	2	183	10	345	11	341	11	246
45	29.66	212.62	327.27	441.35	57	184	349	491	610	2	197	10	229	11	102	11	87
46	31.32	220.06	337.38	454.09	59	188	354	497	617	2	207	10	112	11	41	10	294
47	33.04	227.59	347.59	468.37	61	191	360	504	623	2	210	9	336	10	257	10	141
48	34.77	235.21	357.49	475.73	63	195	365	510	629	2	209	9	233	10	108	9	351
49	36.53	242.91	367.62	486.96	65	198	371	516	635	2	204	9	108	9	324	9	243
50	38.33	250.69	377.76	498.04	66	2	376	522	641	2	194	8	348	9	180	9	54
51	40.17	258.55	387.88	508.93	68	205	381	528	647	2	181	8	223	9	36	8	275
52	42.05	266.47	397.96	519.63	70	208	386	534	652	2	165	8	97	8	261	8	133
53	43.97	274.44	407.97	530.19	72	212	392	540	658	2	146	7	337	8	124	7	354
54	45.92	282.46	417.87	540.68	74	215	397	545	663	2	125	7	214	7	353	7	210

20 PAYMENT LIFE.

Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.
20	\$22.56	\$189.76	\$312.68	\$439.42	867	243	492	\$745	\$949	3	27.28	226	37
21	23.49	193.38	318.58	449.00	88	244	493	745	949	3	52.28	101	36
22	24.14	197.11	324.65	476.80	89	245	494	746	949	3	76.27	331	35
23	24.82	200.95	330.89	485.83	70	246	495	747	949	3	102.27	185	35
24	25.52	204.89	337.29	495.10	71	247	497	748	949	3	126.27	39	34
25	26.24	208.95	343.86	504.58	71	248	498	748	950	3	152.26	231	33
26	26.97	213.12	350.59	514.20	72	248	499	749	950	3	176.26	61	32
27	27.74	217.49	357.49	524.23	73	249	500	750	950	3	200.25	247	31
28	28.52	221.80	364.56	534.37	74	250	501	750	950	3	224.25	63	31
29	29.33	226.31	371.80	544.70	75	251	502	751	950	3	246.24	236	30
30	30.17	230.94	379.19	555.22	76	252	503	752	950	3	270.24	39	29
31	31.03	235.67	386.75	565.89	77	253	504	752	950	3	294.23	202	28
32	31.91	240.52	394.45	576.71	77	253	504	752	950	3	310.22	361	28
33	32.81	245.49	402.30	587.67	78	254	505	753	950	3	328.22	149	27
34	33.75	250.58	410.27	598.74	79	255	506	753	950	3	345.21	209	26
35	34.72	255.78	418.33	609.92	80	256	507	753	950	3	360.21	86	25
36	35.71	261.10	426.48	621.18	81	257	508	754	950	4	8.20	224	24
37	36.72	266.51	434.69	632.51	81	257	508	754	950	4	18.20	0	24
38	37.77	272.01	442.94	643.89	82	258	509	754	950	4	26.19	135	23
39	38.84	277.59	451.22	655.30	83	259	510	754	950	4	31.18	275	22
40	39.95	283.23	459.51	666.72	84	259	510	753	949	4	33.18	47	21
41	41.10	288.90	467.78	678.13	85	260	511	753	949	4	30.17	181	20
42	42.29	294.58	475.99	689.50	85	261	511	753	949	4	24.16	316	20
43	43.50	300.26	484.15	700.83	86	262	511	752	948	4	14.16	85	19
44	44.74	305.91	492.21	712.08	87	262	511	751	948	3	302.15	220	18
45	46.00	311.52	500.15	723.24	88	263	511	750	948	3	340.14	356	17
46	47.28	317.06	507.94	734.27	88	263	510	749	947	3	313.14	127	17
47	48.58	322.53	515.55	745.16	89	263	510	748	946	3	280.13	265	16
48	49.87	327.91	522.96	755.88	90	264	509	746	946	3	243.13	40	15
49	51.15	333.19	530.15	766.41	90	264	508	745	945	3	203.12	183	14
50	52.42	338.37	537.10	776.73	91	264	508	743	944	3	160.11	328	14
51	53.71	343.43	543.77	786.82	91	264	506	741	943	3	115.11	114	13
52	55.01	348.37	550.14	796.67	92	264	505	738	942	3	68.10	268	12
53	56.31	353.18	556.18	806.28	92	264	504	736	941	3	21.10	62	12
54	57.61	357.85	561.84	815.69	93	264	503	733	939	2	336.9	226	11

NOTE.—3% Full Level Premium Reserve adopted Feb. 1, 1899; Full Reserve allowed at end of fourth year.

Cash, Loan, Paid-Up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
10 Pay. Life																	
21	46.98	178.23	493	30 8	392.09	1000	Pd-up	427.36	1000	Pd-up	468.00	1000	Pd-up	504.58	1000	Pd-up	
25	49.97	190.85	495	28 283	419.88	1000	"	459.42	1000	"	504.58	1000	"	555.22	1000	"	
30	54.31	208.82	497	26 226	459.42	1000	"	504.58	1000	"	555.22	1000	"	609.92	1000	"	
35	59.46	229.38	499	23 355	504.58	1000	"	555.22	1000	"	609.92	1000	"	666.72	1000	"	
40	65.58	252.46	500	20 362	555.22	1000	"	609.92	1000	"	666.72	1000	"	723.24	1000	"	
45	72.94	277.61	500	17 299	609.92	1000	"	666.72	1000	"	723.24	1000	"	776.73	1000	"	
50	81.96	302.88	497	14 219	666.72	1000	"	723.24	1000	"	776.73	1000	"	824.93	1000	"	
55	93.10	326.25	489	11 179	723.24	1000	"	776.73	1000	"	824.93	1000	"	869.06	1000	"	
60	107.22	345.28	477	8 235	776.73	1000	"	824.93	1000	"			"				
15 Pay. Life																	
21	34.73	117.86	326	18 212	258.71	660 36	173	427.36	1000	Pd-up	468.00	1000	Pd-up	504.58	1000	Pd-up	
25	36.98	126.81	329	18 262	278.23	663 33	311	459.42	1000	"	504.58	1000	"	555.22	1000	"	
30	40.28	139.53	332	18 369	305.82	666 30	131	504.58	1000	"	555.22	1000	"	609.92	1000	"	
35	44.23	154.03	335	16 322	336.99	668 26	254	555.22	1000	"	609.92	1000	"	666.72	1000	"	
40	49.03	170.27	337	14 360	371.28	669 23	343	609.92	1000	"	666.72	1000	"	723.24	1000	"	
45	54.99	187.93	338	12 261	406.81	667 19	67	666.72	1000	"	723.24	1000	"	776.73	1000	"	
50	62.62	205.19	336	10 107	440.79	661 15	190	723.24	1000	"	776.73	1000	"	824.93	1000	"	
55	72.63	220.71	331	7 344	470.40	650 12	30	776.73	1000	"	824.93	1000	"	869.06	1000	"	
60	86.24	233.33	323	5 304	492.14	634 9	3	824.93	1000	"			"				
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
10 Year End.																	
21	101.78	453.37	524	5 533	659.75	720 3	\$713	768.90	816 2	\$812	882.26	949 1	\$949	1000	1000	1000	
25	102.73	453.12	524	5 502	659.50	720 3	\$712	768.70	815 2	\$812	882.13	949 1	\$949	1000	1000	1000	
30	103.71	452.71	523	5 499	659.08	720 3	\$711	768.34	815 2	\$811	881.91	948 1	\$948	1000	1000	1000	
35	104.48	452.13	523	5 496	658.45	719 3	\$709	767.81	814 2	\$810	881.57	948 1	\$948	1000	1000	1000	
40	105.62	451.21	521	5 489	657.47	718 3	\$706	766.94	813 2	\$808	881.02	947 1	\$947	1000	1000	1000	
45	107.42	449.83	519	5 478	655.80	716 3	\$701	765.44	812 2	\$805	880.02	946 1	\$946	1000	1000	1000	
50	110.48	443.99	515	5 456	652.53	712 3	\$690	762.55	808 2	\$799	878.14	944 1	\$944	1000	1000	1000	
55	115.51	441.79	508	5 417	646.70	705 3	\$671	757.43	803 2	\$788	874.83	941 1	\$941	1000	1000	1000	
60	123.68	433.11	496	5 346	636.90	693 3	\$638	748.78	793 2	\$768	869.18	895 1	\$895	1000	1000	1000	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
21	66.11	273.53	363	10 298	397.88	500 8	\$461	602.66	697 5	\$682	914.35	942 1	\$942	1000	1000	1000	
25	66.69	273.32	363	10 294	397.50	500 8	\$458	602.30	696 5	\$681	914.19	942 1	\$942	1000	1000	1000	
30	67.32	273.02	362	10 298	397.14	499 8	\$453	601.70	695 5	\$678	913.91	941 1	\$941	1000	1000	1000	
35	68.21	272.63	361	10 274	396.55	498 8	\$444	600.85	694 5	\$674	913.46	941 1	\$941	1000	1000	1000	
40	69.58	272.31	360	10 251	395.89	496 8	\$427	599.65	692 5	\$666	912.69	940 1	\$940	1000	1000	1000	
45	71.84	272.11	358	10 208	394.96	493 8	\$397	597.47	688 5	\$651	911.30	939 1	\$939	1000	1000	1000	
50	75.66	271.04	353	10 127	392.54	487 8	\$341	593.08	682 5	\$623	908.76	936 1	\$936	1000	1000	1000	
55	81.95	268.74	346	9 1204	388.05	477 8	\$235	585.46	670 5	\$572	904.34	931 1	\$931	1000	1000	1000	
60	92.21	265.19	335	6 1227	381.05	462 8	\$29	573.14	652 5	\$478	896.85	924 1	\$924	1000	1000	1000	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
21	48.45	185.44	281	15 154	418.03	542 10	\$491	675.96	781 5	\$774	930.06	958 1	\$958	1000	1000	1000	
25	48.86	185.39	280	15 145	407.79	541 10	\$487	675.54	781 5	\$768	929.87	958 1	\$958	1000	1000	1000	
30	49.57	185.40	279	15 127	417.51	540 10	\$477	674.85	780 5	\$765	929.50	957 1	\$957	1000	1000	1000	
35	50.64	185.71	279	15 94	417.45	538 10	\$460	674.00	778 5	\$759	928.91	957 1	\$957	1000	1000	1000	
40	52.33	186.67	278	15 332	407.08	536 10	\$428	672.61	775 5	\$748	927.87	956 1	\$956	1000	1000	1000	
45	55.15	188.73	277	12 1278	418.62	533 10	\$369	669.88	770 5	\$728	925.98	954 1	\$954	1000	1000	1000	
50	59.87	191.27	275	9 1241	408.61	526 10	\$256	664.75	761 5	\$696	922.64	950 1	\$950	1000	1000	1000	
55	67.61	194.80	271	7 123	408.33	515 10	\$29	658.29	746 5	\$620	916.95	944 1	\$944	1000	1000	1000	
60	80.00	200.07	268	5 15	407.60	501 7	\$74	642.22	724 5	\$485	907.58	935 1	\$935	1000	1000	1000	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann. Premium	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
65 Life																	
21	19.85	44.55	123	6 24	96.73	247 13	174	157.68	369 19	322	228.47	488 22	388	228.47	488 22	388	
25	21.99	52.88	137	6 358	114.69	273 14	305	186.63	406 20	31	269.75	535 22	388	228.47	488 22	388	
30	25.43	66.20	158	8 74	143.28	312 15	284	232.43	461 19	215	334.42	602 20	388	228.47	488 22	388	
35	30.10	84.12	183	9 113	181.50	360 15	310	293.10	528 18	243	418.85	687 19	215	334.42	602 20	388	
40	36.70	109.08	216	9 350	234.36	422 15	150	376.03	617 17	289	536.16	804 19	215	334.42	602 20	388	
45	46.57	145.86	263	10 51	311.52	511 14	356	500.15	750 17	323	723.24	1000	Pd-up	776.73	1000	"	
50	62.62	205.19	336	10 107	440.79	661 15	190	723.24	1000	Pd-up	776.73	1000	"	824.93	1000	"	
55	93.10	326.25	489	11 179	723.24	1000	Pd-up	776.73	1000	"			"				
End. 65																	
21	22.00	55.14	134	7 246	120.13	266 17	80	196.63	394 24	141	286.46	516 24	388	228.47	488 22	388	
25	24.60	65.75	149	8 321	143.16	293 18	243	234.12	431 24	140	340.68	562 20	388	228.47	488 22	388	
30	28.80	82.86	170	10 165	180.22	332 19	172	294.28	485 20	152	427.47	628 15	388	228.47	488 22	388	
35	34.56	106.16	196	11 285	230.52	380 19	165	375.75	552 15	152	544.94	710 10	388	228.47	488 22	388	
40	42.76	139.13	229	12 179	301.61	443 15	164	490.90	640 10	154	715.81	823 5	388	228.47	488 22	388	
45	55.15	188.73	277	12 278	408.62	533 10	369	669.88	770 5	152	1000						
50	75.66	271.04	353	10 127	593.08	682 5	1023	1000									
55	115.51	441.79	508	5 417	1000												

10 Days.

NOTE—Values after two premiums.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924

	FIVE YEARS						
	21	25	30	35	40	45	55
Ordinary Life.....	\$ 62.79	\$ 69.98	\$ 81.00	\$ 96.05	\$116.96	\$145.68	\$232.95
Cash Value Deducted.....	23.39	24.22	25.33	27.89	33.42	43.48	87.34
Payment Life.....	108.55	116.32	127.63	141.91	160.84	185.82	259.71
Cash Value Deducted.....	29.26	20.83	21.89	24.39	29.92	39.96	84.10
Year Endowment.....	199.12	200.11	201.81	205.32	212.46	225.25	276.85
Cash Value Deducted.....	13.68	14.72	16.41	19.61	25.79	36.52	82.05

	TEN YEARS						
Ordinary Life.....	\$121.94	\$135.65	\$157.51	\$187.64	\$229.12	\$284.82	\$451.05
Cash Value Deducted.....	37.03	36.71	37.41	41.63	51.92	72.20	160.55
Payment Life.....	209.85	224.72	247.03	275.75	313.29	361.78	502.69
Cash Value Deducted.....	16.47	15.77	16.09	19.97	30.06	50.26	140.32
Year Endowment.....	383.86	385.78	389.66	397.56	412.31	437.36	535.75
Cash Value Deducted.....	24.17	22.01	21.85	29.89	4.23	28.74	127.42

	FIFTEEN YEARS						
Ordinary Life.....	\$176.77	\$196.92	\$229.75	\$274.75	\$335.31	\$413.93	\$653.14
Cash Value Deducted.....	38.77	36.56	36.14	41.47	58.91	86.68	225.50
Payment Life.....	302.60	324.40	357.73	400.46	455.21	523.86	728.11
Cash Value Deducted.....	15.98	19.46	21.46	27.87	44.30	73.71	161.01
Year Endowment.....	551.67	554.93	561.67	574.24	596.28	631.81	776.09
Cash Value Deducted.....	124.29	120.61	113.18	99.76	76.33	38.07	119.80

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919.)

Ordinary Life.....	\$ 70.16	\$ 77.57	\$ 89.02	\$104.01	\$123.89	\$150.58	\$233.34
Cash Value Deducted.....	30.96	31.81	33.29	35.85	40.35	48.38	87.73
Payment Life.....	115.94	123.91	135.53	149.88	167.80	190.81	260.22
Cash Value Deducted.....	27.65	28.42	29.84	32.36	36.88	44.95	84.61
Year Endowment.....	206.54	207.71	209.77	213.29	219.45	230.32	277.42
Cash Value Deducted.....	21.10	22.32	24.37	27.58	32.78	41.59	82.62

TEN YEARS. (Policies Issued in 1914.)

Ordinary Life.....	\$140.01	\$154.31	\$176.71	\$205.75	\$243.85	\$293.59	\$450.09
Cash Value Deducted.....	55.10	55.37	56.61	59.74	66.65	80.97	159.59
Payment Life.....	237.03	242.44	265.25	293.04	327.40	370.34	501.87
Cash Value Deducted.....	33.65	33.49	34.31	37.26	44.17	58.82	139.50
Year Endowment.....	399.21	401.74	406.33	413.61	425.72	445.68	534.97
Cash Value Deducted.....	28.82	26.05	21.18	6.16	17.74	37.04	126.64

FIFTEEN YEARS. (Policies Issued in 1909.)

Ordinary Life.....	\$206.49	\$227.31	\$259.68	\$301.44	\$355.09	\$425.03	\$649.62
Cash Value Deducted.....	63.49	66.95	66.07	68.16	76.69	98.36	221.98
Payment Life.....	330.82	353.20	386.21	426.22	474.92	530.19	725.99
Cash Value Deducted.....	12.24	9.34	7.02	7.89	15.41	36.04	158.89
Year Endowment.....	576.79	580.80	587.82	598.62	615.89	644.72	774.89
Cash Value Deducted.....	499.17	494.74	487.03	475.38	456.72	425.16	118.60
†Cash Value in excess of cost.							

1924 DIVIDENDS AND NET COST.

TWENTY YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$18.76		\$20.55		\$23.31		\$26.88		\$31.56		\$37.82		\$58.06	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	5.94	12.82	6.24	14.31	6.71	16.00	7.35	19.53	7.78	23.78	8.24	29.54	10.30	41.40
1922	6.07	12.69	6.39	14.16	6.90	16.41	7.50	19.38	7.99	23.57	8.47	29.33	10.88	41.40
1921	6.20	12.56	6.55	14.00	7.09	16.22	7.66	19.22	8.17	23.39	8.67	29.15	11.47	41.40
1920	6.33	12.43	6.71	13.84	7.29	16.02	7.83	19.05	8.35	23.21	8.89	28.93	12.05	41.40
1919	6.47	12.29	6.88	13.67	7.50	15.81	8.01	18.87	8.55	23.01	9.11	28.71	12.65	41.40
1918	6.62	12.14	7.05	13.50	7.72	15.59	8.20	18.68	8.76	22.80	9.35	28.47	13.25	41.40
1917	6.77	11.99	7.22	13.33	7.86	15.45	8.40	18.48	8.93	22.63	9.64	28.18	13.85	41.40
1916	6.92	11.84	7.41	13.14	8.01	15.30	8.56	18.32	9.12	22.44	9.95	27.87	14.44	41.40
1915	7.09	11.67	7.60	12.95	8.17	15.14	8.73	18.15	9.31	22.25	10.32	27.50	15.04	41.40
1914	7.25	11.51	7.80	12.75	8.34	14.97	8.92	17.96	9.52	22.04	10.70	27.12	15.62	41.40
1913	7.42	11.34	8.01	12.54	8.52	14.79	9.11	17.77	9.73	21.83	11.08	26.74	16.21	41.40
1912	7.60	11.16	8.14	12.41	8.71	14.60	9.28	17.60	10.01	21.55	11.53	26.29	16.92	41.40
1911	7.79	10.97	8.29	12.26	8.86	14.45	9.45	17.43	10.28	21.28	11.99	25.83	17.64	41.40
1910	7.98	10.78	8.44	12.11	9.02	14.29	9.63	17.25	10.62	20.94	12.46	25.36	18.36	41.40
1909	8.18	10.58	8.60	11.95	9.20	14.11	9.82	17.06	10.97	20.59	12.92	24.89	19.08	41.40
1908	8.31	10.45	8.77	11.78	9.38	13.93	10.02	16.86	11.32	20.24	13.40	24.42	19.79	41.40
17th	8.45	10.31	8.95	11.60	9.54	13.77	10.28	16.60	11.74	19.82	13.87	23.95	20.49	41.40
18th	8.60	10.16	9.10	11.45	9.70	13.61	10.54	16.34	12.16	19.40	14.34	23.48	21.18	41.40
19th	8.76	10.00	9.25	11.30	9.87	13.44	10.85	16.03	12.58	18.98	14.81	23.01	21.83	41.40
20th	8.93	9.83	9.42	11.13	10.05	13.26	11.18	15.70	13.01	18.55	15.27	22.55	22.47	41.40
Tot.	147.68	227.52	156.82	254.18	163.44	297.76	181.32	356.28	198.90	432.30	225.06	531.34	323.52	833.28
†		28.35		23.68		21.74		28.70		48.83		89.91		128.48

TWENTY PAYMENT LIFE.

	\$28.73		\$30.63		\$33.44		\$36.85		\$41.10		\$46.57		\$63.88	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	6.50	22.23	6.79	23.84	7.27	26.17	7.89	28.96	8.30	32.80	8.77	37.80	10.62	50.00
1922	6.75	21.98	7.07	23.66	7.53	25.86	8.17	28.68	8.63	32.47	9.07	37.50	11.27	50.00
1921	7.01	21.72	7.36	23.27	7.90	25.54	8.45	28.40	8.92	32.18	9.39	37.18	11.96	50.00
1920	7.28	21.45	7.65	22.98	8.24	25.20	8.76	28.09	9.24	31.86	9.72	36.85	12.60	50.00
1919	7.56	21.17	7.96	22.67	8.58	24.86	9.07	27.78	9.57	31.53	10.08	36.48	13.27	50.00
1918	7.85	20.88	8.27	22.36	8.94	24.50	9.41	27.44	9.92	31.18	10.45	36.12	13.94	50.00
1917	8.15	20.58	8.60	22.03	9.24	24.20	9.75	27.10	10.25	30.85	10.88	35.69	14.61	50.00
1916	8.46	20.27	8.94	21.69	9.54	23.90	10.07	26.78	10.59	30.51	11.33	35.24	15.29	50.00
1915	8.78	19.95	9.29	21.34	9.87	23.57	10.41	26.44	10.95	30.15	11.85	34.72	15.96	50.00
1914	9.11	19.62	9.65	20.98	10.21	23.23	10.77	26.08	11.34	29.76	12.38	34.13	16.62	50.00
1913	9.45	19.28	10.02	20.61	10.57	22.87	11.15	25.70	11.74	29.36	12.92	33.65	17.28	50.00
1912	9.80	18.93	10.34	20.29	10.93	22.51	11.51	25.34	12.20	28.96	13.53	33.04	18.05	50.00
1911	10.17	18.56	10.68	19.95	11.29	22.15	11.88	24.97	12.67	28.46	14.15	32.42	18.81	50.00
1910	10.55	18.18	11.03	19.60	11.66	21.78	12.29	24.56	13.21	27.99	14.77	31.80	19.56	50.00
1909	10.93	17.80	11.40	19.23	12.05	21.39	12.71	24.14	13.76	27.34	15.40	31.17	20.28	50.00
1908	11.28	17.45	11.78	18.85	12.46	20.98	13.15	23.70	14.32	26.78	16.04	30.53	20.97	50.00
17th	11.64	17.09	12.18	18.45	12.86	20.59	13.55	23.20	14.94	26.16	16.67	29.90	21.61	50.00
18th	12.02	16.71	12.57	18.06	13.29	20.15	13.95	22.68	15.57	25.53	17.31	29.26	22.18	50.00
19th	12.41	16.32	12.98	17.65	13.73	19.71	14.38	22.12	16.20	24.90	17.95	28.62	22.67	50.00
20th	12.83	15.90	13.42	17.21	14.20	19.24	15.32	21.53	16.85	24.25	18.58	27.90	23.04	50.00
Tot.	188.53	386.07	197.98	414.62	210.41	458.39	223.31	513.69	239.17	582.84	261.24	670.16	340.56	937.77
†		181.93		189.96		196.83		196.23		183.89		153.08		111.48

TWENTY YEAR ENDOWMENT

	\$48.45		\$48.86		\$49.57		\$50.64		\$52.33		\$55.15		\$67.60	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65	Age 70	Age 75	Age 80	Age 85
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	7.59	40.86	7.79	41.07	8.15	41.42	8.65	41.99	8.92	43.41	9.24	45.91	10.83	50.00
1922	8.09	40.36	8.30	40.66	8.66	40.91	9.09	41.55	9.38	42.95	9.65	45.50	11.53	50.00
1921	8.61	39.84	8.82	40.04	9.19	40.38	9.55	41.00	9.82	42.51	10.07	45.08	12.23	50.00
1920	9.11	39.31	9.36	39.50	9.74	39.83	10.04	40.60	10.29	42.04	10.53	44.62	12.93	50.00
1919	9.70	38.75	9.92	38.94	10.30	39.27	10.55	40.09	10.78	41.55	11.01	44.14	13.66	50.00
1918	10.27	38.18	10.50	38.37	10.88	38.69	11.08	39.50	11.30	41.03	11.51	43.64	14.39	50.00
1917	10.84	37.58	11.09	37.77	11.42	38.15	11.63	39.01	11.80	40.53	12.09	43.06	15.11	50.00
1916	11.43	36.97	11.70	37.17	11.97	37.60	12.17	38.44	12.33	40.00	12.68	42.47	15.83	50.00
1915	12.11	36.33	12.34	36.52	12.56	37.04	12.74	37.90	12.89	39.44	13.34	41.81	16.55	50.00
1914	12.77	35.68	13.00	35.88	13.17	36.40	13.34	37.30	13.48	38.85	14.02	41.13	17.27	50.00
1913	13.45	35.00	13.67	35.19	13.81	35.76	13.97	36.67	14.10	38.23	14.72	40.43	17.97	50.00
1912	14.14	34.31	14.32	34.54	14.47	35.10	14.60	36.04	14.78	37.55	15.48	39.67	18.78	50.00
1911	14.87	33.58	15.00	33.89	15.14	34.43	15.27	35.37	15.44	36.84	16.25	38.90	19.57	50.00
1910	15.61	32.84	15.71	33.15	15.84	33.73	15.97	34.61	16.21	36.07	17.03	38.12	20.35	50.00
1909	16.37	32.08	16.45	32.41	16.58	32.99	16.71	33.93	17.05	35.28	17.82	37.33	21.03	50.00
1908	17.14	31.31	17.23	31.63	17.35	32.22	17.47	33.15	17.80	34.47	18.61	36.54	21.72	50.00
17th	17.93	30.52	18.03	30.83	18.15	31.42	18.33	32.31	18.72	33.61	19.41	35.74	22.35	50.00
18th	18.77	29.68	18.80	30.00	18.99	30.58	19.20	31.44	19.50	32.74	20.22	34.93	22.80	50.00
19th	19.63	28.82	19.73	29.13	19.88	29.60	20.11	30.53	20.47	31.86	21.02	34.13	23.20	50.00
20th	20.53	27.92	20.64	28.22	20.81	28.76	21.05	29.59	21.36	30.97	21.81	33.34	23.41	50.00
Tot.	209.08	699.92	212.46	704.74	217.06	714.34	221.54	731.26	226.07	759.93	236.51	803.49	351.56	1000.00
†														

†Net cost for 20 years, Cash Value Deducted.
†Cash Value in excess of cost.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

ORDINARY LIFE									
Year Issued	21	25	30	35	40	45	50	55	
1907	9.13	9.68	10.37	11.24	12.87	15.24	18.23	22.58	
1903	9.28	9.83	10.53	11.50	13.30	15.71	18.85	23.27	
1905	9.44	9.99	10.70	11.82	13.72	16.17	19.49	23.92	
1904	9.60	10.16	10.88	12.14	14.15	16.64	20.11	24.56	
1903	9.77	10.33	11.07	12.46	14.58	17.10	20.74	25.17	
1902	9.92	10.48	11.31	12.85	15.01	17.63	21.35	25.77	
1901	10.07	10.63	11.56	13.25	15.45	18.22	21.95	26.35	
1900	10.23	10.79	11.86	13.64	15.87	18.79	22.53	26.93	
1899	10.40	10.97	12.16	14.04	16.30	19.35	23.09	27.51	

10 YEAR ENDOWMENT									
Year Issued	21	25	30	35	40	45	50	55	
1923	9.57	10.37	11.12	11.59	11.83	12.10	12.36	13.46	
1922	10.76	11.56	12.30	12.69	12.95	13.16	13.52	14.74	
1921	11.99	12.78	13.52	13.84	14.05	14.29	14.71	16.05	
1920	13.27	14.05	14.78	15.04	15.27	15.47	16.01	17.37	
1919	14.58	15.36	16.07	16.29	16.51	16.72	17.34	18.70	
1918	15.94	16.71	17.41	17.60	17.81	18.04	18.72	20.05	
1917	17.35	18.10	18.75	18.95	19.16	19.45	20.16	21.40	
1916	18.80	19.54	20.15	20.35	20.58	20.92	21.63	22.75	
1915	20.30	21.03	21.62	21.82	22.07	22.46	23.12	24.11	
1914	21.85	22.55	23.14	23.30	23.65	24.05	24.63	25.46	

10 PAYMENT LIFE									
Year Issued	21	25	30	35	40	45	50	55	
1923	7.50	7.86	8.41	9.13	9.64	10.21	10.79	12.23	
1922	7.98	8.38	8.98	9.68	10.26	10.84	11.58	13.24	
1921	8.48	8.91	9.56	10.25	10.88	11.51	12.39	14.26	
1920	9.00	9.47	10.18	10.86	11.52	12.21	13.30	15.30	
1919	9.53	10.04	10.80	11.48	12.20	12.95	14.23	16.34	
1918	10.09	10.63	11.45	12.14	12.91	13.73	15.17	17.39	
1917	10.66	11.24	12.06	12.83	13.63	14.59	16.21	18.45	
1916	11.25	11.87	12.69	13.51	14.38	15.48	17.25	19.51	
1915	11.86	12.53	13.35	14.23	15.17	16.44	18.31	20.57	
1914	12.49	13.20	14.04	14.98	16.01	17.43	19.38	21.62	
1913	9.62	10.12	10.61	11.14	11.67	12.53	13.68	14.83	
1912	9.73	10.21	10.73	11.24	11.82	12.75	13.91	15.11	
1911	9.86	10.30	10.82	11.34	11.97	12.98	14.14	15.39	
1910	9.99	10.40	10.92	11.44	12.15	13.21	14.37	15.67	
1909	10.12	10.50	11.03	11.55	12.34	13.44	14.60	15.95	
1908	10.21	10.61	11.14	11.67	12.53	13.68	14.83	16.23	
17th	10.30	10.73	11.24	11.82	12.75	13.91	15.11	16.50	
18th	10.40	10.82	11.34	11.97	12.98	14.14	15.39	16.77	
19th	10.50	10.92	11.44	12.15	13.21	14.37	15.67	17.03	
20th	10.61	11.03	11.55	12.34	13.44	14.60	15.95	17.27	

15 PAYMENT LIFE									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.83	7.14	7.64	8.29	8.74	9.23	9.72	11.10	
1922	7.16	7.50	8.04	8.66	9.16	9.64	10.26	11.86	
1921	7.50	7.87	8.45	9.04	9.56	10.06	10.82	12.63	
1920	7.85	8.24	8.87	9.44	9.98	10.52	11.45	13.41	
1919	8.21	8.64	9.31	9.86	10.43	11.00	12.10	14.19	
1918	8.59	9.05	9.76	10.30	10.89	11.49	12.77	14.98	
1917	8.98	9.44	10.16	10.75	11.35	12.07	13.52	15.77	
1916	9.38	9.90	10.57	11.19	11.82	12.66	14.27	16.55	
1915	9.79	10.35	11.01	11.66	12.32	13.32	15.03	17.34	
1914	10.22	10.81	11.46	12.15	12.85	13.99	15.81	18.12	
1913	10.66	11.29	11.94	12.65	13.41	14.69	16.58	18.90	
1912	11.12	11.73	12.43	13.16	14.03	15.44	17.37	19.75	
1911	11.60	12.18	12.92	13.69	14.61	16.21	18.15	20.58	
1910	12.09	12.66	13.43	14.25	15.37	16.99	18.93	21.36	
1909	12.59	13.16	13.97	14.85	16.09	17.78	19.92	22.09	
1908	10.21	10.61	11.14	11.67	12.53	13.68	14.83	16.23	
17th	10.30	10.73	11.24	11.82	12.75	13.91	15.11	16.50	
18th	10.40	10.82	11.34	11.97	12.98	14.14	15.39	16.77	
19th	10.50	10.92	11.44	12.15	13.21	14.37	15.67	17.03	
20th	10.61	11.03	11.55	12.34	13.44	14.60	15.95	17.27	

25 PAYMENT LIFE									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.30	6.59	7.05	7.61	8.06	8.52	9.00	10.10	
1922	6.51	6.82	7.31	7.89	8.33	8.77	9.37	10.51	
1921	6.73	7.06	7.58	8.12	8.57	9.02	9.75	10.91	
1920	6.95	7.30	7.87	8.37	8.83	9.30	10.21	11.36	
1919	7.18	7.56	8.16	8.63	9.10	9.59	10.67	11.82	
1918	7.42	7.82	8.46	8.90	9.36	9.84	11.14	12.29	
1917	7.66	8.09	8.70	9.14	9.64	10.25	11.70	12.85	
1916	7.92	8.37	8.94	9.44	9.91	10.63	12.26	13.41	
1915	8.18	8.67	9.20	9.71	10.19	11.07	12.82	14.07	
1914	8.46	8.97	9.48	10.00	10.50	11.52	13.39	14.64	
1913	8.74	9.28	9.77	10.29	10.81	11.93	13.97	15.22	
1912	9.03	9.53	10.06	10.57	11.19	12.51	14.54	15.79	
1911	9.33	9.80	10.34	10.86	11.57	13.05	15.11	16.36	
1910	9.65	10.08	10.63	11.17	12.02	13.59	15.68	16.93	
1909	9.97	10.37	10.94	11.50	12.47	14.13	16.25	17.50	
1908	10.24	10.68	11.26	11.84	12.94	14.63	16.81	18.06	
17th	10.52	11.00	11.56	12.23	13.46	15.24	17.47	18.72	
18th	10.82	11.30	11.88	12.64	14.00	15.79	18.12	19.37	
19th	11.13	11.61	12.22	13.10	14.53	16.34	18.76	20.01	
20th	11.46	11.95	12.58	13.58	15.08	16.88	19.38	20.63	

30 PAYMENT LIFE									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.18	6.47	6.91	7.52	7.92	8.39	8.88	9.91	
1922	6.36	6.67	7.14	7.71	8.16	8.61	9.23	10.26	
1921	6.54	6.88	7.38	7.91	8.37	8.83	9.58	10.61	
1920	6.73	7.09	7.64	8.13	8.59	9.07	10.01	11.04	
1919	6.93	7.31	7.90	8.35	8.83	9.32	10.44	11.47	
1918	7.14	7.54	8.16	8.59	9.07	9.58	10.88	11.91	
1917	7.35	7.78	8.36	8.83	9.29	9.91	11.41	12.44	
1916	7.57	8.02	8.57	9.05	9.51	10.24	11.94	12.97	
1915	7.80	8.28	8.79	9.27	9.75	10.65	12.47	13.50	
1914	8.04	8.53	9.02	9.52	10.01	11.05	13.01	14.04	
1913	8.28	8.82	9.27	9.77	10.27	11.47	13.55	14.58	
1912	8.53	9.03	9.52	10.00	10.60	11.96	14.09	15.12	
1911	8.80	9.25	9.75	10.23	10.93	12.45	14.63	15.66	
1910	9.07	9.48	9.98	10.48	11.32	13.45	15.17	16.20	
1909	9.35	9.78	10.24	10.75	11.72	13.45	15.70	16.73	
1908	9.57	9.98	10.51	11.03	12.13	13.96	16.23	17.26	
17th	9.80	10.25	10.75	11.36	12.60	14.46	16.87	17.90	
18th	10.05	10.49	11.01	11.71	13.08	14.97	17.50	18.53	
19th	10.31	10.75	11.28	12.10	13.56	15.47	18.14	19.17	
20th	10.58	11.03	11.57	12.51	14.05	15.97	18.76	19.79	

AGE 65 LIFE									
1923	6.01	6.32	6.83	7.52	8.06	8.77	9.72	10.75	11.78
1922	6.15	6.49	7.04	7.71	8.33	9.07	10.26	11.29	12.32
1921	6.29	6.66	7.26	7.91	8.57	9.39	10.82	11.85	12.88
1920	6.44	6.84	7.49	8.13	8.83	9.72	11.45	12.48	13.51
1919	6.59	7.03	7.73	8.35	9.10	10.08	12.10	13.13	14.16
1918	6.76	7.22	7.97	8.59	9.38	10.45	12.77	13.80	14.83
1917	6.92	7.42	8.15	8.83	9.64	10.88	13.52	14.55	15.58
1916	7.09	7.62	8.33	9.05	9.91	11.33	14.27	15.30	16.33
1915	7.27	7.84	8.53	9.27	10.19	11.85	15.03	16.06	17.09
1914	7.46	8.05	8.73	9.52	10.50	12.38	15.81	16.84	17.87
1913	7.65	8.29	8.95	9.77	10.81	12.92	16.58	17.61	18.64
1912	7.84	8.48	9.17	10.00	11.19	13.53	17.37	18.40	19.43
1911	8.05	8.63	9.37	10.23	11.57	14.15	18.15	19.18	20.21
1910	8.27	8.81	9.57	10.48	12.02	14.77	18.93	19.96	20.99
1909	8.48	9.00	9.80	10.75	12.47	15.40	19.70	20.73	21.76
1908	8.64	9.20	10.03	11.03	12.94	16.04	19.83	20.86	21.89
17th	8.80	9.41	10.23	11.33	13.46	16.67	15.11	16.14	17.17
18th	8.98	9.59	10.45	11.71	14.00	17.31	15.39	16.42	17.45
19th	9.16	9.78	10.68	12.10	14.53	17.95	15.67	16.70	17.73
20th	9.35	9.99	10.92	12.51	15.08	18.58	15.95	17.00	18.03

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

15 YEAR ENDOWMENT									
Year Issued	21	25	30	35	40	45	50	55	
1923	8.36	8.77	9.13	9.51	9.80	10.15	10.44	11.02	
1922	9.09	9.50	9.86	10.23	10.53	10.77	11.15	21.49	
1921	9.84	10.26	10.61	10.95	11.20	11.42	11.88	13.38	
1920	10.62	11.03	11.39	11.67	11.90	12.11	12.50	14.2	
1919	11.43	11.84	12.20	12.42	12.63	12.84	13.54	15.17	
1918	12.26	12.67	13.02	13.21	13.40	13.60	14.30	16.08	
1917	13.12	13.53	13.88	14.02	14.18	14.44	15.33	16.99	
1916	14.01	14.41	14.76	14.84	15.00	15.31	16.28	17.91	
1915	14.93	15.33	15.58	15.70	15.86	16.25	17.24	18.81	
1914	15.88	16.27	16.44	16.61	16.77	17.22	18.22	19.78	
1913	16.86	17.24	17.39	17.56	17.73	18.22	19.20	20.62	
1912	17.87	18.21	18.38	18.54	18.75	19.20	20.18	21.5	
1911	18.91	19.23	19.40	19.57	19.82	20.53	21.17	22.46	
1910	19.98	20.29	20.46	20.62	20.94	21.43	22.16	23.28	
1909	21.09	21.40	21.58	21.80	22.10	22.53	23.14	24.02	

25 YEAR ENDOWMENT									
Year Issued	21	25	30	35	40	45	50	55	
1923	7.01	7.22	7.52	8.16	8.49	8.75	9.14	10.48	
1922	7.38	7.90	7.97	8.42	8.74	9.04	9.54	11.10	
1921	7.76	7.99	8.37	8.75	9.06	9.35	9.96	11.72	
1920	8.16	8.38	8.79	9.11	9.40	9.68	10.45	12.35	
1919	8.57	8.80	9.21	9.47	9.76	10.04	10.95	12.99	
1918	8.99	9.23	9.65	9.89	10.13	10.40	11.46	13.68	
1917	9.43	9.67	10.03	10.24	10.48	10.76	12.05	14.27	
1916	9.88	10.13	10.43	10.65	10.85	11.21	12.65	14.91	
1915	10.35	10.60	10.85	11.05	11.24	11.79	13.25	15.54	
1914	10.83	11.04	11.29	11.48	11.66	12.31	13.85	16.17	
1913	11.33	11.54	11.75	11.92	12.09	12.85	14.47	16.80	
1912	11.85	12.06	12.23	12.35	12.54	13.45	15.09	17.54	
1911	12.38	12.54	12.70	12.81	13.10	14.00	15.70	18.2	
1910	12.93	13.05	13.19	13.29	13.67	14.68	16.31	19.0	
1909	13.50	13.58	13.71	13.81	14.28	15.31	16.91	19.74	
1908	14.04	14.13	14.25	14.34	14.85	15.93	17.52	20.4	
1907	14.61	14.71	14.80	14.97	15.50	16.57	18.20	21.10	
1906	15.20	15.29	15.37	15.53	16.17	17.20	18.87	21.78	
1905	15.82	15.89	15.96	16.21	16.84	17.83	19.52	22.2	
1904	16.46	16.52	16.62	16.87	17.52	18.45	20.13	22.7	

30 YEAR ENDOWMENT									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.64	6.87	7.24	7.7	8.09	8.4	8.92		
1922	6.93	7.16	7.54	8.02	8.3	8.72	9.29		
1921	7.22	7.46	7.85	8.27	8.61	8.97	9.65		
1920	7.53	7.77	8.19	8.53	8.87	9.27	10.09		
1919	7.84	8.10	8.53	8.82	9.15	9.51	10.54		
1918	8.17	8.43	8.88	9.13	9.44	9.80	10.96		
1917	8.51	8.78	9.17	9.44	9.71	10.14	11.52		
1916	8.86	9.13	9.46	9.73	9.98	10.52	12.0		
1915	9.22	9.51	9.77	10.03	10.28	10.95	12.62		
1914	9.59	9.88	10.11	10.37	10.59	11.39	13.17		
1913	9.98	10.27	10.4	10.68	10.91	11.84	13.72		
1912	10.38	10.62	10.82	11.00	11.30	12.34	14.28		
1911	10.79	10.98	11.17	11.33	11.65	12.88	14.82		
1910	11.22	11.39	11.55	11.65	12.15	13.41	15.3		
1909	11.66	11.75	11.91	12.05	12.61	13.95	15.92		
1908	12.03	12.17	12.31	12.44	13.04	14.46	16.4		
1907	12.43	12.60	12.70	12.88	13.62	15.02	17.12		
1906	12.92	13.02	13.11	13.34	14.17	15.57	17.7		
1905	13.37	13.47	13.54	13.85	14.72	16.11	18.40		
1904	13.85	13.93	14.00	14.37	15.27	16.64	19.0		

35 YEAR ENDOWMENT									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.39	6.62	7.01	7.56	7.92	8.35			
1922	6.62	6.86	7.26	7.76	8.16	8.59			
1921	6.86	7.11	7.53	7.97	8.37	8.77			
1920	7.10	7.36	7.80	8.19	8.58	9.09			
1919	7.35	7.62	8.08	8.43	8.82	9.25			
1918	7.62	7.90	8.37	8.67	9.06	9.50			
1917	7.89	8.18	8.60	8.93	9.28	9.82			
1916	8.17	8.47	8.84	9.16	9.50	10.14			
1915	8.46	8.77	9.09	9.39	9.74	10.54			
1914	8.76	9.08	9.35	9.65	9.99	10.94			
1913	9.07	9.40	9.62	9.91	10.25	11.34			
1912	9.39	9.67	9.91	10.15	10.58	11.82			
1911	9.72	9.94	10.17	10.41	10.91	12.30			
1910	10.08	10.23	10.45	10.67	11.30	12.79			
1909	10.41	10.54	10.74	10.96	11.70	13.28			
1908	10.72	10.86	11.05	11.25	12.10	13.77			
1907	11.04	11.19	11.33	11.60	12.57	14.27			
1906	11.38	11.51	11.64	11.96	13.04	14.77			
1905	11.72	11.84	11.96	12.38	13.52	15.25			
1904	12.09	12.19	12.30	12.81	14.01	15.74			

40 YEAR ENDOWMENT									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.22	6.46	6.87	7.44	7.83				
1922	6.41	6.66	7.09	7.62	8.05				
1921	6.61	6.87	7.32	7.79	8.24				
1920	6.81	7.08	7.56	7.99	8.43				
1919	7.02	7.31	7.81	8.19	8.65				
1918	7.23	7.54	8.03	8.41	8.87				
1917	7.46	7.77	8.25	8.63	9.06				
1916	7.69	8.02	8.44	8.82	9.25				
1915	7.93	8.28	8.65	9.02	9.46				
1914	8.18	8.54	8.87	9.24	9.69				
1913	8.44	8.81	9.10	9.47	9.92				
1912	8.70	9.03	9.34	9.66	10.21				
1911	8.98	9.24	9.55	9.87	10.50				
1910	9.27	9.48	9.77	10.09	10.86				
1909	9.56	9.72	10.01	10.32	11.22				
1908	9.80	9.98	10.25	10.56	11.59				
1907	10.05	10.25	10.48	10.86	12.03				
1906	10.31	10.49	10.71	11.17	12.47				
1905	10.59	10.75	10.96	11.53	12.91				
1904	10.88	11.02	11.23	11.90	13.36				

ENDOWMENT AT AGE 65									
Year Issued	21	25	30	35	40	45	50	55	
1923	6.13	6.46	7.01	7.77	8.40	9.24	10.43	13.46	
1922	6.2	6.66	7.26	8.02	8.74	9.65	11.15	14.74	
1921	6.4	6.87	7.53	8.27	9.06	10.07	11.88	16.05	
1920	6.65	7.08	7.80	8.55	9.40	10.53	12.70	17.37	
1919	6.8	7.31	8.08	8.83	9.76	11.01	13.54	18.70	
1918	7.01	7.54	8.37	9.13	10.13	11.51	14.39	20.05	
1917	7.22	7.77	8.60	9.44	10.48	12.09	15.33	21.40	
1916	7.42	8.02	8.84	9.73	10.85	12.68	16.28	22.75	
1915	7.64	8.28	9.01	10.03	11.27	13.34	17.24	24.11	
1914	7.86	8.54	9.35	10.35	11.66	14.02	18.22	25.46	
1913	8.08	8.81	9.62	10.68	12.04	14.72	19.20		
1912	8.32	9.03	9.91	11.00	12.59	15.48	20.18		
1911	8.57	9.24	10.17	11.33	13.16	16.25	21.17		
1910	8.82	9.48	10.45	11.68	13.67	17.03	22.16		
1909	9.08	9.72	10.74	12.05	14.25	17.82	23.14		
1908	9.28	9.98	11.05	12.44	14.85	18.61			
1907	9.49	10.25	11.33	12.88	15.50	19.41			
1906	9.72	10.49	11.64	13.34	16.17	20.22			
1905	9.95	10.75	11.90	13.85	16.84	21.02			
1904	10.20	11.02	12.30	14.37	17.52	21.81			

5 YEAR TERM									
Year Issued	21	25	30	35	40	45	50	55	
1923	2.75	2.75	2.75	2.75	2.75	2.88	3.32	4.40	
1922	2.76	2.76	2.76	2.76	2.76	2.89	3.34	4.58	
1921	2.76	2.76	2.76	2.76	2.76	2.90	3.36	4.75	
1920	2.76	2.76	2.76	2.76	2.76	2.90	3.36	4.92	
1919	2.76	2.76	2.76	2.76	2.76	2.90	3.41	5.08	

DIVIDENDS ON FULL PAID-UP LIFE POLICIES

(According to Attained Age in 1924.)

3% Reserve.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	8.89	30	10.40	53	11.97	67	15.11
26	8.99	40	10.50	54	12.15	68	15.39
27	9.08	41	10.61	55	12.34	69	15.67
28	9.18	42	10.73	56	12.53	70	15.95
29	9.28	43	10.82	57	12.75	71	16.23
30	9.39	44	10.92	58	12.98	72	16.50
31	9.50	45	11.03	59	13.21	73	16.77
32	9.62	46	11.14	60	13.44	74	17.03
33	9.73	47	11.24	61	13.65	75	17.27
34	9.86	48	11.34	62	13.91	76	17.51
35	9.99	49	11.44	63	14.14	77	17.74
36	10.12	50	11.55	64	14.37	78	17.97
37	10.21	51	11.66	65	14.60	79	18.20
38	10.30	52	11.82	66	14.83	80	18.42

NORTHWESTERN NAT'L LIFE INS. CO., Minneapolis

Accelerative Option. — Cash value of dividend additions or accumulations may be applied to pay up policy or mature as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed by payment of difference in premiums at 6% per annum. Practice to change to lower premium plan.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning immediately after proof of disability having existed 60 days, and continuing during disability to maturity; no reduction in insurance. Limit, \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ †, withdrawable any time; (d) purchase participating paid-up additions, increasing values; (e) applied on accelerated endowment plan to convert policy into an endowment payable at a gradually diminishing age, or into a fully participating paid-up policy. (a) is automatic option. Post-mortem dividend paid for fractional year.

Double Indemnity. — For varying extra premium, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, war service, state of war or insurrection, submarine or aeronautic operations, physical or mental infirmity, illness or disease, poisoning or bacterial infection other than as result of injury. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest

Incontestable. — After one year, except for non-payment of premium if living, otherwise after two years.

Limits. — Ages, 15-65, except Term, 20-55. \$100,000; reinsures over \$25,000; to age 50; accepts reinsurance; minimum policy, \$1,000 except endowments \$500.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred 60 days (except to pay premium). Deposit of policy not required.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Participating. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — After three premiums. Interest 6%. May be made automatic

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-30 years) and Continuous (5-10-15-20 years certain). Installments payable annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned †. Unless otherwise specified, Trust Fund and Commutable Values may be withdrawn by beneficiary, provided that no commutation under Continuous Installment option unless good health shown satisfactorily.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, Life \$5,000; Endowments, \$10,000. Disability granted to self-supporting women. Double indemnity granted.

†Present interest rate, 5%.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age at Issue	Limited Pay. Life				Endowments				Endowment Annuity	10 Year Term	Whole Life Monthly Inc.		20 Pay. Life Monthly Inc.	
	Whole Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year			\$10 for 240 mos.	\$10 cont. 240 mos. cert.	\$10 for 240 mos.	\$10 cont. 240 mos. cert.
5	\$16.74	\$39.29	\$29.57	\$24.82	\$101.83	\$65.16	\$47.26	\$30.23	\$15.25	.....	\$29.55	.....	\$43.81	.....
6	17.03	39.84	29.98	25.18	101.88	65.21	47.31	30.31	15.64	.....	30.06	.....	44.44	.....
7	17.35	40.41	30.40	25.53	101.93	65.27	47.38	30.39	16.04	.....	30.62	.....	45.06	.....
8	17.68	41.00	30.86	25.91	102.00	65.35	47.46	30.49	16.47	.....	31.21	.....	45.74	.....
9	18.02	41.62	31.34	26.31	102.06	65.42	47.54	30.59	16.92	.....	31.81	.....	46.44	.....
10	18.39	42.25	31.81	26.72	102.14	65.50	47.63	30.70	17.40	\$12.03	32.46	\$38.86	47.16	\$55.91
11	18.77	42.92	32.31	27.15	102.21	65.57	47.71	30.82	17.91	12.04	33.14	39.44	47.92	56.47
12	19.16	43.60	32.84	27.58	102.28	65.66	47.81	30.94	18.46	12.06	33.82	39.99	48.68	57.02
13	19.59	44.32	33.33	28.04	102.37	65.75	47.92	31.07	19.04	12.08	34.58	40.62	49.50	57.60
14	20.03	45.06	33.94	28.53	102.45	65.85	48.02	31.22	19.66	12.11	35.36	41.27	50.36	58.26
15	20.48	45.86	34.52	29.02	102.53	65.93	48.12	31.37	20.31	12.15	36.16	41.97	51.22	58.89
16	20.97	46.62	35.13	29.54	102.63	66.05	48.25	31.55	21.01	12.19	37.02	42.70	52.14	59.59
17	21.48	47.44	35.75	30.07	102.73	66.16	48.38	31.73	21.75	12.24	37.92	43.47	53.08	60.30
18	22.01	48.29	36.41	30.64	102.85	66.29	48.52	31.94	22.55	12.30	38.86	44.26	54.08	61.10
19	22.58	49.18	37.09	31.22	102.96	66.42	48.67	32.16	23.41	12.37	39.86	45.13	55.10	61.88
20	23.18	50.11	37.81	31.83	103.09	66.57	48.85	32.40	24.32	12.46	40.92	46.06	56.18	62.72
21	23.81	51.07	38.54	32.47	103.22	66.72	49.03	32.68	25.31	12.56	42.02	47.03	57.32	63.65
22	24.47	52.07	39.30	33.13	103.37	66.88	49.23	32.97	26.38	12.67	43.20	48.08	58.48	64.58
23	25.16	53.09	40.10	33.81	103.51	67.05	49.42	33.29	27.53	12.79	44.42	49.11	59.68	65.55
24	25.90	54.16	40.93	34.53	103.68	67.25	49.67	33.65	28.76	12.94	45.72	50.31	60.96	66.62
25	26.69	55.29	41.80	35.30	103.86	67.47	49.93	34.05	30.11	13.10	47.12	51.56	62.30	67.72
26	27.51	56.44	42.69	36.09	104.06	67.69	50.20	34.47	31.57	13.40	48.56	52.87	63.70	68.89
27	28.37	57.64	43.63	36.91	104.26	67.94	50.51	34.95	33.16	13.72	50.08	54.23	65.16	70.13
28	29.30	58.89	44.62	37.78	104.49	68.22	50.85	35.48	34.91	14.08	51.72	55.74	66.68	71.45
29	30.29	60.19	45.64	38.69	104.74	68.52	51.23	36.06	36.82	14.48	53.46	57.33	68.30	72.84
30	31.32	61.54	46.71	39.65	105.01	68.85	51.65	36.70	38.94	14.94	55.28	59.05	69.98	74.30
31	32.42	62.93	47.83	40.66	105.30	69.22	52.10	37.40	41.28	15.44	57.22	60.81	71.76	75.88
32	33.59	64.40	49.01	41.73	105.64	69.64	52.62	38.19	43.88	16.03	59.30	62.76	73.66	77.57
33	34.83	65.92	50.23	42.85	105.99	70.08	53.18	39.04	46.78	16.69	61.48	64.78	75.64	79.34
34	36.17	67.51	51.53	44.05	106.40	70.60	53.82	40.00	50.07	17.43	63.84	67.01	77.76	81.28
35	37.57	69.16	52.88	45.30	106.84	71.15	54.51	41.03	53.78	18.27	66.32	69.34	79.96	83.27
36	39.07	70.89	54.32	46.62	107.34	71.77	55.28	.....	58.00	19.22	68.96	71.82	82.28	85.41
37	40.67	72.69	55.82	48.04	107.90	72.48	56.15	.....	62.90	20.30	71.78	74.51	84.80	87.74
38	42.37	74.57	57.40	49.55	108.51	73.25	57.10	.....	68.57	21.49	74.78	77.36	87.46	90.22
39	44.19	76.53	59.07	51.15	109.19	74.10	58.16	.....	75.28	22.83	78.00	80.45	90.28	92.87
40	46.14	78.58	60.84	52.84	109.95	75.05	59.33	.....	83.31	24.32	81.44	83.74	93.26	95.66
41	48.20	80.72	62.69	54.65	110.78	76.09	60.62	.....	.....	.....	85.08	87.22	96.46	98.70
42	50.39	82.95	64.65	56.58	111.70	77.23	62.03	.....	.....	.....	88.94	90.95	99.86	101.92
43	52.75	85.29	66.73	58.63	112.72	78.52	63.60	.....	.....	.....	93.10	94.96	103.48	105.38
44	55.26	87.72	68.92	60.84	113.84	79.92	65.32	.....	.....	.....	97.54	99.24	107.38	109.13
45	57.93	90.28	71.25	63.19	115.07	81.46	67.22	.....	.....	.....	102.26	103.81	111.54	113.10
46	60.78	92.96	73.73	.....	116.43	83.17	.....	.....	.....	.....	107.28	108.68	.....	117.39
47	63.84	95.76	76.36	.....	117.92	85.05	.....	.....	.....	.....	112.68	113.92	.....	121.99
48	67.08	98.70	79.16	.....	119.57	87.12	.....	.....	.....	.....	118.40	119.51	.....	126.98
49	70.58	101.80	82.15	.....	121.39	89.41	.....	.....	.....	.....	124.58	125.54	.....	132.32
50	74.31	105.09	85.35	.....	123.40	91.93	.....	.....	.....	.....	131.16	131.99	.....	138.14

At age 60, \$50 payable annually, 20 yrs. certain.

Convertible and Renewable.

NOTE.—Above rates adopted July, 1906, except 10 year Term, Endowment Annuity and Disability Clause rates, adopted July, 1912. Semi-annual rates, add 4% and divide by 2; quarterly, add 6% and divide by 4.

*Beneficiary same age as insured.

PARTICIPATING RATES PER \$1,000 (With Waiver of Premium and Income Disability Benefit.)

(American 3½% Reserve.) (Adopted Feb. 15, 1923.)

Whole Life	LIMITED PAY. LIFE				ENDOWMENTS		Age	ENDOWMENTS		End. at Age 70	20 Pay. End. at Age 60	20 Pay. End. at Age 65
	10 Pay.	15 Pay.	17 Pay.	20 Pay.	10 Year	15 Year		20 Year	30 Year			
\$17.76	\$41.66	\$31.32	\$28.93	\$26.26	102.19	\$65.57	15	\$47.71	\$30.79	\$18.86	\$29.95	\$28.54
18.10	42.28	31.75	29.37	26.66	102.27	65.64	16	47.79	30.90	19.24	30.51	29.00
18.45	42.90	32.23	29.77	27.05	102.32	65.71	17	47.87	30.99	19.64	31.06	29.50
18.82	43.54	32.73	30.21	27.45	102.39	65.81	18	47.96	31.13	20.03	31.64	30.02
19.18	44.21	33.25	30.70	27.89	102.48	65.88	19	48.08	31.27	20.53	32.25	30.57
19.60	44.88	33.75	31.19	28.32	102.56	65.99	20	48.19	31.41	21.01	32.90	31.12
20.03	45.61	34.30	31.67	28.80	102.65	66.08	21	48.28	31.57	21.52	33.53	31.69
20.45	46.33	34.87	32.19	29.26	102.73	66.19	22	48.43	31.73	22.05	34.24	32.31
20.92	47.11	35.43	32.73	29.74	102.83	66.30	23	48.55	31.89	22.61	34.95	32.92
21.41	47.89	36.03	33.27	30.27	102.92	66.41	24	48.67	32.10	23.19	35.70	33.58
21.90	48.72	36.64	33.86	30.79	103.00	66.51	25	48.81	32.29	23.79	36.47	34.25
22.43	49.52	37.28	34.44	31.34	103.13	66.66	26	48.98	32.54	24.45	37.27	34.95
22.98	50.39	37.93	35.06	31.90	103.27	66.79	27	49.13	32.77	25.13	38.09	35.69
23.56	51.29	38.62	35.69	32.49	103.40	66.96	28	49.29	33.04	25.85	38.97	36.45
24.18	52.20	39.34	36.38	33.11	103.52	67.10	29	49.49	33.32	26.60	39.88	37.25
24.86	53.19	40.10	37.08	33.74	103.68	67.29	30	49.71	33.64	27.44	40.84	38.08
25.54	54.17	40.85	37.81	34.43	103.84	67.46	31	49.93	34.02	28.30	41.83	38.93
26.25	55.21	41.65	38.56	35.12	104.00	67.67	32	50.19	34.41	29.22	42.88	39.84
27.01	56.27	42.49	39.34	35.82	104.16	67.87	33	50.43	34.83	30.19	43.95	40.81
27.82	57.39	43.36	40.13	36.59	104.36	68.12	34	50.74	35.29	31.22	45.10	41.78
28.68	58.56	44.25	40.97	37.39	104.59	68.38	35	51.08	35.79	32.32	46.31	42.83
29.59	59.74	45.19	41.86	38.23	104.82	68.67	36	51.42	36.31	33.49	47.58	43.91
30.52	60.98	46.17	42.78	39.09	105.08	68.99	37	51.83	36.89	34.73	48.91	45.05
31.54	62.26	47.19	43.73	39.99	105.35	69.34	38	52.26	37.54	36.06	50.30	46.26
32.63	63.60	48.26	44.75	40.96	105.67	69.72	39	52.74	38.25	37.47	51.75	47.53
33.76	65.00	49.36	45.81	41.98	106.00	70.12	40	53.30	39.01	39.01	53.26	48.87
34.96	66.40	50.52	46.94	43.10	106.35	70.61	41	53.95	39.84	40.65	54.83	50.27
36.25	67.90	51.75	48.12	44.30	106.76	71.14	42	54.64	40.77	42.41	56.46	51.73
37.60	69.45	52.99	49.36	45.55	107.22	71.71	43	55.42	41.74	44.34	58.16	53.25
39.09	71.06	54.35	50.70	46.90	107.71	72.35	44	56.25	42.84	46.39	60.00	54.83
40.62	72.74	55.73	52.19	48.32	108.25	73.06	45	57.14	44.03	48.62	61.90	56.46
42.29	74.48	57.37	53.77	49.81	108.87	73.97	46	58.13	45.31	50.99	63.95	58.16
44.05	76.31	59.07	55.41	51.41	109.59	74.97	47	59.22	46.69	53.54	66.16	59.93
45.92	78.18	60.85	57.13	53.09	110.33	76.23	48	60.39	48.16	56.26	68.53	61.78
47.95	80.16	62.76	58.99	54.91	111.19	77.18	49	61.67	49.71	58.99	71.07	63.70
50.10	82.20	64.76	60.94	56.81	112.17	78.44	50	63.11	51.34	61.83	73.83	65.69
52.40	84.66	66.88	63.01	58.87	113.47	79.81	51	64.66	53.06	64.73	76.75	67.75
54.86	87.22	69.12	65.22	61.08	114.86	81.28	52	66.30	54.84	67.75	79.83	69.88
57.52	89.94	71.53	67.56	63.42	116.38	82.93	53	68.24	56.69	70.30	83.07	72.08
60.36	92.77	74.06	70.07	65.98	117.99	84.71	54	70.30	58.69	72.61	86.47	74.45
63.41	95.77	76.78	72.76	68.69	119.75	86.68	55	72.61	60.84		89.99	76.98

EXTRA ANNUAL PREMIUMS PER \$1,000 FOR GENERAL ACCIDENT DOUBLE INDEMNITY.

Age	Whole Life, 10, 15, 20, 30 Yr. End. End. 60, 65, 70	10 Pay. Life	15 Pay. Life	17 Pay. Life	20 Pay. Life, 20 Pay. End. at 60 and 65	Age	Whole Life, 10, 15, 20, 30 Yr. End. End. 60, 65, 70	10 Pay. Life	15 Pay. Life	17 Pay. Life	20 Pay. Life, 20 Pay. End. at 60 and 65
16	\$1.40	\$3.44	\$2.48	\$2.28	\$2.08	31	\$1.40	\$2.84	\$2.08	\$1.92	\$1.76
17	1.40	3.40	2.44	2.24	2.04	32	1.40	2.80	2.04	1.88	1.72
18	1.40	3.36	2.44	2.24	2.04	33	1.40	2.76	2.00	1.84	1.68
19	1.40	3.32	2.40	2.20	2.00	34	1.40	2.72	1.96	1.80	1.64
20	1.40	3.28	2.40	2.20	2.00	35	1.40	2.68	1.92	1.76	1.60
21	1.40	3.24	2.36	2.16	1.96	36	1.40	2.60	1.88	1.72	1.56
22	1.40	3.20	2.36	2.16	1.96	37	1.40	2.52	1.84	1.68	1.52
23	1.40	3.16	2.32	2.12	1.92	38	1.40	2.44	1.80	1.64	1.48
24	1.40	3.12	2.32	2.10	1.92	39	1.40	2.36	1.76	1.60	1.44
25	1.40	3.08	2.28	2.08	1.88	40	1.40	2.28	1.72	1.56	1.40
26	1.40	3.04	2.24	2.08	1.88	41	1.40	2.20	1.68	1.52	1.40
27	1.40	3.00	2.24	2.04	1.84	42	1.40	2.12	1.64	1.48	1.40
28	1.40	2.96	2.20	2.04	1.84	43	1.40	2.04	1.56	1.40	1.40
29	1.40	2.92	2.16	2.00	1.80	44	1.40	1.96	1.48	1.40	1.40
30	1.40	2.88	2.12	1.96	1.80	45	1.40	1.88	1.40	1.40	1.40
						46	1.40	1.80	1.40	1.40	1.40
						47	1.40	1.72	1.40	1.40	1.40
						48	1.40	1.64	1.40	1.40	1.40
						49	1.40	1.52	1.40	1.40	1.40
						50	1.40	1.40	1.40	1.40	1.40
						51	1.40	1.40	1.40	1.40	1.40

Cash, Loan, Paid-Up and Extended Insurance Values.

End of 5 Years																End of 10 Years																End of 15 Years																End of 20 Years															
				Pd. Up				Ext. Ins.				Cash or Loan				Pd. Up				Ext. Ins.				Cash or Loan				Pd. Up				Ext. Ins.				Cash or Loan				Pd. Up				Ext. Ins.				Cash or Loan															
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160	165	170	175	180	185	190	195	200																							
1	5	10	15	20	25	30	35	40	45	50	55																																																				

(This schedule applies to first six months; last six not determined.)

1924 DIVIDEND SCHEDULE. (First Six Months.)

Age at Issue	10 PAYMENT LIFE							
	21	25	30	35	40	45	50	55
Prem	\$2.92	\$4.86	\$5.11	\$5.29	\$1.54	\$6.15	\$7.58	\$9.28
1923	4.87	5.02	5.23	5.50	5.80	6.23	6.79	7.50
1922	5.26	5.43	5.69	5.99	6.37	6.84	7.48	8.28
1921	5.64	5.85	6.15	6.52	6.94	7.51	8.21	9.05
1920	6.04	6.30	6.62	7.07	7.56	8.18	8.96	9.83
1919	6.48	6.76	7.16	7.62	8.20	8.90	9.73	10.73
1918	6.93	7.24	7.67	8.22	8.85	9.62	10.53	11.62
1917	7.38	7.73	8.22	8.84	9.55	10.38	11.40	12.53
1916	7.88	8.25	8.81	9.47	10.26	11.10	12.28	13.51
1915	8.38	8.81	9.41	10.14	11.00	12.02	13.19	14.53
1914	8.89	9.33	10.04	10.84	11.78	12.89	14.16	15.61

Age at Issue	30 YEAR ENDOWMENT							
	21	25	30	35	40	45	50	
Prem	\$30.82	\$31.37	\$32.40	\$34.05	\$36.70	\$41.03		
1923	4.43	4.45	4.51	4.77	4.98	5.31		
1922	4.66	4.69	4.75	5.00	5.25	5.61		
1921	4.90	4.93	5.00	5.25	5.50	5.89		
1920	5.14	5.17	5.25	5.51	5.79	6.17		
1919	5.40	5.43	5.51	5.78	6.06	6.48		
1918	5.65	5.68	5.77	6.04	6.34	6.79		
1917	5.95	5.99	6.08	6.32	6.65	7.10		
1916	6.23	6.27	6.37	6.64	6.96	7.43		
1915	6.53	6.57	6.67	6.95	7.28	7.77		
1914	6.84	6.89	7.00	7.27	7.60	8.12		
1913	7.18	7.22	7.33	7.58	7.94	8.44		
1912	7.52	7.57	7.65	7.93	8.30	8.80		
1911	7.86	7.91	8.02	8.30	8.64	9.16		
1910	8.23	8.28	8.39	8.66	9.02	9.54		
1909	8.62	8.67	8.79	9.02	9.38	9.90		
1908	9.01	9.05	9.18	9.44	9.77	10.30		
1907	9.43	9.48	9.60	9.84	10.19	10.68		
1906	9.87	9.92	10.04	10.27	10.58	11.09		
1905	10.32	10.37	10.48	10.69	11.03	11.49		
1904	10.79	10.84	10.96	11.15	11.48	11.91		

15 PAYMENT LIFE								
Prem	\$32.31	\$34.52	\$37.81	\$41.80	\$46.71	\$52.88	\$60.84	\$71.25
1923	4.43	4.55	4.72	4.96	5.23	5.59	6.09	6.78
1922	4.69	4.80	5.02	5.29	5.61	6.02	6.59	7.30
1921	4.94	5.11	5.33	5.64	5.99	6.46	7.08	7.84
1920	5.22	5.39	5.66	6.02	6.39	6.93	7.56	8.40
1919	5.49	5.69	6.00	6.38	6.83	7.39	8.09	8.95
1918	5.77	6.01	6.35	6.77	7.27	7.88	8.64	9.54
1917	6.08	6.33	6.73	7.18	7.74	8.40	9.19	10.13
1916	6.40	6.67	7.10	7.61	8.21	8.93	9.75	10.74
1915	6.72	7.03	7.48	8.05	8.70	9.46	10.34	11.38
1914	7.07	7.40	7.91	8.53	9.19	10.04	10.98	12.04
1913	7.42	7.80	8.33	8.99	9.73	10.61	11.59	12.73
1912	7.79	8.20	8.78	9.48	10.29	11.22	12.26	13.43
1911	8.17	8.56	9.24	10.00	10.86	11.84	12.96	14.19
1910	8.58	9.06	9.74	10.54	11.46	12.52	13.68	14.98
1909	8.99	9.50	10.25	11.11	12.08	13.21	14.44	15.84

10 YEAR ENDOWMENT								
Prem	\$10221	\$10253	\$10309	\$10335	\$10501	\$10684	\$10995	\$11507
1923	8.09	8.11	8.11	8.12	8.18	8.28	8.43	8.85
1922	9.15	9.15	9.17	9.18	9.24	9.33	9.56	9.92
1921	10.29	10.28	10.29	10.30	10.35	10.46	10.65	11.00
1920	11.43	11.43	11.44	11.45	11.51	11.63	11.82	12.17
1919	12.63	12.63	12.64	12.65	12.74	12.83	13.02	13.36
1918	13.89	13.89	13.90	13.92	13.98	14.10	14.29	14.63
1917	15.21	15.21	15.22	15.25	15.32	15.41	15.60	15.95
1916	16.57	16.57	16.59	16.62	16.69	16.82	17.02	17.35
1915	18.01	18.01	18.04	18.07	18.16	18.27	18.48	18.83
1914	19.50	19.51	19.54	19.53	19.67	19.80	20.04	20.44

15 YEAR ENDOWMENT								
Prem	\$65.57	\$65.93	\$66.57	\$67.47	\$68.83	\$71.15	\$75.05	\$81.46
1923	6.24	6.26	6.29	6.34	6.42	6.60	6.88	7.34
1922	6.88	6.90	6.93	6.98	7.03	7.22	7.53	7.98
1921	7.54	7.56	7.58	7.65	7.73	7.89	8.18	8.63
1920	8.22	8.23	8.26	8.33	8.41	8.53	8.88	9.33
1919	8.96	8.98	9.00	9.03	9.14	9.30	9.60	10.04
1918	9.69	9.70	9.74	9.79	9.88	10.04	10.35	10.77
1917	10.47	10.49	10.52	10.57	10.69	10.85	11.11	11.54
1916	11.29	11.31	11.34	11.40	11.48	11.64	11.90	12.33
1915	12.13	12.15	12.18	12.23	12.34	12.50	12.75	13.17
1914	13.01	13.03	13.06	13.14	13.22	13.37	13.65	14.03

10 YEAR TERM								
Prem	\$12.04	\$12.15	\$12.46	\$13.10	\$14.94	\$18.27	\$24.32	\$34.54
1923	3.15	3.12	3.07	3.06	3.17	3.39	3.78	4.43
1922	3.15	3.11	3.07	3.07	3.19	3.42	3.83	4.50
1921	3.14	3.11	3.08	3.08	3.20	3.45	3.88	4.58
1920	3.14	3.11	3.08	3.08	3.21	3.46	3.92	4.63
1919	3.14	3.12	3.09	3.09	3.22	3.48	3.92	4.66

ENDOWMENT ANNUITY

Prem	\$17.91	\$20.31	\$24.32	\$30.11	\$38.94	\$53.78	\$83.30	
1923	3.14	3.25	3.37	3.68	4.19	4.96	6.40	
1922	3.24	3.38	3.53	3.94	4.53	5.44	7.22	
1921	3.35	3.52	3.71	4.17	4.84	5.95	8.01	
1920	3.49	3.66	3.90	4.42	5.21	6.47	8.91	
1919	3.58	3.80	4.12	4.70	5.57	7.03	9.81	
1918	3.72	3.97	4.30	4.97	5.97	7.58	10.81	
1917	3.86	4.12	4.53	5.26	6.37	8.16	11.81	
1916	3.99	4.30	4.75	5.55	6.78	8.81	12.86	
1915	4.12	4.47	4.99	5.87	7.21	9.44	14.04	
1914	4.28	4.64	5.24	6.18	7.64	10.12	15.25	
1913	4.42	4.83	5.48	6.53	8.12	10.82		
1912	4.60	5.04	5.74	6.88	8.60	11.57		
1911	4.76	5.25	6.01	7.23	9.10	12.36		
1910	4.94	5.46	6.31	7.62	9.64	13.19		
1909	5.12	5.68	6.60	8.01	10.19	14.08		

DIVIDENDS ON PAID-UP LIFE POLICIES
(According to Attained Ages.)

Age	Div.	Age	Div.	Age	Div.	Age	Div.
20	6.03	35	7.09	50	8.80	65	
21	6.10	36	7.17	51	8.92	66	
22	6.16	37	7.27	52	9.07	67	
23	6.20	38	7.36	53	9.21	68	
24	6.27	39	7.46	54	9.35	69	
25	6.31	40	7.57	55	9.50	70	
26	6.39	41	7.68	56	9.64	71	
27	6.46	42	7.79	57	9.80	72	
28	6.52	43	7.89	58	9.94	73	
29	6.61	44	8.02	59	10.11	74	
30	6.67	45	8.15	60	10.27	75	
31	6.75	46	8.27	61	10.41	76	
32	6.82	47	8.38	62	10.58	77	
33	6.92	48	8.51	63	10.72	78	
34	7.00	49	8.66	64	10.89	79	

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45

PARTICIPATING

17 Pay. Life.....	\$31.91	\$38.70	\$49.22
End. Age 60.....	27.10	40.02	.....
End. Age 65.....	24.27	34.04	54.51
End. Age 70.....	22.44	30.41	45.72
20 Pay. End. 60....	35.12	44.80	.....
20 Pay. End. 65....	32.67	40.99	.....

SINGLE PREMIUM.

Whole Life.....	\$347.32	\$416.87	\$513.00
10 Year End.....	777.92	783.94	794.11
15 Year End.....	671.69	679.66	695.58
20 Year End.....	586.48	597.52	622.44
25 Year End.....	518.54	534.19	571.45
30 Year End.....	465.01	487.20	539.41
CONVERT AND NON-RENEW. TERM.			
5 Year.....	\$10.30	\$11.61	\$15.67
10 Year.....	b10.53	12.17	16.97
20 Year.....	c12.47	15.12	24.32
10 Yr. Ren. & Conv	12.15	13.10	18.27

JOINT LIFE POLICIES. (Equal age)

Whole Life.....	\$31.61	\$40.19	\$55.51
20 Pay. Life.....	41.33	48.89	62.51
20 Year End.....	55.18	58.58	67.51

MONTHLY INCOME. \$10 for 240 M

Commuted Value, \$1,765.

20 Year End.....	\$84.94	\$88.14	\$96.51
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20 YEAR CHILD'S ENDOWMENT. I
changeable at Age 16. Rate same as
Age 16.Percent of Premiums returned: Age
issue, 9 and under 100%; 10, 90%; 11, 80%;
12, 70%; 13, 62%; 14, 50%; 15, 40%.(a) Convertible within 4 years; (b) with
7 years; (c) within 14 years.

1924 DIVIDENDS AND NET COST

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

	\$18.77		\$20.48		\$23.18		\$26.69		\$31.32		\$37.57		\$57.93	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1.	4.12	14.65	4.23	16.25	4.39	18.79	4.61	22.08	4.87	26.45	5.25	32.32	6.47	51.46
2.	4.20	14.57	4.33	16.15	4.50	18.68	4.72	21.93	5.08	26.24	5.50	32.07	6.83	51.10
3.	4.28	14.49	4.43	16.05	4.63	18.56	4.92	21.77	5.26	26.06	5.75	31.82	7.14	50.74
4.	4.36	14.41	4.53	15.95	4.75	18.44	5.08	21.61	5.47	25.85	5.99	31.58	7.57	50.36
5.	4.45	14.32	4.63	15.85	4.90	18.32	5.28	21.46	5.68	25.64	6.21	31.33	7.91	50.02
6.	4.55	14.22	4.74	15.74	5.02	18.19	5.42	21.27	5.88	25.44	6.48	31.09	8.28	49.65
7.	4.65	14.12	4.85	15.63	5.15	18.06	5.58	21.11	6.11	25.21	6.77	30.80	8.64	49.29
8.	4.74	14.02	4.95	15.52	5.31	17.92	5.76	20.93	6.33	24.99	7.02	30.55	9.02	48.91
9.	4.83	13.91	5.11	15.38	5.48	17.79	5.95	20.74	6.55	24.77	7.30	30.25	9.37	48.56
10.	4.96	13.81	5.21	15.25	5.64	17.58	6.11	20.53	6.78	24.54	7.58	29.99	9.75	48.18
11.	5.07	13.70	5.38	15.10	5.80	17.58	6.31	20.33	7.02	24.30	7.85	29.72	10.00	47.84
12.	5.25	13.57	5.44	14.99	5.95	17.28	6.55	20.14	7.26	24.06	8.14	29.43	10.15	47.38
13.	5.32	13.45	5.56	14.84	6.14	17.04	6.77	19.93	7.51	23.81	8.42	29.15	10.70	47.14
14.	5.44	13.33	5.77	14.71	6.31	16.87	6.98	19.71	7.76	23.56	8.70	28.87	11.14	46.79
15.	5.58	13.19	5.94	14.54	6.43	16.69	7.20	19.49	8.00	23.32	8.98	28.59	11.49	46.54
16.	71.78	209.77	75.21	231.92	80.42	267.21	87.32	313.03	95.56	374.24	105.99	457.56	134.99	733.96
17.	51.77	151.77	52.92	162.92	56.21	196.21	61.03	241.03	67.24	291.24	74.56	356.56	83.99	433.96

TWENTY PAYMENT LIFE

	\$27.15		\$29.02		\$31.83		\$35.30		\$39.65		\$45.30		\$63.19	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1.	4.24	22.91	4.38	24.68	4.59	27.33	4.90	30.10	4.94	34.71	5.30	40.00	6.47	56.72
2.	4.42	22.73	4.54	24.48	4.71	27.12	4.95	30.02	5.25	34.40	5.63	39.67	6.90	56.29
3.	4.60	22.55	4.73	24.28	4.92	26.87	5.22	30.08	5.51	34.06	5.90	39.31	7.35	55.86
4.	4.81	22.34	4.95	24.07	5.20	26.65	5.51	29.79	5.81	33.73	6.31	38.91	7.79	55.43
5.	5.02	22.13	5.18	23.84	5.45	26.38	5.78	29.51	6.12	33.46	6.71	38.54	8.20	54.99
6.	5.24	21.92	5.42	23.63	5.73	26.16	6.08	29.22	6.51	33.14	7.07	38.24	8.66	54.52
7.	5.49	21.69	5.67	23.43	6.00	25.93	6.34	28.94	6.87	32.78	7.48	37.82	9.13	54.06
8.	5.70	21.45	5.92	23.19	6.27	25.68	6.72	28.58	7.24	32.41	7.88	37.42	9.58	53.61
9.	5.93	21.22	6.20	22.82	6.50	25.24	7.07	28.25	7.61	32.04	8.21	37.01	10.07	53.12
10.	6.14	20.96	6.47	22.55	6.81	24.97	7.41	27.96	7.99	31.66	8.61	36.61	10.53	52.66
11.	6.44	20.71	6.77	22.27	7.21	24.62	7.77	27.54	8.37	31.28	9.14	36.16	11.01	52.18
12.	6.73	20.42	7.07	21.97	7.57	24.28	8.11	27.17	8.71	30.86	9.57	35.73	11.51	51.68
13.	7.02	20.12	7.36	21.67	7.88	23.94	8.54	26.80	9.21	30.44	10.04	35.26	12.04	51.15
14.	7.31	19.84	7.66	21.34	8.23	23.60	8.81	26.46	9.67	30.00	10.52	34.78	12.57	50.62
15.	7.61	19.54	8.02	21.00	8.62	23.24	9.32	25.98	10.11	29.56	11.01	34.29	13.09	50.10
16.	86.71	320.54	90.30	345.00	95.86	381.65	102.43	427.07	110.16	484.59	119.66	559.84	144.85	803.00
17.	44.54	144.54	44.00	144.00	44.66	144.66	44.00	144.00	44.59	144.59	44.84	144.84	44.00	144.00

TWENTY YEAR ENDOWMENT

	\$47.71		\$48.12		\$48.85		\$49.93		\$51.65		\$54.51		\$67.22	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1.	5.34	42.31	5.37	42.75	5.41	43.42	5.44	44.41	5.50	46.05	5.79	48.72	6.69	60.53
2.	5.76	41.95	5.75	42.55	5.88	42.98	5.92	44.01	6.04	45.61	6.24	48.27	7.17	60.05
3.	6.22	41.49	6.23	41.89	6.29	42.50	6.37	43.59	6.49	45.16	6.70	47.81	7.65	59.57
4.	6.68	41.03	6.69	41.13	6.75	42.10	6.82	43.11	6.95	44.70	7.17	47.34	8.15	59.07
5.	7.19	40.55	7.17	40.95	7.22	41.62	7.29	42.62	7.41	44.21	7.66	46.85	8.65	58.57
6.	7.64	40.07	7.66	40.46	7.71	41.11	7.81	42.12	7.92	43.70	8.18	46.33	9.16	58.06
7.	8.17	39.54	8.18	39.94	8.2	40.59	8.31	41.58	8.47	43.11	8.71	45.80	9.68	57.54
8.	8.72	38.99	8.73	39.39	8.80	40.05	8.88	41.06	9.01	42.64	9.24	45.25	10.23	56.99
9.	9.28	38.43	9.29	38.83	9.36	39.49	9.43	40.56	9.57	42.08	9.80	44.71	10.76	56.46
10.	9.86	37.85	9.88	38.24	9.94	38.91	10.01	39.91	10.15	41.50	10.38	44.13	11.32	55.90
11.	10.47	37.24	10.49	37.63	10.55	38.30	10.62	39.31	10.79	40.89	11.00	43.51	11.89	55.33
12.	11.12	36.59	11.14	36.98	11.20	37.65	11.27	38.66	11.40	40.25	11.61	42.90	12.51	54.71
13.	11.79	35.92	11.81	36.31	11.87	36.98	11.95	37.98	12.07	39.58	12.27	42.24	13.14	54.08
14.	12.49	35.22	12.51	35.61	12.57	36.28	12.64	37.29	12.79	38.89	12.97	41.54	13.77	53.45
15.	13.22	34.49	13.24	34.88	13.30	35.55	13.38	36.55	13.49	38.16	13.70	40.81	14.47	52.75
16.	133.92	581.73	134.16	587.64	135.15	597.60	136.23	612.72	138.15	636.66	141.42	676.23	155.24	853.06
17.	79.27	279.27	72.36	272.36	66.00	266.00	61.28	241.28	56.40	218.40	52.73	205.73	44.00	214.00

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS

	21	25	30	35	40	45	55
Ordinary Life.....	\$ 72.44	\$ 80.25	\$ 92.73	\$108.85	\$130.24	\$159.12	\$253.68
Cash Value Deducted.....	44.44	47.25	51.73	57.85	66.24	80.12	138.68
Payment Life.....	112.66	121.35	134.33	150.33	170.45	196.53	279.29
Cash Value Deducted.....	48.66	51.35	56.33	62.33	70.45	83.53	139.29
Year Endowment.....	207.39	209.37	212.69	217.75	225.73	238.99	297.79
Cash Value Deducted.....	42.39	45.37	49.69	56.75	65.73	79.99	137.70

TEN YEARS

	21	25	30	35	40	45	55
Ordinary Life.....	\$142.53	\$157.75	\$182.00	\$213.43	\$255.19	\$311.80	\$498.27
Cash Value Deducted.....	73.53	75.75	81.00	88.43	101.10	124.80	237.27
Payment Life.....	219.90	236.76	262.00	293.19	332.48	393.62	547.27
Cash Value Deducted.....	60.90	62.76	67.00	74.19	85.48	108.62	220.27
Year Endowment.....	402.27	406.23	412.84	422.93	438.83	465.23	582.74
Cash Value Deducted.....	15.27	20.23	27.84	39.93	56.83	84.23	204.74

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE														
	\$18.77		\$20.48		\$23.18		\$26.69		\$31.32		\$37.57		\$57.93	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1910		18.77		20.48		23.18		26.69		31.32		37.57		57.93
1911	1.05	17.72	1.14	19.34	1.30	21.88	1.49	25.20	1.75	29.57	2.10	35.47	3.24	54.54
1912	1.20	17.57	1.31	19.17	1.48	21.70	1.71	24.98	2.00	29.32	2.40	35.17	3.71	54.54
1913	1.69	17.08	1.84	18.64	2.09	21.09	2.40	24.29	2.82	28.50	3.38	34.19	5.21	52.52
1914	2.23	16.54	2.41	18.05	2.71	20.47	3.08	23.61	3.56	27.76	4.19	33.38	6.07	51.51
1915	2.70	16.07	2.94	17.54	3.32	19.86	3.79	22.90	4.40	26.92	5.20	32.37	7.52	50.50
1916	3.29	15.48	3.58	16.90	4.03	19.15	4.62	22.07	5.37	25.95	6.32	31.25	9.11	48.48
1917	4.30	14.47	4.59	15.89	5.04	18.14	5.61	21.05	6.34	24.98	7.26	30.31	9.93	48.48
1918	4.42	14.35	4.73	15.75	5.21	17.97	5.82	20.87	6.69	24.73	7.57	30.00	10.32	47.47
1919		18.77		20.48		23.18		26.69		31.32		37.57		57.93
1920	3.63	15.14	3.84	16.61	4.17	19.01	4.58	22.11	5.08	26.24	5.70	31.87	7.37	50.50
1921	3.71	15.06	3.94	16.54	4.29	18.89	4.73	21.96	5.25	25.07	5.92	31.63	7.65	50.50
1922	4.48	14.29	4.79	15.69	5.26	17.92	5.84	20.55	6.54	24.78	7.38	30.19	9.51	49.49
1923	5.00	13.77	5.34	15.14	5.89	17.29	6.58	20.11	7.38	23.94	8.34	29.23	10.83	47.47
1924	5.58	13.19	5.94	14.54	6.49	16.69	7.20	19.44	8.00	23.32	8.98	28.55	11.43	46.46
Tot.	43.28	238.27	46.39	290.81	51.28	296.42	57.45	342.90	65.08	404.72	74.74	488.81	101.96	766.36
†		120.27		121.81		125.42		133.90		151.72		187.81		306.36

TWENTY PAYMENT LIFE														
	\$27.15		\$29.02		\$31.83		\$35.30		\$39.65		\$45.30		\$63.19	
1910	.....	27.15	.....	29.02	.....	31.83	.....	35.30	.....	39.65	.....	45.30	.....	63.19
1911	1.52	25.63	1.62	27.40	1.78	30.05	1.97	33.33	2.22	37.43	2.53	42.77	3.53	59.59
1912	1.74	25.41	1.86	27.16	2.04	29.79	2.24	33.04	2.54	37.11	2.90	42.40	4.04	59.59
1913	2.44	24.71	2.61	26.41	2.88	28.97	3.18	32.12	3.57	36.08	4.08	41.22	5.69	57.57
1914	2.79	24.36	2.99	26.03	3.29	28.54	3.64	31.66	4.09	35.66	4.67	40.63	6.37	56.56
1915	3.53	23.62	3.77	25.25	4.15	27.68	4.61	30.69	5.19	34.46	5.90	39.40	7.98	55.55
1916	4.30	22.85	4.61	24.41	5.07	26.76	5.63	29.67	6.33	33.32	7.20	38.10	9.68	53.53
1917	5.39	21.76	5.69	23.33	6.13	25.70	6.69	28.61	7.38	32.27	8.21	37.03	10.55	52.52
1918	5.65	21.50	5.99	23.03	6.47	25.36	7.03	28.24	7.79	31.86	8.66	36.64	11.08	51.51
1919	.....	27.15	.....	29.02	.....	31.83	.....	35.30	.....	39.65	.....	45.30	.....	63.19
1920	4.65	22.50	4.88	24.14	5.21	26.62	5.62	29.68	6.10	33.55	6.66	38.64	8.65	55.55
1921	4.86	22.29	5.10	23.92	5.46	26.37	5.90	29.40	6.40	33.25	6.98	38.32	8.83	54.54
1922	6.21	20.94	6.54	22.48	7.04	24.79	7.62	27.68	8.30	31.35	9.04	36.26	10.80	52.52
1923	6.93	20.22	7.32	21.70	7.89	23.94	8.58	26.72	9.34	30.31	10.23	35.07	12.31	50.50
1924	7.61	19.54	8.02	21.00	8.62	23.21	9.32	25.98	10.12	29.53	11.01	34.29	13.03	50.50
Tot.	57.62	349.63	61.00	374.30	66.01	411.44	72.08	457.42	79.37	515.38	88.07	591.43	111.62	836.36
†		73.63		73.30		74.44		80.42		95.38		128.43		301.36

TWENTY YEAR ENDOWMENT														
	\$47 71		\$48 12		\$48 85		\$49 93		\$51 65		\$54 51		\$67 22	
1910	...	47.71	...	48.12	...	48.85	...	49.93	...	51.65	...	54.51	...	67.22
1911	2.67	45 04	2 69	45 43	2 73	45 12	2 79	47 14	2 83	48 70	3 05	51.46	3.76	63.63
1912	3 05	44 66	3 08	45 04	3 13	45 72	3 20	46 73	3 31	48 34	3 49	51 02	4 30	62.62
1913	4 29	43 42	4 33	43 79	4 40	44 45	4 49	45 44	4 65	47 00	4 91	49 60	6 05	61.61
1914	5 08	42 63	5 12	43 00	5 18	43 67	5 27	44 66	5 44	46 21	5 70	48 81	6 82	60.60
1915	6 56	41 15	6 59	41 53	6 67	42 18	6 78	43 15	6 97	44 68	7 28	47 23	8 59	58.58
1916	7 96	39 75	8 00	40 12	8 10	40 75	8 25	41 68	8 47	43 18	8 85	45 66	10 42	56.56
1917	9 07	38 64	9 10	39 02	9 21	39 64	9 33	40 60	9 54	42 11	9 88	44 63	11 32	55.55
1918	9 70	38 01	9 73	38 39	9 84	39 01	9 96	39 97	10 17	41 48	10 51	44 00	11 92	55.55
1919	...	47.71	...	48.12	...	48.85	...	49.93	...	51.65	...	54.51	...	67.22
1920	7 64	40 07	7 66	40 46	7 71	41 14	7 77	42 16	7 86	43 79	8 05	46 46	8 71	58.58
1921	8 13	39 58	8 14	39 98	8 19	40 66	8 25	41 68	8 34	43 31	8 50	46 01	9 17	58.58
1922	10 91	36 80	10 93	37 19	10 97	37 88	11 03	38 90	11 11	40 54	11 26	43 25	11 89	55.55
1923	12 29	35 42	12 31	35 81	12 37	36 48	12 44	37 49	12 56	39 03	12 76	41 75	13 56	53.53
1924	13 22	34 49	13 24	34 88	13 30	35 55	13 38	36 55	13 49	38 16	13 70	40 81	14 47	52.52
Tot.	100.57	615 08	100 92	620 88	101 80	630 95	102 94	646 01	104 80	669 95	107 94	709 71	120 98	887 36
†		†38.92		†33.12		†22.05		†5.99		18.95		61.71		254.36

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919)											
Ages	21	25	30	35	40	45	50	55	60	65	70
Ordinary Life	\$ 76.25	\$ 84.15	\$ 96.72	\$113.02	\$134.62	\$163.77	\$259.00				
Cash Value Deducted	51.25	54.15	59.72	66.02	75.62	88.77	148.00				
20 Payment Life	116.57	125.31	138.43	151.59	174.86	201.24	284.00				
Cash Value Deducted	62.57	65.31	70.43	76.59	84.86	98.24	154.00				
20 Year Endowment	212.08	214.06	217.44	222.54	230.63	244.02	303.00				
Cash Value Deducted	71.08	74.06	77.44	82.54	89.63	102.02	156.00				
TEN YEARS. (Policies Issued in 1914.)											
Ordinary Life	\$157.54	\$173.01	\$197.50	\$229.38	\$271.67	\$323.96	\$517.00				
Cash Value Deducted	88.54	91.01	96.50	104.38	117.67	141.96	256.00				
20 Payment Life	235.67	252.69	278.32	309.93	349.62	401.62	566.00				
Cash Value Deducted	76.67	78.69	83.32	90.93	102.62	126.62	239.00				
20 Year Endowment	420.90	424.82	431.54	441.64	457.67	484.29	602.00				
Cash Value Deducted	44.90	49.82	56.54	66.64	82.67	108.29	227.00				

NORTHWESTERN UNION LIFE INS. CO., Ottawa, Ill.

Accelerative Option. — Cash value of dividend additions and accumulations may be used to pay up policy or mature as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not to exceed \$10 per \$1,000. May be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium, rider will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning six months after proof and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover aeronautics or war service.

Dividends. — End of first year and annually thereafter. First and second conditioned upon payment of next premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$, withdrawable at any time; (d) purchase non-forfeitable, non-participating paid-up additions. (a) is automatic option.

Double Indemnity. — For extra premium, (\$2 per \$1,000) rider will provide, prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war, riot or insurrection, aeronautic or submarine operation, violation of law, police duty, bodily or mental infirmity, residence or travel outside United States or Canada, automobile racing, underground operations, sickness or disease, ptomaines.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60 except Term, 20-60 Accepts reinsurance; minimum policy, \$250.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days except to pay premiums.

Military Service. — Death from military or naval service in time of war limits liability to reserve, unless permit obtained and extra premium paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy In Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5 to 20 years) and Continuous (20 years certain) annual or monthly installments. Installments certain may be commuted unless otherwise specified.

Suicide. — Within two years, sane or insane, policy void.

Women. — No extra charge. All but Term. Disability granted to single women.

PREMIUM RATES PER \$1,000.
(American 3 1/2% Reserve.)

PARTICIPATING										NON-PARTICIPATING								
Ord. Life	20 Pay. Life	20 Year End.	End. 65	20 Pay. End. 65	Ord. Life	20 Pay. Life	20 Yr. End	Age at Iss.	Ord. Life	20 Pay. Life	20 Year End.	End. 65	20 Pay. End. 65	10 Year Term	Ord. Life	20 Pay. Life	20 Yr. End	
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$	
16.11	25.22	47.93	17.95	26.95	1.01	1.40	0.45	15	13.30	21.04	41.77	16.12	24.30	9.41	0.93	1.29	0.45	
16.43	25.63	47.98	18.35	27.38	1.02	1.43	.46	16	13.56	21.35	41.81	16.45	24.68	9.46	.94	1.31	.46	
16.76	26.05	48.03	18.76	27.83	1.04	1.46	.47	17	13.84	21.68	41.85	16.78	25.07	9.51	.96	1.33	.47	
17.11	26.48	48.08	19.19	28.30	1.06	1.49	.49	18	14.12	22.02	41.90	17.13	25.48	9.57	.98	1.37	.49	
17.47	26.92	48.13	19.66	28.80	1.09	1.52	.51	19	14.42	22.37	41.95	17.51	25.91	9.63	1.00	1.41	.51	
17.85	27.36	48.18	20.16	29.33	1.11	1.55	.53	20	14.73	22.74	42.00	17.91	26.35	9.70	1.04	1.44	.53	
18.24	27.80	48.24	20.70	29.88	1.14	1.58	.55	21	15.07	23.11	42.05	18.34	26.81	9.77	1.08	1.47	.55	
18.65	28.24	48.30	21.27	30.46	1.17	1.60	.57	22	15.42	23.50	42.13	18.82	27.30	9.85	1.11	1.60	.57	
19.07	28.69	48.36	21.87	31.07	1.21	1.62	.59	23	15.78	23.91	42.20	19.35	27.82	9.94	1.15	1.54	.59	
19.50	29.14	48.43	22.50	31.71	1.25	1.64	.61	24	16.16	24.33	42.27	19.91	28.37	10.03	1.18	1.57	.61	
19.94	29.60	48.51	23.16	32.39	1.29	1.66	.64	25	16.56	24.77	42.34	20.49	28.94	10.13	1.22	1.61	.64	
20.39	30.07	48.59	23.86	33.11	1.36	1.69	.68	26	16.98	25.22	42.41	21.12	29.53	10.23	1.26	1.64	.68	
20.85	30.57	48.68	24.61	33.86	1.41	1.72	.72	27	17.43	25.69	42.49	21.78	30.14	10.34	1.30	1.67	.72	
21.33	31.10	48.78	25.42	34.65	1.47	1.75	.77	28	17.90	26.18	42.57	22.49	30.77	10.46	1.35	1.70	.77	
21.86	31.67	48.89	26.30	35.48	1.54	1.77	.82	29	18.39	26.69	42.67	23.22	31.43	10.59	1.39	1.73	.82	
22.44	32.27	49.01	27.25	36.35	1.60	1.79	.88	30	18.92	27.22	42.78	24.00	32.11	10.74	1.44	1.76	.88	
23.06	32.90	49.15	28.26	37.26	1.66	1.83	.94	31	19.46	27.77	42.90	24.84	32.82	10.90	1.49	1.79	.94	
23.72	33.56	49.30	29.35	38.20	1.71	1.86	.99	32	20.04	28.35	43.03	25.76	33.56	11.08	1.55	1.82	.99	
24.41	34.25	49.47	30.52	39.18	1.77	1.89	1.06	33	20.65	28.96	43.17	26.77	34.35	11.26	1.60	1.85	1.06	
25.14	34.97	49.65	31.78	40.20	1.83	1.92	1.11	34	21.30	29.60	43.33	27.84	35.18	11.48	1.65	1.89	1.11	
25.92	35.71	49.85	33.12	41.26	1.90	1.95	1.17	35	21.99	30.28	43.51	29.01	36.03	11.70	1.69	1.92	1.17	
26.75	36.47	50.08	34.56	42.35	1.97	1.98	1.23	36	22.71	31.00	43.71	30.26	36.92	11.96	1.76	1.96	1.23	
27.63	37.25	50.34	36.11	43.48	2.04	2.04	1.30	37	23.48	31.66	43.94	31.74	37.83	12.25	1.82	2.01	1.30	
28.57	38.10	50.64	37.78	44.65	2.12	2.08	1.37	38	24.29	32.41	44.14	33.37	38.78	12.58	1.95	2.05	1.37	
29.57	39.01	50.98	39.59	45.86	2.21	2.12	1.41	39	25.15	33.21	44.47	34.91	39.78	12.93	2.01	2.09	1.41	
30.63	39.97	51.37	41.55	47.12	2.29	2.17	1.53	40	26.07	34.06	44.79	36.67	40.83	13.34	2.12	2.14	1.53	
31.76	40.97	51.79	43.67	48.40	2.40	2.26	1.66	41	27.03	34.97	45.13	38.55	41.94	13.79	2.12	2.21	1.66	
32.96	42.03	52.24	45.96	49.73	2.51	2.37	1.84	42	28.07	35.92	45.55	40.54	43.11	14.31	2.32	2.32	1.84	
34.24	43.15	52.73	48.43	51.10	2.62	2.49	2.03	43	29.16	36.93	46.02	42.65	44.36	14.90	2.42	2.45	2.03	
35.62	44.35	53.29	51.09	52.51	2.74	2.63	2.26	44	30.33	37.98	46.53	44.84	45.69	15.56	2.52	2.57	2.26	
37.11	45.63	53.96	53.96	53.95	2.86	2.76	2.42	45	31.58	39.08	47.12	47.12	47.12	16.31	2.66	2.70	2.42	
38.70	47.00	54.73			2.97	2.87	2.58	46	32.90	40.23	47.76			17.30	2.78	2.83	2.58	
40.40	48.46	55.61			3.08	3.04	2.76	47	34.31	41.45	48.48			18.43	2.91	2.96	2.76	
42.21	50.01	56.61			3.23	3.12	3.04	48	35.82	42.74	49.29			19.64	3.04	3.10	3.04	
44.13	51.61	57.72			3.37	3.30	3.12	49	37.43	44.12	50.20			21.04	3.21	3.25	3.12	
46.16	53.31	58.95			3.50	3.43	3.31	50	39.15	45.65	50.51	22		22.61	3.45	3.48	3.31	
48.31	55.15	60.29			3.92	3.63	3.60	51	40.97	47.19	52.35			24.39	3.72	3.55	3.60	
50.61	57.15	61.74			4.35	3.79	3.75	52	42.92	48.89	53.54			26.38	3.97	3.71	3.75	
53.06	59.31	63.30			4.73	3.92	4.10	53	45.00	50.70	54.87			28.58	4.20	3.86	4.10	
55.68	61.61	64.99			5.15	4.12	4.46	54	47.22	52.63	56.33			31.05	4.44	4.01	4.46	
58.48	64.06	66.83			5.60	4.33	4.98	55	49.58	54.70	57.96			33.74	4.73	4.21	4.98	
61.50	66.67	68.75						56	52.12	56.92	59.80			36.73				
64.77	69.46	70.89						57	54.82	59.26	61.89			39.50				
68.32	72.45	73.31						58	57.72	61.85	64.12			43.60				
72.17	75.68	76.09						59	60.81	64.61	66.60			47.55				
76.13	78.19	79.32						60	64.11	67.60	69.31			51.86				

† Disability Rates (Waiver of Premium and \$10 Monthly Income.)

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par

Age at Issuance	Premium	End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.					
				Y.	D.			Y.	D.			Y.	D.			Y.	D.				
Ord. Life	21	\$18.24	\$24	\$76	3	62	\$69	\$201	9	176	\$118	312	15	173	\$176	\$420	19				
	25	19.94	29	86	3	283	82	221	10	298	139	338	15	347	206	451	18				
	30	22.44	37	99	4	177	101	246	11	202	171	375	15	218	251	493	17				
	35	25.92	47	114	5	66	125	274	11	236	209	411	14	158	302	533	15				
	40	30.63	60	131	5	239	154	302	10	349	253	446	12	298	358	571	13				
	45	37.11	75	147	5	193	187	330	9	254	301	480	10	344	416	604	10				
50	46.16	92	162	4	353	223	355	8	72	350	508	8	359	473	633	8					
	55	58.48	111	177	4	69	261	379	6	233	400	535	7	75	527	658	6				
20 Pay. Life	21	\$27.80	60	191	8	237	159	463	24	284	276	730	34	345	418	1000	Pd-				
	25	29.60	66	195	9	53	174	469	23	307	301	734	32	50	456	1000					
	30	32.27	74	199	9	183	195	473	21	335	337	738	28	185	508	1000					
	35	35.71	84	204	9	196	219	480	19	167	377	741	24	264	566	1000					
	40	39.97	96	210	9	9	247	485	16	276	420	741	20	339	626	1000					
	45	45.63	109	214	7	335	275	485	13	308	463	738	17	74	688	1000					
50	53.31	122	216	6	182	302	481	10	357	502	729	13	226	746	1000						
	55	64.06	136	216	5	36	327	475	8	134	535	716	10	139	800	1000					
20 Year End.	21	48.24	160	258	15	\$124	387	537	10	\$486	661	782	5	\$771	\$1000		Matures				
	25	48.51	159	256	15	\$112	386	536	10	\$480	660	781	5	\$769	\$1000		"				
	30	49.01	158	254	15	\$91	385	533	10	\$468	658	778	5	\$763	1000		"				
	35	49.85	156	249	15	\$51	383	529	10	\$447	657	776	5	\$756	1000		"				
	40	51.37	155	246	14	192	382	524	10	\$411	655	772	5	\$744	1000		"				
	45	53.96	154	240	10	\$342	381	518	10	\$346	651	765	5	\$721	1000		"				
50	58.95	154	234	8	134	379	507	10	\$221	644	753	5	\$679	1000		"					
	55	66.83	155	227	5	\$285	378	495	9	\$278	635	737	5	\$604	1000		"				

CIDENTAL LIFE INSURANCE CO., Los Angeles, Cal.

Alternative Option. — Policy is non-participating. Guaranteed policies have guaranteed additions or accumulations which may be used to pay up policy or mature endowment.

Reflexary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American $\frac{1}{2}$ % Modified Preliminary Term reserve, (Ill. Std.), except 10, 15 and 20 Year Endowments which are modified on whole life basis; with surrender charge up to end of 6th year not exceeding \$25 per \$1,000. Full Level Premium Reserve on some forms.

Change of Plan. — No provision. Higher premium form allowed by payment of difference in premiums with 6% compound interest; to lower premium form by allowance of difference in reserves.

Disability. — For varying extra premium, rider will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning first day of month after proof of total disability (total disability not obviously permanent regarded as permanent after 90 days' duration) and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover disability from war service. Limit \$25,000.

Dividends. — Policy is non-participating. Guaranteed Policies have guaranteed additions and accumulations which may be used as dividends. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}$ %[†], withdrawable any time; (d) non-participating policies profit sharing after paid-up.

Double Indemnity. — For extra premium, depending on occupation, policy will provide during life of policy, for payment of double face of policy, in event of accidental death within 60 days from time of injury. Beginning at age 61, additional indemnity decreases one-tenth each year so that at age 70 benefit ceases. Agreement does not cover death from disease, bodily or mental infirmity, suicide, ptomaines, bacterial infection other than as result of injury, violation of law, assault provoked by insured, war, riot, strike or insurrection, police duty, manufacture of munitions, aeronautic or submarine operations, travel on high seas or residence or travel in war zone outside U. S. Limit \$25,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values, but practice to grant cash. Exchangeable for paid up insurance or cash value within three months. No extended insurance on 10 and 15 year Endowments.

Grace. — 31 days, without interest.

Incontestable. — After two years except for non payment of premium and hazards of warfare.

Limits. — Ages 15-65. Ages 15-20, \$10,000; 21-35, \$50,000; 35-60, \$30,000; 61-65, \$10,000; reinsures over \$17,500; accepts reinsurance; minimum policy \$500.

Plans. — After three premiums. Interest not more than 6% in advance.

Military Service. — Death from military or naval service in time of war, or any service related thereto, policy void unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within three months after default. Non-par. Without cash and loan values but practice to grant them. Non-participating policies are participating after fully paid-up.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums. Interest not more than 6%.

Reinstatement. — Within five years, upon evidence of insurability and payment of arrears at not more than 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash Trust Fund (Interest Payments) at $3\frac{1}{2}$ %, Limited (1-30 years) and continuous (5-10-15-20 years certain) annual or monthly installments. Trust Fund and Installments certain participate in excess, interest earned.[†] Commuted values withheld unless otherwise specified.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge Life and Endowment, Limit, 23-45, \$5,000. Disability not granted. Double indemnity granted if self-supporting.

[†]Present interest rate 5%.

NON-PARTICIPATING RATES PER \$1,000 (3½% Reserve.)

WITH DISABILITY BENEFITS										WITHOUT DISABILITY BENEFITS									
End. 85	LIMITED PAY. LIFE End. 85			Guar. Red. Prem. 20 Pay Life	ENDOW- MENTS			Age	Ord. Life	LIMITED PAY. LIFE End. 85			Guar. Red. Prem. 20 Pay Life	ENDOW- MENTS			Age	Ord. Life	Age
	10	15	20		10	15	20			10	15	20		10	15	20			
	Pay.	Pay.	Pay.		Year	Year	Year			Pay.	Pay.	Pay.		Year	Year	Year			
\$13.81	\$36.00	\$26.48	\$21.83	\$28.72	\$87.30	\$55.27	\$39.96	15	\$12.78	\$33.74	\$24.78	\$20.40	\$26.98	\$86.80	\$54.75		15	\$12.78	15
14.12	36.57	26.90	22.17	29.17	87.35	55.33	40.05	16	13.04	34.23	25.14	20.69	27.37	86.83	54.78		16	13.04	16
14.43	37.15	27.33	22.54	29.64	87.44	55.43	40.15	17	13.30	34.73	25.51	21.01	27.78	86.89	54.84		17	13.30	17
14.75	37.77	27.79	22.91	30.12	87.53	55.52	40.26	18	13.57	35.27	25.91	21.33	28.20	86.95	54.89		18	13.57	18
15.09	38.39	28.25	23.30	30.62	87.60	55.61	40.36	19	13.86	35.81	26.31	21.67	28.64	86.99	54.94		19	13.86	19
15.44	39.04	28.72	23.70	31.14	87.69	55.69	40.46	20	14.16	36.38	26.72	22.02	29.10	87.05	54.98		20	14.16	20
15.80	39.71	29.22	24.12	31.67	87.78	55.80	40.59	21	14.47	36.97	27.16	22.38	29.57	87.10	55.04		21	14.47	21
16.18	40.39	29.73	24.56	32.22	87.90	55.92	40.72	22	14.80	37.57	27.61	22.77	30.06	87.17	55.11		22	14.80	22
16.59	41.10	30.26	24.99	32.80	88.02	56.03	40.85	23	15.15	38.20	28.08	23.15	30.56	87.24	55.17		23	15.15	23
17.01	41.83	30.80	25.45	33.39	88.13	56.15	40.98	24	15.51	38.85	28.56	23.56	31.11	87.30	55.23		24	15.51	24
17.46	42.59	31.37	25.92	34.02	88.26	56.29	41.12	25	15.90	39.53	29.07	23.98	31.67	87.38	55.31		25	15.90	25
17.92	43.38	31.95	26.41	34.66	88.40	56.43	41.28	26	16.30	40.24	29.59	24.42	32.25	87.46	55.39		26	16.30	26
18.40	44.19	32.56	26.92	35.33	88.54	56.57	41.43	27	16.72	40.97	30.14	24.88	32.85	87.54	55.47		27	16.72	27
18.91	45.02	33.18	27.44	36.02	88.69	56.72	41.60	28	17.17	41.72	30.70	25.35	33.48	87.63	55.56		28	17.17	28
19.45	45.87	33.83	27.99	36.74	88.84	56.89	41.79	29	17.64	42.50	31.29	25.85	34.13	87.72	55.66		29	17.64	29
20.02	46.75	34.49	28.55	37.48	89.01	57.07	41.98	30	18.14	43.31	31.90	26.36	34.81	87.83	55.77		30	18.14	30
20.61	47.67	35.13	29.14	38.24	89.18	57.25	42.19	31	18.66	44.16	32.53	26.90	35.51	87.93	55.88		31	18.66	31
21.23	48.61	35.90	29.74	39.03	89.37	57.45	42.43	32	19.21	45.03	33.19	27.45	36.24	88.05	56.00		32	19.21	32
21.89	49.57	36.63	30.38	39.85	89.56	57.66	42.68	33	19.79	45.93	33.87	28.04	37.00	88.17	56.13		33	19.79	33
22.60	50.57	37.38	31.03	40.70	89.78	57.90	42.96	34	20.41	46.87	34.57	28.64	37.79	88.31	56.28		34	20.41	34
23.35	51.60	38.17	31.70	41.59	90.01	58.41	43.29	35	21.07	47.84	35.31	29.27	38.62	88.46	56.43		35	21.07	35
24.23	52.91	39.18	32.56	42.52	90.24	58.41	43.63	36	21.87	49.10	36.27	30.08	39.49	88.61	56.60		36	21.87	36
25.16	54.26	40.21	33.47	43.50	90.67	58.71	44.02	37	22.71	50.40	37.25	30.94	40.41	88.95	56.79		37	22.71	37
26.15	55.65	41.26	34.41	44.51	91.31	59.21	44.45	38	23.61	51.75	38.27	31.83	41.37	89.50	57.17		38	23.61	38
27.20	57.09	42.38	35.37	45.57	91.97	59.80	44.92	39	24.56	53.15	39.35	32.75	42.37	90.06	57.53		39	24.56	39
28.32	58.59	43.54	36.39	46.67	92.67	60.41	45.46	40	25.58	54.61	40.47	33.73	43.42	90.55	58.10		40	25.58	40
29.51	60.13	44.74	37.54	47.82	93.38	61.08	45.94	41	26.66	56.12	41.63	34.76	44.52	91.24	58.61		41	26.66	41
30.78	61.73	46.01	38.75	49.03	94.15	61.81	46.49	42	27.81	57.69	42.86	35.84	45.68	91.87	59.16		42	27.81	42
32.13	63.41	47.33	40.04	50.29	94.93	62.58	47.09	43	29.03	59.34	44.14	36.99	46.90	92.50	59.72		43	29.03	43
33.58	65.13	48.71	41.39	51.62	95.79	63.46	47.83	44	30.34	61.04	45.49	38.19	48.18	93.19	60.35		44	30.34	44
35.12	66.94	50.14	42.83	53.03	96.69	64.39	48.75	45	31.74	62.83	46.89	39.47	49.55	93.89	61.00		45	31.74	45
36.63	68.58	51.64	44.20	54.65	97.33	65.07	49.76	46	33.10	64.45	48.20	40.67	50.99	94.30	61.48		46	33.10	46
38.27	70.26	53.21	45.65	56.38	98.04	65.83	50.87	47	34.57	66.12	49.57	41.94	52.52	94.74	62.03		47	34.57	47
40.02	72.02	54.85	47.20	58.21	98.82	66.65	52.07	48	36.13	67.87	51.00	43.29	54.14	95.22	62.63		48	36.13	48
41.87	73.87	56.60	48.84	60.17	99.70	67.56	53.38	49	37.76	69.70	52.52	44.72	55.87	95.76	63.30		49	37.76	49
43.84	75.79	58.43	50.59	62.24	100.69	68.55	54.80	50	39.50	71.59	54.11	46.24	57.69	96.36	64.04		50	39.50	50
45.95	77.88	60.31	52.41	64.44	101.55	69.57	56.22	51	41.35	73.50	55.73	47.81	59.62	96.93	64.79		51	41.35	51
48.22	80.17	62.31	54.36	66.78	102.50	70.71	57.77	52	43.34	75.49	57.45	49.49	61.67	97.55	65.64		52	43.34	52
50.63	82.57	64.43	56.45	69.28	103.58	71.96	59.48	53	45.45	77.55	59.26	51.28	63.85	98.26	66.58		53	45.45	53
53.22	85.11	66.67	58.70	71.96	104.79	73.35	61.39	54	47.72	79.70	61.16	53.20	66.18	99.04	67.63		54	47.72	54
55.98	87.83	69.10	61.11	74.84	106.17	74.89	63.51	55	50.14	81.96	63.20	55.24	68.66	99.92	68.79		55	50.14	55
58.91	90.71	71.96	63.63	77.84	107.64	76.50	65.84	56	52.73	84.32	65.35	57.44	71.28	100.89	70.09		56	52.73	56
61.91	93.71	74.96	66.24	80.84	109.19	78.16	68.31	57	55.51	86.79	67.64	59.79	73.81	101.96	71.53		57	55.51	57
65.00	96.84	78.11	68.95	83.94	110.81	79.87	70.92	58	58.49	89.37	70.08	62.32	76.34	103.17	73.11		58	58.49	58
68.18	100.00	81.31	71.76	87.04	112.50	81.63	73.73	59	61.69	92.09	72.69	65.05	78.87	104.50	74.88		59	61.69	59
71.46	103.29	84.56	74.67	90.14	114.26	83.44	76.64	60	65.14	94.97	75.48	67.99	81.40	105.98	76.84		60	65.14	60

Above rates adopted October 1, 1923. For semi-annual rates add 1½% and divide by 2. For quarterly rates add 2½% and divide by 4.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
20	\$14.16	\$ 12	\$ 27	\$89	3 279	68	198	9 128	115	309	15 190	171	415	19 160
25	15.90	15	34	101	4 149	83	223	10 289	141	343	16 59	209	458	18 246
30	18.14	18	42	113	5 49	103	250	11 381	173	378	15 279	254	497	17 66
35	21.07	23	52	126	5 279	127	277	11 300	212	415	14 227	306	537	15 106
40	25.58	28	65	142	6 47	156	305	11 26	257	451	13 2	364	577	13 82
45	31.74	35	81	159	5 350	190	334	9 307	307	486	11 58	425	612	11 46
50	39.50	44	98	172	5 101	228	361	8 135	360	519	9 96	489	647	9 77
55	50.14	53	119	189	4 176	269	388	6 309	417	552	7 209	560	686	7 213
60	65.14	64	141	203	3 218	315	417	5 185	483	592	6 78	672	781	5 328
20	36.38	69	140	455	21 81	337	1000	Pd-up	371	1000	Pd-up	410	1000	Pd-up
25	39.53	77	154	457	21 284	371	1000	"	410	1000	"	456	1000	"
30	43.31	84	170	459	21 43	410	1000	"	456	1000	"	508	1000	"
35	47.84	93	189	461	19 272	456	1000	"	508	1000	"	566	1000	"
40	54.61	103	209	455	17 233	508	1000	"	566	1000	"	627	1000	"
45	62.83	113	232	456	15 42	566	1000	"	627	1000	"	688	1000	"
50	71.59	124	256	452	12 145	627	1000	"	688	1000	"	747	1000	"
55	81.96	133	277	442	9 272	688	1000	"	747	1000	"	800	1000	"
60	94.97	140	294	427	7 95	747	1000	"	800	1000	"	850	1000	"
20	26.72	38	85	277	11 262	213	634	31 19	371	1000	Pd-up	410	1000	Pd-up
25	29.07	41	95	282	12 111	236	637	28 291	410	1000	"	456	1000	"
30	31.90	46	106	286	12 197	263	641	26 63	456	1000	"	508	1000	"
35	35.31	51	118	288	12 85	294	645	23 108	508	1000	"	566	1000	"
40	40.47	57	133	292	11 49	329	647	20 55	566	1000	"	627	1000	"
45	46.89	64	148	291	9 212	365	645	16 323	627	1000	"	688	1000	"
50	54.11	72	164	290	7 282	400	638	13 233	688	1000	"	747	1000	"
55	63.20	79	178	284	5 355	431	626	10 210	747	1000	"	800	1000	"
60	75.48	84	190	276	4 128	455	609	7 308	800	1000	"	850	1000	"
20	22.02	21	59	159	8 188	157	465	25 68	272	731	35 291	412	1000	Pd-up
25	23.98	24	66	164	9 28	175	471	24 6	303	736	32 114	458	1000	"
30	26.36	27	74	168	9 165	197	478	22 30	339	740	28 235	511	1000	"
35	29.27	30	83	202	9 159	221	483	19 229	379	742	24 319	569	1000	"
40	33.73	34	94	206	8 311	249	487	15 315	423	743	21 30	631	1000	"
45	39.47	39	107	209	7 273	278	488	13 352	467	739	17 133	694	1000	"
50	46.24	44	119	209	6 129	305	484	11 38	508	731	13 298	755	1000	"
55	55.24	49	132	209	4 345	331	477	8 176	543	718	10 218	816	1000	"
60	67.99	54	144	208	3 247	354	468	6 94	571	700	7 288	883	1000	"
Age	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
20	87.05	228	422	500		652	722		763	817		879	910	
25	87.38	227	421	498		652	722		763	817		879	910	
30	87.83	226	419	496		650	720		762	816		878	909	
35	88.46	223	418	496		649	719		761	815		878	909	
40	90.65	221	415	491		647	716		759	813		877	908	
45	93.89	217	412	487		644	713		757	810		875	906	
50	96.36	212	407	480		639	707		752	806		873	904	
55	99.92	205	399	469		631	697		746	798		869	899	
60	105.98	195	387	453		619	683		736	787		862	892	
Age	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
20	54.98	133	255	355		385	503		592	701		911	943	
25	55.31	132	254	353		384	501		591	699		911	943	
30	55.77	130	252	350		383	499		589	698		910	942	
35	56.43	129	250	347		381	496		588	695		910	942	
40	58.10	126	248	342		378	491		585	691		909	941	
45	61.00	123	245	336		375	485		581	686		907	939	
50	64.04	120	241	327		370	475		575	676		904	936	
55	68.79	115	235	315		362	460		565	661		899	930	
60	76.84	110	228	298		352	440		550	639		890	922	
Age	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
20	39.66	87	168	273	15 142	293	546	10 496	664	786	5 775	927	959	1 959
25	40.02	86	167	270	15 128	292	544	10 489	663	785	5 772	926	959	1 958
30	40.55	84	166	267	15 106	290	541	10 477	662	783	5 768	926	958	1 958
35	41.36	83	164	263	15 68	289	537	10 457	660	780	5 761	925	958	1 957
40	42.71	81	163	259	14 1394	288	533	10 422	658	776	5 748	924	956	1 955
45	45.28	79	162	253	11 1187	286	525	10 356	654	769	5 726	922	954	1 952
50	50.34	78	161	246	8 1162	284	514	10 232	647	757	5 685	918	950	1 947
55	57.55	77	161	236	5 1364	281	499	9 1311	637	740	5 609	912	943	1 938
60	68.97	77	162	227	4 1501	278	480	8 1274	621	714	5 463	901	933	1 923

†Days.
NOTE.—American 3½% Modified Preliminary Term (Illinois Standard) except 10 Year, 15 and 20 Year Endowments which are modified on the Ordinary Life basis. Full reserve allowed and of 6th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45.
(Without Disability.)

Ages	25	35	45
PARTICIPATING			
Annual Dividends.			

SINGLE PREMIUM POLICIES.

Whole Life.....	\$324.17	\$398.08	\$478.80
10 Year End.....	754.77	398.08	759.91
15 Year End.....	648.54	651.87	661.38
20 Year End.....	563.32	569.73	588.24
25 Year End.....	495.39	506.40	537.25
30 Year End.....	441.86	459.41	505.21

Quinquennial Dividend until end of ten years.
Annual Dividend thereafter.

Special Profit Sharing Guaranteed Pd-up Additions.

20 Pay. Life.....	\$31.78	\$38.28	\$48.44
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NON-PARTICIPATING.

Endowment at 85 Policies.

10 Payment.....	\$39.53	\$47.84	\$62.83
15 Payment.....	29.07	35.31	46.89

ENDOWMENTS.

10 Year.....	\$87.38	\$88.46	\$93.89
15 Year.....	55.31	56.43	61.00

LIFE INCOME AT AGE 65.

End. \$1230.....	\$20.42	\$29.88	\$50.90
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THE GUARANTEED POLICY. Reductions beginning 2nd year.

Ordinary Life....	\$22.23	\$29.05	\$40.54
1st Reduction....	2.68	3.49	4.96
2nd Reduction....	2.90	3.78	5.27

20 Pay. Life.....	31.67	38.62	49.55
1st Reduction....	3.80	4.63	5.94
2nd Reduction....	4.12	5.02	6.44

20 Year End.....	53.89	55.17	59.04
1st Reduction....	6.47	6.62	7.08
2nd Reduction....	7.01	7.17	7.68

Ages	25	35	45
NON-PARTICIPATING (Con.)			

CHILD'S SPECIAL COUPON ENDOWMENT.

Ages	5	10	15
20 Payment.....	\$39.19	\$39.86	\$40.11
1st Coupon.....	23.48	22.40	21.11
2nd Coupon.....	23.68	22.57	21.11

SPECIAL PREMIUM ENDOWMENT Life Option.

20 Payment..... \$41.00 \$53.85 \$95.11
Premiums plus insurance returned in even cash for premiums paid or Paid-up Participating Policy for face amount and cash, paid-up for greater than face amount, viz: Age 35, \$1,077 cash; or \$1,000 Paid-up Insurance and \$511 cash; or \$1,902 Paid-up Insurance.

JOINT LIFE POLICIES. (Equal ages)

Whole Life.....	\$24.47	\$31.59	\$46.11
20 Payment.....	33.94	40.16	53.11
20 Year End.....	45.28	47.92	55.11

LIFE ANNUITY RATES. \$100 Payable Annually.

Males.....	\$1,727.70	\$1,485.11
Females.....	1,800.40	1,596.11

DOUBLE INDEMNITY RATE

per \$1,000. End. 85 Ord. Life, End., Econ. T. G. P. and Econ \$1.25 to \$4.00; 20 Pay. End. 85, Prem. End. Ord. Life T. G. P.; \$1.25 to \$4.80; 15 Pay. End. 85, 20 Pay. Life T. G. P. \$1.75 to \$5.60; G. P. A. \$1.70 to \$5.40.

ACCIDENTAL LIFE INS. COMPANY, Albuquerque, N. Mex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American 3½% Full Preliminary Term reserve, (except Ill. Std. on 10 and 15 Payment Life and on Endowment), with surrender charge up to 7th year not exceeding \$10 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form.

Disability. — All but Term policies provide, without extra charge prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 for life time, upon surrender of policy.

Dividends. — Policy is non-participating. Special Guaranteed Premium Reduction policies issued with coupons which may be used similarly to dividends.

Double Indemnity. — For extra premium policy will provide for payment of double face of policy in event of accidental death. Limit \$25,000.

Extended Insurance. — After three premiums, within 31 days after default

Contestable. — After one year except for non-payment of premium

Grace. — 31 days, 6% interest.

Limits. — Ages, 20-60, except Endowments, 16-60 and 20 Payment Life, 18-60. \$50,000 (Ordinary Life \$25,000 and Term, \$10,000); reinsures over \$15,000; accepts reinsurance; minimum policy \$500.

Payments. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans".

Policy in Effect. — Upon issuance of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrenderer), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — No provision, other than Cash. Practice to grant Trust and Limited Installment option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000 Disability granted Double indemnity granted up to \$3,000.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½ % Reserve)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	Accu- mula- tion Policy	20 Pay. Cou- pon	SETTLEMENTS After 20 Years if no Coupons Used				5 Yr No Re- ar- and Con- Ten
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				Cash Val.	P.U. \$1000 and Cash	Pd. Up	Life In- come	
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
15.75	38.37	28.45	23.85	92.53	58.91	42.52	20	.....	31.38	571	161	1393	32	\$9.
16.10	38.97	28.90	24.25	92.59	58.98	42.60	21	.....	31.86	581	163	1388	33	9
16.45	39.59	29.37	24.60	92.66	59.05	42.67	22	.....	32.08	592	165	1386	35	9
16.80	40.23	29.84	25.05	92.73	59.12	42.75	23	.....	32.61	604	168	1384	36	9
17.20	40.91	30.33	25.45	92.82	59.19	42.82	24	.....	33.18	617	171	1384	37	9
17.60	41.60	30.86	25.90	92.89	59.28	42.91	25	.....	33.71	629	173	1381	39	9
18.00	42.32	31.39	26.35	92.98	59.36	43.00	26	.....	34.29	641	176	1378	40	9
18.45	43.06	31.95	26.80	93.06	59.44	43.10	27	.....	34.89	655	179	1376	42	9
18.90	43.83	32.53	27.30	93.17	59.55	43.21	28	.....	35.51	668	182	1373	44	9
19.40	44.63	33.13	27.80	93.27	59.65	43.32	29	.....	35.87	683	186	1373	45	9
19.95	45.47	33.76	28.10	93.38	59.77	43.45	30	.....	36.51	696	188	1370	47	10
20.45	46.33	34.40	28.35	93.49	59.88	43.59	31	.....	37.26	712	193	1370	50	10
21.05	47.23	35.07	28.95	93.63	60.00	43.74	32	.....	37.99	727	196	1370	52	10
21.65	48.15	35.76	29.50	93.74	60.14	43.88	33	.....	38.76	742	200	1368	54	10
22.30	49.11	36.49	30.15	93.89	60.30	44.08	34	.....	39.57	758	204	1368	57	10
22.80	50.11	37.25	30.75	94.04	60.46	44.28	35	.....	40.33	773	207	1366	60	10
23.50	51.13	38.02	31.45	94.20	60.63	44.49	36	.....	41.23	790	212	1367	63	10
24.30	52.22	38.85	32.15	94.37	60.83	44.73	37	.....	42.12	805	215	1365	66	11
25.10	53.33	39.70	32.90	94.56	61.04	45.00	38	.....	43.09	822	220	1366	69	11
25.95	54.47	40.58	33.65	94.76	61.27	45.29	39	.....	44.05	838	224	1365	73	11
26.85	55.67	41.51	35.10	94.98	61.53	45.62	40	.....	45.05	855	229	1364	77	11
27.80	56.91	42.48	36.00	95.22	61.82	45.97	41	.....	46.18	874	235	1367	81	12
28.80	58.20	43.49	36.90	95.49	62.15	46.38	42	.....	47.30	890	239	1367	86	12
29.90	59.55	44.55	37.85	95.78	62.50	46.83	43	.....	48.47	907	244	1367	91	12
31.05	60.94	45.66	38.90	96.11	62.91	47.35	44	.....	49.77	926	250	1371	96	13
32.60	62.40	46.82	39.95	96.47	63.34	47.90	45	.....	51.07	943	255	1371	102	13
33.90	63.90	48.06	41.10	96.87	63.84	48.52	46	.....	52.47	962	262	1374	108	14
35.35	65.48	49.32	42.30	97.32	64.39	49.22	47	.....	53.97	980	268	1377	115	16
36.85	67.12	50.69	43.60	97.81	65.02	50.00	48	.....	55.54	998	274	1380	122	16
38.45	68.81	52.10	44.95	98.35	65.69	50.86	49	.....	57.17	1016	281	1381	129	16
40.90	70.59	53.60	46.85	98.96	66.45	51.81	50	.....	58.96	1035	289	1386	138	17
42.75	72.43	55.17	48.40	99.62	67.28	52.87	51	.....	60.83	1054	296	1391	147	18
44.75	74.36	56.83	50.05	100.36	68.21	54.02	52	.....	62.79	1072	303	1395	157	20
46.85	76.35	58.58	51.80	101.16	69.24	55.31	53	.....	64.85	1089	310	1398	167	21
49.10	78.43	60.42	53.70	102.05	70.36	56.73	54	.....	67.09	1109	319	1404	178	23
52.00	80.62	62.38	56.25	103.04	71.61	58.31	55	.....	69.45	1127	327	1408	191	24
54.60	82.90	64.47	58.40	104.12	73.00	60.03	56	.....	72.00	1146	336	1414	204	26
57.35	85.27	66.68	60.75	105.31	74.54	61.93	57	.....	74.69	1165	345	1420	219	28
60.35	87.76	69.03	63.30	106.64	76.23	64.02	58	.....	77.60	1185	355	1427	236	30
64.55	90.38	71.55	66.00	108.09	78.11	66.32	59	.....	80.70	1204	364	1434	255	33
66.95	93.15	74.23	68.90	109.71	80.18	68.84	60	.....	84.04	1224	375	1441	276	36

Semi-annual rate, multiply by .52, quarterly rate by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
SINGLE PREMIUMS.			
Life	\$25.20	\$390.10	\$479.80
20 Year End	564.35	570.75	589.25
DOUBLE INDEMNITY RATES.			
(Rates for Gold Bond policies 30% higher.			
Select		\$2.00	
Preferred		2.00	
Extra Preferred		3.00	
Ordinary		3.00	
Mediur		4.00	
ACCUMULATION POLICY.			
Premium	\$27.08	\$34.70	\$48.18
Options after 20 years.			
1. Cash	\$302	\$402	\$529
2. New Premium	\$19.60	\$24.80	\$34.60
3. End. Per. Yrs.	42	37	30

Ages	25	35	45
LIFE ANNUITY RATES.			
Males	\$49.96	\$55.74	\$64.4
Females	47.45	51.97	59.2
NON-RENEWABLE CONVERT. TERM			
10 Year	\$9.70	\$11.25	\$15.0
20 Year	10.30	12.95	20.8
5 and 10 Year Term policies convertible within 5 and 10 years; 20 Year within 12 Yr			
PERFECT PROTECTION POLICIES, provide \$1.00 a day for loss of earning power from any cause.			
Age	40 or Under	41-50	51-5
Class 1	\$8.00	\$ 9.00	\$10.0
Class 2	9.00	10.00	11.0
Class 3	11.00	12.00	13.0
CONTINUOUS MONTHLY INCOME			
\$8.33 per Month, 20 Years certain.			
Ord. Life	\$30.70	\$37.28	\$50.0

ash. Loan, Paid-up and Extended Insurance Values—Non-Participating.

End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.						
\$16 10	\$ 7	\$22	\$70	2 326	\$69	\$201 9	176	\$118	\$312 15	173	\$176	\$420 19	54						
17 60	10	27	80	3 165	82	221 10	236	139	338 15	341	206	451 18	158						
19 95	14	35	94	4 84	101	246 11	202	171	375 15	218	251	493 17	0						
22 80	18	45	109	4 347	125	274 11	236	209	411 14	158	302	533 15	37						
26 85	25	58	127	5 169	154	302 10	349	253	448 12	298	358	571 13	0						
32 60	32	73	143	5 140	187	330 9	254	301	480 10	344	416	604 10	313						
40 90	41	90	158	4 315	223	355 8	72	350	508 8	359	473	633 8	302						
52 00	51	109	173	4 47	261	379 6	233	400	535 7	75	527	658 6	350						
66 95	62	129	187	3 107	298	398 5	66	446	557 5	227	584	687 5	9						
38 97	69	142	465	25 270	343	1000	Pd-up	1000	Pd-up	1000	Pd-up	1000	Pd-p						
41 60	75	153	467	25 150	370	1000	"	1000	"	1000	"	1000	"						
45 47	84	170	479	23 300	410	1000	"	1000	"	1000	"	1000	"						
50 11	94	199	472	21 300	456	1000	"	1000	"	1000	"	1000	"						
55 67	106	211	473	19 60	508	1000	"	1000	"	1000	"	1000	"						
62 40	119	236	472	16 120	566	1000	"	1000	"	1000	"	1000	"						
70 59	132	261	468	13 150	626	1000	"	1000	"	1000	"	1000	"						
80 62	144	284	460	10 180	688	1000	"	1000	"	1000	"	1000	"						
93 15	153	303	447	7 300	746	1000	"	1000	"	1000	"	1000	"						
28 90	38	86	290	14 60	219	641 34	60	377	1000	Pd-up	1000	Pd-up	1000						
30 86	42	94	293	14 240	238	644 31	330	410	1000	"	1000	"	1000						
33 76	47	105	297	14 270	265	648 28	270	456	1000	"	1000	"	1000						
37 25	54	118	300	14 30	296	651 25	150	508	1000	"	1000	"	1000						
41 51	61	133	302	12 270	331	652 21	300	566	1000	"	1000	"	1000						
46 82	70	149	303	10 330	367	650 18	90	626	1000	"	1000	"	1000						
53 60	78	165	300	8 300	493	643 14	270	688	1000	"	1000	"	1000						
62 38	85	180	294	6 300	434	632 11	150	746	1000	"	1000	"	1000						
74 23	91	191	284	5 0	458	613 8	180	800	1000	"	1000	"	1000						
24 25	24	58	184	8 116	159	463 24	284	276	730 34	345	418	1000	Pd-up						
25 90	27	64	189	8 307	174	469 23	307	301	734 32	50	456	1000	"						
28 10	31	72	194	9 79	195	475 21	335	337	739 28	185	508	1000	"						
30 75	36	82	199	9 109	219	480 19	167	377	741 24	264	566	1000	"						
35 10	42	94	206	8 306	247	485 16	276	420	741 20	339	626	1000	"						
39 95	49	107	210	7 284	275	485 13	308	463	738 17	74	688	1000	"						
46 85	58	120	211	6 145	302	481 10	357	502	729 13	226	746	1000	"						
56 25	62	133	212	4 361	327	475 8	134	535	716 10	139	800	1000	"						
68 90	69	146	212	3 263	347	464 6	46	556	694 7	185	849	1000	"						
End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
		Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.						
\$92 59	\$238	\$435	\$520	5 \$498	\$649	\$719 3	\$712	\$761	\$815 2	\$812	\$878	\$909 1	\$908						
92 89	237	434	519	5 \$496	648	719 3	\$711	760	815 2	\$811	877	909 1	\$908						
93 38	235	432	517	5 \$492	647	717 3	\$709	759	814 2	\$810	877	908 1	\$907						
94 04	233	430	515	5 \$487	646	716 3	\$706	758	813 2	\$809	876	907 1	\$906						
94 98	230	428	511	5 \$479	644	712 3	\$702	757	811 2	\$806	875	906 1	\$905						
96 47	227	425	507	5 \$464	641	710 3	\$695	755	809 2	\$802	874	905 1	\$903						
98 96	222	420	500	5 \$436	636	704 3	\$682	751	804 2	\$794	871	903 1	\$900						
103 04	216	412	490	5 \$406	629	695 3	\$661	744	797 2	\$782	868	898 1	\$895						
109 71	208	401	475	5 \$318	617	681 3	\$624	734	786 2	\$760	861	892 1	\$885						
End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
58 98	132	251	355	10 \$288	350	496 8	\$456	588	697 5	\$682	910	912 1	\$942						
59 28	131	250	353	10 \$282	379	495 8	\$452	587	695 5	\$680	910	942 1	\$941						
59 77	129	248	351	10 \$272	377	492 8	\$444	586	694 5	\$676	909	942 1	\$941						
60 46	127	246	347	10 \$257	375	489 8	\$433	584	691 5	\$670	909	941 1	\$940						
61 53	125	244	343	10 \$229	373	485 8	\$414	581	687 5	\$660	907	940 1	\$939						
63 34	122	241	337	10 \$180	370	479 8	\$379	578	682 5	\$643	906	938 1	\$936						
66 45	119	237	329	10 \$90	365	470 8	\$316	572	673 5	\$612	903	935 1	\$932						
71 61	115	233	318	8 18	359	456 8	\$290	563	659 5	\$557	898	930 1	\$925						
80 18	111	226	302	5 10	349	437 7	\$29	548	637 5	\$455	890	921 1	\$914						
End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.				
42 60	81	161	262	15 \$128	387	539 10	\$487	661	783 5	\$771	926	959 1	\$958						
42 91	80	160	259	15 \$117	386	537 10	\$481	660	781 5	\$769	925	958 1	\$956						
43 45	78	159	256	15 \$94	385	534 10	\$469	658	779 5	\$765	925	958 1	\$957						
44 28	76	157	252	15 \$55	383	530 10	\$449	657	777 5	\$757	924	957 1	\$956						
45 62	74	156	248	14 13	382	526 10	\$413	655	772 5	\$745	923	956 1	\$954						
47 90	73	155	243	11 0	381	519 10	\$348	651	766 5	\$722	921	953 1	\$952						
51 81	72	155	237	8 12	379	509 10	\$224	644	754 5	\$681	917	949 1	\$946						
58 31	72	156	229	5 110	378	495 9	\$19	635	738 5	\$605	911	943 1	\$938						
68 84	74	159	221	4 0	375	478 6	\$19	619	713 5	\$462	900	933 1	\$922						

Days.

NOTE.—3½% First Year Preliminary Term Reserve adopted January 1, 1913, except for 10 and 15 Payment Life and Endowment, adopted January 1, 1921. Full reserve allowed at end of 7th year.

OHIO NATIONAL LIFE INSURANCE CO., Cincinnati, O.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, with surrender charge up 13th year not exceeding \$10 per \$1,000. Payment of cash value may be deferred 30 days.

Change of Plan. — Higher premium form allowed any time by payment of difference in premiums at 5% compound interest.

Disability. — For varying extra premium all but Term and Joint Life policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning 90 days after proof and continuing during disability until maturity; no reduction in insurance. Limit, \$25,000.

Dividends. — Policy is non-participating. Fully paid-up policies participate.

Double Indemnity. — Rider (\$1.75 per \$1,000) on all but Term policies provided prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, suicide, murder, aeronautic or submarine navigation, mining or below-ground disease including ptomaine poisoning, bodily or mental infirmity, bacterial infection. May be terminated by company at any time. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 12-65. No fixed amount; reinsures over \$20,000; does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%. In advance. May be deferred 30 days. Policy is returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2 years) annual or monthly installments and Continuous (20 years Certain) annual installments. Trust Fund and installments certain participate in excess interest earned.† No provision for withdrawal of proceeds by beneficiary when left under option.

Suicide. — Within two years, sane or insane or death as consequence of violation of law within two years, limits liability to premiums paid.

Women. — No extra charge. All forms. Disability granted in single and self-supporting. Double indemnity granted.

† Present interest rate 4.5%.

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

En- dow- ment at Age 85	Spec- ial Ord. Life \$2,500	LIMITED PAYMENT LIFE			ENDOW- MENTS			† TERM		Single Prem. Whole Life	Guar. End. Add. 20 Pay.
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	5 Year	10 Year		
\$15.90	\$35.20	\$37.95	\$28.20	\$22.99	\$91.76	\$57.99	\$41.76	\$ 8.46	\$ 8.60	311.11	\$31.84
16.26	36.03	38.59	28.65	23.38	91.79	58.03	41.83	8.51	8.67	316.04	32.31
16.65	36.88	39.25	29.14	23.76	91.82	58.07	41.89	8.57	8.74	321.13	32.80
17.05	37.75	39.93	29.62	24.19	91.86	58.12	41.95	8.64	8.82	326.42	33.31
17.48	38.70	40.63	30.16	24.59	91.89	58.21	42.02	8.71	8.91	331.88	33.83
17.93	39.70	41.38	30.68	25.04	91.93	58.27	42.10	8.79	9.00	337.56	34.37
18.40	40.73	42.14	31.25	25.51	92.06	58.32	42.18	8.87	9.10	343.43	34.94
18.90	41.83	42.93	31.82	25.98	92.37	58.44	42.28	8.95	9.20	349.50	35.52
19.43	42.98	43.76	32.43	26.48	92.60	58.50	42.38	9.05	9.32	355.79	36.13
19.98	44.20	44.56	33.04	27.01	92.74	58.63	42.49	9.15	9.45	362.30	36.76
20.56	45.48	45.40	33.70	27.57	92.88	58.76	42.61	9.26	9.59	369.03	37.42
21.18	46.83	46.32	34.36	28.12	93.04	58.84	42.75	9.38	9.74	375.99	38.11
21.82	48.25	47.22	35.07	28.72	93.19	59.00	42.88	9.52	9.91	383.19	38.82
22.51	49.78	48.15	35.78	29.34	93.28	59.10	43.05	9.66	10.10	390.64	39.56
23.24	51.38	49.18	36.56	29.99	93.36	59.27	43.24	9.82	10.30	398.34	40.34
24.02	53.05	50.18	37.36	30.66	93.54	59.40	43.42	10.00	10.53	406.30	41.15
24.83	54.85	51.28	38.20	31.38	93.65	59.61	43.65	10.20	10.78	414.52	42.00
25.69	56.75	52.36	39.04	32.16	93.86	59.82	43.89	10.41	11.06	423.00	42.89
26.61	58.75	53.53	39.94	32.91	94.07	60.06	44.17	10.64	11.38	431.75	43.81
27.58	60.90	54.71	40.89	33.72	94.31	60.32	44.48	10.90	11.73	440.78	44.79
28.62	63.15	55.97	41.85	34.61	94.56	60.61	44.81	11.29	12.25	450.09	45.82
29.72	65.58	57.23	42.88	35.51	94.84	60.94	45.21	11.73	12.82	459.69	46.90
30.89	68.15	58.61	43.96	36.50	95.13	61.34	45.64	12.20	13.47	469.57	48.04
32.14	70.88	59.97	45.06	37.52	95.47	61.80	46.13	12.75	14.20	479.75	49.25
33.47	73.78	61.46	46.24	38.60	95.83	62.29	46.66	13.36	15.01	490.20	50.52
34.89	76.88	62.94	47.50	39.74	96.13	62.84	47.26	14.06	15.93	500.95	51.87
36.40	80.18	64.54	48.81	40.96	96.69	63.45	47.94	14.84	16.96	511.98	53.31
38.02	83.70	66.16	50.15	42.26	97.09	64.12	48.69	15.73	18.11	523.28	54.83
39.75	87.48	67.89	51.56	43.64	97.54	64.86	49.53	16.73	19.40	534.83	56.45
41.59	91.48	69.64	53.05	45.08	98.06	65.67	50.46	17.86	20.84	546.63	58.17
43.63	95.73	71.53	54.61	46.66	98.54	66.57	51.50	19.11	22.26	558.65	60.01
45.65	100.28	73.49	56.26	48.30	99.09	67.55	52.63	20.51	24.22	570.87	61.97
47.89	105.15	75.55	58.00	50.06	99.71	68.65	53.90	22.07	26.20	583.27	64.06
50.30	110.33	77.68	59.83	51.94	100.41	69.85	55.30	23.81	28.40	595.87	66.29
52.85	115.85	79.91	61.78	53.98	101.20	71.17	56.8	25.75	30.84	608.61	68.69
55.60	121.78	82.25	63.86	.....	.....	.....	.....	27.91	.....	621.49	71.26
58.54	128.08	84.62	66.00	.....	.....	.....	.....	30.30	.....	634.49	74.01
61.69	134.85	87.01	68.28	.....	.....	.....	.....	32.96	.....	647.57	76.98
65.08	142.08	89.54	70.71	.....	.....	.....	.....	35.91	.....	660.73	80.16
68.71	149.80	92.20	73.31	.....	.....	.....	.....	39.20	.....	673.94	83.60

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

\$1.09	\$1.09	\$2.32	\$1.71	\$1.41	\$0.50	\$0.50	\$0.60	.....	.....	.....	\$1.83
1.25	1.25	2.47	1.82	1.52	.50	.60	.76	.....	.....	.....	1.95
1.47	1.47	2.64	1.96	1.64	.60	.65	.95	.....	.....	.....	2.10
1.74	1.74	2.81	2.10	1.78	.75	1.00	1.20	.....	.....	.....	2.24
2.15	2.15	2.95	2.25	1.95	.84	1.15	1.75	.....	.....	.....	2.39
2.68	2.68	3.04	2.39	2.50	1.20	1.56	2.25	.....	.....	.....	2.52
3.47	3.47	3.06	3.24	3.27	1.80	2.76	3.08	.....	.....	.....	3.24
4.78	4.78	4.52	4.52	4.49	3.76	4.23	4.37	.....	.....	.....	4.52

15 year convertible within 5 years; 10 year within 7 years.

Semi-monthly rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				CONTINUOUS MONTHLY INCOME--			
10 Year End.....	\$27.87	\$29.72	.....	\$10 a Month, 120 Payments certain.	.....	.....	.....
End. 65.....	20.56	29.72	.....	Whole Life.....	\$28.72	\$34.16	\$43.85
Pay. End. 65.....	29.11	36.66	.....	20 Pay. Life.....	40.25	44.12	51.39
10 YEAR TERM. Rates for \$2,500.				Reduction in Event of Change of Bene- ficiary.			
10 Year.....	\$22.28	\$25.75	\$37.53	Whole Life.....	\$17.57	\$23.33	\$33.54
HEALTH AND ACCIDENT, \$1.00 a day. (Class A risks \$8.00.)				THRIFT BOND \$100 for 240 Months and \$20 000 at end of that time. Com- muted values \$27,428.			
SINGLE LIFE RATES. (Equal Ages.)							
End. 85.....	\$27.27	\$35.20	\$49.86				
10 Payment.....	36.41	42.94	54.82				
10 Year End.....	49.45	52.19	59.56				

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$15 90	\$ 9	\$25	\$79	3	114	\$69	\$200	9	176	\$119	\$316	15	224
25	17 48	12	30	88	3	312	82	220	10	236	141	342	18	58
30	19 98	16	38	102	4	224	101	245	11	202	173	377	15	279
35	23 24	19	47	114	5	66	124	270	11	203	212	414	14	226
40	27 53	23	57	124	5	135	154	301	10	342	257	451	13	2
45	33 47	29	73	142	5	140	188	330	9	272	306	484	11	44
50	41 59	39	90	159	4	317	224	358	8	84	359	517	9	85
55	52 85	49	110	174	4	55	266	383	6	280	416	550	7	201
60	68 71	61	133	191	3	143	311	411	5	157	483	591	6	77
21	37.95	84	150	479	26	240	343	1000	Pd-up	378	1000	Pd-up	419	1000
25	40.63	90	162	481	26	38	371	1000	"	410	1000	"	456	1000
30	44.56	99	179	482	24	180	410	1000	"	456	1000	"	508	1000
35	49.18	109	198	483	22	90	456	1000	"	508	1000	"	566	1000
40	54.71	121	220	483	19	210	508	1000	"	566	1000	"	627	1000
45	61.46	133	244	481	16	210	566	1000	"	627	1000	"	688	1000
50	69.64	145	269	475	13	210	627	1000	"	688	1000	"	747	1000
55	79.91	157	292	465	10	210	688	1000	"	747	1000	"	800	1000
60	92.20	165	310	450	7	330	747	1000	"	800	1000	"	850	1000
21	28.20	53	97	308	15	120	223	650	34	210	378	1000	Pd-up	418
25	30.16	57	105	311	15	270	242	653	32	120	410	1000	"	456
30	33.04	63	116	312	15	240	269	656	29	30	456	1000	"	508
35	36.56	69	129	315	14	300	300	657	25	240	508	1000	"	566
40	40.89	77	144	315	13	90	335	658	22	0	566	1000	"	627
45	46.24	85	160	313	11	90	371	655	18	150	627	1000	"	688
50	53.05	92	175	309	9	30	406	646	14	300	688	1000	"	747
55	61.78	98	188	300	6	220	437	634	11	180	747	1000	"	800
60	73.31	103	198	288	5	0	460	618	8	180	800	1000	"	850
21	22.99	23	58	185	8	115	158	460	24	195	276	730	35	0
25	24.59	25	63	187	8	272	172	464	23	210	301	734	32	68
30	27.01	28	71	192	9	38	192	471	21	254	337	739	28	188
35	29.99	32	80	198	9	61	216	476	19	109	377	741	24	267
40	33.72	38	92	204	8	258	244	480	16	215	420	742	20	342
45	38.60	45	105	208	7	252	272	482	13	267	463	739	17	75
50	45.08	52	118	210	6	126	299	479	10	325	502	731	13	234
55	53.98	58	131	211	4	348	324	471	8	108	535	716	10	142
21	\$91.76	\$252	\$444	\$525	5	\$504	\$652	\$722	3	\$715	\$763	\$817	2	\$814
25	91.89	251	443	524	5	\$502	652	721	3	\$714	763	816	2	\$813
30	92.74	250	441	522	5	\$498	650	720	3	\$712	762	816	2	\$812
35	93.86	247	440	520	5	\$493	649	718	3	\$709	761	815	2	\$811
40	94.31	245	437	516	5	\$484	647	716	3	\$705	759	813	2	\$808
45	95.83	241	433	512	5	\$470	644	712	3	\$698	757	810	2	\$804
50	98.06	236	428	505	5	\$444	639	707	3	\$685	753	806	2	\$796
55	101.02	229	420	493	5	\$400	631	697	3	\$663	746	798	2	\$782
21	\$57.99	\$148	\$261	\$364	10	\$297	\$385	\$503	8	\$463	\$592	\$700	5	\$685
25	58.21	146	260	362	10	\$292	384	501	8	\$459	591	699	5	\$684
30	58.63	145	259	359	10	\$282	383	499	8	\$451	589	698	5	\$684
35	59.27	143	257	355	10	\$266	381	495	8	\$440	588	695	5	\$675
40	60.32	140	254	351	10	\$238	378	491	8	\$421	585	691	5	\$665
45	62.29	137	251	345	10	\$190	375	485	8	\$386	581	685	5	\$647
50	65.67	133	247	336	10	\$98	370	475	8	\$322	575	676	5	\$616
55	71.17	128	241	322	8	10	362	460	8	\$207	565	661	5	\$559
21	\$41.76	\$61	\$142	\$220	15	\$81	\$373	\$518	10	\$464	\$654	\$774	5	\$756
25	42.02	61	141	220	15	\$77	372	516	10	\$458	654	773	5	\$735
30	42.49	61	141	228	15	\$59	372	515	10	\$448	653	772	5	\$751
35	43.24	62	142	227	15	\$22	372	514	10	\$430	652	772	5	\$744
40	44.48	62	142	225	13	\$62	372	513	10	\$396	651	767	5	\$738
45	46.66	63	144	225	10	\$342	373	511	10	\$337	648	761	5	\$711
50	50.46	65	146	222	7	\$254	373	500	10	\$209	642	752	5	\$669
21	\$41.76	\$61	\$142	\$220	15	\$81	\$373	\$518	10	\$464	\$654	\$774	5	\$756
25	42.02	61	141	220	15	\$77	372	516	10	\$458	654	773	5	\$735
30	42.49	61	141	228	15	\$59	372	515	10	\$448	653	772	5	\$751
35	43.24	62	142	227	15	\$22	372	514	10	\$430	652	772	5	\$744
40	44.48	62	142	225	13	\$62	372	513	10	\$396	651	767	5	\$738
45	46.66	63	144	225	10	\$342	373	511	10	\$337	648	761	5	\$711
50	50.46	65	146	222	7	\$254	373	500	10	\$209	642	752	5	\$669

†Days.

NOTE.—3¼% First Year Preliminary Term Reserve (except Modified on 10 and 15 Paym Life and Endowments) adopted September, 1910; Full Reserve allowed at end of 13th year.

OHIO STATE LIFE INSURANCE COMPANY, Columbus, O.

Accrual Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Coupons on special non-participating policy may be used to pay up policy at an earlier date.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ohio Std.) reserve, with surrender charge up to 15th year (10th year on some forms) not exceeding \$10 per \$1,000. Payment of cash value may be deferred three months.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference in premiums with interest.

Disability. — For varying extra premium all but Term and Joint Life policies will provide, prior to age 60, (a) for waiver of premiums; or (b) for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60 premiums waived and charged against policy with 6% compound interest. Agreement does not cover disability from war service, aviation or submarine operation or residence or travel outside U. S. or Canada. Limit \$10,000.

Dividends. — End of first year and annually thereafter; first dividend conditioned upon payment of second premium. Options (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable any time; (d) purchase non-par, paid up additions. Special non-participating policies have guaranteed coupons which may be used similarly to dividends, and which will provide special settlement options at end of 20 years.

Double Indemnity. — Rider provides (\$1 50 per \$1,000), during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from murder, suicide, aeronautic or submarine operation, military, naval or police service, state of war, riot or insurrection, residence or travel outside Continental United States or Canada, physical or mental infirmity, illness or disease, poison, ptomaines or bacterial infection, violation of law, exposure to obvious danger, drowning, freezing, blood poison, sun-stroke, somnambulism or asphyxiation. Limit \$30,000, all reinsured.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values but practice to grant cash value.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, Life and Endowments, 15-65, except 15 Payment Life, 15-60, 20 Payment Life, 15-55, 15 Year Endowment, 15-60, 20 Year Endowment, 15-55; 5 Year Term, 20-55, 10 Year Term, 20-50, 15 Year Term, 20-45, 20 Year Term, 20-40. Also issues child's endowment, ages 2-11. \$75,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$500.

Premiums. — After three premiums. Interest 6%, in advance. May be deferred three months.

Military Service. — Death from military or naval service in time of war, or within six months after termination as result of service, limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant cash value.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions, except aviation within two years limits liability to premiums paid.

Restricted Occupations. — No conditions, except aviation within two years limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (5-30 years) annual or monthly installments, Continuous (20 years certain) annual installments, or payment of face of policy in 20 annual installments and further payment one-half face of policy 20 years thereafter. No provision for commutation by beneficiary of proceeds left under any settlement option.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$25,000. Reinsures over \$5,000. Disability and double indemnity granted to self-supporting women.

OHIO STATE LIFE INSURANCE COMPANY—Continued.

PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

Age at Issue	PREFERRED ANNUAL DIVIDEND (Without Disability)							NON-PARTICIPATING (Without Disability)						
	Limited Payment Life			Endowments				Limited Payment Life			Endowments			
	Whole Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Whole Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
20	\$18.96	\$48.17	\$35.59	\$29.15	\$103.57	\$68.02	\$49.09	\$14.98	\$36.40	\$26.88	\$22.25	\$91.30	\$57.85	\$41.10
21	19.39	48.95	35.97	29.65	103.60	68.08	49.18	15.31	36.95	27.28	22.59	91.33	57.89	41.10
22	19.82	49.73	36.55	30.13	103.63	68.14	49.31	15.65	37.55	27.73	22.95	91.36	57.93	41.10
23	20.25	50.48	37.11	30.59	103.67	68.19	49.44	16.02	38.16	28.19	23.34	91.39	57.97	41.10
24	20.72	51.30	37.72	31.11	103.70	68.24	49.58	16.40	38.81	28.66	23.74	91.43	58.01	41.10
25	21.22	52.17	38.37	31.65	103.74	68.29	49.74	16.78	39.46	29.15	24.16	91.46	58.06	41.10
26	21.72	53.01	38.99	32.17	103.79	68.35	49.91	17.21	40.15	29.67	24.59	91.49	58.11	42.00
27	22.26	53.91	39.67	32.74	103.84	68.41	50.07	17.65	40.86	30.21	25.04	91.54	58.17	42.00
28	22.83	54.84	40.37	33.33	103.90	68.49	50.26	18.11	41.59	30.76	25.52	91.59	58.23	42.00
29	23.43	55.83	41.10	33.95	103.96	68.56	50.46	18.59	42.36	31.34	25.99	91.64	58.30	42.00
30	24.05	56.81	41.84	34.57	104.02	68.65	50.67	19.11	43.15	31.93	26.50	91.70	58.36	42.00
31	24.71	57.85	42.62	35.23	104.08	68.74	50.90	19.66	43.97	32.56	27.04	91.75	58.44	42.00
32	25.39	58.88	43.40	35.90	104.16	68.84	51.14	20.22	44.84	33.19	27.58	91.83	58.53	42.00
33	26.12	59.99	44.23	36.61	104.23	68.95	51.39	20.82	45.72	33.86	28.15	91.88	58.62	42.00
34	26.88	61.11	45.08	37.34	104.33	69.08	51.68	21.45	46.63	34.56	28.75	91.97	58.72	42.00
35	27.69	62.28	45.97	38.11	104.42	69.21	51.99	22.13	47.59	35.29	29.39	92.06	58.84	43.00
36	28.54	63.49	46.89	38.90	104.53	69.36	52.31	22.84	48.56	36.04	30.04	92.15	58.97	43.00
37	29.44	64.74	47.84	39.73	104.65	69.54	52.68	23.59	49.60	36.83	30.71	92.25	59.12	43.00
38	30.38	66.01	48.82	40.59	104.78	69.73	53.06	24.38	50.66	37.64	31.43	92.37	59.28	43.00
39	31.38	67.33	49.84	41.49	104.93	69.94	53.48	25.23	51.75	38.48	32.18	92.50	59.47	43.00
40	32.43	68.69	50.90	42.43	105.10	70.18	53.97	26.12	52.90	39.38	32.98	92.64	59.66	44.00
41	33.57	70.14	52.04	43.45	105.28	70.45	54.48	27.08	54.08	40.32	33.80	92.81	59.89	44.00
42	34.73	71.55	53.15	44.45	105.49	70.76	55.05	28.08	55.31	41.28	34.68	93.00	60.16	44.00
43	36.00	73.10	54.38	45.56	105.72	71.10	55.68	29.15	56.60	42.30	35.61	93.20	60.45	45.00
44	37.33	74.66	55.63	46.71	106.00	71.50	56.37	30.30	57.93	43.37	36.58	93.44	60.79	45.00
45	38.75	76.30	56.96	47.94	106.30	71.94	57.12	31.51	59.32	44.48	37.62	93.71	61.16	46.00
46	40.24	77.96	58.31	49.20	106.66	72.44	57.95	32.80	60.77	45.66	38.70	94.02	61.59	46.00
47	41.83	79.70	59.75	50.55	107.05	73.01	58.87	34.17	62.26	46.89	39.86	94.37	62.08	47.00
48	43.52	81.50	61.25	51.98	107.50	73.65	59.87	35.65	63.84	48.19	41.09	94.76	62.61	48.00
49	45.31	83.36	62.82	53.49	108.00	74.36	60.99	37.22	65.46	49.56	42.39	95.21	63.22	48.00
50	47.20	85.27	64.45	55.07	108.58	75.16	62.19	38.89	67.17	51.00	43.78	95.72	63.90	49.00
51	49.21	87.25	66.16	56.76	109.21	76.05	63.51	40.67	68.94	52.51	45.26	96.28	64.66	50.00
52	51.36	89.33	67.99	58.57	109.92	77.04	64.96	42.56	70.78	54.12	46.84	96.91	65.50	51.00
53	53.62	91.44	69.87	60.46	110.71	78.15	66.57	44.59	72.71	55.81	48.51	97.60	66.45	53.00
54	56.04	93.87	71.88	62.51	111.60	79.38	68.31	46.75	74.70	57.58	50.31	98.39	67.49	54.00
55	58.59	95.94	73.97	64.66	112.58	80.74	70.21	49.05	76.79	59.47	52.23	99.25	68.64	55.00
56	61.31	98.32	76.20	.....	113.68	82.26	.....	51.51	78.98	61.49	.....	100.21	69.94	.....
57	64.19	100.76	78.54	.....	114.89	83.95	.....	54.14	81.27	63.63	.....	101.28	71.37	.....
58	67.27	103.37	81.05	.....	116.24	85.81	.....	56.94	83.66	65.90	.....	102.47	72.96	.....
59	70.53	106.04	83.69	.....	117.74	87.89	.....	59.95	86.18	68.33	.....	103.80	74.72	.....
60	74.00	108.85	86.51	.....	119.41	90.19	.....	63.17	88.83	70.92	.....	105.27	76.67	.....
61	77.70	111.80	.....	.....	121.27	.....	.....	66.60	91.63	.....	.....	106.91	.....	.....
62	81.62	114.88	.....	.....	123.34	.....	.....	70.28	94.58	.....	.....	108.73	.....	.....
63	85.80	118.13	.....	.....	125.62	.....	.....	74.23	97.70	.....	.....	110.74	.....	.....
64	90.25	121.56	.....	.....	128.16	.....	.....	78.45	101.04	.....	.....	112.98	.....	.....
65	94.99	125.20	.....	.....	130.97	.....	.....	82.97	104.57	.....	.....	115.46	.....	.....

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

DISABILITY EXTRA PREMIUMS PER \$1,000.

WAIVER OF PREMIUM								WAIVER OF PREMIUM AND MONTHLY INSTALLMENTS OF \$10.							
Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	
20	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$0.25	\$1.16	\$2.60	\$1.93	\$1.59	\$0.40	\$0.46	\$0.40	
25	.25	.25	.25	.25	.25	.25	.25	1.35	2.84	2.11	1.71	.45	.56	.45	
30	.27	.25	.25	.25	.26	.25	.25	1.60	3.04	2.26	1.86	.54	.67	.54	
35	.36	.25	.25	.26	.32	.32	.33	1.89	3.24	2.41	2.05	.67	.87	.67	
40	.50	.30	.34	.39	.44	.46	.49	2.31	3.40	2.61	2.25	.91	1.21	.91	
45	.72	.45	.55	.70	.63	.69	.82	2.91	3.50	2.77	2.88	1.31	1.80	1.31	
50	1.08	.79	1.08	1.11	1.00	1.26	1.25	3.91	3.65	3.91	3.93	2.14	3.20	3.20	
55	1.75	1.80	1.83	1.80	2.15	2.00	1.90	5.54	5.61	5.65	5.88	4.75	5.35	5.35	

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age.	END OF 3 YEARS.			END OF 4 YEARS.			END OF 5 YEARS.			END OF 7 YEARS.			END OF 10 YEARS.			END OF 15 YEARS.			END OF 20 YEARS.		
	Loan or P U Cash	Pol.	Term Exten.	Loan or P U Cash	Pol.	Term Exten.	Loan or P U Cash	Pol.	Term Exten.	Loan or P U Cash	Pol.	Term Exten.	Loan or P U Cash	Pol.	Term Exten.	Loan or P U Cash	Pol.	Term Exten.	Loan or P U Cash	Pol.	Term Exten.
1	8.00	45	1	15.00	65	2	24.00	88	3	41.00	133	5	67.00	201	9	118.00	312	15	176.00	420	19
2	11.00	49	1	19.00	72	3	29.00	97	3	49.00	148	6	80.00	222	10	139.00	339	15	206.00	453	18
3	15.00	56	1	25.00	82	3	37.00	110	4	61.00	165	7	99.00	246	11	171.00	374	15	251.00	493	17
4	19.00	60	1	33.00	94	3	47.00	124	5	76.00	184	8	123.00	274	11	209.00	416	14	302.00	533	15
5	26.00	70	1	42.00	106	4	60.00	139	5	96.00	205	8	152.00	302	10	253.00	446	12	358.00	571	13
6	33.00	78	1	54.00	118	4	75.00	155	5	118.00	227	7	185.00	335	9	301.00	480	10	416.00	604	10
7	42.00	86	1	67.00	129	3	92.00	169	4	143.00	247	6	221.00	355	8	350.00	508	8	473.00	633	8
8	52.00	94	1	81.00	139	3	111.00	183	4	171.00	267	6	259.00	379	6	400.00	535	7	527.00	657	6
9	63.00	102	1	97.00	150	3	131.00	196	3	199.00	283	4	286.00	309	5	446.00	557	5	584.00	686	5
10	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
11	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
12	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
13	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
14	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
15	45.00	113	3	73.00	168	5	104.00	223	7	167.00	330	10	270.00	486	13	463.00	738	17	688.00	1000	66
16	52.00	114	3	84.00	169	4	117.00	224	6	186.00	330	8	297.00	481	10	502.00	730	13	743.00	1000	66
17	58.00	114	3	94.00	169	4	130.00	223	4	205.00	326	6	322.00	473	8	535.00	716	10	800.00	1000	66
18	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
19	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
20	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
21	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
22	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
23	45.00	113	3	73.00	168	5	104.00	223	7	167.00	330	10	270.00	486	13	463.00	738	17	688.00	1000	66
24	52.00	114	3	84.00	169	4	117.00	224	6	186.00	330	8	297.00	481	10	502.00	730	13	743.00	1000	66
25	58.00	114	3	94.00	169	4	130.00	223	4	205.00	326	6	322.00	473	8	535.00	716	10	800.00	1000	66
26	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
27	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
28	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
29	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
30	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
31	45.00	113	3	73.00	168	5	104.00	223	7	167.00	330	10	270.00	486	13	463.00	738	17	688.00	1000	66
32	52.00	114	3	84.00	169	4	117.00	224	6	186.00	330	8	297.00	481	10	502.00	730	13	743.00	1000	66
33	58.00	114	3	94.00	169	4	130.00	223	4	205.00	326	6	322.00	473	8	535.00	716	10	800.00	1000	66
34	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
35	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
36	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
37	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
38	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
39	45.00	113	3	73.00	168	5	104.00	223	7	167.00	330	10	270.00	486	13	463.00	738	17	688.00	1000	66
40	52.00	114	3	84.00	169	4	117.00	224	6	186.00	330	8	297.00	481	10	502.00	730	13	743.00	1000	66
41	58.00	114	3	94.00	169	4	130.00	223	4	205.00	326	6	322.00	473	8	535.00	716	10	800.00	1000	66
42	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
43	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
44	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
45	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
46	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
47	45.00	113	3	73.00	168	5	104.00	223	7	167.00	330	10	270.00	486	13	463.00	738	17	688.00	1000	66
48	52.00	114	3	84.00	169	4	117.00	224	6	186.00	330	8	297.00	481	10	502.00	730	13	743.00	1000	66
49	58.00	114	3	94.00	169	4	130.00	223	4	205.00	326	6	322.00	473	8	535.00	716	10	800.00	1000	66
50	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
51	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
52	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
53	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
54	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
55	45.00	113	3	73.00	168	5	104.00	223	7	167.00	330	10	270.00	486	13	463.00	738	17	688.00	1000	66
56	52.00	114	3	84.00	169	4	117.00	224	6	186.00	330	8	297.00	481	10	502.00	730	13	743.00	1000	66
57	58.00	114	3	94.00	169	4	130.00	223	4	205.00	326	6	322.00	473	8	535.00	716	10	800.00	1000	66
58	20.00	101	2	37.00	152	5	55.00	204	7	92.00	308	13	154.00	436	23	276.00	730	24	415.00	1000	P.d. up
59	23.00	103	2	41.00	155	5	61.00	208	8	101.00	312	14	189.00	470	23	301.00	735	32	453.00	1000	66
60	27.00	106	3	47.00	159	5	69.00	212	8	114.00	318	14	199.00	477	21	337.00	739	28	508.00	1000	66
61	32.00	108	3	55.00	162	6	79.00	216	8	130.00	323	13	214.00	482	19	377.00	741	24	563.00	1000	66
62	38.00	111	3	64.00	166	6	91.00	220	8	148.00	327	12	242.00	485	16	420.00	742	20	626.00	1000	66
63	45.00	113	3	73.00	168	5	104														

OHIO STATE LIFE INSURANCE COMPANY—Continued

1924 DIVIDENDS AND NET COST
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE																					
	\$19.39			\$21.22			\$24.05			\$27.60			\$32.43			\$38.75			\$58.59		
Yr.	Age 21			Age 25			Age 30			Age 35			Age 40			Age 45			Age 55		
Iss'd.	Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net	
1923	2.95	16.44		3.15	18.07		3.46	20.59		3.81	23.79		4.23	28.20		4.72	34.03		5.84	52.72	
1922	3.30	16.09		3.53	17.69		3.87	20.18		4.26	23.32		4.75	27.68		5.30	33.45		6.56	52.03	
1921	3.66	15.73		3.92	17.30		4.31	19.74		4.76	22.84		5.30	27.13		5.92	32.83		7.30	51.29	
1920	3.72	15.67		4.00	17.22		4.39	19.66		4.87	22.73		5.42	27.01		6.04	32.71		7.44	51.15	
1919	3.78	15.61		4.07	17.15		4.49	19.50		4.97	22.63		5.53	26.90		6.17	32.58		7.58	51.01	
1918	4.17	15.22		4.50	16.72		4.95	19.10		5.50	22.10		6.14	27.29		6.84	31.91		8.37	50.23	
1917	4.25	15.14		4.58	16.64		5.06	18.99		5.62	21.98		6.27	26.16		6.98	31.77		8.51	50.03	
1916	4.33	15.06		4.67	16.55		5.16	18.89		5.75	21.85		6.41	26.02		7.14	31.61		8.67	49.92	
1915	4.41	14.98		4.76	16.46		5.28	18.77		5.88	21.72		6.54	25.89		7.28	31.47		8.83	49.76	
1914	4.50	14.89		4.86	16.36		5.38	18.67		5.99	21.61		6.68	25.75		7.44	31.31		8.98	49.61	
1913	4.58	14.81		4.95	16.27		5.50	18.55		6.14	21.46		6.84	25.59		7.59	31.16		9.14	49.45	
1912	4.67	14.72		5.06	16.16		5.62	18.43		6.27	21.33		6.98	25.45		7.75	31.00		9.30	49.29	
1911	4.76	14.63		5.16	16.06		5.75	18.30		6.41	21.19		7.14	25.29		7.90	30.85		9.45	49.14	
1910	4.86	14.53		5.28	15.94		5.88	18.17		6.54	21.06		7.28	25.15		8.06	30.69		9.61	48.98	
1909	4.95	14.44		5.38	15.84		5.99	18.06		6.68	20.92		7.44	24.99		8.22	30.53		9.75	48.84	
Tot.	62.89	227.96		67.87	250.43		75.09	285.66		83.47	330.53		92.95	393.50		103.35	477.90		125.32	753.53	
†		109.96			111.43			114.66			121.53			140.50			176.90			353.53	

TWENTY PAYMENT LIFE														
	\$29 65		\$31.65		\$34.57		\$38 11		\$42 43		\$47 94		\$64 66	
1923	3.24	26.41	3.46	28.19	3.81	30.76	4.19	33.92	4.65	37.78	5.19	42.75	6.42	58.24
1922	3.60	26.05	3.85	27.80	4.22	30.35	4.67	33.44	5.18	37.25	5.78	42.16	7.15	57.51
1921	3.96	25.69	4.25	27.40	4.67	29.90	5.16	32.95	5.75	36.68	6.41	41.53	7.90	56.76
1920	4.03	26.62	4.33	27.32	4.76	29.81	5.28	32.83	5.88	36.55	6.54	41.40	8.05	56.06
1919	4.09	25.56	4.41	27.24	4.86	29.71	5.38	32.73	5.99	36.44	6.68	41.26	8.22	56.44
1918	4.49	25.16	4.84	26.81	5.33	29.24	5.92	32.19	6.61	35.82	7.36	40.58	9.00	55.06
1917	4.58	25.07	4.93	26.72	5.45	29.12	6.05	32.06	6.75	35.68	7.52	40.42	9.18	55.48
1916	4.66	24.99	5.03	26.62	5.58	29.01	6.19	31.92	6.90	35.53	7.69	40.25	9.34	55.33
1915	4.75	24.90	5.12	26.53	5.68	28.89	6.33	31.78	7.04	35.39	7.84	40.10	9.51	55.18
1914	4.84	24.81	5.24	26.41	5.80	28.77	6.45	31.66	7.20	35.23	8.01	39.93	9.67	54.99
1913	4.93	24.72	5.33	26.32	5.92	28.65	6.61	31.50	7.36	35.07	8.18	39.76	9.84	54.82
1912	5.03	24.62	5.45	26.20	6.05	28.52	6.75	31.36	7.52	34.91	8.34	39.60	10.01	54.65
1911	5.12	24.53	5.56	26.09	6.19	28.38	6.90	31.21	7.69	34.74	8.51	39.43	10.18	54.48
1910	5.24	24.41	5.68	25.97	6.33	28.24	7.04	31.07	7.84	34.59	8.68	39.26	10.35	54.31
1909	5.33	24.32	5.80	25.85	6.45	28.12	7.20	30.91	8.01	34.42	8.85	39.09	10.50	54.16
Tot.	67.89	376.86	73.28	401.47	81.08	437.47	90.12	481.53	100.37	536.08	111.58	607.52	135.33	834.57
†		100.86		100.47		100.47		104.53		116.08		144.52		299.57

TWENTY YEAR ENDOWMENT														
	\$49 18		\$49.74		\$50.67		\$51.99		\$53.97		\$57 12		\$70.21	
1923	5.50	43.68	5.52	44.22	5.54	45.13	5.58	46.41	5.64	48.33	5.75	51.37	6.21	64.00
1922	5.23	42.95	5.24	43.50	5.27	44.40	5.30	45.69	5.38	47.59	5.49	50.63	5.95	63.21
1921	7.00	42.18	7.01	42.73	7.03	43.64	7.08	44.91	7.15	46.82	7.27	49.85	7.80	62.41
1920	7.20	41.98	7.21	42.53	7.24	43.43	7.27	44.72	7.34	46.63	7.48	49.64	7.98	62.23
1919	7.41	41.77	7.43	42.31	7.45	43.22	7.49	44.50	7.56	46.41	7.68	49.44	8.17	62.04
1918	8.28	40.90	8.29	41.45	8.31	42.36	8.35	43.64	8.42	45.55	8.55	48.57	9.06	61.15
1917	8.53	40.65	8.54	41.20	8.57	42.10	8.61	43.38	8.67	45.30	8.79	48.33	9.27	60.94
1916	8.79	40.39	8.80	40.94	8.83	41.84	8.85	43.14	8.92	45.05	9.04	48.08	9.48	60.73
1915	9.06	40.12	9.07	40.67	9.10	41.57	9.13	42.86	9.19	44.78	9.30	47.82	9.70	60.51
1914	9.35	39.83	9.36	40.38	9.37	41.30	9.41	42.58	9.48	44.51	9.56	47.56	9.92	60.29
1913	9.65	39.53	9.66	40.08	9.67	41.00	9.70	42.29	9.75	44.22	9.83	48.29	10.15	60.07
1912	9.96	39.22	9.97	39.77	9.98	40.69	10.01	41.98	10.05	43.92	10.11	47.01	10.40	59.85
1911	10.28	38.90	10.30	39.44	10.31	40.36	10.32	41.67	10.36	43.61	10.41	46.71	10.65	59.56
1910	10.63	38.55	10.63	39.11	10.63	40.04	10.66	41.33	10.69	43.28	10.73	46.39	10.92	59.29
1909	10.99	38.19	10.99	38.75	10.99	39.68	11.00	40.99	11.02	42.95	11.05	46.06	11.14	59.02
Tot.	128.80	608.84	129.02	617.08	129.29	630.76	129.76	650.09	130.60	678.95	132.05	724.75	137.90	915.25
†		145.16		136.92		122.24		11.91		27.95		76.75		282.25

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

FIVE YEARS									
Ages	21	25	30	35	40	45	55		
Ordinary Life	\$ 79.54	\$ 87.43	\$ 99.73	\$115.31	\$136.92	\$165.60	\$258.23		
Cash Value Deducted	55.54	58.43	62.73	68.31	76.92	90.60	147.23		
20 Payment Life	129.33	137.95	150.53	165.87	184.70	209.10	285.55		
Cash Value Deducted	74.33	76.95	81.53	86.87	93.70	105.10	155.55		
20 Year Endowment	212.56	215.29	219.82	226.23	235.78	250.93	313.89		
Cash Value Deducted	71.56	75.29	78.82	85.23	93.78	107.93	165.89		
TEN YEARS									
Ordinary Life	\$154.83	\$170.16	\$194.15	\$224.57	\$267.03	\$323.67	\$507.83		
Cash Value Deducted	87.83	90.16	95.15	101.57	115.03	138.67	248.83		
20 Payment Life	254.26	271.04	295.56	325.48	362.35	410.38	562.15		
Cash Value Deducted	100.26	102.04	105.56	111.48	120.35	140.38	240.15		
20 Year Endowment	414.45	419.93	428.99	441.83	460.97	491.29	617.51		
Cash Value Deducted	43.45	49.93	58.99	71.83	90.97	120.29	247.51		

OHIO STATE LIFE INSURANCE COMPANY—Continued

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE																
	19 39			21 22			\$24.05		\$27.69		\$32.43		\$38.75		\$58.59	
Age	Age 21			Age 25			Age 30		Age 35		Age 40		Age 45		Age 55	
Div.	Div. Net			Div. Net			Div. Net		Div. Net		Div. Net		Div. Net		Div. Net	
910	2.95	16.44		3.15	18.07		3.46	20.59	3.81	23.88	4.23	28.20	4.72	34.03	5.84	52.75
911	3.30	16.09		3.53	17.69		3.87	20.18	4.29	23.41	4.75	27.68	5.30	33.45	6.56	52.03
912	3.66	15.73		3.92	17.30		4.31	19.74	4.76	22.93	5.30	27.13	5.92	32.83	7.30	51.29
913	3.72	15.67		4.00	17.22		4.39	19.66	4.87	22.82	5.42	27.01	6.04	32.71	7.44	51.15
914	3.78	15.61		4.07	17.15		4.49	19.56	4.97	22.72	5.53	26.90	6.17	32.58	7.58	51.01
915	3.85	15.54		4.15	17.07		4.59	19.48	5.08	22.61	5.66	26.77	6.31	32.44	7.72	50.87
916	3.92	15.47		4.22	17.00		4.67	19.38	5.18	22.51	5.78	26.65	6.44	32.31	7.86	50.73
917	4.00	15.39		4.31	16.91		4.76	19.29	5.30	23.39	5.92	26.51	6.59	32.16	8.00	50.59
918	4.07	15.32		4.39	16.83		4.87	19.18	5.42	22.27	6.04	26.39	6.72	32.03	8.15	50.44
919	4.15	15.24		4.49	16.73		4.97	19.08	5.53	22.16	6.17	26.26	6.86	31.89	8.29	50.30
920	4.22	15.17		4.57	16.65		5.08	18.97	5.66	22.03	6.31	26.12	7.01	31.74	8.44	50.15
921	4.31	15.08		4.67	16.55		5.18	18.87	5.78	21.91	6.44	25.99	7.15	31.60	8.58	50.01
922	4.39	15.00		4.76	16.46		5.30	18.75	5.92	21.77	6.59	25.84	7.30	31.45	8.72	49.87
923	4.49	14.90		4.87	16.35		5.42	18.63	6.04	21.65	6.72	25.71	7.44	31.31	8.87	49.72
924	4.95	14.44		5.38	15.84		5.99	18.06	6.68	21.01	7.44	24.99	8.22	30.53	9.75	48.84
Tot.	59.76	231.09	64.48	253.82	71.33	289.42	79.28	336.07	88.30	398.15	98.19	482.06	119.10	759.75		
I		113.09		114.82		118.42		127.07		145.15		181.06		359.75		

TWENTY PAYMENT LIFE														
	\$29 65		\$31 65		\$34 57		\$38 11		\$42.43		\$47 94		\$64.66	
910	3 24	26 41	3 46	28 19	3 81	30 76	4 19	33 92	4 65	37 78	5 19	42 75	6 42	58 24
911	3 60	26 05	3 85	27 80	4 22	30 35	4 67	33 44	5 18	37 25	5 78	43 16	7 15	57 57
912	3 96	25 69	4 25	27 40	4 67	29 90	5 16	32 95	5 75	36 68	6 41	41 53	7 90	56 76
913	4 03	25 62	4 33	27 32	4 76	29 81	5 28	32 83	5 88	36 55	6 54	41 40	8 06	56 60
914	4 09	25 56	4 41	27 24	4 86	29 71	5 38	32 73	5 99	36 44	6 68	41 26	8 22	56 44
915	4 17	25 48	4 50	27 15	4 95	29 62	5 50	32 61	6 14	36 29	6 84	41 10	8 36	56 30
916	4 25	25 40	4 58	27 07	5 06	29 51	5 62	32 49	6 27	36 16	6 98	40 96	8 51	56 15
917	4 33	25 32	4 67	26 98	5 16	29 41	5 75	32 36	6 41	36 02	7 14	40 80	8 67	55 99
918	4 41	25 24	4 76	26 89	5 28	29 29	5 88	32 23	6 54	35 89	7 28	40 66	8 83	55 83
919	4 50	25 15	4 86	26 79	5 38	29 19	5 99	32 12	6 68	35 75	7 44	40 50	8 98	55 68
920	4 58	25 07	4 95	26 70	5 50	29 07	6 14	31 97	6 83	35 59	7 59	40 35	9 14	55 52
921	4 67	24 98	5 06	26 59	5 62	28 95	6 27	31 84	6 98	35 45	7 75	40 19	9 30	55 36
922	4 76	24 89	5 16	26 49	5 75	28 82	6 41	31 70	7 14	35 29	7 90	40 04	9 45	55 21
923	4 86	24 79	5 28	26 37	5 88	28 69	6 54	31 57	7 28	35 15	8 06	39 88	9 61	55 05
924	5 33	24 32	5 80	25 85	6 45	28 12	7 20	30 91	8 01	34 42	8 85	39 09	10 50	54 16
Tot.	64.78	379.97	69.92	404.83	77.35	441.20	85.98	485.67	95.74	540.71	106.43	612.67	129.10	840.80
I		103.97		103.83		104.20		108.67		120.71		149.67		305.80

TWENTY YEAR ENDOWMENT														
	\$49 18		\$49 74		\$50 67		\$51 99		\$53 97		\$57 12		\$70 21	
910	5 50	43 65	5 52	44 22	5 54	45 13	5 58	46 41	5 64	48 33	5 75	51 37	6 21	64 00
911	6 23	42 95	6 24	43 50	6 27	44 40	6 30	45 69	6 38	47 59	6 49	50 63	7 00	63 21
912	7 00	42 18	7 01	42 73	7 02	43 65	7 08	44 91	7 15	46 82	7 27	49 85	7 80	62 41
913	7 20	41 98	7 21	42 53	7 24	43 43	7 27	44 72	7 34	46 63	7 48	49 64	7 98	62 23
914	7 41	41 77	7 43	42 31	7 45	43 22	7 49	44 50	7 56	46 41	7 68	49 44	8 17	62 04
915	7 64	41 54	7 66	42 08	7 67	43 00	7 70	44 29	7 78	46 19	7 90	49 22	8 36	61 85
916	7 87	41 31	7 88	41 56	7 91	42 76	7 94	44 05	8 00	45 97	8 11	49 01	8 56	61 65
917	8 11	41 07	8 12	41 62	8 15	42 52	8 17	43 82	8 23	45 74	8 34	48 78	8 75	61 46
918	8 36	40 82	8 38	41 36	8 40	42 27	8 42	43 57	8 48	45 79	8 58	48 54	8 95	61 26
919	8 63	40 55	8 64	41 10	8 65	42 02	8 69	43 30	8 74	45 23	8 82	48 30	9 16	61 05
920	8 90	40 28	8 92	40 82	8 93	41 74	8 95	43 01	9 00	44 97	9 07	48 05	9 37	60 84
921	9 19	39 99	9 20	40 54	9 22	41 45	9 24	42 75	9 28	44 69	9 24	47 88	9 60	60 61
922	9 49	39 69	9 50	40 24	9 52	41 15	9 53	42 46	9 56	44 41	9 61	47 51	9 93	60 38
923	9 82	39 36	9 82	39 92	9 82	40 85	9 84	42 15	9 86	44 11	9 90	47 22	10 08	60 13
924	10 99	38 19	10 99	38 75	10 99	39 68	11 00	40 99	11 02	42 95	11 06	46 06	11 19	59 02
Tot.	122.34	615.36	122.52	623.58	122.78	637.27	123.20	656.65	124.02	685.53	125.30	731.50	131.01	922.14
I		138.64		130.42		115.73		4.65		34.53		83.50		289.14

†Net Cost for 15 years, cash value deducted.

†Cash value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS (Policies Issued in 1919)									
Age	21	25	30	35	40	45	55		
Ordinary Life	\$ 79.54	\$ 87.43	\$ 99.73	\$115.76	\$136.92	\$165.60	\$258.23		
Cash Value Deducted	55.54	58.43	62.73	68.76	76.92	90.60	147.23		
Payment Life	129.33	137.95	150.53	165.87	184.70	209.10	285.55		
Cash Value Deducted	74.33	76.95	81.53	86.87	93.70	105.10	155.55		
Year Endowment	212.56	215.20	219.82	226.23	235.78	250.93	313.89		
Cash Value Deducted	71.56	75.29	78.82	85.23	93.78	107.93	165.89		
TEN YEARS (Policies Issued in 1914.)									
Ordinary Life	\$156.15	\$171.60	\$195.73	\$227.24	\$268.99	\$325.85	\$510.53		
Cash Value Deducted	89.15	91.60	96.73	104.24	116.89	140.85	251.53		
Payment Life	255.58	272.45	297.13	327.22	364.29	412.55	564.81		
Year Endowment	417.13	422.59	431.68	444.54	463.68	494.04	620.40		
Cash Value Deducted	46.13	52.59	61.68	74.54	93.68	123.04	250.40		

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45

Ages	25	35	45
NON-PARTICIPATING. (Without Disability.)			
SINGLE PREMIUM LIFE.			
Whole Life....	\$324.17	\$389.08	\$478.80
SINGLE PREM. ENDOWMENTS.			
10 Year.....	\$754.77	\$756.15	\$759.91
15 Year.....	648.54	651.87	661.38
20 Year.....	563.33	569.73	588.24
25 Year.....	495.39	506.40	537.25
30 Year.....	441.86	459.41	505.21
35 Year.....	400.62	426.62	.....

CHILD'S ENDOWMENT, issued for 10, 15 and 20 years. (Premiums same as corresponding policies at age 20). Graded death benefits. Benefits for age 5 at issue, if death occurs 1st-year \$50; 5th. \$325; 10th, \$1,000.

CONVERTIBLE TERM.			
5 Year.....	\$9.90	\$11.16	\$14.53
10 Year.....	10.13	11.70	16.31
15 Year.....	10.40	12.44	18.71
20 Year.....	10.75	13.50	.....

Convertible at any time.

MONTHLY INCOME, \$10 for 240 Months.

Whole Life....	\$29.40	\$39.02	\$56.04
20 Payment...	44.98	54.87	70.43
20 Year End...	77.31	79.24	85.20

EXTRA ANNUAL RATE to continue Monthly Income throughout life of beneficiary. (Equal Ages.)

Whole Life....	\$5.60	\$4.26	\$2.85
20 Pay. Life ..	7.82	5.42	3.26
20 Year End...	6.72	4.99	3.19

Ages	25	35	45
LIFE INCOME ENDOWMENT with Disability. \$1,000 at Death or Mo. Income of \$10 for Life (12% Certain) at attained Age of 65.			
Premium.....	\$24.82	\$36.67	\$62.44

OPTIONAL COUPON.

20 Payment...	\$31.20	\$38.18	\$48.71
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COUPON ENDOWMENT.

30 Year.....	\$36.05	\$38.15	\$44.31
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20 PAY. LIFE, Prem. Reducing.

1st 10 Prem...	\$30.65	\$37.33	\$47.41
10-15 Prem...	20.37	24.84	31.71
15-20 Prem...	12.80	15.62	20.01

JOINT LIFE POLICIES.

Whole Life....	\$26.37	\$33.67	\$47.21
20 Payment...	35.30	41.62	52.91
20 Year End..	48.03	50.48	57.41

INSTALLMENT POLICIES Issued on Whole Life, Limited Payment Life and Endowments.

10 Installments.
86.1% of the regular rate.

15 Installments.
79.5% of the regular rate.

20 Installments.
73.5% of the regular rate.

DOUBLE INDEMNITY \$1.50 per \$1,000.

Non-Participating Net Cost in Case of Death or Surrender End of Year. ORDINARY LIFE.

Ages	25		35		45		55	
Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.....	\$16.78	\$16.78	\$22.13	\$22.13	\$31.51	\$31.51	\$49.05	\$49.05
2d.....	33.56	33.56	44.26	44.26	63.02	63.02	98.10	98.10
3d.....	50.34	39.34	66.39	47.39	94.53	61.53	147.15	95.15
4th.....	67.12	48.12	88.52	55.52	126.04	72.04	196.20	115.20
5th.....	83.90	54.90	110.65	63.65	157.55	82.55	245.25	134.25
10th.....	167.80	87.80	221.30	98.30	315.10	130.10	490.50	231.50
15th.....	251.70	112.70	331.95	122.95	472.65	171.65	735.75	335.75
20th.....	335.60	129.60	442.60	140.60	630.20	214.20	981.00	454.00

TWENTY PAYMENT LIFE.

1st.....	\$24.16	\$24.16	\$29.39	\$29.39	\$37.62	\$37.62	\$52.23	\$52.23
2d.....	48.32	48.32	58.78	58.78	75.24	75.24	104.46	104.46
3d.....	72.48	49.48	88.17	56.17	112.86	67.86	156.69	98.69
4th.....	96.64	55.64	117.56	62.56	150.48	77.48	208.92	114.92
5th.....	120.80	59.80	146.95	67.95	188.10	84.10	261.15	131.15
10th.....	241.60	72.60	293.90	79.90	376.20	106.20	522.30	200.30
15th.....	362.40	61.40	440.85	63.85	564.30	101.30	783.45	248.45
20th.....	483.20	27.20	587.80	21.80	752.40	64.40	1044.60	244.60

TWENTY YEAR ENDOWMENT.

1st.....	\$41.97	\$41.97	\$43.03	\$43.03	\$46.21	\$46.21	\$55.99	\$55.99
2d.....	83.94	83.94	86.06	86.06	92.42	92.42	111.98	111.98
3d.....	125.91	64.91	129.09	67.09	138.63	75.63	167.97	100.97
4th.....	167.88	67.88	172.12	72.12	184.84	82.84	223.96	116.96
5th.....	209.85	69.85	215.15	74.15	231.05	88.05	279.95	131.95
10th.....	419.70	49.70	430.30	60.30	462.10	91.10	559.90	189.90
15th.....	629.55	-24.45	645.45	-6.55	693.15	45.15	839.85	206.85
20th.....	839.40	-160.60	860.60	-139.40	924.20	-75.80	1119.80	119.80

OLD COLONY LIFE INSURANCE CO., Chicago, Ill.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within one month and one week after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$5 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed by payment of difference in reserve.

Disability. — For varying extra premium policy will provide, prior to age 60 for: (a) waiver of premium; or (b) waiver of premium and payment of monthly income of \$10 per \$1,000. After age 60 premiums waived and charged against policy without interest.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) ~~premiums~~ premiums to accumulate at not less than 3½%, withdrawable any time; or (c) purchase non-forfeitable participating paid-up additions. (c) is automatic option. Accumulations or paid-up additions increase surrender values

Double Indemnity. — General accident benefit issued.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance any time.

Grace. — One month without interest and one week with interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 2-60, except Term, 20-60. \$25,000; reinsures over \$7,500; minimum policy, \$250 for children; \$500 for adults.

Loans. — After two premiums. Interest 6%, in advance. May be deferred 60 days (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Non-par. Without cash and loan values. Participating policies participate after fully paid-up.

Paid-Up Values. — After two premiums, within one month and one week after default. Non-par. With cash and loan values. Participating policies participate after fully paid-up.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%, payable annual or monthly. Limited (5-25 years) and Continuous (20 years certain) annual or monthly Installments. Portion of proceeds may be held as Trust Fund and balance held as Installment. Trust Fund is not subject to withdrawal but commutable values of Installments may be withdrawn by beneficiary unless otherwise specified. Interest Payments and Installments certain participate in excess interest earned.

Suicide. — Within two years, sane or insane, liability limited to premiums paid

Women. — No extra charge.

OLD COLONY LIFE INSURANCE COMPANY—Continued

PREMIUM RATES PER \$1,000 (With Disability.)

(American 3¼% Reserve.)

PARTICIPATING							Age	NON-PARTICIPATING						
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS				Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
15.34	37.75	28.22	23.61	101.91	65.26	47.34	10	13.00	32.97	24.47	20.32	93.16	59.02	42.35
15.62	38.22	28.58	23.88	101.97	65.30	47.38	11	13.24	33.39	24.78	20.59	93.20	59.07	42.39
18.59	38.71	28.94	24.18	102.04	65.36	47.44	12	13.46	33.81	25.10	20.85	93.23	59.10	42.43
16.15	39.23	29.33	24.50	102.08	65.41	47.49	13	13.69	34.26	25.43	21.13	93.25	59.13	42.47
16.48	39.78	29.75	24.85	102.15	65.47	47.57	14	13.96	34.73	25.79	21.42	93.28	59.16	42.51
16.76	40.32	30.16	25.20	102.20	65.53	47.63	15	14.19	35.20	26.14	21.72	93.32	59.20	42.55
17.07	40.89	30.60	25.57	102.25	65.58	47.68	16	14.45	35.71	26.52	22.04	93.36	59.24	42.59
17.39	41.50	30.95	25.96	102.31	65.65	47.76	17	14.74	36.22	26.91	22.37	93.41	59.29	42.63
17.75	42.13	31.53	26.36	102.38	65.73	47.84	18	15.03	36.77	27.32	22.71	93.45	59.35	42.71
18.12	42.77	32.01	26.77	102.49	65.80	47.92	19	15.33	37.32	27.72	23.05	93.48	59.39	42.77
18.50	43.44	32.52	27.20	102.52	65.88	48.01	20	15.66	37.91	28.17	23.42	93.53	59.44	42.81
18.90	44.14	33.05	27.65	102.60	65.96	48.10	21	16.00	38.50	28.62	23.80	93.59	59.50	42.88
19.32	44.87	33.60	28.11	102.68	66.05	48.20	22	16.36	39.14	29.09	24.20	93.64	59.56	42.95
19.76	45.61	34.16	28.60	102.76	66.14	48.31	23	16.73	39.78	29.57	24.61	93.70	59.63	43.01
20.22	46.38	34.76	29.09	102.85	66.24	48.42	24	17.12	40.45	30.08	25.03	93.75	59.69	43.08
20.71	47.19	35.37	29.61	102.93	66.34	48.53	25	17.53	41.14	30.60	25.47	93.81	59.76	43.15
21.22	48.03	36.00	30.16	103.04	66.45	48.65	26	17.96	41.87	31.14	25.93	93.88	59.84	43.22
21.76	48.89	36.68	30.72	103.14	66.57	48.79	27	18.42	42.61	31.71	26.41	93.95	59.92	43.29
22.33	49.79	37.36	31.31	103.26	66.70	48.93	28	18.90	43.39	32.30	26.91	94.03	60.02	43.38
22.92	50.74	38.08	31.93	103.38	66.84	49.09	29	19.40	44.20	32.91	27.43	94.12	60.11	43.46
23.55	51.71	38.82	32.58	103.51	66.99	49.26	30	19.93	45.03	33.54	27.98	94.20	60.22	43.55
24.22	52.72	39.61	33.25	103.65	67.15	49.46	31	20.50	45.91	34.22	28.55	94.30	60.34	43.64
24.94	53.78	40.43	33.96	103.82	67.33	49.68	32	21.10	46.83	34.92	29.15	94.42	60.47	43.74
25.67	54.88	41.27	34.70	103.98	67.52	49.89	33	21.73	47.77	35.64	29.78	94.53	60.61	43.84
26.47	56.02	42.16	35.47	104.17	67.73	50.15	34	22.40	48.74	36.40	30.42	94.67	60.77	43.94
27.30	57.20	43.08	36.28	104.36	67.96	50.42	35	23.10	49.77	37.18	31.11	94.81	60.94	44.03
28.19	58.43	44.04	37.11	104.51	68.21	50.71	36	23.86	50.82	37.99	31.82	94.96	61.12	44.13
29.13	59.71	45.05	38.01	104.80	68.49	51.05	37	24.66	51.92	38.85	32.57	95.13	61.34	44.23
30.13	61.05	46.10	38.95	105.06	68.79	51.42	38	25.50	53.08	39.74	33.36	95.32	61.57	44.33
31.18	62.43	47.20	39.92	105.33	69.12	51.82	39	26.40	54.26	40.68	34.19	95.52	61.83	44.43
32.30	63.88	48.35	40.96	105.64	69.48	52.28	40	27.34	55.50	41.66	35.07	95.75	62.10	44.53
33.55	65.43	49.60	42.10	106.18	70.02	52.86	41	28.36	56.79	42.68	35.99	96.00	62.43	44.63
34.87	67.05	50.92	43.30	106.78	70.72	53.53	42	29.44	58.14	43.76	36.96	96.28	62.79	44.73
36.28	68.74	52.31	44.57	107.40	71.26	54.24	43	30.60	59.54	44.89	37.99	96.59	63.19	44.83
37.78	70.54	53.78	45.92	108.09	71.98	55.06	44	31.83	61.02	46.09	39.10	96.96	63.65	44.93
39.38	72.34	55.29	47.34	108.80	72.73	55.91	45	33.13	62.54	47.33	40.24	97.35	64.14	45.03
41.06	74.26	56.90	48.85	109.61	73.57	56.89	46	34.53	64.14	48.65	41.47	97.80	64.70	45.13
42.86	76.27	58.59	50.44	110.44	74.48	57.91	47	36.01	65.80	50.04	42.78	98.29	65.33	45.23
44.79	78.37	60.38	52.14	111.37	75.50	59.07	48	37.62	67.56	51.52	44.17	98.85	66.04	45.33
46.85	80.56	62.26	53.94	112.37	76.59	50.34	49	39.33	69.39	53.07	45.65	99.46	66.82	45.43
49.06	82.87	64.26	55.88	113.47	77.81	61.75	50	41.16	71.32	54.72	47.25	100.17	67.70	45.53
51.39	85.26	66.35	57.92	114.64	79.12	63.28	51	43.11	73.30	56.44	48.93	100.93	68.65	45.63
53.89	87.76	68.57	60.10	115.92	80.55	64.96	52	45.19	75.40	58.28	50.73	101.78	69.71	45.73
56.60	90.43	70.96	62.47	117.36	82.19	66.85	53	47.47	77.63	60.27	52.70	102.77	70.94	45.83
59.49	93.21	73.49	65.00	118.92	83.96	68.92	54	49.89	79.96	62.37	54.81	103.85	72.29	45.93
62.59	96.14	76.17	67.71	120.61	85.90	71.20	55	52.50	82.42	64.61	57.07	105.06	73.78	46.03
65.72	99.02	78.85	70.44	122.26	87.84	73.49	56	55.09	84.80	66.81	59.31	106.18	75.24	46.13
69.04	102.04	81.68	73.34	124.06	89.98	76.01	57	57.87	87.29	69.14	61.70	107.43	76.85	46.23
72.60	105.22	84.70	76.45	126.02	92.30	78.76	58	60.84	89.92	71.62	64.27	108.82	78.62	46.33
76.43	108.55	87.91	79.80	128.17	94.87	81.78	59	64.04	92.68	74.28	67.04	110.34	80.59	46.43
80.53	112.09	91.36	83.41	130.51	97.68	85.08	60	67.46	95.59	77.12	70.03	112.03	82.76	46.53

NOTE.—Above rates adopted January, 1924.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

OLD COLONY LIFE INSURANCE COMPANY—Continued

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age	End of 5 Years																	End of 10 Years																	End of 15 Years																	End of 20 Years																
	Cash					Ext.					Cash					Ext.					Cash					Ext.					Cash					Ext.																																
	Prem.	Cash	or	Pd.	Y.	Ins.	D.	Prem.	Cash	or	Pd.	Y.	Ins.	D.	Prem.	Cash	or	Pd.	Y.	Ins.	D.	Prem.	Cash	or	Pd.	Y.	Ins.	D.	Prem.	Cash	or	Pd.	Y.	Ins.	D.																																	
1	\$16.00	\$5.38	\$23.36	\$74.39	3	29.69	\$2.203	39.9	222	118	93.314	67.15	221	176	63.421	86.19	77																																																			
5	17.53	6.37	28.54	84.68	3	240.82	42.222	42.10	239	139.98	341.38	16	17	206.99	453.92	18	187																																																			
10	19.93	7.90	36.52	98.56	4	155.01	65.247	90.11	229	171.65	376.42	15	237	251.57	494.73	17	12																																																			
15	23.10	9.83	46.58	113.60	5	49.125	48.275	17.11	251	209.55	412.69	14	178	302.54	534.38	15	46																																																			
20	27.34	12.29	59.19	129.80	5	211.154	48.303	80.10	354	253.66	448.04	12	310	358.21	571.38	13	3																																																			
25	33.13	15.36	74.57	146.65	5	182.187	54.331	25.9	263	301.35	440.68	10	349	416.17	604.81	10	315																																																			
30	41.16	18.94	91.77	162.09	4	348.223	30.556	18.8	75	350.94	509.90	9	3	473.25	633.55	8	304																																																			
35	52.50	23.65	110.66	176.51	4	64.261	00.379	22.6	233	400.25	535.82	7	78	527.05	658.41	6	350																																																			
40	67.46	29.12	130.82	190.08	3	123.295	66.899	82.5	70	446.94	558.34	5	232	584.12	687.22	5	100																																																			
45	80.20	35.18	159.13	188.31	8	185.159	85.465	65.24	336	276.45	731.44	34	363	418.69	1000	Pd-up																																																				
50	95.47	43.22	185.10	193.16	9	4.174	55.471	05.23	334	301.49	735.28	32	68	456.00	1000	"																																																				
55	107.98	52.14	217.76	199.06	9	171.195	67.477	20.21	360	337.09	739.23	28	188	508.49	1000	"																																																				
60	121.11	61.16	251.87	204.55	9	191.219	96.482	36.19	195	377.23	741.86	24	269	566.15	1000	"																																																				
65	135.07	71.07	293.57	109.58	8	359.247	22.486	18.16	251	420.12	742.06	20	342	626.92	1000	"																																																				
70	149.24	82.14	336.21	213.77	7	327.275	57.486	14.13	317	463.02	738.56	17	74	688.24	1000	"																																																				
75	163.25	94.25	381.96	215.42	6	181.302	78.482	96.11	3	502.61	630.28	13	234	746.98	1000	"																																																				
80	177.07	107.20	435.00	215.34	5	23.327	31.475	57.8	137	535.31	716.63	10	142	800.48	1000	"																																																				
85	190.03	121.87	487.60	214.46	3	278.347	19.464	79.6	47	556.90	695.71	7	191	849.97	1000	"																																																				

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
21	\$42.88	\$48.23	100.88	260.37	154.125	74.587	68.548	83.10	487.29	661.17	782.65	587.71	40	926	20,958	61,195	17
25	43.19	46.95	139.71	258.05	113.82	386.63	53.59	88.10	481.03	660.29	781.40	576.01	91	925	90,958	30,195	82
30	43.73	45.15	158.13	254.70	15	91.33	385.17	53.33	89.10	469.25	658.93	779.36	57	925	38,957	76,195	15
35	44.62	43.17	156.54	250.82	15	52.37	383.75	53.30	24.10	449.06	657.30	776.61	55	924	57,956	92,195	15
40	46.10	41.13	155.34	246.61	14	163.382	78.525	84.10	413.19	655.02	772.49	54	60	923.30	955.61	1945	45
45	48.66	39.32	154.92	242.05	11	10.381	68.519	25.10	347.74	651.22	765.64	52	10	912.30	955.32	1951	51
50	53.07	37.78	154.87	235.94	8	149.379	93.509	03.10	223.78	644.91	754.49	55	681	917.39	949.43	1946	49
55	60.53	36.81	155.87	228.92	5	1296.378	00.495	11.9	127.635	21.737	525.60	505.30	911	911	0,942.95	1,937.54	
60	71.52	36.83	158.70	222.11	4	115.375	77.477	53.6	125.619	68.612	145.46	70.72	900	96,932	49,192	22	21

NOTE.—American 3½% Modified Preliminary Term (Ill. Std.) reserve with surrender charge to 10th year not exceeding \$25 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED WITH RATES PER \$1,000 AT AGES 25, 35 AND 45

Age	25	35	45	Age	25	35	45
PARTICIPATING							
(With Monthly Income Disability)							
Whole Life.....	\$21.58	\$28.41	\$40.44	15 Year End.....	60.21	61.71	65.67
10 Pay. Life.....	48.46	58.39	73.39	20 Year End.....	43.73	45.60	50.82
15 Pay. Life.....	36.37	44.12	56.33	End. Age 60.....	24.64	36.67	65.67
20 Pay. Life.....	30.50	37.15	48.14	End. Age 65.....	22.20	31.58	50.82
10 Year End.....	103.29	104.94	109.85	CONVERTIBLE TERM.			
15 Year End.....	66.79	68.73	74.26	(a) 5 Year.....	\$8.32	\$9.38	\$12.78
20 Year End.....	49.07	51.40	58.07	(b) 10 Year.....	8.91	10.30	15.01
End. Age 60.....	28.52	41.79	74.26	(a) Convertible within 4 years.			
End. Age 65.....	25.88	36.27	58.07	(b) Convertible within 7 years.			
GUARANTEED PAID-UP ADDITIONS.							
Paid-up Additions after 1st year.							
20 Pay. Life.....	\$33.56	\$40.29	\$51.28	RETURN 20 PREMIUM. Savings Policy.			
Addition.....	9.64	9.41	9.70	20 Pay. Life.....	\$41.79	\$53.05	
WITH DOUBLE INDEMNITY.				20 PREMIUMS. Savings Policy.			
Whole Life.....	\$23.58	\$30.41	\$42.44	20 Pay. Life.....	\$32.16	\$37.64	\$49.24
10 Pay. Life.....	53.36	62.89	76.84	WITH DOUBLE INDEMNITY.			
15 Pay. Life.....	39.99	47.36	58.55	Whole Life.....	\$20.68	\$26.73	\$37.41
20 Pay. Life.....	33.48	39.91	50.62	10 Pay. Life.....	48.69	57.17	69.31
10 Year End.....	105.29	106.94	111.85	15 Pay. Life.....	36.10	42.62	52.45
15 Year End.....	68.79	70.73	76.26	20 Pay. Life.....	29.98	35.62	45.04
20 Year End.....	51.07	53.40	60.07	10 Year End.....	96.17	97.39	100.40
End. Age 60.....	30.52	43.79	76.26	15 Year End.....	62.21	63.71	67.67
End. Age 65.....	27.88	38.27	60.07	20 Year End.....	45.73	47.60	52.82
GUARANTEED PAID-UP ADDITIONS.				End. Age 60.....	26.64	38.67	67.67
20 Pay. Life.....	36.54	43.04	53.76	End. Age 65.....	24.20	33.58	52.82
JOINT POLICIES (Equal Ages.)				JOINT POLICIES.			
Whole Life.....	\$22.95	\$24.73	\$35.41	Whole Life.....	\$27.37	\$34.67	\$48.25
10 Pay. Life.....	43.77	52.67	65.37	20 Pay. Life.....	36.30	42.62	\$48.96
15 Pay. Life.....	32.48	39.30	49.51	20 Year End.....	49.03	51.48	58.49
20 Pay. Life.....	27.00	32.86	42.56	EDUCATIONAL ENDOWMENTS.			
10 Year End.....	94.17	95.39	98.40	Graded Death Benefits.			

NON-PARTICIPATING (With Monthly Disability Income.)

Age	25	35	45
Whole Life.....	\$18.68	\$24.73	\$35.41
10 Pay. Life.....	43.77	52.67	65.37
15 Pay. Life.....	32.48	39.30	49.51
20 Pay. Life.....	27.00	32.86	42.56
10 Year End.....	94.17	95.39	98.40

Age	2	5	10
End. 16.....	\$62.50	\$81.50	\$162.60
End. 17.....	57.80	75.20	137.40
End. 18.....	53.70	68.70	118.80
End. 19.....	50.10	63.10	104.40
End. 20.....	46.90	58.30	92.90
End. 21.....	44.00	54.20	83.60
End. 22.....	41.50	50.50	75.80
End. 23.....	39.20	47.20	69.20
End. 24.....	37.10	44.30	63.00
End. 25.....	35.20	41.70	58.50

OLD LINE INSURANCE COMPANY, Lincoln, Neb.

Accelerative Option. — Policy is non-participating, except Increased Benefit policy. Premiums may be continued after policy is paid up, maturing it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to the 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. —

Dividends. — Policy is non-participating, except Increased Benefit policy which participates end of third year and annually thereafter.

Double Indemnity. — For varying extra premium policy will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After one year except for non-payment of premium and service in time of war.

Limits. — Ages, 10-60. No fixed amount; reinsures over \$2,000, ages 10-15; \$3,000, ages 16-25; \$5,000, ages 26-50; \$3,000, ages 51-54; \$2,000, ages 55-60; does not accept reinsurance.

Loans. — After three premiums. Interest 6% in advance.

Military Service. — Death from military or naval service in time of war limits liability to cash value.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," and "Paid-Up Values." Fractional years premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time unless previously surrendered, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values"

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3%, Limited (10-15-20-25 years) and Continuous (20 years certain) annual installments. Trust Fund and Installments certain participate in excess interest earned.† Trust Fund and commuted values withheld unless otherwise specified. At age 65 insured may elect to receive life annuity, 10 years certain.

Suicide. — Within one year sane or insane, liability limited to premiums paid.

Women. — No extra charge. All forms. Disability and double indemnity granted.

†Present interest rate not determined.

NON-PARTICIPATING RATES PER \$1,000.

Age	LIMITED PAY. LIFE			ENDOWMENTS			Ord.* Life Inc. Ben.	Age	20 P. L. Inc. Ben.		20 P. L. Dec. Prem		(a) 20 P. L. Prem End.		Com. Term 20 P. L. †	ENDOWMENTS			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year										Age 75	Age 70	Age 65	Age 60
30	34.95	26.08	21.74	91.62	58.29	42.02	19.16	15	29.88				25.51			14.75	15.31	16.24	17.63
35	35.44	26.43	22.05	91.65	58.32	42.06	19.40	16	30.17				25.98			15.03	15.63	16.61	18.08
40	35.93	26.80	22.35	91.68	58.37	42.11	19.66	17	30.47				26.47			15.32	15.95	16.98	18.55
45	36.45	27.19	22.67	91.71	58.41	42.16	19.93	18	30.78				26.98			15.62	16.29	17.38	19.04
50	36.99	27.59	23.01	91.75	58.45	42.20	20.22	19	31.11				27.50			15.95	16.65	17.81	19.56
55	37.55	28.02	23.37	91.79	58.50	42.26	20.52	20	31.45	28.02	28.04		28.04	9.58		16.29	17.03	18.27	20.13
60	38.13	28.45	23.73	91.83	58.54	42.31	20.84	21	31.81	28.45	28.60	9.64				16.64	17.43	18.73	20.72
65	38.72	28.90	24.10	91.88	58.59	42.37	21.16	22	32.16	28.90	29.18	9.71				17.01	17.85	19.23	21.34
70	39.30	29.37	24.50	91.93	58.65	42.45	21.52	23	32.55	29.37	29.75	9.78				17.41	18.29	19.76	22.02
75	40.00	29.84	24.94	91.97	58.71	42.51	21.87	24	32.94	29.84	30.40	9.86				17.82	18.76	20.31	22.72
80	40.67	30.36	25.34	92.02	58.77	42.58	22.25	25	33.36	30.36	31.03	9.94				18.25	19.25	20.91	23.48
85	41.37	30.88	25.78	92.08	58.84	42.66	22.65	26	33.78	30.88	31.69	10.03				18.71	19.77	21.53	24.29
90	42.08	31.41	26.23	92.13	58.90	42.75	23.07	27	34.21	31.41	32.30	10.12				19.19	20.31	22.19	25.15
95	42.83	31.98	26.71	92.21	58.99	42.84	23.51	28	34.67	31.98	33.06	10.23				19.69	20.90	22.90	26.07
100	43.66	32.57	27.20	92.28	59.07	42.94	23.97	29	35.13	32.57	33.77	10.34				20.24	21.51	23.66	27.06
105	44.41	33.18	27.72	92.35	59.16	43.06	24.46	30	35.62	33.18	34.51	10.46				20.80	22.16	24.46	28.11
110	45.25	33.81	28.27	92.43	59.27	43.19	24.98	31	36.15	33.81	35.26	10.59	21.41			22.86	25.32	29.26	
115	46.12	34.49	28.83	92.53	59.37	43.33	25.51	32	36.66	34.46	36.03	10.74	22.04			23.59	26.23	30.49	
120	47.01	35.15	29.40	92.61	59.84	43.46	26.06	33	37.19	35.15	36.83	10.89	22.71			24.36	27.21	31.82	
125	47.94	35.80	30.02	92.72	59.62	43.64	26.67	34	37.77	35.86	37.64	11.06	23.43			25.19	28.26	33.26	
130	48.92	36.60	30.67	92.84	59.76	43.83	27.30	35	38.37	36.60	38.47	11.26	24.18			26.08	29.39	34.82	
135	49.91	37.36	31.34	92.95	59.91	44.01	27.95	36	38.96	37.36	39.33	11.47	24.97			27.02	30.58	36.51	
140	50.95	38.16	32.02	93.08	60.08	44.24	28.65	37	39.59	38.16	40.20	11.70	25.83			28.03	31.89	38.36	
145	52.04	39.01	32.77	93.24	60.28	44.50	29.40	38	40.27	39.01	41.09	11.95	26.74			29.12	33.31	40.40	
150	53.16	39.87	33.53	93.36	60.49	44.77	30.17	39	40.95	39.87	42.01	12.23	27.71			30.27	34.82	42.63	
155	54.33	40.79	34.35	93.58	60.73	45.09	31.00	40	41.69	40.79	42.94	12.54	28.74			31.51	36.47	45.09	
160	55.53	41.75	35.20	93.78	61.00	45.44	31.88	41	42.43	41.75	43.90	12.89	29.83			32.84	38.27		
165	56.79	42.74	36.10	94.01	61.30	45.83	32.80	42	43.23	42.74	44.85	13.28	31.00			34.27	40.22		
170	58.10	43.78	37.04	94.24	61.62	46.26	33.78	43	44.05	43.85	45.89	13.73	32.26			35.82	42.36		
175	59.47	44.88	38.05	94.56	62.06	46.76	34.83	44	44.93	45.07	46.93	14.23	33.61			37.50	44.71		
180	60.89	46.02	39.10	94.85	62.42	47.30	35.94	45	45.86	46.35	47.99	14.81	35.05			39.30	47.30		
185	62.40	47.27	40.21	95.33	62.98	47.89	37.17	46	46.84	47.70	49.05	15.48	36.66			41.34			
190	64.03	48.57	41.47	95.85	63.61	48.74	38.49	47	47.89	49.13	50.21	16.24	38.40			43.56			
195	65.61	49.94	42.77	96.42	64.39	49.57	39.89	48	49.01	50.68	51.38	17.10	40.27			45.98			
200	67.32	52.38	44.15	97.05	65.05	50.51	41.39	49	50.21	52.27	52.89	18.07	42.28			48.63			
205	69.11	52.91	45.61	97.75	65.80	51.53	43.06	50	51.56	54.01	53.88	19.15	44.47			51.53			
210	71.05	54.57	47.24	98.52	66.81	52.68	44.71	51	52.86	55.85	55.17	20.36	46.83						
215	73.05	56.32	48.90	99.35	67.82	53.92	46.51	52	54.34	57.80	56.55	21.70	49.38						
220	75.17	58.17	50.70	100.28	68.96	55.31	48.46	53	55.92	59.89	58.00	23.20	52.17						
225	77.38	60.12	52.71	101.29	70.20	56.82	50.54	54	57.61	62.09	59.53	24.86	55.20						
230	79.66	62.26	54.81	102.41	71.57	58.51	52.77	55	59.44	64.48	61.17	26.70	58.51						
235	81.95	64.32	56.96	103.49	72.98	60.26	55.05	56	61.32	67.02	62.91								
240	84.36	66.56	59.27	104.69	74.53	62.18	57.51	57	63.33	69.76	64.80								
245	86.87	68.95	61.74	105.02	76.25	64.29	60.13	58	65.51	72.70	66.84								
250	89.52	71.49	64.46	107.49	78.15	66.62	62.96	59	67.87	75.87	69.09								
255	92.32	74.21	67.27	109.11	80.25	69.17	65.98	60	70.44	79.27	71.60								

DISABILITY RATES (Waiver of Premium Only.)

30	35.51	26.64	22.30	92.29	58.71	42.62	19.78	15	30.45				25.80			15.34	15.90	16.83	18.22
35	36.12	28.59	23.94	92.45	59.14	42.89	21.17	20	32.04	28.59	28.35	10.15				16.91	17.65	18.89	20.74
40	37.12	30.95	25.94	92.71	59.44	43.24	22.94	25	33.98	30.95	31.35	10.54				18.90	19.90	21.57	24.13
45	38.02	33.80	28.35	93.07	59.87	43.76	25.20	30	36.28	33.80	34.86	11.09				21.50	22.86	25.17	28.81
50	39.58	37.27	31.36	93.61	60.53	44.60	28.12	35	39.09	37.27	38.86	11.95				25.94	26.86	30.18	35.59
55	41.56	41.56	35.16	94.45	61.61	45.99	31.93	40	42.54	41.56	43.40	13.35				29.62	32.41	37.39	45.97
60	44.76	46.96	40.15	95.89	63.49	48.45	37.04	45	46.96	47.29	48.59	15.86				36.12	40.40	48.43	
65	48.25	54.27	46.99	99.11	67.43	53.01	44.38	50	53.60	55.37	54.83	20.53				45.85	52.87		
70	51.64	64.17	56.73	104.75	73.74	60.51	54.66	55	61.42	66.45	62.64	28.62				60.47			

†Premium first 5 years. For premium after 5 years see 15 Pay. Life at attained age.

*At end of 20 years insured has options of: cash payment and paid-up policy; increased insurance; cash payment and policy continued for lower premium; selection of deferred annuity; continue premiums maturing policy as endowment; and others.

†If premiums paid without reduction policy is paid-up in 15 years; if reduced premium is paid policy is paid up in 20 years; options available when policy becomes paid up.

(a) Policy paid up in 15 years; if premiums are continued for 20 years, cash value equals total premiums paid.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
Ord. Life	21	\$16.01	\$4	\$20	\$64 2	7	\$69	\$201 7	7	\$119	\$314 13	1	\$177	\$422 17
	25	17.46	6	26	77 2	11	81	219 8	6	140	341 13	10	207	454 16
	30	19.74	10	34	90 3	5	101	245 9	6	172	376 13	10	252	495 15
	35	22.70	15	44	107 4	0	124	272 9	10	210	413 13	0	303	535 13
	40	26.62	21	56	123 4	5	153	302 9	5	254	448 11	8	358	571 12
	45	31.90	29	72	142 4	4	187	330 8	5	301	481 10	0	416	605 10
	50	39.49	38	89	157 3	10	222	355 7	2	351	510 8	4	473	634 8
20 Pay. Life	55	49.98	48	108	172 3	3	260	378 5	10	400	536 6	8	527	660 6
	60	64.08	58	128	186 2	6	298	399 4	7	447	559 5	3	584	687 5
	21	23 73	20	56	178 6	4	159	465 19	8	276	731 30	9	418	1000 Pd-up
	25	26.34	23	62	184 6	4	174	471 19	6	301	735 28	5	456	1000 "
	30	27 72	27	70	190 6	8	195	477 18	5	337	739 25	5	508	1000 "
	35	30 67	32	80	197 6	10	219	482 16	8	377	741 22	3	566	1000 "
	40	34 35	38	92	203 6	8	247	486 14	5	420	742 18	11	626	1000 "
20 Year End.	45	39 10	45	105	207 6	0	275	486 12	0	463	738 15	6	688	1000 "
	50	45 61	52	118	210 5	0	302	482 9	6	502	730 12	4	746	1000 "
	55	54 81	58	131	210 3	11	327	475 7	3	535	716 9	4	800	1000 "
	60	67 27	65	144	210 2	11	347	464 5	4	556	695 6	10	849	1000 "
	21	42 31	77	155	252 15	\$116	386	537 10	\$485	661	782 5	\$771	926	958 1 \$975
	25	42 58	76	154	249 15	\$104	385	535 10	\$479	660	781 5	768	925	958 1 \$975
	30	43 06	74	153	246 15	\$81	384	532 10	\$467	658	779 5	\$764	925	957 1 \$975
20 Pay. With Inc. Ben.	35	43 83	72	151	242 15	\$42	382	528 10	\$447	657	776 5	\$757	924	956 1 \$975
	40	45 09	70	150	238 10	19	381	524 10	\$411	655	772 5	\$744	923	955 1 \$975
	45	47 30	69	149	234 8	15	380	517 10	\$345	651	765 5	\$722	921	953 1 \$975
	50	51 53	68	149	228 6	13	378	507 10	\$221	644	754 5	\$681	917	949 1 \$975
	55	58 51	68	150	221 4	16	377	493 8	15	635	737 5	\$605	911	942 1 \$975
	60	69 17	70	153	215 3	12	374	476 5	\$110	619	712 5	\$460	900	932 1 \$975
	21	31 81	44	94	299 11	6	152	467 21	9	183	553 27	0	215	639 31
20 Pay. With Dec. Prem.	25	33 36	46	99	295 11	7	160	458 21	0	193	541 25	5	227	623 29
	30	35 62	50	107	289 11	5	173	449 19	7	208	527 22	10	244	607 25
	35	38 37	54	117	285 10	11	189	440 17	5	227	517 20	0	267	594 22
	40	41 69	59	126	276 9	9	203	427 14	11	243	501 16	11	285	576 18
	45	45 86	64	137	270 8	2	218	412 12	1	261	482 13	9	306	553 15
	50	51 56	69	146	259 6	6	232	393 9	5	276	461 10	8	323	527 11
	55	59 44	74	154	245 4	9	242	372 6	11	288	433 7	10	335	495 8
20 Pay. Life Preme. End.	60	70 44	78	161	234 3	4	249	350 4	10	294	406 5	6	341	464 6
	21	28 45	21	56	179 5	3	93	287 11	0	154	448 20	9	246	665 30
	25	30 36	24	63	187 5	10	103	296 11	8	170	459 20	9	269	671 28
	30	33 18	29	72	195 6	4	118	306 12	2	192	470 19	8	303	680 25
	35	36 60	34	83	204 6	9	135	316 12	0	219	480 17	11	342	688 22
	40	40 79	41	96	212 6	8	155	325 11	1	249	489 15	8	384	693 19
	45	46 35	48	111	219 6	2	177	333 9	8	281	496 13	2	428	696 16
20 Pay. Life Preme. End.	50	54 01	56	127	225 5	3	199	338 8	0	313	500 10	8	470	696 12
	55	64 48	65	144	229 4	3	223	343 6	4	346	503 8	4	510	694 10
	60	79 27	75	162	235 3	3	248	349 4	10	380	509 6	4	536	679 7
	21	28 60	34	80	257 9	1	218	637 28	3	377	1000	Pd-up	529	1000 Pd-up
	25	31 03	38	88	263 9	6	237	641 26	10	410	1000	"	574	1000 "
	30	34 51	43	99	269 9	10	264	645 24	6	456	1000	"	639	1000 "
	35	38 47	50	112	275 9	10	295	648 21	9	508	1000	"	712	1000 "
20 Pay. Life Preme. End.	40	42 94	57	127	280 9	3	330	649 18	10	566	1000	"	794	1000 "
	45	47 99	66	143	283 8	1	366	648 15	10	626	1000	"	884	1000 "
	50	53 88	74	159	282 6	8	402	641 12	9	688	1000	"	985	1000 "
	55	61 77	81	174	227 5	2	433	630 9	11	746	1000	"	1104	1000 "
	60	71 60	87	185	269 3	9	457	611 7	4	800	1000	"	1258	1000 "
	21	28 60	34	80	257 9	1	218	637 28	3	377	1000	Pd-up	529	1000 Pd-up
	25	31 03	38	88	263 9	6	237	641 26	10	410	1000	"	574	1000 "
	30	34 51	43	99	269 9	10	264	645 24	6	456	1000	"	639	1000 "
	35	38 47	50	112	275 9	10	295	648 21	9	508	1000	"	712	1000 "
	40	42 94	57	127	280 9	3	330	649 18	10	566	1000	"	794	1000 "
	45	47 99	66	143	283 8	1	366	648 15	10	626	1000	"	884	1000 "
	50	53 88	74	159	282 6	8	402	641 12	9	688	1000	"	985	1000 "
	55	61 77	81	174	227 5	2	433	630 9	11	746	1000	"	1104	1000 "
	60	71 60	87	185	269 3	9	457	611 7	4	800	1000	"	1258	1000 "

†Months.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING							
JOINT LIFE.							
20 Pay. Life	\$36.15	\$42.04	\$54.08	20 YEAR CHILD'S ENDOWMENT.			
MONTHLY INCOME. 240 Months, Com-mutated Value \$1,740.				This policy is issued to minors of both sexes, ages 1 to 14, inclusive and in amounts varying from \$1,000 to \$5,000.			
Ord. Life	\$30.38	\$39.50	\$55.51	PREMIUMS ALL AGES.			
20 Pay. Life	44.09	53.37	68.03	\$1000	\$2000	\$3000	\$5000
CONTINUOUS MONTHLY INCOME.				\$41.13	\$82.25	\$123.39	\$205.65
Annual Extra Premium to make In-stallments Continuous after the 20th Year Certain Period.				TERM.			
Ord. Life	\$5.39	\$4.13	\$2.81	5 Year	\$11.48	\$12.95	\$16.85
20 Pay. Life	7.05	4.99	3.05	10 Year	11.74	13.57	18.35
				20 Year	12.04	15.12	23.77

OLD LINE LIFE INS. CO. OF AMERICA, Milwaukee, Wis.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$10 per \$1,000.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form.

Disability. — For extra premium all but Term policies will provide, prior to age 60, for waiver of premiums and payment of Annuity of \$100 per \$1,000, beginning immediately after proof and continuing during disability until maturity. Limit, \$25,000.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider provides, prior to age 60, for payment of double face of policy in event of accidental death. Limit \$25,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — 15-60, except Endowments 65, to age 50. Reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After two premiums. Interest 6%, in advance. May be deferred 60 days.

Military Service. — Death from military or naval service in time war, limits liability to reserve, unless permit granted and extra premium paid as required. Unused extra premiums will be returned after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy In Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after one premium. Second year's loan value will be applied to pay second premium. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-35 years) and Continuous (20 years certain) annual or monthly Installments. Unless otherwise specified commutable values under Limited Installment option may be withdrawn, but proceeds left under Trust Fund and Continuous Installment option and are withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — \$2.00 per \$1,000 on Ordinary Endowment age 85, Ordinary Life and Ordinary Endowment age 65; \$1.00 per \$1,000 on 10, 15 and 20 Payment Endowment. Age 85, 10, 15 and 20 Payment Life and 20 Pay. End. 85; no extra charge on 10, 15 or 20 Year Endowments; all but Term. Limit ages, 15-55; \$5,000. Disability not granted.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).

(American 3½% Reserve.)

Age at Issue	Ord. Life	Limited Payment Life			Endowments			Convertible Term*		Endowments Age 85			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	5 Year	10 Year	Cont. Prem.	10 Pay.	15 Pay.	20 Pay.
15	\$13.19	\$33.44	\$23.69	\$20.46	\$90.59	\$57.74	\$41.01	\$.....	\$.....	\$13.81	\$34.73	\$25.71	\$21.33
16	13.43	33.92	24.02	20.75	90.64	57.77	41.06	.....	.....	14.08	35.24	26.09	21.67
17	13.69	34.42	24.37	21.06	90.70	57.82	41.11	.....	.....	14.36	35.74	26.48	21.92
18	13.96	34.94	24.74	21.38	90.75	57.87	41.17	.....	.....	14.65	36.28	26.88	22.20
19	14.25	35.48	25.12	21.71	90.82	57.90	41.23	.....	.....	14.96	36.85	27.29	22.61
20	14.55	36.03	25.50	22.06	90.88	57.95	41.28	8.02	8.54	15.28	37.42	27.73	23.00
21	14.86	36.62	25.91	22.41	90.94	57.99	41.34	8.07	8.60	15.62	38.02	28.17	23.38
22	15.19	37.21	26.34	22.78	91.01	58.04	41.41	8.13	8.67	15.97	38.64	28.64	23.77
23	15.54	37.83	26.77	23.17	91.08	58.10	41.49	8.18	8.75	16.34	39.28	29.12	24.18
24	15.90	38.48	27.22	23.57	91.16	58.16	41.57	8.24	8.82	16.72	39.94	29.62	24.59
25	16.28	39.16	27.69	23.99	91.24	58.22	41.66	8.32	8.91	17.13	40.63	30.14	25.00
26	16.68	39.85	28.18	24.42	91.32	58.28	41.75	8.39	9.00	17.56	41.35	30.68	25.43
27	17.10	40.57	28.69	24.87	91.40	58.34	41.84	8.46	9.10	18.01	42.09	31.24	25.90
28	17.54	41.29	29.21	25.33	91.49	58.42	41.95	8.55	9.21	18.48	42.86	31.83	26.40
29	18.01	42.07	29.76	25.82	91.59	58.51	42.06	8.64	9.32	18.98	43.67	32.43	26.92
30	18.50	42.86	30.32	26.32	91.69	58.60	42.18	8.74	9.45	19.51	44.50	33.06	27.47
31	19.02	43.69	30.94	26.85	91.80	58.69	42.31	8.84	9.59	20.06	45.36	33.72	28.05
32	19.57	44.56	31.62	27.40	91.92	58.79	42.46	8.96	9.75	20.65	46.25	34.40	28.66
33	20.14	45.44	32.31	27.97	92.05	58.90	42.61	9.08	9.91	21.26	47.19	35.11	29.29
34	20.75	46.38	33.04	28.57	92.18	59.03	42.78	9.22	10.10	21.91	48.14	35.84	29.94
35	21.39	47.33	33.79	29.19	92.33	59.16	42.98	9.38	10.30	22.60	49.14	36.61	30.71
36	22.07	48.32	34.57	29.84	92.47	59.30	43.19	9.54	10.53	23.34	50.18	37.41	31.50
37	22.80	49.36	35.38	30.53	92.65	59.48	43.42	9.73	10.78	24.12	51.25	38.24	32.30
38	23.56	50.41	36.24	31.24	92.82	59.65	43.67	9.93	11.07	24.93	52.38	39.11	33.12
39	24.37	51.53	37.11	31.99	93.02	59.86	43.96	10.15	11.37	25.80	53.54	40.02	33.96
40	25.23	52.69	38.04	32.78	93.23	60.09	44.28	10.41	11.74	26.72	54.75	40.97	34.81
41	26.13	53.87	39.00	33.60	93.45	60.32	44.63	10.78	12.24	27.69	55.99	41.94	35.68
42	27.10	55.10	39.99	34.47	93.70	60.61	45.03	11.20	12.82	28.73	57.30	42.98	36.57
43	28.12	56.40	41.04	35.39	93.98	60.94	45.46	11.66	13.47	29.84	58.65	44.07	37.48
44	29.22	57.75	42.11	36.36	94.29	61.30	45.96	12.19	14.19	31.01	60.07	45.21	38.41
45	30.38	59.15	43.25	37.39	94.63	61.71	46.50	12.78	15.01	32.27	61.53	46.40	39.36
46	31.62	60.59	44.50	38.47	95.02	62.14	47.11	13.45	15.93	33.60	63.07	47.66	40.33
47	32.95	62.12	45.78	39.63	95.45	62.66	47.78	14.20	16.97	35.03	64.68	48.99	41.33
48	34.35	63.69	47.13	40.85	95.91	63.23	48.54	15.06	18.11	36.54	66.34	50.38	42.36
49	35.84	65.32	48.56	42.14	96.42	63.85	49.37	16.03	19.41	38.18	68.09	51.85	43.41
50	37.44	67.02	50.06	43.52	97.01	64.55	50.30	17.11	20.84	39.90	69.91	53.39	44.58
51	39.15	68.81	51.63	44.99	97.64	65.34	51.32	18.32	22.45	41.75	71.81	55.02	45.85
52	40.96	70.64	53.28	46.55	98.33	66.20	52.46	19.67	24.23	43.72	73.78	56.75	47.23
53	42.89	72.57	55.03	48.21	99.10	67.16	53.70	21.17	26.20	45.83	75.85	58.57	48.71
54	44.95	74.57	56.87	49.99	99.94	68.21	55.08	22.85	28.40	48.07	77.99	60.48	50.29
55	47.15	76.67	58.83	51.90	100.89	69.40	56.61	24.72	30.84	50.48	80.25	62.53	52.00
56	49.50	78.84	60.83	53.94	101.92	70.71	58.29	26.80	33.54	53.04	82.61	64.71	53.84
57	52.01	81.13	63.00	56.13	103.06	72.17	60.13	29.11	36.53	55.80	85.09	67.02	55.81
58	54.70	83.55	65.31	58.49	104.32	73.17	62.17	31.67	39.83	58.74	87.69	69.48	57.91
59	57.57	86.06	67.78	61.02	105.71	75.56	64.40	34.52	43.50	61.91	90.42	72.11	60.19
60	60.64	88.72	70.42	63.74	107.23	77.54	66.84	37.69	47.54	65.30	93.31	74.92	62.78

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

*5 Year convertible within 4 years; 10 Year, 7 years.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Age	25	35	45
NON-PARTICIPATING.				ENDOWMENTS.			
SINGLE PREMIUM LIFE.				30 Year End.....			
Whole Life.....				End. 65.....			
SINGLE PREMIUM ENDOWMENTS.				20 P. End. 65.....			
10 Year.....				RENEWABLE AND CONVERTIBLE.			
15 Year.....				5 Year.....			
20 Year.....				10 Year.....			
25 Year.....				Renewable to Age 65 and convertible during first term.			

NON-PARTICIPATING RATES PER \$1,000.
With Disability and Without Double Indemnity.)

rd. life	LIMITED PAY. LIFE			ENDOWMENTS				Age	Endowment at 65		ENDOWMENT AT 85			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year		Ord. Life	20 Pay.	Ord. Life	10 Pay.	15 Pay.	20 Pay.
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
97	35.32	25.01	21.54	90.85	58.04	41.36	26.09	15	16.25	24.35	14.59	36.60	27.03	22.38
23	35.81	25.35	21.84	90.92	58.09	41.42	26.16	16	16.62	24.76	14.87	37.13	27.43	22.72
50	36.33	25.73	22.17	90.99	58.15	41.49	26.25	17	17.02	25.20	15.17	37.64	27.83	23.05
79	36.86	26.11	22.50	91.06	58.22	41.56	26.32	18	17.43	25.65	15.47	38.20	28.25	23.41
09	37.42	26.51	22.85	91.14	58.26	41.64	26.41	19	17.87	26.12	15.80	38.78	28.67	23.77
41	37.98	26.90	23.21	91.22	58.33	41.70	26.50	20	18.32	26.62	16.13	39.37	29.13	24.15
75	38.61	27.34	23.59	91.29	58.38	41.78	26.61	21	18.82	27.11	16.50	40.01	29.60	24.55
11	39.24	27.80	23.98	91.37	58.45	41.87	26.74	22	19.33	27.64	16.88	40.67	30.10	24.97
49	39.90	28.26	24.40	91.45	58.52	41.97	26.86	23	19.89	28.19	17.28	41.34	30.61	25.40
88	40.59	28.74	24.82	91.54	58.60	42.07	27.01	24	20.46	28.77	17.69	42.04	31.14	25.84
29	41.31	29.24	25.27	91.63	58.67	42.18	27.15	25	21.08	29.35	18.14	42.77	31.69	26.30
73	42.03	29.76	25.72	91.72	58.75	42.29	27.32	26	21.74	29.99	18.60	43.53	32.25	26.79
18	42.79	30.30	26.20	91.81	58.83	42.41	27.50	27	22.43	30.63	19.09	44.30	32.84	27.28
66	43.54	30.84	26.68	91.91	58.93	42.54	27.70	28	23.18	31.30	19.59	45.11	33.46	27.81
17	44.36	31.42	27.20	92.03	59.04	42.68	27.92	29	23.96	32.02	20.13	45.95	34.09	28.35
70	45.19	32.01	27.73	92.14	59.15	42.84	28.17	30	24.82	32.74	20.71	46.82	34.75	28.92
27	46.05	32.66	28.28	92.27	59.27	43.00	28.43	31	25.71	33.50	21.30	47.72	35.44	29.50
86	46.96	33.37	28.86	92.41	59.40	43.19	28.75	32	26.68	34.29	21.94	48.64	36.14	30.12
48	47.87	34.09	29.46	92.56	59.54	43.39	29.08	33	27.70	35.12	22.60	49.62	36.88	30.76
15	48.85	34.85	30.09	92.72	59.71	43.60	29.73	34	28.82	35.98	23.30	50.60	37.65	31.42
85	49.84	35.64	30.75	92.90	59.88	43.86	30.10	35	30.01	36.89	24.05	51.64	38.45	32.12
59	50.86	36.45	31.43	93.08	60.07	44.13	30.49	36	31.00	37.85	24.85	52.72	39.28	32.85
38	51.94	37.29	32.15	93.30	60.30	44.43	30.97	37	32.36	38.85	25.69	53.82	40.15	33.62
21	53.02	38.18	32.90	93.51	60.53	44.76	31.45	38	33.82	39.91	26.57	54.99	41.05	34.41
09	54.17	39.09	33.69	93.76	60.80	45.13	32.01	39	35.41	41.01	27.51	56.18	41.99	35.25
03	55.37	40.05	34.52	94.02	61.10	45.55	32.61	40	37.13	42.18	28.52	57.42	42.98	36.14
01	56.58	41.04	35.43	94.29	61.41	45.98	33.28	41	39.00	43.41	29.57	58.69	43.98	37.11
07	57.83	42.08	36.40	94.61	61.79	46.57	34.01	42	41.06	44.73	30.70	60.02	45.05	38.14
19	59.15	43.15	37.42	94.95	62.21	47.15	34.81	43	43.25	46.15	31.90	61.39	46.17	39.23
38	60.52	44.28	38.51	95.34	62.69	47.80	35.70	44	45.68	47.64	33.16	62.83	47.36	40.39
66	61.94	45.45	39.66	95.77	63.23	48.50	36.68	45	48.46	.....	34.55	64.32	48.60	41.61
02	63.40	46.81	40.87	96.26	63.81	49.27	37.77	46	.....	.....	36.00	65.87	49.96	42.92
48	64.93	48.25	42.17	96.80	64.55	50.11	38.95	47	.....	.....	37.56	67.49	51.45	44.30
03	66.51	49.76	43.54	97.39	65.35	51.04	40.25	48	.....	.....	39.21	69.16	53.01	45.75
67	68.14	51.37	45.00	98.05	66.21	52.06	41.68	49	.....	.....	41.01	70.91	54.66	47.32
45	69.86	53.07	46.56	98.82	67.15	53.19	43.25	50	.....	.....	42.90	72.74	56.40	49.00
35	71.84	54.85	48.23	99.66	68.20	54.42	44.97	51	.....	.....	44.94	74.83	58.24	50.78
37	73.94	56.73	50.00	100.73	69.32	55.79	46.83	52	.....	.....	47.12	77.07	60.19	52.67
53	76.16	58.73	51.90	101.88	70.57	57.28	48.86	53	.....	.....	49.46	79.43	62.27	54.72
85	78.48	60.85	53.95	103.13	71.93	58.94	51.33	54	.....	.....	51.97	81.90	64.46	56.91
37	80.96	63.15	56.18	104.52	73.48	60.80	53.55	55	.....	.....	54.70	84.53	66.84	59.29

Double Indemnity \$2.00 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
MONTHLY INCOME POLICIES, \$200 at Death and \$10 for 240 Months. Computed Value \$1,933.				TERM.			
Ord. Life.....				5 Year.....			
30 Year End.....				5 Year convertible within 4 years.			
	\$34.72	\$46.19	\$66.51		\$16.08	\$18.13	\$24.70
	81.88	85.37	95.08				

OLD LINE LIFE INSURANCE CO. OF AMERICA, WIS.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Pre-mium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
End. Age 85	21	\$15.62	\$ 4.17	\$23.98	\$76.16	3 61	\$70.36	204.33	9 253	119.88	316.08	15 269	178.10	423.72	19 131			
	25	17.13	5.02	28.81	85.23	3 254	83.11	223.53	10 295	141.19	343.03	16 66	208.85	456.05	18 241			
	30	19.51	6.45	36.89	99.22	4 172	102.58	249.22	11 269	173.29	378.40	15 287	254.12	497.34	17 68			
	35	22.60	8.41	47.09	114.40	5 70	126.77	276.82	11 293	212.15	415.20	14 230	306.16	537.60	15 106			
	40	26.72	11.03	59.92	130.84	5 236	156.34	305.97	11 33	257.01	451.44	13 2	363.62	576.16	13 77			
	45	32.27	14.46	75.66	148.07	5 210	190.36	334.37	9 313	306.53	485.70	11 51	424.88	612.16	11 45			
10 Pay. End. Age 85	50	39.90	19.07	93.50	164.23	5 16	227.85	361.03	8 133	359.63	518.15	9 92	488.92	646.86	9 76			
	55	50.48	24.32	113.61	180.01	4 103	269.04	387.63	6 309	416.62	551.20	7 206	560.19	686.57	7 214			
	60	65.30	30.37	136.39	196.51	3 175	314.75	416.42	5 183	483.39	592.44	6 79	672.26	761.14	5 \$338			
	21	38.02	40.97	141.52	449.46	24 279	344.33	1000	Pd-up	379.26	1000	Pd-up	420.32	1000	Pd-up			
	25	40.63	44.47	153.10	452.93	24 178	371.80	1000	"	411.59	1000	"	457.95	1000	"			
	30	44.50	49.55	169.88	456.91	23 105	411.59	1000	"	457.95	1000	"	510.95	1000	"			
15 Pay. End. Age 85	35	49.14	55.47	189.45	460.28	21 128	457.95	1000	"	510.95	1000	"	569.30	1000	"			
	40	54.75	62.21	211.85	462.60	18 328	510.95	1000	"	569.30	1000	"	631.10	1000	"			
	45	61.53	69.68	236.64	463.11	16 47	569.30	1000	"	631.10	1000	"	694.06	1000	"			
	50	69.91	77.81	262.00	460.21	13 87	631.10	1000	"	694.06	1000	"	755.83	1000	"			
	55	80.25	84.22	285.99	453.16	10 151	694.06	1000	"	755.83	1000	"	815.92	1000	"			
	60	93.31	89.44	306.10	441.02	7 296	755.83	1000	"	815.92	1000	"	883.22	1000	"			
20 Pay. End. Age 85	21	28.17	20.29	86.32	274.15	13 112	220.73	641.04	34 98	379.26	1000	Pd-up	420.32	1000	Pd-up			
	25	30.14	22.39	94.14	278.50	13 306	239.63	644.51	32 8	411.59	1000	"	457.95	1000	"			
	30	33.06	25.44	105.44	283.59	14 31	266.84	648.31	28 324	457.95	1000	"	510.95	1000	"			
	35	36.61	28.97	118.57	288.07	13 221	298.17	651.09	25 180	510.95	1000	"	569.30	1000	"			
	40	40.97	33.00	133.53	291.58	12 145	333.31	652.33	21 346	569.30	1000	"	631.10	1000	"			
	45	46.40	37.43	149.95	293.53	10 246	370.34	650.51	18 132	631.10	1000	"	694.06	1000	"			
20 Pay. End. Age 85	50	53.39	41.97	166.23	291.99	8 252	406.56	644.20	14 309	694.06	1000	"	755.83	1000	"			
	55	62.53	45.99	181.07	286.91	6 259	439.21	632.81	11 205	755.83	1000	"	815.92	1000	"			
	60	74.92	49.20	193.35	278.58	4 334	465.10	615.85	8 236	815.92	1000	"	883.22	1000	"			
	21	23.38	10.21	59.41	188.68	8 202	160.47	466.03	25 9	277.52	731.74	35 42	420.32	1000	Pd-up			
	25	25.03	11.64	65.44	193.59	9 24	175.30	471.49	24 5	302.76	735.58	32 113	457.95	1000	"			
	30	27.52	13.74	74.18	199.51	9 192	196.61	477.68	22 29	338.69	739.57	28 235	510.95	1000	"			
10 Year End.	35	30.57	16.20	84.40	205.05	9 214	221.15	482.91	19 229	379.26	742.26	24 318	569.30	1000	"			
	40	34.41	19.09	96.24	210.15	9 17	248.73	486.79	16 314	422.74	742.56	21 29	631.10	1000	"			
	45	39.34	22.46	109.56	214.45	7 349	277.56	487.54	13 351	466.53	739.23	17 132	694.06	1000	"			
	50	45.96	26.06	123.11	216.24	6 202	305.46	484.01	11 37	507.53	731.32	13 297	755.83	1000	"			
	55	55.02	29.79	136.61	216.46	5 44	331.23	477.23	8 175	543.03	718.45	10 217	815.92	1000	"			
	60	67.80	33.75	150.08	216.23	3 301	353.52	467.72	6 92	570.81	699.59	7 287	883.22	1000	"			
Age at Issue	Pre-mium	Cash 2d Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.						
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.				
10 Year End.	21	90.94	150.69	434.35	514.35	5 \$402	646.41	716.05	3 \$708	759.33	813.18	2 \$809	877.11	907.80	1 \$907			
	25	91.24	149.43	433.35	513.11	5 \$490	645.70	715.24	3 \$707	758.80	812.59	2 \$809	876.82	907.50	1 \$906			
	30	91.69	147.58	431.82	511.19	5 \$486	644.57	713.94	3 \$705	757.95	811.66	2 \$807	876.33	907.00	1 \$906			
	35	92.33	145.36	429.94	508.80	5 \$480	643.13	712.27	3 \$702	756.87	810.48	2 \$806	875.73	906.38	1 \$905			
	40	93.29	142.64	427.47	505.59	5 \$472	641.14	709.93	3 \$698	755.31	808.75	2 \$803	874.81	905.42	1 \$904			
	45	94.63	139.40	424.25	501.26	5 \$457	638.31	706.53	3 \$691	753.00	806.16	2 \$799	873.38	903.94	1 \$902			
15 Year End.	50	97.01	135.36	419.35	494.55	5 \$432	633.67	700.94	3 \$678	749.14	801.85	2 \$791	870.98	901.46	1 \$898			
	55	100.89	130.13	411.95	484.33	5 \$388	626.34	692.09	3 \$657	742.92	794.88	2 \$779	867.08	897.42	1 \$893			
	60	107.23	123.25	400.79	468.89	5 \$310	614.74	678.09	3 \$620	732.93	783.70	2 \$757	860.65	890.77	1 \$884			
	21	57.99	81.81	250.50	348.43	10 \$280	377.29	492.52	8 \$451	588.35	696.61	5 \$682	910.43	942.29	1 \$941			
	25	58.22	80.50	240.29	346.54	10 \$274	376.17	490.86	8 \$447	587.42	695.39	5 \$679	910.16	942.01	1 \$941			
	30	58.60	78.61	247.53	343.72	10 \$264	374.51	488.31	8 \$440	586.01	693.50	5 \$676	909.68	941.51	1 \$940			
20 Year End.	35	59.16	76.40	245.46	340.22	10 \$248	372.49	485.07	8 \$438	584.18	690.95	5 \$670	909.00	940.81	1 \$939			
	40	60.09	73.87	243.11	335.91	10 \$221	370.17	480.94	8 \$409	581.86	687.48	5 \$660	907.96	939.73	1 \$938			
	45	61.71	71.15	240.58	330.49	10 \$171	367.30	475.21	8 \$374	578.33	682.04	5 \$643	906.24	937.95	1 \$936			
	50	64.55	68.05	236.98	322.80	10 \$80	362.75	466.06	8 \$311	572.44	673.02	5 \$612	903.25	934.86	1 \$932			
	55	69.40	64.58	232.08	310.94	8 \$187	356.05	452.46	8 \$194	563.11	658.79	5 \$556	898.27	929.70	1 \$925			
	60	77.54	60.80	225.84	295.81	5 \$270	346.71	433.38	7 \$245	548.89	637.30	5 \$454	890.04	921.19	1 \$913			
Age at Issue	Pre-mium	Cash 2d Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.						
			Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.	Cash or Loan	Pd. Up	Ext. Ins. \$.				
20 Year End.	21	41.34	48.23	160.88	260.37	15 \$125	387.68	538.83	10 \$487	661.17	782.65	5 \$771	926.20	958.61	1 \$958			
	25	41.66	46.95	159.71	258.05	15 \$113	386.63	536.88	10 \$481	660.20	781.40	5 \$769	925.90	958.30	1 \$957			
	30	42.18	45.15	158.13	254.70	15 \$81	385.17	533.89	10 \$469	658.93	779.36	5 \$764	925.38	957.76	1 \$957			
	35	42.98	43.17	156.54	250.82	15 \$52	383.75	530.24	10 \$449	657.30	776.61	5 \$757	924.57	956.92	1 \$956			
	40	44.28	41.13	155.34	246.61	14 \$103	382.78	525.84	10 \$413	655.02	772.49	5 \$744	923.30	955.61	1 \$954			
	45	46.50	39.32	154.92	242.05	11 \$108	381.68	519.25	10 \$347	651.22	765.64	5 \$722	921.09	953.32	1 \$951			
20 Year End.	50	50.30	37.78	154.87	235.94	8 \$149	379.93	509.03	10 \$223	644.91	754.49	5 \$681	917.33	949.43	1 \$946			
	55	56.01	36.81	155.87	228.92	5 \$296	378.00	495.11	9 \$278	635.21	737.52	5 \$605	911.07	942.95	1 \$937			
	60	66.84	36.83	158.70	222.11	4 \$115	375.77	477.53	6 \$258	619.68	712.14	5 \$460	900.96	932.49	1 \$922			

{Days.

OMAHA LIFE INSURANCE COMPANY, Omaha, Neb.

Accelerative Option. — No provision. Guaranteed dividend policies provide that dividends may be left with company to pay up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American $3\frac{1}{2}\%$ Preliminary Term reserve, with surrender charge up to 10th year not exceeding \$15 per \$1,000.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium Life and Endowment policies will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover war service, aeronautic or submarine operations, bodily injuries received outside Continental United States, due to warfare. No fixed limit; reinsured.

Dividends. — End of third year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ †; (d) purchase non-par, non-forfeitable paid-up additions. Dividend accumulations or additions will increase surrender values. (d) is automatic option.

Double Indemnity. — Rider provides (\$1.50 per \$1,000) (included in 20 Payment Life non-participating), prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, violation of law, submarine or aeronautic operations, bodily injuries received outside outside Continental United States due to state of warfare, physical or mental infirmity, ptomaines, bacterial infection other than as result of injury, disease. No fixed limit; reinsured.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), interest not more than 6%

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 1-65, except Term, 20 50 \$100,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war, policy void, unless permit obtained.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$, any number of Limited Installments. Unless otherwise provided, Trust Fund and Commutable Value of Installments may be withdrawn by beneficiary.

Suicide. — Within two years, sane or insane, policy void.

Women. — No extra charge. Limit same as men. Disability and double indemnity granted.

† Present interest rate, 4%.

ANNUAL RATES PER \$5,000.

Age	PARTICIPATING				NON-PARTICIPATING							
	ORD. LIFE		15 PAY. LIFE		ORD. LIFE		20 PAYMENT LIFE				20 PAY. GUAR. DIV.	
	With- out Dis- ability	With Dis- ability	With- out Dis- ability	With Dis- ability	With- out Dis- ability	With Dis- ability	With- out Dis- ability or Dble. Ind'y	With Dis- ability but with- out Dble. Ind'y	With Dble. Ind'y with- out Dis- ability	With Dis- ability and Dble. Ind'y	With- out Dis- ability	With Dis- ability
20	\$86.40	\$87.65	164.60	165.85	\$74.10	\$75.35	\$126.19	\$127.44	\$133.69	\$134.94	\$145.70	\$146.95
21	88.30	89.55	166.60	167.85	75.75	77.00	128.10	129.35	135.60	136.85	147.95	149.20
22	90.40	91.65	167.35	168.60	77.55	78.80	130.12	131.37	137.62	138.87	150.35	151.60
23	92.50	93.75	170.20	171.45	79.40	80.65	131.25	133.50	138.75	141.00	152.75	154.00
24	94.70	95.95	173.05	174.30	81.25	82.50	134.42	135.67	141.92	143.17	155.30	156.55
25	97.05	98.30	176.20	177.45	83.30	84.55	136.71	137.96	144.21	145.46	157.90	159.15
26	99.55	100.80	179.35	180.60	85.45	86.70	139.05	140.30	146.55	147.80	160.60	161.85
27	102.15	103.40	182.60	183.85	87.65	88.90	141.51	142.76	149.01	150.26	163.45	164.70
28	104.90	106.15	186.05	187.30	90.00	91.25	144.01	145.26	151.51	152.76	166.35	167.60
29	107.75	109.00	189.60	190.85	92.50	93.75	146.68	147.93	154.18	155.43	169.40	170.65
30	110.80	112.05	193.30	194.55	95.10	96.35	149.41	150.66	156.91	158.16	172.55	173.80
31	114.15	115.40	197.15	198.40	97.90	99.15	151.80	153.05	159.30	160.55	175.35	176.60
32	117.50	118.75	201.05	202.30	100.90	102.15	154.80	156.05	162.30	163.55	178.80	180.05
33	121.05	122.30	205.15	206.40	103.95	105.20	157.90	159.15	165.40	166.65	182.35	183.60
34	124.85	126.10	209.50	210.75	107.15	108.40	161.17	162.42	168.67	169.92	186.05	187.30
35	128.90	130.15	213.95	215.20	110.60	111.85	164.55	165.80	172.05	173.30	189.95	191.20
36	133.05	134.30	218.50	219.75	114.20	115.45	168.09	169.34	175.59	176.84	194.00	195.25
37	137.70	138.95	223.45	224.70	118.10	119.35	171.35	172.60	178.85	180.10	197.75	199.00
38	142.55	143.80	228.55	229.80	122.20	123.45	175.22	176.47	182.72	183.97	202.20	203.45
39	147.55	148.80	233.95	235.20	126.50	127.75	179.31	180.56	186.81	188.06	206.95	208.20
40	152.80	154.05	239.30	240.55	131.10	132.35	183.62	184.87	191.12	192.37	211.70	212.95
41	158.75	160.00	245.10	246.35	136.05	137.30	188.84	190.09	194.34	195.59	216.60	217.85
42	164.80	166.05	251.05	252.30	141.25	142.50	191.58	192.83	198.08	199.33	221.00	222.25
43	171.25	172.50	257.30	258.55	146.80	148.05	196.59	197.84	204.09	205.34	226.70	227.95
44	178.05	179.30	263.90	265.15	152.65	153.90	201.88	203.13	209.38	210.63	232.75	234.00
45	185.30	186.55	270.70	271.95	158.90	160.15	207.49	208.74	214.99	216.24	239.10	240.35
46	193.20	194.45	278.05	279.30	165.60	166.85	212.83	214.08	220.38	221.63	245.35	246.60
47	201.50	202.75	285.60	286.85	172.70	173.95	218.95	220.20	226.45	227.70	252.30	253.55
48	210.45	211.70	293.30	294.55	180.30	181.55	225.10	226.35	232.60	233.85	259.40	260.65
49	220.09	221.34	302.15	303.40	188.45	189.70	231.63	232.88	239.13	240.38	267.00	268.25
50	230.15	231.40	311.10	312.35	197.10	198.35	238.65	239.90	246.15	247.40	275.10	276.35
51	240.90	242.15	320.45	321.70	206.30	207.55	247.16	248.41	254.66	255.91	283.80	285.05
52	252.50	253.75	330.50	331.75	216.15	217.40	253.66	254.91	261.16	262.41	292.60	293.85
53	264.95	266.20	341.00	342.25	226.70	227.95	262.46	263.71	269.96	271.21	302.80	304.05
54	278.20	279.45	352.10	353.35	237.90	239.15	272.16	273.41	279.66	280.91	313.95	315.20
55	292.25	293.50	363.85	365.10	249.85	251.10	282.57	283.82	290.07	291.32	325.95	327.20
56	304.45	305.70	373.80	375.05	261.80	263.05	293.01	294.26	300.51	301.76	335.95	337.20
57	320.20	321.45	386.85	388.10	275.35	276.60	304.95	306.20	312.45	313.70	345.95	347.20
58	337.15	338.40	400.70	401.95	289.95	291.20	317.81	319.06	325.31	326.56	355.95	357.20
59	355.20	356.45	415.50	416.75	305.45	306.70	331.60	332.85	339.10	340.35	365.95	367.20
60	374.50	375.75	431.30	432.55	322.05	323.30	346.42	347.67	353.92	355.17	375.95	377.20

Semi-annual rate, multiply by .52; quarterly, by .27.

American 3½% Preliminary Term Reserve. Also issues 21 Year Special non-participating rates with Disability; Age 25, \$221.45; Age 35, \$228.25; Age 45, \$248.50. Also issues Whole Life and 20 Payment Life.

PREMIUMS FOR MONTHLY ANNUITY DISABILITY RIDER \$50 PER MONTH

Age	20 Pay. Life Inv. Bond		Ord. Life	LIMITED PAY. LIFE		ENDOW-MENTS		Age	20 Pay. Life Inv. Bond		Ord. Life	LIMITED PAY. LIFE		ENDOW-MENTS	
	20 Pay.	15 Pay.		15 Year	20 Year	20 Pay.	15 Pay.		15 Year	20 Year					
20	178.50	3.75	5.60	7.10	1.90	2.05	38	234.60	6.65	6.95	8.55	4.85	6.05		
21	180.15	3.90	5.70	7.25	2.10	2.20	39	240.40	6.75	6.95	8.55	5.05	6.50		
22	181.90	4.05	5.90	7.45	2.20	2.35	40	246.55	6.95	6.95	8.55	5.30	7.05		
23	183.75	4.35	6.00	7.55	2.35	2.55	41	253.10	6.95	6.95	8.55	5.45	7.05		
24	185.70	4.40	6.10	7.70	2.50	2.70	42	260.10	7.25	7.00	8.55	6.15	7.50		
25	187.80	4.60	6.25	7.85	2.55	2.75	43	267.55	7.80	7.60	8.55	6.95	8.15		
26	190.05	4.65	6.25	7.85	2.55	2.80	44	275.40	8.05	7.85	8.55	7.70	8.45		
27	192.45	4.70	6.25	7.85	2.70	3.05	45	283.70	8.65	8.55	8.55	8.75	9.10		
28	195.05	4.95	6.40	8.05	2.85	3.20	46	292.40	8.90	8.80	8.55	9.20	9.35		
29	197.80	5.10	6.55	8.15	3.05	3.45	47	310.50	9.15	9.15	8.75	9.65	9.70		
30	200.75	5.35	6.55	8.30	3.20	3.85	48	311.00	9.00	9.05	8.75	9.65	9.60		
31	204.00	5.40	6.55	8.30	3.20	3.85	49	320.90	8.95	8.95	8.80	9.75	9.50		
32	207.45	5.60	6.65	8.30	3.40	4.00	50	331.10	8.75	8.80	8.70	9.55	9.30		
33	211.15	5.90	6.75	8.40	3.75	4.40	51	341.60	8.60	8.65	8.60	9.45	9.10		
34	215.20	5.90	6.75	8.40	3.80	4.50	52	352.45	7.90	8.00	8.05	8.85	8.40		
35	219.55	6.10	6.80	8.40	4.10	4.90	53	363.65	7.25	7.30	7.45	8.30	7.75		
36	224.20	6.50	6.95	8.55	4.45	5.40	54	375.15	6.15	6.20	6.40	7.20	6.60		
37	229.25	6.55	6.95	8.55	4.60	5.65	55	387.00	5.40	5.45	5.55	6.40	5.80		

OREGON LIFE INSURANCE COMPANY, Portland, Ore.

Accelerative Option. — Cash Value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision. Practice to change to higher or lower premium form

Disability. — For varying extra premium, all but Term and Joint Life policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof (total disability not obviously permanent regarded as permanent after 90 days), and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service or intentional self-inflicted injury. Limit \$10,000. Also issues clause providing for waiver of premium only.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable any time; (d) purchase non-forfeitable participating paid-up additions. (c) is automatic option.

Double Indemnity. — For extra premium, all but Term and Joint Life policies will provide, prior to age 60, and during premium-paying period, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, war service, state of war, riot or insurrection, submarine or aeronautic operations, mining or under-ground operations, physical or mental infirmity, illness or disease. Limit \$10,000.

Extended Insurance. — After three premiums, within one month after default. Participating. Without cash and loan values, but practice to grant cash.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war within ten years.

Limits. — Ages, 15-60, premium ages, 15-19, same as age 20; \$50,000; reinsures over \$12,500; does not accept reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest not more than 6%, in advance.

Military Service. — Death from engaging within ten years in military or naval service in time of war or within six months thereafter as a result of service, limits liability to premiums paid, unless extra premium paid within one month after entering service and annually thereafter. Unused extra premiums will be returned after war.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Participating. Without cash and loan values, but practice to grant them. Fully paid-up policies participate, if participating.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — Automatic after three premiums. Practice to apply third year loan value to pay third premium. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-30) annual installments and Continuous (240 months certain) monthly installments. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise directed Trust Fund may be withdrawn any time, or commutable values of installments will be withheld from beneficiary. Insured may elect life annuity for self at end of 20 years or at age 65.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit \$25,000. Double Indemnity granted. Disability granted to business women.

* Present interest rate, 4.75%.

OREGON LIFE INSURANCE COMPANY—Continued.

PREMIUM RATES PER \$1,000 (American 3½% Reserve)

ANNUAL DIVIDENDS										Age at Issue	NON-PARTICIPATING										10 Year Term
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS									
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	Age 65		10 Pay.		15 Pay.	20 Pay.	10 Year	15 Year	20 Year						
\$17.90	\$43.80	\$32.95	\$27.55	101.30	\$65.30	\$48.60	\$19.64	20	\$15.65	\$39.05	\$28.90	\$23.85	\$93.30	\$59.20	\$42.04	\$9					
18.30	44.50	33.45	27.95	101.35	65.40	48.65	20.21	21	16.00	39.65	29.35	24.20	93.35	59.25	42.11	9					
18.75	45.25	33.95	28.40	101.40	65.50	48.70	20.80	22	16.35	40.25	29.80	24.55	93.40	59.30	42.17	9					
19.20	46.00	34.50	28.90	101.50	65.60	48.75	21.42	23	16.70	40.90	30.25	24.95	93.45	59.40	42.25	9					
19.65	46.75	35.10	29.40	101.60	65.70	48.80	22.08	24	17.05	41.55	30.75	25.35	93.50	59.45	42.34	10					
20.15	47.50	35.75	29.95	101.70	65.80	48.85	22.78	25	17.45	42.20	31.25	25.80	93.55	59.50	42.43	10					
20.65	48.30	36.40	30.50	101.80	65.90	48.95	23.52	26	17.85	42.90	31.80	26.25	93.60	59.60	42.52	10					
21.20	49.15	37.05	31.05	101.90	66.05	49.05	24.31	27	18.30	43.65	32.35	26.70	93.70	59.65	42.62	10					
21.75	50.05	37.70	31.65	102.00	66.15	49.15	25.16	28	18.75	44.40	32.90	27.15	93.80	59.75	42.73	10					
22.35	51.00	38.40	32.25	102.10	66.30	49.25	26.05	29	19.25	45.20	33.50	27.65	93.85	59.85	42.84	10					
23.00	52.00	39.15	32.85	102.25	66.45	49.35	27.01	30	19.75	46.00	34.10	28.20	93.95	59.95	42.97	10					
23.65	53.00	39.90	33.50	102.40	66.60	49.45	28.03	31	20.25	46.85	34.75	28.75	94.05	60.05	43.11	10					
24.35	54.05	40.70	34.20	102.55	66.80	49.60	29.14	32	20.80	47.75	35.40	29.30	94.15	60.20	43.26	11					
25.10	55.10	41.55	34.95	102.70	67.00	49.75	30.30	33	21.40	48.65	36.05	29.85	94.25	60.35	43.42	11					
25.90	56.20	42.45	35.75	102.85	67.20	49.90	31.56	34	22.05	49.60	36.75	30.45	94.35	60.50	43.60	11					
26.70	57.30	43.35	36.60	103.05	67.40	50.05	32.92	35	22.70	50.50	37.50	31.10	94.50	60.65	43.80	11					
27.60	58.45	44.30	37.45	103.25	67.65	50.25	34.38	36	23.40	51.55	38.30	31.75	94.65	60.80	44.02	11					
28.55	59.65	45.30	38.35	103.45	67.95	50.50	35.96	37	24.15	52.60	39.10	32.45	94.80	61.00	44.26	12					
29.50	60.90	46.30	39.25	103.70	68.25	50.80	37.77	38	24.90	53.70	39.95	33.20	94.95	61.20	44.53	12					
30.55	62.25	47.30	40.20	103.95	68.55	51.10	39.08	39	25.75	54.85	40.80	33.95	95.15	61.45	44.83	12					
31.65	63.70	48.35	41.20	104.25	68.90	51.40	41.05	40	26.60	56.00	41.70	34.75	95.35	61.70	45.17	13					
32.85	65.20	49.45	42.20	104.55	69.30	51.75	43.20	41	27.55	57.20	42.65	35.60	95.60	62.00	45.53	13					
34.10	66.75	50.60	43.25	104.90	69.70	52.15	45.56	42	28.55	58.50	43.65	36.50	95.85	62.35	45.94	14					
35.45	68.35	51.80	44.40	105.25	70.15	52.65	48.13	43	29.60	59.80	44.70	37.45	96.10	62.70	46.39	14					
36.85	69.95	53.10	45.65	105.65	70.70	53.20	50.99	44	30.70	61.15	45.80	38.45	96.40	63.10	46.91	15					
38.35	71.60	54.55	47.00	106.10	71.30	53.80	53.80	45	31.90	62.60	46.90	39.50	96.75	63.55	47.47	16					
40.00	73.35	56.05	48.45	106.65	71.95	54.45	56.80	46	33.15	64.10	48.10	40.60	97.15	64.05	48.11	17					
41.70	75.20	57.60	50.00	107.20	72.65	55.20	59.90	47	34.50	65.65	49.35	41.75	97.60	64.65	48.82	18					
43.55	77.15	59.25	51.60	107.80	73.45	56.00	63.10	48	35.95	67.25	50.70	43.00	98.10	65.30	49.60	19					
45.50	79.25	61.00	53.25	108.50	74.35	56.95	66.40	49	37.50	68.90	52.10	44.35	98.65	66.00	50.46	20					
47.55	81.55	62.80	54.95	109.30	75.35	58.00	69.80	50	39.15	70.65	53.55	45.75	99.25	66.80	51.43	21					
49.75	84.00	64.70	56.70	110.15	76.45	60.35	73.30	51	40.90	72.45	55.10	47.25	99.95	67.65	52.51	23					
52.15	86.55	66.75	58.55	111.10	77.65	62.22	76.90	52	42.75	74.35	56.75	48.85	100.70	68.60	53.68	24					
54.70	89.15	68.95	60.60	112.10	78.95	64.24	80.60	53	44.75	76.30	58.50	50.55	101.55	69.70	54.98	26					
57.40	91.75	71.30	62.90	113.20	80.40	66.45	84.40	54	46.85	78.35	60.30	52.40	102.45	70.90	56.41	28					
60.25	94.35	73.85	65.50	114.45	82.00	68.89	88.30	55	49.10	80.50	62.20	54.35	103.45	72.20	58.01	30					
63.32	98.43	76.29	67.05	116.02	83.09	70.96	92.30	56	51.50	82.75	64.30	56.45	104.60	73.65	59.76	33					
66.60	101.29	78.94	69.79	117.36	84.85	73.24	96.40	57	54.10	85.10	66.45	58.70	105.85	75.25	61.67	35					
70.12	104.30	81.78	72.73	118.85	86.82	75.76	100.60	58	56.85	87.55	68.80	61.10	107.25	77.05	63.80	38					
73.88	107.45	84.80	75.90	120.40	88.98	78.53	104.90	59	59.80	90.15	71.25	63.70	108.75	79.00	66.13	42					
77.90	110.76	88.03	79.30	122.30	91.37	81.55	109.30	60	62.95	92.85	73.90	66.50	110.45	81.15	68.67	45					

Waiver of Premium and \$10 Mo. Income.

Waiver of Premium Only

Ages	25	35	45	55	65	75	85	95	105	115	125	135	145	155	165	175	185	195	205
1.41	3.15	2.33	1.91	.48	.56	.65	1.23	20	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25
1.64	3.44	2.53	2.10	.56	.66	.79	1.45	25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25
1.92	3.67	2.72	2.27	.65	.82	1.00	1.69	30	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25	.25
2.28	3.89	2.91	2.46	.82	1.06	1.31	2.00	35	.33	.33	.33	.33	.33	.33	.33	.33	.33	.33	.33
2.80	4.08	3.13	2.71	1.11	1.46	1.88	2.43	40	.47	.47	.47	.47	.47	.47	.47	.47	.47	.47	.47
3.48	4.22	3.32	3.47	1.59	2.16	2.99	4.45	45	.69	.69	.69	.69	.69	.69	.69	.69	.69	.69	.69
4.49	4.24	4.49	4.54	2.50	3.83	4.28	5.50	50	1.05	.78	1.05	1.10	1.10	1.10	1.10	1.10	1.10	1.10	1.10
6.14	6.26	6.26	6.22	5.21	5.86	6.05	6.55	55	1.71	1.83	1.83	1.79	2.34	2.12	1.91				

NOTE.—Rates adopted August 1, 1920, Disability rates adopted 1924.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

*Convertible within 7 years; non-renewable.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				NON-PARTICIPATING.			
TERM with automatic conversion to Ordinary Life.				EXTRA ANNUAL PREMIUMS for Continuous Monthly Income (Equal Ages).			
2 Year	\$11.73	\$13.07	\$16.46	Ord. Life	\$ 4.96	\$ 3.77	\$ 2.51
3 Year	11.78	13.17	16.76	20 Pay. Life	6.73	4.70	2.82
4 Year	11.82	13.28	17.09	20 Year End	24.15	12.04	9.88
5 Year	11.88	13.40	17.43				
NON-PARTICIPATING.				JOINT LIFE (Equal Ages).			
ENDOWMENT 65, Non-Participating.				Ord. Life	\$26.39	\$33.51	\$46.58
Ann. Prem. \$20.75 \$29.10 \$47.47				20 Pay. Life	35.60	41.81	52.76
				20 Year End	48.51	50.98	57.78
MONTHLY INCOME. \$10 for 240 Months Commuted value, \$1,737.				SINGLE PREMIUM.			
Ord. Life	\$30.31	\$39.43	\$55.41	Ord. Life	\$839.60	\$407.61	\$501.60
20 Pay. Life	44.81	54.02	68.61	10 Year End	758.37	759.75	763.52
20 Year End	73.79	76.08	82.46	15 Year End	657.81	661.18	670.83

OREGON LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age at Issue	Par. Premium	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$18 30	\$14	\$28	\$89	3 269	\$70	\$204	9 233	\$119	\$315	15 224	\$177	\$422	19 91			
25	20 15	16	34	101	4 149	82	221	10 237	140	341	16 18	207	454	18 188			
30	23 00	20	42	113	5 49	102	249	11 245	172	377	15 249	252	496	17 22			
35	26 70	25	52	126	5 279	125	274	11 236	210	413	14 181	303	535	15 55			
40	31 65	31	64	140	6 12	154	303	10 343	254	449	12 316	358	571	13 0			
45	38 35	39	80	157	5 324	188	332	9 272	301	481	10 345	416	605	10 313			
50	47 55	48	97	171	5 82	223	356	8 71	351	510	9 5	473	633	8 301			
55	60 25	58	116	185	4 136	261	379	6 234	400	535	7 76	527	659	6 351			
60	77 90	168	136	198	3 172	299	400	5 73	447	559	5 233	584	687	5 100			
21	44 50	78	146	465	25 268	343	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up			
25	47 50	84	153	469	25 127	371	1000	"	410	1000	"	456	1000	"			
30	52 00	93	174	469	23 308	410	1000	"	456	1000	"	508	1000	"			
35	57 30	103	194	473	21 298	456	1000	"	508	1000	"	566	1000	"			
40	63 70	114	216	474	19 82	508	1000	"	566	1000	"	627	1000	"			
45	71 60	127	240	472	16 122	566	1000	"	627	1000	"	688	1000	"			
50	81 55	141	265	468	13 138	627	1000	"	688	1000	"	747	1000	"			
55	94 35	153	289	461	10 190	688	1000	"	747	1000	"	800	1000	"			
60	110 76	162	308	448	7 314	747	1000	"	800	1000	"	850	1000	"			
21	33 45	46	91	294	14 72	220	641	34 60	378	1000	Pd-up	419	1000	Pd-up			
25	35 75	50	99	294	14 254	239	644	31 345	410	1000	"	456	1000	"			
30	39 15	56	110	296	14 278	266	649	28 295	456	1000	"	508	1000	"			
35	43 35	62	123	300	14 43	297	651	25 148	508	1000	"	566	1000	"			
40	48 35	70	139	303	12 288	331	652	21 255	566	1000	"	627	1000	"			
45	54 55	78	154	303	10 343	368	650	18 90	627	1000	"	688	1000	"			
50	62 80	86	170	300	8 320	403	643	14 259	688	1000	"	747	1000	"			
55	73 85	94	184	293	6 298	435	632	11 158	747	1000	"	800	1000	"			
60	88 03	100	195	283	4 359	458	613	8 176	800	1000	"	850	1000	"			
21	27 95	31	64	204	9 117	160	466	24 346	276	730	34 345	419	1000	Pd-up			
25	29 95	34	70	208	9 290	175	472	23 357	301	734	32 51	456	1000	"			
30	32 85	38	79	213	10 79	196	478	22 7	337	739	28 180	508	1000	"			
35	36 60	43	89	217	10 49	220	482	19 196	377	742	24 265	566	1000	"			
40	41 20	49	101	221	9 176	247	480	16 277	420	742	20 340	627	1000	"			
45	47 00	55	114	224	8 96	276	488	13 325	463	738	17 74	688	1000	"			
50	54 95	62	127	224	6 274	303	483	11 6	503	731	13 240	747	1000	"			
55	65 50	69	140	223	5 89	327	475	8 134	535	716	10 139	800	1000	"			
60	79 30	76	153	222	3 328	347	455	6 46	557	696	7 192	850	1000	"			
Age at Issue	Par. Premium	End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	101 35	\$246	\$439	\$520	5 \$498	\$649	\$719	3 \$711	\$761	\$815	2 \$815	\$878	\$909	1 \$908			
25	101 70	245	438	518	5 \$496	649	719	3 \$711	761	815	2 \$813	878	909	1 \$908			
30	102 25	243	437	517	5 \$492	648	718	3 \$709	760	814	2 \$810	877	908	1 \$907			
35	103 05	241	435	515	5 \$487	646	715	3 \$706	759	813	2 \$808	877	908	1 \$906			
40	104 25	239	432	511	5 \$478	644	713	3 \$702	757	810	2 \$805	876	907	1 \$905			
45	106 10	235	429	507	5 \$464	641	710	3 \$695	755	808	2 \$802	874	905	1 \$903			
50	109 30	231	424	500	5 \$443	637	705	3 \$683	751	804	2 \$794	872	903	1 \$900			
55	114 45	225	417	490	5 \$395	629	694	3 \$660	745	797	2 \$781	868	899	1 \$894			
60	122 30	216	406	475	5 \$318	618	681	3 \$624	735	786	2 \$760	862	892	1 \$886			
Age at Issue	Par. Premium	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$65 40	\$141	\$256	\$356	10 \$280	\$380	\$500	8 \$457	\$588	\$696	5 \$682	\$910	\$942	1 \$941			
25	65 80	139	254	353	10 \$282	379	495	8 \$452	587	695	5 \$679	910	942	1 \$941			
30	66 45	138	253	351	10 \$273	378	493	8 \$444	586	693	5 \$676	910	942	1 \$941			
35	67 40	135	250	347	10 \$256	375	488	8 \$433	584	691	5 \$670	909	942	1 \$940			
40	68 90	133	248	342	10 \$229	373	484	8 \$414	582	688	5 \$658	908	940	1 \$939			
45	71 30	130	246	338	10 \$181	370	479	8 \$379	578	682	5 \$643	906	938	1 \$936			
50	75 35	127	242	329	10 \$90	366	470	8 \$317	572	673	5 \$612	903	935	1 \$932			
55	82 00	124	237	318	8 \$251	359	456	8 \$209	563	658	5 \$557	898	930	1 \$926			
60	91 37	119	231	303	5 \$318	350	438	7 \$277	549	638	5 \$455	890	921	1 \$914			
Age at Issue	Par. Premium	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$48 65	\$89	\$166	\$269	15 \$135	\$388	\$540	10 \$488	\$661	\$782	5 \$771	\$926	\$959	1 \$958			
25	48 85	88	165	267	15 \$124	387	538	10 \$481	660	781	5 \$768	926	959	1 \$958			
30	49 35	86	163	262	15 \$101	385	534	10 \$469	659	780	5 \$766	925	958	1 \$957			
35	50 05	84	162	260	15 \$63	384	530	10 \$459	657	777	5 \$757	925	958	1 \$957			
40	51 40	83	160	254	14 \$247	383	526	10 \$413	655	772	5 \$745	923	955	1 \$955			
45	53 80	82	160	250	11 \$120	382	520	10 \$348	651	765	5 \$722	921	953	1 \$951			
50	58 00	81	160	244	8 \$141	380	509	10 \$224	645	753	5 \$681	917	949	1 \$946			
55	68 89	81	161	236	5 \$364	378	495	9 \$279	635	738	5 \$605	911	943	1 \$938			
60	81 55	82	164	230	4 \$65	376	478	6 \$260	620	713	5 \$461	901	933	1 \$922			

Days

1924 DIVIDENDS AND NET COST—Beginning March 1.

FIFTEEN YEAR ILLUSTRATION

		ORDINARY LIFE															
		\$18.30		\$20.15		\$23.00		\$26.70		\$31.65		\$38.35		\$60.25			
Yr.	Paid	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net		
		Div.		Div.		Div.		Div.		Div.		Div.		Div.			
1923	3.99	14.31	4.15	16.00	4.44	18.56	4.81	21.89	5.37	26.25	6.26	32.09	10.23	50.02			
1922	4.07	14.23	4.25	15.90	4.55	18.45	4.97	21.73	5.59	26.09	6.55	31.80	10.87	49.38			
1921	4.15	14.15	4.35	15.80	4.68	18.32	5.14	21.56	5.82	25.83	6.87	31.48	11.54	48.71			
1920	4.24	14.06	4.46	15.69	4.83	18.17	5.33	21.37	6.05	25.60	7.22	31.13	12.25	48.00			
1919	4.34	13.96	4.57	15.58	4.96	18.04	5.52	21.18	6.31	25.34	7.59	30.76	12.97	47.28			
1918	4.44	13.86	4.69	15.46	5.12	17.88	5.71	20.99	6.57	25.08	7.99	30.36	13.72	46.53			
1917	4.54	13.76	4.80	15.35	5.26	17.74	5.91	20.79	6.87	24.78	8.40	29.95	14.50	45.75			
1916	4.74	13.66	5.07	15.08	5.60	17.40	6.34	20.36	7.53	24.12	9.17	29.18	15.73	44.52			
1915	4.87	13.43	5.21	14.94	5.79	17.21	6.56	20.14	7.74	23.91	9.61	28.74	16.52	43.75			
1914	4.98	13.32	5.34	14.81	5.94	17.06	6.80	19.90	8.09	23.56	10.07	28.28	17.33	42.92			
1913	5.09	13.21	5.48	14.67	6.14	16.86	7.05	19.65	8.44	23.21	10.57	27.78	18.17	42.08			
1912	5.20	13.10	5.63	14.52	6.33	16.67	7.31	19.39	8.81	22.84	11.08	27.27	19.03	41.22			
1911	5.33	12.97	5.79	14.36	6.53	16.47	7.59	19.11	9.21	22.44	11.60	26.75	19.89	40.36			
1910	5.46	12.84	5.94	14.21	6.73	16.27	7.88	18.82	9.63	22.02	12.15	26.20	20.79	39.46			
1909	5.60	12.70	6.12	14.03	6.96	16.04	8.19	18.51	10.06	21.59	12.70	25.65	21.67	35.58			
Tot.	71.04	203.46	75.85	226.40	83.86	261.14	95.11	305.39	112.09	362.66	137.83	437.42	235.21	668.54			
↓		84.46		86.40		89.14		95.39		108.66		136.42		268.54			

		TWENTY PAYMENT LIFE															
		\$27.95		\$29.95		\$32.85		\$36.60		\$41.20		\$47.00		\$65.50			
Yr.	Paid	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net		
		Div.		Div.		Div.		Div.		Div.		Div.		Div.			
1923	4.33	23.62	4.50	25.45	4.75	28.10	5.11	31.49	5.67	35.53	6.44	40.56	10.19	55.31			
1922	4.48	23.47	4.66	25.29	4.95	27.90	5.36	31.24	5.96	35.24	6.82	40.18	10.89	54.61			
1921	4.64	23.31	4.84	25.11	5.15	27.70	5.62	30.98	6.26	34.94	7.21	39.79	11.58	53.92			
1920	4.81	23.14	5.04	24.91	5.37	27.48	5.87	30.73	6.58	34.62	7.61	39.39	12.30	53.20			
1919	4.99	22.96	5.23	24.72	5.62	27.23	6.14	30.46	6.91	34.29	8.05	38.95	13.03	52.47			
1918	5.18	22.77	5.43	24.52	5.84	27.01	6.43	30.17	7.24	33.96	8.50	38.50	13.78	51.72			
1917	5.37	22.58	5.64	24.31	6.10	26.75	6.72	29.88	7.60	33.60	8.98	38.02	14.53	50.97			
1916	5.58	22.07	6.20	23.75	6.73	26.12	7.45	29.15	8.44	32.76	9.87	37.03	15.87	49.63			
1915	6.09	21.86	6.42	23.53	6.98	25.87	7.74	28.86	8.83	32.37	10.45	36.55	16.59	48.91			
1914	6.30	21.65	6.66	23.29	7.24	25.61	8.07	28.53	9.22	31.98	10.96	36.04	17.33	48.17			
1913	6.49	21.46	6.91	23.04	7.54	25.31	8.39	28.21	9.64	31.56	11.46	35.54	18.03	47.47			
1912	6.75	21.20	7.15	22.80	7.82	25.03	8.74	27.86	10.08	31.12	11.98	35.02	18.73	46.77			
1911	5.98	20.97	7.42	22.53	8.12	24.73	9.10	27.50	10.51	30.69	12.49	34.51	19.38	46.12			
1910	7.22	20.73	7.69	22.26	8.44	24.41	9.41	27.19	10.96	30.24	13.01	33.99	19.97	45.53			
1909	7.47	20.48	7.98	21.97	8.76	24.09	9.87	26.73	11.42	29.78	13.51	33.49	20.48	45.02			
Tot.	86.98	332.27	91.77	357.48	99.41	393.34	110.02	438.98	125.32	492.68	147.44	557.56	232.68	749.82			
↓		50.27		56.48		56.34		61.98		72.68		94.56		214.82			

		TWENTY YEAR ENDOWMENT															
		\$48.65		\$48.85		\$49.35		\$50.05		\$51.40		\$53.80		\$68.89			
Yr.	Paid	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net		
		Div.		Div.		Div.		Div.		Div.		Div.		Div.			
1923	5.83	42.82	5.90	42.95	6.07	43.28	6.28	43.77	6.68	44.72	7.38	46.42	12.06	56.83			
1922	6.14	42.51	6.21	42.64	6.38	42.97	6.61	43.44	7.05	44.35	7.82	45.98	12.80	56.09			
1921	6.46	42.19	6.55	42.30	6.72	42.63	6.96	43.09	7.44	43.96	8.27	45.53	13.57	55.32			
Prem.	\$48.65		\$48.85		\$49.35		\$50.05		\$51.40		\$53.80		\$68.89				
1920	6.81	41.84	6.89	41.96	7.08	42.27	7.35	42.70	7.83	43.57	8.74	45.06	14.35	50.80			
1919	6.75	41.90	6.87	41.98	7.09	42.26	7.43	42.62	8.02	43.38	9.07	44.73	14.33	50.82			
1918	7.13	41.52	7.24	41.61	7.47	41.88	7.85	42.20	8.44	42.96	9.58	44.22	15.11	50.04			
1917	7.52	41.13	7.64	41.21	7.90	41.45	8.22	41.83	8.90	42.50	10.12	43.68	15.91	49.24			
1916	8.62	40.03	8.73	40.12	8.97	40.38	9.36	40.69	10.03	41.37	11.50	42.50	17.30	47.85			
1915	9.01	39.64	9.14	39.71	9.37	39.98	9.78	40.27	10.49	40.91	11.82	41.98	17.97	47.18			
1914	9.44	39.21	9.55	39.30	9.82	39.53	10.21	39.84	10.95	40.45	12.35	41.45	18.66	46.49			
1913	9.88	38.77	9.99	38.86	10.24	39.11	10.65	39.40	11.44	39.96	12.96	40.84	19.30	45.85			
1912	10.31	38.34	10.43	38.42	10.70	38.65	11.10	38.95	11.90	39.50	13.35	40.45	19.85	45.30			
1911	10.77	37.88	10.90	37.95	11.14	38.21	11.56	38.49	12.36	39.04	13.81	39.96	20.28	44.87			
1910	11.26	37.39	11.37	37.48	11.62	37.73	12.02	38.03	12.83	38.57	14.23	39.57	20.59	44.56			
1909	11.76	36.89	11.86	36.99	12.09	37.26	12.49	37.56	13.26	38.14	14.59	39.21	20.69	44.46			
Tot.	127.60	602.06	129.27	603.48	132.66	607.59	137.87	612.88	147.62	623.38	165.39	641.61	252.77	735.70			
↓		158.94		156.52		151.41		144.12		131.62		119.39		100.70			

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS.

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 68.71	\$ 78.97	\$ 91.54	\$107.73	\$129.11	\$157.26	\$243.30
Cash Value Deducted.....	40.71	44.97	49.54	55.73	65.11	77.26	127.39
20 Payment Life.....	114.50	125.48	138.41	154.90	174.62	198.87	269.51
Cash Value Deducted.....	50.50	55.48	59.41	65.90	73.62	84.87	129.51
20 Year Endowment.....	211.26	211.83	213.41	215.62	219.98	227.72	269.86
Cash Value Deducted.....	45.26	46.83	50.41	53.62	59.98	67.72	108.86

TEN YEARS

Ordinary Life	\$134.64	\$154.61	\$178.83	\$209.91	\$250.56	\$303.77	\$466.84
Cash Value Deducted.....	64.64	72.61	76.83	84.91	96.56	115.77	206.84
20 Payment Life	223.43	244.88	269.77	301.49	339.29	385.01	518.91
Cash Value Deducted.....	63.43	69.88	73.77	81.49	92.29	109.01	191.91
20 Year Endowment.....	412.79	413.78	416.03	420.45	428.17	441.55	510.66
Cash Value Deducted.....	24.79	26.78	31.03	36.45	45.17	59.55	132.06

OREGON LIFE INSURANCE COMPANY--Continued.

ANNUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909. (After March 1.)

FIFTEEN YEAR RECORD

ORDINARY LIFE.

\$18 30		\$20 15		\$23 00		\$26 70		\$31 65		\$38.35		\$60 25	
Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
2 28	18 30	2 53	20 15	3 08	23 00	3 32	26 70	3 94	31 65	4 78	38 35	7 52	60 25
2 48	16 02	2 73	17 62	3 08	19 92	3 52	23 18	4 14	27 51	4 98	33 57	7 72	52 73
2 48	15 82	2 73	17 42	3 08	19 92	3 52	23 18	4 14	27 51	4 98	33 57	7 72	52 73
2 73	15 57	2 98	17 17	3 33	19 67	3 77	22 93	4 39	27 26	5 23	33 12	7 97	52 28
2 98	15 32	3 23	16 92	3 58	19 42	4 02	22 68	4 64	27 01	5 48	32 87	8 23	52 02
3 23	15 07	3 48	16 67	3 83	19 17	4 27	22 43	4 89	26 76	5 73	32 62	8 47	51 78
3 53	14 77	3 78	16 37	4 13	18 87	4 57	22 13	5 19	26 46	6 03	32 23	8 77	51 48
3 83	14 47	4 08	16 07	4 43	18 57	4 87	21 83	5 49	26 16	6 33	32 02	9 07	51 18
4 13	14 17	4 38	15 77	4 73	18 27	5 17	21 53	5 79	25 86	6 63	31 72	9 37	50 88
4 43	13 87	4 68	15 47	5 03	17 97	5 47	21 23	6 09	25 56	6 93	31 42	9 67	50 58
4 73	13 57	4 98	15 17	5 33	17 67	5 77	20 93	6 39	25 26	7 23	31 12	9 97	50 28
5 03	13 27	5 28	14 87	5 63	17 37	6 07	20 63	6 69	24 96	7 53	30 82	10 27	49 98
5 07	13 23	5 48	14 67	6 15	16 85	7 13	19 57	8 65	12 00	10 93	27 42	18 98	41 27
5 18	13 12	5 61	14 54	6 32	16 68	7 38	19 32	9 02	22 63	11 42	26 93	19 81	40 44
5 60	12 70	6 12	14 03	6 96	16 04	8 19	18 51	10 06	21 58	12 70	25 65	21 67	38 58
55 23	219 27	59 34	242 91	65 41	279 59	73 52	326 98	85 37	399 38	101 93	473 32	157 49	746 26
	95 27		96 91		100 59		107 98		125 38		159 32		330 26

TWENTY PAYMENT LIFE

\$27 95		\$29 95		\$32 85		\$36 60		\$41 20		\$47 00		\$65 50	
Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
2 99	27 95	3 21	29 95	3 50	32 85	3 98	36 60	4 51	41 20	5 11	47 00	7 19	65 50
3 19	24 76	3 41	26 74	3 70	29 15	4 18	32 42	4 71	36 49	5 31	41 69	7 39	58 11
3 44	24 51	3 66	26 29	3 95	28 90	4 43	32 17	4 96	36 24	5 56	41 44	7 64	57 86
3 69	24 26	3 91	26 04	4 20	28 65	4 68	31 92	5 21	35 99	5 81	41 19	7 89	57 61
3 94	24 01	4 16	25 79	4 45	28 40	4 93	31 67	5 46	35 74	6 06	40 94	8 14	57 36
4 24	23 71	4 46	25 49	4 75	28 10	5 23	31 37	5 76	35 44	6 36	40 64	8 44	57 06
4 54	23 41	4 76	25 19	5 05	27 80	5 53	31 07	6 06	35 14	6 66	40 34	8 74	56 76
4 84	23 11	5 01	24 89	5 35	27 50	5 83	30 77	6 36	34 84	6 96	40 04	9 04	56 46
5 14	22 81	5 36	24 59	5 65	27 20	6 13	30 47	6 66	34 54	7 26	39 74	9 34	56 16
5 48	22 47	5 73	24 22	6 08	26 77	6 52	30 08	7 14	34 06	7 98	39 02	10 72	54 78
5 78	22 17	6 03	23 92	6 38	26 47	6 82	29 78	7 44	33 76	8 28	38 72	11 02	54 48
6 40	21 55	6 78	23 17	7 41	25 44	8 30	28 30	9 36	31 58	11 50	35 50	18 22	47 28
6 58	21 37	6 99	22 96	7 66	25 19	8 59	28 01	9 98	31 22	11 93	35 07	18 71	46 79
7 47	20 48	7 98	21 97	8 76	24 09	9 87	26 73	11 42	29 78	13 51	33 49	20 48	45 02
67 72	351 53	71 50	377 75	76 89	415 86	85 02	463 98	95 29	522 71	108 29	596 71	152 96	829 54
	70 53		71 75		72 86		79 98		95 71		125 71		282 54

TWENTY YEAR ENDOWMENT.

\$48 65		\$48 85		\$49 35		\$50 05		\$51 40		\$53 80		\$65 15	
Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
2 88	48 65	2 88	48 85	2 93	49 35	2 95	50 05	3 05	51 40	3 19	53 80	3 89	65 15
3 08	45 77	3 08	45 77	3 13	46 22	3 15	46 90	3 26	48 15	3 39	50 41	4 09	61 06
3 33	45 32	3 33	45 32	3 38	45 97	3 40	46 65	3 50	47 90	3 64	50 16	4 34	60 81
3 58	45 07	3 58	45 07	3 63	45 72	3 65	46 40	3 75	47 65	3 89	49 91	4 59	60 56
3 83	44 82	3 83	45 02	3 88	45 47	3 90	46 15	4 00	47 40	4 14	49 66	4 84	60 31
4 13	44 52	4 13	44 72	4 18	45 17	4 20	45 85	4 30	47 10	4 44	49 36	5 14	60 01
4 43	44 22	4 43	44 42	4 48	44 87	4 50	45 55	4 60	46 80	4 74	49 06	5 44	59 71
4 73	43 92	4 73	44 12	4 78	44 57	4 80	45 25	4 90	46 50	5 04	48 76	5 74	59 41
5 03	43 62	5 03	43 82	5 08	44 27	5 10	44 95	5 20	46 20	5 34	48 46	6 04	59 11
5 33	43 32	5 33	43 52	5 38	44 07	5 40	44 65	5 50	45 90	5 64	48 16	6 34	58 81
5 63	43 02	5 63	43 22	5 68	43 77	5 70	44 35	5 80	45 60	5 94	47 86	6 64	58 51
6 03	42 62	6 03	42 82	6 08	43 37	6 10	44 05	6 20	45 30	6 34	47 56	7 04	58 21
6 33	42 32	6 33	42 52	6 38	43 07	6 40	43 75	6 50	45 00	6 64	47 26	7 34	57 91
9 01	39 64	9 11	39 74	9 31	40 04	9 65	40 40	10 30	41 10	11 48	42 32	16 76	48 39
9 40	39 25	9 49	39 36	9 69	39 66	10 02	40 09	10 67	40 73	11 81	41 99	16 99	48 16
11 78	36 89	11 86	36 99	12 09	37 29	12 49	37 56	13 26	38 14	14 59	39 21	20 69	44 46
77 55	652 20	78 64	654 11	80 82	659 43	83 11	667 64	87 28	683 72	93 47	713 53	121 29	855 96
	113 80		110 89		114 57		113 64		112 72		111 53		204 96

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919.)

	21	25	30	35	40	45	55
Ordinary Life	\$76.57	\$84.94	\$97.78	\$114.35	\$136.33	\$165.54	\$257.33
Cash Value Deducted	48 57	51.94	56 78	63 35	72 33	86.54	142 33
Payment Life	122 48	131 57	144 71	161 57	181 87	206.95	282 75
Cash Value Deducted	58.48	61.57	66.71	73.57	81.87	93.95	143.75
Year Endowment	222.39	222.70	224.07	226.21	230.89	239.67	280.85
Cash Value Deducted	72.39	73.70	74.07	76.21	79.89	87.67	123.85

TEN YEARS. (Policies Issued in 1914.)

	21	25	30	35	40	45	55
Ordinary Life	151 49	167 52	192 31	224 39	266 74	323 27	505 43
Cash Value Deducted	82 49	85 52	91 31	99 30	112 74	136 27	244 43
Payment Life	240 35	258 02	283 59	316 00	355 62	404 77	557 81
Cash Value Deducted	81 35	84.02	88 59	97 09	108 62	129 77	230 81
Year Endowment	439 05	440 85	443 89	448 73	458 77	477 40	566 97
Cash Value Deducted	63.95	65.85	68 89	73.73	83.77	101 40	191 97

PACIFIC MUTUAL LIFE INS. CO., Los Angeles, Cal.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will. May be made irrevocable by special request.

Cash Values. — After three premiums, within three months after default. American 3½% Level Premium reserve, with surrender charge up to 8th year not exceeding \$15 per \$1,000 (except Ordinary Life and 20-Payment Life are on Preliminary Term basis, no surrender charge exacted). Payment of cash value may be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium all but Term policies provide, prior to age 65 for waiver of premiums and payment of monthly income of \$15 per \$1,000, beginning immediately after proof of total and permanent disability (total disability not obvious permanent will be regarded as permanent after 90 days duration) and continuing during disability and life time; no reduction in insurance at maturity. Payments continue after maturity or endowment. Agreement does not cover war service. Limit \$20,000. Business insurance policies provide for payment of face of policy to beneficiary in event of total disability of insured.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate late at not less than 3½%, withdrawable any time; (d) purchase non-forfeitable non-par. paid-up additions. (d) is automatic option. Post-mortem dividend paid equal to fraction of year's dividend.

Double Indemnity. — Rider issued by Accident and Health Department in connection with life policies, (\$1.75 per \$1,000), (class A risk), will provide, prior to age 70 for payment of double face of policy in event of accidental death, dismemberment or loss of sight of both eyes within 90 days from time of injury. Agreement does not cover death from suicide, disease, aerial operations, war or war service, while outside Continental U. S. (except Alaska and Panama Canal zone). Limit \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to allow cash value. Exchangeable for cash value or paid up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium or service time of war within five years.

Limits. — Ages, 16-65, except Term, 20-55; ages, 16-20, \$40,000; 21-55, \$100,000; 56-61 decreases \$10,000 for each year; age 61, \$40,000; 62-65, \$15,000; term limit \$30,000; reinsures over \$50,000; does not accept reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from engaging within five years in military or naval service in time of war, or within six months thereafter but within the period of war, as result of service, limits liability to premiums paid, unless extra premium paid within 31 days after entering service. Unearned premium returned at the close of war.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases value proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values, but practice to allow cash value. Participating policies participate when fully paid-up.

Policy In Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½% principal paid at such time as agreed upon (Trust Fund and interest may be retained and paid at such time as agreed upon, or may be paid out as installments with interest until proceeds exhausted); Limited (48, 120, 180 or 240) or Continuous (120 or 240 certain) monthly installments. Payment made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified, proceeds lie under any option are withheld from beneficiary. Insured may select Life Annual for self at age 65.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term, if self-supporting, otherwise written endowment plan. Limit, one-half that of males. Disability (50% extra rate) granted if single and self-supporting. Double indemnity granted.

PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

LIMITED PAY. LIFE			Life Fully Paid at 60	ENDOWMENTS			Age	ENDOWMENTS		10 Pay. 20 Year End.	ENDOWMENT AT		20 Pay. End. 65	Life INCOME	
10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year		25 Year	30 Year		Age 60	Age 65		Age 60	Age 65
39.40	29.45	24.60	17.45	102.00	65.00	47.60	16	36.50	29.80	20.35	18.70	27.15	30.73	24.68	
40.00	29.90	25.00	17.85	102.05	65.10	47.60	17	36.55	29.90	20.40	18.75	27.20	31.56	25.28	
40.00	30.35	25.35	18.30	102.10	65.15	47.60	18	36.60	30.00	20.45	18.80	27.25	32.39	25.87	
41.20	30.85	25.75	18.70	102.20	65.25	47.70	19	36.75	30.10	20.50	18.85	27.30	33.20	26.53	
41.85	31.35	26.20	19.20	102.25	65.30	47.80	20	36.85	30.20	20.55	18.90	27.35	34.05	27.26	
42.55	31.85	26.65	19.70	102.35	65.40	47.85	21	36.95	30.35	20.60	18.95	27.40	34.90	27.98	
43.25	32.40	27.05	20.20	102.45	65.50	47.90	22	37.05	30.45	20.65	19.00	27.45	35.75	28.73	
43.95	32.95	27.55	20.80	102.50	65.60	47.95	23	37.20	30.60	20.70	19.05	27.50	36.60	29.57	
44.70	33.50	28.05	21.35	102.60	65.70	48.00	24	37.30	30.75	20.75	19.10	27.55	37.45	30.43	
45.50	34.10	28.55	22.00	102.70	65.80	48.05	25	37.45	30.90	20.80	19.15	27.60	38.30	31.35	
46.30	34.70	29.10	22.70	102.80	65.90	48.10	26	37.60	31.10	20.85	19.20	27.65	39.15	32.34	
47.15	35.35	29.65	23.40	102.90	66.05	48.15	27	37.75	31.30	20.90	19.25	27.70	40.00	33.40	
48.00	36.05	30.20	24.15	103.05	66.15	48.20	28	37.95	31.50	20.95	19.30	27.75	40.85	34.55	
48.90	36.75	30.80	24.95	103.15	66.30	48.25	29	38.15	31.75	21.00	19.35	27.80	41.70	35.65	
49.85	37.45	31.40	25.80	103.30	66.45	48.30	30	38.35	32.00	21.05	19.40	27.85	42.55	36.80	
50.85	38.20	32.05	26.75	103.45	66.60	48.35	31	38.60	32.30	21.10	19.45	27.90	43.40	37.95	
51.85	38.95	32.75	27.75	103.60	66.80	48.40	32	38.90	32.60	21.15	19.50	27.95	44.25	39.10	
52.90	39.60	33.45	28.85	103.75	67.00	48.45	33	39.10	32.95	21.20	19.55	28.00	45.10	40.25	
54.00	40.65	34.20	30.00	103.95	67.20	48.50	34	39.40	33.30	21.25	19.60	28.05	45.95	41.40	
55.15	41.65	34.95	31.25	104.15	67.40	48.55	35	39.75	33.70	21.30	19.65	28.10	46.80	42.55	
56.30	42.45	35.80	32.65	104.35	67.65	48.60	36	40.10	34.15	21.35	19.70	28.15	47.65	43.70	
57.55	43.40	36.60	34.10	104.55	67.95	48.65	37	40.50	34.65	21.40	19.75	28.20	48.50	44.85	
58.80	44.40	37.50	35.70	104.80	68.20	48.70	38	40.95	35.20	21.45	19.80	28.25	49.35	46.00	
60.10	45.45	38.45	37.50	105.05	68.55	48.75	39	41.40	35.80	21.50	19.85	28.30	50.20	47.15	
61.50	46.55	39.45	39.45	105.35	68.90	48.80	40	41.95	36.45	21.55	19.90	28.35	51.05	48.30	
62.95	47.70	40.45	41.55	105.65	69.30	48.85	41	42.55	37.20	21.60	19.95	28.40	51.90	49.45	
64.40	48.90	41.55	43.95	105.95	69.70	48.90	42	43.20	38.00	21.65	20.00	28.45	52.75	50.60	
66.00	50.15	42.70	46.55	106.40	70.20	48.95	43	43.95	38.85	21.70	20.05	28.50	53.60	51.75	
67.60	51.50	43.95	49.55	106.80	70.70	49.00	44	44.75	39.85	21.75	20.10	28.55	54.45	52.90	
69.30	52.85	45.20	52.85	107.30	71.30	49.05	45	45.65	40.90	21.80	20.15	28.60	55.30	54.05	
71.05	54.35	46.55	56.65	107.80	71.95	49.10	46	46.60	42.10	21.85	20.20	28.65	56.15	55.20	
72.90	55.85	48.05	61.00	108.40	72.70	49.15	47	47.70	43.40	21.90	20.25	28.70	57.00	56.35	
74.80	57.50	49.55	66.00	109.05	73.50	49.20	48	48.90	44.80	21.95	20.30	28.75	57.85	57.55	
76.80	59.20	51.20	71.90	109.75	74.35	49.25	49	50.25	46.35	22.00	20.35	28.80	58.70	58.70	
78.90	61.00	52.95	78.90	110.55	75.35	49.30	50	51.70	48.00	22.05	20.40	28.85	59.55	59.85	
81.10	62.90	54.80	87.35	111.40	76.40	49.35	51	53.30	49.85	22.10	20.45	28.90	60.40	61.00	
83.40	64.95	56.80	97.85	112.40	77.60	49.40	52	55.05	51.85	22.15	20.50	28.95	61.25	62.15	
85.80	67.05	58.90	111.20	113.45	78.95	49.45	53	56.95	54.00	22.20	20.55	29.00	62.10	63.30	
88.25	69.30	61.15	128.75	114.60	80.40	49.50	54	59.05	56.45	22.25	20.60	29.05	63.00	64.45	
90.90	71.60	63.55	153.10	115.90	82.00	49.55	55	61.30	59.90	22.30	20.65	29.10	63.75	65.60	
93.60	74.25	66.15	.....	.....	83.75	49.60	56	.....	.....	.....	.....	.....	.....	.....	
96.50	76.95	68.90	.....	.....	85.70	49.65	57	.....	.....	.....	.....	.....	.....	.....	
99.50	79.60	71.90	.....	.....	87.85	49.70	58	.....	.....	.....	.....	.....	.....	.....	
102.70	82.85	75.05	.....	.....	90.20	49.75	59	.....	.....	.....	.....	.....	.....	.....	
106.05	86.15	78.50	.....	.....	92.80	49.80	60	.....	.....	.....	.....	.....	.....	.....	
109.60	89.70	82.20	.....	.....	95.65	49.85	61	.....	.....	.....	.....	.....	.....	.....	
113.35	93.45	86.20	.....	.....	98.80	49.90	62	.....	.....	.....	.....	.....	.....	.....	
117.35	97.50	90.50	.....	.....	102.20	49.95	63	.....	.....	.....	.....	.....	.....	.....	
121.55	101.85	95.15	.....	.....	106.00	50.00	64	.....	.....	.....	.....	.....	.....	.....	
126.05	106.60	100.20	.....	.....	110.10	50.05	65	.....	.....	.....	.....	.....	.....	.....	

†\$10 month for life if insured. Commuted value paid at death, less monthly payments already if any. Commuted values: Inc. age 60; \$1,510; Inc. age 65, \$1,320. Disability payments are per \$10 of monthly income.

DISABILITY RATES (Waiver of Premium and \$15 Monthly Income)

44.59	33.39	27.89	20.45	103.0	66.15	48.10	20	37.91	31.24	22.02	19.80	28.02	30.98	26.12	26.00
45.52	36.35	30.42	23.46	104.68	66.82	48.90	25	38.60	32.25	22.05	19.85	28.05	31.95	26.80	26.40
46.53	39.89	33.46	27.51	104.46	67.71	49.90	30	39.91	33.88	22.10	19.90	28.10	33.00	27.40	26.80
48.65	44.19	37.19	33.28	105.61	69.02	51.85	35	42.00	35.98	22.15	20.00	28.15	34.05	28.00	27.20
50.65	49.41	41.93	41.93	107.30	71.13	54.30	40	44.74	39.22	22.20	20.05	28.20	35.10	28.60	27.60
52.78	55.91	48.37	55.91	110.04	74.72	58.00	45	49.13	44.35	22.25	20.10	28.25	36.15	29.20	28.00
54.78	65.10	57.09	65.10	114.95	79.93	64.02	50	56.16	52.42	22.30	20.15	28.30	37.20	29.80	28.40
56.53	77.36	69.18	77.36	122.29	88.24	73.60	55	67.31	64.88	22.35	20.20	28.35	38.25	30.40	28.80

Above rates adopted 1924. Semi-annual rate multiply by .52; quarterly rate by .265.

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			Life Fully Paid at 60	ENDOW- MENTS			Age Issue	ENDOW- MENTS		10 Pay. 20 Year End.	ENDOW- MENT AT		20 Pay. End. 65	+Life INCON	
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year		25 Year	30 Year		Age 60	Age 65		Age 60	Age 65
\$12.81	\$32.91	\$24.16	\$20.45	\$13.61	\$87.93	\$55.41	\$39.54	16	\$30.32	\$24.45	\$05.38	\$16.13	\$14.69	\$22.10	\$24.30	\$10.10
13.07	33.37	24.51	20.76	13.92	87.95	55.44	39.57	17	30.37	24.50	05.42	16.58	15.05	22.49	25.04	19.19
13.35	33.87	24.88	21.03	14.26	87.98	55.47	39.61	18	30.41	24.55	05.45	17.04	15.42	22.90	25.73	20.22
13.63	34.38	25.26	21.41	14.61	88.00	55.50	39.64	19	30.45	24.60	05.49	17.54	15.83	23.32	26.49	21.22
13.93	34.91	25.65	21.76	14.98	88.03	55.53	39.68	20	30.50	24.66	05.55	18.07	16.25	23.76	27.29	22.22
14.24	35.47	26.06	22.11	15.38	88.06	55.56	39.72	21	30.55	24.74	05.59	18.65	16.70	24.21	28.10	23.22
14.57	36.04	26.49	22.48	15.80	88.09	55.60	39.77	22	30.61	24.81	05.64	19.25	17.18	24.68	29.07	24.22
14.92	36.63	26.93	22.87	16.24	88.12	55.64	39.82	23	30.67	24.88	05.70	19.88	17.68	25.17	30.02	25.23
15.28	37.24	27.38	23.27	16.72	88.15	55.68	39.87	24	30.73	24.97	05.75	20.55	18.21	25.69	31.03	26.24
15.66	37.87	27.86	23.68	17.22	88.18	55.72	39.92	25	30.81	25.06	05.81	21.28	18.77	26.22	32.13	27.24
16.06	38.54	28.35	24.12	17.76	88.22	55.77	39.98	26	30.89	25.17	05.88	22.05	19.35	26.78	33.30	28.25
16.49	39.22	28.86	24.57	18.33	88.26	55.82	40.06	27	30.98	25.29	05.95	22.88	19.97	27.36	34.55	29.26
16.93	39.92	29.39	25.03	18.94	88.31	55.89	40.13	28	31.08	25.42	06.03	23.76	20.67	27.96	35.88	30.27
17.40	40.66	29.94	25.52	19.59	88.36	55.95	40.21	29	31.18	25.56	06.13	24.70	21.39	28.59	37.30	31.28
17.89	41.42	30.51	26.02	20.29	88.42	56.02	40.30	30	31.30	25.71	06.22	25.71	22.14	29.24	38.82	32.29
18.41	42.21	31.10	26.55	21.04	88.48	56.09	40.40	31	31.44	25.90	06.33	26.81	22.96	29.93	40.44	33.30
18.96	43.03	31.71	27.10	21.85	88.56	56.17	40.51	32	31.58	26.09	06.44	27.99	23.83	30.65	42.26	34.31
19.53	43.88	32.35	27.67	22.73	88.65	56.26	40.63	33	31.74	26.32	06.58	29.26	24.77	31.40	44.18	35.32
20.14	44.76	33.02	28.27	23.66	88.75	56.37	40.77	34	31.93	26.59	06.72	30.64	25.76	32.17	46.27	36.33
20.79	45.68	33.71	28.89	24.73	88.87	56.52	40.95	35	32.13	26.84	06.87	32.13	26.83	33.00	48.52	37.34
21.47	46.71	34.49	29.54	25.92	89.03	56.71	41.17	36	32.43	27.19	07.19	33.83	28.03	33.92	51.08	38.35
22.19	47.79	35.32	30.23	27.30	89.25	56.97	41.44	37	32.75	27.59	07.51	35.69	29.34	34.89	53.80	39.36
22.95	48.91	36.18	30.94	28.83	89.55	57.23	41.74	38	33.10	28.02	07.87	37.72	30.75	35.91	56.99	40.37
23.76	50.03	37.06	31.69	30.56	89.88	57.52	42.06	39	33.49	28.50	08.25	39.95	32.27	36.98	60.32	41.38
24.62	51.27	38.00	32.47	32.47	90.21	57.82	42.42	40	33.92	29.03	08.65	42.42	33.92	38.11	64.05	42.39
25.53	52.52	38.97	33.30	34.16	90.54	58.16	42.80	41	34.40	29.61	09.09	45.15	35.52	39.30	68.18	43.40
26.50	53.82	39.98	34.17	36.94	90.90	58.53	43.23	42	34.92	30.25	09.58	48.19	37.68	40.55	72.77	44.41
27.53	55.18	41.05	35.09	38.17	91.27	58.93	43.70	43	35.49	30.97	10.11	51.61	39.83	41.89	77.98	45.42
28.62	56.58	42.16	36.06	40.57	91.69	59.37	44.23	44	36.14	31.75	10.68	55.47	42.19	43.31	83.76	46.43
29.79	58.05	43.33	37.09	43.33	92.12	59.85	44.80	45	36.95	32.61	11.31	59.85	44.80	45.00	90.30	47.44
31.03	59.64	44.61	38.17	46.70	92.70	60.44	45.49	46	37.67	33.60	12.08	64.93	47.74	46.00	98.04	48.45
32.35	61.23	45.94	39.32	50.56	93.31	61.10	46.24	47	38.59	34.69	12.91	70.79	51.00	47.00	106.89	49.46
33.76	63.01	47.35	40.55	55.06	93.97	61.81	47.08	48	39.59	35.87	13.82	77.65	54.66	48.00	117.26	50.47
35.26	64.80	48.83	41.84	60.35	94.68	62.58	48.00	49	40.70	37.17	14.81	85.74	58.78	49.00	129.47	51.48
36.91	66.68	50.40	43.22	66.68	95.46	63.44	49.02	50	41.92	38.58	15.89	95.49	63.44	50.00	144.14	52.49
38.71	68.63	52.04	44.69	74.36	96.29	64.37	50.14	51	43.26	40.13	17.06	107.31	68.75	51.00	162.04	53.50
40.63	70.66	53.78	46.33	83.90	97.19	65.39	51.36	52	44.73	41.82	18.34	122.12	74.86	52.00	184.40	54.51
42.68	72.79	55.62	48.12	96.09	98.16	66.52	52.72	53	46.35	43.66	19.74	141.12	81.98	53.00	213.09	55.52
44.88	75.00	57.55	50.05	112.25	99.23	67.75	54.21	54	48.11	45.63	21.24	166.42	90.36	54.00	251.20	56.53
47.22	77.32	59.61	52.11	134.71	100.39	69.11	55.86	55	50.04	47.83	22.88	201.76	100.39	55.00	304.66	57.54
49.72	79.75	61.80	54.33	101.65	70.61	57.67	56.56	56	...	...	...	...	112.58	...	...	148.00
52.41	82.28	64.13	56.69	103.02	72.26	59.66	57.57	57	...	...	...	...	127.75	...	...	168.00
55.28	84.94	66.61	59.24	104.52	74.07	61.85	58.58	58	...	...	...	...	147.16	...	...	194.00
58.30	87.74	69.25	61.98	106.17	76.08	64.25	59.60	59	...	...	...	...	172.93	...	...	228.00
61.66	90.70	72.08	64.94	107.97	78.28	66.89	60.62	60	...	...	...	...	208.82	...	...	275.00
65.19	93.81	75.12	68.12	109.95	80.71	69.77	61.61	61	...	...	...	...	262.43	...	...	345.00
68.98	97.10	78.37	71.57	112.13	83.39	72.94	62.62	62	...	...	...	...	...	...	...	...
73.06	100.58	81.86	75.29	114.52	86.32	76.42	63.63	63	...	...	...	...	...	...	...	...
77.43	104.29	85.62	79.31	117.16	89.55	80.29	64.64	64	...	...	...	...	...	...	...	...
82.12	108.23	89.67	83.68	120.05	93.00	84.39	65.65	65	...	...	...	...	...	...	...	...

DISABILITY RATES (Waiver of Premium and \$15 Monthly Income)

15.17	37.64	27.67	23.44	16.21	88.81	56.36	40.55	20	31.44	25.69	06.92	19.41	17.60	25.52	29.10	23.23
17.12	40.88	30.09	25.54	18.66	89.14	56.72	41.00	25	31.99	26.38	07.40	22.85	20.35	28.17	34.24	26.26
19.60	44.67	32.93	28.05	21.97	89.55	57.25	41.65	30	32.83	27.55	08.32	27.55	23.99	31.38	41.30	31.31
22.82	49.16	36.32	31.10	26.72	90.29	58.10	42.75	35	34.33	29.06	09.62	34.33	29.05	35.33	51.49	38.38
27.10	54.97	40.81	34.89	34.89	92.10	59.99	45.10	40	36.62	31.72	12.58	45.10	36.62	40.76	67.68	48.48
32.87	61.87	46.31	40.17	46.31	94.79	63.18	48.19	45	40.21	35.94	15.36	63.18	48.19	48.19	91.89	63.63
40.86	70.46	54.36	47.20	70.46	99.74	67.85	53.37	50	46.21	42.83	20.02	99.74	67.85	...	149.98	89.89
52.55	82.74	65.03	57.48	139.67	106.54	75.09	61.69	55	55.70	53.55	28.76	207.47	106.54	...	312.47	140.40

+ \$10 a month for life if insured. Commuted value paid at death, less monthly payments already made if any. Commuted values: Inc. age 60, \$1,510; inc. age 65, \$1,320. Disability payments are \$20 per \$10 of monthly income.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE.											EXTENDED TERM							
CASH OR LOAN					PAID-UP													
Yrs.	5	10	15	20	3	5	10	15	20		3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	Y.	D.	Y.	D.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.		Y.	D.	Y.	D.	Y.	D.	Y.	D.
1	\$13	\$27	\$67	\$114	\$170	\$44	\$88	\$199	\$308	\$414	1	267	9	115	15	138	19	108
2	14	28	70	119	177	45	90	203	315	422	1	289	9	222	15	221	19	77
3	14	30	73	124	184	46	93	208	321	430	1	314	9	326	15	287	19	33
4	15	31	76	129	191	47	95	213	328	438	1	337	10	65	15	334	18	340
5	16	32	79	134	199	49	97	217	334	446	1	361	10	164	16	2	18	269
6	16	34	82	140	207	50	100	222	341	454	2	23	10	255	16	17	18	187
7	17	35	86	146	215	51	102	227	348	462	2	50	10	346	16	16	18	96
8	18	37	90	152	224	52	104	232	355	470	2	77	11	60	16	1	17	361
9	18	38	93	158	233	54	107	237	362	478	2	104	11	129	15	335	17	251
10	19	40	97	165	242	55	109	243	369	486	2	132	11	185	15	293	17	135
11	20	42	102	172	252	56	112	248	376	495	2	159	11	229	15	237	17	12
12	21	43	106	179	261	58	115	253	383	503	2	185	11	260	15	171	16	247
13	22	45	111	186	271	59	117	259	391	511	2	216	11	277	15	95	16	113
14	23	47	115	194	281	61	120	264	398	519	2	243	11	282	15	10	15	338
15	24	49	120	202	292	62	123	269	405	527	2	269	11	273	14	280	15	194
16	25	52	125	210	303	63	126	275	413	534	2	296	11	251	14	178	15	46
17	26	54	131	218	313	65	129	281	420	542	2	321	11	219	14	70	14	261
18	27	56	136	227	324	67	132	286	427	549	2	345	11	175	13	319	14	108
19	29	59	142	236	336	68	135	292	434	557	3	2	11	122	13	199	13	317
20	30	61	148	245	347	70	138	298	441	564	3	23	11	60	13	74	13	161
21	31	64	154	254	358	71	141	304	448	571	3	43	10	354	12	309	13	3
22	33	67	161	263	370	73	144	309	455	578	3	58	10	275	12	177	12	211
23	34	70	167	272	381	75	147	315	461	585	3	70	10	189	12	41	12	53
24	36	73	174	282	393	76	150	321	468	592	3	78	10	98	11	267	11	261
25	37	76	181	292	405	78	153	326	474	598	3	80	10	1	11	126	11	105
26	39	80	188	301	416	80	156	331	481	604	3	78	9	264	10	349	10	315
27	41	83	195	311	428	82	159	336	487	610	3	70	9	158	10	206	10	153
28	42	86	202	321	439	83	162	341	493	617	3	57	9	49	10	63	10	10
29	44	90	209	331	451	85	165	346	498	622	3	39	8	302	9	285	9	229
30	46	93	216	341	462	86	168	351	504	628	3	18	8	189	9	145	9	83
31	48	97	223	351	473	88	171	356	510	634	2	359	8	75	9	3	8	304
32	50	100	231	361	484	89	174	361	515	639	2	332	7	325	8	233	8	165
33	52	104	238	371	495	91	176	365	521	644	2	302	7	210	8	98	8	24
34	53	108	246	381	506	92	179	370	526	648	2	271	7	95	7	330	7	255
35	55	112	253	391	516	94	182	375	531	653	2	238	6	346	7	203	7	121

20 PAYMENT LIFE.

Yrs.	3	5	10	15	20	3	5	10	15	19	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
1	\$30	\$63	\$156	\$271	\$410	\$101	\$203	\$464	\$730	\$946	4	53	25	27	35	246	43	315				
2	31	64	160	276	419	101	204	466	731	946	4	75	24	335	34	363	42	358				
3	31	66	163	282	428	102	205	467	732	946	4	100	24	262	34	112	42	40				
4	32	67	167	289	437	103	206	468	733	946	4	123	24	177	33	221	41	86				
5	33	69	171	295	446	103	207	469	734	947	4	147	24	78	32	328	40	130				
6	34	70	175	301	456	104	208	471	735	947	4	170	23	334	32	67	30	173				
7	34	72	179	308	466	104	209	472	736	947	4	193	23	211	31	169	38	215				
8	35	73	183	315	476	105	210	474	737	947	4	214	23	40	30	267	37	255				
9	36	75	187	322	487	105	211	475	738	947	4	236	22	303	29	364	36	296				
10	37	77	191	330	498	106	212	476	738	947	4	256	22	153	29	94	35	333				
11	38	79	196	337	508	106	212	477	739	947	4	273	21	360	28	188	35	7				
12	39	81	200	345	520	107	213	478	740	947	4	291	21	192	27	270	34	50				
13	40	83	205	353	531	107	214	479	740	948	4	307	21	26	27	3	33	92				
14	41	85	210	361	543	108	215	480	741	948	4	319	20	205	26	93	32	134				
15	42	87	215	369	554	108	216	481	741	948	4	331	20	20	25	182	31	175				
16	43	89	220	377	566	109	217	482	742	948	4	339	19	194	24	269	30	215				
17	44	91	225	386	578	109	217	483	742	948	4	345	19	0	23	355	29	255				
18	45	93	231	394	590	110	218	484	742	947	4	346	18	166	23	79	28	294				
19	46	96	236	403	602	110	219	485	742	947	4	345	17	329	22	167	27	335				
20	47	98	242	411	615	111	220	485	742	947	4	340	17	123	21	255	27	10				
21	49	101	247	420	627	111	220	486	742	946	4	330	16	281	20	342	26	57				
22	50	103	253	429	639	112	221	487	741	947	4	316	16	71	20	67	25	103				
23	51	106	259	437	652	112	222	487	741	946	4	295	15	225	19	158	24	150				
24	52	108	264	446	664	112	223	487	740	946	4	289	15	13	18	250	23	196				
25	54	111	270	455	676	113	223	487	739	945	4	236	14	165	17	342	22	244				
26	55	114	276	463	688	113	224	487	739	945	4	198	13	318	17	74	21	292				
27	57	116	281	471	700	114	224	486	737	944	4	155	13	105	16	173	20	341				
28	58	119	287	479	712	114	224	486	735	943	4	108	12	259	15	274	20	29				
29	59	122	292	487	724	114	224	485	734	943	4	57	12	49	15	11	19	89				
30	61	124	298	495	736	114	224	483	732	942	4	3	11	207	14	122	18	149				
31	62	127	303	503	747	114	224	483	730	941	3	312	11	2	13	234	17	210				
32	63	130	308	510	758	114	224	482	728	940	3	254	10	167	12	349	16	273				
33	65	132	313	517	769	114	224	480	726	939	3	195	9	334	12	108	15	335				
34	66	135	318	523	780	114	224	479	723	937	3	137	9	142	11	235	15	42				
35	68	137	323	530	790	114	223	477	720	936	3	78	8	318	11	0	14	121				

NOTE—3½% Reserve for Non-participating Policies adopted January, 1908 and for Participating January 1, 1918. Surrender charge exacted first seven years. All full reserve basis except Whole Life and 20 Payment, full preliminary term; no surrender charge exacted.

Cash, Loan, Paid-up and Extended Insurance Values.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Par. Prem.	Non-Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
10 Pay. Life																		
21	\$42.55	\$35.47	\$148	\$471.26	66	\$343	\$1000	Pd-up	\$378	\$1000	Pd-up	\$419	\$1000	Pd-up				
25	45.50	37.87	160	476.25	275	371	1000	"	410	1000	"	456	1000	"				
30	49.85	41.42	178	480.24	139	410	1000	"	456	1000	"	503	1000	"				
35	55.15	45.68	199	485.22	110	456	1000	"	508	1000	"	566	1000	"				
40	61.50	51.27	223	488.19	268	508	1000	"	566	1000	"	627	1000	"				
45	69.30	58.05	249	489.16	318	566	1000	"	627	1000	"	688	1000	"				
50	78.90	66.68	276	487.13	324	627	1000	"	688	1000	"	747	1000	"				
55	90.90	77.32	302	481.10	352	688	1000	"	747	1000	"	800	1000	"				
60	106.05	90.70	323	469.8	97	747	1000	"	800	1000	"	850	1000	"				
15 Pay. Life																		
21	31.85	26.06	96	304.15	34	226	658.35	0	378	1000	Pd-up	419	1000	Pd-up				
25	34.10	27.86	104	310.15	239	245	662.32	246	410	1000	"	456	1000	"				
30	37.45	30.51	117	316.15	292	273	665.29	170	456	1000	"	503	1000	"				
35	41.55	33.71	132	321.15	45	305	669.26	4	508	1000	"	566	1000	"				
40	46.55	38.00	149	326.13	259	341	670.22	152	566	1000	"	627	1000	"				
45	52.85	43.33	167	329.11	292	379	689.13	285	627	1000	"	688	1000	"				
50	61.00	50.40	186	328.9	235	416	683.15	79	688	1000	"	747	1000	"				
55	71.70	59.61	203	324.7	179	449	652.11	314	747	1000	"	800	1000	"				
60	86.15	72.08	218	316.5	193	474	635.8	314	800	1000	"	850	1000	"				
			End of 3 Years			End of 7 Years			End of 8 Years			End of 9 Years						
Age at Issue	Par. Prem.	Non-Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
21	102.35	88.06	\$247	\$312.7	\$267	\$652	\$723.3	\$715	\$765	\$819.2	\$816	\$880	\$911.1	\$911				
25	102.70	88.18	247	312.7	265	652	722.3	715	765	819.2	815	880	911.1	911				
30	103.30	88.42	246	310.7	260	651	721.3	712	764	818.2	815	880	910.1	910				
35	104.15	88.87	244	308.7	252	650	720.3	711	764	818.2	814	879	910.1	910				
40	105.35	90.21	241	304.7	238	649	719.3	708	763	817.2	812	879	909.1	909				
45	107.30	92.12	240	302.7	218	648	717.3	702	761	815.2	809	878	908.1	908				
50	110.55	95.46	238	299.7	180	644	713.3	691	758	812.2	802	876	906.1	906				
55	115.90	100.39	235	293.7	113	638	705.3	672	753	806.2	791	872	903.1	903				
60	124.50	107.97	230	284.6	1290	629	693.3	638	745	796.2	772	876	897.1	897				
			End of 3 Years			End of 7 Years			End of 10 Years			End of 14 Years						
Age at Issue	Par. Prem.	Non-Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
21	65.40	55.56	143	212.12	109	337	505.8	465	594	704.5	689	912	944.1	944				
25	65.80	55.72	143	211.12	104	337	505.8	463	594	703.5	688	912	943.1	943				
30	66.45	56.02	142	209.12	92	335	503.8	456	593	702.5	685	911	943.1	943				
35	67.40	56.52	141	207.12	73	335	501.8	447	592	701.5	681	911	943.1	943				
40	68.90	57.82	138	202.12	35	334	499.8	430	591	699.5	672	910	942.1	942				
45	71.30	59.85	138	201.10	1364	333	496.8	399	589	695.5	657	909	940.1	940				
50	75.35	63.44	138	198.8	197	331	490.8	342	585	688.5	630	906	938.1	938				
55	82.00	69.11	137	194.5	1339	377	479.8	234	577	675.5	578	902	933.1	933				
60	92.80	78.28	136	187.4	127	370	463.8	23	565	656.5	483	894	925.1	925				
			End of 3 Years			End of 10 Years			End of 15 Years			End of 19 Years						
Age at Issue	Par. Prem.	Non-Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
21	47.35	39.72	\$92	\$158.14	\$1313	396	551.10	501	666	788.5	777	927	960.1	960				
25	47.80	39.92	92	158.13	1362	396	550.10	496	666	788.5	776	927	959.1	959				
30	48.60	40.30	91	156.12	1210	396	549.10	486	665	786.5	772	927	959.1	959				
35	49.75	40.95	91	154.10	1360	396	547.10	469	664	785.5	768	926	958.1	958				
40	51.55	42.42	88	148.9	114	397	545.10	437	663	782.5	755	925	957.1	957				
45	54.50	44.80	90	149.7	1126	398	541.10	377	660	776.5	735	923	955.1	955				
50	59.50	49.02	92	148.5	1243	398	533.10	262	655	767.5	697	920	952.1	952				
55	67.60	55.86	96	147.4	171	398	522.10	31	647	751.5	626	914	946.1	946				
60	80.60	66.89	100	146.3	17	398	506.7	163	633	728.5	490	905	936.1	936				
			End of 3 Years			End of 10 Years			End of 15 Years			End of 20 Years						
Age at Issue	Par. Prem.	Non-Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
21	36.95	30.55	63	124.9	1123	282	455.15	347	473	656.10	614	657	803.6	803				
25	37.45	30.81	63	124.8	1343	282	454.15	335	473	655.10	607	656	802.6	802				
30	38.35	31.30	62	121.8	170	283	453.15	309	473	654.10	594	656	800.6	800				
35	39.75	32.13	62	120.7	1132	285	453.15	260	474	652.10	569	656	798.6	798				
40	41.95	33.92	61	115.6	185	289	452.15	169	477	649.10	524	655	794.6	794				
45	45.65	36.85	65	118.5	1122	296	451.14	1305	481	644.10	437	654	787.6	787				
50	51.70	41.92	70	121.4	1124	306	449.11	143	486	636.10	263	651	776.6	776				
55	61.30	50.04	77	125.3	1152	320	447.8	162	492	625.9	105	646	759.6	759				
			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years						
Age at Issue	Par. Prem.	Non-Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.				
21	21.20	16.70	44	121.6	18	109	273.16	149	181	403.23	1309	267	527.24	527				
25	23.75	18.77	54	137.7	192	131	301.17	1333	218	441.24	107	321	573.20	573				
30	27.95	22.14	69	159.8	1311	168	341.19	144	278	496.20	1155	409	639.15	639				
35	33.70	26.83	91	185.10	1146	218	389.19	1143	360	563.15	1336	529	720.10	720				
40	41.95	33.92	123	219.11	1170	289	452.15	1169	477	649.10	1524	705	829.5	829				
45	54.50	44.80	172	209.12	149	398	541.10	1377	660	776.5	1735	1000						
50	75.35	63.44	255	347.10	1114	585	688.5	1630	1000									
55	115.90	100.39	427	502.5	1409	1000												
60	232.35	208.82	1000															

†Days.

NOTE.—American 3½% Full Level Premium Reserve except Whole Life and 20 Pay. Life which are on Full Preliminary Term. Term Reserve end of 8th year.

NOTE.—Values after three premiums.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE

FIVE YEARS

	21	25	30	35	40	45	55
Ordinary Life.....	\$ 75.34	\$ 82.80	\$ 94.65	\$109.72	\$129.51	\$155.99	\$242.86
Cash Value Deducted.....	47.34	48.80	52.65	57.72	65.51	75.99	126.86
Payment Life.....	113.10	121.30	133.58	148.69	167.26	190.13	265.54
Cash Value Deducted.....	49.10	51.30	54.58	59.69	66.26	76.13	125.54
Year Endowment.....	210.96	212.34	214.63	217.83	222.49	232.49	283.04
Cash Value Deducted.....	38.96	40.34	43.63	47.83	52.49	60.49	104.04

TEN YEARS

Ordinary Life.....	\$149.76	\$164.27	\$187.29	\$216.59	\$254.91	\$306.17	\$477.35
Cash Value Deducted.....	79.76	82.27	85.29	91.59	100.91	118.17	216.35
Payment Life.....	223.10	239.11	263.05	292.52	328.74	373.10	522.43
Cash Value Deducted.....	63.10	64.11	67.05	72.52	81.74	97.10	195.43
Year Endowment.....	412.94	415.83	420.45	426.88	436.17	455.75	556.66
Cash Value Deducted.....	16.94	19.83	24.45	30.88	39.17	57.75	158.66

FIFTEEN YEARS

Ordinary Life.....	\$223.00	\$244.09	\$277.52	\$319.99	\$375.57	\$450.16	\$705.37
Cash Value Deducted.....	104.00	104.09	105.52	109.99	121.57	149.16	305.37
Payment Life.....	328.90	352.21	387.12	430.05	482.78	547.82	771.54
Cash Value Deducted.....	52.90	51.21	50.12	53.05	62.78	84.82	236.54
Year Endowment.....	603.01	607.55	614.72	624.46	638.55	668.08	821.47
Cash Value Deducted.....	†62.99	†58.45	†50.28	†39.54	†24.45	8.08	174.47

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919)

Ordinary Life.....	\$ 77.68	\$ 85.52	\$ 97.83	\$113.55	\$134.18	\$161.86	\$253.26
Cash Value Deducted.....	49.68	51.52	55.83	61.55	70.18	81.86	137.26
Payment Life.....	116.20	124.68	137.27	152.74	171.68	195.85	275.92
Cash Value Deducted.....	52.20	54.68	58.27	63.74	70.68	81.85	135.92
Year Endowment.....	212.29	214.00	216.82	220.94	227.35	238.78	294.32
Cash Value Deducted.....	40.29	42.00	45.82	50.94	57.35	66.78	115.32

TEN YEARS. (Policies Issued in 1914)

Ordinary Life.....	\$161.82	\$177.81	\$202.12	\$233.13	\$273.13	\$328.53	\$507.23
Cash Value Deducted.....	83.82	86.81	92.12	99.13	110.13	130.53	238.23
Payment Life.....	249.25	265.90	289.98	318.87	353.81	398.01	551.64
Cash Value Deducted.....	66.25	67.90	71.98	76.87	85.81	104.01	210.64
Year Endowment.....	423.89	427.40	432.77	440.77	453.06	475.15	585.22
Cash Value Deducted.....	24.89	29.40	36.77	45.77	60.06	83.15	199.22

FIFTEEN YEARS. (Policies Issued in 1909)

Ordinary Life.....	\$237.34	\$260.02	\$294.80	\$339.18	\$396.52	\$473.35	\$742.26
Cash Value Deducted.....	111.34	112.02	114.80	121.18	135.52	165.35	337.26
Payment Life.....	361.50	385.26	420.08	461.91	512.39	576.24	804.90
Cash Value Deducted.....	53.50	53.26	53.08	56.91	66.39	91.24	255.90
Year Endowment.....	607.85	612.79	620.86	632.72	651.03	683.04	850.94
Cash Value Deducted.....	†51.15	†45.21	†37.14	†24.28	†3.97	31.04	213.94

ADDITIONAL LIST OF POLICY FORMS ISSUED

Business Insurance	25	35	45	Ages	25	35	45
Business Insurance is issued on the life of an officer in favor of the company. Policy owned by the company. Rates are the same as other policies. Disability provides for payment of face of policy. One for Participating and Non-participating.				120 Months certain.			
Ordinary Life.....	\$ 79	\$ 1.11	\$ 1.77	Ordinary Life.....	\$32.70	\$38.60	\$49.50
Pay. Life.....	.85	1.01	1.60	20 Pay. Life.....	\$45.25	\$49.85	\$58.45
Year End.....	36	57	1.35	JOINT LIFE.			
				Ordinary Life.....	\$31.30	\$40.10	\$56.25
				20 Pay. Life.....	41.15	48.90	62.65
				20 Year End.....	55.10	58.65	67.70
				TERM.			
				5 Years.....	\$10.70	\$12.06	\$15.70
				10 Years.....	11.40	13.20	18.40
				LIFE INCOME BOND \$10 a month, 120 months certain and Life thereafter.			
				15 Years.....	\$122.85	\$104.15	\$ 83.65
				Bond age 55.....	34.40	63.70	154.70
				Bond age 60.....	23.25	40.70	83.65
				Bond age 65.....	15.70	26.55	50.10
				SINGLE PREMIUM.			
				Ordinary Life.....	\$347.30	\$416.85	\$513.00
				10 Year End.....	\$808.70	\$810.15	\$814.20
				15 Year End.....	694.85	698.45	708.65
				20 Year End.....	603.55	610.45	630.25
				25 Year End.....	530.80	542.60	575.65
				30 Year End.....	473.40	492.20	541.30

PARTICIPATING.

Insurance with Life Income \$10 a month.			
Age 60.....	\$40.17	\$60.02	\$107.66
Age 65.....	31.35	44.48	41.94
Unmuted value age 60 \$1510, age 65 \$1320.			
Continuous Monthly Income. \$10 a month for 240 months and the Life of the beneficiary thereafter.			
Ordinary Life.....	\$40.10	\$49.90	\$67.90
Pay. Life.....	56.75	65.80	81.70

1924 DIVIDENDS AND NET COST
TWENTY YEAR ILLUSTRATION

The dividends below illustrate the application of the present scale to the 1924 premiums. They do not include the extra 5% dividend being paid in 1924.

ORDINARY LIFE

	\$18.20		\$19.95		\$22.70		\$26.30		\$31.00		\$37.40		\$58.25	
	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1st	\$3.08	\$15.12	\$3.31	\$16.64	\$3.64	\$19.06	\$4.16	\$22.14	\$4.81	\$26.19	\$5.79	\$31.61	\$8.98	\$49.79
2nd	3.10	15.10	3.34	16.61	3.70	19.00	4.25	22.05	4.95	26.05	5.98	31.42	9.33	48.15
3rd	3.12	15.08	3.38	16.57	3.76	18.94	4.35	21.95	5.09	25.91	6.19	31.21	9.68	48.15
4th	3.16	15.04	3.43	16.52	3.83	18.87	4.45	21.85	5.24	25.76	6.41	30.99	10.02	48.15
5th	3.20	15.00	3.49	16.46	3.92	18.78	4.57	21.73	5.40	25.60	6.64	30.76	10.38	47.15
6th	3.24	14.96	3.54	16.41	4.00	18.70	4.68	21.62	5.57	25.43	6.87	30.53	10.73	47.15
7th	3.27	14.93	3.60	16.35	4.08	18.62	4.79	21.51	5.74	25.26	7.12	30.28	11.06	47.15
8th	3.31	14.89	3.66	16.29	4.17	18.53	4.92	21.38	5.92	25.08	7.36	30.04	11.37	46.15
9th	3.36	14.84	3.71	16.24	4.26	18.44	5.05	21.25	6.09	24.91	7.61	29.79	11.66	46.15
10th	3.40	14.80	3.77	16.18	4.35	18.35	5.19	21.11	6.28	24.72	7.86	29.54	11.94	46.15
11th	3.44	14.76	3.84	16.11	4.44	18.26	5.33	20.97	6.47	24.53	8.12	29.28	12.20	46.15
12th	3.49	14.71	3.91	16.04	4.55	18.15	5.46	20.84	6.65	24.35	8.36	29.04	12.46	45.15
13th	3.55	14.65	3.98	15.97	4.65	18.05	5.61	20.69	6.87	24.13	8.60	28.80	12.65	45.15
14th	3.61	14.59	4.06	15.89	4.76	17.94	5.77	20.53	7.08	23.92	8.84	28.56	12.86	45.15
15th	3.67	14.53	4.14	15.81	4.87	17.83	5.93	20.37	7.27	23.73	9.09	28.31	13.06	45.15
16th	3.74	14.46	4.23	15.72	4.99	17.71	6.08	20.22	7.48	23.52	9.32	28.08	13.21	45.15
17th	3.80	14.40	4.32	15.63	5.11	17.59	6.27	20.03	7.68	23.32	9.56	27.84	13.35	44.15
18th	3.89	14.31	4.42	15.53	5.26	17.44	6.45	19.85	7.91	23.09	9.80	27.60	13.46	44.15
19th	3.98	14.22	4.54	15.41	5.41	17.29	6.62	19.68	8.11	22.89	10.02	27.38	13.51	44.15
20th	4.06	14.14	4.65	15.30	5.54	17.16	6.81	19.49	8.32	22.68	10.23	27.17	13.57	44.15
Tot.	69.47	294.53	77.32	321.68	89.29	364.71	106.74	419.26	128.93	491.07	159.77	588.23	235.48	929.74
†		117.53		114.68		112.71		116.26		133.07		172.23		402.74

TWENTY PAYMENT LIFE

	\$26.65		\$28.55		\$31.40		\$34.95		\$39.45		\$45.20		\$63.55	
1st	3.83	22.82	4.07	24.48	4.42	26.98	4.88	30.07	5.60	33.85	6.67	38.53	9.74	53.48
2nd	3.91	22.74	4.16	24.39	4.54	26.86	5.05	29.90	5.79	33.66	6.92	38.28	10.10	53.48
3rd	4.03	22.62	4.28	24.27	4.68	26.72	5.21	29.74	5.99	33.46	7.16	38.04	10.44	53.48
4th	4.13	22.52	4.40	24.15	4.81	26.59	5.37	29.58	6.20	33.25	7.42	37.78	10.79	52.48
5th	4.25	22.40	4.54	24.01	4.97	26.43	5.55	29.40	6.41	33.04	7.70	37.50	11.14	52.48
6th	4.38	22.27	4.68	23.87	5.14	26.26	5.75	29.20	6.64	32.81	7.99	37.21	11.50	52.48
7th	4.50	22.15	4.82	23.73	5.31	26.09	5.96	28.99	6.89	32.56	8.28	36.92	11.84	51.48
8th	4.64	22.01	4.97	23.58	5.49	25.91	6.17	28.78	7.13	32.32	8.59	36.61	12.18	51.48
9th	4.79	21.86	5.14	23.41	5.69	25.71	6.40	28.55	7.42	32.03	8.92	36.28	12.50	51.48
10th	4.94	21.71	5.33	23.22	5.90	25.50	6.64	28.31	7.69	31.76	9.25	35.95	12.84	50.48
11th	5.11	21.54	5.52	23.03	6.09	25.31	6.90	28.05	7.99	31.46	9.57	35.63	13.17	50.48
12th	5.28	21.37	5.71	22.84	6.34	25.06	7.15	27.80	8.32	31.13	9.90	35.30	13.45	50.48
13th	5.48	21.17	5.92	22.63	6.57	24.83	7.42	27.53	8.64	30.81	10.26	34.94	13.73	49.48
14th	5.68	20.97	6.13	22.42	6.83	24.57	7.73	27.22	8.96	30.49	10.59	34.61	14.02	49.48
15th	5.90	20.75	6.37	22.18	7.10	24.30	8.02	26.93	9.30	30.15	10.96	34.24	14.27	49.48
16th	6.13	20.52	6.63	21.92	7.38	24.02	8.35	26.60	9.67	29.78	11.30	33.90	14.56	48.48
17th	6.37	20.28	6.90	21.65	7.69	23.71	8.69	26.26	10.02	29.43	11.65	33.55	14.81	48.48
18th	6.59	20.06	7.17	21.38	7.99	23.41	9.03	25.92	10.36	29.09	11.97	33.23	15.08	48.48
19th	6.87	19.78	7.47	21.08	8.33	23.07	9.40	25.55	10.75	28.70	12.35	32.85	15.35	48.48
20th	7.10	19.49	7.77	20.78	8.67	22.73	9.76	25.19	11.14	28.31	12.72	32.48	15.66	47.48
Tot.	103.97	429.03	111.98	459.02	123.94	504.06	139.43	559.57	160.91	628.09	190.17	713.83	257.17	1013.84
†		10.03		3.02		†3.94		†6.43		1.09		25.83		213.64

TWENTY YEAR ENDOWMENT

	\$47.35		\$47.80		\$48.60		\$49.75		\$51.55		\$54.50		\$67.60	
1st	4.55	42.80	4.73	43.07	5.08	43.52	5.59	44.16	6.44	45.11	7.35	47.15	10.24	57.48
2nd	4.84	42.51	5.02	42.78	5.37	43.23	5.87	43.88	6.74	44.81	7.66	46.84	10.61	56.48
3rd	5.14	42.21	5.32	42.48	5.66	42.94	6.16	43.59	7.04	44.51	7.99	46.51	10.99	56.64
4th	5.40	41.89	5.62	42.18	5.96	42.64	6.48	43.27	7.36	44.19	8.33	46.17	11.37	56.25
5th	5.60	41.55	5.97	41.83	6.30	42.30	6.82	42.93	7.68	43.87	8.68	45.82	11.75	55.82
6th	6.16	41.19	6.32	41.48	6.66	41.94	7.16	42.59	8.03	43.52	9.06	45.44	12.13	55.45
7th	6.53	40.82	6.68	41.12	7.02	41.58	7.53	42.22	8.40	43.15	9.43	45.07	12.51	55.05
8th	6.93	40.42	7.08	40.72	7.41	41.19	7.92	41.83	8.80	42.75	9.84	44.66	12.88	54.73
9th	7.35	40.00	7.49	40.31	7.82	40.78	8.32	41.43	9.20	42.35	10.24	44.26	13.25	54.35
10th	7.80	39.55	7.94	39.86	8.27	40.33	8.77	40.98	9.64	41.91	10.67	43.83	13.61	53.96
11th	8.28	39.07	8.42	39.38	8.73	39.87	9.22	40.53	10.09	41.46	11.12	43.38	13.94	53.59
12th	8.78	38.57	8.91	38.89	9.20	39.40	9.71	40.04	10.57	40.98	11.57	42.93	14.31	53.25
13th	9.32	38.03	9.43	38.37	9.72	38.88	10.21	39.54	11.05	40.49	12.03	42.47	14.65	52.89
14th	9.85	37.50	9.97	37.83	10.25	38.35	10.74	39.01	11.58	39.99	12.48	42.02	14.98	52.53
15th	10.45	36.90	10.55	37.25	10.83	37.77	11.29	38.46	12.09	39.46	12.97	41.53	15.31	52.20
16th	11.07	36.28	11.18	36.62	11.41	37.19	11.87	37.88	12.62	38.93	13.43	41.07	15.67	51.85
17th	11.72	35.63	11.82	35.98	12.05	36.55	12.48	37.29	13.19	38.36	13.91	40.59	16.02	51.50
18th	12.41	34.94	12.49	35.31	12.72	35.88	13.10	36.65	13.79	37.76	14.42	40.08	16.40	51.20
19th	13.15	34.20	13.21	34.59	13.42	35.18	13.77	35.98	14.39	37.16	14.94	39.56	16.82	50.85
20th	13.91	33.44	13.97	33.83	14.16	34.44	14.47	35.28	15.03	36.52	15.49	39.01	17.35	50.25
Tot.	169.60	777.60	172.12	783.88	178.04	793.96	187.46	807.54	203.72	827.28	221.61	868.39	274.79	1077.74
†														

†Net Cost for 20 years, cash value deducted.

†Cash Value in excess of cost.

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

	\$19.40	\$21.15	\$23.90	\$27.65	\$32.45	\$38.85	\$60.00
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55
Iss'd	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
1905	.....	\$19.40	\$21.15	\$23.90	\$27.65	\$32.45	\$38.85
1906	\$2.70	18.70	\$2.85	18.80	\$3.05	20.85	\$3.40
1907	2.80	18.80	2.95	18.90	3.20	20.70	3.60
1908	2.90	18.90	3.10	19.05	3.35	20.55	3.80
1909	3.00	19.00	3.20	19.20	3.50	20.40	3.95
1910	3.15	19.15	3.35	19.35	3.65	20.25	4.20
1911	3.25	19.25	3.50	19.50	3.80	20.10	4.40
1912	3.40	19.40	3.65	19.65	4.00	19.90	4.60
1913	3.50	19.50	3.80	19.80	4.20	19.75	4.80
1914	3.65	19.65	3.95	19.95	4.35	19.55	5.05
1915	3.75	19.75	4.10	20.10	4.55	19.35	5.30
1916	3.90	19.90	4.25	20.25	4.75	19.15	5.55
1917	4.05	20.05	4.40	20.40	4.95	18.95	5.75
1918	4.20	20.20	4.60	20.60	5.15	18.75	6.05
1919	4.35	20.35	4.75	20.75	5.35	18.55	6.35
1920	4.50	20.50	4.90	20.90	5.55	18.35	6.65
1921	4.65	20.65	5.05	21.05	5.75	18.15	6.95
1922	4.80	20.80	5.20	21.20	5.95	17.95	7.25
1923	4.95	20.95	5.35	21.35	6.15	17.75	7.55
1924	5.10	21.10	5.50	21.50	6.35	17.55	7.85
Tot.	65.64	321.36	72.34	350.66	80.35	397.64	92.75
↓	145.36	144.67	146.64	158.25	155.50	141.50	152.37

TWENTY PAYMENT LIFE

	\$27.95	\$29.95	\$32.85	\$36.60	\$41.20	\$47.00	\$65.50
1905	.....	27.95	29.95	32.85	36.60	41.20	65.50
1906	4.40	23.55	4.60	25.35	5.50	31.10	6.20
1907	4.60	23.35	4.85	25.10	5.80	30.80	6.55
1908	4.80	23.15	5.10	24.85	6.15	30.45	6.90
1909	4.90	23.05	5.20	24.75	6.20	30.40	7.00
1910	4.90	23.05	5.20	24.75	6.35	30.25	7.20
1911	4.90	23.05	5.25	24.70	6.45	30.15	7.35
1912	4.95	23.00	5.30	24.65	6.55	30.05	7.45
1913	5.10	22.85	5.40	24.55	6.70	29.90	7.60
1914	5.10	22.85	5.50	24.45	6.85	29.75	7.75
1915	5.20	22.75	5.60	24.35	7.05	29.55	7.95
1916	5.55	22.40	6.00	23.95	7.45	29.15	8.45
1917	5.90	22.05	6.35	23.60	7.90	28.70	8.95
1918	6.20	21.75	6.70	23.25	8.40	28.25	9.45
1919	6.30	21.65	6.85	23.15	8.55	28.15	9.60
1920	6.59	22.20	7.15	23.80	8.84	28.70	9.28
1921	6.02	21.93	6.44	23.47	8.38	28.22	9.77
1922	6.39	21.58	6.85	23.10	8.81	28.19	9.34
1923	7.05	20.69	7.57	22.25	9.30	27.30	10.37
1924	7.43	20.52	8.00	21.95	9.81	26.79	10.92
Tot.	102.19	456.81	109.55	459.45	119.58	537.42	134.86
↓	37.81	33.45	29.42	31.14	46.23	41.75	29.96

TWENTY YEAR ENDOWMENT

	\$43.70	\$49.30	\$50.15	\$51.30	\$53.10	\$56.40	\$69.95
1905	.....	43.70	49.30	50.15	51.30	53.10	69.95
1906	3.45	45.25	3.80	45.50	4.75	46.55	5.40
1907	3.90	44.80	4.25	45.05	5.25	46.05	5.95
1908	4.40	44.30	4.80	44.50	5.75	45.55	6.45
1909	4.75	43.95	5.10	44.20	6.05	45.25	6.75
1910	5.15	43.55	5.50	43.80	6.45	44.85	7.15
1911	5.55	43.15	5.90	43.40	6.80	44.50	7.45
1912	6.00	42.70	6.30	43.00	7.20	44.10	7.80
1913	6.45	42.25	6.75	42.55	7.65	43.65	8.25
1914	7.00	41.70	7.30	42.00	8.10	43.20	8.65
1915	7.55	41.15	7.85	41.45	8.65	42.65	9.15
1916	8.30	40.40	8.65	40.65	9.40	41.90	9.90
1917	9.10	39.60	9.45	39.85	10.20	41.10	10.70
1918	9.95	38.75	10.25	39.05	11.05	40.25	11.50
1919	5.40	43.30	5.65	43.72	5.95	45.35	6.20
1920	9.62	39.08	9.82	39.48	10.04	40.11	10.30
1921	10.40	38.30	10.60	38.70	10.81	39.34	11.07
1922	11.18	37.52	11.41	37.89	11.62	38.53	11.87
1923	12.64	36.06	12.84	36.46	13.09	37.03	13.37
1924	13.50	35.11	13.78	35.52	13.99	36.14	14.24
Tot.	144.38	829.62	149.92	836.07	156.70	846.30	164.09
↓	Policy	matures	for \$1,000.				

Net Cost for 20 years, cash value deducted.
Extra 5% dividend included in 1924.

PACIFIC MUTUAL LIFE INSURANCE COMPANY—Continued

1924 DIVIDEND SCHEDULE—May 1, 1924 to May 1, 1925

The dividends below, except Ordinary Life, illustrate the application of the present scale to the 1924 premiums. They do not include the extra 5% dividend being paid in 1924.

ORDINARY LIFE								
Year Issued	25	30	35	40	45	50	55	
Prem	\$19.89	\$22.70	\$26.38	\$31.30	\$37.97	\$47.18	\$59.91	
1879	7.15	7.81	8.48	9.22	10.04	11.15		
1880	7.01	7.68	8.37	9.10	9.93	11.05		
1881	6.88	7.55	8.25	9.00	9.83	10.93		
1882	6.73	7.41	8.12	8.87	9.70	10.80		
1883	6.59	7.28	7.97	8.74	9.58	10.69		
1884	6.46	7.14	7.84	8.61	9.45	10.57		
1885	6.31	7.00	7.71	8.51	9.31	10.45		
1886	6.17	6.85	7.58	8.37	9.17	10.31		
1887	6.04	6.69	7.43	8.23	9.05	10.17	12.09	
1888	5.90	6.55	7.31	8.09	8.91	10.05	12.00	
1889	5.75	6.41	7.15	7.96	8.79	9.92	11.89	
1890	5.62	6.28	7.00	7.82	8.67	9.78	11.76	
Prem	20.50	23.30	27.10	32.20	39.10	48.50	61.60	
1891	5.94	6.57	7.39	8.34	9.35	10.62	12.57	
1892	5.81	6.44	7.26	8.19	9.21	10.48	12.45	
1893	5.67	6.29	7.09	8.03	9.07	10.33	12.33	
1894	5.52	6.13	6.92	7.90	8.91	10.20	12.15	
1895	5.39	5.99	6.77	7.73	8.78	10.06	12.01	
1896	5.25	5.84	6.62	7.57	8.60	9.89	11.84	
1897	5.11	5.68	6.46	7.41	8.44	9.73	11.69	
1898	4.98	5.53	6.30	7.25	8.27	9.58	11.53	
1899	4.85	5.40	6.13	7.07	8.09	9.41	11.37	
1900	4.71	5.25	5.99	6.90	7.92	9.24	11.19	
1901	4.60	5.10	5.83	6.74	7.76	9.07	11.04	
Prem	21.15	23.90	27.65	32.45	38.85	47.95	60.00	
1902	5.39	6.16	7.43	8.57	9.79	11.55	13.30	
1903	5.22	5.91	7.14	8.27	9.50	11.18	12.89	

10 YEAR ENDOWMENT										
Year Issued	25	30	35	40	45	50	55			
Prem	102.70	103.30	104.15	105.35	107.30	110.55	115.9			
1st	8.18	8.58	9.12	9.83	10.78	12.28	14.7			
2nd	8.96	9.34	9.86	10.57	11.50	12.99	15.1			
3rd	9.79	10.15	10.66	11.37	12.28	13.75	15.1			
4th	10.64	11.01	11.50	12.17	13.07	14.52	16.1			
5th	11.56	11.90	12.38	13.04	13.90	15.32	17.1			
6th	12.53	12.85	13.31	13.95	14.77	16.14	17.1			
7th	13.55	13.85	14.28	14.88	15.65	16.96	18.1			
8th	14.62	14.90	15.30	15.88	16.58	17.80	19.1			
9th	15.75	16.02	16.41	16.90	17.55	18.67	20.1			
10th	16.95	17.19	17.53	17.97	18.52	19.57	21.1			

15 YEAR ENDOWMENT										
Year Issued	25	30	35	40	45	50	55			
Prem	65.80	66.45	67.40	68.90	71.30	75.35	82.0			
1st	5.48	5.72	6.12	6.75	7.77	8.94	10.1			
2nd	5.92	6.16	6.53	7.19	8.20	9.40	11.1			
3rd	6.38	6.63	7.00	7.66	8.69	9.88	11.1			
4th	6.90	7.12	7.49	8.15	9.17	10.37	12.1			
5th	7.42	7.63	7.99	8.65	9.68	10.89	12.1			
6th	7.97	8.18	8.53	9.17	10.20	11.40	13.1			
7th	8.57	8.78	9.09	9.75	10.77	11.93	13.1			
8th	9.18	9.36	9.69	10.34	11.34	12.48	14.1			
9th	9.83	10.01	10.33	10.95	11.91	13.02	14.1			
10th	10.52	10.69	10.99	11.59	12.52	13.58	15.1			
11th	11.24	11.39	11.69	12.25	13.13	14.13	15.1			
12th	12.02	12.14	12.42	12.93	13.78	14.70	16.1			
13th	12.82	12.93	13.17	13.67	14.43	15.28	16.1			
14th	13.68	13.76	13.98	14.43	15.09	15.87	17.1			
15th	14.57	14.65	14.83	15.21	15.79	16.46	17.1			

10 PAYMENT LIFE								
Year Issued	25	30	35	40	45	50	55	
Prem	45.50	49.85	55.15	61.50	69.30	78.90	90.90	
1st	5.97	6.59	7.37	8.22	9.13	10.19	11.56	
2nd	6.22	6.88	7.70	8.59	9.56	10.68	12.09	
3rd	6.51	7.19	8.04	8.98	10.00	11.20	12.64	
4th	6.79	7.51	8.40	9.39	10.47	11.71	13.18	
5th	7.11	7.86	8.79	9.82	10.96	12.26	13.73	
6th	7.44	8.23	9.20	10.27	11.47	12.81	14.29	
7th	7.77	8.61	9.63	10.75	12.00	13.37	14.86	
8th	8.15	9.01	10.09	11.27	12.55	13.94	15.42	
9th	8.54	9.44	10.56	11.79	13.12	14.51	16.01	
10th	8.94	9.91	11.06	12.33	13.70	15.12	16.57	

10 YEAR CONVERTIBLE TERM										
Year Issued	25	30	35	40	45	50	55			
Prem	11.40	12.10	13.20	15.00	18.40	24.50	34.1			
1st	1.80	1.89	2.01	2.16	2.40	2.85	3.4			
2nd	1.90	2.01	2.13	2.30	2.58	3.11	3.4			
3rd	1.92	2.03	2.15	2.33	2.66	3.23	3.4			
4th	1.93	2.04	2.17	2.35	2.72	3.34	3.4			
5th	1.94	2.06	2.19	2.38	2.78	3.42	3.4			
6th	1.96	2.08	2.23	2.43	2.84	3.51	3.4			
7th	1.98	2.11	2.28	2.50	2.90	3.59	3.4			

15 PAYMENT LIFE								
Year Issued	25	30	35	40	45	50	55	
Prem	34.10	37.45	41.55	46.55	52.85	61.00	71.70	
1st	4.75	5.10	5.61	6.30	7.22	8.63	10.43	
2nd	4.89	5.28	5.83	6.55	7.51	9.00	10.83	
3rd	5.05	5.48	6.05	6.80	7.82	9.37	11.24	
4th	5.23	5.68	6.28	7.08	8.14	9.75	11.65	
5th	5.42	5.90	6.53	7.36	8.48	10.14	12.07	
6th	5.63	6.12	6.80	7.67	8.84	10.54	12.48	
7th	5.84	6.36	7.07	7.99	9.22	10.95	12.89	
8th	6.07	6.62	7.36	8.32	9.61	11.36	13.29	
9th	6.31	6.89	7.67	8.68	10.00	11.77	13.69	
10th	6.56	7.18	8.00	9.05	10.41	12.19	14.08	
11th	6.83	7.47	8.34	9.45	10.83	12.64	14.50	
12th	7.12	7.80	8.69	9.86	11.25	13.05	14.89	
13th	7.40	8.16	9.08	10.28	11.69	13.51	15.27	
14th	7.73	8.50	9.47	10.68	12.14	13.93	15.66	
15th	8.07	8.89	9.90	11.14	12.58	14.31	16.07	

DIVIDENDS ON PAID-UP LIFE POLICIES											
Age	4% Div.	3 1/2% Div.	Age	4% Div.	3 1/2% Div.	Age	4% Div.	3 1/2% Div.	Age	4% Div.	3 1/2% Div.
30	\$2.13	\$3.53	48	\$2.96	\$4.89	66	\$4.14	\$6.66			
31	2.16	3.57	49	3.03	5.01	67	4.18	6.71			
32	2.21	3.64	50	3.11	5.08	68	4.25	7.11			
33	2.25	3.69	51	3.15	5.19	69	4.29	7.11			
34	2.29	3.77	52	3.22	5.29	70	4.37	7.11			
35	2.32	3.84	53	3.29	5.41	71	4.45	7.11			
36	2.36	3.93	54	3.33	5.47	72	4.53	7.11			
37	2.40	3.96	55	3.39	5.58	73	4.57	7.11			
38	2.45	4.04	56	3.47	5.68	74	4.65	7.11			
39	2.52	4.12	57	3.54	5.80	75	4.72	7.11			
40	2.56	4.20	58	3.61	5.93	76	4.77	7.11			
41	2.59	4.32	59	3.64	6.04	77	4.84	7.11			
42	2.64	4.39	60	3.71	6.14	78	4.88	8.01			
43	2.71	4.46	61	3.78	6.25	79	4.97	8.01			
44	2.74	4.54	62	3.85	6.35	80	5.00	8.01			
45	2.82	4.64	63	3.92	6.46						
46	2.86	4.71	64	3.99	6.55						
47	2.93	4.79	65	4.05	6.66						

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45
NON-PARTICIPATING.			
INSURANCE WITH LIFE \$10 a month.			
Age 60.....	\$32.13	\$48.52	\$90.37
Age 65.....	24.78	35.42	59.14
Continued value age 60 \$1510, age 65 \$1320.			
CONTINUOUS MONTHLY INCOME \$10 a month, 240 months certain and the Life of the beneficiary thereafter.			
Ordinary Life.....	\$32.65	\$40.30	\$54.65
20 Pay. Life.....	48.25	55.25	67.60
120 Months certain.			
Ordinary Life.....	\$28.30	\$32.95	\$41.75
20 Pay. Life.....	40.30	43.65	50.20
LIFE INCOME BOND \$10 a month 120 months certain and Life thereafter.			
15 Years.....	\$113.85	\$96.40	\$77.08
Bond age 55.....	31.71	58.80	143.20
Bond age 60.....	21.38	37.41	77.08
Bond age 65.....	14.38	24.27	45.86

Age	25	35	45
JOINT LIFE			
Ordinary Life.....	\$24.20	\$30.99	\$44.73
20 Pay. Life.....	32.82	38.71	50.53
20 Year End.....	45.11	47.30	55.13
LIFE ANNUITY RATES.			
Males.....	\$56.79	\$66.27	

AN-AMERICAN LIFE INSURANCE CO., New Orleans, La.

Accrual Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 1/4% Modified Preliminary Term reserve. Without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest.

Disability. — Policy provides, without extra charge, prior to age 60, for waiver of premium. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of disability having existed 90 days, and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreements do not cover disability from war service. Limit, \$50,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide during premium-paying period for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operation, war service, warfare, riot or insurrection, violation of law, police duty, bodily or mental infirmity, poisoning, infection other than as a result of injury. Limit \$25,000. Not issued on Term.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 19-65; no fixed amount; reinsures over \$15,000, ages 18-50; accepts reinsurance; minimum policy \$1,000.

Payments. — After three premiums. Interest 6%, in advance. May be deferred three months.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Satisfaction Options. — Cash, Limited (5, 10, 15, 20 or 25) annual installments. Commutable values are withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Reinsures over \$5,000, ages 15-45; \$2,500, ages 46-55; \$10,000, ages 56-60. Disability granted to unmarried women and widows engaged in business. Double indemnity granted.

PAN-AMERICAN LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000 (With Waiver of Premiums (American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS		Opt. Prem. Reduction		TERM		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	20 Pay.	Ord. Life	20 Pay.	Convert.		Renew.
												5*	10*		5
												Year	Year	Year
\$12.54	\$34.07	\$24.97	\$20.55	\$90.10	\$57.19	\$40.45	15	\$12.46	\$20.20	\$16.94	\$27.33			
12 82	34.50	25.34	20.96	90.20	57.23	40.50	16	12.71	20.49	17.27	27.72			
13 08	35.01	25.71	21.18	90.30	57.30	40.56	17	12.97	20.80	17.61	28.11			
13 41	35.54	26.10	21.50	90.40	57.36	40.62	18	13.24	21.12	17.98	28.52			
13 72	36.09	26.51	21.84	90.45	57.41	40.67	19	13.52	21.46	18.35	28.95			
14 05	36.66	26.93	22.20	90.55	57.48	40.73	20	13.82	21.80	18.75	29.39			
14 38	37.24	27.37	22.55	90.65	57.54	40.80	21	14.13	22.16	19.16	29.84	8.31	8.59	10.77
14 73	37.85	27.83	22.93	90.70	57.62	40.87	22	14.46	22.54	19.60	30.31	8.37	8.66	10.84
15 10	38.48	28.29	23.33	90.80	57.70	40.94	23	14.80	22.92	20.05	30.80	8.42	8.75	10.91
15 43	39.15	28.78	23.74	90.90	57.78	41.02	24	15.16	23.33	20.53	31.31	8.49	8.83	10.99
15 89	39.82	29.28	24.15	90.95	57.86	41.11	25	15.54	23.74	21.03	31.83	8.56	8.92	11.09
16 31	40.52	29.81	24.60	91.00	57.95	41.20	26	15.94	24.18	21.55	32.37	8.64	9.01	11.19
16 76	41.26	30.36	25.06	91.10	58.04	41.30	27	16.36	24.63	22.10	32.94	8.71	9.12	11.28
17 24	42.01	30.93	25.53	91.20	58.15	41.40	28	16.80	25.10	22.68	33.52	8.80	9.23	11.40
17 74	42.80	31.51	26.03	91.30	58.26	41.51	29	17.27	25.59	23.28	34.13	8.90	9.35	11.52
18 27	43.62	32.12	26.54	91.40	58.37	41.64	30	17.76	26.10	23.92	34.76	8.99	9.49	11.65
18 84	44.46	32.75	27.20	91.55	58.50	41.77	31	18.32	26.63	24.59	35.42	9.10	9.64	11.79
19 44	45.34	33.42	27.76	91.70	58.63	41.92	32	18.90	27.18	25.29	36.11	9.22	9.80	11.94
20 07	46.25	34.10	28.35	91.85	58.78	42.08	33	19.52	27.76	26.04	36.82	9.35	9.97	12.11
20 74	47.19	34.81	28.99	92.00	58.94	42.25	34	20.17	28.36	26.82	37.56	9.49	10.16	12.29
21 46	48.16	35.55	29.63	92.20	59.32	42.47	35	20.87	28.98	27.65	38.34	9.65	10.37	12.50
22 21	49.17	36.32	30.30	92.45	59.56	42.74	36	21.65	29.70	28.52	39.15	9.83	10.60	12.73
23 01	50.24	37.12	31.02	92.70	59.82	43.04	37	22.47	30.45	29.44	40.00	10.02	10.86	12.98
23 86	51.32	37.95	31.87	92.95	60.12	43.39	38	23.34	31.24	30.42	40.89	10.23	11.16	13.24
24 75	52.45	38.83	32.77	93.25	60.44	43.76	39	24.26	32.05	31.45	41.81	10.45	11.48	13.54
25 70	53.62	39.74	33.72	93.60	60.81	44.17	40	25.26	32.92	32.55	42.79	10.71	11.85	13.87
26 80	54.84	40.76	34.72	93.90	61.19	44.62	41	26.25	33.89	33.70	43.82	11.05	12.26	14.24
27 96	56.10	41.89	35.77	94.30	61.63	45.13	42	27.32	34.92	34.93	44.90	11.44	12.79	14.66
29 19	57.43	43.07	36.87	94.75	62.12	45.68	43	28.45	36.01	36.24	46.04	11.87	13.39	15.12
30 48	58.79	44.29	38.01	95.20	62.64	46.28	44	29.66	37.14	37.42	47.25	12.35	14.07	15.65
31 88	60.21	45.56	39.22	95.70	63.22	46.94	45	30.94	38.36	39.09	48.52	12.91	14.83	16.27
33 32	61.94	46.98	40.59	96.25	63.99	47.76	46	32.31	39.63	40.66	49.87	13.62	15.69	16.97
34 88	63.71	48.44	42.02	96.85	64.80	48.64	47	33.78	40.99	42.33	51.31	14.41	16.67	17.75
36 52	65.56	49.99	43.53	97.55	65.69	49.61	48	35.35	42.43	44.11	52.83	15.32	17.75	18.66
38 25	67.44	51.58	45.10	98.25	66.63	50.65	49	37.03	43.96	46.00	54.45	16.35	18.97	19.68
40 07	69.39	53.24	46.70	99.10	67.66	51.78	50	38.82	45.59	48.02	56.17	17.51	20.44	20.83
42 00	71.40	54.96	48.35	100.05	68.76	53.00	51	40.72	47.22	50.16	58.01	18.80	22.08	22.11
44 03	73.47	56.77	50.15	101.05	69.96	54.33	52	42.77	48.98	52.45	59.97	20.25	23.93	23.53
46 17	75.60	58.65	52.05	102.20	71.25	55.76	53	44.95	50.85	54.39	62.06	21.88	25.98	25.12
48 43	77.81	60.62	54.05	103.40	72.66	57.31	54	47.29	52.85	57.49	64.29	23.70	28.27	26.88
50 82	80.09	62.68	56.20	104.70	74.19	59.09	55	49.80	54.98	60.26	66.69	25.75	30.84	28.84
53 40	82.56	64.95	58.45	106.15	75.84	61.11	56	52.78	57.60	63.22	69.26			31.23
56 12	85.10	67.32	60.90	107.65	77.64	63.35	57	55.98	60.41	66.38	72.01			33.88
58 99	87.74	69.81	63.50	109.40	79.59	65.81	58	59.45	63.43	69.26	74.98			36.82
62 03	90.50	72.45	66.35	111.25	81.74	68.42	59	63.17	66.70	73.37	78.16			40.09
65 25	93.34	75.21	69.15	112.95	83.84	71.22	60	67.20	70.22	77.23	81.60			43.72

WITH WAIVER OF PREMIUM AND \$10 MONTHLY INCOME.

\$15.63	\$40.06	\$29.45	\$24.20	\$91.22	\$58.20	\$41.65	21	\$15.38	\$23.87	\$20.45	\$31.57			
17 31	42.82	31.48	25.98	91.63	58.65	42.11	22	16.96	25.57	22.49	33.69			
19 93	46.83	34.49	28.52	92.20	59.34	42.89	30	19.42	28.07	25.64	36.76			
23 43	51.56	38.08	31.60	93.20	60.55	44.13	35	22.84	31.11	29.70	40.52			
28 11	57.19	42.45	35.79	94.94	62.49	46.59	40	27.66	35.24	35.05	45.20			
34 87	63.86	48.41	41.72	97.57	65.75	50.01	45	33.91	41.32	42.21	51.62			
43 91	72.99	57.07	49.78	102.07	70.81	55.73	50	42.64	49.44	52.01	60.21			
56 06	85.34	67.97	60.19	108.43	78.32	64.41	55	55.01	60.23	65.74	72.22			

*5 Year convertible within 4 years; 10 year within 7 years.

NOTE.—Above rates adopted 1923. Semi-annual rate, multiply by .51; quarterly, multiply by .2575.

Double Indemnity, \$1.50 per \$1,000. Travel Accident, only \$1.00 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
(Rates include Installment Disability.)				Extra Premium to Continue Income for Life. (Equal Ages.)			
NON-PARTICIPATING.							
SINGLE PREMIUM LIFE.							
Premium.....	\$339.60	\$407.61	\$501.60	Ord. Life.....	\$28.08	\$21.24	\$14.28
"FIVE POINT VICTORY" 25 Payment Life. Reduction Premium. With Double Indemnity and Income Disability.				20 Pay. Life.....	39.12	27.12	16.32
1st 5 years.....	\$33.67	\$40.52	\$54.28	20 Year End.....	143.76	70.20	21.72
2nd 5 years.....	27.56	33.10	44.34	JOINT LIFE. (Equal Ages.)			
3rd 5 years.....	21.45	25.68	34.40	Whole Life.....	\$27.65	\$35.49	\$50.00
4th 5 years.....	15.34	18.26	24.46	20 Pay. Life.....	38.12	44.98	57.07
5th 5 years.....	9.23	10.84	14.52	20 Year End.....	52.17	55.06	62.82
MONTHLY INCOME. \$500 at death and \$50 a month for 240 months.				TERM. Renewable..			
Ord. Life.....	\$146.19	\$197.43	\$293.30	15 Year.....	\$11.65	\$13.93	\$20.96
20 Pay. Life.....	222.18	272.60	360.82	20 Year.....	12.04	15.12	24.32
20 Year End.....	378.21	390.72	431.85	20 PAY. PAN-AMERICAN CONFERENCE			
				Premiums returned in addition to face of policy for death within 10 years.			
				Premiums reduced after 10th year.			
				Coupons may be used as dividends.			
				1st 10 years.....	\$37.51	\$45.92	\$60.44
				2nd 10 years.....	15.82	19.43	25.44

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

ORDINARY LIFE.

CASH OR LOAN					PAID-UP					EXTENDED TERM							
3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
14 06	\$ 29 14	\$ 71 79	\$122 38	\$181 94	\$46 92	\$209 32	\$323 43	\$434 42	3	327	9	335	16	32	19	270	
14 66	30 38	74 79	127 44	189 28	47 95	213 33	330 44	442 41	4	12	10	77	16	94	19	220	
15 28	31 67	77 95	132 70	196 90	48 97	218 33	337 45	450 41	4	65	10	132	16	138	19	157	
15 93	33 02	81 24	138 19	204 82	49 99	223 34	344 45	458 41	4	118	10	282	16	166	19	82	
16 61	34 43	84 66	143 90	213 04	51 102	228 35	350 46	467 41	4	171	11	12	16	176	18	362	
17 34	35 99	88 24	149 85	221 57	52 104	233 36	357 47	4	225	11	98	16	170	18	266		
18 08	37 46	92 01	156 05	230 40	53 107	238 36	364 48	4	279	11	175	16	151	18	162		
18 86	39 08	95 91	162 31	239 53	54 109	243 37	372 49	4	332	11	245	16	116	18	49		
19 70	40 78	99 98	169 22	245 95	56 112	248 37	379 50	5	21	11	300	16	69	17	294		
20 57	42 54	104 24	176 22	255 64	57 114	254 38	386 50	5	74	11	341	16	10	17	167		
21 46	44 41	108 67	183 45	265 59	59 117	259 39	393 51	5	126	12	4	15	304	17	35		
22 41	46 35	113 30	190 96	275 79	60 120	264 40	400 52	5	175	12	18	15	224	16	261		
23 41	48 14	118 14	198 76	284 22	61 123	270 40	408 53	5	224	12	19	15	134	16	119		
24 45	50 52	123 18	206 79	290 88	63 125	276 41	415 54	5	299	12	6	15	36	15	337		
25 54	52 74	128 42	215 05	310 75	64 128	281 42	422 54	5	310	11	347	14	295	15	187		
26 67	55 05	133 57	223 35	321 94	66 131	287 43	430 55	5	346	11	311	14	183	15	53		
27 96	57 48	139 54	232 24	333 04	67 134	292 43	437 56	6	11	11	263	14	61	14	242		
29 11	60 02	145 41	241 15	344 43	69 137	298 44	444 57	6	36	11	206	13	306	14	85		
30 40	62 69	151 48	250 24	355 97	71 140	304 45	451 57	6	53	11	140	13	177	13	290		
31 78	65 47	157 73	259 50	367 63	72 143	310 45	458 58	6	62	11	66	13	44	13	131		
33 22	68 35	164 12	268 31	379 39	74 146	315 46	465 59	6	62	10	349	12	273	12	335		
34 70	71 35	170 66	278 45	391 22	76 149	321 47	472 60	6	54	10	260	12	133	12	177		
36 26	74 49	177 33	288 10	403 11	77 152	326 47	479 60	6	38	10	165	11	356	12	16		
37 87	77 66	184 12	297 88	415 09	79 156	332 48	484 61	6	14	10	65	11	212	11	225		
39 53	80 92	191 61	307 73	426 90	81 159	337 49	490 62	5	347	9	325	11	67	11	67		
41 24	84 24	198 06	317 64	438 76	82 162	342 49	496 62	5	308	9	215	10	289	10	277		
42 97	87 61	205 07	327 59	450 55	84 164	347 50	502 63	5	264	9	103	10	140	10	125		
44 72	91 04	212 22	337 57	462 35	86 167	352 50	508 63	5	214	8	353	9	358	9	337		
46 51	94 53	219 47	347 58	474 84	87 170	357 51	514 64	5	159	8	237	9	219	9	191		
48 34	98 09	226 78	357 58	485 23	89 173	361 51	519 64	5	102	8	119	9	71	9	42		
50 21	101 72	234 16	367 57	496 46	90 175	366 52	524 65	5	41	8	1	8	295	8	265		
52 12	105 40	241 60	377 59	507 51	92 178	370 53	530 65	4	344	7	248	8	158	8	123		
54 07	109 15	249 09	387 37	518 42	93 181	375 53	535 66	4	279	7	130	8	21	7	346		
56 04	112 96	256 62	397 11	529 25	94 183	379 53	539 66	4	213	7	13	7	256	7	211		

20 PAYMENT LIFE.

3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.
\$30 30	\$ 64 12	\$159 54	\$276 44	\$415 92	\$101 20	\$204 46	\$331 73	\$465 73	\$731 10	9	124	24	335
31 49	65 55	163 34	282 42	427 62	101 20	205 46	332 73	467 73	1000	9	171	24	262
32 20	67 01	166 36	288 58	436 81	102 20	206 46	333 73	468 73	1000	9	215	24	177
32 93	68 54	170 69	294 93	446 28	103 20	207 46	334 73	469 73	1000	9	256	24	78
33 69	70 10	174 54	301 48	456 60	103 20	207 47	335 73	470 73	1000	9	295	23	334
34 47	71 72	175 52	308 21	466 60	104 20	208 47	336 73	471 73	1000	9	331	23	211
35 28	73 40	182 62	315 13	476 26	104 20	209 47	337 73	472 73	1000	9	362	23	80
36 12	75 13	186 85	322 25	486 77	105 20	210 47	338 73	473 73	1000	10	25	22	304
36 99	76 92	191 19	329 58	497 52	105 21	211 47	339 73	474 73	1000	10	49	22	153
37 89	78 76	195 67	337 08	508 49	106 21	212 47	340 73	475 73	1000	10	66	21	300
38 80	80 66	200 26	344 78	519 67	106 21	213 47	341 73	476 73	1000	10	77	21	192
39 75	82 62	204 99	352 65	531 04	107 21	214 47	342 73	477 73	1000	10	80	21	20
40 74	84 65	209 85	360 70	542 58	107 21	215 48	343 73	478 73	1000	10	77	20	205
41 76	86 73	214 85	368 90	554 30	108 21	216 48	344 73	479 73	1000	10	64	20	20
42 80	88 87	219 96	377 22	566 15	108 21	216 48	345 73	480 73	1000	10	43	19	194
43 88	91 07	225 21	385 66	578 13	109 21	217 48	346 73	481 73	1000	10	12	19	0
44 99	93 34	230 56	394 18	590 21	109 21	218 48	347 73	482 73	1000	9	336	18	160
46 13	95 68	236 03	402 78	602 39	110 21	219 48	348 73	483 73	1000	9	286	17	329
47 31	98 09	241 59	411 43	614 63	110 21	219 48	349 73	484 73	1000	9	227	17	123
48 53	100 57	247 22	420 11	626 92	111 22	220 48	350 73	485 73	1000	9	161	16	281
49 80	103 12	252 58	428 59	639 24	111 22	221 48	351 73	486 73	1000	9	87	16	71
51 09	105 71	258 57	437 45	651 55	112 22	221 48	352 73	487 73	1000	9	5	15	225
52 41	108 35	264 26	446 06	663 83	112 22	222 48	353 73	488 73	1000	8	281	15	13
53 76	111 02	269 94	454 59	676 07	112 22	223 48	354 73	489 73	1000	8	187	14	165
55 13	113 70	275 53	463 02	688 24	113 22	223 48	355 73	490 73	1000	8	8	13	318
56 52	116 38	281 17	471 32	700 30	113 22	224 48	356 73	491 73	1000	7	349	13	105
57 90	119 04	286 69	478 44	712 23	113 22	224 48	357 73	492 73	1000	7	241	12	259
59 27	121 68	292 13	485 38	724 01	114 22	224 48	358 73	493 73	1000	7	131	12	49
60 64	124 32	297 49	495 11	735 60	114 22	224 48	359 73	494 73	1000	7	20	11	207
62 01	126 96	302 76	502 61	746 98	114 22	224 48	360 73	495 73	1000	6	273	11	2
63 39	129 59	307 93	509 83	758 13	114 22	224 48	361 73	496 73	1000	6	161	10	167
64 77	132 20	312 98	516 74	769 04	114 22	224 48	362 73	497 73	1000	6	49	9	335
66 16	134 80	317 89	523 32	779 72	114 22	224 48	363 73	498 73	1000	5	304	9	142
67 54	137 41	322 67	529 52	790 15	114 22	224 48	364 73	499 73	1000	5	195	8	318

Cash, Loan, Paid-Up and Extended Insurance Values.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
10 Pay. Life																					
21	\$37.24	\$77.85	146.05	\$465	25	271	343.28	\$1000	Pd-up												
25	39.82	83.89	157.54	467	25	98	370.55	1000	"												
30	43.62	92.64	174.19	470	23	317	410.03	1000	"												
35	48.16	102.84	193.59	472	21	282	456.00	1000	"												
40	53.62	114.48	215.77	473	19	75	508.49	1000	"												
45	60.21	127.40	240.27	472	16	128	566.15	1000	"												
50	69.39	140.54	265.22	468	13	141	626.92	1000	"												
55	80.99	152.60	288.59	460	10	184	688.24	1000	"												
60	93.34	161.97	307.67	447	7	311	746.98	1000	"												
15 Pay. Life																					
21	27.37	46.22	90.97	289	14	69	219.95	640	34	57	377.95	1000	Pd-up								
25	29.28	50.12	98.72	292	14	236	238.71	644	31	332	410.03	1000	"								
30	32.12	55.77	109.93	296	14	274	265.69	647	28	284	456.00	1000	"								
35	35.55	62.33	122.93	299	14	40	296.73	650	25	140	508.49	1000	"								
40	39.74	69.81	137.73	302	12	279	331.49	651	21	305	566.15	1000	"								
45	45.56	78.12	153.95	302	10	341	367.99	649	18	89	626.92	1000	"								
50	53.24	86.39	169.88	300	8	317	403.40	643	14	264	688.24	1000	"								
55	62.68	93.83	184.22	293	6	300	434.72	631	11	155	746.98	1000	"								
60	75.21	99.81	195.62	284	4	355	458.07	613	8	177	800.48	1000	"								
20 P. L. Opt. if Prem. Red. if Coup. are Surrendered.																					
21	29.84	30.89	64.12	204	9	124	159.84	465	24	335	276.44	731	34	363	418.69	1000	Pd-up				
25	31.83	33.69	70.10	207	9	295	174.54	471	23	334	301.48	735	32	67	456.00	1000	"				
30	34.76	37.89	78.76	212	10	66	195.67	477	21	360	337.08	739	28	188	508.49	1000	"				
35	38.34	42.80	88.87	216	10	43	219.96	482	19	194	377.22	741	24	269	566.15	1000	"				
40	42.79	48.53	100.57	220	9	161	247.22	486	16	281	420.11	742	20	341	626.92	1000	"				
45	48.62	55.13	113.70	223	8	88	275.58	486	13	318	463.02	738	17	74	688.24	1000	"				
50	56.17	62.01	126.96	224	6	273	302.78	482	11	2	502.61	730	13	234	746.98	1000	"				
55	66.69	68.93	140.00	223	5	88	327.31	475	8	137	535.30	716	10	141	800.48	1000	"				
60	81.60	75.95	152.62	221	3	324	347.19	464	6	47	556.89	695	7	190	849.97	1000	"				
20 P. L. Opt. if Prem. Red. if Coup. are left to accumulate.																					
21	29.84	40.25	85.04	270	13	24	219.26	638	34	21	390.47	1033	Pd-up		606.44	1448	Pd-up				
25	31.83	43.58	92.02	273	13	172	236.91	639	31	254	421.32	1027	"		653.53	1433	"				
30	34.76	48.25	101.81	274	13	201	261.81	638	28	150	464.94	1019	"		720.21	1416	"				
35	38.34	53.97	113.72	277	13	16	291.28	638	24	354	515.11	1013	"		794.48	1403	"				
40	42.79	61.14	128.45	281	11	348	326.24	641	21	189	571.53	1009	"		875.98	1397	"				
45	48.62	69.64	145.57	286	10	140	364.66	644	18	29	631.98	1008	"		964.01	1400	"				
50	56.17	78.88	163.71	289	8	207	403.85	644	14	271	692.06	1005	"		1053.29	1410	"				
55	66.69	89.08	183.58	292	6	293	445.44	647	11	275	754.18	1009	"		1151.24	1438	"				
60	81.60	100.73	205.88	299	5	85	489.64	655	9	82	818.02	1021	"		1264.83	1488	"				
End of 5 Years End of 7 Years End of 8 Years End of 9 Years																					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
10 Year End.																					
21	90.65	246.30	439.35	520	5	\$498	649.42	719	3	\$712	761.33	815	2	\$812	878.11	908	1				
25	90.95	245.11	438.35	519	5	\$496	648.70	718	3	\$711	760.80	814	2	\$811	877.82	908	1				
30	91.40	243.35	436.93	517	5	\$493	647.58	716	3	\$709	759.97	813	2	\$810	877.35	907	1				
35	92.20	241.20	434.93	514	5	\$487	646.12	715	3	\$706	758.86	812	2	\$808	876.72	907	1				
40	93.60	238.54	432.48	511	5	\$479	644.15	713	3	\$702	757.32	810	2	\$806	875.81	906	1				
45	95.70	235.29	429.25	507	5	\$464	641.30	709	3	\$695	754.99	808	2	\$802	874.38	904	1				
50	99.10	230.93	424.36	500	5	\$439	636.68	704	3	\$682	751.14	803	2	\$794	871.99	902	1				
55	104.70	224.80	416.94	490	5	\$395	629.33	695	3	\$661	744.93	797	2	\$782	869.07	898	1				
60	112.95	216.40	405.79	474	5	\$318	617.75	681	3	\$624	734.93	785	2	\$760	861.65	891	1				
15 Year End.																					
21	\$57.54	140.71	255.50	355	10	\$288	380.29	496	8	\$456	588.34	696	5	\$682	910.43	942	1				
25	57.86	139.44	254.29	353	10	\$282	379.17	494	8	\$452	587.42	695	5	\$680	910.15	942	1				
30	58.37	137.60	252.53	350	10	\$272	377.52	492	8	\$441	586.01	693	5	\$676	909.68	941	1				
35	59.32	135.44	250.46	347	10	\$257	375.49	488	8	\$433	584.19	690	5	\$670	909.01	940	1				
40	60.81	133.00	248.12	342	10	\$229	373.17	484	8	\$414	581.86	687	5	\$660	907.97	939	1				
45	63.22	130.43	245.58	337	10	\$180	370.30	479	8	\$379	578.33	682	5	\$643	906.23	937	1				
50	67.66	127.34	241.97	329	10	\$90	365.75	469	8	\$316	572.42	672	5	\$612	903.25	934	1				
55	74.19	123.60	237.08	317	8	\$251	359.05	456	8	\$200	563.12	658	5	\$557	898.28	929	1				
60	83.84	119.35	230.85	302	5	\$317	349.71	437	7	\$274	548.89	637	5	\$455	890.05	921	1				
20 Year End.																					
21	40.80	89.24	165.88	268	15	\$135	387.67	538	10	\$487	661.15	782	5	\$771	926.18	958	1				
25	41.11	88.01	164.71	266	15	\$123	386.62	536	10	\$481	660.27	781	5	\$769	925.88	958	1				
30	41.64	86.29	163.12	262	15	\$101	385.17	533	10	\$469	658.92	779	5	\$765	925.36	957	1				
35	42.47	84.47	161.54	258	15	\$62	383.76	530	10	\$449	657.29	776	5	\$757	924.57	956	1				
40	44.17	82.75	160.34	254	14	\$257	382.77	525	10	\$413	655.01	772	5	\$745	923.28	955	1				
45	46.94	81.52	159.92	249	11	\$118	381.69	519	10	\$348	651.23	765	5	\$722	921.08	953	1				
50	51.78	80.70	159.86		8	\$138	379.91	509	10	\$224	644.91	754	5	\$681	917.32	949	1				
55	59.09	80.69	160.87	243	5	\$362	378.00	495	9	\$278	635.20	737	5	\$605	911.08	942	1				
60	71.22	82.10	163.71	229	4	\$61	375.77	477	6	\$258	619.67	712	5	\$461	901.94	932	1				
End of 5 Years End of 10 Years End of 15 Years End of 19 Years																					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				

Accelerative Option — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve. Payment cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed (except Continuous Installment) by payment of amount required by company. Lower premium form allowed upon evidence of insurability and adjustment of cash values.

Disability. — For varying extra premium, policy will provide prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during lifetime and continued disability; no reduction in insurance; payments continue after maturity of endowments. After age 60 premium and charged against policy without interest. Agreement does not cover war service.

Dividends. — End of fifth year and annually thereafter. Options; (a) cash; (b) reduce premiums; (c) purchase non-forfeitable, participating paid-up additions; (d) accumulate at not less than $3\frac{1}{2}\%$.

Double Indemnity. — For extra premium of \$1.75, rider provides during premium paying period, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, violation of law, aeronautic or submarine operation, poisoning or disease. **Beneficiary Insurance** included, provides for payment of policy in event of death of beneficiary on common carrier.

Extended Insurance. — Automatic after two years. Non-par. with cash but not loan values.

Grace. — 31 days without interest.

Incontestable. — After one year except for non-payment of premium and war service within five years.

Limits. — Ages, 10-65. No fixed amount; reinsures over \$2,500; minimum policy, \$500.

Loans. — After two premiums. Interest 6% in advance. May be deferred 90 days (except to pay premiums). Second year loan value may be applied to pay second year's premiums. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war within five years limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-up Values. — After two premiums, within 31 days after default. Participating. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6%.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (1-25 years) and Continuous (5, 10, 15, or 20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Trust Fund or commuted values may not be withdrawn unless permission is given by insured.

Suicide. — Within one year, sane or insane, limits liability to premiums paid.

Women. — No extra charge. All plans. Double indemnity granted. Disability granted to single women.

PARTICIPATING RATES PER \$1,000.

American 3½% Reserve

FLAT RATES								DISABILITY RATES (Waiver of Premium and \$10 Monthly Income)								
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			20 Pay. Life †	Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			20 Pay. Life †
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.	
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
13.30	33.95	25.08	20.74	90.62	57.29	41.02	28.88	15	.92	2.19	1.61	1.32	.53	.56	.58	1.17
13.55	34.44	25.43	21.05	90.65	57.32	41.06	29.17	16	.96	2.23	1.64	1.35	.55	.58	.61	1.18
13.81	34.93	25.80	21.35	90.68	57.37	41.11	29.47	17	.98	2.28	1.67	1.38	.58	.61	.64	1.19
14.09	35.45	26.19	21.67	90.71	57.41	41.16	29.78	18	1.02	2.33	1.72	1.41	.61	.64	.67	1.20
14.39	35.99	26.59	22.01	90.75	57.45	41.20	30.11	19	1.05	2.38	1.75	1.44	.64	.67	.69	1.21
14.69	36.55	27.02	22.37	90.79	57.50	41.26	30.45	20	1.08	2.42	1.78	1.47	.66	.69	.73	1.22
15.01	37.13	27.45	22.73	90.83	57.54	41.31	30.81	21	1.12	2.47	1.82	1.50	.69	.72	.75	1.23
15.35	37.73	27.90	23.10	90.88	57.59	41.37	31.16	22	1.15	2.51	1.85	1.53	.72	.75	.79	1.24
15.71	38.36	28.37	23.50	90.93	57.65	41.45	31.55	23	1.19	2.55	1.88	1.56	.74	.78	.82	1.25
16.08	39.00	28.84	23.91	90.97	57.71	41.51	31.94	24	1.23	2.60	1.92	1.58	.78	.81	.86	1.26
16.46	39.67	29.36	24.34	91.02	57.77	41.58	32.36	25	1.27	2.63	1.94	1.61	.81	.84	.90	1.27
16.87	40.37	29.88	24.78	91.08	57.84	41.66	32.78	26	1.30	2.67	1.98	1.64	.83	.86	.94	1.28
17.31	41.08	30.41	25.23	91.13	57.90	41.75	33.21	27	1.35	2.71	2.00	1.67	.86	.91	.98	1.29
17.76	41.83	30.98	25.71	91.21	57.99	41.84	33.67	28	1.39	2.74	2.04	1.70	.88	.95	1.03	1.30
18.24	42.60	31.57	26.20	91.28	58.07	41.94	34.13	29	1.44	2.78	2.07	1.73	.92	.99	1.08	1.31
18.74	43.41	32.18	26.72	91.35	58.16	42.06	34.62	30	1.48	2.81	2.09	1.74	.96	1.03	1.13	1.32
19.27	44.25	32.81	27.27	91.43	58.27	42.19	35.15	31	1.54	2.85	2.12	1.77	.99	1.08	1.19	1.33
19.83	45.12	33.46	27.83	91.53	58.37	42.33	35.66	32	1.59	2.89	2.15	1.80	1.04	1.13	1.25	1.34
20.42	46.01	34.15	28.40	91.61	58.48	42.46	36.19	33	1.64	2.92	2.18	1.84	1.09	1.19	1.33	1.35
21.04	46.94	34.86	29.02	91.72	58.62	42.64	36.77	34	1.71	2.95	2.21	1.87	1.14	1.25	1.41	1.36
21.70	47.92	35.60	29.67	91.84	58.76	42.83	37.37	35	1.77	3.00	2.24	1.90	1.19	1.33	1.50	1.37
22.40	48.91	36.36	30.33	91.95	58.91	43.01	37.97	36	1.84	3.03	2.28	1.93	1.26	1.44	1.61	1.38
23.13	49.95	37.16	31.02	92.08	59.08	43.24	38.59	37	1.91	3.06	2.31	1.97	1.34	1.50	1.72	1.39
23.91	51.04	38.01	31.77	92.24	59.28	43.50	39.27	38	1.99	3.10	2.34	2.00	1.42	1.59	1.86	1.40
24.74	52.16	38.87	32.53	92.39	59.49	43.77	39.95	39	2.08	3.12	2.38	2.05	1.50	1.70	2.00	1.41
25.62	53.33	39.79	33.25	92.58	59.73	44.09	40.69	40	2.16	3.15	2.42	2.09	1.59	1.82	2.18	1.42
26.55	54.53	40.75	34.20	92.78	60.00	44.44	41.43	41	2.25	3.18	2.44	2.19	1.70	1.96	2.29	1.43
27.53	55.79	41.74	35.10	93.01	60.30	44.83	42.23	42	2.35	3.21	2.48	2.31	1.81	2.10	2.41	1.44
28.59	57.10	42.78	36.04	93.24	60.62	45.26	43.05	43	2.45	3.22	2.51	2.43	1.94	2.28	2.53	1.45
29.71	58.47	43.88	37.05	93.53	61.00	45.76	43.93	44	2.57	3.24	2.54	2.56	2.08	2.48	2.66	1.46
30.90	59.89	45.02	38.10	93.85	61.42	46.30	44.86	45	2.70	3.26	2.58	2.69	2.24	2.71	2.79	1.47
32.22	61.40	46.27	39.24	94.33	61.98	46.98	45.84	46	2.83	3.27	2.74	2.84	2.43	2.90	2.94	1.48
33.64	62.97	47.57	40.47	94.85	62.61	47.74	46.89	47	2.97	3.27	2.91	2.99	2.63	3.07	3.09	1.49
35.15	64.61	48.94	41.77	95.42	63.29	48.57	48.01	48	3.13	3.28	3.10	3.15	2.88	3.27	3.26	1.50
36.76	66.32	50.38	43.15	96.05	64.05	49.51	49.21	49	3.29	3.28	3.28	3.32	3.17	3.46	3.43	1.51
38.49	68.11	51.91	44.61	96.75	64.89	50.53	50.56	50	3.48	3.28	3.50	3.52	3.50	3.68	3.62	1.52
40.32	70.05	53.57	46.22	97.52	65.81	51.68	51.86	51	3.68	3.55	3.72	3.72	3.80	3.91	3.82	1.53
42.27	72.05	55.32	47.93	98.35	66.82	52.92	53.34	52	3.91	3.81	3.97	3.96	4.13	4.16	4.06	1.54
44.36	74.17	57.17	49.76	99.28	67.96	54.31	54.92	53	4.16	4.16	4.24	4.21	4.47	4.43	4.31	1.55
46.00	76.36	59.12	51.71	100.29	69.20	55.82	56.61	54	4.44	4.39	4.53	4.49	4.83	4.73	4.58	1.56
48.98	78.66	61.20	53.81	101.41	70.57	57.51	58.44	55	4.75	4.87	4.86	4.81	5.23	5.06	4.89	1.57
51.44	80.96	63.32	55.96	102.49	71.98	59.26	60.32	56	5.10	5.28	5.22	5.17	5.66	5.42	5.25	1.58
54.07	83.36	65.50	58.27	103.69	73.53	61.18	62.33	57	5.50	5.74	5.65	5.57	6.14	5.84	5.65	1.59
56.87	85.87	67.95	60.74	105.02	75.25	63.29	64.51	58	5.96	6.26	6.12	6.01	6.66	6.30	6.09	1.60
59.87	88.62	70.49	63.40	106.49	77.15	65.62	66.87	59	6.48	6.83	6.65	6.53	7.26	6.83	6.70	1.61

Double Indemnity, \$1.75 per \$1,000 at all ages, Beneficiary Insurance included.

NOTE.—Above rates adopted July, 1922.

†With Increased Benefits and Guaranteed Settlements after 20 years.

POLICY		OPTIONS END OF PREM. PAYING PERIOD		ENDOWMENT OPTIONS		ACCIDENT & HEALTH		
		Paid-Up	Pd-Up for \$1000 and Cash	No. of Addition'l Premium	Amount Payable End of Per.	Class AA		
10 Payment Life				8	\$1004.00	Ages	18	51
20 Payment Life				9	1025.00	to 50	to 50	to 60
10 Year End	\$2192.00	\$544.00				\$1500 Prin-		
15 Year End	1906.00	491.00				ciple Sum	\$2.00	\$2.00
20 Year End	1766.00	433.00				\$5.00 Weekly		
20 Pay. Life	1441.00	250.00		3	1008.00	Ind. Acci...	3.00	3.00
						\$5.00 Weekly		
						Ind. Health	9.00	11.00

PENN MUTUAL LIFE INSURANCE CO., Philadelphia, Pa.

Accelerative Option. — Life-rate Endowment and Accelerative Endowment forms provide that cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. These forms issued at regular rates.

Beneficiary. — May be made irrevocable.

Cash Values. — At any time after three premiums. American 3% Level Premium reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide, prior to age 60, for (a) waiver of premiums, or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of permanent disability and continuing during disability until maturity; disability will be regarded as permanent if it has existed 90 consecutive days; no reduction in insurance. In 10 and 20 Installments Trust Certificate Policies, monthly payments will be the same as the uniform monthly income payable as a death claim or endowment. Disability does not cover war service, aeronautic or submarine operations, or self-inflicted injury. Limit, waiver of premium clause, \$100,000; income clause, \$25,000.

Dividends. — End of first year and annually thereafter; first conditiond upon payment of second premium. Options: (a) cash, (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable on any anniversary; (d) purchase non-forfeitable non-par. paid-up additions. (a) is automatic option.

Double Indemnity. — For extra premium, rider provides prior to age 70, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from illness or disease, physical or mental infirmity, poison, suicide, violation of law, aeronautic or submarine casualty, war or riot service, police duty. Limit, \$25,000. Not issued on Term or Joint Life.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Maximum retention ages, 15-17, \$20,000; 18-20, \$50,000; 21-24, \$75,000; 25-50, \$100,000; 51, \$95,000, decreasing \$5,000 per year to \$25,000 at age 65; term insurance ages 18-20, \$5,000; 21, \$25,000; increasing \$5,000 per year to \$40,000 at age 24; 25-50, \$50,000; decreasing \$5,000 a year to \$10,000 at ages 58-60; will write policy from 50% to 100% above the retention limits; accepts and gives reinsurance; minimum policy, \$1,000.

Loans. — after three premiums. Interest 6%, not in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums within one month after default. Participating, with cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Trust Fund (Interest Payments) at not less than 3%. Limited (2-30 years) and Continuous (10 or 20 years certain) Installments. Payments made annually, semi-annually (\$50.37), quarterly (\$25.28) or monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned. Trust Fund may be withdrawn on any interest date unless otherwise directed, and commuted values of installments may be withdrawn any time, except in Trust Certificate policies.

Suicide. — Within one year, sane or insane. Liability limited to premiums paid.

Women. — No extra charge. All plans. Limits (Life and Endowments), ages, 15-17, \$5,000; 18-20, \$10,000; 21-24, \$20,000; 25-58, \$50,000; 59, \$45,000; 60, \$40,000; 61, \$30,000; 62-63, \$25,000; 64-65, \$20,000; Term, ages, 21-24, \$10,000; 25-55, \$25,000; 56-60, \$10,000. Disability and double indemnity granted to wage-earning women up to \$10,000; income clause, \$10,000.

†Present interest rate, 4.75%

PARTICIPATING RATES PER \$1,000 (Without Disability Clause). (American 3% Reserve.)

Age at Issue	Whole Life	Limited Pay. Life			Endowments							*Optional Term	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	10 Year	5 Year
18	\$17.29	\$44.35	\$32.71	\$27.02	\$101.17	\$65.61	\$47.86	\$37.40	\$30.70	\$26.14	\$22.96		
19	17.64	44.97	33.18	27.41	101.36	65.77	47.92	37.49	30.79	26.25	23.09		
20	18.01	45.63	33.68	27.82	101.58	65.88	48.00	37.57	30.89	26.36	23.23		
21	18.40	46.30	34.19	28.25	101.78	65.96	48.08	37.66	31.00	26.50	23.40	\$11.00	\$10.00
22	18.80	47.00	34.71	28.69	102.01	66.03	48.17	37.76	31.11	26.64	23.56	11.09	10.00
23	19.23	47.73	35.26	29.15	102.24	66.11	48.25	37.87	31.24	26.79	23.76	11.19	10.00
24	19.67	48.47	35.82	29.63	102.49	66.20	48.35	37.98	31.37	26.95	23.97	11.28	11.00
25	20.14	49.24	36.40	30.12	102.73	66.29	48.46	38.10	31.51	27.13	24.20	11.40	11.00
26	20.63	50.04	37.00	30.63	102.85	66.39	48.58	38.24	31.69	27.34	24.45	11.51	11.00
27	21.15	50.87	37.63	31.16	102.93	66.49	48.69	38.37	31.85	27.55	24.72	11.63	11.00
28	21.69	51.72	38.27	31.71	103.03	66.61	48.83	38.53	32.04	27.79	25.02	11.77	11.00
29	22.26	52.61	38.94	32.28	103.14	66.72	48.96	38.70	32.25	28.06	25.34	11.93	11.00
30	22.85	53.52	39.64	32.87	103.25	66.86	49.12	38.89	32.49	28.35	25.71	12.10	11.00
31	23.48	54.46	40.36	33.49	103.37	66.99	49.28	39.08	32.73	28.66	26.10	12.28	11.00
32	24.14	55.44	41.10	34.13	103.50	67.14	49.46	39.31	33.01	29.02	26.54	12.47	12.00
33	24.84	56.45	41.88	34.80	103.65	67.32	49.66	39.56	33.33	29.40	27.01	12.68	12.00
34	25.58	57.50	42.68	35.49	103.79	67.49	49.87	39.81	33.66	29.82	27.53	12.92	12.00
35	26.35	58.58	43.51	36.22	103.95	67.69	50.11	40.11	34.03	30.28	28.10	13.19	12.00
36	27.17	59.70	44.38	36.98	104.13	67.90	50.37	40.45	34.45	30.81	28.73	13.48	12.00
37	28.04	60.86	45.28	37.77	104.31	68.12	50.65	40.81	34.89	31.36	29.39	13.80	13.00
38	28.95	62.06	46.22	38.60	104.53	68.38	50.98	41.22	35.40	31.99	30.14	14.17	13.00
39	29.92	63.30	47.20	39.47	104.75	68.65	51.32	41.65	35.95	32.66	30.92	14.57	13.00
40	30.94	64.59	48.22	40.38	105.00	68.96	51.70	42.14	36.56	33.40	31.80	15.02	13.00
41	32.03	65.93	49.28	41.34	105.27	69.30	52.15	42.68	37.23	34.22		15.54	14.00
42	33.18	67.31	50.39	42.35	105.57	69.69	52.63	43.29	37.99	35.12		16.13	14.00
43	34.40	68.76	51.56	43.41	105.91	70.11	53.16	43.96	38.81	36.10		16.80	15.00
44	35.70	70.25	52.78	44.54	106.27	70.57	53.75	44.68	39.71	37.16		17.56	15.00
45	37.08	71.81	54.06	45.73	106.68	71.10	54.41	45.52	40.72			18.40	16.00
46	38.55	73.44	55.40	46.99	107.14	71.69	55.14	46.42	41.82			19.36	17.00
47	40.12	75.13	56.82	48.33	107.66	72.34	55.95	47.43	43.01			20.44	17.00
48	41.78	76.90	58.31	49.75	108.23	73.06	56.86	48.53	44.35			21.64	18.00
49	43.56	78.74	59.88	51.26	108.87	73.85	57.86	49.76				23.00	19.00
50	45.45	80.66	61.54	52.87	109.57	74.75	58.96	51.11				24.50	20.00
51	47.46	82.66	63.28	54.58	110.35	75.73	60.18	52.59				26.17	22.00
52	49.60	84.74	65.13	56.41	111.20	76.82	61.53	54.21				28.01	23.00
53	51.89	86.92	67.07	58.36	112.16	78.02	63.02	56.01				30.06	25.00
54	54.33	89.20	69.14	60.45	113.21	79.34	64.67	57.95				32.31	27.00
55	56.93	91.58	71.33	62.68	114.37	80.81	66.47	60.10				34.80	28.00
56	59.70	94.07	73.66	65.08	115.65	82.42	68.46	62.43				37.56	31.00
57	62.66	96.69	76.15	67.65	117.06	84.21	70.64					40.59	33.00
58	65.83	99.44	78.79	70.42	118.61	86.17	73.03					43.92	36.00
59	69.21	102.34	81.62	73.39	120.33	88.36	75.66					47.59	39.00
60	72.83	105.40	84.65	76.60	122.23	90.76	78.55					51.62	42.00
61	76.70	108.64	87.90	80.06	124.31	93.40							
62	80.85	112.07	91.39	83.79	126.64	96.30							
63	85.29	115.71	95.13	87.82	129.19	99.50							
64	90.04	119.59	99.17	92.18	132.00	103.00							
65	95.14	123.73	103.51	96.90	135.11	106.85							

Rates With Disability Clause. (Waiver of Premium Clause only.)

21	\$18.60	\$46.46	\$34.34	\$28.39	\$102.14	\$66.24	\$48.33	\$37.89	\$31.22	\$26.71	\$23.62		
25	20.39	49.43	36.58	30.30	103.13	66.62	48.75	38.37	31.78	27.40	24.47		
30	23.17	53.77	39.88	33.12	103.73	67.26	49.49	39.24	32.85	28.71	26.06		
35	26.78	58.92	43.85	36.58	104.55	68.21	50.60	40.60	34.53	30.75	28.55		
40	31.54	65.09	48.72	40.93	105.81	69.68	52.40	42.85	37.23	34.03	32.41		
45	37.94	72.57	54.86	46.62	107.81	72.16	55.47	46.50	41.64				
50	46.74	81.93	62.93	54.24	111.29	76.44	60.48	52.51					
55	58.97	93.98	73.58	64.82	117.37	83.36	68.74	62.22					

NOTE.—Above rates adopted January 1, 1909, except Optional Term adopted November 1, 1907; and rates for disability clause Sept., 1922. Semi-annual rate, 51% annual; quarterly, 26%.

*Non-renewable; 5 year convertible within 5 years; 10 year within 7 years.

Will issue policies at ages 15, 16 and 17, although rates are not shown above.

PARTICIPATING RATES PER \$1,000

Age	LIFE			ENDOWMENTS		TRUST CERTIFICATES Monthly Income of \$10						TERM POLICIES Automatic Conversion to Ord. Life			*Opt. Endowments	
	19 Pay.	25 Pay.	30 Pay.	20 Pay. 30 Yrs.	20 Pay. 40 Yrs.	Ord. Life		20 Pay. Life		20 Yr. End.		Automatic Conversion to Ord. Life			Age 65	Age 70
						120 Mos.	240 Mos.	120 Mos.	240 Mos.	120 Mos.	240 Mos.	2	3	4		
1	27.91	23.69	21.55	38.72	32.73	18.24	31.78	28.50	49.68	50.48	87.98				20.04	18.75
2	28.31	24.04	21.88	38.82	32.86	18.61	32.42	28.91	50.40	50.54	88.10				20.54	19.18
3	28.73	24.41	22.22	38.91	33.02	19.00	33.12	29.34	51.14	50.63	88.25				21.07	19.63
4	29.18	24.79	22.59	39.03	33.18	19.40	33.82	29.80	51.94	50.71	88.39	10.72	10.75	10.78	21.63	20.11
5	29.63	25.19	22.95	39.13	33.35	19.84	34.56	30.26	52.75	50.81	88.56	10.78	10.81	10.85	22.22	20.61
6	30.10	25.60	23.33	39.26	33.55	20.28	35.35	30.74	53.59	50.89	88.70	10.85	10.89	10.93	22.84	21.14
7	30.59	26.03	23.74	39.39	33.76	20.75	36.17	31.25	54.48	51.00	88.90	10.92	10.98	11.02	23.50	21.69
8	31.09	26.47	24.15	39.52	33.98	21.24	37.03	31.78	55.37	51.12	89.09	11.02	11.05	11.10	24.20	22.27
9	31.61	26.92	24.58	39.68	34.23	21.76	37.92	32.30	56.30	51.24	89.30	11.10	11.14	11.19	24.94	22.89
10	32.17	27.41	25.05	39.85	34.49	22.31	38.88	32.87	57.29	51.36	89.52	11.19	11.23	11.28	25.71	23.54
11	32.74	27.91	25.51	40.02	34.79	22.88	39.86	33.44	58.30	51.50	89.76	11.28	11.34	11.40	26.53	24.22
12	33.33	28.43	26.01	40.22	35.11	23.48	40.92	34.04	59.35	51.65	90.00	11.40	11.45	11.51	27.41	24.94
13	33.93	28.98	26.53	40.45	35.46	24.11	42.00	34.67	60.43	51.82	90.31	11.51	11.56	11.63	28.35	25.71
14	34.56	29.54	27.08	40.68	35.84	24.77	43.18	35.33	61.56	51.98	90.60	11.62	11.70	11.77	29.34	26.52
15	35.21	30.13	27.65	40.94	36.25	25.46	44.38	36.00	62.74	52.18	90.94	11.77	11.84	11.93	30.39	27.38
16	35.89	30.74	28.24	41.23	36.71	26.20	45.67	36.71	63.98	52.38	91.30	11.93	12.00	12.08	31.53	28.30
17	36.61	31.39	28.87	41.54	37.19	26.98	47.02	37.44	65.26	52.61	91.68	12.08	12.17	12.26	32.74	29.26
18	37.35	32.07	29.55	41.89	37.71	27.79	48.43	38.21	66.58	52.86	92.11	12.25	12.35	12.46	34.03	30.28
19	38.12	32.78	30.25	42.27	38.29	28.66	49.94	39.01	67.99	53.14	92.59	12.45	12.56	12.67	35.43	31.39
20	38.92	33.52	30.98	42.69	38.91	29.58	51.55	39.84	69.43	53.42	93.12	12.67	12.78	12.91	36.91	32.55
21	39.75	34.32	31.78	43.15	39.59	30.54	53.23	40.72	70.97	53.77	93.72	12.91	13.03	13.17	38.53	33.80
22	40.66	35.15	32.61	43.65	40.31	31.56	55.01	41.63	72.55	54.13	94.34	13.17	13.30	13.45	40.26	35.13
23	41.58	36.03	33.49	44.21	41.09	32.64	56.88	42.59	74.23	54.53	95.04	13.45	13.61	13.78	42.14	36.56
24	42.55	36.96	34.44	44.82		33.78	58.87	43.61	76.01	55.01	95.88	13.78	13.94	14.11	44.17	38.10
25	43.58	37.95	35.45	45.51		35.09	61.01	44.68	77.86	55.51	96.74	14.11	14.31	14.50	46.40	39.75
26	44.65	38.99	36.52	46.26		36.29	63.24	45.79	79.80	56.08	97.73	14.49	14.71	14.95	48.83	41.52
27	45.79	40.10	37.67	47.07		37.66	65.64	46.98	81.89	56.70	98.81	14.94	15.15	15.46	51.49	43.43
28	46.99	41.29	38.90	47.98		39.11	68.16	48.24	84.07	57.40	101.03	15.44	15.72	16.02	54.41	45.52
29	48.26	42.56	40.22	48.96		40.67	70.87	49.56	86.38	58.16	101.38	16.00	16.32	16.67		47.76
30	49.61	43.90	41.62	50.04		42.32	73.75	50.98	88.85	59.02	102.86	16.65	17.02	17.43		50.20
31	51.03	45.36	43.14	51.23		44.06	76.80	52.48	91.46	59.98	104.52	17.40	17.82	18.28		52.87
32	52.54	46.91	44.77			45.95	80.09	54.07	94.25	61.03	106.87	18.27	18.75	19.25		55.78
33	54.15	48.56	46.51			47.94	83.54	55.76	97.20	62.20	108.38	19.24	19.77	20.34		58.96
34	55.86	50.34	48.38			50.06	87.24	57.58	100.34	63.48	110.64	20.33	20.93	21.56		
35	57.68	52.23	50.38			52.32	91.18	59.50	103.70	64.90	113.11	21.55	22.22	22.92		
36	59.62					54.73	95.46	61.56	107.28	66.47	115.85	22.90	23.65	24.43		
37	61.69					57.31	99.89	63.77	111.12	68.21	118.90	24.43	25.26	26.12		
38	63.91					60.05	104.66	66.12	115.22	70.12	122.21	26.11	27.02	27.99		
39	66.28					62.98	109.75	68.65	119.64	72.22	125.86	27.99	28.99	30.06		
40	68.83					66.10	115.29	71.35	124.37	74.51	129.86	30.66	31.19	32.35		
41	71.56					69.43	121.93	74.28	129.46	77.03	134.26	32.35	33.60	34.89		
42	74.50					73.01	127.22	77.41	134.93	79.81	139.10	34.92	36.27	37.70		
43	77.66					76.82	133.90	80.80	140.83	82.86	144.41	37.73	39.24	40.81		
44						80.90	141.00	84.44	147.19							
45						85.28	148.63	88.38	154.03							
46						89.96	156.79	92.63	161.45							
47						94.98	165.53	97.24	169.46							
48						100.36	174.91	102.22	178.15							

Rates with Double Indemnity (Waiver of Premium and \$10 Monthly Income).

Age	Ord. Life	LIMITED PAY. LIFE					ENDOWMENTS					20 Pay. 30 Year End.	TRUST CERTIFICATES		
		10 Pay.	15 Pay.	19 Pay.	20 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year		Ord. Life	20 Pay.	20 Year End.
21	\$19.94	\$49.67	\$36.67	\$31.80	\$30.31	\$24.25	102.56	\$66.76	\$48.94	\$38.61	\$32.05	\$40.29	\$35.52	\$54.12	\$89.45
25	21.88	52.82	39.05	33.36	32.32	25.95	103.60	67.21	49.47	39.23	32.79	41.04	38.98	57.72	90.34
30	24.88	57.35	42.49	36.39	35.26	28.53	104.28	67.98	50.38	40.34	34.17	42.42	44.30	63.02	91.87
35	28.76	62.66	46.58	40.03	38.93	31.96	105.25	69.14	51.78	42.07	36.27	44.29	51.22	69.48	94.20
40	33.87	68.92	51.54	44.53	43.26	36.43	106.73	70.93	54.04	44.86	39.42	47.00	60.31	77.57	97.97
45	40.73	76.33	57.65	50.66	49.41	42.57	109.09	73.94	57.90	49.08	44.34	51.61	72.53	88.49	104.30
50	50.15	85.34	66.34	58.94	57.65	51.23	113.17	79.15	63.58	55.79	.....	.....	89.33	103.13	114.29
55	63.28	98.29	77.89	70.38	69.13	.....	120.51	87.15	72.83	66.45	.....	.....	112.73	123.40	130.46

Rates with Double Indemnity Only.

21	\$19.65	\$49.55	\$36.55	\$31.18	\$30.19	\$24.10	103.03	\$67.21	\$49.33	\$38.91	\$32.25	\$40.62	\$36.12	\$55.49	\$90.69
25	21.39	52.37	38.65	33.02	31.98	25.61	103.98	67.54	49.71	39.35	32.76	41.11	39.33	58.78	91.39
30	24.10	56.48	41.79	35.76	34.63	27.93	104.50	68.11	50.37	40.14	33.74	42.03	44.31	63.07	92.61
35	27.60	61.34	45.52	39.06	37.87	30.58	105.20	68.94	51.36	41.36	35.28	43.45	50.73	69.00	94.41
40	32.19	67.12	50.07	43.16	41.92	34.74	106.25	70.21	52.95	43.39	37.81	45.74	59.19	77.06	97.34
45	38.33	74.07	55.74	48.43	47.13	40.15	107.93	72.35	55.66	46.77	41.97	49.38	70.46	86.64	102.33
50	46.70	82.64	63.02	55.43	54.12	47.76	110.82	76.00	60.21	52.36		55.19	85.84	99.50	110.68
55	58.18	93.22	72.58	65.16	63.93		115.62	82.06	67.72	61.35			106.96	117.52	124.51

NOTE.—Rates and Values for Trust Certificates may be found by multiplying the regular rate at any age by commuted values. 10 years certain, \$1,055; 20 years certain, \$1,838.

At maturity, annuity of \$85 and \$100 per year, payable in monthly installments.

CONTINUOUS MONTHLY INCOME of \$10 a Month Throughout Life of Beneficiary for 20 Years Certain.

ORDINARY LIFE																
AGE OF BENEFICIARY																
Age	25	27	29	31	33	35	37	39	41	43	45	47	49	51	53	55
21	\$39.05	\$38.60	\$38.19	\$37.78	\$37.40	\$37.01	\$36.63	\$36.27	\$35.93	\$35.60	\$35.31	\$35.04	\$34.80	\$34.56	\$34.40	\$34.25
22	39.89	39.41	39.00	38.57	38.16	37.80	37.42	37.03	36.70	36.36	36.07	35.78	35.54	35.30	35.14	34.99
23	40.77	40.27	39.86	39.43	39.00	38.61	38.23	37.85	37.51	37.17	36.89	36.60	36.33	36.12	35.95	35.78
24	41.71	41.21	40.78	40.32	39.89	39.48	39.10	38.71	38.33	38.02	37.71	37.42	37.15	36.94	36.77	36.60
25	42.69	42.19	41.71	41.25	40.82	40.39	39.98	39.60	39.24	38.90	38.59	38.30	38.04	37.82	37.63	37.46
26	43.70	43.20	42.70	42.22	41.78	41.33	40.92	40.54	40.15	39.82	39.50	39.22	38.95	38.71	38.52	38.35
27	44.81	44.28	43.78	43.27	42.82	42.36	41.93	41.52	41.16	40.80	40.49	40.18	39.94	39.70	39.50	39.34
28	45.96	45.40	44.85	44.35	43.87	43.41	42.96	42.57	42.19	41.83	41.47	41.17	40.92	40.68	40.51	40.32
29	47.16	46.61	46.06	45.53	45.02	44.54	44.11	43.68	43.27	42.91	42.58	42.26	42.00	41.76	41.59	41.40
30	48.43	47.86	47.28	46.73	46.20	45.72	45.26	44.81	44.40	44.04	43.68	43.37	43.10	42.86	42.67	42.48
31	49.83	49.18	48.60	48.05	47.50	47.00	46.52	46.06	45.65	45.27	44.91	44.60	44.31	44.07	43.85	43.66
32	51.24	50.60	50.00	49.42	48.82	48.29	47.79	47.33	46.90	46.49	46.16	45.84	45.53	45.29	45.05	44.88
33	52.77	52.10	51.49	50.88	50.28	49.74	49.17	48.69	48.26	47.83	47.47	47.13	46.85	46.58	46.34	46.17
34	54.44	53.72	53.04	52.40	51.77	51.17	50.62	50.14	49.68	49.23	48.87	48.53	48.22	47.93	47.72	47.52
35	56.16	55.39	54.67	54.02	53.35	52.73	52.15	51.65	51.17	50.71	50.33	49.97	49.65	49.37	49.13	48.93
36	58.03	57.21	56.44	55.75	55.05	54.40	53.80	53.28	52.77	52.29	51.88	51.52	51.19	50.90	50.66	50.44
37	60.02	59.16	58.34	57.60	56.85	56.21	55.56	54.98	54.48	54.00	53.54	53.16	52.85	52.53	52.29	52.08
38	62.13	61.20	60.36	59.57	58.77	58.08	57.41	56.81	56.25	55.77	55.32	54.91	54.55	54.24	54.00	53.78
39	64.37	63.41	62.52	61.66	60.84	60.07	59.38	58.73	58.18	57.65	57.17	56.74	56.38	56.07	55.80	55.59
40	66.74	65.74	64.78	63.86	63.00	62.21	61.46	60.77	60.17	59.62	59.11	58.68	58.30	57.96	57.70	57.48
41	69.29	68.23	67.20	66.24	65.33	64.49	63.69	62.97	62.30	61.73	61.20	60.77	60.36	60.00	59.69	59.47
42	72.05	70.92	69.82	68.81	67.83	66.94	66.07	65.33	64.61	64.03	63.46	63.00	62.57	62.19	61.87	61.63
43	74.95	73.75	72.58	71.52	70.46	69.50	68.62	67.80	67.06	66.41	65.81	65.33	64.87	64.46	64.15	63.91
44	78.10	76.82	75.58	74.42	73.30	72.29	71.33	70.46	69.70	69.08	68.55	68.07	67.64	67.34	67.04	66.80
45	81.48	80.09	78.79	77.52	76.32	75.24	74.23	73.30	72.48	71.74	71.04	70.46	69.96	69.53	69.19	68.90
46	85.10	83.61	82.22	80.88	79.58	78.43	77.35	76.37	75.48	74.69	73.94	73.29	72.79	72.33	71.97	71.64
47	88.97	87.38	85.89	84.48	83.09	81.86	80.69	79.63	78.67	77.81	77.01	76.32	75.77	75.31	74.93	74.61
48	93.10	91.39	89.81	88.32	86.83	85.51	84.26	83.11	82.08	81.14	80.30	79.56	78.96	78.46	78.05	77.67
49	97.64	95.76	94.08	92.47	90.89	89.45	88.11	86.88	85.75	84.75	83.86	83.07	82.42	81.87	81.41	81.00
50	102.26	100.41	98.59	96.86	95.20	93.64	92.18	90.86	89.64	88.56	87.60	86.78	86.06	85.44	84.93	84.52
51	107.33	105.38	103.44	101.57	99.84	98.16	96.55	95.14	93.84	92.66	91.61	90.74	89.95	89.28	88.73	88.30
52	112.76	110.69	108.63	106.66	104.81	103.01	101.26	99.70	98.36	97.06	95.93	95.00	94.13	93.36	92.79	92.31
53	118.61	116.40	114.22	112.13	110.14	108.22	106.32	104.64	103.20	101.81	100.54	99.53	98.59	97.78	97.13	96.62
54	124.85	122.52	120.22	117.99	115.83	113.76	111.75	109.95	108.36	106.87	105.51	104.33	103.35	102.48	101.76	101.23
55	131.56	129.09	126.62	124.22	121.92	119.71	117.57	115.63	113.88	112.27	110.76	109.48	108.40	107.49	106.72	106.12

20 PAYMENT LIFE

21	\$59.36	\$58.06	\$58.01	\$57.39	\$56.79	\$56.21	\$55.64	\$55.11	\$54.58	\$54.12	\$53.74	\$53.38	\$53.07	\$52.80	\$52.59	\$52.40
22	60.26	59.57	58.89	58.27	57.65	57.05	56.47	55.94	55.41	54.96	54.57	54.21	53.88	53.61	53.40	53.21
23	61.22	60.50	59.81	59.16	58.53	57.93	57.36	56.81	56.30	55.82	55.44	55.05	54.74	54.48	54.26	54.05
24	62.23	61.51	60.79	60.12	59.47	58.87	58.30	57.74	57.22	56.76	56.35	55.97	55.63	55.37	55.15	54.96
25	63.27	62.50	61.78	61.08	60.43	59.81	59.21	58.66	58.15	57.67	57.27	56.88	56.55	56.28	56.04	55.82
26	64.36	63.57	62.83	62.11	61.44	60.81	60.19	59.64	59.11	58.63	58.22	57.84	57.50	57.21	56.97	56.78
27	65.50	64.68	63.94	63.19	62.50	61.87	61.25	60.67	60.15	59.67	59.21	58.83	58.51	58.23	57.99	57.79
28	66.68	65.84	65.09	64.30	63.60	62.96	62.36	61.76	61.20	60.70	60.24	59.86	59.52	59.24	59.02	58.80
29	67.92	67.08	66.31	65.49	64.75	64.10	63.48	62.85	62.30	61.80	61.34	60.93	60.60	60.31	60.07	59.85
30	69.19	68.35	67.53	66.72	65.97	65.25	64.63	64.01	63.45	62.90	62.43	62.04	61.70	61.41	61.17	60.93
31	70.56	69.70	68.83	68.02	67.22	66.48	65.83	65.21	64.63	64.08	63.62	63.22	62.80	62.54	62.30	62.06
32	71.98	71.09	70.20	69.36	68.55	67.78	67.11	66.46	65.88	65.31	64.83	64.42	64.06	63.72	63.48	63.27
33	73.53	72.57	71.66	70.77	69.86	69.14	68.47	67.80	67.20	66.62	66.12	65.71	65.32	64.99	64.72	64.51
34	75.12	74.14	73.18	72.27	71.40	70.56	69.87	69.17	68.55	67.97	67.44	67.01	66.63	66.29	66.03	65.81
35	76.83	75.77	74.76	73.80	72.92	72.05	71.31	70.59	69.94	69.36	68.81	68.36	67.97	67.64	67.35	67.13
36	78.62	77.52	76.44	75.45	74.52	73.65	72.86	72.12	71.45	70.85	70.32	69.84	69.43	69.07	68.78	68.55
37	80.47	79.29	78.19	77.16	76.20	75.29	74.47	73.68	73.01	72.38	71.83	71.33	70.89	70.56	70.25	70.07
38	82.49	81.22	80.09	79.03	78.00	77.07	76.20	75.36	74.64	74.02	73.44	72.91	72.51	72.10	71.79	71.57
39	84.55	83.25	82.05	80.93	79.87	78.89	77.95	77.09	76.37	75.69	75.09	74.54	74.11	73.73	73.41	73.15
40	86.76	85.41	84.17	82.99	81.86	80.81	79.85	78.96	78.19	77.49	76.85	76.29	75.84	75.45	75.14	74.85
41	89.14	87.75	86.40	85.15	83.98	82.87	81.87	80.93	80.14	79.39	78.72	78.15	77.67	77.28	76.95	76.66
42	91.64	90.17	88.76	87.46	86.24	85.06	83.98	83.00	82.18	81.39	80.67	80.09	79.59	79.18	78.84	78.53
43	94.27	92.76	91.27	89.90	88.58	87.34	86.23	85.20	84.31	83.50	82.75	82.13	81.60	81.17	80.81	80.52
44	97.13	95.55	93.99	92.55	91.13	89.83	88.66	87.58	86.64	85.78	84.99	84.36	83.79	83.33	82.95	82.63
45	100.15	98.49	96.84	95.33	93.84	92.47	91.22	90.07	89.06	88.17	87.36	86.69	86.06	85.58	85.17	84.86
46	103.40	101.62	99.89	98.28	96.70	95.28	93.96	92.74	91.68	90.72	89.88	89.16	88.49	87.99	87.56	87.22
47	106.85	104.98	103.18	101.45	99.82	98.31	96.89	95.59	94.47	93.46	92.57	91.80	91.08	90.55	90.10	89.74
48	110.52	108.55	106.65	104.83	103.12	101.52	100.00	98.66	97.44	96.36	95.42	94.60	93.86	93.28	92.78	92.44
49	114.48	112.42	110.40	108.48	106.71	104.98	103.39	101.93	100.61	99.46	98.45	97.59	96.79	96.17	95.64	95.23
50	118.68	116.54	114.43	112.39	110.52	108.70	106.99	105.43	103.99	102.77	101.74	100.78	99.94	99.24	98.69	98.26
51	123.19	120.96	118.72	116.59	114.60	112.65	110.85	109.17	107.66	106.32	105.16	104.16	103.29	102.50	101.92	101.44
52	128.01	125.66	123.33	121.01	118.96	116.92	114.98	113.11	111.30	109.61	108.01	106.54	105.19	103.95	102.80	101.74
53	133.15	130.68	128.26	125.86	123.62	121.46	119.40	117.48	115.61	113.84	112.14	110.51	108.96	107.50	106.13	104.85
54	138.16	135.66	133.51	131.04	128.64	126.31	124.13	122.11	120.31	118.63	117.17	115.85	114.77	113.86	113.11	112.52
55	144.57	141.81	139.52	136.53	134.01	131.52	129.19	127.05	125.13	123.36	121.75	120.33	119.18	118.22	117.46	116.81

PENN. MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

ORDINARY LIFE.

CASH OR LOAN

PAID-UP

EXTENDED TERM

Age	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
18	\$20.33	\$75.84	\$123.41	\$178.52	\$61	\$101	\$203	\$304	\$403	2	270	10	267	10	332	20	300
19	21 11	78.74	128.08	185.15	62	104	208	310	410	2	303	11	17	10	50	20	265
20	21 94	81.76	132.94	192.04	63	106	212	317	418	2	338	11	124	17	115	20	217
21	22 78	84.91	138.00	199.17	65	108	217	323	426	3	8	11	232	17	163	20	157
22	23 68	88.20	143.26	206.58	66	111	221	329	433	3	45	11	335	17	194	20	84
23	24 61	91.64	148.74	214.27	68	113	226	336	441	3	82	12	70	17	209	20	0
24	25 59	95.21	154.43	222.28	70	116	231	342	449	3	120	12	161	17	203	19	270
25	26 61	98.94	160.36	230.50	71	119	236	349	457	3	159	12	245	17	191	19	166
26	27 68	102.83	166.50	239.05	73	121	241	356	465	3	198	12	317	17	161	19	55
27	28 79	106.88	172.90	247.87	75	124	246	363	473	3	238	13	13	17	117	18	300
28	29 85	111.11	179.54	256.99	76	127	251	370	481	3	278	13	61	17	61	18	173
29	31 17	115.51	186.44	266.38	78	130	256	377	489	3	317	13	95	16	359	18	41
30	32 45	120.10	193.61	275.02	80	133	261	384	497	3	358	13	115	16	281	17	268
31	33 73	124.86	201.64	284.90	82	136	267	391	505	4	33	13	122	16	193	17	125
32	35 17	129.83	209.72	296.00	84	139	272	398	513	4	72	13	115	16	96	16	343
33	36 63	135.01	218.68	306.35	86	142	278	405	521	4	110	13	95	15	355	16	192
34	38 16	140.40	224.86	316.88	88	145	284	413	529	4	147	13	64	15	246	16	38
35	39 76	146.01	233.28	327.58	90	148	289	420	537	4	183	13	21	15	128	15	245
36	41 42	151.83	241.92	338.48	92	152	295	428	545	4	216	12	332	15	6	15	86
37	43 16	157.86	250.79	349.58	94	155	301	435	553	4	247	12	268	14	242	14	290
38	44 96	164.11	259.79	360.72	96	158	307	442	560	4	274	12	196	14	109	14	127
39	46 87	170.57	269.01	372.64	98	162	313	449	568	4	298	12	115	13	338	13	328
40	48 85	177.20	278.40	383.47	101	166	319	456	575	4	318	12	28	13	197	13	166
41	50 94	184.01	287.94	394.98	103	169	325	464	582	4	332	11	298	13	54	13	1
42	53 11	190.95	297.61	406.55	105	173	331	471	590	4	340	11	197	12	273	12	204
43	55 37	198.36	307.40	418.14	108	177	337	477	597	4	341	11	91	12	126	12	41
44	57 70	205.28	317.29	429.75	110	180	343	484	604	4	335	10	346	11	342	11	247
45	60 12	212.62	327.29	441.35	113	184	349	491	610	4	322	10	231	11	193	11	88
46	62 60	220.06	337.30	452.90	115	188	354	497	617	4	302	10	113	11	42	10	296
47	65 13	227.59	347.39	464.37	117	191	360	504	623	4	276	9	357	10	258	10	142
48	67 70	235.21	357.49	475.73	120	195	365	510	629	4	244	9	234	10	109	9	352
49	70 30	242.91	367.62	486.96	122	198	371	516	635	4	207	9	109	9	326	9	204
50	72 96	250.69	377.76	498.04	124	202	376	522	641	4	167	8	349	9	181	9	55
51	75 69	258.55	387.88	508.93	126	206	381	528	647	4	123	8	224	9	37	8	276
52	78 45	266.47	397.96	519.63	129	208	386	534	652	4	76	8	98	8	262	8	134
53	81 23	274.44	407.97	530.19	131	212	392	540	658	4	27	7	338	8	125	7	355
54	84 05	282.46	417.87	540.68	133	215	397	545	663	3	341	7	215	7	354	7	220
20 PAYMENT LIFE.																	
Age	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.
18	\$48.31	\$182.84	\$301.56	\$442.95	\$144	\$241	\$490	\$743	\$948	6	339	29	80	38	273	46	149
19	49 22	186.25	306.94	451.07	145	242	491	744	949	7	6	28	342	38	7	45	188
20	50 16	189.76	312.68	459.42	145	243	492	745	949	7	39	28	226	37	103	44	224
21	51 12	193.38	318.58	468.69	146	244	493	745	949	7	72	28	102	36	198	43	263
22	52 12	197.11	324.65	476.86	146	245	494	746	949	7	104	27	332	35	290	42	299
23	53 15	200.95	330.89	485.93	147	246	495	747	949	7	135	27	156	35	14	41	334
24	54 22	204.89	337.29	495.10	148	247	497	748	949	7	166	27	31	34	102	41	3
25	55 31	208.95	343.86	504.59	148	248	498	748	950	7	194	26	233	33	188	40	42
26	56 44	213.12	350.59	514.30	149	248	499	749	950	7	221	26	62	32	272	39	79
27	57 60	217.40	357.49	524.23	149	249	500	750	950	7	247	25	248	31	353	38	116
28	58 79	221.80	364.56	534.37	150	250	501	750	950	7	269	25	64	31	70	37	151
29	60 02	226.31	371.80	544.70	151	251	502	751	950	7	289	24	237	30	151	36	186
30	61 29	230.94	379.19	555.22	151	252	503	751	950	7	307	24	41	29	209	35	220
31	62 60	235.67	386.75	565.89	152	253	504	752	950	7	320	23	204	28	327	34	254
32	63 93	240.52	394.45	576.71	152	253	504	752	950	7	330	22	302	28	18	33	288
33	65 32	245.49	402.30	587.67	153	254	505	753	950	7	336	22	150	27	96	32	321
34	66 74	250.58	410.27	598.74	153	255	506	753	950	7	338	21	300	26	173	31	354
35	68 20	255.78	418.33	609.92	154	256	507	753	950	7	334	21	81	25	249	31	25
36	69 69	261.10	426.48	621.18	154	257	508	754	950	7	325	20	225	24	325	30	63
37	71 23	266.51	434.69	632.51	155	257	508	754	950	7	309	20	1	24	36	29	102
38	72 81	272.01	442.94	643.89	156	258	509	754	950	7	288	19	139	23	115	28	140
39	74 44	277.59	451.22	655.30	156	259	510	754	950	7	250	18	277	22	193	27	178
40	76 11	283.23	459.51	666.72	157	259	510	753	949	7	223	18	48	21	272	26	217
41	77 85	288.90	467.78	678.13	157	260	511	753	949	7	180	17	183	20	350	25	256
42	79 62	294.58	476.99	689.50	158	261	511	753	949	7	129	16	317	20	68	24	296
43	81 44	300.26	484.15	700.83	158	262	511	752	948	7	72	16	87	19	152	23	835
44	83 29	305.91	492.21	712.08	159	262	511	751	948	7	9	15	221	18	237	23	12
45	85 17	311.52	500.15	723.24	159	263	511	750	948	6	304	14	356	17	323	22	61
46	87 07	317.06	507.94	734.27	160	263	510	749	947	6	229	14	128	17	49	21	111
47	88 97	322.53	515.55	745.16	160	263	510	748	946	6	149	13	266	16	143	20	161
48	90 86	327.91	522.96	755.88	161	264	509	746	946	6	67	13	41	15	239	19	213
49	92 73	333.19	530.15	766.41	161	264	508	745	945	5	346	12	184	14	337	18	265
50	94 61	338.37	537.10	776.73	161	264	508	743	944	5	258	11	329	14	78	17	319
51	96 49	343.43	543.77	786.82	161	264	506	741	943	5	169	11	115	13	188	17	10
52	98 37	348.37	550.14	796.67	161	264	505	738	942	5	80	10	269	12	300	16	78
53	100 27	353.18	556.18	806.28	161	264	504	736	941	4	857	10	63	12	54	15	147
54	102 16	357.85	561.84	815.69	161	264	503	733	939	4	268	9	228	11	180	14	217

PENN MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	
10 Pay. Life																	
21	\$ 46.30	\$ 178.23	\$ 493	30 9	\$ 392.09	\$ 1000	Pd-up	\$ 427.36	\$ 1000	Pd-up	\$ 468.00	\$ 1000	Pd-up	\$ 504.59	\$ 1000	Pd-up	
25	49.24	190.85	495	28 285	419.88	1000	"	459.42	1000	"	504.59	1000	"	555.22	1000	"	
30	53.52	208.82	497	26 228	459.42	1000	"	504.59	1000	"	555.22	1000	"	609.92	1000	"	
35	58.58	229.38	499	23 356	504.59	1000	"	555.22	1000	"	609.92	1000	"	666.72	1000	"	
40	64.59	252.46	500	20 363	555.22	1000	"	609.92	1000	"	666.72	1000	"	723.24	1000	"	
45	71.81	277.61	500	17 300	609.92	1000	"	666.72	1000	"	723.24	1000	"	776.73	1000	"	
50	80.66	302.88	497	14 220	666.72	1000	"	723.24	1000	"	776.73	1000	"	824.93	1000	"	
55	91.58	326.25	489	11 180	723.24	1000	"	776.73	1000	"	824.93	1000	"	869.06	1000	"	
60	105.40	345.28	477	8 236	776.73	1000	"	824.93	1000	"		1000	"		1000	"	
15 Pay. Life																	
21	34.19	117.86	326	18 214	258.71	660	36 174	427.36	1000	Pd-up	468.00	1000	Pd-up	504.59	1000	Pd-up	
25	36.40	126.81	329	18 264	278.23	663	33 313	459.42	1000	"	504.59	1000	"	555.22	1000	"	
30	39.64	139.53	332	18 70	305.82	666	30 132	504.59	1000	"	555.22	1000	"	609.92	1000	"	
35	43.51	154.03	335	16 324	336.99	668	26 255	555.22	1000	"	609.92	1000	"	666.72	1000	"	
40	48.22	170.27	337	14 361	371.28	669	22 344	609.92	1000	"	666.72	1000	"	723.24	1000	"	
45	54.06	187.93	338	12 262	406.81	667	19 68	666.72	1000	"	723.24	1000	"	776.73	1000	"	
50	61.54	205.19	336	10 108	440.79	661	15 191	723.24	1000	"	776.73	1000	"	824.93	1000	"	
55	71.33	220.71	331	7 345	470.40	650	12 31	776.73	1000	"	824.93	1000	"	869.06	1000	"	
60	84.65	238.33	322	5 304	492.14	633	9 4	824.93	1000	"		1000	"		1000	"	
20 Year End.																	
21	\$101.78	\$453.37	\$524	5 \$503	\$659.75	720	3 \$713	\$768.90	816	2 \$812	\$882.26	909	1 \$908	\$988.13	1009	1 \$1008	
25	102.73	453.12	524	5 502	659.50	720	3 712	768.70	815	2 812	882.13	909	1 908	988.13	1009	1 1008	
30	103.25	452.71	523	5 499	659.08	720	3 711	768.34	815	2 811	881.91	908	1 907	988.13	1009	1 1007	
35	103.95	452.13	523	5 496	658.45	719	3 709	767.81	814	2 810	881.57	908	1 907	988.13	1009	1 1006	
40	105.00	451.21	521	5 489	657.47	718	3 706	766.94	813	2 808	881.02	907	1 906	988.13	1009	1 1005	
45	106.68	449.83	519	5 478	655.80	716	3 701	765.44	812	2 805	880.02	906	1 905	988.13	1009	1 1004	
50	109.57	446.99	515	5 456	652.53	712	3 690	762.55	808	2 799	878.14	904	1 902	988.13	1009	1 1002	
55	114.37	441.79	508	5 417	646.70	705	3 671	757.43	803	2 788	874.83	901	1 897	988.13	1009	1 1000	
60	122.23	433.11	496	5 346	636.90	693	3 638	748.78	793	2 768	869.18	895	1 889	988.13	1009	1 999	
25 Year End.																	
21	65.96	273.53	363	10 \$298	\$397.88	500	8 \$461	\$602.66	697	5 \$682	\$914.35	942	1 \$941	\$1041.35	1142	1 \$1141	
25	66.29	273.32	363	10 294	397.59	500	8 458	602.30	696	5 681	914.19	942	1 941	1041.35	1142	1 1141	
30	66.86	273.02	362	10 287	397.14	499	8 453	601.70	695	5 678	913.91	941	1 940	1041.35	1142	1 1140	
35	67.69	272.06	361	10 274	396.55	498	8 444	600.85	694	5 674	913.46	941	1 940	1041.35	1142	1 1139	
40	68.96	272.31	360	10 251	395.89	496	8 427	599.65	692	5 666	912.69	940	1 939	1041.35	1142	1 1138	
45	71.10	272.11	358	10 208	394.96	493	8 397	597.47	688	5 651	911.30	939	1 937	1041.35	1142	1 1137	
50	74.75	271.04	353	10 127	392.54	487	8 341	593.08	682	5 623	908.76	936	1 934	1041.35	1142	1 1135	
55	80.81	268.74	346	9 \$205	\$388.05	477	8 285	585.46	670	5 573	904.34	931	1 927	1041.35	1142	1 1132	
60	90.76	265.19	335	6 \$228	\$381.05	462	8 295	573.14	652	5 478	896.85	924	1 917	1041.35	1142	1 1125	
30 Year End.																	
21	48.08	185.44	281	15 \$154	\$408.03	542	10 \$491	\$675.96	781	5 \$770	\$930.06	958	1 \$957	\$1057.06	1158	1 \$1157	
25	48.46	185.39	280	15 145	407.79	541	10 487	675.54	781	5 768	929.87	958	1 957	1057.06	1158	1 1156	
30	49.12	185.40	279	15 127	407.51	540	10 477	674.85	780	5 765	929.50	957	1 956	1057.06	1158	1 1155	
35	50.11	185.71	279	15 94	407.45	538	10 460	674.00	778	5 759	928.91	957	1 956	1057.06	1158	1 1154	
40	51.70	186.67	278	15 32	407.98	536	10 428	672.61	775	5 748	927.88	956	1 955	1057.06	1158	1 1153	
45	54.41	188.73	277	12 \$280	\$408.62	533	10 369	669.88	770	5 728	925.98	954	1 952	1057.06	1158	1 1152	
50	58.96	191.27	275	9 \$242	\$408.61	526	10 256	664.75	761	5 690	922.64	950	1 947	1057.06	1158	1 1150	
55	66.47	194.80	271	7 \$24	\$408.33	515	10 29	656.29	746	5 620	916.95	944	1 940	1057.06	1158	1 1148	
60	78.55	200.07	267	5 \$5	\$407.60	501	7 175	642.22	723	5 485	907.58	934	1 925	1057.06	1158	1 1141	
35 Year End.																	
21	37.66	134.12	229	20 \$19	\$294.63	445	15 \$339	\$487.16	646	10 \$603	\$669.03	795	6 781	\$871.03	975	6 961	
25	38.10	134.31	229	19 \$355	\$294.81	444	15 327	487.09	645	10 597	668.65	794	6 779	871.03	975	6 960	
30	38.89	134.89	229	17 \$210	\$295.55	444	15 301	487.38	644	10 583	668.27	793	6 778	871.03	975	6 959	
35	40.11	136.27	229	15 \$18	\$297.50	443	15 254	488.66	642	10 559	667.93	791	6 761	871.03	975	6 957	
40	42.14	139.13	229	12 \$180	\$301.61	443	15 164	490.90	640	10 514	667.19	787	6 740	871.03	975	6 954	
45	45.52	144.29	231	10 \$16	\$307.97	442	14 \$300	\$493.94	635	10 428	665.55	780	6 702	871.03	975	6 952	
50	51.11	151.61	233	7 \$297	\$316.87	441	11 \$64	\$498.03	628	10 256	662.50	769	6 632	871.03	975	6 950	
55	60.10	161.93	236	5 \$341	\$329.61	440	8 \$88	\$503.53	619	9 \$102	\$656.77	754	6 492	871.03	975	6 948	
40 Year End.																	
21	31.00	101.26	193	15 \$174	\$222.04	378	20 \$188	\$366.30	552	15 \$454	\$539.03	713	10 \$673	\$759.03	873	10 \$1033	
25	31.51	101.84	193	14 \$208	\$223.00	378	20 159	\$367.29	551	15 436	539.59	713	10 664	759.03	873	10 1024	
30	32.49	103.28	194	13 \$198	\$225.48	378	20 97	\$370.06	551	15 398	541.47	712	10 645	759.03	873	10 1005	
35	34.03	106.16	196	11 \$287	\$230.52	380	19 116	\$375.75	552	15 328	544.94	710	10 609	759.03	873	10 969	
40	36.56	111.46	199	10 \$160	\$239.67	384	15 \$260	\$385.10	554	15 191	550.34	708	10 542	759.03	873	10 908	
45	40.72	120.33	205	8 \$184	\$253.70	391	12 \$167	\$399.07	556	14 0	558.44	705	10 408	759.03	873	10 858	

†Days.

NOTE.—American 3% Full Level Premium Reserve adopted May 1, 1902. Full Reserve allowed end of 3rd year.

NOTE.—Values after three premiums.

PENN MUTUAL LIFE INSURANCE COMPANY—Continued

1924 DIVIDEND SCHEDULE—May 1, 1924 to May 1, 1925

10 PAYMENT LIFE											
Ages	25	30	35	40	45	50	55	60			
Prem	49.24	53.52	58.58	64.59	71.81	80.86	91.58	10540			
1923	5.41	5.79	6.28	6.94	7.32	8.01	9.06	10.36			
1922	5.96	6.37	6.93	7.57	8.08	8.85	9.97	11.25			
1921	6.51	6.99	7.60	8.23	8.82	9.70	10.87	12.16			
1920	7.08	7.62	8.28	8.93	9.59	10.56	11.81	13.08			
1919	7.69	8.28	8.92	9.65	10.42	11.48	12.74	14.01			
1918	8.30	8.92	9.75	10.40	11.28	12.42	13.71	14.98			
1917	8.93	9.64	10.45	11.18	12.16	13.35	14.68	16.18			
1916	9.58	10.34	11.17	12.01	13.08	14.32	15.69	17.37			
1915	10.28	11.09	11.94	12.86	14.02	15.33	16.73	18.58			
1914	10.99	11.86	12.72	13.77	14.99	16.36	17.82	19.76			

15 PAYMENT LIFE											
Ages	25	30	35	40	45	50	55	60			
Prem	36.40	39.64	43.51	48.22	54.06	61.54	71.33	84.65			
1923	4.89	5.23	5.69	6.27	6.61	7.27	8.26	9.55			
1922	5.29	5.64	6.12	6.70	7.08	7.83	8.91	10.18			
1921	5.64	6.06	6.58	7.15	7.63	8.44	9.55	10.70			
1920	6.02	6.49	7.08	7.60	8.16	9.06	10.18	11.46			
1919	6.41	6.94	7.57	8.09	8.72	9.68	10.85	12.07			
1918	6.85	7.41	8.10	8.59	9.31	10.31	11.49	12.68			
1917	7.29	7.89	8.54	9.13	9.91	10.93	12.16	13.59			
1916	7.73	8.38	9.04	9.68	10.53	11.62	12.81	14.48			
1915	8.19	8.88	9.53	10.25	11.14	12.31	13.45	15.38			
1914	8.66	9.41	10.04	10.84	11.89	12.98	14.16	16.26			
1913	9.16	9.96	10.60	11.47	12.51	13.68	14.92	17.13			
1912	9.66	10.47	11.17	12.12	13.29	14.38	15.72	17.98			
1911	10.20	10.98	11.75	12.78	13.91	15.11	16.61	19.81			
1910	10.75	11.53	12.39	13.45	14.62	15.96	17.48	19.59			
1909	11.31	12.10	13.04	14.17	15.36	16.63	18.36	20.32			

10 YEAR ENDOWMENT											
Ages	25	30	35	40	45	50	55	60			
Prem	10273	10325	10395	10500	10668	10957	11437	12223			
1923	8.39	8.60	8.86	9.29	9.40	9.80	10.55	11.53			
1922	9.64	9.84	10.10	10.42	10.57	11.01	11.72	12.63			
1921	10.92	11.12	11.37	11.62	11.81	12.23	12.91	13.76			
1920	12.27	12.46	12.70	12.88	13.07	13.51	14.15	14.90			
1919	13.62	13.80	14.04	14.18	14.39	14.80	15.39	16.08			
1918	15.05	15.22	15.43	15.54	15.77	16.16	16.70	17.30			
1917	16.52	16.68	16.85	16.95	17.18	17.54	18.05	18.74			
1916	18.04	18.18	18.30	18.42	18.65	18.98	19.44	20.19			
1915	19.61	19.73	19.84	19.97	20.16	20.47	20.89	21.62			
1914	21.25	21.34	21.43	21.57	21.75	22.03	22.45	23.06			

15 YEAR ENDOWMENT											
Ages	25	30	35	40	45	50	55	60			
Prem	66.29	66.86	67.60	68.96	71.10	74.75	80.81	90.76			
1923	6.56	6.76	7.07	7.48	7.63	8.07	8.56	9.96			
1922	7.31	7.52	7.83	8.15	8.36	8.81	9.31	10.69			
1921	8.10	8.30	8.62	8.87	9.06	9.59	10.40	11.40			
1920	8.92	9.12	9.43	9.63	9.86	10.40	11.16	12.12			
1919	9.75	9.96	10.27	10.40	10.67	11.19	11.95	12.82			
1918	10.62	10.83	11.15	11.22	11.52	12.02	12.74	13.52			
1917	11.53	11.72	12.08	12.08	12.32	12.89	13.55	14.51			
1916	12.44	12.64	12.85	12.95	13.28	13.76	14.38	15.49			
1915	13.42	13.60	13.74	13.87	14.19	14.64	15.22	16.47			
1914	14.40	14.59	14.71	14.84	15.15	15.59	16.06	17.44			
1913	15.43	15.60	15.69	15.85	16.13	16.51	16.96	18.39			
1912	16.50	16.62	16.73	16.87	17.15	17.49	18.01	19.34			
1911	17.58	17.68	17.79	17.94	18.19	18.52	19.08	20.22			
1910	18.70	18.79	18.91	19.05	19.28	19.57	20.13	21.08			
1909	19.88	19.96	20.08	20.20	20.41	20.71	21.18	21.87			

30 YEAR ENDOWMENT											
Ages	25	30	35	40	45	50	55	60			
Prem	31.51	32.49	34.03	36.56	40.72	47.37	55.11	65.11			
1923	4.81	5.04	5.36	5.88	6.12	6.70	7.50	8.81			
1922	5.11	5.35	5.70	6.13	6.43	7.11	8.00	9.21			
1921	5.42	5.68	6.03	6.43	6.80	7.53	8.43	9.64			
1920	5.73	6.00	6.39	6.71	7.12	7.94	8.84	10.05			
1919	6.07	6.35	6.76	7.05	7.50	8.35	9.25	10.46			
1918	6.40	6.70	7.14	7.36	7.90	8.80	9.70	10.91			
1917	6.77	7.07	7.44	7.69	8.23	9.21	10.11	11.32			
1916	7.12	7.43	7.76	8.05	8.69	9.65	10.55	11.76			
1915	7.50	7.84	8.10	8.43	9.10	10.06	11.06	12.27			
1914	7.88	8.24	8.45	8.81	9.53	10.51	11.51	12.72			

ENDOWMENT AT 65											
Ages	25	30	35	40	45	50	55	60			
Prem	24.20	28.35	34.03	42.14	54.41	74.75	114.37	154.37			
1923	4.45	4.84	5.36	6.15	6.82	8.07	10.55	13.03			
1922	4.65	5.09	5.70	6.49	7.30	8.81	11.72	14.20			
1921	4.85	5.36	6.03	6.85	7.84	9.59	12.91	15.39			
1920	5.06	5.64	6.39	7.22	8.39	10.40	14.15	17.63			
1919	5.29	5.91	6.76	7.62	8.95	11.19	15.39	19.87			
1918	5.53	6.20	7.14	8.03	9.54	12.02	16.70	21.18			
1917	5.76	6.50	7.44	8.46	10.14	12.89	18.05	22.52			
1916	6.00	6.81	7.76	8.92	10.76	13.76	19.44	24.86			
1915	6.25	7.15	8.10	9.38	11.40	14.64	20.89	27.20			
1914	6.52	7.48	8.45	9.87	12.07	15.59	22.45	30.54			

5 YEAR OPTIONAL TERM											
Ages	25	30	35	40	45	50	55	60			
Prem	11.14	11.70	12.56	13.94	16.35	20.94	28.99	42.45			
1923	2.45	2.54	2.73	3.01	3.21	3.73	4.64	6.12			
1922	2.46	2.57	2.75	3.05	3.27	3.81	4.75	6.25			
1921	2.47	2.58	2.77	3.09	3.32	3.96	4.85	6.36			
1920	2.48	2.59	2.80	3.12	3.37	3.96	4.94	6.44			
1919	2.48	2.60	2.81	3.15	3.42	4.04	5.01	6.46			

10 YEAR OPTIONAL TERM										
Prem	11.40	12.10	13.19	15.02	18.40	24.50	34.80	51.62	77.90	110.00
1923	2.47	2.60	2.81	3.15	3.47	4.17	5.40	7.30	9.90	13.40
1922	2.49	2.62	2.85	3.20	3.55	4.29	5.58	7.70	10.30	13.90
1921	2.49	2.63	2.87	3.25	3.63	4.42	5.76	7.90	10.50	14.10
1920	2.50	2.67	2.90	3.29	3.71	4.54	5.91	8.20	10.80	14.40
1919	2.52	2.68	2.94	3.35	3.79	4.65	6.07	8.40	11.00	14.70
1918	2.53	2.70	2.96	3.39	3.87	4.76	6.20	8.60	11.20	14.90
1917	2.54	2.72	2.99	3.44	3.95	4.87	6.31	8.70	11.30	15.00
1916	2.55	2.73	3.02	3.50	4.03	4.96	6.41	8.80	11.40	15.10
1915	2.56	2.75	3.04	3.55	4.10	5.03	6.47	8.90	11.50	15.20
1914	2.57	2.76	3.07	3.60	4.17	5.11	6.51	8.90	11.50	15.20

PENN MUTUAL LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COST

TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.05	14.35	4.25	15.89	4.55	18.30	4.97	21.38	5.59	25.35	5.92	31.16	7.69	49.24
1922	4.18	14.22	4.40	15.74	4.73	18.12	5.21	21.14	5.79	25.15	6.21	30.87	8.14	48.79
1921	4.31	14.09	4.55	15.59	4.92	17.93	5.44	20.91	6.01	24.93	6.50	30.58	8.60	48.33
1920	4.44	13.96	4.71	15.43	5.12	17.73	5.69	20.66	6.22	24.72	6.81	30.27	9.07	47.86
1919	4.58	13.82	4.87	15.27	5.32	17.53	5.95	20.40	6.46	24.48	7.14	29.94	9.51	47.42
1918	4.71	13.69	5.04	15.10	5.52	17.33	6.21	20.14	6.68	24.26	7.47	29.61	9.93	47.00
1917	4.86	13.54	5.21	14.93	5.75	17.10	6.40	19.95	6.93	23.98	7.79	29.29	10.36	46.57
1916	5.02	13.38	5.39	14.75	5.97	16.88	6.59	19.76	7.21	23.73	8.13	28.95	10.79	46.14
1915	5.18	13.22	5.57	14.57	6.21	16.64	6.80	19.55	7.48	23.46	8.48	28.60	11.18	45.73
1914*	5.34	13.06	5.78	14.36	6.45	16.40	7.02	19.33	7.80	23.14	8.86	28.22	11.54	45.39
1913	5.50	12.90	5.97	14.17	6.69	16.16	7.24	19.11	8.10	22.84	9.20	27.88	11.90	45.03
1912	5.69	12.71	6.18	13.96	6.87	15.95	7.48	18.87	8.41	22.53	9.58	27.50	12.52	44.41
1911	5.85	12.54	6.40	13.74	7.06	15.79	7.73	18.62	8.71	22.23	9.92	27.16	13.13	43.80
1910	6.06	12.34	6.63	13.51	7.24	15.61	7.98	18.37	9.03	21.91	10.30	26.78	13.75	43.18
1909	6.23	12.17	6.86	13.28	7.45	15.40	8.21	18.08	9.38	21.56	10.64	26.44	14.36	42.57
Prem	\$19.12		\$20.93		\$23.75		\$27.39		\$32.16		\$38.53		\$59.15	
1908	7.09	12.03	7.79	13.14	8.47	15.28	9.47	17.92	10.77	21.39	12.28	26.25	16.94	42.21
1907	7.28	11.84	7.97	12.96	8.70	15.05	9.77	17.62	11.11	21.05	12.61	25.92	17.53	41.62
1906	7.50	11.62	8.13	12.80	8.93	14.82	10.06	17.33	11.45	20.71	12.94	25.53	18.10	41.05
1905	7.72	11.40	8.32	12.61	9.16	14.59	10.37	17.02	11.76	20.40	13.25	25.28	18.66	40.49
1904	7.96	11.16	8.51	12.42	9.43	14.32	10.67	16.72	12.07	20.09	13.56	24.97	19.21	39.94
Tot.	113.66	258.04	122.53	284.22	134.54	326.96	149.32	382.88	166.99	457.91	187.59	561.26	252.91	896.79
†	58.87		53.72		50.94		55.30		74.44		119.91		245.60	

TWENTY PAYMENT LIFE

	\$28.25		\$30.12		\$32.87		\$36.22		\$40.38		\$45.73		\$62.68	
1923	4.45	23.80	4.05	25.47	4.95	27.92	5.37	30.85	5.97	34.41	6.30	39.43	7.91	54.77
1922	4.69	23.56	4.93	25.19	5.26	27.61	5.74	30.48	6.29	34.09	6.68	39.05	8.45	54.23
1921	4.97	23.28	5.22	24.90	5.58	27.29	6.11	30.11	6.63	33.75	7.09	38.64	8.98	53.70
1920	5.23	23.02	5.52	24.60	5.93	26.94	6.50	29.72	6.98	33.40	7.53	38.20	9.50	53.18
1919	5.53	22.72	5.83	24.29	6.23	26.59	6.89	29.33	7.35	33.03	7.95	37.78	10.03	52.65
1918	5.82	22.43	6.14	23.98	6.64	26.23	7.30	28.92	7.73	32.65	8.41	37.32	10.55	52.13
1917	6.13	22.12	6.50	23.62	7.01	25.86	7.65	28.57	8.15	32.23	8.90	36.83	10.03	51.60
1916	6.44	21.81	6.84	23.28	7.41	25.46	8.01	28.21	8.55	31.82	9.39	36.34	11.59	51.09
1915	6.78	21.47	7.19	22.93	7.82	25.05	8.38	27.84	9.01	31.37	9.88	35.85	12.10	50.58
1914	7.09	21.16	7.57	22.55	8.21	24.66	8.77	27.45	9.46	30.92	10.40	35.33	12.59	50.09
1913	7.45	20.80	7.93	22.19	8.64	24.23	9.19	27.03	9.94	30.44	10.90	34.83	13.07	49.61
1912	7.81	20.44	8.33	21.79	9.02	23.85	9.61	26.61	10.45	29.93	11.47	34.26	13.79	48.89
1911	8.18	20.07	8.73	21.39	9.38	23.49	10.06	26.16	10.94	29.44	11.96	33.77	14.52	48.16
1910	8.56	19.69	9.16	20.96	9.80	23.07	10.52	25.70	11.40	28.92	12.52	33.21	15.25	47.43
1909	8.97	19.28	9.59	20.53	10.23	22.64	11.02	25.20	11.98	28.40	13.08	32.65	15.95	46.73
Prem	\$28.98		\$30.00		\$33.76		\$37.25		\$41.60		\$47.18		\$64.91	
1908	10.03	18.95	10.73	20.17	11.45	22.31	12.43	24.82	13.62	27.98	14.93	32.25	18.65	46.26
1907	10.47	18.51	11.14	19.70	11.91	21.85	12.96	24.29	14.18	27.42	15.49	31.69	19.33	45.58
1906	10.91	18.07	11.56	19.34	12.39	21.37	13.50	23.75	14.75	26.85	16.06	31.12	20.00	44.91
1905	11.36	17.62	11.99	18.91	12.89	20.87	14.04	23.21	15.31	26.29	16.66	30.52	20.63	44.23
1904	11.82	17.16	12.45	18.45	13.43	20.33	14.62	22.63	15.91	25.69	17.26	29.92	21.23	43.68
Tot.	152.69	415.96	162.00	444.30	174.23	487.62	188.67	540.88	204.67	609.03	222.86	698.94	275.20	989.55
†	752.04		760.29		767.60		769.04		757.69		724.25		764.62	

TWENTY YEAR ENDOWMENT

	\$48.08		\$48.46		\$49.12		\$50.11		\$51.70		\$54.41		\$66.47	
1923	5.54	42.54	5.67	42.79	5.88	43.24	6.17	43.94	6.63	45.07	6.82	47.59	8.17	58.30
1922	6.03	42.02	6.19	42.27	6.40	42.72	6.71	43.40	7.09	44.61	7.30	47.11	8.75	57.72
1921	6.61	41.47	6.72	41.74	6.95	42.17	7.25	42.86	7.59	44.11	7.84	46.57	9.33	57.14
1920	7.16	40.92	7.28	41.18	7.52	41.60	7.83	42.28	8.08	43.62	8.39	46.02	9.91	56.56
1919	7.73	40.35	7.87	40.59	8.10	41.02	8.43	41.68	8.63	43.07	8.95	45.46	10.47	56.00
1918	8.34	39.74	8.46	40.00	8.71	40.41	9.05	41.06	9.19	42.51	9.54	44.87	11.07	55.40
1917	8.96	39.12	9.09	39.37	9.32	39.80	9.61	40.50	9.75	41.95	10.14	44.27	11.66	54.81
1916	9.58	38.50	9.73	38.73	9.98	39.14	10.19	39.92	10.37	41.33	10.76	43.65	12.21	54.26
1915	10.25	38.83	10.38	38.08	10.63	38.49	10.79	39.32	11.00	40.70	11.40	43.01	12.79	53.68
1914	10.94	37.14	11.07	37.39	11.31	37.81	11.44	38.67	11.66	40.04	12.07	42.34	13.37	53.10
1913	11.64	36.44	11.77	36.69	12.03	37.09	12.08	38.03	12.34	39.36	12.75	41.66	13.92	52.55
1912	12.38	35.70	12.50	35.96	12.71	36.41	12.79	37.32	13.04	38.66	13.43	40.98	14.72	51.75
1911	13.13	34.95	13.26	35.20	13.43	35.69	13.52	36.59	13.77	37.93	14.14	40.27	15.52	50.95
1910	13.92	34.16	14.03	34.43	14.15	34.97	14.26	35.85	14.52	37.18	14.87	39.54	16.31	50.16
1909	14.72	33.36	14.84	33.62	14.94	34.18	15.05	35.06	15.29	36.41	15.62	38.79	17.08	49.39
Prem	\$48.48		\$48.93		\$49.72		\$50.88		\$52.70		\$55.67		\$68.59	
1908	15.90	32.58	16.08	32.85	16.24	33.48	16.53	34.35	16.90	35.74	17.50	38.17	19.73	48.86
1907	16.76	31.72	16.89	32.04	17.08	32.64	17.37	33.51	17.77	34.93	18.29	37.38	20.49	48.10
1906	17.65	30.83	17.76	31.17	17.95	31.77	18.24	32.64	18.62	34.08	19.12	36.55	21.19	47.40
1905	18.56	29.92	18.67	30.26	18.86	30.86	19.14	31.74	19.49	33.21	19.98	35.69	21.90	46.69
1904	19.51	29.07	19.62	29.31	19.82	29.90	20.08	30.80	20.43	32.27	20.91	34.76	22.53	46.06
Tot.	235.34	728.26	237.88	733.67	242.01	743.39	246.53	759.52	252.22	786.78	259.82	834.68	291.12	1048.88
†	Policy matures for \$1,000.													

†Net Cost for 20 years, cash value deducted.

†Cash value in excess of cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

Yr. Paid	Age 21 Div.	Age 25 Div.	Age 30 Div.	Age 35 Div.	Age 40 Div.	Age 45 Div.	Age 55 Div.	\$20 93		\$23 75		\$27 39		\$32 16		\$38 53		\$59.15	
								Net		Net		Net		Net		Net		Net	
1905		2 72	18 21	2 97	20 78	3 30	24 09	3 77	28 39	4 44	34 09	6 97	52 18						
1906		2 74	18 19	3 01	20 74	3 38	24 01	3 88	28 28	4 58	33 95	7 25	51 90						
1907		2 77	18 16	3 05	20 69	3 46	23 93	4 00	28 16	4 75	33 78	7 52	51 63						
1908		2 80	18 13	3 12	20 63	3 55	23 84	4 12	28 04	4 92	33 61	7 79	51 36						
1909		3 27	17 66	3 67	20 08	4 20	23 19	4 91	27 25	5 90	32 63	9 27	49 88						
1910		3 71	17 22	4 16	19 59	4 70	22 63	5 54	26 62	6 68	31 85	10 62	48 53						
1911		3 76	17 17	4 24	19 52	4 85	22 54	5 70	26 46	6 86	31 67	10 90	48 25						
1912		4 21	16 72	4 72	19 03	5 42	21 97	6 35	25 81	7 70	30 83	12 38	46 77						
1913		4 26	16 67	4 81	18 94	5 54	21 85	6 52	25 64	7 91	30 62	12 69	46 46						
1914		4 80	16 13	5 42	18 33	6 29	21 13	7 41	24 75	9 04	29 49	14 35	44 80						
1915		4 87	16 06	5 52	18 23	6 42	20 97	7 63	24 53	9 31	29 22	14 69	44 46						
1916		5 30	15 63	6 01	17 74	7 01	20 38	8 33	23 80	10 22	28 31	16 01	43 14						
1917		5 40	15 53	6 17	17 59	7 20	20 19	8 60	23 56	10 50	28 03	16 36	42 79						
1918		5 50	15 43	6 30	17 45	7 39	20 00	8 85	23 31	10 82	27 71	16 69	42 46						
1919		5 62	15 31	6 45	17 30	7 61	19 78	9 11	23 05	11 10	27 43	17 01	42 14						
1920		4 00	16 93	4 93	19 12	5 47	21 92	6 55	25 61	7 97	30 50	12 10	47 05						
1921		5 89	16 07	6 78	18 97	8 03	19 36	9 61	22 55	11 66	26 87	16 28	42 87						
1922		5 98	14 95	6 95	16 80	8 24	19 15	9 87	22 29	11 94	26 59	16 78	42 37						
1923		7 82	13 11	8 77	14 98	9 80	17 49	11 21	20 95	12 61	25 92	17 83	41 32						
1924		8 51	12 42	9 43	14 32	10 67	16 72	12 07	20 09	13 56	24 97	19 21	39 94						
Tot.		93 90	324 70	106 17	368 83	122 66	425 14	144 06	499 14	172 47	598 13	262 70	920 30						
↓			94 20		92 81		97 56		115 67		156 78		369 11						

TWENTY PAYMENT LIFE

Yr. Paid	Age 21 Div.	Age 25 Div.	Age 30 Div.	Age 35 Div.	Age 40 Div.	Age 45 Div.	Age 55 Div.	\$30 90		\$33 76		\$37 25		\$41 60		\$47 18		\$64.91	
								Net		Net		Net		Net		Net		Net	
1905		2 35	28 55	2 62	31 14	2 98	34 27	3 51	38 09	4 22	42 96	7 00	57 91						
1906		2 64	28 26	2 93	30 83	3 35	33 90	3 93	37 67	4 70	42 48	7 68	57 23						
1907		2 79	28 11	3 10	30 66	3 54	33 71	4 15	37 45	4 97	42 21	8 01	56 90						
1908		2 93	27 97	3 27	30 49	3 73	33 52	4 37	37 23	5 24	41 94	8 33	56 58						
1909		3 58	27 32	3 98	29 78	4 52	32 73	5 26	36 34	6 25	40 93	9 66	55 25						
1910		4 12	26 78	4 57	29 19	5 17	32 08	5 99	35 61	7 11	40 07	11 03	53 88						
1911		4 31	26 59	4 77	28 99	5 59	31 86	6 25	35 35	7 42	39 78	11 36	53 53						
1912		4 85	25 95	5 37	28 39	6 05	31 20	7 00	34 60	8 32	38 86	12 81	52 10						
1913		5 04	25 86	5 59	28 17	6 30	30 95	7 28	34 32	8 63	38 55	13 17	51 74						
1914		5 84	25 06	6 44	27 32	7 27	29 98	8 40	33 20	9 92	37 26	14 88	50 03						
1915		6 08	24 82	6 73	27 03	7 59	29 66	8 75	32 85	10 31	36 87	15 27	49 64						
1916		6 83	24 07	7 59	26 20	8 52	28 73	9 80	31 80	11 48	35 70	16 68	43 23						
1917		7 12	23 78	7 89	25 87	8 90	28 35	10 22	31 38	11 89	35 29	17 09	47 82						
1918		7 44	23 46	8 25	25 51	9 29	27 98	10 65	30 95	12 36	34 82	17 48	47 43						
1919		7 77	23 13	8 63	25 13	9 71	27 54	11 09	30 51	12 81	34 37	17 81	47 10						
1920		5 68	25 22	6 29	27 47	7 09	30 16	8 09	33 51	9 28	37 90	12 70	52 21						
1921		8 95	21 95	9 89	23 50	11 01	26 24	12 38	29 22	14 01	33 14	17 66	47 25						
1922		9 33	21 55	10 28	23 48	11 4	25 78	12 86	28 74	14 50	32 08	18 20	46 71						
1923		11 14	19 71	12 13	21 63	13 26	24 05	14 39	27 21	15 65	31 53	19 48	45 43						
1924		12 45	18 45	13 44	20 33	14 62	22 63	15 91	25 69	17 26	29 92	21 23	43 68						
Tot.		121 29	496 71	133 69	541 51	149 70	565 36	170 25	661 72	196 36	747 24	277 55	1020 65						
↓			17 88		113 71		114 62		15 09		24 00		195 72						

TWENTY YEAR ENDOWMENT

Yr. Paid	Age 21 Div.	Age 25 Div.	Age 30 Div.	Age 35 Div.	Age 40 Div.	Age 45 Div.	Age 55 Div.	\$48 93		\$49 72		\$50 88		\$52 70		\$55 67		\$68.59	
								Net		Net		Net		Net		Net		Net	
1905		2 29	46 64	2 68	47 04	3 11	47 74	3 82	48 88	4 70	50 97	7 90	60 60						
1906		2 61	46 32	2 99	46 73	3 47	47 41	4 13	48 57	5 02	50 65	8 26	60 33						
1907		2 95	45 98	3 34	46 38	3 80	47 08	4 47	48 23	5 37	50 30	8 62	59 97						
1908		3 31	45 62	3 69	46 03	4 15	46 73	4 82	47 88	5 74	49 93	8 98	59 60						
1909		4 72	44 21	5 10	44 62	5 69	45 28	6 30	46 40	7 26	48 41	10 77	57 82						
1910		5 44	43 49	5 85	43 87	6 38	44 59	7 13	45 57	8 20	47 47	12 15	56 44						
1911		5 85	43 08	6 25	43 47	6 77	44 11	7 53	45 17	8 60	47 07	12 54	56 05						
1912		6 58	42 35	7 00	42 72	7 59	43 32	8 37	44 33	9 53	46 14	13 95	54 64						
1913		7 02	41 91	7 43	42 29	7 98	42 90	8 80	43 90	9 96	45 71	14 33	54 26						
1914		8 29	40 64	8 72	41 09	9 30	41 58	10 17	42 53	11 45	44 22	16 09	52 50						
1915		8 54	40 09	9 27	40 45	9 83	41 05	10 69	42 02	11 97	43 70	16 51	52 09						
1916		10 21	38 72	10 64	39 08	11 23	39 65	12 10	40 60	13 37	42 30	18 00	50 59						
1917		10 87	38 06	11 30	38 42	11 86	39 02	12 75	39 97	13 95	41 72	18 44	50 15						
1918		11 55	37 38	11 98	37 74	12 59	38 35	13 37	39 33	14 55	41 12	18 85	49 78						
1919		12 28	36 65	12 69	37 03	13 23	37 65	14 04	38 66	15 16	40 51	19 21	49 34						
1920		9 13	39 80	9 39	40 33	9 77	41 11	10 31	42 39	11 05	44 62	13 70	54 89						
1921		14 54	34 39	14 79	34 93	15 13	35 75	15 63	37 07	16 35	39 32	18 56	60 03						
1922		15 39	33 54	15 61	34 11	15 92	34 96	16 38	36 32	17 02	38 65	19 12	49 47						
1923		17 30	31 63	17 51	32 21	17 79	33 09	18 14	34 56	18 62	37 05	20 54	48 05						
1924		19 62	29 31	19 82	29 20	20 08	30 80	20 43	32 27	20 91	34 76	22 53	46 06						
Tot.		178 79	799 81	186 05	808 35	195 52	822 08	209 36	844 64	228 78	884 62	290 06	1072 74						
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†Net Cost for 20 years, cash value deducted.
†Cash value in excess of cost.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$ 70.44	\$ 77.92	\$ 89.61	\$104.49	\$124.63	\$152.82	\$241.64
Cash Value Deducted.....	31.24	32.16	33.88	36.33	41.09	50.62	96.03
20 Payment Life.....	116.38	124.45	136.35	150.49	168.68	193.10	268.53
Cash Value Deducted.....	28.09	28.96	30.61	32.97	37.76	47.24	92.92
20 Year Endowment.....	207.30	208.57	210.75	214.16	220.48	232.75	285.72
Cash Value Deducted.....	21.86	23.18	25.35	28.45	33.81	44.02	90.92

TEN YEARS

Ordinary Life.....	\$137.33	\$151.63	\$173.96	\$203.22	\$243.20	\$297.49	\$472.49
Cash Value Deducted.....	52.42	52.69	53.86	57.21	66.00	84.87	181.99
20 Payment Life.....	225.37	240.81	263.61	291.48	327.67	374.77	524.02
Cash Value Deducted.....	31.99	31.86	32.67	35.70	44.44	63.25	161.65
20 Year Endowment.....	399.63	402.14	406.40	413.63	427.01	450.89	556.97
Cash Value Deducted.....	†8.40	†5.65	†1.11	6.18	19.03	42.27	148.64

FIFTEEN YEARS

Ordinary Life.....	\$199.99	\$220.29	\$252.90	\$296.27	\$354.27	\$433.25	\$691.48
Cash Value Deducted.....	61.99	59.93	59.29	62.99	75.87	105.98	263.84
20 Payment Life.....	325.65	347.67	380.89	422.18	474.80	543.49	764.84
Cash Value Deducted.....	7.07	3.81	1.70	3.85	15.29	43.34	197.74
20 Year Endowment.....	574.24	578.04	584.74	596.48	616.55	652.13	811.77
Cash Value Deducted.....	†101.72	†97.50	†89.91	†77.52	†56.06	†17.75	155.48

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919)

Ordinary Life.....	\$ 84.90	\$ 97.15	\$112.84	\$133.16	\$160.48	\$251.94
Cash Value Deducted.....	39.14	41.42	44.68	49.62	58.28	106.33
20 Payment Life.....	132.51	144.93	159.86	178.20	201.72	279.46
Cash Value Deducted.....	37.02	39.19	42.34	47.28	55.86	103.85
20 Year Endowment.....	219.01	221.50	225.40	231.58	242.62	297.23
Cash Value Deducted.....	33.62	36.10	39.69	44.91	53.89	102.43

TEN YEARS. (Policies Issued in 1914)

Ordinary Life.....	\$159.99	\$182.96	\$212.64	\$251.13	\$302.35	\$468.56
Cash Value Deducted.....	61.04	62.86	66.63	73.93	89.73	178.06
20 Payment Life.....	252.92	276.25	304.31	338.97	382.51	521.41
Cash Value Deducted.....	43.97	45.31	48.53	55.74	70.99	159.04
20 Year Endowment.....	417.88	421.68	428.06	438.83	457.89	550.39
Cash Value Deducted.....	10.09	14.17	20.61	30.85	49.27	142.06

FIFTEEN YEARS. (Policies Issued in 1909)

Ordinary Life.....	\$239.73	\$273.45	\$316.65	\$372.50	\$447.11	\$688.96
Cash Value Deducted.....	\$ 79.37	\$ 79.74	\$ 83.37	\$ 94.10	\$119.84	\$261.32
20 Payment Life.....	374.65	408.87	449.81	500.23	563.80	766.27
Cash Value Deducted.....	30.79	29.68	31.48	40.72	63.65	199.17
20 Year Endowment.....	612.84	618.54	628.06	643.87	671.94	806.73
Cash Value Deducted.....	†62.70	†56.31	†45.94	†28.74	2.06	150.44

†Cash Value in excess of cost.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
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PARTICIPATING.

(Without Disability.)

0 PAYMENT ENDOWMENTS.

5 Year	\$90.38	\$91.74	\$95.00
10 Year	80.21	81.89	86.12

OPTIONAL ENDOWMENTS.

Ord. Age 50.....	\$38.10	\$47.69	\$57.10
Ord. Age 55.....	31.51	30.11	109.68
Ord. Age 60.....	27.13	40.11	71.10

SINGLE PREMIUM LIFE.

Whole Life	\$395.76	\$466.53	\$560.65
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SINGLE PREM. ENDOWMENTS.

10 Year	\$336.54	\$337.83	\$341.33
15 Year	733.98	737.15	746.24
20 Year	649.67	655.89	673.91
25 Year	580.82	591.72	622.25
30 Year	525.24	542.93	589.00

SINGLE PREMIUM TRUST CERTIFICATE.

\$10 a Month for 240 Months.

Life	\$ 727.56	\$ 857.66	\$1030.70
10 Yr. End.....	1537.90	1540.27	1546.80
20 Yr. End....	1194.36	1205.78	1238.95

\$10 a Month for 120 Months

Life	\$417.44	\$492.10	\$591.27
10 Yr. End.....	882.38	883.74	887.48
20 Yr. End.....	685.27	691.84	710.84

TRUST CERTIFICATE. \$10 a Month for 120 Months.

10 Pay. Life....	\$ 51.94	\$ 61.70	\$ 75.71
15 Pay. Life....	38.40	45.90	57.02
20 Pay. Life....	25.43	31.16	41.03
10 Yr. End.....	108.36	109.64	112.52
15 Yr. End.....	69.92	71.40	75.00
20 Yr. End.....	40.19	42.31	48.01
30 Yr. End.....	33.24	35.89	42.95

\$10 a Month for 240 Mos.

10 Pay Life....	\$ 90.53	\$107.69	\$132.02
15 Pay. Life....	66.91	79.99	99.35
20 Pay. Life....	44.40	54.34	71.52
10 Yr. End.....	188.86	191.11	196.13
15 Yr. End.....	121.87	124.44	130.70
25 Yr. End.....	70.03	73.73	82.69
30 Yr. End.....	57.94	62.57	74.86

CONTINUOUS MONTHLY INCOME \$10 Monthly 120 Months Certain. (Equal Ages.)

Ord. Life	\$ 33.85	\$ 39.71	\$ 50.49
10 Pay. Life....	80.51	88.01	95.42
15 Pay. Life....	59.59	63.97	72.03
20 Pay. Life....	49.40	53.38	61.19

240 Months Certain.

Ord. Life	\$ 42.69	\$ 52.73	\$ 71.04
10 Pay. Life....	103.35	118.45	137.01
15 Pay. Life....	76.41	86.52	103.20
20 Pay. Life....	63.27	72.05	87.36

Ages	25	35	45
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DUAL INCOME 20 YEAR ENDOWMENT Payable in Monthly Installments of \$10; 20 years certain and until death of insured and beneficiary. (Equal ages).

Prem.	\$118.10	\$106.30	\$104.40
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YEARLY RENEWABLE TERM.

1 Year	\$ 10.95	\$ 12.15	\$ 15.16
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TERM, with Automatic Conversion to Ord. Life.

5 Year	\$ 11.14	\$ 12.56	\$ 16.35
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AUTOMATIC TERM TRUST CERTIFICATE. \$10 per Month, 20 Years Certain.

2 Year	\$ 20.26	\$ 22.51	\$ 28.39
3 Year	20.30	22.70	28.90
4 Year	20.40	22.90	29.45
5 Year	20.47	23.09	30.05

OPTIONAL TERM TRUST CERTIFICATE. \$10 per Month. 120 Months.

5 Year	\$ 11.75	\$ 13.25	\$ 17.24
10 Year	12.02	13.91	19.40

240 Months.

5 Year	\$ 20.47	\$ 23.09	\$ 30.05
10 Year	20.95	24.24	33.82

EXTRA PREMIUM TO CONTINUE INCOME FOR LIFE. \$10 per month.

240 Months Certain.

5 Year	\$ 7.68	\$ 6.14	\$ 4.32
10 Year	7.87	5.74	3.91

JOINT LIFE POLICIES. (Equal Ages.)

Whole Life	\$ 30.88	\$ 39.40	\$ 54.88
20 Payment	43.10	50.19	62.60
20 Year End....	57.50	60.15	67.74

PRINCIPLE AND 5% GUARANTEED INCOME. Income to beneficiary of \$50 per year and \$1,000 at death of beneficiary. (Equal ages.)

Ordinary Life	\$24.70	\$31.48	\$43.38
20 Pay. Life.....	36.48	42.70	52.94

LIFE INCOME. Death benefit after third year is cash value. Income begins at

Age 50 Male	\$52.90	\$106.79	\$.....
Female	56.76	114.57	
Age 55 Male	36.44	66.52	180.36
Female	39.31	71.76	172.97
Age 60 Male	25.38	43.43	87.68
Female	27.56	47.18	95.22
Age 65 Male	17.71	29.01	52.96
Female	19.38	31.74	57.96
Age 70 Male	12.29	19.50	33.38
Female	13.58	21.53	36.87

LIFE ANNUITY RATES.

Amount Purchased by \$1,000.

Males	\$ 48.22	\$ 53.68	\$ 62.77
Females	47.60	52.47	59.77

PEOPLE'S LIFE INSURANCE COMPANY, Chicago, Ill.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed. Lower premium form allowed depending on case.

Disability. — For varying extra premium, rider on all but Term policies provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity, no reduction in insurance. Does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$2.00 per \$1,000, rider on all but Term policies provides during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine expeditions, war, riot or insurrection, violation of law, military, naval or police service, bodily or mental infirmity, sunstroke, poison, ptomaine or bacterial infection other than as result of injury.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — 1-60, \$50,000; reinsures over \$5,000; accepts reinsurance; minimum policy, adults, \$500; infants, \$100.

Loans. — After three premiums. Interest 5%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-up Values. — After three premiums, within one month after default.

Policy In Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from blasting, submarine labor, aeronautic ascension, manufacture, handling or transportation of inflammable or explosive substances, or on any steamboat or vessel, within one year, policy void.

Settlement Options. — Cash. Limited (5-25) annual installments. No provision for commutation by beneficiary.

Suicide. — within one year, sane or insane, policy void.

Women. — No extra charge. All but Term. Disability not granted. Double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.
(American 3½% Reserve.)

LIFE				Age	ENDOWMENTS				TERM POLICIES*			
Ord. Life	10 Pay.	20 Pay.	30 Pay.		10 Year	20 Year	Age 65	3% Inc. End.	5 Year	10 Year	15 Year	20 Year
14 92	\$37.44	\$22.97	\$18.06	21	\$91.83	\$41.84	\$17.85	\$92.75	\$ 8.07	\$ 8.60	\$ 9.89	\$10.21
15 27	38.05	23.16	18.34	22	91.88	41.92	18.97	92.80	8.12	8.66	10.06	10.34
16 64	38.68	23.75	18.71	23	91.93	41.97	18.92	92.85	8.17	8.74	10.16	10.46
16 01	39.33	24.17	19.05	24	91.98	42.05	19.50	92.96	8.24	8.82	10.28	10.60
16 41	40.00	24.59	19.41	25	92.04	42.13	20.12	92.96	8.31	8.91	10.40	10.75
16 82	40.71	25.04	19.78	26	92.10	42.21	20.78	93.02	8.38	8.99	10.53	10.91
17 23	41.44	25.51	20.18	27	92.17	42.31	21.48	93.09	8.46	9.09	10.66	11.09
17 63	42.19	25.98	20.58	28	92.23	42.41	22.23	93.15	8.54	9.20	10.83	11.29
18 04	42.97	26.45	21.01	29	92.31	42.51	23.01	93.23	8.64	9.31	10.99	11.51
18 44	43.75	26.91	21.47	30	92.39	42.63	23.86	93.31	8.73	9.44	11.18	11.75
19 28	44.63	27.50	21.93	31	92.48	42.76	24.78	93.40	8.84	9.59	11.38	12.03
19 68	45.51	28.13	22.42	32	92.57	42.90	25.74	93.50	8.95	9.74	11.60	12.34
20 46	46.41	28.77	22.94	33	92.67	43.06	26.77	93.60	9.08	9.91	11.85	12.68
21 25	47.36	29.35	23.49	34	92.78	43.22	27.88	93.71	9.21	10.09	12.13	13.06
21 65	48.34	30.00	24.08	35	92.90	43.42	29.08	93.83	9.37	10.29	12.44	13.50
22 49	49.33	30.68	24.68	36	93.03	43.65	30.37	93.96	9.54	10.52	12.80	13.98
22 89	50.40	31.39	25.32	37	93.17	43.85	32.04	94.10	9.73	10.78	13.19	14.51
23 62	51.50	32.15	26.02	38	93.31	44.12	33.49	94.26	9.93	11.06	13.64	15.13
24 91	52.63	32.91	26.76	39	93.50	44.41	35.94	94.44	10.15	11.37	14.14	15.79
25 82	53.81	33.72	27.54	40	95.60	44.73	36.74	94.63	10.40	11.73	14.70	16.54
26 78	55.00	34.61	28.37	41	98.90	45.09	38.21	94.84	10.67	12.13	15.33	17.36
27 50	56.20	35.61	29.31	42	94.19	45.49	40.19	95.07	10.99	12.59	16.04	18.29
28 29	57.68	36.47	30.19	43	94.34	45.94	42.36	95.33	11.34	13.11	16.83	19.31
30 05	59.64	37.48	31.29	44	94.68	46.45	44.74	95.64	11.73	13.69	17.71	20.46
31 28	60.44	38.55	32.28	45	95.02	47.01	47.01	95.97	12.20	14.35	18.71	21.71
32 66	61.94	39.61	33.47	46	95.39	47.63	49.84	96.34	12.72	15.10	19.81	23.11
33 90	63.59	40.90	34.68	47	95.80	48.37	53.09	96.76	13.31	15.95	21.05	24.64
35 49	65.15	42.18	35.87	48	98.27	49.11	56.73	97.23	13.99	16.88	22.43	26.33
37 08	66.82	43.54	37.47	49	96.70	49.98	60.83	97.76	14.76	17.94	23.94	28.19
38 76	68.60	45.06	38.96	50	97.28	50.93	65.36	98.35	15.62	19.10	25.61	30.21
40 59	71.45	46.85	40.18	51	98.05	52.06	70.39	99.01	16.57	20.49	27.46	.....
42 52	72.37	48.17	41.80	52	98.75	53.18	76.51	99.74	17.65	21.84	29.50	.....
44 58	74.28	49.93	43.80	52	99.34	54.48	83.72	100.54	18.83	23.43	31.74	.....
46 78	76.47	51.80	45.19	54	100.43	55.92	92.02	101.43	20.16	25.19	34.19	.....
49 12	78.66	53.81	47.85	55	101.41	57.51	101.41	102.42	21.63	27.13	36.88	.....
51 63	80.65	55.95	49.81	56	102.49	59.25	.....	103.51	23.25	29.28	.....	.....
54 30	83.25	58.25	52.11	57	103.66	61.18	.....	104.73	25.05	31.63	.....	.....
57 11	85.87	60.74	54.83	58	105.02	63.29	.....	106.07	27.03	34.23	.....	.....
60 24	88.52	63.47	57.65	59	106.49	65.62	.....	107.55	29.23	37.09	.....	.....
63 32	91.31	66.27	60.55	60	108.11	68.16	.....	109.19	31.65	40.22	.....	.....

Above rates adopted May, 1916. *Non-renewable. Five and Ten Year Term convertible within two years from date of expiration. Semi-annual rate, multiply by 52; quarterly by .265. Double Indemnity, \$2.00 per \$1,000. †A 10 year Endowment. Dividend at end of each year equal to 3% of premiums paid, \$200 insurance the first year increasing \$100 per year to \$1,000.

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income).

1.05	\$2.34	\$1.40	\$1.23	21	\$0.65	\$0.72	\$1.06	.....	.....	.....	.....	.....
1.13	2.45	1.46	1.30	23	.71	.78	1.15	.....	.....	.....	.....	.....
1.20	2.55	1.52	1.36	25	.77	.86	1.22	.....	.....	.....	.....	.....
1.29	2.61	1.55	1.44	27	.82	.93	1.32	.....	.....	.....	.....	.....
1.37	2.68	1.64	1.51	29	.87	1.03	1.40	.....	.....	.....	.....	.....
1.48	2.77	1.72	1.60	31	.94	1.14	1.51	.....	.....	.....	.....	.....
1.60	2.87	1.78	1.69	33	1.02	1.27	1.62	.....	.....	.....	.....	.....
1.72	2.98	1.86	1.79	35	1.14	1.44	1.75	.....	.....	.....	.....	.....
1.87	3.06	1.94	1.91	37	1.28	1.65	1.88	.....	.....	.....	.....	.....
2.03	3.15	2.03	2.03	39	1.44	1.93	2.05	.....	.....	.....	.....	.....
2.22	3.21	2.17	2.20	41	1.63	2.21	2.25	.....	.....	.....	.....	.....
2.44	3.26	2.41	2.43	43	1.87	2.45	2.47	.....	.....	.....	.....	.....
2.67	3.32	2.68	2.68	45	2.17	2.73	2.73	.....	.....	.....	.....	.....
2.96	3.33	2.97	2.97	47	2.56	3.04	3.04	.....	.....	.....	.....	.....
3.29	3.34	3.31	3.30	49	3.09	3.43	3.42	.....	.....	.....	.....	.....
3.70	3.66	3.76	3.73	51	3.75	3.93	3.84	.....	.....	.....	.....	.....
4.22	4.28	4.28	4.25	53	4.46	4.63	4.49	.....	.....	.....	.....	.....
4.81	4.90	4.88	4.85	55	5.32	5.71	5.32	.....	.....	.....	.....	.....

ages 25 35 45
5 Pay. Life.....\$29.64 \$35.96 \$45.51
5 Year End.....58.47 59.51 62.28
INFANTILE POLICIES. Educational 20 Year End. Death benefit \$50 at age 1, increasing to \$1,000 at age 16.
Age of child 1 7 14
Premium.....\$40.00 \$40.65 \$41.75
20 PAY. LIFE. Death benefit, \$100 for each year of child's age.
Premium.....\$17.32 \$19.23 \$20.66
ORDINARY LIFE. Premium \$1.92 at all ages. Death benefit depends upon age at issue and age at death. Age 1 at issue, 10 at death, benefit \$195. Age 15 at issue, 17 at death, benefit \$125.
\$100 20 YEAR ENDOWMENT. Death benefit, \$25, age 1; \$100 at age 18. Premium, \$4.50 at all ages.

JOINT LIFE. (Equal ages.)
Whole Life.....\$25.69 \$33.16 \$46.97
10 Pay. Life.....34.95 41.36 52.62
10 Year End.....47.48 50.11 57.17
MONTHLY INCOME. \$10 for 240 months. Multiply rate for plan desired by 1.735. \$1,000 will provide \$132.50 cash and \$5 for 240 months. Also issues Continuous Monthly Income.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age.	END OF 3 YEARS.			END OF 4 YEARS.			END OF 5 YEARS.			END OF 7 YEARS.			END OF 10 YEARS.			END OF 15 YEARS.			END OF 20 YEARS.		
	Cash or Loan.	P U Term.	Pol. Exten.	Cash or Loan.	P U Term.	Pol. Exten.	Cash or Loan.	P U Term.	Pol. Exten.	Cash or Loan.	P U Term.	Pol. Exten.	Cash or Loan.	P U Term.	Pol. Exten.	Cash or Loan.	P U Term.	Pol. Exten.	Cash or Loan.	P U Term.	Pol. Exten.
21	14.00	45	0 335	21.00	68	1 335	28.00	90	3 44	44.00	135	4 329	70.00	203	7 301	119.00	314	12 292	177.00	421	16 238
25	16.00	50	1 91	25.00	75	2 122	34.00	99	3 212	52.00	149	5 215	82.00	222	9 237	140.00	341	13 140	201.00	453	16 183
30	20.00	58	1 243	31.00	84	2 335	42.00	112	4 65	64.00	167	6 151	102.00	248	9 237	172.00	376	13 196	251.00	494	16 188
35	25.00	63	2 30	38.00	95	3 182	52.00	126	4 263	80.00	186	7 6	125.00	275	9 236	210.00	412	12 337	303.00	534	13 351
40	31.00	71	2 132	47.00	106	4 0	64.00	141	5 13	99.00	208	7 34	154.00	304	9 113	254.00	448	11 247	358.00	571	12 35
45	39.00	78	2 243	59.00	118	4 30	80.00	157	4 331	122.00	239	6 214	188.00	331	8 186	301.00	480	10 26	416.00	604	10 49
50	48.00	88	2 213	72.00	130	3 304	97.00	171	4 136	147.00	249	5 256	223.00	356	7 117	351.00	509	8 123	473.00	633	8 94
55	58.00	96	2 91	87.00	141	3 91	116.00	185	3 238	174.00	267	4 291	261.00	379	6 0	406.00	535	6 254	527.00	658	6 195
60	68.00	103	1 304	102.00	151	2 243	136.00	197	2 326	202.00	284	3 308	299.00	400	4 265	447.00	558	5 91	584.00	687	4 343
21	31.00	101	2 274	47.00	153	5 30	64.00	204	7 47	100.00	308	11 361	160.00	466	12 183	276.00	731	32 175	419.00	1000	P'd-Up
25	34.00	103	3 152	52.00	156	5 182	70.00	208	7 229	109.00	313	12 262	175.00	470	12 183	301.00	735	30 21	456.00	1000	"
30	38.00	107	3 243	58.00	160	6 0	79.00	212	8 37	123.00	318	13 45	196.00	477	19 338	337.00	739	26 282	508.00	1000	"
35	43.00	109	3 304	65.00	163	6 91	89.00	217	8 92	138.00	323	12 260	220.00	482	17 350	377.00	741	23 109	563.00	1000	"
40	49.00	111	3 304	74.00	166	6 91	101.00	220	7 318	156.00	328	11 139	247.00	487	15 201	420.00	742	19 275	637.00	1000	"
45	55.00	113	3 243	84.00	169	5 274	114.00	224	6 346	176.00	331	9 322	276.00	487	12 335	463.00	748	16 85	688.00	1000	"
50	62.00	114	3 61	94.00	170	4 304	127.00	224	5 276	195.00	331	7 362	303.00	483	10 290	503.00	780	12 314	747.00	1000	"
55	69.00	115	2 213	104.00	170	3 304	140.00	223	4 479	213.00	327	6 51	327.00	476	7 297	535.00	716	9 286	800.00	1000	"
60	76.00	115	1 335	114.00	169	2 304	153.00	222	3 120	230.00	323	4 184	347.00	465	5 250	557.00	695	7 27	850.00	1000	"
21	89.00	151	12 91	166.00	266	15	3116	388.00	524	10	472	661.00	782	5	5	9771	924.00	958	1	958	
25	88.00	149	11 52	165.00	264	15	104	387.00	532	10	465	660.00	781	5	5	768	925.00	958	1	957	
30	86.00	146	10 61	163.00	260	15	81	385.00	526	10	463	659.00	779	5	5	764	925.00	957	1	956	
35	84.00	142	8 304	162.00	257	15	42	384.00	526	10	463	659.00	779	5	5	764	923.00	955	1	954	
40	83.00	137	7 552	160.00	252	13	243	383.00	521	10	396	655.00	772	5	5	744	923.00	955	1	954	
45	82.00	132	5 304	160.00	247	10	243	382.00	514	10	329	651.00	765	5	5	722	921.00	953	1	951	
50	81.00	126	4 122	160.00	239	7 304	17 304	380.00	503	10	203	645.00	754	5	5	681	917.00	949	1	946	
55	81.00	118	3 30	161.00	230	5 213	5 213	378.00	488	9 152	635.00	737	605	5	5	605	911.00	942	1	937	
60	82.00	112	2 61	164.00	221	3 335	3 335	376.00	470	6 182	620.00	737	460	5	5	460	901.00	932	1	922	

NOTE—The extra column under 20 Year Endowment is pure Endowment, payable at end of 20 years, when insurance is extended for full term

PEOPLE'S LIFE INSURANCE COMPANY, Frankfort, Ind.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference in premiums with interest.

Disability. — For extra premium of \$.25 per \$1,000, rider provides, after payment of second premium and prior to age 60, for waiver of premium; or payment of face of policy in ten annual installments. For varying extra premium rider will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after anniversary of policy succeeding proof and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Neither clause covers war service and Income Clause does not cover aeronautic or submarine expedition within two years. Limit, \$20,000.

Dividends. — Policy is non-participating. Special 20-Payment Guaranteed premium Reduction policy issued, with coupons which may be applied similarly to dividends.

Double Indemnity. — For extra premium of \$2 per \$1,000, rider will provide during premium-paying period and prior to age 60, in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, war service, aeronautics or submarine expeditions. Limit, \$20,000. Not issued on Term.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non payment of premium and service in time of war.

Limits. — Ages, 15-60, except G. P. R., 20-60, and Term, 20-55, \$50,000; reinsures over \$10,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 5%, in advance. May be deferred six months.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (10, 15 or 20) and Continuous (20 certain) annual installments. No provision for commutation by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on policy with premium not less than 20-Payment Life. Limit, ages 20-60, \$5,000. Waiver of premium granted to married women. Income disability granted if single and self-supporting. Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE				ENDOWMENTS			End. 65 Cont. Prem.	Convertible Term*	
		10 Pay.	15 Pay.	20 Pay.	20 Pay. 3%	10 Year	15 Year	20 Year		5 Year	10 Year
15	\$13.25	\$35.30	\$25.80	\$21.45	\$29.66	\$92.25	\$58.40	\$41.80	\$15.85		
16	13.50	35.75	26.15	21.70	29.66	92.35	58.45	41.85	16.25		
17	13.75	36.25	26.55	21.95	29.66	92.40	58.50	41.90	16.65		
18	14.05	36.75	26.95	22.25	29.66	92.50	58.55	41.95	17.10		
19	14.35	37.30	27.35	22.55	29.66	92.55	58.60	42.00	17.55		
20	14.65	37.85	27.80	22.90	29.66	92.65	58.65	42.05	18.00	\$10.55	\$10.75
21	15.00	38.45	28.25	23.25	30.00	92.70	58.70	42.10	18.55	10.65	10.85
22	15.35	39.05	28.70	23.65	30.66	92.80	58.75	42.20	19.10	10.70	10.90
23	15.70	39.70	29.20	24.05	31.00	92.85	58.85	42.25	19.65	10.80	11.00
24	16.10	40.40	29.70	24.50	31.66	92.95	58.90	42.35	20.25	10.90	11.10
25	16.50	41.10	30.20	24.95	32.33	93.00	59.00	42.45	20.90	10.95	11.25
26	16.90	41.80	30.75	25.40	32.66	93.10	59.10	42.50	21.60	11.05	11.35
27	17.35	42.60	31.35	25.85	33.33	93.20	59.20	42.65	22.30	11.15	11.45
28	17.80	43.35	31.90	26.35	34.00	93.30	59.30	42.75	23.10	11.30	11.60
29	18.30	44.20	32.50	26.85	34.66	93.40	59.40	42.85	23.90	11.40	11.75
30	18.80	45.00	33.15	27.40	35.33	93.50	59.50	43.00	24.80	11.55	11.90
31	19.35	45.90	33.80	27.95	36.00	93.60	59.60	43.10	25.70	11.70	12.10
32	19.95	46.80	34.50	28.55	36.66	93.75	59.75	43.25	26.70	11.85	12.30
33	20.55	47.70	35.20	29.15	37.66	93.90	59.85	43.40	27.80	12.00	12.55
34	21.20	48.70	35.95	29.75	38.33	94.00	60.05	43.60	28.95	12.20	12.80
35	21.85	49.70	36.70	30.40	39.33	94.15	60.20	43.80	30.20	12.40	13.05
36	22.60	50.75	37.50	31.10	40.00	94.35	60.40	44.05	31.55	12.65	13.35
37	23.35	51.85	38.30	31.80	41.00	94.50	60.60	44.30	33.25	12.90	13.65
38	24.15	52.95	39.15	32.55	42.00	94.70	60.80	44.55	34.75	13.20	14.05
39	25.00	54.10	40.05	33.35	43.00	94.90	61.05	44.85	36.40	13.50	14.45
40	25.90	55.35	41.00	34.20	44.00	95.15	61.30	45.20	38.15	13.85	14.90
41	26.90	56.60	42.00	35.05	45.00	95.35	61.60	45.55	40.05	14.20	15.45
42	27.90	57.90	43.00	35.95	46.00	95.65	61.90	45.95	42.10	14.65	16.10
43	29.00	59.25	44.10	36.95	47.33	95.95	62.25	46.40	44.40	15.15	16.75
44	30.20	60.65	45.20	37.95	48.66	96.25	62.65	46.90	46.85	15.70	17.55
45	31.40	62.15	46.40	39.05	50.00	96.65	63.10	47.50		16.35	18.45
46	32.75	63.65	47.60	40.20	51.33	97.05	63.60	48.10		17.10	19.45
47	34.15	65.25	48.90	41.40	52.66	97.50	64.20	48.80		17.90	20.55
48	35.65	66.90	50.30	42.70	54.33	98.00	64.80	49.60		18.85	21.80
49	37.25	68.65	51.70	44.05	56.00	98.55	65.50	50.50		19.95	23.20
50	38.95	70.45	53.25	45.50	57.66	99.15	66.25	51.45		21.15	24.75
51	40.75	72.30	54.85	47.05	59.33	99.80	67.10	52.50		22.45	26.45
52	42.70	74.25	56.50	48.70	61.33	100.55	68.05	53.70		23.95	28.35
53	44.75	76.25	58.25	50.45	63.33	101.40	69.10	55.00		25.60	30.50
54	46.95	78.40	60.15	52.30	65.33	102.30	70.20	56.45		27.45	32.80
55	49.30	80.60	62.15	54.30	67.66	103.30	71.50	58.00		29.45	35.40
56	51.85	82.90	64.25	56.45	70.00	104.35	72.90	59.75		31.70	38.20
57	54.50	85.30	66.45	58.75	72.66	105.60	74.45	61.70		34.20	41.35
58	57.40	87.80	68.85	61.25	75.33	106.90	76.15	63.80			
59	60.50	90.45	71.40	63.90	78.33	108.40	77.05	66.15			
60	63.75	93.25	74.10	66.80	81.33	110.05	80.15	68.70			

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Indemnity Rate, \$2.00 per \$1,000.

*Convertible any time.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				DISABILITY—Waiver of Premiums and \$10 Monthly Income.			
ENDOWMENT 65.				Ord. Life.....	\$1.18	\$1.64	\$2.51
20 Payment.....	29.55	37.25	.....	20 Pay. Life.....	1.51	1.77	2.50
SINGLE PREMIUM LIFE.				20 Year End.....	.56	.94	2.15
Whole Life.....	\$328.45	\$394.20	\$485.10	End. 65.....	1.06	1.45	.....
MONTHLY INCOME POLICIES, Payable \$10 per Month for 20 Years.				20 Pay. End. 65....	1.34	1.55	.....
Whole Life.....	\$28.75	\$38.05	\$54.70	JOINT LIFE POLICIES.			
20 Payment.....	43.45	52.90	67.95	Two Lives.			
CONTINUOUS MONTHLY INCOME.—				Whole Life.....	\$26.20	\$33.90	\$48.00
Extra Annual Premiums (Equal Ages), to pay \$10 a Month continuously.				20 Payment.....	36.40	43.00	54.70
Whole Life.....	\$5.62	\$4.25	\$2.86	Three Lives.			
20 Pay. Life.....	7.82	5.42	3.26	Whole Life.....	\$34.90	\$44.20	\$62.10
				20 Payment.....	45.30	52.80	67.40

ash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

End of 5 Years.						End of 10 Years.						End of 15 Years.						End of 20 Years.					
Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.			
\$15 00	\$12	\$25	\$79	3	2	\$65	\$188	8	3	\$117	\$306	14	0	\$176	\$417	18	1						
16 50	14	30	88	3	8	77	207	9	4	138	336	14	9	207	450	17	6						
18 80	19	38	99	4	4	95	233	10	5	170	372	14	3	251	491	16	4						
21 85	23	47	111	5	0	118	258	10	7	208	408	13	9	302	530	14	7						
25 90	28	59	128	5	3	146	286	10	2	253	442	12	1	358	569	12	5						
31 40	35	74	145	5	2	177	311	9	2	298	475	10	4	416	602	10	5						
38 95	42	89	166	4	9	211	336	7	8	347	504	8	7	473	631	8	6						
49 30	50	106	169	3	11	247	358	6	3	397	531	6	10	527	656	6	7						
38 45	65	137	436	20	4	343	1000	Pd-up															
41 10	70	147	439	20	10	370	1000	"															
45 00	78	163	441	20	6	410	1000	"															
49 70	87	182	443	19	3	456	1000	"															
55 35	97	203	445	17	3	508	1000	"															
62 15	108	226	445	14	10	566	1000	"															
70 45	120	250	441	12	3	626	1000	"															
80 60	131	272	434	9	8	688	1000	"															
93 25	140	291	422	7	3	746	1000	"															
23 25	41	87	277	10	2	217	634	30	6	377	1000	Pd-up											
30 20	45	94	280	10	11	236	638	28	11	410	1000	"											
38 15	50	105	284	11	6	263	642	26	5	456	1000	"											
35 70	56	118	288	11	7	294	644	23	6	508	1000	"											
41 00	63	132	290	10	10	328	646	20	4	566	1000	"											
46 40	71	148	291	9	6	364	644	17	1	626	1000	"											
53 25	79	163	289	7	10	400	638	13	10	688	1000	"											
62 15	86	178	284	6	1	431	626	10	9	746	1000	"											
\$23 25	\$25	\$57	\$181	7	4	\$147	\$428	20	9	\$271	\$690	32	3	\$418	\$1000	Pd-up							
24 95	28	63	185	7	10	162	436	20	6	296	690	29	10	456	1000	"							
27 40	31	70	187	8	2	182	443	19	5	332	690	26	7	508	1000	"							
30 40	36	80	193	8	5	206	458	17	7	372	694	23	2	566	1000	"							
34 20	40	90	196	8	0	232	456	15	4	415	699	19	8	626	1000	"							
39 05	45	101	198	6	11	258	454	12	9	458	701	16	2	688	1000	"							
45 50	50	112	196	5	6	283	450	10	2	497	696	12	10	746	1000	"							
54 30	55	125	197	4	4	307	446	7	9	530	691	9	9	800	1000	"							
30 00	34	79	251	11	11	190	559	29	8	300	794	37	9	418	1000	Pd-up							
32 33	38	86	255	12	5	207	558	28	1	327	798	34	9	456	1000	"							
35 33	44	98	263	12	11	232	566	25	6	366	802	30	11	508	1000	"							
39 33	50	111	270	12	8	262	574	22	9	411	806	27	1	566	1000	"							
44 00	58	126	276	11	9	295	579	19	7	459	812	23	2	626	1000	"							
50 00	67	143	281	10	3	330	582	16	5	508	810	19	4	688	1000	"							
57 66	76	162	286	8	5	365	583	13	3	536	806	15	8	746	1000	"							
67 66	87	180	287	6	8	400	581	10	4	599	801	12	3	800	1000	"							
End of 5 Years.						End of 7 Years.						End of 10 Years.						End of 14 Years.					
Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.		
\$58 70	\$116	\$231	\$321	10	\$254	\$357	\$466	8	\$421	\$573	\$678	5	\$652	\$907	\$938	1	\$916						
59 00	115	230	319	10	\$244	357	466	8	\$417	573	678	5	\$649	907	938	1	\$916						
59 50	113	228	316	10	\$234	357	465	8	\$409	572	677	5	\$645	906	938	1	\$915						
60 20	111	227	315	10	\$218	356	464	8	\$398	571	675	5	\$639	906	937	1	\$914						
61 30	109	228	314	10	\$189	355	462	8	\$377	570	674	5	\$629	905	937	1	\$913						
63 10	109	227	311	10	\$148	354	459	8	\$341	567	669	5	\$610	903	935	1	\$910						
66 25	108	225	307	10	\$44	352	452	8	\$275	563	662	5	\$578	901	932	1	\$906						
71 50	108	223	299	7	\$19	347	442	8	\$154	555	649	5	\$519	896	927	1	\$899						
End of 5 Years.						End of 10 Years.						End of 15 Years.						End of 19 Years.					
Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. M.		
\$42 10	\$71	\$150	\$242	15	\$88	\$376	\$522	10	\$449	\$654	\$775	5	\$741	\$924	\$957	1	\$933						
42 45	71	149	242	15	\$76	375	521	10	\$443	654	774	5	\$738	924	956	1	\$932						
43 00	71	149	241	15	\$53	375	520	10	\$430	653	773	5	\$734	924	956	1	\$931						
43 80	72	150	240	15	\$12	375	518	10	\$409	652	771	5	\$726	923	955	1	\$930						
45 20	72	151	239	12	\$7	375	516	10	\$371	651	768	5	\$712	922	954	1	\$928						
47 50	73	152	238	9	\$19	376	511	10	\$302	648	762	5	\$688	920	952	1	\$925						
51 45	75	154	235	7	\$2	376	503	10	\$171	642	751	5	\$644	916	948	1	\$919						
58 00	77	157	231	5	\$2	375	492	9	\$1	633	735	5	\$682	910	942	1	\$910						

Months.

NOTE.—3½% Modified Preliminary Term Reserve (Ind. Std.) Adopted Aug. 1, 1909; Full Reserve Allowed at End of 20th Year.

PEORIA LIFE INSURANCE COMPANY, Peoria, Ill.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. Not issued on Term nor Joint Life. Agreement does not cover war service. Limit \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums;; (c) accumulate at not less than $3\% \dagger$, withdrawable any time; (d) purchase non-par. paid-up additions, payable with face of policy. (e) is automatic option.

Double Indemnity. — For varying extra premium, all but Term and Joint Life policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Also issues clause (\$2 per \$1,000) providing for double indemnity during premium paying period only. Agreement does not cover death from suicide. Limit, \$10,000.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non payment of premium and service in time of war.

Limits. — Ages, 1-70, except Term, 15-60; no fixed amount; reinsures over \$25,000; accepts reinsurance; minimum policy \$500.

Loans. — After two premiums (loan value for second year may be applied toward payment of second premium). Interest 6%, in advance.

Military Service. — Death from military or naval service in time of war, limits liability to 10% of face of policy plus the reserve (not to exceed face of policy).

Non-Forfeitable. — See "Cash Values." "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them. Participating policies participate when fully paid-up.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after one premium. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears with interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-25) and Continuous (25 certain) annual Installments. Trust Fund and installments certain participate in excess interest earned. Unless otherwise directed, Trust Fund and commutable values of Installments withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to one-tenth of face of policy.

Women. — No extra charge. All but Term. Limit \$5,000. Disability and double indemnity granted.

$\dagger$ Present interest rate, 5%

PARTICIPATING RATES PER \$1,000

(American 3 1/4 % Reserve)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENTS		20† G. P. A.	20† T. A. O.	*TERM			
	10	15	20	10	15	20		25	30			5	10	15	20
	Pay.	Pay.	Pay.	Year	Year	Year		Year	Year			Year	Year	Year	Year
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
17.22	40.07	30.22	25.41	103.42	66.27	48.13	15	37.61	30.89	27.51	24.19				
17.50	40.63	30.55	25.78	103.48	66.33	48.21	16	37.69	30.98	27.82	24.50				
17.85	41.21	31.08	26.15	103.55	66.41	48.28	17	37.77	31.07	28.27	24.84				
18.19	41.82	31.54	26.53	103.61	66.48	48.37	18	37.86	31.17	28.68	25.22				
18.59	42.45	32.03	26.95	103.68	66.57	48.45	19	37.96	31.28	29.09	25.60				
18.93	43.10	32.52	27.36	103.76	66.64	48.54	20	38.06	31.39	29.50	26.00	9.17	9.31	9.49	9.71
19.31	43.78	33.04	27.80	103.84	66.73	48.64	21	38.16	31.52	29.96	26.41	9.23	9.38	9.58	9.80
19.73	44.48	33.58	28.25	103.93	66.82	48.74	22	38.28	31.65	30.43	26.84	9.29	9.46	9.66	9.92
20.17	45.22	34.14	28.73	104.02	66.93	48.80	23	38.41	31.79	30.92	27.28	9.35	9.54	9.76	10.04
20.62	45.96	34.70	29.22	104.11	67.03	48.97	24	38.53	31.95	31.45	27.75	9.42	9.62	9.86	10.18
21.08	46.75	35.31	29.74	104.20	67.15	49.09	25	38.68	32.11	31.96	28.24	9.50	9.72	9.98	10.32
21.52	47.58	35.93	30.26	104.31	67.25	49.22	26	38.83	32.30	32.51	28.74	9.59	9.82	10.10	10.48
22.12	48.41	36.58	30.82	104.43	67.38	49.37	27	39.00	32.50	33.09	29.26	9.67	9.92	10.24	10.64
22.67	49.29	37.26	31.41	104.59	67.52	49.52	28	39.19	32.72	33.69	29.80	9.77	10.04	10.39	10.84
23.25	50.20	37.95	32.06	104.68	67.66	49.68	29	39.37	32.95	34.30	30.36	9.88	10.16	10.55	11.05
23.89	51.15	38.69	32.63	104.82	67.82	49.87	30	39.54	33.21	34.95	30.95	9.98	10.31	10.73	11.28
24.51	52.13	39.44	33.29	104.99	67.98	50.07	31	39.83	33.50	35.64	31.57	10.10	10.46	10.92	11.54
25.19	53.15	40.22	33.99	105.12	68.19	50.27	32	40.07	33.80	36.33	32.21	10.24	10.63	11.14	11.84
25.91	54.21	41.04	34.67	105.28	68.35	50.44	33	40.34	34.15	37.06	32.87	10.38	10.81	11.38	12.17
26.67	55.30	41.89	35.41	105.47	68.50	50.73	34	40.64	34.52	37.84	33.57	10.54	11.02	11.64	12.54
27.48	56.49	42.79	36.21	105.67	68.80	51.02	35	40.99	34.94	38.65	34.32	10.72	11.23	11.94	12.96
28.33	57.63	43.71	37.02	105.87	69.04	51.32	36	41.36	35.38	39.49	35.08	10.91	11.48	12.20	13.42
29.22	58.87	44.68	37.87	106.10	69.31	51.65	37	41.75	35.89	40.36	35.87	11.12	11.76	12.66	13.93
30.18	60.16	45.70	38.77	106.55	69.60	52.01	38	42.20	36.44	41.29	36.71	11.35	12.07	13.00	14.52
31.12	61.49	45.75	39.71	106.92	69.92	52.41	39	42.71	37.04	42.26	37.60	11.60	12.41	13.57	15.16
32.29	62.87	47.89	40.70	107.91	70.28	52.86	40	43.24	37.71	43.27	38.53	11.89	12.80	14.11	15.88
33.40	64.31	49.01	41.74	107.27	70.68	53.38	41	43.85	38.44	44.34	39.51	12.25	13.29	14.77	16.74
34.69	65.81	50.22	42.85	107.53	71.12	53.88	42	44.51	39.26	45.47	40.54	12.67	13.85	15.52	17.70
35.89	67.38	51.49	44.01	107.97	71.60	54.47	43	45.24	40.15	46.67	41.63	13.12	14.48	16.35	18.77
37.26	69.00	52.82	45.24	108.49	72.14	55.14	44	46.07	41.14	47.92	42.42	13.64	15.19	17.29	19.97
38.71	70.71	54.21	46.54	108.88	72.73	55.87	45	46.96	42.21	49.25	43.99	14.23	15.99	18.34	21.28
40.25	72.48	55.70	47.90	109.42	73.38	56.65	46	47.95	50.64	45.28	44.91	16.89	19.50	22.71	
41.99	74.33	57.24	49.39	110.00	74.12	57.56	47	49.05	52.14	46.65	46.17	17.91	20.80	24.34	
43.65	76.27	58.88	50.92	110.65	74.99	58.58	48	50.26	53.71	48.11	47.53	19.03	22.25	26.11	
45.53	78.28	60.60	52.57	111.37	75.83	59.68	49	51.59	55.39	49.60	48.67	20.31	23.84	28.07	
47.54	80.40	62.42	54.35	112.18	76.82	60.90	50	53.05	57.16	51.29	49.60	21.71	25.61	30.21	
49.66	82.61	64.35	56.20	113.07	77.92	62.25	51		59.04	53.05	19.82	23.28	27.57	32.55	
51.99	84.91	66.37	58.20	114.03	79.12	63.72	52		61.05	54.92	21.18	25.03	29.74	35.12	
54.35	87.32	68.51	60.31	115.10	80.44	65.35	53		63.17	56.89	22.69	26.94	32.12	37.80	
56.91	89.83	70.78	62.59	116.29	81.92	67.12	54		65.44	59.03	24.38	29.08	34.73	40.91	
59.62	92.46	73.18	65.01	117.58	83.53	69.19	55		67.81	61.31	26.27	31.45	37.61	44.17	
62.61	95.23	75.75	67.65	119.01	85.33	71.27	56			63.75	28.35	34.07	40.74	47.68	
65.78	98.13	78.47	70.42	120.58	87.28	73.64	57			66.37	30.60	36.96	44.23	51.45	
69.14	101.16	81.37	73.41	122.30	89.42	76.29	58			69.19	33.22	40.14	48.00	55.51	
72.74	104.37	84.46	76.63	124.21	91.81	79.08	59			72.18	36.05	43.67	52.10	59.88	
76.58	107.76	87.77	80.11	126.31	94.43	82.20	60			75.43	39.20	47.54	56.55	64.56	
80.69	111.34	91.32	83.83	128.62	97.31	85.06	61								
85.10	115.12	95.11	87.85	131.17	100.47	89.32	62								
89.82	119.12	99.20	92.20	133.97	103.94	93.40	63								
94.87	123.41	103.58	96.88	137.07	107.75	97.85	64								
100.28	127.94	108.39	101.94	140.47	111.91	102.76	65								
106.10	132.71	113.37	107.41	144.21	116.48	107.99	66								
112.32	137.94	118.82	113.33	148.30	121.47	113.74	67								
118.99	143.44	124.74	119.73	152.77	126.99	120.01	68								
126.12	149.31	131.11	126.64	157.64	132.90	126.82	69								
133.78	155.57	137.99	134.10	162.94	139.42	133.21	70								

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income)

1.10	2.34	1.76	1.48	.69	.72	.75	15	79	83	1.49	1.48				
1.27	2.61	1.98	1.67	.84	.88	.91	20	1.19	1.10	1.68	1.67				
1.48	2.88	2.17	1.84	.92	1.05	1.11	25	1.38	1.32	1.86	1.83				
1.73	3.11	2.37	2.00	1.17	1.26	1.39	30	1.52	1.75	2.04	2.00				
2.06	3.34	2.56	2.19	1.45	1.59	1.77	35	2.08	2.10	2.23	2.19				
2.50	3.56	2.77	2.42	1.90	2.14	2.53	40	2.57	2.54	2.49	2.42				
3.11	3.72	2.99	3.11	2.64	3.15	3.23	45	3.21	3.15	3.22	3.11				
4.00	3.77	4.02	4.04	4.06	4.24	4.26	50	4.08		4.24	4.04				
5.45	5.57	5.57	5.50	6.01	5.81	5.61	55			5.81	5.50				

Semi-annual rate, multiply by .52 quarterly multiply by .265.

NOTE.—Above rates adopted January 1, 1924. †Guaranteed paid-up additions may be used to pay up policy or withdrawn in cash.

‡A 20 Pay. Life policy issued to total abstainers only.

*Term policies are renewable and convertible at any time.

RATES PER \$1,000

PARTICIPATING							NON-PARTICIPATING												
†G. P. E.				†G. M. I. \$2,500			AGE	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			*TERM				
20 Pay. Life				Ord. Life	20 Pay. Life	20 Year End.			10 Pay.	15 Pay.	20 Pay.	20 Year	15 Year	20 Year	5 Year	10 Year			
Age 60	Age 65	Age 60	Age 65																
\$23.17	\$19.92	\$32.97	\$28.88	\$31.86	\$47.01	\$89.04	15	\$13.54	\$34.23	\$25.31	\$20.96	\$91.60	\$57.96	\$41.53					
23.84	20.39	33.68	29.42	32.43	47.69	89.19	16	13.79	34.71	25.67	21.26	91.63	57.99	41.57					
24.54	20.91	34.43	29.99	33.02	48.38	89.32	17	14.07	35.22	26.05	21.58	91.67	58.04	41.62					
25.30	21.46	35.22	30.59	33.65	49.08	89.48	18	14.35	35.75	26.44	21.90	91.70	58.08	41.68					
26.08	22.02	36.04	31.19	34.31	49.86	89.63	19	14.66	36.29	26.85	22.25	91.74	58.13	41.73					
26.93	22.64	36.90	31.84	35.02	50.62	89.80	20	14.96	36.85	27.27	22.60	91.79	58.17	41.78	7.95	8.07			
27.82	23.26	37.78	32.50	35.72	51.43	89.95	21	15.29	37.44	27.71	22.97	91.83	58.22	41.84	8.00	8.13			
28.77	23.94	38.70	33.20	36.50	52.26	90.17	22	15.63	38.05	28.17	23.36	91.88	58.28	41.91	8.05	8.20			
29.78	24.65	39.68	33.93	37.31	53.15	90.39	23	15.99	38.68	28.64	23.75	91.93	58.34	41.97	8.10	8.27			
30.85	25.41	40.69	34.68	38.15	54.06	90.59	24	16.37	39.33	29.13	24.17	91.98	58.40	42.05	8.16	8.34			
32.01	26.21	41.74	35.47	39.00	55.02	90.82	25	16.77	40.00	29.64	24.59	92.04	58.47	42.13	8.24	8.42			
33.24	27.06	42.84	36.30	39.94	55.98	91.06	26	17.18	40.71	30.17	25.04	92.10	58.54	42.21	8.31	8.51			
34.55	27.97	43.99	37.16	40.92	57.02	91.33	27	17.62	41.44	30.72	25.51	92.17	58.62	42.30	8.38	8.60			
35.94	28.92	45.19	38.05	41.94	58.11	91.61	28	18.08	42.19	31.29	25.99	92.23	58.70	42.40	8.47	8.70			
37.44	29.93	46.44	38.98	43.01	59.20	91.91	29	18.57	42.97	31.88	26.49	92.31	58.79	42.51	8.56	8.81			
39.06	31.03	47.76	39.96	44.14	60.37	92.26	30	19.08	43.79	32.50	27.02	92.39	58.88	42.63	8.65	8.93			
40.80	32.18	49.12	40.98	45.31	61.59	92.63	31	19.62	44.63	33.13	27.56	92.48	58.99	42.76	8.76	9.07			
42.67	33.42	50.57	42.04	46.60	62.83	93.00	32	20.19	45.51	33.80	28.13	92.57	59.10	42.90	8.87	9.21			
44.70	34.75	52.08	43.17	47.93	64.14	93.41	33	20.79	46.41	34.49	28.73	92.67	59.23	43.06	9.00	9.37			
46.89	36.17	53.65	44.34	49.34	65.51	93.89	34	21.43	47.36	35.21	29.35	92.78	59.36	43.23	9.13	9.55			
49.28	37.71	55.32	45.57	50.84	66.99	94.41	35	22.10	48.33	35.96	30.00	92.90	59.51	43.42	9.29	9.73			
51.88	39.36	57.04	46.86	52.41	68.49	94.94	36	22.81	49.35	36.74	30.68	93.03	59.67	43.63	9.50	10.00			
54.71	41.12	58.90	48.21	54.06	70.06	95.55	37	23.56	50.40	37.55	31.39	93.17	59.85	43.86	9.73	10.29			
57.83	43.05	60.83	49.64	55.83	71.72	96.22	38	24.35	51.50	38.40	32.13	93.33	60.06	44.12	9.98	10.61			
61.26	45.13	62.89	51.16	57.70	73.46	96.96	39	25.19	52.63	39.29	32.91	93.50	60.28	44.41	10.25	10.96			
65.05	47.38	65.05	52.74	59.68	75.30	97.77	40	26.09	53.81	40.21	33.73	93.69	60.52	44.73	10.55	11.36			
69.24	49.84		54.43	61.79	77.22	98.66	41	27.04	55.03	41.17	34.60	93.90	60.80	45.09	10.88	11.80			
73.92	52.50		56.19	64.01	79.27	99.65	42	28.04	56.30	42.18	35.51	94.13	61.11	45.49	11.26	12.31			
79.17	55.43		58.08	66.40	81.43	100.77	43	29.11	57.63	43.24	36.47	94.39	61.45	45.94	11.66	12.87			
85.10	58.66		60.09	68.93	83.69	102.01	44	30.25	59.01	44.35	37.48	94.69	61.84	46.45	12.13	13.51			
91.82	62.21		62.21	71.61	86.10	103.36	45	31.47	60.44	45.51	38.55	95.02	62.28	47.01	12.67	14.22			
99.52	66.15			74.46	88.62	104.86	46	32.76	61.94	46.74	39.69	95.39	62.76	47.63	13.30	15.07			
108.42	70.53			77.52	91.32	106.50	47	34.13	63.50	48.03	40.90	95.80	63.31	48.33	14.01	16.02			
118.82	75.44			80.75	94.20	108.37	48	35.60	65.13	49.38	42.18	96.27	63.92	49.11	14.83	17.08			
131.10	80.96			84.23	97.25	110.41	49	37.17	66.83	50.81	43.54	96.79	64.60	49.98	15.75	18.27			
145.03	87.20			87.95	100.51	112.67	50	38.83	68.60	52.32	44.99	97.38	65.36	50.94	16.78	19.58			
	94.33			91.87	103.97	115.16	51	40.61	70.45	53.91	46.53	98.03	66.20	52.00	17.92	21.05			
	102.55			96.07	107.67	117.88	52	42.51	72.37	55.58	48.17	98.75	67.13	53.18	19.21	22.69			
	112.10			100.55	111.57	120.90	53	44.53	74.38	57.35	49.93	99.54	68.16	54.48	20.63	24.50			
	123.36			105.34	115.79	124.19	54	46.68	76.47	59.22	51.80	100.43	69.31	55.92	22.22	26.59			
	135.09			110.43	120.29	127.84	55	48.98	78.66	61.21	53.81	101.41	70.57	57.51	24.00	28.74			
				115.87	125.12	131.85	56	51.44	80.95	63.31	55.96	102.49	71.98	59.26	25.97	31.21			
				121.69	130.28	136.23	57	54.06	83.55	65.55	58.20	103.69	73.53	61.18	28.15	33.94			
				127.91	135.81	141.03	58	56.87	85.87	67.94	60.74	105.02	75.24	63.29	30.64	37.03			
				134.57	141.77	146.30	59	59.87	88.52	70.49	63.40	106.49	77.15	65.62	33.41	40.46			
				141.67	148.20	152.07	60	63.03	91.31	73.21	65.27	108.11	79.24	68.16	36.48	44.25			

†Guaranteed Paid-up Endowment additions are added at policy during last 10 years.

‡\$100 at death and \$10 a month for 240 months. Commuted value \$1,850.

*Renewable and convertible at any time.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Ages	25	35	45
PARTICIPATING				NON-PARTICIPATING			
DOUBLE INDEMNITY. \$2.00 per \$1,000 at all ages for all policies provides for double indemnity during premium-paying period. Premiums below provide for double indemnity after policy is paid-up.				ENDOWMENTS \$1,000. Without Disability.			
10 Pay. Life.....	\$4.40	\$3.70	\$2.68	25 Year End.....	\$32.70	\$34.33	\$38.94
15 Pay. Life.....	3.24	2.73	2.00	30 Year End.....	26.75	28.86	34.64
ALL 20 PAYMENT PLANS				G. M. I. and G. A. I. RATES \$2,500.			
Per \$1,000.....	2.67	2.26	2.00	Without Disability.			
20 Pay. G. M. I.....	4.94	4.18	3.70	Ord. Life.....	\$31.02	\$40.89	\$58.22
SINGLE PREMIUM RATES				20 Pay. Life.....	45.40	55.50	71.32
Ord. Life.....	\$362.16	\$434.98	\$535.92	20 Yr. End.....	77.94	80.33	86.97
10 Year End.....	839.93	842.25	847.81	SINGLE PREMIUM RATES.			
15 Year End.....	722.06	726.56	738.50	Ord. Life.....	\$326.54	\$392.03	\$482.64
20 Year End.....	627.51	635.42	657.35	10 Year End.....	759.20	760.85	765.08
25 Year End.....	552.14	565.16	600.78	15 Year End.....	652.46	656.08	666.09
30 Year End.....	492.75	513.01	565.22	20 Year End.....	566.84	573.54	592.60
JOINT LIFE. (Equal Ages)				25 Year End.....	498.58	509.92	541.37
Ord. Life.....	\$ 30.66	\$38.98	\$54.25	30 Year End.....	444.80	462.69	509.17
20 Pay. Life.....	40.17	47.48	60.47	JOINT LIFE (Equal Ages)			
20 Year End.....	53.73	56.97	65.39	Ord. Life.....	\$27.34	\$34.72	\$48.20
NON-PARTICIPATING				20 Pay. Life.....	36.26	42.70	54.11
GUARANTEED INCOME \$2,500. With Disability.				20 Year End.....	48.97	51.59	58.73
Ordinary Life.....	\$34.63	\$45.84	\$65.58	ANNUITY RATES. Amount Purchased by \$1,000.			
20 Pay. Life.....	50.02	60.84	78.68	Males.....	\$51.80	\$57.59	\$67.61
20 Year End.....	80.61	84.58	94.59	Females.....	48.41	52.42	60.34
				TERM			
				15 Years.....	\$8.65	\$10.35	\$16.32
				20 Years.....	8.94	11.23	18.93

PEORIA LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age at Issue	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Par. Prem.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
Ordinary Life	21	\$20.42	\$28	\$90 3	\$0. 9	\$0. 2	0 9	\$119	314.15	7	\$177	\$421.19	3			
	25	22.58	34	99 4	82	2.10	8 8	140	342.16	7	207	454.18	6			
	30	25.34	42	111 5	102	24.11	8 8	172	376.15	8	252	495.17	1			
	35	29.54	52	129 5	125	27.11	8 8	210	413.14	6	303	534.15	2			
	40	34.75	64	141 6	154	304.10	11	254	444.12	10	353	571.13	0			
	45	41.82	80	157 5	188	331 9	9	301	481.10	11	416	605.10	10			
	50	51.54	97	171 5	223	356 8	2	351	510 9	0	473	634 8	10			
	55	65.14	116	185 4	261	379 6	8	400	536 7	3	527	659 7	0			
	60	76.58	136	197 3	299	400 5	2	447	559 5	8	584	688 5	3			
20 Pay. Life	21	29.51	64	204 9	160	456.24	11	276	731.34	11	419	1000	Pd-up			
	25	31.58	79	208 9	175	470.24	0	301	735.32	2	456	1000	"			
	30	34.63	79	212 10	196	477.22	0	337	739.28	6	508	1000	"			
	35	38.40	89	217 10	220	482.19	6	377	741.24	9	566	1000	"			
	40	43.12	101	229 9	247	486.16	9	420	742.20	11	627	1000	"			
	45	49.65	114	224 8	276	487.13	11	463	749.17	2	688	1000	"			
	50	58.37	127	224 6	306	483.11	0	503	731.13	8	747	1000	"			
	55	70.52	149	228 5	327	476 8	4	535	717.10	5	800	1000	"			
	60	80.11	153	222 3	347	465 6	2	557	698 7	6	850	1000	"			
Ordinary Life Guar. Mo. Inc.	21	38.93	52	193 3	129	376 9	8	220	581.15	7	327	779.19	3			
	25	42.61	63	183 4	152	411.10	8	259	633.16	1	383	840.18	6			
	30	48.33	78	207 5	189	459.11	8	318	696.15	8	466	916.17	1			
	35	55.79	96	233 5	231	509.11	8	388	764.14	6	561	988.15	2			
	40	65.65	118	261 6	285	562.10	11	470	829.12	10	682	1056.13	0			
	45	78.47	148	289 5	348	612 9	9	557	890.10	11	770	1119.10	10			
	50	97.47	179	319 5	418	658 8	8	649	943 9	0	875	1173 8	10			
	55	123.67	215	342 4	483	701 9	8	740	992 7	3	975	1219 7	0			
	60	141.67	252	364 3	552	749 5	2	827	1034 5	8	1080	1273 5	3			
20 Pay. Life Guar. Mo. Inc.	21	55.62	118	377 9	297	862.24	11	511	1352.34	11	775	1850	Pd-up			
	25	59.55	129	385 9	324	889.24	0	557	1360.32	2	844	1850	"			
	30	65.28	146	392 10	363	882.22	0	623	1367.28	6	940	1850	"			
	35	72.58	165	401 10	407	892.19	6	697	1373.24	9	1047	1850	"			
	40	81.19	187	407 9	457	899.19	9	777	1373.20	11	1160	1850	"			
	45	93.49	211	414 8	511	901.13	11	857	1369.17	2	1273	1850	"			
	50	110.01	255	414 6	561	894.11	0	931	1352.13	8	1382	1850	"			
	55	133.05	250	413 5	605	881 8	4	990	1326.10	5	1480	1850	"			
	60	145.20	283	411 3	642	896 6	2	1040	1291 7	6	1572	1850	"			

If All Coupons Attached.

Age	Prin.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
21	31.68	81.36	259.24	1055.24	202.60	590.29	1124.29	352.08	932.34	1193.34	528.86	1262.39	1262.39
25	33.82	88.32	292.32	1054.32	220.27	593.22	1122.22	382.08	933.12	1211.90	573.66	1258.02	1258.02
30	36.99	98.80	295.40	1053.40	245.23	597.15	1120.15	426.26	932.90	1116.90	636.98	1253.65	1253.65
35	40.88	110.68	299.88	1052.88	244.24	596.98	1118.98	475.09	935.00	1185.00	708.21	1251.18	1251.18
40	45.76	125.16	273.09	1052.09	307.66	597.25	1119.25	530.06	935.50	1185.50	784.83	1251.75	1251.75
45	52.47	141.48	278.08	1054.08	314.85	598.68	1121.68	586.72	935.28	1189.28	864.80	1256.88	1256.88
50	61.39	158.92	280.35	1056.35	342.45	604.81	1125.81	643.80	935.26	1197.26	946.97	1267.71	1267.71
55	73.68	177.68	283.12	1050.12	400.68	611.27	1135.27	698.22	934.42	1210.42	1028.59	1285.57	1285.57

If All Coupons Surrendered.

Age	Prin.	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
21	31.68	64	201 9	160	456.24	11	276	739.35	3	419	1000	Pd-up	
25	33.52	70	205 9	175	471.24	0	305	743.32	6	456	1000	"	
30	36.99	79	212 10	196	477.22	0	341	747.28	10	508	1000	"	
35	40.88	89	217 10	220	482.19	6	381	750.25	0	566	1000	"	
40	45.76	101	229 9	247	486.16	9	425	750.21	3	627	1000	"	
45	52.47	114	224 8	276	487.13	11	468	746.17	5	688	1000	"	
50	61.39	127	224 6	303	483.11	0	508	735.13	10	747	1000	"	
55	73.68	140	223 5	327	476 8	4	541	724.10	7	800	1000	"	

Age	Prin.	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
		Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.	Cash	Pd. Up	Total Ins.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
21	49.59	166	268 15	384	539.10	458	661	743 5	771	926	959 1	95	
25	50.20	165	266 15	387	537.10	482	660	782 5	769	926	958 1	958	
30	51.23	163	263 15	385	534.10	469	659	779 5	765	925	958 1	957	
35	52.80	162	259 15	384	530.10	449	657	777 5	757	925	957 1	957	
40	55.38	160	255 14	383	526.10	414	655	772 5	745	923	959 1	954	
45	59.10	160	250 11	382	519.10	345	651	766 5	722	921	953 1	951	
50	65.06	160	244 8	380	509.10	224	645	754 5	681	917	949 1	946	
55	74.71	161	236 6	378	495 9	19	635	737 5	695	911	943 1	937	
60	82.20	164	229 4	376	478 6	19	620	712 5	461	901	932 1	922	

NOTE.—American 3½% Modified Preliminary Term Reserve (Ill. Std. adopted Jan. 1, 1906. Full Reserve at end of 2nd year.

1 Months. Loan values same as cash but available beginning of year.

NOTE.—Values after two premiums.

1924 DIVIDENDS AND NET COST
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

	\$20.99		\$22.88		\$25.81		\$29.58		\$34.66		\$41.71		\$65.19	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	\$1.97	\$19.02	\$2.08	\$20.80	\$2.28	\$23.53	\$2.54	\$27.04	\$2.92	\$31.74	\$3.45	\$38.20	\$5.65	\$69.51
1922	2.07	18.92	2.20	20.68	2.43	23.38	2.72	26.86	3.16	31.50	3.78	37.95	6.22	58.97
1921	2.17	18.82	2.32	20.56	2.58	23.23	2.91	26.67	3.40	31.26	4.05	37.93	6.76	58.43
1920	2.28	18.71	2.45	20.43	2.74	23.07	3.11	26.47	3.64	31.02	4.41	37.30	7.32	57.87
Prem	\$19.49	\$21.27	\$24.66	\$27.72	\$32.55	\$39.19	\$47.19		\$55.55	\$63.19	\$71.19	\$81.19		
1919	2.38	17.11	2.57	18.70	2.89	21.17	3.31	24.41	3.91	28.64	4.76	34.43	7.89	53.30
1918	2.49	17.00	2.71	18.56	3.05	21.00	3.52	24.20	4.18	28.37	5.12	34.07	8.47	52.72
1917	2.61	16.88	2.84	18.43	3.24	20.82	3.74	23.98	4.45	28.10	5.49	33.70	9.07	52.12
1916	2.73	16.76	2.98	18.29	3.41	20.65	3.97	23.75	4.75	27.80	5.87	33.32	9.67	51.52
1915	2.85	16.64	3.13	18.14	3.60	20.46	4.20	23.52	5.05	27.50	6.25	32.94	10.27	50.92
1914	2.98	16.51	3.28	17.99	3.79	20.27	4.45	23.27	5.37	27.18	6.66	32.53	10.89	50.30
1913	3.11	16.38	3.45	17.82	3.99	20.07	4.70	23.02	5.70	26.85	7.08	32.11	11.51	49.68
1912	3.25	16.24	3.61	17.60	4.20	19.86	4.96	22.76	6.04	26.51	7.50	31.69	12.13	49.05
Prem	\$19.31	\$21.08	\$23.86	\$27.48	\$32.26	\$38.71	\$46.69		\$55.26	\$63.71	\$71.69	\$81.69		
1911	3.40	15.91	3.78	17.30	4.41	19.45	5.24	22.24	6.39	25.87	7.93	30.78	12.76	48.93
1910	3.54	15.77	3.96	17.12	4.63	19.23	5.52	21.96	6.75	25.51	8.37	30.31	13.39	48.30
1909	3.70	15.61	4.15	16.93	4.87	18.99	5.81	21.67	7.12	25.14	8.83	29.88	14.02	47.67
Tot.	41.53	256.28	45.51	279.41	52.12	315.18	60.70	361.82	72.83	422.99	89.55	503.93	146.05	783.30
†		137.28		139.41		143.18		151.82		168.99		205.93		133.30

TWENTY PAYMENT LIFE

	\$26.48		\$31.54		\$34.58		\$38.31		\$43.10		\$49.54		\$70.52	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	2.32	24.16	2.46	29.08	2.65	31.93	2.91	35.40	3.29	39.84	3.78	45.76	5.91	64.61
1922	2.33	23.95	2.69	28.85	2.91	31.67	3.21	35.10	3.61	39.49	4.21	45.33	6.50	64.02
1921	2.75	23.73	2.92	28.62	3.18	31.40	3.51	34.80	3.95	39.15	4.61	44.93	7.12	63.40
1920	2.96	23.52	3.16	28.38	3.46	31.12	3.84	34.47	4.33	38.77	5.05	44.49	7.74	62.78
Prem	\$27.98	\$29.93	\$32.83	\$36.45	\$40.99	\$47.02	\$55.52		\$63.19	\$71.19	\$81.19	\$91.19		
1919	3.21	24.77	3.42	26.51	3.75	29.08	4.16	32.29	4.71	36.28	5.51	41.51	8.38	58.14
1918	3.45	24.53	3.69	26.24	4.05	28.78	4.51	31.94	5.11	35.88	5.97	41.05	9.02	57.50
1917	3.70	24.28	3.97	25.96	4.37	28.46	4.85	31.53	5.52	35.47	6.48	40.54	9.68	56.84
1916	3.97	24.01	4.25	25.68	4.68	28.15	5.23	31.22	5.95	35.04	6.97	40.05	10.34	56.18
1915	4.23	23.75	4.55	25.38	5.02	27.81	5.61	30.83	6.39	34.60	7.49	39.53	11.00	55.52
1914	4.52	23.46	4.86	25.07	5.38	27.45	6.02	30.43	6.86	34.13	8.02	39.06	11.67	54.85
1913	4.80	23.18	5.18	24.75	5.74	27.09	6.43	30.02	7.34	33.65	8.56	38.46	12.34	54.18
1912	5.11	22.87	5.52	24.41	6.12	26.71	6.88	29.59	7.83	33.16	9.12	37.90	13.02	53.50
Prem	\$27.80	\$29.74	\$32.63	\$36.21	\$40.70	\$46.54	\$55.02		\$63.19	\$71.19	\$81.19	\$91.19		
1911	5.44	22.36	5.86	23.88	6.51	26.12	7.31	28.90	8.34	32.36	9.68	36.86	13.67	51.35
1910	5.77	22.03	6.23	23.51	6.91	25.72	7.77	28.44	8.85	31.84	10.26	36.28	14.32	50.70
1909	6.11	21.69	6.61	23.13	7.34	25.29	8.25	27.96	9.39	31.31	10.84	35.70	14.94	50.08
Tot.	60.87	352.29	65.37	389.45	72.07	426.78	80.49	472.98	91.45	530.97	106.56	607.39	155.65	553.65
†		76.29		88.45		89.78		95.98		110.97		144.30		318.65

TWENTY YEAR ENDOWMENT

	\$48.64		\$49.09		\$49.87		\$51.03		\$52.85		\$55.87		\$69.10	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	3.15	45.19	3.49	45.60	3.57	46.30	3.70	47.33	3.90	48.95	4.27	51.60	6.11	62.99
1922	3.91	44.73	3.96	45.13	4.03	45.84	4.18	46.85	4.39	48.46	4.79	51.08	6.75	62.35
1921	4.39	44.25	4.44	44.65	4.52	45.35	4.68	46.35	4.90	47.95	5.32	50.55	7.30	61.80
1920	4.90	43.74	4.95	44.14	5.01	44.83	5.19	45.84	5.42	47.43	5.88	49.99	8.08	61.02
1919	5.47	43.22	5.48	43.61	5.56	44.31	5.73	45.30	5.97	46.88	6.46	49.41	8.75	60.35
1918	5.96	42.68	6.02	43.07	6.11	43.76	6.28	44.75	6.54	46.31	7.03	48.81	9.44	59.68
1917	6.57	42.12	6.59	42.50	6.68	43.19	6.85	44.18	7.13	45.72	7.67	48.20	10.14	58.96
1916	7.12	41.52	7.18	41.91	7.27	42.60	7.45	43.58	7.74	45.11	8.31	47.56	10.84	58.26
1915	7.73	40.91	7.80	41.29	7.89	41.98	8.07	42.96	8.37	44.48	8.96	46.91	11.56	57.54
1914	8.37	40.27	8.43	40.66	8.54	41.33	8.72	42.31	9.02	43.83	9.63	46.24	12.26	56.84
1913	9.04	39.60	9.10	39.99	9.20	40.67	9.39	41.64	9.70	43.15	10.31	45.56	12.97	56.13
1912	9.74	38.90	9.80	39.29	9.89	39.98	10.08	40.95	10.41	42.44	11.01	44.86	13.66	55.44
1911	10.45	38.19	10.51	38.58	10.61	39.26	10.81	40.22	11.13	41.72	11.73	44.14	14.34	54.76
1910	11.20	37.44	11.26	37.83	11.36	38.51	11.56	39.47	11.87	40.98	12.45	43.42	15.00	54.10
1909	11.93	36.65	12.05	37.04	12.13	37.74	12.32	38.71	12.63	40.22	13.18	42.69	15.63	53.47
Tot.	110.19	519.41	111.06	625.29	112.40	655.65	115.01	680.44	119.12	723.63	127.03	711.02	162.83	873.67
†		111.59		131.71		123.35		116.56		118.63		60.02		238.67

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS --1924 DIVIDENDS.

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$92.58	\$101.17	\$114.38	\$131.45	\$154.16	\$185.57	\$288.08
Cash Value Deducted	64.58	67.17	72.38	79.45	90.16	105.57	172.08
20 Payment Life	120.13	141.44	155.20	172.06	193.53	222.02	312.95
Cash Value Deducted	58.13	71.44	76.20	83.06	92.53	108.02	172.95
20 Year Endowment	221.13	223.13	226.63	231.67	239.67	252.63	308.51
Cash Value Deducted	55.13	58.13	63.63	69.67	79.67	92.63	147.51

TEN YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$176.37	\$192.58	\$217.58	\$250.17	\$293.11	\$352.13	\$545.66
Cash Value Deducted	106.37	110.58	115.58	125.17	139.11	164.13	284.66
20 Payment Life	240.16	269.77	295.85	328.07	368.65	422.19	593.84
Cash Value Deducted	80.16	94.77	99.85	108.07	121.65	146.19	266.84
20 Year Endowment	428.63	432.56	439.49	449.45	465.12	490.35	599.77
Cash Value Deducted	40.63	45.56	54.49	65.45	82.12	108.35	221.77

PEORIA LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 FIFTEEN YEAR RECORD

ORDINARY LIFE														
	\$19 31		\$21 08		\$23 86		\$27 48		\$32 26		\$38 71		\$59 69	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1910	1 97	17 34	2 08	19 00	2 28	21 58	2 51	24 94	2 92	29 34	3 43	35 20	5 68	54 01
1911	2 07	17 24	2 20	18 88	2 41	22 43	2 71	24 76	3 16	29 10	3 76	34 95	6 22	53 47
1912	2 17	17 14	2 32	18 76	2 58	21 28	2 91	24 57	3 40	28 86	4 08	34 63	6 76	52 93
1913	2 28	17 03	2 45	18 63	2 74	21 12	3 14	24 37	3 64	28 62	4 41	34 30	7 32	52 37
1914	2 38	16 93	2 57	18 51	2 86	20 97	3 31	24 17	3 91	28 33	4 76	33 95	7 89	51 80
1915	2 49	16 82	2 71	18 37	3 00	20 80	3 52	23 96	4 18	28 08	5 12	33 59	8 47	52 22
1916	2 51	16 70	2 84	18 24	3 24	20 62	3 78	23 74	4 45	27 81	5 49	33 22	9 07	50 62
1917	2 53	16 58	2 98	18 10	3 41	20 45	3 97	23 51	4 75	27 51	5 87	32 84	9 67	50 02
1918	2 55	16 46	3 11	17 95	3 60	20 28	4 20	23 28	5 05	27 21	6 25	32 46	10 27	49 42
1919	2 98	16 33	3 28	17 80	3 78	20 07	4 45	23 03	5 37	26 89	6 66	32 05	10 89	48 80
1920	3 11	16 20	3 45	17 63	3 99	19 87	4 70	22 78	5 70	26 56	7 08	31 63	11 51	48 18
1921	1 53	17 68	1 81	19 27	2 16	21 76	2 48	25 00	3 02	29 24	3 75	34 96	6 07	53 62
1922	2 55	16 76	2 84	18 24	3 31	20 55	3 74	23 55	4 79	27 47	5 95	32 76	9 57	50 12
1923	2 56	16 65	2 97	18 11	3 44	20 35	4 14	23 34	5 06	27 20	6 28	32 43	10 04	49 65
1924	3 70	15 61	4 15	16 93	4 87	18 99	5 81	21 67	7 12	25 14	8 83	29 88	14 02	45 67
Tot.	38 18	251 47	41 78	274 42	47 79	320 14	55 54	356 67	66 52	417 38	81 74	498 91	133 45	761 90
:		132 47		144 42		198 14		146 67		163 38		197 91		361 90

TWENTY PAYMENT LIFE														
	\$27 80		\$29 74		\$32 63		\$35 21		\$40 70		\$46 54		\$65 02	
1910	2 32	35 48	2 45	27 28	2 65	29 98	2 91	33 30	3 24	37 42	3 78	42 76	5 91	59 11
1911	2 53	35 27	2 69	27 05	2 91	29 72	3 21	33 00	3 61	37 09	4 21	42 33	6 50	58 52
1912	2 75	35 05	2 92	26 82	3 18	29 45	3 51	32 70	3 95	36 75	4 61	41 93	7 12	57 90
1913	2 96	34 84	3 16	26 58	3 44	29 17	3 84	32 37	4 36	36 37	5 05	41 49	7 74	57 28
1914	3 21	34 59	3 42	26 32	3 75	28 88	4 16	32 05	4 71	35 99	5 51	41 03	8 35	56 64
1915	3 45	34 35	3 69	26 05	4 06	28 58	4 51	31 70	5 11	35 59	5 97	40 57	9 02	56 00
1916	3 70	34 10	3 97	25 77	4 37	28 26	4 86	31 35	5 51	35 18	6 43	40 00	9 68	55 34
1917	3 97	33 82	4 25	25 49	4 68	27 95	5 23	30 98	5 85	34 75	6 97	39 57	10 34	54 68
1918	4 25	33 57	4 55	25 15	5 02	27 61	5 62	30 59	6 31	34 31	7 49	39 05	11 00	54 02
1919	4 52	33 28	4 80	24 88	5 35	27 25	6 02	30 19	6 86	33 84	8 02	38 52	11 67	53 35
1920	4 80	32 99	5 18	24 59	5 74	26 89	6 44	29 78	7 34	33 36	8 59	37 98	12 34	52 68
1921	5 06	32 74	5 46	24 34	6 07	26 57	7 00	32 78	7 92	32 78	9 45	41 98	13 01	52 01
1922	4 08	33 72	4 40	25 34	4 98	27 75	5 48	30 73	6 26	34 44	7 26	39 29	10 25	54 77
1923	4 33	33 47	4 67	25 07	5 18	27 45	5 83	30 38	6 65	34 05	7 70	38 84	10 74	54 28
1924	6 11	21 69	6 61	23 12	7 34	25 29	8 25	27 96	9 39	31 31	10 84	35 70	14 94	50 08
Tot.	55 52	361 48	59 59	346 51	65 65	423 80	73 29	469 80	93 25	527 25	97 01	601 09	142 14	833 16
+		85 48		85 51		86 80		92 86		107 25		138 09		298 16

TWENTY YEAR ENDOWMENT														
	\$48 64		\$49 09		\$49 87		\$51 03		\$52 85		\$55 87		\$69 10	
1910	3 45	45 19	3 49	45 69	3 5	46 30	3 70	47 35	3 90	48 95	4 21	51 60	6 11	62 99
1911	3 91	44 73	3 95	45 13	4 02	45 84	4 18	46 85	4 39	48 46	4 79	51 08	6 75	62 35
1912	4 39	44 25	4 44	44 65	4 52	45 35	4 68	46 35	4 99	47 95	5 32	50 55	7 30	61 02
1913	4 90	43 74	4 95	44 14	5 04	44 83	5 16	45 81	5 42	47 43	5 88	49 99	8 03	61 80
1914	5 42	43 22	5 48	43 61	5 55	44 31	5 73	45 30	5 97	46 80	6 46	49 41	8 75	60 35
1915	5 96	42 68	6 02	43 07	6 11	43 75	6 28	44 15	6 54	46 31	7 01	48 81	9 44	59 66
1916	6 52	42 12	6 59	42 50	6 68	43 19	6 85	44 18	7 13	45 72	7 67	48 20	10 11	58 96
1917	7 12	41 52	7 18	41 91	7 27	42 68	7 45	43 51	7 74	45 11	8 31	47 51	10 84	58 26
1918	7 73	40 91	7 80	41 24	7 88	41 90	8 07	42 66	8 37	44 40	8 96	46 91	11 54	57 54
1919	8 37	40 27	8 43	40 66	8 54	41 32	8 72	42 31	9 02	43 80	9 63	46 34	12 26	56 84
1920	9 04	39 60	9 10	39 99	9 20	40 67	9 39	41 64	9 70	43 15	10 31	45 55	12 91	56 13
1921	4 87	43 77	4 96	44 19	4 95	44 92	5 04	45 06	5 22	47 63	5 51	50 36	6 83	62 27
1922	7 84	40 80	7 88	41 21	7 96	41 91	8 11	42 92	8 35	44 50	8 89	47 07	10 75	58 34
1923	8 40	40 24	8 45	40 64	8 52	41 35	8 67	42 36	8 90	43 95	9 34	46 53	11 25	57 85
1924	11 99	36 65	12 05	37 04	12 13	37 74	12 32	38 71	12 63	40 29	13 18	42 69	15 63	53 47
Tot.	99 91	629 60	100 72	635 63	101 97	646 05	104 38	661 07	108 18	674 57	115 43	722 56	148 67	887 83
+		+41 31		+24 37		+12 92		4 07		29 57		71 56		252 83

†Net Cost for 20 years, Cash Value deducted.
†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919.)									
Ages	21	25	30	35	40	45	55		
Ordinary Life.....	\$ 88 72	\$ 97 02	\$109 91	\$126 88	\$149 06	\$179 49	\$278 71		
Cash Value Deducted.....	60 72	63 02	67 91	74 88	85 06	99 49	102 71		
20 Payment Life.....	128 82	137 86	151 30	168 06	188 96	216 45	303 91		
Cash Value Deducted.....	64 82	67 86	72 30	79 06	87 96	102 45	183 91		
20 Year Endowment.....	225 40	227 46	231 03	236 23	244 43	257 82	315 72		
Cash Value Deducted.....	59 40	62 46	68 03	74 23	84 43	97 82	154 72		
TEN YEARS. (Policies Issued in 1914.)									
Ordinary Life.....	\$173 06	\$189 08	\$213 95	\$249 64	\$289 34	\$347 82	\$539 18		
Cash Value Deducted.....	103 06	107 08	111 95	121 64	135 34	159 82	278 18		
20 Payment Life.....	150 09	267 51	293 45	325 77	366 06	418 96	588 01		
Cash Value Deducted.....	90 06	92 51	97 45	105 77	119 06	142 96	261 01		
20 Year Endowment.....	435 60	439 59	448 62	456 75	472 70	498 60	610 44		
Cash Value Deducted.....	47 60	52 59	61 62	72 75	89 70	116 50	232 44		

PEORIA LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE

10 PAY. LIFE—GENERAL CLASS

Year Issued	21	25	30	35	40	45	50	55
Prem.	\$45.46	\$48.55	\$53.10	\$58.56	\$65.27	\$73.71	\$84.40	\$97.96
1923	3.19	3.37	3.64	4.00	4.45	5.08	5.99	7.33
1922	3.60	3.82	4.14	4.56	5.07	5.79	6.79	8.24
1921	4.03	4.28	4.66	5.13	5.72	6.52	7.62	9.16
1920	4.49	4.76	5.19	5.73	6.40	7.28	8.48	10.11
1919	4.95	5.27	5.74	6.36	7.09	8.07	9.36	11.06
1918	5.43	5.80	6.33	7.00	7.82	8.89	10.25	12.02
1917	5.94	6.34	6.93	7.68	8.57	9.73	11.17	12.98
1916	6.47	6.91	7.57	8.38	9.35	10.59	12.11	13.95
1915	7.01	7.50	8.22	9.10	10.16	11.49	13.06	14.91
1914	7.58	8.11	8.90	9.85	11.00	12.39	14.01	15.84

15 PAY. LIFE—GENERAL CLASS

Prem.	\$34.72	\$37.11	\$40.64	\$44.89	\$50.26	\$57.21	\$66.42	\$78.66
1923	2.61	2.76	2.99	3.26	3.65	4.19	5.02	6.32
1922	2.90	3.06	3.32	3.65	4.08	4.69	5.61	7.01
1921	3.18	3.37	3.67	4.04	4.53	5.21	6.23	7.72
1920	3.48	3.69	4.03	4.45	5.00	5.75	6.85	8.42
1919	3.78	4.03	4.41	4.87	5.48	6.31	7.50	9.17
1918	4.10	4.38	4.80	5.32	5.98	6.90	8.16	9.91
1917	4.43	4.74	5.20	5.78	6.51	7.50	8.83	10.65
1916	4.78	5.12	5.63	6.25	7.05	8.12	9.52	11.41
1915	5.13	5.51	6.07	6.75	7.61	8.75	10.22	12.16
1914	5.52	5.93	6.53	7.26	8.20	9.40	10.93	12.91

10 YEAR END.—GENERAL CLASS

Prem.	\$10384	\$10420	\$10482	\$10557	\$10691	\$10888	\$11218	\$11758
1923	6.40	6.44	6.51	6.63	6.80	7.10	7.65	8.66
1922	7.55	7.59	7.67	7.73	7.95	8.26	8.83	9.82
1921	8.76	8.80	8.87	8.98	9.15	9.45	10.03	10.98
1920	10.01	10.05	10.12	10.23	10.39	10.71	11.26	12.21
1919	11.30	11.34	11.42	11.52	11.69	11.99	12.43	13.44
1918	12.66	12.70	12.78	12.88	13.03	13.33	13.73	14.68
1917	14.08	14.11	14.18	14.28	14.42	14.69	15.04	15.92
1916	15.55	15.59	15.65	15.73	15.87	16.11	16.39	17.14
1915	17.09	17.12	17.17	17.25	17.35	17.55	17.85	18.35
1914	18.69	18.71	18.76	18.82	18.90	19.03	19.19	19.52

15 YEAR END.—GENERAL CLASS

Prem.	\$66.73	\$67.13	\$67.82	\$68.80	\$70.23	\$72.73	\$76.82	\$83.53
1923	4.41	4.45	4.53	4.65	4.84	5.17	5.79	6.87
1922	5.11	5.15	5.22	5.35	5.54	5.90	6.53	7.68
1921	5.82	5.86	5.94	6.08	6.27	6.64	7.31	8.48
1920	6.57	6.61	6.69	6.83	7.04	7.43	8.11	9.31
1919	7.34	7.39	7.48	7.61	7.81	8.22	8.94	10.16
1918	8.15	8.20	8.28	8.42	8.63	9.05	9.77	11.01
1917	9.00	9.04	9.13	9.27	9.48	9.91	10.63	11.87
1916	9.88	9.99	10.01	10.16	10.36	10.79	11.51	12.73
1915	10.79	10.83	10.93	11.07	11.27	11.70	12.40	13.59
1914	11.75	11.79	11.88	12.00	12.21	12.63	13.30	14.43

5 YEAR TERM—GENERAL CLASS

Prem.	\$11.15	\$11.48	\$12.06	\$12.95	\$14.37	\$16.85	\$21.58	\$29.87
1923	1.30	1.34	1.40	1.51	1.66	1.92	2.24	2.82
1922	1.31	1.34	1.43	1.52	1.70	1.99	2.37	3.06
1921	1.32	1.36	1.44	1.56	1.73	2.07	2.50	3.24
1920	1.33	1.37	1.45	1.58	1.78	2.16	2.64	3.45

10 YEAR TERM—GENERAL CLASS

Prem.	\$11.34	\$11.75	\$12.46	\$13.57	\$15.47	\$18.92	\$25.19	\$35.77
1923	1.30	1.34	1.41	1.51	1.68	1.96	2.26	2.85
1922	1.31	1.35	1.42	1.54	1.74	2.05	2.43	3.08
1921	1.32	1.37	1.46	1.57	1.78	2.15	2.60	3.33
1920	1.34	1.39	1.47	1.61	1.84	2.25	2.78	3.55
1919	1.34	1.40	1.49	1.64	1.90	2.37	2.95	3.85
1918	1.36	1.41	1.51	1.66	1.96	2.48	3.13	4.12
1917	1.36	1.42	1.56	1.71	2.02	2.60	3.30	4.39
1916	1.37	1.44	1.56	1.74	2.08	2.72	3.49	4.68
1915	1.38	1.45	1.58	1.78	2.16	2.85	3.70	4.96

10 PAY. LIFE—ABSTAINERS CLASS

Year Issued	21	25	30	35	40	45	50	55
Prem.	\$45.46	\$48.55	\$53.10	\$58.56	\$65.27	\$73.71	\$84.40	\$97.96
1923	3.57	3.77	4.05	4.44	4.93	5.63	6.66	8.25
1922	3.97	4.21	4.54	4.99	5.55	6.33	7.46	9.21
1921	4.41	4.66	5.05	5.54	6.17	7.04	8.28	10.10
1920	4.84	5.12	5.57	6.13	6.84	7.79	9.14	11.11
1919	5.29	5.62	6.10	6.75	7.51	8.57	10.00	12.11
1918	5.77	6.14	6.68	7.37	8.23	9.37	10.87	12.98
1917	6.26	6.66	7.26	8.03	8.96	10.19	11.77	13.95
1916	6.78	7.22	7.89	8.72	9.72	11.03	12.67	14.91
1915	7.30	7.79	8.52	9.42	10.51	11.90	13.58	15.84
1914	7.86	8.39	9.18	10.14	11.32	12.77	14.47	16.84

15 PAY. LIFE—ABSTAINERS CLASS

Prem.	\$34.72	\$37.11	\$40.64	\$44.89	\$50.26	\$57.21	\$66.42	\$78.66
1923	2.99	3.15	3.41	3.70	4.14	4.74	5.70	7.22
1922	3.27	3.46	3.73	4.09	4.56	5.24	6.30	7.91
1921	3.56	3.76	4.08	4.47	5.01	5.76	6.93	8.74
1920	3.84	4.07	4.43	4.88	5.47	6.30	7.56	9.69
1919	4.14	4.41	4.80	5.29	5.95	6.86	8.22	10.40
1918	4.46	4.75	5.19	5.73	6.44	7.46	8.89	11.08
1917	4.78	5.10	5.58	6.19	6.97	8.06	9.57	11.81
1916	5.13	5.47	6.00	6.65	7.50	8.68	10.26	12.61
1915	5.47	5.85	6.43	7.14	8.05	9.30	10.91	13.13
1914	5.84	6.27	6.88	7.64	8.64	9.95	11.67	14.13

10 YEAR END.—ABSTAINERS CLASS

Prem.	\$10384	\$10420	\$10482	\$10557	\$10691	\$10888	\$11218	\$11758
1923	6.76	6.82	6.90	7.05	7.26	7.63	8.30	9.40
1922	7.85	7.93	8.03	8.17	8.38	8.75	9.46	10.60
1921	9.05	9.10	9.20	9.33	9.54	9.91	10.62	11.81
1920	10.27	10.31	10.41	10.54	10.74	11.13	11.81	13.02
1919	11.53	11.57	11.67	11.79	12.00	12.36	12.93	14.14
1918	12.85	12.89	12.99	13.11	13.29	13.65	14.17	15.15
1917	14.22	14.26	14.34	14.46	14.63	14.95	15.40	16.16
1916	15.65	15.69	15.76	15.85	16.02	16.30	16.66	17.17
1915	17.14	17.17	17.23	17.32	17.43	17.65	17.90	18.18

15 YEAR END.—ABSTAINERS CLASS

Prem.	\$66.73	\$67.13	\$67.82	\$68.80	\$70.23	\$72.73	\$76.82	\$83.53
1923	4.79	4.84	4.94	5.08	5.32	5.71	6.47	7.72
1922	5.47	5.52	5.61	5.77	6.00	6.43	7.20	8.48
1921	6.16	6.21	6.31	6.48	6.71	7.16	7.98	9.31
1920	6.89	6.94	7.04	7.21	7.47	7.94	8.78	10.16
1919	7.64	7.70	7.81	7.97	8.22	8.71	9.60	11.01
1918	8.42	8.49	8.60	8.76	9.02	9.53	10.42	11.81
1917	9.25	9.30	9.41	9.58	9.84	10.37	11.26	12.73
1916	10.11	10.17	10.27	10.45	10.70	11.22	12.12	13.59
1915	11.00	11.04	11.16	11.33	11.58	12.10	12.97	14.43
1914	11.92	11.97	12.08	12.22	12.43	13.00	13.83	15.15

5 YEAR TERM—ABSTAINERS CLASS

Prem.	\$11.15	\$11.48	\$12.06	\$12.95	\$14.37	\$16.85	\$21.58	\$29.87
1923	1.50	1.54	1.61	1.74	1.91	2.11	2.60	3.33
1922	1.51	1.54	1.65	1.75	1.96	2.29	2.75	3.50
1921	1.52	1.57	1.66	1.80	1.99	2.38	2.91	3.71
1920	1.53	1.58	1.67	1.82	2.05	2.49	3.07	3.91

10 YEAR TERM—ABSTAINERS CLASS

Prem.	\$11.34	\$11.75	\$12.46	\$13.57	\$15.47	\$18.92	\$25.19	\$35.77
1923	1.50	1.54	1.62	1.74	1.93	2.25	2.78	3.55
1922	1.51	1.55	1.63	1.77	2.00	2.35	2.97	3.81
1921	1.53	1.58	1.67	1.80	2.04	2.46	2.96	3.77
1920	1.54	1.60	1.69	1.85	2.11	2.57	3.17	4.00
1919	1.55	1.61	1.71	1.88	2.18	2.71	3.36	4.21
1918	1.56	1.62	1.74	1.93	2.25	2.84	3.57	4.40
1917	1.57	1.64	1.76	1.97	2.32	2.93	3.77	4.66
1916	1.59	1.66	1.78	2.00	2.39	3.14	4.00	5.00
1915	1.60	1.67	1.82	2.05	2.49	3.28	4.26	5.27

Dividend payable end of 1st year contingent upon payment of 2d premium.

PHILADELPHIA LIFE INSURANCE CO., Philadelphia, Pa.

Accelerative Option. — When dividend accumulations are sufficient no further premiums will be required, but premiums may be continued in order to increase accumulations. Accumulations may be used to mature policy as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Preliminary Term reserve, with surrender charge up to 10th year not exceeding \$10 per \$1,000.

Change of Plan. — No provision. Practice of company to change to higher premium form by payment of difference in premiums with interest at 5%.

Disability. — For waiving extra premium, policy will provide, prior to age 60, (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning on first day of month after proof of disability (total disability not obviously permanent regarded as permanent after 90 days) and continuing during disability until maturity; no reduction in insurance. Not issued on Term, and does not cover war service, self-inflicted injuries, aeronautic or submarine operations. Limit, \$20,000.

Dividends. — End of second year and annually thereafter. Options; (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$ †; (d) purchase non-par, paid up additions, increasing values and payable with face of policy.

Double Indemnity. — For extra premium (\$1.00 General and \$.10 Travel per \$1,000) policy will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from (a) General Accident, or (b) Travel Accident (accidental death due to wrecking of common carrier). General Accident agreement does not cover death from suicide, homicide, war service, aeronautic or submarine operations, poison or ptomaines, disease, bodily or mental infirmity, riot, insurrection or war, violation of law, or police duty. Limit, \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, policies with double indemnity two years; except for non-payment of premium.

Limits. — Ages, 16-60, except Term. 20-60; \$100,000 (Term \$20,000); reinsures over \$20,000; accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest not to exceed 5%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values. Fully paid up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three year. Interest not more than 5% in advance.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{4}\%$, Limited (2-25) and Continuous (20 certain) annual Installments. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified beneficiary may withdraw Trust Fund on any interest date, and commutable values at any time, except under Continuous Installment option.

Suicide. — Within contestable period, sane or insane, policy void.

Women. — No extra charge. Limit \$50,000. All but Term. Double indemnity but not disability granted.

†Present interest rate, 4.6%.

PARTICIPATING RATES PER \$1,000.
(American 3½% Reserve.)

Age at Issue	Whole Life	Limited Pay. Life			Endowments			Term-Renewable and Convertible*			20 Pay Life 50% Reduc after 10 yrs
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	10 Year	15 Year	20 Year	
20	\$17.56	\$43.98	\$31.93	\$26.55	\$102.93	\$67.73	\$47.91	\$11.39	\$11.58	\$11.80	\$32.82
21	17.95	44.70	32.46	26.98	103.02	67.80	47.99	11.50	11.70	11.93	33.36
22	18.37	45.44	33.01	27.45	103.10	67.87	48.07	11.61	11.82	12.10	33.92
23	18.80	46.21	33.58	27.94	103.19	67.96	48.17	11.74	11.96	12.26	34.50
24	19.26	47.01	34.18	28.45	103.28	68.03	48.25	11.87	12.12	12.44	35.12
25	19.75	47.83	34.79	28.98	103.38	68.13	48.36	12.02	12.29	12.64	35.76
26	20.26	48.69	35.43	29.53	103.49	68.22	48.47	12.17	12.47	12.85	36.43
27	20.78	49.59	36.09	30.09	103.60	68.32	48.59	12.33	12.65	13.08	37.12
28	21.33	50.51	36.77	30.67	103.73	68.43	48.72	12.50	12.87	13.33	37.82
29	21.92	51.47	37.50	31.29	103.86	68.55	48.86	12.68	13.08	13.60	38.56
30	22.54	52.46	38.23	31.92	104.00	68.67	49.01	12.89	13.33	13.90	39.32
31	23.18	53.49	39.01	32.59	104.14	68.81	49.17	13.11	13.59	14.24	40.12
32	23.88	54.55	39.81	33.30	104.30	68.95	49.36	13.35	13.87	14.61	40.97
33	24.60	55.67	40.65	34.02	104.46	69.13	49.55	13.60	14.19	15.02	41.84
34	25.39	56.82	41.53	34.79	104.65	69.30	49.77	13.89	14.54	15.47	42.74
35	26.20	58.02	42.44	35.58	104.84	69.60	50.02	14.19	14.93	15.99	43.68
36	27.05	59.25	43.38	36.41	105.06	69.70	50.27	14.53	15.37	16.55	44.68
37	27.97	60.53	44.37	37.30	105.29	69.94	50.57	14.90	15.84	17.16	45.70
38	28.95	61.87	45.40	38.22	105.53	70.20	50.89	15.32	16.38	17.87	46.79
39	29.97	63.26	46.48	39.18	105.79	70.48	51.25	15.77	16.98	18.63	47.92
40	31.07	64.71	47.60	40.20	106.10	70.80	51.66	16.28	17.64	19.48	49.11
41	32.21	66.21	48.77	41.25	106.41	71.14	52.10	16.84	18.38	20.41	50.32
42	33.45	67.75	50.00	42.38	106.77	71.53	52.59	17.47	19.20	21.45	51.62
43	34.76	69.38	51.29	43.57	107.15	71.96	53.15	18.18	20.11	22.59	53.00
44	36.14	71.06	52.64	44.82	107.59	72.46	53.76	18.97	21.12	23.87	54.45
45	37.63	72.81	54.06	46.16	108.07	72.98	54.44	19.85	22.25	25.25	55.96
46	39.20	74.64	55.55	47.55	108.61	73.60	55.21	20.85	23.50	26.80	57.51
47	40.89	76.54	57.12	49.06	109.21	74.27	56.05	21.97	24.89	28.48	59.19
48	42.70	78.52	58.78	50.65	109.86	75.01	56.99	23.20	26.44	30.34	60.96
49	44.60	80.59	60.50	52.31	110.58	75.84	58.03	24.58	28.13	32.38	62.81
50	46.64	82.73	62.33	54.10	111.39	76.76	59.18	26.08	29.98	34.58	64.79
51	48.83	84.97	64.26	56.03	112.28	77.78	60.64	27.76	32.03	37.00	66.88
52	51.13	87.28	66.29	58.04	113.25	78.90	62.26	29.62	34.29	39.63	69.07
53	53.63	89.71	68.44	60.21	114.33	80.15	64.04	31.64	36.75	42.45	71.39
54	56.27	92.23	70.71	62.52	115.51	81.51	66.01	33.89	39.45	45.52	73.84
55	59.08	94.87	73.11	65.00	116.82	83.02	68.15	36.36	42.40	48.82	76.42
56	62.11	97.63	75.66	67.66	118.24	84.70	70.53	39.07	45.62	52.35	79.22
57	65.31	100.50	78.37	70.49	119.82	86.55	73.15	42.04	49.12	56.14	82.15
58	68.77	103.52	81.26	73.55	121.56	88.60	76.01	45.30	52.91	60.19	85.27
59	72.45	106.69	84.34	76.83	123.46	90.85	79.15	48.89	57.03	64.54	88.60
60	76.40	110.03	87.65	80.36	125.57	93.34	82.60	52.81	61.48	69.18	92.16
61	80.61	114.18	91.49	84.16	127.89	96.72	86.06	57.12	66.25	74.14	96.24
62	85.15	118.59	95.62	88.26	130.45	100.43	89.85	61.79	71.39	79.44	100.65
63	89.98	123.31	100.07	92.68	133.26	104.54	94.00	66.90	76.91	85.10	105.37

Rates for Waiver of Premium and Annuity Benefit.

Age	WAIVER OF PREMIUM								WAIVER OF PREMIUM AND ANNUITY BENEFITS.							
	Life				Endowment				Life				Endowment			
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	
20	\$0.13	\$0.08	\$0.08	\$0.08	\$0.19	\$0.16	\$0.15		\$1.25	\$2.80	\$2.07	\$1.69	\$0.43	\$0.49	\$0.59	
25	.17	.11	.11	.11	.21	.19	.18		1.46	3.06	2.26	1.87	.49	.59	.70	
30	.23	.12	.14	.15	.25	.23	.23		1.71	3.25	2.42	2.02	.58	.72	.88	
35	.30	.17	.19	.21	.31	.31	.31		2.04	3.45	2.59	2.18	.72	.94	1.18	
40	.43	.25	.29	.34	.41	.43	.44		2.49	3.64	2.78	2.41	.97	1.30	1.67	
45	.61	.40	.48	.61	.60	.64	.73		3.10	3.75	2.97	3.09	1.41	1.92	2.66	
50	.93	.69	.93	.96	.96	1.15	1.08		3.98	3.74	3.98	4.01	2.20	3.38	3.77	
55	1.49	1.01	1.61	1.55	2.04	1.84	1.65		5.42	5.54	5.54	5.48	4.59	5.16	5.32	

*Convertible at any time.

Semi-annual Premiums, 52% of annual; quarterly, 26½% of annual.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	END OF 3 YEARS				END OF 5 YEARS				END OF 7 YEARS				END OF 10 YEARS				END OF 15 YEARS				END OF 20 YEARS				
	Ann'l Pre-mium	Loan or Cash	P.U. Term	Y. Mos	Loan or Cash	P.U. Term	Y. Mos	Loan or Cash	P.U. Term	Y. Mos	Loan or Cash	P.U. Term	Y. Mos	Loan or Cash	P.U. Term	Y. Mos	Loan or Cash	P.U. Term	Y. Mos	Loan or Cash	P.U. Term	Y. Mos			
ORDINARY LIFE.	17.56	11.00	37	1	58	23.00	74	3	1	39.00	122	5	3	67.00	199	9	4	114.00	307	15	4	170.00	415	19	4
	19.75	13.00	40	1	8	29.00	86	3	9	47.00	134	6	1	82.00	221	10	8	140.00	341	16	1	207.00	454	18	6
	22.54	15.00	45	1	11	35.00	94	4	3	59.00	153	7	1	102.00	249	11	8	172.00	377	15	8	252.00	495	17	1
	26.20	20.00	51	2	6	44.00	107	4	10	73.00	171	7	9	125.00	274	11	8	210.00	413	14	6	303.00	535	15	2
	31.07	25.00	57	2	6	55.00	121	5	22	90.00	189	7	9	154.00	303	10	11	254.00	449	12	10	358.00	571	13	0
	37.63	31.00	64	2	7	70.00	138	5	2	112.00	211	7	3	188.00	332	9	9	301.00	480	10	11	416.00	605	10	10
10 ANNUAL PREMIUMS.	46.64	38.00	70	2	2	87.00	154	4	0	137.00	232	6	4	223.00	356	8	2	351.00	510	9	0	473.00	653	8	10
	59.08	48.00	80	2	2	103.00	169	4	0	164.00	252	5	3	261.00	370	6	8	400.00	535	7	3	527.00	659	7	0
	76.40	58.00	87	1	9	126.00	183	3	3	192.00	270	4	2	299.00	400	5	2	447.00	559	5	8	584.00	687	5	3
	43.98	55.00	184	8	8	125.00	405	21	7	201.00	629	35	8	337.00	1000			371.00	1000			410.00	1000		
	47.83	61.00	188	8	1	138.00	409	21	9	221.00	632	33	2	371.00	1000			410.00	1000			456.00	1000		
	52.46	69.00	194	9	3	154.00	415	21	1	246.00	637	30	4	410.00	1000			456.00	1000			508.00	1000		
15 ANNUAL PREMIUMS.	58.02	77.00	196	9	8	172.00	420	19	1	275.00	643	27	3	456.00	1000			508.00	1000			566.00	1000		
	64.71	87.00	199	8	11	193.00	423	17	5	308.00	647	23	10	508.00	1000			566.00	1000			627.00	1000		
	72.81	99.00	203	8	1	216.00	425	14	10	344.00	648	20	3	566.00	1000			627.00	1000			688.00	1000		
	82.73	110.00	203	6	8	240.00	424	12	3	381.00	646	16	9	627.00	1000			688.00	1000			747.00	1000		
	94.87	121.00	201	5	5	262.00	418	9	7	416.00	638	13	4	688.00	1000			747.00	1000			800.00	1000		
	110.03	130.00	196	5	3	281.00	408	7	2	447.00	628	10	3	747.00	1000			800.00	1000			850.00	1000		
20 ANNUAL PREMIUMS.	31.93	33.00	110	4	7	75.00	243	11	4	124.00	389	20	7	214.00	635	34	5	371.00	1000			410.00	1000		
	34.79	36.00	111	4	10	85.00	252	12	3	138.00	394	20	8	236.00	636	31	6	410.00	1000			456.00	1000		
	38.23	41.00	115	5	5	98.00	259	12	8	155.00	402	19	10	263.00	641	28	6	456.00	1000			508.00	1000		
	42.44	47.00	120	5	5	108.00	263	12	5	174.00	407	18	12	294.00	645	25	8	508.00	1000			536.00	1000		
	47.00	54.00	124	5	6	123.00	270	11	6	197.00	414	16	12	329.00	648	21	8	566.00	1000			627.00	1000		
	54.06	62.00	127	5	5	138.00	272	9	11	220.00	414	13	6	365.00	645	18	1	627.00	1000			688.00	1000		
25 ANNUAL PREMIUMS.	62.33	70.00	129	4	5	154.00	272	8	11	244.00	414	10	11	400.00	638	14	7	688.00	1000			747.00	1000		
	73.11	77.00	128	4	5	168.00	268	6	6	265.00	406	8	5	431.00	626	11	3	747.00	1000			800.00	1000		
	87.65	83.00	125	3	6	180.00	262	4	7	281.00	395	6	5	455.00	609	8	5	800.00	1000			850.00	1000		
	26.55	24.00	80	3	3	53.00	172	7	7	89.00	279	13	7	156.00	463	25	0	271.00	730	35	2	410.00	1000		
	28.98	27.00	83	3	6	60.00	178	8	8	100.00	286	14	3	175.00	472	24	0	301.00	734	32	9	456.00	1000		
	31.92	30.00	84	3	3	69.00	186	8	9	113.00	293	14	4	196.00	478	22	0	337.00	739	28	6	508.00	1000		
30 ANNUAL PREMIUMS.	35.58	34.00	87	3	10	79.00	193	8	11	128.00	299	13	7	220.00	482	19	6	377.00	742	24	9	566.00	1000		
	40.20	39.00	87	3	9	91.00	200	9	7	146.00	307	12	3	247.00	486	16	9	420.00	742	20	11	627.00	1000		
	46.16	45.00	92	3	9	104.00	205	7	7	166.00	313	10	5	276.00	488	13	10	463.00	738	17	2	688.00	1000		
	54.10	52.00	96	3	7	117.00	207	6	4	185.00	314	8	5	303.00	483	11	4	503.00	731	13	8	747.00	1000		
	65.00	59.00	98	3	7	130.00	207	4	11	203.00	311	6	6	327.00	475	8	0	535.00	716	10	5	800.00	1000		
	80.36	66.00	99	2	0	143.00	208	3	8	220.00	309	4	9	347.00	465	6	2	557.00	696	7	6	850.00	1000		

Cash, Loan, Paid-up and Extended Insurance Values—Continued.

Age	END OF 3 YEARS					END OF 5 YEARS					END OF 7 YEARS					END OF 8 YEARS					END OF 9 YEARS					
	Ann'l Pre- mium	Loan or Cash	P U End	Term Exten.	C'ah	Yr. Mos	\$	\$	Loan or Cash	P U End	Term Exten.	C'ah	Yr. Mos	\$	\$	Loan or Cash	P U End	Term Exten.	C'ah	Yr. Mos	\$	\$	Loan or Cash	P U End	Term Exten.	C'ah
20	102.93	247.00	312	7	0	257	437.00	518	5	0	496	644.00	713	3	0	706	755.00	808	2	0	805	870.00	901	1	0	900
22	103.38	247.00	312	7	0	255	437.00	517	5	0	495	644.00	713	3	0	705	755.00	808	2	0	805	870.00	901	1	0	899
23	104.00	247.00	312	7	0	252	436.00	517	5	0	493	644.00	713	3	0	705	754.00	807	2	0	804	870.00	901	1	0	898
24	104.84	246.00	310	7	0	255	436.00	516	5	0	488	643.00	712	3	0	702	753.00	807	2	0	803	869.00	900	1	0	898
25	106.10	246.00	310	7	0	245	435.00	515	5	0	482	642.00	711	3	0	709	753.00	806	2	0	801	869.00	900	1	0	898
26	108.07	245.00	309	7	0	245	434.00	513	5	0	470	641.00	710	3	0	695	751.00	804	2	0	797	868.00	899	1	0	897
27	111.59	243.00	305	7	0	187	431.00	508	5	0	448	637.00	705	3	0	683	748.00	801	2	0	790	866.00	896	1	0	894
28	116.82	240.00	300	7	0	120	426.00	501	5	0	408	631.00	697	3	0	683	743.00	795	2	0	779	862.00	892	1	0	888
29	125.57	235.00	291	6	11	0	417.00	488	5	0	335	622.00	686	3	0	630	735.00	786	2	0	760	857.00	887	1	0	881
10 YEAR																										
20	67.73	99.00	147	12	0	37	218.00	303	10	0	231	348.00	454	8	0	411	573.00	678	5	0	634	907.00	939	1	0	938
22	68.13	99.00	146	12	0	30	218.00	303	10	0	226	347.00	453	8	0	401	573.00	678	5	0	635	907.00	939	1	0	938
23	68.67	99.00	146	12	0	19	218.00	302	10	0	219	347.00	452	8	0	391	572.00	677	5	0	635	907.00	939	1	0	938
24	69.80	99.00	145	10	2	0	217.00	300	10	0	205	346.00	451	8	0	374	572.00	674	5	0	635	905.00	937	1	0	936
25	72.98	99.00	144	8	1	0	217.00	298	10	0	131	345.00	449	8	0	340	570.00	674	5	0	630	904.00	936	1	0	934
26	76.98	99.00	142	8	1	0	216.00	294	10	0	42	342.00	440	8	0	277	568.00	670	5	0	599	901.00	933	1	0	930
27	83.02	98.00	138	4	4	0	214.00	287	7	11	0	338.00	429	8	0	161	565.00	662	5	0	545	897.00	929	1	0	924
28	86.92	97.00	133	2	11	0	210.00	275	5	4	0	331.00	414	7	4	0	543.00	631	5	0	444	889.00	920	1	0	913
15 YEAR																										
20	47.91	62.00	106	9	3	0	140.00	227	15	0	88	376.00	523	10	0	470	655.00	775	5	0	761	925.00	958	1	0	957
22	48.36	62.00	106	8	9	0	140.00	225	15	0	75	376.00	522	10	0	464	654.00	774	5	0	761	925.00	958	1	0	957
23	49.01	62.00	105	7	4	0	140.00	224	15	0	56	376.00	521	10	0	454	654.00	774	5	0	753	924.00	957	1	0	956
24	50.02	62.00	105	6	5	0	141.00	224	13	0	19	376.00	518	10	0	435	653.00	772	5	0	751	924.00	957	1	0	956
25	51.66	63.00	106	6	5	0	140.00	224	13	0	0	376.00	516	10	0	402	651.00	768	5	0	740	922.00	954	1	0	953
26	54.44	64.00	106	5	3	0	143.00	223	10	3	0	376.00	512	10	0	337	648.00	761	5	0	718	920.00	952	1	0	950
27	59.18	65.00	104	4	0	0	145.00	221	7	8	0	376.00	504	10	0	216	643.00	752	5	0	678	917.00	949	1	0	946
28	68.15	67.00	103	3	0	0	148.00	217	5	6	0	376.00	493	9	8	0	634.00	736	5	0	603	911.00	943	1	0	938
29	82.60	70.00	102	2	1	0	152.00	213	3	10	0	375.00	476	6	8	0	619.00	711	5	0	460	901.00	933	1	0	922
20 YEAR																										
20	47.91	62.00	106	9	3	0	140.00	227	15	0	88	376.00	523	10	0	470	655.00	775	5	0	761	925.00	958	1	0	957
22	48.36	62.00	106	8	9	0	140.00	225	15	0	75	376.00	522	10	0	464	654.00	774	5	0	761	925.00	958	1	0	957
23	49.01	62.00	105	7	4	0	140.00	224	15	0	56	376.00	521	10	0	454	654.00	774	5	0	753	924.00	957	1	0	956
24	50.02	63.00	106	6	5	0	141.00	224	13	0	19	376.00	518	10	0	435	653.00	772	5	0	751	924.00	957	1	0	956
25	51.66	64.00	106	5	3	0	143.00	223	10	3	0	376.00	516	10	0	402	651.00	768	5	0	740	922.00	954	1	0	953
26	54.44	65.00	104	4	0	0	145.00	221	7	8	0	376.00	512	10	0	337	648.00	761	5	0	718	920.00	952	1	0	950
27	59.18	65.00	104	3	0	0	148.00	217	5	6	0	376.00	504	10	0	216	643.00	752	5	0	678	917.00	949	1	0	946
28	68.15	67.00	103	3	0	0	148.00	217	5	6	0	376.00	493	9	8	0	634.00	736	5	0	603	911.00	943	1	0	938
29	82.60	70.00	102	2	1	0	152.00	213	3	10	0	375.00	476	6	8	0	619.00	711	5	0	460	901.00	933	1	0	922

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.				At Ages 25, 35 and 45.			
Ages	25	35	45	Ages	25	35	45
PARTICIPATING (Without Disability.)							
LIFE POLICY.							
18 Payment...	31.00	37.98	48.91				
ENDOWMENTS.							
25 Year	37.65	39.81	45.62				
30 Year	31.14	33.94	41.32				
35 Year	26.65	30.10	38.88				
40 Year	23.68	27.90	37.90				
End. Age 65 ..	23.68	33.94	54.44				
10 PAYMENT ENDOWMENTS.							
15 Year	\$89.19	\$90.84	\$94.68				
20 Year	77.81	79.82	84.73				
25 Year	68.72	71.31	77.80				
30 Year	61.57	65.00	73.44				
35 Year	56.06	60.60	71.10				
40 Year	51.96	57.84	70.12				
15 PAYMENT ENDOWMENTS.							
20 Year	\$59.26	\$60.89	\$65.11				
25 Year	52.59	54.75	60.36				
30 Year	47.03	49.82	56.90				
35 Year	42.73	46.38	55.79				
40 Year	39.94	44.73	55.01				
20 PAYMENT ENDOWMENTS.							
25 Year	\$43.03	\$45.11	\$50.63				
30 Year	38.51	41.09	48.51				
35 Year	35.42	38.80	46.98				
40 Year	32.84	37.03	46.34				
End. Age 65 ..	32.84	41.09	54.44				
SINGLE PREMIUM LIFE.							
Whole Life....	\$355.04	\$426.13	\$524.40				
SINGLE PREM. ENDOWMENTS.							
10 Year	\$826.65	\$828.16	\$832.28				
15 Year	710.31	713.95	724.37				
20 Year	616.98	623.99	644.26				
25 Year	542.57	554.63	588.42				
30 Year	483.94	503.16	553.32				
TERM POLICY, RENEWABLE AND CONVERTIBLE.							
5 Year	\$11.79	\$13.65	\$18.07				
Convertible at any time dating from time of conversion; or, within 5 years, dating from original date of term policy.							
ANNUAL INSTALLMENTS Payable in Annual Installments of \$100 Each for 10 Years. Commuted Value, \$870.							
Payable in Annual Installments of \$66.67 Each for 15 Years. Commuted Value, \$807.							
Whole Life....	\$15.94	\$21.14	\$30.37				
10 Payment...	38.60	46.82	58.76				
15 Payment...	28.08	34.25	43.63				
20 Payment...	23.39	28.71	37.25				
15 Year End..	54.98	56.09	58.89				
20 Year End..	39.03	40.37	43.93				
10 Year Term.	9.70	11.45	16.02				
20 Year Term.	10.20	12.90	20.38				
Payable in Annual Installments of \$50 Each for 20 Years. Commuted Value, \$751.							
Extra Rate to Continue Yearly Installments Beyond 20 Years Certain.							
Whole Life....	\$2.36	\$1.79	\$1.20				
20 Pay. Life ..	3.29	2.28	1.37				
MONTHLY INSTALLMENTS. \$10 Monthly for 10 Years. Commuted Value, \$1,028.							
\$10 Monthly for 15 Years. Commuted Value, \$1,431.							
\$10 Monthly for 20 Years. Commuted Value, \$1,775.							
Extra Rate to Continue Monthly Installments Beyond 20 Years Certain.							
Whole Life....	\$5.66	\$4.30	\$2.88				
20 Pay. Life ..	7.90	5.47	3.29				
RETURN PREMIUM RATES. Percentage of increase over regular premiums for return of premiums should death occur within period stated. 25% Return.							
10 Year Period.							
10 Premiums..	1.25	1.47	2.14				
15 Year Period.							
10 Premiums..	2.25	2.76	4.38				
15 Premiums..	1.84	2.28	3.71				
20 Year Period.							
10 Premiums..	3.17	4.13	6.99				
15 Premiums..	2.85	3.77	6.57				
20 Premiums..	2.48	3.33	5.92				
50% Return Premium.							
10 Year Period.							
10 Premiums..	2.53	2.98	4.38				
15 Year Period.							
10 Premiums..	4.59	5.68	9.17				
15 Premiums..	3.75	4.68	7.70				
20 Year Period.							
10 Premiums..	6.55	8.61	15.04				
15 Premiums..	5.86	7.84	14.07				
20 Premiums..	5.08	6.88	12.58				
100% Return Premium.							
10 Year Period.							
10 Premiums..	5.19	6.15	9.16				
15 Year Period.							
10 Premiums..	9.64	12.03	20.19				
15 Premiums..	7.79	9.81	16.70				
20 Year Period.							
10 Premiums..	14.03	18.85	35.41				
15 Premiums..	12.45	17.01	32.77				
20 Premiums..	10.71	14.77	28.78				
JOINT LIFE POLICIES.							
Whole Life....	31.90	41.18	58.35				
20 Payment...	42.83	51.08	65.67				
20 Year End..	58.08	61.76	71.27				
10 Year Term.	23.56	27.92	39.25				
20 Year Term.	24.81	31.36	47.90				
Double Indemnity—General.							
\$1.00 per \$1,000, all plans and all ages							
Double Indemnity—Travel							
\$0.10 per \$1,000, all plans and all ages.							
YEARLY RENEWABLE TERM.—Group Rates.							
Prem.....	\$9.79	\$10.86	\$13.55				

1924 DIVIDENDS AND NET COSTS (Beginning April 1)

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE														
\$19.75		\$22.54		\$26.20		\$31.07		\$37.63		\$59.08				
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923			1.86	17.89	2.12	20.42	2.47	23.73	2.92	28.15	3.55	34.08	5.30	53.78
1922			1.94	17.81	2.22	20.32	2.59	23.61	3.08	27.99	3.74	33.89	5.46	53.62
1921			2.03	17.72	2.32	20.22	2.72	23.48	3.24	27.83	3.93	33.70	5.63	53.45
1920			2.11	17.64	2.42	20.12	2.85	23.35	3.40	27.67	4.14	33.49	5.79	53.29
1919			2.20	17.55	2.53	20.01	2.98	23.22	3.57	27.50	4.34	33.29	5.95	53.13
1918			2.29	17.46	2.64	19.90	3.12	23.08	3.74	27.33	4.55	33.08	6.11	52.97
1917			2.39	17.36	2.76	19.78	3.26	22.94	3.91	27.16	4.76	32.87	6.28	52.80
1916			2.48	17.27	2.88	19.66	3.41	22.79	4.09	26.98	4.98	32.65	6.44	52.64
1915			2.58	17.17	3.01	19.53	3.56	22.64	4.28	26.79	5.20	32.43	6.61	52.47
1914			2.69	17.06	3.13	19.41	3.72	22.48	4.47	26.60	5.34	32.29	6.76	52.32
1913			2.80	16.95	3.27	19.27	3.88	22.32	4.66	26.41	5.48	32.15	6.93	52.15
1912			3.36	16.39	3.81	18.73	4.44	21.76	5.42	25.65	6.38	31.25	7.75	51.33
1911			3.49	16.26	3.98	18.56	4.68	21.52	5.75	25.32	6.61	31.02	7.89	51.19
1910			3.64	16.11	4.16	18.38	4.93	21.27	6.08	24.99	6.84	30.79	8.02	51.06
1909														
Tot.			35.86	260.39	41.25	296.85	48.61	344.39	58.61	407.44	69.84	494.61	90.82	795.35
†				120.39		124.55		134.39		153.44		193.61		395.35

TWENTY PAYMENT LIFE

		TWENTY PAYMENT LIFE															
		\$28 98		\$31.92		\$35 58		\$40 20		\$46 16		\$65 00					
1923			28.08		31.92		35.58		40.20		46.16		65.00				
1922			2.30	26.68	2.56	29.36	2.90	32.68	3.33	36.87	3.86	42.30	5.48	59.52			
1921			2.46	26.52	2.75	29.17	3.11	32.47	3.57	36.63	4.13	42.03	5.68	59.32			
1920			2.63	26.35	2.94	28.98	3.33	32.25	3.82	36.38	4.41	41.75	5.90	59.10			
1919			2.81	26.17	3.14	28.78	3.55	32.03	4.08	36.12	4.70	41.46	6.12	58.88			
1918			3.00	25.98	3.35	28.57	3.79	31.79	4.34	35.86	5.05	41.11	6.34	58.66			
1917			3.19	25.79	3.56	28.36	4.03	31.55	4.61	35.59	5.35	40.81	6.57	58.43			
1916			3.39	25.59	3.79	28.13	4.28	31.30	4.90	35.30	5.67	40.49	6.80	58.20			
1915			3.60	25.38	4.02	27.90	4.55	31.03	5.19	35.01	5.99	40.17	7.04	57.96			
1914			3.82	25.16	4.27	27.65	4.82	30.76	5.49	34.71	6.32	39.84	7.29	57.71			
1913			4.04	24.94	4.52	27.40	5.10	30.48	5.81	34.39	6.58	39.58	7.54	57.46			
1912			4.28	24.70	4.78	27.14	5.39	30.19	6.13	34.07	6.84	39.32	7.80	57.20			
1911			4.45	24.53	4.88	27.04	5.46	30.12	6.31	33.89	7.12	39.04	8.20	56.80			
1910			4.70	24.38	5.16	26.76	5.79	29.79	6.70	33.50	7.42	38.74	8.41	56.59			
1909			4.96	24.02	5.46	26.46	6.14	29.44	7.09	33.11	7.72	38.44	8.61	56.39			
Tot.			49.63	385.07	55.18	423.62	62.24	471.46	71.37	531.63	81.16	611.24	97.78	877.22			
†				84.07		86.62		94.46		111.63		148.24		342.22			

TWENTY YEAR ENDOWMENT

		TWO YEARLY INCREASE IN POWER															
		\$48.36		\$49.01		\$50.02		\$51.66		\$54.44		\$68.15					
1923			48.36		49.01		50.02		51.66		54.44		68.15				
1922		2.99	45.37	3.09	45.92	3.24	46.78	3.45	48.21	3.75	50.69	5.13	63.02				
1921		3.34	45.02	3.44	45.57	3.59	46.43	3.80	47.86	4.11	50.33	5.39	62.76				
1920		3.71	44.65	3.81	45.20	3.96	46.06	4.17	47.49	4.49	49.95	5.65	62.50				
1919		4.09	44.27	4.19	44.82	4.34	45.68	4.56	47.10	4.87	49.57	5.93	62.22				
1918		4.49	43.87	4.59	44.42	4.74	45.28	4.96	46.70	5.28	49.16	6.20	61.95				
1917		4.90	43.46	5.00	44.01	5.15	44.87	5.37	46.29	5.69	48.75	6.49	61.66				
1916		5.33	43.03	5.44	43.57	5.59	44.43	5.81	45.85	6.12	48.32	6.79	61.36				
1915		5.78	42.58	5.89	43.12	6.03	43.99	6.25	45.41	6.57	47.87	7.10	61.05				
1914		6.25	42.11	6.36	42.65	6.50	43.52	6.72	44.94	7.03	47.41	7.41	60.74				
1913		6.74	41.62	6.85	42.16	6.99	43.03	7.21	44.45	7.43	47.01	7.74	60.41				
1912		7.24	41.10	7.36	41.65	7.50	42.52	7.71	43.95	7.84	46.60	8.10	60.05				
1911		6.81	41.55	6.93	42.08	7.14	42.88	7.54	44.12	7.96	46.48	8.53	59.62				
Prein		\$48.75		\$49.45		\$50.63		\$42.27		\$55.18		\$68.15					
1910		7.31	41.44	7.42	42.03	7.62	42.91	8.03	44.24	8.34	46.84	8.79	59.36				
1909		7.85	40.90	7.97	41.48	8.19	42.34	8.62	43.65	8.90	46.28	9.28	58.87				
Tot.		76.85	649.31	78.31	657.69	80.58	670.74	84.20	691.92	88.38	729.70	98.53	923.72				
†			11.67		3.69		17.74		40.92		81.70		289.72				

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

		FIVE YEARS													
		21	25	30	35	40	45	55							
Ordinary Life									\$90.81	\$103.62	\$120.37	\$142.71	\$172.79	\$273.22	
Cash Value Deducted.									61.81	68.62	76.37	87.71	102.79	167.22	
20 Payment Life									134.70	148.21	165.01	186.20	213.70	301.82	
Cash Value Deducted.									74.70	79.21	86.01	95.20	109.70	171.82	
20 Year Endowment.									227.67	230.52	234.97	242.32	254.98	318.65	
Cash Value Deducted.									87.67	90.52	94.97	101.32	111.98	170.65	
TEN YEARS															
Ordinary Life									\$177.62	\$202.50	\$235.04	\$278.47	\$337.11	\$537.23	
Cash Value Deducted.									95.82	100.50	110.04	124.47	149.11	276.23	
20 Payment Life									262.60	288.82	321.44	362.67	416.12	592.78	
Cash Value Deducted.									87.60	92.82	101.44	115.67	140.12	265.78	
20 Year Endowment.									442.72	448.29	457.06	471.51	496.49	625.41	
Cash Value Deducted.									66.72	72.29	82.06	95.51	120.49	249.41	

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 (After April 1)
FIFTEEN YEAR RECORD

ORDINARY LIFE									
\$17 95		\$19 75		\$22 54		\$26 20		\$31 07	
Yr. Paid	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 50 Div. Net	Age 55 Div. Net	Age 60 Div. Net
1910	17 95	19 75	22 54	26 20	31 07	37 63	59 06		
1911	2 31 15 64	2 38 17 37	2 50 20 04	2 67 23 53	2 95 28 12	3 42 34 21	5 78 53 30		
1912	2 37 15 58	2 45 17 30	2 58 19 08	2 78 23 42	3 10 27 97	3 62 34 01	6 23 52 85		
1913	2 42 15 53	2 51 17 24	2 67 19 87	2 89 23 31	3 25 27 82	3 85 33 78	6 70 52 38		
1914	2 43 15 52	2 54 17 21	2 72 19 82	2 97 23 23	3 36 27 71	4 03 33 60	7 07 52 01		
1915	2 58 15 37	2 71 17 04	2 92 19 62	3 24 22 96	3 71 27 36	4 50 33 13	7 90 51 18		
1916	2 42 15 52	2 58 17 17	2 82 19 72	3 16 23 04	3 66 27 41	4 49 33 14	7 82 51 26		
1917	2 48 15 47	2 64 17 11	2 90 19 64	3 28 22 92	3 85 27 22	4 76 32 87	8 28 50 80		
1918	2 53 15 42	2 71 17 04	3 01 19 53	3 42 22 78	4 05 27 02	5 03 32 60	8 73 50 35		
1919	2 59 15 36	2 78 16 97	3 11 19 43	3 57 22 64	4 25 26 82	5 32 32 31	9 19 49 89		
1920	2 41 15 54	2 62 17 13	2 95 19 58	3 43 22 77	4 13 26 94	5 18 32 45	8 80 50 28		
1921	2 43 15 52	2 67 17 08	3 03 19 51	3 53 22 67	4 29 26 78	5 38 32 25	7 58 51 50		
1922	2 47 15 48	2 71 17 04	3 19 19 44	3 64 22 56	4 45 26 62	5 58 32 05	7 75 51 35		
1923	2 50 15 45	2 75 17 00	3 18 19 36	3 77 22 43	4 61 26 46	5 78 31 85	7 89 51 19		
1924	3 32 14 63	3 64 16 11	4 15 18 38	4 95 21 27	6 08 24 99	6 84 30 79	8 02 51 06		
Tot.	35 27 233 98	37 69 258 56	41 66 296 44	47 27 345 73	55 74 410 31	67 78 496 67	107 74 778 46		
?	115 98	119 56	125 44	136 73	157 31	195 67	378 46		

TWENTY PAYMENT LIFE									
\$26 98		\$28 98		\$31 92		\$35 58		\$40 20	
1910	26 98	28 98	31 92	35 58	40 20	46 16	65 00		
1911	2 36 24 62	2 45 26 55	2 55 29 37	2 72 32 86	3 06 37 20	3 45 42 71	5 79 59 21		
1912	2 46 24 52	2 54 26 44	2 68 29 24	2 88 32 70	3 18 37 02	3 69 42 47	6 25 58 75		
1913	2 55 24 43	2 68 26 32	2 81 29 11	3 03 32 55	3 38 36 82	3 95 42 21	6 71 58 29		
1914	2 62 24 36	2 74 26 24	2 91 29 01	3 15 32 34	3 53 36 67	4 17 41 93	7 10 57 90		
1915	2 91 24 07	3 05 26 93	3 22 28 69	3 57 32 01	4 01 36 19	4 76 41 40	7 97 57 03		
1916	2 91 24 07	3 09 25 92	3 30 28 62	3 63 31 95	4 10 35 10	4 87 41 29	7 97 59 03		
1917	3 05 23 92	3 22 25 76	3 49 28 43	3 85 31 73	4 38 35 82	5 20 40 96	8 42 56 58		
1918	3 21 23 77	3 39 25 59	3 68 28 24	4 09 31 49	4 68 35 54	5 55 40 61	8 87 56 13		
1919	3 36 23 62	3 57 25 41	3 89 28 03	4 33 31 25	4 95 35 25	5 90 40 29	9 32 55 68		
1920	3 32 23 66	3 54 25 44	3 89 28 03	4 33 31 25	4 97 35 23	5 87 40 29	9 00 56 00		
1921	3 47 23 51	3 71 25 27	4 08 27 84	4 59 31 02	5 23 34 97	6 17 39 99	7 97 57 03		
1922	3 62 23 36	3 89 25 09	4 29 27 63	4 80 30 75	5 51 34 69	6 49 39 70	8 20 56 80		
1923	3 80 23 18	4 08 24 80	4 50 27 42	5 05 30 53	5 79 34 41	6 76 39 40	8 49 56 60		
1924	4 63 22 35	4 99 24 02	5 43 26 49	6 14 29 44	7 09 33 11	7 72 38 44	8 61 56 29		
Tot.	44 28 360 42	45 84 387 86	50 79 428 01	56 13 477 57	63 78 539 22	74 52 617 88	110 58 864 42		
?	84 42	86 86	91 01	100 57	119 22	154 88	329 42		

TWENTY YEAR ENDOWMENT									
\$48 34		\$48 75		\$49 45		\$50 53		\$52 27	
1910	48 34	48 75	49 45	50 53	52 27	55 18	68 15		
1911	2 46 45 88	2 53 46 22	2 64 46 81	2 80 47 73	3 05 49 22	3 49 51 69	5 79 62 35		
1912	2 68 45 66	2 74 46 01	2 85 46 60	3 02 47 51	3 29 48 98	3 77 51 41	6 26 61 89		
1913	2 90 45 44	2 97 45 78	3 08 46 37	3 26 47 27	3 55 48 72	4 07 51 12	6 73 61 42		
1914	3 09 45 25	3 16 45 59	3 28 46 17	3 46 47 07	3 77 48 50	4 33 50 85	7 11 61 04		
1915	3 72 44 62	3 79 44 96	3 91 45 54	4 11 46 42	4 41 47 83	5 01 50 14	8 00 60 15		
1916	4 09 44 20	4 12 44 63	4 24 45 21	4 41 46 12	4 72 49 55	5 30 49 88	8 05 60 09		
1917	4 44 43 90	4 50 44 25	4 60 44 86	4 76 45 74	5 10 47 17	5 71 49 47	8 52 59 63		
1918	4 82 43 52	4 89 43 89	5 00 44 45	5 18 45 35	5 51 47 70	6 13 49 05	8 98 59 17		
1919	5 23 43 11	5 29 43 16	5 40 44 05	5 58 44 95	5 92 46 35	6 55 48 62	9 42 58 73		
1920	5 52 42 82	5 57 43 19	5 69 43 79	5 81 44 72	6 12 45 15	6 67 48 51	9 14 59 01		
1921	5 98 42 38	6 00 42 75	6 09 43 39	6 25 44 28	6 53 45 74	7 05 48 13	8 28 59 89		
1922	6 43 41 91	6 47 42 28	6 55 42 90	6 69 43 84	6 97 45 30	7 49 47 72	8 53 59 62		
1923	6 92 41 42	6 96 41 79	7 03 42 42	7 19 43 37	7 43 44 84	7 87 47 31	8 79 59 35		
1924	7 79 40 55	7 85 40 90	7 97 41 48	8 19 42 34	8 62 43 65	8 90 44 28	9 28 58 87		
Tot.	66 02 659 08	66 83 664 42	68 30 673 45	70 71 687 24	75 02 70 03	82 34 745 36	112 87 900 38		
?	5 08	10 42	20 45	35 24	58 03	97 36	276 38		

†Net Cost for 15 years, Cash Value deducted.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919.)									
Ages	21	25	30	35	40	45	55		
Ordinary Life	\$ 90 81	\$103 62	\$120 37	\$142 71	\$172 80	\$273 32			
Cash Value Deducted	61 81	68 62	76 37	87 71	102 80	167 32			
20 Payment Life	134 70	148 21	165 01	186 20	213 70	301 82			
Cash Value Deducted	74 70	79 21	86 01	95 20	109 70	171 82			
20 Year Endowment	227 67	230 52	234 97	242 32	254 08	318 65			
Cash Value Deducted	87 67	90 52	94 97	101 32	111 98	170 65			
TEN YEARS. (Policies Issued in 1914.)									
Ordinary Life	\$178 05	\$202 96	\$235 61	\$279 12	\$337 93	\$535 31			
Cash Value Deducted	96 05	101 96	110 61	125 12	150 93	274 31			
20 Payment Life	263 12	289 41	322 11	363 44	417 03	591 02			
Cash Value Deducted	89 12	94 41	103 11	116 44	142 03	264 02			
20 Year Endowment	443 41	448 99	457 81	472 31	497 34	623 24			
Cash Value Deducted	68 41	73 99	82 81	97 31	121 34	248 24			

PHOENIX MUTUAL LIFE INS. CO., Hartford, Conn.

- Accelerative Option.** — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Company will accept premium deposits which will accumulate at excess interest rate, and when sufficient will be used to pay up policy.
- Beneficiary.** — May be made irrevocable. Contingent beneficiaries may be named.
- Cash Values.** — Any time after two premiums, within 31 days after default. American 3% Level Premium reserve ("Seventy Special," 3½%), with surrender charge up to 10th year not exceeding \$10 per \$1,000.
- Change of Plan.** — No provision. Practice to change to higher premium form by payment of difference in premiums with 6% interest. Practice to change to lower premium form.
- Disability.** — For varying extra premium, policy will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately upon proof of permanent total disability, or after total disability has existed for six months, and continuing during life time; no reduction in insurance at maturity. Payments continue after maturity of endowment. Does not cover disability from war service. Disability Benefit "C" adopted April 1922; provides monthly income of \$10 per \$1,000 in event of (a) total disability (though presumably of a temporary nature), resulting from sickness or accident, which has existed for at least thirty days; (b) total disability resulting from sickness or accident which totally incapacitates the insured and which will presumably be permanent; or (c) total and permanent loss through sickness or accident of use of both hands or both feet or of one hand and one foot or sight of both eyes. Payments under (b) and (c) begin immediately; under (a) after 30 days. If disability is of nature described under (b) or (c) premiums waived; or if as described in (a), after six months if disability has existed continuously. If insured becomes totally and permanently disabled under "S. S." policy, policy will mature as Endowment age 60; between ages 55-60, after five years; payments will continue, however, for lifetime. Limit. Waiver of Premium, \$200,000; other clauses, \$25,000.
- Dividends.** — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3% (or 3½%) with withdrawal any time; (d) purchase non-forfeitable participating paid-up additions. Dividend accumulations will be applied automatically to pay premiums. (a) is automatic.
- Double Indemnity.** — For extra premium policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, disease, war service, aeronautic or submarine operations, physical or mental infirmity, ptomaines, bacterial infection other than as a result of injury, violation of law, bodily injuries from warfare outside Continental U. S. Limit \$25,000.
- Extended Insurance.** — Automatic after two years (one year if any of dividend accumulations or additions or any premium deposit). Non-par. With cash and loan values.
- Grace.** — 31 days, without interest.
- Incontestable.** — After one year, except for non-payment of premium.
- Limits.** — Ages, 15-65, except Endowments, 12-65 and Term, 20-60. Renewable Term limit \$50,000.
- Loans.** — After two premiums. Interest 6% in advance. Policy is returned to owner after endorsement of loan thereon.
- Military Service.** — No restrictions.
- Non Forfeitable.** — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.
- Paid-Up Values.** — After two premiums, within 31 days after default. Participating. With cash and loan values. Paid-up values are increased by dividend additions or any premium deposit fund.
- Policy in Effect.** — At once, if binding receipt issued and application approved.
- Premium Loans.** — May be made automatic after two premiums. Interest 6%. Amount of any premium deposit fund will be automatically applied to pay any premiums due and not otherwise paid.
- Reinstatement.** — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.
- Reserve Basis.** — See "Cash Values."
- Residence and Travel.** — No restrictions.
- Restricted Occupations.** — No conditions.
- Settlement Options.** — Cash, Annuity, Trust Fund (Interest Payments) at not less than 3½%, Limited (2-50) and Continuous (10 or 20 certain) annual Installments. Payments under any options may be made semi-annually (\$50.42 per \$100), quarterly (\$25.32), or monthly (\$8.46). Trust Fund and Installments certain participate in excess interest earned. Unless otherwise provided, Trust Fund and commutable values of Installments may be withdrawn by beneficiary. Commutation of Installments certain under the Continuous Installments option will not affect the after-payment. Insured may elect to receive annuity at any time.
- Suicide.** — Within one year, sane or insane, liability limited to premiums paid.
- Women.** — No extra charge. Ages, 14-65. Limit same as men. Life and Endowment Disability granted to single, self-supporting women. Double indemnity granted.

†Present interest rate, 4.6%.

PARTICIPATING RATES PER \$1,000. (Without Disability.)
(American 3% Reserve.)

Life-Endow. Age 35				Endowments						5 Year Term Con- vert- ible	Term*	
Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	25 Year	30 Year	35 Year	40 Year		10 Year	20 Year
\$17.33			\$26.76									
17.67			27.14									
18.02			27.54									
18.40			27.96									
18.78	\$45.83	\$34.12	28.39	\$100.33	\$65.02	\$37.64	31.18	26.81	\$23.78	\$10.43	11.46	11.84
19.19	46.52	34.65	28.83	100.42	65.12	37.76	31.31	26.96	23.97	10.53	11.59	11.99
19.62	47.24	35.19	29.29	100.52	65.23	37.89	31.46	27.13	24.16	10.63	11.72	12.16
20.06	47.97	35.75	29.77	100.62	65.34	38.02	31.61	27.31	24.38	10.74	11.86	12.34
20.53	48.74	36.33	30.26	100.72	65.45	38.16	31.77	27.50	24.62	10.85	12.02	12.54
21.02	49.53	36.93	30.77	100.84	65.58	38.31	31.95	27.71	24.87	10.97	12.18	12.75
21.54	50.34	37.56	31.31	100.96	65.71	38.48	32.14	27.94	25.15	11.09	12.35	12.97
22.08	51.19	38.20	31.86	101.08	65.85	38.65	32.34	28.19	25.45	11.23	12.53	13.22
22.64	52.06	38.87	32.43	101.22	65.99	38.84	32.57	28.46	25.78	11.37	12.72	13.48
23.24	52.96	39.57	33.03	101.36	66.15	39.05	32.81	28.76	26.14	11.53	12.93	13.77
23.86	53.90	40.29	33.65	101.51	66.32	39.27	33.08	29.08	26.53	11.69	13.16	14.09
24.53	54.87	41.03	34.30	101.68	66.50	39.51	33.37	29.43	26.96	11.87	13.40	14.43
25.22	55.87	41.81	34.97	101.85	66.70	39.77	33.69	29.82	27.42	12.06	13.66	14.82
25.95	56.91	42.61	35.67	102.03	66.91	40.06	34.03	30.24	27.93	12.26	13.94	15.24
26.72	57.98	43.45	36.40	102.23	67.13	40.37	34.42	30.71	28.49	12.49	14.25	15.70
27.54	59.09	44.32	37.16	102.45	67.37	40.72	34.83	31.21	29.09	12.73	14.58	16.21
28.40	60.25	45.22	37.96	102.68	67.64	41.09	35.29	31.77	29.75	12.99	14.94	16.76
29.31	61.44	46.16	38.79	102.92	67.92	41.51	35.79	32.37	30.47	13.28	15.33	17.40
30.27	62.68	47.15	39.66	103.19	68.24	41.96	36.34	33.04	31.25	13.59	15.76	18.09
31.29	63.97	48.17	40.58	103.48	68.57	42.46	36.95	33.77	32.09	13.93	16.23	18.85
32.36	65.30	49.23	41.54	103.79	68.95	43.01	37.62	34.56	33.01	14.30	16.76	19.69
33.51	66.68	50.35	42.55	104.13	69.36	43.61	38.35	35.43		14.71	17.34	20.61
34.72	68.12	51.51	43.62	104.51	69.81	44.28	39.15	36.38		15.16	17.98	21.62
36.01	69.62	52.74	44.74	104.92	70.31	45.01	40.04	37.42		15.66	18.70	22.74
37.38	71.17	54.02	45.93	105.37	70.85	45.82	41.01	38.55		16.22	19.50	23.98
38.83	72.80	55.36	47.19	105.87	71.46	46.72				16.85	20.39	25.33
40.38	74.49	56.78	48.52	106.42	72.13	47.70				17.56	21.38	26.82
42.04	76.25	58.27	49.93	107.03	72.88	48.79				18.36	22.48	28.44
43.80	78.10	59.84	51.44	107.71	73.70	49.98				19.25	23.69	30.23
45.68	80.02	61.50	53.03	108.45	74.60	51.30				20.26	25.04	32.18
47.68	82.03	63.25	54.73	109.27	75.60	52.74				21.37	26.52	34.30
49.81	84.13	65.10	56.55	110.17	76.70	54.32				22.61	28.15	36.61
52.08	86.32	67.05	58.48	111.16	77.90	56.05				23.98	29.95	39.11
54.51	88.61	69.11	60.55	112.25	79.23	57.95				25.49	31.92	41.82
57.11	91.01	71.30	62.75	113.44	80.69	60.01				27.16	34.08	44.74
59.88	93.52	73.62	65.12	114.75	82.30	62.27				29.00	36.46	47.87
62.84	96.16	76.09	67.66	116.19	84.06					31.02	39.08	51.24
66.01	98.93	78.73	70.38	117.77	86.01					33.26	41.92	54.84
69.40	101.85	81.54	73.30	119.51	88.14					35.72	45.04	58.69
73.04	104.93	84.54	76.45	121.42	90.49					38.42	48.47	62.81
76.94	108.18	87.76	79.85	123.51	93.08					41.40	52.21	67.21
81.13	111.63	91.22	83.50	125.82	95.91							
85.63	115.29	94.93	87.45	128.36	99.03							
90.48	119.18	98.92	91.72	131.15	102.44							
95.69	123.33	103.21		134.22	106.18							
101.32	127.76	107.84		137.59	110.27							

*Renewable and convertible. 5 Year convertible within 4 years 10 Year, 7 years 20 years.

NOTE—Above rates adopted January, 1901. Semi-annual rate, add 4% and divide 2; quarterly, add 6% and divide by 4.

PHOENIX MUTUAL LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Single Prem.	LIFE—ENDOWMENT 85					Age	End. In- come at 70	End. In- come at 75	ENDOWMENTS				
	14 Pay.	18 Pay.	19 Pay.	25 Pay.	30 Pay.				10 Pay. 20 Yr. End.	20 Payment			
										25 Year	30 Year	35 Year	40 Year
\$352.89	\$35.78	\$30.28	\$29.28	\$25.04	\$22.90	20	\$21.28	\$19.74	\$78.41	\$42.89	\$38.94	\$35.75	\$33.24
357.98	36.33	30.75	29.74	25.44	23.27	21	21.82	20.19	78.52	43.01	39.07	35.91	33.42
363.21	36.90	31.24	30.21	25.86	23.66	22	22.38	20.67	78.64	43.13	39.21	36.07	33.62
368.61	37.43	31.74	30.70	26.29	24.06	23	22.97	21.17	78.76	43.26	39.36	36.25	33.84
374.18	38.09	32.27	31.21	26.73	24.49	24	23.59	21.70	78.90	43.40	39.52	36.44	34.03
379.93	38.72	32.81	31.73	27.20	24.92	25	24.25	22.25	79.03	43.55	39.69	36.64	34.33
385.85	39.37	33.37	32.28	27.68	25.38	26	24.94	22.83	79.18	43.71	39.88	36.87	34.60
391.97	40.04	33.95	32.85	28.18	25.86	27	25.66	23.44	79.34	43.88	40.08	37.11	34.90
398.28	40.74	34.50	33.44	28.71	26.36	28	26.43	24.08	79.51	44.07	40.29	37.37	35.23
404.78	41.46	35.19	34.05	29.25	26.88	29	27.25	24.76	79.69	44.26	40.53	37.66	35.58
411.48	42.21	35.84	34.68	29.82	27.43	30	28.11	25.48	79.89	44.48	40.78	37.97	35.96
418.38	42.99	36.52	35.34	30.42	28.00	31	29.02	26.23	80.10	44.71	41.05	38.30	36.37
425.50	43.80	37.22	36.03	31.04	28.61	32	29.98	27.04	80.32	44.96	41.35	38.67	36.82
432.83	44.63	37.95	36.74	31.69	29.24	33	31.01	27.87	80.56	45.24	41.68	39.07	37.30
440.38	45.50	38.72	37.49	32.37	29.91	34	32.10	28.76	80.83	45.54	42.04	39.50	37.83
448.16	46.40	39.51	38.27	33.09	30.61	35	33.25	29.70	81.12	45.86	42.43	39.98	38.40
456.16	47.34	40.34	39.08	33.84	31.35	36	34.49	30.71	81.43	46.22	42.86	40.49	39.01
464.40	48.32	41.21	39.93	34.63	32.14	37	35.81	31.77	81.78	46.61	43.32	41.06	39.68
472.87	49.33	42.12	40.82	35.47	32.97	38	37.21	32.90	82.14	47.04	43.84	41.67	40.35
481.59	50.39	43.06	41.75	36.34	33.85	39	38.71	34.09	82.55	47.51	44.40	42.34	41.17
490.53	51.49	44.05	42.72	37.27	34.79	40	40.32	35.36	82.98	48.03	45.01	43.07	42.00
499.72	52.64	45.09	43.75	38.25	35.78	41	42.05	36.72	83.47	48.61	45.69	43.86	42.88
509.17	53.84	46.19	44.83	39.29	36.84	42	43.91	38.17	84.02	49.23	46.43	44.72	43.80
518.86	55.10	47.34	45.96	40.40	37.97	43	45.91	39.72	84.60	49.93	47.24	45.65	44.80
528.80	56.42	48.55	47.16	41.57	39.18	44	48.07	41.38	85.26	50.69	48.12	46.66	45.80
538.98	57.80	49.83	48.42	42.83	40.48	45	50.41	43.16	85.98	51.53	49.10	47.78	46.80
549.40	59.25	51.18	49.77	44.16	41.86	46	52.95	45.06	86.78	52.46	50.16	48.90	47.80
560.06	60.77	52.61	51.18	45.59	43.35	47	55.70	47.10	87.66	53.48	51.32	50.10	48.80
570.95	62.38	54.13	52.69	47.12	44.94	48	58.71	49.31	88.63	54.61	52.59	51.30	49.80
582.05	64.06	55.74	54.29	48.75	46.65	49	61.99	51.68	89.68	55.84	53.97	52.50	50.80
593.34	65.84	57.44	55.99	50.50	48.48	50	65.60	54.24	90.85	57.20	55.47	53.70	51.80
604.82	67.71	59.25	57.80	52.38	50.45	51	69.57	57.01	92.13	58.68	56.90	54.60	52.80
616.46	69.69	61.17	59.73	54.38	52.50	52	73.96	59.99	93.52	60.30	58.40	55.60	53.80
628.24	71.77	63.22	61.79	56.54	54.70	53	78.83	63.24	95.04	62.07	60.10	56.50	54.80
640.17	73.98	65.41	63.98	58.85	57.00	54	84.28	66.78	96.70	64.00	62.00	58.40	55.80
652.22	76.31	67.74	66.33	61.34	59.40	55	90.40	70.63	98.51	66.11	64.10	60.40	56.80
664.37	78.79	70.24	68.84	63.90	61.90	56	97.10	74.85	100.48	68.30	66.30	62.60	58.90
676.60	81.43	72.91	71.53	66.60	64.60	57	104.40	79.48	102.62	70.50	68.50	64.80	60.90
688.89	84.23	75.78	74.43	69.40	67.40	58	112.60	84.60	104.93	72.70	70.70	67.00	63.20
701.24	87.23	78.85	77.54	72.30	70.30	59	121.10	90.27	107.46	75.00	73.00	69.30	65.60
713.63	90.43	82.17	80.90	75.30	73.30	60	130.00	96.60	110.20	77.40	75.40	71.70	68.00
726.02	93.86	85.73	84.51	78.40	76.40	61	139.30	103.20	113.10	79.90	77.90	74.20	70.40
738.40	97.54	89.58	88.40	81.60	79.60	62	149.10	110.80	116.10	82.50	80.50	76.80	72.90
750.78	101.48	93.72	92.61	85.00	83.00	63	159.40	118.90	119.20	85.20	83.20	79.50	75.60
763.07	105.73	98.20	97.15	88.60	86.60	64	170.30	127.60	122.40	88.00	86.00	82.30	78.40
775.33	110.30	103.05	102.07	92.40	90.40	65	181.90	136.90	127.70	90.90	88.90	85.20	81.20

WAIVER OF PREMIUM ONLY.

WAIVER OF PREMIUM AND INCOME.

Age	Life						Life						Endowments			Double Indemnity*			
	Ann. Prem.	20 Prem.	25 Prem.	30 Prem.	End. Inc. Age 70	End. Inc. Age 75	Ann. Prem.	20 Prem.	30 Prem.	30 Year	Inc. at Age 70	Inc. at Age 75	10 Prem. Life	15 Prem. Life	20 Prem. Life	30 Prem. Life			
20	0.13	0.10	0.10	0.10	0.15	0.14	1.16	1.56	1.26	0.90	0.97	0.99	3.06	2.22	1.82	1.42			
21	0.13	0.10	0.10	0.10	0.15	0.15	1.20	1.59	1.28	0.94	1.00	1.02	3.03	2.20	1.80	1.43			
22	0.14	0.10	0.10	0.10	0.16	0.15	1.23	1.63	1.31	0.99	1.03	1.05	2.99	2.18	1.78	1.40			
24	0.16	0.10	0.10	0.11	0.18	0.17	1.31	1.69	1.37	1.10	1.10	1.12	2.91	2.12	1.74	1.36			
25	0.17	0.10	0.11	0.12	0.19	0.18	1.36	1.72	1.40	1.17	1.13	1.16	2.87	2.09	1.71	1.34			
26	0.18	0.11	0.11	0.13	0.20	0.19	1.40	1.74	1.43	1.25	1.17	1.19	2.83	2.06	1.69	1.33			
28	0.20	0.12	0.13	0.15	0.22	0.21	1.49	1.80	1.49	1.43	1.24	1.27	2.74	2.00	1.63	1.29			
30	0.22	0.14	0.15	0.18	0.25	0.24	1.59	1.86	1.55	1.58	1.33	1.36	2.64	1.93	1.58	1.25			
31	0.23	0.15	0.16	0.20	0.27	0.25	1.64	1.89	1.60	1.64	1.38	1.40	2.59	1.90	1.55	1.25			
32	0.25	0.16	0.17	0.22	0.28	0.26	1.70	1.92	1.66	1.71	1.42	1.45	2.54	1.86	1.52	1.25			
34	0.28	0.18	0.21	0.26	0.32	0.30	1.83	1.98	1.80	1.84	1.53	1.56	2.44	1.78	1.46	1.25			
35	0.30	0.20	0.23	0.28	0.34	0.32	1.89	2.02	1.87	1.91	1.59	1.63	2.38	1.74	1.43	1.25			
36	0.32	0.21	0.26	0.30	0.36	0.34	1.96	2.05	1.95	1.99	1.65	1.69	2.32	1.70	1.40	1.25			
38	0.36	0.26	0.32	0.35	0.42	0.39	2.12	2.12	2.11	2.15	1.79	1.78	2.20	1.61	1.33	1.25			
40	0.42	0.32	0.39	0.41	0.48	0.45	2.31	2.21	2.30	2.34	1.94	1.99	2.06	1.51	1.25	1.25			
41	0.45	0.36	0.42	0.44	0.52	0.48	2.40	2.32	2.40	2.43	2.03	2.08	1.99	1.46	1.25	1.25			
42	0.48	0.41	0.46	0.47	0.56	0.52	2.50	2.43	2.50	2.54	2.12	2.17	1.92	1.41	1.25	1.25			
44	0.55	0.51	0.55	0.55	0.66	0.60	2.74	2.70	2.74	2.77	2.33	2.37	1.77	1.31	1.25	1.25			
45	0.60	0.57	0.60	0.60	0.71	0.65	2.88	2.84	2.87	2.90	2.44	2.49	1.69	1.25	1.25	1.25			
46	0.64	0.63	0.65	0.65	0.77	0.70	3.01	2.99	3.01	3.03	2.56	2.61	1.61	1.25	1.25	1.25			
48	0.76	0.76	0.77	0.76	0.91	0.83	3.32	3.32	3.31	3.34	2.84	2.90	1.43	1.25	1.25	1.25			
50	0.91	0.92	0.91	0.91	1.11	0.99	3.71	3.71	3.71	3.72	3.19	3.24	1.25	1.25	1.25	1.25			
51	1.00	1.01	1.01	1.00	1.23	1.09	3.93	3.95	3.94	3.95	3.39	3.43	1.25	1.25	1.25	1.25			
52	1.09	1.11	1.10	1.08	1.40	1.20	4.17	4.20	4.17	....	3.65	3.65	1.25	1.25	1.25	1.25			
54	1.32	1.35	1.33	1.32	1.72	1.46	4.74	4.75	4.73	....	4.16	4.15	1.25	1.25	1.25	1.25			
55	1.47	1.48	1.48	1.47	1.89	1.63	5.06	5.07	5.06	....	4.44	4.46	1.25	1.25	1.25	1.25			

*The rate is \$1.25 for Whole Life; Limited Payment Life calling for premium to age 60; Term policies; Continuous Premium Endowment policies.

ANNUAL PREMIUM RATES PER \$1,000.

"Seventy Special" Policies.

(American 3½% Reserve.)

Ord. Life	20 Pay. Life	30 Pay. Life	20 Year End.	End. at 60	End. at 65	Age at Issue	End. at 70	End. at 75	PROTECTIVE TO			
									60	65	70	75
5.86	\$23.59	\$19.28	\$45.04	\$19.37	\$17.91	15	\$16.83	\$16.34				
6.16	23.95	19.57	45.12	19.87	18.32	16	17.29	16.66				
6.47	24.30	19.88	45.20	20.41	18.76	17	17.67	17.01				
6.81	24.69	20.20	45.30	20.97	19.22	18	18.07	17.37				
7.16	25.08	20.53	45.39	21.56	19.71	19	18.49	17.73				
7.52	25.49	20.88	45.49	22.19	20.23	20	18.93	18.15	13.24	\$14.03	\$14.95	\$15.90
7.90	25.92	21.23	45.59	22.86	20.77	21	19.40	18.57	13.42	14.24	15.21	16.21
8.30	26.36	21.62	45.71	23.57	21.34	22	19.88	19.01	13.61	14.47	15.48	16.53
8.73	26.82	22.01	45.83	24.32	21.94	23	20.40	19.47	13.81	14.71	15.77	16.86
9.18	27.30	22.42	45.95	25.12	22.58	24	20.94	19.96	14.02	14.96	16.07	17.22
9.63	27.80	22.85	46.07	25.97	23.26	25	21.51	20.47	14.23	15.22	16.38	17.58
10.12	28.32	23.30	46.22	26.88	23.98	26	22.12	21.01	14.46	15.50	16.71	17.97
10.64	28.86	23.77	46.37	27.85	24.74	27	22.76	21.58	14.70	15.79	17.06	18.38
11.18	29.43	24.26	46.53	28.88	25.55	28	23.43	22.17	14.95	16.09	17.42	18.81
11.75	30.01	24.77	46.71	29.99	26.41	29	24.14	22.81	15.21	16.41	17.81	19.26
12.35	30.62	25.32	46.90	31.17	27.32	30	24.90	23.47	15.49	16.74	18.21	19.74
12.98	31.27	25.89	47.11	32.45	28.30	31	25.70	24.18	15.78	17.10	18.64	20.24
13.65	31.93	26.49	47.33	33.82	29.34	32	26.55	24.92	16.09	17.47	19.08	20.76
14.37	32.62	27.12	47.56	35.30	30.45	33	27.46	25.71	16.41	17.86	19.56	21.32
15.09	33.35	27.79	47.83	36.90	31.64	34	28.42	26.55	16.75	18.27	20.05	21.90
15.88	34.12	28.49	48.11	38.64	32.92	35	29.44	27.44	17.12	18.71	20.58	22.53
16.72	34.92	29.23	48.42	40.52	34.29	36	30.53	28.38	17.50	19.17	21.14	23.18
17.59	35.75	30.02	48.76	42.57	35.76	37	31.70	29.38	17.90	19.66	21.72	23.87
18.52	36.63	30.84	49.14	44.82	37.35	38	32.94	30.44	18.32	20.17	22.35	24.67
19.51	37.55	31.73	49.54	47.28	39.07	39	34.27	31.57	18.78	20.72	23.01	25.38
20.55	38.53	32.66	50.00	50.00	40.93	40	35.70	32.78	19.25	21.30	23.70	26.20
21.67	39.54	33.66	50.49	52.99	42.94	41	37.23	34.07	19.76	21.91	24.44	27.07
22.84	40.63	34.72	51.04	56.33	45.14	42	38.88	35.44	20.30	22.50	25.22	28.00
24.10	41.77	35.86	51.64	60.05	47.54	43	40.66	36.91	20.87	23.26	26.06	28.98
25.44	42.97	37.07	52.32	64.24	50.17	44	42.57	38.48	21.48	24.00	26.95	30.02
26.86	44.25	38.36	53.06	68.98	53.06	45	44.65	40.17	22.13	24.78	27.89	31.13
28.36	45.59	39.75	53.87	74.38	56.25	46	46.90	41.98	22.83	25.62	28.89	32.31
29.99	47.03	41.24	54.78	80.60	59.79	47	49.34	43.92	23.57	26.51	29.96	33.57
31.69	48.56	42.82	55.78	87.83	63.73	48	52.01	46.01	24.36	27.45	31.09	34.90
33.52	50.18	44.54	56.89	96.35	68.15	49	54.92	48.27	25.21	28.46	32.30	36.33
35.49	51.90	46.37	58.10	106.52	73.14	50	58.10	50.70	26.10	29.54	33.58	37.84
37.57	53.74	48.34	59.45	.....	78.80	51	61.61	53.33	.....	30.68	34.95	39.44
39.78	55.70	50.44	60.91	.....	85.28	52	65.47	56.17	.....	31.88	36.39	41.15
42.14	57.78	52.69	62.53	.....	92.78	53	69.75	59.26	.....	33.16	37.92	42.96
44.68	60.01	55.12	64.30	.....	101.57	54	74.53	62.61	.....	34.52	39.55	44.89
47.37	62.40	57.72	66.26	.....	112.03	55	79.88	66.26	.....	35.96	41.28	46.93
50.24	64.96	.....	.....	.....	.....	56	85.92	70.24	.....	.....	43.11	49.10
53.32	67.70	.....	.....	.....	.....	57	92.80	74.62	.....	.....	.....	.....
56.60	70.64	.....	.....	.....	.....	58	100.72	79.45	.....	.....	.....	.....
60.12	73.80	.....	.....	.....	.....	59	109.94	84.79	.....	.....	.....	.....
63.88	77.20	.....	.....	.....	.....	60	120.83	90.73	.....	.....	.....	.....
67.90	.....	.....	.....	.....	.....	61	.....	97.39	.....	.....	.....	.....
72.20	.....	.....	.....	.....	.....	62	.....	104.92	.....	.....	.....	.....
76.81	.....	.....	.....	.....	.....	63	.....	113.50	.....	.....	.....	.....
81.75	.....	.....	.....	.....	.....	64	.....	123.40	.....	.....	.....	.....
87.05	.....	.....	.....	.....	.....	65	.....	131.99	.....	.....	.....	.....

With Double Indemnity and Disability B.

20.05	\$29.02	\$23.70	\$47.56	\$24.64	\$22.73	20	\$21.45	\$20.67	\$15.97	\$16.64	\$17.51	\$18.44
22.37	31.39	25.73	48.31	28.62	25.97	25	24.24	23.21	17.22	18.06	19.16	20.33
25.34	34.24	28.27	49.39	34.04	30.27	30	27.88	26.17	18.80	19.87	21.25	22.75
29.22	37.78	31.80	50.99	41.82	36.20	35	32.76	30.77	20.88	22.21	23.97	25.88
34.35	42.23	36.45	53.57	53.57	44.67	40	39.49	36.57	23.61	25.32	27.56	30.02
41.34	48.69	42.84	57.45	73.12	57.45	45	49.11	44.65	27.42	29.56	32.46	35.63
50.99	57.41	51.88	63.62	111.46	78.56	50	63.62	56.21	33.01	35.58	39.25	43.39
64.89	69.93	65.24	73.78	.....	119.34	55	87.40	73.78	.....	44.86	49.30	54.61

NOTE.—Above rates adopted 1921.

ANNUAL RATES WITH DISABILITY "C" PER \$1,000

American 3½% Reserve								Age at Issue	American 3½% Reserve				American 3% Reserve		
Ord. Life	20 Pay. Life	30 Pay. Life	20 Year End.	ENDOWMENT					PROTECTIVE TO				Ord. Life End. 85	20 Pay. Life End. 85	30 Pay. Life End. 85
				Age 60	Age 65	Age 70	Age 75		60	65	70	75			
\$19.56	\$28.55	\$23.26	\$46.75	\$23.64	\$21.94	\$20.81	\$20.11	18					\$20.70	\$31.31	\$25.15
19.91	28.94	23.59	46.84	24.23	22.43	21.23	20.49	19					21.08	31.73	25.55
20.27	29.35	23.94	46.94	24.86	22.95	21.67	20.89	20	\$16.19	\$16.86	\$17.73	\$18.66	21.46	32.16	25.85
20.74	29.88	24.38	47.11	25.63	23.59	22.24	21.41	21	16.48	17.18	18.09	19.07	21.96	32.69	26.34
21.25	30.41	24.84	47.32	26.43	24.25	22.81	21.95	22	16.00	17.51	18.46	19.49	22.49	33.23	26.86
21.78	30.97	25.31	47.53	27.28	24.96	23.43	22.51	23	17.08	17.85	18.86	19.92	23.03	33.81	27.28
22.33	31.53	25.79	47.75	28.19	25.71	24.09	23.12	24	17.42	18.22	19.26	20.40	23.61	34.38	27.77
22.90	32.12	26.30	47.97	29.15	26.50	24.77	23.74	25	17.75	18.59	19.69	20.86	24.21	34.98	28.25
23.50	32.74	26.84	48.25	30.17	27.33	25.49	24.39	26	18.10	18.99	20.14	21.37	24.84	35.62	28.82
24.15	33.37	27.38	48.52	31.25	28.21	26.26	25.08	27	18.48	19.41	20.61	21.91	25.50	36.25	29.38
24.82	34.04	27.97	48.81	32.41	29.16	27.06	25.80	28	18.88	19.85	21.11	22.46	26.19	36.92	29.97
25.53	34.72	28.55	49.14	33.65	30.15	27.91	26.59	29	19.29	20.31	21.64	23.05	26.92	37.61	30.54
26.27	35.43	29.20	49.49	34.97	31.20	28.81	27.40	30	19.73	20.80	22.18	23.68	27.68	38.33	31.22
27.06	36.18	29.92	49.88	36.40	32.34	29.77	28.25	31	20.19	21.31	22.76	24.33	28.49	39.07	31.92
27.91	36.94	30.71	50.30	37.94	33.55	30.79	29.17	32	20.69	21.86	23.39	25.03	29.36	39.84	32.72
28.76	37.74	31.50	50.76	39.58	34.83	31.87	30.12	33	21.20	22.43	24.03	25.76	30.24	40.64	33.55
29.69	38.57	32.36	51.27	41.35	36.20	33.01	31.15	34	21.74	23.03	24.70	26.52	31.19	41.46	34.39
30.68	39.45	33.26	51.82	43.28	37.66	34.22	32.23	35	22.34	23.67	25.43	27.34	32.20	42.33	35.25
31.71	40.34	34.20	52.44	45.34	39.22	35.50	33.36	36	22.92	24.32	26.18	28.19	33.24	43.21	36.17
32.80	41.27	35.21	53.13	47.61	40.92	36.89	34.59	37	23.55	25.04	26.99	29.09	34.36	44.13	37.11
33.95	42.25	36.25	53.90	50.07	42.72	38.36	35.87	38	24.26	25.79	27.84	30.06	35.53	45.11	38.22
35.18	43.26	37.39	54.74	52.74	44.68	39.93	37.24	39	24.98	26.59	28.75	31.07	36.78	46.10	39.33
36.46	44.34	38.56	55.68	55.68	46.78	41.60	38.68	40	25.72	27.43	29.67	32.13	38.08	47.16	40.44
37.86	45.63	39.84	56.48	58.93	49.06	43.40	40.26	41	26.55	28.32	30.69	33.29	39.49	48.44	41.61
39.30	47.00	41.17	57.32	62.52	51.53	45.33	41.90	42	27.40	29.26	31.76	34.48	40.95	49.78	43.00
40.85	48.44	42.61	58.23	66.51	54.24	47.40	43.66	43	28.32	30.27	32.90	35.76	42.51	51.19	44.47
42.51	49.97	44.14	59.27	71.01	57.17	49.63	45.52	44	29.31	31.35	34.11	37.11	44.18	52.69	45.99
44.29	51.64	45.79	60.40	76.07	60.40	52.06	47.60	45	30.37	32.51	35.41	38.58	45.96	54.29	47.56
46.16	53.38	47.56	61.63	81.82	63.97	54.69	49.79	46	31.54	33.75	36.79	40.14	47.85	55.98	49.33
48.18	55.24	49.45	62.98	88.40	67.89	57.54	52.13	47	32.77	35.07	38.27	41.80	49.89	57.77	51.22
50.34	57.22	51.48	64.44	96.05	72.27	60.66	54.67	48	34.12	36.50	39.86	43.59	52.06	59.70	53.28
52.67	59.33	53.69	66.04	105.02	77.19	64.07	57.42	49	35.60	38.06	41.60	45.51	54.40	61.75	55.83
55.17	61.50	56.06	67.80	115.64	82.74	67.80	60.39	50	37.19	39.76	43.43	47.57	56.87	63.93	57.61
57.85	64.02	58.63	69.72		89.00	71.89	63.62	51		41.57	45.42	49.76	59.52	66.27	60.11
60.72	66.64	61.38	71.85		96.12	76.45	67.11	52		43.53	47.57	52.14	62.35	68.77	
63.81	69.46	64.37	74.20		104.31	81.47	70.94	53		45.68	49.90	54.71	65.40	71.46	
67.17	72.51	67.62	76.79		113.88	87.07	75.11	54		48.07	52.43	57.49	68.66	74.33	
70.84	75.88	71.19	79.73		125.29	93.35	79.73	55		50.81	55.25	60.56	72.19	77.44	

Rates With Disability "C" and Double Indemnity

\$20.86	\$30.46	\$24.77	\$48.05	\$24.94	\$23.24	\$22.11	\$21.41	18					\$22.00	\$33.22	\$26.64
21.21	30.83	25.09	48.14	25.53	23.73	22.53	21.79	19					22.38	33.62	27.00
21.57	31.22	25.42	48.24	26.16	24.25	23.07	22.19	20	\$17.49	\$18.16	\$19.03	\$19.96	22.76	34.03	27.38
22.04	31.73	25.85	48.41	26.93	24.89	23.54	22.71	21	17.78	18.48	19.39	20.37	23.26	34.54	27.80
22.55	32.24	26.29	48.62	27.73	25.55	24.11	23.25	22	18.07	18.81	19.76	20.79	23.79	35.06	28.21
23.08	32.78	26.74	48.83	28.58	26.26	24.73	23.81	23	18.38	19.15	20.16	21.22	24.33	35.62	28.70
23.63	33.32	27.20	49.05	29.49	27.01	25.39	24.42	24	18.72	19.52	20.56	21.70	24.91	36.17	29.19
24.20	33.88	27.69	49.27	30.45	27.80	26.07	25.04	25	19.05	19.89	20.99	22.16	25.51	36.74	29.69
24.80	34.48	28.22	49.55	31.47	28.63	26.79	25.69	26	19.40	20.29	21.44	22.67	26.14	37.36	30.20
25.45	35.08	28.74	49.82	32.55	29.51	27.56	26.38	27	19.78	20.71	21.91	23.21	26.80	37.96	30.72
26.12	35.72	29.31	50.11	33.71	30.46	28.36	27.10	28	20.18	21.15	22.41	23.76	27.49	38.60	31.25
26.83	36.38	29.87	50.44	34.95	31.45	29.21	27.89	29	20.59	21.61	22.94	24.35	28.22	39.27	31.80
27.57	37.06	30.50	50.79	36.27	32.50	30.11	28.70	30	21.03	22.10	23.48	24.98	28.98	39.96	32.35
28.36	37.78	31.22	51.18	37.70	33.64	31.07	29.55	31	21.49	22.62	24.06	25.63	29.79	40.67	32.92
29.21	38.51	32.01	51.60	39.24	34.85	32.09	30.47	32	21.99	23.16	24.69	26.33	30.60	41.41	33.49
30.06	39.28	32.80	52.06	40.88	36.13	33.17	31.42	33	22.50	23.73	25.33	27.06	31.54	42.18	34.07
30.99	40.08	33.66	52.57	42.65	37.50	34.31	32.45	34	23.04	24.33	26.00	27.82	32.49	42.97	34.66
31.98	40.93	34.50	53.12	44.58	38.96	35.52	33.53	35	23.64	24.97	26.73	28.64	33.50	43.81	35.25
33.01	41.79	35.50	53.74	46.64	40.52	36.80	34.66	36	24.22	25.62	27.48	29.49	34.54	44.66	35.84
34.10	42.69	36.51	54.43	48.91	42.22	38.19	35.89	37	24.88	26.34	28.29	30.39	35.66	45.55	36.43
35.25	43.63	37.55	55.20	51.37	44.02	39.66	37.17	38	25.56	27.09	29.14	31.36	36.83	46.49	37.03
36.48	44.60	38.69	56.04	54.04	45.98	41.23	38.54	39	26.28	27.89	30.05	32.37	38.08	47.44	37.63
37.76	45.64	39.86	56.98	56.98	48.08	42.90	39.98	40	27.02	28.73	30.97	33.43	39.38	48.46	38.23
39.16	46.93	41.14	57.78	60.23	50.36	44.70	41.56	41	27.85	29.62	31.99	34.58	40.79	49.43	38.83
40.60	48.30	42.47	58.62	63.82	52.83	46.63	43.20	42	28.70	30.56	33.06	35.78	42.25	51.08	39.43
42.15	49.74	43.91	59.53	67.81	55.54	48.70	44.96	43	29.62	31.57	34.20	37.06	43.81	52.49	40.03
43.81	51.27	45.44	60.57	72.31	58.47	50.93	46.86	44	30.61	32.65	35.41	38.41	45.48	53.99	40.63
45.59	52.94	47.09	61.70	77.37	61.70	53.36	48.90	45	31.57	33.81	36.71	39.88	47.26	55.59	41.23
47.46	54.68	48.86	62.93	83.12	65.25	55.99	51.09	46	32.84	35.05	38.09	41.44	49.15	57.28	41.83
49.48	56.54	50.75	64.28	89.70	69.19	58.84	53.43	47	34.07	36.37	39.57	43.10	51.19	59.07	42.43
51.64	58.52	52.78	65.74	97.35	73.57	61.96	55.97	48	35.42	37.80	41.16	44.89	53.36	61.00	43.03
53.97	60.63	54.99	67.34	106.32	78.49	65.37	58.72	49	36.90	39.36	42.90	46.81	55.70	63.05	43.63
56.47	62.89	57.36	69.10	116.94	84.04	69.10	61.69	50	38.49	41.06	44.73	48.87	58.17	65.23	44.23
59.15	65.32	59.93	71.02		90.30	73.19	64.92	51		42.87	46.72	51.06	60.82	67.57	44.83
62.02	67.94	62.68	73.15		97.42	77.75	68.41	52		44.83	48.87	53.44	63.65	70.07	45.43
65.11	70.76	65.67	75.50		105.61	82.77	72.24	53		46.98	51.20	56.01	66.70	72.76	46.03
68.47	73.81	68.92	78.09		115.18	88.37	76.41	54		49.37	53.73	58.79	69.96	75.63	46.63
72.14	77.18	72.49	81.03		126.59	94.65	81.03	55		52.11	56.55	61.86	73.49	78.74	47.23

NOTE.—See description for this new disability clause on page 883.

PHOENIX MUTUAL LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES for \$10 a Month Income to Beneficiary for Life, 20 Years Certain.

American 3% Reserve.

Commuted Value \$1,728.22.

ORDINARY LIFE.

AGE OF BENEFICIARY.

	25	27	29	31	33	35	37	39	41	43	45	47	49	51	Red. Prem.
\$38.23	\$37.95	\$37.66	\$37.35	\$37.01	\$36.67	\$36.31	\$35.93	\$35.55	\$35.14	\$34.73	\$34.32	\$33.91	\$33.53	\$33.13	
38.93	38.64	38.35	38.04	37.70	37.37	37.01	36.62	36.24	35.83	35.42	35.02	34.61	34.20	33.80	
39.64	39.35	39.07	38.75	38.42	38.08	37.72	37.34	36.95	36.55	36.14	35.73	35.32	34.91	34.50	
40.41	40.14	39.83	39.52	39.18	38.88	38.46	38.10	37.69	37.29	36.88	36.47	36.06	35.65	35.23	
41.23	40.95	40.66	40.32	39.99	39.65	39.29	38.91	38.50	38.09	37.68	37.27	36.87	36.46	36.04	
42.08	41.79	41.48	41.17	40.83	40.47	40.11	39.73	39.32	38.91	38.51	38.10	37.67	37.26	36.84	
42.97	42.68	42.37	42.06	41.72	41.36	41.00	40.59	40.21	39.80	39.37	38.96	38.53	38.12	37.69	
43.92	43.63	43.32	43.01	42.67	42.31	41.93	41.54	41.13	40.73	40.29	39.89	39.45	39.05	38.65	
44.91	44.62	44.31	43.99	43.63	43.27	42.91	42.51	42.10	41.69	41.26	40.85	40.42	39.99	39.57	
45.98	45.67	45.36	45.03	44.69	44.33	43.94	43.56	43.13	42.72	42.29	41.85	41.42	41.01	38.47	
47.05	46.76	46.45	46.11	45.75	45.39	45.01	44.60	44.19	43.76	43.33	42.90	42.47	42.03	39.49	
48.21	47.92	47.61	47.28	46.92	46.53	46.15	45.74	45.33	44.90	44.47	44.04	43.58	43.15	40.58	
49.45	49.16	48.82	48.49	48.13	47.77	47.36	46.95	46.54	46.11	45.66	45.22	44.77	44.34	41.72	
50.75	50.44	50.11	49.77	49.41	49.03	48.64	48.23	47.80	47.35	46.91	46.46	46.00	45.57	42.93	
52.27	51.94	51.51	51.17	50.81	50.40	50.02	49.59	49.15	48.70	48.24	47.79	47.33	46.90	44.21	
53.94	53.52	53.06	52.60	52.24	51.83	51.42	50.99	50.56	50.10	49.64	49.19	48.71	48.25	45.54	
55.72	55.05	54.50	54.14	53.75	53.34	52.94	52.50	52.05	51.59	51.14	50.66	50.18	49.72	46.96	
57.60	56.88	56.21	55.76	55.37	54.96	54.56	54.10	53.64	53.19	52.71	52.23	51.75	51.27	48.46	
59.61	58.84	58.12	57.49	57.11	56.68	56.25	55.79	55.33	54.85	54.37	53.87	53.39	52.91	50.03	
61.74	60.95	60.15	59.44	58.91	58.50	58.05	57.59	57.11	56.63	56.13	55.65	55.14	54.64	51.71	
64.01	63.17	62.35	61.56	60.86	60.43	59.97	59.49	59.01	58.51	58.01	57.48	56.97	56.47	53.47	
66.44	65.55	64.69	63.85	63.08	62.48	62.00	61.52	61.01	60.51	59.98	59.48	58.95	58.42	55.35	
69.05	68.09	67.18	66.29	65.48	64.68	64.20	63.70	63.20	62.67	62.12	61.59	61.04	60.51	57.34	
71.81	70.80	69.84	68.91	68.02	67.18	66.51	65.98	65.45	64.92	64.37	63.82	63.27	62.71	59.45	
74.80	73.72	72.67	71.65	70.75	69.86	69.04	68.47	67.92	67.34	66.79	66.21	65.64	65.06	61.70	
77.98	76.82	75.72	74.64	73.66	72.72	71.83	71.06	70.51	69.94	69.34	68.74	68.16	67.56	64.08	
81.38	80.15	78.98	77.85	76.77	75.76	74.83	73.96	73.29	72.69	72.07	71.47	70.84	70.24	66.62	
85.01	83.72	82.47	81.27	80.14	79.06	78.05	77.12	76.28	75.65	75.00	74.36	73.73	73.11	69.34	
88.91	87.55	86.20	84.93	83.71	82.55	81.47	80.49	79.55	78.79	78.14	77.47	76.79	76.15	72.21	
93.09	91.65	90.21	88.84	87.52	86.30	85.17	84.09	83.10	82.19	81.47	80.75	80.08	79.38	75.28	
97.56	96.02	94.49	93.02	91.63	90.31	89.09	87.93	86.85	85.80	85.05	84.31	83.66	82.85	78.55	
102.32	100.69	99.08	97.52	96.04	94.60	93.25	92.03	90.90	89.87	88.96	88.16	87.44	86.53	82.02	
107.44	105.69	103.98	102.33	100.74	99.21	97.77	96.45	95.22	94.10	93.11	92.27	91.50	90.58	85.72	
112.94	111.09	109.26	107.49	105.78	104.13	102.59	101.18	99.86	98.66	97.60	96.66	95.82	94.77	89.68	
118.80	116.83	114.91	113.02	111.17	109.42	107.76	106.23	104.81	103.54	102.36	101.35	100.47	99.34	93.89	
125.08	123.01	120.97	118.96	116.99	115.09	113.34	111.69	110.15	108.76	107.49	106.38	105.42	104.22	98.39	
131.80	129.64	127.46	125.30	123.21	121.17	119.27	117.47	115.82	114.31	112.96	111.76	110.73	109.43	103.17	
139.01	136.73	134.43	132.12	129.87	127.71	125.67	123.72	121.90	120.27	118.83	117.53	116.43	115.01	108.29	
146.77	144.35	141.90	139.45	137.05	134.72	132.51	130.43	128.46	126.68	125.12	123.75	122.53	120.99	113.77	
155.08	152.49	149.90	147.31	144.74	142.27	139.89	137.61	135.50	133.58	131.87	130.39	129.07	127.41	119.61	
163.93	161.25	158.51	155.75	153.01	150.35	147.78	145.36	143.05	140.97	139.09	137.41	136.00	134.29	125.87	

20 PAYMENT LIFE

55.47	54.90	54.61	54.30	53.96	53.62	53.26	52.88	52.50	52.09	51.68	51.27	50.86	50.48	48.08
56.31	55.68	55.37	55.06	54.72	54.39	54.03	53.64	53.26	52.85	52.44	52.04	51.63	51.22	48.82
57.19	56.56	56.16	55.84	55.51	55.17	54.81	54.43	54.04	53.64	53.23	52.82	52.41	52.00	49.58
58.11	57.46	56.98	56.67	56.33	56.00	55.61	55.25	54.84	54.44	54.03	53.62	53.21	52.80	50.38
59.06	58.29	57.86	57.52	57.19	56.85	56.49	56.11	55.70	55.29	54.88	54.47	54.07	53.66	51.21
60.07	59.39	58.72	58.41	58.07	57.71	57.33	56.97	56.56	56.15	55.75	55.34	54.91	54.50	52.05
61.10	60.40	59.73	59.35	59.01	58.65	58.29	57.88	57.50	57.09	56.66	56.25	55.82	55.41	52.94
62.20	61.48	60.79	60.31	59.97	59.61	59.23	58.84	58.43	58.03	57.59	57.19	56.75	56.35	53.85
63.34	62.60	61.88	61.30	60.94	60.58	60.22	59.82	59.41	59.00	58.57	58.16	57.73	57.30	54.80
64.55	63.78	63.04	62.37	62.01	61.65	61.26	60.88	60.45	60.04	59.61	59.17	58.74	58.33	55.79
65.81	65.02	64.25	63.51	63.07	62.71	62.33	61.92	61.51	61.08	60.65	60.22	59.79	59.35	56.81
67.14	66.33	65.51	64.74	64.22	63.83	63.45	63.04	62.63	62.20	61.77	61.34	60.88	60.45	57.88
68.53	67.67	66.85	66.04	65.39	65.03	64.62	64.21	63.80	63.37	62.92	62.48	62.03	61.60	58.98
70.00	69.12	68.25	67.41	66.62	66.24	65.85	65.44	65.01	64.58	64.12	63.67	63.21	62.78	60.14
71.53	70.59	69.71	68.84	68.03	67.52	67.14	66.71	66.27	65.82	65.36	64.91	64.45	64.02	61.33
73.18	72.22	71.28	70.35	69.49	68.89	68.48	68.05	67.62	67.16	66.70	66.25	65.77	65.31	62.60
74.90	73.89	72.91	71.95	71.06	70.29	69.89	69.45	68.99	68.54	68.09	67.61	67.13	66.67	63.91
76.69	75.64	74.63	73.65	72.71	71.82	71.37	70.91	70.45	70.00	69.52	69.04	68.56	68.08	65.27
78.61	77.51	76.45	75.42	74.46	73.53	72.93	72.47	72.01	71.53	71.05	70.55	70.07	69.59	66.71
80.64	79.49	78.36	77.28	76.27	75.20	74.55	74.09	73.61	73.13	72.63	72.15	71.64	71.14	68.21
82.77	81.57	80.40	79.27	78.21	77.18	76.20	75.31	74.53	73.83	73.30	72.80	72.29	71.79	68.79
85.05	83.78	82.55	81.38	80.25	79.17	78.18	77.61	77.10	76.60	76.07	75.57	75.04	74.51	71.44
87.45	86.13	84.83	83.58	82.41	81.30	80.27	79.55	79.05	78.52	77.97	77.44	76.89	76.38	73.19
90.00	88.60	87.26	85.96	84.72	83.54	82.44	81.55	81.02	80.49	79.94	79.39	78.84	78.28	75.02
92.71	91.27	89.86	88.49	87.17	85.95	84.79	83.74	83.19	82.61	82.06	81.48	80.91	80.33	76.97
95.59	94.10	92.61	91.17	89.81	88.49	87.26	86.13	85.46	84.89	84.29	83.69	83.11	82.51	79.03
98.68	97.10	95.56	94.05	92.59	91.22	89.95	88.72	87.88	87.28	86.66	86.06	85.43	84.83	81.21
101.95	100.30	98.66	97.08	95.57	94.10	92.74	91.46	90.46	89.83	89.18	88.54	87.91	87.29	83.52
105.44	103.72	102.01	100.33	98.72	97.21	95.80	94.43	93.22	92.56	91.91	91.24	90.56	89.92	85.98
109.16	107.33	105.56	103.83	102.15	100.54	99.03	97.59	96.41	95.50	94.78	94.06	93.39	92.69	88.59
113.11	111.24	109.39	107.57	105.79	104.09	102.48	100.95	99.67	98.71	97.87	97.13	96.48	95.67	91.37
117.15	115.38	113.46	111.56	109.69	107.89	106.19	104.53	103.01	102.18	101.27	100.47	99.75	98.84	94.33
121.90	119.83	117.82	115.80	113.83	111.94	110.14	108.43	106.90	105.87	104.88	104.04	103.27	102.27	97.49
126.73	124.60	122.48	120.37	118.31	116.22	114.12	112.57	111.04	109.84	108.78	107.84	107.00	105.95	100.86
131.93	129.72	127.51	125.30	123.14	121.01	118.97	117.02	115.39	114.12	112.94	111.93	111.05	109.92	104.47
137.48	135.20	132.90	130.54	128.26	126.03	123.90	121.83	120.08	118.69	117.42	116.31	115.35	114.15	108.32
143.45	141.05	138.65	136.21	133.81	131.45	129.17	126.99	125.12	123.61	122.20	121.06	120.03	118.73	112.47
149.88	147.37	144.85	142.30	139.78	137.29	134.86	132.53	130.52	128.89	127.45	126.15	125.05	123.73	116.91
156.79	154.22	151.58	148.89	146.23	143.59	141.02	138.55	136.39	134.61	133.05	131.68	130.46	128.92	121.70
164.22	161.51	158.75	155.94	153.13	150.37	147.69	145.05	142.72	140.80	139.09	137.61	136.29	134.63	126.83
172.24	169.44	166.53	163.58	160.63	157.72	154.87	152.06	149.56	147.48	145.60	143.92	142.51	140.80	132.33

PHOENIX MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values. (American 8%.)

ORDINARY LIFE. ENDOWMENT 85.

	CASH OR LOAN				PAID-UP					EXTENDED TERM							
Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
20	\$4.51	\$82.40	\$134.00	\$193.61	\$14	\$79	\$214	\$319	\$420	0	215	11	161	17	167	20	272
21	5.07	85.58	139.11	200.83	15	82	213	325	428	0	240	11	269	17	214	20	210
22	5.66	88.91	144.43	208.33	17	85	223	331	436	0	266	12	9	17	245	20	136
23	6.28	92.38	149.98	216.11	18	88	228	338	444	0	293	12	109	17	260	20	55
24	6.93	95.99	155.74	224.19	20	91	232	345	452	0	321	12	202	17	258	19	323
25	7.61	99.77	161.74	232.56	21	94	237	351	460	0	349	12	286	17	242	19	219
26	8.32	103.70	167.96	241.23	23	97	242	358	468	1	14	12	360	17	211	19	108
27	9.06	107.81	174.44	250.19	24	100	247	365	476	1	45	13	56	17	167	18	354
28	9.83	112.09	181.18	259.44	26	104	253	372	484	1	76	13	104	17	111	18	228
29	10.64	116.55	188.18	268.98	28	107	258	379	492	1	108	13	139	17	44	18	96
30	11.50	121.20	195.45	278.79	29	110	263	386	500	1	141	13	159	16	331	17	324
31	12.39	126.03	202.99	288.85	31	114	269	394	509	1	174	13	165	16	243	17	182
32	13.32	131.08	210.80	299.15	33	117	274	401	517	1	208	13	159	16	147	17	35
33	14.28	136.33	218.88	309.69	34	121	280	408	525	1	241	13	139	16	44	16	250
34	15.31	141.81	227.23	320.47	36	124	286	416	533	1	275	13	108	15	298	16	98
35	16.39	147.61	235.82	331.45	38	128	292	423	541	1	309	13	65	15	181	15	307
36	17.50	153.44	244.63	342.63	40	132	298	431	549	1	341	13	12	15	58	15	149
37	18.67	159.58	253.67	354.00	42	136	304	438	557	2	9	12	314	14	296	14	354
38	19.88	165.95	262.92	365.55	44	140	310	446	565	2	41	12	241	14	164	14	194
39	21.16	172.55	272.38	377.27	46	143	316	453	573	2	73	12	161	14	29	14	33
40	22.50	179.33	282.03	389.14	48	148	322	461	581	2	103	12	74	13	255	13	238
41	23.91	186.30	291.86	401.16	50	152	328	468	588	2	132	11	346	13	113	13	78
42	25.38	193.43	301.86	413.29	52	156	334	475	596	2	158	11	245	12	334	12	284
43	26.92	200.73	312.02	425.53	54	160	340	482	603	2	181	11	140	12	189	12	126
44	28.52	208.18	322.33	437.88	56	164	346	489	611	2	200	11	31	12	42	11	334
45	30.17	215.77	332.77	450.32	58	168	352	497	618	2	214	10	283	11	260	11	182
46	31.88	223.49	343.33	462.84	60	172	358	504	626	2	224	10	166	11	113	11	30
47	33.65	231.34	354.02	475.44	62	176	364	511	633	2	229	10	47	10	331	10	249
48	35.44	239.31	364.82	488.14	64	180	370	517	640	2	228	9	290	10	187	10	104
49	37.26	247.42	375.74	500.92	66	184	376	524	648	2	223	9	168	10	43	9	326
50	39.13	255.66	386.80	513.85	68	188	382	531	655	2	214	9	45	9	259	9	191
51	41.04	264.05	397.99	526.95	70	192	387	538	663	2	202	8	287	9	131	9	57
52	43.02	272.58	409.32	540.31	72	196	393	545	670	2	186	8	165	8	361	8	293
53	45.04	281.26	420.80	554.10	74	200	399	552	678	2	168	8	43	8	234	8	170
54	47.11	290.09	432.45	568.53	76	204	405	559	687	2	147	7	289	8	109	8	48

20 PAYMENT LIFE.

ENDOWMENT 85

Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	Y. D.	10 Yrs.	Y. D.	15 Yrs.	Y. D.	19 Yrs.	Y. D.
20	\$22.98	\$190.44	\$313.81	\$461.10	\$68	\$216	\$493	\$745	\$949	3	34	28	264	37	146	44	329
21	23.61	194.08	319.75	469.74	69	217	494	746	949	3	59	28	137	36	240	44	0
22	24.27	197.85	325.88	478.62	69	219	495	747	950	3	84	28	2	35	332	43	43
23	24.95	201.71	332.16	487.73	70	220	496	748	950	3	109	27	220	35	56	42	83
24	25.65	205.69	338.62	497.07	71	221	497	749	950	3	134	27	65	34	145	41	123
25	26.38	209.77	345.23	506.64	72	222	498	749	950	3	159	26	266	33	231	40	160
26	27.12	213.98	352.02	516.44	73	224	500	750	950	3	184	26	95	32	315	39	199
27	27.89	218.29	358.97	526.46	74	225	501	751	950	3	209	25	281	32	32	38	234
28	28.68	222.73	366.10	536.69	75	226	502	751	950	3	232	25	96	31	114	37	270
29	29.49	227.27	373.40	547.13	75	228	503	752	951	3	256	24	269	30	195	36	304
30	30.34	231.94	380.88	557.74	76	229	504	752	951	3	278	24	73	29	274	35	340
31	31.21	236.72	388.51	568.53	77	230	504	753	951	3	300	23	235	28	351	35	10
32	32.09	241.61	396.28	579.47	78	231	505	753	951	3	320	23	28	28	64	34	50
33	33.00	246.62	404.20	590.55	79	233	506	754	951	3	338	22	181	27	142	33	88
34	33.96	251.77	412.26	601.76	80	234	507	754	951	3	355	21	331	26	219	32	127
35	34.93	257.02	420.41	613.09	81	235	508	754	951	4	5	21	112	25	295	31	165
36	35.93	262.37	428.64	624.51	81	236	509	754	951	4	18	20	255	25	6	30	203
37	36.95	267.84	436.95	636.00	82	237	509	755	951	4	29	20	31	24	84	29	241
38	38.00	273.42	445.33	647.56	83	238	510	755	950	4	37	19	170	23	163	28	280
39	39.09	279.06	453.72	659.17	84	239	511	754	950	4	42	18	307	22	241	27	318
40	40.21	284.76	462.13	670.81	85	241	511	754	950	4	44	18	78	21	320	26	357
41	41.37	290.50	470.53	682.46	85	242	511	754	950	4	42	17	213	21	36	26	37
42	42.57	296.27	478.90	694.10	86	243	512	753	949	4	35	16	348	20	120	25	84
43	43.79	302.00	487.19	705.71	87	244	512	753	949	4	34	16	117	19	204	24	131
44	45.01	307.76	495.42	717.29	88	245	512	752	949	4	8	15	252	18	289	23	170
45	46.32	313.47	503.50	728.81	88	246	512	751	948	3	35	15	22	18	11	22	228
46	47.62	319.12	511.56	740.25	89	246	511	750	948	3	323	14	159	17	104	21	273
47	48.94	324.71	519.40	751.60	90	247	511	749	947	3	291	13	297	16	199	20	329
48	50.24	330.21	527.07	762.85	91	248	510	747	946	3	254	13	72	15	295	20	19
49	51.54	335.64	534.50	773.98	91	248	510	746	946	3	214	12	216	15	31	19	85
50	52.84	340.97	541.82	784.99	92	248	509	744	945	3	171	11	361	14	138	18	150
51	54.15	346.21	548.87	795.80	92	249	508	742	944	3	125	11	147	13	249	17	218
52	55.48	351.34	555.64	806.69	93	249	507	740	943	3	79	10	302	12	361	16	285
53	56.81	356.37	562.17	817.43	93	249	505	737	942	3	31	10	97	12	120	15	355
54	58.15	361.27	568.37	828.17	94	249	504	735	940	2	347	9	262	11	247	15	76

PHOENIX MUTUAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values. (American 3%.)

	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	
	\$	\$	\$		\$	\$		\$	\$		\$	\$		\$	\$		
10 Pay. Life																	
21	46.52	169.00	465	28	3 393.00	1000	Pd-up	428.00	1000	Pd-up	469.00	1000	Pd-up	506.00	1000	Pd-up	
25	49.53	181.00	469	27	5 421.00	1000	"	461.00	1000	"	506.00	1000	"	557.00	1000	"	
30	53.90	200.00	474	25	7 461.00	1000	"	506.00	1000	"	557.00	1000	"	613.00	1000	"	
35	59.09	220.00	479	23	2 506.00	1000	"	557.00	1000	"	613.00	1000	"	670.00	1000	"	
40	65.30	244.00	481	20	5 557.00	1000	"	613.00	1000	"	670.00	1000	"	728.00	1000	"	
45	72.80	269.00	482	17	2 613.00	1000	"	670.00	1000	"	728.00	1000	"	784.00	1000	"	
50	82.03	295.00	481	14	3 670.00	1000	"	728.00	1000	"	784.00	1000	"	839.00	1000	"	
55	93.52	319.00	475	11	4 728.00	1000	"	784.00	1000	"	839.00	1000	"	898.00	1000	"	
60	108.18	339.00	464	8	6 784.00	1000	"	839.00	1000	"	898.00	1000	"				
15 Pay. Life																	
21	34.65	108.00	298	16	10 259.00	659	36	6 428.00	1000	Pd-up	469.00	1000	Pd-up	506.00	1000	Pd-up	
25	36.93	117.00	303	17	1 279.00	662	33	11 461.00	1000	"	557.00	1000	"	613.00	1000	"	
30	40.29	130.00	309	16	11 907.00	666	30	5 506.00	1000	"	557.00	1000	"	613.00	1000	"	
35	44.52	145.00	314	15	10 838.00	667	26	9 557.00	1000	"	613.00	1000	"	670.00	1000	"	
40	49.23	161.00	318	14	3 373.00	669	23	0 613.00	1000	"	670.00	1000	"	728.00	1000	"	
45	55.36	179.00	320	12	2 409.00	667	19	3 670.00	1000	"	728.00	1000	"	784.00	1000	"	
50	63.25	197.00	321	9	11 443.00	660	15	7 728.00	1000	"	784.00	1000	"	839.00	1000	"	
55	73.62	212.00	317	7	8 474.00	650	12	2 784.00	1000	"	839.00	1000	"	898.00	1000	"	
60	87.76	226.00	310	5	8 488.00	634	9	2 839.00	1000	"	898.00	1000	"				
30 Pay. Life																	
21	23.27	50.28	139	6	339 131.49	335	19	17 215.55	503	26	155 314.62	670	29	174 342.19	676	27	13
25	24.92	56.02	145	7	162 143.77	342	18	274 235.14	510	24	174 342.19	676	27	13	676	27	13
30	27.43	64.43	153	7	354 161.53	351	17	234 262.98	520	21	262 380.38	682	23	166	682	23	166
35	30.61	74.56	152	8	83 182.49	361	15	339 294.77	529	18	278 421.40	688	19	316	688	19	316
40	34.79	86.92	172	8	4 207.15	372	13	311 329.55	538	15	277 463.47	691	16	144	691	16	144
45	40.48	102.07	154	7	108 234.98	384	11	231 366.36	547	12	313 505.09	694	13	57	694	13	57
50	48.48	119.36	195	6	95 265.41	396	9	164 404.51	556	10	78 544.83	695	10	101	695	10	101

End of 5 Years End of 7 Years End of 10 Years End of 14 Years

Age	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan
21	65.12	264.00	350	10	254 358.00	458	8	447 602.00	696	5	682 914.00	941	1	941	1	941
25	65.58	263.00	350	10	280 358.00	487	8	444 602.00	696	5	681 914.00	941	1	941	1	941
30	66.32	263.00	349	10	272 387.00	486	8	439 601.00	695	5	677 913.00	940	1	940	1	940
35	67.37	263.00	348	10	259 357.00	485	8	430 600.00	693	5	673 913.00	940	1	940	1	940
40	68.95	262.00	346	10	236 356.00	483	8	413 599.00	691	5	665 912.00	939	1	938	1	938
45	71.46	262.00	344	10	192 355.00	480	8	352 597.00	688	5	650 911.00	938	1	937	1	937
50	75.60	261.00	340	10	110 353.00	475	8	325 593.00	682	5	623 908.00	935	1	933	1	933
55	82.30	259.00	333	9	3 378.00	465	8	217 586.00	669	5	572 904.00	931	1	927	1	927
60	93.08	255.00	322	6	15 371.00	450	8	7 573.00	652	5	478 896.00	923	1	916	1	916

NOTE.—Values after two premiums.

*Days.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING. (Without Disability.)				20 Payments Certain.			
SINGLE PREMIUM ENDOWMENTS.				Males.....	\$50.03	\$54.00	\$59.38
10 Year.....	\$800.95	\$802.19	\$805.57	Females.....	49.00	52.41	56.98
15 Year.....	702.74	705.79	714.49	DEFERRED ANNUITIES. \$10 Monthly			
20 Year.....	622.03	627.98	645.23	Single Premium for Males.			
25 Year.....	556.10	566.55	595.78	Age 55.....	\$334.00	\$534.00	\$876.00
30 Year.....	502.90	519.83	563.93	Age 60.....	212.00	339.00	557.00
JOINT LIFE POLICIES.				Age 65.....	125.00	200.00	328.00
Whole Life.....	\$32.12	\$40.99	\$57.07	Age 70.....	66.00	106.00	174.00
20 Payment.....	42.87	50.47	63.87	Single Premiums for Females.			
20 Year End.....	55.54	59.24	68.39	Age 55.....	\$363.00	\$580.00	\$958.00
CONTINUOUS MONTHLY INCOME. \$10				Age 60.....	240.00	384.00	634.00
Monthly, 20 Years Certain.				Age 65.....	150.00	240.00	396.00
20 Year End.....	\$112.88	\$103.14	\$101.21	Age 70.....	85.00	136.00	225.00
5 Year Term.....	26.23	28.29	34.38	INCOME BOND POLICIES. Income to			
\$10 Monthly, 10 Years Certain.				begin at Age specified. \$10 a Month.			
Whole Life.....	\$33.97	\$41.10	\$54.75	Males.			
20 Payment.....	48.04	52.80	63.55	Age 55.....	\$32.11	\$62.37	\$160.99
20 Year End.....	107.99	95.96	87.52	Age 60.....	20.28	37.64	82.76
5 Year Term.....	23.86	25.14	29.60	Age 65.....	12.35	22.26	45.28
REVERSIONARY ANNUITIES. \$50 Annual Income. (Equal Ages.) Without Return of Premiums.				Age 70.....	6.88	12.36	24.35
Whole Life.....	\$13.28	\$15.99		Females.			
LIFE ANNUITIES. (Non-Par.) Amount Purchased by \$1,000.				Age 55.....	\$33.39	\$64.86	\$167.43
10 Payments Certain.				Age 60.....	21.40	39.52	86.90
Males.....	\$51.60	\$56.59	\$64.60	Age 65.....	13.09	23.60	48.00
Females.....	50.56	54.91	61.27	Age 70.....	7.36	13.23	26.05
If death occurs before Maturity, beneficiary receives amount premiums paid; after Maturity, excess of premiums paid over income received is returned. In event of surrender prior to Maturity, premiums returned if amounting to 10 or more; if 10 not paid, 110% of premiums paid after the first is returned.							

If death occurs before Maturity, beneficiary receives amount premiums paid; after Maturity, excess of premiums paid over income received is returned. In event of surrender prior to Maturity, premiums returned if amounting to 10 or more; if 10 not paid, 110% of premiums paid after the first is returned.

1924 DIVIDENDS AND NET COSTS (Beginning July 1, 1923.)

TWENTY YEAR ILLUSTRATION

NOTE.—Endowment 85 and 20 Pay. End. 85 are on the 3% basis; 20 year Endowment 3 1/4%.

ORDINARY LIFE. (Endowment 85.)

	\$19.19		\$21.02		\$23.86		\$27.54		\$32.36		\$38.83		\$59.88	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.30	14.89	4.62	16.40	5.13	18.73	5.71	21.83	6.13	26.23	6.78	32.05	9.06	50.82
1922	4.42	14.77	4.76	16.26	5.29	18.57	5.83	21.71	6.30	26.03	7.01	31.82	9.56	50.32
1921	4.54	14.65	4.90	16.12	5.47	18.39	5.97	21.58	6.47	25.89	7.24	31.59	10.01	49.82
1920	4.66	14.53	5.04	15.98	5.65	18.21	6.10	21.44	6.66	25.70	7.48	31.35	10.57	49.31
1919	4.79	14.40	5.19	15.83	5.83	18.03	6.25	21.29	6.84	25.51	7.74	31.09	11.08	48.80
1918	4.92	14.27	5.35	15.67	5.94	17.92	6.40	21.14	7.05	25.31	7.99	30.84	11.60	48.28
1917	5.05	14.13	5.51	15.51	6.06	17.80	6.55	20.99	7.26	25.10	8.25	30.58	12.12	47.73
1916	5.20	13.99	5.68	15.34	6.18	17.68	6.72	20.82	7.47	24.89	8.50	30.33	12.64	47.24
1915	5.34	13.85	5.85	15.17	6.31	17.55	6.89	20.65	7.70	24.66	8.76	30.07	13.16	46.72
1914	5.49	13.70	6.03	14.99	6.44	17.42	7.07	20.47	7.93	24.43	9.02	29.81	13.68	46.20
1913	5.65	13.54	6.13	14.89	6.59	17.27	7.25	20.29	8.18	24.20	9.27	29.56	14.20	45.68
1912	5.81	13.38	6.24	14.78	6.74	17.12	7.45	20.09	8.39	23.97	9.66	29.17	14.72	45.14
1911	5.97	13.22	6.36	14.66	6.89	16.97	7.65	19.89	8.63	23.73	10.05	28.78	15.23	44.61
1910	6.15	13.04	6.48	14.54	7.06	16.80	7.86	19.68	8.86	23.50	10.45	28.38	15.75	44.13
1909	6.25	12.94	6.61	14.41	7.23	16.63	8.07	19.47	9.10	23.26	10.85	27.98	16.25	43.63
1908	6.35	12.84	6.75	14.27	7.40	16.46	8.29	19.25	9.33	23.03	11.26	27.57	16.75	43.13
1907	6.47	12.72	6.89	14.13	7.58	16.28	8.51	19.03	9.68	22.68	11.67	27.16	17.25	42.63
1906	6.59	12.60	7.04	13.98	7.77	16.09	8.73	18.81	10.05	22.31	12.07	26.76	17.73	42.15
1905	6.71	12.48	7.19	13.83	7.97	15.89	8.94	18.60	10.41	21.95	12.48	26.35	18.21	41.67
1904	6.85	12.34	7.35	13.67	8.17	15.69	9.16	18.38	10.78	21.58	12.89	25.94	18.68	41.20
Tot.	111.52	272.28	119.97	300.43	131.70	345.50	145.39	405.41	163.21	483.99	189.42	587.18	278.30	919.30
†		71.45		67.87		66.71		73.93		94.85		136.83		335.40

TWENTY PAYMENT. (Endowment 85.)

	\$28.83		\$30.77		\$33.65		\$37.16		\$41.54		\$47.19		\$65.12	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.34	24.49	4.65	26.12	5.15	28.50	5.74	31.42	6.16	35.38	6.82	40.34	9.07	56.05
1922	4.58	24.25	4.91	25.86	5.45	28.20	5.94	31.17	6.45	35.09	7.16	40.03	9.65	55.47
1921	4.83	24.00	5.18	25.59	5.76	27.89	6.25	30.91	6.76	34.78	7.52	39.61	10.26	54.89
1920	5.09	23.74	5.47	25.30	6.07	27.58	6.52	30.64	7.08	34.46	7.89	39.30	10.82	54.30
1919	5.36	23.47	5.76	25.01	6.40	27.25	6.81	30.35	7.42	34.12	8.27	38.92	11.42	53.70
1918	5.63	23.20	6.03	24.71	6.66	26.99	7.12	30.04	7.77	33.77	8.67	38.52	12.03	53.09
1917	5.92	22.91	6.37	24.40	6.94	26.71	7.43	29.73	8.13	33.41	9.07	38.12	12.64	52.48
1916	6.22	22.61	6.69	24.08	7.22	26.43	7.77	29.39	8.51	33.03	9.49	37.70	13.27	51.85
1915	6.53	22.30	7.03	23.74	7.53	26.12	8.11	29.05	8.91	32.63	9.91	37.28	13.89	51.23
1914	6.85	21.98	7.38	23.39	7.84	25.81	8.48	28.68	9.32	32.22	10.35	36.84	14.53	50.59
1913	7.17	21.66	7.66	23.11	8.18	25.47	8.86	28.30	9.75	31.79	10.80	36.39	15.17	49.95
1912	7.52	21.31	7.97	22.80	8.53	25.12	9.26	27.90	10.19	31.35	11.38	35.81	15.82	49.30
1911	7.87	20.96	8.29	22.48	8.90	24.75	9.68	27.48	10.65	30.89	11.97	35.22	16.47	48.63
1910	8.24	20.59	8.63	22.14	9.28	24.37	10.11	27.05	11.12	30.42	12.58	34.61	17.13	47.99
1909	8.55	20.28	8.98	21.79	9.68	23.97	10.56	26.60	11.61	29.93	13.20	33.99	17.81	47.31
1908	8.89	19.94	9.35	21.42	10.10	23.55	11.04	26.12	12.11	29.43	13.84	33.35	18.49	46.63
1907	9.23	19.60	9.74	21.03	10.54	23.11	11.53	25.63	12.73	28.82	14.50	32.69	19.18	45.94
1906	9.61	19.22	10.15	20.62	11.00	22.65	12.04	25.12	13.38	28.18	15.17	32.02	19.89	45.23
1905	9.99	18.84	10.57	20.20	11.49	22.16	12.57	24.59	14.02	27.52	15.86	31.33	20.61	44.51
1904	10.39	18.44	11.02	19.75	11.99	21.66	13.12	24.04	14.69	26.85	16.58	30.61	21.35	43.77
Tot.	142.81	433.79	151.86	463.54	164.71	508.29	178.99	564.21	196.74	634.05	221.03	722.77	299.47	1002.03
†		135.95		143.10		149.45		148.88		136.75		16.04		163.92

TWENTY YEAR ENDOWMENT 3 1/4%

	\$45.59		\$46.07		\$46.90		\$48.11		\$50.00		\$53.06		\$66.26	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.01	41.58	4.31	41.76	4.80	42.10	5.34	42.77	5.75	44.23	6.37	46.69	8.59	57.70
1922	4.32	41.27	4.62	41.45	5.10	41.80	5.58	42.53	6.09	44.00	6.63	46.43	8.98	57.28
1921	4.64	40.95	4.94	41.13	5.42	41.48	5.83	42.28	6.28	43.74	6.91	46.15	9.40	56.86

Twenty Year Endowment 3% Policy has been discontinued and this form is now issued on the 3 1/4% basis.

†Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of Cost.

PHOENIX MUTUAL LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904 (After July 1.)

TWENTY YEAR RECORD

ORDINARY LIFE. (Endowment 85.)

Yr. Paid	\$19 19			\$21 02			\$23 96			\$27 54			\$32 36			\$38 83			\$59 88		
	Age 21 Div.	Age 21 Net		Age 25 Div.	Age 25 Net		Age 30 Div.	Age 30 Net		Age 35 Div.	Age 35 Net		Age 40 Div.	Age 40 Net		Age 45 Div.	Age 45 Net		Age 55 Div.	Age 55 Net	
1905	2 50	16 69		2 74	18 28		3 10	20 76		3 53	23 95		4 20	28 16		5 04	33 79		7 74	52 14	
1906	2 72	16 47		2 98	18 04		3 38	20 48		3 93	23 61		4 60	27 76		5 53	33 30		8 49	51 39	
1907	2 94	16 25		3 24	17 78		3 69	20 17		4 30	23 24		5 06	27 30		6 09	32 74		9 32	50 56	
1908	3 08	16 13		3 38	17 64		3 86	20 00		4 51	23 03		5 31	27 05		6 40	32 43		9 76	50 12	
1909	3 18	16 01		3 52	17 50		4 04	19 82		4 72	22 82		5 57	26 79		6 71	32 12		10 21	49 67	
1910	3 31	15 88		3 67	17 35		4 21	19 65		4 94	22 60		5 84	26 52		7 04	31 79		10 67	49 21	
1911	3 42	15 77		4 12	16 90		4 74	19 12		5 57	21 97		6 63	25 73		8 11	30 72		12 90	46 98	
1912	3 55	15 64		4 28	16 74		4 93	18 93		5 80	21 74		6 92	25 44		8 48	30 35		13 45	46 43	
1913	3 99	15 20		4 44	16 58		5 13	18 73		6 04	21 50		7 23	25 13		8 86	29 97		14 00	45 88	
1914	4 14	15 06		4 60	16 42		5 33	18 53		6 30	21 24		7 54	24 82		9 24	29 59		14 56	45 32	
1915	4 28	14 94		4 77	16 25		5 54	18 32		6 55	20 99		7 87	24 49		9 64	29 19		15 11	44 77	
1916	4 70	14 49		5 24	15 78		6 00	17 86		6 85	20 69		8 24	24 12		10 06	28 77		15 62	44 26	
1917	4 97	14 22		5 51	15 46		6 34	17 52		7 27	20 27		8 75	23 61		10 66	28 17		16 40	43 48	
1918	5 48	13 74		6 08	14 94		6 71	17 15		7 66	19 98		9 10	23 26		11 09	27 74		16 96	42 92	
1919	5 63	13 56		6 20	14 73		6 88	16 98		7 87	19 67		9 47	22 89		11 51	27 32		17 51	42 37	
1920	5 26	12 93		5 66	15 42		6 16	17 70		6 99	20 55		8 44	23 92		10 23	28 60		15 24	44 64	
1921	5 37	13 82		5 74	15 28		6 34	17 52		7 30	20 24		8 79	23 57		10 63	28 20		15 72	44 16	
1922	5 80	13 39		6 21	14 81		6 85	16 87		8 04	19 50		9 66	22 70		11 64	27 19		17 14	42 74	
1923	6 32	12 87		6 78	14 24		7 51	16 35		8 61	18 93		10 27	22 09		12 29	26 54		17 85	42 05	
1924	6 85	12 34		7 35	13 67		8 17	15 69		9 16	18 38		10 78	21 58		12 89	25 94		18 68	41 20	
Tot.	88.03	275.77		96.59	323.81		108.95	365.25		125.90	424.90		150.27	496.93		182.14	594.46		277.33	920.27	
†	112.77			110.81			112.25			119.90			136.93			177.46			377.27		

TWENTY PAYMENT LIFE. (Endowment 85.)

Yr. Paid	\$28.83			\$30 77			\$33 65			\$37 16			\$41 54			\$47 19			\$65.12		
	Age 21 Div.	Age 21 Net		Age 25 Div.	Age 25 Net		Age 30 Div.	Age 30 Net		Age 35 Div.	Age 35 Net		Age 40 Div.	Age 40 Net		Age 45 Div.	Age 45 Net		Age 55 Div.	Age 55 Net	
1905	2 42	26 41		2 64	28 13		3 01	30 79		3 49	33 67		4 13	37 41		4 97	42 22		7 69	57 43	
1906	2 82	26 01		3 07	27 71		3 48	30 17		4 01	33 15		4 70	36 84		5 62	41 57		8 54	56 58	
1907	3 27	25 56		3 56	27 21		4 02	29 65		4 64	32 55		5 36	36 16		6 37	40 82		9 49	55 63	
1908	3 54	25 29		3 84	26 93		4 34	29 31		4 99	32 20		5 77	35 77		6 81	40 38		10 02	55 10	
1909	3 81	25 02		4 14	26 63		4 67	28 98		5 33	31 83		6 18	35 36		7 26	39 93		10 56	54 56	
1910	4 10	24 73		4 45	26 32		5 01	28 64		5 71	31 45		6 60	34 94		7 73	39 46		11 11	54 01	
1911	4 61	24 22		5 01	25 75		5 57	28 02		6 43	30 73		7 47	34 07		8 86	38 33		13 33	51 79	
1912	4 90	23 93		5 32	25 45		5 99	27 69		6 83	30 33		7 92	33 62		9 36	37 83		13 95	51 17	
1913	5 21	23 62		5 65	25 12		6 35	27 30		7 23	29 93		8 38	33 16		9 87	37 32		14 57	50 55	
1914	5 52	23 31		5 99	24 75		6 72	26 92		7 65	29 51		8 85	32 69		10 40	36 79		15 20	49 92	
1915	5 85	22 98		6 35	24 42		7 12	26 53		8 09	29 07		9 34	32 20		10 94	36 25		15 83	49 29	
1916	6 49	22 34		7 09	23 73		7 84	25 84		8 86	28 50		9 97	31 57		11 63	35 56		16 51	48 61	
1917	7 04	21 79		7 68	23 14		8 44	25 21		9 36	27 80		10 74	30 80		12 46	34 73		11 45	47 67	
1918	7 67	21 16		8 31	22 46		9 06	24 65		9 88	27 28		11 31	30 23		13 07	34 42		18 11	47 01	
1919	8 05	20 77		8 73	22 04		9 41	24 24		10 41	26 75		11 89	29 65		13 09	33 50		18 77	46 35	
1920	7 77	21 06		8 19	22 58		8 80	24 79		9 75	27 41		11 12	30 42		12 73	34 46		16 98	48 14	
1921	8 13	20 70		8 59	22 18		9 32	24 33		10 32	26 84		11 74	29 80		13 39	33 80		17 48	47 44	
1922	8 86	19 87		9 49	21 28		10 32	23 33		11 50	25 66		13 02	28 52		14 81	32 38		19 43	35 69	
1923	9 72	19 11		10 29	20 48		11 18	22 47		12 36	24 80		13 93	27 61		15 75	31 44		20 43	44 60	
1924	10 39	18 44		11 02	19 75		11 90	21 66		13 12	24 04		14 69	26 85		16 58	30 61		21 35	43 77	
Tot.	120 28	456 32		129 30	456 10		142 68	530 32		159 70	583 50		183 13	647 67		212 30	731 50		297 00	1005 40	
†	15 32			19 19			6 32			7 50			17 67			46 50			217 40		

TWENTY YEAR ENDOWMENT

	\$47 84			\$48 33			\$49 16			\$50 38			\$52 27			\$55 32		
1905	2 25	45 59		2 41	45 84		2 87	46 23		3 33	47 01		4 03	48 24		4 89	50 43	
1906	3 00	44 84		3 24	45 09		3 62	45 54		4 13	46 25		4 80	47 47		5 69	49 63	
1907	3 91	43 93		4 15	44 18		4 54	44 62		5 05	45 33		5 73	46 54		6 64	48 68	
1908	4 47	43 37		4 71	43 62		5 09	44 07		5 61	44 77		6 29	45 98		7 20	48 12	
1909	5 04	42 80		5 23	43 05		5 67	43 49		6 18	44 20		6 87	45 40		7 79	47 53	
1910	5 64	42 20		5 88	42 45		6 27	42 80		6 78	43 60		7 47	44 80		8 39	46 93	
1911	6 36	41 48		6 63	41 70		7 05	42 11		7 63	42 75		8 44	43 63		9 57	45 75	
1912	6 97	40 87		7 24	41 09		7 67	41 49		8 25	42 13		9 06	43 21		10 20	46 12	
1913	7 61	40 23		7 87	40 46		8 30	40 86		8 88	41 50		9 70	42 57		10 85	44 47	
1914	8 26	39 58		8 63	39 80		8 96	40 20		9 54	40 84		10 36	41 91		11 52	43 80	
1915	8 94	38 90		9 21	39 12		9 64	39 52		10 22	40 16		11 04	41 23		12 21	43 11	
1916	10 03	37 81		10 30	38 03		10 71	38 45		11 17	39 21		11 99	40 28		13 11	42 21	
1917	11 11	36 73		11 39	36 94		11 77	37 39		12 25	38 13		13 08	38 19		14 20	41 12	
1918	12 05	35 79		12 33	36 00		12 64	36 52		13 06	37 32		13 88	38 39		14 99	40 33	
1919	12 86	34 98		13 14	35 19		13 43	35 73		13 91	36 47		14 71	37 56		15 80	39 52	
1920	12 70	35 14		12 87	35 46		13 15	36 01		13 55	36 83		14 25	38 02		15 15	40 17	
1921	13 55	34 29		13 74	34 59		14 04	35 12		14 49	35 89		15 17	37 10		16 06	39 26	
1922	15 20	32 64		15 41	32 92		15 75	33 41		16 25	34 13		16 96	35 31		17 87	37 45	
1923	16 41	31 43		16 64	31 69		17 01	32 15		17 51	32 87		18 21	34 06		19 11	36 21	
1924	17 38	30 46		17 64	30 69		18 04	31 12		18 58	31 82		19 25	33 02		20 15	35 17	
Tot.	183 74	773 05		188 69	777 91		196 22	786 98		206 39	801 21		221 29	824 11		241 39	805 01	
	Policy matures for \$1,000.																	

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

Ages	FIVE YEARS						
	21	25	30	35	40	45	55
Ordinary Life End. 85.....	\$ 73.24	\$ 80.59	\$ 91.93	\$107.85	\$129.39	\$157.90	\$249.07
Cash Value Deducted.....	43.74	44.46	45.70	49.01	54.90	64.31	109.84
20 Payment Life End. 85.....	119.95	127.88	139.42	154.49	173.83	198.29	274.44
Cash Value Deducted.....	41.34	42.02	43.23	46.42	52.22	61.57	107.24

TEN YEARS							
Ordinary Life End. 85.....	\$143.18	\$157.27	\$180.30	\$211.92	\$253.78	\$309.53	\$485.21
Cash Value Deducted.....	57.60	57.50	59.10	64.41	74.45	93.76	186.13
20 Payment Life End. 85.....	232.95	248.20	271.48	301.38	338.89	386.75	533.61
Cash Value Deducted.....	38.87	38.43	39.54	44.36	54.13	73.28	167.54

FIFTEEN YEARS							
Ordinary Life.....	\$209.30	\$230.55	\$265.09	\$311.34	\$372.44	\$453.40	\$708.55
Cash Value Deducted.....	70.19	68.81	69.64	75.52	90.41	120.63	264.21
20 Payment Life End. 85.....	337.75	360.32	395.16	438.71	493.27	562.77	776.81
Cash Value Deducted.....	18.00	15.29	14.28	18.30	31.14	59.21	202.54

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919.)

Ordinary Life.....	\$ 77.63	\$ 84.07	\$ 95.59	\$111.76	\$133.68	\$162.77	\$252.41
Cash Value Deducted.....	48.13	47.94	49.36	52.92	59.19	69.18	113.21
20 Payment Life.....	123.59	131.63	143.34	158.67	178.34	203.36	277.91
Cash Value Deducted.....	44.98	45.77	47.15	50.60	56.73	66.04	110.88
20 Year Endowment.....	216.24	217.22	218.98	223.09	230.55	242.93	294.01
Cash Value Deducted.....	40.80	41.83	43.57	47.38	53.88	64.20	109.22

TEN YEARS. (Policies Issued in 1914.)

Ordinary Life.....	\$151.73	\$166.08	\$189.56	\$220.50	\$262.00	\$316.66	\$486.01
Cash Value Deducted.....	66.73	67.08	68.56	73.50	83.00	101.66	187.01
20 Payment Life.....	241.52	257.00	280.75	309.99	347.08	393.90	534.51
Cash Value Deducted.....	47.52	48.00	49.75	52.99	63.08	80.90	168.51
20 Year Endowment.....	418.63	420.66	425.17	432.94	446.56	469.24	577.51
Cash Value Deducted.....	10.63	13.66	18.17	25.94	39.56	61.24	114.51

FIFTEEN YEARS. (Policies Issued in 1909.)

Ordinary Life.....	\$225.31	\$247.15	\$281.46	\$326.52	\$385.04	\$460.34	\$708.21
Cash Value Deducted.....	86.31	86.15	86.46	91.52	103.04	128.34	264.21
20 Payment Life.....	353.47	376.80	411.26	453.73	505.76	570.18	777.11
Cash Value Deducted.....	34.47	31.80	31.26	33.73	43.76	67.18	203.11
20 Year Endowment.....	606.28	610.01	616.90	628.41	646.96	677.27	820.51
Cash Value Deducted.....	†68.72	†64.99	†57.10	†45.59	†25.04	8.27	164.11

†Cash Value in excess of Cost.

PHOENIX MUTUAL LIFE INSURANCE COMPANY.—Continued.

1924 DIVIDEND SCHEDULE (Beginning July 1, 1924.)

(American 3% Reserve.)

10 PAYMENT ENDOWMENT 85

Year Issued	21	25	30	35	40	45	50	55
Prem	\$4	\$3	\$3	\$3	\$3	\$3	\$3	\$3
1923	4.31	4.72	5.23	5.80	6.24	6.90	7.87	9.20
1922	4.86	5.23	5.79	6.33	6.85	7.60	8.67	10.18
1921	5.35	5.76	6.36	6.90	7.49	8.32	9.43	11.19
1920	5.86	6.39	6.97	7.49	8.17	9.02	10.30	12.23
1919	6.39	6.87	7.58	8.11	8.87	9.88	11.15	13.30
1918	6.93	7.45	8.15	8.76	9.60	10.70	12.07	14.39
1917	7.50	8.06	8.76	9.44	10.38	11.57	13.12	15.58
1916	8.09	8.68	9.39	10.16	11.13	12.47	14.22	16.69
1915	8.69	9.33	10.05	10.91	12.03	13.42	15.34	17.90
1914	9.22	10.00	10.75	11.70	12.92	14.41	16.31	19.15

25 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	\$37.76	\$38.31	\$39.27	\$40.72	\$43.01	\$46.72	\$52.74	\$62.27
1923	4.39	4.67	5.17	5.75	6.17	6.81	7.77	9.06
1922	4.72	5.04	5.54	6.05	6.48	7.15	8.13	9.59
1921	5.10	5.41	5.92	6.36	6.80	7.50	8.50	10.14
1920	5.48	5.80	6.32	6.69	7.17	7.86	8.80	10.68
1919	5.88	6.20	6.72	7.03	7.50	8.24	9.23	11.23
1918	6.29	6.62	7.07	7.39	7.88	8.62	9.60	11.79
1917	6.72	7.05	7.43	7.77	8.27	9.02	10.13	12.35
1916	7.16	7.49	7.82	8.16	8.67	9.43	10.67	12.92
1915	7.62	7.96	8.23	8.58	9.10	9.84	11.21	13.49
1914	8.10	8.43	8.65	9.01	9.54	10.27	11.77	14.06

15 PAYMENT ENDOWMENT 85

Year Issued	21	25	30	35	40	45	50	55
Prem	\$4	\$3	\$3	\$3	\$3	\$3	\$3	\$3
1923	4.35	4.67	5.14	5.76	6.18	6.84	7.82	9.11
1922	4.68	5.01	5.56	6.10	6.57	7.29	8.33	9.81
1921	5.00	5.37	5.96	6.46	6.99	7.76	8.84	10.52
1920	5.35	5.74	6.37	6.84	7.42	8.26	9.38	11.24
1919	5.70	6.12	6.79	7.24	7.85	8.77	9.93	11.98
1918	6.07	6.51	7.15	7.65	8.35	9.31	10.49	12.74
1917	6.44	6.92	7.54	8.09	8.82	9.86	11.21	13.51
1916	6.84	7.34	7.94	8.55	9.37	10.43	11.94	14.29
1915	7.24	7.78	8.36	9.03	9.91	11.02	12.70	15.05
1914	7.66	8.24	8.80	9.53	10.48	11.64	13.47	15.91

30 PAYMENT ENDOWMENT 85

Year Issued	21	25	30	35	40	45	50	55
Prem	\$23	\$24	\$27	\$30	\$34	\$39	\$45	\$51
1923	4.31	4.63	5.14	5.71	6.14	6.75	7.75	9.05
1922	4.49	4.81	5.36	5.88	6.35	7.05	8.05	9.35
1921	4.66	5.01	5.58	6.09	6.56	7.31	8.35	9.65
1920	4.84	5.21	5.81	6.23	6.78	7.57	8.75	10.05
1919	5.03	5.42	6.04	6.49	7.01	7.85	9.08	10.38
1918	5.22	5.63	6.21	6.65	7.25	8.13	9.24	10.54
1917	5.42	5.85	6.39	6.83	7.50	8.42	9.69	11.05
1916	5.62	6.08	6.57	7.05	7.77	8.71	10.15	11.51
1915	5.84	6.32	6.76	7.27	8.03	8.99	10.61	12.07
1914	6.06	6.56	6.96	7.51	8.30	9.29	11.08	12.54

10 YEAR ENDOWMENT

Year Issued	10042	10084	10151	10245	10371	10587	10927	11475
1923	4.37	4.88	5.36	5.94	6.36	7.02	7.99	9.22
1922	5.75	6.06	6.54	7.04	7.45	8.17	9.15	10.58
1921	6.98	7.28	7.76	8.26	8.67	9.38	10.56	11.91
1920	8.25	8.55	9.02	9.42	9.91	10.64	11.62	13.25
1919	9.56	9.86	10.33	10.69	11.21	11.96	12.95	14.70
1918	10.93	11.22	11.64	12.04	12.57	13.35	14.31	15.16
1917	12.34	12.62	13.01	13.44	14.00	14.80	15.85	17.68
1916	13.81	14.08	14.45	14.91	15.51	16.34	17.50	19.26
1915	15.32	15.58	15.96	16.45	17.09	17.96	19.17	20.89
1914	16.88	17.14	17.54	18.07	18.75	19.67	20.91	22.60

15 YEAR ENDOWMENT

Year Issued	65	125	65	66	37	68	95	71	46	75	60	82	30
1923	4.44	4.76	5.26	5.82	6.25	6.90	7.86	9.15	10.58	12.07	13.61	15.21	16.86
1922	5.17	5.48	5.97	6.47	6.91	7.58	8.54	9.97	11.46	13.01	14.61	16.27	17.98
1921	5.91	6.23	6.72	7.14	7.60	8.28	9.25	10.81	12.43	14.11	15.84	17.62	19.45
1920	6.68	7.00	7.49	7.95	8.33	9.03	9.98	11.67	13.35	15.13	16.96	18.84	20.77
1919	7.48	7.79	8.28	8.60	9.09	9.79	10.73	12.55	14.38	16.26	18.19	20.17	22.20
1918	8.31	8.62	9.05	9.33	9.89	10.60	11.52	13.46	15.34	17.36	19.41	21.50	23.64
1917	9.16	9.48	9.86	10.20	10.72	11.44	12.46	14.49	16.47	18.59	20.75	22.95	25.20
1916	10.05	10.36	10.70	11.06	11.60	12.32	13.43	15.54	17.61	19.83	22.09	24.39	26.74
1915	10.97	11.28	11.59	11.96	12.51	13.24	14.43	16.61	18.84	21.11	23.43	25.80	28.22
1914	11.93	12.23	12.51	12.91	13.47	14.20	15.46	17.72	20.03	22.39	24.80	27.25	29.75

30 YEAR ENDOWMENT

Year Issued	31	31	31	31	31	31	31	31
Prem	\$31	\$31	\$31	\$31	\$31	\$31	\$31	\$31
1923	4.34	4.66	5.15	5.73	6.15	6.80	7.76	9.05
1922	4.61	4.94	5.41	5.95	6.39	7.07	8.06	9.35
1921	4.90	5.23	5.74	6.18	6.64	7.35	8.37	9.66
1920	5.19	5.53	6.05	6.42	6.90	7.64	8.68	9.97
1919	5.50	5.84	6.37	6.68	7.17	7.94	8.99	10.28
1918	5.81	6.16	6.62	6.95	7.46	8.25	9.30	10.59
1917	6.14	6.49	6.89	7.22	7.76	8.57	9.76	11.05
1916	6.48	6.83	7.17	7.51	8.07	8.89	10.23	11.52
1915	6.83	7.19	7.46	7.82	8.39	9.21	10.70	12.09
1914	7.19	7.55	7.77	8.14	8.72	9.54	11.18	12.57

5 YEAR TERM

Year Issued	10	53	10	97	11	69	12	73	14	30	16	85	21	37	29	00
1923	2.82	2.94	3.15	3.35	3.30	3.36	3.61	4.05	4.54	5.03	5.52	6.01	6.50	7.00	7.49	7.98
1922	2.69	2.96	3.17	3.30	3.25	3.31	3.56	4.14	4.63	5.12	5.61	6.10	6.59	7.08	7.57	8.06
1921	2.85	2.99	3.20	3.24	3.19	3.25	3.48	4.23	4.72	5.21	5.70	6.19	6.68	7.17	7.66	8.15
1920	2.80	3.00	3.23	3.19	3.13	3.19	3.39	4.30	4.79	5.28	5.77	6.26	6.75	7.24	7.73	8.22
1919	2.87	3.01	3.25	3.13	3.07	3.12	3.27	4.35	4.84	5.33	5.82	6.31	6.80	7.29	7.78	8.27

10 YEAR TERM

Year Issued	11	59	12	11	13	15	14	58	10	76	20	30	26	52	55	45
1923	3.75	3.96	4.42	4.87	5.20	5.43	6.20	7.32	8.44	9.56	10.68	11.80	12.92	14.04	15.16	16.28
1922	3.76	4.06	4.47	4.92	5.25	5.48	6.25	7.37	8.49	9.61	10.73	11.85	12.97	14.09	15.21	16.33
1921	3.78	4.08	4.49	4.94	5.27	5.50	6.27	7.39	8.51	9.63	10.75	11.87	12.99	14.11	15.23	16.35
1920	3.79	4.09	4.50	4.95	5.28	5.51	6.28	7.40	8.52	9.64	10.76	11.88	13.00	14.12	15.24	16.36
1919	3.81	4.11	4.52	4.97	5.30	5.53	6.30	7.42	8.54	9.66	10.78	11.90	13.02	14.14	15.26	16.38

20 YEAR TERM

Year Issued	11	99	12	75	14	09	16	21	19	63	25	33	34	30	47	87
1923	3.77	4.02	4.42	4.87	5.20	5.43	6.20	7.32	8.44	9.56	10.68	11.80	12.92	14.04	15.16	16.28
1922	3.79	4.05	4.45	4.90	5.23	5.46	6.23	7.35	8.47	9.59	10.71	11.83	12.95	14.07	15.19	16.31
1921	3.81	4.07	4.47	4.92	5.25	5.48	6.25	7.37	8.49	9.61	10.73	11.85	12.97	14.09	15.21	16.33
1920	3.83	4.10	4.50	4.95	5.28	5.51	6.28	7.40	8.52	9.64	10.76	11.88	13.00	14.12	15.24	16.36
1919	3.85	4.13	4.53	4.98	5.31	5.54	6.31	7.43	8.55	9.67	10.79	11.91	13.03	14.15	15.27	16.39

DIVIDENDS ON FULL PAID-UP LIFE POLICIES According to Attained Ages.

During 1924. American 3%.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	6.42	40	7.78	55	9.46	70	12.37
26	6.50	41	7.87	56	9.59	71	12.57
27	6.59	42	7.95	57	9.78	72	12.76
28	6.67	43	8.05	58	9.98	73	12.95
29	6.77	44	8.15	59	10.17	74	13.13
30	6.87	45	8.25	60	10.37	75	13.31
31	6.97	46	8.36	61	10.57	76	13.49
32	7.07	47	8.47	62	10.77	77	13.67
33	7.18	48	8.59	63	10.97	78	13.85
34	7.29	49	8.71	64	11.17	79	14.02
35	7.40	50	8.83	65	11.38	80	14.20
36	7.47	51	8.96	66	11.58	81	14.39
37	7.54	52	9.09	67	11.78	82	14.56
38	7.62	53	9.21	68	11.98	83	14.73
39	7.69	54	9.34	69	12.18	84	14.90

PILOT LIFE INSURANCE CO., Greensboro, N. C.

Accelerative Option. — In lieu of other options dividends may be applied to pay policy or mature it as endowment, payable at a specified time, which will become earlier as each successive dividend is applied.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American 3% Modified Preliminary (III. Std.) reserve, without surrender charge. Payment cash value may be deferred six months, with interest at 6% per annum.

Change of Plan. — Higher premium form allowed (with same disability and double indemnity provision), by payment of difference in premiums at 6% per annum; as of attained age by allowing yearly reduction in premiums in consideration of past premiums.

Disability. — For varying extra premium, all but Term and Joint Life policies provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning upon proof of total and permanent disability and continuing during disability until maturity; no reduction in insurance. Does not cover war service. Limit, \$25,000.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at average net rate realized; withdrawable any time; (d) purchase participating paid-up additions, which may be surrendered at any time; (e) applied as they become due to pay up policy or convert it into an endowment payable at a specified time, which will become earlier as each dividend is so applied. (b) is automatic option, if no other elected.

Double Indemnity. — For varying extra premium, all but Term policies will provide prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, war service, aeronautic or submarine operation, residence or travel in time of war outside Continental U. S. and Canada, war, riot or insurrection, disease, bodily or mental infirmity, violation of law or police duty. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but no loan values.

Grace. — 31 days, without interest.

Incontestable. — After two premiums, except for non-payment of premiums.

Limits. — Ages, 16-60, except Term and Economic, 20-55. \$100,000 (Term, \$45,000) reinsures over \$25,000 (Term, \$15,000); does not accept reinsurance; minimum policy \$1,000 (Intermediate \$500).

Loans. — After three premiums. Interest 6%, not in advance. May be deferred six months (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash and loan values. Fully paid-up policies participate, if annual dividend is applied.

Policy In Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at average rate of interest earned, Limited (5-35 years) and Continuous (20 years certain), Installments. Payments made annually, semi-annually, quarterly or monthly. Installment certain participate in excess interest earned.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit ages 18-55, \$25,000. Disability and double indemnity granted to self-supporting business women.

†Present interest rate, 5%.

PARTICIPATING AND NON-PARTICIPATING RATES PER \$1,000.
(American 3½% Reserve.)

PARTICIPATING										NON-PARTICIPATING									
LIMITED PAY. LIFE					ENDOWMENTS					LIMITED PAY. LIFE					ENDOWMENTS				
10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	20 Pay. Age	Age	Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	Economic				
39.96	30.02	25.18	101.45	65.32	47.26	27.05	15	13.42	34.01	25.14	20.80	91.11	57.63	41.28	.....				
40.32	30.45	25.54	101.51	65.38	47.33	27.51	16	13.67	34.50	25.50	21.11	91.14	57.68	41.32	.....				
41.10	30.89	25.91	101.57	65.45	47.40	27.98	17	13.94	34.99	25.87	21.41	91.18	57.71	41.36	.....				
41.71	31.35	26.29	101.63	65.52	47.48	28.48	18	14.21	35.52	26.26	21.74	91.21	57.75	41.42	.....				
42.34	31.82	26.70	101.69	65.60	47.56	29.00	19	14.52	36.06	26.66	22.08	91.25	57.80	41.46	.....				
42.99	32.32	27.12	101.77	65.65	47.65	29.54	20	14.83	36.62	27.08	22.43	91.29	57.84	41.52	13.53				
43.68	32.84	27.57	101.85	65.76	47.74	30.10	21	15.15	37.20	27.52	22.80	91.34	57.88	41.58	13.76				
44.38	33.38	28.01	101.93	65.85	47.84	30.69	22	15.49	37.80	27.97	23.17	91.38	57.94	41.64	14.00				
45.11	33.94	28.48	102.01	65.94	47.95	31.30	23	15.85	38.43	28.44	23.57	91.43	58.00	41.71	14.25				
45.87	34.50	28.98	102.10	66.04	48.06	31.93	24	16.23	39.07	28.92	23.99	91.48	58.06	41.78	14.52				
46.65	35.12	29.50	102.20	66.15	48.15	32.59	25	16.61	39.74	29.43	24.41	91.53	58.12	41.85	14.80				
47.47	35.73	30.02	102.29	66.26	48.30	33.28	26	17.03	40.44	29.95	24.85	91.59	58.19	41.93	15.09				
48.32	36.39	30.57	102.39	66.37	48.44	34.00	27	17.47	41.17	30.50	25.31	91.65	58.26	42.03	15.40				
49.19	37.05	31.15	102.49	66.50	48.58	34.75	28	17.92	41.91	31.07	25.79	91.72	58.35	42.12	15.73				
50.10	37.75	31.75	102.64	66.64	48.74	35.53	29	18.40	42.69	31.66	26.29	91.80	58.43	42.23	16.07				
51.05	38.45	32.35	102.75	66.80	48.90	36.34	30	18.91	43.50	32.27	26.81	91.87	58.53	42.35	16.43				
52.03	39.23	33.03	102.89	66.94	49.10	37.19	31	19.45	44.33	32.90	27.36	91.95	58.62	42.48	16.81				
53.06	40.11	33.73	103.05	67.11	49.31	38.08	32	20.01	45.21	33.55	27.92	92.05	58.73	42.62	17.22				
54.11	41.04	34.44	103.20	67.30	49.52	39.02	33	20.60	46.11	34.24	28.50	92.14	58.86	42.76	17.64				
55.21	41.98	35.15	103.35	67.50	49.76	39.99	34	21.23	47.04	34.95	29.12	92.25	58.99	42.94	18.09				
56.35	42.93	35.90	103.55	67.70	50.05	41.01	35	21.90	48.02	35.70	29.77	92.37	59.13	43.12	18.66				
57.54	43.93	36.75	103.76	67.96	50.31	42.08	36	22.61	49.01	36.47	30.44	92.49	59.29	43.32	19.06				
58.77	44.96	37.59	103.98	68.22	50.63	43.21	37	23.34	50.07	37.28	31.13	92.63	59.47	43.56	19.59				
60.06	45.98	38.48	104.21	68.50	50.98	44.39	38	24.13	51.15	38.12	31.87	92.78	59.67	43.81	20.16				
61.38	46.92	39.42	104.46	68.81	51.37	45.64	39	24.97	52.27	38.99	32.65	92.95	59.88	44.09	20.75				
62.75	47.90	40.41	104.75	69.15	51.80	46.95	40	25.85	53.44	39.91	33.46	93.13	60.12	44.41	21.38				
64.20	48.78	41.44	105.05	69.54	52.26	48.33	41	26.80	54.65	40.87	34.31	93.34	60.40	44.76	22.06				
65.70	49.98	42.54	105.39	69.96	52.79	49.79	42	27.79	55.92	41.87	35.22	93.57	60.70	45.16	22.77				
67.27	51.26	43.70	105.75	70.42	53.37	51.34	43	28.85	57.24	42.91	36.17	93.82	61.04	45.60	23.54				
68.89	52.57	44.92	106.17	70.95	54.02	52.98	44	29.99	58.60	44.01	37.18	94.11	61.42	46.10	24.35				
70.60	53.95	46.20	106.60	71.50	54.75	54.75	45	31.19	59.93	45.16	38.24	94.43	61.85	46.65	25.22				
72.37	55.44	47.57	107.14	72.15	55.52	.....	46	32.46	61.52	46.39	39.36	94.80	62.32	47.27	26.15				
74.21	56.97	49.03	107.71	72.87	56.40	.....	47	33.83	63.06	47.65	40.56	95.21	62.87	47.96	27.15				
76.15	58.61	50.58	108.33	73.66	57.38	.....	48	35.28	64.68	49.00	41.83	95.66	63.47	48.73	28.21				
78.16	61.32	52.22	109.03	74.53	58.46	.....	49	36.83	66.35	50.41	43.18	96.17	64.14	49.59	29.86				
80.25	62.54	53.60	109.80	75.50	59.65	.....	50	38.43	68.11	51.91	44.61	96.75	64.89	50.33	30.56				
82.47	64.44	55.83	110.65	76.57	60.97	.....	51	40.25	69.94	53.48	46.14	97.39	65.71	51.59	32.14				
84.75	66.06	57.81	111.59	77.74	62.40	.....	52	42.12	71.85	55.14	47.77	98.10	66.63	52.75	33.83				
87.15	68.19	59.92	112.62	79.04	64.00	.....	53	44.12	73.84	56.89	49.50	98.88	67.65	54.03	35.65				
89.65	70.44	62.18	113.74	80.47	65.74	.....	54	46.27	75.91	58.74	51.36	99.75	68.78	55.45	37.62				
92.30	72.84	64.60	115.00	82.05	67.70	.....	55	48.54	78.08	60.70	53.34	100.72	70.03	57.03	39.74				
95.03	75.39	67.20	116.39	83.80	69.81	.....	56	50.97	80.35	62.80	55.48	101.78	71.42	58.76	.....				
97.91	78.09	69.97	117.91	85.72	72.13	.....	57	53.58	82.73	65.02	57.76	102.96	72.95	60.66	.....				
100.94	80.97	72.95	119.59	87.82	74.68	.....	58	56.35	85.22	67.38	60.21	104.28	74.65	62.75	.....				
104.13	84.05	76.15	121.43	89.16	77.48	.....	59	59.33	87.84	69.90	62.84	105.72	76.52	65.05	.....				
107.50	87.35	79.60	123.45	92.70	80.55	.....	60	62.51	90.61	72.59	65.69	107.33	78.60	67.58	.....				

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

42	23	31	72	26	62	101	91	65	81	47	80	28	37	15	14	49	36	28	26	84	22	24	91	57	58	12	41	82	.....							
42	85	32	20	27	01	101	98	65	88	47	89	28	86	16	14	77	36	83	27	25	22	58	91	61	58	16	41	88	.....							
43	48	32	68	27	41	102	05	65	97	47	98	29	36	17	15	07	37	37	27	68	22	91	91	66	58	23	41	94	.....							
44	14	33	18	27	83	102	12	66	05	48	08	29	89	18	15	38	37	95	28	09	23	28	91	70	58	29	42	02	.....							
44	82	33	69	28	27	102	19	66	16	48	18	30	44	19	15	73	38	54	23	53	23	65	91	75	58	36	42	08	.....							
45	52	34	23	28	73	102	28	66	23	48	30	31	01	20	16	08	39	15	28	99	24	04	91	80	58	42	42	17	14	76						
46	26	34	79	29	21	102	37	66	39	48	41	31	60	21	16	14	39	78	29	47	24	44	91	86	58	48	42	25	15	02						
47	01	35	37	29	68	102	47	66	47	48	53	32	22	22	16	82	40	43	29	96	24	84	91	92	58	50	42	33	15	30						
47	79	35	97	30	19	102	56	66	58	48	66	32	86	23	17	22	41	11	30	47	25	28	91	98	58	64	42	42	15	59						
48	60	36	57	30	72	102	66	66	70	48	80	33	52	24	17	64	41	80	30	49	25	73	92	04	58	72	42	52	15	90						
49	43	37	21	31	27	102	74	66	83	48	92	34	21	25	18	06	42	52	31	54	26	18	92	11	58	80	42	62	16	22						
50	30	37	88	31	83	102	88	66	96	49	10	34	92	26	18	53	42	27	32	10	28	66	92	18	58	89	42	73	16	55						
51	19	38	56	32	41	103	00	67	09	49	27	35	66	27	19	02	44	24	32	68	27	15	92	26	58	98	42	86	16	90						
52	11	39	27	33	02	103	13	67	24	49	44	36	43	28	19	52	44	83	33	29	27	66	92	34	59	09	42	98	17	27						
53	06	40	00	33	65	103	28	67	41	49	64	37	24	29	20	05	45	65	33	91	28	19	92	44	59	20	43	13	17	66						
54	06	40	74	34	29	103	41	67	60	49	84	38	08	30	20	61	46	51	34	56	28	75	93	53	59	33	43	29	18	07						
55	08	41	56	35	00	103	57	67	77	50	09	38	96	31	21	21	47	38	35	23	29	33	92	63	59	45	43	47	18	51						
56	16	42	37	35	71	103	75	67	98	50	35	39	88	32	21	83	48	31	35	91	29	93	92	75	59	60	42	66	18	98						
57	25	43	24	36	46	103	93	68	21	50	61	40	85	33	22	48	49	25	36	64	30	55	92	87	59	77	43	85	19	46						
58	39	44	11	37	24	104	14	68	45	50	91	41	85	34	23	18	50	22	37	38	31	21	93	01	59	94	44	09	19	97						
59	58	45	02	38	03	104	34	68	70	51	27	42	90	35	23	92	51	25	38	17	31	90	93	16	60	13	44	34	20	60						
60	81	46	00	38	92	104	59	69	01	51	60	44	00	36	24	71	52	28	39	98	32	61	93	32	60	34	44	61	21	07						
62	09	47	01	39	80	104	86	69	33	52	00	45	17	37	25	52	53	39	39	83	33	34	93	51	60	58	44	03	21	67						
63	42	48	07	40	73	105	14	69	68	52	45	46	39	38	26	40	54	51	40	71	34	12	93	71	60	85	45	28	22	32						
64	78	49	15	41	72	105	45	70	07	52	95	47	68	39	29	37	35	55	67	41	62	34	95	93	94	81	14	45	67	22	99					
66	19	50	25	42	75	105	80	70	50	53	50	49	03	40	28	30	56	88	42	59	35	81	94	18	61	47	46	11	23	71						
74	19	56	85	49	23	108	06	73	46	57	40	57	40	45	34	24	63	62	48	06	41	27	95	89	83	61	49	30	28	08						
83	91	66	01	57	95	112	03	78	86	63	38			50	42	43	71	77	55	82	48	56	98	08	68	25	54	26	34	17						
97	71	78	26	70	00	119	52	87	14	72	95			55	53	90	83	49	66	14	58	74	105	24	75	12	62	28	44	57						

DOUBLE INDEMNITY RATES.

Age	*	20 P.L. 20 Pay. End. at Age 65	15 Pay. Life	10 Pay. Life	Mo. Inc. Ord. Life \$10 per Mo.	Mo. Inc. Ord. Life \$10 per Mo.	Age	*	20 P.L. 20 Pay. End. at Age 65	15 Pay. Life	10 Pay. Life	Mo. Inc. Ord. Life \$10 per Mo.	Mo. Inc. Ord. Life \$10 per Mo.
16	\$1.35	\$1.99	\$2.41	\$3.26	\$2.34	\$3.44	36	\$1.45	\$1.61	\$1.95	\$2.64	\$2.52	\$3.44
17	1.35	1.97	2.39	3.24	2.34	3.42	37	1.46	1.58	1.92	2.59	2.54	3.42
18	1.35	1.95	2.37	3.22	2.35	3.40	38	1.47	1.55	1.88	2.54	2.56	3.40
19	1.36	1.94	2.35	3.20	2.35	3.37	39	1.48	1.52	1.84	2.49	2.58	3.37
20	1.36	1.92	2.33	3.17	2.36	3.34	40	1.49	1.49	1.80	2.43	2.60	3.34
21	1.36	1.90	2.31	3.14	2.37	3.31	41	1.50	1.50	1.77	2.38	2.62	3.31
22	1.37	1.89	2.29	3.12	2.38	3.28	42	1.52	1.52	1.73	2.33	2.65	3.28
23	1.37	1.87	2.27	3.09	2.38	3.25	43	1.54	1.54	1.69	2.27	2.68	3.25
24	1.37	1.85	2.25	3.07	2.39	3.22	44	1.56	1.56	1.65	2.21	2.71	3.22
25	1.38	1.84	2.23	3.04	2.40	3.19	45	1.58	1.58	1.60	2.14	2.74	3.19
26	1.38	1.82	2.21	3.01	2.41	3.16	46	1.60	1.60	1.60	2.08	2.78	3.16
27	1.39	1.80	2.19	2.98	2.42	3.13	47	1.63	1.63	1.63	2.01	2.83	3.13
28	1.39	1.78	2.17	2.95	2.43	3.10	48	1.66	1.66	1.66	1.95	2.89	3.10
29	1.40	1.76	2.14	2.91	2.44	3.07	49	1.70	1.70	1.70	1.87	2.95	3.07
30	1.40	1.74	2.12	2.88	2.45	3.03	50	1.74	1.74	1.74	1.79	3.02	3.03
31	1.41	1.72	2.10	2.84	2.46	2.99	51	1.79	1.79	1.79	1.79	3.11	3.03
32	1.42	1.70	2.07	2.80	2.47	2.95	52	1.84	1.84	1.84	1.84	3.20	3.03
33	1.42	1.67	2.04	2.76	2.48	2.91	53	1.90	1.90	1.90	1.90	3.30	3.03
34	1.43	1.65	2.01	2.72	2.49	2.87	54	1.96	1.96	1.96	1.96	3.42	3.03
35	1.44	1.63	1.98	2.68	2.50	2.83	55	2.04	2.04	2.04	2.04	3.55	3.03

*Ordinary Life last Premium Age 69, Economic last Premium Age 69, 10, 15, 20 Year Endowment, Endowment Age 70, Life Income 50, 55, 60, 65, End. 65 Pd. Up at

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				12 P. 15 Yr. Term.	12.27	14.52	21.15
ENDOWMENTS.				17 P. 20 Yr. Term.	12.37	14.77	22.15
25 Year.....	\$38.25	\$40.50	\$46.40	JOINT LIVES (Two Equal Ages).			
30 Year.....	31.64	34.40	41.60	Ord. Life.....	\$26.53	\$34.03	\$47.15
MONTHLY INCOME, \$10 for 240 Months.				20 Pay. Life.....	36.04	42.50	53.15
Commuted Value \$1,738.				20 Year End.....	47.55	49.85	56.15
Whole Life.....	\$36.07	\$47.19	\$66.57	(With Disability.)			
Disability Rate...	1.63	2.31	3.58	20 Pay. Conv.....	\$29.53	\$37.11	\$...
Double Ind. Rate...	2.40	2.50	2.74	25 Year End.....	33.36	35.56	41.15
20 Pay. Life.....	51.28	62.40	80.30	30 Year End.....	27.55	30.42	37.15
Disability Rate...	1.87	2.32	3.54	End. 65 P. U. 59...	22.29	32.74	57.15
Double Ind. Rate...	3.19	2.83	2.74	Pilot Special.....	25.98	34.45	50.15
CONTINUOUS MONTHLY INCOME.—				*Economic.....	16.22	20.60	28.15
\$10.00 a Month, 240 Payments certain.				(With Disability and Double Indemnity.)			
(Rates at Equal Ages.)				20 Pay. Conv.....	\$31.37	\$38.74	\$...
Whole Life.....	\$41.27	\$51.24	\$69.32	Ord. Life.....	19.44	25.36	35.15
20 Pay. Life.....	58.33	67.46	83.41	10 Pay. Life.....	45.56	53.93	65.15
TERM POLICIES, Convertible, Non-Renewable.				15 Pay. Life.....	33.77	40.15	49.15
5 Year.....	\$10.69	\$12.06	\$15.69	20 Pay. Life.....	28.02	33.53	42.15
10 Year.....	10.96	12.72	17.89	20 Year End.....	93.49	94.60	97.15
Renewable.				15 Year End.....	60.18	61.57	65.15
10 Year.....	11.73	13.72	19.00	20 Year End.....	44.00	45.78	50.15
LIFE INCOME.				25 Year End.....	34.74	37.00	43.15
At Age 60.....	\$29.96	\$45.43	\$82.09	30 Year End.....	28.93	31.86	38.15
At Age 65.....	25.10	35.66	57.21	End. 65 P. U. 59...	23.67	34.18	59.15
JOINT LIFE (Two Lives, Equal Ages).				Pilot Special.....	27.36	35.89	52.15
Ord. Life.....	\$31.35	\$39.99	\$55.83	*Economic.....	17.60	22.04	29.15
20 Pay. Life.....	42.33	49.84	63.06	SEMI-ENDOWMENT AGE 68.			
20 Year End.....	55.79	58.46	66.12	Premium.....	\$14.68	\$19.50	\$28.15
LIFE ANNUITIES, Amount Purchased by \$1,000.				With Dis.....	16.04	21.34	31.15
Males.....	\$58.43	\$67.31		With Dis. and D.I.	17.42	22.78	33.15
Females.....	53.43	61.00		Not issued for less than \$5,000. \$5.00 Insurance to Age 68 and then maturing \$2,500.			
SPECIAL CLASS I. POLICIES.				SPECIAL CLASS I. POLICIES.			
Ord. Life.....	\$25.26	\$32.65	\$45.88	Ord. Life.....	\$21.12	\$27.40	\$38.15
20 Pay. Life.....	34.69	41.53	53.10	20 Pay. Life.....	29.60	35.40	45.15
20 Year End.....	50.73	53.12	59.35	20 Year End.....	44.43	46.19	51.15
SPECIAL CLASS II. POLICIES.				SPECIAL CLASS II. POLICIES.			
Ord. Life.....	\$29.52	\$37.76	\$52.88	Ord. Life.....	\$25.38	\$32.51	\$45.15
20 Pay. Life.....	39.31	\$46.52	\$59.37	20 Pay. Life.....	34.22	40.89	51.15
20 Year End.....	53.34	56.26	64.10	20 Year End.....	47.04	49.33	56.15
NON-PARTICIPATING.				*Not issued for less than \$5,000; beginn at Age 61 insurance increases 5% each yr until Age 75 insurance remains at one-four original amount.			
(Without Disability or Double Indemnity.)							
20 PAY. CONVERTIBLE POLICY.							
Premium.....	\$27.75	\$34.96					
25 Year End.....	32.48	34.07	38.62				
30 Year End.....	26.55	28.62	34.35				
End. 65 P. U. 59...	20.99	31.00	55.16				
Pilot Special.....	24.53	32.45	47.61				

PILOT LIFE INSURANCE COMPANY, N. C.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$19.00	\$13	\$28	\$85	3 6	\$70	\$203	9 7	\$119	\$314	15 7	\$176	\$422	19 2
25	20 75	16	33	93	4 0	82	222	10 8	140	341	16 0	207	454	18 6
30	23 50	20	41	105	4 8	101	248	11 7	171	376	15 7	251	495	17 0
35	27 15	25	51	118	5 4	125	275	11 8	210	412	14 5	302	534	15 1
40	31 90	31	64	132	5 8	154	304	10 11	253	448	12 10	358	571	13 0
45	38 30	39	79	147	5 6	187	331	9 8	301	480	10 11	416	605	10 11
50	47 10	43	97	160	4 10	223	356	8 2	351	510	9 0	473	633	8 10
55	59 20	57	115	173	4 1	261	379	6 7	400	536	7 2	527	658	6 11
60	76 05	65	136	185	3 3	298	400	5 2	447	558	5 7	584	687	5 4
21	43 65	78	146	465	25 9	343	1000	Pd-up	378	1000	Pd-up	418	1000	Pd-up
25	46 65	84	157	467	25 3	370	1000	"	410	1000	"	456	1000	"
30	51 05	92	174	470	23 10	410	1000	"	458	1000	"	508	1000	"
35	56 35	103	193	472	21 9	456	1000	"	508	1000	"	566	1000	"
40	62 75	114	216	473	19 2	508	1000	"	566	1000	"	627	1000	"
45	70 60	127	240	473	16 4	566	1000	"	627	1000	"	688	1000	"
50	80 25	140	265	469	13 5	627	1000	"	688	1000	"	747	1000	"
55	92 30	152	288	460	10 6	688	1000	"	747	1000	"	800	1000	"
60	107 50	162	307	447	7 10	747	1000	"	800	1000	"	850	1000	"
21	32 84	46	91	290	14 2	320	641	34 2	378	1000	Pd-up	418	1000	Pd-up
25	35 10	50	99	293	14 8	339	644	31 11	410	1000	"	456	1000	"
30	38 45	58	110	297	14 9	365	648	23 9	456	1000	"	508	1000	"
35	42 55	62	123	300	14 1	397	651	23 5	508	1000	"	566	1000	"
40	47 60	70	138	302	12 9	331	652	21 10	566	1000	"	627	1000	"
45	53 95	78	154	303	10 11	363	650	18 3	627	1000	"	688	1000	"
50	62 10	86	170	300	8 10	403	643	14 9	688	1000	"	747	1000	"
55	72 84	94	184	294	6 10	435	632	11 5	747	1000	"	800	1000	"
60	87 35	100	195	284	5 0	458	613	8 6	800	1000	"	850	1000	"
21	27 57	31	64	204	9 4	160	465	24 11	276	731	34 11	418	1000	"
25	29 50	33	70	208	9 10	174	471	24 0	301	735	32 2	456	1000	"
30	32 35	38	79	213	10 2	195	477	22 0	337	739	28 6	508	1000	"
35	35 90	43	89	217	10 2	220	482	19 6	377	742	24 9	566	1000	"
40	40 40	48	100	220	9 6	247	486	16 9	420	742	20 11	627	1000	"
45	46 20	55	114	224	8 3	275	487	13 11	463	738	17 2	688	1000	"
50	54 00	62	127	224	6 9	303	483	11 0	502	730	13 8	747	1000	"
55	64 60	69	140	223	5 3	327	478	8 4	535	716	10 5	800	1000	"
60	79 60	76	152	222	3 11	347	465	6 2	557	696	7 6	850	1000	"
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
1	101 85	\$246	\$439	\$520	5 \$497	\$649	\$719	3 \$712	\$761	\$815	2 \$812	\$878	\$909	1 \$908
5	102 20	245	438	519	5 \$496	649	718	3 \$711	761	815	2 \$811	878	908	1 \$907
10	102 75	243	437	517	5 \$495	647	717	3 \$709	760	814	2 \$810	877	908	1 \$907
15	103 55	241	435	515	5 \$497	646	715	3 \$708	759	812	2 \$808	877	907	1 \$906
20	104 75	238	432	511	5 \$479	644	713	3 \$702	757	811	2 \$806	876	906	1 \$905
25	106 60	235	429	507	5 \$464	641	710	3 \$694	755	808	2 \$801	874	905	1 \$903
30	109 80	231	424	500	5 \$439	636	704	3 \$682	751	804	2 \$794	872	902	1 \$900
35	115 00	225	417	490	5 \$395	629	695	3 \$661	745	797	2 \$781	868	898	1 \$894
40	123 45	216	406	475	5 \$318	618	681	3 \$624	735	786	2 \$760	861	892	1 \$885
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
1	\$65 76	\$141	\$255	\$355	10 \$288	\$380	\$496	8 \$456	\$588	\$696	5 \$652	\$910	\$942	1 \$942
5	66 15	139	254	353	10 \$282	379	495	8 \$452	587	695	5 \$650	910	942	1 \$941
10	66 80	137	252	350	10 \$272	377	492	8 \$441	586	693	5 \$646	909	941	1 \$941
15	67 70	135	250	347	10 \$259	375	489	8 \$433	584	691	5 \$640	909	941	1 \$940
20	69 15	133	248	343	10 \$229	373	485	8 \$414	582	687	5 \$609	908	940	1 \$938
25	71 50	130	245	337	10 \$180	370	479	8 \$374	578	682	5 \$643	906	939	1 \$936
30	75 50	127	242	329	10 \$90	366	470	8 \$316	572	673	5 \$612	903	935	1 \$932
35	82 05	123	237	317	8 18	359	466	8 \$209	563	659	5 \$557	898	930	1 \$925
40	92 70	119	230	302	5 \$101	350	437	7 19	549	637	5 \$454	890	921	1 \$914
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
1	\$47 74	\$89	\$166	\$268	15 \$135	\$387	\$539	10 \$487	\$661	\$783	5 \$771	\$926	\$959	1 \$958
5	48 15	88	165	266	15 \$123	386	537	10 \$481	660	781	5 \$769	926	958	1 \$958
10	48 90	86	163	263	15 \$101	385	534	10 \$469	659	779	5 \$765	925	958	1 \$957
15	50 05	84	161	259	15 \$62	384	530	10 \$449	657	777	5 \$757	924	957	1 \$956
20	51 80	83	160	255	14 19	383	526	10 \$443	655	772	5 \$745	923	956	1 \$954
25	54 75	81	160	250	11 14	381	519	10 \$348	651	768	5 \$722	921	953	1 \$952
30	59 65	81	160	244	8 15	380	509	10 \$224	645	764	5 \$681	917	950	1 \$946
35	67 70	80	161	236	6 19	378	495	9 14	635	738	5 \$605	911	943	1 \$938
40	80 55	82	164	229	4 12	376	478	6 14	619	712	5 \$461	901	932	1 \$922

Months.

NOTE.—3% Modified Preliminary Term Reserve (Ill. Std.); adopted January 1, No surrender charge exacted.

1924 DIVIDENDS AND NET COST
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE														
	\$19.00		\$20.75		\$23.50		\$27.15		\$31.90		\$38.30		\$59.20	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	2.85	16.15	3.08	17.61	3.45	20.05	4.00	23.15	4.64	27.26	5.48	32.82	8.24	50.90
1922	2.95	16.05	3.20	17.55	3.60	19.90	4.19	22.96	4.87	27.03	5.77	32.53	8.67	50.50
1921	3.05	15.95	3.32	17.43	3.75	19.75	4.37	22.78	5.10	26.80	6.06	32.24	9.10	50.10
1920	3.16	15.84	3.44	17.31	3.90	19.60	4.57	22.58	5.34	26.56	6.36	31.94	9.54	49.60
1919	3.27	15.73	3.57	17.18	4.08	19.44	4.77	22.38	5.59	26.31	6.66	31.64	9.97	49.20
1918	3.39	15.61	3.71	17.04	4.23	19.27	4.97	22.18	5.84	26.06	6.97	31.33	10.41	48.70
1917	3.50	15.50	3.85	16.90	4.40	19.10	5.18	21.97	6.11	25.79	7.29	31.01	10.85	48.30
1916	3.63	15.37	3.99	16.76	4.58	18.92	5.40	21.75	6.37	25.53	7.61	30.69	11.29	47.90
1915	3.75	15.25	4.14	16.61	4.75	18.75	5.63	21.52	6.65	25.25	7.94	30.39	11.72	47.50
1914	3.88	15.12	4.29	16.46	4.95	18.55	5.86	21.29	6.93	24.97	8.27	30.03	12.16	47.10
1913	4.01	14.99	4.45	16.30	5.15	18.35	6.10	21.05	7.21	24.69	8.60	29.70	12.59	46.70
Prem	\$18.70		\$20.55		\$23.40		\$27.15		\$32.15		\$38.85		\$60.70	
1912	4.16	14.84	4.62	15.93	5.35	18.05	6.34	20.81	7.51	24.64	8.94	29.91	13.01	47.30
1911	4.31	14.39	4.79	15.76	5.55	17.85	6.59	20.56	7.80	24.35	9.28	29.57	13.44	47.00
1910	4.45	14.25	4.96	15.59	5.77	17.63	6.85	20.30	8.10	24.05	9.62	29.23	13.85	46.60
1909	4.61	14.09	5.14	15.41	5.99	17.41	7.11	20.04	8.40	23.75	9.97	28.88	14.26	46.20
Tot.	51.97	228.83	60.55	249.90	69.48	282.62	81.93	325.32	93.43	383.01	114.82	461.88	169.10	720.00
†		109.83		109.90		111.62		115.32		130.04		160.88		324.00

TWENTY PAYMENT LIFE														
	\$27.57		\$29.50		\$32.35		\$35.90		\$40.40		\$46.20		\$64.60	
1923	3.49	24.08	3.75	25.75	4.11	28.24	4.60	31.30	5.27	35.13	6.15	40.05	9.04	55.20
1922	3.71	23.86	3.99	25.51	4.38	27.97	4.91	30.99	5.62	34.78	6.55	39.65	9.59	55.50
1921	3.94	24.63	4.24	25.26	4.67	27.68	5.24	30.66	5.99	34.41	6.97	39.23	10.11	54.80
1920	4.19	23.38	4.51	24.99	4.96	27.39	5.57	30.33	6.36	34.04	7.39	38.81	10.64	53.80
1919	4.43	23.14	4.78	24.72	5.27	27.08	5.91	29.99	6.75	33.65	7.83	38.38	11.17	53.30
1918	4.69	22.88	5.06	24.44	5.59	26.76	6.27	29.63	7.16	33.24	8.28	37.92	11.71	52.80
1917	4.93	22.61	5.35	24.14	5.92	26.43	6.64	29.26	7.58	32.82	8.75	37.45	12.26	52.30
1916	5.24	22.33	5.67	23.83	6.26	26.09	7.03	28.87	8.01	32.39	9.23	36.97	12.82	51.80
1915	5.54	22.03	5.99	23.51	6.62	25.73	7.43	28.47	8.46	31.94	9.72	36.48	13.38	51.30
1914	5.84	21.73	6.32	23.18	6.99	25.36	7.84	28.06	8.92	31.48	10.23	35.97	13.91	50.80
1913	6.16	21.41	6.63	22.84	7.38	24.97	8.28	27.62	9.39	31.01	10.75	35.45	14.54	50.30
Prem	\$27.15		\$29.15		\$32.15		\$35.90		\$40.65		\$46.75		\$66.20	
1912	6.49	20.66	7.02	22.13	7.78	24.37	8.72	27.18	9.89	30.76	11.28	35.47	15.14	51.00
1911	6.83	20.32	7.39	21.76	8.19	23.96	9.18	26.72	10.40	30.25	11.83	34.92	15.75	50.50
1910	7.18	19.97	7.78	21.37	8.62	23.53	9.66	26.24	10.92	29.78	12.41	34.34	16.38	49.90
1909	7.56	19.59	8.18	20.97	9.07	23.08	10.16	25.74	11.47	29.18	12.99	33.76	17.04	49.40
Tot.	80.25	331.62	86.70	354.40	95.81	388.64	107.44	431.06	122.19	484.81	140.36	554.81	193.57	781.00
†		55.62		53.40		51.64		54.03		64.81		91.84		246.00

TWENTY YEAR ENDOWMENT														
	\$47 74		\$48 15		\$48 90		\$50 05		\$51 80		\$54 75		\$67 70	
1923	4.70	43.04	4.77	43.38	4.94	43.96	5.20	44.85	5.51	46.29	6.03	48.69	8.22	53.40
1922	5.20	42.54	5.28	42.87	5.45	43.48	5.71	44.34	6.03	45.77	6.59	48.16	8.78	52.90
1921	5.73	42.01	5.81	42.34	5.98	42.92	6.25	43.80	6.57	45.23	7.14	47.61	9.36	52.40
1920	6.28	41.46	6.36	41.79	6.53	42.37	6.80	43.25	7.13	44.57	7.71	47.04	9.95	51.90
1919	6.86	40.88	6.94	41.21	7.11	41.79	7.38	42.67	7.71	44.09	8.30	46.45	10.55	51.40
1918	7.46	40.28	7.54	40.61	7.71	41.19	7.98	42.07	8.32	43.48	8.91	45.84	11.17	50.90
1917	8.08	39.66	8.16	39.99	8.33	40.51	8.61	41.44	8.94	42.86	9.54	45.21	11.79	50.40
1916	8.73	39.01	8.81	39.34	8.99	39.91	9.26	40.79	9.60	42.20	10.19	44.58	12.41	50.00
1915	9.41	38.33	9.49	38.66	9.67	39.23	9.94	40.11	10.28	41.52	10.87	43.88	13.09	54.00
1914	10.12	37.62	10.20	37.95	10.37	38.53	10.65	39.40	10.98	40.82	11.57	43.18	13.77	53.90
1913	10.86	36.88	10.94	37.21	11.11	37.79	11.38	38.67	11.72	40.08	12.29	42.46	14.47	53.40
Prem	\$47.40		\$48.00		\$48.95		\$50.35		\$52.45		\$55.85		\$70.20	
1912	11.63	35.77	11.71	36.29	11.93	37.02	12.15	38.20	12.48	39.97	13.05	42.80	15.19	56.00
1911	12.43	34.97	12.51	35.49	12.68	36.27	12.96	37.39	13.28	39.17	13.84	42.01	15.94	54.20
1910	13.27	34.13	13.35	34.65	13.52	35.43	13.79	36.54	14.11	38.34	14.66	41.19	16.72	53.40
1909	14.14	33.26	14.22	33.78	14.39	34.56	14.67	35.68	14.98	37.47	15.53	40.32	17.55	52.60
Tot.	134.90	579.84	136.09	585.56	138.71	594.99	142.73	609.22	147.64	631.96	156.25	669.40	188.99	836.50
†		†81.16		†74.44		†64.01		†47.78		†23.04		18.40		201.50

†Net Cost for 15 years Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS
FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 70.72	\$ 87.14	\$ 98.74	\$113.85	\$133.96	\$161.17	\$250.41
Cash Value Deducted	51.72	54.14	57.74	62.85	69.96	82.17	135.44
20 Payment Life	118.09	126.23	138.36	153.27	172.01	196.11	272.44
Cash Value Deducted	54.09	56.23	59.36	64.27	72.01	82.11	132.44
20 Year Endowment	209.93	211.59	214.49	218.91	226.05	237.95	291.60
Cash Value Deducted	43.93	46.59	51.49	57.91	66.05	77.95	130.60
TEN YEARS							
Ordinary Life	\$156.57	\$170.91	\$193.33	\$222.56	\$261.56	\$314.59	\$490.00
Cash Value Deducted	86.57	88.91	92.33	97.56	107.56	127.59	229.00
20 Payment Life	229.67	245.33	268.73	297.56	333.88	380.90	531.20
Cash Value Deducted	69.67	71.33	73.73	77.56	86.88	105.90	204.20
20 Year Endowment	404.83	408.14	413.92	422.72	436.93	460.62	567.80
Cash Value Deducted	17.83	22.14	28.92	38.72	53.93	79.62	189.80

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 (After May 1).
FIFTEEN YEAR RECORD

ORDINARY LIFE							
	\$18 70	\$20 55	\$23 40	\$27 15	\$32 15	\$38.85	\$60.70
Yr. Paid	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 55 Div. Net
1910	15 70	20 55	23 40	27 15	32 15	38.85	60.70
1911	3 48 15 22	3 81 16 74	4 27 19 13	4 92 22 23	5 84 26 31	7 10 31 75	11 80 48 90
1912	3 58 15 12	3 93 16 62	4 41 18 99	5 11 22 04	6 08 26 07	7 41 31 44	12 35 48 35
1913	3 69 15 01	4 03 16 50	4 55 18 84	5 31 21 84	6 33 25 82	7 74 31 11	12 92 47 78
1914	3 80 14 90	4 18 16 37	4 72 18 68	5 51 21 64	6 59 25 56	8 09 30 76	13 52 47 18
1915	3 92 14 78	4 32 16 23	4 89 18 51	5 72 21 43	6 87 25 28	8 46 30 39	14 16 46 54
1916	4 02 14 68	4 46 16 09	5 00 18 33	5 93 21 22	7 16 24 99	8 85 30 00	14 80 45 90
1917	4 14 14 56	4 60 15 95	5 25 18 15	6 15 21 00	7 46 24 69	9 25 29 60	15 43 45 27
1918	4 27 14 43	4 74 15 81	5 44 17 96	6 35 20 77	7 77 24 38	9 66 29 19	16 03 44 62
1919	4 40 14 30	4 87 16 08	5 19 18 21	6 16 20 99	7 53 24 62	9 49 29 45	15 40 45 30
1920	1 03 17 67	1 16 19 39	1 35 22 05	1 60 25 55	1 96 30 19	2 45 36 40	4 00 56 70
1921	1 89 16 81	2 15 18 40	2 56 20 84	3 09 24 06	3 85 28 30	4 86 33 99	8 05 52 64
1922	3 72 14 98	4 17 16 38	4 86 18 54	5 81 21 34	6 90 25 25	8 22 30 63	11 86 48 84
1923	4 11 14 59	4 59 15 96	5 33 18 07	6 32 20 83	7 45 24 70	8 81 30 04	12 52 48 18
1924	4 61 14 09	5 14 15 41	5 99 17 41	7 11 20 04	8 40 23 75	9 97 28 88	14 26 46 44
Tot.	50 26 230.24	55.77 252.48	63.89 287.11	75 12 332.13	90 19 392.06	110.27 472.48	177.16 733 34
↓	111.24	112.48	116.11	122.13	139.06	171.48	333.34

TWENTY PAYMENT LIFE							
	\$27 15	\$29 15	\$32 15	\$35 90	\$40 65	\$46 75	\$66 20
1910	27 15	29 15	32 15	35 90	40 65	46 75	66 20
1911	4 43 22 72	4 75 24 40	5 29 26 89	5 93 29 97	6 86 33 79	8 05 38 70	12 53 53 64
1912	4 63 22 52	4 97 24 18	5 52 26 63	6 22 29 68	7 20 33 45	8 43 38 29	13 16 53 04
1913	4 84 22 31	5 20 23 95	5 79 26 36	6 53 29 37	7 56 33 09	8 89 37 86	13 78 52 42
1914	5 06 22 09	5 44 23 71	6 07 25 08	6 85 29 05	7 93 32 72	9 34 37 41	14 42 51 78
1915	5 29 21 86	5 69 23 46	6 38 25 79	7 18 28 72	8 32 32 33	9 80 36 95	15 09 51 11
1916	5 53 21 62	5 95 23 20	6 68 25 49	7 52 25 35	8 72 31 93	10 27 36 48	15 78 50 42
1917	5 78 21 37	6 22 22 93	6 97 25 18	7 88 28 02	9 13 31 52	10 76 35 99	16 47 49 73
1918	6 04 21 11	6 50 22 65	7 29 24 66	8 25 27 65	9 56 31 10	11 26 35 49	17 17 49 03
1919	5 70 21 45	6 20 22 95	6 96 25 19	7 95 27 95	9 26 31 39	10 97 35 78	16 40 49 74
1920	1 50 25 65	1 63 27 32	1 89 30 32	2 09 33 81	2 43 38 22	2 87 43 86	4 27 61 93
1921	2 89 24 26	3 17 25 98	3 59 28 56	4 14 31 76	4 85 35 80	5 77 40 98	8 61 57 59
1922	5 86 21 29	6 35 22 80	7 00 25 04	7 92 27 98	8 98 31 67	10 21 36 54	13 49 52 71
1923	6 46 20 69	6 99 22 16	7 74 24 41	8 65 27 85	9 75 30 90	11 04 35 71	14 37 51 83
1924	7 56 19 59	8 18 20 97	9 01 23 08	10 16 25 74	11 47 29 18	12 99 33 70	17 04 49 16
Tot.	71 57 335 68	77 24 360 01	86 17 396 08	97 27 441 23	112 01 497 74	130 68 570 57	192 67 800 33
↓	59 68	59 01	59 08	64 23	77 74	107 57	265 33

TWENTY YEAR ENDOWMENT							
	\$47 40	\$48 00	\$48 95	\$50 35	\$52 45	\$55 85	\$70 20
1910	47 40	48 00	48 95	50 35	52 45	55 85	70 20
1911	6 27 41 13	6 40 41 51	6 82 42 13	7 28 43 07	7 91 44 54	8 90 46 95	12 93 57 27
1912	6 74 40 66	6 96 41 04	7 29 41 66	7 76 42 59	8 40 44 05	9 42 46 43	13 59 53 61
1913	7 22 40 18	7 44 40 56	7 78 41 17	8 25 42 10	8 91 43 54	9 97 45 89	14 26 55 91
1914	7 72 39 68	7 94 40 06	8 28 40 67	8 77 41 58	9 43 43 02	10 52 45 33	14 94 55 26
1915	8 24 39 16	8 46 39 54	8 80 40 15	9 30 41 05	9 96 42 49	11 03 44 76	15 63 54 57
1916	8 78 38 62	8 99 39 01	9 33 39 60	9 85 40 50	10 51 41 94	11 68 44 17	16 33 53 87
1917	9 35 38 05	9 54 38 46	9 92 39 03	10 42 39 93	10 94 41 36	12 29 43 56	17 04 53 16
1918	9 94 37 46	10 14 37 86	10 52 38 43	11 01 39 34	11 71 40 71	12 93 42 92	17 74 52 46
1919	9 70 37 70	9 94 38 06	10 31 38 64	10 86 39 49	11 63 40 82	12 84 43 01	17 39 52 81
1920	2 58 44 92	2 65 45 35	2 74 46 21	2 88 47 47	3 01 49 38	3 38 52 47	4 52 65 68
1921	5 27 42 13	5 39 42 61	5 58 43 37	5 88 44 50	6 25 46 20	6 85 49 00	9 13 61 07
1922	11 00 36 40	11 06 36 94	11 21 37 74	11 46 38 80	11 73 40 72	12 20 43 65	13 91 56 29
1923	12 08 35 32	12 15 35 85	12 30 36 65	12 51 37 81	12 81 39 64	13 27 42 58	14 91 55 26
1924	14 44 33 26	14 22 33 78	14 39 34 56	14 67 35 68	14 98 37 47	15 53 40 38	17 55 62 65
Tot.	119 03 591 97	121 37 598 63	125 29 608 96	130 90 624 35	138 39 648 36	150 86 736 89	199 90 853 10
↓	163 03	155 37	144 04	127 65	12 64	38 89	219 10

†Net Cost Totals for 15 years Cash Value deducted.
‡Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919)							
Age	21	25	30	35	40	45	55
Ordinary Life	\$ 84.31	\$ 92.14	\$104.38	\$120.41	\$141.58	\$170.18	\$263.61
Cash Value Deducted	56.31	59.14	63.38	69.41	77.58	91.18	148.61
20 Payment Life	124.29	132.92	145.72	161.57	181.51	207.16	288.29
Cash Value Deducted	53.29	55.92	60.72	65.57	74.51	87.16	144.29
20 Year Endowment	218.75	220.53	223.68	228.46	236.05	248.76	305.58
Cash Value Deducted	46.75	49.53	53.68	60.46	69.05	82.70	140.58
TEN YEARS. (Policies Issued in 1914)							
Ordinary Life	\$161.29	\$176.52	\$200.39	\$231.63	\$272.82	\$328.31	\$508.41
Cash Value Deducted	91.29	94.52	99.39	106.63	118.82	141.31	247.41
20 Payment Life	236.90	253.66	278.55	309.29	348.03	397.87	554.47
Cash Value Deducted	72.90	74.66	77.55	84.29	96.03	117.87	224.47
20 Year Endowment	417.46	421.04	427.47	437.03	452.09	477.02	586.82
Cash Value Deducted	25.46	30.04	37.47	48.03	65.09	91.02	205.82

1924 DIVIDEND SCHEDULE—May 1, 1924 to May 1, 1925.

10 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	\$43.68	\$40.65	\$51.05	\$56.35	\$62.75	\$70.60	\$80.25	\$92.30
1st	4.53	4.82	5.30	5.83	6.60	7.60	8.85	10.68
2nd	4.99	5.31	5.84	6.48	7.27	8.35	9.72	11.59
3rd	5.46	5.82	6.40	7.11	7.97	9.13	10.59	12.54
4th	5.95	6.35	6.99	7.76	8.70	9.95	11.49	13.51
5th	6.45	6.90	7.60	8.44	9.46	10.80	12.42	14.54
6th	6.99	7.43	8.24	9.15	10.25	11.68	13.40	15.61
7th	7.55	8.08	8.90	9.89	11.08	12.59	14.41	16.71
8th	8.14	8.70	9.59	10.66	11.94	13.55	15.47	17.88
9th	8.74	9.36	10.32	11.46	12.83	14.54	16.57	19.10
10 h	9.38	10.03	11.07	12.30	13.77	15.58	17.73	20.39

15 PAYMENT LIFE

Year Issued	21	25	30	35	40	45	50	55
Prem	\$32.84	\$35.10	\$38.45	\$42.55	\$47.00	\$53.95	\$62.10	\$72.34
1st	3.83	4.09	4.49	5.02	5.69	6.60	7.81	9.50
2nd	4.13	4.41	4.86	5.42	6.15	7.11	8.39	10.11
3rd	4.44	4.75	5.23	5.84	6.62	7.64	8.98	10.81
4th	4.76	5.10	5.62	6.28	7.11	8.19	9.58	11.48
5th	5.09	5.43	6.03	6.73	7.62	8.76	10.21	12.16
6th	5.44	5.84	6.45	7.21	8.15	9.35	10.86	12.80
7th	5.79	6.23	6.89	7.70	8.70	9.93	11.52	13.51
8th	6.17	6.65	7.35	8.21	9.27	10.59	12.21	14.31
9th	6.58	7.07	7.82	8.74	9.86	11.24	12.92	15.07
10th	7.00	7.52	8.32	9.29	10.47	11.92	13.66	15.86
11th	7.42	7.98	8.83	9.87	11.11	12.62	14.42	16.68
12th	7.87	8.47	9.37	10.46	11.77	13.35	15.22	17.54
13th	8.33	8.97	9.93	11.08	12.46	14.10	16.05	18.44
14th	8.81	9.49	10.51	11.73	13.18	14.90	16.92	19.40
15th	9.32	10.04	11.12	12.41	13.92	15.72	17.83	20.42

10 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	\$101.85	\$102.20	\$102.75	\$103.55	\$104.75	\$106.80	\$109.80	\$115.00
1st	8.22	8.25	8.27	8.37	8.54	8.81	9.40	10.33
2nd	9.50	9.53	9.55	9.65	9.82	10.09	10.68	11.60
3rd	10.83	10.86	10.89	10.99	11.15	11.43	12.01	12.92
4th	12.22	12.25	12.28	12.38	12.55	12.82	13.40	14.29
5th	13.65	13.70	13.73	13.83	14.00	14.27	14.85	15.73
6th	15.18	15.21	15.24	15.35	15.52	15.79	16.37	17.25
7th	16.75	16.79	16.82	16.93	17.11	17.38	17.96	18.84
8th	18.39	18.43	18.47	18.59	18.77	19.05	19.64	20.52
9th	20.11	20.15	20.20	20.32	20.51	20.80	21.40	22.31
10th	21.91	21.95	22.00	22.13	22.33	22.64	23.27	24.23

15 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50	55
Prem	\$65.76	\$66.15	\$66.80	\$67.70	\$69.15	\$71.50	\$75.50	\$82.05
1st	6.11	6.19	6.32	6.47	6.75	7.18	7.94	9.11
2nd	6.87	6.95	7.08	7.23	7.51	7.95	8.72	9.88
3rd	7.67	7.75	7.87	8.03	8.31	8.75	9.52	10.68
4th	8.49	8.57	8.70	8.85	9.13	9.58	10.34	11.50
5th	9.35	9.44	9.56	9.72	10.00	10.44	11.20	12.35
6th	10.25	10.33	10.46	10.61	10.90	11.34	12.10	13.23
7th	11.19	11.27	11.40	11.55	11.84	12.28	13.02	14.15
8th	12.16	12.25	12.38	12.53	12.81	13.25	13.98	15.10
9th	13.14	13.23	13.40	13.55	13.83	14.27	15.00	16.10
10th	14.24	14.33	14.46	14.62	14.90	15.33	16.06	17.14
11th	15.35	15.44	15.57	15.73	16.01	16.44	17.17	18.24
12th	16.51	16.60	16.73	16.89	17.18	17.61	18.34	19.41
13th	17.71	17.81	17.94	18.11	18.40	18.84	19.57	20.66
14th	18.97	19.07	19.21	19.38	19.68	20.13	20.88	22.00
15th	20.29	20.39	20.54	20.72	21.03	21.50	22.29	23.47

25 YEAR ENDOWMENT

Year Issued	21	25	30	35	40	45	50
Prem	\$37.76	\$38.25	\$39.15	\$40.50	\$42.70	\$45.40	\$52.45
1st	4.24	4.33	4.51	4.75	5.12	5.76	7.06
2nd	4.60	4.69	4.89	5.12	5.51	6.16	7.49
3rd	4.98	5.0	5.28	5.51	5.91	6.53	7.94
4th	5.35	5.47	5.68	5.92	6.33	7.02	8.39
5th	5.79	5.88	6.09	6.34	6.76	7.46	8.85
6th	6.22	6.31	6.52	6.78	7.20	7.92	9.32
7th	6.66	6.76	6.97	7.23	7.67	8.39	9.80

20 PAY. ENDOWMENT AT AGE 65

Year Issued	21	25	30	35	40	45	50
Prem	\$30.10	\$32.59	\$36.34	\$41.01	\$46.95	\$54.75	.....
1st	3.25	3.55	3.98	4.55	5.32	6.34	.....
2nd	3.52	3.84	4.32	4.94	5.77	6.91	.....
3rd	3.79	4.15	4.67	5.34	6.24	7.42	.....
4th	4.08	4.47	5.03	5.76	6.72	7.99	.....

5 YEAR TERM

Year Issued	21	25	30	35	40	45	50
Prem	\$10.38	\$10.69	\$11.23	\$12.04	\$13.38	\$15.69	\$19.09
1st	1.52	1.59	1.70	1.89	2.16	2.65	3.58
2nd	1.52	1.59	1.71	1.89	2.18	2.66	3.60
3rd	1.52	1.59	1.71	1.89	2.17	2.67	3.61
4th	1.52	1.59	1.71	1.89	2.16	2.67	3.61
5th	1.52	1.59	1.70	1.89	2.16	2.66	3.59

10 YEAR TERM

Year Issued	21	25	30	35	40	45	50
Prem	\$10.59	\$10.95	\$11.65	\$12.72	\$14.54	\$17.89	\$23.95
1st	1.57	1.65	1.81	2.04	2.42	3.11	4.49
2nd	1.58	1.66	1.81	2.05	2.44	3.20	4.55
3rd	1.58	1.66	1.82	2.05	2.45	3.23	4.60
4th	1.58	1.66	1.82	2.05	2.45	3.25	4.64
5th	1.59	1.67	1.83	2.0	2.47	3.27	4.61
6th	1.59	1.67	1.83	2.07	2.48	3.27	4.61
7th	1.59	1.67	1.83	2.07	2.47	3.27	4.6
8th	1.58	1.66	1.82	2.06	2.47	3.25	4.64
9th	1.58	1.66	1.82	2.05	2.45	3.22	4.58
10th	1.57	1.65	1.81	2.04	2.43	3.18	4.57

DIVIDENDS ON FULL PAID-UP LIFE POLICIES—1924. ATTAINED AGE.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	4.61	38	5.94	51	7.88	64	10.10
26	4.75	39	6.09	52	8.05	65	10.25
27	4.83	40	6.22	53	8.23	66	10.40
28	4.92	41	6.35	54	8.40	67	10.55
29	5.01	42	6.48	55	8.58	68	10.70
30	5.10	43	6.62	56	8.76	69	10.85
31	5.20	44	6.77	57	8.94	70	11.00
32	5.30	45	6.92	58	9.13	71	11.15
33	5.40	46	7.07	59	9.31	72	11.30
34	5.50	47	7.22	60	9.50	73	11.45
35	5.61	48	7.38	61	9.68	74	11.60
36	5.73	49	7.55	62	9.87	75	11.75
37	5.84	50	7.71	63	10.04	76	11.90

POSTAL LIFE INSURANCE COMPANY, New York, N. Y.

Accelerative Option. — Dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums. American $3\frac{1}{2}\%$ reserve, with surrender charge up to 15th year not exceeding one fifth of the reserve, varying from 20% third year to nothing 15th year. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed by payment of difference in reserves. Practice to change to lower premium form, upon evidence of insurability.

Disability. — Policy provides, without extra charge prior to age 60, for waiver of premiums.

Dividends — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) left to accumulate at not less than $3\frac{1}{2}\%$ †, withdrawable on any anniversary; (d) purchase participating paid-up additions, payable with face of policy. Policy provides for a guaranteed dividend payable annually beginning with payment of first annual premium. Guaranteed dividends may be applied under same option as contingent dividends (surplus).

Double Indemnity. — No provision.

Extended Insurance. — After three premiums, within 30 days after default. Non-par. Without cash and loan values.

Grace. — 30 days, 5% interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war within four years.

Limits. — Ages, 15-60, except Term, 20-55; \$100,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. Policy may be returned to owner after endorsement of loan thereon. May be deferred 90 days except to pay premiums.

Military Service. — Death from military or naval service in time of war, within four years, limits liability to one-tenth face of policy, or reserve, whichever is greater, unless permit is obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans."

Paid-Up Values. — After three premiums, within 30 days after default. Non-par. Without cash and loan values.

Policy in Effect. — At once if application officially accepted.

Premium Loans. — Automatic after part of third year's premium is paid. Interest 6%.

Reinstatement. — Within three years, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25) annual installments

Self-Kill. — Within two years, sane or insane, liability limited to one-tenth of face of policy.

Women. — No extra charge. All but Term. Disability granted.

†Present interest rate 6%.

PARTICIPATING RATES PER \$1,000 (With Disability).
(American 3½% Reserve.)

Age at Issue	Ord. Life	Limited Payment Life			Endowments			Term
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	
15	\$14.80	\$37.55	\$27.68	\$22.69	\$100.36	\$63.52	\$45.69	\$ 9.
16	15.10	38.10	28.09	23.07	100.38	63.54	45.72	9.
17	15.41	38.65	28.50	23.46	100.40	63.57	45.76	9.
18	15.73	39.21	28.92	23.85	100.43	63.60	45.80	9.
19	16.05	39.79	29.35	24.25	100.47	63.64	45.85	9.
20	16.38	40.39	29.80	24.66	100.54	63.69	45.90	9.
21	16.73	41.02	30.27	25.07	100.65	63.76	45.96	9.
22	17.10	41.68	30.76	25.49	100.79	63.87	46.03	9.
23	17.49	42.36	31.27	25.92	100.93	64.00	46.11	9.
24	17.91	43.07	31.80	26.36	101.05	64.11	46.19	9.
25	18.35	43.81	32.36	26.81	101.15	64.19	46.28	9.
26	18.81	44.57	32.94	27.28	101.23	64.25	46.37	9.
27	19.29	45.36	33.54	27.79	101.29	64.31	46.47	10.
28	19.80	46.18	34.15	28.34	101.34	64.38	46.57	10.
29	20.33	47.03	34.78	28.92	101.38	64.45	46.69	10.
30	20.89	47.92	35.44	29.53	101.42	64.53	46.82	10.
31	21.48	48.84	36.13	30.16	101.46	64.61	46.97	10.
32	22.10	49.79	36.84	30.81	101.51	64.70	47.14	10.
33	22.76	50.77	37.58	31.48	101.58	64.80	47.32	10.
34	23.46	51.79	38.35	32.17	101.67	64.92	47.52	11.
35	24.19	52.84	39.16	32.88	101.81	65.06	47.74	11.
36	24.96	53.93	40.00	33.62	102.03	65.23	47.98	11.
37	25.78	55.06	40.87	34.39	102.25	65.44	48.23	11.
38	26.65	56.24	41.77	35.19	102.47	65.68	48.50	12.
39	27.57	57.46	42.71	36.02	102.69	65.95	48.79	12.
40	28.55	58.74	43.71	36.90	102.91	66.25	49.11	12.
41	29.59	60.09	44.76	37.83	103.13	66.58	49.47	13.
42	30.70	61.51	45.87	38.81	103.35	66.94	49.88	14.
43	31.88	63.00	47.04	39.84	103.57	67.33	50.35	14.
44	33.13	64.55	48.28	40.93	103.80	67.75	50.88	15.
45	34.45	66.15	49.58	42.08	104.08	68.20	51.48	16.
46	35.85	67.79	50.94	43.30	104.44	68.71	52.16	17.
47	37.34	69.48	52.37	44.59	104.89	69.30	52.92	18.
48	38.94	71.22	53.87	45.96	105.43	69.97	53.77	19.
49	40.66	73.02	55.44	47.42	106.06	70.72	54.71	21.
50	42.51	74.89	57.09	48.98	106.77	71.55	55.75	22.
51	44.51	76.86	58.82	50.65	107.54	72.47	56.90	24.
52	46.68	78.95	60.65	52.44	108.36	73.49	58.18	26.
53	49.03	81.17	62.59	54.37	109.23	74.61	59.60	28.
54	51.56	83.52	64.65	56.45	110.16	75.84	61.17	31.
55	54.28	85.99	66.85	58.68	111.18	77.19	62.91	34.
56	57.20	88.58	69.20	61.07	112.31	78.68	64.83	.....
57	60.33	91.30	71.71	63.63	113.58	80.34	66.94	.....
58	63.67	94.16	74.40	66.37	115.01	82.19	69.26	.....
59	67.24	97.16	77.28	69.30	116.62	84.26	71.81	.....
60	71.04	100.31	80.38	72.42	118.42	86.58	74.60	.....

*Without disability.

Guaranteed dividends are 9% of the premium and may be deducted as soon as annual premium is paid.

NOTE.—Semi-annual rate, multiply by .52; quarterly, .265; monthly, .09166.

Monthly Income. \$10 a month for 120 months, commuted value \$1,025; \$10 a mo for 240 months, commuted value \$1,754.

1924 DIVIDENDS AND NET COST

ORDINARY LIFE

ORDINARY LIFE													
	\$18 35			\$20 89		\$24 19		\$28 55		\$34 45		\$54 28	
r. d.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55						
	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net						
23		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
22		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
21		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
20		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
19		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
18		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
17		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
16		1.74 16 61	1.98 18 91	2.30 21 89	2.71 25 84	3.27 31 18	5.16 49.12						
em		\$21.10	\$23.85	\$27.40	\$32.10	\$38.10	\$58.80						
15		3.36 17 74	3.81 20 04	4.36 23 04	5.10 27 00	6.01 32.18	9.03 49.77						
14		3.41 17 69	3.87 19 98	4.43 22 91	5.19 26 91	6.18 32.27	9.17 49.63						
ot.		20 69	168 31	23 52	191 30	27 19	221 13	31 97	260 63	38 41	314 09	59 48	492 36
			83 31		86 30		92 13		101 63		122 09		225 36

TWENTY PAYMENT LIFE

TWO-YEAR PAYMENT LIFE															
\$26 81			\$29 53			\$32 88			\$36 90			\$42 08		\$58 68	
923	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
922	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
921	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
920	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
919	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
918	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
917	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
916	.....	.....	2 55	24 26	2 81	26 72	3 12	29 76	3 51	33 39	4 00	38 08	5 57	53 11	
ern	.....	.....	\$30 52		\$33 26		\$38 66		\$40 96		\$46 55		\$64 21		
915	.....	.....	4 88	25 64	5 31	27 95	5 82	30 64	6 48	34 48	7 32	39 23	9 85	54 36	
914	.....	.....	4 99	25 53	5 42	27 84	5 95	30 71	6 63	34 33	7 48	39 01	10 03	54 18	
ot.	.....	.....	30 27	245 25	33 21	269 55	36 73	299 63	41 19	335 93	46 80	382 94	64 44	533 42	
				70 25		73 55		78 63		87 93		105 94		203 42	

TWENTY YEAR ENDOWMENT

TWENTY YEAR ENDOWMENT														
			\$46 28		\$46 82		\$47 74		\$49 11		\$51 48		\$62 91	
923	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
922	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
921	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
920	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
919	.....	.....	4 40	41 88	4 45	42 37	4 54	42 20	4 67	44 44	4 89	46 59	5 98	56 93
918	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
917	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
916	.....	.....	4 40	41 88	4 45	42 37	4 54	43 20	4 67	44 44	4 89	46 59	5 98	56 93
rem	.....	.....	\$45 86		\$49 57		\$50 64		\$52 33		\$55 15		\$67 61	
915	.....	.....	7 42	41 44	7 56	42 01	7 75	42 89	8 03	44 30	8 48	46 67	10 24	57 37
914	.....	.....	7 64	41 22	7 78	41 79	7 97	42 67	8 25	44 05	8 71	46 45	10 45	57 18
ot.	.....	.....	50 26	417 70	50 94	422 76	52 04	431 16	53 64	443 90	56 30	465 84	68 53	569 97
	.....	.....		31 70		36 76		45 16		56 90		77 84		180 97

†Net Cost for 10 years, Cash Value Deducted.

Cash Values Payable End of Year.

Ages	25	30	35	40	45	50	55	60
ORDINARY LIFE								
rd.....	\$19.00	\$23.00	\$29.00	\$36.00	\$45.00	\$56.00	\$67.00	\$79.00
th.....	27.00	34.00	42.00	52.00	65.00	79.00	95.00	112.00
th.....	37.00	46.00	56.00	70.00	87.00	106.00	126.00	148.00
th.....	85.00	105.00	129.00	159.00	192.00	229.00	267.00	306.00
th.....	147.00	179.00	219.00	265.00	314.00	366.00	417.00	465.00
th.....	213.00	259.00	311.00	368.00	427.00	485.00	540.00	598.00
TWENTY PAYMENT LIFE								
rd.....	\$38.00	\$43.00	\$49.00	\$55.00	\$63.00	\$71.00	\$79.00	\$87.00
th.....	55.00	62.00	70.00	80.00	91.00	102.00	113.00	124.00
th.....	75.00	84.00	95.00	108.00	122.00	136.00	151.00	165.00
th.....	175.00	196.00	221.00	248.00	277.00	305.00	330.00	351.00
th.....	307.00	343.00	384.00	428.00	472.00	513.00	547.00	571.00
th.....	456.00	508.00	566.00	627.00	688.00	747.00	800.00	850.00
TWENTY YEAR ENDOWMENT								
rd.....	\$80.00	\$80.00	\$80.00	\$81.00	\$83.00	\$86.00	\$89.00	\$95.00
th.....	119.00	119.00	119.00	120.00	122.00	125.00	130.00	136.00
th.....	159.00	159.00	160.00	161.00	163.00	166.00	171.00	178.00
th.....	386.00	386.00	386.00	387.00	388.00	387.00	389.00	389.00
th.....	663.00	662.00	661.00	660.00	657.00	652.00	644.00	630.00

3½% Select and Ultimate Reserve Basis adopted in 1907; Full Reserve allowed at end of the 15th year.

*New Premiums adopted in 1916. The dividends include the guaranteed dividends which is 9½% of the premium. Dividends arising from surplus begin at end of first year and are not contingent upon payment of premiums and the guaranteed dividends may be deducted as soon as the annual premium is paid. The above dividends are guaranteed. No contingent dividend being paid in 1923 on policies issued under rates adopted in 1916.

PRAIRIE LIFE INSURANCE COMPANY, Omaha, Neb

Accelerative Option. — Policy is non-participating

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred six months.

Change of Plan. — No provision. Practice to change to higher premium form, payment of difference in reserves.

Disability. — For varying extra premium policy will provide, after two premiums paid and prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Does not cover disability from aeronautical or submarine operations, attempted suicide, participation in riot, insurrection or civil war.

Dividends. — Policy is non-participating. Special policies issued with refunds. Limited payment policies may be participating after paid-up.

Double Indemnity. — For extra premium of \$2 per \$1,000, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, bodily or mental infirmities, ptomaines, bacterial infection, poison, sun-stroke, freezing, asphyxiation, disappearance, violation of law, war service, war, riot or insurrection, aeronautical or submarine operations, gun-shot, intentional act of other person, collision in automobile with railway train, police or fire duty, or hazardous occupation. Limit \$10,000.

Extended Insurance. — After three premiums. May be made automatic on application. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages 10 60; \$25,000; re-insures over \$5,000; accepts reinsurance; minimum policy, \$1,000. Term Limit \$10,000.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred six months (except to pay premiums).

Military Service. — Death from military or naval service in time of war limits liability to cash value.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Value." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values. Fully paid-up policies may participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after three years, interest 6%.

Reinstatement. — At any time (unless previously surrendered) upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No restrictions.

Settlement Option. — Cash, Limited (5, 10, 15, 20 or 25) and Continuous (20 certain annual installments. Unless otherwise directed commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to cash premium paid.

Women. — No extra charge. All except Term. Limit, \$5,000. Disability and double indemnity granted to single working women and to married women with individual income.

NON-PARTICIPATING RATES PER \$1,000

American 3½% Reserve.

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOWMENTS							
								At Age 60		At Age 65		At Age 70		Conv Term 10 Year	20 Pay. Dec. Prem. End. Opt.
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Cont Pre- mium	20 Pay.	Cont. Pre- mium	20 Pay.	First 5 Years	15th and After		
1 57	\$35.51	\$26.31	\$21.68	\$34.98	\$38.21	\$42.04	16	\$17.60	\$25.73	\$16.04	\$24.22				
4 15	36.38	26.72	22.01	35.44	38.67	42.05	17	18.08	26.21	16.42	24.64				
4 44	36.91	27.13	22.34	35.98	39.21	42.11	18	18.60	26.71	16.84	25.07				
4 74	37.50	27.53	22.69	36.58	39.76	42.19	19	19.14	27.24	17.27	25.52				
15 07	38.10	27.93	23.04	37.23	40.31	42.24	20	19.71	27.78	17.72	25.99	9.53	19.06	10.13	43.63
15 39	38.70	28.44	23.44	37.82	40.86	42.30	21	20.31	28.34	18.21	26.48	9.77	19.54	10.21	43.68
15 74	39.34	28.91	23.83	38.37	41.41	42.37	22	20.97	28.94	18.72	26.99	10.01	20.02	10.30	43.74
16 11	40.00	29.40	24.24	38.94	41.98	42.46	23	21.66	29.55	19.26	27.52	10.27	20.54	10.39	43.81
16 48	40.67	29.91	24.69	39.52	42.54	42.54	24	22.39	30.19	19.84	28.07	10.54	21.08	10.48	43.88
16 89	41.34	30.44	25.17	40.10	43.10	42.62	25	23.18	30.85	20.44	28.64	10.83	21.66	10.58	43.96
17 32	42.12	30.98	25.57	40.69	43.69	42.72	26	24.03	31.55	21.08	29.24	11.14	22.28	10.69	44.03
17 76	42.99	31.56	26.04	41.28	44.28	42.82	27	24.92	32.27	21.77	29.86	11.45	22.90	10.82	44.12
18 23	43.67	32.14	26.53	41.87	44.87	42.92	28	25.89	33.02	22.51	30.51	11.80	23.59	10.95	44.22
18 73	44.49	32.75	27.05	42.47	45.47	43.04	29	26.92	33.81	23.28	31.18	12.16	24.31	11.09	44.32
19 26	45.33	33.38	27.58	43.08	46.08	43.15	30	28.02	34.64	24.11	31.88	12.54	25.08	11.25	44.43
19 80	46.21	34.04	28.11	43.69	46.69	43.26	31	29.18	35.50	24.99	32.62	12.95	25.89	11.43	44.55
20 48	47.12	34.73	28.73	44.32	47.32	43.38	32	30.43	36.39	25.95	33.39	13.38	26.75	11.61	44.68
21 00	48.00	35.44	29.33	44.95	47.95	43.50	33	31.79	37.33	26.96	34.19	13.84	27.66	11.82	44.83
21 65	48.95	36.18	29.93	45.58	48.58	43.63	34	33.26	38.31	28.05	35.02	14.32	28.63	12.05	45.00
22 34	50.05	36.94	30.62	46.23	49.23	43.77	35	34.85	39.35	29.23	35.89	14.84	29.67	12.30	45.19
23 00	51.10	37.74	31.31	46.90	50.00	43.91	36	36.57	40.42	30.50	36.82	15.39	30.78	12.58	45.39
23 84	52.19	38.57	32.04	47.59	50.74	44.04	37	38.46	41.53	31.87	37.78	15.99	31.96	12.90	45.61
24 65	53.32	39.44	32.80	48.29	51.51	44.19	38	40.53	42.75	33.31	38.80	16.62	33.22	13.25	45.86
25 51	54.51	40.35	33.59	49.01	52.30	44.36	39	42.81	44.00	34.85	39.86	17.28	34.66	13.64	46.14
26 43	55.72	41.30	34.44	49.74	53.12	44.53	40	45.33	45.32	36.54	40.97	18.00	36.00	14.08	46.45
27 43	57.04	42.31	35.34	50.49	53.98	44.71	41	48.15		38.40	42.19	18.77	37.56	14.50	46.80
28 50	58.41	43.38	36.28	51.26	54.88	44.89	42	51.27		40.45	43.49	19.62	39.23	15.16	47.19
29 64	59.84	44.51	37.30	52.05	55.80	45.08	43	54.70		42.64	44.80	20.51	41.02	15.81	47.82
30 54	61.33	45.61	38.37	52.86	56.74	45.28	44	58.55		45.07	46.23	21.48	42.94	16.56	48.10
32 12	62.88	46.93	39.50	53.69	57.69	45.45	45	63.24		47.75	47.75	22.51	45.03	17.38	48.65
33 49	64.48	48.29	40.66	54.54	58.66	45.61	46			50.72		23.64	47.27	18.32	49.26
34 96	66.15	49.69	41.87	55.41	59.64	45.78	47			54.02		24.86	49.71	19.37	49.94
36 51	67.89	51.03	43.11	56.30	60.64	45.94	48			57.73		26.18	52.35	20.55	50.70
38 18	69.71	52.53	44.38	57.21	61.66	46.10	49			61.87		27.61	55.20	21.87	51.54
39 95	71.60	54.10	45.69	58.14	62.70	46.26	50			66.59		29.15	58.31	23.32	52.48
41 83	73.58	55.79	47.04	59.09	63.76	46.42	51							24.95	53.52
43 85	75.62	57.59	48.54	60.06	64.84	46.58	52							26.74	54.67
46 01	77.75	59.40	50.11	61.08	65.94	46.74	53							28.78	55.94
48 31	79.97	61.37	51.80	62.14	67.07	46.90	54							30.93	57.35
50 70	82.29	63.46	53.47	63.24	68.23	47.06	55							33.34	58.89
53 39	84.72	65.67	55.12	64.36	69.42	47.22	56							36.01	60.60
56 19	87.27	68.01	56.83	65.51	70.64	47.38	57							38.96	62.49
59 21	89.94	70.52	58.59	66.67	71.89	47.54	58							42.21	64.58
62 42	92.75	73.20	60.42	67.86	73.17	47.70	59							45.77	66.87
65 86	95.70	76.05	62.31	69.08	74.48	47.86	60							49.70	69.37

DISABILITY RATES (Waiver of Premium and \$10 Monthly Income.)

1.16	2.54	1.89	1.57	.38	.45	.52	20	8.1	1.18	1.00	1.36	1.06	1.84
1.35	2.74	2.03	1.71	.45	.53	.62	25	9.1	1.25	1.17	1.46	1.27	1.78
1.57	2.95	2.19	1.85	.52	.61	.71	30	1.12	1.31	1.39	1.58	1.49	1.93
1.88	3.13	2.36	2.00	.65	.75	.85	35	1.29	1.38	1.60	1.70	1.78	2.08
2.27	3.30	2.52	2.18	.89	1.17	1.55	40	1.50	1.50	1.94	1.80	2.21	2.27
2.82	3.40	2.64	2.50	1.2	1.74	2.37	45	1.74		2.37	2.37	2.82	2.91
3.63	3.62	3.62	3.65	1.99	3.06	3.51	50			3.06		3.75	3.76
4.95	5.02	5.01	4.96	4.17	4.67	4.75	55						5.05

Above rates adopted 1923. Semi-annual rate, multiply by .52; quarterly by .250.
 DOUBLE INDEMNITY \$2 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
TERM. Convertible non-renewable.				(Premium after 5 years.)			
20 Year.....	\$11.10	\$13.81	\$43.90	20 Pay. Life.....	\$24.83	\$30.25	\$38.77
SPECIAL (Premium, first 5 years.)				25 Pay. Life.....	23.34	28.99	37.95
20 Pay. Life.....	\$31.83	\$38.34	\$48.52	20 Pay. Semi Pd-Up	36.02	44.35	61.18
25 Pay. Life.....	28.84	34.49	43.45	DECREASING PREMIUM, 20 Pay. Life.			
Semi-Paid-Up.				Paid Up Opt.....	\$33.10	\$37.55	\$47.60
20 Pay.....	41.77	50.10	66.93	Endowment Opt....	43.96	45.19	48.65

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.
Ordinary Life	21	\$15.39	\$26	\$83	3	171	\$70	\$203	9	223		\$119	\$315	15	221		\$177	\$422	19		
	25	16.89	31	92	3	355	82	222	10	259		140	341	16	17		207	454	18		
	30	19.26	38	103	4	234	102	248	11	230		172	376	15	238		252	495	17		
	35	22.34	47	116	5	86	125	275	11	252		210	413	14	178		303	534	15		
	40	26.44	59	129	5	206	154	304	10	354		254	448	12	310		358	571	13		
	45	32.12	73	144	5	146	188	331	9	264		301	451	10	349		416	605	10		
	50	39.95	89	157	4	297	223	356	8	75		351	510	9	4		473	634	8		
	55	50.76	106	170	4	8	261	379	6	234		400	536	7	78		527	658	6		
	60	65.86	125	182	3	71	299	400	5	71		447	558	6	232		584	687	5		
20 Pay. Life	21	23.44	60	192	8	254	160	466	24	336		276	731	34	364		419	1000	Pd-		
	25	25.11	66	196	9	51	175	471	23	334		301	735	32	68		456	1000	"		
	30	27.58	74	200	9	185	196	477	21	360		337	739	28	188		508	1000	"		
	35	30.62	84	204	9	177	220	482	19	195		377	742	24	270		566	1000	"		
	40	34.43	95	207	8	324	247	486	18	281		420	742	20	342		627	1000	"		
	45	39.50	107	210	7	282	276	487	13	318		463	739	17	75		688	1000	"		
	50	46.25	119	211	6	133	303	483	11	3		503	730	13	235		747	1000	"		
	55	55.47	132	210	4	343	327	476	8	137		535	717	10	142		800	1000	"		
	60	68.52	143	208	3	240	347	465	6	48		557	696	7	191		850	1000	"		
End. Age 60 20 Pay.	21	28.34	85	218	13	26	216	495	29			372	753	24			564	1000	Pd-		
	25	30.85	95	223	14	16	242	502	25			416	757	20			629	1000	"		
	30	34.64	111	229	14	312	280	510	20			480	763	15			727	1000	"		
	35	39.35	129	235	14	305	326	518	15			559	768	10			847	1000	"		
End. Age 65 20 Pay.	40	45.32	152	241	14	10	383	525	10			655	772	5			Matures		"		
	21	28.48	75	209	11	111	194	485	30	123		334	745	29			506	1000	Pd-		
	25	28.64	84	214	12	23	215	491	29	31		370	750	25			566	1000	"		
	30	31.88	96	220	12	270	246	499	25			423	755	20			640	1000	"		
20 Year End.	35	35.89	111	225	12	282	285	507	20			486	759	15			735	1000	"		
	40	40.97	130	231	12	19	328	513	15			561	763	10			850	1000	"		
	45	47.75	152	237	10	292	382	519	10			651	765	5			Matures		"		
	50	51.83	152	231	7	361	380	509	10			645	754	5			917	949	1		
20 Pay. Life with 20 Year End. Opt.	55	58.55	153	224	5	257	378	496	9	279		635	738	5			911	943	1		
	60	69.40	156	218	3	351	376	478	6	258		620	712	5			901	932	1		

TABLE "A" (If Premiums are Reduced.)

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.
20 Pay. Life with 20 Year End. Opt.	21	43.68	\$90	\$288	13	11	\$98	\$608	32	5		\$315	\$834	39	6		\$419	1000	Pd-		
	25	43.96	94	278	13	8	220	594	29	7		337	823	35	9		456	1000	"		
	30	44.43	98	265	12	10	236	577	25	10		369	810	31	1		508	1000	"		
	35	45.19	104	253	11	10	255	560	22	1		405	797	26	5		566	1000	"		
	40	46.45	110	241	10	2	276	543	18	5		443	783	22	1		627	1000	"		
	45	48.65	117	231	8	4	298	527	14	10		481	768	17	11		688	1000	"		
	50	52.48	125	221	6	7	319	509	11	6		516	750	14	0		747	1000	"		
	55	58.89	133	212	4	10	338	492	8	7		544	729	10	6		800	1000	"		
	60	69.37	141	205	3	6	353	473	6	1		562	702	7	6		850	1000	"		

TABLE "B" (If Premiums are Paid in Full.)

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.	Cash or Loan	Pd. Up	Ext. Ins.	Y.	D.
20 Pay. Life with 20 Year End. Opt.	21	43.68	150	453	26	5	376	*22				655	*259				1000	*557			
	25	43.96	150	417	23	10	376	978	56	11		654	*226				1000	*520			
	30	44.43	150	375	20	6	376	880	40	8		654	*179				1000	*468			
	35	45.19	150	335	17	1	375	792	31	8		653	*125				1000	*411			
	40	46.45	151	299	13	10	376	712	24	7		651	*65				1000	*349			
	45	48.65	153	267	10	9	376	635	18	7		688	1000				1000	*288			
	50	52.48	155	240	8	0	376	568	13	7		643	903	20	3		1000	*229			
	55	58.89	158	218	5	9	376	515	9	7		634	818	13	4		1000	*176			
	60	69.37	162	203	4	0	376	471	6	7		619	741	8	8		1000	*126			

*Paid-up and cash balance as stated at end of 20 years.

†Months.

NOTE.—Values begin with third year.

PRESBYTERIAN MINISTERS FUND, Philadelphia, Pa.

Accelerative Option. — Dividend accumulations may be applied to pay up policy and mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3% Level Premium reserve, without surrender charge.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums if within three years; thereafter difference in reserves. Practice to change to lower premium form.

Insurability. — No provision.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of following year's premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†, withdrawable on any anniversary; (d) purchase non-forfeitable participating paid-up additions. (d) is automatic option.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — One year, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Life, 18-60; Endowments, 18-65; no fixed amount; reinsures over \$15,000; does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 4%, in advance. Interest on renewal is 5%, unless paid in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Participating. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved. Note may be given for receipt which must be paid within 30 days during life time and good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest at 5% per annum. In event note is not paid for first premium, policy may be subsequently be reinstated.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-30) and Continuous (20 certain) annual Installments. Payments made annually or monthly. Installments certain participate in excess interest earned†. Commutable values may be withdrawn any time by beneficiary. Insured may select life Annuity at end of 20 years.

Suicide. — No restrictions.

Women. — Same basis as men.

†Present interest rate, 4.25%.

PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					20 Pay. Cumulative Endowment	
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	Ann'l Prem.	At Age
21	\$16.92	\$43.47	\$32.20	\$26.53	\$97.47	\$62.17	\$44.89	\$34.81	\$28.88	\$33.09	70
22	17.24	44.11	32.67	26.92	97.50	62.22	44.93	34.87	28.96	33.73	70
23	17.67	44.78	33.17	27.35	97.53	62.26	44.99	34.94	29.03	34.40	70
24	18.05	45.46	33.68	27.77	97.57	62.30	45.04	35.01	29.14	35.10	70
25	18.53	46.17	34.22	28.23	97.64	62.35	45.10	35.09	29.24	35.80	70
26	18.98	46.90	34.78	28.68	97.65	62.40	45.17	35.17	29.36	36.58	70
27	19.45	47.66	35.34	29.17	97.69	62.46	45.24	35.27	29.48	37.32	70
28	19.95	48.08	35.94	29.66	97.74	62.52	45.32	35.36	29.62	38.13	70
29	20.47	49.25	36.54	30.18	97.80	62.59	45.41	35.49	29.77	39.00	70
30	21.02	50.08	37.18	30.71	97.85	62.66	45.51	35.61	29.95	39.83	70
31	21.59	50.95	37.82	31.27	97.91	62.74	45.61	35.75	30.14	40.73	70
32	22.20	51.84	38.52	31.83	97.97	62.83	45.73	35.90	30.36	41.65	70
33	22.85	52.75	39.21	32.45	98.05	62.93	45.85	36.08	30.49	42.61	70
34	23.52	53.71	39.94	33.07	98.14	63.03	46.00	36.28	30.86	43.65	70
35	24.24	54.69	40.69	33.73	98.23	63.15	46.16	36.50	31.17	44.70	70
36	24.99	55.70	41.47	34.42	98.32	63.28	46.34	36.74	31.50	45.83	70
37	25.78	56.76	42.28	35.12	98.42	63.44	46.54	37.01	31.83	46.98	70
38	26.62	57.84	43.13	35.83	98.66	63.60	46.77	37.32	32.27	48.23	70
39	27.52	58.96	44.00	36.33	98.69	63.78	47.02	37.66	32.75	49.54	70
40	28.45	60.12	44.92	37.45	98.83	63.99	47.31	38.05	33.25	50.88	70
41	29.46	61.32	45.86	38.30	99.00	64.23	47.63	38.48	34.12	52.33	70
42	30.51	62.57	46.85	39.18	99.19	64.49	47.99	38.96	34.44	53.82	80
43	31.65	63.85	47.90	40.15	99.40	64.79	48.40	39.50	35.10	55.30	70
44	32.84	65.20	48.98	41.14	99.64	65.14	48.86	40.11	35.93	57.10	70
45	34.10	66.58	50.12	42.21	99.93	65.33	49.38	40.78	36.79	58.79	70
46	35.46	68.03	51.31	43.32	100.25	65.96	49.96	41.52	.....	60.81	70
47	36.90	69.53	52.57	44.51	100.60	66.45	50.61	42.36	.....	62.81	70
48	38.43	71.10	53.88	45.76	101.01	67.00	51.34	43.30	.....	65.03	70
49	40.06	72.77	55.27	47.12	101.47	67.63	52.48	44.32	.....	67.36	70
50	41.80	74.42	56.72	48.52	101.99	68.32	53.05	45.46	.....	69.62	70
51	43.65	76.49	58.27	50.05	102.57	69.10	54.06	.....	.....	.....	.....
52	45.62	78.00	59.89	51.67	103.22	69.96	55.18	.....	.....	.....	.....
53	47.77	79.91	61.61	53.40	103.93	70.93	56.42	.....	.....	.....	.....
54	49.97	81.89	63.41	55.25	104.74	72.00	57.79	.....	.....	.....	.....
55	52.36	83.97	65.34	57.23	105.64	73.18	59.31	.....	.....	.....	.....
56	54.91	86.14	67.33	.....	106.63	74.50	.....	.....	.....	.....	.....
57	57.65	88.40	69.56	.....	107.74	75.98	.....	.....	.....	.....	.....
58	60.55	90.79	72.37	.....	108.96	77.61	.....	.....	.....	.....	.....
59	63.66	93.29	74.35	.....	110.33	79.42	.....	.....	.....	.....	.....
60	67.00	95.93	77.02	.....	111.85	81.42	.....	.....	.....	.....	.....
61	70.56	98.72	.....	.....	113.52	.....	.....	.....	.....	.....	.....
62	74.37	101.67	.....	.....	115.41	.....	.....	.....	.....	.....	.....
63	78.46	104.80	.....	.....	117.50	.....	.....	.....	.....	.....	.....
64	82.84	108.13	.....	.....	119.81	.....	.....	.....	.....	.....	.....
65	87.52	111.67	.....	.....	122.36	.....	.....	.....	.....	.....	.....

4% discount is allowed for payment of all premiums in advance.

Matures as Endowment
for \$1,000

PRESBYTERIAN MINISTERS FUND, PA.—Continued.

PARTICIPATING.—NET COST

Premiums, Dividends, Cash Values, and 5 Years Net Cost.

ORDINARY LIFE.

Age.	25	30	35	40	45	50	55	60
Prem.	\$18.53	\$21.02	\$24.24	\$28.45	\$34.10	\$41.80	\$52.36	...
Dividends Payable End of Year.*								
1st.	\$5.54	\$5.94	\$6.50	\$7.28	\$8.50	\$10.51	\$13.86	.....
2d.	5.81	6.09	6.75	7.57	8.92	11.11	14.69	.....
3d.	5.96	6.30	6.95	7.87	9.34	11.72	15.50	.....
4th.	6.10	6.45	7.19	8.17	9.78	12.36	16.38	.....
5th.	6.26	6.66	7.42	8.52	10.26	13.02	17.24	.....
6th.	6.41	6.84	7.70	8.85	10.78	13.70	18.18	.....
7th.	6.58	7.03	7.95	9.20	11.28	14.42	19.13	.....
Cash Values End of Year.								
1st.	\$26.00	\$32.00	\$39.00	\$48.00	\$60.00	\$72.00	\$87.00	.....
2d.	36.00	43.00	53.00	65.00	80.00	97.00	116.00	.....
3d.	45.00	55.00	68.00	83.00	102.00	122.00	145.00	.....
4th.	98.00	120.00	146.00	177.00	212.00	250.00	290.00	.....
5th.	160.00	193.00	233.00	278.00	327.00	377.00	427.00	.....
6th.	230.00	276.00	327.00	383.00	441.00	498.00	551.00	.....

Net Cost in Case of Death or Surrender End of Year.*								
Age.	25		35		45		55	
1st.	\$12.99	\$12.99	\$17.74	17.74	\$25.60	\$25.60	\$38.50	\$38.50
2d.	25.84	25.84	35.23	35.23	50.78	50.78	76.17	76.17
3d.	38.56	12.56	52.52	13.52	75.54	15.54	113.03	26.03
4th.	51.13	15.13	69.57	16.57	99.86	19.86	149.01	33.01
5th.	63.56	18.56	86.39	14.39	123.70	21.70	184.13	39.13

WENTY PAYMENT LIFE.

Age.	25	30	35	40	45	50	55	60
Prem.	\$28.23	\$30.71	\$33.73	\$37.45	\$42.21	\$48.52	\$57.23	....
Dividends Payable End of Year.*								
1st.	\$5.89	\$6.34	\$6.99	\$7.98	\$9.56	\$12.05	\$15.81	.....
2d.	6.18	6.65	7.35	8.40	10.00	12.56	16.35	.....
3d.	6.48	6.99	7.71	8.79	10.46	13.04	16.89	.....
4th.	6.78	7.32	8.09	9.21	10.93	13.54	17.43	.....
5th.	7.09	7.67	8.46	9.66	11.38	14.06	17.97	.....
6th.	7.43	8.03	9.03	10.08	11.89	14.57	18.51	.....
7th.	7.76	8.40	9.29	10.40	12.39	15.10	19.09	.....
Cash Values End of Year.								
1st.	\$55.00	\$61.00	\$68.00	\$76.00	\$85.00	\$94.00	104.00	.....
2d.	75.00	83.00	92.00	103.00	115.00	127.00	139.00	.....
3d.	95.00	105.00	117.00	130.00	145.00	160.00	175.00	.....
4th.	208.00	230.00	255.00	283.00	311.00	338.00	362.00	.....
5th.	343.00	379.00	418.00	459.00	500.00	537.00	567.00	.....
6th.	504.00	555.00	609.00	666.00	723.00	776.00	824.00	.....

Net Cost in Case of Death or Surrender End of Year.*								
Age.	25		35		45		55	
Year.	Death.	Sur.	Death.	Sur.	Death.	Sur.	Death.	Sur.
1st.	\$22.34	\$22.34	\$26.74	\$26.74	\$32.65	\$32.65	\$41.42	\$41.42
2d.	44.39	44.39	53.12	53.12	64.86	64.86	82.30	82.30
3d.	66.14	11.14	79.14	11.14	96.61	11.61	122.64	18.46
4th.	87.59	12.59	104.78	12.78	127.89	12.89	162.44	23.44
5th.	108.73	13.73	130.05	13.05	158.72	13.72	201.70	36.70

WENTY YEAR ENDOWMENT.

Age.	25	30	35	40	45	50	55	60
Prem.	\$45.10	\$45.51	\$46.16	\$47.31	\$49.38	\$53.05	\$59.31	.....
Dividends Payable End of Year.*								
1st.	\$6.50	\$6.71	\$7.07	\$7.68	\$8.82	\$11.02	\$14.19	.....
2d.	7.08	7.28	7.66	8.28	9.41	11.40	14.50	.....
3d.	7.65	7.85	8.21	8.85	9.97	11.98	15.10	.....
4th.	8.24	8.44	8.81	9.45	10.57	12.58	15.70	.....
5th.	8.85	9.05	9.42	10.08	11.21	13.19	16.31	.....
6th.	9.50	9.70	10.07	10.72	11.84	13.84	16.95	.....
7th.	10.16	10.36	10.70	11.38	12.49	14.49	17.57	.....
Cash Values End of Year.								
1st.	\$107.00	\$107.00	\$107.00	\$108.00	\$109.00	\$111.00	\$114.00	.....
2d.	145.00	145.00	145.00	146.00	148.00	151.00	154.00	.....
3d.	185.00	185.00	185.00	186.00	188.00	191.00	194.00	.....
4th.	407.00	407.00	407.00	407.00	408.00	408.00	408.00	.....
5th.	675.00	674.00	674.00	672.00	669.00	664.00	656.00	.....

Net Cost in Case of Death or Surrender End of Year.*								
es.	25		35		45		55	
1st.	\$38.60	\$38.60	\$39.09	\$39.09	\$40.56	\$40.56	\$45.12	\$45.12
2d.	76.62	76.62	77.59	77.59	80.53	80.53	89.93	89.93
3d.	114.07	7.07	115.54	8.54	119.94	10.94	134.14	20.14
4th.	150.93	5.93	152.89	7.89	158.75	10.75	177.75	23.75
5th.	187.18	2.18	189.63	4.63	196.92	8.92	220.75	16.75

*4% Reduction allowed on Premiums paid in advance, Special Dividend of 25% and Extra Special Dividend of 25% included in dividends and calculation of Net Cost. NOTE.—Dividend Payable End of each year Contingent upon Payment of Following Year's Premium. 3% Full Level Premium Reserve Allowed End of 2d Year.

PROTECTIVE LIFE INSURANCE CO., Birmingham, Ala.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 20th year exceeding \$15 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide (except Joint Life) prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 during disability until maturity; no reduction in insurance. Limit \$25,000. Issues class providing waiver of premiums only.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of following year's premium. Options: (a) cash; (b) reduce premium; (c) accumulate at not less than 3½% withdrawable any time. Practice to allow purchase of paid-up additions increasing surrender values and insurance.

Double Indemnity. — For extra premium policy will provide (except Joint Life) during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement may be cancelled at any time by company. Limit \$10,000.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one year, except for non-payment of premium, suicide within two years and service in time of war.

Limits. — Ages, 16-60; no fixed amount; reinsures over \$10,000; accepts reinsurance minimum policy \$1,000.

Loans. — After three premiums. Interest not less than 5%, not more than 6%. In advance. May be deferred 90 days.

Military Service. — Death from military or naval service in time of war, limited liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant them. Participating policies are participating when fully paid-up.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25 years) and Continuous (20 years certain) annual installments. At end of Endowment period payments may be made to insured or to beneficiary or jointly. Trust Fund withheld from beneficiary, but commutable values of Installments may be withdrawn unless otherwise specified (except no commutation under Continuous Installment option). Trust Fund and Installments certain participate in excess interest earned.

Suicide. — Within two years, sane or insane. Liability limited to reserve.

Women. — No extra charge. Limit \$5,000. Disability and double indemnity not granted.

†Present interest rate, 5%.

ADDITIONAL LIST OF POLICY FORMS ISSUED

PARTICIPATING				SINGLE PREMIUM.			
Ages	25	35	45	Ages	25	35	45
20 Pay. End. 65...	\$33.26	\$41.44	.....	Whole Life.....	\$372.70	\$447.70	\$551.70
JOINT LIFE. (Equal Ages.)				Commuted value of 20 annual installments			
Ordinary Life.....	\$34.38	\$42.68	\$58.02	\$736.00.			
20 Pay. Life.....	45.42	52.66	65.41	MONTHLY INCOME. \$10 for 240 Months			
PREMIUM ENDOWMENT, \$1,000 insurance for 20 years and premium returned at that time.				End. at 85.....	\$35.41	\$46.03	\$64.90
Premium.....	\$33.80	\$39.00	.....	20 Pay. End. 85...	53.47	64.37	81.00
				Extra Annual Rate for \$10 Continuous			
				Monthly Income, 240 certain. (Equal Age)			
				End. 85.....	\$5.71	\$4.78	\$3.60
				20 Pay. End. 85...	7.94	6.12	4.20

ANNUAL PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

PARTICIPATING												NON-PARTICIPATING													
LIMITED PAY. LIFE						ENDOW-MENTS						Par. End. 65	End. 85	LIMITED PAY. LIFE			ENDOW-MENTS								
10 Pay. End. 85	15 Pay. End. 85	20 Pay. End. 85	10 Year	15 Year	20 Year	10 Year	15 Year	20 Year	Age	10 Pay. End. 85	15 Pay. End. 85			20 Pay. End. 85	10 Year	15 Year	20 Year								
2	43	60	32	66	38	00	102	41	20	21	46	14	94	39	98	29	36	122	95	94	11	59	45	142	54
3	44	27	33	15	28	42	102	48	21	22	00	15	28	40	61	29	84	23	33	94	17	59	50	42	62
4	44	96	33	68	28	57	102	56	22	22	57	15	62	41	26	30	32	23	73	94	25	59	58	42	68
5	45	71	34	21	29	32	102	64	23	23	17	16	00	41	94	30	83	24	13	94	31	59	65	42	76
6	46	45	34	78	29	80	102	71	24	23	81	16	39	42	66	31	35	24	56	94	38	59	72	42	83
7	47	24	35	36	30	28	102	79	25	24	47	16	80	43	38	31	90	24	99	94	45	59	79	42	92
8	48	06	35	96	30	80	102	89	26	25	19	17	23	44	14	32	46	25	46	94	55	59	88	43	02
9	48	89	36	60	31	33	102	99	27	25	94	17	69	44	92	33	05	25	93	94	64	59	97	43	14
10	49	76	37	25	31	88	103	09	28	26	75	18	16	45	74	33	66	26	43	94	74	60	06	43	22
11	50	68	37	93	32	46	103	21	29	27	61	18	66	46	57	34	29	26	94	94	84	60	17	43	34
12	51	62	38	64	33	06	103	33	30	28	52	19	19	47	44	34	94	27	48	94	95	60	29	43	48
13	52	60	39	38	33	68	103	45	31	29	50	19	75	48	36	35	62	28	04	95	06	60	41	43	61
14	52	60	39	38	33	68	103	45	32	30	54	20	35	49	29	36	32	28	62	95	19	60	54	43	76
15	53	61	40	93	35	01	103	73	33	31	66	20	97	50	26	37	05	29	23	95	32	60	68	43	92
16	54	57	40	93	35	01	103	73	34	32	66	21	63	51	26	37	82	29	86	95	47	60	84	44	21
17	56	91	42	61	36	45	104	08	35	34	14	22	32	52	30	38	62	30	51	95	64	61	02	44	32
18	58	07	43	51	37	22	104	25	36	35	52	23	07	53	38	39	43	31	21	95	79	61	19	44	54
19	58	07	43	51	37	22	104	25	37	37	02	23	85	54	50	40	29	31	93	95	99	61	41	44	80
20	60	63	45	41	38	84	104	67	38	38	63	24	68	55	66	41	17	32	69	96	18	61	62	45	07
21	62	00	46	44	39	76	104	91	39	40	37	25	57	56	85	42	09	33	48	96	40	61	86	45	37
22	64	90	48	49	40	69	105	16	40	42	27	26	50	58	10	43	06	34	31	96	64	62	14	45	73
23	64	90	48	49	40	69	105	16	41	44	33	27	49	59	39	44	05	35	18	96	90	62	44	46	10
24	66	46	49	76	42	71	105	76	42	46	58	28	55	60	72	45	11	36	11	97	19	62	79	46	54
25	68	05	50	98	43	80	106	11	43	49	04	29	63	62	13	46	22	37	09	97	50	63	18	47	02
26	69	74	52	26	44	94	106	45	44	51	74	30	88	63	57	47	37	38	11	97	86	63	60	47	54
27	73	28	55	00	47	45	107	39	45	...	...	32	15	65	08	48	57	39	21	98	25	64	06	48	13
28	75	71	53	59	46	16	106	92	46	...	...	33	51	66	65	49	85	40	35	98	68	64	59	48	78
29	78	25	56	00	47	45	107	39	47	...	...	34	96	68	27	51	19	41	57	99	16	65	18	49	54
30	81	75	58	48	48	51	107	91	48	...	...	36	52	69	97	52	58	42	87	99	70	65	84	50	34
31	83	57	59	68	51	80	109	14	49	...	...	38	17	71	74	54	05	44	25	100	29	66	57	51	25
32	83	57	59	68	51	80	109	14	50	...	...	39	94	73	57	55	60	45	71	100	94	67	37	52	25
33	85	85	65	35	57	02	111	48	51	...	...	41	82	75	46	57	23	47	26	101	65	68	25	53	35
34	88	30	67	46	59	00	112	45	52	...	...	43	83	77	46	58	95	48	92	102	44	69	23	54	57
35	90	81	69	69	61	19	113	49	53	...	...	45	98	79	52	60	77	50	69	103	33	70	32	55	95
36	92	44	72	04	63	54	114	64	54	...	...	48	28	81	68	62	67	52	58	104	29	71	52	57	44
37	96	21	74	57	66	06	115	91	55	...	...	50	74	83	94	64	71	54	61	105	34	72	85	59	08
38	99	09	77	22	68	77	117	31	56	...	...	53	36	86	28	66	86	56	77	106	51	74	32	...	...
39	102	12	80	08	71	69	118	86	56	...	...	56	18	88	74	69	17	59	10	107	79	75	95	...	...
40	105	30	83	10	74	82	120	55	58	...	...	59	20	91	33	71	60	61	16	109	22	77	74	...	...
41	108	65	86	36	78	20	122	42	59	...	...	62	44	94	03	74	23	64	30	110	78	79	73	...	...
42	110	85	88	36	78	20	122	42	60	...	...	65	92	96	91	77	02	67	21	112	50	81	92	...	...

Above rates adopted 1920.

First-annual rate, multiply by .52; quarterly rate, multiply by .265.

PARTICIPATING AND NON-PARTICIPATING

PREMIUM FOR DOUBLE INDEMNITY AND DISABILITY
(\$10 Monthly Income.)

PREMIUM FOR DOUBLE INDEMNITY AND DISABILITY (\$10 Monthly Income.)											Waiver of Prem. Only	
ENDOWMENT 85				Age	ENDOWMENTS			END. AT 65		G. P. S.	End. at 85	Lim. Pay. Life and End.
Age 85	20 Pay. Life	10 Pay. Life	15 Pay. Life		10 Year	15 Year	20 Year	Cont. Prem	20 Pay. Life			
2.44	\$2.52	\$3.35	\$2.80	20	\$1.57	\$1.62	\$1.68	\$2.60	\$2.82	\$2.89	\$0.25	\$0.18
2.59	2.65	3.53	2.93	25	1.62	1.69	1.77	2.72	2.93	2.94	.26	.19
2.78	2.76	3.69	3.06	30	1.68	1.79	1.91	2.85	2.98	3.01	.30	.22
3.02	2.89	3.84	3.19	35	1.79	1.95	2.12	3.02	3.08	3.09	.35	.24
3.36	3.05	3.97	3.33	40	1.99	2.22	2.50	3.15	3.18	3.28	.40	.29
3.82	3.56	4.06	3.46	45	2.31	2.69	3.24	.....	.....	.....	.60	.48
4.44	4.27	4.06	4.24	50	2.91	3.80	4.09	.....	.....	.....	1.00	.90
5.59	5.39	5.42	5.42	55	4.72	5.15	5.28	.....	.....	.....	1.50	1.50

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Age	25	35	45
NON-PARTICIPATING				SINGLE PREMIUM.			
TERM POLICIES, Convertible and Non-Renewable.				Whole Life.....			
5 Year.....	\$10.30	\$11.61	\$15.69	THRIFT INSURANCE. Coupons may be used as dividends.			
10 Year.....	10.60	12.25	17.62	Ordinary Life.....	\$21.30	\$28.06	\$39.26
15 Year.....	10.90	13.05	20.21	20 Pay. Life.....	31.71	38.20	48.19
20 Year.....	11.25	14.15	23.45				

NOTE.—5 Year Term convertible within 4 years; other forms within 7 years.

After 20 years.
Ordinary Life..... 15.58 20.65 29.61

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
End. at 85																		
21	\$18 39	\$11	\$23	\$72	2 359	\$57	\$164	7 195	\$105	\$277	13 230	\$178	\$423	19				
25	20 05	14	28	80	3 166	69	184	8 242	127	307	14 181	208	456	18				
30	22 65	17	34	90	4 17	88	213	9 355	159	346	14 200	254	497	17				
35	26 06	21	42	101	4 209	112	245	10 175	198	387	13 261	306	537	15				
40	30 60	26	53	114	4 330	142	277	10 33	243	425	12 114	363	576	13				
45	36 75	32	66	129	4 324	176	309	9 54	292	463	10 224	425	612	11				
50	45 25	40	84	148	4 201	214	338	7 312	345	498	8 301	489	647	9				
55	57 49	48	105	166	3 349	255	368	6 171	402	533	7 87	560	686	7				
60	74 70	58	128	185	3 93	301	399	5 81	469	576	5 328	672	761	5				
10 Pay. Life End. at 85																		
21	44 27	70	136	432	23 204	344	1000	Pd-up	379	1000	Pd-up	420	1000	Pd-up				
25	47 24	76	148	437	23 191	371	1000	"	411	1000	"	457	1000	"				
30	51 62	85	165	443	22 209	411	1000	"	457	1000	"	510	1000	"				
35	56 91	95	185	448	20 296	457	1000	"	510	1000	"	569	1000	"				
40	63 43	107	207	451	18 172	510	1000	"	569	1000	"	631	1000	"				
45	71 47	119	231	452	15 288	569	1000	"	631	1000	"	694	1000	"				
50	81 34	132	256	450	12 348	631	1000	"	694	1000	"	755	1000	"				
55	93 44	143	279	442	10 60	694	1000	"	755	1000	"	815	1000	"				
60	108 05	152	299	430	7 217	755	1000	"	815	1000	"	883	1000	"				
15 Pay. Life End. at 85																		
21	33 15	43	83	262	12 194	209	607	32 212	379	1000	Pd-up	420	1000	Pd-up				
25	35 36	46	91	267	13 55	228	614	30 235	411	1000	"	457	1000	"				
30	38 64	51	102	274	13 187	256	621	27 291	457	1000	"	510	1000	"				
35	42 61	56	115	279	13 59	287	626	24 225	510	1000	"	569	1000	"				
40	47 49	63	130	283	12 18	322	630	21 87	569	1000	"	631	1000	"				
45	53 59	71	146	285	10 143	339	630	17 280	631	1000	"	694	1000	"				
50	61 48	78	162	283	8 164	395	625	14 132	694	1000	"	755	1000	"				
55	72 04	85	175	278	6 196	427	615	11 60	755	1000	"	815	1000	"				
60	86 36	90	186	268	4 267	452	598	8 116	815	1000	"	883	1000	"				
20 Pay. Life End. at 85																		
21	28 42	25	52	164	7 98	146	424	22 183	263	693	33 156	420	1000	Pd-up				
25	30 28	27	56	166	7 235	161	432	22 0	288	700	30 316	457	1000	"				
30	33 06	31	65	173	8 44	182	442	20 201	324	708	27 164	510	1000	"				
35	36 45	34	75	182	8 145	207	451	18 196	345	714	23 311	569	1000	"				
40	40 69	39	87	190	8 45	234	458	15 353	408	717	20 96	631	1000	"				
45	46 16	44	100	196	7 98	263	462	13 97	452	717	16 243	694	1000	"				
50	53 44	50	114	200	6 19	291	462	10 208	493	711	13 101	755	1000	"				
55	63 54	56	127	202	4 281	317	457	8 28	529	700	10 65	815	1000	"				
60	78 20	63	141	203	3 210	339	449	5 335	556	682	7 165	883	1000	"				

†Dollars.

10 Year End.	End of 5 Years															End of 7 Years					End of 8 Years					End of 9 Years																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
				Cash or			Pd. Up			Ext. Ins.						Cash or			Pd. Up			Ext. Ins.						Cash or			Pd. Up			Ext. Ins.																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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21	102	48	\$235	\$429	\$508	5	\$486	\$638	\$706	3	\$699	\$753	\$807	2	\$804	\$874	\$905	1																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														

			End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years			
15 Year End.	21	\$67 11	\$133	\$247	\$343	10 \$275	\$371	\$484	8 \$442	\$577	\$683	5 \$668	\$907	\$939	1
	25	67 42	132	246	341	10 \$269	370	482	8 \$438	576	682	5 \$666	906	938	1
	30	67 96	130	244	339	10 \$259	368	480	8 \$431	575	680	5 \$662	906	938	1
	35	68 75	128	242	335	10 \$243	366	477	8 \$419	573	678	5 \$656	905	937	1
	40	69 98	125	240	331	10 \$215	364	472	8 \$400	571	674	5 \$646	904	936	1
	45	72 07	122	237	325	10 \$165	360	466	8 \$363	567	668	5 \$628	902	934	1
	50	75 67	118	232	316	10 \$72	355	456	8 \$298	561	658	5 \$596	899	930	1
	55	81 64	114	226	303	8 \$110	348	442	8 \$179	551	644	5 \$578	894	925	1
	60	91 51	108	219	287	5 \$202	337	422	7 \$158	536	622	5 \$532	887	918	1

			End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years						
20 Year End.	21	\$48 73	\$82	\$158	\$255	15	\$120	\$378	\$525	10	\$472	\$649	\$769	5	\$756	\$922	\$955	1
	25	40 06	81	157	254	15	\$108	377	524	10	\$466	649	768	5	\$754	922	955	1
	30	49 07	79	155	250	15	\$86	376	521	10	\$454	647	766	5	\$750	921	954	1
	35	50 59	77	154	246	15	\$47	374	517	10	\$433	646	763	5	\$742	921	954	1
	40	52 12	76	153	242	14	†1	373	513	10	\$397	643	759	5	\$729	919	952	1
	45	54 73	74	152	237	10	†280	372	506	10	\$329	639	752	5	\$705	917	950	1
	50	59 21	72	151	230	7	†338	369	495	10	\$201	633	740	5	\$662	913	945	1
55	66 95	71	151	221	5	†225	367	480	9	†153	623	723	5	\$683	907	939	1	

†Days.

American 3½% Modified Preliminary Term Reserve; surrender charge up to year does not exceed \$15 per \$1,000.

Dividends end of first year and annually thereafter, conditional upon payment succeeding premium.

1924 DIVIDENDS AND NET COSTS
FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

	\$18 39		\$20 05		\$22 65		\$26 06		\$30 60		\$36 75		\$57 49	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923		18 39		20 05		22 65		26 06		30 60		36 75		57 49
1922	2 86	15 53	2 97	17 08	3 13	19 52	3 38	22 68	3 73	26 87	4 26	32 49	6 88	50 61
1921	3 01	15 38	3 12	16 93	3 34	19 31	3 61	22 45	4 02	26 58	4 63	32 12	7 51	49 98
1920	3 11	15 28	3 25	16 80	3 49	19 16	3 81	22 25	4 27	26 33	4 97	31 78	8 24	49 25
Prem.	\$17	56	\$19	24	\$21	88	\$25	32	\$29	59	\$36	07	\$56	27
1919		17 56		19 24		21 88		25 32		29 89		36 07		56 27
1918	13 07	4 49	13 61	5 63	14 66	7 22	16 36	8 96	19 05	10 84	23 75	12 32	44 37	11 90
1917	2 79	14 77	3 06	16 18	3 46	18 42	4 04	21 28	4 83	25 06	6 03	30 04	10 02	46 25
1916	2 92	14 64	3 18	16 06	3 67	18 21	4 25	21 07	5 17	24 72	6 40	29 61	10 82	45 45
1915	3 02	14 54	3 37	15 87	5 53	16 33	4 63	20 79	5 47	24 42	6 89	29 18	11 50	44 77
Prem.	\$18	90	\$20	85	\$23	60	\$27	50	\$32	80	\$39	05	\$60	85
1914	4 52	14 38	5 10	15 75	5 71	17 89	6 90	20 60	8 63	24 17	10 36	28 69	16 85	44 00
1913	4 65	14 25	5 26	15 59	5 94	17 68	7 21	20 29	9 03	23 72	10 80	28 25	17 70	43 15
1912	4 77	14 13	5 46	15 39	6 17	17 43	7 44	20 06	9 41	23 39	11 27	27 78	18 36	42 49
1911	4 92	13 98	5 64	15 24	6 41	17 19	7 79	19 71	9 93	22 87	11 77	27 28	19 14	41 71
1910	5 08	13 82	5 79	15 06	6 63	16 97	8 03	19 42	10 22	22 58	12 26	26 79	19 93	40 92
1909	5 22	13 68	5 99	14 86	6 86	16 74	8 39	19 11	10 65	22 15	12 77	26 28	20 73	40 12
Tot.	59 94	214 82	65 77	235 74	75 02	298 30	55 79	310 05	104 46	364 19	126 22	435 43	212 05	664 36
†		109 824		108 73		109 30		112 05		121 19		143 43		262 36

TWENTY PAYMENT LIFE

	\$28 42		\$30 28		\$33 06		\$36 45		\$40 69		\$46 16		\$63 54	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923		28 42		30 28		33 06		36 45		40 69		46 16		63 54
1922	3 53	24 89	3 64	26 44	3 82	28 24	4 01	32 80	4 39	36 30	4 88	41 28	7 19	56 35
1921	3 78	24 64	3 92	26 36	4 13	28 93	4 40	32 05	4 78	35 91	5 37	40 79	7 98	55 56
1920	3 98	24 44	4 13	26 15	4 38	28 68	4 69	31 76	5 13	35 56	5 79	40 37	8 64	54 90
Prem.	\$26	99	\$27	90	\$30	74	\$34	24	\$38	61	\$44	25	\$61	99
1919		25 99		27 90		30 74		34 24		38 61		44 25		61 99
1918	14 05	11 94	14 51	13 39	15 88	15 08	17 41	16 83	19 95	18 66	24 55	19 70	44 57	17 42
1917	2 54	23 45	2 84	25 09	3 35	27 39	4 01	30 23	4 82	32 78	6 11	38 14	11 10	50 83
1916	2 79	23 20	3 14	24 78	3 64	27 10	4 37	29 89	5 27	33 34	6 60	37 65	11 68	50 31
Prem.	\$28	20	\$30	15	\$33	10	\$38	70	\$41	15	\$46	90	\$65	25
1915	5 27	22 93	5 65	24 50	6 34	26 78	7 18	29 52	8 25	32 90	9 91	37 09	15 67	49 58
1914	5 52	22 67	5 98	24 17	6 68	26 42	7 57	29 13	8 71	32 44	10 36	36 54	16 42	48 83
1913	5 81	22 39	6 29	23 86	7 09	26 07	8 06	28 70	9 18	31 97	10 93	35 97	17 15	48 10
1912	6 09	22 11	6 61	23 54	7 26	25 71	8 46	28 30	9 68	31 47	11 56	35 40	17 90	47 35
1911	6 40	21 80	6 97	23 18	7 78	25 32	8 82	27 88	10 19	30 96	12 12	34 78	18 63	46 62
1910	6 72	21 48	7 27	22 88	8 16	24 94	9 28	28 42	10 72	30 43	12 67	34 23	19 39	45 86
1909	7 04	21 16	7 62	22 53	8 56	24 54	9 75	26 95	11 24	29 91	13 27	33 63	20 02	45 23
Tot.	73 53	341 51	78 57	365 20	86 92	399 94	97 92	441 74	112 32	492 93	133 96	555 98	216 40	742 47
†		74 51		77 20		75 94		76 74		84 93		103 98		213 47

†Net Cost for 15 years Cash Value deducted.

TOTAL FOR FIVE AND TEN YEARS—1924 DIVIDENDS

FIVE YEARS

Ages	21	25	30	35	40	45	55
Ordinary Life	\$ 82 14	\$ 90 10	\$102 52	\$118 76	\$140 27	\$169 21	\$263 60
Cash Value Deducted	59 14	62 10	68 52	76 76	87 27	103 21	158 60
20 Payment Life	128 38	137 33	150 65	166 89	187 07	212 85	292 34
Cash Value Deducted	76 38	81 33	85 65	91 89	100 07	112 85	165 34

TEN YEARS

Ordinary Life	\$141 96	\$159 50	\$180 59	\$211 46	\$249 48	\$299 05	\$455 97
Cash Value Deducted	87 96	90 59	92 59	99 46	107 48	123 05	209 97
20 Payment Life	232 57	249 21	273 40	302 49	338 19	381 97	509 31
Cash Value Deducted	86 57	88 21	91 40	95 49	104 19	118 97	192 31

PROVIDENT LIFE INSURANCE CO., Bismarck, N. D.

Accelerative Option. — Policy is non-participating. Coupons and special forms provided that when left with company, policy will be paid up at an earlier date or will mature as endowment if premiums are continued.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 90 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10% year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed any time by payment of difference in premiums at 6% compound interest. Practice to change to lower premium form.

Disability. — For varying extra premium all but Term and Joint Life policies will provide, prior to age 60, for waiver of premiums and payment of annual income \$100 per \$1,000, beginning one year after anniversary following proof of disability having existed 60 days and continuing during disability until maturity; no reduction in insurance.

Dividends. — Policy is non-participating. Special policies have 19 coupons beginning upon payment of second premium and annually thereafter. May be left with company, providing special Settlement options at end of 20 years or applied similar to dividends.

Double Indemnity. — For extra premium policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover disappearance, or death from homicide, suicide, aeronautic or submarine operations, war or allied service, riot or insurrection, violation of law, police duty, bodily or mental infirmity, ptomaines, disease, bacterial infection other than as a result of injury. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value within 90 days or paid-up insurance within 6 months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service time of war.

Limits. — Ages, 15-60; \$100,000; reinsures over \$5,000; accepts standard reinsurance minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — Death from military, naval, aerial or relief service in time of war, or within one year thereafter as a consequence of service, limits liability reserve, unless extra permit obtained within 30 days after entering service as extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within six months after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premiums while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Any time (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%. Limits (5 to 30 years) and continuous (20 years certain) annual or monthly installments. Unless otherwise specified proceeds left under any option may be withdrawn by beneficiary (except no commutation under Continuous Installment option). Insured may select Life Annuity for self at end of 20 years or at age 65.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Double indemnity but not disability granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			20 PAY. LIFE SAVINGS ACCUMULATION					RENEWABLE AND CONVERT IBLE TERM				
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	Settlements End of 20 Yrs.†					5 Yr.	10 Yr.	15 Yr.	20 Yr.	
								Prom.	Cash	P.U. \$1000 and Cash	Life Ann'y	P.U. Life					*Cash in Yrs.
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	13 81	36 99	26 49	21 56	93 32	61 92	43 81	27.34	519.29	148.29	29	1401	46	9 91	10.03	10.18	10.35
16	14 09	37 53	26 87	21 57	93 37	61 95	43 85	27.72	528.45	150.45	30	1398	46	9.95	10.09	10.24	10.43
17	14 37	38 07	27.28	22.20	93 44	61 98	43 88	28.12	538.62	152.62	31	1397	45	10.00	10.15	10.32	10.51
18	14 67	38 65	27 69	22 55	93 49	62 01	43 91	28.53	547.79	154.79	32	1392	44	10.06	10.22	10.39	10.61
19	14 98	39 25	28 12	22.90	93 56	62 04	43 96	28.95	559.00	157.00	33	1392	44	10.12	10.29	10.48	10.71
20	15 30	39 86	28 56	23.27	93 63	62 08	44 00	29.39	569.46	159.46	34	1389	43	10.19	10.36	10.57	10.82
21	15 64	40 50	29 03	23 65	93 70	62 11	44 04	29.84	581.00	162.00	35	1388	42	10.26	10.44	10.66	10.93
22	16 01	41 17	29 51	24.04	93 77	62 16	44 09	30 31	592.52	164.52	37	1386	41	10 33	10 53	10 77	11 06
23	16 39	41 85	30 01	24 46	93 85	62 20	44 15	30.80	604 12	167 12	38	1383	41	10 41	10 62	10 88	11 20
24	16 78	42 57	30 53	24 89	93 94	62 24	44 20	31.31	615.95	169.95	40	1380	40	10.49	10.72	11.00	11.35
25	17 20	43 30	31 06	25.33	94 02	62 29	44 26	31 83	628 54	172 54	41	1378	39	10 57	10 82	11 13	11 51
26	17 64	44 07	31 62	25 80	94 11	62 33	44 33	32 37	641 73	175 73	43	1377	38	10 67	10 94	11 27	11 70
27	18 10	44 86	32 20	26 28	94 19	62 40	44 40	32 94	654 69	178 69	45	1375	38	10 77	11 06	11 43	11 90
28	18 59	45 69	32 80	26 77	94 29	62 46	44 49	33 52	668 93	181 93	47	1374	37	10 88	11 20	11 60	12 12
29	19 10	46 55	33 42	27 29	94 39	62 52	44 57	34 13	683 16	185 16	49	1373	36	11 00	11 35	11 79	12 37
30	19 64	47 43	34 06	27 83	94 51	62 60	44 67	34 76	696 50	188 50	51	1370	35	11 13	11 51	11 99	12 64
31	20 21	48 35	34 74	28 40	94 62	62 68	44 78	35 42	712 10	192 10	53	1370	35	11 27	11 69	12 22	12 95
32	20 81	49 29	35 44	28 98	94 74	62 77	44 90	36 11	727 04	196 04	56	1369	34	11 42	11 88	12 47	13 29
33	21 44	50 27	36 16	29 59	94 89	62 87	45 03	36 82	742 63	199 63	59	1369	33	11 59	12 09	12 75	13 68
34	22 12	51 30	36 91	30 23	95 02	62 98	45 18	37 56	757 70	203 70	62	1367	32	11 76	12 33	13 06	14 11
35	22 83	52 36	37 70	30 90	95 19	63 10	45 35	38 34	773 97	207 97	65	1367	31	11 98	12 59	13 41	14 59
36	23 58	53 45	38 51	31 59	95 34	63 23	45 53	39 15	790 34	212 34	68	1367	31	12 21	12 87	13 80	15 13
37	24 38	54 59	39 36	32 33	95 53	63 39	45 74	40 00	807 04	217 04	72	1367	30	12 45	13 20	14 25	15 73
38	25 22	55 77	40 24	33 09	95 71	63 56	45 98	40 89	823 73	221 73	76	1367	29	12 73	13 55	14 75	16 41
39	26 11	56 99	41 17	33 89	95 91	63 75	46 24	41 81	841 73	226 73	80	1369	28	13 02	13 96	15 31	17 16
40	27 07	58 26	42 14	34 73	96 15	63 96	46 54	42 79	859 18	232 18	85	1370	27	13 35	14 41	15 94	18 00
41	28 07	59 58	43 13	35 61	96 39	64 20	46 87	43 82	876 65	237 65	90	1371	26	13 72	14 93	16 65	18 94
42	29 14	60 94	44 17	36 54	96 66	64 47	47 27	44 96	895 49	243 49	96	1374	25	14 13	15 51	17 45	19 98
43	30 29	62 36	45 28	37 53	96 97	64 78	47 68	46 04	913 86	249 86	102	1377	25	14 61	16 18	18 35	21 13
44	31 50	63 83	46 42	38 57	97 29	65 13	48 15	47 25	932 37	256 37	108	1379	24	15 14	16 93	19 35	22 42
45	32 79	65 36	47 63	39 67	97 67	65 52	48 69	48 52	951 26	263 26	115	1382	23	15 76	17 78	20 47	23 84
46	34 17	66 96	48 89	40 82	98 07	65 98	49 30	49 87	970 54	270 54	123	1386	22	16 47	18 74	21 72	.....
47	35 63	68 61	50 21	42 05	98 54	66 49	49 97	51 31	990 47	278 47	131	1391	21	17 28	19 82	23 10	.....
48	37 20	70 33	51 62	43 87	99 03	67 05	50 72	52 83	1010 51	286 51	141	1396	20	18 20	21 03	24 65	.....
49	38 85	72 12	53 07	44 75	99 60	67 68	51 56	54 45	1031 46	295 46	151	1402	20	19 22	22 37	26 86	.....
50	40 66	73 98	54 62	46 22	100 21	68 40	52 50	56 17	1051 84	304 84	162	1408	20	20 37	23 87	28 24	.....
51	42 54	75 91	56 23	47 80	100 88	69 19	53 54	58 01	1072 67	314 67	174	1415	20	21 66	25 52	.....	.....
52	44 57	77 91	57 95	49 46	101 65	70 07	54 70	59 97	1094 42	325 42	187	1423	19	23 09	27 36	.....	.....
53	46 73	80 00	59 74	51 24	102 46	71 05	55 98	62 06	1116 87	336 87	202	1432	19	24 68	29 39	.....	.....
54	49 03	82 17	61 65	53 14	103 38	72 13	57 40	64 29	1138 70	348 70	218	1441	19	26 45	31 64	.....	.....
55	51 49	84 43	63 66	55 19	104 39	73 35	58 97	66 69	1161 70	361 70	237	1451	19	28 41	34 12	.....	.....
56	54 12	86 79	65 79	57 37	105 50	74 69	60 76	69 26	1186 78	375 78	257	1464	18	30 57	.....	.....	.....
57	56 92	89 24	68 05	59 71	106 71	76 19	62 62	72 01	1211 64	390 64	281	1478	18	32 97	.....	.....	.....
58	59 93	91 82	70 47	62 22	108 06	77 85	64 73	74 98	1237 83	406 83	308	1490	18	35 63	.....	.....	.....
59	63 14	94 51	73 04	64 94	109 56	79 69	67 05	78 17	1264 18	424 18	339	1504	18	38 56	.....	.....	.....
60	66 58	97 34	75 80	67 85	111 20	81 72	69 60	81 80	1292 69	442 69	376	1521	17	41 80	.....	.....	.....

†Settlements available as stated if all premiums are paid in full for 20 years and coupon left to accumulate. Coupons earn 3½% compound interest.

*Policy matures as endowment in specified number of years. Additional option: At all ages policy paid up for \$1,000 in 15 years. This is a coupon policy.

Above rates adopted in 1916.

Semi-annual rate, multiply by .52; quarterly by .285; Ordinary Life Monthly Premium obtained approximately by adding 9% and dividing by 12; policy in effect upon payment of first monthly installment.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

NON-PARTICIPATING.

SINGLE PREMIUM RATES.

Whole Life....	\$339.26	\$407.20	\$501.10
10 Year End..	789.92	791.36	795.30
15 Year End..	678.75	682.23	692.19
20 Year End..	589.56	596.26	615.64
25 Year End..	518.46	529.99	562.27

JOINT LIFE. (Equal Ages.)

Whole Life....	\$27.06	\$34.50	\$48.25
20 Payment...	35.62	42.15	53.63
ENDOWMENT.			
80 Year	\$27.82	\$29.65	\$35.45

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

WITH DISABILITY										WITH DISABILITY AND DOUBLE INDEMNITY.									
Age	LIFE				ENDOWMENTS			20 Pay. Accum.	LIFE	20 Pay. Accum.	LIFE				ENDOWMENTS			20 Pay. Accum.	LIFE
	Ord. Life.	10 Pay.	15 Pay.	20 Pay.	10 Year.	15 Yr.	20 Yr.				Ord. Life.	10 Pay.	15 Pay.	20 Pay.	10 Year.	15 Yr.	20 Yr.		
15	14.59	38.82	27.83	22.67	93.61	62.24	44.16	28.45	16.59	44.10	31.57	25.69	95.61	64.24	46.16	31.57	25.69	95.61	64.24
16	14.90	39.40	28.24	23.00	93.67	62.28	44.21	28.85	16.90	44.62	31.94	26.00	95.67	64.28	46.21	31.94	26.00	95.67	64.28
17	15.20	39.98	28.69	23.35	93.75	62.32	44.26	29.27	17.20	45.16	32.35	26.32	95.75	64.32	46.26	32.35	26.32	95.75	64.32
18	15.53	40.60	29.12	23.73	93.80	62.36	44.31	29.71	17.53	45.73	32.75	26.67	95.80	64.36	46.31	32.75	26.67	95.80	64.36
19	15.87	41.24	29.53	24.11	93.89	62.40	44.37	30.16	17.87	46.32	33.18	27.02	95.89	64.40	46.37	33.18	27.02	95.89	64.40
20	16.22	41.89	30.05	24.51	93.96	62.46	44.43	30.63	18.22	46.91	33.61	27.40	95.96	64.46	46.43	33.61	27.40	95.96	64.46
21	16.59	42.56	30.55	24.91	94.05	62.50	44.49	31.10	18.59	47.53	34.07	27.76	96.05	64.50	46.49	34.07	27.76	96.05	64.50
22	16.99	43.27	31.06	25.32	94.13	62.57	44.55	31.59	18.99	48.18	34.54	28.14	96.13	64.57	46.55	34.54	28.14	96.13	64.57
23	17.40	43.99	31.59	25.77	94.21	62.62	44.63	32.11	19.40	48.84	35.03	28.56	96.21	64.62	46.63	35.03	28.56	96.21	64.62
24	17.82	44.74	32.14	26.22	94.32	62.68	44.71	32.64	19.82	49.53	35.54	28.95	96.32	64.68	46.71	35.54	28.95	96.32	64.68
25	18.28	45.51	32.69	26.69	94.41	62.75	44.79	33.19	20.28	50.24	36.04	29.41	96.41	64.75	46.79	36.04	29.41	96.41	64.75
26	18.75	46.31	33.28	27.18	94.51	62.80	44.88	33.75	20.75	50.97	36.59	29.86	96.51	64.80	46.88	36.59	29.86	96.51	64.80
27	19.25	47.13	33.89	27.68	94.60	62.89	44.97	34.34	21.25	51.72	37.15	30.33	96.60	64.89	46.97	37.15	30.33	96.60	64.89
28	19.78	47.99	34.51	28.20	94.71	62.97	45.09	34.95	21.78	52.51	37.72	30.81	96.71	64.97	47.09	37.72	30.81	96.71	64.97
29	20.33	48.88	35.16	28.74	94.83	63.05	45.20	35.58	22.33	53.32	38.32	31.30	96.83	65.05	47.20	38.32	31.30	96.83	65.05
30	20.91	49.79	35.82	29.30	94.96	63.15	45.33	36.23	22.91	54.16	38.92	31.82	96.96	65.15	47.33	38.92	31.82	96.96	65.15
31	21.52	50.74	36.53	29.90	95.09	63.26	45.48	36.92	23.52	55.03	39.58	32.38	97.09	65.26	47.48	39.58	32.38	97.09	65.26
32	22.16	51.71	37.25	30.51	95.23	63.38	45.64	37.64	24.16	55.91	40.24	32.94	97.23	65.38	47.64	40.24	32.94	97.23	65.38
33	22.84	52.72	38.00	31.14	95.40	63.51	45.81	38.37	24.84	56.83	40.93	33.52	97.40	65.51	47.81	40.93	33.52	97.40	65.51
34	23.58	53.78	38.81	31.81	95.56	63.65	46.01	39.14	25.58	57.81	41.65	34.15	97.58	65.65	48.01	41.65	34.15	97.58	65.65
35	24.34	54.87	39.60	32.51	95.75	63.81	46.23	39.95	26.34	58.80	42.40	34.79	97.75	65.81	48.23	42.40	34.79	97.75	65.81
36	25.15	55.99	40.44	33.23	95.94	63.99	46.47	40.79	27.15	59.83	43.17	35.46	97.94	65.99	48.47	43.17	35.46	97.94	65.99
37	26.01	57.16	41.31	34.00	96.16	64.20	46.74	41.67	28.01	60.90	43.97	36.18	98.16	66.20	48.74	43.97	36.18	98.16	66.20
38	26.92	58.37	42.22	34.79	96.38	64.43	47.05	42.59	28.92	62.00	44.81	36.91	98.38	66.43	49.05	44.81	36.91	98.38	66.43
39	27.88	59.62	43.18	35.63	96.63	64.68	47.40	43.55	29.88	63.14	45.70	37.69	98.63	66.68	49.40	45.70	37.69	98.63	66.68
40	28.92	60.92	44.18	36.50	96.92	64.95	47.80	44.56	30.92	64.38	46.62	38.50	98.92	66.95	49.80	46.62	38.50	98.92	66.95
41	30.00	62.26	45.20	37.41	97.21	65.26	48.26	45.68	32.00	65.55	47.56	39.47	99.21	67.26	50.26	47.56	39.47	99.21	67.26
42	31.16	63.65	46.27	38.50	97.54	65.60	48.80	46.86	33.16	66.82	48.54	40.50	99.54	67.60	50.80	48.54	40.50	99.54	67.60
43	32.40	65.09	47.41	39.60	97.92	66.01	49.37	48.11	34.40	68.13	49.59	41.60	99.92	68.01	51.37	49.59	41.60	99.92	68.01
44	33.71	66.57	48.58	40.75	98.31	66.40	50.00	49.43	35.71	69.48	50.67	42.75	100.31	68.46	52.00	50.67	42.75	100.31	68.46
45	35.11	68.12	49.83	41.98	98.77	66.99	50.70	50.83	37.11	70.89	51.83	43.98	100.77	68.99	52.70	51.83	43.98	100.77	68.99
46	36.60	69.73	51.21	43.25	99.25	67.63	51.48	52.30	38.60	72.36	53.22	45.25	101.25	69.63	53.48	53.22	45.25	101.25	69.63
47	38.18	71.39	52.69	44.62	99.82	68.33	52.31	53.85	40.18	73.87	54.69	46.62	101.82	70.33	54.31	54.69	46.62	101.82	70.33
48	39.89	73.11	54.26	46.08	100.42	69.13	53.23	55.54	41.89	75.44	56.26	48.08	102.42	71.13	55.23	56.26	48.08	102.42	71.13
49	41.72	74.91	55.89	47.62	101.14	70.01	54.25	57.32	43.72	77.08	57.89	49.62	103.14	72.01	56.25	57.89	49.62	103.14	72.01
50	43.65	76.79	57.63	49.25	101.93	71.00	55.37	59.20	45.66	78.79	59.06	51.25	103.93	73.00	57.37	59.06	51.25	103.93	73.00
51	45.72	78.91	59.46	51.02	102.83	72.07	56.60	61.23	47.72	80.91	61.46	53.02	104.83	74.07	58.60	61.46	53.02	104.83	74.07
52	47.94	81.14	61.40	52.87	103.88	73.24	57.97	63.38	49.94	83.14	63.40	54.87	105.88	75.24	59.97	63.40	54.87	105.88	75.24
53	50.32	83.51	63.44	54.87	105.05	74.51	59.49	65.69	52.32	85.51	65.44	56.87	107.05	76.51	61.49	65.44	56.87	107.05	76.51
54	52.87	86.01	65.60	57.02	106.42	75.86	61.17	68.17	54.87	88.01	67.60	59.02	108.42	77.86	63.17	67.60	59.02	108.42	77.86
55	55.60	88.65	67.88	59.36	107.98	77.32	63.04	70.86	57.60	90.65	69.88	61.36	109.98	79.32	65.04	69.88	61.36	109.98	79.32

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Agess.	25		35		45		55	
Year.	Death	Sur.	Death	Sur.	Death	Sur.	Death	Sur.
1st.....	\$17.20	\$17.20	\$22.83	\$22.83	\$32.79	\$32.79	\$51.49	\$51.49
2d.....	34.40	34.40	45.66	45.66	65.58	65.58	102.98	102.98
3rd.....	51.60	39.60	68.49	47.49	98.37	63.37	154.47	101.47
4th.....	68.80	47.80	91.32	57.32	116.16	76.16	205.96	122.96
5th.....	86.00	56.00	114.15	66.15	133.95	87.95	257.45	144.45
10th.....	172.00	90.00	228.30	103.30	327.90	139.90	514.90	253.90
15th.....	258.00	118.00	342.45	132.45	491.85	190.85	772.35	372.35
20th.....	344.00	137.00	456.60	153.60	655.80	239.80	1029.80	502.80

TWENTY PAYMENT LIFE.

1st.....	\$25.33	\$25.33	\$30.90	\$30.90	\$39.67	\$39.67	\$55.19	\$55.19
2d.....	50.66	50.66	61.80	61.80	79.34	79.34	110.38	110.38
3rd.....	75.99	47.99	92.70	55.70	119.01	69.01	165.57	102.57
4th.....	101.32	54.32	123.60	62.60	158.68	79.68	220.76	121.76
5th.....	126.65	60.65	154.50	69.50	198.35	88.35	275.95	139.95
10th.....	253.30	78.30	309.00	89.00	396.70	120.70	551.90	224.90
15th.....	379.95	78.95	463.50	86.50	595.05	132.05	827.85	292.85
20th.....	506.60	50.60	618.00	52.00	793.40	105.40	1103.80	303.80

TWENTY YEAR ENDOWMENT.

1st.....	\$44.26	\$44.26	\$45.35	\$45.35	\$48.69	\$48.69	\$58.97	\$58.97
2d.....	88.52	88.52	90.70	90.70	97.38	97.38	117.94	117.94
3rd.....	132.78	52.78	136.05	59.05	146.07	72.07	176.91	103.91
4th.....	177.04	58.04	181.40	66.40	194.76	81.76	235.83	121.83
5th.....	221.30	62.30	226.75	70.75	243.45	89.45	294.85	139.85
10th.....	442.60	55.60	453.50	69.50	486.90	104.90	589.70	211.70
15th.....	663.90	3.90	680.25	23.25	730.35	79.35	884.55	249.55
20th.....	885.20	114.80	907.00	93.00	973.80	26.20	1179.40	179.40

PROVIDENT LIFE INSURANCE COMPANY, N. D.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$15.64	\$10	\$25	\$80	3	\$70	\$203	9	\$119	\$315	15	\$177	\$422	19
25	17.20	12	30	90	3	82	222	10	140	341	16	207	454	18
30	19.64	16	38	104	4	102	248	11	172	376	15	252	495	17
35	22.83	21	48	118	5	125	275	11	210	413	14	303	534	15
40	27.07	27	61	134	5	154	304	10	254	448	12	358	571	13
45	32.79	35	76	150	5	188	331	9	301	481	10	416	605	10
50	40.66	44	94	165	5	223	356	8	351	510	9	473	634	8
55	51.49	53	113	180	4	261	379	6	400	536	7	527	658	6
60	66.58	64	133	193	3	299	400	5	447	558	5	584	687	5
21	40.50	69	140	445	24	348	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up
25	43.30	75	151	448	24	371	1000	"	410	1000	"	456	1000	"
30	47.43	84	168	453	23	410	1000	"	436	1000	"	508	1000	"
35	52.36	94	187	456	21	456	1000	"	508	1000	"	566	1000	"
40	58.26	106	209	459	18	508	1000	"	566	1000	"	627	1000	"
45	65.36	119	234	460	15	566	1000	"	627	1000	"	688	1000	"
50	73.98	132	259	457	13	627	1000	"	688	1000	"	747	1000	"
55	84.43	144	282	450	10	688	1000	"	747	1000	"	800	1000	"
60	97.34	153	301	438	7	747	1000	"	800	1000	"	850	1000	"
21	29.03	40	86	274	13	97	220	644	34	58	378	1000	Pd-up	419
25	31.06	44	94	278	13	285	239	644	31	320	410	1000	"	456
30	34.06	49	105	284	14	11	266	648	28	280	456	1000	"	503
35	37.70	56	115	288	13	197	297	651	25	139	508	1000	"	566
40	42.14	63	133	291	12	123	331	652	21	302	566	1000	"	627
45	47.63	72	149	293	10	222	368	650	18	89	627	1000	"	688
50	54.62	80	165	291	8	228	403	644	14	261	688	1000	"	747
55	63.66	87	179	286	6	234	435	632	11	153	747	1000	"	800
60	75.80	93	191	277	4	307	458	613	8	175	800	1000	"	850
21	23.65	25	60	191	8	234	160	466	24	332	276	731	34	358
25	25.33	28	66	196	9	261	175	471	23	329	301	735	32	67
30	27.83	32	75	201	9	214	196	477	21	355	337	739	28	186
35	30.90	37	85	207	9	227	220	482	19	192	377	742	24	266
40	34.73	43	96	212	9	23	247	486	16	278	420	742	20	337
45	39.67	50	110	216	7	346	276	487	13	314	403	739	17	74
50	46.22	56	123	217	6	195	303	483	11	3	503	730	13	232
55	55.19	63	136	217	5	33	327	476	8	135	535	717	10	149
60	67.85	70	149	216	3	282	347	465	6	47	557	696	7	189
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$93.70	\$230	\$427	\$506	5	\$484	\$642	\$711	3	\$703	\$756	\$810	2	\$806
25	94.92	229	426	505	5	\$461	641	710	3	\$702	756	809	2	\$806
30	94.51	227	425	503	5	\$477	640	709	3	\$700	755	808	2	\$805
35	96.19	225	423	500	5	\$472	639	707	3	\$697	754	807	2	\$803
40	96.15	222	420	497	5	\$464	637	705	3	\$693	752	805	2	\$800
45	97.67	219	417	493	5	\$449	634	701	3	\$686	750	803	2	\$796
50	100.21	215	412	486	5	\$423	629	696	3	\$673	746	799	2	\$788
55	104.39	209	405	476	5	\$379	622	687	3	\$652	740	792	2	\$776
60	111.20	200	394	461	5	299	610	673	3	\$614	730	750	2	\$754
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$62.11	\$130	\$248	\$344	10	\$271	\$375	\$490	8	\$449	\$548	\$697	5	\$682
25	62.29	129	246	343	10	\$270	374	488	8	\$445	587	696	5	\$680
30	62.60	127	245	340	10	\$269	373	486	8	\$437	586	693	5	\$676
35	63.10	125	243	336	10	\$244	371	483	8	\$426	584	691	5	\$670
40	63.96	122	240	332	10	\$217	368	478	8	\$409	582	687	5	\$660
45	65.52	120	238	327	10	\$167	365	473	8	\$371	578	682	5	\$643
50	68.40	117	234	319	10	\$75	361	464	8	\$368	572	673	5	\$612
55	73.35	113	229	307	8	\$149	354	450	8	\$191	563	659	5	\$557
60	81.72	109	223	292	5	\$241	345	431	7	\$228	549	637	5	\$455
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$44.04	\$81	\$160	\$259	15	\$124	\$388	\$539	10	\$487	\$691	\$783	5	\$771
25	44.26	80	159	257	15	\$112	387	537	10	\$481	690	781	5	\$769
30	44.67	78	157	253	15	\$90	385	534	10	\$469	659	779	5	\$765
35	45.35	77	156	250	15	\$51	384	530	10	\$449	657	777	5	\$757
40	46.54	75	155	245	14	\$77	383	526	10	\$413	655	772	5	\$745
45	48.69	74	154	241	10	\$341	382	519	10	\$248	651	766	5	\$722
50	52.50	73	154	235	8	\$35	380	509	10	\$224	645	754	5	\$681
55	58.97	73	155	228	5	\$282	378	495	9	\$275	635	738	5	\$605
60	69.60	74	158	221	4	\$8	376	478	6	\$255	620	712	5	\$461

*Days.

NOTE—American 3½% Modified Preliminary Term Reserve (Ill. Std.) adopted 1916. Full Reserve allowed at end of 20th year.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed any time by payment of difference in premiums, interest, not more than 6% per annum.

Disability. — For varying extra premium, rider provides, prior to age 60, (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income \$10 per \$1,000, beginning six months after proof and continuing during disability to maturity; no reduction in insurance. After age 60, premiums waived and charge against policy without interest. Agreement does not cover war service. Limit \$2,500.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider on all but Term and Joint Life policies provides, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic, military or naval service and while under the influence of intoxicants or narcotics. Limit \$7,500.

Extended Insurance. — After three premiums. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60. No fixed amount; reinsures over \$7,500; accepts reinsurance minimum policy \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. Policy returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless extra premiums paid as required. Unused extra premiums returned after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans."

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after two years. Interest not more than 6%. Practice of company to apply second year's loan value to pay second year's premium.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (1-5 years) and Continuous (5-20 years certain). Installments. Installment payments made annually, semi-annually, quarterly or monthly. Unless otherwise specified commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane, limits liability to premiums paid.

Women. — No extra charge. Limit, \$3,000. Disability and double indemnity granted if single and self-supporting. Waiver of premium disability granted to both married and single women.

NON-PARTICIPATING RATES PER \$1,000

(American 3 1/2 % Reserve.)

Age	LIMITED PAY. LIFE			ENDOW- MENTS			Accel. 20 Pay. Life *	Age	†Mod- el Prot. 1st 10 Yrs.	Endow- ment 65		Selec- t Risk \$5000	†Term Policies		Mo. Inc. \$10 a Mo. for 240 Mos.	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				Cont. Pre- mium	20 Pay.		5 Yr.	10 Yr.	Ord. Life	20 Pay.
24	34.67	25.58	21.17	91.23	57.92	41.64	26.25	15		15.12	23.35					
25	35.17	25.96	21.47	91.28	57.97	41.70	26.50	16		15.49	23.75					
26	35.69	26.34	21.80	91.34	58.02	41.75	26.75	17		15.88	24.17					
27	36.23	26.74	22.13	91.40	58.08	41.81	27.00	18		16.30	24.61					
28	36.80	27.16	22.48	91.46	58.13	41.86	27.25	19		16.73	25.06					
29	37.38	27.59	22.85	91.53	58.20	41.94	27.50	20	8.84	17.21	25.55	67.40	8.02	8.15	25.53	39.76
30	37.97	28.04	23.22	91.59	58.26	42.00	27.75	21	9.05	17.68	26.03	68.85	8.07	8.21	26.10	40.40
31	38.59	28.51	23.60	91.67	58.33	42.07	28.00	22	9.27	18.20	26.54	70.40	8.13	8.27	26.71	41.06
32	39.24	28.94	24.01	91.74	58.41	42.15	28.30	23	9.50	18.74	27.08	72.05	8.18	8.35	27.34	41.78
33	39.92	29.40	24.43	91.82	58.48	42.23	28.60	24	9.75	19.32	27.64	73.75	8.24	8.42	27.98	42.51
34	40.63	29.89	24.88	91.90	58.56	42.32	28.90	25	10.01	19.93	28.20	75.50	8.32	8.51	28.69	43.26
35	41.36	30.40	25.35	91.99	58.65	42.41	29.25	26	10.28	20.58	28.82	77.40	8.39	8.59	29.42	44.07
36	42.11	30.93	25.85	92.08	58.74	42.51	29.60	27	10.57	21.27	29.44	79.40	8.46	8.68	30.19	44.89
37	42.88	31.48	26.37	92.18	58.83	42.62	30.00	28	10.88	22.02	30.09	81.45	8.55	8.79	31.01	45.73
38	43.67	32.06	26.90	92.28	58.94	42.74	30.45	29	11.20	22.80	30.78	83.65	8.64	8.89	31.86	46.63
39	44.48	32.67	27.44	92.38	59.04	42.86	30.90	30	11.54	23.64	31.48	85.95	8.74	9.02	32.76	47.54
40	45.31	33.30	27.99	92.48	59.17	43.00	31.50	31	11.91	24.53	32.22	88.40	8.84	9.16	33.70	48.51
41	46.16	33.94	28.56	92.58	59.29	43.16	32.00	32	12.30	25.49	33.00	90.95	8.96	9.30	34.71	49.52
42	47.03	34.61	29.15	92.68	59.43	43.31	32.60	33	12.71	26.51	33.80	93.65	9.08	9.46	35.76	50.55
43	47.92	35.29	29.78	92.78	59.59	43.49	33.30	34	13.14	27.62	34.65	96.50	9.22	9.64	36.89	51.64
44	48.83	35.99	30.43	92.89	59.76	43.69	34.00	35	13.60	28.80	35.53	99.55	9.38	9.83	38.09	52.77
45	49.76	36.71	31.10	93.00	59.95	43.91	34.75	36	14.08	30.08	36.46	102.75	9.54	10.10	39.32	53.97
46	50.71	37.45	31.80	93.11	60.15	44.15	35.60	37	14.61	31.47	37.44	106.10	9.73	10.39	40.66	55.25
47	51.68	38.21	32.52	93.22	60.36	44.42	36.50	38	15.16	32.93	38.46	109.70	9.93	10.71	42.07	56.53
48	52.67	39.00	33.26	93.33	60.58	44.72	37.50	39	15.76	34.49	39.53	113.50	10.15	11.06	43.55	57.89
49	53.68	39.81	34.02	93.44	60.81	45.05	38.50	40	16.39	36.19	40.66	117.50	10.41	11.47	45.14	59.32
50	54.71	40.64	34.84	93.55	61.05	45.41	39.60	41	17.07	38.04	41.85	121.80	10.78	11.91	46.81	60.85
51	55.76	41.49	35.68	93.66	61.30	45.82	40.80	42	17.80	40.06	43.11	126.30	11.20	12.42	48.60	62.43
52	56.83	42.36	36.54	93.77	61.56	46.25	42.10	43	18.59	42.26	44.45	131.15	11.66	12.99	50.51	64.10
53	57.92	43.25	37.42	93.88	61.83	46.70	43.50	44	19.43	44.69	45.85	136.30	12.19	13.63	52.53	65.88
54	59.03	44.16	38.32	93.99	62.11	47.16	44.95	45	20.32	47.36		141.75	12.78	14.30	54.69	67.76
55	60.16	45.09	39.24	94.10	62.40	47.64	46.35	46	21.29	50.32		147.58	13.45	15.24	56.99	69.74
56	61.31	46.04	40.18	94.21	62.70	48.15	47.80	47	22.33	53.60		153.75	14.20	16.24	59.42	71.84
57	62.48	47.01	41.14	94.32	63.01	48.69	49.40	48	23.45	57.28		160.35	15.06	17.35	62.05	74.09
58	63.67	48.00	42.12	94.43	63.33	49.35	51.35	49	24.66	61.41		167.40	16.03	18.59	64.83	76.44
59	64.88	49.01	43.12	94.54	63.66	50.35	53.50	50	25.97	66.09		174.95	17.11	19.98	67.81	78.90
60	66.11	50.04	44.14	94.65	64.00	51.40	55.00	51	27.37	71.41		182.95	18.32		70.96	81.64
61	67.36	51.09	45.18	94.76	64.35	52.50	56.60	52	28.89	77.53		191.45	19.67		74.33	84.40
62	68.63	52.16	46.24	94.87	64.71	53.65	58.30	53	30.52	84.64		200.55	21.17		77.95	87.54
63	69.92	53.24	47.32	94.98	65.08	54.84	59.90	54	32.30	93.02		210.30	22.85		81.78	90.76
64	71.23	54.34	48.42	95.09	65.46	56.08	61.55	55	34.21			220.65	24.72		85.87	94.27
65	72.56	55.45	49.54	95.20	65.85	57.36	63.30	56							90.27	98.00
66	73.91	56.57	50.68	95.31	66.25	58.69	65.10	57							94.93	102.00
67	75.28	57.70	51.84	95.42	66.66	59.99	66.90	58							99.96	106.30
68	76.67	58.84	53.02	95.53	67.05	61.32	68.70	59							105.30	110.94
69	78.08	59.99	54.22	95.64	67.45	62.68	70.50	60								

NOTE.—Above rates adopted Sept. 1, 1922. For semi-annual rate multiply annual by .52; quarterly, multiply by .265.

*With Endowment Option.
†After 10 years premiums double those shown. Minimum policy, \$2,000.
15 Year Term convertible within 4 yrs.; 10 year Term within 7 years.
Double indemnity, \$1.50 per \$1,000 for Select and Ordinary risks; Medium \$2.00; Special \$3.00.

RATES WITH DISABILITY (Waiver of Premium and \$10 Monthly Income).															
16	36.86	27.19	22.50	91.54	58.31	42.07	27.61	15	.....	15.94	24.55	.....	.....	.....	.....
17	37.39	27.62	22.92	91.61	58.36	42.17	28.00	20	9.78	18.16	26.86	72.80	.....	.....	27.41
18	37.93	28.04	23.34	91.68	58.41	42.27	28.39	25	11.10	21.06	29.62	81.85	.....	.....	30.90
19	38.48	28.47	23.76	91.75	58.46	42.37	28.78	30	12.82	24.97	33.02	93.35	.....	.....	35.34
20	39.04	28.90	24.18	91.82	58.51	42.47	29.17	35	15.12	30.39	37.22	108.40	.....	.....	41.17
21	39.60	29.33	24.60	91.89	58.56	42.57	29.56	40	18.25	38.15	42.54	128.30	.....	.....	48.89
22	40.17	29.76	25.02	91.96	58.61	42.67	29.95	45	22.64	49.82	.....	155.25	.....	.....	59.39
23	40.74	30.19	25.44	92.03	58.66	42.77	30.34	50	29.96	69.28	.....	192.35	.....	.....	73.86
24	41.31	30.62	25.86	92.10	58.71	42.87	30.73	55	38.30	.....	.....	244.40	.....	.....	94.13

RATES WITH DISABILITY (Waiver of Premiums Only).															
33	34.73	25.64	21.24	91.38	58.05	41.74	26.35	15	.....	15.22	23.45	.....	.....	.....	.....
34	35.26	26.07	21.66	91.45	58.10	41.84	26.74	20	8.94	17.34	25.68	68.00	.....	.....	25.73
35	35.80	26.50	22.08	91.52	58.15	41.94	27.13	25	10.13	20.09	28.36	76.30	.....	.....	28.97
36	36.34	26.93	22.50	91.59	58.20	42.04	27.52	30	11.70	23.84	31.68	86.95	.....	.....	33.11
37	36.88	27.36	22.92	91.66	58.25	42.14	27.91	35	13.82	29.07	35.80	100.90	.....	.....	38.56
38	37.42	27.79	23.34	91.73	58.30	42.24	28.30	40	16.70	36.58	41.05	119.40	.....	.....	45.80
39	37.96	28.22	23.76	91.80	58.35	42.34	28.69	45	20.79	48.01	.....	144.55	.....	.....	55.66
40	38.50	28.65	24.18	91.87	58.40	42.44	29.08	50	26.67	67.19	.....	179.15	.....	.....	69.27
41	39.04	29.08	24.60	91.94	58.45	42.54	29.47	55	35.35	.....	.....	227.45	.....	.....	88.24

Cash, Loan, Paid-Up and Extended Insurance Values.—Non-Par.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
Ord. Life	21	\$15.00	\$12	\$24	\$74	3	1	\$68	\$197	9	3	\$118	\$312	15	5	\$176	\$410	19	3		
	25	16.49	14	29	84	3	8	81	217	10	5	139	338	15	11	206	451	18	5		
	30	18.83	17	37	98	4	5	100	243	11	4	171	374	15	6	251	492	16	11		
	35	21.89	21	47	113	5	1	124	270	11	6	209	410	14	5	302	532	15	0		
	40	25.94	26	60	129	5	7	153	299	10	10	253	446	12	9	358	569	12	1		
	45	31.43	33	75	146	5	6	186	327	9	7	301	479	10	11	416	602	10	10		
	50	38.97	42	92	162	4	11	222	352	8	1	350	508	8	11	473	632	8	11		
	55	49.35	52	111	176	4	2	260	376	6	7	400	534	7	2	527	657	6	19		
	60	63.81	63	131	189	3	4	297	397	5	1	446	557	5	7	584	686	5	3		
	65																				
20 Pay. Life	21	23.22	25	58	181	8	2	158	459	24	7	276	728	24	10	418	1000	Life			
	25	24.86	28	64	187	8	8	173	465	23	7	301	732	22	1	456	1066	"			
	30	27.32	31	72	193	9	2	194	472	21	9	337	737	28	5	598	1409	"			
	35	30.33	35	82	199	9	3	218	477	19	4	377	739	24	8	566	1400	"			
	40	34.09	39	94	205	8	9	246	482	16	7	420	740	20	10	626	1406	"			
	45	38.94	45	107	209	7	9	274	483	13	10	463	736	17	1	688	1000	"			
	50	45.38	52	120	211	6	4	301	479	10	11	502	728	13	7	746	1100	"			
	55	54.18	58	134	212	4	11	326	472	8	3	535	715	10	4	809	1000	"			
	60	66.61	65	146	211	3	8	346	462	6	1	556	694	7	6	849	1000	"			
	65																				
20 Pay. Life Accelerated	21	27.75	40	82	261	12	6	213	620	35	1	367	971	40	1	555	1327	Life	+137		
	25	28.90	41	86	255	12	5	222	599	29	11	382	931	41	10	578	1269	"	+123		
	30	30.90	43	91	245	11	11	238	550	26	1	409	896	35	4	618	1217	"	+110		
	35	34.00	48	101	246	11	6	263	576	22	10	451	886	30	6	680	1202	"	+114		
	40	38.50	55	116	254	10	9	299	588	19	10	510	900	26	11	770	1229	"	+144		
	45	44.85	65	136	267	9	9	346	611	17	2	589	939	24	9	897	1304	"	+209		
	50	53.15	76	158	279	8	3	399	636	14	6	680	988	24	8	1063	1424	"	+317		
	55	63.15	86	177	282	6	6	445	646	11	9	767	1026		\$34	1263	1579	"	+463		
	60	74.50	91	187	271	4	9	469	627	8	8	824	1029		\$49	1490	1752	"	+640		
	65																				
		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
20 Year End.	21	\$42.00	\$74	\$157	\$253	15	+118	\$386	\$536	10	+454	\$661	\$781	5	+770	\$926	957	1	+937		
	25	42.32	73	156	251	15	+106	385	534	10	+477	660	780	5	+767	925	957	1	+956		
	30	42.86	71	155	248	15	+133	384	531	10	+466	658	778	5	+763	925	956	1	+956		
	35	43.69	69	153	244	15	+144	382	527	10	+445	657	775	5	+755	924	955	1	+955		
	40	45.05	67	152	240	13	11	381	523	10	+499	655	771	5	+743	923	954	1	+953		
	45	47.36	66	151	235	10	8	380	516	10	+344	651	764	5	+720	921	952	1	+953		
	50	51.30	66	151	229	7	11	378	506	10	+219	644	753	5	+679	917	948	1	+945		
	55	57.86	66	152	223	5	8	377	492	9	8	635	736	5	+693	911	941	1	+936		
	60	68.50	67	155	216	3	11	374	474	6	8	619	710	5	+458	900	931	1	+920		
	65																				
		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
End. Age 65	21	\$17.68	\$16	\$34	\$93	4	6	\$99	\$247	14	4	\$172	\$383	22	9	\$259	\$511	24	\$115		
	25	19.93	20	43	107	5	6	120	273	16	2	208	421	23	2	313	557	20	\$258		
	30	23.64	25	57	128	7	0	155	312	17	7	267	475	20	121	490	624	15	\$429		
	35	28.80	33	76	152	8	6	202	359	18	0	347	542	15	305	520	706	10	\$601		
	40	36.19	45	105	187	9	10	272	423	15	\$125	465	631	10	499	698	819	5	\$786		
	45	47.36	71	153	238	10	10	380	516	10	\$344	651	764	5	720						
	50	66.09	117	235	319	10	\$319	571	670	5	\$670										
	55																				
	60																				
	65																				
Model Protection	21	9.05						\$7	\$19	0	9	\$60	\$158	7	4	\$122	\$289	13	5		
	25	10.01		3	7	0	3	14	36	1	7	77	186	8	7	149	325	13	8		
	30	11.54		7	18	0	0	25	39	2	7	102	222	9	6	188	369	13	1		
	35	12.60	3	13	30	1	4	38	82	3	6	132	257	9	5	233	411	11	10		
	40	16.39	7	21	43	1	10	53	103	3	11	165	290	8	6	282	448	10	3		
	45	20.32	12	29	56	2	1	68	119	3	8	199	317	7	4	331	480	8	5		
	50	25.97	17	38	66	2	1	80	126	3	0	232	336	5	10	376	503	6	8		
	55	34.21	22	47	76	1	9	86	124	2	2	259	345	4	5	415	518	5			
	60																				
	65																				

†Dollars in addition to paid-up policy.

PROVIDENT MUTUAL LIFE INS. CO. of PHILA., PA.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable

Cash Values. — After two premiums. American $3\frac{1}{4}\%$ Level Premium reserve, with surrender charge at the end of second year of \$15. 3rd year \$12. 4th year \$8. 5th year, \$4. Full reserve thereafter. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form

Disability. — For extra premium, policy will provide if disability occurs prior to age 65. (a) for waiver of premiums or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability for life; no reduction in insurance. Total disability presumed to be permanent after 90 days. Payments continue after maturity of Endowments. Issued on Life, Endowment and Income policies. Limit \$50,000 for waiver of premiums and \$25,000 for income clause

Dividends. — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable on any anniversary; (d) purchase participating paid up additions. (a) is automatic option. Practice to pay post-mortem dividend equal to fractional year.

Double Indemnity. — No provision.

Extended Insurance. — After two premiums, within 62 days after default. Participating. With cash but not loan values. May be made automatic provision, by request.

Grace. — 31 days, without interest.

Incontestable. — After one year if insured is alive otherwise after two years, except for non-payment of premium.

Limits. — Ages, 16-65, except Term, 16-55; ages 16 to 20, \$25,000; 21 to 24, \$50,000; 25 to 29, \$75,000; 30 to 50, \$100,000; 51 to 55, \$75,000; 56 to 60, \$50,000; 61 to 65, \$25,000; (Term, ages 16 to 20, \$10,000; 21 to 24, \$25,000; 25 to 50, \$50,000; 51 to 55, \$25,000); does not reinsure nor accept reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest 6%, practice not to collect in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values." "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-up Values. — Automatic after two years. Participating. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered) or if period of extended term insurance has not expired or not exceed five years), upon evidence of insurability and payment of arrears at 6% per annum. Practice of company to reinstate at any time, as above.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$ $\frac{1}{4}$, Limited (2-30 years) and Continuous (10-15 20 years certain) Installments. Continuous Installment option may be made payable to both insured and surviving beneficiary at maturity of Endowment. Any option may be applied to any part of proceeds not less than \$1,000. Installment payments made monthly but may be made quarterly (\$20.99), semi-annually (\$59.78), annually (\$118.63), amounts equivalent to \$10 monthly. Practice of company to allow Trust Fund and Installments certain to participate in excess interest earned. Unless otherwise specified, proceeds left under any option may be withdrawn by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to reserve.

Unmarried Women. — No extra charge. Limit \$75,000. (Term \$25,000.) Disability granted to unmarried women or widows. Limit \$10,000 with waiver of premiums or \$5,000 with income benefit.

Present Interest rate. 4.75%

PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

Whole Life	LIMITED PAYMENT LIFE					Age at Issue	ENDOWMENTS								Age 55
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year		
\$15.53	\$37.84	\$28.20	\$23.50	\$20.77	\$19.02	16	\$ 98.54	\$62.66	\$45.16	\$35.00	\$28.52	\$24.14	\$21.10	\$21.10	
15.83	38.40	28.61	23.84	21.08	19.32	17	98.59	62.72	45.22	35.07	28.60	24.24	21.21	22.10	
16.17	38.98	29.06	24.22	21.42	19.63	18	98.65	62.80	45.30	35.16	28.70	24.35	21.34	23.00	
16.50	39.57	29.51	24.60	21.75	19.94	19	98.70	62.86	45.37	35.23	28.79	24.45	21.47	23.70	
16.86	40.20	29.98	25.00	22.12	20.29	20	98.78	62.94	45.45	35.33	28.89	24.58	21.63	24.50	
17.21	40.84	30.46	25.41	22.48	20.62	21	98.84	63.00	45.53	35.41	29.00	24.70	21.78	25.40	
17.60	41.51	30.98	25.84	22.87	20.99	22	98.92	63.08	45.62	35.52	29.12	24.86	21.95	26.30	
18.01	42.20	31.50	26.28	23.27	21.36	23	98.99	63.17	45.72	35.63	29.24	25.01	22.15	27.30	
18.43	42.91	32.04	26.75	23.69	21.75	24	99.06	63.25	45.82	35.74	29.38	25.17	22.35	28.30	
18.88	43.66	32.61	27.24	24.13	22.17	25	99.15	63.35	45.92	35.88	29.53	25.36	22.59	29.50	
19.36	44.44	33.20	27.74	24.59	22.61	26	99.24	63.46	46.04	36.01	29.71	25.57	22.84	30.70	
19.86	45.25	33.82	28.26	25.06	23.05	27	99.34	63.56	46.17	36.16	29.88	25.78	23.12	32.00	
20.37	46.07	34.45	28.80	25.55	23.52	28	99.44	63.68	46.30	36.32	30.08	26.03	23.42	33.40	
20.91	46.93	35.11	29.36	26.06	24.01	29	99.55	63.80	46.44	36.48	30.28	26.29	23.72	35.00	
21.49	47.84	35.80	29.95	26.61	24.53	30	99.67	63.94	46.60	36.68	30.51	26.57	24.10	36.60	
22.10	48.76	36.51	30.57	27.17	25.07	31	99.78	64.07	46.77	36.88	30.77	26.89	24.49	38.40	
22.73	49.73	37.25	31.21	27.76	25.64	32	99.92	64.22	46.96	37.10	31.05	27.25	24.92	40.40	
23.41	50.74	38.03	31.87	28.38	26.25	33	100.06	64.40	47.15	37.35	31.37	27.63	25.39	42.60	
24.12	51.78	38.83	32.57	29.03	26.88	34	100.22	64.58	47.38	37.62	31.71	28.06	25.91	44.90	
24.89	52.87	39.67	33.32	29.72	27.56	35	100.39	64.78	47.63	37.93	32.09	28.53	26.49	47.40	
25.69	53.98	40.54	34.08	30.44	28.27	36	100.57	65.00	47.89	38.27	32.50	29.04	27.10	50.50	
26.52	55.15	41.45	34.87	31.19	29.01	37	100.76	65.23	48.18	38.63	32.96	29.61	27.76	53.70	
27.42	56.37	42.41	35.71	31.99	29.80	38	100.98	65.49	48.51	39.03	33.46	30.22	28.49	57.30	
28.38	57.63	43.40	36.60	32.84	30.65	39	101.21	65.78	48.86	39.49	34.03	30.91	29.29	61.40	
29.38	58.94	44.44	37.53	33.73	31.54	40	101.47	66.10	49.27	39.99	34.64	31.66	30.15	66.10	
30.36	60.30	45.53	38.51	34.67	32.49	41	101.75	66.46	49.70	40.55	35.33	32.48	...	71.30	
31.58	61.72	46.66	39.54	35.67	33.50	42	102.06	66.85	50.20	41.15	36.08	33.37	...	77.50	
32.79	63.20	47.85	40.63	36.74	34.59	43	102.39	67.27	50.73	41.82	36.91	34.35	...	84.60	
34.08	64.73	49.11	41.78	37.87	35.74	44	102.78	67.76	51.35	42.58	37.82	35.42	...	93.00	
35.43	66.34	50.41	42.99	39.07	36.98	45	103.19	68.28	52.01	43.40	38.82	36.58	...	103.10	
36.89	68.02	51.81	44.28	40.35	38.31	46	103.68	68.88	52.75	44.33	39.93	37.86	...	...	
38.43	69.75	53.25	45.65	41.72	39.73	47	104.20	69.55	53.58	45.34	41.15	39.23	...	...	
40.09	71.59	54.79	47.11	43.19	41.25	48	104.79	70.30	54.50	46.47	42.47	40.73	...	...	
41.86	73.49	56.41	48.66	44.77	42.89	49	105.44	71.12	55.52	47.72	43.94	42.36	...	...	
43.73	75.47	58.11	50.29	46.45	44.63	50	106.16	72.02	56.64	49.07	45.51	44.12	...	...	
45.73	77.55	59.91	52.05	48.24	46.52	51	106.96	73.02	57.88	50.57	47.24	...	...	...	
47.87	79.72	61.82	53.92	50.18	48.54	52	107.84	74.12	59.25	52.22	49.14	...	...	...	
50.13	81.97	63.81	55.89	52.24	50.70	53	108.80	75.35	60.75	54.02	51.17	...	...	...	
52.58	84.34	65.94	58.03	54.47	53.03	54	109.89	76.70	62.42	55.99	53.40	...	...	...	
55.17	86.81	68.19	60.31	56.85	55.53	55	111.07	78.18	64.26	58.14	55.81	...	...	...	
57.92	89.40	70.59	62.75	59.41	...	56	112.36	79.83	66.26	60.48	...	...	...	...	
60.89	92.12	73.14	65.37	62.16	...	57	113.80	81.65	68.47	63.05	...	...	...	...	
64.03	94.96	75.85	68.16	65.11	...	58	115.38	83.63	70.89	65.83	...	...	...	...	
67.42	97.97	78.74	71.18	68.31	...	59	117.13	85.84	73.54	68.87	...	...	...	...	
71.03	101.14	81.83	74.43	71.75	...	60	119.05	88.27	76.46	72.18	...	...	...	...	
74.90	104.49	85.16	77.93	...	...	61	121.18	90.94	79.64	...	...	...	...	...	
79.03	108.03	88.71	81.70	...	...	62	123.53	93.88	83.12	...	...	...	...	...	
83.48	111.78	92.53	85.77	...	...	63	126.12	97.11	86.93	...	...	...	...	...	
88.22	115.77	96.63	90.16	...	...	64	128.97	100.65	91.09	...	...	...	...	...	
93.31	120.02	101.04	94.91	...	...	65	132.11	104.54	95.64	...	...	...	...	...	

TERM POLICIES.

Convertible at any time.

Age	5 Year	10 Year	Age	5 Year	10 Year	Age	5 Year	10 Year
20	\$10.70	\$10.86	32	\$11.94	\$12.40	43	\$15.13	\$16.69
21	10.77	10.95	33	12.11	12.61	45	16.27	18.27
23	10.91	11.13	34	12.29	12.85	47	17.75	20.30
25	11.09	11.34	35	12.50	13.10	49	19.68	22.83
27	11.28	11.58	37	12.98	13.72	50	20.83	24.32
29	11.52	11.86	39	13.54	14.48	51	22.11	25.97
30	11.65	12.03	40	13.87	14.94	53	25.12	29.82
31	11.79	12.21	41	14.24	15.44	55	28.84	34.54

NOTE.—Above rates adopted 1916. Semi-annual rate, multiply by .615; quarterly by .2625.

PARTICIPATING RATES PER \$1,000.

(American 3 1/4 % Reserve)

ENDOW. 75				ENDOW. 70				ENDOW. 65				ENDOW. 60			
Prem.	10 Pay.	15 Pay.	20 Pay.	Cont. Prem.	10 Pay.	15 Pay.	20 Pay.	Cont. Prem.	10 Pay.	15 Pay.	20 Pay.	Cont. Prem.	10 Pay.	15 Pay.	20 Pay.
\$ 50	\$ 41.35	\$ 30.82	\$ 25.70	\$ 18.28	\$ 42.75	\$ 31.85	\$ 26.54	\$ 19.61	\$ 44.97	\$ 33.49	\$ 27.89	\$ 21.63	\$ 48.16	\$ 35.83	\$ 29.83
79	42.04	31.35	26.13	18.73	43.49	32.42	27.02	20.14	45.82	34.12	28.43	22.27	49.14	36.57	30.44
82	42.76	31.90	26.60	19.21	44.29	33.01	27.52	20.71	46.70	34.79	28.99	22.98	50.17	37.34	31.09
85	43.50	32.46	27.08	19.71	45.09	33.63	28.04	21.30	47.62	35.48	29.57	23.73	51.24	38.15	31.77
88	44.28	33.05	27.57	20.23	45.94	34.26	28.58	21.92	48.57	36.20	30.18	24.51	52.35	38.98	32.46
91	45.09	33.66	28.09	20.80	46.82	34.93	29.15	22.59	49.57	36.96	30.81	25.36	53.52	39.86	33.21
94	45.93	34.30	28.64	21.39	47.73	35.62	29.73	23.29	50.61	37.74	31.47	26.25	54.73	40.76	33.98
97	46.80	34.95	29.20	22.02	48.68	36.35	30.34	24.04	51.68	38.55	32.16	27.21	55.98	41.71	34.77
100	47.69	35.64	29.78	22.66	49.66	37.08	30.98	24.83	52.79	39.39	32.88	28.24	57.28	42.70	35.61
103	48.63	36.35	30.38	23.35	50.68	37.87	31.63	25.67	53.94	40.26	33.62	29.33	58.63	43.72	36.47
106	49.61	37.09	31.03	24.10	51.74	38.67	32.33	26.57	55.15	41.19	34.40	30.51	60.04	44.79	37.39
109	50.63	37.86	31.69	24.88	52.85	39.52	33.06	27.53	56.41	42.14	35.22	31.78	61.52	45.91	38.33
112	51.66	38.66	32.38	25.70	54.00	40.39	33.80	28.55	57.71	43.13	36.08	33.13	63.05	47.07	39.33
115	52.75	39.51	33.11	26.58	55.19	41.31	34.59	29.64	59.07	44.17	36.97	34.61	64.65	48.29	40.37
118	53.88	40.33	33.85	27.52	56.43	42.26	35.32	30.82	60.49	45.25	37.89	36.19	66.31	49.55	41.46
121	55.06	41.29	34.65	28.53	57.73	43.26	36.29	32.09	61.97	46.39	38.88	37.93	68.06	50.88	42.61
124	56.29	42.24	35.49	29.59	59.07	44.30	37.19	33.43	63.50	47.57	39.91	39.81	69.87	52.27	43.80
127	57.55	43.23	36.34	30.72	60.46	45.38	38.13	34.92	65.10	48.80	40.98	41.85	71.75	53.71	45.06
130	58.85	44.25	37.26	31.93	61.92	46.51	39.13	36.45	66.76	50.09	42.12	44.08	73.72	55.23	46.39
133	60.25	45.34	38.22	33.25	63.44	47.71	40.19	38.15	68.51	51.45	43.31	46.56	75.77	56.84	47.80
136	61.69	46.48	39.23	34.64	65.02	48.94	41.29	39.99	70.32	52.87	44.57	49.27	77.93	58.50	49.33
139	63.18	47.66	40.29	36.15	66.67	50.24	42.46	41.99	72.22	54.36	45.89	52.26	80.18	60.27	50.97
142	64.73	48.89	41.41	37.75	68.38	51.60	43.68	44.16	74.19	55.92	47.28	55.60	82.52	62.11	52.75
145	66.35	50.19	42.59	39.49	70.17	53.04	44.97	46.54	76.26	57.57	48.76	59.33	84.99	64.06	54.67
148	68.04	51.56	43.84	41.37	72.05	54.55	46.35	49.14	78.43	59.30	50.35	63.53	87.57	66.12	56.73
151	69.79	53.00	45.17	43.40	74.00	56.13	47.81	52.01	80.68	61.13	52.01	68.28	90.28	68.33	58.97
154	71.64	54.52	46.58	45.61	76.05	57.81	49.35	55.18	83.07	63.07	54.07	73.73	93.13	70.68	61.37
157	73.56	56.11	48.06	48.01	78.20	59.58	51.00	58.70	85.56	65.11	56.11	79.98	96.12	73.17	63.93
160	75.57	57.81	49.66	50.63	80.45	61.46	52.77	62.63	88.19	67.27	58.19	87.28	99.30	75.75	66.67
163	77.71	59.59	51.36	53.50	82.83	63.44	54.65	67.04	90.96	69.58	60.96	95.88	102.64	78.50	69.57
166	79.91	61.46	53.16	56.64	85.30	65.54	56.84	72.02	93.86	72.02	63.86	106.16	106.16	81.46	72.61
169	82.22	63.45	55.08	60.09	87.90	67.76	59.49	77.67	96.93	74.67	66.93	110.16	110.16	84.46	75.75
172	84.65	65.57	57.15	63.91	90.64	70.13	62.49	84.17	100.18	77.17	69.18	114.16	114.16	87.50	78.97
175	87.18	67.80	59.35	68.15	93.51	72.63	65.84	91.69	103.58	79.69	71.69	118.16	118.16	90.68	82.25
178	89.86	70.19	61.71	72.87	96.57	75.33	69.57	100.54	107.22	82.22	74.22	122.16	122.16	93.91	85.61
181	92.66	72.71	64.28	78.18	99.77	78.18	72.71	111.07	111.07	85.07	76.07	126.16	126.16	97.20	89.00
184	95.61	75.41	66.94	84.18	103.16	81.16	75.41	116.16	116.16	88.16	78.16	130.16	130.16	100.64	92.44
187	98.73	78.29	69.81	91.04	106.77	84.77	78.29	121.16	121.16	91.16	81.16	134.16	134.16	104.16	95.91
190	102.03	81.37	72.87	98.93	110.59	88.59	81.37	126.16	126.16	94.16	84.16	138.16	138.16	107.75	99.44
193	105.52	84.94	75.61	108.15	114.68	92.68	84.94	131.16	131.16	97.16	87.16	142.16	142.16	111.44	103.03

10 PAY. ENDOW.					15 PAY. ENDOW.					20 PAY. ENDOW.				
15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	25 Yrs.	30 Yrs.	35 Yrs.	40 Yrs.	45 Yrs.
\$85.04	\$73.98	\$65.11	\$58.03	\$52.45	\$45.80	\$40.29	\$35.09	\$30.00	\$25.83	\$22.00	\$18.80	\$16.00	\$13.80	\$12.00
85.11	74.06	65.20	58.18	52.63	45.88	40.37	35.13	30.04	25.87	22.04	18.84	16.04	13.84	12.04
85.19	74.15	65.32	58.31	52.82	45.97	40.46	35.22	30.13	25.96	22.13	18.93	16.13	13.93	12.13
85.28	74.26	65.46	58.47	53.03	46.07	40.59	35.36	30.24	26.07	22.24	19.04	16.24	14.04	12.24
85.36	74.38	65.58	58.64	53.26	46.17	40.71	35.48	30.36	26.18	22.36	19.16	16.36	14.16	12.36
85.47	74.48	65.72	58.83	53.52	46.27	40.84	35.60	30.48	26.30	22.48	19.28	16.48	14.28	12.48
85.56	74.60	65.89	59.03	53.79	46.39	40.98	35.74	30.61	26.43	22.61	19.41	16.61	14.41	12.61
85.68	74.73	66.06	59.26	54.09	46.52	41.13	35.89	30.75	26.57	22.75	19.55	16.75	14.55	12.75
85.79	74.87	66.23	59.49	54.41	46.65	41.28	36.04	30.89	26.71	22.89	19.69	16.89	14.69	12.89
85.91	75.02	66.42	59.76	54.76	46.79	41.45	36.20	31.04	26.86	23.04	19.84	17.04	14.84	13.04
86.04	75.19	66.64	60.04	55.15	46.94	41.64	36.37	31.19	27.01	23.19	19.99	17.19	14.99	13.19
86.19	75.37	66.88	60.36	55.58	47.11	41.84	36.55	31.34	27.16	23.34	20.14	17.34	15.14	13.34
86.34	75.55	67.13	60.70	56.05	47.28	42.05	36.74	31.50	27.32	23.50	20.29	17.49	15.29	13.49
86.50	75.77	67.41	61.09	56.55	47.48	42.31	36.95	31.67	27.49	23.67	20.46	17.66	15.46	13.66
86.68	76.00	67.71	61.51	57.11	47.69	42.58	37.18	31.85	27.67	23.85	20.64	17.84	15.64	13.84
86.99	76.26	68.06	61.97	57.73	47.93	42.86	37.41	32.04	27.86	24.04	20.83	18.03	15.83	14.03
87.10	76.53	68.43	62.48	58.39	48.19	43.15	37.66	32.23	28.06	24.23	21.02	18.22	16.02	14.22
87.33	76.82	68.82	63.02	59.11	48.47	43.44	37.92	32.43	28.27	24.43	21.22	18.42	16.22	14.42
87.59	77.16	69.27	63.65	59.90	48.78	43.75	38.20	32.64	28.49	24.64	21.43	18.63	16.43	14.63
87.87	77.53	69.78	64.24	60.76	49.12	44.08	38.49	32.86	28.71	24.86	21.65	18.85	16.65	14.85
88.17	77.93	70.32	65.02	61.69	49.50	44.44	38.80	33.04	28.94	25.09	21.88	19.08	16.88	15.08
88.52	78.37	70.92	65.81	62.69	49.93	44.81	39.13	33.23	29.17	25.32	22.11	19.31	17.11	15.31
88.89	78.86	71.58	66.63	63.78	50.40	45.28	39.50	33.44	29.42	25.57	22.36	19.56	17.36	15.56
89.30	79.41	72.31	67.63	64.94	50.91	45.84	40.00	33.67	29.69	25.84	22.63	19.83	17.63	15.83
89.77	80.02	73.12	68.67	66.20	51.49	46.45	40.63	33.92	29.98	26.13	22.92	20.12	18.02	16.12
90.28	80.68	74.00	69.79	67.54	52.13	47.13	41.32	34.19	30.29	26.44	23.23	20.43	18.33	16.43
90.86	81.44	74.98	71.03	69.04	52.84	47.92	42.08	34.48	30.62	26.76	23.55	20.75	18.65	16.75
91.49	82.25	76.04	72.85	70.62	53.62	48.76	42.87	34.79	30.97	27.09	23.88	21.08	18.98	17.08
92.21	83.18	77.23	73.81	72.30	54.50	49.64	43.76	35.12	31.29	27.42	24.21	21.41	19.31	17.41
93.00	84.19	78.52	75.36	74.09	55.41	50.62	44.74	35.40	31.64	27.77	24.56	21.76	19.66	17.76
93.86	85.30	79.91	77.02	75.98	56.41	51.78	45.92	35.67	32.04	28.14	24.92	22.12	20.02	18.12
94.83	86.52	81.43	78.81	78.04	57.66	53.14	47.30	36.00	32.44	28.56	25.30	22.50	20.40	18.40
95.89	87.86	83.08	80.36	80.00	58.93	54.61	48.89	36.43	32.94	29.14	25.90	23.00	20.90	18.90
97.06	89.32	84.86	82.54	82.50	60.43	56.32	50.68	37.00	33.54	29.84	26.60	23.70	21.60	19.60
98.35	90.92	86.79	84.80	85.00	62.13	58.32	52.80	37.60	34.24	30.64	27.50	24.60	22.60	20.60
99.77	92.66	88.86	87.00	87.50	64.13	60.67	55.28	38.30	35.14	31.74	28.60	25.70	23.70	21.70

PARTICIPATING RATES PER \$1,000.

With Disability (Waiver of Premium and \$10 Monthly Income).

Whole Life	LIMITED PAY. LIFE					Age at Issue	ENDOWMENTS							
	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	35 Year	40 Year	45 Year
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
18.52	43.84	32.69	27.24	24.11	23.11	20	99.80	63.95	46.48	36.41	30.04	25.83	23.05	22.4
18.93	44.57	33.23	27.71	24.52	22.49	21	99.90	64.05	46.60	36.53	30.21	26.02	23.30	26
19.33	45.33	33.82	28.20	24.96	22.91	22	100.02	64.17	46.74	36.69	30.39	26.26	23.57	27
19.85	46.11	34.41	28.70	25.41	23.33	23	100.13	64.30	46.89	36.85	30.57	26.49	23.88	28
20.34	46.91	35.02	29.23	25.89	23.78	24	100.24	64.42	47.04	37.02	30.78	26.74	24.20	29
20.86	47.76	35.66	29.78	26.39	24.26	25	100.38	64.57	47.19	37.22	31.00	27.03	24.56	31
21.41	48.63	36.32	30.34	26.91	24.70	26	100.51	64.73	47.36	37.42	31.26	27.35	24.88	32
21.90	49.52	37.01	30.92	27.44	25.20	27	100.65	64.88	47.55	37.64	31.52	27.68	25.24	33
22.57	50.45	37.71	31.52	27.99	25.79	28	100.80	65.07	47.74	37.88	31.82	28.07	25.62	35
23.19	51.40	38.45	32.15	28.56	26.34	29	100.96	65.23	47.95	38.12	32.13	28.48	26.01	36
23.86	52.41	39.22	32.81	29.18	26.92	30	101.14	65.43	48.18	38.41	32.48	28.93	26.48	38
24.50	53.43	40.01	33.50	29.81	27.53	31	101.31	65.63	48.43	38.71	32.88	29.35	26.96	40
25.20	54.50	40.83	34.21	30.47	28.18	32	101.52	65.85	48.71	39.01	33.32	29.81	27.49	42
26.07	55.61	41.69	34.95	31.17	28.87	33	101.73	66.11	49.00	39.41	33.82	30.30	28.06	44
26.89	56.76	42.58	35.73	31.90	29.59	34	101.96	66.38	49.34	39.82	34.36	30.84	28.69	46
27.78	57.96	43.51	36.57	32.67	30.37	35	102.21	66.67	49.70	40.30	34.96	31.43	29.39	49
28.71	59.18	44.47	37.42	33.46	31.21	36	102.48	66.99	50.03	40.83	35.50	32.07	30.13	52
29.67	60.47	45.45	38.31	34.33	32.09	37	102.77	67.34	50.51	41.40	36.10	32.78	30.92	56
30.71	61.81	46.51	39.25	35.21	33.03	38	103.10	67.73	51.01	42.01	36.75	33.53	31.79	59
31.82	63.19	47.62	40.24	36.20	34.04	39	103.45	68.17	51.56	42.77	37.48	34.37	32.74	63
32.98	64.62	48.78	41.28	37.21	35.10	40	103.85	68.66	52.19	43.58	38.26	35.28	33.75	68
34.23	66.10	49.98	42.37	38.34	36.23	41	104.28	69.20	52.87	44.33	39.13	36.27	34.74	74
35.53	67.65	51.23	43.52	39.54	37.43	42	104.75	69.79	53.60	45.13	40.07	37.31	35.79	80
36.91	69.23	52.51	44.74	40.82	38.72	43	105.26	70.44	54.52	46.01	41.10	38.52	36.87	87
38.45	70.92	53.93	46.04	42.18	40.09	44	105.85	71.19	55.52	47.00	42.22	39.80	38.00	96
40.03	72.67	55.37	47.41	43.62	41.56	45	106.49	72.01	56.61	48.06	43.45	41.19	39.19	104
41.74	74.49	56.92	48.97	45.16	43.14	46	107.24	72.96	57.62	49.25	44.81	42.72	40.41	113
43.55	76.33	58.52	50.64	46.81	44.84	47	108.06	74.01	58.75	50.54	46.30	44.36	41.70	123
45.51	78.35	60.23	52.43	48.59	46.67	48	108.99	75.27	60.00	51.97	47.92	46.16	43.06	134
47.61	80.41	62.03	54.33	50.51	48.64	49	110.02	76.64	61.38	53.55	49.72	48.12	44.49	146
49.84	82.55	63.93	56.34	52.55	50.74	50	111.17	78.17	62.89	55.26	51.65	50.24	45.99	159
52.21	84.80	66.15	58.52	54.74	53.03	51	112.47	79.84	64.53	57.15	53.77	52.00	47.56	174
54.82	87.10	68.54	60.85	57.12	55.49	52	113.94	81.24	66.35	59.23	56.10	53.77	49.20	190
57.57	89.62	71.07	63.32	59.67	58.14	53	115.62	83.02	68.35	61.51	58.61	55.61	50.94	208
60.56	92.22	73.80	66.01	62.44	61.01	54	117.58	84.96	70.57	64.02	61.38	57.57	52.83	228
63.74	94.93	76.71	68.88	65.42	64.10	55	119.82	87.09	73.01	66.77	64.39	59.59	54.86	250

Rates with Disability (Waiver of Premium only.)

17.06	10.31	30.11	25.12	22.25	20.42	20	99.12	63.21	45.68	35.53	29.08	24.76	21.82	21
19.15	13.81	32.78	27.40	21.30	22.35	25	99.55	63.67	46.20	36.13	29.77	25.61	22.85	29
21.85	18.07	36.02	30.17	26.85	24.79	30	100.15	64.33	46.95	37.01	30.84	26.92	24.47	37
25.37	23.18	39.98	33.64	30.08	27.98	35	100.98	65.28	48.09	38.30	32.57	29.01	27.00	48
30.09	29.39	44.90	38.01	31.32	32.21	40	102.25	66.79	49.93	40.69	35.37	32.39	30.86	66
36.48	37.04	51.16	43.86	40.07	38.01	45	104.28	69.29	53.06	44.51	39.90	37.64	34.76	100
45.36	46.65	59.45	51.86	48.07	46.26	50	107.83	73.69	58.41	50.78	47.17	45.76	42.76	134
57.87	59.06	70.84	63.01	59.55	58.23	55	113.95	81.22	67.14	60.90	58.52	55.52	52.52	174

Above rates adopted March 1, 1922.

PARTICIPATING RATES FOR \$10 MONTHLY INCOME TO BENEFICIARY FOR LIFE, 20 YEARS. COMMUTED VALUE, \$1,745.

Ordinary Life. American 3 1/2 % Reserve.

AGE OF BENEFICIARY															Red. Pr.m.
25	27	29	31	33	35	37	39	41	43	45	47	49	51		
\$33.75	\$33.39	\$33.04	\$32.71	\$32.41	\$32.12	\$31.82	\$31.53	\$31.25	\$30.98	\$30.71	\$30.48	\$30.29	\$30.11	\$29.42	
34.42	34.06	33.71	33.37	33.05	32.75	32.45	32.16	31.88	31.60	31.33	31.10	30.91	30.73	30.03	
35.17	34.81	34.45	34.10	33.77	33.45	33.15	32.86	32.58	32.30	32.03	31.80	31.59	31.41	30.71	
35.97	35.59	35.23	34.87	34.53	34.20	33.89	33.61	33.33	33.05	32.77	32.52	32.32	32.14	31.43	
36.78	36.40	36.02	35.66	35.31	34.97	34.66	34.36	34.08	33.80	33.52	33.27	33.06	32.88	32.16	
37.68	37.27	36.89	36.51	36.15	35.81	35.49	35.19	34.89	34.59	34.31	34.06	33.85	33.67	32.95	
38.59	38.18	37.79	37.41	37.04	36.68	36.35	36.04	35.74	35.45	35.15	34.93	34.71	34.52	33.78	
39.59	39.17	38.76	38.36	37.98	37.62	37.28	36.95	36.64	36.35	36.08	35.83	35.60	35.40	34.66	
40.62	40.18	39.75	39.34	38.95	38.58	38.22	37.87	37.54	37.25	36.99	36.74	36.52	36.31	35.55	
41.71	41.24	40.79	40.36	39.97	39.59	39.24	38.84	38.51	38.22	37.96	37.71	37.47	37.26	36.49	
42.80	42.34	41.91	41.46	41.06	40.68	40.32	39.92	39.55	39.25	38.99	38.73	38.49	38.27	37.50	
44.13	43.64	43.19	42.73	42.31	41.82	41.42	41.02	40.60	40.35	40.07	39.81	39.57	39.36	38.56	
45.43	44.94	44.48	44.04	43.64	43.14	42.70	42.29	41.81	41.48	41.19	40.93	40.69	40.48	39.66	
46.94	46.46	45.99	45.54	45.10	44.61	44.20	43.78	43.40	43.06	42.71	42.41	42.14	41.90	41.08	
48.32	47.82	47.37	46.92	46.48	46.04	45.62	45.22	44.78	44.40	44.07	43.79	43.53	43.16	42.90	
49.93	49.43	48.98	48.54	48.10	47.57	47.08	46.63	46.20	45.80	45.41	45.04	44.76	44.52	44.30	
51.02	50.52	50.06	49.62	49.19	48.74	48.33	47.90	47.50	47.13	46.78	46.48	46.18	45.95	45.73	
52.38	51.88	51.43	50.99	50.55	50.11	49.69	49.28	48.88	48.49	48.12	47.99	47.67	47.43	47.21	
53.29	52.79	52.34	51.90	51.46	51.02	50.60	50.19	49.79	49.40	49.03	48.69	48.36	48.08	47.85	
54.59	54.09	53.64	53.20	52.76	52.32	51.90	51.49	51.09	50.70	50.33	49.99	49.66	49.37	49.52	
55.74	55.24	54.79	54.35	53.91	53.47	53.05	52.64	52.24	51.85	51.48	51.14	50.81	50.52	50.52	
56.91	56.41	55.96	55.52	55.08	54.64	54.22	53.81	53.42	53.03	52.66	52.32	52.00	51.71	51.27	
58.02	57.52	57.07	56.63	56.19	55.75	55.33	54.92	54.53	54.14	53.77	53.43	53.10	52.81	52.55	
59.12	58.62	58.17	57.73	57.29	56.85	56.43	56.02	55.63	55.24	54.87	54.53	54.20	53.91	53.15	
60.21	59.71	59.26	58.82	58.38	57.94	57.52	57.11	56.72	56.33	55.96	55.62	55.29	55.00	54.25	
61.31	60.81	60.36	59.92	59.48	59.04	58.62	58.21	57.82	57.43	57.06	56.72	56.39	56.10	55.11	
62.41	61.91	61.46	61.02	60.58	60.14	59.72	59.31	58.92	58.53	58.16	57.82	57.49	57.20	56.21	
63.51	63.01	62.56	62.12	61.68	61.24	60.82	60.41	60.02	59.63	59.26	58.92	58.59	58.30	57.22	
64.61	64.11	63.66	63.22	62.78	62.34	61.92	61.51	61.12	60.73	60.36	60.02	59.69	59.40	58.42	
65.71	65.21	64.76	64.32	63.88	63.44	63.02	62.61	62.22	61.83	61.46	61.12	60.79	60.50	59.42	
66.81	66.31	65.86	65.42	64.98	64.54	64.12	63.71	63.32	62.93	62.56	62.22	61.89	61.60	60.52	
67.91	67.41	66.96	66.52	66.08	65.64	65.22	64.81	64.42	64.03	63.66	63.32	63.00	62.71	61.63	
69.01	68.51	68.06	67.62	67.18	66.74	66.32	65.91	65.52	65.13	64.76	64.42	64.10	63.81	62.73	
70.11	69.61	69.16	68.72	68.28	67.84	67.42	67.01	66.62	66.23	65.86	65.52	65.20	64.91	63.83	
71.21	70.71	70.26	69.82	69.38	68.94	68.52	68.11	67.72	67.33	66.96	66.62	66.30	66.01	64.93	
72.31	71.81	71.36	70.92	70.48	70.04	69.62	69.21	68.82	68.43	68.06	67.72	67.40	67.11	66.03	
73.41	72.91	72.46	72.02	71.58	71.14	70.72	70.31	69.92	69.53	69.16	68.82	68.50	68.21	67.13	
74.51	74.01	73.56	73.12	72.68	72.24	71.82	71.41	71.02	70.63	70.26	69.92	69.60	69.31	68.23	
75.61	75.11	74.66	74.22	73.78	73.34	72.92	72.51	72.12	71.73	71.36	71.02	70.70	70.41	69.33	
76.71	76.21	75.76	75.32	74.88	74.44	74.02	73.61	73.22	72.83	72.46	72.12	71.80	71.51	70.43	
77.81	77.31	76.86	76.42	75.98	75.54	75.12	74.71	74.32	73.93	73.56	73.22	72.90	72.61	71.53	
78.91	78.41	77.96	77.52	77.08	76.64	76.22	75.81	75.42	75.03	74.66	74.32	74.00	73.71	72.63	
79.91	79.41	78.96	78.52	78.08	77.64	77.22	76.81	76.42	76.03	75.66	75.32	75.00	74.71	73.63	
81.01	80.51	80.06	79.62	79.18	78.74	78.32	77.91	77.52	77.13	76.76	76.42	76.10	75.81	74.73	
82.11	81.61	81.16	80.72	80.28	79.84	79.42	79.01	78.62	78.23	77.86	77.52	77.20	76.91	75.83	
83.21	82.71	82.26	81.82	81.38	80.94	80.52	80.11	79.72	79.33	78.96	78.62	78.30	78.01	76.93	
84.31	83.81	83.36	82.92	82.48	82.04	81.62	81.21	80.82	80.43	80.06	79.72	79.40	79.11	78.03	
85.41	84.91	84.46	84.02	83.58	83.14	82.72	82.31	81.92	81.53	81.16	80.82	80.50	80.21	79.13	
86.51	86.01	85.56	85.12	84.68	84.24	83.82	83.41	83.02	82.63	82.26	81.92	81.60	81.31	80.23	
87.61	87.11	86.66	86.22	85.78	85.34	84.92	84.51	84.12	83.73	83.36	83.02	82.70	82.41	81.33	
88.71	88.21	87.76	87.32	86.88	86.44	86.02	85.61	85.22	84.83	84.46	84.12	83.80	83.51	82.43	
89.81	89.31	88.86	88.42	87.98	87.54	87.12	86.71	86.32	85.93	85.56	85.22	84.90	84.61	83.53	
90.91	90.41	89.96	89.52	89.08	88.64	88.22	87.81	87.42	87.03	86.66	86.32	86.00	85.71	84.63	
92.01	91.51	91.06	90.62	90.18	89.74	89.32	88.91	88.52	88.13	87.76	87.42	87.10	86.81	85.73	
93.11	92.61	92.16	91.72	91.28	90.84	90.42	90.01	89.62	89.23	88.86	88.52	88.20	87.91	86.83	
94.21	93.71	93.26	92.82	92.38	91.94	91.52	91.11	90.72	90.33	89.96	89.62	89.30	89.01	87.93	
95.31	94.81	94.36	93.92	93.48	93.04	92.62	92.21	91.82	91.43	91.06	90.72	90.40	90.11	89.03	
96.41	95.91	95.46	95.02	94.58	94.14	93.72	93.31	92.92	92.53	92.16	91.82	91.50	91.21	90.13	
97.51	97.01	96.56	96.12	95.68	95.24	94.82	94.41	94.02	93.63	93.26	92.92	92.60	92.31	91.23	
98.61	98.11	97.66	97.22	96.78	96.34	95.92	95.51	95.12	94.73	94.36	94.02	93.70	93.41	92.33	
99.71	99.21	98.76	98.32	97.88	97.44	97.02	96.61	96.22	95.83	95.46	95.12	94.80	94.51	93.43	
100.81	100.31	99.86	99.42	98.98	98.54	98.12	97.71	97.32	96.93	96.56	96.22	95.90	95.61	94.53	
101.91	101.41	100.96	100.52	100.08	99.64	99.22	98.81	98.42	98.03	97.66	97.32	97.00	96.71	95.63	
103.01	102.51	102.06	101.62	101.18	100.74	100.32	99.91	99.52	99.13	98.76	98.42	98.10	97.81	96.73	
104.11	103.61	103.16	102.72	102.28	101.84	101.42	101.01	100.62	100.23	99.86	99.52	99.20	98.91	97.83	
105.21	104.71	104.26	103.82	103.38	102.94	102.52	102.11	101.72	101.33	100.96	100.62	100.30	100.01	98.93	
106.31	105.81	105.36	104.92	104.48	104.04	103.62	103.21	102.82	102.43	102.06	101.72	101.40	101.11	100.03	
107.41	106.91	106.46	106.02	105.58	105.14	104.72	104.31	103.92	103.53	103.16	102.82	102.50	102.21	101.13	
108.51	108.01	107.56	107.12	106.68	106.24	105.82	105.41	105.02	104.63	104.26	103.92	103.60	103.31	102.23	
109.61	109.11	108.66	108.22	107.78	107.34	106.92	106.51	106.12	105.73	105.36	105.02	104.70	104.41	103.33	
110.71	110.21	109.76	109.32	108.88	108.44	108.02	107.61	107.22	106.83	106.46	106.12	105.80	105.51	104.43	
111.81	111.31	110.86	110.42	109.98	109.54	109.12	108.71	108.32	107.93	107.56	107.22	106.90	106.61	105.53	
112.91	112.41	111.96	111.52	111.08	110.64	110.22	109.81	109.42	109.03	108.66	108.32	108.00	107.71	106.63	
114.01	113.51	1													

Cash, Loan, Paid-Up and Extended Insurance Values—Participating

ORDINARY LIFE.

CASH OR LOAN

PAID-UP

EXTENDED TERM.

Age	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
20	\$1	\$29	\$72	\$119	\$174	\$3	\$93	\$213	\$321	\$424	0	47	3	332	10	42	16	32	19	27
21	1	30	75	124	181	3	95	218	328	432	0	47	4	6	10	156	16	115	19	23
22	1	82	79	129	189	3	100	225	334	441	0	47	4	97	10	317	16	169	19	21
23	1	33	82	135	196	3	101	230	343	448	0	46	4	134	11	43	16	243	19	12
24	1	35	85	140	204	3	105	233	348	457	0	46	4	220	11	123	16	244	19	5
25	1	36	89	146	213	3	106	240	356	467	0	46	4	251	11	243	16	261	18	361
26	1	38	93	152	221	3	110	246	363	474	0	45	4	330	11	343	16	253	18	251
27	1	40	97	158	230	3	114	251	369	482	0	45	5	41	12	60	16	221	18	151
28	2	42	101	165	239	5	117	256	377	490	0	89	5	112	12	121	16	201	18	36
29	3	44	105	172	248	8	121	261	385	498	0	133	5	179	12	160	16	158	17	272
30	4	46	110	179	258	11	124	268	392	507	0	175	5	240	12	222	16	94	17	153
31	5	48	114	186	268	14	127	272	399	515	0	216	5	294	12	219	16	12	17	22
32	5	51	119	194	278	13	132	278	407	523	0	213	6	24	12	235	15	305	16	246
33	6	53	124	202	289	16	134	283	414	532	0	253	6	66	12	230	15	216	16	115
34	7	56	130	210	299	18	139	291	422	539	0	291	6	144	12	238	15	112	15	321
35	8	58	135	219	310	20	141	296	430	547	0	327	6	169	12	192	15	19	15	174
36	9	61	141	227	321	22	145	302	436	555	0	361	6	226	12	160	14	256	15	20
37	11	64	147	236	333	27	149	308	444	564	1	70	6	270	12	110	14	140	14	242
38	12	67	153	245	344	29	153	314	451	571	1	100	6	301	12	45	14	14	14	75
39	13	70	160	255	355	31	156	321	460	577	1	128	6	318	11	355	13	262	13	277
40	14	73	166	264	367	32	160	326	466	585	1	153	6	321	11	262	13	121	13	123
41	16	77	173	274	379	36	165	332	473	592	1	213	6	345	11	181	12	355	12	330
42	17	80	180	284	391	38	167	338	481	600	1	231	6	321	11	91	12	218	12	174
43	19	84	187	294	403	41	172	344	488	607	1	280	6	316	10	356	12	77	12	15
44	20	88	195	304	415	42	176	351	494	613	1	291	6	297	10	266	11	296	11	225
45	22	92	202	314	426	46	180	356	500	618	1	329	6	268	10	151	11	149	11	57
46	23	96	209	324	438	47	184	361	506	625	1	329	6	228	10	31	10	364	10	270
47	25	100	217	334	450	50	188	367	512	631	1	354	6	180	9	287	10	215	10	116
48	27	104	225	345	462	53	191	373	519	638	2	8	6	125	9	174	10	77	9	335
49	29	108	233	355	473	55	194	379	525	643	2	20	6	64	9	57	9	293	9	183
50	30	113	240	365	485	56	199	382	530	649	2	2	6	16	8	289	9	146	9	40
51	32	117	248	376	496	58	202	387	536	654	2	5	5	308	8	168	9	10	8	26
52	34	122	256	386	507	61	206	392	541	659	2	3	5	249	8	46	8	235	8	119
53	36	126	265	396	518	63	209	399	546	664	1	361	5	170	7	300	8	98	7	343
54	38	131	273	406	529	65	213	403	551	669	1	351	5	104	7	178	7	328	7	210

TWENTY PAYMENT LIFE.

Age	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
20	\$13	\$70	\$165	\$275	\$380	\$44	\$226	\$489	\$742	\$946	1	265	10	173	26	204	36	69	43	324
21	13	72	168	281	388	43	229	489	743	946	1	261	10	256	26	94	35	188	42	364
22	14	73	172	287	397	46	228	491	744	948	1	305	10	269	26	24	34	294	42	96
23	14	75	176	293	405	45	230	493	744	947	1	301	10	340	25	297	34	264	41	104
24	15	77	180	300	414	47	232	495	746	947	1	343	11	39	25	185	33	151	40	161
25	16	79	184	306	423	50	234	496	746	947	2	21	11	95	25	58	32	229	39	205
26	17	81	188	313	433	52	235	497	747	949	2	62	11	144	24	278	31	332	38	285
27	17	83	192	320	442	51	237	497	748	948	2	55	11	183	24	119	31	63	37	285
28	18	85	197	327	452	53	238	500	748	949	2	94	11	213	23	353	30	151	36	336
29	19	87	201	335	462	55	239	500	750	949	2	132	11	233	23	167	29	261	36	11
30	20	89	206	343	472	57	240	502	752	948	2	168	11	243	23	9	28	361	35	
31	21	91	211	350	483	58	240	503	751	949	2	202	11	241	22	202	28	62	34	112
32	22	94	216	358	493	60	243	505	751	948	2	235	11	277	22	19	27	151	33	116
33	22	96	221	367	504	59	243	505	753	949	2	220	11	249	21	190	26	260	32	167
34	23	98	226	375	515	60	244	506	753	949	2	248	11	210	20	353	25	336	31	209
35	24	101	232	384	526	62	246	508	755	948	2	274	11	201	20	171	25	70	30	243
36	25	104	237	392	538	63	248	508	754	950	2	296	11	178	19	318	24	142	29	311
37	26	106	243	401	549	64	247	510	755	949	2	316	11	100	19	119	23	234	28	364
38	28	109	249	410	560	68	249	511	755	948	3	9	11	50	18	279	22	324	27	36
39	29	112	255	418	572	69	250	512	754	949	3	22	10	351	18	68	22	26	27	0
40	30	115	261	427	583	70	252	513	754	948	3	31	10	275	17	219	21	118	26	9
41	31	118	267	436	595	70	253	513	754	949	3	36	10	188	17	1	20	208	25	15
42	32	121	273	445	606	71	254	514	753	948	3	37	10	92	16	147	19	298	24	18
43	34	124	279	454	618	74	254	514	753	948	3	67	9	353	15	291	19	26	23	25
44	35	127	285	463	629	75	255	514	753	947	3	57	9	242	15	70	18	124	22	28
45	36	131	291	471	641	75	257	513	751	948	3	41	9	151	14	215	17	206	21	35
46	37	134	297	480	652	76	257	513	750	947	3	21	9	30	13	361	16	309	21	3
47	39	137	303	488	663	78	257	513	748	946	3	24	8	270	13	144	16	36	20	9
48	40	140	309	497	673	78	258	512	748	944	2	359	8	144	12	294	15	152	19	12
49	42	144	315	505	684	80	259	512	746	944	2	351	8	37	12	83	14	257	18	19
50	43	147	320	512	694	80	259	510	743	943	2	315	7	272	11	227	13	354	17	25
51	44	150	326	520	704	81	259	509	742	942	2	276	7	144	11	24	13	112	16	31
52	46	153	331	527	714	82	259	508	739	941	2	256	7	178	10	180	12	229	16	1
53	47	156	337	534	723	83	258	507	737	940	2	213	6	256	9	352	11	351	15	8
54	48	160	342	541	732	83	260	505	735	938	2	170	6	146	9	156	11	123	14	16

NOTE.—Values after two premiums.

THE PROVIDENT MUTUAL LIFE INS. CO., PHILADELPHIA—Continued.

Cash, Loan, Paid-Up and Extended Insurance Values.

		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
Age at issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.		Cash or Loan	Pd. Up	Ext. Ins.				
					Y.	D.			Y.	D.			Y.	D.			Y.	D.			Y.	D.			
End. at 70	21	\$18 73	\$12	\$38	\$112	5	69	\$93	\$249	13	140	\$153	\$368	20	100	\$226	\$485	23	351						
	25	20 80	17	46	125	6	42	111	273	14	331	183	402	20	250	268	523	23	78						
	30	24 10	24	59	145	7	148	139	305	15	342	229	447	20	86	335	578	20	\$122						
	35	28 53	35	77	169	8	258	177	345	16	34	290	501	19	123	421	641	15	\$339						
	40	34 64	48	100	195	9	142	227	392	15	198	370	563	15	\$196	535	716	10	\$552						
	45	43 40	67	133	229	9	2 0	266	451	14	300	480	643	10	\$435	702	821	5	\$767						
	50	56 64	95	180	274	9	131	397	531	10	\$259	655	766	5	\$696										
End. at 65	55	78 18	140	237	344	9	142	577	675	5	\$577														
	60	119 05	232	423	494	5	\$343																		
	21	20 14	16	45	125	6	91	108	270	15	351	180	401	23	279	266	525	24	\$141						
	25	22 59	22	55	140	7	166	131	299	17	307	217	439	21	41	320	571	20	\$281						
	30	26 57	32	72	164	9	79	168	340	19	40	277	494	20	\$152	408	637	15	\$450						
	35	32 09	45	95	192	10	308	218	389	19	139	360	562	15	\$336	523	718	10	\$617						
	40	39 99	64	127	226	11	304	289	451	15	\$168	477	648	10	\$523	705	828	5	\$797						
End. at 60	45	52 01	93	177	256	12	154	397	54	10	\$376	660	775	5	\$734										
	50	72 02	140	259	352	10	\$121	584	886	5	\$628														
	55	111 07	238	431	506	5	\$415																		
	21	22 27	22	56	143	7	361	135	394	20	123	221	446	24	\$125	328	581	19	\$394						
	25	25 36	30	69	161	9	231	162	335	22	80	270	491	20	\$251	401	636	15	\$508						
	30	30 51	43	92	190	12	38	212	386	20	\$96	353	560	15	\$405	525	721	10	\$654						
	35	37 93	62	124	225	14	84	285	452	15	\$260	474	651	10	\$568	706	832	5	\$812						
20 Pay. End. at 70	40	49 27	91	175	257	15	\$24	396	544	10	\$435	662	780	5	\$753										
	45	56 28	140	260	357	10	\$294	589	694	5	\$657														
	50	106 16	241	437	515	5	\$455																		
	21	27 02	36	80	236	12	49	186	498	29	42	312	751	34	\$300	465	1000		Pd-up						
	25	29 15	41	88	240	12	254	205	504	27	303	343	754	30	\$365	511	1000		"						
	30	32 33	48	101	248	13	157	233	512	25	244	389	760	25	\$442	578	1000		"						
	35	36 29	57	116	255	13	112	266	519	23	23	442	763	20	\$507	656	1000		"						
End. at 65	40	41 29	68	134	261	12	\$60	304	523	20	\$10	503	766	15	\$569	746	1000		"						
	45	47 81	90	155	267	11	2	348	539	15	\$135	572	766	10	\$630	854	1000		"						
	21	28 43	40	97	241	13	159	202	505	31	197	338	754	29	\$510	505	1000		Pd-up						
	25	30 41	46	97	248	14	124	224	511	30	\$6	375	760	25	\$557	560	1000		"						
	30	34 10	54	112	255	15	20	257	529	25	\$115	429	765	20	\$607	640	1000		"						
	35	38 58	65	129	261	14	293	295	529	20	\$206	493	770	15	\$651	735	1000		"						
	40	44 57	77	151	269	13	333	342	534	15	\$293	568	772	10	\$691	850	1000		"						
End. at 60	21	30 44	46	97	248	15	133	225	514	29	\$157	377	762	24	\$623	564	1000		Pd-up						
	25	33 21	53	109	255	16	176	251	520	25	\$227	421	766	20	\$656	629	1000		"						
	30	37 39	63	127	263	17	95	291	529	20	\$307	496	771	15	\$691	727	1000		"						
	35	42 61	75	148	269	16	343	338	536	15	\$373	565	776	10	\$723	847	1000		"						
	End of 5 Years						End of 7 Years						End of 8 Years						End of 9 Years						
	Age at issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	
21	\$98 94	\$245	\$443	\$524	5	\$502	\$654	\$724	3	\$717	\$764	\$818	2	\$815	\$879	\$909	1	\$909							
25	99 15	244	443	524	5	\$501	654	724	3	\$718	764	818	2	\$814	879	909	1	\$908							
30	99 67	244	442	523	5	\$498	653	723	3	\$715	764	818	2	\$814	879	909	1	\$908							
35	100 39	244	442	523	5	\$496	653	723	3	\$713	763	817	2	\$813	879	909	1	\$907							
40	101 47	243	441	521	5	\$489	652	721	3	\$710	762	815	2	\$811	878	908	1	\$907							
45	103 19	242	439	518	5	\$476	650	719	3	\$704	761	814	2	\$808	877	907	1	\$906							
50	106 16	241	437	515	5	\$465	647	715	3	\$694	758	811	2	\$801	875	905	1	\$903							
55	111 07	238	431	506	5	\$445	641	708	3	\$675	753	805	2	\$790	872	902	1	\$898							
60	119 05	232	423	494	5	\$343	631	696	3	\$641	744	796	2	\$770	866	896	1	\$890							
End of 5 Years						End of 7 Years						End of 10 Years						End of 14 Years							
Age at issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.		
21	\$63 00	\$141	\$262	\$364	10	\$298	\$389	\$507	8	\$468	\$594	\$703	5	\$689	\$911	\$942	1	\$942							
25	63 35	140	261	362	10	\$292	388	506	8	\$464	593	702	5	\$686	911	942	1	\$942							
30	63 34	140	261	362	10	\$285	388	505	8	\$459	593	701	5	\$684	911	942	1	\$942							
35	64 78	140	261	361	10	\$273	387	503	8	\$449	592	700	5	\$680	910	941	1	\$941							
40	66 10	140	261	360	10	\$250	387	502	8	\$434	591	698	5	\$672	910	941	1	\$940							
45	68 28	140	260	357	10	\$204	386	499	8	\$403	589	694	5	\$657	908	939	1	\$938							
50	72 02	140	259	352	10	\$121	384	493	8	\$346	584	686	5	\$628	906	937	1	\$935							
55	78 18	140	257	344	9	\$142	379	481	8	\$237	577	675	5	\$577	901	932	1	\$928							
60	88 27	139	254	332	6	\$168	373	466	8	\$29	565	656	5	\$482	894	925	1	\$918							
End of 5 Years						End of 10 Years						End of 15 Years						End of 19 Years							
Age at issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.		
21	\$45 53	\$90	\$173	\$279	15	\$148	\$396	\$550	10	\$500	\$666	\$788	5	\$777	\$927	\$959	1	\$959							
25	45 92	90	173	279	15	\$139	396	549	10	\$495	665	786	5	\$774	927	959	1	\$958							
30	46 60	90	173	278	15	\$120	395	547	10	\$484	664	785	5	\$770	926	958	1	\$957							
35	47 83	90	174	278	15	\$97	395	545	10	\$467	664	784	5	\$765	926	958	1	\$957							
40	49 27	91	175	277	15	\$24	396	544	10	\$435	662	780	5	\$753	925	957	1	\$956							
45	52 01	93	177	276	12	\$154	397	540	10	\$376	660	775	5	\$734	923	955	1	\$953							
50	56 64	95	180	274	9	\$131	397	531	10	\$259	655	760	5	\$696	919	951	1	\$948							
55	64 26	98	184	270	8	\$297	398	521	10	\$30	647	751	5	\$625	913	944	1	\$939							
60	76 46	103																							

**1924 DIVIDENDS AND NET COST
TWENTY YEAR ILLUSTRATION**

ORDINARY LIFE

	\$17.21		\$18.88		\$21.49		\$24.89		\$29.33		\$35.43		\$55.17	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div. Net		Div. Net		Div. Net		Div. Net		Div. Net		Div. Net		Div. Net	
1923	3.43	13.75	3.58	15.30	3.77	17.72	4.04	20.85	4.45	24.93	5.0	30.3	8.03	41.14
1922	3.54	13.67	3.67	15.21	3.88	17.61	4.20	20.69	4.66	24.72	5.35	30.08	8.64	41.53
1921	3.62	13.59	3.77	15.11	4.00	17.49	4.36	20.53	4.87	24.51	5.65	29.78	9.2	45.91
1920	3.71	13.50	3.88	15.00	4.14	17.35	4.53	20.37	5.10	24.28	5.9	29.4	9.90	45.27
1919	3.79	13.42	3.98	14.90	4.28	17.21	4.71	20.18	5.35	24.03	6.31	29.12	10.59	41.53
1918	3.89	13.32	4.09	14.79	4.42	17.07	4.90	19.99	5.59	23.79	6.67	28.77	11.30	43.87
1917	3.93	13.23	4.20	14.68	4.57	16.92	5.03	19.80	5.85	23.53	7.03	28.37	12.01	43.16
1916	4.09	13.12	4.33	14.55	4.72	16.77	5.31	19.58	6.12	23.26	7.47	27.96	12.76	42.41
Prem	\$17.05		\$19.00		\$21.80		\$25.45		\$30.25		\$36.50		\$56.50	
1915	4.02	13.03	4.53	14.42	5.19	16.61	6.03	19.37	7.28	22.97	8.93	27.54	14.86	41.64
1914	4.14	12.91	4.70	14.30	5.36	16.44	6.31	19.14	7.60	22.65	9.40	27.10	15.65	40.85
1913	4.24	12.81	4.84	14.16	5.55	16.25	6.53	18.92	7.94	22.31	9.83	26.62	16.4	40.01
1912	4.35	12.69	4.98	14.02	5.73	16.07	6.79	18.68	8.30	21.95	10.37	25.13	17.35	39.15
1911	4.48	12.57	5.13	13.87	5.93	15.87	7.03	18.42	8.66	21.59	10.83	25.64	18.21	38.29
1910	4.62	12.43	5.29	13.71	6.13	15.67	7.32	18.13	9.07	21.18	11.39	25.11	19.10	37.40
Prem	\$17.80		\$19.80		\$22.70		\$25.50		\$31.50		\$38.00		\$54.40	
1909	5.49	12.31	6.25	13.55	7.25	15.45	8.66	17.84	10.72	20.78	13.43	24.57	22.90	33.50
1908	5.63	12.17	6.42	13.38	7.46	15.24	8.99	17.51	11.16	20.34	14.00	24.00	23.82	35.58
1907	5.77	12.03	6.60	13.20	7.71	14.99	9.32	17.18	11.60	19.90	14.59	23.41	24.72	34.68
1906	5.92	11.88	6.79	13.01	7.94	14.70	9.67	16.83	12.08	19.42	15.18	22.82	25.71	33.79
1905	6.09	11.71	6.98	12.82	8.21	14.49	10.04	16.43	12.55	18.95	15.80	22.20	26.44	32.96
1904	6.25	11.55	7.19	12.61	8.50	14.20	10.44	16.03	13.08	18.42	16.44	21.51	27.25	32.15
Tot.	91.09	255.69	101.25	282.59	114.74	324.18	134.32	376.50	162.03	443.51	199.84	530.60	331.83	801.87
†		74.69		69.59		66.18		66.50		70.51		104.60		1261.87

TWENTY PAYMENT LIFE

	\$25.41		\$27.24		\$29.95		\$33.32		\$37.53		\$42.99		\$60.31	
1923	4.11	21.30	4.23	23.01	4.43	25.52	4.69	28.63	5.08	32.45	5.63	37.33	8.37	51.94
1922	4.25	21.16	4.40	22.84	4.62	25.33	4.92	28.40	5.35	32.18	5.93	37.01	9.02	51.29
1921	4.41	21.00	4.57	22.67	4.82	25.13	5.15	28.17	5.62	31.91	6.34	36.65	9.66	50.65
1920	4.58	20.83	4.75	22.49	5.03	24.92	5.40	27.92	5.92	31.61	6.70	36.29	10.32	49.99
1919	4.74	20.67	4.93	22.31	5.24	24.71	5.65	27.67	6.23	31.30	7.09	35.90	11.00	49.31
1918	4.91	20.50	5.12	22.12	5.45	24.49	5.91	27.41	6.55	30.98	7.51	35.48	11.68	48.63
1917	5.03	20.32	5.32	21.92	5.69	24.23	6.18	27.14	6.87	30.66	7.94	35.05	12.39	47.92
1916	5.27	20.14	5.53	21.71	5.93	24.02	6.47	26.85	7.21	30.32	8.39	34.60	13.08	47.23
Prem	\$24.60		\$23.75		\$29.70		\$33.28		\$37.84		\$43.46		\$61.84	
1915	4.71	19.89	5.26	21.49	5.84	23.76	6.72	25.55	7.87	29.97	9.30	34.16	15.31	46.53
1914	4.92	19.63	5.48	21.27	6.18	23.52	7.04	26.24	8.24	29.60	9.77	33.63	16.06	45.84
1913	5.13	19.47	5.70	21.05	6.40	23.24	7.34	25.91	8.63	29.21	10.25	33.21	16.76	45.14
1912	5.34	19.26	5.95	20.80	6.73	22.97	7.65	25.62	9.03	28.81	10.74	32.72	17.38	44.46
1911	5.56	19.04	6.19	20.56	7.02	22.68	7.99	25.29	9.44	28.40	11.22	32.24	18.02	43.82
1910	5.80	18.80	6.46	20.29	7.33	22.37	8.34	24.94	9.87	27.97	11.69	31.77	18.60	43.24
1909	6.04	18.56	6.72	20.03	7.64	22.03	8.71	24.58	10.29	27.55	12.16	31.30	19.03	42.75
1908	6.30	18.30	7.00	19.73	7.94	21.76	9.01	24.19	10.72	27.12	12.63	30.83	19.47	42.37
1907	6.55	18.04	7.30	19.45	8.2	21.43	9.43	23.82	11.14	26.70	13.05	30.41	19.68	42.16
1906	6.84	17.76	7.59	19.16	8.61	21.09	9.85	23.43	11.55	25.29	13.41	30.02	19.68	42.16
1905	7.11	17.49	7.89	18.86	8.94	20.76	10.23	23.05	11.94	25.90	13.78	29.63	19.68	42.16
1904	7.40	17.20	8.22	18.53	9.31	20.39	10.63	22.65	12.32	25.52	14.04	29.42	19.68	42.16
Tot.	109.07	359.41	118.61	420.31	131.59	464.41	147.43	518.44	169.87	584.45	197.65	667.79	304.81	919.17
†		128.59		135.60		143.59		147.51		141.55		140.21		1,115.55

TWENTY YEAR ENDOWMENT

	\$45.53		\$45.92		\$46.60		\$47.63		\$49.27		\$52.01		\$54.26	
1923	5.68	39.85	5.69	40.23	5.71	40.87	5.81	41.82	5.99	43.28	6.34	45.67	8.71	55.55
1922	6.00	39.53	6.01	39.91	6.05	40.55	6.11	41.49	6.35	42.92	6.74	45.27	9.33	54.93
1921	6.33	39.20	6.35	39.51	6.39	40.21	6.50	41.13	6.73	42.54	7.16	44.85	9.93	54.27
1920	6.67	38.86	6.69	39.23	6.71	39.86	6.83	40.77	7.12	42.15	7.55	44.43	10.64	53.62
1919	7.03	38.50	7.05	38.87	7.11	39.49	7.21	40.39	7.52	41.75	8.03	43.91	11.32	52.94
1918	7.41	38.12	7.43	38.49	7.49	39.11	7.64	39.99	7.97	41.33	8.50	43.51	12.01	52.23
1917	7.79	37.74	7.82	38.10	7.88	38.72	8.01	39.59	8.34	40.93	8.99	43.07	12.67	51.59
1916	8.19	37.34	8.21	37.71	8.28	38.31	8.43	39.18	8.77	40.50	9.47	42.54	13.33	50.93
Prem	\$41.25		\$44.82		\$45.63		\$46.70		\$48.64		\$51.45		\$54.65	
1915	7.32	36.93	7.53	37.29	7.73	37.90	7.97	38.75	8.58	40.03	9.34	42.06	14.37	50.28
1914	7.75	36.50	7.96	36.86	8.16	37.47	8.34	38.31	9.01	39.60	9.80	41.59	14.98	49.67
1913	8.20	36.05	8.40	36.42	8.62	37.01	8.83	37.87	9.50	39.14	10.39	41.08	15.59	49.05
1912	8.65	35.58	8.87	35.95	9.07	36.56	9.29	37.41	9.98	38.63	10.85	40.66	16.12	48.57
1911	9.13	35.12	9.34	35.48	9.54	36.09	9.74	36.96	10.44	38.20	11.32	40.13	16.59	48.03
1910	9.64	34.61	9.84	34.98	10.03	35.60	10.21	36.49	10.90	37.74	11.74	39.71	16.92	47.73
1909	10.15	34.10	10.31	34.48	10.53	35.10	10.69	36.01	11.34	37.30	12.12	39.33	17.10	47.55
1908	10.67	33.58	10.86	33.96	11.02	34.61	11.17	35.51	11.76	36.88	12.44	39.01	17.10	47.55
1907	11.22	33.03	11.39	33.43	11.62	34.11	11.62	35.08	12.13	36.51	12.70	38.75	17.10	47.55
1906	11.77	32.48	11.93	32.89	12.02	33.61	12.03	34.64	12.47	36.17	12.83	38.62	17.10	47.55
1905	12.35	31.90	12.49	32.33	12.53	33.10	12.48	34.22	12.73	35.91	12.83	38.62	17.10	47.55
1904	12.95	31.30	13.06	31.76	13.03	32.60	12.87	33.83	12.92	35.72	12.83	38.62	17.10	47.55
Tot.	174.92	720.39	177.26	727.94	179.48	740.88	181.98	759.46	190.53	787.31	202.14	821.31	225.16	1004.72
†		Policy mature for \$1,000.												

Net Cost for 20 years, Cash Value deducted.
†Cash Value in excess of Cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

	\$17 80		\$19 80		\$22 70		\$26 50		\$31 50		\$38 00		\$39 40	
P. No.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
id	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
905	.....	17.80	.....	19.80	.....	22.70	.....	26.50	.....	31.50	.....	38.00	.....	39.40
906	2.74	15.06	2.82	16.98	2.95	19.75	3.15	23.35	3.45	28.05	3.93	34.07	6.48	52.94
907	2.80	15.00	2.89	16.91	3.05	19.65	3.27	23.23	3.62	27.88	4.18	33.82	6.98	52.42
908	2.86	14.94	2.97	16.83	3.15	19.55	3.41	23.09	3.79	27.71	4.43	33.57	7.52	51.88
909	2.93	14.87	3.05	16.75	3.25	19.45	3.55	22.95	3.98	27.52	4.70	33.80	8.07	51.33
910	3.45	14.35	3.64	16.16	3.96	18.74	4.41	22.09	5.07	26.43	6.13	31.87	10.53	48.87
911	3.57	14.23	3.78	16.02	4.13	18.57	4.63	21.87	5.37	26.13	6.57	31.43	11.31	48.09
912	3.69	14.11	3.92	15.88	4.32	18.38	4.87	21.63	5.69	25.81	6.99	31.01	12.10	47.30
913	3.81	13.99	4.07	15.73	4.51	18.19	5.12	21.38	6.03	25.47	7.50	30.50	12.91	46.49
914	4.70	13.10	5.03	14.77	5.60	17.10	6.43	20.07	7.64	23.86	9.49	28.51	16.63	42.77
915	4.83	12.95	5.17	14.63	5.74	16.96	6.55	19.95	7.83	23.67	9.80	28.20	17.57	41.83
916	4.96	12.84	5.30	14.50	5.90	16.80	6.79	19.71	8.18	23.32	10.28	27.72	18.39	41.01
917	5.06	12.74	5.43	14.37	6.08	16.62	7.03	19.47	8.53	22.97	10.76	27.24	19.21	40.19
918	5.19	12.61	5.5	14.23	6.26	16.44	7.30	19.20	8.92	22.58	11.27	26.73	20.06	39.34
919	5.30	12.50	5.72	14.08	6.46	16.24	7.58	18.92	9.31	22.15	11.80	26.20	20.92	38.48
920	3.44	14.36	3.81	15.99	4.41	18.29	5.26	21.24	6.41	25.09	7.92	30.08	13.15	46.25
921	5.54	12.26	6.03	13.77	6.89	15.81	8.21	18.29	10.16	21.34	12.92	25.08	22.66	36.74
922	5.67	12.13	6.20	13.60	7.11	15.59	8.55	17.95	10.62	20.88	13.50	24.50	23.51	35.89
923	6.08	11.72	6.67	13.13	7.73	14.97	9.34	17.16	11.60	19.90	14.72	23.28	25.11	34.29
924	6.25	11.55	7.19	12.94	8.50	14.20	10.44	16.06	13.08	18.42	16.44	21.56	27.25	32.15
ot.	82.89	273.11	89.26	266.74	100.00	254.00	115.89	414.11	139.28	490.72	173.33	586.67	300.34	887.66
†	92.11	92.11	93.74	93.74	96.00	96.00	104.11	104.11	123.72	123.72	160.67	160.67	347.06	347.06

TWENTY PAYMENT LIFE

	\$24.82		\$28.75		\$33.28		\$37.84		\$43.46		\$61.84	
P. No.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45
id	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
905	.....	24.82	.....	26.75	.....	29.70	.....	33.28	.....	37.84	.....	43.46
906	2.80	21.80	2.88	23.87	3.00	26.70	3.20	30.08	3.49	34.35	3.98	39.48
907	2.91	21.69	3.00	23.75	3.15	26.55	3.35	29.90	3.71	34.13	4.26	39.20
908	3.03	21.57	3.14	23.61	3.31	26.39	3.57	29.71	3.94	33.90	4.55	38.91
909	3.16	21.44	3.28	23.47	3.48	26.22	3.76	29.52	4.15	33.66	4.86	38.60
910	4.04	20.56	4.24	22.51	4.54	25.16	4.98	28.30	5.59	32.25	6.59	36.87
911	4.26	20.34	4.48	22.27	4.83	24.87	5.31	27.97	5.99	31.85	7.09	35.37
912	4.50	20.10	4.74	22.01	5.13	24.57	5.66	27.62	6.41	31.43	7.62	35.81
913	4.71	19.89	5.02	21.73	5.45	24.25	6.02	27.26	6.86	30.98	8.16	35.30
914	5.00	19.60	5.30	21.45	5.76	23.94	6.40	26.88	7.32	30.52	8.72	34.74
915	4.85	19.75	5.11	21.64	5.55	24.15	6.16	27.12	7.11	30.73	8.60	34.80
916	5.03	19.57	5.33	21.42	5.79	23.91	6.45	26.83	7.48	30.36	9.06	34.40
917	5.22	19.38	5.53	21.22	6.04	23.66	6.75	26.58	7.86	29.98	9.51	33.95
918	5.42	19.18	5.76	20.99	6.30	23.40	7.07	26.21	8.25	29.59	9.94	33.52
919	5.63	18.97	5.99	20.76	6.57	23.12	7.40	25.84	8.64	29.20	10.38	33.08
920	4.28	20.32	4.60	22.15	5.09	24.61	5.73	27.55	6.53	31.31	7.53	35.93
921	6.07	18.53	6.45	20.27	7.13	22.57	8.08	25.20	9.41	28.43	11.15	32.28
922	6.31	18.29	6.72	20.04	7.43	22.27	8.43	24.85	9.77	28.07	11.53	31.93
923	7.11	17.49	7.61	19.14	8.42	21.28	9.54	23.74	10.95	26.86	12.77	30.69
924	7.40	17.20	8.22	18.53	9.31	20.34	10.63	22.65	12.32	25.52	14.04	29.42
ot.	91.76	400.24	97.41	437.56	105.28	487.72	115.52	547.08	135.84	620.96	160.37	708.83
†	117.76	117.76	119.44	119.44	120.28	120.28	118.92	118.92	125.04	125.04	20.83	20.83

TWENTY YEAR ENDOWMENT

	\$44.25		\$44.82		\$45.63		\$46.70		\$48.64		\$51.45		\$64.65	
P. No.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	55
id	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
905	.....	44.25	.....	44.82	.....	45.63	.....	46.70	.....	48.64	.....	51.45	.....	64.65
906	2.92	41.33	3.00	41.82	3.12	42.51	3.29	43.41	3.57	45.07	4.02	47.43	6.40	53.19
907	3.17	41.05	3.24	41.55	3.36	42.27	3.56	43.14	3.85	44.79	4.35	47.10	7.03	57.62
908	3.48	40.82	3.51	41.31	3.63	42.00	3.84	42.86	4.14	44.50	4.70	46.75	7.57	57.09
909	3.70	40.55	3.78	41.04	3.92	41.71	4.12	42.58	4.45	44.19	5.09	46.39	8.13	56.52
910	5.48	38.77	5.56	39.26	5.71	39.92	5.95	40.74	6.36	42.28	7.12	44.33	10.82	53.83
911	5.98	38.27	6.06	38.76	6.22	39.41	6.47	40.23	6.90	41.74	7.72	43.73	11.60	53.05
912	6.50	37.75	6.58	38.24	6.74	38.95	7.00	39.70	7.46	41.18	8.33	43.12	12.37	52.28
913	7.04	37.21	7.13	37.69	7.29	38.34	7.55	39.15	8.04	40.60	8.95	42.50	13.12	51.53
914	7.60	36.65	7.68	37.14	7.85	37.78	8.12	38.58	8.63	40.01	9.58	41.87	13.80	50.79
915	6.68	37.57	6.77	38.05	6.97	38.66	7.28	39.42	7.87	40.77	8.97	42.48	13.88	50.77
916	7.07	37.18	7.16	37.66	7.34	38.29	7.67	39.03	8.29	40.35	9.38	42.07	14.35	50.30
917	7.46	36.79	7.56	37.26	7.74	37.89	8.07	38.63	8.69	39.95	9.79	41.66	14.74	49.91
918	7.88	36.37	7.97	36.85	8.15	37.48	8.46	38.24	9.08	39.50	10.15	41.30	15.00	49.65
919	8.31	35.94	8.39	36.13	8.56	37.07	8.87	37.83	9.46	39.18	10.47	40.98	15.10	49.55
920	8.12	36.13	8.15	36.67	8.21	37.42	8.32	38.38	8.52	40.12	8.86	42.59	10.13	54.22
921	9.20	35.05	9.26	35.56	9.39	36.24	9.65	37.05	10.10	38.51	10.90	40.56	14.60	50.05
922	9.66	34.59	9.71	35.11	9.81	35.82	10.01	36.60	10.30	38.28	10.96	40.19	13.82	50.83
923	11.43	32.77	11.51	33.31	11.57	34.06	11.68	35.02	11.88	36.76	12.22	39.23	13.67	50.78
924	12.95	31.30	13.06	31.76	13.03	32.60	12.87	33.83	12.92	35.72	12.83	38.62	17.10	47.55
ot.	134.63	750.37	136.08	760.32	138.61	773.99	142.79	791.21	150.57	822.23	164.36	864.64	233.88	1059.12
†	Policy matures for \$1,000.													

†Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

Ages	FIVE YEARS						
	21	25	30	35	40	45	55
Ordinary Life.....	\$ 67.93	\$ 75.52	\$ 87.38	\$102.61	\$122.47	\$148.81	\$229.4
Cash Value Deducted.....	37.93	39.52	41.38	44.61	49.47	56.81	93.7
20 Payment Life.....	104.96	113.32	125.61	140.79	159.45	183.29	253.1
Cash Value Deducted.....	32.96	34.32	36.61	39.79	44.45	52.29	90.1
20 Year Endowment.....	195.94	197.81	200.98	205.60	212.64	224.20	271.1
Cash Value Deducted.....	22.94	24.81	27.98	31.60	37.64	47.20	87.3

TEN YEARS							
Ordinary Life.....	\$133.54	\$148.26	\$171.19	\$200.49	\$238.67	\$288.54	\$441.3
Cash Value Deducted.....	58.54	59.26	61.19	65.49	72.67	86.54	160.3
20 Payment Life.....	205.61	221.83	245.66	274.99	310.98	356.37	489.9
Cash Value Deducted.....	37.61	37.83	39.66	42.99	49.98	65.37	142.3
20 Year Endowment.....	382.57	386.26	392.49	401.42	415.08	436.89	526.0
Cash Value Deducted.....	†13.43	†9.74	†2.51	6.42	19.08	39.89	128.0

FIFTEEN YEARS							
Ordinary Life.....	\$196.35	\$217.57	\$250.50	\$292.46	\$346.48	\$416.61	\$632.7
Cash Value Deducted.....	72.35	71.57	71.50	73.46	82.48	102.61	216.7
20 Payment Life.....	301.04	324.56	358.98	401.35	452.92	517.43	708.7
Cash Value Deducted.....	20.04	18.56	15.98	17.35	25.92	46.43	161.7
20 Year Endowment.....	558.03	563.57	572.85	586.16	606.12	637.72	766.9
Cash Value Deducted.....	†107.97	†101.43	†91.15	†77.84	†55.88	†22.28	119.9

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919)

Ordinary Life.....	\$ 68.70	\$ 76.38	\$ 88.34	\$103.76	\$123.81	\$150.24	\$230.5
Cash Value Deducted.....	38.70	40.38	42.34	45.76	50.81	58.24	94.7
20 Payment Life.....	108.11	116.57	129.04	144.36	163.13	186.80	255.7
Cash Value Deducted.....	36.11	37.57	40.04	43.36	48.13	55.80	92.7
20 Year Endowment.....	204.87	206.46	209.19	213.29	219.73	230.41	275.0
Cash Value Deducted.....	31.87	33.46	36.19	39.29	44.73	53.41	91.0

TEN YEARS. (Policies Issued in 1914)

Ordinary Life.....	\$136.02	\$153.57	\$178.61	\$210.85	\$252.44	\$304.72	\$461.8
Cash Value Deducted.....	61.02	64.57	68.61	75.85	86.44	102.72	180.8
20 Payment Life.....	207.72	227.22	253.77	285.53	325.15	371.96	514.8
Cash Value Deducted.....	39.72	43.22	47.77	53.53	64.15	80.96	167.8
20 Year Endowment.....	393.98	393.71	405.22	413.51	428.65	449.37	543.8
Cash Value Deducted.....	†2.02	2.71	10.22	18.51	32.65	52.37	145.8

FIFTEEN YEARS. (Policies Issued in 1909)

Ordinary Life.....	\$203.91	\$229.81	\$266.47	\$313.53	\$373.62	\$448.63	\$678.1
Cash Value Deducted.....	79.91	83.81	87.47	94.53	109.62	134.63	262.1
20 Payment Life.....	305.03	333.66	372.36	418.46	475.50	542.60	750.0
Cash Value Deducted.....	24.03	27.66	29.36	34.46	48.50	71.60	203.0
20 Year Endowment.....	576.29	583.45	593.24	605.50	627.63	657.53	796.0
Cash Value Deducted.....	†89.71	†81.55	†70.76	†58.50	†34.37	†2.47	149.0

†Cash Value in excess of Cost.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

10 YEAR PAYMENT LIFE									
21	25	30	35	40	45	50	55		
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
40.84	43.66	47.84	52.87	58.94	66.34	75.47	86.81		
5.31	5.52	5.82	6.22	6.73	7.45	8.54	10.38		
5.54	5.81	6.16	6.59	7.17	7.94	9.14	11.08		
5.89	6.13	6.50	6.99	7.61	8.47	9.76	11.76		
6.14	6.46	6.88	7.46	8.08	8.98	10.37	12.47		
6.50	6.79	7.26	7.83	8.56	9.53	10.99	13.13		

15 PAYMENT LIFE									
30.46	32.61	35.80	39.67	44.44	50.41	58.11	68.19		
4.50	4.65	4.88	5.18	5.62	6.22	7.22	8.98		
4.69	4.86	5.13	5.46	5.93	6.60	7.73	9.65		
4.89	5.07	5.37	5.73	6.27	7.01	8.25	10.29		
5.09	5.31	5.63	6.05	6.63	7.42	8.78	10.96		
5.31	5.54	5.90	6.35	6.98	7.87	9.33	11.63		

25 PAYMENT LIFE									
22.48	24.13	26.81	29.72	33.73	39.07	46.45	56.85		
3.89	4.02	4.15	4.39	4.79	5.37	6.35	8.18		
3.99	4.14	4.32	4.61	5.03	5.65	6.78	8.76		
4.13	4.28	4.50	4.82	5.28	5.98	7.25	9.40		
4.26	4.42	4.67	4.99	5.54	6.33	7.71	10.07		
4.41	4.58	4.85	5.29	5.83	6.68	8.22	10.73		

30 PAYMENT LIFE									
20.62	22.17	24.53	27.56	31.54	36.98	44.63	55.55		
3.74	3.86	3.98	4.26	4.62	5.18	6.18	8.05		
3.83	3.96	4.15	4.42	4.84	5.47	6.63	8.66		
3.95	4.09	4.31	4.62	5.08	5.79	7.09	9.29		
4.06	4.22	4.47	4.81	5.33	6.12	7.54	9.94		
4.18	4.35	4.63	5.01	5.59	6.47	8.05	10.63		

10 YEAR ENDOWMENT									
98.54	99.15	99.67	100.39	101.47	103.18	105.16	111.07		
9.85	9.85	9.87	9.90	10.03	10.28	10.58	12.17		
10.62	10.62	10.63	10.67	10.78	11.04	11.66	12.96		
11.42	11.42	11.43	11.45	11.57	11.81	12.49	13.72		
12.26	12.26	12.25	12.27	12.37	12.59	13.19	14.42		
13.12	13.10	13.10	13.10	13.19	13.37	13.92	15.06		

15 YEAR ENDOWMENT									
63.00	63.35	63.94	64.78	66.10	68.28	72.02	78.18		
7.05	7.05	7.08	7.13	7.28	7.60	8.28	9.73		
7.52	7.52	7.56	7.62	7.78	8.19	8.87	10.41		
8.00	8.01	8.04	8.11	8.28	8.64	9.37	11.00		
8.51	8.51	8.55	8.62	8.79	9.18	10.06	11.77		
9.03	9.03	9.07	9.14	9.35	9.73	10.66	12.44		

25 YEAR ENDOWMENT									
35.41	35.88	36.68	37.93	39.99	43.40	49.67	58.14		
4.89	4.91	4.96	5.05	5.27	5.68	6.54	8.25		
5.13	5.15	5.20	5.30	5.56	6.01	6.99	8.89		
5.37	5.40	5.46	5.58	5.86	6.37	7.46	9.50		
5.62	5.64	5.72	5.86	6.17	6.73	7.95	10.15		
5.88	5.91	6.00	6.16	6.50	7.14	8.47	10.83		

30 YEAR ENDOWMENT									
29.00	29.53	30.13	30.99	34.64	38.82	45.51	55.41		
4.39	4.41	4.48	4.59	4.85	5.33	6.29	8.08		
4.57	4.59	4.67	4.82	5.10	5.64	6.70	8.69		
4.76	4.78	4.87	5.04	5.36	5.96	7.16	9.31		
4.95	4.98	5.08	5.27	5.63	6.30	7.63	9.97		
5.15	5.19	5.30	5.52	5.93	6.66	8.13	10.65		

ENDOWMENT AT AGE 55									
25.44	29.53	36.68	47.63	66.10	103.19				
4.10	4.41	4.96	5.81	7.28	10.28				
4.26	4.59	5.20	6.14	7.78	11.04				
4.42	4.78	5.46	6.50	8.28	11.81				
4.57	4.98	5.72	6.86	8.79	12.59				
4.74	5.19	6.00	7.24	9.35	13.37				

ENDOWMENT AT AGE 60									
22.77	25.36	30.51	37.93	49.27	68.28	106.16			
3.86	4.08	4.48	5.05	5.99	7.60	10.88			
3.98	4.23	4.67	5.30	6.35	8.10	11.66			
4.12	4.38	4.87	5.58	6.73	8.64	12.43			
4.24	4.55	5.08	5.86	7.12	9.18	13.19			
4.37	4.71	5.30	6.16	7.52	9.73	13.92			

ENDOWMENT AT AGE 65									
20.14	22.59	26.57	32.09	39.99	52.01	72.02	111.07		
3.69	3.87	4.16	4.59	5.27	6.34	8.28	12.17		
3.80	3.99	4.32	4.82	5.56	6.74	8.87	12.96		
3.91	4.13	4.49	5.04	5.86	7.16	9.47	13.72		
4.02	4.26	4.67	5.27	6.17	7.58	10.06	14.42		
4.15	4.41	4.85	5.52	6.50	8.03	10.66	15.06		

ENDOWMENT AT AGE 70									
Age	21	25	30	35	40	45	50	55	
Prem	18.73	20.80	24.10	28.53	34.64	43.40	56.64	78.18	
1st	3.58	3.75	3.99	4.31	4.85	5.68	7.11	9.73	
2nd	3.66	3.83	4.11	4.51	5.10	6.01	7.61	10.41	
3rd	3.77	3.94	4.27	4.70	5.36	6.37	8.14	11.09	
4th	3.88	4.07	4.40	4.91	5.63	6.74	8.64	11.77	
5th	3.96	4.18	4.59	5.11	5.93	7.14	9.20	12.44	

ENDOWMENT AT AGE 75									
Prem	17.89	19.73	22.64	26.49	31.66	38.82	49.07	64.26	
1st	3.53	3.65	3.87	4.16	4.62	5.33	6.54	8.71	
2nd	3.59	3.74	3.99	4.34	4.84	5.64	6.99	9.33	
3rd	3.70	3.87	4.12	4.50	5.09	5.96	7.46	9.99	
4th	3.77	3.95	4.27	4.70	5.33	6.30	7.95	10.64	
5th	3.87	4.08	4.41	4.89	5.59	6.66	8.47	11.32	

20 PAY. 25 YEAR ENDOWMENT									
Prem	40.17	40.61	41.39	42.61	44.57	47.81	53.16	61.69	
1st	5.22	5.26	5.29	5.44	5.64	6.03	6.86	8.50	
2nd	5.54	5.55	5.60	5.71	5.96	6.39	7.32	9.13	
3rd	5.83	5.85	5.90	6.03	6.27	6.77	7.82	9.77	
4th	6.11	6.14	6.22	6.35	6.64	7.18	8.33	10.44	
5th	6.44	6.45	6.52	6.68	7.01	7.60	8.86	11.12	

20 PAY. 30 YEAR ENDOWMENT									
Prem	35.90	36.43	37.39	38.88	41.29	45.17	51.29		
1st	4.92	4.94	5.02	5.15	5.39	5.82	6.69		
2nd	5.17	5.19	5.26	5.39	5.68	6.18	7.18		
3rd	5.42	5.46	5.51	5.68	5.97	6.54	7.67		
4th	5.67	5.71	5.81	5.96	6.31	6.92	8.16		
5th	5.94	5.98	6.07	6.27	6.65	7.33	8.69		

20 PAY. ENDOWMENT AT AGE 65									
Prem	28.43	30.81	34.40	38.88	44.57				
1st	4.32	4.51	4.76	5.15	5.64				
2nd	4.52	4.70	5.00	5.39	5.96				
3rd	4.71	4.92	5.23	5.68	6.27				
4th	4.88	5.12	5.50	5.96	6.64				
5th	5.09	5.33	5.73	6.27	7.01				

20 PAY. ENDOWMENT AT AGE 70									
Prem	27.02	29.15	32.33	36.29	41.29	47.81			
1st	4.20	4.41	4.62	4.94	5.39	6.03			
2nd	4.40	4.56	4.82	5.17	5.68	6.39			
3rd	4.57	4.76	5.03	5.43	5.97	6.77			
4th	4.73	4.95	5.28	5.70	6.31	7.18			
5th	4.92	5.15	5.49	5.98	6.65	7.60			

20 PAY. ENDOWMENT AT AGE 75									
Prem	26.13	28.09	31.03	34.65	39.23	45.17	53.16		
1st	4.14	4.27	4.52	4.79	5.23	5.82	6.86		
2nd	4.32	4.47	4.71	5.02	5.49	6.18	7.32		
3rd	4.49	4.65	4.90	5.28	5.78	6.54	7.82		
4th	4.65	4.83	5.14	5.52	6.09	6.92	8.33		
5th	4.81	5.02	5.35	5.80	6.42	7.33	8.86		

DIVIDENDS ON FULL PAID-UP LIFE POLICIES (According to Attained Ages During 1923.)

Age	Div.	Age	Div.	Age	Div.	Age	Div.
25	\$5 56	39	\$6 57	53	\$8 67	67	\$12 74
26	5 61	40	6 68	54	8 88	68	13 11
27	5 67	41	6 78	55	9 12	69	13 49
28	5 73	42	6 89	56	9 36	70	13 86
29	5 79	43	7 01	57	9 62	71	14 23
30	5 85	44	7 13	58	9 89	72	14 60
31	5 92	45	7 27	59	10 17	73	14 97
32	5 98	46	7 40	60	10 45	74	15 32
33	6 05	47	7 54	61	10 74	75	15 63
34	6 14	48	7 70	62	11 06	76	15 96
35	6 22	49	7 87	63	11 37	77	16 26
36	6 30	50	8 05	64	11 70	78	16 55
37	6 38	51	8 24	65	12 03	79	16 85
38	6 47	52	8 45	66	12 39	80	17 14

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.							
10 PAYMENT ENDOWMENTS.							
15 Year	\$85.47	\$86.89	\$90.28	End. Age 50 ..	503.02	660.48	897.
20 Year	74.48	76.26	80.68	End. Age 55 ..	450.00	579.12	770.
25 Year	65.72	68.06	74.00	End. Age 60 ..	409.15	516.40	673.
30 Year	58.83	61.97	69.79	End. Age 65 ..	378.81	469.85	600.
35 Year	53.52	57.73	67.54	End. Age 70 ..	357.68	437.39	550.
40 Year	49.57	55.06	.....	End. Age 75 ..	344.39	417.00	518.
45 Year	46.82	53.63	.....				
50 Year	45.09	.....	.....				

15 PAYMENTS ENDOWMENTS.			
20 Year	\$55.27	\$56.93	\$61.13
25 Year	48.84	50.88	56.13
30 Year	43.76	46.39	53.00
35 Year	39.86	43.26	51.32
40 Year	36.96	41.29	.....
45 Year	34.93	40.23	.....
50 Year	33.66	.....	.....

20 PAYMENT ENDOWMENTS.			
25 Year	\$40.61	\$42.61	\$47.81
30 Year	36.43	38.88	45.17
35 Year	33.21	36.29	43.75
40 Year	30.81	34.65	.....
45 Year	29.15	33.78	.....
50 Year	28.09	.....	.....

NOTE.—Endowments written maturing at Age 40, 45, 50, 55, 60, 65, 70 and 75 on continuous prem., 10, 15 and 20 payments. Rates at Ages 25, 35 and 45 are shown in the above.

SINGLE PREMIUM RATES.

Whole Life....	\$333.43	\$400.19	\$492.48
10 Year End..	759.93	763.77	770.91
15 Year End..	654.72	660.48	673.33
20 Year End..	570.31	579.12	600.88
25 Year End..	503.02	516.40	550.38
30 Year End..	450.00	469.85	518.64
35 Year End..	409.15	437.39	.....
40 Year End..	378.81	417.00	.....
45 Year End..	357.68	.....	.....
End. Age 35 ..	759.93	.....	.....
End. Age 40 ..	654.72	893.33	.....
End. Age 45 ..	570.31	763.77	.....

SURVIVORSHIP INCOME.			
Monthly Income.			
End. 60.....	\$50.42	\$73.17	.....
20 P. End. 60.	65.86	82.13	.....
End. 65.....	44.54	60.32	.....
20 P. End. 65.	60.50	72.97	.....
20 Year End .	105.48	96.57	96.0

Reduced Premium if Beneficiary Changes.

End. 60.....	\$45.23	\$67.95	.....
20 P. End. 60.	59.28	76.35	.....
End. 65.....	39.68	56.45	.....
20 P. End. 65.	54.13	68.40	.....
20 Year End .	94.27	88.42	91.6

JOINT LIFE RATES. (Equal Ages)

Whole Life....	\$29.67	\$37.98	\$53.2
20 Pay. Life ..	39.17	46.49	59.4
20 Year End..	52.73	55.97	64.3
30 Year End..	37.43	42.26	54.4
20 P.-30 Yr. E.	44.71	49.15	60.0

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$20 per \$1,000.

Change of Plan. — No provision.

Disability. — Rider provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance.

Dividends. — Policy is non-participating.

Double Indemnity. — Rider provides, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Limit \$5,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — 31 days, interest 6%.

Incontestable. — After one year except for non-payment of premium and service in time of war.

Limits. —

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — Death from military or naval service in time of war limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-up Values. — After three premiums, within three months after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery and payment of premium while in good health.

Premium Loans. No provision. See "Loans."

Reinstatement. — Within three years, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25) and Continuous (20 certain) annual installments. Unless otherwise specified Trust Fund may be withdrawn by beneficiary on any interest date and commutable values at any time (except no commutation under Continuous Installment option).

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. Disability not granted.

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			20 Pay. Life with Cash Val.	Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.				10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.
20	\$ 16.03	\$ 37.73	\$ 28.27	\$ 23.60	\$ 92.54	\$ 59.18	\$ 42.78	\$ 26.52	40	\$ 27.32	\$ 54.81	\$ 41.36	\$ 34.87	\$ 94.69	\$ 61.72	\$ 45.90
21	16.35	38.32	28.71	23.98	92.59	59.22	42.84	26.74	41	28.31	56.07	42.36	35.76	94.95	62.04	46.29
22	16.70	38.92	29.17	24.35	92.63	59.28	42.92	26.99	42	29.34	57.38	43.41	36.71	95.25	62.40	46.73
23	17.07	39.55	29.64	24.75	92.68	59.34	42.98	27.26	43	30.46	58.75	44.51	37.71	95.56	62.78	47.22
24	17.45	40.20	30.13	25.17	92.73	59.40	43.05	27.54	44	31.64	60.17	45.66	38.76	95.92	63.23	47.77
25	17.84	40.87	30.64	25.60	92.78	59.47	43.12	27.85	45	32.89	61.66	46.86	39.88	96.30	63.70	48.37
26	18.26	41.58	31.17	26.04	92.84	59.54	43.21	28.18	46	34.23	63.31	48.14	41.05	96.75	64.24	49.03
27	18.71	42.30	31.72	26.51	92.91	59.61	43.30	28.54	47	35.66	64.82	49.47	42.30	97.23	64.85	49.78
28	19.16	43.05	32.29	26.99	92.98	59.70	43.40	28.92	48	37.17	66.51	50.89	43.64	97.76	65.52	50.61
29	19.65	43.83	32.88	27.49	93.06	59.79	43.51	29.34	49	38.80	68.26	52.37	45.06	98.35	66.25	51.53
30	20.17	44.64	33.50	28.01	93.13	59.89	43.63	29.79	50	40.54	70.09	53.94	46.56	99.01	67.08	52.55
31	20.71	45.48	34.14	28.57	93.21	59.99	43.76	30.28	51	42.38	72.01	55.59	48.16	99.73	67.98	53.68
32	21.28	46.36	34.80	29.14	93.31	60.10	43.91	30.83	52	44.34	74.00	57.34	49.87	100.52	68.97	54.92
33	21.88	47.26	35.49	29.72	93.40	60.22	44.05	31.40	53	46.44	76.08	59.18	51.69	101.40	70.09	56.29
34	22.52	48.20	36.21	30.35	93.52	60.36	44.23	32.05	54	48.80	78.26	61.13	53.65	102.37	71.31	57.80
35	23.20	49.18	36.96	31.00	93.63	60.51	44.42	32.73	55	51.09	80.53	63.20	55.73	103.44	72.66	59.47
36	23.93	50.21	37.76	31.71	93.82	60.71	44.66	33.57	56	53.64	82.92	65.41	57.98	104.62	74.16	61.31
37	24.70	51.30	38.61	32.43	94.01	60.93	44.92	34.46	57	56.38	85.42	67.75	60.38	105.91	75.81	63.32
38	25.58	52.43	39.49	33.21	94.22	61.17	45.22	35.42	58	59.30	88.04	70.24	62.96	107.35	77.62	65.54
39	26.40	53.59	40.40	34.01	94.44	61.43	45.54	36.44	59	62.44	90.80	72.90	65.73	108.93	79.63	67.97
									60	65.79	93.72	75.75	68.73	110.67	81.86	70.65

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Prem-ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$16.35	\$10	\$25	\$79	3	3	\$69	\$201	9	5	\$118	\$312	15	5	\$176	\$420	19
	25	17.84	12	29	86	3	8	82	221	10	7	139	339	15	11	206	451	18
	30	20.17	14	35	94	4	2	101	246	11	6	171	374	15	7	251	493	17
	35	23.20	16	45	109	4	11	125	274	11	7	209	411	14	5	302	533	15
	40	27.32	21	56	122	5	3	154	302	10	11	253	446	12	9	358	571	13
	45	32.89	28	71	139	5	2	187	330	9	8	301	480	10	11	416	604	10
	50	40.54	37	88	155	4	9	223	355	8	2	350	508	9	0	473	633	8
55	51.09	47	107	170	4	0	261	379	6	7	400	535	7	2	527	658	6	
60	65.79	58	127	184	3	2	298	398	5	2	446	557	5	7	584	657	5	
20 Pay. Life	21	23.98	20	56	178	8	0	159	465	24	9	276	730	34	11	418	1000	Pd.
	25	25.60	23	62	183	8	6	174	469	23	10	301	734	32	1	456	1000	"
	30	28.01	27	70	188	8	11	195	475	21	11	337	739	28	6	508	1000	"
	35	31.00	32	80	195	9	0	219	480	19	5	377	741	24	8	566	1000	"
	40	34.87	38	92	201	8	8	247	485	16	9	420	741	20	11	626	1000	"
	45	39.88	45	105	207	7	7	275	485	13	10	463	738	17	2	688	1000	"
	50	46.56	52	118	209	6	3	302	481	10	11	502	729	13	7	746	1000	"
55	55.73	58	131	209	4	11	327	475	8	4	535	716	10	4	800	1000	"	
60	68.73	65	144	210	3	8	347	464	6	1	556	694	7	6	849	1000	"	
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Age at Issue	Ann. Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	42.84	\$79	\$157	\$264	15	\$116	\$387	\$537	10	\$485	\$661	\$782	5	\$770	\$926	\$958	1
	25	43.12	78	156	252	15	\$106	386	536	10	\$479	660	780	5	\$767	925	957	1
	30	43.63	76	155	249	15	\$84	385	533	10	\$468	658	777	5	\$762	925	957	1
	35	44.42	74	153	245	15	\$44	383	529	10	\$447	657	775	5	\$756	924	956	1
	40	45.90	72	152	241	14	10	382	524	10	\$411	655	772	5	\$744	923	955	1
	45	48.37	71	151	236	10	19	381	518	10	\$345	651	764	5	\$720	921	953	1
	50	52.56	70	151	229	7	11	379	507	10	\$220	644	753	5	\$679	917	949	1
55	59.47	70	152	223	5	18	378	495	9	19	635	737	5	\$604	911	942	1	
60	70.65	72	155	217	3	11	375	476	6	18	619	711	5	\$458	900	931	1	

PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N. J.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American $3\frac{1}{2}\%$ Full Level Premium reserve. Intermediate policies, New York Standard. Intermediate $3\frac{1}{2}\%$, with surrender charge up to 16th year not exceeding \$25 per \$1,000 thereafter not exceeding \$0.50. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form.

Waiver of Premiums. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000; beginning immediately after proof and continuing during disability and lifetime; no reduction in insurance. Payments continue after maturity of endowment. All but most rated-up policies provide, prior to age 60, without extra charge, for waiver of premiums and in full settlement of face of policy, payment of 120 monthly installments at \$9.74 per \$1,000. Payments may be made annually, semi-annually or quarterly. After age 60, premiums waived and charged against policy without interest. Intermediate policies provide without extra charge, prior to age 60, for waiver of premiums, and on male lives for payment of \$20 per month for 12 months without reduction of face of policy. After age 60, premiums waived and charged against policy without interest. Limit \$50,000.

Dividends. — Annually, when surplus earned and apportioned (first dividend now paid at end of second policy year). Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable on any anniversary; (d) purchase participating paid-up additions, withdrawable in cash. (a) is automatic option.

Double Indemnity. — For extra premium of (\$1 per \$1,000 Whole Life), policy will provide during life of policy, for payment of double face in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, military or naval service, aviation or submarine operation, state of war or insurrection, disease, bodily or mental infirmity. Limit \$50,000.

Extended Insurance. — Automatic after one year. Non-par. With cash but not loan values. Regular Extended Insurance values begin after three premiums*. Insurance will be continued for 60 days at end of first year and 120 days at end of second year; with premium deducted in event of death. Extended insurance exchangeable for cash or paid-up insurance within three months.

Grace. — 31 days, without interest. See also "Extended Insurance."

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Endowments, 15-66, 10-66 on Intermediate; life, 15-66, 12-66, on Intermediate; Term, 17-55; industrial policies, 1-69. Total Insurance Age 15-66: \$10,000; 16, \$20,000; 17, \$30,000; 18, \$40,000; 19, \$50,000; 20, \$75,000; 21, \$100,000; 22, \$125,000; 23, \$150,000; 24, \$200,000; 25-50, \$250,000; 51, \$240,000; 52, \$230,000; 53, \$220,000; 54, \$210,000; 55, \$200,000; 56, \$185,000; 57, \$170,000; 58, \$155,000; 59, \$140,000; 60, \$125,000; 61, \$110,000; 62, \$95,000; 63, \$80,000; 64, \$65,000; 65, \$50,000; 66, \$25,000. Limit for new insurance within 12 months is \$25,000 less, for age 21-24, \$50,000, less 24, full amount 25-55; \$15,000 less 56; \$20,000 less 57; \$25,000 less 58-60; \$20,000 less 61-63; \$15,000 less 64-65; full amount 66. Does not reinsure nor accept reinsurance; minimum policy \$1,000 (Ordinary Department) and \$500 (Intermediate).

Loans. — After three premiums. Interest 6%, payable on policy anniversary. May be deferred 90 days (except to pay premiums). Loans are not endorsed on policy.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non par. With cash and loan values. Fully paid-up limited payment life policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Value".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund at $3\frac{1}{2}\%$, Limited (not exceeding 25 years) and Continuous (5, 10, 15 or 20 years certain installments. Installment payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Trust Fund and commuted value of installments may be withdrawn unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Terms on business women only. Limit, married women without children, \$1,000; otherwise, \$5,000. Disability and Double indemnity granted to single women.

Values on Endowment after two premiums.
Present interest rate, 4.75%.

PRUDENTIAL INSURANCE COMPANY OF AMERICA—Continued.

PARTICIPATING RATES PER \$1,000.

Age	LIFE						ENDOWMENTS					20	20	10
	Ord. Life	10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	Pay. 30 Year End.	Pay. Life Pure End. Add.	
15	\$14.76	\$36.43	\$27.09	\$22.53	\$19.88	\$18.19	\$96.52	\$61.28	\$44.08	\$34.10	\$27.72	\$34.50	\$29.21	
16	15.04	36.95	27.48	22.86	20.18	18.47	96.55	61.33	44.14	34.16	27.79	34.57	29.60	
17	15.33	37.49	27.89	23.20	20.49	18.76	96.61	61.39	44.20	34.23	27.87	34.65	30.04	\$9.5
18	15.64	38.05	28.31	23.56	20.80	19.05	96.66	61.41	44.26	34.30	27.95	34.73	30.49	9.6
19	15.97	38.64	28.75	23.93	21.14	19.36	96.72	61.50	44.33	34.37	28.04	34.82	30.95	9.7
20	16.31	39.24	29.21	24.31	21.48	19.68	96.78	61.57	44.40	34.46	28.14	34.92	31.40	9.7
21	16.67	39.87	29.68	24.71	21.84	20.01	96.84	61.64	44.48	34.55	28.24	35.02	31.89	9.8
22	17.04	40.52	30.17	25.13	22.21	20.36	96.90	61.71	44.56	34.64	28.35	35.13	32.39	9.8
23	17.43	41.19	30.68	25.56	22.60	20.73	96.97	61.79	44.65	34.74	28.47	35.25	32.95	10.0
24	17.84	41.89	31.21	26.01	23.01	21.11	97.04	61.87	44.74	34.85	28.60	35.37	33.48	10.1
25	18.28	42.62	31.76	26.48	23.43	21.50	97.12	61.95	44.84	34.96	28.74	35.51	34.04	10.2
26	18.73	43.37	32.33	26.96	23.87	21.92	97.20	62.05	44.95	35.09	28.89	35.66	34.64	10.3
27	19.21	44.15	32.93	27.47	24.33	22.35	97.29	62.15	45.06	35.23	29.06	35.83	35.26	10.4
28	19.71	44.96	33.54	27.99	24.80	22.81	97.38	62.25	45.19	35.37	29.24	36.01	35.87	10.5
29	20.24	45.80	34.18	28.54	25.30	23.29	97.48	62.37	45.32	35.54	29.44	36.20	36.52	10.6
30	20.80	46.68	34.85	29.11	25.83	23.79	97.58	62.49	45.46	35.71	29.66	36.41	37.20	10.7
31	21.39	47.58	35.54	29.71	26.37	24.31	97.70	62.62	45.62	35.91	29.91	36.65	37.92	11.0
32	22.01	48.52	36.26	30.33	26.95	24.87	97.82	62.77	45.80	36.12	30.18	36.90	38.67	11.2
33	22.67	49.50	37.02	30.98	27.55	25.45	97.95	62.92	45.98	36.36	30.47	37.18	39.44	11.4
34	23.36	50.52	37.80	31.65	28.17	26.06	98.09	63.09	46.19	36.62	30.80	37.49	40.23	11.7
35	24.09	51.57	38.61	32.36	28.84	26.71	98.25	63.27	46.42	36.90	31.16	37.83	41.08	11.9
36	24.86	52.66	39.46	33.10	29.53	27.39	98.41	63.48	46.67	37.22	31.55	38.21	41.98	12.2
37	25.68	53.80	40.34	33.88	30.26	28.11	98.60	63.70	46.95	37.57	31.99	38.62	42.90	12.5
38	26.55	54.98	41.26	34.69	31.04	28.88	98.79	63.94	47.25	37.95	32.48	39.08	43.85	12.8
39	27.46	56.20	42.22	35.55	31.85	29.69	99.01	64.21	47.59	38.38	33.02	39.58	44.86	13.1
40	28.44	57.47	43.23	36.45	32.71	30.56	99.24	64.51	47.97	38.86	33.61	40.14	45.93	13.4
41	29.47	58.79	44.28	37.39	33.62	31.48	99.50	64.83	48.38	39.38	34.26	40.74	47.05	14.0
42	30.57	60.17	45.38	38.39	34.59	32.46	99.79	65.20	48.85	39.97	34.98	41.42	48.20	15.0
43	31.74	61.60	46.53	39.44	35.61	33.50	100.11	65.61	49.37	40.62	35.78	42.15	49.45	15.7
44	32.98	63.10	47.74	40.55	36.71	34.62	100.47	66.06	49.94	41.33	36.66	42.97	50.75	16.5
45	34.30	64.65	49.02	41.72	37.87	35.82	100.86	66.57	50.58	42.13	37.63	43.86	52.15	17.5
46	35.71	66.28	50.35	42.97	39.11	37.10	101.30	67.14	51.29	43.01	38.70	44.84	53.63	18.5
47	37.21	67.97	51.76	44.29	40.44	38.47	101.80	67.77	52.08	43.99	39.87	45.91	55.17	19.9
48	38.81	69.74	53.25	45.70	41.86	39.95	102.35	68.47	52.96	45.07	41.15	47.09	56.83	21.5
49	40.51	71.59	54.81	47.19	43.38	41.53	102.97	69.25	53.93	46.27	42.55	48.37	58.59	22.8
50	42.33	73.51	56.46	48.78	45.00	43.22	103.65	70.11	55.01	47.58	44.09	49.76	60.48	24.4
51	44.27	75.52	58.20	50.47	46.74	45.04	104.41	71.07	56.20	49.02	45.76	51.28		26.1
52	46.33	77.62	60.03	52.27	48.60	46.99	105.24	72.12	57.52	50.61	47.57	52.92		28.0
53	48.54	79.80	61.97	54.19	50.60	49.09	106.16	73.29	58.96	52.34	49.55	54.71		30.0
54	50.89	82.09	64.02	56.25	52.75	51.34	107.18	74.58	60.56	54.24	51.70	56.65		32.2
55	53.40	84.48	66.20	58.45	55.05	53.75	108.30	76.01	62.32	56.32	54.03	58.75		34.4

*Convertible within 7 years.

With Disability (Waiver of Premium and \$10 Monthly Income).

15	\$15.44	\$37.96	\$28.23	\$23.47	\$20.71	\$18.95	\$97.00	\$61.79	\$44.61	\$34.66	\$28.34	\$35.26	\$30.15	
17	16.04	39.06	29.06	24.17	21.35	19.54	97.11	61.92	44.75	34.81	28.51	35.43	31.01	
20	17.07	40.87	30.44	25.34	22.39	20.52	97.32	62.13	44.98	35.08	28.80	35.73	32.43	
23	18.25	42.91	31.98	26.64	23.56	21.62	97.57	62.41	45.30	35.43	29.23	36.18	34.03	
25	19.15	44.40	33.10	27.60	24.43	22.42	97.76	62.61	45.54	35.71	29.57	36.52	35.16	
27	20.12	45.98	34.30	28.62	25.36	23.29	97.97	62.86	45.82	36.06	29.98	36.97	36.41	
30	21.79	48.59	36.28	30.31	26.90	24.78	98.32	63.28	46.32	36.66	30.75	37.74	38.40	
33	23.75	51.48	38.52	32.24	28.67	26.53	98.79	63.82	46.97	37.52	31.64	38.54	40.70	
35	25.24	53.60	40.16	33.66	30.02	27.86	99.16	64.26	47.52	38.19	32.37	39.21	42.38	
37	26.91	55.88	41.95	35.23	31.50	29.34	99.60	64.80	48.20	38.93	33.26	40.03	44.25	
40	29.79	59.62	44.93	37.87	34.06	31.91	100.41	65.82	49.51	40.30	35.00	41.60	47.35	
43	33.23	63.82	48.35	40.94	37.10	34.99	101.49	67.27	51.04	42.19	37.31	43.71	50.95	
45	35.91	66.92	50.92	43.33	39.48	37.43	102.45	68.46	52.32	43.80	39.26	45.49	53.76	
47	38.94	70.29	53.76	46.02	42.17	40.20	103.70	69.79	53.92	45.78	41.63	47.67	56.90	
50	44.30	75.90	58.61	50.75	46.97	45.19	106.06	72.28	57.06	49.58	46.07	51.74	62.45	
53	50.81	82.26	64.31	56.46	52.87	51.36	108.88	75.73	61.31	54.63	51.82	56.98		
55	55.91	86.99	68.71	60.96	57.56	56.26	111.14	78.66	64.89	58.85	56.54	61.26		

With Double Indemnity and Disability (Waiver of Prem. and \$10 Mo. Inc.)

15	\$16.44	\$40.57	\$30.15	\$25.05	\$22.09	\$20.20	\$98.00	\$62.79	\$45.61	\$35.66	\$29.34	\$36.52	\$31.73	
17	17.04	41.64	30.96	25.73	22.72	20.78	98.11	62.92	45.75	35.81	29.51	36.69	32.57	
20	18.07	43.41	32.31	26.88	23.74	21.75	98.32	63.13	45.98	36.08	29.80	36.98	33.97	
23	19.25	45.40	33.81	28.15	24.88	22.83	98.57	63.41	46.30	36.43	30.23	37.43	35.54	
25	20.15	46.86	34.91	29.09	25.74	23.61	98.76	63.61	46.54	36.71	30.57	37.77	36.65	
27	21.12	48.40	36.08	30.09	26.65	24.47	98.97	63.86	46.82	37.06	30.98	38.22	37.88	
30	22.79	50.95	38.02	31.75	28.16	25.94	99.32	64.28	47.32	37.66	31.75	38.98	39.84	
33	24.75	53.78	40.21	33.64	29.91	27.66	99.79	64.82	47.97	38.52	32.64	39.78	42.10	
35	26.24	55.85	41.82	35.04	31.24	28.98	100.16	65.26	48.52	39.19	33.37	40.44	43.76	
37	27.91	58.08	43.58	36.58	32.70	30.44	100.60	65.80	49.20	39.93	34.26	41.25	45.60	
40	30.79	61.74	46.50	39.18	35.22	32.99	101.41	66.82	50.51	41.30	36.00	42.81	48.66	
43	34.23	65.85	49.86	42.21	38.23	36.05	102.49	68.27	52.04	43.19	38.31	44.90	52.22	
45	36.91	68.89	52.39	44.57	40.59	38.45	103.45	69.46	53.32	44.80	40.26	46.67	55.00	
47	39.94	72.20	55.19	47.23	43.27	41.24	104.70	70.79	54.92	46.78	42.63	48.84	58.11	
50	45.30	77.71	59.98	51.92	48.04	46.21	107.06	73.28	58.06	50.58	47.07	52.88	63.62	
53	51.81	83.97	65.61	57.59	53.92	52.37	109.88	76.73	62.31	55.63	52.82	58.09		
55	56.91	88.63	69.97	62.06	58.59	57.27	112.14	79.66	65.89	59.85	57.54	62.36		

PRUDENTIAL INSURANCE COMPANY OF AMERICA—Continued.

RA ANNUAL PREMIUMS per \$10 Monthly Income to Continue so
long after 20 Years as Beneficiary Lives.
WHOLE LIFE.

AGE OF BENEFICIARY.

25	27	29	31	33	35	37	39	41	43	45	47	49	51	53
\$5.40	\$4.92	\$4.49	\$4.06	\$3.65	\$3.24	\$2.86	\$2.50	\$2.16	\$1.82	\$1.54	\$1.27	\$1.01	\$0.79	\$0.60
5.50	5.04	4.58	4.13	3.72	3.31	2.90	2.54	2.18	1.85	1.56	1.27	1.03	.82	.62
5.64	5.16	4.68	4.22	3.77	3.36	2.95	2.57	2.23	1.90	1.58	1.30	1.03	.82	.62
5.78	5.28	4.78	4.32	3.86	3.43	3.02	2.62	2.26	1.92	1.61	1.32	1.06	.82	.62
5.95	5.40	4.90	4.42	3.94	3.50	3.07	2.66	2.30	1.94	1.63	1.34	1.08	.84	.65
6.12	5.57	5.04	4.54	4.03	3.58	3.14	2.74	2.35	1.99	1.66	1.37	1.08	.86	.65
6.31	5.74	5.18	4.66	4.15	3.67	3.22	2.78	2.40	2.02	1.68	1.37	1.10	.86	.65
6.53	5.93	5.35	4.80	4.27	3.77	3.29	2.86	2.45	2.06	1.73	1.42	1.13	.89	.67
6.77	6.12	5.52	4.94	4.39	3.89	3.38	2.93	2.50	2.11	1.75	1.44	1.15	.89	.67
7.03	6.36	5.71	5.11	4.54	4.01	3.48	3.02	2.57	2.16	1.80	1.46	1.18	.91	.70
7.32	6.62	5.95	5.30	4.70	4.13	3.60	3.12	2.64	2.23	1.85	1.51	1.20	.94	.72
7.63	6.89	6.19	5.52	4.90	4.30	3.72	3.22	2.74	2.30	1.90	1.54	1.22	.96	.72
7.99	7.20	6.46	5.76	5.09	4.46	3.86	3.34	2.83	2.38	1.97	1.58	1.27	.98	.74
8.38	7.56	6.77	6.02	5.30	4.66	4.03	3.46	2.93	2.45	2.04	1.66	1.30	1.01	.77
8.81	7.92	7.10	6.31	5.57	4.87	4.20	3.60	3.05	2.54	2.11	1.70	1.34	1.06	.79
9.26	8.35	7.46	6.62	5.83	5.09	4.42	3.77	3.19	2.66	2.18	1.78	1.39	1.08	.82
9.75	8.81	7.87	6.98	6.14	5.35	4.63	3.96	3.34	2.78	2.28	1.85	1.46	1.13	.84
10.37	9.31	8.33	7.39	6.48	5.66	4.87	4.15	3.50	2.93	2.40	1.92	1.51	1.18	.89
10.99	9.89	8.83	7.83	6.85	5.98	5.16	4.39	3.70	3.07	2.52	2.02	1.58	1.22	.91
11.66	10.51	9.38	8.30	7.30	6.36	5.47	4.66	3.91	3.24	2.64	2.14	1.68	1.30	.96
12.43	11.18	10.01	8.86	7.78	6.77	5.81	4.94	4.15	3.43	2.81	2.26	1.78	1.34	1.01
13.25	11.95	10.68	9.46	8.30	7.22	6.19	5.28	4.42	3.67	2.98	2.38	1.87	1.44	1.06
14.16	12.77	11.42	10.13	8.88	7.73	6.62	5.64	4.73	3.91	3.17	2.54	1.99	1.51	1.13
15.14	13.68	12.24	10.85	9.53	8.28	7.13	6.05	5.06	4.18	3.41	2.71	2.11	1.61	1.20
16.22	14.66	13.13	11.66	10.25	8.90	7.66	6.50	5.45	4.49	3.65	2.90	2.28	1.73	1.30
17.40	15.74	14.11	12.53	11.02	9.60	8.26	7.01	5.88	4.85	3.94	3.12	2.45	1.85	1.37
18.67	16.92	15.19	13.51	11.88	10.34	8.90	7.56	6.34	5.23	4.25	3.38	2.64	1.99	1.49
20.06	18.19	16.37	14.57	12.84	11.18	9.62	8.18	6.86	5.66	4.58	3.65	2.86	2.16	1.58
21.58	19.58	17.64	15.72	13.87	12.15	10.44	8.88	7.44	6.14	4.97	3.96	3.07	2.33	1.73
23.18	21.10	19.03	16.99	15.02	13.10	11.30	9.62	8.09	6.67	5.40	4.30	3.36	2.54	1.87
24.96	22.75	20.54	18.38	16.25	14.23	12.29	10.48	8.78	7.27	5.90	4.68	3.65	2.76	2.04
26.86	24.53	22.29	19.87	17.62	15.43	13.34	11.40	9.58	7.92	6.43	5.11	3.98	3.02	2.23
28.92	26.45	23.98	21.50	19.10	16.75	14.52	12.41	10.44	8.64	7.03	5.59	4.34	3.31	2.42
31.15	28.54	25.92	23.30	20.71	18.22	15.79	13.51	11.40	9.43	7.68	6.12	4.75	3.62	2.64
33.55	30.79	28.01	25.22	22.49	19.80	17.21	14.74	12.46	10.32	8.40	6.70	5.23	3.96	2.90
36.17	33.24	30.29	27.34	24.41	21.53	18.74	16.08	13.61	11.30	9.22	7.34	5.71	4.32	3.17
38.95	35.88	32.76	29.62	26.47	23.40	20.42	17.54	14.86	12.34	10.06	8.02	6.26	4.75	3.48
41.88	38.64	35.30	31.97	28.63	25.34	22.13	19.06	16.15	13.46	10.99	8.78	6.86	5.21	3.84
44.98	41.47	37.97	34.44	30.91	27.41	24.00	20.71	17.59	14.69	12.02	9.62	7.51	5.71	4.22
48.12	44.54	40.85	37.13	33.38	29.69	26.04	22.51	19.18	16.03	13.15	10.56	8.26	6.29	4.66
51.62	47.86	43.99	40.06	36.10	32.14	28.27	24.50	20.90	17.52	14.40	11.57	9.07	6.94	5.11
55.39	51.43	47.38	43.20	39.02	34.82	30.67	26.64	22.78	19.13	15.77	12.70	9.98	7.63	5.66

20 PAYMENT LIFE

77.06	\$6.41	\$5.78	\$5.18	\$4.61	\$4.06	\$3.53	\$3.02	\$2.57	\$2.16	\$1.78	\$1.44	\$1.13	\$0.86	\$0.65
7.20	6.53	5.88	5.28	4.68	4.10	3.58	3.07	2.62	2.18	1.80	1.44	1.15	.89	.65
7.34	6.65	6.00	5.35	4.75	4.18	3.62	3.12	2.64	2.21	1.82	1.46	1.15	.89	.67
7.49	6.79	6.12	5.45	4.82	4.25	3.70	3.17	2.69	2.23	1.85	1.49	1.18	.89	.67
7.66	6.94	6.24	5.57	4.92	4.32	3.74	3.22	2.71	2.28	1.87	1.51	1.18	.91	.67
7.85	7.10	6.38	5.69	5.02	4.42	3.82	3.26	2.76	2.36	1.90	1.54	1.20	.94	.70
8.06	7.30	6.53	5.83	5.14	4.49	3.89	3.34	2.83	2.35	1.92	1.56	1.22	.94	.70
8.30	7.49	6.72	5.98	5.26	4.61	3.98	3.41	2.88	2.40	1.97	1.58	1.25	.96	.72
8.54	7.70	6.91	6.14	5.40	4.73	4.08	3.48	2.95	2.45	1.99	1.61	1.27	.96	.72
8.83	7.94	7.10	6.31	5.57	4.85	4.18	3.58	3.02	2.50	2.04	1.63	1.30	.98	.74
9.12	8.21	7.34	6.50	5.74	4.99	4.30	3.67	3.10	2.57	2.09	1.68	1.32	1.01	.77
9.46	8.52	7.61	6.74	5.93	5.16	4.44	3.77	3.17	2.64	2.16	1.73	1.34	1.03	.77
9.84	8.83	7.90	6.98	6.12	5.33	4.58	3.91	3.26	2.71	2.21	1.78	1.39	1.06	.79
10.25	9.19	8.21	7.25	6.36	5.52	4.75	4.03	3.38	2.81	2.28	1.82	1.42	1.08	.82
10.68	9.60	8.54	7.56	6.62	5.74	4.92	4.18	3.50	2.90	2.35	1.87	1.46	1.13	.84
11.16	10.01	8.93	7.87	6.89	5.98	5.14	4.34	3.65	3.00	2.45	1.94	1.51	1.15	.86
11.69	10.49	9.34	8.28	7.22	6.24	5.35	4.54	3.79	3.12	2.54	2.02	1.58	1.20	.89
12.26	11.02	9.79	8.64	7.56	6.55	5.62	4.75	3.96	3.26	2.64	2.11	1.63	1.25	.91
12.89	11.57	10.30	9.10	7.94	6.89	5.88	4.99	4.15	3.41	2.76	2.21	1.70	1.30	.96
13.58	12.19	10.87	9.58	8.38	7.25	6.19	5.23	4.37	3.60	2.90	2.30	1.80	1.37	1.01
14.33	12.89	11.47	10.13	8.86	7.66	6.55	5.62	4.61	3.79	3.05	2.42	1.87	1.42	1.06
15.14	13.61	12.14	10.73	9.38	8.11	6.94	5.86	4.87	4.01	3.24	2.57	1.99	1.51	1.10
16.03	14.42	12.86	11.38	9.96	8.62	7.37	6.22	5.18	4.25	3.43	2.71	2.11	1.68	1.18
16.99	15.31	13.68	12.10	10.58	9.17	7.85	6.62	5.52	4.51	3.65	2.88	2.23	1.68	1.25
18.02	16.27	14.54	12.86	11.28	9.77	8.38	7.06	5.88	4.82	3.89	3.07	2.38	1.80	1.32
19.15	17.30	15.48	13.73	12.05	10.44	8.95	7.56	6.31	5.16	4.15	3.29	2.54	1.92	1.42
20.35	18.43	16.51	14.66	12.86	11.18	9.58	8.11	6.74	5.54	4.46	3.53	2.74	2.06	1.51
21.67	19.63	17.62	15.67	13.78	11.98	10.27	8.71	7.27	5.95	4.80	3.79	2.93	2.21	1.63
23.09	20.95	18.84	16.78	14.76	12.84	11.04	9.36	7.82	6.41	5.18	4.10	3.17	2.40	1.75
24.60	22.37	20.14	17.95	15.84	13.80	11.88	10.08	8.42	6.94	5.59	4.44	3.43	2.59	1.90
26.23	23.90	21.55	19.25	17.02	14.86	12.79	10.87	9.10	7.49	6.05	4.80	3.72	2.81	2.04
28.01	25.54	23.09	20.66	18.29	15.98	13.80	11.76	9.86	8.11	6.58	5.21	4.03	3.05	2.23
29.90	27.34	24.74	22.18	19.68	17.23	14.90	12.72	10.68	8.81	7.13	5.66	4.39	3.31	2.42
31.94	29.26	26.54	23.83	21.19	18.60	16.10	13.75	11.57	9.58	7.75	6.17	4.78	3.62	2.64
34.15	31.32	28.49	25.63	22.82	20.06	17.42	14.90	12.58	10.39	8.45	6.72	5.23	3.96	2.90
36.55	33.58	30.58	27.58	24.60	21.67	18.86	16.18	13.66	11.33	9.22	7.34	5.71	4.32	3.17
39.12	36.00	32.86	29.69	26.54	23.42	20.42	17.54	14.86	12.34	10.06	8.02	6.26	4.75	3.48
41.88	38.64	35.30	31.97	28.63	25.34	22.13	19.06	16.15	13.46	10.99	8.78	6.86	5.21	3.84
44.88	41.47	37.97	34.44	30.91	27.41	24.00	20.71	17.59	14.69	12.02	9.62	7.51	5.71	4.22
48.12	44.54	40.85	37.13	33.38	29.69	26.04	22.51	19.18	16.03	13.15	10.56	8.26	6.29	4.66
51.62	47.86	43.99	40.06	36.10	32.14	28.27	24.50	20.90	17.52	14.40	11.57	9.07	6.94	5.11
55.39	51.43	47.38	43.20	39.02	34.82	30.67	26.64	22.78	19.13	15.77	12.70	9.98	7.63	5.66

PRUDENTIAL INSURANCE COMPANY OF AMERICA—Continued.

PARTICIPATING RATES PER \$1,000. ENDOWMENTS

ENDOWMENTS

Premiums Payable for 10 Years				Premiums Pay- able for 15 Yrs.			Intermediate Rates \$500							
15 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	20 Yrs.	25 Yrs.	30 Yrs.	Whole Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	
12								\$18.83	\$14.25	\$11.90	\$48.13	\$30.64	\$22.22	
13								19.27	14.58	12.18	48.32	30.81	22.36	
14								19.71	14.91	12.46	48.51	30.98	22.51	
15	\$83.00	\$72.08	\$63.28	\$56.23	\$53.27	\$46.81	\$41.63	\$8.64	\$20.15	\$15.24	\$12.74	48.69	31.13	22.65
16	83.05	72.14	63.36	56.32	53.32	46.87	41.70	8.88	20.59	15.56	13.01	48.87	31.29	22.71
17	83.10	72.20	63.43	56.42	53.38	46.94	41.79	9.11	20.99	15.87	13.26	49.00	31.41	22.80
18	83.16	72.27	63.52	56.52	53.45	47.02	41.88	9.35	21.38	16.15	13.50	49.14	31.53	23.00
19	83.22	72.34	63.61	56.63	53.51	47.10	41.97	9.60	21.76	16.44	13.74	49.25	31.63	23.05
20	83.28	72.42	63.70	56.75	53.59	47.18	42.07	9.83	22.15	16.73	13.99	49.36	31.75	23.11
21	83.35	72.50	63.80	56.88	53.66	47.27	42.18	10.08	22.55	17.02	14.24	49.46	31.85	23.16
22	83.43	72.59	63.91	57.02	53.74	47.37	42.30	10.36	22.95	17.34	14.50	49.58	31.95	23.23
23	83.51	72.68	64.03	57.17	53.83	47.47	42.43	10.63	23.37	17.66	14.78	49.69	32.00	23.29
24	83.59	72.78	64.15	57.34	53.92	47.58	42.57	10.92	23.80	17.98	15.04	49.79	32.06	23.35
25	83.67	72.89	64.29	57.51	54.02	47.70	42.72	11.21	24.25	18.32	15.34	49.84	32.13	23.44
26	83.77	73.00	64.43	57.71	54.13	47.82	42.88	11.49	24.72	18.68	15.65	49.90	32.19	23.52
27	83.87	73.12	64.59	57.92	54.24	47.96	43.05	11.80	25.21	19.05	15.96	49.96	32.27	23.61
28	83.97	73.25	64.76	58.15	54.36	48.11	43.25	12.12	25.72	19.44	16.30	50.03	32.36	23.73
29	84.09	73.39	64.95	58.40	54.50	48.28	43.46	12.45	26.24	19.84	16.64	50.11	32.46	23.85
30	84.21	73.55	65.15	58.67	54.64	48.45	43.68	12.82	26.79	20.26	17.01	50.19	32.56	23.97
31	84.34	73.71	65.37	58.98	54.79	48.65	43.94	13.19	27.34	20.68	17.38	50.27	32.67	24.11
32	84.48	73.89	65.61	59.31	54.96	48.86	44.21	13.58	27.92	21.14	17.78	50.39	32.80	24.28
33	84.64	74.09	65.88	59.67	55.14	49.09	44.51	14.00	28.51	21.59	18.18	50.49	32.94	24.43
34	84.80	74.31	66.17	60.07	55.34	49.34	44.84	14.43	29.12	22.07	18.59	50.60	33.08	24.60
35	84.99	74.54	66.49	60.51	55.56	49.62	45.21	14.88	29.75	22.58	19.05	50.74	33.24	24.81
36	85.18	74.80	66.84	60.99	55.80	49.93	45.61	15.37	30.41	23.09	19.50	50.88	33.41	25.02
37	85.40	75.08	67.23	61.52	56.07	50.27	46.05	15.87	31.07	23.61	19.97	51.02	33.59	25.23
38	85.64	75.40	67.66	62.11	56.37	50.64	46.54	16.40	31.76	24.16	20.47	51.19	33.80	25.48
39	85.90	75.74	68.13	62.74	56.69	51.05	47.07	16.96	32.47	24.73	20.98	51.37	34.01	25.75
40	86.19	76.12	68.65	63.44	57.05	51.51	47.65	17.55	33.20	25.32	21.53	51.56	34.25	26.04
41	86.50	76.54	69.22	64.21	57.45	52.02	48.29	18.16	33.95	25.94	22.08	51.75	34.49	26.34
42	86.85	77.01	69.86	65.05	57.89	52.58	49.00	18.81	34.73	26.56	22.66	51.98	34.78	26.68
43	87.25	77.53	70.56	65.96	58.38	53.19	49.78	19.50	35.54	27.23	23.29	52.23	35.08	27.06
44	87.68	78.11	71.33	66.96	58.93	53.88	50.63	20.21	36.36	27.92	23.92	52.48	35.41	27.45
45	88.17	78.75	72.18	68.05	59.54	54.64	51.55	20.98	37.22	28.64	24.60	52.77	35.77	27.89
46	88.71	79.46	73.12	69.24	60.22	55.47	52.57	21.77	38.10	29.38	25.31	53.08	36.15	28.35
47	89.32	80.25	74.15	70.53	60.97	56.40	53.68	22.63	39.00	30.16	26.06	53.40	36.56	28.86
48	90.00	81.13	75.28	71.92	61.80	57.41	54.88	23.52	39.94	30.96	26.84	53.76	37.01	29.41
49	90.75	82.10	76.52	73.42	62.73	58.53	56.19	24.46	40.91	31.81	27.66	54.15	37.50	30.00
50	91.58	83.16	77.87	75.03	63.75	59.75	57.61	25.47	41.90	32.70	28.54	54.57	38.02	30.65
51	92.50	84.33	79.34	76.76	64.88	61.09	59.14	26.51	42.94	33.62	29.45	55.03	38.60	31.34
52	93.51	85.61	80.92	78.61	66.12	62.55	60.79	27.63	44.02	34.59	30.42	55.52	39.23	32.10
53	94.62	87.02	82.64	80.59	67.48	64.14	62.57	28.80	45.13	35.61	31.45	56.06	39.90	32.92
54	95.85	88.55	84.49	82.69	68.98	65.87	64.48	30.06	46.29	36.68	32.53	56.65	40.64	33.81
55	97.21	90.23	86.49	84.93	70.63	67.75	66.54	31.38	47.50	37.82	33.70	57.28	41.44	34.78
56	98.69	92.06	88.64	87.31	72.44	69.79	68.76	32.77	48.75	38.99	34.92	57.96	42.29	35.82
57	100.33	94.04	90.95		74.42	72.01		34.25	50.05	40.25	36.22	58.72	43.23	36.95
58	102.13	96.21	93.43		76.59	74.41		35.82	51.42	41.58	37.62	59.52	44.26	38.18
59	104.11	98.56	96.09		78.98	77.03		37.49	52.85	42.99	39.10	60.42	45.38	39.51
60	106.28	101.11	98.95		81.58	79.86		39.26	54.36	44.49	40.69	61.38	46.59	40.95
61	108.66	103.88	102.01		84.43	82.94		41.13	55.92	46.08	42.38	62.41	47.94	42.58
62	111.28	106.88			87.54			43.12	57.57	47.77	44.19	63.55	49.41	44.36
63	114.14	110.13			90.94			45.23	59.30	49.58	46.13	64.77	51.02	46.27
64	117.28	113.66			94.64			47.48	61.13	51.51	48.21	66.13	52.75	48.34
65	120.71	117.48			98.68			49.86	63.07	53.56	50.42	67.59	54.65	50.57
66	124.45	121.60			103.08			52.40	65.13	55.77	52.81	69.17	56.70	52.98

MONTHLY INCOME RATES.

Age	Income for 5 Yrs.			Income for 10 Yrs.			Income for 15 Yrs.			Income for 20 Yrs.		
	Whole Life	Pay. Life	Year End.	Whole Life	Pay. Life	Year End.	Whole Life	Pay. Life	Year End.	Whole Life	Pay. Life	Year End.
15	\$8.22	\$12.55	\$24.55	\$15.16	\$23.14	\$45.27	\$20.99	\$32.04	\$62.68	\$25.89	\$39.52	\$77.32
16	8.38	12.73	24.59	15.45	23.48	45.33	21.39	32.51	62.77	26.38	40.10	77.42
17	8.54	12.92	24.62	15.74	23.83	45.39	21.80	32.99	62.85	26.89	40.69	77.53
18	8.71	13.12	24.65	16.06	24.20	45.46	22.24	33.50	62.94	27.43	41.32	77.63
19	8.90	13.33	24.69	16.40	24.58	45.53	22.71	34.03	63.04	28.01	41.97	77.75
20	9.08	13.54	24.73	16.75	24.97	45.60	23.19	34.57	63.14	28.61	42.64	77.88
21	9.29	13.76	24.78	17.12	25.38	45.68	23.70	35.14	63.25	29.24	43.34	78.02
22	9.49	14.00	24.82	17.50	25.81	45.76	24.23	35.73	63.36	29.89	44.08	78.16
23	9.71	14.24	24.87	17.90	26.25	45.86	24.79	36.35	63.49	30.57	44.83	78.32
24	9.94	14.49	24.92	18.32	26.71	45.95	25.37	36.99	63.62	31.29	45.62	78.47
25	10.18	14.75	24.98	18.77	27.19	46.05	25.99	37.65	63.76	32.06	46.45	78.65
26	10.43	15.02	25.04	19.24	27.69	46.16	26.63	38.34	63.92	32.85	47.29	78.84
27	10.70	15.30	25.10	19.73	28.21	46.28	27.32	39.06	64.08	33.69	48.18	79.04
28	10.98	15.59	25.17	20.24	28.75	46.41	28.03	39.80	64.26	34.57	49.09	79.26
29	11.27	15.90	25.24	20.79	29.31	46.54	28.78	40.58	64.45	35.50	50.06	79.49
30	11.59	16.21	25.32	21.36	29.90	46.69	29.58	41.39	64.64	36.48	51.06	79.74
31	11.91	16.55	25.41	21.97	30.51	46.85	30.42	42.25	64.87	37.52	52.11	80.02
32	12.26	16.89	25.51	22.60	31.15	47.04	31.30	43.13	65.13	38.61	53.20	80.33
33	12.63	17.26	25.61	23.28	31.82	47.22	32.24	44.05	65.38	39.76	54.34	80.65
34	13.01	17.63	25.73	23.99	32.60	47.44	33.22	45.01	65.68	40.97	55.51	81.02
35	13.42	18.02	25.86	24.74	33.23	47.67	34.26	46.02	66.01	42.25	56.76	81.42

MONTHLY INCOME RATES—Continued

36	13 85	18 44	26 00	25 53	33 99	47 93	35 35	47 07	66 36	43 60	58 06	81 86
37	14 30	18 87	26 15	26 37	34 79	48 22	36 52	48 18	66 78	45 04	59 43	82 85
38	14 79	19 32	26 32	27 27	35 63	49 53	37 75	49 33	67 19	46 57	60 85	82 88
39	15 30	19 80	26 51	28 20	36 51	48 87	39 05	50 55	67 87	48 16	62 35	83 47
40	15 84	20 30	26 72	29 21	37 43	49 27	40 44	51 83	68 21	49 88	63 93	84 14
41	16 41	20 83	26 95	30 27	38 40	49 69	41 91	53 17	68 80	51 69	65 58	84 86
42	17 03	21 38	27 21	31 40	39 43	50 17	43 47	54 56	69 46	53 62	67 34	85 68
43	17 68	21 97	27 50	32 60	40 50	50 70	45 13	56 08	70 20	55 67	69 18	86 59
44	18 37	22 59	27 82	33 87	41 64	51 29	46 90	57 66	71 01	57 85	71 12	87 59
45	19 11	23 24	28 17	35 23	42 85	51 95	48 77	59 33	71 92	60 16	73 18	88 72
46	19 89	23 98	28 57	36 67	44 13	52 67	50 78	61 10	72 93	62 64	75 37	89 96
47	20 73	24 67	29 01	38 21	45 49	53 49	52 91	62 98	74 06	65 27	77 68	91 35
48	21 62	25 45	29 50	39 86	46 93	54 36	55 19	64 99	75 31	68 07	80 16	92 89
49	22 56	26 28	30 04	41 60	48 46	55 39	57 61	67 10	76 69	71 05	82 77	94 59
50	23 58	27 17	30 64	43 47	50 10	56 50	60 19	69 37	78 22	74 25	85 56	96 49
51	24 66	28 11	31 30	45 47	51 83	57 72	62 95	71 77	79 92	77 65	88 52	98 57
52	25 81	29 11	32 04	47 58	53 68	59 07	65 88	74 33	81 79	81 26	91 68	100 89
53	27 04	30 18	32 84	49 85	55 65	60 55	69 02	77 06	83 84	85 14	95 05	103 42
54	28 35	31 33	33 73	52 26	57 77	62 20	72 37	79 99	86 12	89 26	98 66	106 22
55	29 74	32 56	34 71	54 84	60 03	64 00	75 93	83 12	88 62	93 66	102 52	109 31
56	31 23	33 87	35 79	57 58	62 45	66 00	79 73	86 47	91 38	98 35	106 66	112 71
57	32 82	35 27	36 98	60 52	65 04	68 18	83 80	90 06	94 41	103 36	111 08	116 45
58	34 53	36 78	38 28	63 66	67 82	70 58	88 15	93 91	97 72	108 73	115 83	120 53
59	36 35	38 41	39 70	67 02	70 82	73 20	92 80	98 06	101 36	114 47	120 96	125 03
60	38 30	40 16	41 27	70 62	74 05	76 09	97 78	102 53	105 36	120 61	126 46	129 95
61	40 38	42 04	42 98	74 46	77 52	79 24	103 10	107 33	109 72	127 17	132 39	135 34
62	42 62	44 07	44 85	78 58	81 26	82 69	108 50	112 51	114 50	134 20	138 78	141 23
63	45 01	46 26	46 90	82 98	85 30	86 47	114 90	118 11	119 73	141 72	145 69	147 69
64	47 57	48 63	49 14	87 71	89 66	90 60	121 44	124 14	125 45	149 79	153 12	154 74
65	50 31	51 19	51 58	92 77	94 38	95 11	128 45	130 68	131 69	158 44	161 19	162 44
66	53 25	53 95	54 25	95 19	99 48	100 03	135 96	137 73	138 50	167 70	169 89	170 84

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35, and 45.

Ages.	25	35	45	Ages.	25	35	45
WHOLE LIFE WITH HALF RATE—				Three Years—			
First 5 years.				Ordinary Life			
First 5 years				20 Pay. Life.....			
After 5 years				20 Year End.....			
May be written on Income plan also.				Four Years—			
SINGLE PREMIUM RATES.				Ordinary Life			
Life.....				20 Pay. Life.....			
10 Year End..				20 Year End.....			
15 Year End..				CONTINUOUS MONTHLY INCOME—\$10			
20 Year End..				a Month for Life (Equal Ages)—			
25 Year End..				5 Years Certain—			
30 Year End..				Ordinary Life			
15 YEAR TERM, Convertible with-				20 Pay. Life.....			
in 12 Years.				10 Year End.....			
Premium.....				15 Year End.....			
ENDOWMENTS.				20 Year End.....			
Age 60.....				10 Years Certain—			
Age 65.....				Ordinary Life ..			
LIFE ANNUITY RATES. Amount				20 Pay. Life.....			
Purchased by \$1,000.				10 Year End.....			
Males.....				15 Year End.....			
Females.....				20 Year End.....			
JOINT LIFE POLICIES. (Rates at				Payments continue as long as either			
Equal Ages, Two Lives.)				beneficiary or insured lives.			
Whole Life....				20 Year End.....			
20 Pay. Life ..				20 Years Certain—			
20 Year End ..				10 Year End.....			
MONTHLY INCOME—\$10 a month for				15 Year End.....			
One Year—				20 Year End.....			
Ordinary Life.....				IMMEDIATE BENEFIT—\$246 at death			
20 Pay. Life ..				and \$10 a Month for Life, 20 Years Cer-			
20 Year End.....				tain. Commuted value, \$2,000—			
Two Years—				Ordinary Life			
Ordinary Life....				End. Age 60.....			
20 Pay. Life ..				End. Age 65.....			
20 Year End.....				End. Age 60.....			
				End. Age 65.....			
				15 Years Certain—			
				Ordinary Life			
				End. Age 60.....			
				End. Age 65.....			

Cash, Loan, Paid-up and Extended Insurance Values.

CASH OR LOAN					ORDINARY LIFE. PAID-UP					EXTENDED TERM								
3	5	10	15	20	3	5	10	15	20	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	D.	Y.	D.	
20	\$15	\$30	\$69	\$120	\$175	\$52	\$97	\$205	\$323	\$427	2	14	9	240	16	69	19	307
21	16	31	72	125	182	53	99	210	330	435	2	41	9	348	16	146	19	271
22	17	32	75	130	189	54	102	215	337	443	2	70	10	92	16	207	19	221
23	17	34	78	135	197	56	104	219	343	451	2	99	10	196	16	250	19	157
24	18	35	82	141	205	57	107	224	350	459	2	129	10	297	16	275	19	83
25	19	37	85	147	213	58	109	229	357	467	2	159	11	28	16	284	18	363
26	20	38	89	153	222	60	112	234	364	475	2	190	11	115	16	276	18	267
27	21	40	92	159	230	61	115	239	372	484	2	221	11	194	16	254	18	162
28	22	42	96	166	240	63	117	245	379	492	2	252	11	261	18	218	18	50
29	22	44	100	172	249	64	120	250	386	500	2	284	11	317	18	169	17	294
30	23	46	105	179	259	66	123	255	394	509	2	316	11	358	16	108	17	168
31	25	48	109	187	269	67	126	261	401	517	2	349	12	21	18	37	17	35
32	26	50	114	195	279	69	129	266	408	525	3	16	12	35	15	320	16	262
33	27	52	119	202	289	71	132	272	416	533	3	48	12	36	15	229	16	119
34	28	54	124	211	300	72	135	277	424	541	3	79	12	24	15	129	15	337
35	29	56	129	219	311	74	138	283	431	549	3	109	12	0	15	23	15	187
36	30	59	134	228	322	76	141	289	438	557	3	139	11	329	14	274	15	33
37	32	62	140	237	333	78	144	294	446	564	3	166	11	282	14	155	14	243
38	33	64	146	246	344	79	147	300	453	572	3	191	11	225	14	30	14	85
39	35	67	152	255	356	81	150	306	460	579	3	215	11	160	13	265	13	291
40	36	70	159	265	368	83	154	312	467	586	3	235	11	86	13	132	13	132
41	38	73	165	274	379	85	157	318	474	594	3	252	11	5	12	960	12	336
42	40	76	172	284	391	87	161	323	481	600	3	264	10	281	12	220	12	177
43	41	80	178	294	403	89	164	329	488	607	3	272	10	187	12	77	12	17
44	43	83	185	304	415	91	167	334	495	614	3	273	10	87	11	297	11	225
45	45	87	192	314	427	93	171	340	501	620	3	269	9	349	11	152	11	68
46	47	90	199	324	439	95	174	345	507	627	3	258	9	240	11	5	10	275
47	49	94	207	335	451	97	177	350	514	633	3	242	9	129	10	223	10	125
48	51	98	214	345	462	99	180	355	520	638	3	221	9	15	10	77	9	338
49	53	102	221	355	474	101	183	360	526	644	3	196	8	264	9	297	9	191
50	56	106	229	366	485	102	186	365	531	650	3	168	8	147	9	154	9	43
51	58	110	236	376	496	104	189	370	537	655	3	136	8	80	9	11	8	265
52	60	114	244	386	508	106	192	375	542	660	3	101	7	277	8	239	8	124
53	62	118	252	397	518	108	195	379	548	665	3	65	7	160	8	104	7	346
54	64	122	260	407	529	109	198	384	553	670	3	27	7	43	7	335	7	212

20 PREMIUMS LIFE.

	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs. Y. D.	10 Yrs. Y. D.	15 Yrs. Y. D.	19 Yrs. Y. D.
20	\$34	\$67	\$157	\$275	\$410	\$115	\$217	\$465	\$743	\$948	4 281	25 50	36 87	44 29
21	35	68	160	281	419	115	218	467	744	949	4 308	24 856	35 200	43 76
22	36	70	164	287	428	116	219	468	745	949	4 334	24 283	34 310	42 122
23	37	72	167	294	437	117	220	469	746	949	4 361	24 196	34 52	41 166
24	38	73	171	300	446	117	221	471	747	949	5 23	24 98	33 156	40 208
25	38	75	175	307	456	118	222	472	748	950	5 50	23 353	32 257	39 249
26	39	77	179	314	466	119	223	473	749	950	5 76	23 230	31 355	38 290
27	40	78	183	321	476	119	224	475	750	950	5 102	23 98	31 87	37 329
28	41	80	187	328	487	120	225	476	751	950	5 126	22 322	30 182	37 2
29	42	82	192	335	498	120	226	477	752	950	5 149	22 171	29 274	36 46
30	43	84	196	343	508	121	227	478	752	950	5 170	22 13	28 364	35 87
31	44	86	201	351	520	122	228	479	753	950	5 189	21 211	28 89	34 129
32	45	88	206	359	531	122	229	481	754	951	5 206	21 38	27 178	33 169
33	46	90	210	367	543	123	230	482	754	951	5 221	20 223	26 265	32 208
34	48	93	215	376	554	123	231	483	755	951	5 232	20 38	25 350	31 248
35	49	95	221	384	566	124	232	484	755	951	5 241	19 213	25 71	30 286
36	50	97	226	393	578	125	232	485	756	951	5 247	19 18	24 158	29 324
37	51	100	231	401	590	125	233	486	756	950	5 248	18 184	23 243	28 303
38	53	102	237	410	602	126	234	488	756	950	5 245	17 347	22 327	28 42
39	54	105	242	419	615	126	235	487	756	950	5 237	17 142	22 48	27 86
40	55	108	248	428	627	127	236	488	756	950	5 224	16 300	21 136	26 131
41	57	110	254	437	639	127	237	488	755	950	5 205	16 90	20 224	25 175
42	58	113	260	446	652	128	237	489	755	949	5 179	15 245	19 311	24 220
43	60	116	265	455	664	128	238	489	754	949	5 147	15 34	19 36	23 264
44	61	119	271	463	676	129	239	489	754	949	5 108	14 187	18 129	22 310
45	63	122	277	472	688	129	239	489	753	948	5 65	13 340	17 223	21 355
46	65	125	283	481	700	130	240	489	752	948	5 16	13 128	16 317	21 43
47	66	128	288	489	712	130	240	488	750	947	4 327	12 283	16 51	20 99
48	68	130	294	497	724	130	240	488	749	946	4 268	12 74	15 155	19 155
49	69	133	299	505	736	131	241	487	747	945	4 207	11 233	14 259	18 212
50	71	136	305	513	747	131	241	486	745	945	4 144	11 28	14 1	17 270
51	73	130	310	520	758	131	241	485	743	944	4 79	10 193	13 118	16 329
52	74	142	315	528	769	131	241	484	741	942	4 13	9 361	12 237	16 29
53	76	145	320	535	780	131	240	483	738	941	3 312	9 170	11 357	15 104
54	77	148	325	541	790	131	240	481	736	940	3 245	8 346	11 124	14 178

PRUDENTIAL INSURANCE COMPANY OF AMERICA—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

GUARANTEED SETTLEMENT END OF 20 YEARS

Age at Issue	Ann'l Prem.	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
		Cash or Loan	Pd. Up	Ext. Term Y.	D.	Cash or Loan	Pd. Up	Ext. Term Y.	D.	Cash or Loan	Pd. Up	Ext. Term Y.	D.	Cash or Loan	Pd. Up	Ext. Term Y.	D.
21	\$39.87	\$139	\$442	24	54	\$343	\$1000	Pd-up		\$378	\$1000	Pd-up		\$419	\$1000	Pd-up	
25	42.62	150	444	23	323	371	1000	"		410	1000	"		456	1000	"	
30	46.68	166	447	22	263	410	1000	"		456	1000	"		503	1000	"	
35	51.57	184	450	20	301	456	1000	"		508	1000	"		566	1000	"	
40	57.47	206	451	18	150	508	1000	"		566	1000	"		627	1000	"	
45	64.55	230	452	15	263	566	1000	"		627	1000	"		688	1000	"	
50	73.51	257	454	13	1	627	1000	"		688	1000	"		747	1000	"	
55	84.48	283	451	10	107	688	1000	"		747	1000	"		800	1000	"	
60	98.33	305	442	7	279	747	1000	"		800	1000	"		850	1000	"	

Age at Issue	Ann'l Prem.	End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years			
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$
21	\$29.68	91	291	14	105	215	625	33	140	378	1000	Pd-up		419	1000	Pd-up	
25	31.76	99	295	14	276	233	629	31	82	410	1000	"		456	1000	"	
30	34.85	111	299	14	318	259	632	28	64	456	1000	"		508	1000	"	
35	38.61	124	302	14	86	290	635	24	312	508	1000	"		566	1000	"	
40	43.28	139	305	12	326	324	637	21	137	566	1000	"		627	1000	"	
45	49.02	156	307	11	25	360	636	17	309	627	1000	"		688	1000	"	
50	56.46	173	305	9	3	395	630	14	146	688	1000	"		747	1000	"	
55	66.20	188	300	6	352	427	620	11	63	747	1000	"		800	1000	"	
60	79.38	201	292	5	42	451	603	8	116	800	1000	"		850	1000	"	

Age at Issue	Ann'l Prem.	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$
21	\$96.84	\$423	\$500	5	477	\$630	\$697	3	689	\$740	\$792	2	789	\$862	\$892	1	892
25	97.12	423	500	5	476	630	697	3	689	740	792	2	788	862	892	1	891
30	97.58	422	498	5	474	629	696	3	687	740	792	2	787	862	892	1	891
35	98.25	422	498	5	470	629	696	3	686	739	791	2	786	862	892	1	891
40	99.24	421	497	5	463	628	694	3	682	738	790	2	784	861	891	1	890
45	100.86	419	495	5	451	626	692	3	676	737	788	2	781	860	890	1	888
50	103.65	417	491	5	428	623	688	3	665	734	785	2	774	858	888	1	885
55	108.30	411	483	5	387	617	681	3	645	729	779	2	762	855	885	1	880
60	115.93	403	471	5	313	607	669	3	609	720	769	2	742	849	879	1	872

Age at Issue	Ann'l Prem.	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$
21	\$61.64	\$242	\$335	10	266	\$365	\$475	8	433	\$570	\$674	5	658	903	934	1	934
25	61.95	241	335	10	262	364	475	8	430	569	673	5	657	902	934	1	933
30	62.49	241	334	10	254	364	474	8	424	569	673	5	654	902	934	1	933
35	63.27	241	333	10	241	363	473	8	415	568	671	5	649	902	933	1	932
40	64.51	241	332	10	216	363	471	8	398	567	669	5	640	901	932	1	931
45	66.57	240	330	10	170	362	468	8	365	565	665	5	624	900	931	1	929
50	70.11	239	325	10	84	360	461	8	305	560	658	5	595	897	928	1	926
55	76.01	237	317	8	250	355	451	8	193	553	646	5	540	893	924	1	919
60	85.69	234	306	5	344	349	435	7	1263	541	627	5	440	885	916	1	908

Age at Issue	Ann'l Prem.	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$
21	\$44.48	\$160	\$259	15	124	\$377	\$523	10	470	\$666	\$788	5	777	\$927	\$960	1	959
25	44.84	160	259	15	114	376	523	10	465	666	788	5	776	927	959	1	959
30	45.46	160	258	15	95	376	521	10	455	665	786	5	772	927	959	1	959
35	46.42	160	257	15	60	376	520	10	437	664	785	5	768	926	958	1	958
40	47.97	161	256	14	287	377	518	10	403	663	782	5	755	925	957	1	956
45	50.58	163	255	11	199	378	514	10	340	660	776	5	735	923	955	1	954
50	55.01	166	253	8	245	378	506	10	220	655	767	5	697	920	952	1	949
55	62.32	169	249	6	108	378	496	9	282	647	751	5	626	914	946	1	941
60	74.09	175	244	4	163	379	481	6	1278	633	728	5	490	905	936	1	927

Age at Issue	Ann'l Prem.	End of 5 Years				End of 10 Years				End of 14 Years				End of 19 Years			
		Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$
21	\$31.89	\$102	\$324	16	110	\$239	\$695	36	297	\$380	\$13*	\$13*	\$584	\$182*	\$182*		
25	34.04	110	326	16	238	258	696	34	63	411	12	12	631	193	193		
30	37.20	122	328	16	174	285	695	30	226	454	10	10	697	209	209		
35	41.08	136	330	15	198	317	695	26	343	504	9	9	774	232	232		
40	45.93	152	332	13	358	354	696	23	87	562	10	10	865	265	265		
45	52.15	171	336	12	8	306	699	19	231	627	18	18	973	319	319		
50	60.48	192	339	9	339	412	706	16	112	703	44	44	1117	419	419		

GUARANTEED SETTLEMENT END OF 20 YEARS.

Age at Issue	21	25	30	35	40	45	50
1. Cash, or	\$ 630	\$ 680	\$ 751	\$ 835	\$ 934	\$1055	\$1222
2. Paid-Up Life Policy†; for	1504	1491	1478	1475	1490	1533	1636
3. Paid-Up Life Policy for \$1000 and cash in sum of	\$211	\$224	\$243	\$269	\$307	\$367	\$475
4. Annuity for life of insured	\$40	\$46	\$56	\$71	\$92	\$125	\$173

†Figures prefixed with (\$) indicates days and not dollars.

*These policies become paid-up at the end of 14 years and in addition provide for a Pure Endowment in the amounts indicated by asterisk, payable at the end of 20 years from the original policy date, if the insured be then living.

†Notice of the selection of this option should be given prior to the 17th anniversary of the policy. Otherwise satisfactory evidence of good health will be required.

Paid-Up and Extended Insurance is Non-Participating.

NOTE.—Values after three premiums on Life policies; after two premiums on endowments.

1924 DIVIDENDS AND NET COSTS
TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

Yr. Iss'd.	\$16.67		\$18.28		\$20.80		\$24.09		\$28.44		\$34.30		\$53.40	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1st	3.05	13.62	3.24	15.04	3.60	17.20	4.00	20.09	4.40	24.04	4.85	29.45	6.35	47.05
2nd	3.16	13.51	3.37	14.91	3.75	17.05	4.17	19.92	4.59	23.85	5.07	29.23	6.66	46.74
3rd	3.28	13.39	3.50	14.78	3.91	16.89	4.35	19.74	4.80	23.64	5.31	28.99	6.99	46.44
4th	3.41	13.26	3.64	14.64	4.06	16.74	4.54	19.55	5.01	23.43	5.55	28.75	7.33	46.01
5th	3.53	13.14	3.79	14.49	4.24	16.56	4.74	19.35	5.23	23.21	5.81	28.49	7.67	45.77
6th	3.67	13.00	3.94	14.34	4.41	16.39	4.94	19.15	5.47	22.97	6.07	28.23	8.03	45.37
7th	3.81	12.86	4.10	14.18	4.60	16.20	5.16	18.93	5.71	22.73	6.35	27.95	8.41	44.99
8th	3.96	12.71	4.27	14.01	4.79	16.01	5.37	18.72	5.96	22.48	6.64	27.66	8.80	44.60
9th	4.12	12.55	4.45	13.83	4.99	15.81	5.61	18.48	6.23	22.21	6.93	27.37	9.20	44.20
10th	4.28	12.39	4.62	13.66	5.20	15.60	5.85	18.24	6.51	21.93	7.24	27.06	9.61	43.79
11th	4.46	12.21	4.81	13.47	5.42	15.38	6.10	17.99	6.78	21.66	7.56	26.74	10.05	43.35
12th	4.64	12.03	5.01	13.27	5.64	15.16	6.36	17.73	7.08	21.36	7.89	26.40	10.50	42.90
13th	4.82	11.85	5.21	13.07	5.88	14.92	6.64	17.45	7.39	21.05	8.24	26.05	10.96	42.44
14th	5.02	11.65	5.43	12.85	6.13	14.67	6.92	17.17	7.71	20.73	8.60	25.70	11.45	41.95
15th	5.23	11.44	5.65	12.63	6.39	14.41	7.22	16.87	8.04	20.40	8.98	25.32	11.94	41.46
16th	5.44	11.23	5.89	12.39	6.66	14.14	7.52	16.57	8.39	20.05	9.36	24.94	12.46	40.94
17th	5.66	11.01	6.13	12.15	6.94	13.86	7.85	16.24	8.75	19.69	9.77	24.53	12.99	40.41
18th	5.89	10.78	6.39	11.89	7.24	13.56	8.18	15.91	9.12	19.32	10.19	24.11	13.54	39.86
19th	6.13	10.54	6.66	11.62	7.54	13.26	8.53	15.56	9.52	18.92	10.62	23.68	14.12	39.28
Tot. †	83.56	249.84	90.10	275.50	101.39	314.61	114.05	367.75	126.69	442.11	141.04	544.96	187.06	880.94
		67.84		62.50		55.61		55.75		74.11		117.96		340.94

TWENTY PAYMENT LIFE

Yr. Iss'd.	\$24.71		\$26.48		\$29.11		\$32.36		\$36.45		\$41.72		\$58.45	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1st	3.69	21.02	3.91	22.57	4.25	24.83	4.67	27.69	5.04	31.41	5.46	36.26	6.83	51.62
2nd	3.87	20.84	4.09	22.39	4.47	24.64	4.88	27.48	5.29	31.16	5.74	35.98	7.18	51.27
3rd	4.04	20.67	4.28	22.20	4.68	24.43	5.11	27.25	5.54	30.91	6.01	35.71	7.54	50.91
4th	4.22	20.49	4.47	22.01	4.90	24.21	5.36	27.00	5.81	30.64	6.30	35.42	7.91	50.54
5th	4.40	20.31	4.67	21.81	5.13	23.98	5.60	26.76	6.09	30.36	6.62	35.10	8.30	50.15
6th	4.60	20.11	4.89	21.59	5.36	23.75	5.86	26.50	6.37	30.08	6.93	34.79	8.71	49.74
7th	4.80	19.91	5.11	21.37	5.60	23.51	6.14	26.22	6.68	29.77	7.27	34.45	9.13	49.33
8th	5.02	19.69	5.34	21.14	5.86	23.25	6.43	25.93	6.99	29.46	7.61	34.11	9.56	48.89
9th	5.24	19.47	5.58	20.90	6.13	22.98	6.72	25.64	7.32	29.13	7.96	33.76	10.01	48.44
10th	5.47	19.24	5.83	20.65	6.41	22.70	7.03	25.33	7.66	28.79	8.35	33.37	10.48	47.97
11th	5.72	18.99	6.09	20.39	6.70	22.41	7.36	25.00	8.02	28.43	8.73	32.99	10.97	47.48
12th	5.97	18.74	6.36	20.12	7.01	22.10	7.69	24.67	8.39	28.06	9.14	32.58	11.47	46.98
13th	6.24	18.47	6.65	19.83	7.33	21.78	8.05	24.31	8.77	27.68	9.56	32.16	12.00	46.45
14th	6.52	18.19	6.95	19.53	7.66	21.45	8.42	23.94	9.18	27.27	10.00	31.72	12.55	45.90
15th	6.81	17.90	7.26	19.22	8.00	21.11	8.80	23.56	9.60	26.85	10.46	31.26	13.13	45.32
16th	7.10	17.61	7.58	18.90	8.37	20.74	9.19	23.17	10.04	26.41	10.94	30.78	13.73	44.72
17th	7.42	17.29	7.92	18.56	8.75	20.36	9.61	22.75	10.49	25.96	11.44	30.28	14.36	44.09
18th	7.74	16.97	8.28	18.20	9.14	19.97	10.05	22.31	10.97	25.48	11.97	29.75	15.02	43.43
19th	8.10	16.61	8.65	17.83	9.54	19.57	10.51	21.85	11.48	24.97	12.51	29.21	15.72	42.73
Tot. †	106.97	387.23	113.91	415.69	125.32	456.88	137.48	509.72	149.73	579.27	163.00	671.40	234.60	964.40
		131.77		140.31		151.12		155.28		147.73		116.60		164.40

TWENTY YEAR ENDOWMENT

Yr. Iss'd.	\$44.48		\$44.84		\$45.46		\$46.42		\$47.97		\$50.58		\$62.32	
	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1st	5.43	39.05	5.59	39.25	5.82	39.64	5.99	40.43	6.16	41.81	6.36	44.22	7.45	54.87
2nd	5.72	38.76	5.89	38.95	6.13	39.33	6.31	40.11	6.49	41.48	6.69	43.89	7.83	54.49
3rd	6.02	38.46	6.20	38.64	6.44	39.02	6.61	39.78	6.82	41.15	7.04	43.54	8.24	54.08
4th	6.35	38.13	6.53	38.31	6.78	38.68	6.97	39.45	7.17	40.80	7.40	43.18	8.64	53.68
5th	6.68	37.80	6.83	37.98	7.12	38.34	7.33	39.09	7.54	40.43	7.77	42.81	9.08	53.24
6th	7.02	37.46	7.21	37.63	7.48	37.98	7.71	38.71	7.92	40.05	8.16	42.42	9.53	52.79
7th	7.39	37.09	7.58	37.26	7.87	37.59	8.09	38.33	8.32	39.65	8.58	42.00	9.99	52.33
8th	7.76	36.72	7.97	36.87	8.26	37.20	8.50	37.92	8.73	39.24	9.00	41.58	10.48	51.84
9th	8.15	36.33	8.36	36.48	8.67	36.79	8.92	37.50	9.17	38.80	9.45	41.13	10.99	51.33
10th	8.56	35.92	8.78	36.06	9.11	36.35	9.36	37.06	9.61	38.36	9.90	40.68	11.51	50.81
11th	8.98	35.50	9.21	35.63	9.55	35.91	9.82	36.60	10.09	37.88	10.39	40.19	12.05	50.27
12th	9.43	35.05	9.67	35.17	10.03	35.43	10.30	36.12	10.58	37.39	10.90	39.68	12.63	49.69
13th	9.90	34.58	10.15	34.69	10.51	34.95	10.81	35.61	11.10	36.87	11.42	39.16	13.22	49.10
14th	10.38	34.10	10.65	34.19	11.03	34.43	11.33	35.09	11.64	36.33	11.97	38.61	13.84	48.48
15th	10.88	33.60	11.16	33.68	11.57	33.89	11.88	34.54	12.20	35.77	12.55	38.03	14.50	47.82
16th	11.42	33.06	11.70	33.14	12.12	33.34	12.45	33.94	12.78	35.19	13.15	37.43	15.18	47.14
17th	11.96	32.52	12.26	32.58	12.71	32.75	13.05	33.37	13.40	34.57	13.78	36.80	15.91	46.41
18th	12.54	31.94	12.86	31.98	13.32	32.14	13.68	32.74	14.04	33.93	14.44	36.14	16.66	45.66
19th	13.15	31.33	13.48	31.36	13.97	31.49	14.35	32.07	14.72	33.25	15.14	35.44	17.48	44.84
Tot. †	167.72	721.88	172.11	724.69	178.49	730.71	183.49	744.91	188.48	770.92	194.09	817.51	225.21	1021.19
		Policy mature for \$1,000.												

†Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of Cost.

Sixth to twentieth years are illustrations based upon present premium and dividend schedule.

NET COSTS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

Ages	FIVE YEARS							
	21	25	30	35	40	45	55	
Ordinary Life.....	\$ 70.45	\$ 77.65	\$ 88.68	\$103.39	\$123.40	\$150.72	\$239.67	
Cash Value Deducted.....	39.45	40.65	42.68	47.39	53.40	63.72	113.67	
20 Payment Life.....	107.73	115.65	127.22	141.78	160.57	185.09	262.79	
Cash Value Deducted.....	39.73	40.65	43.22	46.78	52.57	63.09	111.79	
20 Year Endowment.....	198.88	199.99	202.13	206.19	213.21	225.41	279.44	
Cash Value Deducted.....	38.88	39.99	42.13	46.19	52.21	62.41	110.44	
TEN YEARS								
Ordinary Life.....	\$134.71	\$148.50	\$169.65	\$198.02	\$237.00	\$290.42	\$404.56	
Cash Value Deducted.....	62.71	63.50	64.65	69.02	78.00	98.42	197.56	
20 Payment Life.....	207.22	222.46	244.69	272.83	309.37	357.30	539.33	
Cash Value Deducted.....	47.22	47.46	48.69	51.83	61.37	80.30	179.33	
20 Year Endowment.....	354.28	386.21	390.03	397.74	411.38	435.35	540.97	
Cash Value Deducted.....	7.28	10.21	14.03	21.74	34.38	57.35	162.97	
FIFTEEN YEARS								
Ordinary Life.....	\$194.84	\$214.82	\$245.38	\$286.60	\$343.73	\$422.38	\$678.99	
Cash Value Deducted.....	69.84	67.82	66.38	67.60	78.73	108.38	261.99	
20 Payment Life.....	300.85	322.98	355.13	396.08	449.60	520.12	741.11	
Cash Value Deducted.....	19.85	15.98	12.13	12.08	21.60	48.12	197.11	
20 Year Endowment.....	559.43	594.95	597.10	578.22	598.21	633.67	789.32	
Cash Value Deducted.....	106.57	104.05	107.90	105.78	164.79	126.33	142.32	

Illustrations based upon present premiums and dividend schedule.

ACTUAL DIV. HISTORIES OF POLICIES ISSUED IN 1914

ORDINARY LIFE

	\$16.61	\$18.91	\$21.90	\$25.85	\$31.13	\$48.98	
	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 55 Div. Net
1915		16.61	18.91	21.90	25.85	31.13	48.98
1916		98 15.62	1 09 17.82	1.19 20.71	1.29 24.56	1.38 29.80	1.53 47.40
1917		1 04 15.57	1 15 17.76	1.26 20.64	1.37 24.48	1.47 29.71	1.67 47.31
1918		1 10 15.51	1.23 17.68	1.34 20.56	1.45 24.40	1.56 29.62	1.78 47.20
1919		93 15.68	1.04 17.87	1.15 20.75	1.24 24.61	1.33 29.85	1.51 47.47
1920		16.61	18.91	21.90	25.85	31.13	48.98
1921		1 07 15.54	1.19 17.72	1.30 20.60	1.41 24.44	1.52 29.66	1.75 47.23
1922		1 43 15.18	1.59 17.32	1.74 20.16	1.88 23.97	2.03 29.15	2.34 46.64
1923		1 90 14.71	2 13 16.78	2.33 19.57	2.51 23.34	2.71 28.47	3.14 45.84
1924		2 62 13.99	2 80 16.05	3.09 18.81	3.33 22.52	3.59 27.59	4.17 44.81
Tot.		11 07 155 63	12 28 176.82	13.40 205.60	14.48 244.02	15.59 296.21	17.94 471.86
↑		70 03	71 82	76 60	85 02	104 21	204.86

TWENTY PAYMENT LIFE

		\$24 41	\$26 81	\$29 76	\$33 46	\$38 24	\$53 34
1915		24 41	26 81	29 76	33 46	38 24	53 34
1916	1 18	23 23	1 29 25 52	1 40 28 35	1 48 31 98	1 55 36 69	1 70 51 64
1917	1 25	23 16	1 37 25 44	1 49 28 27	1 57 31 89	1 65 36 59	1 80 51 54
1918	1 33	23 08	1 45 25 36	1 57 28 19	1 65 31 81	1 73 36 51	1 92 51 42
1919	1 12	23 29	1 22 25 59	1 33 28 43	1 40 32 06	1 47 36 77	1 61 51 78
1920		24 41	26 81	29 76	33 46	38 24	53 34
1921	1 26	23 15	1 38 25 43	1 50 28 26	1 58 31 88	1 66 36 58	1 81 51 53
1922	1 67	22 74	1 84 24 97	1 97 27 79	2 09 31 37	2 20 36 04	2 42 50 92
1923	2 21	22 20	2 44 24 37	2 63 27 13	2 78 30 68	2 91 35 33	3 21 50 13
1924	3 09	21 32	3 35 23 46	3 57 26 19	3 77 29 69	3 97 34 27	4 38 48 96
Tot.		13 11	230 99	14 34	253 76	15 46	282 14
↓			55 99		57 76		61 14
							70 28
							88 26
							184 55

TWENTY YEAR ENDOWMENT

	\$41 86	\$42 35	\$43 12	\$44 41	\$46 65	\$57 02	
1915	41 86	42 35	43 12	44 41	46 65	57 02	
1916	1 73 40 13	1 80 40 55	1 85 41 27	1 90 42 51	1 95 44 70	2 05 54 97	
1917	1 79 40 07	1 86 40 49	1 92 41 20	1 97 42 44	2 02 44 63	2 13 54 89	
1918	1 87 39 99	1 95 40 40	2 01 41 11	2 06 42 35	2 11 44 54	2 22 54 80	
1919	1 56 40 30	1 62 40 73	1 67 41 45	1 72 42 69	1 76 44 89	1 87 55 15	
1920	41 86	42 35	43 12	44 41	46 65	57 02	
1921	1 73 40 13	1 80 40 55	1 86 41 26	1 90 42 51	1 95 44 70	2 05 54 97	
1922	2 27 39 59	2 37 39 98	2 43 40 69	2 49 41 92	2 55 44 09	2 70 54 32	
1923	3 00 38 86	3 13 39 22	3 21 39 91	3 29 41 12	3 38 43 27	3 54 53 48	
1924	4 24 37 62	4 35 38 00	4 42 38 70	4 50 39 91	4 58 42 07	4 75 52 27	
Tot.	18 19 400 41	18 88 404 62	19 37 411 83	19 83 424 27	20 31 446 19	21 31 548 89	
	24 41	28 62	35 83	47 27	68 19	170 89	

†Net cost for 10 years, cash value deducted.

PRUDENTIAL LIFE INSURANCE CO. OF AMERICA—Continued.

1924 DIVIDEND SCHEDULE—March 1, 1924 to Dec. 31, 1925

10 PAYMENT LIFE								
Age	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1923	39.87	42.62	46.68	51.57	57.47	64.85	73.51	84.48
1922	4.56	4.82	5.32	5.89	6.45	7.06	7.80	8.97
1921	4.80	5.08	5.61	6.21	6.82	7.45	8.24	9.48
1920	5.04	5.34	5.91	6.55	7.18	7.87	8.71	10.01
1919	5.30	5.62	6.22	6.90	7.57	8.29	9.19	10.55
Prem	39.74	43.50	48.01	53.44	60.02	68.11	78.08	
1918	3.08	3.33	3.57	3.79	4.01	4.22	4.45	
1917	3.30	3.57	3.83	4.06	4.31	4.55	4.80	
1916	3.53	3.81	4.10	4.36	4.63	4.90	5.18	
1915	3.99	4.33	4.63	4.94	5.25	5.58	5.92	
1914	4.71	5.10	5.48	5.83	6.22	6.60	7.01	

15 PAYMENT LIFE

Prem	29.68	31.76	34.85	38.61	43.23	49.02	56.46	66.20
1923								
1922	3.99	4.20	4.67	5.19	5.67	6.15	6.74	7.64
1921	4.18	4.40	4.90	5.44	5.96	6.47	7.09	8.04
1920	4.37	4.62	5.14	5.71	6.27	6.81	7.46	8.46
1919	4.58	4.83	5.40	6.00	6.58	7.15	7.85	8.89
Prem	29.43	32.26	35.70	39.91	45.16	51.91	60.71	
1918	2.65	2.86	3.08	3.26	3.44	3.61	3.78	
1917	2.82	3.04	3.28	3.47	3.66	3.86	4.05	
1916	2.99	3.22	3.46	3.68	3.90	4.12	4.33	
1915	3.16	3.42	3.69	3.93	4.16	4.40	4.63	
1914	3.36	3.63	3.91	4.17	4.45	4.70	4.94	

25 PAYMENT LIFE

Prem	21.84	23.43	25.83	28.84	32.71	37.87	45.00	55.05
1923								
1922	3.53	3.74	4.05	4.36	4.69	5.10	5.66	6.51
1921	3.68	3.90	4.23	4.56	4.91	5.35	5.93	6.83
1920	3.84	4.08	4.42	4.77	5.14	5.61	6.23	7.17
1919	4.01	4.26	4.61	4.99	5.39	5.88	6.52	7.52

30 PAYMENT LIFE

Prem	20.01	21.50	23.79	26.71	30.56	35.82	43.22	
1923								
1922	3.44	3.66	3.91	4.18	4.50	4.91	5.49	
1921	3.58	3.82	4.08	4.37	4.70	5.14	5.76	
1920	3.72	3.98	4.26	4.57	4.91	5.39	6.03	
1919	3.88	4.15	4.44	4.77	5.14	5.64	6.32	

20 PAY. LIFE WITH PURE END. ADDITION

Prem	31.89	34.04	37.20	41.08	45.93	52.15	60.48	
1923								
1922	4.24	4.53	4.86	5.21	5.64	6.18	6.91	
1921	4.45	4.75	5.10	5.47	5.93	6.51	7.28	
1920	4.66	4.99	5.34	5.76	6.23	6.85	7.67	
1919	4.89	5.23	5.61	6.04	6.56	7.20	8.07	
Prem	31.81	34.74	38.32	42.78	48.51	56.16		
1918	2.88	3.07	3.24	3.43	3.63	3.85	4.05	
1917	3.06	3.25	3.45	3.64	3.84	4.04	4.30	
1916	3.23	3.45	3.65	3.85	4.13	4.52		
1915	3.41	3.66	3.87	4.09	4.38	4.79		
1914	3.63	3.87	4.08	4.34	4.65	5.06		

10 YEAR ENDOWMENT

Prem	90.84	97.12	107.58	118.25	130.24	100.86	103.65	108.30
1923								
1922	8.92	8.90	9.19	9.42	9.63	9.85	10.19	10.86
1921	9.48	9.55	9.77	10.01	10.22	10.45	10.81	11.51
1920	10.06	10.14	10.37	10.62	10.84	11.08	11.45	12.18
1919	10.67	10.75	10.99	11.25	11.48	11.73	12.12	12.89
Prem	91.53	91.87	92.37	93.13	94.43	96.75	100.72	
1918	5.73	5.81	5.87	5.92	5.98	6.04	6.10	
1917	6.17	6.26	6.32	6.37	6.43	6.49	6.54	
1916	6.63	6.62	6.79	6.85	6.91	6.96	7.03	
1915	7.56	7.67	7.74	7.81	7.87	7.93	8.00	
1914	8.32	8.45	8.51	8.58	8.64	8.70	8.77	

15 YEAR ENDOWMENT								
Age	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1923	61.64	61.95	62.49	63.27	64.51	66.57	70.11	76.61
1922	6.81	6.96	7.20	7.39	7.52	7.68	7.97	8.70
1921	7.21	7.36	7.61	7.81	7.94	8.10	8.41	9.20
1920	7.61	7.77	8.03	8.24	8.38	8.55	8.87	9.70
1919	8.04	8.20	8.47	8.69	8.84	9.01	9.35	10.18
Prem	58.12	58.52	59.13	60.13	61.85	64.88	70.11	
1918	4.39	4.47	4.53	4.59	4.66	4.71	4.76	
1917	4.69	4.77	4.83	4.89	4.95	5.02	5.08	
1916	5.00	5.09	5.16	5.22	5.28	5.34	5.40	
1915	5.33	5.42	5.49	5.55	5.62	5.68	5.74	
1914	5.69	5.78	5.85	5.92	5.99	6.05	6.11	

25 YEAR ENDOWMENT

Prem	34.55	34.96	35.71	36.90	38.86	42.13	47.58	56.31
1923								
1922	4.62	4.79	5.00	5.18	5.36	5.60	6.00	6.70
1921	4.85	5.03	5.24	5.43	5.62	5.88	6.30	7.00
1920	5.09	5.28	5.50	5.69	5.89	6.17	6.61	7.30
1919	5.33	5.53	5.77	5.98	6.18	6.47	6.94	7.60

30 YEAR ENDOWMENT

Prem	28.24	28.74	29.66	31.16	33.61	37.63	44.04	54.04
1923								
1922	4.07	4.25	4.44	4.63	4.82	5.08	5.68	6.50
1921	4.26	4.45	4.65	4.85	5.05	5.33	5.96	6.80
1920	4.46	4.66	4.87	5.08	5.28	5.58	6.25	7.10
1919	4.67	4.88	5.10	5.31	5.54	5.84	6.54	7.50

20 PAYMENT, 30 YEAR ENDOWMENT

Prem	35.02	35.51	36.41	37.83	40.14	43.86	49.76	
1923								
1922	4.44	4.59	4.81	5.02	5.28	5.61	6.16	
1921	4.67	4.82	5.04	5.29	5.55	5.90	6.47	
1920	4.88	5.05	5.30	5.53	5.82	6.19	6.79	
1919	5.13	5.30	5.56	5.79	6.11	6.50	7.13	

ENDOWMENT AGE 60

Prem	21.64	24.64	29.66	36.90	47.97	66.57	103.65	213.00
1923								
1922	3.13	3.61	4.44	5.18	6.16	7.68	10.19	16.51
1921	3.27	3.78	4.65	5.43	6.49	8.10	10.81	17.68
1920	3.40	3.95	4.87	5.69	6.82	8.55	11.45	18.80
1919	3.55	4.12	5.10	5.98	7.17	9.01	12.12	20.14

ENDOWMENT AGE 65

Prem	19.54	21.92	25.80	31.16	38.86	50.55	70.11	108.30
1923								
1922	3.16	3.49	3.97	4.63	5.36	6.36	7.97	10.10
1921	3.28	3.64	4.15	4.85	5.62	6.69	8.41	11.51
1920	3.43	3.80	4.33	5.08	5.89	7.04	8.87	12.18
1919	3.56	3.96	4.52	5.31	6.18	7.40	9.35	12.89

10 YEAR TERM

Prem	9.85	10.21	10.82	11.91	13.71	17.58	24.49	34.75
1923								
1922	2.83	2.87	2.92	3.03	3.23	3.66	4.32	5.31
1921	2.92	2.96	3.02	3.13	3.35	3.80	4.50	5.54
1920	3.03	3.06	3.12	3.24	3.48	3.94	4.67	5.75
1919	3.14	3.18	3.22	3.36	3.60	4.09	4.86	6.02

15 YEAR TERM

Prem	10.21	10.65	11.44	12.86	15.35	20.66	28.28	
1923								
1922	2.83	2.87	2.92	3.03	3.23	3.66	4.32	
1921	2.92	2.96	3.02	3.13	3.35	3.80	4.50	
1920	3.03	3.06	3.12	3.24	3.48	3.94	4.67	
1919	3.14	3.18	3.22	3.36	3.60	4.09	4.86	

PUBLIC LIFE INSURANCE COMPANY, Chicago, Ill.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed by payment of difference in premiums with compound interest.

Disability. — Policies provide (extra premium included in premium quoted), prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine expeditions, war, riot, or insurrection, violation of law, military, naval or police service, bodily or mental infirmity, sunstroke, poison, ptomaines, or bacterial infection other than result of injury

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest

Incontestable. — After one year, except for non-payment of premium.

Limits. — \$100,000.

Loans. — After three premiums, interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserved Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (1-20) and Continuous (20 certain) annual installments. Unless otherwise directed Trust Fund withheld from beneficiary, but commutable values may be withdrawn unless otherwise specified (except under Continuous Installment option).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term

NON-PARTICIPATING RATES PER \$1,000.

American 3½% Reserve

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOWMENTS					
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Age 60	Age 65	Age 70	Age 75	Age F80	Age A
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
13.92	35.01	25.95	21.37	92.11	58.48	42.04	15	17.45	15.97	15.01	14.44	14.18	13.92
14.18	35.51	26.33	21.68	92.16	58.52	42.08	16	17.91	16.35	15.32	14.73	14.44	14.18
14.45	36.04	26.71	22.01	92.22	58.57	42.15	17	18.40	16.74	15.67	15.03	14.73	14.45
14.74	36.58	27.13	22.34	92.27	58.64	42.20	18	18.93	17.16	16.01	15.35	15.03	14.74
15.04	37.15	27.55	22.69	92.34	58.69	42.26	19	19.47	17.60	16.39	15.68	15.34	15.04
15.35	37.74	27.99	23.07	92.41	58.75	42.34	20	20.06	18.07	16.78	16.03	15.67	15.35
15.68	38.35	28.44	23.44	92.47	58.82	42.40	21	20.68	18.56	17.20	16.40	16.02	15.68
16.03	38.97	28.92	23.83	92.55	58.89	42.47	22	21.34	19.09	17.62	16.78	16.37	16.03
16.39	39.62	29.40	24.24	92.62	58.96	42.55	23	22.03	19.63	18.09	17.19	16.75	16.39
16.76	40.30	29.91	24.67	92.70	59.01	42.62	24	22.78	20.22	18.57	17.61	17.15	16.76
17.16	40.99	30.43	25.10	92.79	59.12	42.72	25	23.58	20.83	19.08	18.06	17.58	17.16
17.59	41.72	30.98	25.57	92.87	59.21	42.81	26	24.42	21.48	19.62	18.53	18.01	17.59
18.03	42.47	31.55	26.04	92.97	59.30	42.92	27	25.33	22.18	20.19	19.03	18.47	18.03
18.50	43.25	32.14	26.53	93.06	59.40	43.03	28	26.30	22.92	20.79	19.56	18.97	18.50
18.98	44.07	32.74	27.05	93.17	59.50	43.14	29	27.33	23.71	21.43	20.11	19.48	18.98
19.51	44.90	33.38	27.58	93.27	59.61	43.27	30	28.43	24.55	22.10	20.71	20.02	19.51
20.05	45.77	34.04	28.14	93.39	59.73	43.41	31	29.59	25.43	22.83	21.32	20.59	20.05
20.62	46.67	34.73	28.73	93.51	59.86	43.57	32	30.83	26.40	23.58	21.98	21.20	20.62
21.23	47.61	35.44	29.33	93.65	60.00	43.73	33	32.16	27.42	24.38	22.67	21.84	21.23
21.88	48.57	36.18	29.97	93.79	60.16	43.91	34	33.61	28.51	25.27	23.41	22.51	21.88
22.56	49.58	36.94	30.62	93.94	60.32	44.11	35	35.18	29.68	26.17	24.18	23.23	22.56
23.27	50.63	37.75	31.31	94.10	60.50	44.33	36	36.88	30.96	27.16	25.02	23.99	23.27
24.04	51.71	38.58	32.04	94.28	60.69	44.57	37	38.75	32.34	28.20	25.90	24.79	24.04
24.84	52.83	39.44	32.80	94.47	60.92	44.84	38	40.77	33.75	29.32	26.84	25.64	24.84
25.69	53.99	40.35	33.59	94.67	61.15	45.15	39	43.01	35.29	30.52	27.81	26.54	25.69
26.61	55.20	41.30	34.42	94.89	61.41	45.47	40	45.47	36.94	31.82	28.90	27.50	26.61
27.56	56.45	42.28	35.30	95.14	61.71	45.85	41	48.27	38.75	33.19	30.03	28.52	27.56
28.59	57.76	43.31	36.22	95.40	62.03	46.26	42	51.38	40.70	34.70	31.25	29.60	28.59
29.68	59.12	44.39	37.20	95.70	62.39	46.72	43	54.87	42.86	36.31	32.55	30.76	29.68
30.84	60.52	45.53	38.22	96.03	62.80	47.23	44	58.80	45.22	38.05	33.93	31.99	30.84
32.07	61.98	46.71	39.32	96.39	63.25	47.81	45	63.25	47.81	39.93	35.43	33.30	32.07
33.38	63.51	47.95	40.46	96.80	63.75	48.44	46	68.35	50.75	41.91	37.04	34.71	33.38
34.78	65.10	49.27	41.68	97.25	64.31	49.15	47	74.24	54.01	44.05	38.76	36.20	34.78
36.27	66.78	50.65	42.98	97.74	64.94	49.95	48	81.10	57.66	46.42	40.63	37.81	36.27
37.87	68.48	52.09	44.35	98.30	65.63	50.83	49	89.20	61.77	48.97	42.63	39.53	37.87
39.58	70.27	53.61	45.81	98.91	66.39	51.79	50	98.91	66.39	51.79	44.79	41.36	39.58
41.35	72.12	55.22	47.37	99.57	67.25	52.86	51	.....	71.68	54.96	47.14	43.32	41.35
43.27	74.07	56.90	49.03	100.32	68.18	54.05	52	.....	77.75	58.48	49.66	45.43	43.27
45.33	76.08	58.68	50.78	101.13	69.22	55.36	53	.....	84.80	62.37	52.32	47.69	45.33
47.51	78.18	60.57	52.67	102.03	70.37	56.82	54	.....	93.11	66.73	55.24	50.12	47.51
49.84	80.39	62.57	54.70	103.02	71.63	58.41	55	.....	103.02	71.63	58.41	52.74	49.84
52.34	82.68	64.68	56.86	104.12	73.05	60.17	56	.....	.....	77.21	61.96	55.55	52.34
54.99	85.08	66.94	59.18	105.33	74.60	62.11	57	.....	.....	83.57	65.86	58.59	54.99
57.84	87.60	69.35	61.67	106.66	76.30	64.25	58	.....	.....	90.92	70.17	61.90	57.84
60.87	90.25	71.91	64.36	108.13	78.23	66.59	59	.....	.....	99.53	74.97	65.38	60.87
64.11	93.04	74.65	67.25	109.77	80.33	69.15	60	.....	.....	109.77	80.33	69.15	64.11

Rates With Disability (Waiver of Premium and \$10 Monthly Income).

16.70	40.79	30.18	24.85	92.80	59.22	42.86	21	21.38	19.32	18.02	17.29	16.98	16.70
18.34	43.60	32.29	26.62	93.16	59.58	43.27	25	24.36	21.69	20.02	19.08	18.68	18.34
20.80	47.66	35.36	29.22	93.70	60.17	43.96	30	29.31	25.53	23.18	21.89	21.30	20.80
24.20	52.52	39.07	32.39	94.46	61.05	45.03	35	36.22	30.84	27.45	25.58	24.75	24.20
28.62	58.26	43.57	36.35	95.64	62.44	46.80	40	46.80	38.10	33.41	30.63	29.37	28.62
34.59	65.08	49.09	41.82	97.48	64.78	49.98	45	64.78	49.98	42.18	37.77	35.73	34.59
42.84	73.30	56.88	49.12	100.63	69.16	54.91	50	100.63	69.16	54.91	47.96	44.58	42.84
54.38	84.90	67.19	59.29	106.79	75.94	62.90	55	.....	106.79	75.94	62.90	57.26	54.38

Double Indemnity, \$1.50 per \$1,000.

PUBLIC SAVINGS INSURANCE CO., Indianapolis, Ind.

Accelerative Option. — Policy is non-participating. Special policy with guaranteed coupons provide that if coupons are left with company policy will be paid-up at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve with surrender charge up to 20th year not exceeding \$10 per \$1,000.

Change of Plan. — Higher premium form allowed any time, by payment of difference in premiums at 5% compound interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning one year after anniversary following proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service, aeronautic or submarine expeditions. Limit, \$25,000.

Dividends. — Policy is non-participating. Special policy has 19 guaranteed coupons, beginning end of first year and annually thereafter; may be used to pay premiums, left to accumulate at $3\frac{1}{2}\%$, or purchase paid-up insurance on evidence of good health. Special settlement options at end of 20 years if all coupons are left with company.

Double Indemnity. — For extra premium of \$1 50 per \$1,000, regular policies will provide during premium-paying period and prior to age 70 for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from murder, suicide, war service, or aeronautic or submarine expeditions. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par, Without cash and loan values.

Grace. — 31 days, Without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-55, no maximum limit; reinsures over \$5,000; accepts reinsurance minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war limits liability to premiums paid, unless permit obtained within one month after entering service and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values."

Paid-Up Values. — After three premiums, within 30 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited and Continuous (5, 10, 15, 20 or 25 years certain) annual or monthly installments. No provision for commutation by beneficiary.

Suicide. — Within one year, sane or insane; or death from violation of law, within one year, liability limited to premiums paid.

Women. — No extra charge. Ages, 15-55. Disability granted to single self-supporting women. Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	LIFE		Endow- ments		DISABILITY RATES						Pre- f'd Life \$2500	COUPON POLICIES			INTERME- DIATE \$500		
	Wh'le Life	20 Pay.	30 Pay.	20 Yr.	30 Yr.	Wh'le Life	20 Pay. Life	30 Pay. Life	20 Yr. End.	30 Yr. End.		Wh'le Life	20 Pay. Life	20 Yr. End.	Wh'le Life	20 Pay. Life	20 Yr. End.
20	14.84	22.61	18.11	41.97	27.23	.80	1.10	.87	.34	.45	22.21	19.21	29.39	48.48	8.76	12.77	21.1
21	15.15	23.00	18.41	42.02	27.30	.83	1.13	.89	.35	.47	22.73	19.62	29.84	48.68	9.00	13.03	21.1
22	15.49	23.39	18.73	42.12	27.37	.86	1.15	.91	.37	.50	23.28	20.06	30.31	48.79	9.25	13.30	21.1
23	15.85	23.75	19.07	42.23	27.45	.89	1.17	.93	.38	.52	23.86	20.51	30.80	48.96	9.52	13.57	21.1
24	16.21	24.20	19.43	42.33	27.51	.92	1.19	.95	.40	.55	24.47	20.99	31.31	49.14	9.80	13.86	22.0
25	16.61	24.60	19.78	42.38	27.58	.95	1.21	.97	.42	.58	25.11	21.49	31.83	49.33	10.09	14.16	22.1
26	17.03	25.05	20.16	42.48	27.65	.98	1.23	.99	.43	.61	25.79	22.01	32.37	49.53	10.40	14.48	22.2
27	17.45	25.55	20.56	42.64	27.73	1.01	1.25	1.01	.45	.64	26.50	22.58	32.94	49.73	10.72	14.80	22.3
28	17.92	26.00	20.95	42.69	27.79	1.04	1.27	1.03	.47	.68	27.26	23.14	33.52	49.95	11.06	15.15	22.4
29	18.40	26.50	21.41	42.79	27.87	1.07	1.29	1.05	.49	.72	28.05	23.74	34.13	50.18	11.42	15.50	22.5
30	18.91	27.05	21.87	42.94	27.93	1.11	1.31	1.08	.52	.77	28.90	24.38	34.76	50.43	11.80	15.88	22.6
31	19.44	27.60	22.34	43.09	28.00	1.15	1.33	1.12	.55	.82	29.79	25.05	35.42	50.69	12.20	16.27	22.8
32	20.01	28.15	22.85	43.24	28.11	1.19	1.35	1.17	.58	.88	30.74	25.75	36.11	50.96	12.62	16.67	22.9
33	20.61	28.75	23.38	43.39	28.20	1.23	1.37	1.21	.61	.96	31.74	26.50	36.82	51.26	13.06	17.09	23.1
34	21.23	29.34	23.95	43.60	29.30	1.28	1.40	1.26	.65	1.04	32.80	27.28	37.56	51.57	13.52	17.53	23.3
35	21.90	30.00	24.54	43.80	29.95	1.33	1.42	1.32	.69	1.12	33.94	28.11	38.34	51.91	14.01	17.98	23.5
36	22.61	30.70	25.17	44.01	30.01	1.38	1.45	1.37	.74	1.19	35.14	28.98	39.15	52.28	14.52	18.45	23.7
37	23.35	31.40	25.83	44.21	30.37	1.44	1.47	1.43	.79	1.27	36.41	29.90	40.00	52.67	15.06	18.95	23.9
38	24.13	32.15	26.54	44.51	30.81	1.50	1.50	1.49	.85	1.35	37.78	30.88	40.89	53.10	15.63	19.46	24.2
39	24.97	32.95	27.27	44.83	31.28	1.56	1.53	1.56	.91	1.43	39.23	31.91	41.81	53.56	16.23	20.00	24.5
40	25.85	33.74	28.06	45.17	31.81	1.63	1.56	1.63	.99	1.51	40.78	33.01	42.79	54.06	16.85	20.56	24.8
41	26.79	34.60	28.91	45.54	32.38	1.70	1.64	1.70	1.07	1.60	42.43	34.16	43.82	54.60	17.51	21.14	25.1
42	27.79	35.55	29.81	45.94	33.04	1.78	1.73	1.78	1.20	1.69	44.20	35.39	44.90	55.20	18.21	21.76	25.4
43	28.85	36.50	30.77	46.44	33.76	1.86	1.82	1.86	1.34	1.78	46.10	36.70	46.04	55.85	18.95	22.40	25.8
44	29.98	37.50	31.80	46.94	34.56	1.95	1.92	1.95	1.48	1.88	48.13	38.08	47.25	56.56	19.72	23.07	26.2
45	31.18	38.55	32.90	47.48	35.45	2.05	2.03	2.05	1.63	1.99	50.31	39.55	48.52	57.34	20.54	23.78	26.7
46	32.52	39.70	34.09	48.13	36.43	2.15	2.14	2.15	1.78	2.10	52.65	41.12	49.87	58.20	21.40	24.52	27.2
47	33.95	40.90	35.35	48.82	37.50	2.26	2.26	2.27	1.94	2.22	55.16	42.79	51.31	59.14	22.31	25.30	27.7
48	35.40	42.19	36.72	49.61	38.69	2.39	2.40	2.39	2.10	2.35	57.87	44.57	52.83	60.17	23.27	26.12	28.3
49	37.10	43.55	38.17	50.47	39.99	2.53	2.54	2.53	2.26	2.49	58.03	46.46	54.45	61.31	24.29	26.99	28.9
50	38.83	45.01	39.75	51.39	41.42	2.67	2.69	2.67	2.44	2.64	63.90	48.48	56.17	62.55	25.37	27.91	29.6
51	40.61	46.55	41.41	52.52	43.00	2.83	2.86	2.83	2.62	2.82	67.27	50.62	58.01	63.91	26.50	28.88	30.4
52	42.52	48.20	43.21	53.67	44.73	3.01	3.05	3.01	2.82	3.02	70.90	52.91	59.97	65.41	27.70	29.91	31.4
53	44.53	49.95	45.11	54.98	46.61	3.22	3.26	3.22	3.04	3.24	74.83	55.35	62.06	67.05	28.98	31.00	32.1
54	46.68	51.81	47.11	56.38	48.64	3.45	3.49	3.45	3.28	3.48	79.04	57.95	64.29	68.84	30.32	32.16	33.0
55	48.98	53.84	49.11	57.99	50.91	3.71	3.76	3.71	3.55	3.81	83.61	60.72	66.69	70.81	31.75	33.40	34.0

Disability clause may be attached to any standard form.

JUNIOR POLICIES ISSUED ON CHILDREN FROM UNDER 1 YEAR TO 15 YEARS NEXT BIRTHDAY.

Age	Whole Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
½	\$12.80	\$19.53	\$90.06	\$56.81	\$40.85
1	12.83	19.59	91.33	57.68	40.91
2	12.86	19.65	92.14	58.11	40.97
3	12.89	19.72	92.71	58.44	41.03
4	12.93	19.79	93.13	58.70	41.09
5	12.97	19.87	93.47	58.92	41.15
6	13.01	19.95	93.77	59.14	41.21
7	13.06	20.04	93.96	59.28	41.27
8	13.11	20.13	93.98	59.30	41.33
9	13.16	20.23	94.02	59.33	41.39
10	13.21	20.33	94.06	59.36	41.45
11	13.27	20.43	94.11	59.40	41.51
12	13.33	20.55	94.15	59.45	41.57
13	13.39	20.67	94.20	59.49	41.63
14	13.45	20.80	94.25	59.53	41.69

PUBLIC SAVINGS INSURANCE COMPANY, IND.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$15 15	\$ 8	\$23	\$71	2 344	\$64	\$185	8 249	\$118	\$311	15 \$170	\$176	\$419	19 41
25	16 61	11	28	81	3 192	77	206	9 308	139	338	15 211	206	451	18 159
30	18 91	15	36	95	4 108	96	233	10 335	171	374	15 208	251	492	16 355
35	21 90	19	46	111	5 7	120	261	11 57	209	410	14 156	302	532	15 30
40	25 85	26	50	127	5 176	149	291	10 210	253	446	12 293	358	569	12 355
45	31 18	33	74	144	5 156	182	320	9 158	301	479	10 336	416	642	10 304
50	38 93	42	91	160	4 330	213	346	7 363	350	508	8 359	473	631	8 296
55	48 98	52	110	174	4 51	256	370	6 178	400	534	7 70	527	657	6 345
If C. are used														
21	19 62	11	29	89	3 276	76	218	10 163	133	350	17 173	191	454	20 204
25	21 49	14	34	98	4 111	88	235	11 161	153	372	17 177	221	492	19 197
30	24 38	17	42	110	5 3	107	256	12 66	185	403	16 245	264	517	17 281
35	28 11	22	51	124	5 233	130	284	12 22	222	435	15 76	314	554	15 239
40	33 01	28	64	138	5 352	159	310	11 75	265	467	13 129	369	587	13 142
45	39 55	36	79	154	5 280	161	336	9 315	312	496	11 112	426	617	11 49
50	48 42	45	96	168	5 47	226	359	8 102	360	522	9 93	482	643	9 6
55	60 72	54	114	181	4 104	263	380	6 245	408	545	7 137	534	666	7 30
If C. are used with Company														
21		17	43	133	5 289	111	323	16 188	198	524	26 3	295	705	30 102
25		20	48	144	6 185	127	343	17 110	225	548	24 332	335	735	28 150
30		24	59	159	7 151	152	371	17 146	267	585	23 56	393	774	25 316
35		31	71	173	7 364	182	400	16 198	316	622	20 341	462	816	23 158
40		39	87	192	8 94	220	433	15 56	375	662	18 220	540	862	21 64
45		49	107	210	7 292	263	465	13 119	441	704	16 98	626	909	19 71
50		61	130	230	6 336	313	506	11 145	514	747	14 25	719	963	18 14
55		74	156	249	5 302	370	537	9 200	595	797	12 52	821	1025	Pd-up
If C. are used with Company														
21	29 84	28	64	202	9 100	163	474	25 151	283	748	35 269	418	1000	Pd-up
25	31 83	31	70	206	9 271	178	475	24 112	308	750	32 300	456	1000	"
30	34 76	35	79	211	10 43	199	484	22 104	344	753	29 14	508	1000	"
35	38 34	40	89	215	10 23	223	488	19 278	384	754	25 63	566	1000	"
40	42 79	46	101	219	9 145	251	491	16 344	427	753	21 109	626	1000	"
45	48 62	53	114	222	8 73	279	491	13 364	470	748	17 182	688	1000	"
50	56 17	59	127	222	6 259	306	486	11 35	510	739	13 316	746	1000	"
55	66 69	66	140	221	5 75	330	478	8 159	542	724	10 204	800	1000	"
If C. are used with Company														
21		38	64	267	12 308	217	632	34 258	383	1012	Pd-up	577	1379	Pd-up
25		41	92	270	14 115	235	633	32 169	413	1006	"	623	1367	"
30		46	102	275	13 209	261	634	28 103	457	1001	"	687	1350	"
35		52	115	278	13 30	290	634	24 407	506	993	39 336	758	1338	"
40		59	129	281	11 354	325	636	21 138	560	987	33 300	834	1330	"
45		68	145	284	10 126	361	635	17 315	617	983	28 188	917	1332	"
50		76	163	286	8 189	399	635	14 199	677	981	23 333	1004	1344	"
55		87	183	290	6 277	440	637	11 206	737	985	19 345	1100	1374	"
If C. are used with Company														
21	23 00	25	59	185	8 124	154	448	23 335	276	728	34 322	418	1000	Pd-up
25	24 60	28	65	190	8 313	169	454	23 40	301	732	32 32	456	1000	"
30	27 05	32	73	196	9 119	190	462	21 136	337	736	28 159	508	1000	"
35	30 00	37	83	202	9 148	214	469	19 24	377	739	24 246	566	1000	"
40	33 74	43	95	207	8 325	242	474	16 149	420	740	20 323	626	1000	"
45	38 55	50	108	211	7 303	270	476	13 216	463	736	17 54	688	1000	"
50	47 48	57	121	213	6 163	297	473	10 290	502	728	13 222	746	1000	"
55	53 84	63	134	213	5 100	322	466	8 78	535	714	10 132	800	1000	"
Days.														
Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$42 02	84	160	259	15 \$123	382	530	10 \$475	661	781	5 \$770	926	988	1 \$957
25	42 38	83	159	256	15 111	381	529	10 471	660	780	5 \$767	925	957	1 \$956
30	42 94	81	158	253	15 \$89	380	526	10 \$454	658	778	5 \$763	925	957	1 \$956
35	43 80	79	156	249	15 \$50	378	522	10 \$439	657	775	5 \$755	924	956	1 \$955
40	45 17	77	155	245	14 \$72	377	518	10 \$403	655	771	5 \$743	923	955	1 \$953
45	47 48	76	154	240	10 \$340	376	511	10 \$337	651	764	5 \$721	921	952	1 \$950
50	51 39	75	154	234	8 \$32	374	501	10 \$211	644	753	5 \$680	917	948	1 \$945
55	57 99	75	155	227	5 \$284	373	487	9 \$126	635	736	5 \$604	911	942	1 \$938

NOTE.—3½% Modified Preliminary Term Reserve (Ind. Std.) adopted January 1, 1910; all Reserve allowed at end of 20th year.

PURITAN LIFE INSURANCE CO., Providence, R. I.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term reserve (except first year Preliminary Term on 20-Payment Life and Level Premium on Term), with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — No provision.

Dividends. — End of fifth year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3%, withdrawable on any anniversary; (d) purchase paid-up additions, payable with face of policy. (c) is automatic option.

Double Indemnity. — No provision.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month, 5% interest. Practice not to charge interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 20-60, except Endowments, 12-60. \$25,000; reinsures over \$5,000 (\$3,000 on Term); does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. Loan is not endorsed on policy.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-up Values," and "Premium Loans."

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them. Fully paid-up policies participate.

Policy in effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — Within three years (if Extended Insurance in force), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3%, Limited (2-25) and Continuous (20 certain) annual installments. Unless otherwise specified, Trust Fund may be withdrawn by beneficiary on any interest date, and commutable values of Installments at any time (except no commutation under Continuous Installment Option).

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. All but Term.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE			Age at Issue	ENDOWMENTS				
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	30 Year	20 Pay. Age 65
\$14.83	\$36.61	\$27.08	\$22.42	20	\$91.05	\$57.57	\$41.26	\$25.96	\$25.03
15.15	37.19	27.51	22.79	21	91.08	57.60	41.32	26.05	25.52
15.49	37.80	27.97	23.17	22	91.11	57.64	41.39	26.14	26.01
15.85	38.43	28.44	23.57	23	91.14	57.69	41.47	26.23	26.53
16.23	39.07	28.91	23.98	24	91.17	57.73	41.54	26.34	27.09
16.61	39.75	29.44	24.42	25	91.20	57.77	41.61	26.46	27.65
17.03	40.44	29.94	24.85	26	91.25	57.82	41.70	26.60	28.23
17.47	41.16	30.49	25.31	27	91.29	57.88	41.79	26.73	28.84
17.92	41.91	31.06	25.79	28	91.34	57.96	41.89	26.89	29.49
18.40	42.68	31.65	26.28	29	91.39	58.05	42.00	27.07	30.15
18.91	43.50	32.27	26.80	30	91.45	58.15	42.12	27.25	30.85
19.45	44.33	32.89	27.35	31	91.50	58.25	42.25	27.47	31.57
20.01	45.21	33.55	27.92	32	91.57	58.36	42.40	27.69	32.34
20.60	46.10	34.24	28.49	33	91.64	58.49	42.55	27.96	33.13
21.23	47.03	34.95	29.11	34	91.72	58.63	42.73	28.24	33.96
21.90	48.01	35.69	29.76	35	91.81	58.78	42.92	28.56	34.83
22.61	49.01	36.46	30.43	36	91.90	58.94	43.12	28.90	35.75
23.34	50.06	37.27	31.13	37	92.01	59.13	43.36	29.29	36.70
24.13	51.15	38.12	31.88	38	92.13	59.33	43.62	29.72	37.72
24.97	52.27	38.98	32.64	39	92.30	59.55	43.91	30.19	38.77
25.85	53.45	39.91	33.46	40	92.49	59.80	44.24	30.72	39.89
26.80	54.65	40.87	34.32	41	92.70	60.08	44.59	31.30	41.06
27.79	55.91	41.86	35.21	42	92.94	60.39	45.00	31.95	42.31
28.85	57.23	42.91	36.17	43	93.20	60.73	45.44	32.66	43.62
29.99	58.60	44.01	37.17	44	93.50	61.12	45.95	33.45	45.03
31.19	60.03	45.16	38.24	45	93.82	61.55	46.50	34.32	.....
32.52	61.52	46.39	39.36	46	94.21	62.04	47.13	.....	.....
33.95	63.06	47.66	40.56	47	94.62	62.59	47.82	.....	.....
35.47	64.67	49.01	41.83	48	95.09	63.20	48.60	.....	.....
37.10	66.35	50.41	43.18	49	95.61	63.88	49.46	.....	.....
38.84	68.11	51.90	44.61	50	96.20	64.63	50.42	.....	.....
40.69	69.94	53.48	46.14	51	96.85	65.47	51.48	.....	.....
42.66	71.84	55.13	47.76	52	97.56	66.39	52.64	.....	.....
44.76	73.84	56.89	49.50	53	98.36	67.43	53.94	.....	.....
47.02	75.90	58.74	51.36	54	99.24	68.56	55.37	.....	.....
49.43	78.08	60.71	53.35	55	100.22	69.82	56.95	.....	.....
51.99	80.36	62.80	55.48	56	101.30	71.22	.....	.....	.....
54.75	82.73	65.02	57.76	57	102.49	72.77	.....	.....	.....
57.68	85.22	67.38	60.21	58	103.82	74.47	.....	.....	.....
60.84	87.84	69.90	62.84	59	105.28	76.36	.....	.....	.....
64.22	90.61	72.59	65.68	60	106.90	78.45	.....	.....	.....

NOTE.—Above rates adopted May 1, 1912.

For semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
Life—			
Paid up at 65.....	\$17.68	\$21.39	.....

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.					
Ord. Life	21	\$15.15	\$12	\$26	\$90	3	5	\$68	\$202	9	3	\$117	\$314	15	1				
	25	16.61	15	31	99	4	0	80	222	10	4	137	341	15	8				
	30	18.91	18	38	112	4	7	99	247	11	3	168	376	15	4				
	35	21.90	22	47	125	5	2	122	275	11	3	206	412	14	3				
	40	25.85	28	59	140	5	6	150	303	10	8	249	448	12	8				
	45	31.19	35	72	156	5	4	182	331	9	6	295	480	10	8				
	50	38.84	43	89	170	4	9	217	356	7	11	344	509	8	9				
55	49.43	52	106	184	4	0	253	379	6	5	392	535	7	0					
60	64.22	61	125	197	3	2	290	399	5	0	438	558	5	5					
10 Pay. Life	21	37.19	73	144	477	25	5	343	1000	Pd-up									
	25	39.75	79	156	480	25	0	370	1000	"									
	30	43.50	89	173	482	23	8	410	1000	"									
	35	48.01	99	192	483	21	7	456	1000	"									
	40	53.45	111	214	482	19	0	508	1000	"									
	45	60.03	123	238	480	16	2	566	1000	"									
	50	68.11	136	263	475	13	3	626	1000	"									
55	78.08	147	286	465	10	4	688	1000	"										
60	90.61	155	304	449	7	9	746	1000	"										
15 Pay. Life	21	27.51	43	87	308	13	5	218	649	33	10	377	1000	Pd-up					
	25	29.44	47	95	310	13	11	237	653	31	8	410	1000	"					
	30	32.27	53	106	313	14	2	264	656	28	7	456	1000	"					
	35	35.69	59	119	314	13	7	295	657	25	3	508	1000	"					
	40	39.91	67	134	315	12	5	330	658	21	8	566	1000	"					
	45	45.16	75	150	313	10	8	366	655	18	1	626	1000	"					
	50	51.90	82	165	308	8	7	401	647	14	7	688	1000	"					
55	60.71	88	178	299	6	7	432	633	11	4	746	1000	"						
60	72.59	93	188	287	4	9	455	614	8	4	800	1000	"						
20 Pay. Life	21	22.79	27	59	204	8	6	155	465	24	1	271	731	34	4				
	25	24.42	30	64	208	8	10	169	471	23	2	295	735	31	6				
	30	26.80	34	72	212	9	2	190	477	21	4	330	739	27	11				
	35	29.76	39	82	216	9	3	213	482	19	0	370	741	24	3				
	40	33.46	44	93	220	8	9	240	486	16	4	412	742	20	6				
	45	38.24	50	105	223	7	8	267	486	13	6	454	738	16	9				
	50	44.61	56	117	224	6	2	294	482	10	8	492	730	13	3				
55	53.35	62	129	223	4	10	317	475	8	1	525	716	10	1					
60	65.68	68	140	221	3	6	332	464	5	11	546	695	7	3					
		End of 5 Years.				End of 7 Years.				End of 8 Years.				End of 9 Years.					
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.						
10 Year End.	21	\$91.08	\$242	\$438	\$525	5	\$497	\$648	\$722	3	\$710	\$760	\$817	2	\$810	\$877	\$909	1	\$906
	25	91.20	241	437	524	5	\$493	648	721	3	\$709	760	816	2	\$809	877	909	1	\$906
	30	91.45	240	435	522	5	\$490	646	720	3	\$707	759	815	2	\$808	876	909	1	\$906
	35	91.81	237	434	520	5	\$485	645	718	3	\$704	758	814	2	\$807	876	908	1	\$904
	40	92.49	235	431	516	5	\$477	643	716	3	\$699	756	812	2	\$804	875	907	1	\$903
	45	93.82	231	427	512	5	\$462	640	712	3	\$693	754	810	2	\$799	873	905	1	\$901
	50	96.20	226	422	504	5	\$436	635	706	3	\$680	750	805	2	\$792	871	903	1	\$898
55	100.22	219	414	493	5	\$391	627	697	3	\$657	743	798	2	\$779	867	899	1	\$893	
60	106.90	209	402	477	5	\$312	615	682	3	\$620	733	786	2	\$757	860	892	1	\$883	
		End of 5 Years.				End of 7 Years.				End of 10 Years.				End of 14 Years.					
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.						
15 Year End.	21	57.60	138	251	364	10	\$281	377	503	8	\$451	587	700	5	\$679	910	942	1	\$941
	25	57.77	136	250	362	10	\$276	376	501	8	\$447	586	699	5	\$677	910	942	1	\$941
	30	58.15	135	249	359	10	\$267	375	499	8	\$441	584	697	5	\$674	909	942	1	\$940
	35	58.78	132	247	356	10	\$250	373	496	8	\$429	583	695	5	\$669	909	941	1	\$939
	40	59.80	130	244	351	10	\$223	370	491	8	\$409	580	691	5	\$659	908	940	1	\$938
	45	61.55	127	239	346	10	\$172	367	486	8	\$374	576	686	5	\$640	906	938	1	\$936
	50	64.63	122	234	336	10	\$81	362	476	8	\$310	571	676	5	\$609	903	935	1	\$931
55	69.82	117	229	324	8	15	354	460	8	\$191	560	662	5	\$552	898	930	1	\$924	
60	78.45	112	224	306	5	18	344	440	7	17	545	639	5	\$447	889	921	1	\$912	
		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.					
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.						
20 Year End.	21	\$41.32	\$86	\$162	\$278	15	\$129	\$388	\$544	10	\$488	\$663	\$786	5	\$774	\$926	\$958	1	\$956
	25	41.61	85	161	276	15	\$117	387	542	10	\$482	663	784	5	\$772	926	958	1	\$956
	30	42.12	84	160	273	15	\$95	385	540	10	\$469	661	782	5	\$767	925	957	1	\$957
	35	42.92	82	158	269	15	\$55	384	536	10	\$449	660	780	5	\$760	925	957	1	\$956
	40	44.24	80	157	265	14	15	383	531	10	\$414	657	774	5	\$747	923	956	1	\$954
	45	46.50	78	156	259	11	0	381	525	10	\$346	653	768	5	\$724	921	953	1	\$951
	50	50.42	77	155	251	8	11	379	513	10	\$292	647	756	5	\$684	917	949	1	\$946
55	56.95	75	155	242	5	19	376	499	9	18	637	739	5	\$608	911	942	1	\$943	

REGISTER LIFE INSURANCE CO., Davenport, Ia.

Accelerative Option. — Cash Value of dividend additions or accumulations may be used to mature policy at an earlier date.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, within 3 months after default. American 3% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge. (Ordinary Life values equal full level premium reserve at end of 15 years).

Change of Plan. — No provision. Practice to change to higher or lower premium form. Medical examination required for change to lower premium form.

Disability. — Rider provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Limit \$30,000.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable on any anniversary; (d) purchase non-forfeitable paid-up participating additions, withdrawable any time. (a) is automatic option.

Double Indemnity. — For extra premium of \$2 per \$1,000, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, war service, aerial flight. Limit \$15,000.

Extended Insurance. — Automatic after two years. Non-par. With cash but not loan values. Exchangeable for paid-up insurance within 3 months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60, except Ordinary Life and Term, 18-60. \$30,000; reinsures over \$15,000; does not accept reinsurance; minimum policy, \$500.

Loans. — After two premiums. Interest not more than 6%, in advance.

Military Service. — Death from military or naval service in time of war, limits liability to premiums paid, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 3 months after default. Participating. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within five years, upon evidence of insurability and payment of arrears but not to exceed 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — In Mexico or Turbid Zone, within one year, unless permit is granted, liability limited to premiums paid.

Restricted Occupations. — Engagement in blasting, mining, submarine labor, aeronautic ascensions, manufacture, handling or transportation of inflammable or explosive substances, electrical employment where voltage is over 600, service upon any rail road train or switching or coupling cars, except as passenger or sleeping car conductor, mail agent, express messenger or baggage master, or in ocean navigation, within one year, unless permit is granted liability limited to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3%, Limited (1-30) and Continuous (10, 15, 20, 25 or 30 certain) annual installments. Trust Fund and Installments certain participate in excess interest earned †. Commutation of Installments certain under Continuous Installment option will not affect the after-payments. If insured so directs proceeds left under any option will be withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$15,000. Double indemnity but not disability granted.

†Present interest rate 5%.

PARTICIPATING RATES PER \$1,000

(American 3% Reserve.) •

Age at Issue	Single Prem.	Ord. Life	Limited Payment Life			Endowments			10 + Year Conv. Term	End. Age 65	Life Inc. \$10 Mthly.*			Reduced Prem. (a)	
			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			Ord. Life	Ord. Life	20 Pay.	Ord. Life	20 Pay.
18	\$.....	\$.....	\$44.45	\$33.10	\$27.02	\$99.35	\$64.38	\$47.08	\$.....	\$19.78	\$.....	\$59.96	\$.....	\$49.75	\$.....
19	.....	.....	45.08	33.58	27.42	99.37	64.40	47.12	.....	20.28	.....	60.44	.....	50.42	.....
20	372.54	17.75	45.73	34.07	27.82	99.40	64.44	47.15	10.14	20.81	39.75	60.97	32.64	51.17	.....
21	377.36	18.13	46.41	34.57	28.25	99.42	64.47	47.21	10.22	21.37	40.40	61.56	33.36	51.90	.....
22	382.33	18.53	47.11	35.10	28.68	99.45	64.51	47.25	10.30	21.96	40.97	62.15	34.08	52.76	.....
23	387.46	18.95	47.83	35.64	29.13	99.48	64.54	47.31	10.39	22.58	41.62	62.77	34.85	53.52	.....
24	392.74	19.39	48.57	36.20	29.60	99.52	64.60	47.36	10.48	23.24	42.35	63.44	35.67	54.44	.....
25	398.20	19.86	49.34	36.79	30.08	99.55	64.64	47.43	10.58	23.94	43.13	64.11	36.53	55.32	.....
26	403.83	20.39	50.13	37.38	30.58	99.59	64.69	47.49	10.69	24.68	44.00	64.81	37.52	56.22	.....
27	409.63	20.89	50.95	38.01	31.11	99.63	64.75	47.57	10.81	25.46	44.79	65.55	38.43	57.22	.....
28	415.61	21.44	51.80	38.66	31.65	99.68	64.81	47.65	10.93	26.29	45.68	66.36	39.44	58.20	.....
29	421.78	21.99	52.67	39.32	32.20	99.73	64.88	47.74	11.08	27.18	46.59	67.19	40.44	59.22	.....
30	428.14	22.59	53.57	40.01	32.78	99.78	64.95	47.84	11.23	28.12	47.58	68.02	41.55	60.22	.....
31	434.70	23.28	54.51	40.71	33.38	99.84	65.03	47.95	11.39	29.10	48.70	68.89	42.82	61.44	.....
32	441.45	23.93	55.47	41.46	34.01	99.90	65.11	48.07	11.58	30.13	49.78	69.87	44.02	62.52	.....
33	448.41	24.62	56.47	42.22	34.66	99.97	65.22	48.20	11.78	31.20	50.96	70.88	45.29	63.72	.....
34	455.57	25.35	57.49	43.01	35.33	100.05	65.33	48.35	12.00	32.31	52.21	71.84	46.64	64.97	.....
35	462.95	26.17	58.55	43.83	36.03	100.13	65.44	48.52	12.24	33.48	53.60	72.95	48.15	66.27	.....
36	470.54	26.99	59.65	44.67	36.77	100.22	65.58	48.71	12.51	34.73	54.97	74.15	49.64	67.64	.....
37	478.36	27.85	60.78	45.56	37.53	100.33	65.73	48.92	12.81	36.10	56.41	75.27	51.22	69.04	.....
38	486.39	28.81	61.95	46.47	38.33	100.44	65.90	49.16	13.15	37.54	58.07	76.54	53.00	70.44	.....
39	494.65	29.83	63.15	47.43	39.17	100.57	66.09	49.42	13.53	39.13	59.82	77.91	54.87	72.05	.....
40	503.14	30.85	64.41	48.42	40.05	100.71	66.30	49.73	13.95	40.85	61.59	79.33	56.74	73.66	.....
41	511.85	31.94	65.70	49.46	40.98	100.87	66.53	50.06	14.43	42.67	63.47	80.81	58.76	75.36	.....
42	520.80	33.09	67.03	50.52	41.95	101.05	66.80	50.45	14.98	44.66	65.39	82.37	60.87	77.16	.....
43	529.98	34.35	68.42	51.65	42.97	101.26	67.11	50.88	15.60	46.85	67.61	84.06	63.17	79.06	.....
44	539.40	35.66	69.86	52.83	44.05	101.49	67.46	51.36	16.30	49.26	69.90	85.83	65.60	81.06	.....
45	549.05	37.08	71.35	54.07	45.19	101.76	67.85	51.91	17.09	51.91	72.35	87.73	68.19	83.12	.....
46	558.92	38.56	72.90	55.36	46.41	102.07	68.30	52.52	17.98	54.84	74.93	89.75	70.92	85.33	.....
47	569.02	40.14	74.51	56.71	47.69	102.41	68.80	53.20	18.98	58.14	77.65	91.93	73.83	87.70	.....
48	579.32	41.83	76.17	58.14	49.04	102.81	69.37	53.97	20.10	61.81	80.55	94.24	76.92	90.20	.....
49	589.83	43.60	77.91	59.64	50.48	103.25	69.99	54.82	21.35	65.97	83.67	96.68	80.19	92.84	.....
50	600.51	45.49	79.70	61.20	52.02	103.74	70.70	55.76	22.75	70.70	87.01	99.32	83.67	95.63	.....
51	611.36	47.50	81.56	62.85	53.65	104.29	71.48	56.82	24.30	76.04	90.56	102.06	87.36	98.63	.....
52	622.36	49.68	83.50	64.60	55.40	104.91	72.35	57.99	26.01	82.18	94.40	105.05	91.37	101.83	.....
53	633.50	51.98	85.50	66.43	57.26	105.59	73.32	59.30	27.91	89.21	98.41	108.30	95.60	105.33	.....
54	644.76	54.44	87.59	68.38	59.25	106.35	74.41	60.73	30.01	97.38	102.75	111.75	100.13	108.93	.....
55	656.12	57.06	89.77	70.44	61.38	107.20	75.61	62.33	32.32	107.20	107.38	115.48	104.93	112.83	.....
56	667.57	59.86	92.04	72.62	63.67	108.15	76.94	64.09	34.88	.....	112.35	119.46	110.09	117.13	.....
57	679.08	62.85	94.40	74.95	66.14	109.19	78.43	66.03	37.69	.....	117.66	123.71	115.59	121.63	.....
58	690.65	66.05	96.89	77.42	68.78	110.36	80.07	68.18	40.79	.....	123.35	128.38	121.47	126.63	.....
59	702.25	69.47	99.49	80.08	71.64	111.66	81.90	70.53	44.19	.....	129.47	133.45	127.76	131.13	.....
60	713.85	73.11	102.23	82.91	74.71	113.10	83.93	73.14	47.93	.....	136.06	139.04	134.45	137.43	.....

*Equal ages.

†Convertible within 7 years.

(a) Reduced premiums on life income if beneficiary dies.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages.	25	35	45	Ages.	25	35	45
PARTICIPATING.				SURVIVORSHIP INCOME.			
(Without Disability.)				\$10 a month for 20 years certain.			
LIFE INCOME. (With Waiver of Premiums.)				(Equal ages.)			
Whole Life....	\$43.57	\$54.32	\$73.69	End. age 65 ..	\$51.11	68.12	\$102.03
20 Payment....	64.39	73.44	89.04	Reduced premium if beneficiary dies before insured.	.....	.....	.....
Reduced Premium.				End. age 65..	\$44.30	\$62.05	\$96.43
Whole Life....	\$36.90	\$48.80	\$69.46	DISABILITY. \$10 Mo. Annuity.			
20 Payment....	55.56	66.71	84.36	Whole Life....	\$1.65	\$2.31	\$3.51
DOUBLE INDEMNITY, \$2.00 per \$1,000 all ages.				20 Pay. Life ..	2.10	2.48	3.51
				End. Age 65 ..	1.49	2.04	3.03

REGISTER LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	Ann. Premium	Cash 2d Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$18 13	\$ 8	\$33	\$92	4 172	\$81	\$208	11 57	\$138	\$322	17 162	\$199	\$425	20 155
25	19 86	9	59	101	5 19	95	227	12 62	160	349	17 190	230	456	19 165
30	22 59	11	47	113	5 284	115	251	12 305	193	383	16 279	276	497	17 267
35	26 17	13	58	126	6 137	140	278	12 223	233	420	15 128	327	537	15 245
40	30 85	17	71	141	6 221	170	307	11 243	278	456	13 196	383	575	13 164
45	37 08	21	87	156	6 103	204	334	10 93	327	490	11 192	441	610	11 87
50	45 49	25	104	171	5 192	240	360	8 222	377	522	9 180	498	641	9 54
55	57 06	30	123	185	4 211	277	384	6 342	427	550	7 225	551	668	7 81
60	73 11	36	143	197	3 221	314	405	5 149	474	575	5 846	607	698	5 172
21	\$11 41	53	168	466	28 125	392	1000	Pd-up						
25	49 34	56	180	468	27 113	419	1000	"						
30	57 62	62	197	470	25 130	459	1000	"						
35	58 55	67	216	472	22 311	504	1000	"						
40	64 41	74	238	472	20 7	555	1000	"						
45	71 35	81	261	471	16 347	609	1000	"						
50	79 70	88	285	467	13 303	666	1000	"						
55	89 77	94	306	459	10 300	723	1000	"						
60	102 23	98	322	446	8 25	776	1000	"						
21	34 57	29	105	291	16 92	251	642	35 248	427	1000	Pd-up			
25	36 79	31	113	294	16 176	270	645	33 42	459	1000	"			
30	40 01	34	124	296	16 73	297	648	29 256	504	1000	"			
35	43 83	38	137	299	15 62	327	649	26 30	555	1000	"			
40	48 42	41	151	300	13 188	361	650	22 136	609	1000	"			
45	54 07	46	167	300	11 107	395	648	18 240	666	1000	"			
50	61 20	50	181	298	9 83	427	641	15 12	723	1000	"			
55	70 44	53	194	291	7 21	455	629	11 238	776	1000	"			
60	82 91	56	204	282	5 44	475	611	8 234	824	1000	"			
21	28 25	17	74	206	10 284	153	467	26 322	313	732	36 2	468	1000	Pd-up
25	30 08	19	80	208	11 50	198	471	25 147	337	735	33 1	504	1000	"
30	32 78	21	89	212	11 113	218	476	23 16	372	738	29 54	555	1000	"
35	36 03	23	98	215	10 359	242	480	20 103	410	739	25 84	609	1000	"
40	40 05	26	110	218	10 20	268	452	17 109	451	739	21 116	666	1000	"
45	45 19	29	122	222	8 23	294	450	14 88	490	736	17 179	723	1000	"
50	52 02	32	134	221	7 7	319	479	11 95	526	727	13 309	776	1000	"
55	61 38	36	146	220	5 149	341	471	8 197	554	714	10 194	824	1000	"
60	74 71	39	158	219	3 360	358	475	6 85	572	693	7 222	889	1000	"
			End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$99 42	\$157	\$444	\$513	5 \$491	\$653	\$713	3 \$706	\$764	\$811	2 \$808	\$880	\$906	1 \$906
25	99 55	155	443	512	5 \$489	653	712	3 \$705	764	810	2 \$807	879	906	1 \$906
30	99 78	154	441	510	5 \$485	652	711	3 \$703	763	809	2 \$806	879	905	1 \$905
35	100 13	151	439	507	5 \$480	650	710	3 \$701	762	808	2 \$804	878	905	1 \$904
40	100 71	149	437	504	5 \$472	648	707	3 \$696	761	806	2 \$802	877	904	1 \$903
45	101 76	146	434	500	5 \$455	645	704	3 \$680	758	804	2 \$797	876	902	1 \$901
50	103 74	142	429	494	5 \$433	641	699	3 \$677	754	800	2 \$790	874	900	1 \$898
55	107 20	137	421	485	5 \$399	634	690	3 \$656	748	793	2 \$778	870	896	1 \$892
60	113 10	130	410	470	5 \$313	622	677	3 \$616	738	782	2 \$756	864	890	1 \$883
			End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$64 47	\$88	\$261	\$346	10 \$280	\$387	\$487	8 \$446	\$595	\$689	5 \$674	\$912	\$940	1 \$939
25	64 64	86	259	345	10 \$274	386	485	8 \$442	594	688	5 \$672	912	940	1 \$939
30	64 95	84	258	342	10 \$265	384	483	8 \$435	593	686	5 \$668	912	939	1 \$938
35	65 44	82	256	339	10 \$249	382	480	8 \$424	591	683	5 \$662	911	939	1 \$938
40	66 30	80	253	335	10 \$224	380	476	8 \$405	589	680	5 \$653	910	938	1 \$936
45	67 85	77	251	330	10 \$174	377	471	8 \$371	585	675	5 \$635	908	936	1 \$934
50	70 70	74	247	322	10 \$86	373	462	8 \$309	580	666	5 \$605	905	933	1 \$930
55	75 61	71	242	312	8 \$250	366	450	8 \$195	570	653	5 \$550	900	928	1 \$923
60	83 93	67	236	298	5 \$230	358	432	7 \$270	556	632	5 \$449	892	919	1 \$911
			End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$	Cash or Loan	Pd. Up	Ext. Ins. \$
21	\$47 21	54	\$171	\$259	15 \$129	\$397	\$528	10 \$476	\$670	\$775	5 \$764	\$928	\$956	1 \$956
25	47 43	53	170	257	15 \$118	396	526	10 \$470	669	774	5 \$761	928	956	1 \$956
30	47 84	51	168	254	15 \$96	395	523	10 \$459	668	772	5 \$757	928	955	1 \$955
35	48 52	49	167	250	15 \$59	393	520	10 \$439	666	769	5 \$750	927	955	1 \$954
40	49 73	47	165	247	14 \$236	392	516	10 \$403	664	765	5 \$737	926	953	1 \$953
45	51 91	45	165	243	11 \$131	391	510	10 \$339	660	759	5 \$714	923	951	1 \$950
50	55 76	44	165	237	8 \$168	389	501	10 \$217	654	749	5 \$674	920	947	1 \$945
55	62 33	43	166	231	6 \$128	387	488	9 \$272	644	732	5 \$598	913	941	1 \$936
60	73 14	43	168	225	4 \$186	384	472	8 \$269	628	708	5 \$456	903	931	1 \$921

†Days.
NOTE.—3% Modified Preliminary Term (Ill. Std.) adopted January 1, 1920; Full service allowed end of second year.

REGISTER LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COSTS. FIFTEEN YEAR ILLUSTRATION.

		ORDINARY LIFE.															
		\$18 13		\$19 84		\$22 59		\$26 17		\$30 85		\$37 08		\$57 06			
Yr.	Age 21	Div.	Net	Age 25	Div.	Net	Age 30	Div.	Net	Age 35	Div.	Net	Age 40	Div.	Net	Age 45	Age 55
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
1923	\$4 32	\$13 81	\$4 36	\$15 50	\$4 47	\$18 12	\$4 65	\$21 52	\$5 00	\$25 85	\$5 59	\$31 49	\$8 92	\$48 14			
1922	4 55	13 58	4 61	15 25	4 76	17 83	5 02	21 15	5 44	25 41	6 18	20 90	10 04	47 02			
1921	4 62	13 51	4 70	15 16	4 90	17 69	5 20	20 97	5 71	25 14	6 56	20 52	10 79	46 27			
1920	4 70	13 43	4 80	15 06	5 04	17 55	5 41	20 76	5 99	24 86	6 97	20 11	11 56	45 50			
1919	4 79	13 34	4 91	14 95	5 19	17 40	5 62	20 55	6 28	24 57	7 40	19 68	12 34	44 72			
1918	4 88	13 25	5 02	14 84	5 35	17 24	5 84	20 33	6 59	24 26	7 86	19 22	13 13	43 93			
1917	4 98	13 15	5 14	14 72	5 52	17 07	6 07	20 10	6 92	23 93	8 33	18 75	13 92	43 14			
1916	5 08	13 05	5 27	14 59	5 69	16 90	6 32	19 85	7 26	23 59	8 82	18 26	14 71	42 35			
1915	5 20	12 93	5 40	14 46	5 88	16 71	6 57	19 60	7 63	23 22	9 32	17 76	15 49	41 57			
1914	5 31	12 82	5 55	14 31	6 07	16 52	6 84	19 33	8 01	22 84	9 84	17 24	16 27	40 79			
1913	5 44	12 69	5 69	14 17	6 28	16 31	7 12	19 05	8 42	22 43	10 36	16 72	17 05	40 01			
1912	5 58	12 55	5 94	13 92	6 60	15 99	7 55	18 62	8 98	21 87	11 07	16 01	18 01	39 05			
1911	5 73	12 40	6 13	13 74	6 81	15 75	7 87	18 30	9 43	21 42	11 64	15 49	18 79	38 27			
1910	5 89	12 24	6 32	13 54	7 10	15 49	8 23	17 94	9 90	20 95	12 22	14 86	19 57	37 49			
1909	6 04	12 09	6 51	13 35	7 36	15 23	8 59	17 58	10 38	20 47	12 79	14 29	20 31	36 75			
Tot.	77.11	194 84	80 34	217 56	87 05	251 80	96 90	295 65	111 94	350 81	134 95	421 25	229 90	635 00			
†		56.84		57.56		58.80		62.65		72.81		94.25		208 00			

		TWENTY PAYMENT LIFE.															
		\$28 25		\$30 08		\$32 78		\$36 03		\$40 05		\$45 19		\$61.38			
Yr.	Age 21	Div.	Net	Age 25	Div.	Net	Age 30	Div.	Net	Age 35	Div.	Net	Age 40	Div.	Net	Age 45	Age 55
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
1923	\$4 31	\$22 94	\$4 36	\$25 72	\$4 47	\$28 31	\$4 65	\$31 38	\$5 00	\$35 05	\$5 59	\$39 60	\$8 92	\$52 46			
1922	4 67	23 58	4 75	25 33	4 90	27 58	5 16	30 87	5 57	34 48	6 29	38 90	10 08	51 30			
1921	4 90	23 35	5 00	25 08	5 20	27 58	5 50	30 53	5 98	34 07	6 80	38 39	10 90	50 48			
1920	5 14	23 11	5 27	24 81	5 51	27 27	5 86	30 17	6 41	33 64	7 38	37 86	11 72	49 66			
1919	5 39	22 86	5 55	24 53	5 83	26 95	6 24	29 79	6 86	33 19	7 89	37 30	12 54	48 84			
1918	5 65	22 60	5 84	24 24	6 17	26 61	6 64	29 39	7 32	32 73	8 48	36 71	13 37	48 01			
1917	5 93	22 32	6 15	23 93	6 52	26 26	7 05	28 98	7 82	32 23	9 09	36 10	14 19	47 19			
1916	6 22	22 03	6 47	23 61	6 89	25 89	7 47	28 56	8 33	31 72	9 71	35 48	15 01	46 37			
1915	6 53	21 72	6 82	23 26	7 28	25 50	7 92	28 11	8 86	31 19	10 34	34 85	15 80	45 58			
1914	6 85	21 40	7 17	22 91	7 69	25 09	8 39	27 64	9 43	30 62	10 99	34 20	16 57	44 81			
1913	7 19	21 06	7 54	22 54	8 12	24 66	8 88	27 15	10 00	30 05	11 65	33 54	17 32	44 06			
1912	7 53	20 72	7 93	22 15	8 56	24 22	9 39	26 64	10 60	29 45	12 31	32 88	18 03	43 35			
1911	7 91	20 34	8 34	21 74	9 02	23 76	9 92	26 11	11 21	28 84	12 97	32 22	18 70	42 68			
1910	8 31	19 94	8 78	21 30	9 51	23 27	10 48	25 55	11 84	28 21	13 64	31 55	19 32	42 06			
1909	8 71	19 54	9 22	20 86	10 02	22 76	11 06	24 97	12 48	27 57	14 31	30 88	19 86	41 52			
Tot.	95.24	328 51	99 19	352 01	105 69	386 01	114 61	425 84	127 71	473 04	147 39	530 46	222 33	698 37			
†		15.51		15 01		14 01		15 84		22 04		40 46		144 37			

		TWENTY YEAR ENDOWMENT.															
		\$47.21		\$47.43		\$47.84		\$48.52		\$49.73		\$51.91		\$62.33			
Yr.	Age 21	Div.	Net	Age 25	Div.	Net	Age 30	Div.	Net	Age 35	Div.	Net	Age 40	Div.	Net	Age 45	Age 55
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
1923	\$4 31	\$42 90	\$4 36	\$43 07	\$4 47	\$43 37	\$4 65	\$43 87	\$5 00	\$44 73	\$5 59	\$46 32	\$8 92	\$53 41			
1922	4 96	42 25	5 02	42 41	5 14	42 70	5 36	43 16	5 73	44 00	6 41	45 50	10 12	52 21			
1921	5 49	41 72	5 55	41 88	5 68	42 16	5 90	42 62	6 30	43 43	7 03	44 88	10 97	51 36			
1920	6 05	41 16	6 11	41 32	6 24	41 60	6 48	42 04	6 90	42 83	7 69	44 22	11 82	50 51			
1919	6 63	40 58	6 69	40 74	6 83	41 01	7 08	41 44	7 52	42 21	8 37	43 54	12 68	49 65			
1918	7 23	39 98	7 30	40 13	7 45	40 39	7 71	40 81	8 17	41 56	9 08	42 83	13 52	48 81			
1917	7 87	39 34	7 94	39 49	8 09	39 75	8 36	40 16	8 85	40 88	9 81	42 10	14 37	47 96			
1916	8 55	38 66	8 62	38 81	8 77	39 07	9 04	39 48	9 55	40 18	10 56	41 35	15 19	47 14			
1915	9 24	37 97	9 32	38 11	9 47	38 37	9 75	38 77	10 28	39 45	11 32	40 59	15 99	46 34			
1914	9 98	37 23	10 05	37 38	10 21	37 63	10 49	38 03	11 04	38 69	12 09	39 82	16 76	45 57			
1913	10 75	36 46	10 82	36 61	10 97	36 87	11 25	37 27	11 83	37 90	12 87	39 04	17 50	44 83			
1912	11 54	35 67	11 62	35 81	11 77	36 07	12 05	36 47	12 62	37 11	13 65	38 26	18 17	44 16			
1911	12 38	34 83	12 45	34 98	12 60	35 24	12 88	35 64	13 44	36 29	14 43	37 48	18 79	43 54			
1910	13 27	33 94	13 33	34 10	13 47	34 37	13 74	34 78	14 28	35 45	15 22	36 69	19 33	43 00			
1909	14 19	33 02	14 25	33 18	14 37	33 47	14 63	33 89	15 13	34 60	15 98	35 93	19 77	42 56			
Tot.	132 44	575 71	133 43	578 02	135 53	582 07	139 37	588 43	140 64	599 31	160 10	618 55	223 90	711 05			
†		194 29		190 98		185 93		177 57		164 89		141 45		67 05			

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS.

Ages		FIVE YEARS.						
	21	25	30	35	40	45	55	
Ordinary Life.....	\$67.67	\$75.92	\$88.59	\$104.95	\$125.83	\$152.70	\$231.65	
Cash Value Deducted....	34.67	36.92	41.59	46.95	54.83	65.70	108.05	
20 Payment Life.....	116.84	125.47	137.99	152.74	170.43	192.05	252.74	
Cash Value Deducted....	42.84	45.47	48.99	54.74	60.43	70.05	106.74	
20 Year Endowment....	208.61	209.42	210.84	213.13	217.20	224.46	257.14	
Cash Value Deducted....	37.61	39.42	42.84	46.13	52.20	59.46	91.14	
		TEN YEARS.						
Ordinary Life.....	\$132.87	\$148.84	\$173.03	\$204.16	\$243.67	\$293.93	\$443.43	
Cash Value Deducted....	51.87	53.84	58.03	64.16	73.67	89.93	166.43	
20 Payment Life.....	226.91	243.42	267.34	295.42	328.92	369.39	484.70	
Cash Value Deducted....	43.91	45.42	49.34	53.42	60.92	75.39	143.70	
20 Year Endowment....	401.79	403.34	406.05	410.38	417.96	431.15	492.96	
Cash Value Deducted....	4.79	7.34	11.05	17.38	25.96	40.15	105.99	

REGISTER LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 FIFTEEN YEAR RECORD

ORDINARY LIFE

Yr. Paid	\$18.13		\$19.86		\$22.55		\$26.17		\$30.85		\$37.08		\$57.06	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	3.92	14.11	4.03	15.85	4.21	18.35	4.47	21.70	4.89	25.96	5.58	31.50	9.28	47.78
1911	3.93	14.20	4.04	15.82	4.24	18.35	4.55	21.62	5.04	25.81	5.82	31.26	9.82	47.24
1912	4.28	13.85	4.46	15.40	4.77	17.82	5.19	20.98	5.52	25.03	6.82	30.26	11.52	45.54
1913	4.43	13.70	4.63	15.21	4.99	17.60	5.47	20.70	6.19	24.66	7.34	29.74	12.48	44.59
1914	4.58	13.55	4.84	15.02	5.21	17.38	5.75	20.42	6.56	24.29	7.80	29.22	13.43	43.63
1915	4.73	13.40	5.03	14.83	5.43	17.16	6.03	20.14	6.93	23.92	8.44	28.64	14.38	42.68
1916	4.88	13.25	5.22	14.64	5.70	16.89	6.42	19.75	7.51	23.34	9.10	27.98	15.36	41.70
1917	5.08	13.05	5.27	14.59	5.69	16.90	6.32	19.85	7.26	23.59	8.82	28.26	14.71	42.35
1918	5.20	12.93	5.40	14.46	5.88	16.71	6.57	19.60	7.63	23.33	9.32	27.76	15.49	41.57
1919	5.31	12.82	5.55	14.31	6.07	16.52	6.84	19.53	8.01	22.84	9.84	27.24	16.27	40.79
1920	5.44	12.69	5.69	14.17	6.26	16.31	7.12	19.05	8.42	22.43	10.36	26.72	17.05	40.01
1921	5.58	12.55	5.94	13.92	6.60	15.99	7.55	18.62	8.98	21.87	11.07	26.01	18.01	39.06
1922	5.73	12.40	6.12	13.74	6.84	15.75	7.87	18.30	9.43	21.42	11.64	25.44	18.79	38.27
1923	5.89	12.24	6.32	13.54	7.10	15.49	8.23	17.94	9.90	20.95	12.22	24.86	19.57	37.49
1924	6.04	12.09	6.51	13.35	7.35	15.23	8.59	17.58	10.38	20.47	12.79	24.29	20.31	36.75
Tot.	75.02	196.93	79.07	218.83	86.37	252.48	96.97	295.58	112.95	349.80	137.02	419.18	226.47	629.43
†		58.93		58.93		59.48		62.58		71.80		92.18		202.43

TWENTY PAYMENT LIFE

Yr. Paid	\$28.25		\$30.08		\$32.78		\$36.03		\$40.05		\$45.19		\$61.38	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	3.92	24.33	4.03	26.05	4.21	28.57	4.47	31.50	4.89	35.16	5.58	39.61	9.28	52.10
1911	4.06	24.19	4.19	25.89	4.40	28.38	4.70	31.33	5.17	34.88	5.94	39.25	9.88	51.50
1912	4.65	23.60	4.83	25.25	5.11	27.67	5.51	30.52	6.08	33.97	7.02	38.17	11.46	49.92
1913	5.12	23.13	5.34	24.74	5.80	26.98	6.33	29.70	6.74	33.31	7.49	37.70	12.06	49.32
1914	5.41	22.84	5.62	24.45	6.12	26.66	6.68	29.35	7.14	32.91	7.92	37.27	12.66	48.72
1915	5.69	22.56	5.92	24.16	6.44	26.34	7.02	29.01	7.55	32.50	8.37	36.82	13.20	48.19
1916	6.17	22.08	6.48	23.60	6.98	25.80	7.69	28.37	8.58	31.47	10.06	35.13	15.83	45.55
1917	6.22	22.03	6.47	23.61	6.89	25.89	7.47	28.59	8.33	31.72	9.71	35.48	15.01	46.37
1918	6.53	21.72	6.82	23.26	7.28	25.50	7.92	28.11	8.86	31.19	10.34	34.85	15.80	45.53
1919	6.55	21.40	7.17	22.91	7.69	25.09	8.39	27.64	9.43	30.62	10.99	34.20	16.57	44.81
1920	7.19	21.06	7.54	22.54	8.12	24.66	8.88	27.15	10.00	30.05	11.65	33.54	17.32	44.06
1921	7.53	20.72	7.93	22.15	8.56	24.22	9.39	26.64	10.60	29.45	12.31	32.88	18.03	43.35
1922	7.91	20.34	8.34	21.74	9.02	23.76	9.92	26.11	11.21	28.84	12.97	32.22	18.70	42.68
1923	8.31	19.94	8.78	21.30	9.51	23.27	10.48	25.55	11.84	28.21	13.64	31.55	19.32	42.06
1924	8.71	19.54	9.22	20.86	10.03	22.76	11.09	24.97	12.48	27.57	14.31	30.85	19.86	41.52
Tot.	94.27	329.48	98.68	352.52	106.15	385.55	115.85	424.57	128.90	471.85	148.30	529.55	224.98	695.72
†		16.48		15.52		13.55		14.57		12.85		39.55		141.72

TWENTY YEAR ENDOWMENT

Yr. Paid	\$47.21		\$47.43		\$47.84		\$48.52		\$49.73		\$51.91		\$62.33	
	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
1910	3.58	43.63	3.68	43.75	3.84	44.09	4.08	44.44	4.46	45.27	5.09	46.82	8.47	53.86
1911	4.37	42.84	4.47	42.96	4.64	43.20	4.92	43.60	5.34	44.39	6.06	45.85	9.93	52.40
1912	5.30	41.91	5.41	42.02	5.58	42.26	5.87	42.65	6.33	43.40	7.12	44.79	11.27	51.06
1913	6.53	40.68	6.66	40.87	6.80	41.24	7.09	41.83	7.68	42.95	7.17	44.74	11.84	50.49
1914	7.04	40.17	7.09	40.34	7.15	40.69	7.23	41.29	7.31	42.42	7.70	44.21	12.70	49.63
1915	7.62	39.69	7.58	39.85	7.64	40.20	7.73	40.79	7.82	41.91	8.23	43.68	13.55	48.78
1916	8.79	38.42	8.89	38.54	9.10	38.74	9.43	39.09	9.99	39.74	11.06	40.85	16.12	46.21
1917	8.55	38.66	8.62	38.81	8.77	39.07	9.04	39.48	9.55	40.18	10.56	41.35	15.19	47.14
1918	9.24	37.97	9.32	38.11	9.47	38.37	9.76	38.77	10.28	39.45	11.32	40.59	15.99	46.34
1919	9.98	37.23	10.05	37.38	10.21	37.63	10.49	38.03	11.04	38.69	12.09	39.82	16.76	45.57
1920	10.75	36.46	10.82	36.61	10.97	36.87	11.25	37.27	11.83	37.90	12.87	39.04	17.50	44.83
1921	11.54	35.67	11.62	35.81	11.77	36.07	12.05	36.47	12.62	37.11	13.65	38.26	18.17	44.16
1922	12.33	34.83	12.45	34.98	12.60	35.24	12.88	35.64	13.44	36.29	14.43	37.49	18.79	43.54
1923	13.27	33.94	13.33	34.10	13.47	34.37	13.74	34.78	14.28	35.45	15.22	36.68	19.33	43.00
1924	14.19	33.02	14.25	33.18	14.37	33.47	14.63	33.89	15.13	34.60	15.98	35.93	19.77	42.56
Tot.	133.03	575.12	134.14	577.31	136.18	581.42	139.88	588.02	146.20	599.75	158.55	620.10	225.38	709.57
†		188.88		185.69		181.58		173.98		160.25		136.90		67.57

†Net Cost for 15 years. Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

Ages	FIVE YEARS. (Policies Issued in 1919)					TEN YEARS. (Policies Issued in 1914)				
	21	25	30	35	40	21	25	30	35	40
Ordinary Life.....	\$ 67.67	\$ 75.92	\$ 88.59	\$104.95	\$125.83	\$133.61	\$149.43	\$173.47	\$204.33	\$243.40
Cash Value Deducted.....	35.67	38.92	43.59	48.95	57.83	55.61	58.43	63.47	70.33	80.40
20 Payment Life.....	118.84	125.47	137.99	152.74	170.43	227.06	243.25	266.66	294.30	327.90
Cash Value Deducted.....	42.84	45.47	48.99	54.74	60.43	44.06	45.25	48.66	52.30	59.90
20 Year Endowment.....	208.61	209.42	210.84	213.13	217.20	400.51	402.08	404.91	409.47	417.60
Cash Value Deducted.....	52.61	53.42	54.84	57.13	60.20	14.51	16.08	18.01	23.47	31.60
Ordinary Life.....	\$152.70	\$125.83	\$104.95	\$88.59	\$75.92	\$173.47	\$149.43	\$125.83	\$104.95	\$88.59
Cash Value Deducted.....	68.70	70.13	74.18	79.90	87.13	63.47	63.47	63.47	63.47	63.47
20 Payment Life.....	\$231.65	\$231.65	\$231.65	\$231.65	\$231.65	\$231.65	\$231.65	\$231.65	\$231.65	\$231.65
Cash Value Deducted.....	111.65	111.65	111.65	111.65	111.65	111.65	111.65	111.65	111.65	111.65
20 Year Endowment.....	\$441.98	\$441.98	\$441.98	\$441.98	\$441.98	\$441.98	\$441.98	\$441.98	\$441.98	\$441.98
Cash Value Deducted.....	172.98	172.98	172.98	172.98	172.98	172.98	172.98	172.98	172.98	172.98

REGISTER LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925.

10 PAYMENT LIFE

Iss'd	21	25	30	35	40	45	50	55
Prem	46.41	49.34	53.57	58.55	64.41	71.35	79.70	89.77
1923	4.31	4.36	4.47	4.65	5.00	5.59	6.76	8.92
1922	4.97	5.07	5.24	5.52	5.96	6.68	8.04	10.40
1921	5.51	5.65	5.90	6.23	6.76	7.59	9.08	11.51
1920	6.07	6.26	6.57	6.99	7.59	8.54	10.13	12.61
1919	6.66	6.90	7.27	7.77	8.47	9.52	11.19	13.69

ENDOWMENT AGE 65

Prem	21	25	30	35	40	45	50	55
1923	4.30	4.36	4.47	4.65	4.99	5.54	6.63	8.47
1922	4.57	4.66	4.83	5.11	5.61	6.50	8.19	11.05
1921	4.70	4.81	5.05	5.41	6.04	7.12	9.11	11.32
1920	4.81	4.98	5.28	5.74	6.59	7.67	10.03	13.56
1919	4.95	5.15	5.52	6.07	6.97	8.45	10.95	14.76

10 YEAR TERM

Prem	10	22	10	22	12	24	13	25	17	29	22	32	32
1923	2.70	2.78	2.91	3.09	3.39	3.88	4.81	6.49					
1922	2.73	2.81	2.94	3.15	3.48	4.05	5.12	7.01					
1921	2.75	2.84	2.98	3.21	3.58	4.23	5.45	7.57					
1920	2.77	2.86	3.02	3.28	3.68	4.42	5.81	8.15					
1919	2.79	2.89	3.06	3.34	3.80	4.64	6.19	8.78					

15 PAYMENT LIFE

Iss'd	21	25	30	35	40	45	50	55
Prem	34.57	36.79	40.01	43.83	48.42	54.07	61.20	70.42
1923	4.30	4.36	4.47	4.65	5.00	5.59	6.76	8.92
1922	4.77	4.85	5.01	5.27	5.70	6.41	7.77	10.17
1921	5.09	5.21	5.41	5.73	6.22	7.04	8.55	11.04
1920	5.43	5.58	5.84	6.22	6.78	7.70	9.34	11.93
1919	5.79	5.98	6.29	6.72	7.36	8.40	10.14	12.92

10 YEAR ENDOWMENT

Prem	99	42	99	55	99	78	100	13	100	71	101	76	103	74	107	20
1923	4.31	4.36	4.47	4.65	5.00	5.59	6.76	8.92								
1922	5.84	5.89	6.00	6.20	6.64	7.17	8.40	10.61								
1921	7.29	7.33	7.44	7.63	7.96	8.58	9.80	11.96								
1920	8.79	8.84	8.94	9.12	9.44	10.03	11.21	13.26								
1919	10.37	10.42	10.51	10.67	10.97	11.54	12.63	14.52								

15 YEAR ENDOWMENT

Prem	64	47	64	64	64	95	65	44	66	30	67	85	70	07	75	61
1923	4.31	4.36	4.47	4.65	5.00	5.59	6.76	8.92								
1922	5.24	5.30	5.41	5.62	5.99	6.64	7.94	10.26								
1921	6.06	6.12	6.24	6.45	6.82	7.50	8.87	11.26								
1920	6.92	6.98	7.10	7.31	7.69	8.41	9.81	12.26								
1919	7.81	7.87	8.00	8.22	8.60	9.35	10.78	13.24								

DIVIDENDS ON PAID-UP LIFE POLICIES

Age	Div.	Div.	Age	Div.	Div.	Age	Div.	Div.	Age	Div.	Div.	Age	Div.	Div.	Age	Div.	Div.
	3%	4%		3%	4%		3%	4%		3%	4%		3%	4%		3%	4%
25	\$ 8.29	\$ 4.09	35	\$ 9.52	\$ 4.83	45	\$11.24	\$ 6.85	55	\$13.65	\$ 7.61	65	\$16.79	\$ 9.94	75	\$20.11	\$12.64
26	8.40	4.15	36	9.66	4.91	46	11.43	6.99	56	13.94	7.82	66	17.12	10.21	76	20.39	12.97
27	8.50	4.22	37	9.82	5.00	47	11.65	7.14	57	14.24	8.04	67	17.46	10.48	77	20.69	13.17
28	8.62	4.28	38	9.98	5.10	48	11.87	7.31	58	14.54	8.25	68	17.80	10.74	78	20.95	13.43
29	8.74	4.35	39	10.13	5.19	49	12.10	7.48	59	14.83	8.47	69	18.13	11.02	79	21.23	13.69
30	8.86	4.42	40	10.31	5.28	50	12.33	7.65	60	15.16	8.70	70	18.48	11.29	80	21.51	13.95
31	8.98	4.50	41	10.48	5.39	51	12.59	7.83	61	15.46	8.93	71	18.82	11.56	81	21.78	14.18
32	9.12	4.58	42	10.65	5.48	52	12.84	8.02	62	15.80	9.17	72	19.16	11.83	82	22.07	
33	9.24	4.66	43	10.83	5.60	53	13.10	8.21	63	16.12	9.42	73	19.49	12.10	83	22.33	
34	9.38	4.74	44	11.02	5.71	54	13.37	8.40	64	16.44	9.69	74	19.81	12.38	84	22.57	

NOTE.—Dividend payable end of 1st and each year contingent upon payment of Following year's premium.

RELIANCE LIFE INSURANCE CO., Pittsburgh, Pa.

- Accelerative Option.** — No provision. Under annual dividend policies, practice to apply cash value of dividend additions or accumulations to pay up policy or mature it as endowment.
- Beneficiary.** — May be made irrevocable.
- Cash Values.** — After three premiums, within one month after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000.
- Change of Plan.** — No provision. Practice to change to higher premium form by payment of difference in premiums with interest at 5%.
- Disability.** — For varying extra premium, policy will provide prior to age 60 for (a) waiver of premium; or (b) waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately after proof (total disability not obviously permanent regarded as permanent after 90 days), and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowment. After age 60 premiums waived and charged against policy without interest.
- Dividends.** — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premium; (c) accumulate at not less than 3½%, withdrawable any time; (d) purchase non-par. paid-up additions, withdrawable any time; (e) is automatic.
- Double Indemnity.** — No provision in life contract.
- Extended Insurance.** — Automatic after three years. Non-par. Without cash and loan values.
- Grace.** — One month, 5% interest.
- Incontestable.** — After one year, except for non-payment of premium.
- Limits.** — Ages, 15-60; no fixed amount; reinsures over \$25,000; accepts reinsurance; minimum policy \$500.
- Loans.** — After three premiums. Interest 5%, in advance.
- Military Service.** — No restrictions.
- Non-Forfeitable.** — See "Cash Values," "Extended Insurance" and "Paid-Up Values".
- Paid-Up Values.** — After three premiums, within one month after default. Without cash and loan values. Fully paid-up participating policies participate.
- Policy in Effect.** — At once, if binding receipt issued and application approved.
- Premium Loans.** — No provision. See "Loans."
- Reinstatement.** — Within three years (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% per annum.
- Reserve Basis.** — See "Cash Values."
- Residence and Travel.** — No restrictions.
- Restricted Occupations.** — No conditions.
- Settlement Options.** — Cash, Trust Fund (Installment Payments) at 3½%, Limited (2-25) and Continuous (20 certain) annual Installments. Unless otherwise specified Trust Fund may be withdrawn by beneficiary on any interest date and commutable values at any time (except under Continuous Installment options). Trust Fund and installments certain participate in excess interest earned.†
- Suicide.** — Within one year, sane or insane, liability limited to premiums paid.
- Women.** — No extra charge, except \$5 per \$1,000 on Term. Reinsures over \$5,000 Disability not granted.

†Present interest rate, 4.75%.

RELIANCE LIFE INSURANCE COMPANY—Continued.

PARTICIPATING AND NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

PARTICIPATING							NON-PARTICIPATING							Sp. No. Pa. Or. Li.	
Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	End. 85	LIMITED PAY. LIFE			ENDOW- MENTS			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year		20 Year
16.26	\$39.65	\$29.78	\$24.91	103.09	\$65.88	\$47.72	15	\$13.21	\$33.57	\$24.78	\$20.49	\$90.13	\$56.96	\$40.77	\$12.11
16.57	40.21	30.21	25.28	103.15	65.95	47.80	16	13.46	34.05	25.14	20.79	90.16	56.99	40.81	12.13
16.90	40.79	30.65	25.65	103.21	66.02	47.87	17	13.73	34.55	25.50	21.09	90.19	57.03	40.85	12.12
17.24	41.40	31.11	26.03	103.28	66.10	47.95	18	14.01	35.06	25.89	21.41	90.22	57.08	40.90	12.12
17.60	42.03	31.59	26.45	103.35	66.17	48.04	19	14.30	35.59	26.28	21.75	90.25	57.12	40.94	13.13
17.97	42.68	32.09	26.86	103.43	66.26	48.13	20	14.60	36.14	26.70	22.09	90.29	57.16	41.00	13.13
18.36	43.36	32.60	27.30	103.51	66.34	48.23	21	14.92	36.71	27.12	22.45	90.33	57.20	41.05	13.13
18.77	44.07	33.15	27.75	103.60	66.44	48.34	22	15.26	37.30	27.57	22.82	90.37	57.25	41.11	14.14
19.21	44.80	33.70	28.23	103.69	66.54	48.45	23	15.62	37.93	28.04	23.21	90.43	57.31	41.18	14.14
19.67	45.55	34.27	28.72	103.78	66.65	48.56	24	15.98	38.56	28.50	23.61	90.47	57.36	41.24	14.14
20.13	46.34	34.88	29.24	103.88	66.75	48.68	25	16.37	39.22	29.00	24.03	90.51	57.42	41.31	15.15
20.64	47.16	35.50	29.76	103.99	66.87	48.81	26	16.78	39.91	29.52	24.47	90.57	57.49	41.39	15.15
21.17	48.01	36.15	30.32	104.10	67.00	48.96	27	17.22	40.63	30.06	24.92	90.63	57.56	41.48	15.15
21.72	48.88	36.83	30.91	104.23	67.14	49.11	28	17.66	41.36	30.61	25.39	90.69	57.63	41.56	16.16
22.31	49.79	37.53	31.50	104.39	67.28	49.28	29	18.14	42.12	31.19	25.88	90.77	57.71	41.67	16.16
22.92	50.74	38.26	32.13	104.49	67.44	49.46	30	18.65	42.92	31.80	26.39	90.84	57.81	41.78	17.17
23.57	51.72	39.02	32.79	104.63	67.60	49.66	31	19.18	43.75	32.42	26.93	90.91	57.90	41.90	17.17
24.25	52.75	39.80	33.46	104.80	67.78	49.87	32	19.74	44.61	33.06	27.48	91.00	58.00	42.04	18.18
24.97	53.81	40.63	34.17	104.98	67.98	50.09	33	20.32	45.49	33.74	28.05	91.08	58.12	42.17	18.18
25.73	54.91	41.48	34.91	105.15	68.19	50.35	34	20.95	46.41	34.43	28.65	91.19	58.24	42.34	19.19
26.55	56.06	42.38	35.71	105.34	68.42	50.62	35	21.61	47.37	35.17	29.30	91.30	58.38	42.52	19.19
27.40	57.24	43.30	36.52	105.55	68.66	50.92	36	22.31	48.35	35.92	29.95	91.41	58.53	42.71	20.20
28.29	58.49	44.28	37.37	105.78	68.94	51.25	37	23.05	49.39	36.72	30.63	91.55	58.71	42.94	21.21
29.25	59.77	45.29	38.27	106.03	69.23	51.62	38	23.83	50.46	37.55	31.36	91.69	58.89	43.19	22.22
30.27	61.10	46.34	39.21	106.30	69.56	52.01	39	24.66	51.56	38.40	32.12	91.85	59.10	43.46	23.23
31.33	62.49	47.46	40.20	106.59	69.91	52.46	40	25.54	52.71	39.31	32.92	92.02	59.33	43.77	24.24
32.48	63.93	48.61	41.24	106.91	70.31	52.94	41	26.53	53.98	40.31	33.81	92.33	59.67	44.17	25.25
33.68	65.44	49.83	42.35	107.27	70.76	53.49	42	27.57	55.30	41.35	34.76	92.66	60.05	44.63	26.26
34.97	67.01	51.10	43.51	107.66	71.23	54.08	43	28.69	56.68	42.45	35.76	93.02	60.46	45.12	27.27
36.35	68.64	52.43	44.74	108.09	71.78	54.75	44	29.87	58.11	43.61	36.81	93.42	60.92	45.68	28.28
37.80	70.35	53.83	46.04	108.57	72.37	55.49	45	31.14	59.61	44.81	37.93	93.85	61.42	46.30	29.29
39.35	72.13	55.32	47.40	109.11	73.03	56.30	46	32.48	61.17	46.10	39.10	94.33	61.98	46.98	30.30
41.00	73.98	56.87	48.86	109.70	73.77	57.20	47	33.92	62.79	47.43	40.36	94.85	62.61	47.74	32.32
42.76	75.93	58.51	50.42	110.36	74.59	58.21	48	35.45	64.49	48.85	41.69	95.42	63.29	48.57	33.33
44.64	77.95	60.24	52.07	111.08	75.49	59.32	49	37.10	66.26	50.33	43.11	96.05	64.05	49.51	35.35
46.65	80.07	62.06	53.83	111.89	76.40	60.54	50	38.85	68.11	51.91	44.61	96.75	64.89	50.53	37.37
48.79	82.28	63.99	55.70	112.78	77.58	61.89	51	40.73	70.05	53.57	46.22	97.52	65.81	51.68	39.39
51.05	84.58	66.02	57.70	113.75	78.78	63.36	52	42.71	72.05	55.32	47.93	98.35	66.82	52.92	40.40
53.48	87.10	68.17	59.81	114.82	80.13	64.99	53	44.86	74.17	57.17	49.76	99.28	67.96	54.31	43.43
56.08	89.52	70.44	62.09	116.01	81.59	66.79	54	47.14	76.36	59.12	51.71	100.29	69.20	55.82	45.45
58.84	92.16	72.85	64.52	117.31	83.21	68.77	55	49.59	78.66	61.20	53.81	101.41	70.57	57.51	47.47
61.79	94.93	75.42	67.13	118.74	85.00	70.93	56	52.21	81.08	63.43	56.06	102.63	72.10	59.36	50.50
64.95	97.83	78.15	69.92	120.31	86.97	73.31	57	55.02	83.61	65.78	58.47	103.98	73.77	61.39	52.52
68.31	100.88	81.06	72.91	122.05	89.13	75.91	58	58.02	86.26	68.28	61.05	105.98	75.60	63.61	55.55
71.92	104.10	84.16	76.13	123.96	91.52	78.77	59	61.26	89.05	70.96	63.84	107.09	77.64	66.06	58.58
75.77	107.49	87.47	79.61	126.07	94.15	81.90	60	64.73	92.02	73.83	66.85	108.89	79.89	68.76	61.61
79.89	111.08	91.04	83.33	128.39	97.03	85.31	61	68.48	95.14	76.91	70.09	110.88	82.36	71.70	65.65
84.31	114.87	94.84	87.35	130.95	100.21	89.04	62	72.49	98.44	80.20	73.59	113.07	85.09	74.93	69.69

DISABILITY RATES. (Waiver of Premium Only)

16.43	\$39.77	\$29.90	\$25.03	103.31	\$66.08	\$47.90	15	\$13.36	\$33.69	\$24.90	\$20.61	\$90.33	\$57.14	\$40.93	\$12.12
18.17	42.82	32.23	27.00	103.68	66.49	48.34	20	14.77	36.27	26.83	22.22	90.52	57.36	41.19	13.13
20.37	46.50	35.04	29.41	104.16	67.01	48.93	25	16.58	39.36	29.15	24.18	90.76	57.65	41.53	15.15
23.22	50.93	38.46	32.31	104.81	67.74	49.76	30	18.91	43.09	31.97	26.58	91.13	58.08	42.04	17.17
26.94	56.29	42.64	36.00	105.72	68.80	51.00	35	21.94	47.58	35.39	29.55	91.64	58.71	42.85	20.20
31.85	62.81	47.83	40.62	107.09	70.42	52.99	40	25.98	52.99	39.62	33.28	92.46	59.77	44.22	24.25
38.54	70.83	54.40	46.75	109.27	73.12	56.33	45	31.75	60.02	45.30	38.53	94.47	62.06	47.01	30.31
47.74	80.87	63.14	54.95	112.98	77.79	61.79	50	39.77	68.80	52.82	45.55	97.70	66.01	51.58	38.32
60.58	93.95	74.68	66.32	119.57	85.29	70.67	55	51.07	80.20	62.75	55.31	103.37	72.34	59.11	48.33

NOTE.—Above rates adopted July 1, 1909; excepting 20 Payment (Participating and Non-participating) adopted March 15, 1912 and all Disability rates adopted Nov. 15, 1923. Semi-annual rates, add 4% and divide by 2; quarterly rates, add 6% and divide by 4.

RELiance LIFE INSURANCE COMPANY—Continued.

PARTICIPATING AND NON-PARTICIPATING RATES PER \$1,000 (American 3½% Reserve.)

PARTICIPATING					NON-PARTICIPATING										TERM*			
ENDOWMENTS					ENDOWMENTS					Guaranteed Prem. Reduction								
25 Year	30 Year	20 Pay. Life 30 Year	65 Year		25 Year	30 Year	20 Pay. Life 30 Year	65 Year		End. 85	20 Pay. Life	20 Year End.	20 Pay. Life 30 Year End.		5 Year	10 Year	15 Year	20 Year
\$37.18	\$30.45	\$37.60	\$18.93		\$31.38	\$25.38	\$31.75	\$15.11		\$16.58	\$26.25	\$47.76	\$38.66					
37.26	30.54	37.70	19.36		31.42	25.43	31.81	15.47		16.88	26.61	47.83	38.74					
37.34	30.63	37.79	19.82		31.47	25.49	31.87	15.85		17.23	26.97	47.90	38.83					
37.44	30.74	37.89	20.30		31.52	25.55	31.93	16.24		17.57	27.37	47.97	38.92					
37.54	30.84	38.00	20.81		31.57	25.61	32.00	16.67		17.93	27.78	48.04	39.02					
37.63	30.96	38.12	21.35		31.64	25.69	32.07	17.12		18.31	28.19	48.14	39.12	8.60	8.73	9.10	9.51	
37.74	31.09	38.24	21.90		31.70	25.77	32.15	17.57		18.70	28.62	48.23	39.23	8.65	8.80	9.18	9.60	
37.86	31.22	38.38	22.50		31.77	25.85	32.23	18.07		19.13	29.07	48.31	39.34	8.71	8.87	9.26	9.72	
37.98	31.36	38.52	23.12		31.85	25.93	32.33	18.60		19.56	29.54	48.41	39.48	8.76	8.94	9.35	9.83	
38.11	31.52	38.67	23.77		31.93	26.05	32.42	19.14		20.01	30.01	48.51	39.60	8.83	9.02	9.45	9.96	
38.27	31.69	38.84	24.43		32.02	26.15	32.53	19.74		20.49	30.51	48.63	39.77	8.91	9.11	9.57	10.11	
38.41	31.87	39.01	25.23		32.11	26.29	32.65	20.36		20.99	31.03	48.75	39.92	8.99	9.20	9.68	10.26	
38.58	32.07	39.21	26.02		32.22	26.42	32.79	21.02		21.52	31.57	48.88	40.11	9.07	9.30	9.81	10.42	
38.77	32.28	39.43	26.86		32.34	26.57	32.93	21.72		22.07	32.11	49.02	40.29	9.16	9.42	9.96	10.61	
38.96	32.50	39.66	27.76		32.46	26.73	33.09	22.48		22.64	32.70	49.17	40.50	9.26	9.53	10.11	10.82	
39.15	32.75	39.91	28.70		32.61	26.91	33.26	23.27		23.26	33.30	49.33	40.72	9.36	9.66	10.28	11.05	
39.41	33.03	40.18	29.71		32.76	27.12	33.45	24.12		23.90	33.92	49.50	40.97	9.47	9.85	10.51	11.35	
39.65	33.37	40.48	30.78		32.93	27.33	33.67	25.02		24.57	34.58	49.70	41.24	9.60	10.06	10.76	11.70	
39.93	33.72	40.80	31.95		33.11	27.58	33.89	26.00		25.28	35.25	49.90	41.53	9.73	10.27	11.04	12.07	
40.24	34.10	41.17	33.18		33.32	27.85	34.15	27.03		26.03	35.94	50.12	41.85	9.88	10.51	11.35	12.49	
40.57	34.52	41.56	34.52		33.56	28.16	34.44	28.16		26.82	36.69	50.37	42.21	10.05	10.76	11.69	12.98	
40.95	34.96	42.00	35.95		33.82	28.48	34.74	29.35		27.66	37.45	50.65	42.61	10.27	11.05	12.08	13.47	
41.35	35.47	42.47	37.47		34.11	28.87	35.11	30.65		28.55	38.25	50.94	43.04	10.52	11.37	12.50	14.05	
41.80	36.02	42.99	39.13		34.43	29.28	35.49	32.05		29.48	39.10	51.28	43.50	10.78	11.72	12.98	14.70	
42.29	36.62	43.55	40.90		34.79	29.74	35.92	33.59		30.46	39.97	51.65	44.04	11.07	12.10	13.52	15.41	
42.84	37.30	44.18	42.84		35.19	30.25	36.39	35.19		31.52	40.83	52.05	44.60	11.40	12.54	14.11	16.21	
43.45	38.03	44.88	44.94		35.70	30.87	36.98	37.03		32.68	41.92	52.56	45.29	11.75	13.02	14.77	17.08	
44.11	38.85	45.64	47.22		36.25	31.55	37.61	39.03		33.91	43.00	53.12	46.04	12.15	13.57	15.52	18.07	
44.84	39.74	46.47	49.73		36.86	32.31	38.32	41.23		35.23	44.14	53.74	46.87	12.58	14.18	16.35	19.16	
45.66	40.73	47.38	52.47		37.55	33.14	39.09	43.64		36.60	45.35	54.42	47.78	13.08	14.88	17.29	20.38	
46.57	41.82	48.40	55.49		38.30	34.05	39.95	46.30		38.09	46.62	55.18	48.70	13.65	15.66	18.34	21.71	
47.56	43.00	49.58	58.82		39.14	35.05	40.87	49.24		39.66	47.97	56.03	49.86	14.30	16.54	19.50	23.20	
48.67	44.32	50.70	62.52		40.07	36.15	41.87	52.50		41.35	49.42	56.93	51.03	15.03	17.55	20.80	24.83	
49.88	45.74	52.00	66.65		41.09	37.37	43.00	56.15		43.14	50.93	57.94	52.32	15.89	18.65	22.25	26.64	
51.22	47.30	53.44	71.26		42.28	38.70	44.22	60.25		45.06	52.55	59.08	53.74	16.80	19.90	23.84	28.64	
52.68	49.00	54.99	76.48		43.47	40.15	45.55	64.89		47.09	54.27	60.31	55.27	17.86	21.28	25.61	30.82	
54.31	50.85	56.92	82.41		44.85	41.73	46.99	70.16		49.27	56.12	61.67	56.94	19.03	22.82	27.57		
56.07	52.87	58.92	89.20		46.34	43.45	48.48	76.22		51.59	58.05	63.16	58.66	20.34	24.53	29.74		
58.01	55.05	60.51	97.08		48.09	45.33	50.25	83.26		54.08	60.16	64.79	60.70	21.80	26.41	32.12		
60.12	57.43	62.66	106.32		49.79	47.37	52.09	91.53		56.72	62.42	66.60	62.82	23.42	28.51	34.72		
62.43					51.77					59.56	64.84	68.58		25.24	30.84	37.61		

RATES PER \$1,000 (With Disability and \$10 Monthly Income.)

Age	PARTICIPATING							NON-PARTICIPATING							Spec. Ord. Life
	Ord. Life	LIMITED PAY. LIFE			ENDOW-MENTS			Ord. Life	LIMITED PAY. LIFE			ENDOW-MENTS			
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	
20	\$10.24	\$45.31	\$34.06	\$28.51	104.26	\$67.12	\$49.02	\$15.84	\$38.76	\$28.66	\$23.73	\$91.10	\$57.99	\$41.87	\$14.72
22	20.13	46.81	35.21	29.47	104.49	67.37	49.30	15.59	40.02	29.61	24.53	91.24	58.15	42.05	15.40
24	21.11	48.39	36.41	30.52	104.73	67.64	49.61	17.39	41.39	30.52	25.39	91.40	58.33	42.26	16.15
26	21.62	49.24	37.05	31.07	104.87	67.78	49.78	17.83	42.10	31.16	25.84	91.47	58.42	42.38	16.55
28	22.75	51.00	38.41	32.23	105.15	68.11	50.14	18.77	43.60	32.30	26.80	91.65	58.64	42.63	17.41
30	24.00	52.87	39.86	33.47	105.51	68.47	50.58	19.79	45.18	33.50	27.83	91.86	58.87	42.93	18.36
32	24.67	53.87	40.63	34.13	105.66	68.68	50.82	20.36	46.03	34.14	28.37	91.98	59.02	43.10	18.88
34	26.12	55.97	42.25	35.55	106.06	69.14	51.37	21.56	47.81	35.48	29.54	92.22	59.32	43.50	19.99
36	27.74	58.23	44.01	37.08	106.52	69.69	52.03	22.90	49.71	36.93	30.78	92.52	59.70	43.97	21.23
38	28.64	59.42	44.95	37.92	106.78	70.01	52.41	23.64	50.71	37.70	31.47	92.76	59.92	44.26	21.92
40	30.54	61.95	46.94	39.67	107.39	70.72	53.29	25.24	52.82	39.34	32.88	93.11	60.44	44.92	23.44
42	32.72	64.65	49.09	41.61	108.10	71.58	54.37	27.03	55.07	41.10	34.46	93.59	61.06	45.75	25.31
44	33.88	66.08	50.26	42.65	108.50	72.08	55.02	28.01	56.26	42.05	35.31	93.87	61.43	46.25	26.35
46	35.14	67.56	51.45	43.81	108.95	72.63	55.63	29.10	57.57	43.09	36.31	94.30	61.91	46.77	27.45
48	36.47	69.11	52.72	45.07	109.43	73.26	56.33	30.26	58.92	44.18	37.39	94.75	62.47	47.37	28.65
50	37.88	70.71	54.03	46.37	109.97	73.92	57.06	31.49	60.33	45.31	38.52	95.25	63.07	47.99	29.90
52	39.39	72.38	55.41	47.75	110.58	74.71	57.89	32.80	61.79	46.51	39.71	95.82	63.75	48.70	31.23
54	41.00	74.11	56.86	49.21	111.23	75.57	58.79	34.21	63.30	47.76	40.99	96.43	64.51	49.47	32.64
56	42.70	75.91	58.55	50.75	111.98	76.45	59.78	35.70	64.88	48.93	42.32	97.11	65.28	50.32	34.13
58	44.53	77.79	60.29	52.38	112.82	77.40	60.86	37.31	66.52	50.74	43.74	97.86	66.10	51.21	35.72
60	46.46	79.77	62.14	54.13	113.76	78.44	62.06	39.01	68.24	52.35	45.25	98.71	66.99	52.25	37.40
62	48.55	81.82	64.11	56.00	114.88	79.59	63.38	40.85	70.03	54.05	46.97	99.72	67.98	53.39	39.20
64	50.78	83.97	66.18	57.99	116.02	80.83	64.83	42.81	71.90	55.86	48.58	100.74	69.05	54.62	41.12
66	55.70	89.08	70.70	62.39	118.43	83.71	68.18	47.16	76.39	59.80	52.40	103.03	71.52	57.50	45.36
68	61.36	94.79	75.80	67.42	121.72	87.20	72.24	52.18	81.41	64.22	56.78	105.74	75.53	60.99	50.21
70	64.50	97.87	78.60	70.24	123.49	89.21	74.59	54.90	84.12	66.67	59.23	107.29	76.26	63.03	52.85

Cash, Loan, Paid-up and Extended Insurance Values.

ORDINARY LIFE—Participating

CASH OR LOAN

PAID-UP

EXTENDED TERM

Age	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	M.	Y.	M.
20	\$10	\$22	\$67	\$114	\$169	\$33	\$71	\$198	\$308	\$414	2	11	9	3
21	10	23	69	118	176	34	72	203	314	421	3	0	9	7
22	11	24	72	123	183	35	74	208	321	429	3	1	9	10
23	11	25	75	129	191	36	76	212	327	437	3	2	10	2
24	12	26	79	134	198	36	78	217	334	445	3	4	10	5
25	12	27	82	139	206	37	80	222	341	453	3	5	10	8
26	13	28	85	145	215	38	82	227	348	462	3	7	10	11
27	13	29	89	151	223	39	84	232	355	470	3	8	11	2
28	14	30	93	158	232	40	86	237	362	478	3	9	11	4
29	14	32	97	164	242	41	88	242	369	486	3	11	11	6
30	15	33	101	171	251	42	90	247	376	494	4	0	11	7
31	16	35	106	178	261	43	92	253	383	502	4	1	11	8
32	16	36	110	186	271	44	94	258	390	510	4	3	11	9
33	17	38	115	193	281	45	96	264	398	518	4	4	11	9
34	18	40	120	201	291	47	98	269	405	526	4	5	11	9
35	19	41	125	209	302	48	101	275	412	534	4	7	11	8
36	20	43	130	218	313	49	105	280	419	542	4	8	11	7
37	20	46	136	226	324	50	108	286	427	549	4	10	11	5
38	21	48	142	235	335	51	112	292	434	556	4	11	11	4
39	22	51	148	244	346	52	115	298	441	564	5	0	11	2
40	23	54	154	253	358	54	119	303	448	571	5	1	10	11
41	24	57	160	262	369	55	122	309	454	578	5	2	10	9
42	26	60	167	272	381	56	126	315	461	585	5	2	10	6
43	27	63	173	281	392	57	130	320	468	591	5	2	10	3
44	28	66	180	291	404	59	133	325	474	598	5	2	10	0
45	29	69	187	301	416	60	137	331	480	604	5	2	9	8
46	30	72	194	311	427	61	140	336	486	610	5	1	9	5
47	32	76	201	321	439	62	144	341	492	616	5	0	9	2
48	33	79	208	330	450	64	147	346	498	622	4	11	8	9
49	34	83	215	340	462	65	150	351	504	628	4	10	8	6
50	36	86	223	350	473	66	153	356	509	633	4	8	8	2
51	37	90	230	360	484	67	156	360	515	638	4	7	7	10
52	39	94	238	370	495	68	159	365	520	643	4	5	7	7
53	40	97	245	380	505	69	163	370	525	648	4	4	7	3
54	42	101	253	390	516	70	166	374	530	653	4	2	6	11

20 PAYMENT LIFE—Participating and Non Participating.

Age	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	M.	Y.	M.
20	\$29	\$59	\$156	\$270	\$410	\$94	\$192	\$464	\$730	\$945	8	8	25	8
21	29	60	159	276	418	94	193	465	731	946	8	9	24	11
22	29	62	163	282	427	94	195	467	732	946	9	0	24	8
23	30	63	166	288	436	94	196	468	733	946	9	1	24	5
24	30	65	170	294	446	95	197	469	734	946	9	2	24	2
25	31	66	174	301	456	95	198	471	735	946	9	4	23	10
26	31	68	178	308	466	95	200	472	736	947	9	5	23	6
27	32	70	182	315	476	95	201	473	736	947	9	6	23	3
28	33	71	186	322	486	95	202	474	737	947	9	7	22	9
29	33	73	191	329	497	95	203	476	738	947	9	8	22	5
30	34	75	195	337	508	95	204	477	739	947	9	9	21	11
31	35	77	200	344	519	96	205	478	739	947	9	9	21	6
32	35	79	204	352	531	96	206	479	740	947	9	10	21	0
33	36	81	209	360	542	96	207	480	741	947	9	10	20	6
34	37	83	214	368	554	96	208	481	741	947	9	10	20	0
35	38	85	219	377	566	96	209	482	741	947	9	9	19	6
36	39	87	225	385	578	96	210	483	742	947	9	8	19	0
37	39	90	230	394	590	96	211	484	742	947	9	7	18	5
38	40	92	236	402	602	96	212	484	742	947	9	6	17	10
39	41	94	241	411	614	96	212	485	742	947	9	4	17	4
40	42	97	247	420	626	96	213	486	742	947	9	2	16	9
41	43	99	252	428	639	96	214	486	741	946	9	0	16	2
42	44	102	258	437	651	96	215	486	741	946	8	9	15	7
43	45	104	264	446	663	96	215	487	740	946	8	6	15	0
44	46	107	269	454	676	96	216	486	739	945	8	3	14	5
45	46	109	275	463	688	95	216	486	738	945	8	0	13	10
46	47	112	281	471	700	95	216	486	737	944	7	9	13	3
47	48	114	286	479	712	95	216	485	735	943	7	5	12	8
48	49	117	292	487	724	95	216	484	734	943	7	1	12	1
49	50	119	297	495	735	94	216	484	732	942	6	10	11	6
50	51	122	302	502	746	94	216	482	730	941	6	6	11	0
51	52	124	307	509	758	93	216	481	728	940	6	3	10	5
52	53	127	312	516	769	93	216	480	725	938	5	11	9	10
53	54	129	317	523	779	93	215	478	722	937	5	8	9	4
54	54	131	322	529	790	92	215	477	719	936	5	4	8	10

RELIANCE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

				End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years			
	Par.	Non-		Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	
e	Prem.	Par.	Prem.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	
				Loan	Y.	M.	Loan	Y.	M.	Loan	Y.	M.	Loan	Y.	M.	
21		14 92		24	77	3	70	204	9	8	119	316	15	9	178	
25		16 37		28	85	3	83	224	10	9	141	343	16	2	208	
30		18 65		35	96	4	102	249	11	9	173	378	15	9	254	
35		21 61		44	108	4	126	277	11	9	212	415	14	7	306	
40		25 54		55	120	5	156	306	11	1	257	451	13	0	363	
45		31 14		70	138	5	190	334	9	10	306	486	11	1	424	
50		38 5		88	153	4	227	361	8	4	359	518	9	3	488	
55		49 59		108	172	4	269	388	6	10	416	551	7	6	560	
60		64 73		131	189	3	314	416	5	6	483	592	6	2	672	
21	443 36	\$36 71		\$140	\$447 24	7	\$343	\$1000	Pd-up		\$377	1000	Pd-up		\$418	
25	46 34	39 22		152	451 24	4	370	1000	"		410	1000	"		456	
30	50 74	42 92		168	458 23	2	410	1000	"		456	1000	"		508	
35	55 06	47 37		188	453 21	3	456	1000	"		508	1000	"		566	
40	62 49	52 71		210	461 18	9	508	1000	"		566	1000	"		626	
45	70 35	59 61		234	461 16	0	566	1000	"		626	1000	"		688	
50	80 07	68 11		258	457 13	1	626	1000	"		688	1000	"		746	
55	92 16	78 63		281	449 10	3	688	1000	"		746	1000	"		800	
60	107 49	92 02		299	455 7	8	746	1000	"		800	1000	"		849	
21	32 60	27 12		88	277 13	5	223	650 34	7		377	1000	Pd-up		418	
25	34 88	26 43		94	281 13	11	242	653 32	8		410	1000	"		456	
30	38 26	31 50		106	286 14	2	269	659 29	8		456	1000	"		508	
35	42 3	35 17		119	290 13	8	300	658 25	7		508	1000	"		566	
40	47 47	39 31		133	293 12	5	334	658 22	0		566	1000	"		626	
45	53 83	44 81		149	294 10	8	371	655 18	4		626	1000	"		688	
50	62 06	51 91		164	291 8	8	406	647 14	19		688	1000	"		746	
55	72 35	61 20		178	284 6	7	436	634 11	6		746	1000	"		800	
60	87 47	73 83		188	273 4	19	459	618 8	6		800	1000	"		849	
21	27 30	22 45		60	193 8	9	159	465 24	11		276	731 34	11		418	
25	29 24	24 03		66	198 9	4	174	471 23	10		301	735 32	2		456	
30	32 13	26 39		75	204 9	9	195	477 21	11		337	739 28	6		508	
35	35 71	29 30		85	209 9	9	219	482 19	6		377	741 24	8		566	
40	40 20	32 92		97	213 9	2	247	488 16	9		420	742 20	11		626	
45	46 04	37 93		109	218 8	0	275	486 13	10		463	738 17	2		688	
50	53 83	44 61		122	218 6	6	302	482 11	0		502	730 13	7		746	
55	64 52	53 81		134	214 5	0	327	475 8	4		535	716 10	4		800	
				End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years			
	Par.	Non-		Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	
e	Prem.	Par.	Prem.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	
				Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	
21	103 51	90 39		\$433	\$514 5	\$492	\$441	\$114 3	\$307	\$358	\$412 2	\$406	\$476	907	1	\$906
25	103 88	90 51		432	513 5	4	444	713 3	709	757	811 2	808	876	907	1	906
30	104 49	90 94		431	511 5	188	442	712 3	704	756	811 2	807	875	907	1	906
35	105 34	91 30		429	508 5	490	441	716 3	701	755	809 2	805	875	909	1	905
40	108 59	92 02		426	505 5	472	439	708 3	696	754	808 2	802	874	905	1	904
45	108 57	93 55		423	500 5	457	438	704 3	689	751	807 2	798	872	903	1	902
50	111 89	96 73		418	493 5	431	431	690 3	676	747	801 2	790	870	901	1	898
55	117 31	101 41		409	482 5	360	423	688 3	664	741	793 2	777	856	891	1	893
60	126 07	108 89		397	496 5	360	411	675 3	646	730	781 2	755	859	890	1	883
				End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years			
	Par.	Non-		Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	
e	Prem.	Par.	Prem.	or	Up	Y.	or	Up	Y.	or	Up	Y.	or	Up	Y.	
				Loan	Y.		Loan	Y.		Loan	Y.		Loan	Y.		
21	66 34	57 20		251	350 10	282	377	493 8	452	541	600 5	686	911	913	1	912
25	66 75	57 42		250	345 10	276	375	492 8	448	540	600 5	684	910	912	1	912
30	67 44	57 81		248	345 10	266	375	489 8	441	539	600 5	680	910	912	1	911
35	68 42	58 38		246	342 10	251	373	486 8	430	537	600 5	674	909	911	1	910
40	69 91	59 33		244	337 10	223	376	482 8	410	535	601 5	664	908	910	1	909
45	72 37	61 42		241	331 10	172	367	475 8	375	531	600 5	647	906	909	1	907
50	76 48	64 89		236	322 10	80	362	466 8	311	575	600 5	616	903	905	1	903
55	83 21	70 57		230	309 8	74	354	451 8	192	565	601 5	566	898	900	1	900
60	94 15	79 89		223	293 5	18	344	431 7	171	540	600 5	457	890	902	1	914
				End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years			
	Par.	Non-		Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	
e	Prem.	Par.	Prem.	or	Up	Y.	or	Up	Y.	or	Up	Y.	or	Up	Y.	
				Loan	Y.		Loan	Y.		Loan	Y.		Loan	Y.		
21	48 23	41 09		\$162	\$263 15	\$129	\$392	\$545 10	\$404	613	\$745 5	\$772	\$949	\$958	1	\$958
25	48 68	41 31		161	261 15	117	391	543 10	458	603	744 5	772	926	958	1	958
30	49 46	41 78		159	258 15	95	390	540 10	477	601	742 5	768	925	958	1	957
35	50 62	42 52		158	254 15	56	388	537 10	457	600	740 5	760	925	957	1	956
40	52 46	43 77		157	249 14	15	387	532 10	421	607	735 5	748	923	956	1	955
45	55 49	46 30		156	244 11	11	386	525 10	356	603	708 5	725	921	953	1	952
50	60 54	50 53		155	237 8	12	383	514 10	232	607	700 5	684	917	949	1	945
55	68 77	57 31		155	228 5	110	381	499 9	110	607	700 5	608	911	943	1	938

1Months.
NOTE.—Values after three premiums.

RELIANCE LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COST

	\$18.36		\$20.13		\$22.92		\$26.55		\$31.33		\$37.80		\$58.84	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	2.61	15.75	2.74	17.39	2.96	19.96	3.23	23.32	3.60	27.73	4.08	33.72	5.66	53.1
1922	2.67	15.69	2.82	17.31	3.06	19.86	3.35	23.20	3.75	27.58	4.27	33.53	5.95	52
1921	2.74	15.62	2.90	17.23	3.16	19.76	3.48	23.07	3.90	27.43	4.47	33.33	6.23	52
1920	2.81	15.55	2.98	17.15	3.26	19.66	3.61	22.94	4.06	27.27	4.67	33.13	6.52	52
1919	2.89	15.47	3.07	17.06	3.37	19.55	3.74	22.81	4.23	27.10	4.87	32.93	6.81	52
1918	2.96	15.40	3.16	16.97	3.48	19.44	3.88	22.67	4.40	26.93	5.07	32.73	7.10	51
1917	3.04	15.32	3.25	16.88	3.59	19.33	4.02	22.53	4.57	26.76	5.29	32.51	7.40	51
1916	3.12	15.24	3.35	16.78	3.71	19.21	4.17	22.38	4.75	26.58	5.50	32.30	7.69	51
1915	3.21	15.15	3.45	16.68	3.84	19.08	4.32	22.23	4.94	26.39	5.72	32.08	7.98	50
1914	3.29	15.07	3.55	16.58	3.96	18.96	4.47	22.08	5.12	26.21	5.94	31.86	8.27	50
Tot.	29.34	154.26	31.27	170.03	34.39	194.81	38.27	227.23	43.32	269.98	49.88	328.12	69.61	518

	\$27.30		\$29.24		\$32.13		\$35.71		\$40.20		\$46.64		\$64.52	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	2.94	24.36	3.07	26.17	3.27	28.86	3.53	32.18	3.88	36.32	4.32	41.72	5.82	58.2
1922	3.09	24.21	3.23	26.01	3.45	28.68	3.74	31.97	4.11	36.09	4.59	41.45	6.16	58
1921	3.24	24.06	3.40	25.84	3.64	28.49	3.95	31.76	4.35	35.85	4.87	41.17	6.50	58
1920	3.40	23.90	3.57	25.67	3.84	28.29	4.18	31.53	4.61	35.59	5.15	40.89	6.85	57
1919	3.57	23.73	3.76	25.48	4.04	28.09	4.41	31.30	4.87	35.33	5.44	40.60	7.21	57
1918	3.74	23.56	3.95	25.29	4.26	27.87	4.64	31.07	5.14	35.06	5.75	40.29	7.57	56
1917	3.92	23.38	4.14	25.10	4.48	27.65	4.89	30.82	5.41	34.79	6.06	39.98	7.94	56
1916	4.11	23.19	4.35	24.89	4.71	27.42	5.15	30.56	5.70	34.50	6.37	39.67	8.31	56
1915	4.30	23.00	4.56	24.68	4.94	27.19	5.42	30.29	6.00	34.20	6.70	39.34	8.68	55
1914	4.51	22.79	4.78	24.46	5.19	26.94	5.69	30.02	6.31	33.89	7.04	39.00	9.07	55
Tot.	36.82	236.18	38.81	253.59	41.82	279.48	45.60	311.50	50.38	351.62	56.29	404.11	74.11	571

	\$48.23		\$48.68		\$49.46		\$50.62		\$52.46		\$55.49		\$68.77	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1923	4.52	43.71	4.57	44.11	4.65	44.81	4.77	45.85	4.95	47.51	5.22	50.27	6.34	62.4
1922	4.85	43.38	4.90	43.78	4.99	44.47	5.11	45.51	5.29	47.17	5.57	49.92	6.71	62
1921	5.20	43.03	5.25	43.43	5.34	44.12	5.46	45.16	5.65	46.81	5.93	49.56	7.09	61
1920	5.57	42.66	5.62	43.06	5.71	43.75	5.83	44.79	6.02	46.44	6.31	49.18	7.48	61
1919	5.95	42.28	6.00	42.68	6.09	43.37	6.21	44.41	6.41	46.05	6.70	48.79	7.88	60
1918	6.34	41.89	6.40	42.28	6.48	42.98	6.61	44.01	6.81	45.65	7.10	48.39	8.29	60
1917	6.76	41.47	6.81	41.87	6.90	42.56	7.03	43.59	7.22	45.24	7.52	47.97	8.71	60
1916	7.19	41.04	7.24	41.44	7.33	42.13	7.46	43.16	7.65	44.81	7.95	47.54	9.13	59
1915	7.64	40.59	7.69	40.99	7.78	41.68	7.91	42.71	8.10	44.36	8.39	47.10	9.57	59
1914	8.10	40.13	8.16	40.52	8.24	41.22	8.37	42.25	8.57	43.89	8.86	46.63	10.01	58
Tot.	62.12	420.18	62.64	424.16	63.51	431.09	64.76	441.44	66.67	457.93	69.55	485.35	81.21	606

ACTUAL DIV. HISTORIES OF POLICIES ISSUED IN 1914—O. L., 20 P. L., 20 Y. E.

	\$18.36		\$20.13		\$22.92		\$26.55		\$31.33		\$37.80		\$58.84	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1915	1.75	16.61	1.91	18.22	2.15	20.77	2.46	24.09	2.86	28.47	3.40	34.40	5.12	53.7
1916	1.93	16.43	2.11	18.02	2.39	20.53	2.73	23.82	3.19	28.14	3.79	34.01	5.73	53
1917	2.00	16.36	2.19	17.94	2.49	20.43	2.86	23.69	3.34	27.99	3.99	33.81	6.01	52
1918	2.07	16.29	2.27	17.86	2.59	20.33	2.99	23.56	3.50	27.83	4.19	33.61	6.30	52
1919	2.15	16.21	2.36	17.77	2.70	20.22	3.12	23.43	3.67	27.66	4.39	33.41	6.59	52
1920	2.22	16.14	2.45	17.68	2.81	20.11	3.26	23.29	3.84	27.49	4.60	33.20	6.88	51
1921	2.30	16.06	2.54	17.59	2.92	20.00	3.40	23.15	4.01	27.32	4.81	32.99	7.18	51
1922	2.38	15.98	2.64	17.49	3.04	19.88	3.55	23.00	4.19	27.14	5.02	32.78	7.47	51
1923	2.47	15.89	2.74	17.39	3.17	19.75	3.70	22.85	4.38	26.95	5.24	32.56	7.76	51
1924	3.29	15.07	3.55	16.58	3.96	18.96	4.47	22.08	5.12	26.21	5.94	31.86	8.27	50
Tot.	22.56	161.04	24.76	176.54	28.22	200.98	32.54	232.96	38.10	275.20	45.37	332.63	67.31	521

	\$27.30		\$29.24		\$32.13		\$35.71		\$40.20		\$46.64		\$64.52	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1915	2.13	25.17	2.28	26.96	2.51	29.62	2.80	32.91	3.17	37.03	3.67	42.37	5.30	59.2
1916	2.42	24.88	2.54	26.66	2.84	29.29	3.18	32.53	3.59	36.61	4.16	41.88	5.97	58
1917	2.57	24.73	2.75	26.49	3.03	29.10	3.39	32.32	3.83	36.37	4.44	41.60	6.31	58
1918	2.73	24.57	2.92	26.32	3.23	28.90	3.62	32.09	4.09	36.11	4.72	41.32	6.56	57
1919	2.90	24.40	3.11	26.13	3.43	28.70	3.85	31.86	4.35	35.85	5.01	41.03	7.02	57
1920	3.07	24.23	3.30	25.94	3.65	28.48	4.08	31.63	4.62	35.58	5.32	40.72	7.38	57
1921	3.25	24.05	3.49	25.75	3.87	28.26	4.33	31.38	4.89	35.31	5.63	40.41	7.75	56
1922	3.44	23.86	3.70	25.54	4.10	28.03	4.59	31.12	5.18	35.02	5.94	40.10	8.12	56
1923	3.63	23.67	3.91	25.33	4.33	27.80	4.86	30.85	5.48	34.72	6.27	39.77	8.49	56
1924	4.51	22.79	4.78	24.46	5.19	26.94	5.69	30.02	6.31	33.89	7.04	39.00	9.07	55
Tot.	30.65	242.35	32.82	259.58	36.18	285.12	40.39	316.71	45.51	356.49	52.20	408.20	71.97	573

	\$48.23		\$48.68		\$49.46		\$50.62		\$52.46		\$55.49		\$68.77	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1915	3.52	44.71	3.59	45.09	3.70	45.76	3.85	46.77	4.07	48.39	4.39	51.10	5.65	63
1916	4.31	43.92	4.37	44.31	4.48	44.98	4.62	46.00	4.82	47.64	5.15	50.34	6.45	62
1917	4.67	43.56	4.73	43.95	4.83	44.63	4.96	45.66	5.18	47.29	5.51	49.98	6.83	61
1918	5.03	43.20	5.09	43.59	5.20	44.26	5.33	45.29	5.55	46.91	5.89	49.60	7.22	61
1919	5.41	42.82	5.47	43.21	5.58	43.88	5.71	44.91	5.94	46.52	6.28	49.21	7.62	61
1920	5.80	42.43	5.87	42.81	5.97	43.49	6.11	44.51	6.34	46.12	6.68	48.81	8.03	60
1921	6.22	42.01	6.28	42.40	6.38	43.08	6.53	44.09	6.75	45.71	7.10	48.39	8.45	60
1922	6.65	41.58	6.71	41.97	6.82	42.64	6.96	43.66	7.18	45.28	7.53	47.96	8.87	59
1923	7.10	41.13	7.16	41.52	7.27	42.19	7.41	43.21	7.63	44.83	7.97	47.52	9.31	59
1924	8.10	40.13	8.16	40.52	8.24	41.22	8.37	42.25	8.57	43.89	8.86	46.63	10.01	58
Tot.	50.81	425.49	52.43	429.37	54.47	436.13	58.85	446.35	62.03	462.57	65.36	489.54	78.44	609

RELiance LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

10 PAYMENT LIFE										
Year	21	25	30	35	40	45	50	55		
Issued	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	10351	10388	10449	10534	10659	10857	11189	11731		
1923	7.78	7.81	7.85	7.90	8.00	8.15	8.42	8.88		
1922	8.63	8.66	8.69	8.75	8.85	9.00	9.26	9.67		
1921	9.51	9.54	9.57	9.64	9.73	9.83	10.15	10.60		
1920	10.43	10.46	10.49	10.56	10.65	10.80	11.07	11.51		
1919	11.38	11.42	11.45	11.52	11.62	11.77	12.03	12.47		
1918	12.38	12.42	12.46	12.52	12.62	12.77	13.03	13.47		
1917	13.43	13.46	13.50	13.57	13.67	13.83	14.09	14.53		
1916	14.51	14.55	14.59	14.66	14.77	14.93	15.20	15.64		

15 PAYMENT LIFE										
Year	21	25	30	35	40	45	50	55		
Issued	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	66.34	66.75	67.44	68.42	69.91	72.37	76.48	83.21		
1923	5.59	5.63	5.70	5.79	5.94	6.15	6.51	7.10		
1922	6.09	6.13	6.20	6.29	6.44	6.66	7.02	7.61		
1921	6.61	6.65	6.73	6.82	6.97	7.19	7.55	8.14		
1920	7.16	7.20	7.27	7.37	7.52	7.74	8.10	8.69		
1919	7.73	7.77	7.84	7.94	8.09	8.31	8.67	9.25		
1918	8.32	8.36	8.44	8.53	8.68	8.90	9.26	9.83		
1917	8.94	8.98	9.06	9.15	9.30	9.52	9.88	10.44		
1916	9.59	9.63	9.71	9.80	9.95	10.17	10.52	11.07		

10 YEAR ENDOWMENT										
Year	21	25	30	35	40	45	50	55		
Issued	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	10351	10388	10449	10534	10659	10857	11189	11731		
1923	7.78	7.81	7.85	7.90	8.00	8.15	8.42	8.88		
1922	8.63	8.66	8.69	8.75	8.85	9.00	9.26	9.67		
1921	9.51	9.54	9.57	9.64	9.73	9.83	10.15	10.60		
1920	10.43	10.46	10.49	10.56	10.65	10.80	11.07	11.51		
1919	11.38	11.42	11.45	11.52	11.62	11.77	12.03	12.47		
1918	12.38	12.42	12.46	12.52	12.62	12.77	13.03	13.47		
1917	13.43	13.46	13.50	13.57	13.67	13.83	14.09	14.53		
1916	14.51	14.55	14.59	14.66	14.77	14.93	15.20	15.64		

15 YEAR ENDOWMENT										
Year	21	25	30	35	40	45	50	55		
Issued	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Prem	66.34	66.75	67.44	68.42	69.91	72.37	76.48	83.21		
1923	5.59	5.63	5.70	5.79	5.94	6.15	6.51	7.10		
1922	6.09	6.13	6.20	6.29	6.44	6.66	7.02	7.61		
1921	6.61	6.65	6.73	6.82	6.97	7.19	7.55	8.14		
1920	7.16	7.20	7.27	7.37	7.52	7.74	8.10	8.69		
1919	7.73	7.77	7.84	7.94	8.09	8.31	8.67	9.25		
1918	8.32	8.36	8.44	8.53	8.68	8.90	9.26	9.83		
1917	8.94	8.98	9.06	9.15	9.30	9.52	9.88	10.44		
1916	9.59	9.63	9.71	9.80	9.95	10.17	10.52	11.07		

NOTE.—Dividends payable end of first year is contingent upon payment of 2nd premium.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45
PARTICIPATING			
GUARANTEED INCOME. \$10 a month for Life, 20 years certain. Commuted Value \$1,740. Equal Ages.			
Ordinary Life.....	\$41.61	\$52.39	\$72.12
20 Pay. Life.....	59.94	69.59	86.90

REDUCED PREMIUM if Beneficiary dies.			
Ordinary Life	\$36.70	\$48.58	\$69.51
20 Pay. Life.....	52.84	64.56	83.80

CONTINUOUS MONTHLY INCOME. \$50 a month and \$10,000 payable at death of Beneficiary. (Equal Ages.)			
Ordinary Life	\$272.48	\$348.02	\$485.88

SINGLE PREMIUM LIFE.			
Ordinary Life	\$322.14	\$41.01	\$57.30
20 Pay. Life.....	42.50	50.34	64.24
10 Year End.....	56.56	60.16	69.35

SINGLE PREMIUM LIFE.			
Whole Life..	\$355.04	\$426.13	\$524.00

SINGLE PREMIUM ENDOWMENT.			
10 Year.....	\$826.65	\$828.16	\$832.28
15 Year.....	710.31	713.95	724.37
20 Year.....	616.98	623.99	644.26
25 Year.....	542.57	554.63	588.42
30 Year.....	483.94	503.16	553.32

NON-PARTICIPATING.

GUARANTEED PREMIUM REDUCTION

Reductions may be used to reduce premiums, purchase life income or paid-up additions, or left to accumulate at 3½% interest. Options at maturity, if premiums have been paid in full; example age 35: (1) cash \$1306.62; (2) paid-up policy of \$1898.00; (3) cash, \$618.38 and paid-up policy of \$1000.00; (4) cash \$962.50 and paid-up policy of \$500.00; (5) life income \$10.35 a month 120 months certain.

25 Year Endowment			
Without Dis.....	\$38.31	\$40.44	\$46.28
Waiver of Prem....	38.55	40.83	47.10
Dis & \$10 Mo. Inc.	39.49	42.53	49.56

AGE 25 35 45

20 PAYMENT ENDOWMENT AT AGE 65			
Without Dis.....	\$34.25	\$42.21	\$55.18
Waiver of Prem....	34.44	42.54	56.02
Dis. \$10 M. Inc....	36.10	44.46	58.48

GUARANTEED INCOME. \$10 a Month for Life 20 Years certain. Commuted Value \$1,740. (Equal Ages.)			
End. 85.....	\$35.32	\$43.94	\$60.50
Spec. Ord. Life....	32.78	40.69	57.58
20 Pay. Life.....	50.72	58.34	72.57

REDUCED PREMIUM if Beneficiary Dies			
End. 85.....	\$30.09	\$39.87	\$57.71
Spec. Ord. Life....	27.86	36.87	54.97
20 Pay. Life.....	43.72	53.31	69.48

SINGLE PREMIUM LIFE.			
Whole Life.....	\$317.99	\$381.67	\$469.68

SINGLE PREMIUM ENDOWMENT.			
10 Year.....	\$740.39	\$741.74	\$745.43
15 Year.....	636.19	639.45	648.79
20 Year.....	552.60	558.88	577.04
25 Year.....	485.95	496.76	527.02
30 Year.....	433.44	450.66	495.58

EDUCATIONAL ENDOWMENT POLICY

Policies payable in cash or installments during school months for four months. Policies issued to mature in five to nineteen years. Paid-up at death of parent before maturity.

FIVE YEARS.			
Without Dis.....	\$191.50	\$192.12	\$194.62
Waiver of Prem....	191.77	192.46	195.20
Dis & \$10 Mo. Inc.	192.43	193.39	196.84
NINETEEN YEARS.			
Without Dis.....	\$43.81	\$44.97	\$48.58
Waiver of Prem....	44.03	45.30	49.28
Dis. & \$10 Mo. Inc	44.85	46.66	51.74

CHILD'S ENDOWMENT. Issued on any plan. Premium and values at any age under fifteen same as fifteen. Death Benefit equal to premium and 5% Coupon Interest.

REPUBLIC LIFE INSURANCE COMPANY, Des Moines, Ia

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to grant change to higher premium form.

Disability. — For varying extra premium, rider provides, prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning 90 days after proof, and continuing during disability to maturity; no reduction in insurance. Agreement does not cover war service, aeronautic or submarine operation or self-inflicted injury. Limit, \$25,000.

Dividends. — End of third year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%, withdrawable at any anniversary; (d) purchase non-forfeitable, participating paid-up additions; (e) automatic option.

Double Indemnity. — For extra premium rider provides, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, military or naval service or training in time of war, aeronautic or submarine operation, disease or ptomaine poisoning. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash or loan values.

Grace. — 31 days without interest.

Incontestable. — After one year except for non-payment of premium.

Limits. — Ages, 15-60; \$50,000 (except Term, \$25,000). Reinsures over \$1,000 accepts reinsurance; minimum policy, \$100.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums within 31 days after default. Non-par without cash or loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash or Limited (5-10-15-20 years) Installments, payable annually or monthly.

Suicide. — Within one year limits liability to premiums paid.

Women. — No extra charge. All but Term. Limit, \$25,000. Double Indemnity granted. Disability granted to self-supporting women.

PARTICIPATING RATES PER \$1,000

(American 3½%.)

LIMITED PAY. LIFE			ENDOW- MENTS			Age	Paid- Up at 65	End. at 65	Life Inc. at 65 \$5,000	TERM			
10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year					5 Year	10 Year	15 Year	20 Year
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
40.00	29.90	25.00	102.05	65.10	47.00	17	16.85	18.60	87.75	10.30	10.45	10.65	10.90
40.60	30.35	25.35	102.10	65.15	47.10	18	17.20	19.10	90.00	10.40	10.55	10.75	11.00
41.20	30.85	25.75	102.20	65.25	47.20	19	17.60	19.60	92.50	10.50	10.65	10.85	11.10
41.85	31.35	26.20	102.25	65.30	47.30	20	18.05	20.15	95.25	10.60	10.75	10.95	11.20
42.55	31.85	26.65	102.35	65.40	47.40	21	18.50	20.70	98.25	10.70	10.85	11.05	11.35
43.25	32.40	27.05	102.45	65.50	47.50	22	18.95	21.30	101.25	10.85	11.00	11.30	11.55
43.95	32.95	27.55	102.50	65.60	47.60	23	19.45	21.90	104.25	11.00	11.20	11.50	11.75
44.70	33.50	28.05	102.60	65.70	47.70	24	20.00	22.60	107.75	11.20	11.40	11.70	12.00
45.50	34.10	28.55	102.70	65.80	47.80	25	20.55	23.30	111.25	11.40	11.60	11.95	12.25
46.30	34.70	29.10	102.80	65.90	47.95	26	21.15	24.05	115.00	11.55	11.85	12.15	12.55
47.15	35.35	29.65	102.90	66.05	48.10	27	21.80	24.80	119.00	11.75	12.00	12.40	12.80
48.00	36.05	30.20	103.05	66.15	48.25	28	22.45	25.70	123.25	12.00	12.20	12.65	13.10
48.90	36.75	30.80	103.15	66.30	48.40	29	23.15	26.55	128.00	12.20	12.50	12.95	13.40
49.85	37.45	31.40	103.30	66.45	48.60	30	23.90	27.55	132.75	12.40	12.70	13.20	13.75
50.85	38.20	32.05	103.45	66.60	48.80	31	24.70	28.55	138.00	12.60	13.00	13.55	14.15
51.85	38.95	32.75	103.60	66.80	49.00	32	25.60	29.65	143.50	12.85	13.25	13.85	14.50
52.90	39.80	33.45	103.75	67.00	49.20	33	26.50	30.85	149.50	13.10	13.55	14.20	14.95
54.00	40.65	34.20	103.95	67.20	49.45	34	27.50	32.10	156.00	13.35	13.85	14.50	15.40
55.15	41.55	34.95	104.15	67.40	49.75	35	28.55	33.40	162.75	13.65	14.15	14.95	15.90
56.30	42.45	35.80	104.35	67.65	50.00	36	29.65	34.90	170.25	13.95	14.50	15.85	16.50
57.55	43.40	36.60	104.55	67.95	50.35	37	30.85	36.45	178.25	14.25	14.85	15.90	17.10
58.80	44.40	37.50	104.80	68.20	50.70	38	32.15	38.20	189.50	14.60	15.30	16.40	17.75
60.10	45.45	38.45	105.05	68.55	51.10	39	33.50	40.00	198.50	14.95	15.75	16.95	18.50
61.50	46.55	39.40	105.35	68.90	51.55	40	35.00	41.90	208.00	15.35	16.25	17.60	19.30
62.95	47.70	40.35	105.65	69.30	52.00	41	36.60	44.00	218.25	15.75	16.70	18.25	20.20
64.40	48.90	41.40	106.00	69.70	52.55	42	38.40	46.30	229.50	16.25	17.35	19.05	20.10
66.00	50.15	42.45	106.40	70.20	53.15	43	40.30	48.75	241.75	16.70	18.00	19.90	22.20
67.90	51.50	43.60	106.80	70.70	53.80	44	42.45	51.45	255.25	17.25	18.70	20.85	23.40
69.30	52.85	44.80	107.30	71.30	54.50	45	44.80	54.40	270.00	17.90	19.55	21.90	24.65
71.05	54.35	46.20	107.80	71.95	55.30	46	47.35	57.75	287.25	18.60	20.45	23.05	26.05
72.90	55.85	47.80	108.40	72.70	56.20	47	50.20	61.45	306.50	19.35	21.45	24.25	27.60
74.80	57.45	49.35	109.05	73.50	57.20	48	53.35	65.55	327.75	20.25	22.55	25.70	29.30
76.80	59.10	51.10	109.75	74.35	58.30	49	56.85	70.10	351.75	21.20	23.75	27.15	31.15
78.90	60.80	52.90	110.65	75.35	59.50	50	60.80	75.30	378.75	22.20	25.15	28.90	33.10
81.10	62.60	54.90	111.40	76.40	60.80	51	65.30	81.20	408.00	23.45	26.60	30.70	35.30
83.40	64.90	56.80	112.40	77.60	62.30	52	70.40	88.00	441.50	24.70	28.20	32.65	37.70
85.80	67.05	58.90	113.45	78.95	63.90	53	76.15	95.80	481.00	26.15	30.05	34.85	40.20
88.25	69.30	61.15	114.60	80.40	65.65	54	82.90	104.95	526.00	27.70	32.00	37.30	42.95
90.90	71.70	63.55	115.90	82.00	67.60	55	90.90	115.90	580.50	29.45	34.15	39.90	45.85
93.60	74.25	66.15	117.30	83.75	69.75	56	...	...	...	31.15	36.50	42.75	49.05
96.50	76.95	68.90	118.85	85.70	72.10	57	...	...	...	33.55	39.15	45.80	52.40
99.50	79.80	71.90	120.55	87.85	74.70	58	...	...	...	35.95	41.80	49.25	56.05
102.70	82.85	75.05	122.54	90.20	77.50	59	...	...	...	38.45	44.10	52.85	59.90
106.05	86.15	78.50	124.50	92.80	80.60	60	...	...	...	41.20	48.55	56.75	64.00

Above Rates With Disability (Waiver of Premium and \$10 Monthly Income.

42.32	31.55	26.38	102.45	65.50	47.48	17	17.85	19.45	92.35	...	...	...	...
45.03	33.68	28.12	102.70	65.84	47.96	21	19.62	21.70	103.65	...	...	...	...
48.14	36.10	30.13	103.18	66.28	48.44	25	21.82	24.43	117.35	...	...	...	...
52.70	39.62	33.15	103.83	66.98	49.34	30	25.40	28.89	140.00	...	...	...	...
58.20	43.87	36.85	104.80	68.05	50.77	35	30.34	34.97	171.25	...	...	...	...
64.76	49.02	41.49	106.26	69.81	53.02	40	37.20	43.81	218.30	...	...	...	...
72.67	55.47	47.53	108.63	72.63	56.88	45	47.53	56.82	283.10	...	...	...	...
82.33	64.37	56.52	112.69	77.49	62.95	50	64.37	78.45	395.80	...	...	...	...
96.00	76.76	68.60	120.35	86.45	72.61	55	96.00	120.30	604.35	...	...	...	...

Double Indemnity: 10 Pay. Life, \$2.25 per \$1,000; 15 Pay., \$2.00; 20 Pay., \$1.75; policies, \$1.50 per \$1,000.

NOTE.—Above rates adopted Oct. 1, 1922. For semi-annual rates multiply by .52; yearly, multiply by .265.

Cash, Loan, Paid-Up and Extended Insurance Values—Participating

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
End. 85	21	\$18.10	\$10	\$25	\$81	3	4	\$70	\$204	9	8	\$120	\$315	15	6	\$178	\$425	19				
	25	19.80	12	31	91	3	11	83	224	10	9	141	344	16	2	209	458	18				
	30	22.55	16	39	105	4	8	102	250	11	8	173	380	15	9	254	500	17				
	35	26.15	21	49	120	5	5	127	278	11	9	212	417	14	7	306	541	15				
	40	30.90	27	62	136	5	10	156	307	11	1	257	454	13	0	364	580	13				
	45	37.35	35	78	152	5	8	190	336	9	10	306	489	11	1	425	617	11				
	50	46.20	44	95	168	5	1	228	363	8	4	360	522	9	3	489	654	9				
55	58.50	55	116	184	4	4	269	391	6	10	417	558	7	6	560	700	7					
60	75.75	67	138	201	3	6	315	421	5	6	483	604	6	2	672	791	5					
15 Pay. Life	21	31.85	40	86	274	13	3	220	641	34	1	378	1000	Pd-up	419	1000	Pd-up					
	25	34.10	44	94	278	13	9	239	644	31	10	410	1000	"	456	1000	"					
	30	37.45	49	105	284	14	0	266	648	28	9	456	1000	"	508	1000	"					
	35	41.55	56	118	288	13	6	297	651	25	4	508	1000	"	566	1000	"					
	40	46.55	63	133	291	12	4	331	652	21	10	566	1000	"	627	1000	"					
	45	52.85	72	149	293	10	7	368	650	18	2	627	1000	"	688	1000	"					
	50	60.80	80	165	291	8	7	403	644	14	8	688	1000	"	747	1000	"					
55	71.70	87	179	286	6	7	435	632	11	5	747	1000	"	800	1000	"						
60	86.15	93	191	277	4	10	458	613	8	5	800	1000	"	850	1000	"						
20 Pay. Life	21	26.65	25	60	191	8	7	160	466	24	11	276	731	34	11	419	1000	Pd-up				
	25	28.55	28	66	196	9	1	175	471	23	10	301	735	32	2	456	1000	"				
	30	31.40	32	75	201	9	7	196	477	21	11	337	739	28	6	508	1000	"				
	35	34.95	37	85	207	9	7	220	482	19	6	377	742	24	8	566	1000	"				
	40	39.40	43	96	212	9	0	247	486	16	9	420	742	20	11	627	1000	"				
	45	44.80	50	110	216	7	11	276	487	13	10	463	739	17	2	688	1000	"				
	50	52.90	56	123	217	6	6	303	483	11	0	503	730	13	7	747	1000	"				
55	63.55	63	136	217	5	1	327	476	8	4	535	717	10	4	800	1000	"					
60	78.50	70	149	216	3	9	347	465	6	1	557	696	7	6	850	1000	"					
Life P. U. 65	21	18.50	11	28	89	3	8	79	230	11	0	135	357	17	10	201	480	21				
	25	20.55	13	34	101	4	4	95	256	12	0	162	395	18	5	242	531	21				
	30	23.90	18	45	121	5	6	120	293	13	9	205	450	18	4	303	596	20				
	35	28.55	25	59	144	6	7	155	340	14	3	262	515	17	7	385	680	19				
	40	35.00	34	79	173	7	5	204	401	14	1	342	604	16	11	500	798	18				
	45	44.80	49	110	216	7	11	276	488	13	10	463	739	17	2	688	1000	Pd-up				
	50	60.80	80	166	293	8	8	403	643	14	8	688	1000	Pd-up								
55	90.90	147	285	455	10	4	688	1000	Pd-up													
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
15 Year End.	21	\$65.40	\$130	\$248	\$344	10	\$276	\$375	\$490	8	\$449	\$588	\$697	5	\$682	\$910	\$942	1				
	25	65.80	129	246	343	10	\$270	374	488	8	\$445	587	695	5	\$680	910	942	1				
	30	66.45	127	245	340	10	\$260	373	486	8	\$437	586	693	5	\$676	910	942	1				
	35	67.40	125	243	336	10	\$244	371	483	8	\$426	584	691	5	\$670	909	941	1				
	40	68.90	122	240	332	10	\$217	368	478	8	\$406	582	687	5	\$660	908	940	1				
	45	71.30	120	238	327	10	\$167	365	473	8	\$371	578	682	5	\$643	906	938	1				
	50	75.85	117	234	319	10	\$75	361	464	8	\$308	572	673	5	\$612	903	935	1				
55	82.00	113	229	307	8	113	354	450	8	\$191	563	659	5	\$557	898	930	1					
60	92.80	109	223	292	5	16	345	431	7	16	549	637	5	\$455	890	921	1					
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	\$47.40	\$81	\$160	\$259	15	\$124	\$388	\$539	10	\$487	\$661	\$783	5	\$771	\$926	\$959	1				
	25	47.80	80	159	257	15	\$112	387	537	10	\$481	660	781	5	\$769	926	958	1				
	30	48.60	78	157	253	15	\$90	385	534	10	\$469	659	779	5	\$765	925	958	1				
	35	49.75	77	156	250	15	\$51	384	530	10	\$440	657	777	5	\$757	925	957	1				
	40	51.55	75	155	245	14	0	383	526	10	\$413	655	772	5	\$745	923	956	1				
	45	54.50	74	154	241	10	19	382	519	10	\$348	651	766	5	\$722	921	953	1				
	50	59.50	73	154	235	8	0	380	509	10	\$224	645	754	5	\$681	917	949	1				
55	67.60	73	155	228	5	19	378	495	9	19	635	738	5	\$605	911	943	1					
60	80.60	74	158	221	4	0	376	478	6	16	620	712	5	\$461	901	932	1					
		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
End. 65	21	\$20.70	\$16	\$39	\$108	5	14	\$100	\$250	14	16	\$173	\$386	22	110	\$259	\$512	24				
	25	23.30	20	47	120	6	13	121	276	16	14	208	421	23	12	313	558	20				
	30	27.55	26	61	139	7	18	156	316	17	19	267	476	20	\$122	400	624	15				
	35	33.40	36	80	162	9	0	203	362	18	12	347	542	15	\$305	520	707	10				
	40	41.90	52	111	198	10	14	275	429	15	\$134	469	638	10	\$508	705	828	5				
	45	54.40	78	158	246	11	12	381	518	10	\$346	651	765	5	\$721	1000	Pd-up	Ma				
	50	75.30	123	240	326	10	\$86	572	672	5	\$611	1000	Pol.	Mat.								
55	115.90	225	417	490	5	\$395	1000	Pol.	Mat.													

RESERVE LOAN LIFE INS. CO., Indianapolis, Ind.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 1/4% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000 (Ordinary Life and 20-Payment Life, \$10 third year, decreasing \$1 annually). Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form.

Disability. — For varying extra premium, policy will provide during premium-paying period and prior to age 60, for waiver of premiums and payment of monthly income per \$1,000, beginning six months after proof and continue during disability until maturity; no reduction in insurance. Limit, \$15,000.

Dividends. — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons beginning upon payment of second premium and annually thereafter, which may be left with company to accumulate at 3% or converted into paid-up non-participating additions, upon evidence of insurability.

Double Indemnity. — Rider provides for \$2.00 per \$1,000 on all but Term policies during premium-paying period prior to age 60, in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine expeditions, war, riot or insurrection, violation of law, war service, bodily or mental infirmity, ptomaines or bacterial infection other than as a result of injury. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60; except Term, 21-60; \$25,000; reinsures over \$15,000; accepts reinsurance, minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days. Third year loan value may be applied to pay third premium. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war, or within six months thereafter as a result of service, limits liability to premiums paid plus 1% compound interest.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (10, 15 or 20 annual, or 50 or 100 months) and Continuous (20 annual) Installments. No provision for commutation of Installments by beneficiary.

Self-Kill. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All plans. Limit on married women, \$2,500; single, \$5,000. Disability granted if self-supporting. Double indemnity granted.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

	25	35	45
NON-PARTICIPATING			
ONE YEAR TERM. Renewable Convert.			
Premium.....	\$9.90	\$11.16	\$14.53
SINGLE PREMIUM LIFE.			
Whole Life.....	\$324.17	\$389.80	\$478.80
INT LIFE POLICY.			
Ordinary Life.....	\$27.79	\$35.44	\$49.49
Payment.....	36 87	43.58	55.43
DATE DEPOSIT BOND. Guar. Coupons.			
Payment.....	\$32.40	\$42.60	\$60.20
Coupon.....	1.62	2.13	3.01

Ages 25 35 45
Coupons increase each year by amount of first coupon. If coupons are left with company, policy paid-up about 15th year; or a greater paid-up policy 20th year; or death benefit increase 1st 20 years.

BENEFICIARY INSURANCE. Extra Premium for each \$100 at age of Beneficiary for Whole Life or 20 Payment Life
Premium..... \$0.97 \$1.22 \$2.00

Will issue Beneficiary insurance for 1-10th of face of policy—insurance from 2nd to 20th year.

NON-PARTICIPATING RATES PER \$1,000.

Age at Issue	Whole Life	Limited Pay. Life			Endowments			Term, Renewable and Convertible		Guar. Coupon (Increasing)		20 Pay. Life with Inc. Ben.	5 Year Term
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	10 Year	20 Year	Ord. Life	20 Pay.		
21	\$15.84	\$38.41	\$28.50	\$23.67	\$94.36	\$59.81	\$43.19	\$9.78	\$10.21	\$22.20	\$33.30	\$33.98	\$1.31
22	10.19	39.03	28.97	24.07	94.44	59.89	43.28	9.85	10.34	22.60	33.80	34.20	1.41
23	16.57	39.68	29.46	24.48	94.51	59.96	43.38	9.94	10.46	23.10	34.30	34.45	1.51
24	16.96	40.35	29.96	24.90	94.59	60.03	43.48	10.03	10.60	23.60	34.90	34.71	1.61
25	17.37	41.05	30.49	25.35	94.67	60.11	43.58	10.13	10.75	24.10	35.40	35.00	1.71
26	17.80	41.77	31.03	25.81	94.75	60.20	43.70	10.23	10.91	24.60	36.00	35.30	1.81
27	18.6	42.52	31.60	26.29	94.85	60.29	43.82	10.34	11.09	25.20	36.70	35.63	1.91
28	18.73	43.30	32.19	26.79	94.94	60.39	43.95	10.46	11.29	25.80	37.30	35.99	2.01
29	19.24	44.11	32.80	27.31	95.04	60.49	44.08	10.59	11.51	26.40	38.00	36.39	2.11
30	19.77	44.94	33.44	27.86	95.15	60.59	44.23	10.74	11.75	27.10	38.70	36.81	2.21
31	20.33	45.81	34.10	28.42	95.26	60.72	44.39	10.90	12.02	27.80	39.40	37.28	2.31
32	20.92	46.71	34.79	29.01	95.39	60.84	44.57	11.08	12.34	28.50	40.10	37.79	2.41
33	21.54	47.65	35.50	29.63	95.52	60.98	44.75	11.26	12.68	29.30	40.90	38.35	2.51
34	22.20	48.62	36.25	30.27	95.66	61.14	44.95	11.48	13.06	30.20	41.70	38.95	2.61
35	22.89	49.63	37.02	30.94	95.81	61.31	45.17	11.70	13.50	31.10	42.60	39.62	2.71
36	23.63	50.67	37.83	31.65	95.97	61.51	45.41	11.96	13.98	32.00	43.50	40.34	2.81
37	24.41	51.76	38.67	32.38	96.14	61.73	45.68	12.25	14.51	33.00	44.40	41.12	2.91
38	25.23	52.89	39.55	33.16	96.33	61.98	45.97	12.58	15.13	34.00	45.40	41.97	3.01
39	26.10	54.06	40.46	33.97	96.53	62.24	46.30	12.93	15.79	35.10	46.40	42.88	3.11
40	27.03	55.27	41.42	34.82	96.75	62.53	46.65	13.34	16.54	36.20	47.40	43.87	3.21
41	28.01	56.54	42.41	35.71	97.00	62.85	47.05	13.79	17.36	37.50	48.60	44.92	3.31
42	29.05	57.85	43.46	36.66	97.26	63.21	47.49	14.31	18.29	38.80	49.80	46.03	3.41
43	30.16	59.22	44.56	37.65	97.56	63.60	47.98	14.90	19.31	40.20	51.00	47.27	3.51
44	31.34	60.64	45.71	38.71	97.89	64.04	48.52	15.56	20.46	41.60	52.30	48.55	3.61
45	32.60	62.13	46.91	39.82	98.25	64.52	49.12	16.31	21.71	43.20	53.60	49.91	3.71
46	33.94	63.68	48.19	41.00	98.66	65.06	49.79	17.16	23.11	44.90	55.10	51.34	3.81
47	35.36	65.29	49.52	42.25	99.11	65.65	50.53	18.13	24.64	46.70	56.60	52.85	3.91
48	36.88	66.98	50.93	43.59	99.61	66.31	51.36	19.19	26.33	48.60	58.20	54.43	4.01
49	38.51	68.73	52.41	45.00	100.17	67.04	52.28	20.39	28.19	50.60	60.00	56.07	4.11
50	40.23	70.57	53.97	46.51	100.78	67.84	53.29	21.71	30.21	52.70	61.80	57.77	4.21
51	42.07	72.48	55.62	48.11	101.50	68.74	54.43	23.19	32.43	55.00	63.80	59.53	4.31
52	44.04	74.47	57.36	49.81	102.29	69.72	55.69	24.83	34.84	57.40	65.80	61.36	4.41
53	46.17	76.55	59.20	51.63	103.16	70.80	57.09	26.63	37.44	59.90	68.00	63.25	4.51
54	48.48	78.72	61.14	53.58	104.12	72.00	58.63	28.63	40.26	62.70	70.30	65.21	4.61
55	50.95	80.99	63.20	55.67	105.16	73.32	60.31	30.84	43.30	65.60	72.70	67.26	4.71
56	53.58	83.37	65.39	57.90	106.33	74.82	62.17	.....	.....	68.70	75.40	69.39	4.81
57	56.41	85.86	67.72	60.29	107.60	76.47	64.22	.....	.....	72.00	78.20	71.61	4.91
58	59.42	88.47	70.20	62.86	109.00	78.27	66.48	.....	.....	75.50	81.20	73.95	5.01
59	62.66	91.22	72.85	65.63	110.54	80.31	68.95	.....	.....	79.20	84.50	76.40	5.11
60	66.12	94.12	75.68	68.60	112.24	82.52	71.66	.....	.....	83.20	88.00	78.97	5.21

NOTE.—Above rates adopted January 1, 1913; except Term rates adopted May 1, 1908. Single annual rates are 52% of annual; quarterly, 26½% of annual.

(a) With guaranteed cash values end of five years equal to one annual premium on Ordinary Life policy at attained age.

DISABILITY RATES (Waiver of Premium and Income of \$10 per Month).

(For Double Indemnity add \$2.00 to these premiums).

Age at Issue	Ord. Life	Ord. Life Coupon	20 Pay. Life	20 Pay. Life Inc. Ben.	20 Pay. Life Coupon	20 Year Endow.	Age at Issue	Ord. Life	Ord. Life Coupon	20 Pay. Life	20 Pay. Life Inc. Ben.	20 Pay. Life Coupon	20 Year Endow.
21	\$1.00	\$1.02	\$1.25	\$1.24	\$1.26	\$0.49	39	\$1.92	\$1.98	\$1.89	\$1.87	\$1.93	\$1.31
22	1.04	1.05	1.27	1.27	1.28	.51	40	2.01	2.06	1.93	1.92	1.97	1.41
23	1.08	1.10	1.30	1.29	1.31	.53	41	2.11	2.17	2.04	2.03	2.10	1.53
24	1.11	1.14	1.33	1.34	1.35	.56	42	2.21	2.27	2.16	2.17	2.23	1.70
25	1.14	1.16	1.37	1.36	1.38	.58	43	2.30	2.38	2.28	2.30	2.34	1.82
26	1.17	1.20	1.39	1.38	1.40	.60	44	2.43	2.49	2.40	2.44	2.48	2.03
27	1.22	1.25	1.41	1.41	1.43	.64	45	2.54	2.62	2.54	2.60	2.61	2.22
28	1.27	1.29	1.45	1.45	1.48	.66	46	2.69	2.78	2.70	2.76	2.79	2.36
29	1.30	1.34	1.48	1.47	1.49	.69	47	2.82	2.92	2.84	2.95	2.94	2.59
30	1.36	1.38	1.51	1.50	1.53	.74	48	3.00	3.10	3.01	3.14	3.12	2.79
31	1.40	1.43	1.54	1.54	1.56	.77	49	3.16	3.29	3.19	3.33	3.31	3.00
32	1.46	1.49	1.57	1.57	1.60	.81	50	3.35	3.47	3.39	3.55	3.52	3.21
33	1.51	1.55	1.61	1.59	1.63	.86	51	3.60	3.74	3.65	3.84	3.80	3.49
34	1.57	1.61	1.65	1.63	1.68	.91	52	3.86	4.01	3.91	4.14	4.08	3.78
35	1.63	1.68	1.68	1.68	1.72	.98	53	4.15	4.33	4.21	4.46	4.40	4.09
36	1.70	1.73	1.74	1.73	1.77	1.05	54	4.47	4.67	4.55	4.82	4.75	4.43
37	1.78	1.81	1.78	1.78	1.81	1.13	55	4.83	5.04	4.89	5.19	5.12	4.80
38	1.85	1.91	1.83	1.81	1.88	1.21							

RESERVE LOAN LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.

CASH OR LOAN						ORDINARY LIFE PAID-UP					EXTENDED TERM										
	3	5	10	15	20	3	5	10	15	20	3	5	10	15	20	Y.	M.	Y.	M.	Y.	M.
Age	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	Y.	Y.	Y.	Y.	Y.	M.	Y.	M.	Y.	M.
1	\$12	\$26	\$67	\$118	\$176	\$39	\$82	\$105	\$314	\$421	3	4	7	8	12	3	16	8			
2	12	27	70	123	183	39	84	200	321	429	3	5	7	11	12	7	16	9			
3	13	28	73	129	191	40	86	204	327	437	3	7	8	2	12	9	16	9			
4	13	29	76	134	198	40	87	208	334	445	3	9	8	5	13	0	16	8			
5	14	30	79	139	206	41	89	213	341	453	3	10	8	8	13	3	16	7			
6	15	32	83	145	215	42	91	218	348	461	3	11	8	11	13	5	16	5			
7	15	33	86	151	223	44	93	223	355	470	4	1	9	1	13	6	16	8			
8	16	35	90	158	232	46	96	228	362	478	4	3	9	4	13	7	16	0			
9	17	36	94	164	242	47	99	233	369	486	4	5	9	5	13	7	15	10			
0	18	38	98	171	251	48	101	238	376	494	4	6	9	6	13	7	15	7			
1	18	39	102	178	261	49	103	243	383	502	4	7	9	7	13	6	15	3			
2	19	41	107	186	271	51	106	249	390	510	4	9	9	8	13	5	15	0			
3	20	43	111	193	281	52	109	254	398	518	4	10	9	8	13	1	14	8			
4	21	45	116	201	291	54	112	259	405	526	4	11	9	7	13	2	14	4			
5	22	47	121	209	302	55	114	265	412	534	5	0	9	7	13	0	14	0			
6	23	49	126	218	313	57	117	270	419	541	5	1	9	6	12	9	13	8			
7	24	51	132	226	324	58	119	276	427	549	5	1	9	6	12	6	13	3			
8	25	54	138	235	335	59	122	282	434	556	5	2	9	6	12	3	12	11			
9	26	56	143	244	346	60	125	287	441	563	5	2	9	5	12	0	12	6			
0	28	59	149	253	358	62	127	293	447	571	5	1	9	4	11	9	12	2			
1	29	61	155	262	369	64	130	298	454	578	5	1	9	3	11	5	11	9			
2	30	64	162	272	381	65	134	304	461	584	5	0	9	1	11	1	11	4			
3	32	67	168	281	392	67	137	309	468	591	4	11	8	11	10	10	11	0			
4	33	70	175	291	404	69	140	314	474	598	4	10	8	9	10	6	10	7			
5	35	73	181	301	416	71	143	319	480	604	4	8	8	7	10	1	10	2			
6	36	76	188	311	427	72	146	325	486	610	4	7	8	4	9	9	9	10			
7	38	79	195	321	439	74	148	330	492	616	4	5	8	1	9	5	9	5			
8	39	82	202	330	450	75	151	335	498	622	4	4	7	10	9	1	9	0			
9	41	85	209	340	462	76	153	340	504	627	4	2	7	8	8	9	8	8			
0	42	89	216	350	473	77	156	344	509	633	4	1	7	4	8	5	8	4			
1	44	92	223	360	484	79	158	348	515	638	3	11	7	1	8	0	7	11			
2	46	95	231	370	495	81	160	353	520	643	3	10	6	10	7	2	7	7			
3	48	99	238	380	505	82	162	358	525	648	3	8	6	7	7	5	7	9			
4	49	102	245	390	516	83	165	362	530	653	3	7	6	4	7	1	6	11			

20 PAYMENT LIFE.

	3	5	10	15	20	3	5	10	15	19	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.				
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	M.	Y.	M.	Y.	M.		
	\$27	\$38	\$155	\$278	\$418	\$88	\$124	\$150	\$731	\$845	8	1	20	0	32	3	39	0
	28	60	155	282	427	88	125	150	732	846	8	2	20	9	31	8	38	3
	28	61	161	288	436	89	126	151	733	846	8	3	20	9	31	1	37	6
	29	63	165	294	446	89	127	152	734	846	8	4	20	8	30	6	36	8
	30	64	169	301	456	90	128	153	735	846	8	5	20	6	29	10	35	11
	31	66	173	308	466	91	129	154	736	846	8	6	20	5	29	3	35	1
	31	67	177	315	476	91	130	155	736	846	8	7	20	2	28	7	34	4
	32	69	181	322	486	92	131	156	737	847	8	8	20	0	27	11	33	7
	33	70	185	329	497	92	132	157	738	847	8	9	19	9	27	3	32	0
	34	72	189	337	508	93	133	158	738	847	8	10	19	5	26	7	31	11
	34	74	194	344	519	93	134	159	739	847	8	10	19	1	25	11	31	2
	35	76	198	352	531	94	135	160	740	847	8	10	18	9	25	3	30	4
	36	77	203	360	542	95	136	161	740	847	8	9	18	5	24	8	29	7
	37	79	208	368	554	95	136	162	741	847	8	8	18	0	24	0	28	9
	38	81	213	377	566	96	137	163	741	847	8	7	17	7	23	2	27	11
	39	83	218	385	578	96	138	164	742	847	8	6	17	2	22	6	27	11
	40	85	223	394	590	97	138	165	742	847	8	4	16	9	21	9	26	4
	41	88	228	402	602	97	139	166	742	847	8	3	16	3	21	1	25	6
	42	90	234	411	614	98	140	167	742	847	8	0	15	9	20	4	24	9
	43	92	239	420	626	98	141	168	741	846	7	10	15	4	19	8	23	11
	44	94	245	428	639	98	142	169	741	846	7	8	14	10	18	11	23	1
	45	97	250	437	651	98	143	170	741	846	7	5	14	4	18	3	22	4
	47	99	256	448	663	99	144	171	740	846	7	2	13	9	17	7	21	6
	48	102	261	454	676	99	145	172	739	846	6	11	13	3	16	10	20	9
	49	104	267	463	688	100	146	173	738	845	6	8	12	9	16	2	19	11
	50	107	272	471	700	100	147	174	737	843	6	5	12	2	15	6	19	2
	52	109	278	479	712	101	148	175	735	843	6	2	11	9	14	10	18	5
	53	111	283	487	724	101	149	176	733	843	5	11	11	2	14	2	17	8
	54	114	288	495	735	101	150	177	732	842	5	9	10	8	13	6	16	10
	55	116	293	502	746	101	151	178	729	840	5	6	10	2	12	10	16	1
	57	119	298	509	758	102	152	179	727	839	5	4	9	8	12	2	15	4
	58	121	303	516	769	102	153	180	725	838	5	1	9	2	11	7	14	8
	59	124	308	523	779	102	154	181	722	837	4	10	8	8	10	11	13	11
	60	126	312	529	790	101	155	182	719	835	4	7	8	3	10	4	13	2

NOTE—3½% First Year Preliminary Term adopted 1905; Modified Preliminary Term Endowments and 10 and 15 Payment Life adopted Jan. 1, 1900; Full Reserve allowed at of 20th year.

RESERVE LOAN LIFE INSURANCE COMPANY—Continued

	Age at Issue	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
		Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.
15 Pay. Life	21	\$28.50	\$87	\$277	11 5	\$217	\$634	30 6	\$377	\$1000	Pd-up	\$418	\$1000	Pd-up			
	25	30.49	94	280	11 8	236	637	28 11	410	1000	"	456	1000	"	456	1000	"
	30	33.44	105	284	11 9	263	641	28 5	456	1000	"	508	1000	"	508	1000	"
	35	37.02	118	287	11 3	294	644	23 7	508	1000	"	566	1000	"	566	1000	"
	40	41.42	132	290	10 7	328	646	20 4	566	1000	"	626	1000	"	626	1000	"
	45	46.91	148	291	9 4	364	644	17 1	626	1000	"	688	1000	"	688	1000	"
	50	53.97	163	289	7 8	400	638	13 10	688	1000	"	746	1000	"	746	1000	"
	55	63.20	178	284	6 0	431	626	10 9	746	1000	"	800	1000	"	800	1000	"
	60	75.68	189	275	4 5	464	608	7 11	800	1000	"	849	1000	"	849	1000	"

20 Pay. Life	21	33.98	97	308	13 10	258	751	10	\$270	462	*104 5	\$498	704	*285	Pd-up		
	25	35.00	100	296	13 6	265	715	10	\$275	475	*81 5	\$512	724	*268	"		
	30	36.81	106	285	12 11	279	680	10	\$285	499	*54 5	\$537	761	*252	"		
	35	39.62	114	277	12 2	300	657	10	\$297	536	*35 5	\$575	817	*250	"		
	40	43.87	126	276	11 3	332	652	10	\$311	590	*31 5	\$632	902	*275	"		
	45	49.91	143	280	9 11	372	656	10	\$317	662	*48 5	\$709	1023	*334	"		
	50	57.77	160	282	8 4	415	661	10	\$288	742	*81 5	\$798	1180	*433	"		
	55	67.26	175	278	6 6	451	655	10	161	816	*120 5	\$866	1370	*569	"		
	60	78.97	184	267	4 8	470	629	8 8	868	*145 5	\$952	1604	*754	"			

*Paid-up for \$1,000 and amounts tabulated payable at end of 20 years if insured survives.

		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$		
15 Year End.	21	\$59.81	\$230	\$321	10	\$250	\$357	\$464	8	\$421	\$573	\$667	5	\$652	\$907	\$928	1	\$913
	25	60.11	229	319	10	\$244	357	463	8	\$417	573	666	5	\$649	907	928	1	\$913
	30	60.59	227	316	10	\$234	357	460	8	\$409	572	664	5	\$645	906	928	1	\$913
	35	61.31	227	313	10	\$218	356	457	8	\$398	571	662	5	\$639	906	928	1	\$914
	40	62.53	227	309	10	\$189	355	453	8	\$377	570	658	5	\$629	905	928	1	\$913
	45	64.52	227	304	10	\$138	354	447	8	\$341	568	653	5	\$610	903	928	1	\$910
	50	67.84	225	296	10	\$44	352	438	8	\$275	563	644	5	\$578	901	928	1	\$908
55	73.32	223	285	7	\$10	347	428	8	\$154	555	642	5	\$519	896	928	1	\$899	
60	82.52	220	285	5	\$3	340	428	7	\$2	542	642	5	\$411	888	928	1	\$886	

20 Year End.	End of 5 Years					End of 10 Years				End of 15 Years				End of 19 Years				
	21	\$43.19	\$150	\$228	15	\$88	\$376	\$505	10	\$449	\$654	\$754	5	\$741	\$924	\$947	1	\$948
	25	43.58	149	226	15	\$76	375	503	10	\$443	654	752	5	\$738	924	947	1	\$948
	30	44.23	150	223	15	\$53	375	500	10	\$430	653	750	5	\$734	924	947	1	\$948
	35	45.17	150	219	15	\$12	375	496	10	\$409	652	748	5	\$726	923	947	1	\$944
	40	46.65	151	215	12	\$7	375	492	10	\$371	651	743	5	\$712	922	947	1	\$941
	45	49.12	152	211	9	\$19	376	486	10	\$302	648	737	5	\$688	920	947	1	\$934
	50	53.29	154	210	7	\$2	376	476	10	\$171	642	736	5	\$644	916	947	1	\$936
	55	60.31	157	210	5	\$2	375	473	9	\$11	633	736	5	\$562	910	947	1	\$927
	60	71.66	162	210	3	\$7	374	473	6	\$3	618	736	5	\$407	900	947	1	\$911
†Months.																		

†Months.

If Coupons are left with Company.

		End of 5 Years					End of 10 Years					End of 20 Years				
		Cash or Loan	Pd. Up	Ext. Term Y M	Total Death Benefit	Val. of Coupons with Int.	Cash or Loan	Pd. Up	Ext. Term Y M	Total Death Benefit	Val. of Coupons with Int.	Cash or Loan	Pd. Up	Ext. Term Y M	Total Death Benefit	Val. of Coupons with Int.
Ordinary Life Guar. Coup.	21	\$	\$		\$	\$	\$		\$	\$	\$	\$	\$		\$	\$
	25	40	127	5 0	1031	11.71	106	308	13 9	1086	36 77	306	730	29 1	1240	130 18
	30	46	136	5 7	1032	12.80	122	329	15 3	1089	40 43	350	767	27 8	1248	144 06
	35	55	148	6 4	1034	14.43	147	358	16 0	1093	45 67	414	814	25 8	1258	163 10
	40	67	163	6 11	1034	16.49	177	388	15 8	1096	51 99	487	860	23 6	1265	184 92
	45	83	182	7 0	1038	19.22	215	422	15 8	1103	60 70	574	916	21 9	1282	216 23
	50	102	200	6 11	1041	22.98	262	463	13 3	1111	72 66	675	981	21 0	1308	259 27
	55	124	219	6 5	1044	28.01	319	509	11 7	1124	88 52	789	1056		1345	315 63
	60	150	239	5 7	1051	34.85	384	558	9 11	1140	110 06	919	1148		1397	392 16
	183	266	4 8	1058	44.25	459	614	8 7	1164	139 88	1083	1274		1470	498 92	

Guaranteed Settlements at End of 20 Years if Coupons Left with Company.

	Age		21	25	30	35	40	45	50	55	60				
1. Paid-up for			\$730	\$767	\$814	\$860	\$916	\$981	\$1056	\$1148	\$1274				
2. Paid-up for			\$421	\$453	\$494	\$534	\$571	\$604	\$633	\$658	\$688				
and Cash			\$130.18	\$144.06	\$163.13	\$184.92	\$216.23	\$259.27	\$315.63	\$392.16	\$498.92				
3. Ann'ty rep. by Coup.			\$7.50	\$8.05	\$11.22	\$14.41	\$19.60	\$28.12	\$42.19	\$66.46	112.37				
20 Pay. Life	21	82	261	11 1	1047	17.71	215	626	33 0	1132	55.97	618	1476	1369	199 62
	25	89	264	11 5	1047	18.81	234	631	31 0	1132	59.44	667	1463	1366	211 88
	30	99	267	11 9	1047	20.57	261	637	28 3	1132	65.00	740	1455	1365	231.76
	35	112	273	11 10	1047	22.65	293	643	25 2	1132	71.62	821	1450	1364	255.45
	40	126	276	11 2	1048	25.19	331	651	21 10	1133	79.60	910	1452	1369	283.77
	45	142	279	9 10	1049	28.46	373	659	18 6	1138	89.89	1008	1465	1382	320 27
	50	160	283	8 4	1052	32.87	419	668	15 4	1145	103.96	1117	1495	1405	370 40
	55	180	287	6 8	1055	38.65	466	677	12 5	1154	122.13	1235	1543	1439	435 92
	60	204	296	5 2	1062	46.78	518	693	9 11	1173	147 86	1377	1620	1498	527.24

Guaranteed Settlements at End of 20 Years if Coupons Left with Company.

	Age at Issue	End of 5 Years				End of 10 Years				End of 20 Years			
		Cash or Loan	Pd. Up	Ext. Term Y. M.	Val. of Coupons with Int.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Val. of Coupons with Int.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Val. of Coupons with Int.
1. Paid-up for	21	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037	\$1037
	25	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034	\$1034
	30	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033	\$1033
2. \$1,000 Pd-up end of 20 Years and Cash	21	\$199.02	\$211.88	\$231.70	\$255.45	\$283.77	\$320.27	\$370.92	\$435.46	\$527.24			
	25	\$1470	\$1463	\$1455	\$1450	\$1452	\$1405	\$1405	\$1543	\$1620			
	30	\$1470	\$1463	\$1455	\$1450	\$1452	\$1405	\$1405	\$1543	\$1620			

NOTE.—Values after two premiums.

ROCKFORD LIFE INSURANCE CO., Rockford, Ill.

Accelerative Option. — Policy is non-participating. Coupons in Coupon policies may be used to pay up policy at an earlier date.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$20 per \$1,000. May be deferred 90 days.

Change of Plan. — Higher premium form allowed by payment of difference in premiums with 6% compound interest. Practice to change to lower premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. After age 60, premiums waived and charged against policy without interest. Agreement does not cover military service in time of war. No set limit.

Dividends. — Policy is non-participating. Coupon policies have 19 coupons, beginning upon payment of second premium and annually thereafter, which may be converted into paid up additions. Limited Payment Life policies are participating after paid up.

Double Indemnity. — Rider (\$2.00 per \$1,000) provides during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from homicide, suicide, aeronautic or submarine operations, military or naval service, riot or insurrection, violation of law, police duty, bodily or mental infirmity, ptomaines, or bacterial infections other than as a result of injury. Limit \$25,000.

Extended Insurance. — Automatic after three years. Non par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and military service in time of war.

Limits. — Ages, 15-60, except Life, 15-65; \$100,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days except to pay premiums.

Military Service. — Death from engaging in military or naval service in time of war or within six months thereafter limits liability to premiums paid unless notice is given company within 31 days after entering service and extra premiums paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values. Fully paid-up life policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Will be granted after three premiums, if loan value is sufficient to pay on full annual payment. Interest 6%.

Restatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-20) and Continuous (5-10-15-20 certain) Installments. Payments made annually, semi-annually, quarterly or monthly. No provision for withdrawal by beneficiary of proceeds left under any option.

Self-Kill. — Within two years, sane or insane, liability limited to premiums paid.

Single Men. — No extra charge. All plans. Limit \$3,000. Disability granted to single self-supporting women. Double indemnity granted.

Surrender Values. — After two premiums on Coupon policies.

NON-PARTICIPATING RATES PER \$1,000.

Whole Life	LIMITED PAY. LIFE			ENDOWMENTS.			Age	WITH COUPON ADDITIONS.				Renew. and Conv.		Convertible		Ex. Acc.
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Whole Life Prem.	Add. P. U. Ins. Coupons	20 Pay. Life	Add. P. U. Ins. Coupons	5 Year	10 Year	5 Year	10 Year	
15.10	\$ 37.25	\$ 27.50	\$ 22.85	\$ 92.70	\$ 58.75	\$ 42.15	20	\$ 19.59	\$ 12.58	\$ 28.78	\$ 18.17	\$ 10.40	\$ 10.55	\$ 8.60	\$ 8.55	17.15
15.45	37.80	27.95	23.20	92.75	58.80	42.20	21	20.00	12.55	29.27	18.05	10.50	10.64	8.65	8.65	17.15
15.80	38.45	28.49	23.60	92.80	58.85	42.25	22	20.42	12.46	29.71	17.93	10.60	10.73	8.71	8.71	17.15
16.15	39.05	28.90	24.00	92.85	58.90	42.35	23	20.85	12.31	30.20	17.81	10.70	10.82	8.76	8.76	17.15
16.55	39.70	29.40	24.45	92.90	58.95	42.45	24	21.29	12.25	30.69	17.69	10.80	10.91	8.83	8.83	17.15
16.95	40.40	29.90	24.85	92.95	59.05	42.50	25	21.76	12.15	31.17	17.57	10.90	11.00	8.91	8.91	17.15
17.35	41.10	30.45	25.30	93.00	59.10	42.60	26	22.22	12.07	31.71	17.44	11.00	11.10	8.99	8.99	17.15
17.80	41.85	31.00	25.75	93.10	59.20	42.70	27	22.72	12.02	32.25	17.30	11.10	11.20	9.07	9.07	17.15
18.25	42.60	31.60	26.25	93.15	59.30	42.85	28	23.25	11.93	32.84	17.16	11.20	11.35	9.16	9.16	17.15
18.75	43.40	32.20	26.75	93.25	59.40	42.95	29	23.80	11.83	33.43	17.01	11.30	11.50	9.26	9.26	17.15
19.25	44.25	32.80	27.30	93.30	59.50	43.10	30	24.40	11.76	34.10	16.87	11.45	11.65	9.36	9.36	17.15
19.80	45.10	33.45	27.85	93.40	59.60	43.25	31	25.02	11.70	34.76	16.74	11.60	11.80	9.47	9.47	17.15
20.40	45.95	34.10	28.45	93.50	59.70	43.40	32	25.63	11.66	35.49	16.62	11.75	12.00	9.60	9.60	17.15
21.00	46.85	34.80	29.00	93.60	59.85	43.55	33	26.37	11.61	36.14	16.51	11.90	12.20	9.73	9.73	17.15
21.65	47.80	35.50	29.65	93.70	60.00	43.70	34	27.10	11.56	36.89	16.41	12.10	12.40	9.83	9.83	17.15
22.30	48.80	36.25	30.30	93.80	60.15	43.85	35	27.88	11.48	37.68	16.32	12.30	12.65	10.05	10.35	17.15
23.05	49.85	37.05	31.00	93.95	60.30	44.05	36	28.73	11.48	38.49	16.26	12.50	12.90	10.23	10.59	17.15
23.80	50.90	37.85	31.70	94.10	60.45	44.30	37	29.63	11.45	39.31	16.21	12.75	13.25	10.43	10.85	17.15
24.60	52.00	38.70	32.45	94.25	60.65	44.55	38	30.59	11.43	40.20	16.17	13.00	13.60	10.64	11.10	17.15
25.45	53.15	39.60	33.25	94.40	60.85	44.85	39	31.59	11.42	41.09	16.14	13.30	14.00	10.88	11.45	17.15
26.35	54.35	40.50	34.10	94.60	61.10	45.20	40	32.63	11.43	42.09	16.12	13.65	14.40	11.15	11.80	17.15
27.30	55.60	41.45	34.95	94.80	61.40	45.55	41	33.73	11.50	43.07	16.11	14.00	14.90	11.44	12.21	17.15
28.30	56.85	42.45	35.85	95.05	61.70	45.95	42	34.90	11.55	44.16	16.13	14.40	15.45	11.78	12.67	17.15
29.40	58.20	43.50	36.85	95.30	62.05	46.40	43	36.15	11.64	45.30	16.17	14.85	16.10	12.25	13.20	17.15
30.55	59.60	44.60	37.85	95.60	62.45	46.90	44	37.45	11.67	46.49	16.22	15.40	16.80	12.53	13.79	17.15
31.80	61.05	45.75	38.90	95.95	62.90	47.45	45	38.95	11.84	47.68	16.28	16.10	17.60	13.07	14.45	17.15
33.10	62.55	47.00	40.10	96.35	63.40	48.10	46	40.55	12.05	49.07	16.35	16.85	18.65	13.64	15.21	17.15
34.45	64.15	48.30	41.30	96.75	63.95	48.80	47	42.20	12.13	50.51	16.43	17.60	19.85	14.27	16.06	17.15
35.95	65.80	49.65	42.60	97.25	64.55	49.60	48	43.92	12.29	52.05	16.53	18.50	21.20	15.00	17.01	17.15
37.55	67.50	51.10	44.00	97.75	65.25	50.50	49	45.80	12.48	53.64	16.63	19.50	22.65	15.82	18.07	17.15
39.20	69.25	52.60	45.45	98.35	66.00	51.45	50	47.80	12.69	55.33	16.76	20.60	24.30	16.74	19.25	17.15
41.00	71.10	54.20	47.00	99.00	66.85	52.50	51	49.95	12.93	57.17	16.91	22.00	26.15	17.76	20.56	17.15
42.95	73.00	55.90	48.65	99.75	67.85	53.70	52	52.25	13.18	59.11	17.08	23.40	28.00	18.91	22.01	17.15
44.95	75.00	57.65	50.45	100.45	68.90	55.00	53	54.70	13.48	61.20	17.27	24.90	30.00	20.13	23.62	17.15
47.15	77.15	59.50	52.30	101.45	70.00	56.45	54	57.30	13.80	63.44	17.51	26.60	32.00	21.60	25.39	17.15
49.45	79.45	61.50	54.35	102.40	71.25	58.15	55	60.05	14.13	65.83	17.78	28.70	34.50	23.15	27.35	17.15
51.95	81.75	63.60	56.50	103.50	72.70	59.90	56	62.95	14.50	68.27	18.08	30.35	37.25	24.92	29.51	17.15
54.60	84.20	65.85	58.85	104.70	74.25	61.80	57	66.10	14.90	71.11	18.41	33.35	40.25	26.84	31.89	17.15
57.45	86.75	68.30	61.35	106.10	76.00	63.90	58	69.18	15.36	74.10	18.77	35.80	43.50	28.97	34.51	17.15
60.45	89.40	70.85	64.05	107.55	77.90	66.25	59	73.07	15.85	77.24	19.16	38.90	47.00	31.32	37.39	17.15
63.70	92.40	73.95	66.90	109.20	80.05	68.80	60	76.83	16.35	80.86	19.58	42.25	52.00	33.92	40.56	17.15
67.15	95.65	76.90	70.00	111.00	82.35	71.65	61	.....	.....	.....	.....	.....	.....	.....	.....	.....
70.90	98.80	80.05	73.95	113.00	84.95	74.75	62	.....	.....	.....	.....	.....	.....	.....	.....	.....
74.85	102.25	83.45	77.60	115.15	87.75	78.15	63	.....	.....	.....	.....	.....	.....	.....	.....	.....
79.10	106.35	87.05	81.50	117.70	90.90	81.85	64	.....	.....	.....	.....	.....	.....	.....	.....	.....
83.70	110.00	91.00	85.75	120.00	94.40	85.00	65	.....	.....	.....	.....	.....	.....	.....	.....	.....

Convertible at any time.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35, and 45

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING. *				100% RETURN OF PREMIUMS—Providing Death occurs within 20 Years.			
(Without Disability.)				Whole Life.....			
SINGLE PREMIUM LIFE.				20 Payment.....			
Whole Life.....	\$325.00	\$390.00	\$480.00	Whole Life.....	\$18.45	\$25.00	\$30.20
SINGLE PREMIUM ENDOWMENTS.				GUARANTEED ACCUMULATIVE.			
10 Year.....	\$757.00	\$758.00	\$762.00	20 Payment.....	\$31.83	\$38.34	\$48.52
15 Year.....	650.00	654.00	664.00	SPECIAL ORDINARY \$5,000.			
20 Year.....	565.00	571.00	590.00	Premium.....	\$77.45	\$102.80	\$147.60
25 Year.....	496.00	508.00	539.00	*20 Payment Life, Guaranteed Accumulative and Coupon policies exchangeable after 20 years for participating policies.			
30 Year.....	443.00	461.00	507.00				
JOINT LIFE POLICIES. (Equal ages.)							
Whole Life.....	\$26.05	\$33.65	\$47.65				
20 Payment.....	36.10	42.75	54.40				
20 Year End.....	48.50	51.20	58.40				

ROCKFORD LIFE INSURANCE COMPANY—Continued.

Cash. Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age	Prm.	3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.
1	\$15.45	\$14	\$28	\$39	3	269	\$70	\$203	9	233	\$119	\$314	15	224
5	16.95	16	34	100	4	148	82	221	10	236	140	341	16	18
10	19.25	20	42	113	5	48	132	248	11	245	172	377	15	248
15	22.30	25	52	126	5	278	125	274	11	246	210	412	14	311
20	26.35	31	64	140	6	120	154	302	10	342	254	448	12	385
25	31.80	39	80	157	6	323	188	342	9	272	301	480	10	344
30	39.20	48	97	171	6	81	223	355	8	71	351	508	9	4
35	49.45	58	116	185	4	135	261	379	6	233	400	535	7	76
40	63.70	68	136	197	3	171	299	408	5	73	447	558	5	232
45	83.70	79	156	208	2	231	334	447	3	359	499	587	4	86
50	23.20	26	59	187	8	171	159	451	24	288	276	730	34	344
55	24.85	29	65	187	8	354	174	458	23	312	301	734	32	49
60	27.30	33	74	194	9	18	195	465	21	341	337	739	28	150
65	30.30	38	84	200	9	18	249	471	19	169	377	741	24	259
70	34.10	44	96	204	9	4	246	475	16	257	420	741	20	325
75	38.90	50	109	210	7	24	75	478	13	326	463	738	17	67
80	45.45	57	122	212	6	18	202	475	10	336	503	732	13	234
85	54.35	64	135	210	5	2	326	467	8	121	535	716	10	12
90	66.90	71	148	210	3	28	346	459	6	3	557	696	7	171
95	85.75	78	159	210	2	24	369	444	4	118	571	671	5	29

Age	Prm.	3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Total Ins.	Cash or Loan	Pd. Up	Total Ins.	Cash or Loan	Pd. Up	Total Ins.	Cash or Loan	Pd. Up	Total Ins.
1	29.27	18.50	79.08	255	20,162.2	2.27	80,005	45,114.2	45.31	48,985	76	1,552	70	523
5	31.17	19.61	86.08	257	28,179.5	28.25	50,008	18,115.8	18.40	80,946	98	1,245	98	608
10	34.19	21.90	96.00	259	48,187.4	48.28	99,993	83,115.1	83.44	66,975	18	1,246	18	671
15	37.65	24.20	107.71	263	18,195.2	28.78	96,611	88,114.6	88.43	20,969	48	1,228	48	741
20	42.09	27.80	122.42	268	48,182.4	48.31	81,616	114.08	54.47	82,067	68	1,225	68	819
25	47.68	31.75	139.12	273	12,199.5	12.59	98,614	52,114.6	52.66	94,665	92	1,227	92	900
30	55.93	36.90	156.96	278	34,197.9	34.59	92,841	115.04	63.32	42,994	64	1,234	64	985
35	65.83	44.40	179.60	282	12,191.1	12.19	16,624	62,116.2	62.72	99,564	92	1,248	92	1,070
40	80.86	46.76	198.86	288	32,197.3	32.47	95,639	32,117.6	32.75	38,969	12	1,274	12	1,167

Age	Prm.	3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.
1	\$42.20	\$29	\$158	\$256	15	\$120	\$32.2	\$371	10	\$478	\$661	\$782	5	\$771
5	42.50	75	157	253	15	\$118	32.1	379	10	\$470	660	781	5	\$768
10	43.10	76	156	251	15	\$87	38.0	375	10	\$469	659	779	5	\$764
15	42.85	74	154	246	15	\$47	37.6	372	10	\$440	657	776	5	\$758
20	45.20	72	153	242	14	137	377	31	10	\$404	655	772	5	\$744
25	47.45	71	152	237	10	1294	376	312	10	\$337	651	765	5	\$722
30	51.45	70	152	231	7	1369	374	307	10	\$211	645	754	5	\$681
35	58.15	70	153	224	5	1259	373	301	9	\$214	635	737	5	\$605
40	68.80	72	157	219	4	0	371	471	6	\$211	620	712	5	\$460

3 Days.
Values begin third year, except on coupon policies, two years.
American 3½% Modified Preliminary Term Reserve (Ill. Std.), adopted March, 1910;
11 reserve allowed at end of 20th year.

INSURABILITY RATES PER \$1,000 (Waiver of Premium and \$10 Monthly Income).

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
\$0.98	\$2.27	\$1.63	\$1.33	\$0.36	\$0.42	\$0.47	38	\$1.85	\$3.00	\$2.22	\$1.88	\$0.74	\$0.96	\$1.20
1.02	2.31	1.66	1.36	.37	.43	.49	39	1.94	3.03	2.25	1.92	.79	1.03	1.30
1.05	2.36	1.69	1.39	.38	.45	.51	40	2.02	3.06	2.28	1.96	.84	1.10	1.41
1.08	2.40	1.73	1.42	.40	.46	.53	41	2.11	3.09	2.32	2.05	.90	1.19	1.53
1.12	2.44	1.76	1.45	.40	.48	.56	42	2.21	3.11	2.35	2.10	.97	1.28	1.69
1.16	2.49	1.79	1.47	.42	.50	.58	43	2.31	3.13	2.38	2.28	1.04	1.39	1.86
1.19	2.53	1.82	1.50	.43	.52	.60	44	2.42	3.15	2.41	2.40	1.13	1.51	2.03
1.23	2.57	1.85	1.53	.44	.53	.63	45	2.54	3.16	2.41	2.53	1.22	1.65	2.20
1.27	2.61	1.88	1.56	.46	.56	.66	46	2.67	3.17	2.58	2.67	1.33	1.81	2.37
1.32	2.65	1.92	1.59	.47	.58	.69	47	2.82	3.17	2.76	2.82	1.45	2.06	2.55
1.36	2.68	1.95	1.61	.49	.61	.73	48	2.97	3.17	2.93	2.99	1.58	2.31	2.74
1.41	2.72	1.98	1.64	.51	.63	.77	49	3.14	3.18	3.12	3.16	1.75	2.56	2.95
1.46	2.76	2.01	1.67	.53	.66	.81	50	3.32	3.18	3.32	3.35	1.93	2.82	3.16
1.52	2.80	2.04	1.70	.55	.70	.86	51	3.53	3.25	3.55	3.58	2.15	3.09	3.39
1.58	2.84	2.08	1.74	.58	.74	.92	52	3.75	3.34	3.79	3.79	2.55	3.38	3.63
1.64	2.88	2.11	1.77	.62	.79	.98	53	4.00	3.35	4.00	4.05	2.96	3.69	3.90
1.71	2.92	2.15	1.81	.65	.84	1.04	54	4.28	4.29	4.20	4.34	3.39	4.02	4.20
1.78	2.96	2.18	1.84	.70	.90	1.12	55	4.60	4.67	4.70	4.69	3.85	4.38	4.54

PREMIUM RATES AND CASH VALUES.

ORDINARY LIFE.

Ages	25	30	35	40	45	50	55	60
Par. Rates ..	\$20.81	\$23.83	\$27.80	\$33.12	\$40.39	\$50.40	\$64.28	\$83.6
*Non-Par. ..	15.07	17.18	19.96	23.69	28.77	35.79	45.50	59.0

Cash Values End of Year.

3rd.....	\$7.00	\$8.00	\$10.00	\$12.00	\$17.00	\$22.00	\$32.00	\$42.0
5th.....	12.00	17.00	27.00	39.00	54.00	69.00	88.00	108.0
10th.....	58.00	76.00	100.00	134.00	170.00	210.00	248.00	286.0
20th.....	191.00	235.00	287.00	343.00	402.00	461.00	516.00	575.0

TWENTY PAYMENT LIFE.

Ages	25	30	35	40	45	50	55	60
Par. Rates ..	\$30.71	\$33.98	\$38.06	\$43.21	\$49.91	\$58.84	\$71.03	\$88.2
*Non-Par. ..	21.75	24.04	26.89	30.50	35.19	41.44	49.77	61.0

Cash Values End of Year.

3rd.....	\$12.00	\$17.00	\$22.00	\$27.00	\$32.00	\$40.00	\$48.00	\$58.00
5th.....	39.00	46.00	59.00	73.00	89.00	104.00	119.00	135.00
10th.....	134.00	152.00	188.00	226.00	256.00	287.00	314.00	336.00
20th.....	413.00	466.00	526.00	590.00	655.00	718.00	777.00	831.00

TWENTY YEAR ENDOWMENT.

Ages	25	30	35	40	45	50	55	60
Par. Rates ..	\$49.75	\$50.24	\$51.04	\$52.45	\$55.00	\$59.52	\$67.21	\$79.0
*Non-Par. ..	39.90	40.29	40.93	42.06	44.10	47.72	53.88	63.0

Cash Values End of Year.

3rd.....	\$68.00	\$68.00	\$68.00	\$69.00	\$70.00	\$72.00	\$74.00	\$77.00
5th.....	143.00	143.00	144.00	145.00	146.00	149.00	152.00	157.00
10th.....	365.00	364.00	364.00	365.00	366.00	366.00	366.00	366.00

NOTE.—American 4% Modified Preliminary Term (Mich. Std.) Reserve Basis.

*Rates include waiver of premium for disability.

NOTE.—Double indemnity or disability rate \$1.25 per \$1,000.

ROYAL UNION LIFE INS. CO., Des Moines, Ia.

Accelerative Option. — Dividend additions and accumulations may be used to pay-up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed by payment of difference in reserves.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 or \$1,000, beginning six months after proof of disability having existed 60 days, and continuing during disability to maturity; no reduction in insurance. Agreement does not cover war service, aeronautic or submarine operations.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at $3\frac{1}{2}\%$, withdrawable on any anniversary; (d) purchase participating paid-up additions. (a) is automatic option.

Double Indemnity. — Rider provides, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, violation of law, war or insurrection, aeronautic or submarine operation, physical or mental infirmity, illness or disease or war service. Limit, \$15,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash.

Grace. — 31 days without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 10-60; \$100,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums within 31 days after default. Non-par. With cash and loan values. Fully paid-up policies participate.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (5-30) and Continuous (20 certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified Trust Fund may be withdrawn on any interest date and commutable values at any time (except non-commutation under Continuous Installment option).

Self-Kill. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on all but Term. Double indemnity granted.

†Present interest rate not determined.

PARTICIPATING RATES PER \$1,000.
(Without Disability or Double Indemnity.)
(American 3½% Reserve.)

ENDOWMENTS AT AGE 85.				ENDOWMENTS				Age	CON'T END. AT			20 PAY. END. AT			GUAR. ALLOT.		
Con't Prem.	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year	15 Year	20 Year	30 Year		60	65	70	60	65	70	Ord.	20 Pay.	25
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$
16.95	43.96	32.28	28.58	100.68	64.48	48.81	30.01	16	20.74	19.15	18.0	30.33	28.57	27.76	18.73	28.26	57
17.29	44.61	32.76	26.98	100.83	64.62	43.94	30.14	17	21.31	19.61	18.4	30.91	29.32	28.20	19.19	28.79	57
17.65	45.30	33.27	27.41	101.03	64.78	47.08	30.23	18	21.91	20.18	19.1	31.50	29.82	28.6	19.53	29.3	57
18.03	43.01	33.80	27.85	101.23	64.94	47.23	30.43	19	22.55	20.63	19.37	32.12	30.39	29.19	20.0	29.85	57
18.43	43.76	34.39	28.31	101.49	65.13	47.39	30.60	20	23.23	21.18	19.84	32.77	30.96	29.70	20.45	30.40	57
18.81	47.52	34.92	28.78	101.70	65.30	47.55	30.75	21	23.93	21.76	20.34	33.42	31.54	30.24	20.88	30.95	57
19.23	43.82	35.52	29.23	101.94	65.50	47.73	30.94	22	24.70	22.35	20.87	34.13	32.17	30.80	21.33	31.48	57
19.73	43.13	36.11	29.78	102.17	65.67	47.90	31.12	23	25.50	23.02	21.41	34.85	32.79	31.36	21.80	32.01	58
20.21	43.93	36.75	30.31	102.42	65.88	48.09	31.32	24	26.36	23.71	22.00	35.61	33.46	31.97	22.33	32.56	58
20.72	60.88	37.42	30.87	102.69	66.11	48.30	31.54	25	27.27	24.44	22.62	36.39	34.15	32.60	22.83	33.14	58
21.25	51.80	38.10	31.44	102.97	66.33	48.51	31.77	26	28.25	25.21	23.26	37.21	34.83	33.23	23.33	33.73	58
21.81	52.75	38.81	32.04	103.25	66.56	48.71	32.02	27	29.29	26.04	23.93	38.03	35.53	33.93	24.01	34.36	58
22.40	53.75	39.56	32.63	103.53	66.82	48.97	32.29	28	30.41	26.91	24.65	38.96	36.40	34.62	24.64	35.03	58
23.03	51.80	40.34	33.32	103.90	67.10	49.23	32.59	29	31.61	27.85	25.47	39.90	37.23	35.38	25.35	35.70	58
23.61	55.55	41.13	33.93	104.21	67.36	49.49	32.90	30	32.90	28.84	26.28	40.87	38.08	36.14	25.99	36.40	58
24.31	53.96	41.96	34.69	104.57	67.66	49.77	33.23	31	34.28	29.90	27.15	41.88	38.97	36.94	26.74	37.14	58
25.01	54.00	42.81	35.44	104.91	67.95	50.09	33.60	32	35.76	31.02	28.04	42.93	39.87	37.76	27.51	37.93	58
25.81	56.81	43.73	36.19	105.22	68.30	50.40	34.01	33	37.32	32.29	29.09	44.04	40.87	38.65	28.31	38.71	58
26.68	60.51	44.66	36.99	105.71	68.64	50.74	34.45	34	38.99	33.62	30.45	45.20	41.87	39.55	29.19	39.53	58
27.55	61.84	45.64	37.81	106.15	69.02	51.13	34.93	35	40.73	35.11	31.82	46.44	42.95	40.52	30.09	40.44	58
28.41	63.20	46.67	38.72	106.62	69.43	51.54	35.43	36	42.53	36.64	33.28	47.74	44.08	41.55	31.06	41.33	58
29.45	64.57	47.72	39.63	107.07	69.84	51.97	35.92	37	44.38	38.21	34.79	49.05	45.24	42.58	32.08	42.33	58
30.45	66.00	48.82	40.53	107.56	70.29	52.44	36.43	38	46.30	39.78	36.35	50.45	46.43	43.68	33.15	43.34	58
31.53	67.48	49.96	41.53	108.07	70.76	52.94	37.02	39	48.30	41.40	37.94	51.93	47.64	44.82	34.28	44.41	58
32.69	69.05	51.17	42.63	108.64	71.29	53.51	37.63	40	50.31	43.12	39.03	53.51	48.94	46.03	35.50	45.51	58
33.92	70.68	52.43	43.78	109.25	71.86	54.12	38.30	41	52.33	44.92	40.17	55.14	50.34	47.34	36.79	46.70	58
35.23	72.37	53.76	54.96	109.90	72.48	54.79	39.02	42	54.38	46.81	41.38	56.77	51.83	48.78	38.14	47.98	58
36.61	74.10	55.13	46.19	110.57	73.15	55.51	40.77	43	56.45	48.78	42.65	58.45	53.40	50.19	39.59	49.24	58
38.03	75.93	56.57	47.50	111.23	73.84	56.30	41.85	44	58.53	50.81	44.05	60.17	55.05	51.64	41.13	50.64	58
39.67	77.83	58.10	48.90	112.07	74.64	57.18	43.03	45	60.63	52.91	45.45	61.93	56.77	53.14	42.73	52.03	58
41.35	79.81	59.69	50.37	112.92	75.48	58.13	44.35	46	62.75	55.08	46.93	63.74	58.53	54.65	44.35	53.63	58
43.15	81.85	61.38	51.93	113.85	76.42	59.18	45.75	47	64.88	57.33	48.48	65.61	60.45	56.21	46.01	55.28	58
45.07	84.04	63.15	53.60	114.82	77.43	60.33	47.30	48	67.02	59.65	50.05	67.55	62.43	57.91	47.80	56.99	58
47.11	86.27	65.01	55.34	115.86	78.53	61.58	48.98	49	69.17	62.05	51.73	69.55	64.40	59.80	49.61	58.85	58
49.29	88.60	66.96	57.22	116.99	79.72	62.95	50.81	50	71.33	64.53	53.50	71.60	66.45	61.80	51.58	60.73	58
51.61	91.07	69.02	59.21	118.20	81.03	64.45	52.80	51	73.60	67.09	55.45	73.80	68.60	63.95	53.73	62.83	58
54.11	93.57	71.21	61.33	119.59	82.46	66.11	54.98	52	75.97	69.73	57.48	76.15	70.83	66.10	55.94	65.08	58
56.73	96.19	73.50	63.61	120.92	84.00	67.90	57.33	53	78.43	72.45	59.59	78.55	73.03	68.30	58.23	67.33	58
59.60	98.95	75.93	66.03	122.45	85.68	69.87	59.87	54	80.98	75.25	61.80	80.95	75.40	70.55	60.51	69.68	58
62.64	101.83	78.51	68.63	124.10	87.53	72.03	62.64	55	83.60	78.13	64.15	83.40	77.85	72.95	62.93	71.98	58
65.89	104.83	81.24	71.42	125.87	89.53	74.39	65.89	56	86.29	81.09	66.55	86.05	80.20	75.30	65.38	74.33	58
69.37	107.98	84.15	74.40	127.79	91.73	76.98	69.37	57	89.05	84.13	69.05	88.85	82.65	77.75	67.83	76.78	58
73.12	111.31	87.27	77.62	129.90	94.18	79.81	73.12	58	91.88	87.35	71.65	91.65	85.05	80.15	70.28	79.23	58
77.13	114.78	90.59	81.08	132.16	96.80	82.90	77.13	59	94.78	90.65	74.35	94.55	88.40	82.65	72.78	81.68	58
81.45	118.47	94.15	84.92	134.65	99.70	86.29	81.45	60	97.75	94.05	77.15	97.45	91.85	85.15	75.28	84.13	58

DOUBLE INDEMNITY RATES PER \$1,000. (Both Par. and Non-Par.)

2.00	4.66	3.42	2.82	2.00	2.00	2.00	2.00	20	2.00	2.00	2.00	2.82	2.82	2.82	2.00	2.82	2
2.00	4.40	3.23	2.67	2.00	2.00	2.00	2.00	25	2.00	2.00	2.00	2.67	2.67	2.67	2.00	2.67	2
2.00	4.08	3.01	2.48	2.00	2.00	2.00	2.00	30	2.00	2.00	2.00	2.48	2.48	2.48	2.00	2.48	2
2.00	3.70	2.73	2.26	2.00	2.00	2.00	2.00	35	2.00	2.00	2.00	2.26	2.26	2.26	2.00	2.26	2
2.00	3.24	2.40	2.00	2.00	2.00	2.00	2.00	40	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2
2.00	2.68	2.00	2.00	2.00	2.00	2.00	2.00	45	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2
2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	50	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2
2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	55	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2.00	2

NOTE—Above rates adopted 1924. Semi-annual rate multiply by 52; quarterly multiply by 265.

NON-PARTICIPATING RATES PER \$1,000.

ENDOWMENT 85				ENDOWMENT			Age	20 Pay. Life "G.C.S."	CONVERTIBLE TERM.			
Cont. Pm.	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year	15 Year	20 Year			5 Year	10 Year	15 Year	20 Year
3.97	\$37.25	\$27.35	\$22.52	\$96.45	\$80.99	\$48.68	16	\$30.72	\$ 9.35	\$ 9.49	\$ 9.63	\$ 9.80
4.25	37.79	27.76	22.86	96.52	81.02	43.70	17	31.32	9.40	9.55	9.70	9.88
4.55	38.37	28.19	23.21	96.57	81.08	43.75	18	31.92	9.46	9.61	9.77	9.97
4.86	38.97	28.63	23.58	96.64	81.14	43.82	19	32.47	9.51	9.67	9.85	10.07
5.19	39.59	29.08	23.97	96.71	81.20	43.89	20	33.03	9.58	9.74	9.94	10.17
5.53	40.22	29.55	24.35	96.78	81.27	43.96	21	33.51	9.64	9.82	10.03	10.28
5.89	40.88	30.05	24.77	96.86	81.35	44.03	22	34.09	9.71	9.90	10.11	10.40
6.27	41.56	30.55	25.19	96.93	81.42	44.11	23	34.61	9.78	9.98	10.23	10.53
6.66	42.28	31.08	25.64	97.01	81.50	44.20	24	35.25	9.85	10.08	10.34	10.67
7.08	43.01	31.63	26.04	97.10	81.59	44.29	25	35.89	9.94	10.18	10.47	10.87
7.52	43.78	32.20	26.57	97.20	81.68	44.39	26	36.57	10.03	10.28	10.60	11.00
7.98	44.58	32.79	27.07	97.30	81.77	44.51	27	37.18	10.13	10.40	10.74	11.19
8.46	45.40	33.41	27.58	97.40	81.87	44.61	28	37.89	10.23	10.53	10.90	11.39
8.98	46.25	34.05	28.12	97.51	81.98	44.74	29	38.63	10.34	10.67	11.08	11.63
9.52	47.13	34.71	28.68	97.62	82.09	44.86	30	39.39	10.46	10.82	11.28	11.88
10.07	48.05	35.40	29.27	97.74	82.23	45.00	31	40.18	10.59	10.99	11.49	12.17
10.65	48.99	36.11	29.87	97.87	82.37	45.16	32	41.01	10.74	11.17	11.73	12.49
11.21	49.98	36.85	30.51	98.01	82.50	45.23	33	41.86	10.89	11.37	11.99	12.85
11.99	51.00	37.62	31.17	98.15	82.66	45.53	34	42.74	11.06	11.59	12.28	13.27
12.71	52.03	38.43	31.85	98.31	82.84	45.73	35	43.66	11.26	11.83	12.60	13.72
13.46	53.16	39.27	32.57	98.48	83.02	45.95	36	44.60	11.48	12.10	12.98	14.22
14.25	54.30	40.14	33.33	98.67	83.24	46.21	37	45.59	11.70	12.40	13.39	14.79
15.07	55.49	41.04	34.12	98.89	83.46	46.49	38	46.60	11.95	12.74	13.87	15.43
15.93	56.71	41.98	34.95	99.08	83.71	46.81	39	47.76	12.24	13.12	14.39	16.13
16.85	57.98	42.97	35.82	99.31	84.07	47.13	40	48.86	12.54	13.54	14.98	16.92
17.86	59.30	43.99	36.73	99.59	84.28	47.53	41	50.02	12.89	14.03	15.65	17.80
18.94	60.68	45.07	37.70	99.85	84.61	47.96	42	51.32	13.29	14.58	16.40	18.78
20.08	62.10	46.20	38.73	100.15	84.99	48.44	43	52.59	13.73	15.20	17.24	19.87
21.40	63.54	47.39	39.78	100.49	85.41	48.97	44	54.00	14.24	15.92	18.19	21.07
22.70	65.14	48.62	40.93	100.89	85.90	49.58	45	55.48	14.81	16.72	19.24	22.41
24.08	66.75	49.93	42.12	101.31	86.41	50.24	46	57.01	15.48	17.62	20.42	23.88
25.56	68.42	51.30	43.40	101.78	87.00	50.96	47	58.53	16.24	18.63	21.72	25.50
27.15	70.17	52.73	44.75	102.30	87.65	51.78	48	60.23	17.10	19.77	23.17	27.29
28.83	72.00	54.25	46.18	102.88	88.37	52.69	49	62.09	18.06	21.03	24.78	29.25
30.63	73.87	55.84	47.72	103.52	89.16	53.70	50	63.95	19.15	22.43	26.54	31.40
32.54	75.84	57.51	49.33	104.22	90.05	54.82	51	65.91	20.36	23.99	28.50	33.74
34.60	77.90	59.28	51.07	104.99	91.30	56.05	52	68.05	21.70	25.72	30.65	36.29
36.78	80.03	61.15	52.92	105.84	92.11	57.39	53	70.30	23.20	27.63	33.02	39.05
39.13	82.25	63.12	54.90	106.78	93.29	58.90	54	72.67	24.86	29.74	35.62	42.04
41.63	84.58	65.21	57.01	107.71	94.63	60.57	55	75.15	26.70	32.07	38.46	45.27
44.31	87.01	67.43	59.27	108.97	96.09	62.39	56	77.74	28.74	34.64	41.57	48.73
47.18	89.56	69.91	61.70	110.23	97.71	64.40	57	80.64	30.99	37.47	44.97	52.44
50.27	92.23	72.31	64.31	111.63	99.50	66.60	58	83.59	33.49	40.59	48.67	56.41
53.58	95.03	75.01	67.13	113.16	91.49	69.04	59	86.89	36.24	44.02	52.67	60.67
57.14	98.00	77.84	70.06	114.88	93.68	71.70	60		39.28	47.79	57.00	65.22

Disability Rates (Waiver of Premiums and \$10 Monthly Income.)

Age	Cont. Pm.	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Age	Cont. Pm.	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
15	\$0.94	\$2.33	\$1.68	\$1.36	\$0.30	\$0.35	\$0.38	36	\$1.87	\$3.23	\$2.35	\$1.97	\$0.67	\$0.85	\$1.08
16	.96	2.41	1.72	1.39	.32	.36	.42	37	1.93	3.26	2.38	2.00	.71	.90	1.16
17	1.00	2.47	1.75	1.42	.32	.37	.43	38	2.02	3.29	2.41	2.04	.77	.97	1.26
18	1.02	2.52	1.79	1.45	.34	.38	.44	39	2.10	3.31	2.44	2.08	.82	1.03	1.36
19	1.03	2.57	1.82	1.48	.35	.40	.46	40	2.20	3.34	2.47	2.10	.88	1.13	1.45
20	1.01	2.62	1.86	1.51	.36	.42	.48	41	2.24	3.35	2.50	2.22	.96	1.20	1.64
21	1.12	2.66	1.90	1.54	.37	.43	.50	42	2.40	3.36	2.52	2.34	1.02	1.30	1.81
22	1.16	2.71	1.93	1.56	.38	.44	.52	43	2.51	3.37	2.54	2.40	1.09	1.40	1.99
23	1.20	2.76	1.96	1.60	.38	.47	.55	44	2.62	3.38	2.58	2.58	1.19	1.54	2.18
24	1.24	2.80	1.99	1.62	.41	.48	.56	45	2.75	3.38	2.59	2.72	1.28	1.67	2.36
25	1.28	2.84	2.03	1.66	.41	.50	.60	46	2.89	3.38	2.77	2.88	1.40	1.94	2.56
26	1.32	2.88	2.05	1.68	.43	.52	.61	47	3.04	3.37	2.95	3.04	1.54	2.21	2.75
27	1.36	2.92	2.09	1.70	.44	.54	.66	48	3.19	3.35	3.13	3.20	1.69	2.47	2.95
28	1.40	2.94	2.12	1.73	.46	.56	.68	49	3.38	3.32	3.35	3.41	1.87	2.75	3.17
29	1.45	2.99	2.15	1.76	.47	.59	.72	50	3.68	3.30	3.56	3.61	2.29	3.02	3.41
30	1.50	3.01	2.16	1.79	.49	.61	.76	51	3.79	3.47	3.80	3.83	2.72	3.32	3.65
31	1.55	3.05	2.20	1.81	.52	.64	.78	52	4.04	3.40	4.07	4.08	3.18	3.64	3.91
32	1.61	3.08	2.23	1.84	.54	.67	.83	53	4.31	4.22	4.36	4.36	3.64	3.85	4.21
33	1.66	3.12	2.27	1.87	.56	.71	.88	54	4.60	4.58	4.67	4.66	4.12	4.32	4.54
34	1.73	3.16	2.29	1.90	.60	.76	.95	55	4.96	5.00	5.04	5.00	4.56	4.70	4.90
35	1.79	3.20	2.33	1.93	.62	.79	1.01								

NOTE.—Above rates adopted Aug. 1, 1921.

Semi-annual rate multiply by 52; quarterly rate, multiply by 265.

AGES 25 35 45
SINGLE PREMIUMS.
Whole Life \$331.88 \$398.34 \$490.20

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.			
Cont. Prem.	21	\$15.53	\$4	\$18	\$55	2	106	\$60	\$172	7	364	\$114	\$300	14	326	\$178	\$421	19	95		
	25	17.08	6	23	67	2	324	73	193	9	85	136	328	15	184	208	453	18	212		
	30	19.52	10	31	83	3	258	92	222	10	159	168	365	15	108	254	495	17	47		
	35	22.71	15	42	99	4	184	116	252	10	301	207	403	14	94	306	536	16	87		
	40	26.95	21	54	117	5	28	146	284	10	134	252	440	12	264	363	574	13	67		
	45	32.79	29	70	136	5	53	180	315	9	122	301	476	10	338	424	610	11	3		
	50	40.63	38	88	153	4	267	217	343	7	357	354	509	9	31	488	645	9	67		
55	51.63	48	108	170	4	24	259	371	6	206	411	543	7	159	560	685	7	207			
60	67.14	60	131	187	3	119	304	401	5	106	473	585	6	42	672	766	6	208			
20 Pay. End. 85	21	24.35	20	54	169	7	210	150	434	23	64	272	715	34	160	420	1000	Pd-up			
	25	26.09	23	60	175	8	48	165	441	22	195	297	721	31	266	457	1000	"			
	30	28.68	23	69	183	8	247	186	450	20	349	333	726	28	59	510	1000	"			
	35	31.85	33	79	190	8	318	211	453	18	278	374	730	24	174	569	1000	"			
	40	35.82	38	91	197	8	179	238	465	16	71	417	732	20	275	631	1000	"			
	45	40.93	45	104	202	7	197	267	468	13	164	461	729	17	33	694	1000	"			
	50	47.72	52	118	205	6	92	295	466	10	260	502	722	13	221	755	1000	"			
55	57.01	59	131	206	4	330	321	461	8	67	538	710	10	158	815	1000	"				
60	70.06	67	145	207	3	245	343	453	6	13	565	692	7	240	883	1000	"				
15 Pay. End 85.	21	29.55	36	81	255	12	70	210	609	32	248	379	1000	Pd-up							
	25	31.63	40	89	260	12	293	229	614	30	260	411	1000	"							
	30	34.71	46	100	267	13	72	256	621	27	309	457	1000	"							
	35	38.43	52	113	273	12	332	288	627	24	241	510	1000	"							
	40	42.97	60	128	278	11	318	323	630	21	102	569	1000	"							
	45	48.62	68	144	281	10	101	360	631	17	300	631	1000	"							
	50	55.84	77	161	281	8	145	396	626	14	153	694	1000	"							
55	65.21	84	176	277	6	181	429	616	11	82	755	1000	"								
60	77.89	91	188	269	4	279	455	600	8	143	815	1000	"								
10 Pay. End. 88	21	40.22	68	136	430	23	169	344	1000	Pd-up											
	25	43.01	74	148	435	23	154	371	1000	"											
	30	47.13	83	164	440	22	174	411	1000	"											
	35	52.06	93	184	445	20	267	457	1000	"											
	40	57.98	105	206	449	18	154	510	1000	"											
	45	65.14	118	231	451	15	279	569	1000	"											
	50	73.87	131	257	449	12	349	631	1000	"											
55	84.58	143	280	443	10	73	694	1000	"												
60	98.00	153	301	432	7	239	755	1000	"												
		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.				
		Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$				
20 Year End.	21	\$43.96	\$79	\$155	\$250	15	\$114	\$377	\$523	10	\$470	\$656	\$775	5	\$763	\$925	\$956	1	\$95		
	25	44.29	78	154	248	15	\$102	376	521	10	\$463	655	774	5	\$761	924	956	1	\$95		
	30	44.86	76	153	245	15	79	375	518	10	\$451	653	772	5	\$757	924	955	1	\$95		
	35	45.73	74	151	241	15	\$40	373	515	10	\$431	652	769	5	\$759	923	955	1	\$95		
	40	47.15	72	150	237	13	\$281	372	510	10	\$394	650	765	5	\$736	922	953	1	\$95		
	45	49.58	71	149	232	10	\$220	371	504	10	\$327	646	758	5	\$713	920	951	1	\$94		
	50	53.70	70	149	226	7	\$306	369	494	10	\$200	639	747	5	\$672	916	947	1	\$94		
55	60.57	70	150	220	5	\$218	368	480	9	\$167	630	730	5	\$594	910	940	1	\$93			
60	71.70	71	153	213	3	\$325	365	463	6	\$177	614	703	5	\$447	899	930	1	\$91			

TABLE A. (If coupons are left to accumulate.)

			End of 5 Years					End of 10 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Ac-cum. Coup.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coup.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coup.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
20 Pay. Life G.C.S. G.C.40	21	\$33.51	\$35	\$20.31	\$85	\$267 12 320	\$59.39	\$226	\$656 34 336	194.54	\$613	\$1462	Pd-up				
	25	35.89	39	21.71	93	273 13 187	63.59	246	662 32 262	208.69	664	1454	"				
	30	39.49	45	23.76	105	280 13 322	69.62	275	669 29 221	228.58	737	1447	"				
	35	43.66	52	26.11	119	287 13 191	76.66	308	674 26 86	252.24	818	1443	"				
	40	48.86	59	28.86	134	293 12 154	84.90	346	680 22 266	280.06	906	1445	"				
	45	55.48	68	32.07	153	298 10 296	94.80	388	684 19 77	314.37	1002	1454	"				
50 55	63.95	78	35.69	172	301 8 337	105.92	430	684 15 278	354.13	1101	1471	"					
	75.15	88	39.35	191	303 7 16	118.06	472	684 12 210	402.57	1203	1501	"					

TABLE B. (If coupons are used to reduce premiums.)

20 Pay. Life		End of 5 Years					End of 10 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Ac-cum. Coup.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ac-cum. Coup.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ac-cum. Coup.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Ext. Ins. Y.	
21	\$33.51	\$26	\$5.24	\$64	\$202	9	100	\$7.14	\$166	\$483	25	334	\$10.94	\$418	\$1000	Pd-up
25	35.89	30	5.61	71	209	9	321	7.66	182	490	24	325	11.76	456	1000	"
30	39.49	34	6.14	81	216	10	146	9.39	205	499	22	331	12.89	508	1000	"
35	43.66	40	6.76	92	223	10	166	9.26	232	506	20	150	14.26	566	1000	"
40	48.86	47	7.48	105	230	9	308	10.28	262	513	17	219	15.88	626	1000	"
45	55.48	54	8.34	121	235	8	245	11.54	293	516	14	241	17.94	688	1000	"
50	63.95	62	9.30	136	239	7	63	13.00	324	515	11	271	20.40	746	1000	"
55	75.15	71	10.38	152	241	5	234	14.78	353	511	9	20	23.58	800	1000	"

1 Day

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years												
Age	Prem-	Cash	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.										
Issue	ium	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.										
		Year	Loan	Y.	D.	Loan	Y.	D.	Loan	Y.	D.	Loan	Y.	D.	Loan	Y.	D.										
21	\$68 85	\$25	\$70	\$220	1	295			\$260	\$755	6	329			\$505	\$1335	13	27			\$910	\$2170	19	273			
25	75 50	45	100	295	2	190			325	875	8	85			615	1435	14	43			1065	2335	18	361			
30	85 95	70	150	400	3	2174			430	1045	9	283			775	1695	14	92			1295	2545	17	175			
35	99 55	105	210	510	4	2227			560	1225	10	176			975	1915	13	205			1555	2745	15	191			
40	118 65	105	285	625	5	135			715	1045	10	78			1205	2125	12	93			1840	2930	13	136			
45	146 90	210	375	735	5	1931			890	1570	9	96			1450	2310	10	202			2135	3100	11	69			
50	186 15	270	480	845	5	634			1085	1730	7	359			1710	2480	8	281			2435	3245	9	40			
55	239 70	345	595	945	4	175			2185	1855	6	196			1965	2630	7	21			2700	3370	7	74			
60	309 25	420	715	1035	3	236			1490	1990	5	06			2205	2750	5	198			2990	3515	5	170			
																			Pd-up								
21	105 30	120	260	825	7	128			725	2110	22	151			1285	3395	32	292			2095	5000					
25	112 65	140	295	875	8	23			800	2155	21	345			1415	3450	30	151			2280	5000					
30	123 55	170	345	930	8	289			910	2215	20	212			1595	3495	27	32			2540	5000					
35	137 00	205	410	995	9	109			1040	2280	18	216			1900	3535	23	225			2830	5000					
40	155 80	245	475	1040	8	339			1185	2329	16	55			2020	3565	20	26			3135	5000					
45	182 55	295	555	1090	8	20			1335	2385	13	172			2240	3570	16	200			3440	5000					
50	218 55	345	635	1120	6	274			1485	2365	10	293			2445	3550	13	61			3735	5000					
55	264 70	395	715	1140	5	127			1620	2350	8	104			2615	3500	10	21			4000	5000					
60	327 05	445	795	1155	11	18			1730	2315	6	38			2735	3415	7	122			4250	5000					
																			Pd-up								
21	139 30	125	472	1311	3	57			1458	3640	10	88			2734	6102	18	115			4232	8365	22	320			
25	175 61	191	609	1556	3	354			1794	4069	11	343			3304	6696	19	16			5073	9053	20	\$815			
30	229 91	299	832	1899	5	53			2338	4768	13	216			4221	7533	19	21			6413	10018	15	\$4993			
35	329 09	446	1136	2301	6	148			3079	5494	14	122			5460	8529	15	\$2723			8203	11159	10	\$8091			
40	458 91	695	1613	2878	7	254			4185	6538	14	227			7276	9897	10	\$6374			10873	12783	5	\$11486			
45	645 75	1091	2329	3627	8	194			5774	7854	10	\$3611			9922	11664	5	\$81064			14987	.....		Mature			
50	1159 99	1780	3556	4837	9	137			8568	10073	5	\$8269			14987	Pd-up											
																			Pd-up								
Age	Prem-	Cash	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.										
Issue	ium	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.										
		Year	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$	Loan	Y.	\$										
21	\$19 25	\$15	\$31	\$85	4	199			\$77	\$192	19	\$273			\$149	\$332	19	\$270			\$260	\$514	24	\$120			
25	21 09	18	37	94	4	\$301			98	225	12	\$358			185	374	20	\$326			313	558	20	260			
30	25 73	23	48	109	5	\$337			132	267	15	\$53			243	433	20	51			400	624	15	431			
35	31 25	30	62	125	6	\$339			179	319	16	\$94			324	506	15	\$250			520	707	10	603			
40	39 61	42	89	158	8	\$137			252	393	15	80			445	605	10	464			705	828	5	797			
45	49 58	71	149	232	10	\$220			371	504	10	327			646	758	5	713			1000	1000	Mature				
																			Pd-up								
21	28 91	31	62	131	8	\$357			176	326	20	110			321	516	15	407			522	723	10	683			
25	28 45	30	62	130	8	\$193			177	326	20	78			322	515	15	387			523	722	10	674			
30	30 28	30	62	128	7	\$295			178	324	20	4			324	514	15	343			525	721	10	654			
35	31 35	30	62	125	6	\$339			179	319	15	\$94			324	506	15	\$250			520	707	10	603			
40	33 62	32	66	128	6	\$81			188	324	13	\$45			333	507	15	93			526	704	10	532			
45	37 47	35	71	131	5	\$88			202	332	10	\$151			347	509	12	219			534	699	10	391			
50	43 81	39	81	139	4	\$143			226	340	8	\$32			367	513	9	\$167			545	692	10	90			
55	52 90	48	108	170	4	\$24			259	371	6	\$206			411	543	7	\$159			560	685	7	\$207			
																			Pd-up								
21	21.02	18	36	93	4	\$396			94	214	13	\$202			179	369	23	\$234			307	557	20	334			
25	21.69	18	37	94	4	\$391			98	223	12	\$358			185	374	20	\$326			313	558	20	260			
30	23 03	19	40	98	4	\$318			106	233	12	\$51			197	385	17	\$261			328	568	20	96			
35	25 21	21	44	102	4	\$305			191	247	11	\$41			216	399	14	\$316			350	576	17	\$135			
40	28.69	25	51	109	4	\$292			139	267	9	\$347			245	422	12	\$162			383	592	13	\$341			
45	33 25	30	70	136	5	\$53			180	315	9	\$122			301	476	10	\$338			424	610	11	\$133			

Days.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
PARTICIPATING			
ENDOWMENT.			
40 Year.....	\$24.44	\$29.09	\$39.67

SINGLE PREMIUM LIFE.			
Whole Life.....	\$352.32	\$421.87	\$518.00

SINGLE PREMIUM ENDOWMENTS.			
10 Year.....	\$813.68	\$815.16	\$819.19
15 Year.....	699.87	703.43	713.63
20 Year.....	608.56	615.43	635.26
25 Year.....	535.78	547.58	580.63
30 Year.....	478.42	497.22	546.29

NON-PARTICIPATING.			
O. G. S.			
Ordinary Life.	\$36.08	\$38.63	\$45.28
G. R. P.			
20 Pay. Life.....	\$36.10	\$42.66	\$60.03

ENDOWMENT AT AGE 60.			
Cont. Premium....	\$24.71	\$37.71	.....
20 Pay. Life.....	32.22	41.28	.....

Ages	25	35	45
ENDOWMENT AT AGE 65.			
Cont. Premium....	\$21.69	\$31.35	\$49.58
20 Pay. Life.....	29.86	37.60	49.58

ENDOWMENT AT AGE 70.			
Cont. Premium....	\$19.76	\$27.45	\$42.81
20 Pay. Life.....	28.21	35.04	45.97

ENDOWMENTS.			
30 Year.....	\$29.41	\$31.35	\$37.47
40 Year.....	21.69	25.21	33.25

SELECT RISK \$5,000.			
Ordinary Life.....	\$75.50	\$99.55	\$146.90
20 Pay. Life.....	112.65	139.00	183.35

SINGLE PREMIUM LIFE.			
Whole Life.....	\$336.88	\$403.34	\$495.20

SINGLE PREMIUM ENDOWMENTS.			
10 Year.....	\$777.74	\$779.15	\$783.00
15 Year.....	668.98	672.39	682.13
20 Year.....	581.74	588.30	607.25
25 Year.....	512.19	523.46	555.05
30 Year.....	457.38	475.34	522.24

ST. JOSEPH LIFE INSURANCE CO., St. Joseph, Mo.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 60 days after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof (total disability not obviously permanent regarded as permanent after six months) and continuing during disability until maturity; no reduction of insurance at maturity. Agreement does not cover death from war service.

Dividends. — End of second year and annually thereafter, if annual dividend policy. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable on any anniversary; (d) purchase non-par, paid-up additions. Issues Deferred Dividend policies with distribution of surplus at end of period. Options: (a) deferred Dividend policies; (a) withdraw cash and surplus; (b) withdraw surplus and continue policy if fully paid-up; (c) convert policy into paid-up non-par, policy, excess amount over face of policy subject to evidence of insurability; (d) convert entire cash value into annuity. Also issues non-par policies.

Double Indemnity. — For extra premium (\$1.75 per \$1,000) rider will provide, during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, military, naval or police service, physical or mental infirmity, illness, disease, poison or infection other than as result of injury.

Extended Insurance. — After three premiums, within 60 days after default. Non-par. Without cash and loan values.

Grace. — 31 days, 6% interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, Life, 15-65, Endowments, 15-60; \$25,000; reinsures over \$5,000; does not accept reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance. May be deferred 60 days.

Military Service. — Death from military or naval service in time of war, limits liability to premiums paid with interest at 5% per annum.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values. Fully paid-up life policies are participating.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — No provision other than Cash.

Suicide. — No provision.

Women. — No extra charge. Limit, \$5,000. Disability and double indemnity granted to single self-supporting women.

ST. JOSEPH LIFE INSURANCE COMPANY, MO.—Continued.

PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

Age	ANNUAL OR DEFERRED DIVIDENDS							NON-PARTICIPATING						
	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
20	\$19.21	\$42.89	\$33.00	\$27.24	\$99.73	\$65.42	\$47.72	\$14.46	\$37.74	\$27.73	\$22.85	\$92.41	\$58.47	\$41.94
21	19.62	43.70	33.48	27.60	99.77	65.46	47.84	14.79	38.35	28.18	23.21	92.17	58.54	41.28
22	20.06	44.39	34.08	28.08	99.81	65.54	47.95	15.14	38.97	28.63	23.60	92.54	58.60	42.07
23	20.51	45.08	34.56	28.56	99.95	65.65	48.00	15.50	39.61	29.14	24.01	92.60	58.67	42.14
24	20.99	45.92	35.16	29.04	100.06	65.71	48.07	15.87	40.30	29.64	24.43	92.69	58.74	42.23
25	21.49	46.75	35.76	29.58	100.11	65.78	48.19	16.27	41.11	30.17	24.86	92.78	58.82	42.29
26	22.01	47.58	36.48	30.12	100.17	65.87	48.30	16.69	41.75	30.69	25.32	92.84	58.90	42.41
27	22.56	48.55	37.20	30.72	100.28	66.00	48.42	17.12	42.49	31.26	25.80	92.95	59.01	42.53
28	23.14	49.30	37.80	31.20	100.38	66.21	48.53	17.58	43.26	31.83	26.28	93.07	59.09	42.61
29	23.74	50.18	38.52	31.80	100.49	66.33	48.65	18.06	44.06	32.44	26.80	93.16	59.21	42.72
30	24.38	51.14	39.36	32.40	100.60	66.44	48.76	18.57	44.91	33.06	27.32	93.29	59.32	42.84
31	25.05	52.32	40.08	33.12	100.71	66.55	48.99	19.11	45.77	33.72	27.88	93.39	59.46	43.00
32	25.75	53.16	40.92	33.84	100.82	66.67	49.11	19.68	46.68	34.42	28.46	93.52	59.57	43.16
33	26.50	54.23	41.64	34.56	101.04	66.78	49.33	20.28	47.62	35.11	29.05	93.65	59.72	43.31
34	27.28	55.36	42.60	35.28	101.15	67.00	49.56	20.92	48.58	35.84	29.68	93.79	59.86	43.48
35	28.11	56.48	43.56	36.12	101.37	67.20	49.79	21.59	49.59	36.59	30.33	93.92	60.04	43.69
36	28.98	57.65	44.40	36.84	101.58	67.35	50.02	22.29	50.62	37.38	31.02	94.09	60.21	43.89
37	29.90	58.91	45.48	37.68	101.80	67.57	50.25	23.05	51.72	38.23	31.74	94.28	60.40	44.10
38	30.88	60.17	46.44	38.52	102.02	67.80	50.60	23.85	52.83	39.08	32.49	94.46	60.62	44.42
39	31.91	61.49	47.52	39.60	102.24	68.13	50.94	24.69	54.00	39.97	33.27	94.69	60.86	44.70
40	33.01	62.88	48.72	40.56	102.46	68.36	51.17	25.59	55.25	40.91	34.09	94.89	61.13	45.02
41	34.16	64.29	49.80	41.52	102.67	68.70	51.63	26.53	56.46	41.90	34.97	95.14	61.40	45.39
42	35.39	65.79	51.00	42.72	103.00	69.04	52.10	27.55	57.76	42.91	35.87	95.42	61.73	45.79
43	36.70	66.93	52.32	43.80	103.22	69.50	52.78	28.63	59.11	43.98	36.84	95.70	62.10	46.27
44	38.08	68.93	53.64	45.00	103.65	69.94	53.36	29.77	60.53	44.99	37.86	96.03	62.48	46.78
45	39.55	70.62	55.08	46.32	104.09	70.40	53.93	30.99	62.00	46.27	38.94	96.39	62.94	47.34
46	41.12	72.33	56.52	47.64	104.53	70.96	54.63	32.29	63.51	47.40	40.07	96.79	63.41	47.98
47	42.79	74.17	57.96	49.08	104.96	71.64	55.54	33.68	65.12	48.81	41.29	97.24	64.02	48.60
48	44.57	76.03	59.64	50.52	105.51	72.32	56.35	35.16	66.76	50.17	42.58	97.75	64.58	49.48
49	46.46	78.00	61.32	52.20	106.05	73.11	57.04	36.74	68.48	51.60	43.93	98.29	65.32	50.33
50	48.48	80.04	63.12	53.88	106.82	73.90	58.30	38.42	70.27	53.12	45.38	98.91	66.08	51.29
51	50.62	82.17	65.04	55.80	107.47	74.80	59.68	40.20	72.15	54.69	46.92	99.57	66.88	52.36
52	52.91	84.41	66.96	57.66	108.23	75.93	60.95	42.11	74.11	56.37	48.56	100.32	67.85	53.53
53	55.35	86.66	69.12	59.76	109.16	77.06	62.44	44.16	76.09	58.14	50.31	101.14	68.89	54.84
54	57.95	89.06	71.28	62.04	110.06	78.42	64.05	46.33	78.19	60.01	52.17	102.03	70.03	56.26
55	60.72	91.56	73.68	64.32	111.20	79.77	65.90	48.65	80.39	61.98	54.18	103.01	71.30	57.86
56	63.68	94.16	75.08	66.84	112.44	81.36	67.96	51.13	82.68	64.09	56.32	104.11	72.69	59.69
57	66.84	96.91	78.84	69.60	113.67	83.05	70.03	53.78	85.09	66.22	58.62	105.30	74.24	61.52
58	70.22	99.79	81.60	72.60	115.15	84.97	72.45	56.63	87.62	68.70	61.08	106.66	75.96	63.63
59	73.83	102.82	84.60	75.72	116.74	87.12	75.10	59.67	89.87	71.23	63.76	108.13	77.85	65.96
60	77.69	105.97	87.84	79.08	118.49	89.38	77.97	62.92	93.04	73.94	66.61	109.76	79.95	68.60
61	.....	109.32	.....	.....	.....	.....	.....	.....	95.06	.....	.....	.....	.....	.....
62	.....	112.91	.....	.....	.....	.....	.....	.....	98.18	.....	.....	.....	.....	.....
63	.....	116.61	.....	.....	.....	.....	.....	.....	101.40	.....	.....	.....	.....	.....
64	.....	120.61	.....	.....	.....	.....	.....	.....	104.88	.....	.....	.....	.....	.....
65	.....	124.90	.....	.....	.....	.....	.....	.....	108.61	.....	.....	.....	.....	.....

Semi-annual rate, multiply by .52, quarterly rate, multiply by .265.

Double Indemnity rate, \$1.75 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				NON-PARTICIPATING.			
DISABILITY RATES.				INSTALLMENT POLICIES. \$50			
Ord. Life	\$ 1.51	\$ 2.15	\$ 3.32	for 20 Years.			
10 Pay. Life..	3.19	3.66	4.00	Whole Life....	\$11.96	\$15.65	\$22.56
15 Pay. Life..	2.34	2.73	3.18	10 Payment...	29.84	36.08	45.12
20 Pay. Life..	1.92	2.29	3.29	15 Payment...	21.90	26.68	33.66
10 Year End...	.60	.88	1.62	20 Payment...	18.08	22.12	28.37
15 Year End...	.71	1.10	2.17	10 Year End...	67.54	68.42	70.19
20 Year End...	.82	1.33	2.90	15 Year End...	42.77	43.73	45.79
SINGLE PREMIUM RATES.				20 Year End...	30.79	31.82	34.47
Whole Life...	\$314.64	\$390.07	\$493.59	JOINT LIFE.			
10 Year End...	822.26	824.62	830.62	Equiv. single Age	40	47	55
15 Year End...	690.48	696.09	710.12				
20 Year End...	587.09	597.39	622.80				
30 Year End...	444.57	469.54	525.56				

ST. JOSEPH LIFE INSURANCE COMPANY, MO.—Continued

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$19.62	\$14	\$28	\$90	3 9	\$70	\$203	9 7	\$119	\$314	15 7	\$177	\$421	19 3
25	21.49	16	34	99	4 8	82	222	10 8	140	341	16 7	207	453	18 6
30	24.38	20	42	112	5 2	102	248	11 8	172	376	15 8	252	495	17 0
35	28.11	25	52	126	5 8	125	275	11 8	210	412	14 6	303	534	15 2
40	33.01	31	64	140	6 0	154	303	11 0	254	448	12 10	358	571	13 0
45	39.55	39	80	156	6 6	188	331	9 9	301	480	10 11	416	604	10 10
50	48.48	48	97	170	5 3	223	356	8 2	351	510	9 0	473	633	8 10
55	60.72	58	116	184	4 4	261	379	6 8	400	536	7 3	527	658	7 0
60	77.69	68	136	197	3 5	299	400	5 2	447	558	5 7	584	687	5 3
21	43.70	79	146	465	25 9	343	1000	Pd-up						
25	46.75	84	158	467	25 5	371	1000	"						
30	51.14	93	174	470	23 10	410	1000	"						
35	56.48	103	194	472	21 10	456	1000	"						
40	62.88	114	216	473	19 2	508	1000	"						
45	70.62	127	240	472	16 4	566	1000	"						
50	80.04	141	265	468	13 5	627	1000	"						
55	91.56	153	289	460	10 6	688	1000	"						
60	105.97	162	308	447	7 10	747	1000	"						
21	33.48	46	91	290	14 2	220	641	34 2	378	1000	Pd-up			
25	35.76	50	99	293	14 8	239	644	31 11	410	1000	"			
30	39.36	56	110	297	14 9	266	648	28 9	456	1000	"			
35	43.56	62	123	300	14 1	297	651	25 5	508	1000	"			
40	48.72	70	135	302	12 9	331	652	21 10	566	1000	"			
45	55.08	78	154	303	10 11	368	650	18 3	627	1000	"			
50	63.12	86	170	300	8 10	403	643	14 9	688	1000	"			
55	73.68	94	194	294	6 10	435	632	11 5	747	1000	"			
60	87.84	100	196	284	5 0	458	613	8 6	800	1000	"			
21	27.60	31	64	203	9 3	160	465	24 11	276	730	35 0	419	1000	Pd-up
25	29.58	34	70	208	9 9	175	470	23 10	301	734	32 2	456	1000	"
30	32.40	38	79	212	10 1	196	477	22 0	337	739	28 6	508	1000	"
35	36.12	43	89	216	10 1	220	482	19 6	377	742	24 8	566	1000	"
40	40.56	49	101	220	9 5	247	485	16 9	420	741	20 11	627	1000	"
45	46.32	55	114	223	8 3	276	486	13 10	463	738	17 2	688	1000	"
50	53.88	62	127	224	6 9	303	482	11 1	503	730	13 8	747	1000	"
55	64.32	69	140	223	5 3	327	475	8 4	535	716	10 4	800	1000	"
60	79.08	76	153	222	3 11	347	465	6 2	557	695	7 6	850	1000	"
			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$99.77	\$246	\$439	\$520	5 \$498	\$649	\$719	3 \$712	\$761	\$815	2 \$812	\$878	\$909	1 \$908
25	100.11	245	438	519	5 \$499	649	719	3 \$711	761	815	2 \$811	878	909	1 \$909
30	100.60	243	437	517	5 \$492	648	717	3 \$709	760	814	2 \$810	877	908	1 \$907
35	101.37	241	435	515	5 \$485	646	716	3 \$706	759	813	2 \$809	877	907	1 \$906
40	102.46	239	432	511	5 \$479	644	712	3 \$702	757	811	2 \$806	876	906	1 \$905
45	104.09	235	429	507	5 \$464	641	710	3 \$695	755	809	2 \$802	874	905	1 \$903
50	106.82	231	424	500	5 \$439	637	704	3 \$692	751	804	2 \$794	872	903	1 \$900
55	111.20	225	417	490	5 \$396	629	695	3 \$661	745	797	2 \$752	868	895	1 \$885
60	118.49	216	406	475	5 \$318	618	681	3 \$624	735	786	2 \$760	862	892	1 \$885
			End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$65.46	\$141	\$256	\$355	10 \$288	\$350	\$496	8 \$456	\$558	\$697	5 \$682	\$910	\$942	1 \$942
25	65.78	139	254	353	10 \$282	379	495	8 \$452	567	695	5 \$680	910	942	1 \$941
30	66.44	138	253	351	10 \$272	378	492	8 \$444	566	694	5 \$676	910	942	1 \$941
35	67.20	135	250	347	10 \$257	375	489	8 \$433	564	691	5 \$670	909	941	1 \$940
40	68.36	133	248	343	10 \$229	373	485	8 \$414	562	687	5 \$660	908	940	1 \$939
45	70.40	130	246	337	10 \$180	370	479	8 \$379	578	682	5 \$643	906	938	1 \$936
50	73.90	127	242	329	10 \$90	366	470	8 \$316	572	673	5 \$612	903	935	1 \$932
55	79.77	124	237	318	8 28	359	456	8 \$200	563	659	5 \$557	898	930	1 \$925
60	89.38	119	231	302	5 10	350	437	7 19	549	637	5 \$455	890	921	1 \$914
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
21	\$47.84	\$89	\$166	\$268	15 \$135	\$388	\$539	10 \$487	\$661	\$783	5 \$771	\$926	\$959	1 \$958
25	48.19	88	165	266	15 \$123	387	537	10 \$481	660	781	5 \$769	926	958	1 \$958
30	48.76	86	163	263	15 \$101	385	534	10 \$469	659	779	5 \$765	925	958	1 \$957
35	49.79	84	162	259	15 \$63	384	530	10 \$449	657	777	5 \$757	925	957	1 \$956
40	51.17	83	160	255	14 18	383	526	10 \$413	655	772	5 \$745	923	956	1 \$954
45	53.93	82	160	250	11 24	382	519	10 \$348	651	766	5 \$722	921	953	1 \$952
50	58.30	81	160	244	8 15	380	509	10 \$224	645	754	5 \$681	917	949	1 \$946
55	65.90	81	161	236	6 10	378	495	9 19	635	738	5 \$605	911	943	1 \$938
60	77.97	82	164	228	4 12	376	478	6 19	619	713	5 \$462	901	933	1 \$922

1Months.
NOTE.—3½% Modified Preliminary Term Reserve Basis adopted 1913. Full Reserve allowed of 3rd year.

ST. LOUIS MUTUAL LIFE INS. CO., St. Louis, Mo.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. American $3\frac{1}{2}\%$ Level Premium reserve, with surrender charge up to 15th year not exceeding \$15 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed at any time by payment of such amount as company requires. Practice to change to lower premium form upon satisfactory medical examination.

Disability. — For extra premium, all but Term policies will provide, prior to age 60, for waiver of premiums. Does not cover war service.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%, withdrawable any time; (d) purchase participating paid-up additions, which may be surrendered for cash. (d) is automatic option.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash value. Exchangeable for cash value or paid-up insurance within 60 days.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war within 10 years.

Limits. — Ages, 16-60, except Term, to age 55, 20-Payment Life and 15-Year Endowment to 55, 20-Year Endowment to 60; \$25,000; reinsures over \$10,000; does not accept reinsurance; minimum policy \$500.

Loans. — After three premiums, Interest not more than 6%, in advance. May be deferred 60 days.

Military Service. — Death from military, naval or militia service in time of war, or as consequence of such service, or in aeronautic ascension at any time, within ten years, limits liability to premiums paid plus $3\frac{1}{2}\%$ compound interest.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases value proportionately.

Paid-Up Values. — After three premiums, within 60 days after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within five years (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Engagement in blasting, mining, submarine labor, manufacture, handling or transportation of inflammable or explosive substances, service upon railway train (except as conductor, baggage master, mail or express clerk on passenger train), switching or coupling cars, ocean or lake navigation, electrical employment where voltage is over 600, within one year, policy void.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-25 years) and Continuous (5, 10 or 20 years certain) monthly Installments. Trust Fund and Installments certain participate in excess interest earned. No provision for withdrawal by beneficiary of proceeds left under any option if so left by insured.

Suicide. — Within one year, sane or insane, liability limited to double amount of premiums paid.

Women. — No extra charge. Written on Limited Payment Life and Endowment policies. Limit \$5,000. Disability not granted.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE				ENDOWMENTS					10 Year Term
		10 Pay.	15 Pay.	18 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	
20	\$17.66	\$41.62	\$31.08	\$27.66	\$25.99	\$101.40	\$64.76	\$46.89	\$36.54	\$29.97	\$10.86
21	18.04	42.19	31.59	28.13	26.42	101.48	64.85	46.99	36.65	30.09	10.95
22	18.44	42.88	32.12	28.59	26.86	101.56	64.93	47.09	36.76	30.22	11.03
23	18.88	43.61	32.67	29.09	27.33	101.66	65.04	47.20	36.89	30.36	11.13
24	19.32	44.35	33.23	29.61	27.83	101.75	65.15	47.32	37.02	30.52	11.23
25	19.75	45.11	33.82	30.12	28.32	101.83	65.24	47.43	37.16	30.67	11.34
26	20.28	45.93	34.44	30.69	28.85	101.94	65.36	47.58	37.30	30.86	11.45
27	20.80	46.76	35.07	31.26	29.33	102.05	65.48	47.70	37.46	31.05	11.58
28	21.34	47.62	35.74	31.86	29.97	102.17	65.62	47.85	37.65	31.27	11.72
29	21.92	48.52	36.43	32.49	30.56	102.31	65.76	48.01	37.84	31.50	11.86
30	22.52	49.45	37.15	33.13	31.17	102.43	65.91	48.19	38.05	31.80	12.03
31	23.16	50.42	37.89	33.81	31.82	102.57	66.07	48.38	38.27	32.03	12.21
32	23.83	51.43	38.67	34.51	32.49	102.73	66.24	48.59	38.52	32.33	12.40
33	24.54	52.47	39.48	35.26	33.19	102.89	66.43	48.82	38.79	32.67	12.61
34	25.28	53.55	40.31	36.02	33.92	103.07	66.63	49.05	39.08	33.03	12.85
35	26.08	54.68	41.19	36.82	34.69	103.26	66.86	49.32	39.41	33.44	13.10
36	26.92	55.84	42.10	37.66	35.50	103.46	67.10	49.61	39.78	.....	13.40
37	27.80	57.07	43.06	38.54	36.33	103.69	67.37	49.94	40.17	.....	13.72
38	28.74	58.33	44.06	39.45	37.22	103.93	67.66	50.29	40.61	.....	14.08
39	29.74	59.64	45.09	40.41	38.15	104.19	67.98	50.68	41.10	.....	14.48
40	30.79	61.01	46.19	41.43	39.13	104.48	68.33	51.12	41.63	.....	14.94
41	31.91	62.43	47.32	42.48	40.14	104.79	68.71	51.59	42.23	.....	15.44
42	33.09	63.90	48.51	43.59	41.22	105.14	69.14	52.12	42.88	.....	16.03
43	34.36	65.44	49.76	44.77	42.38	105.51	69.61	52.70	43.59	.....	16.69
44	35.71	67.05	51.07	46.00	43.59	105.94	70.14	53.36	44.40	.....	17.43
45	37.14	68.73	52.45	47.31	44.87	106.40	70.72	54.08	45.28	.....	18.27
46	38.66	70.48	53.91	48.69	46.22	106.94	71.36	54.88	.....	.....	19.22
47	40.28	72.30	55.43	50.15	47.65	107.52	72.09	55.76	.....	.....	20.30
48	42.01	74.21	57.04	51.69	49.19	108.15	72.89	56.74	.....	.....	21.49
49	43.86	76.20	58.74	53.34	50.82	108.86	73.77	57.83	.....	.....	22.83
50	45.84	78.29	60.55	55.07	52.55	109.66	74.76	59.04	.....	.....	24.32
51	47.93	80.45	62.42	56.91	54.38	110.51	75.82	.....	.....	.....	25.97
52	50.16	82.72	64.42	58.85	56.35	111.47	77.00	.....	.....	.....	27.80
53	52.54	85.09	66.52	60.95	58.43	112.51	78.31	.....	.....	.....	29.82
54	55.10	87.58	68.76	63.17	60.68	113.68	79.76	.....	.....	.....	32.06
55	57.81	90.16	71.13	65.55	63.07	114.95	81.34	.....	.....	.....	34.54
56	60.71	92.89	73.66	.....	.....	116.36	.....	.....	.....	.....	.....
57	63.81	95.73	76.33	.....	.....	117.89	.....	.....	.....	.....	.....
58	67.11	98.72	79.19	.....	.....	119.60	.....	.....	.....	.....	.....
59	70.66	101.88	82.23	.....	.....	121.47	.....	.....	.....	.....	.....
60	74.45	105.22	85.49	.....	.....	123.53	.....	.....	.....	.....	.....

*Convertible within 7 years.

Above rates adopted January, 1910.

Semi-annual rate multiply by .515; quarterly by .2025.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages.	25	35	45	Ages.	25	35	45
PARTICIPATING. (Without Disability)				CONTINUOUS MONTHLY IN- COME. \$10 a Month for 5 Years (Equal Ages.) Commuted Value \$557.			
20 PAYMENT ENDOWMENTS.				Whole Life....	\$28.95	\$33.10	\$40.85
30 Year.....	\$37.72	\$40.39	\$47.09	20 Pay. Life ..	40.08	42.53	47.72
35 Year.....	34.43	37.73	.....	\$10 a Month for 20 Years.			
LIFE ANNUITY RATES.				Whole Life....	\$40.09	\$49.93	\$68.01
Amount Purchased by \$1,000.				20 Pay. Life ..	57.00	66.09	81.94
Males.....	\$49.83	\$55.16	\$64.27	DISABILITY RATES, Ages 20-30,			
Females.....	47.33	51.84	59.03	20 cts.; 31-35, 25 cts.; 36-40, 35 cts.;			
				41-45, 50 cts.; 46-50 75 cts.; 51-55,			
				\$1.25.			

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
Ord. Life	21	\$18.04	\$15	\$26	\$83	3	164	\$71	\$206	9	280	\$125	\$330	16	145	\$182	\$435	19	270		
	25	19.78	18	31	92	3	357	84	228	10	364	147	357	16	284	213	467	18	382		
	30	22.52	22	41	109	4	346	105	256	12	14	179	394	16	108	259	509	17	167		
	35	26.08	27	53	128	5	309	131	287	12	57	219	431	15	23	311	549	15	187		
	40	30.79	35	68	149	6	147	162	318	11	165	265	467	13	131	368	586	13	121		
	45	37.14	47	86	170	6	126	197	349	10	72	314	501	11	151	427	620	11	67		
	50	45.84	59	107	190	5	274	236	376	8	237	366	531	9	153	485	650	9	45		
55	57.81	74	130	207	4	323	276	402	7	13	417	558	7	201	540	675	7	7			
60	74.45	89	154	224	3	340	317	424	5	198	465	581	5	335	598	703	5	164			
10 Pay. Life	21	42.19	79	144	459	25	116	338	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up	456	1000	Pd-up		
	25	45.11	86	156	464	25	21	366	1000	"	410	1000	"	456	1000	"	508	1000	"		
	30	49.45	96	174	470	23	311	405	1000	"	456	1000	"	508	1000	"	566	1000	"		
	35	54.68	108	195	475	21	328	450	1000	"	508	1000	"	566	1000	"	627	1000	"		
	40	61.01	122	219	479	19	154	503	1000	"	566	1000	"	627	1000	"	688	1000	"		
	45	68.73	137	245	482	16	230	561	1000	"	627	1000	"	688	1000	"	747	1000	"		
	50	78.29	153	272	480	13	256	622	1000	"	688	1000	"	747	1000	"	800	1000	"		
55	90.16	168	298	475	10	300	683	1000	"	747	1000	"	800	1000	"	850	1000	"			
60	105.22	180	319	464	8	58	742	1000	"	800	1000	"	850	1000	"						
15 Pay. Life	21	31.59	49	92	292	14	116	221	643	34	104	378	1000	Pd-up	419	1000	Pd-up	456	1000		
	25	33.82	54	100	298	14	343	240	648	32	31	410	1000	"	456	1000	"	508	1000		
	30	37.15	61	113	305	15	77	268	654	28	362	456	1000	"	508	1000	"	566	1000		
	35	41.19	69	128	312	14	244	300	658	25	230	508	1000	"	566	1000	"	627	1000		
	40	46.19	79	145	317	13	133	336	661	22	39	566	1000	"	627	1000	"	688	1000		
	45	52.45	90	163	321	11	198	374	660	18	194	627	1000	"	688	1000	"	747	1000		
	50	60.55	102	182	321	9	167	411	656	15	5	688	1000	"	747	1000	"	800	1000		
55	71.13	112	199	318	7	127	444	645	11	258	747	1000	"	800	1000	"	850	1000			
60	85.49	122	214	310	5	156	469	628	8	272	800	1000	"	850	1000	"					
20 Pay. Life	21	26.42	34	66	210	9	245	164	477	25	196	281	744	35	200	419	1000	Pd-up	456	1000	
	25	28.32	38	73	217	10	112	179	483	24	190	307	748	32	257	456	1000	"	508	1000	
	30	31.17	44	83	225	10	313	201	491	22	208	343	752	28	363	508	1000	"	566	1000	
	35	34.69	51	96	233	10	329	227	498	20	35	384	755	25	71	566	1000	"	627	1000	
	40	39.13	59	109	240	10	92	256	504	17	111	428	756	21	135	627	1000	"	688	1000	
	45	44.87	69	125	246	9	10	286	506	14	137	472	753	17	222	688	1000	"	747	1000	
	50	52.55	79	141	250	7	170	316	504	11	172	513	745	14	0	747	1000	"	800	1000	
55	63.07	89	157	251	5	315	343	498	8	286	547	733	10	258	800	1000	"				
		End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
Age at Issue	Ann. Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
10 Year End.	21	101.48	\$247	\$437	\$518	5	\$496	\$646	\$716	3	\$709	\$758	\$812	2	\$808	\$874	\$904	1	\$904		
	25	101.83	247	437	518	5	\$495	646	716	3	\$708	758	811	2	\$808	874	904	1	\$903		
	30	102.43	247	437	517	5	\$492	646	715	3	\$707	757	811	2	\$807	903	904	1	\$903		
	35	103.26	246	436	516	5	\$489	645	714	3	\$705	757	810	2	\$806	873	904	1	\$903		
	40	104.48	246	435	515	5	\$483	644	713	3	\$702	756	809	2	\$804	873	903	1	\$901		
	45	106.40	245	434	513	5	\$470	642	711	3	\$696	754	808	2	\$801	872	902	1	\$900		
	50	109.66	243	431	508	5	\$448	639	707	3	\$683	751	804	2	\$794	870	900	1	\$898		
55	114.95	240	426	501	5	\$408	633	700	3	\$666	746	798	2	\$783	866	897	1	\$893			
60	123.53	235	417	488	5	\$335	624	688	3	\$632	738	789	2	\$763	861	891	1	\$884			
		End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
Age at Issue	Ann. Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
15 Yr. End.	21	\$64.85	\$143	\$266	\$356	10	\$289	\$381	\$498	8	\$457	\$589	\$698	5	\$683	\$911	\$943	1	\$942		
	25	65.24	143	256	356	10	\$285	381	497	8	\$454	589	697	5	\$682	911	942	1	\$942		
	30	65.91	143	256	355	10	\$277	380	496	8	\$449	588	696	5	\$679	910	942	1	\$941		
	35	66.86	143	255	354	10	\$264	380	495	8	\$443	587	695	5	\$674	910	942	1	\$941		
	40	68.33	142	255	352	10	\$240	379	493	8	\$423	586	693	5	\$666	909	941	1	\$940		
	45	70.72	143	255	350	10	\$196	378	490	8	\$392	584	689	5	\$651	908	939	1	\$938		
	50	74.76	143	254	346	10	\$112	376	483	8	\$333	580	682	5	\$623	905	937	1	\$934		
55	81.34	142	252	338	9	\$78	372	473	8	\$224	573	670	5	\$571	901	932	1	\$928			
		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.				
Age at Issue	Ann. Pre-mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
20 Yr. End.	21	\$46.99	\$92	\$168	\$272	15	\$139	\$391	\$544	10	\$493	\$666	\$788	5	\$777	\$927	\$960	1	\$959		
	25	47.43	92	168	271	15	\$129	391	543	10	\$488	666	788	5	\$776	927	959	1	\$959		
	30	48.19	92	168	270	15	\$110	391	542	10	\$478	665	786	5	\$772	927	959	1	\$959		
	35	49.32	93	168	269	15	\$76	391	540	10	\$461	664	785	5	\$766	926	958	1	\$959		
	40	51.12	93	169	269	15	\$12	392	538	10	\$428	663	782	5	\$755	925	957	1	\$954		
	45	54.08	95	171	268	12	\$26	393	534	10	\$368	660	776	5	\$735	923	955	1	\$950		
	50	59.04	97	174	265	9	\$31	393	526	10	\$251	655	767	5	\$697	920	952	1	\$946		

1924 DIVIDENDS AND NET COSTS

ORDINARY LIFE

	\$18 04		\$19 78		\$22 52		\$26 08		\$30 79		\$37 14		\$57.81	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
ss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net							
1923	2 79	15 28	3 01	16 77	3 35	17 17	3 79	22 29	4 39	26 40	5 25	31 89	8 24	49 57
1922	2 88	15 16	3 12	16 66	3 49	19 03	3 97	22 11	4 61	26 18	5 52	31 62	8 53	49 23
1921	2 98	15 09	3 24	16 54	3 64	18 88	4 16	21 92	4 85	25 94	5 83	31 31	9 02	48 79
1920	3 08	14 98	3 36	16 42	3 79	18 73	4 35	21 73	5 09	25 70	6 15	30 99	9 41	48 40
1919	3 19	14 85	3 49	16 29	3 94	18 58	4 55	21 53	5 34	25 45	6 47	30 67	9 80	48 01
1918	3 31	14 73	3 62	16 16	4 11	18 41	4 73	21 32	5 60	25 19	6 81	30 33	10 20	47 61
1917	3 42	14 62	3 75	16 02	4 27	18 25	4 9	21 11	5 88	24 91	7 15	29 99	10 58	47 23
1916	3 54	14 50	3 90	15 88	4 46	18 06	5 19	20 89	6 15	24 64	7 50	29 64	10 96	46 85
1915	3 66	14 38	4 04	15 74	4 64	17 88	5 42	20 66	6 44	24 35	7 87	29 27	11 33	46 48
1914	3 79	14 25	4 19	15 59	4 82	17 70	5 65	20 43	6 74	24 05	8 25	28 89	11 69	46 12
1913	3 92	14 12	4 35	15 43	5 02	17 50	5 89	20 19	7 05	23 74	8 62	28 52	12 13	45 68
1912	4 05	13 98	4 52	15 26	5 24	17 28	6 17	19 91	7 42	23 37	9 93	28 21	12 37	45 44
1911	4 20	13 84	4 68	15 10	5 43	17 09	6 41	19 67	7 69	23 10	9 25	27 89	12 69	45 12
1910	4 35	13 69	5 86	14 92	5 65	16 87	6 68	19 40	8 02	22 77	9 56	27 58	13 00	44 81

TWENTY PAYMENT LIFE

	\$26 42		\$28 32		\$31 17		\$34 69		\$39 13		\$44.87		\$63.07	
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
ss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net							
1923	3 33	23 09	3 54	24 78	3 88	27 29	4 33	30 36	4 91	34 22	5 71	39 16	8 57	54 50
1922	3 53	22 89	3 77	24 55	4 13	27 04	4 61	30 05	5 24	33 59	6 10	38 77	9 03	54 04
1921	3 74	22 68	4 00	24 32	4 39	26 78	4 92	29 77	5 58	33 55	6 50	38 37	9 48	53 59
1920	3 95	22 47	4 24	24 08	4 67	26 50	5 23	29 46	5 94	33 19	6 92	37 95	9 91	53 13
1919	4 18	22 24	4 49	23 83	4 95	26 22	5 55	29 14	6 31	32 82	7 34	37 53	10 41	52 66
1918	4 43	21 99	4 75	23 56	5 24	25 93	5 88	28 81	6 69	32 44	7 79	37 08	10 88	52 19
1917	4 67	21 75	5 03	23 29	5 56	25 61	6 24	28 45	7 10	32 03	8 26	36 61	11 34	51 73
1916	4 93	21 49	5 31	23 01	5 87	25 30	6 59	28 10	7 51	31 62	8 74	36 13	11 82	51 25
1915	5 20	21 22	5 60	22 72	6 26	24 97	6 97	27 72	7 94	31 19	9 22	35 65	12 28	50 79
1914	5 48	20 94	5 90	22 42	6 54	24 63	7 36	27 33	8 38	30 75	9 72	35 15	12 73	50 34
1913	5 76	20 66	6 22	22 10	6 90	24 27	7 76	26 93	8 84	30 29	10 24	34 63	13 21	49 86
1912	6 06	20 38	6 55	21 77	7 27	23 99	8 18	26 51	9 31	29 82	10 71	34 16	13 69	49 39
1911	6 38	20 04	6 89	21 43	7 65	23 52	8 62	26 07	9 81	29 32	11 18	33 69	15 15	48 92
1910	6 70	19 72	7 25	21 07	8 05	23 12	9 06	25 63	10 31	28 82	11 66	33 21	14 63	48 44

TWENTY YEAR ENDOWMENT

	\$46 99		\$47 43		\$48 19		\$49 30		\$51 12		\$54.08			
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
ss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net							
1923	4 58	42 41	4 72	42 71	4 92	43 27	5 22	44 08	5 66	45 40	6 29	47 79	..	..
1922	5 05	41 94	5 19	42 24	5 39	42 80	5 70	43 60	6 13	44 99	6 79	47 29	..	..
1921	5 54	41 45	5 68	41 75	5 89	42 30	6 20	43 19	6 64	44 48	7 31	46 77	..	..
1920	6 05	40 94	6 18	41 25	6 40	41 79	6 71	42 59	7 16	43 96	7 85	46 23	..	..
1919	6 57	40 42	6 72	40 71	6 93	41 26	7 24	42 08	7 71	43 41	8 42	45 60	..	..
1918	7 13	39 86	7 26	40 17	7 48	40 71	7 80	41 50	8 27	42 85	9 00	45 08	..	..
1917	7 70	39 29	7 84	39 59	8 05	40 11	8 38	40 92	8 85	42 27	9 50	44 58	..	..
1916	8 30	38 69	8 43	39 00	8 65	39 54	8 97	40 35	9 46	41 60	10 23	43 85	..	..
1915	8 92	38 07	9 05	38 37	9 27	39 92	9 59	39 71	10 03	41 03	10 86	43 22	..	..
1914	9 57	37 42	9 70	37 73	9 92	38 27	10 24	39 06	10 74	40 28	11 52	42 56	..	..
1913	10 24	36 75	10 38	37 05	10 59	37 60	10 92	38 38	11 41	39 71	12 20	41 89	..	..
1912	10 94	36 05	11 08	36 35	11 29	36 90	11 62	37 68	12 12	39 00	12 84	41 24	..	..
1911	11 68	35 31	11 81	35 62	12 02	36 17	12 35	36 95	12 84	38 28	13 51	40 57	..	..
1910	12 44	34 55	12 57	34 86	12 78	35 41	13 10	36 20	13 60	37 52	14 20	39 88	..	..

SAN JACINTO LIFE INSURANCE CO., Beaumont, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within six months after default. Actuaries' 4% Full Preliminary Term reserve (Ill. Std.) (except Ordinary Life is American 3½%), with surrender charge up to 6th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time by payment of difference in reserves.

Disability. — For varying extra premium all but Term policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity, no reduction in insurance. If disability is caused by loss of reason or through any mental disease, waiver of premiums only. Does not cover war service. Limit \$5,000.

Dividends. — Policy is non-participating. Special policies with coupons which may be applied similarly to dividends.

Double Indemnity. — For extra premium (\$1.50 per \$1,000 on best risks), policy will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, murder, war service. Company may cancel this provision any time. In event of accidental death from a more hazardous occupation than the extra rate covers, company will pay proportional part of indemnity as premium would have purchased.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within six months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war and aeronautic or submarine service at any time.

Limits. — Ages, 16-60, except Term, 20-50; \$50,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest 6%, in advance.

Military Service. — Death from military, naval or allied service in time of war, or aeronautic or submarine service at any time, limits liability to reserve, unless permit obtained within 31 days after entering service and extra premium paid as required (except no permit granted for submarine or aeronautic service).

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within six months after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — Within five years (unless previously surrendered) upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Limited (10, 15 or 20 years) annual or monthly Installments and Continuous (20 certain) annual Installments. Commutable values withheld from beneficiary, unless otherwise directed.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on policies with premiums not less than Ordinary Life. Disability and Double Indemnity not granted.

NON-PARTICIPATING RATES PER \$1,000.

	LIMITED PAY. LIFE			ENDOW- MENTS			Age	TERM			COUPON REDUCTION			Ex- pect- ancy Term
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		5 Year	15 Year	20 Year	Ord. Life	20 Pay.	20 Pay. L. E. Opt'n	
34.73	26.04	21.78	90.40	56.83	40.62	19	\$	\$	\$	\$	\$	\$	\$	\$
35.37	26.51	22.18	90.51	56.93	40.73	20	8.37	8.50	8.86	18.85	27.89	41.36		
36.02	26.99	22.59	90.62	57.03	40.83	21	8.43	8.57	8.99	19.27	28.40	41.46	11.48	
36.69	27.49	23.02	90.72	57.13	40.94	22	8.49	8.64	9.14	19.70	28.94	41.56	11.71	
37.37	28.00	23.46	90.83	57.24	41.04	23	8.55	8.73	9.29	20.16	29.49	41.67	11.95	
38.08	28.53	23.92	90.94	57.35	41.17	24	8.63	8.81	9.46	20.63	30.06	41.80	12.20	
38.81	29.08	24.39	91.05	57.46	41.31	25	8.71	8.91	9.63	21.13	30.64	41.92	12.46	
39.57	29.65	24.88	91.17	57.58	41.44	26	8.79	9.01	9.82	21.66	31.26	42.05	12.73	
40.30	30.24	25.39	91.29	57.72	41.58	27	8.88	9.11	10.02	22.20	31.89	42.18	13.00	
41.06	30.85	25.92	91.42	57.85	41.73	28	8.97	9.23	10.25	22.77	32.55	42.33	13.27	
41.80	31.42	26.47	91.56	57.98	41.89	29	9.08	9.35	10.50	23.36	33.22	42.48	13.55	
42.58	32.14	27.04	91.70	58.13	42.06	30	9.19	9.48	10.76	23.97	33.93	42.65	13.85	
43.38	32.81	27.64	91.85	58.29	42.25	31	9.31	9.64	11.06	24.61	34.66	42.82	14.18	
44.14	33.51	28.26	92.00	58.46	42.45	32	9.44	9.82	11.40	25.29	35.40	43.01	14.56	
44.95	34.24	28.91	92.17	58.64	42.67	33	9.58	10.01	11.76	26.01	36.17	43.20	15.00	
45.74	35.01	29.58	92.35	58.83	42.92	34	9.73	10.24	12.17	26.77	36.97	43.42	15.48	
46.57	35.80	30.28	92.53	59.03	43.18	35	9.91	10.48	12.64	27.57	37.81	43.66	16.00	
47.38	36.62	31.02	92.73	59.26	43.47	36	10.10	10.77	13.14	28.40	38.68	43.92	16.54	
48.19	37.47	31.79	92.94	59.52	43.78	37	10.31	11.07	13.70	29.29	39.60	44.22	17.08	
49.01	38.37	32.60	93.16	59.79	44.13	38	10.53	11.42	14.34	30.23	40.53	44.53	17.63	
49.87	39.31	33.45	93.40	60.09	44.51	39	10.77	11.79	15.03	31.22	41.52	44.89	18.19	
50.73	40.30	34.35	93.68	60.44	44.93	40	11.05	12.22	15.81	32.28	42.55	45.28	18.77	
51.64	41.33	35.27	94.00	60.82	45.41	41	11.39	12.68	16.74	33.40	43.63	45.71	19.37	
52.59	42.42	36.21	94.36	61.25	45.94	42	11.78	13.22	17.78	34.58	44.76	46.19	20.05	
53.57	43.56	37.18	94.76	61.73	46.53	43	12.21	13.83	18.93	35.83	45.96	46.72	20.84	
54.59	44.77	38.20	95.20	62.26	47.18	44	12.69	14.50	20.22	37.17	47.21	47.31	21.77	
55.60	46.03	39.27	95.68	62.84	47.87	45	13.25	15.27	21.62	38.59	48.50	47.96	22.85	
56.62	47.34	40.40	96.19	63.46	48.60	46	13.94	16.20	23.20	40.08	49.86	48.67	24.04	
57.64	48.70	41.60	96.75	64.14	49.38	47	14.71	17.26	24.92	41.66	51.27	49.44	25.21	
58.65	50.11	42.87	97.35	64.87	50.41	48	15.60	18.42	26.85	43.31	52.73	50.28	26.37	
59.67	51.59	44.22	98.01	65.68	51.41	49	16.59	19.74	28.98	45.07	54.25	51.19	27.53	
60.69	53.14	45.65	98.72	66.55	52.45	50	17.86	21.19	31.30	46.92	55.84	52.18	28.68	
61.71	54.76	47.18	99.49	67.50	53.67	51				48.88	57.49	53.26		
62.73	56.47	48.80	100.32	68.53	54.95	52				50.94	59.23	54.44		
63.75	58.25	50.53	101.22	69.66	56.35	53				53.14	61.05	55.71		
64.77	60.13	52.38	102.19	70.89	57.87	54				55.46	62.94	57.11		
65.79	62.11	54.36	103.25	72.23	59.53	55				57.92	64.93	58.63		
66.81	64.19	56.48	104.41	73.71	61.34	56				60.52	67.02	60.28		
67.84	66.39	58.76	105.68	75.32	63.31	57				63.29	69.20	62.08		
68.86	68.74	61.22	107.08	77.08	65.48	58				66.23	71.51	64.05		
69.89	71.23	63.86	108.61	79.02	67.84	59				69.34	74.96	66.21		
70.92	73.88	66.68	110.29	81.15	70.43	60				72.68	76.56	68.50		
										76.20	79.31	71.11		

NOTE.—4% Reserve Basis, except Ordinary Life and Expectancy Term on 3½% Basis.

ADDITIONAL LIST OF POLICY FORMS ISSUED

	25	35	45	Age	25	35	45
MONTHLY INCOME. \$10 for 240				SINGLE PREMIUM RATES.			
Mos. Commuted Value \$1,660.				Life.....			
Whole Life....	\$28.55	\$38.00	\$54.73	\$292.00 \$359.00 \$451.00			
10 Pay. Life ..	40.49	50.26	65.87	10 Year End..			
10 P. L. Coup.				722.00 724.00 731.00			
Red.....	51.89	64.21	82.77	15 Year End..			
10 P. L. Coup.				608.00 613.00 627.00			
Red. with				20 Year End..			
End. Option	69.80	72.91	80.79	519.00 529.00 554.00			
Life Expect-				DOUBLE INDEMNITY, \$1.50 per			
ancy Term..	22.06	29.42	43.36	\$1,000 on preferred risks.			

Extra Rates for Continuous Monthly Income.

Whole Life....	\$5.57	\$4.22	\$2.83
10 Pay. Life ..	7.76	5.38	3.23

DISABILITY CLAUSE—Upon payment of extra premiums on select risk-clause will be included in all but Term providing for \$10 monthly annuity

SAN JACINTO LIFE INSURANCE COMPANY, TEX.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

	Age at Issue	Premium	Cash 2nd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
Ord. Life	21	\$14.66	\$ 5	\$27	\$86	3 6	\$70	\$203	9 6	\$119	\$314	15 6	\$177	\$422	19 6
	25	16.12	5	32	94	4 0	82	222	10 7	140	341	15 11	207	454	15 11
	30	18.42	8	39	105	4 8	102	248	11 7	172	376	15 6	252	495	16 6
	35	21.41	10	49	119	5 4	125	275	11 8	210	413	14 5	303	535	15 12
	40	25.36	12	61	133	5 8	154	304	10 11	254	448	12 9	358	571	12 9
	45	30.69	14	75	147	5 6	183	331	9 8	301	481	10 10	416	605	10 10
	50	38.02	18	92	162	4 11	223	356	8 1	351	510	9 0	473	634	8 0
	55	48.11	22	110	175	4 1	261	379	6 7	400	536	7 2	527	660	6 2
	60	62.16	26	129	187	3 2	299	400	5 1	447	559	5 7	584	687	5 7
10 Pay. Life	21	36.02	18	132	467	23 1	313	1000	Pd-up						
	25	38.81	20	143	468	22 5	341	1000	"						
	30	42.88	22	160	470	21 1	381	1000	"						
	35	47.72	25	180	471	19 4	428	1000	"						
	40	53.53	28	202	473	16 10	482	1000	"						
	45	60.72	31	226	470	14 4	539	1000	"						
	50	69.30	35	250	463	11 9	599	1000	"						
	55	79.52	38	272	454	9 4	660	1000	"						
15 Pay. Life	21	26.99	16	83	293	12 10	201	643	11 2	348	1000	Pd-up			
	25	29.08	17	90	295	13 1	220	646	9 2	381	1000	"			
	30	32.14	19	101	298	12 11	247	648	8 6	428	1000	"			
	35	35.80	22	114	300	12 3	279	651	8 3	482	1000	"			
	40	40.30	25	130	302	10 11	314	651	7 0	539	1000	"			
	45	46.03	27	145	300	9 3	348	645	16 8	599	1000	"			
	50	53.14	30	159	295	7 6	381	636	13 7	660	1000	"			
	55	62.11	33	172	288	5 10	411	623	10 7	718	1000	"			
20 Pay. Life	21	22.50	9	59	208	8 7	147	469	22 5	255	734	32 8	390	1000	Pd-up
	25	24.39	10	65	211	8 10	162	475	21 3	281	737	30 0	428	1000	"
	30	27.04	12	73	215	9 0	182	479	19 6	317	740	26 7	482	1000	"
	35	30.28	14	83	218	8 10	207	483	17 4	357	741	23 1	539	1000	"
	40	34.35	16	95	222	8 1	234	486	14 10	399	738	19 6	599	1000	"
	45	39.27	18	107	222	6 10	260	482	12 4	439	733	16 1	660	1000	"
	50	45.65	20	119	220	5 7	285	475	9 9	477	721	12 9	718	1000	"
	55	54.36	22	130	218	4 5	307	464	7 6	508	707	9 9	772	1000	"
10 Year End.	21	\$90.62	\$98	\$435	\$526	5 \$490	\$645	\$725	3 \$708	\$158	\$19	2 \$80	\$876	\$911	1 \$
	25	91.05	96	433	525	5 \$492	644	724	3 \$706	157	818	2 \$80	875	911	1 \$
	30	91.70	93	432	523	5 \$487	642	722	3 \$704	156	817	2 \$804	875	910	1 \$
	35	92.53	90	429	520	5 \$481	641	720	3 \$700	154	816	2 \$802	874	910	1 \$
	40	93.68	85	427	517	5 \$469	638	717	3 \$695	153	814	2 \$799	873	908	1 \$
	45	95.68	81	423	510	5 \$450	635	712	3 \$686	150	811	2 \$794	871	907	1 \$
	50	98.72	75	417	502	5 \$429	629	706	3 \$670	145	805	2 \$784	868	903	1 \$
	55	103.25	68	408	490	5 \$372	621	695	3 \$646	138	797	2 \$770	864	899	1 \$
15 Year End.	21	\$57.03	\$60	\$250	\$365	10 \$286	\$373	\$507	8 \$455	\$581	\$705	5 \$681	\$908	\$944	1 \$
	25	57.46	58	249	362	10 \$277	372	504	8 \$449	580	703	5 \$677	908	944	1 \$
	30	58.13	57	246	358	10 \$264	370	500	8 \$439	578	700	5 \$671	907	944	1 \$
	35	59.03	55	244	354	10 \$243	367	496	8 \$423	576	697	5 \$663	906	945	1 \$
	40	60.41	53	242	349	10 \$205	365	491	8 \$398	573	692	5 \$651	905	941	1 \$
	45	62.84	51	239	341	10 \$142	361	483	8 \$353	568	684	5 \$629	902	938	1 \$
	50	66.55	49	234	330	10 \$36	355	470	8 \$284	560	673	5 \$596	899	936	1 \$
	55	72.23	47	228	316	7 \$29	347	454	8 \$184	550	657	5 \$537	893	930	1 \$
20 Year End.	21	\$40.83	\$36	\$161	\$279	15 \$199	\$378	\$552	10 \$498	\$652	\$790	5 \$769	\$923	\$961	1 \$
	25	41.31	35	159	275	15 \$112	377	548	10 \$490	651	788	5 \$765	923	961	1 \$
	30	42.06	34	157	270	15 \$80	375	542	10 \$464	649	786	5 \$760	922	960	1 \$
	35	43.18	32	156	266	15 \$25	374	537	10 \$434	647	782	5 \$750	921	959	1 \$
	40	44.93	31	155	261	13 0	372	532	10 \$380	644	776	5 \$735	920	957	1 \$
	45	47.89	29	154	253	9 110	369	521	10 \$308	638	766	5 \$713	917	954	1 \$
	50	52.49	29	153	243	7 12	366	507	10 \$168	630	753	5 \$683	912	950	1 \$
	55	59.53	28	152	233	5 12	362	490	9 12	619	733	5 \$616	906	942	1 \$
20 Year End.	60	74.43	28	154	224	3 17	358	468	6 15	603	706	5 \$437	895	922	1 \$

†Months.

Actuaries 4% Full Preliminary Term (III. Std.) Reserve (except Ordinary L.I. American 3 1/2% surrender charge up to 6th year Not exceeding \$25 per \$1,000

SCRANTON LIFE INSURANCE CO., Scranton, Pa.

Accelerative Option. — No provision. Practice of company to apply cash value of dividend additions or accumulations to pay up policy or mature it as Endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge not exceeding \$1 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums. Practice to change to lower premium form, subject to evidence of insurability.

Disability. — Life and Endowment policies provide, without extra charge, while policy is in force, for waiver of premiums and payment of monthly income of \$20 per \$1,000 during first year and \$10 thereafter beginning immediately after proof of disability having existed 90 days, and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowments. Agreement does not cover war service. Term policies provide waiver of premiums only. Limit \$10,000.

Dividends. — End of every fifth year. Paid in cash. Practice of company to grant other options. Postmortem dividend paid after first year.

Double Indemnity. — For extra premium of \$1.00 per \$1,000, rider will provide while policy is in force, for payment of double face of policy in event of accidental death within 70 days from time of injury. Agreement does not cover death from bodily or mental disease or infirmity, automobile racing, coal mining operations under ground, suicide, military or naval service in time of war, aeronautic or submarine operations, violation of law, poisoning or infection other than caused by accident, police service, or from residence or travel outside Continental United States or Canada. Limit, \$10,000.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After fourteen months, except for non-payment of premium.

Limits. — Ages, 16-60, except Term, 20-50; \$60,000; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest not more than 6% in advance.

Military Service. — Applicant agrees not to engage in military or naval service in time of war within one year, unless drafted for such service.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Participating. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — In Torrid Zone, or aeronautic ascension within fourteen months, by agreement in application.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Limited annual installments as agreed upon. Unless otherwise specified commutable values will be withheld from beneficiary. Practice to grant other settlement Options.

Suicide. — Within fourteen months, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Endowments only. Limit, ages 16-40, \$5,000. Disability and double indemnity granted.

PARTICIPATING RATES PER \$1,000

QUINQUENNIAL DIVIDENDS.

(American 3½% Reserve.)

Ord. Life (a)	LIMITED PAY. LIFE			ENDOW- MENTS			Age	End. 85* Ord. Life	End. 60* 20 Pay.	End. 65* 20 Pay.	20 Pay. End. Bond Life Opt.	ENDOW- MENT AGE 20			10 Yr. New Rate (b)
	10 Pay. (a)	15 Pay. (a)	20 Pay. (a)	*10 Year	*15 Year	*20 Year						*10 Pay.	*15 Pay.	*20 Pay.	
18.18	\$42.56	\$32.07	\$26.97	101.79	\$65.62	\$47.97	20	\$19.11	\$33.11	\$31.23	\$45.80	\$46.41	\$34.47	\$28.66	\$11.54
18.55	43.22	32.57	27.38	101.94	65.75	48.11	21	19.51	33.75	31.78	46.60	47.10	35.01	29.09	11.60
18.95	43.92	33.11	27.83	102.08	65.89	48.23	22	19.95	34.42	32.37	47.40	47.82	35.53	29.56	11.70
19.36	44.63	33.64	28.29	102.25	66.02	48.39	23	20.38	35.11	32.97	48.20	48.57	36.11	30.04	11.80
19.78	45.39	34.21	28.77	102.41	66.18	48.55	24	20.86	35.84	33.60	49.00	49.35	36.70	30.54	11.90
20.23	46.14	34.78	29.25	102.58	66.32	48.69	25	21.36	36.58	34.23	49.80	50.14	37.29	31.05	12.00
20.71	46.94	35.39	29.77	102.74	66.49	48.87	26	21.88	37.36	34.92	50.80	50.96	37.91	31.58	12.20
21.21	47.79	36.03	30.32	102.92	66.65	49.02	27	22.42	38.18	35.63	51.80	51.82	38.57	32.15	12.20
21.73	48.64	36.68	30.86	103.09	66.83	49.20	28	23.01	39.01	36.35	52.80	52.70	39.24	32.72	12.40
22.29	49.54	37.36	31.45	103.28	67.02	49.41	29	23.61	39.91	37.12	53.80	53.59	39.93	33.33	12.40
22.88	50.47	38.07	32.05	103.49	67.21	49.61	30	24.25	40.82	37.91	54.89	54.55	40.67	33.95	12.40
23.49	51.43	38.80	32.69	103.68	67.42	49.84	31	24.92	41.77	38.74	55.80	55.51	41.41	34.59	13.00
24.13	52.43	39.57	33.34	103.91	67.64	50.08	32	25.63	42.79	39.61	56.80	56.55	42.19	35.28	13.00
24.82	53.46	40.36	34.03	104.15	67.88	50.34	33	26.38	43.84	40.51	58.00	57.60	43.01	35.98	13.40
25.55	54.54	41.19	34.75	104.38	68.13	50.62	34	27.18	44.94	41.45	59.20	58.69	43.85	36.71	13.40
26.33	55.66	42.06	35.50	104.67	68.40	50.91	35	28.02	46.10	42.45	60.40	59.83	44.73	37.50	13.40
27.13	56.82	42.96	36.28	104.94	68.68	51.26	36	28.93	47.31	43.49	61.60	61.01	45.66	38.31	14.00
27.90	58.04	43.89	37.11	105.23	69.01	51.61	37	29.85	48.58	44.60	63.00	62.23	46.62	39.16	14.00
28.90	59.27	44.86	37.96	105.53	69.34	52.00	38	30.86	49.91	45.73	64.40	63.48	47.61	40.04	15.00
29.87	60.58	45.90	38.85	105.86	69.70	52.45	39	31.92	51.34	46.96	65.80	64.81	48.64	41.00	15.00
30.90	61.93	46.96	39.82	106.21	70.11	52.92	40	33.06	...	48.22	67.40	66.15	49.73	41.99	15.00
31.98	63.33	48.07	40.82	106.58	70.52	53.49	41	34.26	...	49.65	69.00	67.55	50.86	43.09	16.00
33.14	64.79	49.24	41.88	106.98	71.01	54.12	42	35.53	...	51.18	70.60	69.03	52.05	44.30	17.00
34.39	66.33	50.47	43.00	107.44	71.50	54.83	43	36.88	...	52.80	72.40	70.56	53.29	45.56	17.00
35.70	67.91	51.76	44.18	107.90	72.08	55.60	44	38.34	...	54.51	74.20	72.15	54.61	46.89	18.00
37.09	69.56	53.13	45.43	108.44	72.72	56.44	45	39.88	...	...	76.00	73.80	55.97	48.31	19.00
38.58	71.29	54.51	46.74	109.00	73.53	57.35	46	41.54	...	...	78.00	75.51	57.80	49.82	20.00
40.17	73.09	56.02	48.14	109.63	74.42	58.40	47	43.30	...	...	80.20	77.30	59.30	51.41	21.00
41.86	74.97	57.59	49.64	110.29	75.39	59.50	48	45.19	...	...	82.40	79.16	61.08	53.09	22.00
43.67	76.92	59.23	51.20	111.03	76.45	60.72	49	47.20	...	...	84.80	81.10	62.98	54.90	24.00
45.60	78.96	60.99	52.89	111.84	77.61	62.07	50	49.35	...	...	87.20	83.12	64.97	56.82	26.00
45.99	79.43	61.17	53.03	...	...	...	51	...	...	...	...	...	...	...	...
48.18	81.69	63.11	54.94	...	...	...	52	...	...	...	...	...	...	...	...
50.53	83.97	65.16	56.96	...	...	...	53	...	...	...	...	...	...	...	...
53.01	86.35	67.32	59.13	...	...	...	54	...	...	...	...	...	...	...	...
55.67	88.92	69.63	61.40	...	...	...	55	...	...	...	...	...	...	...	...
58.52	91.55	72.06	63.94	...	...	...	56	...	...	...	...	...	...	...	...
61.55	94.33	74.67	66.61	...	...	...	57	...	...	...	...	...	...	...	...
64.81	97.25	77.44	69.48	...	...	...	58	...	...	...	...	...	...	...	...
68.30	100.34	80.41	72.58	...	...	...	59	...	...	...	...	...	...	...	...
72.02	103.58	83.57	75.89	...	...	...	60	...	...	...	...	...	...	...	...

*With Income Disability. (a) With simple disability clause.

Double Indemnity rate \$1.00 per \$1,000 on Ord. Life, 10, 15 and 20 Year Endowments and End. 85. Other rates in Additional List.

Semi-annual rate, multiply by .51, quarterly rate, multiply by .26.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				NON-PARTICIPATING. (With Simple Disability.)			
*20 Pay. End. 55...	\$39.64	...	...	Life	\$15.93	\$21.20	\$30.57
*20 Pay. End. 70...	32.76	40.16	52.62	14 Payment	31.54	38.30	48.48
*20 Pay. End. 75...	31.66	38.44	49.83	15 Payment	29.87	36.30	46.04
SINGLE PREMIUM LIFE.				16 Payment	28.43	31.59	44.09
Whole Life	\$358.98	\$430.87	\$530.23	17 Payment	27.18	33.11	42.32
CONTINUOUS INSTALLMENT EXTRA				18 Payment	26.09	31.81	40.79
RATES to Continue the 20 Yearly In-				19 Payment	25.12	30.66	39.47
stallments of \$50 until the death of the				20 Payment	24.24	29.64	38.30
beneficiary.				DOUBLE INDEMNITY RATES PER			
Whole Life	\$ 2.86	\$ 1.79	\$ 1.29	1,000.			
10 Payment	5.34	3.65	2.03	Ord. Life, End. 85, 10 Year Endow-			
15 Payment	3.96	2.72	1.59	ment, 15 Yr. End., 20 Yr. End., \$1.00			
20 Payment	3.29	2.28	1.37	at all ages.			
MONTHLY INCOME, payable in monthly				20 Payment Endowments at ages 60, 65,			
installments of \$10 each for 240				70, 75 and 80....			
months. (With Disability.)				20 Pay. End. 55....	\$ 1.25	\$	...
Whole Life	\$39.13	\$50.79	\$71.54	10 Pay. End. 80....	2.20	1.85	1.34
20 Payment	56.68	67.60	86.29	15 Pay. End. 80....	1.62	1.37	1.00

SCRANTON LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-Up and Extended Insurance Values—Participating

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.	Cash or Loan	Pd. Up	Ext. Ins.				
1	\$18 55	\$13	\$28	\$91	3 288	\$69	\$203	9 222	\$118	\$314	15 221	\$176	\$421	19 77							
5	20 23	16	33	100	4 126	82	222	10 258	139	341	16 17	206	453	18 187							
10	22 88	20	41	113	5 26	101	247	11 230	171	376	15 237	251	494	17 12							
15	26 33	24	51	127	5 262	125	276	11 252	209	412	14 178	302	534	15 46							
20	30 90	31	64	141	6 19	154	303	10 352	253	448	12 309	358	571	13 3							
25	37 99	38	79	157	5 313	187	331	9 264	301	480	10 349	416	604	10 315							
30	45 60	47	96	171	5 78	223	356	8 75	350	509	9 3	473	633	8 304							
35	55 67	57	115	185	4 132	261	379	6 233	400	535	7 78	527	658	6 350							
40	72 02	68	135	198	3 170	298	399	5 70	446	558	5 232	584	687	5 100							
45	19 51	13	28	91	3 299	70	204	9 234	119	314	15 225	178	424	19 128							
50	21 34	16	33	101	4 141	83	224	10 290	141	343	16 59	208	455	18 217							
55	24 25	20	41	113	5 44	102	248	11 246	173	378	15 280	254	498	17 66							
60	28 02	25	52	127	5 283	126	276	11 269	212	415	14 227	306	538	15 107							
65	33 46	31	64	142	6 44	156	306	11 26	257	452	13 3	363	576	13 69							
70	39 88	39	80	158	5 341	190	334	9 308	306	485	11 45	424	611	11 36							
75	49 35	48	98	174	5 110	227	360	8 123	359	518	9 86	488	646	9 68							
80	27 38	30	64	205	9 125	159	465	24 335	276	731	34 363	418	1000	Pd-up							
85	29 25	33	70	209	9 296	174	471	23 334	301	735	32 68	456	1000	"							
90	32 05	37	78	213	10 67	195	477	21 360	337	739	28 188	508	1000	"							
95	35 50	42	88	217	10 44	219	482	19 194	377	741	24 269	566	1000	"							
100	39 82	48	100	221	9 162	247	486	16 281	420	742	20 342	626	1000	"							
105	45 43	55	113	224	8 89	275	486	13 318	463	738	17 74	688	1000	"							
110	52 80	62	126	225	6 274	302	482	11 2	502	730	13 234	746	1000	"							
115	61 46	68	139	224	5 89	327	477	8 137	535	716	10 141	800	1000	"							
120	75 89	75	152	222	3 325	347	464	6 47	556	695	7 191	849	1000	"							
125	29 09	31	65	206	9 194	162	466	25 101	281	733	35 188	426	1000	39 \$1000							
130	31 05	34	71	209	10 6	177	471	24 88	307	737	32 265	464	1000	35 \$1000							
135	33 95	38	80	214	10 151	199	478	22 118	344	740	29 27	519	1000	30 \$1000							
140	37 50	43	90	218	10 130	225	484	19 339	386	743	25 122	580	1000	25 \$1000							
145	41 99	49	103	222	9 247	254	490	17 66	432	745	21 222	646	1000	20 \$1000							
150	48 31	56	116	225	8 168	284	490	14 97	478	741	17 323	714	1000	15 \$1000							
155	56 82	64	131	227	6 355	314	487	11 150	524	734	14 154	786	1000	10 \$1000							

		End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
Paid	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.				
1	101 94	\$236	\$431	\$510	5	\$438	\$643	\$712	3	\$704	\$756	\$810	2	\$806	\$874	\$905	1	\$903			
5	102 58	235	430	509	5	\$485	642	711	3	\$703	755	809	2	\$805	873	904	1	\$902			
10	103 49	233	429	507	5	\$481	641	710	3	\$701	754	807	2	\$803	873	904	1	\$902			
15	104 67	231	426	504	5	\$475	640	709	3	\$699	753	806	2	\$801	872	903	1	\$901			
20	106 21	228	424	501	5	\$468	638	708	3	\$694	752	805	2	\$800	871	901	1	\$900			
25	108 44	225	421	497	5	\$453	635	703	3	\$687	750	803	2	\$796	870	901	1	\$898			
30	111 84	220	416	491	5	\$428	630	697	3	\$674	746	798	2	\$788	867	897	1	\$894			
35	.....	214	408	480	5	\$383	623	698	3	\$653	739	791	2	\$774	864	894	1	\$890			
40	.....	206	397	464	5	\$304	611	674	3	\$615	729	780	2	\$752	857	887	1	\$880			

		End of 3 Years			End of 7 Years			End of 10 Years			End of 14 Years						
\$65 75	\$130	\$247	\$344	10	\$275	\$374	\$498	8	\$446	\$585	\$693	5	\$677	\$910	\$942	1	\$941
66 32	129	246	342	10	\$269	\$373	487	8	\$442	584	691	5	\$675	910	942	1	\$941
67 21	127	244	339	10	\$258	371	484	8	\$435	583	690	5	\$672	909	942	1	\$940
68 40	125	242	335	10	\$243	369	481	8	\$423	581	687	5	\$666	909	941	1	\$940
70 11	123	240	332	10	\$216	367	477	8	\$404	578	683	5	\$654	907	940	1	\$938
72 72	120	237	326	10	\$165	364	471	8	\$368	575	678	5	\$638	906	938	1	\$936
77 61	117	233	317	10	\$73	359	461	8	\$305	569	669	5	\$607	903	935	1	\$932
-----	113	229	307	8	1148	353	448	8	1188	560	655	5	\$552	898	930	1	\$925
-----	109	222	291	5	1235	343	429	7	1216	545	633	5	\$447	890	921	1	\$913

			End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years					
\$48 11	\$71	\$150	\$243	15	\$105	\$376	\$522	10	\$469	\$654	\$775	5	\$763	\$924	\$957	1	\$956
48 69	71	149	243	15	\$96	375	521	10	\$464	654	774	5	\$761	924	956	1	\$956
49 61	71	150	242	15	\$76	375	520	10	\$454	653	773	5	\$757	924	956	1	\$955
50 91	72	150	241	15	\$40	375	518	10	\$435	652	771	5	\$751	923	955	1	\$955
52 92	72	151	240	13	\$337	375	516	10	\$401	651	768	5	\$739	922	954	1	\$953
56 44	73	152	239	10	\$315	376	512	10	\$338	648	762	5	\$718	920	952	1	\$950
62 07	75	154	236	8	\$150	376	504	10	\$215	642	752	5	\$677	916	948	1	\$945

DAYS.

1924 DIVIDENDS AND NET COST

FIVE YEAR DISTRIBUTION

ORDINARY LIFE

		\$18.58		\$21.20		\$24.66		\$29.23		\$35.41		\$55.61	
Yr.	Age 21	Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div. Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1919*		11.20	7.28	12.04	9.16	13.22	11.44	14.74	14.49	16.80	18.61	23.54	32.1
1918		1.07	17.51	1.22	19.98	1.40	23.26	1.67	27.56	2.01	33.40	3.20	52.3
1917		1.24	17.34	1.41	19.79	1.63	23.03	1.94	27.29	2.34	33.07	3.71	51.1
1916		1.41	17.17	1.60	19.60	1.86	22.80	2.21	27.02	2.67	32.74	4.22	51.1
1915		1.58	17.00	1.79	19.41	2.09	22.57	2.48	26.75	3.00	32.41	4.73	50.1
1914		1.75	16.83	1.98	19.22	2.32	22.34	2.75	26.48	3.33	32.08	5.24	50.1
1913		1.93	16.65	2.19	19.01	2.56	22.10	3.04	26.19	3.68	31.73	5.78	49.1
1912		2.11	16.47	2.39	18.81	2.80	21.86	3.32	25.91	4.02	31.39	6.31	49.1
Prem		\$20.98		\$23.68		\$27.30		\$31.86		\$38.51		\$58.34	
1911		4.69	16.29	5.07	18.61	5.67	22.63	6.22	25.64	7.45	31.06	9.56	48.1
1910		4.85	16.13	5.26	18.42	5.89	22.41	6.48	25.38	7.77	30.74	10.07	48.1
1909		5.02	15.96	5.45	18.23	6.11	22.19	6.75	25.11	8.09	30.42	10.57	47.1

TWENTY PAYMENT LIFE

		\$27.60		\$30.40		\$133.84		\$38.16		\$43.76		\$61.40	
Yr.	Age 21	Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div. Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1919*		12.84	14.76	13.76	16.64	14.90	18.94	16.38	21.78	18.34	25.42	24.60	36.1
1918		1.82	26.78	1.95	29.45	1.15	32.69	1.42	36.74	1.80	41.96	3.03	58.1
1917		1.08	26.52	1.24	29.16	1.47	32.37	1.78	36.38	2.21	41.55	3.60	57.1
Prem		\$28.05		\$30.83		\$34.23		\$38.48		\$43.87		\$61.20	
1916		1.79	26.26	1.96	28.87	2.18	32.05	2.46	36.02	2.73	41.14	3.97	57.1
1915		2.05	26.00	2.25	28.58	2.50	31.73	2.82	35.66	3.14	40.73	4.54	56.1
1914		2.31	25.74	2.54	28.29	2.82	31.41	3.18	35.30	3.55	40.32	5.11	56.1
1913		2.59	25.46	2.85	27.98	3.17	31.06	3.57	34.91	3.99	39.88	5.72	55.1
1912		2.86	25.19	3.15	27.68	3.50	30.73	3.94	34.54	4.41	39.46	6.31	54.1
Prem		\$30.70		\$33.53		\$37.01		\$41.39		\$47.06		\$65.00	
1911		5.77	24.93	6.14	27.39	6.60	30.41	7.21	34.18	8.02	39.04	10.68	54.1
1910		6.03	24.67	6.43	27.10	6.92	30.09	7.57	33.82	8.42	38.64	11.25	53.1
1909		6.29	24.41	6.71	26.82	7.23	29.78	7.92	33.47	8.82	38.24	11.80	53.1

TWENTY YEAR ENDOWMENT

		\$45.91		\$46.38		\$47.15		\$48.49		\$50.94			
Yr.	Age 21	Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Paid	Div. Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1919*		16.20	29.71	16.12	30.26	16.08	31.07	16.16	32.33	16.66	34.28		
1918		1.94	43.97	1.87	44.51	1.77	45.38	1.71	46.78	1.81	49.13		
1917		2.22	43.69	2.15	44.23	2.03	45.09	2.01	46.48	2.12	48.82		
1916		2.50	43.41	2.43	43.95	2.35	44.80	2.31	46.18	2.43	48.51		
1915		2.78	43.13	2.71	43.67	2.64	44.51	2.61	45.88	2.74	48.20		
1914		3.06	42.85	2.99	43.39	2.93	44.22	2.91	45.58	3.05	47.89		
Prem		\$49.36		\$50.20		\$51.48		\$53.34		\$56.44			
1913		6.09	43.27	6.53	43.67	7.09	44.34	7.84	45.50	8.84	47.60		
1912		6.50	42.86	6.95	43.25	7.52	43.91	8.28	45.06	9.30	47.14		
1911		6.92	42.44	7.47	42.73	7.95	43.48	8.71	44.63	9.75	46.69		
1910		7.33	42.03	7.79	42.41	8.37	43.06	9.15	44.19	10.21	46.23		
1909		7.75	41.61	8.21	41.99	8.80	42.63	9.59	43.75	10.67	45.77		

*Five Year Distribution Plan.

NOTE.— $3\frac{1}{4}\%$ Modified Preliminary Term adopted October 1912. Full Reserve allowed at end of 10th year. Company, since January 1, 1915 has changed all policies to 5 Year Distribution Plan.

SECURITY LIFE INS. CO. OF AMERICA, Chicago, Ill.

Accelerative Option. — Policy is non-participating. In Endowment Age 85 and 26 Payment Endowment Age 85. Endowment period may be advanced by paying an additional premium as stated in policy.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ordinary Life Basis) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice of company to change to higher or lower premium form, subject to evidence of insurability in latter case.

Disability. — For varying extra premium, all but Term policies will provide, during premium-paying period and prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning upon proof of disability having existed for one year and continuing during disability until maturity; no reduction in insurance. Reinsures over \$10,000. Does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium all but Joint Life policies will provide during premium-paying period and prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide or war service. Limit, \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 10-60, except Term 20-55; \$50,000; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days. Policy may be returned to owner, after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with 5% interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Limited (10, 15 or 20) and Continuous (20 certain) annual Installments. No provision for commutation of Installments by beneficiary. Insured may select Life Annuity for self at age 70 in Endowment 85 policies.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000. Disability and double indemnity granted.

*Values after two premiums on Endowments and Guaranteed Cash Payment policies.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
ENDOWMENT.				CONTINUOUS MONTHLY INCOME, \$10			
Age 65	\$20.31	\$28.81	\$46.67	for 240 Months Certain. Commuted			
GUARANTEED PREMIUM REDUCTION.				Value, \$1,788.			
20 Pay. Life.....	\$31.59	\$37.97	\$48.43				
COMMERCIAL.				Ord. Life	\$34.84	\$42.74	\$58.17
Ordinary Life.....	\$15.94	\$21.17	\$30.54	20 Pay. Life.....	50.06	57.27	70.44
20 Pay. Life.....	23.93	29.18	37.46				

SECURITY LIFE INSURANCE CO. OF AMERICA, ILL.—Continued.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).

Age at Issue.	End. 85	Limited Payment Life			Endowments			Renewable and Convertible Term			Spec. Guar. Cash Pay. 20 Pa.
		10 Pay.	15 Pay.	20 Pay. End. 85	10 Year	15 Year	20 Year	10 Year	15 Year	20 Year	
20	\$15.25	\$37.87	\$27.23	\$22.89	\$91.52	\$58.05	\$41.50	\$10.47	\$10.70	\$10.89	\$29.27
21	15.58	38.48	27.67	23.27	91.56	58.09	41.56	10.55	10.80	11.00	29.69
22	15.93	39.11	28.13	23.67	91.61	58.15	41.63	10.63	10.89	11.12	30.18
23	16.29	39.76	28.62	24.07	91.67	58.18	41.70	10.72	11.01	11.25	30.66
24	16.67	40.44	29.12	24.50	91.71	58.24	41.77	10.81	11.13	11.39	31.14
25	17.07	41.14	29.63	24.93	91.78	58.30	41.85	10.92	11.26	11.55	31.59
26	17.50	41.87	30.16	25.39	91.84	58.37	41.95	11.03	11.40	11.72	32.12
27	17.94	42.63	30.73	25.86	91.91	58.43	42.03	11.15	11.55	11.91	32.65
28	18.41	43.41	31.30	26.36	91.98	58.50	42.13	11.29	11.73	12.12	33.21
29	18.91	44.22	31.91	26.87	92.05	58.59	42.24	11.43	11.92	12.36	33.81
30	19.43	45.06	32.42	27.41	92.14	58.68	42.36	11.60	12.13	12.62	34.44
31	19.98	45.93	33.08	27.96	92.22	58.77	42.49	11.78	12.38	12.92	35.10
32	20.55	46.83	33.74	28.54	92.32	58.87	42.63	11.98	12.65	13.26	35.77
33	21.16	47.77	34.44	29.15	92.42	58.97	42.78	12.20	12.94	13.63	36.48
34	21.81	48.74	35.17	29.78	92.53	59.10	42.99	12.46	13.27	14.06	37.22
35	22.50	49.74	35.93	30.43	92.66	59.24	43.15	12.73	13.65	14.54	37.97
36	23.23	50.78	36.71	31.12	92.78	59.37	43.35	13.04	14.08	15.07	38.77
37	23.99	51.86	37.53	31.85	92.94	59.54	43.59	13.39	14.55	15.67	39.64
38	24.81	52.98	38.38	32.60	93.09	59.72	43.84	13.78	15.10	16.35	40.52
39	25.67	54.14	39.27	33.39	93.26	59.92	44.12	14.21	15.71	17.10	41.47
40	26.59	55.35	40.09	34.22	93.44	60.15	44.39	14.71	16.38	17.93	42.47
41	27.57	56.60	41.05	35.09	93.65	60.39	44.79	15.26	17.16	18.88	43.52
42	28.60	57.89	42.07	36.02	93.89	60.68	45.19	15.89	18.01	19.91	44.62
43	29.71	59.24	43.12	36.99	94.14	61.00	45.64	16.59	18.97	21.07	45.81
44	30.88	60.64	44.23	38.01	94.43	61.36	46.13	17.37	20.03	22.33	47.08
45	32.14	62.10	45.39	39.10	94.74	61.75	46.67	18.24	21.21	23.74	48.41
46	33.47	63.61	46.61	40.25	95.11	62.20	47.28	19.22	22.51	25.28	49.80
47	34.90	65.18	47.89	41.46	95.51	62.70	47.96	20.31	23.94	26.97	51.30
48	36.43	66.82	49.23	42.76	95.96	63.27	48.71	21.50	25.52	28.82	53.04
49	38.04	68.52	50.64	44.13	96.46	63.90	49.56	22.83	27.26	30.84	54.76
50	39.79	70.28	52.02	45.59	97.01	64.61	50.48	24.28	29.15	33.04	56.61
51	41.63	72.12	53.58	47.13	97.64	65.37	51.50	25.88	31.24	35.43	58.58
52	43.61	74.02	55.23	48.79	98.31	66.24	52.63	27.64	33.51	38.02	60.68
53	45.72	76.00	56.96	50.56	99.06	67.20	53.90	29.56	35.90	40.82	62.89
54	47.98	78.06	58.80	52.45	99.89	68.26	55.28	31.67	38.70	43.84	65.27
55	50.40	80.21	60.74	54.46	100.80	69.45	56.80	33.97	41.62	47.07	67.80
56	52.99	82.45	62.79	56.63	101.82	70.75	58.49	.....	.....	.....	70.46
57	55.75	84.78	64.97	58.95	102.94	72.19	60.33	.....	.....	.....	73.31
58	58.73	87.23	67.30	61.45	104.19	73.81	62.37	.....	.....	.....	76.34
59	61.92	89.79	69.78	64.13	105.55	75.60	64.61	.....	.....	.....	79.58
60	65.36	92.48	72.33	67.03	107.09	77.57	67.06	.....	.....	.....	83.06

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

†Convertible within 8 years.

DISABILITY—Extra Rates for Waiver of Premium and \$10 Monthly Income.

	End. 85	20 Pay. End. 85	15 Pay. Life	10 Pay. Life	20 P. L. Spec. Pols.	10 Year End.	15 Year End.	20 Year End.
21	\$0.97	\$0.66	\$1.41	\$1.88	\$1.17	\$0.36	\$0.40	\$0.45
25	1.10	.77	1.51	2.01	1.26	.40	.46	.53
30	1.30	.94	1.82	2.14	1.37	.46	.55	.64
35	1.55	1.20	1.74	2.28	1.49	.55	.69	.83
40	1.89	1.76	1.88	2.40	1.65	.72	.92	1.15
45	2.36	2.24	2.03	2.50	2.13	1.00	1.33	1.84
50	3.06	2.88	2.78	2.57	2.80	1.53	2.36	2.62
55	4.10	3.69	3.89	3.89	3.84	3.25	3.64	3.74

Ages

25

35

45

Ages

25

35

45

NON-PARTICIPATING.

SINGLE PREMIUM LIFE.

Whole Life.....\$381.80 \$451.87 \$545.05

ANNUITY LIFE RATES. Per \$100 Annuity.

Males.....\$2,137 \$1,927 \$1,647

Females.....2,257 2,047 1,767

DIMINISHING PREMIUM, 20 Payment.

1-10th Years.....\$31.70 \$38.59 \$48.96

11-15th Years.....18.09 22.05 28.16

16-20th Years.....8.30 10.11 12.98

MONTHLY INCOME. \$10 a Month for five years.

Ord. End. 85.....\$9.42 \$12.42 \$17.74

20 Pay. End. 85....13.76 16.80 21.58

20 Year End.....23.10 23.82 25.76

\$10 a Month for 10 years.

Ord. End. 85.....\$17.36 \$22.88 \$32.69

20 Pay. End. 85....25.35 30.95 39.76

20 Year End.....42.56 43.88 47.46

\$10 a Month for 15 years.

Ord. End. 85.....\$24.03 \$31.68 \$45.25

20 Pay. End. 85....35.10 42.85 55.05

20 Year End.....58.92 60.76 65.71

JOINT LIFE POLICIES.

Whole Life.....\$26.05 \$33.63 \$47.63

20 Payment.....35.78 42.34 53.88

20 Year End.....47.17 49.88 57.15

DOUBLE INDEMNITY RATES.

Preferred.....\$1.75

Extra Preferred.....2.00

Special Rating.....2.25

Ordinary.....2.76

SECURITY LIFE INSURANCE CO. OF AMERICA, ILL.—Continued

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age	Sex	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	M	\$15.58	\$13	\$28	\$79	3 115	\$70	\$184	8 221	\$119	\$317	15 270	\$178	\$425	19 131
25	M	17 07	16	33	88	3 292	83	201	9 225	141	344	16 67	208	458	18 241
30	M	19 43	20	41	98	4 161	102	225	10 192	173	380	15 238	254	500	17 68
35	M	22 50	25	52	111	4 372	126	250	10 245	212	417	14 230	306	541	15 108
40	M	26 59	31	64	125	5 128	156	278	10 39	257	454	13 2	363	580	13 77
45	M	32 14	39	80	139	5 78	190	310	9 49	306	489	11 52	424	618	11 45
50	M	39 79	48	98	152	4 242	227	340	7 306	359	523	9 92	488	655	9 76
55	M	50 40	58	118	166	3 338	269	369	6 169	416	558	7 207	560	700	7 214
60	M	65 36	70	141	184	3 83	314	401	5 79	483	604	6 80	672	791	5 \$339
21	F	38.48	59	127	436	21 104	343	1000	Pd-up	377	1000	Pd-up	418	1000	Pd-up
25	F	41 14	65	138	439	21 223	370	1000	"	410	1000	"	456	1000	"
30	F	45 06	74	154	441	21 39	410	1000	"	456	1000	"	508	1000	"
35	F	49 74	85	174	444	19 242	456	1000	"	508	1000	"	566	1000	"
40	F	55 35	96	196	445	17 211	508	1000	"	566	1000	"	626	1000	"
45	F	62 10	109	220	445	15 31	566	1000	"	626	1000	"	688	1000	"
50	F	70 28	121	244	441	12 144	626	1000	"	688	1000	"	746	1000	"
55	F	80 21	132	267	434	9 264	688	1000	"	746	1000	"	800	1000	"
60	F	92 48	140	285	423	7 93	746	1000	"	800	1000	"	849	1000	"
21	F	27 67	41	87	278	10 247	217	635	30 357	377	1000	Pd-up	418	1000	Pd-up
25	F	29 63	45	94	281	11 141	236	638	29 114	410	1000	"	456	1000	"
30	F	32 42	50	105	284	11 352	263	642	26 266	456	1000	"	508	1000	"
35	F	35 93	56	118	288	11 334	294	645	23 274	508	1000	"	566	1000	"
40	F	40 09	63	132	291	11 31	328	647	20 191	566	1000	"	626	1000	"
45	F	45 39	71	148	291	9 238	364	644	17 67	626	1000	"	688	1000	"
50	F	52 02	79	163	290	7 323	400	638	13 316	688	1000	"	746	1000	"
55	F	60 74	86	178	284	6 27	431	627	10 270	746	1000	"	800	1000	"
60	F	72 33	93	199	276	4 149	454	609	7 346	800	1000	"	849	1000	"
21	F	23.27	30	64	179	8 18	160	423	22 181	277	733	35 43	420	1000	44\$1,000
25	F	24 93	33	70	183	8 173	175	431	21 361	302	735	32 114	457	1000	40 "
30	F	27 41	38	79	187	8 304	196	441	20 198	338	740	28 236	510	1000	35 "
35	F	30 43	43	89	190	8 311	221	451	18 163	379	743	24 319	569	1000	30 "
40	F	34 22	48	101	194	8 123	248	458	15 348	422	743	21 30	631	1000	25 "
45	F	39 10	55	114	197	7 113	277	462	13 96	466	740	17 133	694	1000	20 "
50	F	45 59	62	128	199	6 18	305	461	10 209	507	732	13 298	755	1000	15 "
55	F	54 46	69	141	201	4 276	331	456	8 29	543	719	10 218	815	1000	10 "
60	F	67 03	77	155	202	3 211	353	448	5 350	570	700	7 288	843	1000	5 "
Age	Sex	Premium	Cash 2nd Year	End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	M	\$91.56	\$138	\$419	\$496	5 \$473	\$652	\$695	3 \$686	\$763	\$790	2 \$787	\$879	\$884	1 \$883
25	M	91 78	137	418	494	5 \$471	651	694	3 \$685	762	790	2 \$786	878	889	1 \$881
30	M	92 14	135	417	493	5 \$467	650	693	3 \$683	761	789	2 \$785	878	883	1 \$881
35	M	92 66	133	415	491	5 \$461	649	691	3 \$680	760	788	2 \$783	877	883	1 \$881
40	M	93 44	130	412	487	5 \$455	646	689	3 \$677	759	786	2 \$781	876	882	1 \$880
45	M	94 74	126	409	483	5 \$437	643	685	3 \$669	758	784	2 \$776	875	880	1 \$878
50	M	97 01	121	404	475	5 \$411	639	679	3 \$655	752	779	2 \$768	872	878	1 \$873
55	M	100 80	115	395	464	5 \$365	631	670	3 \$630	746	771	2 \$754	868	873	1 \$868
60	M	107 09	107	383	448	5 \$283	619	655	3 \$593	735	760	2 \$731	862	866	1 \$859
Age	Sex	Premium	Cash 2nd Year	End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	M	\$58.09	\$70	\$237	\$329	10 \$258	\$361	\$470	8 \$427	\$567	\$671	5 \$655	\$887	\$917	1 \$916
25	M	58 30	68	236	327	10 \$253	360	469	8 \$423	566	669	5 \$653	886	917	1 \$916
30	M	58 68	67	234	324	10 \$242	358	466	8 \$416	565	668	5 \$648	886	917	1 \$916
35	M	59 24	64	232	321	10 \$227	356	463	8 \$405	563	666	5 \$643	885	918	1 \$914
40	M	60 15	62	230	316	10 \$198	354	459	8 \$394	561	662	5 \$632	884	915	1 \$913
45	M	61 75	58	227	311	10 \$147	350	453	8 \$348	557	656	5 \$614	882	913	1 \$911
50	M	64 61	55	222	302	10 \$53	345	443	8 \$281	551	646	5 \$582	879	910	1 \$906
55	M	69 45	50	216	289	7 \$346	338	429	8 \$160	541	632	5 \$522	874	905	1 \$899
60	M	77 57	44	209	273	5 \$109	327	408	7 \$174	526	610	5 \$413	866	896	1 \$886
Age	Sex	Premium	Cash 2nd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$
21	M	\$41.56	\$36	\$148	\$243	15 \$106	\$376	\$523	10 \$456	\$654	\$775	5 \$744	\$924	\$967	1 \$933
25	M	41 85	35	147	242	15 \$88	375	522	10 \$450	654	774	5 \$741	924	957	1 \$932
30	M	42 36	33	145	242	15 \$66	375	521	10 \$437	653	773	5 \$737	924	957	1 \$931
35	M	43 15	31	145	241	15 \$28	375	519	10 \$417	652	771	5 \$729	923	956	1 \$931
40	M	44 39	30	146	240	13 \$50	375	517	10 \$379	651	768	5 \$715	922	955	1 \$929
45	M	46 67	31	147	239	10 \$33	376	512	10 \$310	648	762	5 \$690	920	953	1 \$925
50	M	50 48	32	149	236	7 \$151	376	504	10 \$179	642	752	5 \$646	916	949	1 \$920
55	M	56 80	33	152	232	5 \$190	375	492	9 \$157	633	736	5 \$565	910	943	1 \$910
60	M	67 06	35	157	227	3 \$222	374	476	6 \$189	618	711	5 \$410	900	932	1 \$903

Daya.
NOTE.—3½% Full Modified Preliminary Term Reserve (Ord. Life Basis). Full Reserve
red at end of 20th year.

SECURITY LIFE & TRUST CO., Winston-Salem, N. C.

Accelerative Option. — Cash Value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately upon proof that disability has existed for 60 days, and continuing during disability until maturity; no reduction in insurance. Does not cover war service or aeronautics. Limit \$25,000.

Dividends. — End of first year and annually thereafter; each conditioned upon payment of succeeding premium. Options: (a) reduce premiums; (b) accumulate at $3\frac{1}{2}\% \dagger$; (c) purchase paid-up non-par. additions. Fully paid-up life policies are participating. Also issues quinquennial dividend policies.

Double Indemnity. — For extra premium of \$1.25 per \$1,000, policy will provide during premium-paying period for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, bodily injury inflicted by another or by insured, suicide, aeronautic or submarine operation. Limit \$25,000. "Security Special" will provide for Triple Indemnity for specified accidents.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. With cash but not loan values.

Grace. — 30 days, 6% interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 12-65; \$100,000; reinsures over \$10,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid Up Values" and "Premium Loans"

Paid-Up Values. — After three premiums, within 30 days after default. Non-par. With cash but not loan values. Participating policies participate when fully paid up.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with 6% interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — No provision other than cash.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — —No extra charge. All but Term. Limit, 18 60, \$10,000. Disability granted to single self-supporting women. Double indemnity granted.

$\dagger$ Present interest rate, 5%.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				MORTUARY DIVIDEND ADDITIONS			
JOINT LIFE POLICIES.				Return of 40% of Premiums in event of death within 20 years.			
Ordinary Life.....	\$30.29	\$39.10	\$55.39	Ordinary Life.....	\$16.84	\$22.61	\$33.61
20 Pay. Life.....	40.83	48.64	62.45	20 Pay. Life.....	25.76	31.79	42.21
20 Year End.....	54.78	57.82	65.98				
ENDOWMENT AGE 65.							
Ordinary Life.....	\$23.91	\$33.14	\$53.12				
20 Pay. Life.....	32.40	40.57	.....				

ANNUAL PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE Participating			ENDOWMENTS Participating			Guaranteed Option Participating			Non-Participating			*Term Par.		Com'l \$5,000
	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	Ord. Life	20 Pay. Life	20 Yr. End.	Ord. Life	20 Pay. Life	20 Yr. End.	5 Yr.	10 Yr.	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15 84	41 55	30 28	24 59	99 24	64 22	47 09				13 82	21 25	41 04			
16 16	42 15	30 70	24 97	99 33	64 30	47 18				14 08	21 57	41 11			
16 50	42 77	31 15	25 36	99 43	64 39	47 28				14 36	21 90	41 18			
16 85	43 41	31 63	25 77	99 54	64 48	47 38				14 65	22 24	41 25			
17 21	44 07	32 13	26 20	99 65	64 58	47 49	19 21	29 39	49 97	14 96	22 60	41 32	10 19	10 35	68 10
17 60	44 75	32 65	26 63	99 76	64 68	47 61	19 62	29 84	50 07	15 29	22 97	41 39	10 25	10 43	69 55
18 01	45 47	33 19	27 09	99 88	64 80	47 72	20 06	30 31	50 17	15 63	23 36	41 45	10 32	10 51	71 10
18 44	46 20	33 75	27 57	99 99	64 92	47 84	20 51	30 80	50 28	15 99	23 75	41 53	10 39	10 60	72 80
18 88	46 95	34 32	28 07	100 10	65 04	47 96	20 99	31 31	50 40	16 37	24 17	41 60	10 47	10 69	74 50
19 35	47 75	34 93	28 59	100 22	65 16	48 10	21 49	31 83	50 53	16 77	24 59	41 69	10 56	10 80	76 25
19 85	48 58	35 55	29 12	100 38	65 30	48 25	22 01	32 37	50 67	17 18	25 04	41 78	10 65	10 91	78 20
20 37	49 42	36 20	29 68	100 52	65 44	48 41	22 56	32 94	50 81	17 62	25 51	41 87	10 75	11 03	80 20
20 91	50 32	36 87	30 25	100 67	65 60	48 57	23 14	33 52	50 97	18 08	25 99	41 98	10 85	11 16	82 25
21 49	51 23	37 57	30 85	100 85	65 77	48 75	23 74	34 13	51 13	18 57	26 49	42 09	10 97	11 29	84 50
22 10	52 19	38 30	31 48	101 02	65 95	48 96	24 38	34 76	51 31	19 08	27 02	42 23	11 09	11 45	86 80
22 74	53 17	39 06	32 14	101 19	66 14	49 15	25 05	35 42	51 51	19 62	27 56	42 36	11 23	11 63	89 30
23 42	54 21	39 85	32 82	101 40	66 34	49 38	25 75	36 11	51 73	20 19	28 13	42 50	11 37	11 81	91 85
24 12	55 29	40 68	33 54	101 60	66 56	49 62	26 50	36 82	51 95	20 79	28 73	42 66	11 53	12 01	94 60
24 84	56 41	41 55	34 29	101 84	66 81	49 90	27 28	37 56	52 20	21 43	29 35	42 85	11 71	12 24	97 45
25 68	57 57	42 44	35 07	102 10	67 07	50 20	28 11	38 34	52 47	22 10	30 00	43 05	11 91	12 48	100 55
26 52	58 76	43 37	35 89	102 34	67 33	50 50	28 98	39 15	52 79	22 81	30 68	43 26	12 12	12 76	103 80
27 43	60 01	44 36	36 80	102 63	67 64	50 86	29 90	40 00	53 10	23 56	31 39	43 51	12 36	13 07	107 15
28 38	61 33	45 38	37 64	102 93	67 97	51 24	30 88	40 89	53 47	24 35	32 13	43 77	12 61	13 41	110 80
29 38	62 67	46 44	38 59	103 26	68 31	51 60	31 91	41 81	53 87	25 19	32 91	44 07	12 89	13 79	114 65
30 45	64 09	47 56	39 59	103 61	68 72	52 14	33 01	42 79	54 31	26 09	33 73	44 42	13 21	14 23	118 70
31 58	65 54	48 72	40 65	103 99	69 14	52 63	34 16	43 82	54 80	27 04	34 60	44 77	13 56	14 71	123 00
32 79	67 08	49 94	41 72	104 42	69 62	53 21	35 39	44 90	55 39	28 04	35 51	45 20	13 96	15 27	127 55
34 07	68 67	51 23	42 88	104 87	70 15	53 84	36 70	46 04	55 93	29 11	36 47	45 60	14 40	15 89	132 45
35 44	70 33	52 57	44 11	105 38	70 72	54 51	38 08	47 25	56 50	30 25	37 48	46 17	14 91	16 60	137 65
36 89	72 06	53 98	45 41	105 93	71 36	55 28	39 55	48 52	57 32	31 47	38 55	46 75	15 49	17 40	143 15
38 42	73 87	55 47	46 78	106 53	72 06	56 10	41 12	49 87	58 14	33 76	39 69	47 38	16 16	18 31	149 05
40 08	75 76	57 05	48 25	107 20	72 84	57 06	42 70	51 31	59 03	34 13	40 90	48 11	16 91	19 33	155 30
41 85	77 73	58 70	49 80	107 94	73 70	58 07	44 57	52 83	60 03	35 60	42 18	48 89	17 77	20 47	161 95
43 74	79 79	60 44	51 44	108 74	74 65	59 21	46 46	54 45	61 13	37 17	43 54	49 78	18 75	21 75	169 10
45 74	81 93	62 28	53 19	109 61	75 68	60 44	48 48	56 17	62 34	38 83	44 99	50 75	19 84	23 16	176 70
47 86	84 17	64 21	55 07	110 57	76 81	61 81	50 62	58 01	63 67	40 61	46 53	51 82	21 05	24 73	184 80
50 14	86 49	66 24	57 04	111 62	78 06	63 30	52 91	59 97	65 15	42 51	48 17	53 09	22 41	26 48	193 35
52 58	88 96	68 41	59 16	112 79	79 44	64 98	55 35	62 02	66 70	44 53	49 93	54 34	23 92	28 40	202 55
55 16	91 50	70 70	61 43	114 05	80 95	66 79	57 95	64 29	68 55	46 68	51 80	55 79	25 60	30 53	212 40
57 93	94 16	73 11	63 84	115 41	82 60	68 77	60 72	66 69	70 51	48 98	53 81	57 38	27 47	32 89	222 85
60 88		75 70	66 48	116 93	84 43		63 68	69 26		51 44	55 96		29 53	35 49	
64 04		78 43	69 21	118 57	86 43		66 84	72 01		54 09	58 26		31 81	38 35	
67 43		81 35	72 20	120 40	88 64		70 22	75 16		56 87	60 74		34 33	41 49	
71 04		84 47	75 41	122 38	91 07		73 83	78 17		59 87	63 40		37 12	44 96	
74 90		87 80	78 86	124 56	93 74		77 69	81 60		63 08	66 27		40 20	48 76	

Life Indemnity, \$1.25 per \$1,000.

Convertible and Renewable.

ADDITIONAL LIST OF POLICY FORMS ISSUED

	25	35	45
NON-PARTICIPATING.			
Pay. Life.....	\$39.95	\$48.53	\$61.02
Pay. Life.....	29.39	35.82	45.54
Year End.....	91.74	92.89	95.42
Year End.....	58.08	59.26	62.22

CURITY SPECIAL. Paid-up in 17 years or will mature as endowment if premiums are continued. Exchangeable for Ordinary Life, increased insurance after 10 years.

Premium.....	\$26.86	\$32.65	\$41.92
MONTHLY INCOME. \$10 a month for 20 years. Commuted Value \$1730.			
Ordinary Life.....	\$29.01	\$38.23	\$54.44
Pay. Life.....	42.54	51.90	66.69
Extra premium to continue income for life beneficiary. (Par. and Non-Par.)			
Ordinary Life.....	\$5.28	\$4.10	\$2.80
Pay. Life.....	6.88	4.90	3.04

	25	35	45
MONTHLY INCOME. \$10 a month for 20 years. Commuted value \$1730.			
Ordinary Life.....	\$33.48	\$44.43	\$63.82
20 Pay. Life.....	49.46	60.67	78.56
See Non-Participating.			

JOINT LIFE POLICIES.

Ordinary Life.....	\$25.44	\$32.84	\$46.53
20 Pay. Life.....	35.28	41.75	53.12
20 Year End.....	48.09	51.03	58.92

SINGLE LIFE AND ENDOWMENT POLICIES.

Ordinary Life.....	\$324.17	\$389.08	\$478.80
20 Year End.....	563.33	569.73	588.24
25 Year End.....	495.39	506.40	537.25
30 Year End.....	441.80	459.41	505.21

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income.)

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	Age	10 Year End.	15 Year End.	20 Year End.	Ord. Life	20 Pay. Life	20 Year End.	Guar. Option
\$0.88	\$1.95	\$1.42	\$1.20	16	\$0.31	\$0.37	\$0.38				
.97	2.10	1.54	1.28	20	.36	.41	.46	\$1.10	\$1.64	\$0.42	
1.14	2.28	1.69	1.40	25	.42	.49	.56	1.25	1.81	.50	
1.34	2.44	1.82	1.54	30	.49	.60	.71	1.42	1.94	.62	
1.61	2.60	1.97	1.68	35	.61	.77	.95	1.58	2.10	.80	
1.97	2.76	2.15	1.87	40	.84	1.07	1.36	1.91	2.27	1.11	
2.47	2.88	2.33	2.46	45	1.20	1.58	2.17	2.48	2.44	1.71	
3.24	2.96	3.23	3.26	50	1.87	2.82	3.11	3.26	3.18	2.66	
4.49	4.55	4.57	4.52	55	3.91	4.33	4.44	4.52	4.57	4.33	

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
Age at Issue	Par. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.								
Ord. Life	21	\$17.60	\$10	\$24	\$76	2	9	\$70	\$204	7	0	\$119	\$313	12	1	\$177	\$421	16							
	25	19.35	12	28	83	3	2	82	221	7	10	140	337	13	3	207	454	16							
	30	22.10	15	35	94	3	9	102	248	8	8	172	377	13	7	252	496	15							
	35	25.68	19	44	107	4	3	125	274	9	6	210	413	13	0	303	535	14							
	40	30.45	23	55	121	4	6	154	303	9	4	254	449	11	9	358	571	12							
	45	36.89	29	68	134	4	5	187	330	8	7	301	480	10	1	416	604	10							
	50	45.74	38	82	145	4	0	223	355	7	4	351	510	8	4	473	633	8							
55	57.93	43	98	156	3	6	261	380	6	0	400	535	6	8	527	658	6								
60	74.90	51	115	167	2	11	299	400	4	9	447	558	5	3	584	688	4								
20 Pay. Life	21	26.63	23	54	212	6	8	160	477	20	8	276	742	32	2	419	1000	Pd-up							
	25	28.59	25	60	212	7	1	175	477	20	6	301	742	29	10	456	1000	"							
	30	31.48	28	67	212	7	5	196	477	19	5	337	742	26	7	508	1000	"							
	35	35.07	32	75	212	7	5	220	477	17	7	377	742	23	2	566	1000	"							
	40	39.59	36	85	212	7	2	247	477	15	3	420	742	19	8	627	1000	"							
	45	45.41	41	96	212	6	6	276	477	12	9	463	742	16	2	688	1000	"							
	50	53.19	46	107	212	5	6	303	477	10	2	503	742	12	10	747	1000	"							
55	63.84	52	118	212	4	4	327	477	7	9	535	742	9	9	800	1000	"								
60	78.86	57	130	212	3	4	347	477	5	8	557	742	7	1	850	1000	"								
		End of 5 Years						End of 10 Years						End of 15 Years						End of 20 Years					
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.								
20 Year End.	21	\$47.61	\$72	\$158	\$255	15	\$101	\$388	\$539	10	\$457	\$661	\$783	5	\$744	\$924	\$957	1							
	25	48.10	70	156	253	15	\$89	387	537	10	\$450	660	782	5	\$741	924	956	1							
	30	48.96	69	155	250	15	\$66	385	534	10	\$438	659	780	5	\$737	923	956	1							
	35	50.20	67	153	246	15	\$26	384	530	10	\$417	658	777	5	\$729	923	955	1							
	40	52.14	65	152	241	13	12	383	526	10	\$380	655	773	5	\$715	921	954	1							
	45	55.28	63	151	236	10	11	381	519	10	\$311	651	766	5	\$691	919	951	1							
	50	60.44	62	150	229	7	16	379	508	10	\$180	645	754	5	\$647	915	947	1							
55	68.77	60	150	220	5	14	376	493	9	12	635	737	5	\$565	909	941	1								
60																									

†Months.

1924 DIVIDEND SCHEDULE.

ORDINARY LIFE.										TWENTY YEAR ENDOWMENT									
End of Year	21	25	30	35	40	45	50	55		End of Year	21	25	30	35	40	45	50	55	
1st	2.16	2.38	2.71	3.13	3.72	4.50	5.58	7.08		1st	4.88	4.98	5.16	5.40	5.75	6.30	7.12	8.18	
2nd	2.26	2.50	2.86	3.32	3.95	4.79	5.94	7.51		2nd	5.39	5.49	5.68	5.92	6.28	6.83	7.67	8.81	
3rd	2.37	2.62	3.01	3.50	4.18	5.08	6.30	7.94		3rd	5.92	6.02	6.21	6.46	6.82	7.38	8.23	9.47	
4th	2.47	2.74	3.16	3.70	4.42	5.38	6.66	8.38		4th	6.47	6.57	6.76	7.01	7.38	7.95	8.81	10.15	
5th	2.58	2.87	3.32	3.90	4.67	5.68	7.03	8.81		5th	7.05	7.15	7.34	7.59	7.96	8.54	9.40	10.74	
TWENTY PAYMENT LIFE.										ENDOWMENT AT AGE 65.									
1st	2.76	3.00	3.33	3.76	4.33	5.07	6.07	7.47		1st	2.88	3.00	3.21	3.48	3.89	5.01	6.92	9.91	
2nd	2.99	3.24	3.60	4.07	4.68	5.47	6.53	7.98		2nd	3.02	3.18	3.44	3.77	4.28	5.54	7.70	11.01	
3rd	3.22	3.49	3.89	4.40	5.05	5.89	7.00	8.50		3rd	3.17	3.37	3.67	4.05	4.68	6.09	8.50	12.21	
4th	3.47	3.76	4.18	4.73	5.42	6.31	7.48	9.03		4th	3.33	3.54	3.90	4.38	5.10	6.66	9.32	13.21	
5th	3.71	4.03	4.49	5.07	5.81	6.75	7.96	9.56		5th	3.48	3.73	4.14	4.70	5.53	7.25	10.18	14.01	
FIFTEEN PAYMENT LIFE.										20 PAYMENT ENDOWMENT 65.									
1st	3.61	3.85	4.22	4.70	5.32	6.12	7.23	8.68		1st	3.23	3.42	3.73	4.17	4.63				
2nd	3.91	4.18	4.59	5.11	5.79	6.64	7.81	9.32		2nd	3.50	3.72	4.07	4.56	5.09				
3rd	4.23	4.52	4.96	5.53	6.26	7.17	8.40	9.96		3rd	3.78	4.03	4.42	4.96	5.56				
4th	4.54	4.87	5.35	5.97	6.75	7.72	9.00	10.62		4th	4.06	4.35	4.78	5.38	6.04				
5th	4.88	5.23	5.70	6.42	7.26	8.29	9.63	11.30		5th	4.36	4.68	5.16	5.82	6.55				

SECURITY MUTUAL LIFE INSURANCE CO, Lincoln, Neb.

Accelerative Option. — Cash Value of dividend additions or accumulations may be applied to pay up policy or mature it as endowment. In order to accelerate maturity of policy as endowment, request must be made not later than payment of first dividend, and each dividend will be applied automatically as it becomes due.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within one month after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 10th year not exceeding \$5 per \$1,000.

Change of Plan. — Higher premium form allowed at any time by payment of difference in reserves.

Disability. — For varying extra premium policy will provide, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Does not cover war service, aeronautic or submarine expeditions. Limit \$10,000.

Dividends. — End of second year and annually thereafter; first conditioned upon payment of third premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable on any anniversary; (d) if request before payment of first dividend left to accumulate and apply under accelerative Endowment plan; (e) purchase non-par, paid-up additions, increasing values and insurance. Also issues quinquennially dividend policies, with same dividend option, excepting that accumulations are payable at each five years. Post-mortem dividend paid.

Double Indemnity. — For extra premium, all but Term policies will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. If accidental injury results in loss of two members of body (Dismemberment clause), face amount of policy will be paid in addition to regular death benefit. Agreement of Double Indemnity or Dismemberment does not cover suicide, police duty, aerial or submarine operation, war or riot service, bodily or mental infirmity, disease, criminal act. Limit \$10,000.

Extended Insurance. — After two premiums, within one month after default. Participating. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war within five years.

Limits. — Ages 14-60; no fixed amount; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest not more than 6%. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war within five years, limits liability to premiums paid with interest at $3\frac{1}{2}\%$ per annum.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Non-par. With cash and loan values. Fully paid-up policies are participating.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$, Limited (2-25) and Continuous (20 years certain) annual or monthly installments. Trust Fund and Installments certain participate in excess interest earned.† Unless otherwise specified, commutable values are withheld from beneficiary.

Suicide. — Within one year, sane or insane. Liability limited to premiums paid with interest.

Women. — No extra charge; all but Term and Ordinary Life. Limit 18-60; single \$10,000; married, \$5,000, if husband carries equal amount. Disability granted to single women. Double indemnity granted.

†Present interest rate, 5%.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

ANNUAL DIVIDENDS														Quinquennia		
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS				Age	End. Age 65	20 Pay. End. 65	*Term \$2,000		Ord. Life	20 Pay. Life	25 Pay. Life	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	30 Year				5 Year	10 Year				
18.36	42.77	32.22	27.20	101.21	65.71	47.92	30.77	20	20.46	29.68	20.56	21.16	15.84	23.94	24.33	
18.77	43.45	32.73	27.65	101.23	65.79	48.00	30.87	21	21.05	30.24	20.70	21.32	16.19	24.33	24.73	
19.21	44.16	33.28	28.10	101.36	65.87	48.08	30.98	22	21.66	30.84	20.84	21.44	16.57	24.73	25.14	
19.67	44.90	33.84	28.59	101.44	65.95	48.18	31.11	23	22.32	31.46	20.96	21.66	16.96	25.16	25.56	
20.13	45.67	34.42	29.09	101.53	66.03	48.26	31.24	24	23.09	32.11	21.12	21.86	17.37	25.60	26.00	
20.64	46.46	35.04	29.61	101.61	66.13	48.36	31.39	25	23.54	32.81	21.32	22.08	17.80	26.06	26.50	
21.17	47.29	35.66	30.15	101.72	66.22	48.47	31.56	26	24.30	33.48	21.50	22.28	18.26	26.53	27.00	
21.72	48.14	36.32	30.71	101.81	66.32	48.59	31.73	27	25.12	34.26	21.68	22.52	18.73	27.03	27.50	
22.31	49.02	36.99	31.30	101.92	66.43	48.71	31.92	28	25.99	34.97	21.90	22.80	19.24	27.54	28.00	
22.92	49.93	37.70	31.90	102.04	66.55	48.84	32.13	29	26.92	35.76	22.14	23.06	19.77	28.07	28.50	
23.57	50.88	38.43	32.53	102.16	66.68	48.98	32.35	30	27.69	36.28	22.38	23.40	20.33	28.62	29.00	
24.25	51.87	39.19	33.20	102.28	66.81	49.15	32.61	31	28.73	37.14	22.64	23.74	20.92	29.22	29.50	
24.97	52.91	39.97	33.88	102.43	66.95	49.32	32.66	32	29.87	38.03	22.94	24.12	21.54	29.81	30.00	
25.73	53.95	40.78	34.58	102.56	67.11	49.49	32.82	33	31.06	38.95	23.26	24.52	22.20	30.43	30.50	
26.54	55.05	41.64	35.34	102.72	67.28	49.72	33.12	34	32.35	39.93	22.60	24.98	22.90	31.10	31.00	
27.27	56.20	42.53	36.17	102.89	67.47	49.94	33.47	35	33.47	40.95	24.00	25.48	23.63	31.70	31.50	
28.29	57.37	43.43	36.94	103.06	67.66	50.18	33.86	36	34.95	42.01	24.44	26.04	24.40	32.51	32.00	
29.25	58.61	44.41	37.78	103.26	67.90	50.46	34.28	37	36.55	43.15	24.92	26.66	25.23	33.24	32.50	
30.27	59.88	45.41	38.68	103.47	68.13	50.77	34.76	38	38.25	44.31	25.42	27.36	26.11	34.04	33.00	
31.33	61.19	46.45	39.61	103.69	68.39	51.11	35.30	39	40.07	45.56	25.98	28.12	27.03	34.86	33.50	
32.48	62.56	47.53	40.60	102.93	68.69	51.49	35.89	40	41.67	46.46	27.32	29.00	28.02	35.73	34.00	
33.68	63.97	48.67	41.63	104.19	69.02	51.90	36.54	41	43.80	47.83	26.62	29.98	29.05	36.63	34.50	
34.97	65.45	49.85	42.71	104.49	69.38	52.37	37.28	42	46.13	49.27	28.12	31.12	30.17	37.59	35.00	
36.35	67.00	51.09	43.86	104.81	69.79	52.88	38.10	43	48.98	50.80	29.00	32.38	31.35	38.60	35.50	
37.80	68.59	52.40	45.09	105.18	70.25	53.48	39.00	44	51.47	52.40	30.00	33.82	32.60	39.68	36.00	
39.34	70.26	53.75	46.36	105.57	70.74	54.12	40.00	45	54.12	54.12	31.20	35.46	33.94	40.80	36.50	
41.00	71.98	55.21	47.71	106.02	71.31	54.84		46			32.56	37.32	35.36	41.99	37.00	
42.76	73.78	56.69	49.15	105.51	71.93	55.64		47			34.08	39.44	36.88	43.25	37.50	
44.64	75.66	58.29	50.69	107.05	72.64	56.54		48			35.84	41.74	38.50	44.61	38.00	
46.65	77.60	59.95	52.31	107.65	73.41	57.54		49			37.84	44.40	40.24	46.04	38.50	
48.78	79.64	61.71	54.03	108.33	74.27	58.63		50			40.10	47.32	42.08	47.54	39.00	
51.05	81.74	63.55	55.86	109.05	75.21	59.86		51			42.64	50.62	44.04	49.16	39.50	
53.48	83.94	65.50	57.81	109.87	76.26	61.19		52			45.48	54.28	46.13	50.88	40.00	
56.08	86.23	67.55	59.89	110.76	77.43	62.68		53			48.64	58.34	48.37	52.70	40.50	
58.84	88.61	69.71	62.11	111.75	78.71	64.31		54			52.18	62.84	50.75	54.66	41.00	
61.79	91.11	72.00	64.50	112.84	80.12	66.13		55			56.12	67.80	53.29	56.76	41.50	
64.95	93.71	74.45	67.05	114.03	81.70	68.11		56					56.02	59.00	42.00	
66.31	96.43	77.05	69.79	115.35	83.45	70.31		57					58.92	61.41	42.50	
69.72	99.28	79.81	72.73	116.82	85.36	72.72		58					62.03	64.00	43.00	
73.77	102.28	82.76	75.89	118.43	87.50	75.37		59					65.36	66.78	43.50	
77.89	105.45	85.91	79.30	120.21	89.85	78.29		60					68.91	69.78	44.00	

Above rates adopted Jan. 1921. Semi-annual rate, multiply by .52; quarterly by .265.

*(With Waiver of Premium.) Non-renewable; 5 year convertible within 3 years; 10 year within 7 years.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$16.19	\$10	\$25	\$80	3 4	\$69	\$203	9 7	\$118	\$314	15 7	\$176	\$421	19 2
25	17 80	13	30	90	3 11	82	232	10 7	139	340	16 0	206	453	18 6
30	20 33	17	38	103	4 8	101	247	11 7	171	376	15 7	251	494	17 0
35	23 63	21	48	118	5 4	125	275	11 8	209	412	14 5	302	534	15 1
40	28 02	28	61	134	5 9	154	303	10 11	253	448	12 10	358	571	13 0
45	33 94	35	76	150	5 7	187	331	9 8	301	481	10 11	416	604	10 10
50	42 08	44	93	165	5 0	223	356	8 2	350	509	9 0	473	633	8 10
55	53 29	54	112	179	4 3	261	379	6 7	400	535	7 2	527	658	6 11
60	68 91	65	132	192	3 4	298	399	5 2	446	557	5 7	584	687	5 3
21	24 33	26	60	191	8 8	159	465	24 11	276	731	35 0	418	1000	Pd-up
25	26 06	29	66	196	9 2	174	479	23 11	301	735	32 2	456	1000	"
30	28 62	33	74	201	9 7	195	477	21 11	337	739	28 6	508	1000	"
35	31 79	38	84	206	9 7	219	481	19 6	377	741	24 8	566	1000	"
40	35 73	44	96	211	9 1	247	486	16 9	420	742	20 11	626	1000	"
45	40 80	51	109	215	7 11	275	486	13 10	463	738	17 2	688	1000	"
50	47 54	58	122	217	6 1	302	482	11 0	502	730	13 7	746	1000	"
55	56 76	64	135	216	5 1	327	475	8 4	535	716	10 4	800	1000	"
60	69 78	71	148	215	3 9	347	464	6 1	556	695	7 6	849	1000	"
Age	Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	\$43.60	\$84	\$160	\$258	15 124	\$387	\$538	10 488	\$661	\$782	5 772	\$926	\$958	1 958
25	43 93	83	159	256	15 112	386	536	10 480	660	781	5 769	925	957	1 956
30	44 50	81	158	254	15 911	385	533	10 468	658	778	5 763	925	957	1 956
35	45 37	79	156	249	15 551	383	529	10 447	657	776	5 756	924	956	1 955
40	46 77	77	155	246	14 12	382	524	10 411	655	772	5 744	923	955	1 954
45	49 16	76	154	240	10 111	381	518	10 346	651	765	5 721	921	953	1 951
50	53 26	75	154	234	8 11	379	507	10 221	644	753	5 679	917	949	1 946
55	60 07	75	155	229	5 10	378	495	9 18	635	737	5 604	911	942	1 937
60	71 11	77	158	221	4 0	375	476	6 10	619	711	5 459	900	931	1 921

†Months.

1924 DIVIDEND SCHEDULE

ORDINARY LIFE										15 PAYMENT LIFE									
	21	25	30	35	40	45	50	55		Age	21	25	30	35	40	45	50	55	
em	18	77.20	64.23	57.27	52.32	48.39	44.78	41.79		Prem	32	73.35	64.38	43.42	53.47	53.75	61.71	72.00	
nd	3	75	3.94	4.25	4.67	5.08	5.36	5.92	6.73	2nd	4	23	4.44	4.71	5.10	5.42	5.61	6.00	
h	3	85	4.07	4.40	4.87	5.22	5.58	6.22	7.06	3rd	4	50	4.74	5.03	5.47	5.77	6.03	6.48	
h	3	96	4.19	4.54	5.05	5.38	5.82	6.51	7.39	4th	4	78	5.05	5.39	5.87	6.13	6.46	6.96	
h	4	07	4.32	4.71	5.26	5.57	6.06	6.80	7.70	5th	5	07	5.35	5.73	6.27	6.52	6.90	7.47	
h	4	18	4.45	4.87	5.41	5.74	6.33	7.10	8.01										
h	4	30	4.59	5.07	5.55	5.92	6.58	7.40	8.29										
h	4	42	4.73	5.25	5.68	6.13	6.83	7.68	8.57										
h	4	51	4.89	5.44	5.83	6.34	7.10	7.97	8.82										
h	4	67	5.04	5.65	5.99	6.57	7.36	8.28	9.06										
20 PAYMENT LIFE										20 YEAR ENDOWMENT									
em	27	65.29	61.32	53.36	47.40	42.60	38.36	34.03	30.54	2nd	4	48	4.59	4.72	4.94	5.30	5.59	6.02	6.83
nd	4	08	4.25	4.54	4.90	5.23	5.43	5.83	6.42	3rd	4	96	5.05	5.18	5.41	5.78	6.12	6.61	7.46
h	4	28	4.48	4.79	5.20	5.49	5.75	6.22	6.84	4th	5	44	5.53	5.67	5.91	6.29	6.67	7.22	8.09
h	4	49	4.71	5.05	5.51	5.76	6.03	6.59	7.22	5th	5	94	6.04	6.18	6.42	6.82	7.25	8.84	9.72
h	4	71	4.96	5.32	5.84	6.04	6.43	6.98	7.63	6th	6	48	5.57	6.71	6.96	7.36	7.85	8.46	9.35
h	4	94	5.21	5.62	6.09	6.34	6.79	7.39	8.06	7th	7	03	7.13	7.27	7.52	7.94	8.46	9.10	9.98
h	5	18	5.47	5.92	6.36	6.66	7.16	7.80	8.40	8th	7	62	7.71	7.85	8.10	8.53	9.09	9.74	10.60
h	5	43	5.74	6.23	6.63	6.99	7.56	8.20	8.77	9th	8	23	8.33	8.46	8.71	9.15	9.74	10.39	11.21
h	5	69	6.04	6.57	6.92	7.35	7.96	8.60	9.14	10th	8	88	8.97	9.10	9.35	9.80	10.40	11.01	11.82
h	5	96	6.33	6.86	7.23	7.71	8.36	9.01	9.51	11th	9	55	9.63	9.77	10.01	10.47	11.07	11.70	12.43
										12th	10	26	10.37	10.47	10.71	11.15	11.76	12.38	13.02
										13th	11	00	11.07	11.19	11.43	11.87	12.45	13.02	13.62
										14th	11	77	11.85	11.96	12.18	12.60	13.16	13.69	14.22
										15th	12	59	12.65	12.76	12.97	13.35	13.88	14.37	14.82
										16th	13	46	13.59	13.59	13.79	14.12	14.61	15.06	15.45
										17th	14	34	14.39	14.46	14.63	14.92	15.36	15.77	16.14
										18th	15	27	15.31	15.38	15.51	15.73	16.12	16.50	16.82
										19th	16	26	16.29	16.36	16.43	16.57	16.91	17.27	17.71
										20th	17	29	17.31	17.33	17.38	17.44	17.72	18.09	18.59
10 PAYMENT LIFE																			
em	43	45.46	46.50	48.58	56.20	62.56	70.26	79.64	91.11										
nd	4	74	4.97	5.31	5.73	6.11	6.37	6.78	7.32										
h	5	16	5.41	5.79	6.27	6.64	6.97	7.48	8.07										
h	5	57	5.86	6.29	6.84	7.19	7.61	8.20	8.83										
h	5	99	6.33	6.80	7.41	7.79	8.28	8.95	9.61										
h	6	44	6.81	7.35	8.05	8.38	8.99	9.73	10.44										
h	6	91	7.31	7.90	8.50	9.03	9.73	10.54	11.29										
h	7	40	7.84	8.48	9.07	9.70	10.48	11.37	12.19										
h	7	90	8.39	9.08	9.69	10.40	11.29	12.24	13.13										
h	8	43	8.94	9.69	10.35	11.14	12.12	13.15	14.15										

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING. (Without Disability.)				SINGLE PREMIUM WHOLE LIFE \$1,000 Payable in a Fixed Number of Installments.			
QUINQUENNIAL DIVIDEND.				10 Inst.	\$295.35	\$354.50	\$436.22
10 Pay. Life.....	\$41.78	\$50.54	\$63.17	20 Inst.	252.30	301.82	372.15
15 Pay. Life.....	30.73	37.30	47.15	SINGLE PREMIUM 20 YEAR ENDOW- MENT—\$1000 Payable in a Fixed Number of Installments.			
10 Yr. End.....	95.43	96.63	99.15	10 Inst.	\$502.09	\$507.30	\$524.30
20 Yr. End.....	28.17	30.04	35.91	20 Inst.	428.90	433.78	447.80
15 Yr. End.....	66.09	62.33	65.35	QUINQUENNIAL DIVIDENDS. With Disability (Waiver of Premiums only.)			
MONTHLY INCOME. \$10 per month for 20 years, commuted value, \$1,738.				Ord. Life	\$17.95	\$23.91	\$34.50
Ord. Life	\$30.94	\$41.07	\$58.99	10 Pay.	41.87	50.69	63.55
20 Pay. Life.....	45.30	55.26	70.92	15 Pay.	30.82	37.43	47.50
CONTINUOUS MONTHLY INCOME. Extra Premium to continue income for life.				20 Pay.	26.16	31.99	41.30
Ord. Life	\$ 5.72	\$ 4.36	\$ 2.91	MONTHLY INCOME.			
20 Pay. Life.....	7.95	5.52	3.34	Ord. Life	\$31.20	\$41.56	\$60.00
ANNUAL DIVIDEND MONTHLY IN- COME. \$10 per month for 20 years.				20 Pay. Life.....	45.47	55.61	71.80
Ord. Life	\$35.88	\$47.40	\$68.33	With Disability (Waiver of Premiums and Annuity).			
20 Pay. Life.....	51.47	62.87	80.58	10 Pay. Life.....	\$44.63	\$53.78	\$66.60
DOUBLE INDEMNITY RATES (Mo. In- come Policies). Select and Preferred \$2.61; Ord. \$3.48; Medium \$5.22; Double Indemnity and Dismember- ment, Select \$3.48; Ord. \$4.52; Me- dium \$6.52.				15 Pay. Life.....	32.83	39.73	49.00
TERM. \$2,000. Non-renewable; convert- ible within 15 years.				MONTHLY INCOME.			
20 Year	22.80	\$29.00	\$46.91	Ord. Life	\$33.32	\$44.39	\$64.00
SINGLE PREMIUM LIFE.				20 Pay. Life.....	48.34	58.82	75.00
Whole Life	\$343.04	\$411.73	\$506.61	ANNUAL DIVIDENDS. With Dis- ability (waiver of premiums only.)			
SINGLE PREMIUM ENDOWMENTS				MONTHLY INCOME.			
15 Year	\$664.10	\$667.51	\$677.25	Ord. Life	\$36.14	\$47.89	\$69.30
20 Year	583.15	589.78	608.94	20 Pay. Life.....	51.64	63.22	81.50
30 Year	462.48	480.85	528.79	With Disability (Waiver of Premium and Annuity.)			
				MONTHLY INCOME.			
				Ord. Life	\$38.26	\$50.72	\$73.40
				20 Pay. Life.....	54.51	66.43	85.60
				Double Indemnity clause on preferred risks, \$1.50; ordinary, \$2.00; medium \$3.00; Death and Dismemberment clause preferred risks, \$2.00; ordinary, \$2.60; medium \$3.75.			

SECURITY MUTUAL LIFE INS. CO., Binghamton, N. Y.

Accelerative Option. — Cash Value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3% Select and Ultimate reserve, with surrender charge up to 15th year not exceeding \$10 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed on any anniversary, by payment of difference in premiums with 6% interest during first year, and difference in reserves thereafter.

Disability. — For varying extra premium Life and Endowment policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10.00 per \$1,000, beginning upon proof when disability has existed 60 days, and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war or riot service, police duty, aeronautic or submarine operation. Also issues clause providing waiver of premiums only. Limit \$20,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable on any anniversary; (d) purchase non par, paid-up additions, withdrawable any time. (d) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — For extra premium policy will provide, prior to age 65, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine trip, war, riot or insurrection, violation of law, police duty, disease, bodily or mental infirmity, ptomaines or bacterial infection other than as a result of injury, or war service. Limit \$20,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash. Exchangeable for cash value or paid up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 21-50; \$40,000; reinsures over \$20,000; accepts reinsurance; minimum policy \$500. Term, limit \$15,000.

Loans. — After three premiums. Interest 6%, not in advance. Loan values are equal to cash value less 6% discount. May be deferred 90 days. Policy returned to owner after endorsement of loan thereon.

Military Service. — Death within two years from military or naval service in time of war, limits liability to premiums paid, unless notice is given company within 31 days after entering service and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Participating. Without cash and loan values, but practice to grant them.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after two premiums. Third year loan value will be applied to pay third premium. Interest 6%.

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-25 years) annual or monthly installments and Continuous (10, 15, 20, or 25 certain) annual installments. Payments made annually, semi-annually (\$50.37 quarterly (\$25.28), or monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned†. Unless otherwise directed, Trust Fund withheld from beneficiary, but commutable values of installments withdrawable at any time (except under Continuous Installment option).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$10,000. Disability granted if self-supporting.

†Present interest rate, 4.1%.

PARTICIPATING RATES PER \$1,000.

(American 3% Reserve.)

Age	Ord. Life	LIFE			ENDOWMENTS					TERM		ENDOWMENT ANNUITY		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	5 Year	10 Year	Age 60	Age 65	Age 70
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	17.23	44.29	32.77	27.11	100.96	65.30	47.82	37.60	31.03			24.05	20.03	18.50
16	17.54	44.89	33.22	27.49	101.02	65.37	47.89	37.69	31.12			24.79	20.55	18.80
17	17.89	45.51	33.68	27.88	101.11	65.46	47.98	37.78	31.23			25.56	21.09	19.10
18	18.26	46.15	34.16	28.29	101.19	65.55	48.09	37.88	31.34			26.39	21.66	19.40
19	18.63	46.82	34.66	28.71	101.27	65.64	48.18	38.00	31.46			27.26	22.26	19.70
20	19.02	47.50	35.18	29.14	101.36	65.73	48.28	38.10	31.59			28.18	22.90	20.00
21	19.43	48.20	35.71	29.60	101.45	65.84	48.39	38.22	31.72	10.42	10.61	29.16	23.57	20.30
22	19.85	48.94	36.26	30.05	101.55	65.94	48.51	38.35	31.86	10.50	10.69	30.20	24.28	21.00
23	20.30	49.68	36.83	30.53	101.65	66.05	48.63	38.49	32.02	10.57	10.79	31.30	25.04	21.30
24	20.78	50.47	37.42	31.04	101.78	66.18	48.76	38.64	32.19	10.65	10.88	32.48	25.83	22.50
25	21.27	51.28	38.04	31.56	101.89	66.31	48.91	38.80	32.37	10.75	10.99	33.73	26.67	23.00
26	21.79	52.11	38.67	32.09	102.01	66.43	49.05	38.96	32.57	10.84	11.10	35.07	27.57	23.50
27	22.33	52.98	39.33	32.66	102.14	66.57	49.20	39.14	32.78	10.94	11.22	36.50	28.52	24.00
28	22.90	53.88	40.00	33.24	102.28	66.73	49.38	39.34	33.00	11.04	11.35	38.03	29.53	25.50
29	23.51	54.79	40.71	33.83	102.43	66.90	49.56	39.55	33.26	11.16	11.50	39.67	30.60	26.00
30	24.13	55.75	41.43	34.46	102.58	67.08	49.76	39.78	33.58	11.29	11.66	41.43	31.74	27.00
31	24.80	56.74	42.21	35.12	102.76	67.26	49.97	40.02	33.82	11.42	11.84	43.32	32.97	28.00
32	25.50	57.76	42.98	35.79	102.93	67.46	50.20	40.30	34.15	11.57	12.03	45.36	34.27	28.50
33	26.23	58.83	43.80	36.50	103.13	67.68	50.45	40.59	34.51	11.73	12.23	47.57	35.66	29.00
34	27.01	59.91	44.65	37.22	103.33	67.91	50.72	40.91	34.90	11.92	12.46	49.95	37.10	31.00
35	27.83	61.06	45.52	38.00	103.55	68.17	51.02	41.26	35.32	12.11	12.72	52.54	38.76	32.00
36	28.70	62.23	46.45	38.80	103.79	68.44	51.33	41.65	35.79	12.33	13.00	55.37	40.48	33.00
37	29.61	63.45	47.39	39.64	104.05	68.73	51.68	42.08	36.30	12.57	13.31	58.44	42.34	34.00
38	30.57	64.71	48.38	40.53	104.32	69.04	52.06	42.54	36.86	12.84	13.66	61.82	44.34	36.00
39	31.59	66.02	49.42	41.44	104.62	69.40	52.48	43.05	37.48	13.12	14.05	65.52	46.52	37.00
40	32.67	67.37	50.49	42.40	104.94	69.78	52.94	43.60	38.16	13.45	14.49	69.60	48.87	39.00
41	33.82	68.77	51.61	43.42	105.29	70.19	53.46	44.22	38.90	13.80	14.99	74.14	51.43	41.00
42	35.03	70.24	52.80	44.49	105.67	70.66	54.01	44.90	39.73	14.20	15.55	79.19	54.22	42.00
43	36.33	71.75	54.01	45.61	106.10	71.17	54.63	45.65	40.63	14.66	16.20	84.84	57.27	44.00
44	37.70	73.33	55.31	46.82	106.56	71.73	55.32	46.47	41.62	15.17	16.93	91.21	60.63	47.00
45	39.16	74.98	56.67	48.08	107.07	72.35	56.07	47.39	42.70	15.77	17.74	98.43	64.32	49.00
46	40.71	76.68	58.08	49.40	107.64	73.04	56.89	48.39	.....	16.44	18.67	106.70	68.40	52.00
47	42.36	78.47	59.58	50.82	108.27	73.81	57.81	49.50	.....	17.21	19.71	116.25	72.93	54.00
48	44.13	80.33	61.17	52.34	108.97	74.64	58.84	50.71	.....	18.09	20.87	127.38	78.01	58.00
49	46.00	82.28	62.84	53.94	109.73	75.56	59.95	52.05	.....	19.09	22.18	140.51	83.72	61.00
50	48.00	84.31	64.59	55.64	110.57	76.59	61.19	53.53	.....	20.20	23.63	156.26	90.18	65.00
51	50.12	86.41	66.43	57.47	111.49	77.70	62.53	.....	.....	.....	.....	.....	.....	.....
52	52.38	88.62	68.39	59.40	112.50	78.94	64.02	.....	.....	.....	.....	.....	.....	.....
53	54.79	90.91	70.45	61.46	113.61	80.29	65.66	.....	.....	.....	.....	.....	.....	.....
54	57.37	93.32	72.64	63.67	114.83	81.78	67.46	.....	.....	.....	.....	.....	.....	.....
55	60.11	95.84	74.98	66.06	116.17	83.42	69.42	.....	.....	.....	.....	.....	.....	.....
56	63.04	98.48	77.44	68.59	117.64	85.22	71.59	.....	.....	.....	.....	.....	.....	.....
57	66.17	101.26	80.07	71.32	119.25	87.19	73.95	.....	.....	.....	.....	.....	.....	.....
58	69.51	104.18	82.88	74.25	121.03	89.37	76.55	.....	.....	.....	.....	.....	.....	.....
59	73.09	107.25	85.88	77.40	122.97	91.77	79.38	.....	.....	.....	.....	.....	.....	.....
60	76.92	110.50	89.09	80.80	125.12	94.40	82.49	.....	.....	.....	.....	.....	.....	.....

Above rates adopted August 1, 1919, except Term and Endowment Annuities, adopted 1920 Semi-annual rate, add 4% and divide by 2; quarterly, add 6% and divide by 4. Term policies convertible during full term. Monthly Income policies issued providing for initial payment of \$98 and \$5 for 240 months; commuted value \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				Insurance payable is equal to cash value and at Age 65 is \$1,300 per \$1,000, which may be paid as an Annuity of \$120 (10 years certain), payable monthly or \$611.76 in cash and \$1,000 paid-up or paid-up policy for \$1,889 upon evidence of insurability.			
SINGLE PREMIUM LIFE.				DISABILITY RATES. Waiver of Premiums.			
Whole Life. \$391.80 \$461.87 \$555.04				Whole Life.	\$0.22	\$0.31	\$0.57
SINGLE PREM. ENDOWMENTS.				10 Pay. Life.	.14	.21	.41
3 Year.	\$951.24	\$951.51	\$952.23	15 Pay. Life.	.15	.22	.47
10 Year.	828.18	829.47	832.96	20 Pay. Life.	.15	.24	.56
15 Year.	726.64	729.78	738.78	10 Year End.	.26	.30	.53
20 Year.	643.17	649.33	667.17	15 Year End.	.24	.30	.56
25 Year.	575.01	585.82	616.03	20 Year End.	.22	.30	.62
30 Year.	519.99	537.50	583.11	25 Year End.	.21	.30	.59
35 Year.	476.55	503.01	.....	30 Year End.	.22	.32	.56
ANNUITY LIFE RATES. Amount Purchased by \$1,000.				Pref. End.	.22	.32	.59
Males.	\$49.83	\$55.16	\$64.27				
Females.	47.33	51.84	59.03				
ENDOWMENT ANNUITY AGE 65.							
Cont. Prem.	\$26.67	\$38.76	\$64.32				
20 Payment.	36.18	47.04	.....				

PARTICIPATING RATES PER \$1,000.

With Double Indemnity and Disability (Waiver of Premiums and \$10 Monthly Income.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					ENDOWMENT ANNUITY		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	Age 60	Age 65	Age 70
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
15	19 56	49.63	36.83	30.51	102.64	67.00	49.56	39.39	32.87	26.62	22.34	20.57
16	19 90	50.26	37.30	30.93	102.71	67.10	49.64	39.50	32.98	27.40	22.90	21.00
17	20 28	50.91	37.78	31.35	102.80	67.20	49.74	39.61	33.12	28.20	23.48	21.47
18	20 70	51.58	38.28	31.77	102.89	67.30	49.88	39.73	33.27	29.07	24.08	21.95
19	21 11	52.28	38.80	32.22	102.98	67.40	49.99	39.88	33.41	29.98	24.72	22.46
20	21 53	52.98	39.35	32.66	103.09	67.51	50.12	40.01	33.58	30.94	25.40	23.00
21	21 99	53.72	39.90	33.14	103.19	67.63	50.24	40.16	33.76	31.96	26.11	23.56
22	22 46	54.47	40.46	33.61	103.30	67.75	50.39	40.33	33.92	33.05	26.87	24.15
23	22 96	55.23	41.06	34.10	103.41	67.88	50.54	40.49	34.13	34.19	27.67	24.78
24	23 48	56.05	41.67	34.63	103.56	68.02	50.70	40.69	34.35	35.42	28.51	25.44
25	24 02	56.88	42.30	35.16	103.68	68.17	50.89	40.88	34.57	36.72	29.39	26.13
26	24 59	57.70	42.94	35.71	103.81	68.31	51.05	41.09	34.82	38.11	30.34	26.86
27	25 18	58.55	43.63	36.29	103.95	68.48	51.24	41.30	35.09	39.59	31.34	27.63
28	25 79	59.44	44.30	36.89	104.12	68.67	51.44	41.54	35.38	41.17	32.40	28.44
29	26 44	60.33	45.02	37.49	104.28	68.88	51.66	41.81	35.70	42.86	33.53	29.31
30	27 11	61.26	45.74	38.14	104.44	69.08	51.90	42.09	36.04	44.68	34.73	30.22
31	27 83	62.24	46.52	38.80	104.64	69.30	52.16	42.40	36.43	46.64	36.02	31.19
32	28 58	63.23	47.29	39.50	104.84	69.52	52.44	42.74	36.89	48.74	37.38	32.22
33	29 36	64.29	48.10	40.23	105.07	69.79	52.75	43.10	37.35	51.02	38.84	33.31
34	30 20	65.36	48.96	40.95	105.31	70.07	53.08	43.52	37.84	53.48	40.42	34.48
35	31 08	66.50	49.81	41.74	105.55	70.40	53.46	43.99	38.36	56.15	42.10	35.71
36	32 01	67.65	50.74	42.55	105.83	70.78	53.87	44.49	38.93	59.07	43.90	37.04
37	33 00	68.85	51.69	43.39	106.13	71.08	54.31	45.04	39.53	62.23	45.85	38.45
38	34 03	70.10	52.66	44.29	106.45	71.45	54.79	45.64	40.19	65.71	47.95	39.97
39	35 14	71.38	53.71	45.21	106.81	71.89	55.31	46.28	40.91	69.52	50.24	41.58
40	36 30	72.71	54.78	46.19	107.20	72.36	55.85	46.95	41.69	73.71	52.70	43.32
41	37 58	74.08	55.88	47.29	107.67	72.93	56.59	47.75	42.58	78.37	55.43	45.18
42	38 89	75.54	57.08	48.44	108.13	73.52	57.31	48.56	43.52	83.55	58.35	47.19
43	40 31	77.03	58.31	49.65	108.65	74.13	58.11	49.45	44.53	89.34	61.51	49.36
44	41 79	78.57	59.59	50.97	109.21	74.81	58.97	50.41	45.65	95.86	65.05	51.70
45	43 36	80.18	60.96	52.34	109.82	75.54	59.90	51.47	46.85	103.24	68.90	54.21
46	45 10	81.86	62.50	53.79	110.57	76.50	60.95	52.67	48.11	111.68	73.21	56.99
47	46 89	83.61	64.14	55.36	111.31	77.54	62.06	53.94	49.42	121.42	77.93	59.99
48	48 82	85.43	65.88	57.05	112.15	78.63	63.29	55.31	50.79	132.75	83.23	63.27
49	50 85	87.36	67.72	58.83	113.06	79.81	64.60	56.83	52.19	146.11	89.18	66.85
50	53 04	89.35	69.64	60.72	114.06	81.12	66.05	58.51	53.64	162.11	95.90	70.78
51	55 37	91.69	71.71	62.76	115.34	82.51	67.63	60.19	55.19	179.91	103.91	75.12
52	57 86	94.15	73.92	64.91	116.78	84.04	69.37	61.99	56.89	199.91	113.91	79.91
53	60 52	96.71	76.25	67.24	118.32	85.70	71.29	63.99	58.79	222.91	125.91	85.25
54	63 37	99.42	78.74	69.73	119.99	87.54	73.39	66.19	60.79	249.91	139.91	91.24
55	66 42	102.28	81.42	72.44	121.81	89.55	75.67	68.79	62.79	281.91	155.91	97.98

WITH DISABILITY ONLY.

15	18.31	46.59	34.55	28.61	101.39	65.75	48.31	38.14	31.62			
20	20.28	50.03	37.13	30.80	101.84	66.26	48.87	38.76	32.33			
25	22.77	54.02	40.15	33.36	102.43	66.92	49.64	39.63	33.32			
30	25.86	58.65	43.68	36.40	103.19	67.83	50.65	40.84	34.79			
35	29.83	64.14	47.92	40.09	104.30	69.15	52.21	42.74	37.11			
40	35.05	70.60	53.07	44.69	105.95	71.11	54.06	45.70	40.44			
45	42.06	78.33	59.43	50.97	108.52	74.24	58.60	50.17	45.65			
50	51.69	87.75	68.29	59.37	112.71	79.77	64.70	57.16				
55	65.07	100.93	80.07	71.09	120.46	88.20	74.32					

Cash, Loan, Paid-up and Extended Insurance Values—Participating.
ORDINARY LIFE.

Age	CASH				LOAN				PAID-UP				EXTENDED TERM			
	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.
20	\$28	\$77	\$133	\$193	\$26	\$73	\$125	\$182	\$78	\$199	\$317	\$418	1	205	10	204
21	29	80	138	200	27	75	130	189	81	204	323	426	1	242	10	315
22	31	83	144	207	29	78	136	195	84	209	329	433	1	280	11	60
23	32	87	149	215	30	82	141	203	87	214	336	441	1	320	11	165
24	34	90	155	223	32	85	146	210	90	219	342	449	1	360	11	264
25	36	94	161	231	34	89	152	218	93	224	349	457	2	37	11	356
26	38	98	167	240	36	92	158	226	96	229	356	465	2	80	12	73
27	39	102	173	248	37	96	163	234	99	234	363	473	2	125	12	145
28	41	106	180	257	39	100	170	242	102	240	370	481	2	169	12	204
29	44	111	187	267	42	105	178	252	106	245	377	489	2	214	12	249
30	46	115	194	277	43	108	183	261	109	251	384	497	2	259	12	281
31	48	120	202	286	45	113	191	270	112	256	391	505	2	305	12	298
32	50	125	209	296	47	118	197	279	116	262	398	513	2	350	12	302
33	53	130	217	307	50	123	205	290	119	268	405	521	3	32	12	292
34	55	135	225	317	52	127	212	299	123	273	413	529	3	77	12	270
35	58	141	234	328	55	133	221	309	127	279	420	537	3	122	12	236
36	61	147	242	339	58	139	228	320	130	285	428	545	3	164	12	190
37	64	153	251	350	60	144	237	330	134	292	435	553	3	205	12	135
38	67	159	260	361	63	150	245	341	138	298	442	560	3	244	12	70
39	70	166	270	373	66	157	255	352	142	304	449	568	3	281	11	363
40	74	172	279	384	70	162	263	362	146	310	456	575	3	312	11	281
41	77	179	288	395	73	169	272	373	150	316	464	582	3	341	11	192
42	81	186	298	407	76	175	281	384	154	322	471	590	4	1	11	98
43	84	193	308	419	79	182	291	395	158	329	477	597	4	17	10	363
44	88	200	318	430	83	189	300	406	162	335	484	604	4	27	10	257
45	92	208	328	442	87	196	309	417	166	340	491	610	4	31	10	147
46	96	215	338	453	91	203	319	427	170	346	497	617	4	27	10	34
47	100	223	348	465	94	210	328	439	174	352	504	623	4	17	9	282
48	104	230	358	476	98	217	338	449	178	358	510	629	4	0	9	164
49	109	238	368	487	103	225	347	459	182	363	516	635	3	343	9	44
50	113	246	378	499	107	232	357	471	185	369	522	641	3	316	8	287
51	117	254	388	509	110	240	366	480	189	374	528	647	3	285	8	165
52	122	261	398	520	115	246	375	491	193	379	534	652	3	251	8	43
53	126	269	408	531	119	254	385	501	196	384	540	658	3	215	7	286
54	131	277	418	541	124	261	394	510	200	390	545	663	3	175	7	166

20 PAYMENT LIFE.

Age	5				10				15				19			
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.
20	\$77	\$185	\$313	\$460	\$73	\$175	\$295	\$434	\$215	\$479	\$745	\$949	5	207	27	326
21	78	188	319	468	74	177	301	442	216	480	745	949	5	242	27	215
22	80	192	325	477	75	181	307	450	218	482	746	949	5	278	27	92
23	82	196	331	486	77	185	312	458	219	483	747	949	5	314	26	324
24	84	200	338	496	79	189	319	468	220	484	748	949	5	350	26	180
25	85	204	344	505	80	192	325	476	222	486	748	950	6	18	26	28
26	87	208	351	515	82	196	331	486	223	487	749	950	6	52	25	231
27	89	212	358	525	84	200	338	495	224	488	750	950	6	84	25	63
28	91	217	365	535	86	205	344	505	226	489	750	950	6	115	24	251
29	94	221	372	545	89	208	351	514	227	491	751	950	6	143	24	69
30	96	226	380	556	91	213	358	525	228	492	752	950	6	170	23	244
31	98	231	387	566	92	218	365	534	229	493	752	950	6	194	23	50
32	100	236	395	577	94	223	373	544	230	494	752	950	6	214	22	215
33	103	240	403	588	97	228	380	555	232	495	753	950	6	231	22	11
34	105	246	411	599	99	232	388	565	233	496	753	950	6	245	21	166
35	108	251	419	610	102	237	395	575	234	497	753	950	6	255	20	319
36	110	256	427	622	104	242	403	587	235	498	754	950	6	259	20	104
37	113	262	435	633	107	247	410	597	236	499	754	950	6	259	19	250
38	115	267	443	644	108	252	418	608	237	500	754	950	6	253	19	29
39	118	273	452	656	111	258	426	619	239	500	754	950	6	241	18	171
40	121	278	460	667	114	262	434	629	240	501	753	949	6	221	17	311
41	124	284	468	679	117	268	442	641	241	502	753	949	6	196	17	86
42	127	290	476	690	120	274	449	651	242	502	753	949	6	163	16	225
43	130	296	485	701	123	278	458	661	243	502	752	948	6	122	15	364
44	133	301	493	713	125	284	465	673	244	503	751	948	6	75	15	137
45	136	307	501	724	128	290	473	683	245	503	750	948	6	22	14	276
46	139	312	508	735	131	294	479	693	245	502	749	947	5	327	14	51
47	142	318	516	746	134	300	487	704	246	502	748	946	5	263	13	193
48	145	323	523	756	137	305	493	713	247	501	746	945	5	194	12	336
49	148	328	531	767	140	309	501	724	247	501	745	945	5	122	12	118
50	151	333	538	777	142	314	508	733	247	500	743	944	5	48	11	267
51	154	338	544	787	145	319	513	742	248	499	741	943	4	337	11	55
52	157	343	551	797	148	324	520	752	248	498	738	942	4	260	10	212
53	160	348	557	807	151	328	525	761	248	497	736	941	4	182	10	8
54	163	353	562	816	154	333	530	770	248	496	733	939	4	105	9	176

3% Select and Ultimate Reserve adopted June 1, 1915; Full Reserve allowed at end 15th year.

NOTE.—Values after three premiums.

SECURITY MUTUAL LIFE INSURANCE CO., N. Y.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
	Prem.	Loan	Cash	Pd. Up	Ext. Term Y. D.	Loan	Cash	Pd. Up	Ext. Term Y. D.	Loan	Cash	Pd. Up	Ext. Term Y. D.	Loan	Cash	Pd. Up	Ext. Term Y. D.			
21	\$ 48 20	\$ 158	\$ 168	\$ 465	28 80	\$ 365	\$ 387	1000	Pd-up	\$ 404	\$ 428	1000	Pd-up	\$ 442	\$ 468	1000	Pd-up			
25	51 28	171	181	469	27 116	392	415	1000	"	434	460	1000	"	476	505	1000	"			
30	55 75	188	199	474	25 180	428	454	1000	"	476	505	1000	"	525	556	1000	"			
35	61 06	207	219	478	23 33	472	500	1000	"	525	556	1000	"	575	610	1000	"			
40	67 37	228	242	481	20 108	519	550	1000	"	575	610	1000	"	629	667	1000	"			
45	74 98	253	268	482	17 98	571	605	1000	"	629	667	1000	"	683	724	1000	"			
50	84 31	276	293	480	14 61	625	662	1000	"	683	724	1000	"	733	777	1000	"			
55	95 84	298	316	474	11 56	677	718	1000	"	733	777	1000	"	778	825	1000	"			
60	110 50	316	335	464	8 141	728	772	1000	"	778	825	1000	"	821	870	1000	"			
21	35.71	102	108	298	16 253	240	254	647	35 324	404	428	1000	Pd-up	442	468	1000	Pd-up			
25	38 04	110	117	303	17 17	258	273	651	33 129	434	460	1000	"	476	505	1000	"			
30	41 43	123	130	308	16 312	284	301	655	29 347	476	505	1000	"	525	556	1000	"			
35	45 52	136	144	314	15 312	313	332	658	26 131	525	556	1000	"	575	610	1000	"			
40	50 49	151	160	318	14 72	345	366	660	22 242	575	610	1000	"	629	667	1000	"			
45	56 67	168	178	320	12 43	379	402	659	18 347	629	667	1000	"	683	724	1000	"			
50	64 59	184	195	320	9 306	411	436	654	15 122	683	724	1000	"	733	777	1000	"			
55	74 98	199	211	316	7 226	439	465	644	11 341	733	777	1000	"	778	825	1000	"			
60	89 09	210	223	309	5 214	459	487	627	8 329	778	825	1000	"	821	870	1000	"			

End of 5 Years					End of 7 Years					End of 8 Years					End of 9 Years				
Prem.	Loan	Cash	Pd. Up	Ext. Term Y. \$	Loan	Cash	Pd. Up	Ext. Term Y. \$	Loan	Cash	Pd. Up	Ext. Term Y. \$	Loan	Cash	Pd. Up	Ext. Term Y. \$			
21	101 45	418	443	513	5 \$491	615	652	712	3 \$704	719	762	808	2 \$805	826	876	903	1 \$902		
25	101 89	418	443	512	5 \$489	615	652	711	3 \$703	719	762	808	2 \$804	826	876	902	1 \$902		
30	102 58	418	443	512	5 \$487	614	651	711	3 \$702	718	761	807	2 \$804	826	876	902	1 \$901		
35	103 55	417	442	511	5 \$483	613	650	710	3 \$700	718	761	807	2 \$803	826	876	902	1 \$901		
40	104 94	416	441	510	5 \$477	612	649	709	3 \$697	717	760	806	2 \$801	825	875	901	1 \$900		
45	107 07	415	440	508	5 \$465	611	648	707	3 \$692	715	758	804	2 \$797	825	874	900	1 \$898		
50	110 57	412	437	504	5 \$443	608	645	703	3 \$681	713	756	801	2 \$791	823	872	898	1 \$896		
55	116 17	408	432	496	5 \$404	603	639	696	3 \$662	708	750	795	2 \$780	820	869	895	1 \$891		
60	125 12	399	423	484	5 \$332	593	629	684	3 \$628	700	742	786	2 \$760	814	863	889	1 \$882		

End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
21	65 84	249	264	350	10 \$284	368	390	490	8 \$450	564	598	691	5 \$676	861	913	941	1 \$940		
25	66 31	248	263	350	10 \$280	368	390	490	8 \$447	563	597	691	5 \$675	861	913	941	1 \$940		
30	67 08	248	263	349	10 \$272	367	389	489	8 \$442	563	597	690	5 \$672	861	913	940	1 \$940		
35	68 17	248	263	348	10 \$259	367	389	488	8 \$433	562	596	688	5 \$668	860	912	940	1 \$939		
40	69 78	247	262	346	10 \$236	366	388	486	8 \$416	561	595	686	5 \$659	860	912	939	1 \$938		
45	72 35	247	262	344	10 \$192	365	387	483	8 \$385	558	592	683	5 \$644	858	910	938	1 \$936		
50	76 59	246	261	340	10 \$119	363	385	477	8 \$328	555	588	676	5 \$616	857	908	935	1 \$933		
55	83 42	244	259	333	9 \$82	358	380	467	8 \$220	547	580	664	5 \$565	852	903	930	1 \$926		
60	94 40	241	255	322	6 \$136	352	373	452	8 \$11	536	568	646	5 \$469	845	896	923	1 \$915		

End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
21	48 39	165	175	266	15 \$137	380	403	535	10 \$444	638	676	781	5 \$770	878	931	958	1 \$958		
25	48 91	165	175	265	15 \$127	380	403	534	10 \$479	638	676	781	5 \$768	877	930	958	1 \$957		
30	49 76	165	175	264	15 \$109	380	403	533	10 \$470	637	675	780	5 \$765	877	930	957	1 \$957		
35	51 02	166	176	264	15 \$75	379	402	531	10 \$452	636	674	778	5 \$759	876	929	957	1 \$956		
40	52 94	167	177	263	15 \$12	380	403	530	10 \$420	635	673	775	5 \$748	875	928	956	1 \$955		
45	56 07	169	179	263	12 \$60	381	404	526	10 \$360	632	670	770	5 \$728	874	926	954	1 \$953		
50	61 19	171	181	261	9 \$73	381	404	519	10 \$246	627	665	761	5 \$690	871	923	950	1 \$947		
55	69 42	175	185	258	6 \$263	380	403	509	10 \$16	620	657	746	5 \$620	865	917	944	1 \$939		
60	82 49	179	190	254	4 \$280	380	403	495	7 \$137	607	643	728	5 \$565	857	908	936	1 \$925		

†Days.

NOTE.—Values after three premiums.

1924 DIVIDENDS AND NET COST—Jan. 1 to May 1, 1924

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

Yr. Iss'd.	\$19.43		\$21.27		\$24.13		\$27.83		\$32.67		\$39.16		\$60.11	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1923	.....	19.43	.....	21.27	.....	24.13	.....	27.83	.....	32.67	.....	39.16	.....	60.11
1922	2.26	17.17	2.41	18.86	2.63	21.50	2.95	24.88	3.35	29.32	3.86	35.30	5.48	54.63
1921	2.30	17.13	2.46	18.81	2.70	21.43	3.04	24.79	3.48	29.19	4.04	35.12	5.79	54.32
1920	2.33	17.10	2.50	18.77	2.77	21.36	3.14	24.69	3.61	29.06	4.23	34.93	6.10	54.01
1919	2.37	17.06	2.56	18.71	2.85	21.28	3.24	24.59	3.75	28.92	4.42	34.74	6.40	53.71
Prem	\$18.40	\$20.14	\$22.85	\$26.35	\$30.94	\$36.08	\$42.52	\$50.39	\$59.68	\$70.42	\$83.68	\$99.53	\$119.35	\$141.11
1918	1.48	16.92	1.59	18.55	1.77	21.08	2.02	24.33	2.33	28.61	2.75	34.33	3.84	53.06
1917	1.52	16.88	1.65	18.49	1.86	20.99	2.13	24.22	2.49	28.45	2.95	34.13	4.13	52.80
1916	1.57	16.83	1.72	18.42	1.94	20.91	2.25	24.10	2.64	28.30	3.15	33.93	4.42	52.51
1915	1.62	16.78	1.78	18.36	2.04	20.81	2.37	23.98	2.80	28.14	3.36	33.72	4.70	52.23
1914	1.67	16.73	1.85	18.29	2.13	20.72	2.49	23.86	2.97	27.97	3.57	33.51	5.07	51.96
1913	1.73	16.67	1.93	18.21	2.23	20.62	2.62	23.73	3.14	27.80	3.77	33.31	5.23	51.70
1912	1.79	16.61	2.01	18.13	2.34	20.51	2.76	23.59	3.31	27.63	3.98	33.10	5.48	51.45
1911	1.86	16.54	2.09	18.05	2.44	20.41	2.90	23.45	3.49	27.45	4.18	32.90	5.71	51.22
Prem	\$19.47	\$21.34	\$24.23	\$27.91	\$32.81	\$39.30	\$46.82	\$55.68	\$66.32	\$78.90	\$93.84	\$111.42	\$132.42	\$157.42
1910	2.89	16.58	3.25	18.09	3.80	20.43	4.45	23.46	5.34	27.47	6.37	32.93	9.07	51.35
1909	2.96	16.51	3.35	17.99	3.91	20.32	4.59	23.32	5.51	27.30	6.57	32.73	9.27	51.15
Tot.	28.35	254.94	31.15	279.00	35.41	316.50	40.95	364.82	48.21	428.28	57.20	513.84	80.59	796.24
†		116.94		118.00		122.50		130.82		149.28		185.84		368.24

TWENTY PAYMENT LIFE

Yr. Iss'd.	\$29.60		\$31.56		\$34.46		\$38.00		\$42.40		\$48.08		\$66.06	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1923	.....	29.60	.....	31.56	.....	34.46	.....	38.00	.....	42.40	.....	48.08	.....	66.06
1922	2.73	26.87	2.88	28.68	3.10	31.36	3.39	34.61	3.78	38.62	4.26	43.82	5.76	60.30
1921	2.86	26.74	3.02	28.54	3.26	31.02	3.58	34.42	4.00	38.40	4.53	43.55	6.12	59.94
1920	3.00	26.60	3.17	28.39	3.44	31.20	3.78	34.22	4.22	38.18	4.80	43.28	6.48	59.58
1919	3.15	26.45	3.33	28.23	3.62	30.84	3.99	34.01	4.47	37.93	5.08	43.00	6.84	59.22
Prem	\$28.25	\$30.12	\$32.87	\$36.22	\$40.38	\$45.73	\$52.68	\$60.68	\$70.42	\$82.12	\$95.88	\$111.92	\$131.68	\$156.68
1918	2.08	26.17	2.20	27.92	2.38	30.49	2.61	33.61	2.89	37.49	3.25	42.48	4.16	58.52
1917	2.24	26.01	2.38	27.74	2.58	30.29	2.84	33.38	3.16	37.22	3.55	42.18	4.52	58.16
1916	2.41	25.84	2.56	27.56	2.79	30.08	3.08	33.14	3.43	36.95	3.86	41.87	4.88	57.80
1915	2.59	25.66	2.76	27.36	3.02	29.85	3.33	32.89	3.71	36.67	4.18	41.55	5.23	57.45
1914	2.78	25.47	2.97	27.15	3.25	29.62	3.59	32.63	4.01	36.37	4.50	41.23	5.58	57.10
1913	2.98	25.27	3.19	26.93	3.49	29.38	3.86	32.36	4.31	36.07	4.83	40.90	5.93	56.75
1912	3.19	25.06	3.42	26.70	3.75	29.12	4.15	32.07	4.63	35.75	5.17	40.56	6.28	56.40
1911	3.41	24.84	3.66	26.46	4.02	28.85	4.44	31.78	4.95	35.43	5.51	40.22	6.62	56.06
Prem	\$29.59	\$31.58	\$34.51	\$38.04	\$42.49	\$48.17	\$55.29	\$63.68	\$74.42	\$86.84	\$101.12	\$118.68	\$139.92	\$166.29
1910	4.85	24.74	5.22	26.36	5.78	28.73	6.39	31.65	7.19	35.30	8.06	40.11	10.22	56.07
1909	5.09	24.50	5.48	26.10	6.07	28.44	6.72	31.32	7.53	34.96	8.42	39.75	10.57	55.72
Tot.	43.36	389.82	46.24	415.68	50.55	453.73	55.75	500.09	62.28	557.74	70.00	632.58	89.19	875.13
†		76.82		71.68		73.73		81.09		97.74		131.58		307.13

TWENTY YEAR ENDOWMENT

Yr. Iss'd.	\$48.39		\$48.91		\$49.76		\$51.02		\$52.94		\$56.07		\$69.42	
	Age 21 Div.	Net	Age 25 Div.	Net	Age 30 Div.	Net	Age 35 Div.	Net	Age 40 Div.	Net	Age 45 Div.	Net	Age 55 Div.	Net
1923	.....	48.39	.....	48.91	.....	49.76	.....	51.02	.....	52.94	.....	56.07	.....	69.42
1922	2.46	45.93	2.59	46.32	2.80	46.96	3.09	47.93	3.47	49.47	3.97	52.10	5.53	63.89
1921	2.78	45.61	2.91	46.00	3.12	46.64	3.41	47.61	3.79	49.15	4.31	51.76	5.93	63.49
1920	3.12	45.27	3.25	45.66	3.46	46.30	3.75	47.27	4.13	48.81	4.66	51.41	6.32	63.10
1919	3.47	44.92	3.60	45.31	3.81	45.95	4.11	46.91	4.49	48.45	5.03	51.04	6.72	62.70
Prem	\$47.75	\$48.15	\$48.83	\$49.85	\$51.48	\$53.22	\$55.18	\$57.38	\$59.82	\$62.52	\$65.48	\$68.68	\$72.12	\$75.88
1918	3.27	44.48	3.30	44.85	3.34	45.49	3.43	46.42	3.55	47.93	3.75	50.47	4.37	61.99
1917	3.66	44.09	3.69	44.46	3.74	45.09	3.82	46.03	3.94	47.54	4.15	50.07	4.77	61.59
1916	4.08	43.67	4.10	44.05	4.15	44.68	4.22	45.63	4.35	47.13	4.56	49.66	5.11	61.19
1915	4.51	43.24	4.53	43.62	4.58	44.25	4.65	45.20	4.78	46.70	4.98	49.24	5.57	60.79
1914	4.97	42.78	4.99	43.16	5.03	43.80	5.10	44.75	5.22	46.26	5.42	48.80	5.97	60.39
1913	5.45	42.30	5.47	42.68	5.50	43.33	5.57	44.28	5.69	45.79	5.87	48.35	6.38	59.98
1912	5.95	41.80	5.97	42.18	6.00	42.83	6.06	43.79	6.17	45.31	6.33	47.89	6.79	59.57
1911	6.48	41.27	6.49	41.66	6.52	42.31	6.57	43.28	6.67	44.81	6.82	47.40	7.21	59.15
Prem	\$49.07	\$49.52	\$50.28	\$51.42	\$52.82	\$54.38	\$56.12	\$58.02	\$60.08	\$62.32	\$64.72	\$67.28	\$70.00	\$72.88
1910	8.22	40.85	8.28	41.24	8.38	41.90	8.52	42.90	8.77	44.45	9.08	47.09	10.10	59.00
1909	8.81	40.26	8.86	40.66	8.95	41.33	9.09	42.33	9.32	43.90	9.60	46.57	10.55	58.55
Tot.	67.23	654.86	68.03	660.76	69.38	670.62	71.39	685.35	74.34	708.64	78.53	747.92	91.38	924.80
†		111.14		115.24		118.38		121.35		125.64		131.28		137.80

†Net Cost for 20 years, cash value deducted.

†Cash Value in excess of cost

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS

FIVE YEARS

Age	21	25	30	35	40	45	55
Ordinary Life	\$ 87.89	\$ 96.42	\$109.70	\$126.78	\$149.16	\$179.25	\$276.78
Cash Value Deducted	58.89	50.42	63.70	68.78	75.16	87.25	140.78
20 Payment Life	136.26	145.40	158.88	175.26	195.53	321.73	305.10
Cash Value Deducted	58.26	60.40	62.88	67.26	74.53	85.73	139.10
20 Year Endowment	230.12	232.20	235.61	240.74	248.82	262.38	322.60
Cash Value Deducted	55.12	57.20	60.61	64.74	71.82	83.38	137.60

TEN YEARS

Age	21	25	30	35	40	45	55
Ordinary Life	\$172.03	\$188.53	\$214.21	\$247.27	\$290.63	\$348.87	\$539.37
Cash Value Deducted	92.03	94.53	99.21	106.27	118.63	140.87	253.37
20 Payment Life	265.41	283.13	309.21	340.91	380.23	431.04	594.13
Cash Value Deducted	77.41	79.13	83.21	89.91	102.23	124.04	237.13
20 Year Endowment	448.38	452.34	458.92	468.77	484.38	510.62	628.55
Cash Value Deducted	45.38	49.34	55.92	66.77	81.38	106.62	225.55

SECURITY MUTUAL LIFE INSURANCE CO., N. Y.—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909

FIFTEEN YEAR RECORD

ORDINARY LIFE

	\$19.47		\$21.34		\$24.23		\$27.91		\$32.81		\$39.30		\$60.42	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.
10	1.63	17.84	1.68	19.69	1.76	22.47	1.89	26.02	2.08	30.73	2.38	36.92	3.89	56.53
11	1.99	17.48	2.09	19.25	2.15	21.98	2.47	25.44	2.79	30.07	3.26	38.04	5.24	55.15
12	2.30	17.17	2.44	18.90	2.66	21.57	2.99	24.94	3.39	29.42	4.00	35.30	6.50	53.92
13	2.41	17.06	2.57	18.77	2.84	21.39	3.18	23.73	3.67	29.14	4.36	34.94	7.03	53.34
14	2.54	16.93	2.72	18.62	3.02	21.21	3.40	24.51	3.95	28.86	4.73	34.57	7.69	52.73
15	2.68	16.79	2.87	18.47	3.19	21.04	3.61	24.30	4.20	28.61	5.07	34.23	8.23	52.79
16	2.75	17.72	2.97	18.37	3.33	20.90	3.79	24.12	4.44	28.37	5.39	33.91	8.76	51.66
17	2.86	16.61	3.09	18.25	3.48	20.75	3.98	23.93	4.68	28.13	5.70	33.60	9.27	51.15
18	2.99	16.48	3.24	18.10	3.67	20.56	4.21	23.70	4.99	27.82	6.09	33.21	9.86	50.56
19		19.47		21.34		24.23		27.91		32.81		39.30		60.42
20	1.62	17.85	1.81	19.53	2.11	22.12	2.49	25.42	2.98	29.83	3.59	35.71	4.98	55.44
21	1.70	17.77	1.91	19.43	2.25	22.00	2.64	25.27	3.17	29.64	3.82	35.48	5.25	55.17
22	1.86	17.61	2.09	19.25	2.44	21.79	2.90	25.01	3.49	29.32	4.18	35.12	5.71	54.71
23	1.93	17.54	2.17	19.17	2.59	21.67	3.05	24.86	3.66	29.15	4.37	34.93	5.93	54.49
24	2.96	16.51	3.35	17.98	3.91	20.32	4.59	23.32	5.51	27.30	6.57	32.73	9.27	51.15
25	32.22	259.83	35.06	285.10	38.45	324.00	45.17	373.48	63.00	439.15	63.51	525.99	92.66	808.64
26	121.83		125.10		130.00		140.48		161.15		198.88		308.64	

TWENTY PAYMENT LIFE

	\$29.59		\$31.58		\$34.51		\$38.04		\$42.49		\$48.17		\$66.29	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
10	1.70	27.89	1.75	29.83	1.84	32.67	1.99	36.08	2.15	40.34	2.34	45.74	3.92	62.37
11	2.38	27.21	2.48	29.10	2.64	31.87	2.85	35.19	3.15	39.34	3.57	44.60	5.43	60.86
12	2.81	26.78	2.96	28.62	3.19	31.32	3.47	34.57	3.88	38.61	4.45	43.72	6.75	59.54
13	3.07	26.52	3.24	28.34	3.50	31.01	3.82	34.22	4.28	38.21	4.91	43.26	7.36	58.93
14	3.34	26.26	3.52	28.06	3.80	30.69	4.20	33.84	4.70	37.79	5.40	42.77	8.07	58.22
15	3.58	26.03	3.77	27.81	4.10	30.41	4.50	33.54	5.04	37.45	5.82	42.35	8.66	57.63
16	3.79	25.80	4.02	27.56	4.37	30.14	4.82	33.22	5.41	37.08	6.24	41.93	9.21	57.08
17	4.01	25.58	4.25	27.33	4.63	29.88	5.11	32.93	5.75	36.74	6.64	41.53	9.75	56.54
18	4.28	25.31	4.56	27.02	4.97	29.54	5.49	32.55	6.18	36.31	7.14	41.02	10.39	55.90
19		29.59		31.58		34.51		38.04		42.49		48.17		66.29
20	2.88	26.71	3.09	28.49	3.39	31.12	3.75	34.29	4.18	38.31	4.68	43.49	5.71	60.58
21	3.11	26.48	3.33	28.25	3.66	30.85	4.05	33.99	4.51	37.98	5.03	43.14	6.08	60.21
22	3.41	26.18	3.66	27.92	4.02	30.49	4.44	33.60	4.95	37.54	5.51	42.66	6.62	59.67
23	3.64	25.95	3.91	27.67	4.30	30.21	4.75	33.29	5.29	37.20	5.86	42.31	6.97	59.32
24	5.09	24.50	5.48	26.10	6.07	28.44	6.72	31.32	7.53	34.96	8.42	39.75	10.57	55.72
25	47.06	396.79	50.02	423.58	54.50	463.15	59.90	510.67	67.00	570.35	70.10	646.45	105.49	888.86
26	77.79		79.68		84.15		92.67		110.35		146.45		321.86	

TWENTY YEAR ENDOWMENT

	\$49.07		\$49.52		\$50.28		\$51.42		\$53.22		\$56.17		\$69.10	
	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55							
10	1.85	47.22	1.89	47.63	1.96	48.32	2.06	49.36	2.23	50.99	2.50	53.67	3.94	65.16
11	2.96	46.11	3.01	46.51	3.09	47.19	3.23	48.19	3.43	49.79	3.77	52.40	5.47	63.63
12	3.79	45.28	3.85	45.67	3.96	46.32	4.14	47.28	4.38	48.84	4.81	51.36	6.83	62.27
13	4.32	44.75	4.38	45.14	4.50	45.78	4.67	46.75	4.92	48.30	5.38	50.79	7.52	61.58
14	4.86	44.21	4.92	44.60	5.04	45.24	5.22	46.20	5.49	47.73	5.98	50.19	8.22	60.88
15	5.32	43.75	5.40	44.12	5.52	44.76	5.70	45.72	5.99	47.23	6.51	49.66	8.89	60.27
16	5.80	43.27	5.86	43.66	5.98	44.30	6.17	45.25	6.46	46.76	7.01	49.16	9.43	59.67
17	6.24	42.83	6.30	43.22	6.42	43.86	6.62	44.80	6.93	46.29	7.50	48.67	9.98	59.12
18	6.81	42.26	6.88	42.64	7.00	43.28	7.20	44.22	7.52	45.70	8.10	48.07	10.64	58.46
19		49.07		49.52		50.28		51.42		53.22		56.17		69.10
20	5.38	43.69	5.40	44.12	5.43	44.85	5.48	45.94	5.58	47.64	5.74	50.43	6.18	62.92
21	5.90	43.17	5.91	43.61	5.94	44.34	5.99	45.43	6.08	47.14	6.23	49.94	6.62	62.48
22	6.48	42.59	6.49	43.03	6.52	43.76	6.57	44.85	6.67	46.55	6.82	49.35	7.21	61.89
23	7.03	42.04	7.05	42.47	7.07	43.21	7.11	44.31	7.20	46.02	7.32	48.85	7.65	61.47
24	8.81	40.26	8.86	40.66	8.95	41.33	9.09	42.33	9.32	43.90	9.60	46.57	10.55	58.55
25	75.55	660.50	76.20	666.60	77.38	676.82	79.25	692.05	82.20	716.10	87.27	755.28	109.05	127.45
26	115.50		119.40		124.82		131.05		138.10		146.28		271.45	

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

FIVE YEARS. (Policies Issued in 1919;

	25	30	35	40	45	55
Ordinary Life	\$ 98.62	\$112.24	\$129.79	\$152.77	\$183.65	\$283.78
Cash Value Deducted	62.62	66.24	71.79	78.77	91.65	147.78
Payment Life	148.35	162.17	178.98	199.83	226.79	312.59
Cash Value Deducted	63.35	66.17	70.98	78.83	90.79	146.59
Year Endowment	233.12	236.97	242.68	251.48	266.02	329.19
Cash Value Deducted	58.12	61.97	66.68	74.48	87.02	144.10

TEN YEARS. (Policies Issued in 1914)

	25	30	35	40	45	55
Ordinary Life	\$184.24	\$209.46	\$241.93	\$284.48	\$341.22	\$524.73
Cash Value Deducted	90.24	94.46	100.93	112.48	133.22	238.73
Payment Life	278.14	303.70	334.82	373.38	422.75	579.08
Cash Value Deducted	74.14	77.70	83.82	95.38	115.75	222.08
Year Endowment	447.69	453.83	463.10	477.88	502.81	613.88
Cash Value Deducted	44.69	50.83	61.10	74.88	98.81	210.88

SHENANDOAH LIFE INSURANCE CO., Roanoke, Va.

Accelerative Option. — Policy is non-participating. 20 Pay. Life may be made to mature as endowment by payment of premiums after policy is paid-up.

Beneficiary. — Changeable at will.

***Cash Values.** — After two premiums, within three months after default. American 3½% Modified Preliminary Term reserve, with surrender charge up to 7th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed prior to age 60, by payment of difference in premiums at 6% compound interest. Practice to change to lower premium form.

Disability. — For varying extra premium policy will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability and life time; no reduction in insurance at maturity limit. Income clause \$10,000. Does not cover war service or aerial flight.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, violation of law war service, state of war or insurrection, aeronautic or submarine operations, physical or mental infirmity, illness or disease. For extra premium policy will provide, prior to age 60, for payment of double face of policy in event of accidental death from a street car, railway train, passenger steam-ship, or other public conveyance (except aerial device) while insured is travelling as passenger, within 60 days from time of injury. Limit \$10,000.

***Extended Insurance.** — Automatic after two years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war, and suicide within two years.

Limits. — Ages, 12-60, except Term, 21-60; \$100,000 (Term \$10,000); reinsures over \$5,000, ages, 12-17; \$15,000, 18-20; \$20,000, 21-30; \$15,000, 31-35; \$7,500, 36-60 accepts reinsurance; minimum policy \$1,000.

***Loans.** — After two premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from military or naval service in time of war, or within six months thereafter, limits liability to premiums paid, unless extra premium paid within 31 days after entering service and annually thereafter as required. Unused extra premiums returned one year after war.

***Non-Forfeitable.** — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within three months after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

***Premium Loans.** — May be made automatic after two premiums. Third year loan value will be applied to pay third premium. Interest 6%.

Reinstatement. — Any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limits (5-30 years) annual or monthly installments, Continuous (20 years certain) annual or monthly installments, face of policy payable in 20 annual installments at \$525 per \$1,000 at end of 20 years. Unless otherwise directed proceeds left under any option are withheld from beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limits, ages 12-50; \$5,000. Disability and double indemnity granted to self-supporting single women and widows over 2

*Values after three premiums on Ordinary Life and 20-Payment Life.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

L. e	LIMITED PAY. LIFE			ENDOWMENTS						Age	ENDOW- MENT AT		20 Pay. END.		S. O. M. E.	TERM	
	10	15	20	10	15	20	25	30	Age		Age	Age	Age	5		10	
	Pay.	Pay.	Pay.	Year	Year	Year	Year	Year	60		65	60	65	Year		Year	
87	\$37.59	\$27.62	\$22.86	\$93.59	\$59.10	\$42.09	\$33.11	\$26.97	20	\$19.56	\$17.52	\$27.60	\$25.78	...	\$9.55	\$9.70	
20	38.23	28.08	23.23	93.64	59.18	42.12	33.18	27.07	21	20.18	18.02	28.17	26.28	32.29	9.61	9.77	
56	38.86	28.56	23.63	93.71	59.24	42.21	33.27	27.18	22	20.85	18.54	28.78	26.80	32.63	9.67	9.85	
93	39.52	29.05	24.05	93.78	59.31	42.32	33.35	27.29	23	21.56	19.10	29.40	27.34	32.99	9.74	9.94	
31	40.21	29.55	24.48	93.86	59.38	42.43	33.46	27.40	24	22.32	19.69	30.06	27.90	33.37	9.81	10.03	
72	40.91	30.09	24.92	93.93	59.46	42.53	33.56	27.53	25	23.13	20.31	30.74	28.48	33.77	9.90	10.12	
15	41.66	30.64	25.39	94.02	59.54	42.65	33.67	27.67	26	24.00	20.97	31.44	29.09	34.18	9.99	10.22	
59	42.42	31.21	25.87	94.11	59.63	42.79	33.80	27.82	27	24.92	21.68	32.18	29.72	34.62	10.08	10.34	
07	43.20	31.80	26.37	94.20	59.73	42.93	33.93	27.98	28	25.92	22.44	32.94	30.38	35.08	10.17	10.46	
57	44.02	32.41	26.90	94.31	59.83	43.08	34.08	28.14	29	27.12	23.23	33.75	31.07	35.57	10.29	10.59	
08	44.88	33.06	27.42	94.42	59.95	43.20	34.24	28.31	30	28.38	24.09	34.59	31.78	36.08	10.40	10.74	
65	45.77	33.72	28.01	94.54	60.07	43.34	34.41	28.48	31	29.56	25.00	35.47	32.53	36.62	10.53	10.90	
23	46.70	34.41	28.60	94.66	60.20	43.48	34.60	28.65	32	30.84	25.98	36.38	33.32	37.19	10.66	11.08	
85	47.65	35.13	29.22	94.79	60.34	43.63	34.82	28.84	33	32.21	27.02	37.33	34.13	37.79	10.81	11.26	
51	48.65	35.89	29.87	94.93	60.50	43.81	35.05	29.05	34	33.69	28.14	38.33	34.98	38.43	10.97	11.47	
20	49.68	36.67	30.54	95.09	60.67	43.99	35.31	29.35	35	35.31	29.35	39.38	35.87	39.10	11.16	11.70	
92	50.75	37.47	31.24	95.27	60.86	44.20	35.60	29.68	36	37.06	30.66	40.48	36.81	39.81	11.36	11.96	
00	51.86	38.32	31.99	95.45	61.05	44.44	35.91	30.07	37	38.98	32.07	41.64	37.79	40.56	11.59	12.25	
52	53.01	39.22	32.76	95.64	61.28	44.68	36.26	30.48	38	41.07	33.80	42.86	38.83	41.35	11.83	12.58	
38	54.21	40.13	33.57	95.85	61.52	44.97	36.65	30.96	39	43.37	35.37	44.13	39.91	42.19	12.09	12.93	
31	55.46	41.10	34.42	96.09	61.79	45.35	37.09	31.48	40	...	37.09	...	41.04	43.09	12.39	13.34	
28	56.75	42.10	35.32	96.35	62.09	45.77	37.57	32.06	41	...	38.94	...	42.25	44.04	12.71	13.79	
33	58.09	43.15	36.27	96.64	62.44	46.24	38.09	32.70	42	...	40.96	...	43.52	45.04	13.09	14.31	
44	59.49	44.26	37.27	96.95	62.82	46.71	38.69	33.42	43	...	43.16	...	44.87	46.11	13.50	14.90	
62	60.95	45.43	38.33	97.30	63.24	47.31	39.34	34.21	44	...	45.59	...	46.29	47.25	13.98	15.56	
87	62.47	46.63	39.45	97.68	63.70	47.97	40.08	35.09	45	...	...	...	...	48.47	14.53	16.31	
21	64.05	47.90	40.63	98.11	64.22	48.61	40.81	...	46	...	...	...	...	49.76	15.15	17.16	
64	65.69	49.25	41.89	98.60	64.80	49.32	41.53	...	47	...	...	...	...	51.13	15.85	18.13	
16	67.41	50.65	43.23	99.14	65.46	50.13	42.50	...	48	...	...	...	...	52.60	16.66	19.19	
79	69.20	52.15	44.64	99.75	66.19	50.99	43.57	...	49	...	...	...	...	54.17	17.58	20.39	
52	71.06	53.71	46.15	100.38	66.99	52.02	44.76	...	50	...	...	...	...	55.83	18.60	21.71	
36	72.98	55.34	47.76	101.08	67.88	53.16	...	...	51	...	...	...	...	57.61	19.74	23.19	
32	74.99	57.07	49.46	101.84	68.84	54.39	...	...	52	...	...	...	...	59.51	21.01	24.83	
43	77.10	58.91	51.28	102.76	69.92	55.77	...	...	53	...	...	...	...	61.53	22.43	26.63	
66	79.29	60.85	53.22	103.72	71.12	57.27	...	...	54	...	...	...	...	63.68	24.00	28.63	
05	81.58	62.90	55.31	104.77	72.44	58.93	...	...	55	...	...	...	...	65.98	25.75	30.84	
61	83.97	65.08	57.54	105.92	73.91	...	...	...	56	...	...	...	...	68.44	27.69	33.28	
33	86.46	67.38	59.93	107.19	75.52	...	...	...	57	...	...	...	...	71.06	29.83	35.95	
26	89.10	69.86	62.50	108.60	77.30	...	...	...	58	...	...	...	...	73.87	32.19	38.90	
38	91.85	72.50	65.27	110.15	79.27	...	...	...	59	...	...	...	...	76.87	34.80	42.15	
21	94.75	75.30	68.23	111.87	81.45	...	...	...	60	...	...	...	...	80.08	37.69	45.71	

*Insurance increases yearly: 1st year, \$1,016.56; 5th \$1,088.80; 10th, \$1,194.27; 15th, \$1,319.54; 20th, \$1,468.30.

†5 Year Term Convertible within 3 years; 10 year within 7; 15 year within 12; 20 year within 17.

Age	25	35	45
TERM.			
15 Year	\$10.40	\$12.44	\$18.71
20 Year	10.75	13.50	21.71

Above rates adopted February 1916, except Term Oct. 1, 1921 and S. O. M. E., Endowments 0 and 65 in May, 1923. Semi-annual rate, multiply by .52; quarterly by .265.

DISABILITY RATES

For Waiver of Premiums and Payment of Monthly Income of \$10 per \$1,000

Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	25 Year End.	30 Year End.	Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.	25 Year End.	30 Year End.
\$1.14	\$2.27	\$1.73	\$1.48	36	42	48	54	58	38	\$1.93	\$2.78	\$2.15	\$1.86	70	90	1.11	1.35	1.63
\$1.17	\$2.31	\$1.75	\$1.50	36	43	49	55	61	39	\$2.02	\$2.81	\$2.18	\$1.90	75	96	1.20	1.45	1.73
\$1.19	\$2.33	\$1.78	\$1.52	37	44	50	56	64	40	\$2.10	\$2.84	\$2.21	\$1.93	80	1.03	1.30	1.56	1.82
\$1.22	\$2.37	\$1.80	\$1.54	38	45	52	60	67	41	\$2.20	\$2.87	\$2.25	\$2.04	85	1.09	1.44	1.68	1.91
\$1.25	\$2.40	\$1.82	\$1.55	39	46	54	62	70	42	\$2.31	\$2.90	\$2.28	\$2.15	91	1.18	1.59	1.81	2.01
\$1.28	\$2.42	\$1.84	\$1.57	40	47	56	65	73	43	\$2.44	\$2.93	\$2.33	\$2.26	97	1.27	1.74	1.95	2.12
\$1.31	\$2.45	\$1.86	\$1.58	41	49	58	67	76	44	\$2.56	\$2.93	\$2.34	\$2.37	1.04	1.39	1.90	2.10	2.23
\$1.33	\$2.48	\$1.88	\$1.60	42	50	60	70	80	45	\$2.70	\$2.93	\$2.38	\$2.49	1.11	1.51	2.05	2.26	2.34
\$1.37	\$2.51	\$1.90	\$1.63	43	52	62	74	85	46	\$2.86	\$2.95	\$2.51	\$2.62	1.20	1.73	2.24	2.43	...
\$1.41	\$2.55	\$1.93	\$1.65	45	54	65	78	90	47	\$3.04	\$2.96	\$2.68	\$2.78	1.31	1.95	2.41	2.61	...
\$1.47	\$2.59	\$1.96	\$1.68	47	56	68	82	96	48	\$3.26	\$2.98	\$2.86	\$2.95	1.44	2.17	2.56	2.80	...
\$1.51	\$2.62	\$1.98	\$1.70	49	59	72	87	1.03	49	\$3.51	\$3.01	\$3.04	\$3.14	1.58	2.41	2.78	3.00	...
\$1.56	\$2.65	\$2.01	\$1.72	51	63	76	93	1.11	50	\$3.80	\$3.01	\$3.27	\$3.36	1.74	2.65	2.94	3.21	...
\$1.60	\$2.68	\$2.03	\$1.73	53	66	80	1.01	1.20	51	\$4.14	\$3.27	\$3.49	\$3.62	2.02	2.90	3.15	...	...
\$1.66	\$2.69	\$2.05	\$1.75	55	69	85	1.07	1.28	52	\$4.55	\$3.52	\$3.72	\$3.89	2.32	3.17	3.38	...	...
\$1.71	\$2.70	\$2.07	\$1.77	58	73	90	1.13	1.36	53	\$5.09	\$3.84	\$4.08	\$4.26	2.68	3.45	3.64	...	...
\$1.78	\$2.72	\$2.09	\$1.80	61	78	96	1.19	1.45	54	\$5.76	\$4.19	\$4.47	\$4.74	3.11	3.74	3.90	...	...
\$1.85	\$2.75	\$2.12	\$1.83	65	84	1.03	1.26	1.54	55	\$6.57	\$4.60	\$4.91	\$5.31	3.64	4.06	4.19	...	...

SHENANDOAH LIFE INSURANCE COMPANY, VA.—Continued

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M	Cash or Loan	Pd. Up	Ext. Ins. Y. M	Cash or Loan	Pd. Up	Ext. Ins. Y. M	Cash or Loan	Pd. Up	Ext. Ins. Y. M	Cash or Loan	Pd. Up	Ext. Ins. Y. M		
Ord. Life	21	\$15.20	\$8.68	\$25.36	\$80	3	4	\$69.82	\$203	9	7	\$118.93	\$314	15	7	\$176.63	\$421	19	
	25	16.72	11.19	30.54	90	3	11	82.42	222	10	8	139.98	341	16	0	206.99	453	18	
	30	19.08	15.08	38.52	103	4	8	101.65	247	11	7	171.65	376	15	7	251.57	494	17	
	35	22.20	19.98	48.58	118	5	4	125.48	276	11	8	209.85	412	14	5	302.54	534	15	
	40	26.31	26.17	61.19	134	5	9	154.48	303	10	11	253.66	448	12	10	358.21	571	13	
	45	31.87	33.89	76.57	150	5	7	187.54	331	9	8	301.35	480	10	11	416.17	604	10	
	50	39.52	42.71	93.77	165	5	0	223.30	356	8	2	350.94	509	9	0	473.25	634	8	
55	50.05	52.51	112.66	179	4	3	261.00	379	6	7	400.25	536	7	2	527.05	658	7		
60	64.71	63.17	132.82	192	3	4	298.67	400	5	2	446.94	558	5	7	584.12	687	5		
10 Pay. Life	2d Yr.		147.40	469	26	0	343.28	1000	Pd-up										
	21	38.23	42.48	147.40	469	26	0	343.28	1000	Pd-up									
	25	40.91	46.10	159.08	472	25	6	370.55	1000	"									
	30	44.88	51.24	175.80	474	24	0	410.02	1000	"									
	35	49.69	57.10	195.22	476	21	11	456.00	1000	"									
	40	55.46	63.58	217.27	476	19	3	508.49	1000	"									
	45	62.47	70.48	241.49	474	16	5	566.15	1000	"									
15 Pay. Life	21	28.08	22.39	93.87	298	14	9	223.21	650	34	7	377.95	1000	Pd-up					
	25	30.09	24.63	101.75	301	15	2	242.03	653	32	3	410.03	1000	"					
	30	33.06	27.77	113.06	305	15	2	269.08	656	29	1	456.00	1000	"					
	35	36.67	31.25	126.07	307	14	5	300.13	658	25	7	508.49	1000	"					
	40	41.10	35.01	140.69	308	13	0	334.80	658	22	0	566.15	1000	"					
	45	46.63	38.91	156.55	307	11	1	371.14	655	18	4	626.92	1000	"					
	50	53.71	42.45	171.77	303	8	11	406.16	647	14	9	688.24	1000	"					
20 Pay. Life	21	23.23	25.80	61.13	194	8	10	159.85	465	24	11	276.45	731	34	11	418.69	1000	Pd-up	
	25	24.92	28.69	67.10	199	9	4	174.55	471	23	11	301.49	735	32	2	456.00	1000	"	
	30	27.42	32.89	75.76	204	9	9	195.67	477	21	11	337.09	739	28	6	508.49	1000	"	
	35	30.54	37.81	85.87	209	9	9	219.96	482	19	6	377.23	741	24	8	566.15	1000	"	
	40	34.42	43.53	97.57	213	9	2	247.22	486	16	9	420.12	742	20	11	626.92	1000	"	
	45	39.45	50.13	110.70	217	8	0	275.57	486	13	10	463.02	738	17	2	688.24	1000	"	
	50	46.15	57.01	123.96	218	6	7	302.78	480	11	0	502.61	730	13	7	746.98	1000	"	
End of 5 Years	55	55.31	63.93	137.00	218	5	1	327.31	475	8	4	535.31	716	10	4	800.48	1000	"	
	60	68.23	70.95	149.62	217	3	9	347.18	464	6	6	556.89	695	7	6	849.97	1000	"	
	End of 5 Years				End of 10 Years				End of 15 Years				End of 14 Years						
	21	59.18	84.04	259.39	360	10	\$294.38	502	8	\$462.59	600	5	\$686.91	943	1	\$			
	25	59.46	82.89	258.32	350	10	\$288.44	501	8	\$458.59	590	6	\$684.91	940	1	\$			
	30	59.95	81.13	256.06	356	10	\$278.32	498	8	\$451.59	589	40	\$680.91	940	1	\$			
35	60.67	78.92	254.59	352	10	\$262.38	495	8	\$440.58	587	58	\$674.90	937	1	\$				
40	61.79	76.19	252.09	348	10	\$253.37	491	8	\$421.55	591	69	\$664.90	940	1	\$				
45	63.70	72.96	249.16	342	10	\$186.37	485	8	\$386.58	581	45	\$645.90	938	1	\$				
50	66.99	69.04	244.96	333	10	\$95.36	475	8	\$322.57	575	18	\$610.90	935	1	\$				
55	72.44	64.31	238.96	320	8	19	362.31	460	8	\$208.56	565	34	\$560.89	930	1	\$			
60	81.45	58.97	231.45	303	5	\$10.35	439	7	\$150.43	550	43	\$457.89	921	1	\$				
20 Year End.	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years						
	21	\$42.12	\$50.72	\$170.49	\$275	15	\$144.39	\$392	53	\$545	10	\$494.66	\$85	\$774.92	\$959	1	\$		
	25	42.53	49.61	169.46	273	15	\$133.91	391	57	543	10	\$488.66	01	\$772.92	48	958	1	\$	
	30	43.20	47.94	167.98	270	15	\$110.39	390	22	540	10	\$477.66	61	\$768.92	98	958	1	\$	
	35	43.99	45.95	166.40	260	15	\$72.38	388	80	537	10	\$457.66	10	\$760.92	19	957	1	\$	
	40	45.35	43.71	165.01	261	15	\$2.38	387	68	532	10	\$421.65	75	\$748.92	88	956	1	\$	
	45	47.97	41.37	164.13	256	11	17	386	26	525	10	\$356.63	80	\$725.92	68	953	1	\$	
50	52.02	38.94	163.28	248	8	16	383	91	514	10	\$232.64	19	\$757.57	86	949	1	\$		
55	58.93	36.67	163.13	239	6	0	381	17	499	9	110	637	05	\$739.5	\$608	911	53	943	1

NOTE.—Modified Preliminary Term American 3 1/4% Reserve. 1Months.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
MONTHLY INCOME, \$50 for 240 months. Commuted value, \$8,650.			
Ord. Life	\$144.65	\$192.05	\$275.70
20 Pay. Life	215.55	264.20	341.25
20 Year End.	367.90	380.55	414.95
SINGLE PREMIUM			
Life	\$341.05	\$408.25	\$501.10
CONTINUOUS MONTHLY INCOME, \$50 a month, 210 payments certain. (Equal Ages).			
Ord. Life	\$172.30	\$213.65	\$291.85
20 Pay. Life	251.80	290.25	357.95
JOINT LIFE. (Equal Ages.)			
Ord. Life	\$26.05	\$33.63	\$47.63
20 Pay. Life	36.12	42.74	54.38
DOUBLE INDEMNITY. Accidents of any nature. Ord. Life and Endowments, \$2.00 per \$1,000 at all ages.			
10 Pay. Life	\$4.40	\$3.70	\$2.68

Ages	25	35
15 Pay. Life	3.23	2.73
20 Pay. Life	2.67	2.26
DOUBLE INDEMNITY. Travel Accident. Ord. Life and Endowments \$0.20 \$1,000 at all ages.		
10 Pay. Life	\$0.44	\$0.37
15 Pay. Life	.32	.27
20 Pay. Life	.27	.23
EXTRA RATES for Disability, provided for Waiver of Premium only.		
Ord. Life	\$0.20	\$0.28
10 Pay. Life	.13	.16
15 Pay. Life	.14	.17
20 Pay. Life	.16	.19
10 Year End.	.19	.27
15 Year End.	.18	.27
20 Year End.	.18	.28

SOUTHEASTERN LIFE INS. CO., Greenville, S. C.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$15 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — Rider provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning three months after proof and continuing during disability until maturity; no reduction in insurance. Does not cover war service. Limit, \$25,000. Also issues waiver of premium clause.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium (\$1.50 per \$1,000) rider will provide, during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover war service, aeronautic or submarine operations, suicide or disease. Limit, \$15,000.

Extended Insurance. — After three premiums, within three months after default. Non-par. Without cash and loan values.

Grace. — One month, 6% interest.

Incontestable. — After one year, except for non payment of premium.

Limits. — Ages, 15-65, except Term, 16-55; \$100,000, reinsures over \$10,000 (Term \$8,000); accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans".

Paid-Up Values. — After three premiums, within three months after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. Cash, Trust Fund (Interest Payments) at 3½%, Limited (10 years) and Continuous (20 years certain) monthly installments. Trust Fund and Installments certain participate in excess interest earned†.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$2,000 to \$8,000. Disability not granted.

†Present interest rate 5¼%.

SOUTHEASTERN LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000

* 20 Pay. Life Inv.	Ord. Life	LIMITED PAY. LIFE				Age	ENDOWMENTS								TERM	
		10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	Age 60	Age 65	5 Year	10 Year	
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$	
25.50	12.80	34.34	25.21	20.16	16.42	15	90.35	57.37	41.05	31.55	25.61	16.44	14.83			
25.65	13.05	34.83	25.59	20.47	16.67	16	90.40	57.41	41.10	31.60	25.67	16.90	15.19			
25.85	13.32	35.35	25.97	20.80	16.93	17	90.46	57.46	41.15	31.66	25.73	17.38	15.57			
26.10	13.60	35.89	26.36	21.14	17.19	18	90.52	57.53	41.21	31.72	25.81	17.89	15.99			
26.30	13.83	36.44	26.77	21.50	17.47	19	90.58	57.58	41.27	31.80	25.88	18.43	16.41			
26.55	14.18	37.02	27.19	21.87	17.76	20	90.65	57.64	41.33	31.87	25.97	19.01	16.86	8.34	8.72	
26.75	14.52	37.61	27.63	22.24	18.10	21	90.71	57.70	41.40	31.97	26.08	19.61	17.35	8.39	8.78	
27.05	14.87	38.22	28.10	22.64	18.45	22	90.78	57.77	41.47	32.08	26.21	20.27	17.85	8.45	8.85	
27.30	15.24	38.86	28.57	23.05	18.82	23	90.86	57.85	41.54	32.20	26.34	20.96	18.39	8.50	8.92	
27.65	15.61	39.53	29.07	23.48	19.20	24	90.94	57.92	41.63	32.33	26.48	21.69	18.95	8.56	8.99	
27.95	16.02	40.21	29.57	23.92	19.59	25	91.01	58.00	41.71	32.46	26.63	22.48	19.64	8.63	9.07	
28.30	16.45	40.92	30.11	24.36	20.01	26	91.10	58.08	41.84	32.60	26.79	23.33	20.31	8.70	9.15	
28.70	16.89	41.66	30.65	24.86	20.44	27	91.20	58.17	41.99	32.76	26.96	24.22	21.01	8.77	9.25	
29.05	17.37	42.43	31.23	25.36	20.90	28	91.29	58.27	42.13	32.91	27.15	25.19	21.77	8.86	9.35	
29.50	17.86	43.22	31.82	25.88	21.37	29	91.39	58.37	42.29	33.09	27.36	26.22	22.56	8.95	9.45	
29.95	18.39	44.04	32.43	26.44	21.87	30	91.49	58.48	42.45	33.28	27.58	27.58	23.41	9.04	9.5	
30.50	18.94	44.90	33.07	27.03	22.39	31	91.61	58.60	42.63	33.48	27.73	28.76	24.32	9.14	9.7	
31.15	19.52	45.78	33.74	27.64	22.94	32	91.73	58.73	42.83	33.70	27.89	30.03	25.30	9.26	9.8	
31.85	20.13	46.70	34.43	28.28	23.52	33	91.87	58.86	43.02	33.94	28.06	31.39	26.34	9.38	10.0	
32.55	20.81	47.65	35.15	28.95	24.13	34	92.00	59.02	43.24	34.20	28.34	32.88	27.46	9.51	10.1	
33.35	21.52	48.64	35.90	29.64	24.77	35	92.15	59.18	43.48	34.49	28.66	34.49	28.66	9.67	10.3	
34.20	22.26	49.66	36.68	30.40	25.45	36	92.31	59.36	43.74	34.80	29.03	36.23	29.97	9.88	10.6	
35.10	23.06	50.73	37.48	31.20	26.16	37	92.48	59.54	44.03	35.14	29.42	38.14	31.38	10.12	10.9	
36.10	23.90	51.82	38.33	32.02	26.93	38	92.67	59.76	44.33	35.52	29.86	40.22	33.11	10.36	11.2	
37.15	24.79	52.96	39.21	32.89	27.74	39	92.86	59.99	44.68	35.93	30.35	42.52	34.68	10.63	11.5	
38.25	25.77	54.20	40.17	33.80	28.60	40	93.17	60.31	45.05	36.39	30.98		36.39	10.93	11.9	
39.45	26.80	55.48	41.17	34.77	29.51	41	93.51	60.65	45.46	36.90	31.67		38.25	11.24	12.4	
40.70	27.91	56.82	42.21	35.78	30.48	42	93.86	61.03	45.91	37.45	32.42		40.27	11.60	12.9	
42.05	29.09	58.21	43.30	36.84	31.53	43	94.24	61.45	46.42	38.08	33.26		42.48	11.99	13.6	
43.50	30.33	59.66	44.45	37.97	32.64	44	94.65	61.91	46.97	38.76	34.18		44.91	12.43	14.3	
45.05	31.66	61.16	45.66	39.17	33.83	45	95.10	62.41	47.58	39.52	35.18			13.06	15.2	
	33.09	62.73	46.91	40.42	35.05	46	95.60	62.97	48.26	40.13	36.29			13.75	16.2	
	34.60	64.36	48.25	41.76	36.35	47	96.14	63.58	49.01	41.02	37.51			14.59	17.4	
	36.23	66.06	49.64	43.19	37.76	48	96.72	64.26	49.85	42.02	38.84			15.41	18.6	
	37.96	67.83	51.11	44.69	39.26	49	97.36	65.01	50.78	43.12	40.30			16.34	20.0	
	39.85	69.66	52.65	46.29	40.86	50	98.05	65.82	51.79	44.34	41.89			17.46	21.3	
	41.85	71.57	54.28	48.00		51	98.81	66.74	52.91					18.68		
	44.00	73.57	55.99	49.81		52	99.65	67.73	54.15					20.01		
	46.26	75.65	57.80	51.74		53	100.55	68.82	55.52					21.46		
	48.54	77.81	59.71	53.86		54	101.54	70.04	57.03					23.05		
	50.97	80.08	61.75	56.14		55	102.62	71.36	58.68					24.78		
	53.58	82.44	63.89	58.57		56	103.82	72.84	60.51							
	56.35	84.92	66.18	61.19		57	105.12	74.46	62.69							
	59.33	87.52	68.63	64.00		58	106.56	76.25	65.16							
	62.51	90.25	71.23	66.79		59	108.13	78.23	67.97							
	65.91	93.13	74.01	69.78		60	109.86	80.40	71.11							

For semi-annual rate multiply by .52; quarterly multiply by .265.

Above rates adopted January 1, 1924.

*Twenty Payment Life Investment. Cash Value of this policy at the end of twenty years equal to twenty annual premiums.

†Term non-renewable; 5 years convertible within 5 years; 10 years within 7 years.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
25 Pay. Life.....	\$21.61	\$27.06	\$35.95
20 Pay. End. 60.....	30.16	39.01	.....
20 Pay. End. at 65	27.94	35.53	47.58
Southeastern Ltd..	38.74	51.43	74.52

MONTHLY INCOME. Any policy may be written on the monthly income basis. The premium is obtained by multiplying the regular \$1,000 rate by the proper commuted value. Commuted values are: \$10 a month for 10 years, \$1,017; for 15 years, \$1,408; for 20 years, \$1,740.

SOUTHEASTERN LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(With Disability Providing Waiver of Premium and \$10 Monthly Income.)

20 Pay. Life ns.	Ord. Life	LIMITED PAY. LIFE.				Age	ENDOWMENTS.										20 P. End. 60	20 P. End. 65
		10	15	20	30		10	15	20	25	30	Age	Age					
		Pay.	Pay.	Pay.	Pay.		Year	Year	Year	Year	Year	60	65					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
.87	13 78	36 55	26 84	21 51	17 52	15	90.71	57.77	41.49	32.05	26.17	17.23	15.73	25.66	24.25			
.86	14 06	37 10	27 27	21 87	17 79	16	90.76	57.83	41.57	32.11	26.26	17.71	16.10	26.15	24.68			
.85	14 36	37.67	27.69	22 23	18 09	17	90.84	57.88	41.64	32.12	26.34	18.22	16.52	26.66	25.14			
.84	14 67	38 26	28 12	22 60	18 38	18	90.91	57.98	41.72	32.28	26.45	18.75	16.98	27.18	25.59			
.82	15 00	38 88	28 58	23.01	18 68	19	90.98	58.04	41.80	32.40	26.55	19.32	17.42	27.72	26.08			
.09	15 33	39 50	29 03	23 40	19.01	20	91.06	58.12	41.87	32.50	26.68	19.94	17.91	28.30	26.57			
.33	15 70	40 14	29 51	23 81	19 38	21	91.13	58.20	41.98	32.62	26.81	20.55	18.43	28.87	27.09			
.66	16 10	40 81	30.03	24 24	19 75	22	91.21	58.29	42.06	32.76	26.99	21.24	18.96	29.50	27.67			
.96	16 51	41 49	30 53	24 69	20 16	23	91.31	58.38	42.16	32.91	27.16	21.96	19.54	30.12	28.24			
.33	16 92	42 22	31.08	25.15	20 56	24	91.41	58.48	42.27	33.08	27.34	22.72	20.14	30.78	28.85			
.67	17 38	42 95	31 60	25.63	20 99	25	91.49	58.58	42.38	33.24	27.54	23.53	20.86	31.48	29.47			
.05	17 85	43 70	32 19	26 10	21 45	26	91.59	58.67	42.54	33.41	27.75	24.42	21.57	32.20	30.12			
.48	18 33	44 49	32 76	26 63	21 90	27	91.70	58.79	42.73	33.62	27.97	25.33	22.32	32.98	30.80			
.87	18 86	45 30	33 37	27 16	22 40	28	91.81	58.91	42.90	33.81	28.21	26.33	23.12	33.77	31.50			
.36	19 40	46 14	34 00	27 72	22 90	29	91.93	59.05	43.09	34.04	28.48	27.39	23.97	34.61	32.24			
.83	19 98	47 00	34 65	28 31	23 43	30	92.05	59.17	43.29	34.28	28.79	28.79	24.85	35.50	33.00			
.41	20 60	47 91	35 33	28 93	24 02	31	92.20	59.33	43.52	34.54	29.03	29.99	25.80	36.43	33.79			
.10	21 23	48 83	36 03	29 57	24 63	32	92.34	59.50	43.76	34.83	29.31	30.26	83	37.37	34.62			
.84	21 90	49 78	36 76	30 25	25 27	33	92.50	59.67	44.00	35.14	29.56	32.69	27.92	38.37	35.50			
.58	22 64	50 78	37 52	30 97	25 94	34	92.66	59.87	44.30	35.48	29.94	34.20	29.10	39.39	36.40			
.42	23 44	51 82	38 30	31 69	26 67	35	92.85	60.09	44.60	35.86	30.36	35.86	30.36	40.50	37.33			
.31	24 24	52 88	39 12	32 49	27 43	36	93.05	60.33	44.94	36.31	30.83	37.63	31.74	41.65	38.33			
.25	25 13	54 01	39 97	33 33	28 23	37	93.27	60.56	45.31	36.78	31.32	39.60	32.22	42.84	39.37			
.31	26 05	55 14	40 86	34 20	29 07	38	93.50	60.84	45.71	37.31	31.88	41.73	35.03	44.12	40.48			
.40	27 03	56 32	41 78	35 11	29 98	39	93.75	61.15	46.15	37.86	32.47	44.08	36.68	45.45	41.63			
.56	28 12	57 60	42 78	36 08	30 95	40	94.12	61.56	46.65	38.48	33.21	.....	38.48	.....	42.85			
.87	29 23	58 91	43 83	37 15	31 95	41	94.53	61.99	47.24	39.10	34.02	.....	40.42	.....	44.19			
.26	30 46	60 28	44 91	38 28	33 03	42	94.95	62.49	47.89	39.80	34.90	.....	42.53	.....	45.60			
.74	31 75	61 70	46 03	39 47	34 20	43	95.41	63.03	48.59	40.57	35.86	.....	44.83	.....	47.10			
.35	33 13	63 18	47 22	40 75	35 44	44	95.91	63.61	49.32	41.40	36.91	.....	47.36	.....	48.69			
.06	34 59	64 71	48 48	42 10	36 77	45	96.45	64.26	50.12	42.30	38.06	.....	.....	.....	.....			
.36	36 16	66 29	49 89	43 49	38 12	46	97.07	65.10	51.00	43.08	39.31	.....	.....	.....	.....			
.37	38 67	69 51	51 42	45 00	39 59	47	97.75	65.98	51.94	44.14	40 70	.....	.....	.....	.....			
.39	43 69	64 53	51 66	46 61	41 16	48	98 47	66 94	53.00	45 34	42 21	.....	.....	.....	.....			
.41	55 71	42 54	70 48	31 42	86 49	49	99 30	67 96	54 15	46 63	43 87	.....	.....	.....	.....			
.43	63 73	24 56	45 50	11 44	65 50	50	100 17	69 07	55 40	48 07	45 66	.....	.....	.....	.....			
.45	87 75	45 58	34 52	06 51	51	51	101 38	70 29	56 77	.....	.....	.....	.....	.....	.....			
.48	27 77	77 60	32 54	13 53	52	52	102 65	71 60	58 28	.....	.....	.....	.....	.....	.....			
.50	78 80	17 62	40 56	32 53	53	53	104 00	73 02	59 94	.....	.....	.....	.....	.....	.....			
.53	37 82	70 64	64 58	75 54	54	54	105 45	74 59	61 77	.....	.....	.....	.....	.....	.....			
.56	14 85	37 67	03 61	37 55	55	55	107 04	76 31	63 78	.....	.....	.....	.....	.....	.....			

DISABILITY RATES. (Waiver of Premium only.)

.57	12 89	34 40	25 26	20 21	16 48	15	90 50	57 49	41.16	31 65	25 70	16 53	14 92	24 62	22 07
.63	14 29	37 09	27 26	21 94	17 84	20	90 82	57 79	41.46	31 99	26 09	19 13	16 98	27 17	25 25
.06	16 17	40 30	29 66	24 02	19 70	25	91 21	58 18	41.87	32 61	26 78	22 63	19 80	30 28	28 05
.09	18 58	44 15	32 55	26 57	22 03	30	91 72	58 69	42.65	33 48	27 79	23 63	34 26	31 48	
.56	21 79	48 79	36 07	29 83	25 02	35	92 44	59 46	43.76	34 77	28 96	34 77	28 96	39 26	35 75
.59	26 15	54 43	40 43	34 11	28 98	40	93 56	60 70	45.36	84 31	40 36	84 31	40 36	41 21	
.68	32 21	61 53	46 10	39 72	34 39	45	95 67	63 00	48 24	40 15	35 77	.....	.....	.....	
.40	69 70	30 53	51 47	17 41	71 50	50	98 95	66 89	52 79	45 26	42 76	.....	.....	.....	
.52	35 81	58 63	24 57	58 51	55	55	104 54	73 08	60 22	.....	.....	.....	.....	.....	

Cash, Loan, Paid-up and Extended Insurance Values—Nonparticipating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	
Ordinary Life.	21	\$14.52	\$10	\$25	\$79	3	114	\$66	\$192	9	4	\$118	\$312	15	173	\$176	\$420	19	54
	25	16.02	13	30	89	3	312	79	213	10	78	139	338	15	341	206	451	18	158
	30	18.39	17	38	102	4	224	98	239	11	72	171	375	15	218	251	493	17	0
	35	21.52	21	48	117	5	109	122	267	11	138	209	411	14	158	302	533	15	3
	40	25.77	28	61	133	5	273	151	296	10	270	253	446	12	298	358	571	13	3
	45	31.66	35	76	149	5	221	184	325	9	201	301	480	10	344	416	604	10	313
	50	39.85	44	93	164	5	6	223	355	8	71	350	508	8	359	473	633	8	302
55	50.97	54	112	178	4	82	258	374	6	205	400	535	7	76	527	658	6	350	
60	65.91	65	132	191	3	134	296	396	5	52	446	537	5	228	584	687	5	99	
20 Pay. Life	21	22.24	26	60	191	8	237	156	454	24	101	276	730	34	345	418	1000	Pd-up	
	25	23.92	29	66	195	9	56	171	461	23	160	301	734	32	50	456	1000	"	
	30	26.44	33	74	199	9	183	192	468	21	223	337	739	28	185	508	1000	"	
	35	29.64	38	84	204	9	196	216	473	19	82	377	741	24	264	566	1000	"	
	40	33.80	44	96	210	9	9	244	479	16	210	420	741	20	339	626	1000	"	
	45	39.17	51	109	214	7	335	272	480	13	257	463	738	17	74	688	1000	"	
	50	46.29	58	122	215	6	182	299	476	10	318	502	729	13	226	746	1000	"	
55	56.14	64	135	215	5	229	324	470	8	104	535	716	10	139	800	1000	"		
60	69.78	71	148	215	3	282	344	460	6	24	556	694	7	184	849	1000	"		
End. Age 60	21	19.61	17	44	112	6	35	122	278	18	150	212	428	24	\$96	320	567	19	\$47
	25	22.48	23	55	128	7	166	150	311	20	203	260	473	20	\$224	393	623	15	\$49
	30	27.58	33	76	157	9	287	201	366	20	\$65	347	550	15	\$393	525	721	10	\$51
	35	34.49	48	106	193	12	51	271	430	15	\$229	467	641	10	\$556	706	832	5	\$81
End. Age 65	21	17.35	13	35	97	4	272	99	247	14	\$147	172	384	22	\$275	259	512	24	\$11
	25	19.64	17	44	112	5	301	120	274	16	\$185	208	421	23	\$1	313	558	20	\$20
	30	23.41	24	58	132	7	98	155	314	17	\$258	267	476	20	\$122	400	624	15	\$41
	35	28.66	33	77	156	8	258	202	360	18	\$43	347	542	15	\$305	520	707	10	\$60
	40	36.39	47	107	190	10	11	274	428	15	\$132	469	638	10	\$508	705	828	5	\$79
			End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	
20 Year End.	21	\$41.40	\$79	\$157	\$254	15	\$118	\$384	\$533	10	\$481	\$661	\$782	5	\$771	\$926	958	1	\$95
	25	41.71	78	156	252	15	106	383	531	10	\$475	660	781	5	\$768	925	957	1	\$95
	30	42.45	76	155	249	15	85	382	529	10	\$464	658	778	5	\$763	925	957	1	\$95
	35	43.48	74	153	245	15	45	380	525	10	\$442	657	776	5	\$756	924	956	1	\$95
	40	45.05	72	152	241	14	10	379	520	10	\$406	655	772	5	\$744	923	955	1	\$95
	45	47.58	71	151	235	10	\$270	378	514	10	\$340	651	765	5	\$721	921	953	1	\$95
	50	51.79	70	151	230	7	\$345	376	503	10	\$215	644	753	5	\$679	917	949	1	\$95
55	58.68	70	152	223	5	\$246	375	491	9	248	635	737	5	\$604	911	942	1	\$95	
60	71.11	72	155	216	3	\$346	372	472	6	230	619	711	5	\$459	900	931	1	\$95	
20 P. L. Inv.	21	26.75	36	79	251	11	\$348	204	594	31	\$306	353	887	42	\$175	495	976	46	\$14
	25	27.95	37	83	246	11	\$339	213	574	28	\$299	369	860	37	\$237	517	970	41	\$12
	30	29.95	40	89	240	11	\$243	229	558	25	\$103	396	836	32	\$131	555	964	36	\$11
	35	33.35	46	100	243	11	\$159	257	563	22	\$139	442	838	28	\$112	618	967	32	\$10
	40	38.25	55	117	256	10	\$341	296	582	19	\$254	507	857	24	\$356	708	970	27	\$13
45	45.05	67	140	275	10	\$6	347	612	17	\$183	591	893	22	\$159	831	977	24	\$18	

1Days.

NOTE.—American 3½% Modified Preliminary Term Reserve.

SOUTHERN STATES LIFE INSURANCE CO., Atlanta, Ga.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — Cash surrender after two premiums within three months after default. American 1%. Modified Preliminary Term reserve, with surrender charge up to 10th year, amount not stated (some business Preliminary Term and some Full Level Premium).

Change of Plan. — Higher premium form allowed on any anniversary, prior to age 60 (without disability), by payment of difference in premiums at 6% per annum within five years, and difference in reserves thereafter, as of attained age by payment of premium on new policy with reduction.

Disability. — Rider on all but Term policies provides, prior to age 60, for waiver of premiums and payment of monthly income, beginning six months after proof and continuing during disability and life time; no reduction in insurance. Payments continue after maturity of Endowment. Does not cover disability from attempted violation of law, self-inflicted injuries, war service or aeronautic or submarine operation. Limit \$20,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium all but Term policies will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, violation of law, police duty, riot, insurrection or war, intentional injury inflicted by another, physical infirmity, illness or disease, war service, aeronautic or submarine operation. Limit \$10,000.

Extended Insurance. — After two premiums, within three months after default. Non-Par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non payment of premium.

Limits. — Ages, 16-60, except Term, 21-55, 50, 45 or 40 depending upon the term; \$200,000; reinsures over \$20,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest not more than 6%, in advance. May be deferred 90 days (except to pay premiums). Policy is returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Extended Insurance," "Paid-Up Values" and "Premium Loans."

Paid-Up Values. — After two premiums, within three months after default. Non-Par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after two years. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (2-25 years and Continuous (20 years certain) annual or monthly installments. Unless otherwise specified commutable values may be withdrawn by beneficiary (except no commutation under Continuous Installment option).

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000, ages 18-60. Double indemnity granted. Disability granted to single self-supporting women.

NON-PARTICIPATING RATES PER \$1,000

(American 4% Reserve.)

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	†Selected Economic		Reducible Endowments			*Term			
	10	15	20	10	15	20		Ord.	20	20	At	20	5	10	15	20
	Pay.	Pay.	Pay.	Year	Year	Year		Life	Pay.	Yr.	Age 65	Pay. 65	Yr.	Yr.	Yr.	Yr.
13.22	34.50	25.55	20.62	91.13	57.66	41.33	16			48.90	17.42	26.91				
13.49	35.00	25.90	20.94	91.17	57.70	41.37	17			48.94	17.88	27.42				
13.77	35.52	26.27	21.28	91.21	57.74	41.42	18			48.99	18.38	27.95				
14.06	36.06	26.66	21.64	91.25	57.78	41.47	19			49.05	18.90	28.50				
14.37	36.62	27.08	22.01	91.29	57.83	41.52	20	14.37	22.01	49.11	19.44	29.07	8.02	8.15	8.31	9.00
14.77	37.20	27.52	22.43	91.33	57.88	41.58	21	14.77	22.43	49.17	20.00	29.65	8.07	8.21	8.38	10.00
15.17	37.80	27.97	22.86	91.38	57.94	41.64	22	15.17	22.86	49.23	20.59	30.26	8.13	8.27	8.45	10.00
15.58	38.42	28.44	23.30	91.43	57.99	41.71	23	15.58	23.30	49.30	21.23	30.89	8.18	8.35	8.54	10.00
16.00	39.07	28.92	23.75	91.48	58.05	41.78	24	16.00	23.75	49.38	21.90	31.56	8.24	8.42	8.63	10.00
16.42	39.74	29.43	24.20	91.53	58.12	41.86	25	16.42	24.20	49.47	22.63	32.26	8.32	8.51	8.74	10.00
16.85	40.44	29.95	24.66	91.59	58.19	41.94	26	16.85	24.66	49.56	23.41	32.98	8.39	8.59	8.84	10.00
17.29	41.16	30.50	25.13	91.65	58.26	42.03	27	17.29	25.13	49.67	24.23	33.74	8.46	8.68	8.96	11.00
17.74	41.91	31.06	25.61	91.72	58.34	42.12	28	17.74	25.61	49.80	25.12	34.54	8.55	8.79	9.09	11.00
18.21	42.69	31.65	26.09	91.79	58.43	42.23	29	18.21	26.09	49.94	26.07	35.37	8.64	8.89	9.23	11.00
18.69	43.50	32.26	26.59	91.87	58.52	42.35	30	18.69	26.59	50.09	27.09	36.24	8.74	9.02	9.39	11.00
19.20	44.34	32.89	27.11	91.95	58.62	42.47	31	19.20	27.11	50.27	28.17	37.15	8.84	9.16	9.60	11.00
19.75	45.20	33.55	27.66	92.04	58.74	42.61	32	19.75	27.66	50.47	29.33	38.09	8.96	9.30	9.84	12.00
20.34	46.11	34.24	28.24	92.14	58.86	42.76	33	20.34	28.24	50.69	30.57	39.07	9.08	9.46	10.10	12.00
20.97	47.04	34.95	28.86	92.25	58.99	42.93	34	20.97	28.86	50.93	31.91	40.08	9.22	9.64	10.38	13.00
21.65	48.01	35.70	29.52	92.37	59.13	43.12	35	21.65	29.52	51.21	33.34	41.14	9.38	9.83	10.70	13.00
22.37	49.02	36.47	30.20	92.49	59.29	43.32	36	22.37	30.20	51.52	34.88	42.24	9.54	10.10	11.06	13.00
23.12	50.06	37.28	30.90	92.63	59.47	43.55	37	23.12	30.90	51.87	36.55	43.40	9.73	10.39	11.45	14.00
23.90	51.15	38.12	31.63	92.78	59.67	43.81	38	23.90	31.63	52.26	38.36	44.60	9.93	10.71	11.89	15.00
24.71	52.27	38.99	32.39	92.95	59.88	44.09	39	24.71	32.39	52.71	40.33	45.86	10.15	11.06	12.38	15.00
25.56	53.44	39.91	33.17	93.13	60.13	44.41	40	25.56	33.17	53.21	42.48	47.18	10.41	11.47	12.94	16.00
26.47	54.65	40.86	34.00	93.34	60.40	44.76	41	26.47	34.00	53.77	44.82	48.55	10.78	11.91	13.61	17.00
27.45	55.92	41.86	34.88	93.57	60.70	45.16	42	27.45	34.88	54.39	47.38	49.98	11.20	12.42	14.37	18.00
28.50	57.23	42.91	35.82	93.82	61.04	45.60	43	28.50	35.82	55.08	50.19	51.47	11.66	12.99	15.21	19.00
29.62	58.60	44.01	36.82	94.11	61.42	46.10	44	29.62	36.82	55.85	53.29	53.03	12.19	13.63	16.15	20.00
30.83	60.02	45.16	37.89	94.43	61.85	46.65	45	30.83	37.89	56.71	56.71	54.65	12.78	14.36	17.22	21.00
32.19	61.51	46.38	39.12	94.79	62.33	47.27	46	32.19	39.12	57.64			13.45	15.24	18.39	
33.70	63.06	47.65	40.52	95.20	62.86	47.96	47	33.70	40.39	58.64			14.20	16.24	19.70	
35.37	64.67	49.00	42.09	95.66	63.46	48.73	48	35.37	41.71	59.73			15.06	17.35	21.17	
37.21	66.36	50.42	43.83	96.18	64.14	49.58	49	37.21	43.08	60.90			16.03	18.59	22.79	
39.21	68.11	51.91	45.76	96.75	64.88	50.53	50	39.21	44.51	62.15			17.11	19.98	24.59	
41.26	69.94	53.48	47.67	97.39	65.71		51	41.26	46.04				18.32	21.52		
43.36	71.85	55.14	49.57	98.10	66.63		52	43.36	47.66				19.67	23.24		
45.51	73.83	56.89	51.46	98.88	67.65		53	45.51	49.40				21.17	25.13		
47.72	75.91	58.74	53.35	99.75	68.78		54	47.72	51.26				22.85	27.25		
50.00	78.08	60.71	55.24	100.72	70.03		55	50.00	53.24				24.72	29.60		
52.52	80.35	62.79	57.39	101.78	71.41		56	52.52	55.37							
55.28	82.73	65.01	59.80	102.97	72.95		57	55.28	57.66							
58.28	85.22	67.37	62.47	104.28	74.65		58	58.28	60.11							
61.53	87.85	69.90	65.40	105.73	76.52		59	61.53	62.75							
65.04	90.61	72.60	68.60	107.33	78.60		60	65.04	65.58							

NOTE.—Above rates adopted Mar., 1915, excepting term rates, adopted January, 1920.
For semi-annual rates, multiply by .52; quarterly rate, multiply by .265.

*Convertible within 5 years. †Minimum policy, \$2,500.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45

PREMIUM ADVANCE or Return Premium. After 10th year premiums may be paid by coupons and 5% interest; or, face of policy increased by amount of each additional premium if payments are continued for full 20 years.

20 Pay. Life..... \$ 31.16 \$ 39.46 \$ 53.54

SOUTHERN STATES LIFE INSURANCE COMPANY—Continued.

RATES FOR DISABILITY AND DOUBLE INDEMNITY.

Age	Ord. Life	LIMITED PAYMENT LIFE			ENDOWMENTS			REDUCIBLE ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	End. 65	20 Pay. End. 65	20 Year End.
16	\$2.56	\$6.67	\$4.83	\$3.91	\$2.14	\$2.15	\$2.17	\$2.09	\$4.03	\$2.39
17	2.58	6.68	4.86	3.92	2.16	2.17	2.20	2.71	4.04	2.41
18	2.60	6.70	4.88	3.95	2.18	2.20	2.22	2.74	4.06	2.44
19	2.63	6.72	4.90	3.98	2.21	2.23	2.26	2.76	4.08	2.48
20	2.65	6.74	4.91	4.00	2.24	2.27	2.29	2.78	4.10	2.52
21	2.69	6.76	4.93	4.01	2.28	2.30	2.33	2.82	4.13	2.56
22	2.72	6.77	4.95	4.02	2.32	2.34	2.36	2.87	4.15	2.59
23	2.76	6.78	4.97	4.04	2.35	2.38	2.40	2.92	4.16	2.63
24	2.81	6.80	4.98	4.06	2.39	2.41	2.44	2.98	4.19	2.68
25	2.86	6.82	4.99	4.08	2.44	2.46	2.48	3.04	4.20	2.72
26	2.90	6.84	5.00	4.10	2.48	2.51	2.53	3.10	4.21	2.77
27	2.95	6.86	5.02	4.13	2.53	2.56	2.58	3.16	4.24	2.83
28	3.00	6.88	5.03	4.14	2.58	2.60	2.63	3.22	4.25	2.89
29	3.05	6.89	5.04	4.15	2.64	2.66	2.69	3.28	4.26	2.95
30	3.10	6.90	5.05	4.16	2.70	2.72	2.75	3.34	4.28	3.02
31	3.16	6.91	5.06	4.18	2.76	2.80	2.82	3.41	4.30	3.11
32	3.22	6.92	5.08	4.19	2.82	2.87	2.89	3.49	4.31	3.19
33	3.28	6.94	5.09	4.21	2.89	2.94	2.96	3.58	4.32	3.28
34	3.35	6.95	5.11	4.22	2.96	3.01	3.05	3.67	4.33	3.37
35	3.42	6.96	5.12	4.24	3.04	3.10	3.16	3.77	4.34	3.47
36	3.50	6.96	5.14	4.25	3.12	3.18	3.29	3.85	4.36	3.61
37	3.59	6.97	5.15	4.26	3.20	3.28	3.42	3.94	4.37	3.77
38	3.67	6.97	5.16	4.27	3.29	3.37	3.56	4.03	4.38	3.94
39	3.76	6.97	5.17	4.31	3.38	3.47	3.71	4.13	4.39	4.09
40	3.84	6.98	5.18	4.33	3.49	3.57	3.84	4.22	4.42	4.22
41	3.95	6.94	5.20	4.42	3.62	3.71	3.95	4.33	4.48	4.34
42	4.06	6.91	5.21	4.50	3.77	3.85	4.06	4.45	4.55	4.48
43	4.18	6.89	5.22	4.61	3.92	4.01	4.15	4.58	4.63	4.61
44	4.30	6.85	5.23	4.70	4.08	4.16	4.26	4.72	4.74	4.74
45	4.42	6.82	5.25	4.80	4.25	4.32	4.37	4.86	4.86	4.86
46	4.55	6.79	5.30	4.91	4.40	4.46	4.49	.....	.....	5.00
47	4.72	6.77	5.42	5.05	4.56	4.61	4.62	.....	.....	5.15
48	4.88	6.73	5.55	5.20	4.72	4.75	5.76	.....	.....	5.30
49	5.06	6.68	5.70	5.36	4.87	4.91	4.92	.....	.....	5.46
50	5.27	6.65	5.87	5.55	5.04	5.08	5.11	.....	.....	5.63
51	5.51	6.84	6.08	5.76	5.23	5.27	5.32	.....	.....	.....
52	5.76	7.03	6.30	5.99	5.44	5.47	5.53	.....	.....	.....
53	6.04	7.25	6.54	6.24	5.66	5.70	5.76	.....	.....	.....
54	6.34	7.49	6.80	6.52	5.93	5.96	6.01	.....	.....	.....
55	6.65	7.74	7.08	6.82	6.23	6.26	6.30	.....	.....	.....

NON-PARTICIPATING NET COST IN CASE OF DEATH OR SURRENDER END OF YEAR.

ORDINARY LIFE.

Ages	25		35		45		55	
Year.	Death	Sur.	Death	Sur.	Death	Sur.	Death	Sur.
1st	\$16.42	\$16.42	\$21.65	\$21.65	\$30.83	\$30.83	\$50.00	\$50.00
2nd	32.84	27.84	43.30	35.30	61.66	47.66	100.00	79.00
3rd	49.26	37.26	64.95	45.95	92.49	61.49	150.00	103.00
4th	65.43	46.68	86.60	58.60	123.32	74.32	200.00	127.00
5th	82.10	55.10	108.25	68.25	154.15	87.15	250.00	150.00
6th	164.20	90.20	216.50	100.50	308.30	130.30	500.00	248.00
7th	246.30	118.30	324.75	127.75	462.45	173.45	750.00	360.00
8th	328.40	137.40	433.00	146.00	616.60	214.60	1000.00	484.00

DOUBLE PAYMENT LIFE.

Ages	25		35		45		55	
Year.	Death	Sur.	Death	Sur.	Death	Sur.	Death	Sur.
1st	\$24.20	\$24.20	\$29.52	\$29.52	\$37.89	\$37.89	.....	.....
2nd	48.40	37.40	59.04	45.04	75.78	55.78	.....	.....
3rd	72.60	47.60	88.56	55.56	113.67	69.67	.....	.....
4th	96.80	57.80	118.08	66.08	151.56	82.56	.....	.....
5th	121.00	67.00	147.60	75.60	189.45	95.45	.....	.....
6th	242.00	88.00	295.20	95.20	378.90	120.00	.....	.....
7th	363.00	94.00	442.80	95.80	568.35	131.35	.....	.....
8th	484.00	71.00	590.40	64.40	757.80	102.80	.....	.....

NOTE.—American 3½% (for Participating) and 4% (for Non-participating) Modified Preliminary Term and Full Level Premium Reserves adopted 1906 Full Reserve allowed end of 20th year.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.							
SINGLE PREMIUM LIFE.							
Whole Life	\$326.55	\$392.03	\$482.65	20 Pay. Life	19.24	23.46	30.12
100 in 10 Installments.			Commuted	20 Year End	33.72	34.85	37.97
Value, \$860.				20 Installments of \$50.			Commuted Value \$736.
Whole Life	\$14.12	\$18.62	\$26.51	Whole Life	\$12.08	\$15.94	\$22.69
20 Pay. Life	20.81	25.39	32.59	20 Pay. Life	17.81	21.72	27.89
20 Year End	36.48	37.70	41.07	20 Year End	31.22	32.26	35.15
5 Installments of \$66.66.			Commuted	CONTINUOUS MONTHLY INCOME. —			
Value, \$795.				\$10 for 18 Years certain.			
Whole Life	\$13.05	\$17.21	\$24.51	Whole Life	\$33.53	\$41.54	\$56.50
				20 Pay. Life	48.88	56.19	69.12

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
Ordinary Life	21	\$14.77	\$10	\$22	80 2	9	\$62	\$203 8	3	\$107	\$316 14	2	\$162	\$426 17
	25	16.42	12	27	89 3	1	74	225 9	6	128	347 15	0	191	460 17
	30	18.69	15	33	101 3	7	93	252 11	0	159	382 15	0	235	500 16
	35	21.65	19	42	115 4	0	116	280 11	0	197	421 14	0	287	539 14
	40	25.56	25	53	129 4	6	145	310 10	3	241	453 12	4	343	576 12
	45	30.83	31	67	144 4	8	178	335 9	3	289	485 10	6	402	609 10
	50	39.21	39	83	155 4	2	214	359 7	11	339	513 8	9	461	638 8
	55	50.00	47	100	167 3	7	252	380 6	5	390	539 7	0	516	657 6
	60	65.04	56	118	178 2	11	291	401 5	0	438	556 5	5	575	686 5
10 Pay. Life	21	37.20	55	113	411 19	6	302	1000	Pd-up					
	25	39.74	58	123	414 19	10	328	1000	"					
	30	43.50	69	137	416 19	4	367	1000	"					
	35	48.01	77	155	420 18	4	413	1000	"					
	40	53.44	86	175	423 16	4	466	1000	"					
	45	60.02	96	198	423 14	0	526	1000	"					
	50	68.11	106	223	424 11	9	590	1000	"					
	55	78.08	119	248	421 9	5	655	1000	"					
	60	90.61	129	269	411 7	0	718	1000	"					
15 Pay. Life	21	27.52	32	70	255 10	8	192	633 32	3	336	1000	Pd-up		
	25	29.43	36	77	259 11	0	211	635 30	6	367	1000	"		
	30	32.26	42	86	263 11	4	238	640 27	6	413	1000	"		
	35	35.70	46	99	267 11	0	268	645 24	3	466	1000	"		
	40	39.91	52	113	270 11	6	305	645 21	2	526	1000	"		
	45	45.16	60	127	268 9	2	343	645 17	6	590	1000	"		
	50	51.91	67	141	266 7	3	350	642 14	0	655	1000	"		
	55	60.71	74	157	263 5	8	415	634 11	0	718	1000	"		
	60	72.60	80	168	257 4	8	441	612 8	0	777	1000	"		
20 Pay. Life	21	22.43	22	49	180 6	11	139	460 22	5	245	727 33	10	376	1000
	25	24.20	25	54	184 7	2	154	468 22	0	269	731 31	0	413	1000
	30	26.59	28	62	188 7	7	175	473 21	0	305	735 27	6	466	1000
	35	29.52	33	72	192 7	7	200	479 18	6	347	738 24	0	526	1000
	40	33.17	37	81	197 7	2	228	484 16	0	391	738 20	3	590	1000
	45	37.89	44	94	199 6	3	258	484 13	3	437	736 16	9	655	1000
	50	45.76	50	106	199 5	4	287	480 10	9	480	727 13	5	718	1000
	55	55.24	56	120	199 4	2	314	474 8	2	516	715 10	3	777	1000
	60	68.60	63	132	198 3	1	336	454 6	2	542	689 7	3	831	1000
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
10 Year End.	21	91.33	228	429	520 5	497	644	723 3	716	757	818 2	816	875	909 1
	25	91.53	226	428	518 5	495	644	723 3	716	757	818 2	816	875	909 1
	30	91.87	225	426	516 5	492	642	721 3	713	756	817 2	814	875	909 1
	35	92.37	223	425	514 5	487	641	720 3	711	755	816 2	812	874	908 1
	40	93.13	220	422	510 5	478	639	717 3	707	753	814 3	809	873	907 1
	45	94.43	227	419	508 5	463	636	704 3	699	751	811 2	805	872	906 1
	50	96.75	212	414	499 5	438	631	707 3	686	747	807 2	798	869	903 1
	55	100.72	206	406	488 5	393	624	699 3	665	741	800 2	785	865	899 1
	60	107.33	198	395	472 5	313	612	684 3	627	730	787 2	762	859	893 1
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
15 Yr. End.	21	57.88	113	225	328 10	256	360	476 8	447	580	703 5	689	909	930 1
	25	58.12	112	224	327 10	250	358	474 8	443	578	699 5	688	909	929 1
	30	58.52	110	222	323 10	239	357	471 8	436	577	699 5	687	908	929 1
	35	59.13	108	220	319 10	223	356	469 8	421	576	697 5	675	908	929 1
	40	60.13	105	218	315 10	194	353	465 8	399	572	691 5	662	905	928 1
	45	61.85	103	215	309 10	141	350	458 8	361	569	686 5	645	905	927 1
	50	64.88	100	212	301 10	46	345	449 8	294	564	677 5	619	903	925 1
Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
20 Yr. End.	21	41.58	71	144	249 15	108	377	548 10	497	651	787 5	780	924	948 1
	25	41.86	70	142	245 15	93	375	546 10	490	649	786 5	776	923	948 1
	30	42.35	69	141	242 15	72	375	544 10	480	649	785 5	770	923	947 1
	35	43.12	68	140	239 15	32	378	539 10	458	648	784 5	761	922	947 1
	40	44.41	66	140	236 12	110	372	534 10	420	644	779 5	746	920	946 1
	45	46.65	65	139	232 9	110	371	527 10	353	642	774 5	730	920	945 1
	50	50.53	63	138	224 7	11	370	516 10	229	636	769 5	691	916	942 1

†Months.

SOUTHERN UNION LIFE INSURANCE CO., Ft. Worth, Tex.

- Accelerative Option.** — Policy is non-participating. If coupons under Guaranteed Reduction policies, may be paid-up at an earlier date, or will mature it as Endowment.
- Beneficiary.** — Changeable at will.
- Cash Values.** — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ohio Std) reserve, without surrender charge.
- Change of Plan.** — No provision.
- Disability.** — All but Term policies provide, without extra charge, prior to age 60, for waiver of premiums. Double Indemnity clause provides, prior to age 60, for payment of face of policy in 20 annual installments in event of total and permanent disability caused by accident and for payment of face of policy in cash for accidental dismemberment. **Special Disability.** — Provides in event of total and permanent disability caused by accident, prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000 continuing during disability to maturity; no reduction in insurance. Agreement does not cover violation of law, military or naval service, or aeronautic operations. For varying extra premium, policy will provide for benefits as under "Special Disability" for disability from disease.
- Dividends.** — Policy is non-participating. Guaranteed Reduction policies have 19 coupons, beginning upon payment of second premium and annually thereafter. Coupons may be left with company to accumulate at 3½%.
- Double Indemnity.** — For extra premium rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. See also "Disability."
- Extended Insurance.** — Automatic after three years, but an extra month of grace is allowed at the end of second year. Non-par. Without cash and loan values.
- Grace.** — One month, without interest.
- Incontestable.** — After one year, except for non-payment of premium, aeronautic operations or military service.
- Limits.** — Ages, 15-80; no fixed amount; reinsures over \$5,000; accepts co-insurance; minimum policy \$1,000.
- Loans.** — After two premiums. Third year's cash value may be applied to pay premium for that year. Interest 6%, in advance.
- Military Service.** — Death from service in time of war or within six months thereafter as result thereof, limits liability to premiums paid, unless permit obtained and extra premium paid. Unearned premium returned at close of war.
- Non-Forfeitable.** — See "Cash Values," "Extended Insurance" and "Paid-Up Values."
- Paid-Up Values.** — After three premiums, within one month after default. Non-par. Without cash and loan values.
- Policy in Effect.** — Upon delivery of policy and payment of premium while in good health.
- Premium Loans.** — May be made automatic after two premiums. Interest 6%.
- Reinstatement.** — At any time, unless previously surrendered, upon evidence of insurability and payment of arrears at 6% per annum.
- Reserve Basis.** — See "Cash Values."
- Residence and Travel.** — No restrictions.
- Restricted Occupations.** — Death from aeronautic operations limits liability to reserve.
- Settlement Options.** — Cash, Limited (5, 10, 15, 20, 25 or 30) and Continuous (20 certain) Installments. Payments may be made annually, semi-annually, quarterly or monthly. Unless otherwise directed commutable values are withheld from beneficiary.
- Suicide.** — Within one year, sane or insane, liability limited to premiums paid.
- Women.** — No extra charge. All but Term.

NON-PARTICIPATING RATES PER \$1,000.

American 3¼% Reserve.

Crd. Life	LIMITED PAY. LIFE			Pd. up at Age 70	ENDOWMENT			Age	ENDOW- MENT		20 Pay. Prem. Red.	Monthly Income†		† TERM	
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year		25 Year	Age 65		Ord.	20 Pay.	5 Year	10 Year
14.21	\$35.59	\$26.31	\$21.64	.....	\$94.02	\$59.59	\$42.72	15	\$33.51	\$16.20	\$27.46	.....	.....	.....	.....
14.37	36.11	26.70	21.97	.....	94.07	58.63	42.76	16	33.57	16.59	27.80	.....	.....	.....	.....
14.64	36.64	27.10	22.29	.....	94.14	59.68	42.81	17	33.63	17.01	28.17	.....	.....	.....	.....
14.94	37.19	27.50	22.63	.....	94.19	59.75	42.86	18	33.70	17.46	28.56	.....	.....	.....	.....
15.25	37.77	27.93	22.98	.....	94.25	59.80	42.92	19	33.76	17.92	28.97	.....	.....	.....	.....
15.57	38.37	28.37	23.34	.....	94.33	59.87	42.99	20	33.84	18.42	29.40	.....	.....	.....	.....
15.90	38.97	28.84	23.72	16.66	94.40	59.93	43.06	21	33.92	18.95	29.84	27.67	41.25	8.19	8.3
16.25	39.62	29.32	24.11	17.06	94.47	60.00	43.14	22	34.00	19.50	30.31	28.28	41.95	8.27	8.4
16.63	40.26	29.80	24.52	17.48	94.54	60.07	43.22	23	34.09	20.10	30.80	28.94	42.65	8.33	8.5
17.02	40.84	30.30	24.95	17.93	94.61	60.14	43.31	24	34.19	20.70	31.31	29.61	43.40	8.38	8.6
17.41	41.55	30.84	25.39	18.40	96.68	60.21	43.40	25	34.30	21.35	31.83	30.29	44.20	8.42	8.7
17.86	42.39	31.38	25.84	18.90	96.76	60.28	43.50	26	34.42	22.00	32.37	31.08	44.95	8.44	8.8
18.32	43.15	31.94	26.32	19.42	94.84	60.37	43.61	27	34.55	22.70	32.94	31.88	45.80	8.48	8.9
18.80	43.95	32.54	26.82	19.96	94.94	60.46	43.73	28	34.69	23.45	33.52	32.71	46.65	8.51	9.0
19.31	44.77	33.15	27.33	20.53	95.05	60.57	43.86	29	34.84	24.25	34.13	33.60	47.55	8.54	9.1
19.85	45.62	33.78	27.87	21.14	95.14	60.68	44.00	30	35.00	25.15	34.76	34.54	48.50	8.60	9.2
20.43	46.50	34.45	28.45	21.79	95.25	60.80	44.15	31	35.18	26.10	35.42	35.55	49.50	8.66	9.3
21.03	47.43	35.14	29.04	22.49	95.38	60.93	44.32	32	35.38	27.10	36.11	36.59	50.50	8.75	9.4
21.66	48.37	35.85	29.65	23.24	95.50	61.06	44.51	33	35.60	28.15	36.82	37.69	51.60	8.88	9.5
22.33	49.37	36.61	30.30	24.04	95.65	61.22	44.72	34	35.85	29.25	37.56	38.85	52.70	9.05	9.6
22.98	50.40	37.39	30.99	24.89	95.82	61.39	44.95	35	36.13	30.45	38.34	40.00	53.95	9.23	9.7
23.80	51.46	38.18	31.70	25.79	95.96	61.55	45.20	36	36.44	31.75	39.15	41.40	55.15	9.46	10.0
24.58	52.57	39.04	32.44	26.75	96.13	61.77	45.48	37	36.79	33.20	40.00	42.75	56.45	9.72	10.3
25.42	53.73	39.92	33.24	27.78	96.35	61.98	45.78	38	37.18	34.70	40.89	44.25	57.85	10.02	11.0
26.31	54.91	40.83	34.07	28.88	96.56	62.21	46.12	39	37.61	36.30	41.81	45.80	59.20	10.37	11.4
27.25	55.16	41.79	34.97	30.06	96.70	62.49	46.49	40	38.08	38.10	42.79	47.40	60.85	10.78	12.0
28.25	57.43	42.78	35.88	31.33	97.04	62.78	46.90	41	38.59	40.00	43.82	49.15	62.40	11.23	12.6
29.31	58.78	43.84	36.81	32.70	97.33	63.12	47.35	42	39.15	42.05	44.90	51.00	64.05	11.73	13.2
30.45	60.17	44.94	37.87	34.18	97.63	63.50	47.84	43	39.76	44.20	46.11	53.00	65.90	12.30	14.0
31.68	61.63	46.00	38.94	35.79	97.99	63.92	48.38	44	40.43	46.50	47.39	55.20	67.75	12.94	14.8
32.97	63.14	47.29	40.08	37.55	98.36	64.37	48.99	45	41.17	49.00	48.73	57.35	69.70	13.65	15.6
34.34	64.72	48.57	41.29	39.46	98.76	64.90	49.67	46	41.99	51.80	50.14	59.75	71.85	14.42	16.5
35.81	66.35	49.90	42.58	41.51	99.26	65.74	50.42	48	42.90	55.00	51.65	62.30	74.10	15.29	17.4
37.36	68.08	51.31	43.95	43.72	99.89	66.13	51.25	48	43.91	58.65	53.24	65.00	76.50	16.25	18.3
39.02	69.85	52.80	45.40	46.08	100.38	66.85	52.16	49	45.03	62.85	54.93	67.90	79.00	17.30	20.0
40.74	71.71	54.35	46.93	.....	101.02	67.64	53.16	50	46.27	67.65	56.70	70.85	81.65	18.45	21.0
42.51	73.62	55.98	48.47	.....	101.72	68.50	54.26	51	.....	.....	58.57	73.95	84.35	19.72	.....
44.40	75.63	57.71	50.11	.....	102.50	69.38	55.47	52	.....	.....	60.53	77.25	87.20	21.12	.....
46.42	77.75	59.55	51.86	.....	103.39	70.57	56.81	53	.....	.....	62.73	80.75	90.20	22.64	.....
48.57	79.93	61.48	53.74	.....	104.34	71.76	58.30	54	.....	.....	64.87	84.50	93.50	24.29	.....
50.84	82.21	63.54	55.74	.....	105.39	73.08	59.96	55	.....	.....	67.28	88.45	97.00	26.10	.....
53.25	84.64	65.72	57.66	.....	106.55	74.54	.....	56	.....	.....	.....	92.65	100.30	.....	.....
55.98	87.10	68.03	60.02	.....	107.83	76.16	.....	57	.....	.....	.....	97.40	104.45	.....	.....
58.90	89.73	70.50	62.54	.....	109.24	77.84	.....	58	.....	.....	.....	102.45	107.10	.....	.....
62.02	92.49	73.14	65.27	.....	110.79	79.92	.....	59	.....	.....	.....	107.90	113.55	.....	.....
65.36	95.39	75.94	68.20	.....	112.50	82.10	.....	60	.....	.....	.....	113.75	118.65	.....	.....

† Commuted value \$1,740. † 5 Years convertible within 3 years; 10 years within 6 years.

NOTE.—Above rates adopted in 1924. Semi-annual rate, multiply by .52; quarterly rate .26.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
SINGLE PREMIUM LIFE.				DOUBLE INDEMNITY AND OPTIONAL			
Ord. Life.....	\$333.08	\$339.87	\$492.30	TOTAL DISABILITY. \$10 a month for disability from accident.)			
COMMERCIAL ORDINARY				Disability from disease.)			
1st 10 Years.....	\$13.90	\$17.55	\$24.85	Ordinary Life.....	\$1.75	\$1.95	\$2.15
2nd 10 Years.....	19.45	26.80	40.25	Limited Pay. Life..	1.80	2.00	2.20
CONTINUOUS MONTHLY INCOME.				All Endowments...	1.65	1.95	2.20
Extra premium to provide for Continuation of Monthly Income of \$10 during lifetime of Original Beneficiary.				DISABILITY RATES. (\$10 a month for disability from disease.)			
Ordinary Life.....	\$5.59	\$4.34	\$2.96	Ordinary Life.....	\$1.31	\$1.82	\$2.78
20 Pay. Life.....	7.25	5.17	3.20	20 Pay. Life.....	1.68	1.97	2.77
JOINT LIFE.				20 Year End.....	.62	1.04	2.39
Ordinary Life.....	\$27.07	\$34.95	\$49.51	25 Year End.....	.72	1.27	2.59
20 Pay. Life.....	36.32	42.98	54.69	End at 65.....	1.14	1.58	2.28

Cash, Loan, Paid-up and Extended Insurance Values.

Age	Pre- mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.	Cash or Loan	Pd. Up	Ext. Ins. Y.	M.
21	\$15 90	\$17	\$31	\$73	3	0	\$75	\$186	7	6	\$129	\$312	12	9	\$189	420	17	3
25	17 41	20	37	79	3	5	89	206	8	4	152	339	13	9	221	452	16	11
30	19 85	25	47	95	4	0	110	232	9	4	186	374	13	11	263	492	15	9
35	22 98	31	60	111	4	6	137	262	9	10	227	409	13	3	321	532	14	2
40	27 25	38	76	125	4	10	169	292	9	8	274	444	11	10	379	570	12	3
45	32 97	49	95	140	4	9	205	321	8	9	324	479	10	3	438	604	10	3
50	40 74	62	16	155	4	2	244	346	7	6	376	509	8	5	496	634	8	4
55	50 84	76	139	170	3	8	285	371	6	1	426	535	6	9	551	659	6	7
60	65 36	92	164	185	2	11	325	392	4	9	475	557	5	3	610	684	5	0
21	28 84	64	111	279	11	11	247	636	30	10	386	1000	Pd-up		428	1000	Pd-up	
25	30 84	70	121	282	12	5	268	639	29	2	419	1000	"		466	1000	"	
30	33 78	78	135	285	12	8	299	642	26	7	466	1000	"		520	1000	"	
35	37 39	87	151	287	12	3	334	644	23	8	520	1000	"		578	1000	"	
40	41 79	97	169	289	11	2	372	645	20	5	578	1000	"		639	1000	"	
45	47 29	109	189	290	9	8	413	642	17	1	639	1000	"		700	1000	"	
50	54 35	121	208	287	7	10	453	636	13	9	700	1000	"		758	1000	"	
55	63 54	132	226	282	6	0	488	625	10	8	758	1000	"		811	1000	"	
60	75 94	141	240	274	4	4	514	607	7	11	811	1000	"		859	1000	"	
21	23 72	40	76	182	7	2	176	448	21	6	298	715	32	8	427	1000	Pd-up	
25	25 39	44	84	186	7	7	193	453	21	2	325	721	30	3	466	1000	"	
30	27 87	50	95	193	7	11	216	461	20	0	364	726	26	11	519	1000	"	
35	30 99	58	108	199	8	0	244	468	17	11	408	729	23	5	578	1000	"	
40	34 97	67	122	205	7	7	274	474	15	6	454	731	19	10	639	1000	"	
45	40 08	76	139	209	6	10	305	476	12	11	500	728	16	4	700	1000	"	
50	46 93	87	155	211	5	9	335	473	10	3	542	721	12	11	758	1000	"	
55	55 74	97	171	211	4	6	361	467	7	10	577	707	9	10	810	1000	"	
60	68 20	107	186	211	3	4	382	456	5	8	600	688	7	1	859	1000	"	
21	15 66	17	31	73	3	0	75	186	7	6	129	312	13	3	189	420	18	1
25	15 40	20	37	79	3	5	89	206	8	4	152	339	14	6	221	452	17	11
30	21 14	25	47	95	3	0	110	232	9	10	186	374	15	0	275	498	17	1
35	24 89	31	60	111	4	6	139	263	10	10	236	419	14	7	346	564	15	11
40	30 06	38	76	125	4	10	181	304	11	0	202	432	13	9	436	649	14	9
45	37 55	52	101	146	5	3	238	364	10	7	393	573	12	11	572	772	14	5

Age	Pre- mium	Cash 3rd Year	End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$
21	\$59 93	\$168	\$292	\$312	10	\$236	\$427	\$460	8	416	\$652	\$672	5	659	\$1000	\$937	1	936
25	60 21	168	292	311	10	231	426	459	8	412	651	672	5	657	1000	937	1	936
30	60 68	167	291	311	10	222	426	458	8	406	651	671	5	653	1000	937	1	936
35	61 39	167	291	316	10	297	425	457	8	395	650	670	5	648	1000	936	1	935
40	62 49	167	290	308	10	178	424	455	8	374	648	667	5	637	1000	935	1	934
45	64 37	167	290	306	10	125	423	453	8	336	646	664	5	617	1000	934	1	931
50	67 64	166	288	302	10	25	420	447	8	265	641	657	5	581	1000	931	1	926
55	73 08	165	285	295	7	160	414	437	8	142	632	645	5	515	1000	926	1	918
60	82 10	163	279	285	5	11	405	422	7	0	618	626	5	409	1000	918	1	904

Age	Pre- mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$
21	43 06	101	184	228	15	74	426	513	10	457	717	768	5	758	1000	955	1	954
25	43 40	101	184	227	15	64	426	513	10	452	717	767	5	759	1000	955	1	954
30	44 00	101	184	227	15	43	426	512	10	440	716	766	5	751	1000	955	1	954
35	44 95	101	184	226	15	7	426	510	10	418	715	764	5	743	1000	954	1	953
40	46 49	102	185	225	12	17	426	508	10	378	713	761	5	727	1000	953	1	951
45	48 99	103	187	224	9	19	426	502	10	300	710	756	5	699	1000	951	1	947
50	53 76	105	189	222	7	13	425	497	10	167	704	746	5	648	1000	947	1	940
55	59 96	108	192	218	5	12	423	485	9	11	694	731	5	568	1000	940	1	928

Age	Pre- mium	Cash 3rd Year	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$
21	29 84	40	76	182	7	12	176	448	21	16	298	715	32	18	418	942	39	18
25	31 83	44	84	186	7	17	193	453	21	12	325	721	30	13	456	942	36	15
30	34 76	50	95	193	7	11	216	461	20	10	364	726	26	11	508	943	32	15
35	38 34	58	108	199	8	10	244	468	17	11	408	729	23	15	566	944	28	14
40	42 79	67	122	205	7	17	274	474	15	16	454	731	19	10	626	943	24	13
45	48 73	76	139	209	6	10	305	476	12	11	500	728	16	14	688	942	20	12
50	58 70	87	155	211	5	19	335	473	10	13	542	721	12	11	746	938	16	14
55	67 28	97	171	211	4	16	361	467	7	10	577	707	9	10	800	933	12	17
60	81 60	107	186	211	3	14	382	456	5	18	600	688	7	11	849	922	9	11

†Months.
NOTE.—3¼% Modified Preliminary Term Reserve. (Committee of Fifteen Plans.) adopted
3. Full Reserve allowed and of 20th year.

SOUTHLAND LIFE INSURANCE CO., Dallas, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will, if not assigned.

Cash Values. — After three premiums, within 60 days after due date of unpaid premiums. American 3½% Modified Preliminary Term reserve (Ill. Std.), with surrender charge not later than 20th year and not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed (except Continuous monthly income or policies with disability or double indemnity) at any time, by payment of difference in premiums at 6% compound interest.

Disability. — Policy provides without extra charge, prior to age 60, for waiver of premiums. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability to maturity; no reduction in insurance at maturity. After age 60 premiums waived and charge against policy without interest. Limit, \$25,000. Does not cover war service. Not issued on Term or Joint Life.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$1.75 rider provides on all but Term Joint, Corporation and continuous monthly income, during premium-paying period prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Limit, \$25,000.

Extended Insurance. — After three premiums, within 60 days after default. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and engagement in service in time of war within ten years.

Limits. — Ages, 15-65, except Term, 21-55, \$100,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$1,000; Term limit, \$15,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from engaging within ten years, in military or naval service in time of war, or within six months thereafter as a result of service, limited liability to reserve, unless extra premium paid within one month after entering service and annually thereafter as required. Unused extra premiums returned after war.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 60 days after due date of unpaid premium. Non-par. With cash but not loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after two premiums. Third year loan value applied to pay third premium. Interest 6%.

Reinstatement. — At any time upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25 years) and Continuous (20 years certain Installments. Installments made annually, semi-annually, quarterly or monthly. Unless otherwise directed, commutable values payable any time.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Double indemnity granted. Disability granted if single and self-supporting; waiver of premium only granted to married women.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
CONTINUOUS MONTHLY INCOME.				JOINT LIFE POLICIES.			
Extra premium to continue income for life.				Whole Life	\$27.29	\$31.91	\$18.9
Whole Life	\$ 5.59	\$ 4.34	\$ 2.96	10 Pay. Life.....	56.92	66.17	80.5
20 Pay Life	7.25	5.17	3.20	15 Pay. Life.....	43.03	50.45	62.7
				20 Pay. Life.....	36.37	43.07	54.9
				10 Year End.....	99.14	100.93	105.6
SINGLE PREMIUM—				15 Year Endow.....	65.47	67.72	73.6
Whole Life.....	\$309.55	\$376.05	\$477.50	20 Year Endow.....	49.33	52.13	59.6

American 3½% Reserve.

Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	20 Yr. End	30 Yr. End	Ord. Life Mo. Inc.	20 P. Life Mo. Inc.	Age	Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	20 Yr. End	30 Yr. End	Ord. Life Mo. Inc.	20 P. Life Mo. Inc.
1	16 30	39 95	29 50	24 45	41 49	27 15	27 10	40 95	38	26 45	56 40	42 09	34 80	44 90	32 35	44 25	58 70
2	16 70	40 60	29 45	24 80	41 50	27 30	27 80	41 55	39	27 40	57 70	43 05	35 65	45 35	32 95	45 85	60 15
3	17 10	41 25	30 50	25 25	41 69	27 40	28 45	42 30	40	28 40	59 10	44 15	36 60	45 85	33 70	47 50	61 80
4	17 55	41 90	31 00	25 65	41 70	27 55	29 21	43 00	41	29 60	60 50	45 25	37 60	46 55	34 40	49 65	63 50
5	18 00	42 65	31 50	26 15	41 80	27 79	29 95	43 80	42	30 80	62 00	46 45	38 75	47 20	35 25	51 60	65 45
6	18 50	43 40	32 15	26 60	41 90	27 90	30 80	44 60	43	32 10	63 50	47 65	39 95	47 95	36 15	53 80	67 45
7	18 95	44 20	32 80	27 10	42 00	28 19	31 60	45 45	44	33 55	65 15	48 90	41 20	48 70	37 15	56 20	69 55
8	19 50	45 10	33 50	27 60	42 10	28 35	32 50	46 30	45	34 95	66 75	50 20	42 50	49 55	38 25	58 65	71 80
9	20 05	46 05	34 20	28 20	42 25	28 60	33 45	47 30	46	36 50	68 35	51 75	43 90	50 50	...	61 25	74 15
0	20 65	47 05	34 90	28 80	42 45	28 90	34 45	48 35	47	38 15	70 05	53 30	45 35	51 50	...	64 05	76 60
1	21 25	48 05	35 05	29 45	42 65	29 30	35 45	49 50	48	39 90	71 85	54 95	46 85	52 50	...	67 05	79 15
2	21 80	49 15	36 50	30 15	42 85	29 65	36 40	50 65	49	41 80	73 65	56 70	48 50	53 65	...	70 25	81 90
3	22 45	50 20	37 30	30 85	43 10	29 90	37 50	51 90	50	43 75	75 50	58 45	50 20	54 95	...	73 55	84 80
4	23 15	51 40	38 20	31 65	43 40	30 20	38 65	53 25	51	45 80	77 70	60 35	52 00	56 30	...	77 00	87 90
5	23 90	52 60	39 10	32 40	43 70	30 65	39 95	54 55	52	48 00	80 00	62 35	53 95	57 80	...	80 75	91 10
6	24 75	53 80	40 00	33 15	44 05	31 15	41 35	55 85	53	50 30	82 40	64 40	56 00	59 45	...	84 60	94 55
7	25 55	55 10	41 00	33 95	44 40	31 75	42 70	57 20	54	52 80	84 90	66 05	58 20	61 15	...	88 80	98 20
									55	55 50	87 50	69 05	59 55	63 15	...	93 35	102 15

Cash, Loan, Paid-Up and Extended Insurance Values—Non-Participating

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Ord. Life	21	\$14.60	\$12	\$25	\$79	2	11	\$65	\$188	7	11	\$119	\$313	14	0	\$178	\$423	18
	25	16.15	14	30	88	3	3	78	209	9	2	141	342	14	9	208	454	17
	30	18.60	18	37	99	3	11	97	235	10	4	173	377	14	9	254	497	16
	35	21.65	22	47	113	4	6	121	264	10	9	212	414	13	9	306	537	14
	40	25.80	28	59	128	5	1	151	295	10	3	257	451	12	4	363	575	12
	45	32.00	35	75	147	5	1	185	324	9	2	306	484	10	5	424	610	10
	50	40.25	43	93	163	4	7	222	351	7	8	359	517	8	7	488	645	8
55	51.15	53	113	179	3	9	264	380	6	3	416	550	7	1	560	686	7	
60	66.20	65	136	195	3	1	309	408	5	1	483	591	5	10	672	760	5	
10 Pay. Life	21	36.70	73	141	447	23	6	344	1000	Pd-up								
	25	39.25	79	153	452	23	4	371	1000	"								
	30	43.45	88	169	454	22	6	411	1000	"								
	35	48.85	98	189	459	20	8	458	1000	"								
	40	55.30	110	211	461	18	4	510	1000	"								
	45	62.95	123	236	461	15	8	569	1000	"								
	50	72.00	136	261	459	12	10	631	1000	"								
55	83.15	148	285	451	9	11	694	1000	"									
60	96.75	158	306	440	7	5	755	1000	"									
15 Pay. Life	21	26.95	42	86	273	12	1	215	624	32	7	379	1000	Pd-up				
	25	28.85	45	94	278	12	9	234	629	30	7	411	1000	"				
	30	32.10	51	105	282	13	2	261	634	27	9	458	1000	"				
	35	36.20	57	118	286	12	10	293	639	24	6	510	1000	"				
	40	41.15	65	133	290	11	10	328	641	21	2	569	1000	"				
	45	47.25	73	149	292	10	2	365	640	17	8	631	1000	"				
	50	54.95	82	166	291	8	4	401	635	14	2	694	1000	"				
55	64.65	89	181	286	6	3	434	625	10	10	755	1000	"					
60	77.30	96	193	278	4	6	460	608	8	1	815	1000	"					
20 Pay. Life	21	22.25	27	59	187	7	8	155	450	23	0	277	730	33	9	420	1000	Pd-up
	25	23.85	30	65	192	8	2	170	457	22	6	302	733	31	2	458	1000	
	30	26.40	34	74	199	8	7	191	464	20	10	338	738	27	8	510	1000	
	35	29.90	38	84	204	8	10	216	471	18	8	379	741	24	0	569	1000	
	40	34.00	44	96	209	8	5	244	476	16	1	422	741	20	4	631	1000	
	45	39.55	50	109	213	7	6	272	477	13	4	466	738	16	6	694	1000	
	50	46.70	57	123	215	6	2	300	475	10	5	507	730	13	0	755	1000	
55	56.20	64	136	215	4	8	326	469	7	10	543	718	10	0	815	1000		
60	69.15	72	150	216	3	5	348	460	5	10	570	698	7	4	833	1000		
		End of 5 Years				End of 7 Years				End of 8 Years				End of 9 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
10 Year End.	21	\$90.95	\$241	\$434	\$513	5	\$485	\$644	\$713	3	\$700	\$756	\$809	2	\$800	\$83	\$903	1
	25	90.95	240	433	512	5	\$483	643	712	3	\$698	755	808	2	\$799	872	902	1
	30	91.40	238	431	510	5	\$479	642	711	3	\$696	754	807	2	\$798	872	902	1
	35	92.20	236	429	507	5	\$473	641	709	3	\$694	753	806	2	\$796	871	901	1
	40	93.60	233	427	504	5	\$465	639	707	3	\$689	752	805	2	\$794	870	900	1
	45	95.70	230	424	500	5	\$451	636	703	3	\$682	750	802	2	\$789	869	899	1
	50	99.10	225	419	494	5	\$425	631	697	3	\$667	746	798	2	\$779	866	896	1
55	104.70	219	411	483	5	\$373	624	689	3	\$639	739	791	2	\$759	863	893	1	
60	112.95	211	400	467	5	\$287	612	675	3	\$595	729	779	2	\$732	856	885	1	
		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
15 Year End.	21	\$57.50	\$135	\$250	\$317	10	\$271	\$375	\$489	8	\$441	\$583	\$690	5	\$669	\$909	\$940	1
	25	57.80	134	249	345	10	\$265	374	487	8	\$437	582	688	5	\$666	909	940	1
	30	58.25	132	247	342	10	\$255	372	485	8	\$429	581	687	5	\$663	908	939	1
	35	59.20	130	245	339	10	\$240	370	481	8	\$418	579	684	5	\$657	908	939	1
	40	60.75	128	243	335	10	\$212	368	477	8	\$397	576	680	5	\$646	906	937	1
	45	63.35	125	240	329	10	\$161	365	472	8	\$383	573	675	5	\$629	905	936	1
	50	67.50	122	236	321	10	\$69	360	462	8	\$295	567	666	5	\$590	902	933	1
55	73.95	118	232	310	8	11	354	449	8	\$168	558	652	5	\$526	897	928	1	
60	83.75	114	225	294	5	24	344	429	7	12	543	630	5	\$411	880	920	1	
		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
20 Year End.	21	\$40.35	\$84	\$160	\$258	15	\$114	\$382	\$530	10	\$470	\$661	\$782	5	\$758	\$926	\$958	1
	25	40.65	83	159	256	15	\$103	381	529	10	\$464	660	781	5	\$756	925	957	1
	30	41.20	81	158	254	15	\$81	380	526	10	\$453	658	778	5	\$751	925	957	1
	35	42.25	79	156	249	15	\$41	378	522	10	\$432	657	775	5	\$743	924	956	1
	40	44.05	77	155	246	13	10	377	517	10	\$394	655	772	5	\$731	923	955	1
	45	47.10	76	154	240	10	17	376	511	10	\$328	651	765	5	\$700	921	953	1
	50	51.80	75	154	234	7	10	374	501	10	\$190	644	753	5	\$650	917	949	1
55	59.05	75	155	227	5	15	373	488	9	12	635	737	5	\$562	911	942	1	
60	70.10	77	158	221	3	18	370	470	6	13	619	711	5	\$407	900	931	1	

Months, not dollars.

SOUTHWESTERN LIFE INSURANCE CO., Dallas, Tex.

Accelerative Option. — Policy is non-participating. If all coupons are left under Guaranteed Premium Reduction Policies, policy will be paid-up at an earlier date. Premiums may be continued under Limited Payment Life until policy matures as Endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision, except Endowment age 85 may be changed to any limited pay or endowment policy, by payment of difference in premiums at 6% compound interest. Practice to change to higher premium form otherwise.

Disability. — Policy provides without extra charge, prior to age 60, for waiver of premiums. For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. Limit \$25,000. Not issued on Term, nor Joint Life. Does not cover war service or travel or residence in war zone.

Dividends. — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons, beginning upon payment of second premium, and annually thereafter, which may be left with company and automatically converted into paid-up addition. If all coupons are left with company, special Settlement Options available at end of 20 years.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, policy will provide during premium-paying period and up to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, residence or travel outside U. S. or Canada, in war zone, bodily injury intentionally inflicted by another, aeronautic or submarine operation, military or naval service, warfare, riot or insurrection, violation of law, police duty, disease or mental infirmity. Limit, \$15,000.

Extended Insurance. — After three premiums, within 31 days after default. This provision automatic if insured has requested that automatic premium loan privilege non-effective. Non-par. Without cash and loan value.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 20-60; \$100,000; reinsures over \$25,000 (ages 15-19, \$10,000; 51-55, \$7,500; 56-60, \$5,000); accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premium). Loan insurance will be granted.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values but practice to grant cash.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after two premiums. Third year loan value applied to pay third premium. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25 years) and Continuous (25 years certain) Installments. Payment made semi-annually, quarterly or monthly, in proportionate amounts. Unless otherwise directed commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000. Double indemnity, but not disability granted.

NON-PARTICIPATING RATES PER \$1,000

(American 3½% Reserve.)

End. Age 85	ENDOWMENTS 85				Age	ENDOWMENTS			Return Prem. Option 20 Pay. Life	* TERM	
	10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year		5 Year	10 Year
\$12.55	\$33.50	\$24.60	\$20.25	\$15.90	15	\$89.60	\$56.10	\$39.75	\$28.20	.....	.....
12.80	33.95	24.95	20.55	16.15	16	89.70	56.15	39.85	28.40	.....	.....
13.05	34.45	25.30	20.85	16.40	17	89.75	56.20	39.90	28.60	.....	.....
13.35	35.00	25.70	21.20	16.65	18	89.80	56.30	39.95	28.80	.....	.....
13.65	35.55	26.10	21.55	16.90	19	89.85	56.35	40.00	29.00	.....	.....
13.95	36.10	26.50	21.90	17.20	20	89.95	56.40	40.05	29.20	8.80	\$8.95
14.25	36.70	26.95	22.25	17.50	21	90.00	56.45	40.15	29.40	8.90	9.05
14.60	37.30	27.40	22.60	17.80	22	90.10	56.55	40.20	29.60	9.00	9.15
14.95	37.90	27.90	23.00	18.15	23	90.15	56.60	40.30	29.85	9.10	9.30
15.30	38.55	28.40	23.40	18.50	24	90.25	56.70	40.40	30.10	9.20	9.40
15.70	39.25	28.90	23.85	18.85	25	90.30	56.75	40.50	30.35	9.35	9.55
16.10	40.00	29.45	24.30	19.20	26	90.40	56.85	40.60	30.65	9.45	9.65
16.55	40.75	30.00	24.80	19.60	27	90.50	56.95	40.75	30.95	9.55	9.80
17.00	41.55	30.60	25.30	20.05	28	90.60	57.05	40.90	31.30	9.70	10.00
17.50	42.35	31.20	25.80	20.50	29	90.70	57.15	41.05	31.70	9.85	10.15
18.05	43.20	31.85	26.35	20.95	30	90.80	57.25	41.20	32.10	10.00	10.35
18.60	44.10	32.55	26.90	21.45	31	90.95	57.40	41.40	32.55	10.15	10.55
19.15	45.00	33.25	27.50	21.95	32	91.10	57.55	41.60	33.05	10.35	10.75
19.80	45.95	33.95	28.15	22.55	33	91.20	57.70	41.80	33.60	10.55	10.95
20.45	46.95	34.70	28.80	23.10	34	91.35	57.85	42.05	34.20	10.75	11.20
21.10	48.00	35.50	29.45	23.70	35	91.50	58.00	42.30	34.85	10.95	11.50
21.85	49.05	36.30	30.15	24.35	36	91.70	58.25	42.55	35.55	11.20	11.80
22.60	50.15	37.15	30.90	25.00	37	91.90	58.50	42.85	36.35	11.45	12.10
23.45	51.30	38.05	31.70	25.75	38	92.10	58.80	43.15	37.20	11.75	12.50
24.30	52.50	38.95	32.50	26.50	39	92.30	59.10	43.50	38.10	12.05	12.90
25.25	53.75	39.95	33.35	27.35	40	92.55	59.45	43.90	39.10	12.40	13.35
26.25	55.05	40.95	34.30	28.20	41	92.80	59.80	44.35	40.15	12.80	13.85
27.30	56.40	42.00	35.25	29.15	42	93.10	60.20	44.85	41.25	13.20	14.45
28.40	57.80	43.15	36.25	30.10	43	93.40	60.65	45.40	42.45	13.70	15.10
29.55	59.25	44.30	37.35	31.15	44	93.75	61.15	45.95	43.75	14.20	15.85
30.85	60.80	45.55	38.50	32.30	45	94.15	61.70	46.60	45.15	14.85	16.65
32.20	62.40	46.85	39.70	33.55	46	94.65	62.30	47.30	46.60	15.55	17.60
33.65	64.05	48.25	40.95	34.85	47	95.25	63.00	48.10	48.10	16.30	18.65
35.20	65.80	49.70	42.30	36.25	48	95.90	63.75	48.95	49.70	17.20	19.80
36.85	67.60	51.25	43.75	37.75	49	96.60	64.55	49.90	51.40	18.25	21.15
38.65	69.55	52.85	45.30	39.40	50	97.35	65.45	51.00	53.15	19.35	22.60
40.60	71.60	54.60	47.00	41.20	51	98.35	66.50	52.20	55.00	.....	.....
42.70	73.80	56.45	48.80	43.10	52	99.45	67.65	53.55	56.95	.....	.....
44.90	76.10	58.45	50.70	45.20	53	100.65	68.90	55.00	59.10	.....	.....
47.30	78.50	60.55	52.75	47.45	54	101.90	70.30	56.60	61.35	.....	.....
49.85	81.00	62.75	55.00	49.85	55	103.25	71.80	58.40	63.70	.....	.....
52.65	.....	.....	.....	.....	56	.....	.....	.....	.....	.....	.....
55.60	.....	.....	.....	.....	57	.....	.....	.....	.....	.....	.....
58.80	.....	.....	.....	.....	58	.....	.....	.....	.....	.....	.....
62.30	.....	.....	.....	.....	59	.....	.....	.....	.....	.....	.....
65.80	.....	.....	.....	.....	60	.....	.....	.....	.....	.....	.....

NOTE.—Above rates adopted November, 1922. Semi-annual rate, multiply by .515; quarterly rate, multiply by .2625. *Convertible and renewable during the original term.

NON-PARTICIPATING RATES PER \$1,000

*Quar. Prem. Reduct.		† Income at Age 65	Monthly Income \$10 for 240 Mos.		Premium Rates including Disability, providing for Income of \$10 per Month during Disability.												Ret Pm Op- tion
Ord. Life	20 Pay.		End. 85	20 Pay. End. 85	Ord. Life End. 85	10 Pay. End. 85	15 Pay. End. 85	20 Pay. End. 85	10 Yr. End.	15 Yr. End.	20 Yr. End.	Ord. Life G. P.R.	20 Pay. G. P.R.	Ord. Life Lim Mo. Inc.	20 Pay. Life Mo. Inc.		
17.75	28.50	17.00	24.25	38.10	14.80	38.10	27.95	23.10	90.15	58.70	40.40	18.60	29.70	25.10	39.30	\$1.00	
18.15	28.90	17.50	24.80	38.75	15.15	38.75	28.45	23.45	90.20	58.75	40.50	19.05	30.10	25.70	39.95	\$1.25	
18.60	29.30	18.05	25.40	39.35	15.50	39.40	28.95	23.85	90.30	58.85	40.60	19.50	30.55	26.30	40.60	\$1.50	
19.05	29.70	18.60	26.00	40.05	15.90	40.05	29.45	24.25	90.35	58.90	40.70	20.05	31.10	26.95	41.30	\$1.75	
19.50	30.10	19.15	26.60	40.75	16.30	40.75	30.00	24.70	90.45	59.00	40.80	20.50	31.55	27.60	42.05	\$2.00	
20.00	30.50	19.80	27.30	41.50	16.70	41.45	30.55	25.15	90.55	59.10	40.90	21.00	32.10	28.30	42.80	\$2.25	
20.45	31.00	20.50	28.00	42.30	17.10	42.20	31.10	25.65	90.65	59.20	41.05	21.45	32.65	29.00	43.55	\$2.50	
21.00	31.50	21.20	28.80	43.15	17.60	43.00	31.65	26.15	90.75	59.30	41.20	22.05	33.20	29.85	44.30	\$3.00	
21.60	32.50	22.00	29.60	44.05	18.10	43.80	32.25	26.65	90.85	59.40	41.35	22.70	33.85	30.70	45.40	\$3.35	
22.20	33.10	22.80	30.45	44.90	18.60	44.65	32.90	27.20	90.95	59.55	41.55	23.30	34.50	31.55	46.30	\$3.80	
22.85	33.75	23.70	31.40	45.85	19.20	45.55	33.60	27.75	91.10	59.65	41.75	24.00	35.15	32.55	47.25	\$4.25	
23.45	34.40	24.65	32.35	46.80	19.80	46.50	34.30	28.35	91.25	59.80	41.95	24.65	35.85	33.55	48.25	\$4.70	
24.15	35.10	25.65	33.30	47.85	20.40	47.45	35.00	29.00	91.40	59.95	42.20	25.40	36.60	34.55	49.35	\$5.20	
24.90	35.80	26.75	34.45	48.90	21.05	48.40	35.75	29.65	91.50	58.15	42.45	26.15	37.30	35.70	50.50	\$5.60	
25.70	36.60	27.90	35.60	50.15	21.75	49.45	36.55	30.30	91.65	58.35	42.70	27.00	38.10	36.90	51.65	\$6.40	
26.50	37.35	29.15	36.70	51.25	22.45	50.50	37.35	31.00	91.85	58.55	43.00	27.85	38.90	38.05	52.80	\$7.10	
27.35	38.15	30.15	38.00	52.50	23.25	51.60	38.15	31.70	92.05	58.80	43.30	28.75	39.70	39.40	54.05	\$7.80	
28.30	39.00	31.60	39.30	53.90	24.05	52.70	39.05	32.45	92.25	59.10	43.65	29.75	40.55	40.75	55.35	\$8.60	
29.30	39.95	33.15	40.80	55.15	24.95	53.90	39.95	33.25	92.50	59.40	44.00	30.80	41.50	42.30	56.70	\$9.50	
30.30	40.90	34.80	42.30	56.55	25.85	55.10	40.90	34.10	92.75	59.75	44.40	31.85	42.50	43.85	58.15	\$10.40	
31.40	41.90	36.65	43.95	58.05	26.85	56.35	41.90	35.00	93.00	60.15	44.90	33.00	43.55	45.55	59.70	\$11.45	
32.55	42.90	38.65	45.70	59.70	27.90	57.70	42.90	35.95	93.30	60.55	45.45	34.20	44.55	47.35	61.35	\$12.55	
33.85	44.00	40.55	47.50	61.35	29.00	59.05	43.95	36.95	93.60	61.00	46.05	35.55	45.70	49.20	63.05	\$13.75	
35.15	45.20	43.20	49.40	63.10	30.20	60.45	45.10	38.05	93.95	61.55	46.70	36.95	47.00	51.20	64.90	\$15.05	
36.55	46.45	45.85	51.40	65.00	31.45	61.90	46.25	39.25	94.35	62.10	47.40	38.45	48.35	53.30	66.90	\$16.45	
38.00	47.75	48.90	53.70	67.00	32.80	63.45	47.50	40.50	94.80	62.75	48.15	39.95	49.75	55.65	69.00	\$17.95	
39.80	49.10	51.45	56.05	69.10	34.25	65.00	48.90	41.75	95.35	63.50	48.95	41.65	51.15	58.10	71.15	\$19.50	
41.30	50.60	55.15	58.55	71.25	35.80	66.65	50.40	43.10	96.00	64.35	49.90	43.45	52.75	60.70	73.40	\$21.15	
43.10	52.20	59.40	61.25	73.60	37.45	68.35	51.95	44.55	96.75	65.25	50.90	45.35	54.45	63.50	75.85	\$22.85	
45.05	53.80	63.65	64.10	76.15	39.20	70.10	53.60	46.10	97.50	66.20	51.95	47.40	56.15	66.45	78.50	\$24.70	
47.10	55.60	68.85	67.25	78.85	41.10	72.05	55.30	47.75	98.35	67.25	53.15	49.55	58.05	69.70	81.30	\$26.60	
49.20	57.50	74.65	70.65	81.80	43.15	74.20	57.15	49.55	99.55	68.45	54.55	51.85	60.05	73.20	84.35	\$28.60	
51.30	59.50	81.30	74.30	84.95	45.40	76.50	59.15	51.50	100.85	69.75	56.00	54.35	62.05	77.00	87.65	\$30.75	
53.40	61.60	89.05	78.15	88.25	47.75	78.95	61.25	53.55	102.30	71.20	57.60	57.35	64.05	81.00	91.10	\$33.10	
55.50	63.80	98.20	82.30	91.80	50.30	81.50	63.50	55.75	103.75	72.80	59.85	59.85	66.05	85.30	94.80	\$35.55	
57.60	66.10	109.10	86.75	95.70	53.00	84.15	65.90	58.15	105.30	74.50	61.35	61.35	68.15	89.90	98.85	\$38.15	

†This contract provides insurance to age 65, followed by a life annuity to insured of \$10 per year per \$1,000 with 10 years guaranteed.

Additional years necessary to continue payment of premiums on all limited payment policies to mature for at least \$1,000.

Ages	25	35	45
Payment	11 yrs.	8 yrs.	6 yrs.
Payment	12 yrs.	9 yrs.	6 yrs.
Payment	13 yrs.	9 yrs.	6 yrs.
Payment	11 yrs.	7 yrs.	4 yrs.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
NON-PARTICIPATING.			
RETURN PREM. OPTION POLICY.			
Guarantees to the insured as a Cash Surrender Value at the end of 20 years the return of all premiums paid during the 20 years.			
0 Payment.....	\$30.35	\$34.95	\$45.15
TWO JOINT LIVES.			
Whole Life	\$24.25	\$31.60	\$45.20
0 Payment	33.60	40.20	51.60
MONTHLY INCOME. \$10 for 20 Years.			
Commuted value \$1,020.			
0 Yr. End.....	\$70.50	\$73.60	\$81.10
CONTINUOUS MONTHLY INCOME. \$10 per month 20 years certain.			
Whole Life	\$32.86	\$40.92	\$56.53
20 Pay. Life.....	49.25	56.62	70.23
20 Year End.....	96.89	86.77	85.31
SINGLE PREMIUM RATES.			
End. Age 85.....	\$309.55	\$375.55	\$467.15
10 Year End.....	733.25	734.55	738.20
15 Year End.....	623.85	627.05	642.50
20 Year End.....	536.50	548.05	571.45

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	
End. at 85	21	\$14.25	\$25	\$79	2	10	\$65	\$188	7	11	\$119	\$313	14	0	\$178	\$423	18
	25	15.70	80	88	3	8	78	209	9	2	141	342	14	9	208	454	17
	30	18.05	37	99	8	11	97	235	10	4	173	377	14	9	254	497	16
	35	21.10	47	113	4	6	121	284	10	9	212	414	13	9	306	537	14
	40	25.25	59	128	5	1	151	295	10	3	257	451	12	4	363	675	12
	45	30.85	75	147	5	1	185	324	9	2	306	484	10	5	424	810	10
	50	38.65	93	163	4	7	222	351	7	8	359	517	8	7	488	945	8
55	49.85	113	179	8	9	264	380	6	3	416	550	7	1	560	836	7	
20 Pay. Life	21	22.25	59	187	7	8	155	450	23	0	277	730	33	9	420	1000	Pd
	25	23.85	65	192	8	2	170	457	22	6	302	733	31	2	458	1000	"
	30	26.35	74	199	8	7	191	464	20	10	333	738	27	8	510	1000	"
	35	29.45	84	204	8	10	216	471	18	8	379	741	24	0	569	1000	"
	40	33.35	96	209	8	5	244	476	16	1	422	741	20	4	631	1000	"
	45	38.50	109	213	7	6	272	477	13	4	466	738	16	6	694	1000	"
	50	45.80	123	215	6	2	300	475	10	5	507	730	13	0	755	1000	"
55	55.00	136	215	4	8	326	469	7	10	543	718	10	0	815	1000	"	
Income at 65	21	17.50	38	105	4	7	101	252	13	11	183	408	22	11	275	543	24
	25	19.80	46	117	5	5	123	281	15	11	221	447	23	6	332	592	20
	30	23.70	62	141	7	0	160	324	17	9	284	506	20	\$143	426	665	15
	35	29.15	82	166	8	9	211	376	18	5	370	578	15	\$336	555	755	10
	40	36.65	118	210	10	7	290	453	15	\$158	500	680	10	\$547	752	884	5
	45	48.80	167	260	11	5	405	550	10	\$381	701	824	5	\$770			
	50	68.85	256	348	10	\$106	612	719	5	\$653							
55	109.10	446	524	5	\$422												

		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
	Prem.	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	Cash or Loan	Pd. Up	Ext. Term Y.	\$	
15 Year End.	21	56.45	\$250	\$347	10	\$271	\$375	\$489	8	\$441	\$583	\$690	5	\$669	\$909	\$940	1	\$
	25	56.75	249	346	10	\$266	374	488	8	\$437	582	688	5	\$666	909	940	1	\$
	30	57.25	247	342	10	\$255	372	485	8	\$429	581	687	5	\$663	908	939	1	\$
	35	58.00	245	339	10	\$240	370	481	8	\$418	579	684	5	\$657	908	939	1	\$
	40	59.45	243	335	10	\$212	368	478	8	\$397	576	680	5	\$646	906	937	1	\$
	45	61.70	240	329	10	\$161	365	472	8	\$363	573	675	5	\$629	905	936	1	\$
	50	65.48	236	321	10	\$69	360	462	8	\$295	567	666	5	\$590	902	933	1	\$
55	71.80	232	310	8	11	354	449	8	\$168	558	652	5	\$526	897	928	1	\$	

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
20 Yr. End.	21	40.15	\$160	\$258	15	\$114	382	530	10	\$470	\$661	\$782	5	\$758	\$926	958	1	\$958
	25	40.50	159	256	15	\$103	381	529	10	\$464	660	781	5	\$756	925	957	1	\$957
	30	41.20	158	254	15	\$81	380	526	10	\$453	658	778	5	\$751	925	957	1	\$957
	35	42.80	156	249	15	\$41	378	522	10	\$432	657	776	5	\$743	924	956	1	\$956
	40	43.90	155	246	13	\$10	377	517	10	\$394	655	772	5	\$731	923	955	1	\$955
	45	46.60	154	240	10	\$7	376	511	10	\$328	651	765	5	\$700	921	953	1	\$953
	50	51.00	154	234	7	\$10	374	501	10	\$190	644	753	5	\$650	917	949	1	\$949
55	58.40	155	227	5	\$5	373	488	9	\$12	635	737	5	\$562	911	942	1	\$942	

		End of 5 Years				End of 10 Years				End of 20 Years			
Age at Issue	Prem.	Coupons not used			Coupons used			Coupons not used			Coupons used		
		Cash	Pd.	Total at Death	Cash	Pd.	Ext. Term Y. M.	Cash	Pd.	Total at Death	Cash	Pd.	Total at Death
O. L. Guar. Prem. Red.	21	\$18.15	\$41	\$130	\$1051	\$25	\$79	2	10	\$102	\$296	\$1110	\$64
	25	20.00	48	141	1052	30	89	3	8	118	318	1111	77
	30	22.85	56	152	1053	37	99	3	11	143	348	1114	96
	35	26.50	68	167	1055	46	112	4	6	173	380	1117	120
	40	31.40	85	186	1057	59	129	5	1	211	414	1121	149
	45	38.00	104	204	1059	74	145	5	1	254	448	1127	182
	50	47.10	127	225	1065	91	160	4	7	303	484	1137	218

If coupons are not used policy becomes paid-up for face as follows:

Age	21	25	30	35	40	45	50
Years	34	33	31	29	28	26	24

21	28.90	\$61	274	1087	59	187	7	8	218	638	1188	154	448	23	0	571	1363	1363	419	1000
25	30.75	93	277	1084	65	192	8	2	236	637	1181	169	456	22	6	614	1347	1347	456	1000
30	33.75	103	279	1082	73	197	8	7	262	639	1176	190	463	20	10	679	1336	1336	508	1000
35	37.85	116	284	1082	83	202	8	10	294	645	1176	214	469	18	8	755	1333	1333	568	1000
40	41.90	130	286	1078	95	208	8	5	326	642	1167	242	475	16	1	827	1319	1319	627	1000
45	47.75	147	289	1077	108	212	7	6	362	640	1164	270	476	13	4	904	1313	1313	688	1000
50	55.60	164	290	1077	121	213	6	2	399	637	1164	297	473	10	5	982	1314	1314	747	1000

If coupons are not used at end of 20 years there is paid-up insurance for about \$1,300 and life annuity as follows:

Age	21	25	30	35	40	45	50
Annuity	\$31.07	\$35.92	\$44.12	\$55.50	\$70.31	\$91.01	\$120.04

NOTE.—Values after three premiums.

TANDARD LIFE INSURANCE COMPANY, Atlanta, Ga.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American 3½% Modified Preliminary Term reserve (Ill. Std.) with surrender charge up to 60th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed at any time by payment of difference in premiums at 6% compound interest.

Waiver of Premiums. — Policy provides, without extra charge, prior to age 60, for waiver of premiums. After age 60, premiums waived and charged against policy without interest.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — After three premiums, within 30 days after default. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), 6% interest.

Incontestable. — After two years, except for non-payment of premiums and service in time of war.

Limits. — Ages, Life, 20-60; Endowments, 20-65; \$10,000; does not reinsure or accept reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — Death from military or naval service in time of war, limits liability to premiums paid, unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions, except residence and travel outside Continental U. S. in time of war without permit limits liability to premiums paid.

Restricted Occupations. — No conditions, except in time of war, without permit, work as a civilian in connection with actual warfare, mining, subterranean or submarine labor, aerial navigation or manufacture or transportation or handling of explosives limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%. Limited (2-25) annual, semi-annual, quarterly or monthly installments, and continuous (20 certain) annual installments. No provision for commutation of installments by beneficiary. Trust Fund is available at option of beneficiary only.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on 20-Payment Life and 20-Year Endowment or higher premium forms. Limit \$5,000

NON-PARTICIPATING RATES PER \$1,000.
(Disability Providing for Waiver of Premium Included.)

Age	ORDINARY POLICIES										INTERMEDIATE POLICIES \$500					
	LIFE				ENDOWMENTS						End 80	LIFE			Endow	
	End. 80	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Yr.	20 Yr.	25 Yr.	30 Yr.	35 Yr.		10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.
20	17.50	43.05	31.90	26.45	91.40	59.35	43.65	34.50	28.60	24.85	10.75	21.95	16.30	14.05	46.95	30.45
21	17.90	43.70	32.40	26.85	91.60	59.50	43.80	34.65	28.75	24.80	11.00	22.35	16.60	14.30	47.05	30.55
22	18.30	44.35	32.90	27.25	91.80	59.65	43.95	34.80	28.95	25.00	11.30	22.80	16.90	14.55	47.15	30.65
23	18.75	45.05	33.40	27.70	92.00	59.80	44.10	34.95	29.15	25.25	11.55	23.25	17.25	14.85	47.25	30.75
24	19.20	45.75	33.95	28.15	92.20	60.00	44.25	35.10	29.35	25.50	11.85	23.70	17.60	15.15	47.35	30.85
25	19.70	46.50	34.50	28.65	92.40	60.20	44.40	35.30	29.55	25.75	12.15	24.20	17.95	15.50	47.45	30.95
26	20.25	47.25	35.10	29.15	92.65	60.40	44.55	35.50	29.75	26.00	12.45	24.70	18.35	15.80	47.55	31.10
27	20.75	48.05	35.70	29.65	92.90	60.60	44.75	35.70	30.00	26.25	12.80	25.20	18.70	16.15	46.65	31.25
28	21.35	48.85	36.30	30.15	93.15	60.80	44.95	35.90	30.25	26.55	13.15	25.70	19.10	16.50	47.75	31.40
29	21.95	49.70	36.95	30.70	93.40	61.00	45.15	36.10	30.50	26.85	13.50	26.25	19.50	16.85	47.85	31.55
30	22.60	50.55	37.60	31.25	93.65	61.25	45.35	36.35	30.75	27.15	13.90	26.80	19.95	17.20	47.95	31.70
31	23.25	51.45	38.30	31.85	93.90	61.50	45.55	36.60	31.05	27.50	14.35	27.40	20.40	17.60	48.10	31.85
32	23.95	52.40	39.00	32.50	94.20	61.75	45.80	36.85	31.35	27.85	14.75	28.00	20.85	18.00	48.25	32.05
33	24.70	53.35	39.75	33.15	94.50	62.00	46.05	37.15	31.70	28.25	15.20	28.60	21.30	18.45	48.40	32.25
34	25.50	54.35	40.55	33.80	94.80	62.30	46.35	37.50	32.10	28.70	15.70	29.25	21.80	18.90	48.55	32.45
35	26.35	55.35	41.35	34.50	95.10	62.60	46.65	37.85	32.50	29.20	16.25	29.90	22.30	19.35	48.75	32.70
36	27.25	56.45	42.15	35.25	95.40	62.90	47.00	38.30	33.00	29.80	16.75	30.60	22.85	19.80	48.95	32.95
37	28.20	57.55	43.00	36.00	95.70	63.25	47.40	38.75	33.55	30.50	17.35	31.30	23.40	20.30	49.20	33.25
38	29.20	58.70	43.90	36.80	96.00	63.60	47.80	39.25	34.15	31.25	17.95	32.05	23.95	20.85	49.45	33.45
39	30.25	59.90	44.85	37.65	96.35	64.00	48.25	39.75	34.60	32.10	18.65	32.85	24.65	21.40	49.70	33.70
40	31.40	61.15	45.85	38.50	96.70	64.40	48.75	40.35	35.50	33.00	19.35	33.65	25.20	21.95	50.00	34.00
41	32.60	62.40	46.85	39.45	97.05	64.85	49.25	40.95	36.25	.....	20.10	34.45	26.85	22.55	50.30	34.30
42	33.90	63.70	47.90	40.40	97.40	65.35	49.85	41.65	37.05	.....	20.85	35.30	26.55	23.20	50.60	34.60
43	35.25	65.10	49.05	41.45	97.85	65.85	50.45	42.40	37.95	.....	21.70	36.20	27.30	23.90	50.90	35.00
44	36.75	66.55	50.25	42.55	98.30	66.40	51.15	43.20	38.95	.....	22.60	37.15	28.05	24.60	51.20	35.40
45	38.30	68.05	51.45	43.70	98.75	67.05	51.85	44.10	40.00	.....	23.55	38.10	28.80	25.35	51.50	35.85
46	39.95	69.60	52.75	44.90	99.25	67.75	52.65	45.10	.....	.....	24.60	39.10	29.60	26.15	51.85	36.30
47	41.75	71.20	54.10	46.20	99.80	68.45	53.55	46.20	.....	.....	25.70	40.15	30.50	27.00	52.25	36.80
48	43.70	72.90	55.55	47.55	100.40	69.25	54.50	47.40	.....	.....	26.90	41.25	31.45	27.90	52.70	37.35
49	45.75	74.65	57.05	49.00	101.10	70.15	55.55	48.70	.....	.....	28.15	42.40	32.40	28.85	53.20	37.95
50	47.95	76.50	58.55	50.55	101.90	71.10	56.70	50.20	.....	.....	29.50	43.60	33.40	29.85	53.75	38.60
51	50.30	78.40	60.30	52.20	102.80	72.15	57.95	.....	.....	.....	31.00	44.85	34.50	30.90	54.35	39.30
52	52.85	80.40	62.15	54.00	103.80	73.30	59.35	.....	.....	.....	32.55	46.15	35.70	32.10	55.05	40.10
53	56.20	82.50	64.00	55.90	104.90	74.55	60.85	.....	.....	.....	34.60	47.55	36.90	33.35	55.75	41.00
54	58.50	84.70	66.00	57.90	106.10	75.90	62.50	.....	.....	.....	36.00	49.00	38.15	34.65	56.60	41.90
55	61.05	87.00	68.10	60.05	107.40	77.40	64.30	.....	.....	.....	37.95	50.50	39.50	36.05	57.50	42.85
56	65.05	.....	.....	.....	.....	.....	.....	.....	.....	.....	40.05	52.05	40.95	.....	58.35	43.80
57	68.75	.....	.....	.....	.....	.....	.....	.....	.....	.....	42.30	53.65	42.50	.....	59.20	44.90
58	72.90	.....	.....	.....	.....	.....	.....	.....	.....	.....	44.85	55.30	44.20	.....	60.05	46.05
59	76.95	.....	.....	.....	.....	.....	.....	.....	.....	.....	47.35	57.00	46.05	.....	60.90	47.30
60	81.55	.....	.....	.....	.....	.....	.....	.....	.....	.....	50.20	58.80	48.00	.....	61.80	48.55

NOTE.—3½% Modified Preliminary Term Reserve Basis. Full Reserve allowed end of 16th year.

To obtain semi-annual rate, add 4% and divide by 2. Quarterly, add 6% divide by 4.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45
INTERMEDIATE POLICIES, \$500.			
25 Year End.....	\$18.00	\$20.05	\$24.20
30 Year End.....	15.00	17.20	23.00
35 Year End.....	13.00	15.45	.....
End. Age 60.....	26.00	40.10	71.70

STANDARD LIFE INSURANCE COMPANY, St. Louis, Mo.

Accelerative Option.—Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary.—Changeable at will.

Cash Values.—After three premiums, within three months after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$15 per \$1,000.

Change of Plan.—No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form, upon evidence of insurability.

Disability.—Rider provides, on participating policies, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability to maturity; no reduction in insurance. Limit, \$25,000.

Dividends.—End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%, withdrawable on any anniversary; (d) purchase non-par. paid-up additions. Increasing insurance. (a) is automatic option.

Double Indemnity.—For extra premium of \$2.00 per \$1,000, rider provides on participating policies for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot, insurrection, military or naval service, bodily or mental infirmity, poisoning or infection other than caused by accident. Limit \$25,000.

Extended Insurance.—Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within three months.

Grace.—31 days, 5% interest.

Incontestable.—After one year, except for non-payment of premium and service in time of war.

Limits.—Ages, Life, 16-70. Term, 16-55. Endowment and other policies, 16-60; \$100,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$500.

Loans.—After three premiums. Interest 6%, in advance. Second year loan value may be applied to pay third year premium.

Military Service.—Death from military or naval service in time of war, limits liability to premiums paid.

Non-Forfeitable.—See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values.—After three premiums, within three months after default. Non-par. Without cash and loan values. Fully paid-up policies participate, if annual dividend policy.

Policy in Effect.—At once, if binding receipt issued and application approved.

Premium Loans.—No provision. See "Loans."

Reinstatement.—At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) not less than 3½%, Limited (5-30) and Continuous (25 Certain) annual installments. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise specified, proceeds left under any option are withheld from beneficiary.

Suicide.—Within one year, sane or insane, liability limited to premiums paid.

Women.—No extra charge. Not written on non-participating nor Term. Disability and double indemnity not granted.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925.

ORDINARY LIFE											20 YEAR ENDOWMENT										
Year Issued	25	30	35	40	45	50	55	60			Year Issued	25	30	35	40	45	50	55	60		
1920	20.82	23.31	26.55	20.85	36.79	54.10	56.49	71.58	Prem	148.28	148.87	149.77	51.24	53.73	58.18	65.96	77.49				
1922	1.56	1.61	1.70	1.84	2.23	2.95	4.01	4.95	1922	1.78	1.82	1.90	2.00	2.21	2.73	4.07	4.96				
1921	1.61	1.56	1.70	1.84	2.23	2.95	4.01	4.95	1921	2.02	1.82	1.90	2.00	2.21	2.73	4.07	4.96				
1920	1.66	1.65	1.82	1.98	2.40	3.16	4.28	5.34	1920	2.25	2.14	2.14	2.24	2.47	3.03	4.42	5.36				
1919	1.73	1.77	1.92	2.09	2.50	3.30	4.45	5.71	1919	2.51	2.30	2.37	2.48	2.73	3.33	4.74	5.76				
1918	1.78	1.83	2.00	2.22	2.68	3.64	4.86	6.11	1918	2.78	2.54	2.51	2.77	3.04	3.66	5.10	6.17				
1917	2.04	2.20	2.44	2.77	3.33	4.17	5.42	7.31	1917	2.43	3.47	3.55	3.72	4.09	4.66	5.69	7.38				
1916	2.22	2.44	2.74	3.19	3.87	4.88	6.33	8.46	1916	4.18	4.24	4.33	4.53	5.01	5.57	6.66	8.50				
20 PAYMENT LIFE																					
Year Issued	25	30	35	40	45	50	55	60			Year Issued	25	30	35	40	45	50	55	60		
1920	29.86	32.47	35.70	39.73	45.08	52.36	62.33	75.49	1920	1.59	1.67	1.78	1.94	2.35	3.08	4.19	5.23				
1922	1.59	1.67	1.78	1.94	2.35	3.08	4.19	5.23	1921	1.70	1.59	1.78	1.94	2.35	3.08	4.19	5.23				
1921	1.70	1.59	1.78	1.94	2.35	3.08	4.19	5.23	1920	1.83	1.79	1.92	2.11	2.58	3.35	4.51	5.63				
1920	1.83	1.79	1.92	2.11	2.58	3.35	4.51	5.63	1919	1.94	1.94	2.09	2.28	2.80	3.62	4.83	6.02				
1919	1.94	1.94	2.09	2.28	2.80	3.62	4.83	6.02	1918	2.06	2.06	1.94	2.48	3.02	3.89	5.15	6.43				
1918	2.06	2.06	1.94	2.48	3.02	3.89	5.15	6.43	1917	3.42	2.59	2.82	3.15	3.64	4.41	5.57	7.36				
1917	3.42	2.59	2.82	3.15	3.64	4.41	5.57	7.36	1916	2.81	3.08	3.31	3.73	4.33	5.22	6.51	8.47				
1916	2.81	3.08	3.31	3.73	4.33	5.22	6.51	8.47													

STANDARD LIFE INSURANCE COMPANY, MO.—Continued.

PREMIUM RATES PER \$1,000.

Age at Issue	PARTICIPATING (Without Disability)					NON-PARTICIPATING (Without Disability)						
	Ord. Life	LIMITED PAY. LIFE			20 Year End.	LIFE				COMMERCIAL LIFE		
		10 Pay.	15 Pay.	20 Pay.		Ord. Life	20 Pay. Life	20 Yr. End.	"Std. Spec." †	1st 5 Yrs.	2nd 5 Yrs.	There- after
21	\$19.26	\$44.31	\$33.45	\$28.10	\$47.95	\$15.65	\$23.29	\$42.11	\$35.58	\$26.47	\$21.81	\$15.00
22	19.62	44.95	33.95	28.51	48.02	16.01	23.67	42.18	35.69	26.93	22.24	16.00
23	20.00	45.67	34.46	28.95	48.10	16.39	24.08	42.27	35.81	27.42	22.70	16.00
24	20.39	46.38	34.99	29.39	48.19	16.78	24.50	42.35	35.93	27.93	23.16	16.00
25	20.82	47.11	35.53	29.86	48.28	17.20	24.94	42.43	36.08	28.47	23.67	17.00
26	21.27	47.89	36.11	30.35	48.39	17.65	25.39	42.53	36.24	29.06	24.21	17.00
27	21.73	48.69	36.71	30.85	48.49	18.10	25.87	42.63	36.41	29.65	24.76	18.00
28	22.23	49.52	37.33	31.37	48.60	18.59	26.36	42.73	36.61	30.29	25.36	18.00
29	22.76	50.39	37.99	31.91	48.74	19.10	26.87	42.85	36.82	30.96	25.96	19.00
30	23.31	51.28	38.66	32.47	48.87	19.65	27.39	42.97	37.06	31.69	26.64	19.00
31	23.89	52.21	39.36	33.06	49.02	20.21	27.96	43.12	37.31	32.44	27.33	20.00
32	24.50	53.19	40.09	33.68	49.18	20.81	28.53	43.27	37.59	33.25	28.07	20.00
33	25.15	54.18	40.85	34.32	49.36	21.45	29.12	43.43	37.90	34.10	28.86	21.00
34	25.83	55.22	41.63	35.00	49.57	22.12	29.76	43.61	38.25	35.02	29.70	22.00
35	26.55	56.29	42.45	35.70	49.77	22.83	30.43	43.81	38.64	36.00	30.58	22.00
36	27.31	57.39	43.30	36.43	50.00	23.58	31.11	44.03	39.06	37.03	31.53	23.00
37	28.12	58.57	44.19	37.21	50.28	24.38	31.81	44.27	39.52	38.16	32.53	24.00
38	28.98	59.77	45.13	38.01	50.56	25.22	32.57	44.54	40.03	39.35	33.61	25.00
39	29.88	61.01	46.07	38.86	50.88	26.11	33.36	44.84	40.58	40.62	34.75	26.00
40	30.85	62.30	47.07	39.73	51.24	27.07	34.19	45.17	41.21	42.00	36.00	27.00
41	31.87	63.66	48.12	40.57	51.62	28.07	35.06	45.53	41.87	43.47	37.31	28.00
42	32.98	65.07	49.23	41.68	52.07	29.15	35.97	45.94	42.62	45.08	38.74	29.00
43	34.17	66.56	50.42	42.75	52.57	30.29	36.94	46.40	43.43	46.81	40.27	30.00
44	35.43	68.10	51.67	43.88	53.11	31.50	37.97	46.92	44.31	48.69	41.92	31.00
45	36.79	69.71	52.98	45.08	53.73	32.79	39.05	47.48	45.28	50.73	43.69	32.00
46	38.25	71.38	54.31	46.35	54.41	34.17	40.18	48.11	46.34	52.95	45.60	34.00
47	39.80	73.11	55.76	47.70	55.19	35.63	41.39	48.81	47.49	55.35	47.66	35.00
48	41.46	74.92	57.32	49.17	56.09	37.20	42.69	49.60	48.76	57.96	49.89	37.00
49	43.22	76.80	58.93	50.71	57.09	38.88	44.06	50.48	50.13	60.82	52.30	38.00
50	45.10	78.80	60.64	52.36	58.18	40.66	45.98	51.98	51.61	63.90	54.88	40.00
51	47.10	80.89	62.44	54.10	59.42	42.55	47.53	53.07	53.20	67.22	57.66	42.00
52	49.23	83.06	64.32	55.95	60.81	44.57	49.21	54.25	54.91	70.85	60.65	44.00
53	51.51	85.29	66.30	57.91	62.26	46.73	50.97	55.57	56.75	74.76	63.89	46.00
54	53.92	87.63	68.38	60.03	64.06	49.03	52.87	57.03	58.73	79.01	67.37	49.00
55	56.49	90.07	70.59	62.33	65.96	51.49	55.49	59.26	60.87	83.61	71.13	51.00
56	59.12	92.50	72.81	64.60	.....	54.12	57.68	61.05	.....	88.61	75.18	54.00
57	61.92	95.05	75.18	67.03	.....	56.92	60.04	63.00	.....	93.99	79.53	56.00
58	64.93	97.70	77.69	69.65	.....	56.93	62.56	65.18	.....	99.85	84.24	59.00
59	68.14	100.52	80.38	72.47	.....	63.14	65.28	67.55	.....	106.19	89.32	63.00
60	71.58	103.46	83.23	75.49	.....	66.58	68.22	70.15	.....	113.07	94.80	66.00

Semi-annual rate, multiply by .515; quarterly rate, multiply by .26.

*First five years \$2,000 insurance; second five years, \$1,500; thereafter \$1,000.

†See "Additional List".

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.				PREMIUM REDUCTION POLICIES. —			
10 Year End.....	\$101.69	\$102.93	\$105.62	Standard Special; coupons mature policy as			
15 Year End.....	65.76	67.07	70.23	endowment in 25 years; paid-up policy or			
BANK SAVINGS. Premiums are paid				reduced premiums.			
from monthly bank deposits and interest				Whole Life.....	\$36.08	\$38.64	\$45.28
at 4%. \$2,000 Whole Life policy is				Coupon.....	18.88	15.81	12.49
issued.				20 PAYMENT guaranteed reductions may			
NON-PARTICIPATING.				be used to pay up policy in 16 years; or			
(Without Disability.)				reduce premiums.			
LIFE POLICIES.				1st and 2d Prem... \$31.83	\$38.34	\$48.52	
10 Payment.....	\$41.10	\$49.72	\$62.15	3rd Prem.....	28.65	34.51	43.67
15 Payment.....	30.24	36.70	46.38	20 PAY. ENDOWMENT OPTION. If full			
ENDOWMENTS.				premiums paid for 20 years policy matures			
10 Year.....	\$93.02	\$94.18	\$96.66	as endowment.			
15 Year.....	58.99	60.19	63.11	1st and 2d Prem... \$46.24	\$47.37	\$50.86	
SINGLE PREMIUM POLICIES.				3rd Prem.....	33.05	37.30	44.54
Whole Life.....	\$324.17	\$389.08	\$478.80	ANNUITY RATES. Amount purchased by			
10 Year End.....	754.77	756.15	759.91	\$1,000.			
15 Year End.....	648.54	651.87	661.38	Males.....	\$49.83	\$55.16	\$64.27
20 Year End.....	563.32	569.73	588.24	Females.....	47.33	51.84	59.03
End. Age 65.....	369.99	459.41	588.24	\$100 DEFERRED ANNUITY.			
CONVERTIBLE TERM, Renewable.				Pay. Age 55½.....	\$22.84	\$45.13	\$122.69
10 Year.....	\$10.67	\$12.07	\$16.17	Pay. Age 65½.....	7.00	14.08	28.53
Convertible within 8 years.				JOINT LIFE (Equal Ages) With Disability.			
				Whole Life.....	\$28.84	\$37.23	\$52.73

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Non-participating.

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STANDARD LIFE INS. CO. of AMERICA, Pittsburgh, Pa.

Accelerative Option. — Policy is non-participating. If coupons are left with company under Guaranteed Premium Reduction policies, policy is paid-up at an earlier date.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 7th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form; or to lower form upon evidence of insurability.

Disability. — Policies provide without extra premium, prior to age 60, for waiver of premiums, or in full settlement of policy and monthly income of \$10 per \$1,000 during disability and life time, 125 months certain. In Term policies this option is \$10 for 120 months only.

Dividends. — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons, beginning end of first year; may be used to reduce premiums, to reduce number of premium payments, left to accumulate at $3\frac{1}{2}\%$, withdrawable any time, or purchase paid-up additions.

Double Indemnity. — For varying extra premium rider provides, prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from military or naval service, suicide, aeronautic or submarine operation, war, riot or insurrection, violation of law, police duty, bodily or mental infirmity, poisoning or infection other than as result of injury. Limit, \$10,000.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. With cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 16-60; \$25,000; reinsures over \$10,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — Automatic after three years. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered or if extension period has expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (monthly Interest Payments) with interest based on average earnings, Limited (2-25 years) and Continuous (25 years certain) Installments. Trust Fund and Installments certain participate in excess interest earned. Payments made annually, semi-annually, quarterly or monthly. Unless otherwise directed, proceeds left under any option withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to net reserve.

Women. — No extra charge. 20 Payment Life and Endowments. Reinsures for \$5,000. Disability (Waiver of premium only), and Double Indemnity granted.

†Present interest rate, 5.5%.

NON-PARTICIPATING RATES PER \$1,000 (With Disability Clause).
(American 3¼% Reserve)

Whole Life		10 Pay. Life		15 Pay. Life		20 Pay. Life		10 Yr. Endow.		15 Yr. End.		20 Yr. End.	
Prem.	Guar. Div.	Prem.	Guar. Div.	Prem.	Guar. Div.	Prem.	Guar. Div.	Prem.	Guar. Div.	Prem.	Guar. Div.	Prem.	Guar. Div.
\$17.78	\$3.61	\$45.42	\$10.40	\$33.50	\$7.64	\$27.60	\$6.13	\$100.83	\$8.67	\$65.45	\$7.07	\$48.20	\$6.27
18.12	3.68	45.98	10.48	33.98	7.75	28.02	6.22	100.97	8.76	65.56	7.15	48.23	6.27
18.47	3.75	46.41	10.58	34.45	7.82	28.44	6.31	101.15	8.90	65.66	7.22	48.32	6.34
18.85	3.83	47.25	10.68	34.94	7.90	28.89	6.41	101.30	9.02	65.77	7.30	48.42	6.39
19.23	3.90	47.91	10.78	35.49	8.02	29.37	6.52	101.44	9.13	65.90	7.38	48.52	6.45
19.62	3.97	48.56	10.88	36.00	8.09	29.84	6.63	101.78	9.44	66.11	7.55	48.63	6.52
20.06	4.07	49.30	11.01	36.55	8.18	30.31	6.70	102.01	9.63	66.29	7.66	48.79	6.62
20.51	4.14	50.06	11.13	37.13	8.28	30.80	6.79	102.24	9.80	66.47	7.78	48.96	6.72
20.99	4.24	50.85	11.26	37.73	8.39	31.31	6.89	102.48	9.99	66.67	7.92	49.14	6.82
21.49	4.33	51.67	11.41	38.35	8.50	31.83	6.96	102.73	10.19	66.87	8.06	49.33	6.93
22.01	4.43	52.51	11.53	38.98	8.59	32.37	7.05	102.99	10.38	67.08	8.19	49.53	7.04
22.56	4.53	53.38	11.67	39.65	8.71	32.94	7.15	103.26	10.59	67.30	8.33	49.73	7.15
23.14	4.64	54.28	11.81	40.33	8.81	33.52	7.23	103.54	10.79	67.53	8.48	49.95	7.29
23.74	4.74	55.21	11.95	41.05	8.94	34.15	7.32	103.83	11.00	67.78	8.64	50.15	7.52
24.38	4.86	56.18	12.10	41.78	9.04	34.76	7.41	104.14	11.23	68.03	8.78	50.43	7.54
25.05	4.97	57.18	12.26	42.55	9.17	35.42	7.52	104.45	11.46	68.30	8.95	50.69	7.67
25.75	5.10	58.21	12.40	43.34	9.29	36.11	7.64	104.79	11.69	68.58	9.11	50.96	7.97
26.50	5.24	59.28	12.55	44.16	9.41	36.82	7.72	105.13	11.93	68.88	9.29	51.25	7.01
27.28	5.38	60.38	12.71	45.02	9.55	37.56	7.83	105.49	12.18	69.19	9.46	51.57	8.14
28.11	5.51	61.53	12.87	45.91	9.68	38.34	7.95	105.87	12.44	69.52	9.63	51.91	8.79
28.98	5.66	62.71	13.03	46.83	9.82	39.15	8.06	106.27	12.70	69.88	9.83	52.28	8.85
29.90	5.80	63.94	13.20	47.79	9.96	40.00	8.18	106.69	12.97	70.25	10.01	52.57	8.50
30.88	5.98	65.21	13.36	48.79	10.10	40.89	8.30	107.13	13.25	70.65	10.21	53.10	8.66
31.91	6.14	66.53	13.55	49.83	10.26	41.81	8.42	107.59	13.54	71.08	10.41	53.56	8.83
33.01	6.34	67.90	13.72	50.92	10.41	42.79	8.56	108.07	13.83	71.54	10.62	54.06	9.00
34.16	6.53	69.32	13.91	52.06	10.57	43.82	8.71	108.59	14.13	72.04	10.84	54.60	9.15
35.39	6.73	70.79	14.10	53.24	10.73	44.90	8.85	109.14	14.44	72.58	11.06	55.20	9.35
36.70	6.95	72.32	14.29	54.49	10.92	46.04	9.01	109.72	14.76	73.16	11.29	55.85	9.55
38.07	7.27	73.91	14.49	55.79	11.10	47.25	9.17	110.35	15.09	73.80	11.53	56.56	9.76
39.55	7.40	75.57	14.70	57.16	11.30	48.52	9.35	111.03	15.43	74.48	11.78	57.34	9.98
41.12	7.66	77.30	14.92	58.60	11.49	49.87	9.53	111.75	15.77	75.24	12.04	58.20	10.20
42.79	7.94	79.10	15.15	60.11	11.71	51.31	9.73	112.54	16.13	76.06	12.30	59.14	10.43
44.57	8.26	80.98	15.38	61.71	11.94	52.83	9.93	113.38	16.50	76.95	12.57	60.17	10.68
46.46	8.51	82.95	15.65	63.39	12.18	54.45	10.15	114.29	16.88	77.93	12.86	61.31	10.93
48.48	8.83	84.99	15.90	65.16	12.43	56.17	10.38	115.28	17.27	79.00	13.16	62.55	11.20
50.62	9.17	87.12	16.16	67.03	12.69	58.01	10.64	116.34	17.67	80.16	13.47	63.91	11.48
52.91	9.54	89.35	16.46	69.01	12.98	59.97	10.91	117.48	18.09	81.43	13.80	65.41	11.80
55.35	9.93	91.68	16.76	71.10	13.29	62.06	11.21	118.71	18.51	82.81	14.13	67.05	12.12
57.95	10.35	94.11	17.08	73.31	13.61	64.29	11.51	120.04	18.94	84.33	14.50	68.84	12.46
60.72	10.80	96.66	17.42	75.66	13.96	66.66	11.84	121.48	19.38	85.98	14.87	70.81	12.82
63.68	11.25	99.33	17.77	78.16	14.33	.....	.....	123.05	19.86	87.79	15.25	.....	.....
66.84	11.78	102.13	18.15	80.82	14.72	.....	.....	124.74	20.33	89.77	15.66	.....	.....
70.22	12.33	105.08	18.56	83.66	15.15	.....	.....	126.58	20.82	91.94	16.10	.....	.....
73.83	12.89	108.19	19.00	86.69	15.61	.....	.....	128.58	21.34	94.33	16.57	.....	.....
77.69	13.54	111.47	19.46	89.94	16.12	.....	.....	130.76	21.87	96.94	17.05	.....	.....

Ordinary Life Continuous Monthly Income and Legacy Policy. \$20.83
Monthly and \$5,000 on Death of Beneficiary.

Beneficiary	20	25	30	35	40	45	50	55	60
.....	\$104.54	\$102.47	\$100.54	\$98.78	\$97.28	\$95.95	\$94.76	\$93.62	\$92.51
.....	119.66	117.30	114.93	112.76	110.84	109.17	107.70	106.33	105.01
.....	139.68	131.34	133.96	131.23	128.80	126.66	124.75	123.01	121.34
.....	166.36	163.10	159.70	156.35	153.24	150.42	147.89	145.58	143.42
.....	202.44	198.72	194.72	190.65	186.74	183.09	179.73	176.58	173.65
.....	251.94	247.65	242.96	238.06	233.22	228.52	224.10	219.82	215.72
.....	319.99	315.00	309.45	303.58	297.60	291.64	285.81	280.04	274.34

Guaranteed dividend may be used, commencing with end of second year; to apply on next premium; to increase the insurance; or reduce number of premium payments.

Flat Rates are equal to the above rates less guaranteed dividends.

NOTE.—Semi-annual premium, add 4% and divide by 2; quarterly premium, add 6% and divide by 4.

Above rates adopted April 1, 1911.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Ord. Life	21	\$19.62	\$ 4	\$24	\$77	3	30	\$70	\$204	9	240	\$119	\$313	15	180	\$177	\$421	19
	25	21.49	6	30	88	3	240	82	221	10	240	140	337	16	0	207	454	18
	30	24.38	10	38	101	4	180	102	248	11	240	172	377	15	240	252	496	17
	35	28.11	15	48	116	5	60	125	274	11	240	210	413	14	150	303	535	15
	40	33.01	21	60	131	5	210	154	303	11	0	254	449	12	300	358	571	13
	45	39.55	29	76	148	5	180	187	330	9	270	301	480	10	330	416	604	10
	50	48.48	38	93	163	5	0	223	355	8	60	351	510	9	0	473	633	8
55	60.72	48	112	178	4	60	261	380	6	210	400	535	7	60	527	658	6	
60	77.69	58	132	191	3	120	299	400	5	60	447	558	5	210	584	688	5	
20 Pay. Life	21	29.84	21	60	192	8	240	160	465	24	300	276	731	34	330	419	1000	P
	25	31.83	24	66	196	9	60	175	470	24	0	301	735	32	30	456	1000	
	30	34.76	28	75	202	9	210	196	477	22	0	337	739	28	180	508	1000	
	35	38.34	33	85	207	9	240	220	482	19	180	377	742	24	240	566	1000	
	40	42.79	39	97	212	9	30	247	486	16	270	420	742	20	330	627	1000	
	45	48.52	45	110	216	8	0	276	488	13	300	463	738	17	60	688	1000	
	50	56.17	52	123	217	6	180	303	483	11	0	503	730	13	210	747	1000	
	55	66.69	59	136	217	5	30	327	475	8	120	535	716	10	120	800	1000	
20 Yr. End.	21	\$48.63	\$61	\$143	\$231	15	\$92	\$376	\$523	10	\$469	\$655	\$775	5	\$764	\$925	\$957	1
	25	49.33	61	142	229	15	\$80	376	522	10	\$464	654	774	5	\$761	925	957	1
	30	54.43	61	143	230	15	\$62	376	521	10	\$455	654	774	5	\$758	924	956	1
	35	61.91	61	143	229	15	\$25	376	518	10	\$435	653	772	5	\$752	924	956	1
	40	64.06	62	144	229	13	\$114	376	517	10	\$402	651	768	5	\$739	922	954	1
	45	67.34	63	145	227	10	\$126	376	512	10	\$337	648	762	5	\$718	920	952	1
	50	62.55	64	147	224	7	\$273	376	504	10	\$215	643	752	5	\$678	917	949	1
	55	70.81	66	150	220	5	\$220	376	492	9	\$258	634	736	5	\$603	911	943	1

†Days.

NOTE.—3½% Modified Preliminary Term Reserve Adopted April 1, 1911; Reserve Allowed at End of 7th Year.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages 25 35 45 Ages 25 35 45

NON-PARTICIPATING.

With Disability.)

FLAT RATES.

LIFE POLICIES.

Whole Life....	\$17.16	\$22.60	\$32.15
10 Payment....	40.26	48.66	60.87
15 Payment....	29.85	36.23	45.86
20 Payment....	24.87	30.39	39.17

ENDOWMENTS.

10 Year	\$92.54	\$93.43	\$95.60
15 Year	58.81	59.89	62.70
20 Year	42.40	43.72	47.36

CONVERTIBLE TERM, \$2,500.

Non-Renewable.

5 Year	\$20.60	\$23.23	\$31.78
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Convertible within 3 years.

SINGLE PREMIUM LIFE.

Whole Life....	\$326.55	\$392.03	\$482.65
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ANNUAL INSTALLMENTS—Payable in Annual Installments of \$50 Each for 20 Years—Premium Reduction.

Commuted Value \$736.

Whole Life....	\$15.82	\$20.69	\$29.11
Prem. Red....	3.18	4.05	5.44
20 Payment....	23.43	28.22	35.71
Prem. Red....	5.12	5.85	6.88
20 Year End...	36.31	38.21	42.21
Prem. Red....	5.10	6.02	7.34

Non-Participating rates equal to above rates less reductions.

CONTINUOUS INSTALLMENT.

POLICIES—\$50 Annually for Life

20 Years Certain.

Whole Life....	\$15.24	\$18.81	\$25.44
20 Pay. Life...	22.24	25.46	31.00
20 Year End...	45.69	41.31	40.70

MONTHLY LIFE INCOME AND

LEGACY POLICY—\$20.83

Month to Beneficiary and \$5,000

at Death of Beneficiary.

Whole Life....	\$102.47	\$131.23	\$183.00
20 Payment....	147.41	175.16	221.60

With Guaranteed Premium Reduction.

Whole Life....	\$128.25	\$163.23	\$225.20
Reduction....	25.78	32.00	42.10
20 Payment....	188.99	221.45	274.60
Reduction....	41.58	46.29	53.00

DOUBLE INDEMNITY RATES.

O. L. & End.	\$1.50	\$1.50	\$1.50
10 Pay. Life ..	3.00	2.57	2.20
15 Pay. Life ..	2.50	2.25	1.50
20 Pay. Life ..	2.00	1.75	1.50

STATE LIFE INSURANCE COMPANY, Indianapolis, Ind.

Accelerative Option. — Cash Value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American 3% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge (except extended term insurance, \$5 per \$1,000.

Change of Plan. — Higher premium form allowed, prior to age 60, by payment of difference in premiums at 5% compound interest. Practice to change to lower premium form.

Disability. — Policy provides, prior to age 60, for waiver of premiums. For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. Limit \$50,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable any time; (d) purchase participating paid-up additions which may be surrendered in cash. (c) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — For extra premium of \$1.50 per \$1,000, all but Joint Life policies will provide, during premium-paying period, for payment of double face in event of accidental death within 90 days from time of injury. Agreement does not cover death from murder or suicide. Limit, \$25,000.

Extended Insurance. — Automatic after two years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 16-65, except Term, 16-55, \$125,000; reinsures over \$25,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest 5%, in advance. May be deferred 60 days, unless applied for on anniversary or within 31 days thereafter.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Participating. With cash and loan values.

Policy In Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence, and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (1-30 years) and Continuous (10 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Installments participate in excess interest earned†. Unless otherwise directed, commutable values of Installments withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000. Disability and double indemnity granted.

†Present interest rate, 4.75%.

STATE LIFE INSURANCE COMPANY, IND.—Continued.

PARTICIPATING RATES PER \$1,000. (Disability Clause Providing for Waiver of Premium.)

Age	Whole Life Ord.	LIFE			ENDOWMENT			Endowment's Age 65		Endowment's Age 75		MO. INCOME			
		10	15	20	10	15	20	Whole Life	20 Pay.	Whole Life	20 Pay.	* \$10 for 240 Mos.		* \$10 for 120 Mos.	
		Pay.	Pay.	Pay.	Year	Year	Year	Life	Pay.	Life	Pay.	Whole Life	Pay.	Whole Life	Pay.
17	\$17.61	\$44.70	\$33.11	\$27.72	100.65	\$65.35	\$48.01	\$20.47	\$30.54	\$18.29	\$28.45	\$31.94	\$50.28	\$18.31	\$28.45
18	17.94	45.32	33.57	28.10	100.72	65.40	48.07	20.97	31.03	18.67	28.86	32.54	50.97	18.66	29.00
19	18.30	45.95	34.05	28.50	100.78	65.47	48.14	21.49	31.53	19.06	29.29	33.20	51.70	19.03	29.53
20	18.67	46.60	34.53	28.91	100.87	65.55	48.22	22.04	32.07	19.48	29.73	33.87	52.44	19.42	30.06
21	19.06	47.27	35.02	29.33	100.94	65.61	48.28	22.62	32.60	19.91	30.19	34.57	53.20	19.82	30.59
22	19.46	47.97	35.55	29.78	101.01	65.69	48.37	23.23	33.17	20.37	30.67	35.30	54.02	20.24	31.12
23	19.89	48.70	36.09	30.22	101.10	65.77	48.45	23.88	33.76	20.85	31.16	36.08	54.82	20.69	31.65
24	20.33	49.44	36.64	30.70	101.19	65.86	48.55	24.57	34.36	21.35	31.66	36.88	55.69	21.14	32.18
25	20.82	50.21	37.22	31.18	101.28	65.95	48.64	25.30	34.99	21.88	32.18	37.77	56.56	21.65	32.71
26	21.31	51.00	37.80	31.69	101.38	66.05	48.75	26.07	35.65	22.43	32.73	38.66	57.50	22.16	33.24
27	21.82	51.81	38.43	32.22	101.48	66.13	48.87	26.87	36.33	23.01	33.30	39.58	58.45	22.69	33.77
28	22.37	52.67	39.05	32.76	101.59	66.26	48.98	27.74	37.03	23.62	33.87	40.58	59.43	23.26	34.30
29	22.94	53.54	39.72	33.31	101.70	66.37	49.11	28.66	37.76	24.35	34.49	41.61	60.42	23.86	34.83
30	23.55	54.43	40.39	33.90	101.83	66.49	49.26	29.64	38.52	24.97	35.10	42.72	61.49	24.49	35.36
31	24.19	55.38	41.09	34.51	101.95	66.62	49.41	30.69	39.32	25.69	35.75	43.88	62.60	25.16	35.89
32	24.85	56.34	41.83	35.15	102.08	66.77	49.58	31.81	40.14	26.46	36.45	45.08	63.76	25.84	36.42
33	25.56	57.34	42.58	35.81	102.22	66.92	49.76	33.02	40.99	27.27	37.15	46.37	64.96	26.58	36.95
34	26.31	58.37	43.37	36.48	102.39	67.09	49.96	34.30	41.90	28.14	37.91	47.73	66.17	27.36	37.48
35	27.10	59.44	44.18	37.20	102.55	67.29	50.20	35.68	42.84	29.05	38.67	49.16	67.48	28.18	38.01
36	27.93	60.55	45.04	37.95	102.74	67.45	50.43	37.17	43.81	30.02	39.49	50.67	68.84	29.05	38.54
37	28.82	61.69	45.92	38.73	102.93	67.71	50.71	38.79	44.85	31.06	40.33	52.28	70.26	29.97	39.07
38	29.75	62.87	46.83	39.55	103.15	67.95	51.02	40.55	45.92	32.16	41.22	53.97	71.74	30.94	39.60
39	30.74	64.10	47.78	40.40	103.38	68.22	51.34	42.40	47.05	33.32	42.15	55.76	73.29	31.97	40.13
40	31.79	65.36	48.78	41.30	103.63	68.51	51.72	44.38	48.24	34.56	43.11	57.67	74.92	33.06	40.66
41	32.90	66.68	49.82	42.27	103.90	68.83	52.16			35.90	44.13	59.68	76.68	34.22	41.19
42	34.09	68.04	50.90	43.27	104.19	69.21	52.63			37.32	45.20	61.84	78.49	35.45	41.72
43	35.35	69.45	52.05	44.35	104.53	69.61	53.16			38.85	46.34	64.12	80.45	36.76	42.25
44	36.70	70.92	53.23	45.46	104.91	70.07	53.74			40.49	47.55	66.57	82.46	38.17	42.78
45	38.11	72.45	54.50	46.65	105.31	70.58	54.39			42.24	48.83	69.13	84.62	39.63	43.31
46	39.64	74.05	55.83	47.91	105.77	71.18	55.10			44.14	50.18	71.91	86.91	41.23	43.84
47	41.26	75.71	57.25	49.24	106.28	71.85	55.90			46.17	51.63	74.85	89.32	42.91	44.37
48	43.00	77.43	58.73	50.65	106.85	72.57	56.77			48.38	53.15	78.00	91.88	44.72	44.90
49	44.84	79.25	60.29	52.16	107.49	73.38	57.76			50.76	54.79	81.34	94.62	46.68	45.43
50	46.81	81.12	61.92	53.75	108.20	74.27	58.83			53.35	56.57	84.91	97.50	48.68	45.96
51	48.90	83.15	63.65	55.46	109.04	75.24	60.03					88.70	100.60	50.86	46.49
52	51.14	85.25	65.48	57.29	109.98	76.32	61.34					92.77	103.92	53.19	47.02
53	53.55	87.45	67.41	59.25	110.99	77.51	62.81					97.14	107.48	55.69	47.55
54	56.11	89.73	69.46	61.33	112.10	78.82	64.42					101.78	111.25	58.35	48.08
55	58.86	92.14	71.64	63.58	113.32	80.28	66.21					106.77	115.33	61.21	48.61
56	61.80	94.64	73.94	65.99	114.66	81.87	68.20					112.11	119.71	64.27	49.14
57	64.96	97.27	76.43	68.62	116.16	83.67	70.39					117.84	124.48	67.56	49.67
58	68.35	100.03	79.07	71.43	117.79	85.65	72.80					123.99	129.57	71.08	50.19
59	71.99	102.94	81.93	74.49	119.60	87.86	75.47					130.59	135.12	74.87	50.72
60	75.64	105.77	84.75	77.55	121.30	90.04	78.16					137.21	140.68	78.67	51.25

RATES WITH DISABILITY PROVIDING MONTHLY INCOME.

17	\$18.51	\$46.96	\$34.70	\$29.07	100.84	\$65.61	\$48.34	\$21.27	\$31.74	\$19.18	\$29.76	\$32.84	\$51.63	\$19.21	\$30.00
18	18.87	47.63	35.25	29.48	100.92	65.68	48.41	21.80	32.26	19.58	30.21	33.47	52.35	19.59	30.53
19	19.25	48.31	35.76	29.90	100.98	65.76	48.50	22.34	32.78	20.00	30.67	34.15	53.10	19.98	31.06
20	19.66	49.00	36.28	30.34	101.08	65.85	48.60	22.92	33.35	20.44	31.13	34.86	53.87	20.41	31.59
21	20.07	49.72	36.80	30.78	101.17	65.92	48.67	23.52	33.89	20.91	31.62	35.58	54.65	20.83	32.12
22	20.51	50.46	37.36	31.26	101.24	66.02	48.78	24.16	34.48	21.40	32.12	36.35	55.50	21.29	32.65
23	20.97	51.23	37.93	31.72	101.34	66.11	48.88	24.83	35.09	21.90	32.64	37.16	56.32	21.77	33.18
24	21.44	52.00	38.52	32.23	101.43	66.21	48.99	25.55	35.71	22.44	33.16	37.99	57.22	22.25	33.71
25	21.96	52.81	39.12	32.73	101.53	66.31	49.10	26.30	36.35	22.99	33.69	38.91	58.11	22.79	34.24
26	22.49	53.64	39.73	33.27	101.64	66.43	49.24	27.10	37.03	23.58	34.27	39.84	59.08	23.34	34.77
27	23.02	54.49	40.38	33.82	101.74	66.52	49.37	27.92	37.72	24.19	34.86	40.78	60.05	23.89	35.30
28	23.61	55.37	41.03	34.37	101.87	66.66	49.51	28.82	38.43	24.83	35.45	41.82	61.04	24.50	35.83
29	24.22	56.28	41.72	34.95	101.99	66.78	49.66	29.76	39.17	25.53	36.09	42.89	62.06	25.14	36.36
30	24.86	57.19	42.42	35.55	102.13	66.93	49.84	30.78	39.95	26.25	36.71	44.03	63.14	25.80	36.89
31	25.54	58.18	43.13	36.19	102.26	67.07	50.02	31.85	40.76	27.00	37.38	45.23	64.28	26.51	37.42
32	26.25	59.17	43.89	36.84	102.41	67.25	50.22	33.00	41.59	27.82	38.10	46.48	65.45	27.24	37.95
33	27.00	60.19	44.67	37.52	102.56	67.42	50.44	34.25	42.44	28.67	38.81	47.81	66.67	28.02	38.48
34	27.80	61.25	45.47	38.21	102.74	67.62	50.60	35.55	43.36	29.58	39.59	49.22	67.90	28.85	39.01
35	28.64	62.34	46.31	38.95	102.91	67.86	50.96	36.97	44.30	30.54	40.37	50.70	69.23	29.72	39.54
36	29.52	63.48	47.18	39.71	103.13	68.08	51.24	38.50	45.29	31.56	41.20	52.26	70.60	30.64	40.07
37	30.46	64.64	48.08	40.51	103.34	68.35	51.59	40.15	46.33	32.65	42.06	53.92	72.04	31.61	40.60
38	31.45	65.83	49.01	41.34	103.59	68.63	51.96	41.95	47.41	33.80	42.96	55.67	73.53	32.64	41.13
39	32.49	67.08	49.97	42.20	103.84	68.95	52.34	43.84	48.54	35.02	43.90	57.51	75.09	33.72	41.66
40	33.60	68.35	50.98	43.11	104.13	69.29	52.81	45.87	49.73	36.31	44.86	59.48	76.73	34.87	42.19
41	34.79	69.67	52.02	44.16	104.44	69.66	53.30			37.71	45.94	61.57	78.57	36.11	42.72
42	36.04	71.03	53.10	45.22	104.77	70.11	53.97			39.21	47.09	63.70	80.44	37.40	43.25
43	37.38	72.44	54.25	46.38	105.14	70.57	54.62			40.80	48.29	66.15	82.48	38.79	43.78
44	38.80	73.90	55.43	47.56	105.57	71.12	55.33			42.52	49.58	68.67	84.56	40.27	44.31
45	40.30	75.40	56.69	48.84	106.02	71.72	56.09			44.34	50.93	71.32	86.81	41.82	50.19
46	41.92	76.98	58.11	50.19	106.53	72.48	56.93			46.32	52.36	74.19	89.19	43.51	51.72
47	43.62	78.59	59.61	51.60	107.12	73.31	57.86			48.43	53.89	77.21	91.68	45.27	53.35
48	45.46	80.26	61.19	53.11	107.76	74.20	58.86			50.73	55.50	80.46	94.34	47.18	55.19
49	47.42	82.01	62.87	54.74	108.49	75.17	59.99			53.21	57.24	83.92	97.20	49.21	56.88
50	49.50	83.81	64.61	56.44	109.30	76.23	61.19			55.91	59.13	87.60	100.19	51.37	58.57
55	62.31	95.59	75.09	67.03	115.56	83.19	69.44					110.22	118.78	64.66	69.55
60	75.64	105.77	84.75	77.55	121.30	90.04	78.16					127.21	140.68	78.09	80.00

STATE LIFE INSURANCE COMPANY, IND.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

ORDINARY LIFE.

CASH OR LOAN					PAID-UP					EXTENDED TERM			
Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D. Y.	D. Y.	D. Y.
21	\$ 8 06	\$80 52	135 60	199 17	\$23	\$82	\$205	\$317	\$426	0	144 10	73 16	184 19
22	8 37	83 64	140 77	206 59	24	94	210	324	433	0	158 10	178 16	229 19
23	8 70	86 89	146 14	214 27	24	96	214	330	441	0	172 10	278 16	258 19
24	9 05	90 28	151 73	222 25	25	98	219	336	449	0	187 11	9 16	271 19
25	9 40	93 80	157 54	230 50	26	100	223	343	457	0	202 11	98 16	267 19
26	9 78	97 49	163 57	239 05	26	103	228	350	465	0	217 11	180 16	249 18
27	10 17	101 32	169 85	247 88	27	105	233	356	473	0	233 11	251 16	217 18
28	10 57	105 32	176 36	256 99	27	107	238	363	481	0	249 11	312 16	172 18
29	11 00	109 48	183 14	266 38	28	110	243	370	489	0	265 11	360 16	115 17
30	11 45	113 81	190 16	276 02	29	112	248	377	497	0	282 12	29 16	48 17
31	11 92	118 32	197 44	285 90	29	115	253	384	505	0	298 12	40 15	334 17
32	12 40	123 01	204 96	296 00	30	117	258	391	513	0	315 12	68 15	246 16
33	12 91	127 90	212 76	306 33	31	120	263	398	521	0	332 12	62 15	150 16
34	13 45	132 99	220 78	316 86	31	123	269	405	529	0	349 12	34 15	46 15
35	14 00	138 27	229 03	327 58	32	125	274	413	537	1	1 12	4 14	299 15
36	14 58	143 77	237 48	338 48	33	128	280	420	545	1	18 11	328 14	184 15
37	15 18	149 46	246 13	349 53	34	131	285	427	553	1	35 11	276 14	62 14
38	15 82	155 35	254 96	360 72	34	134	291	434	560	1	51 11	215 13	800 14
39	16 47	161 42	263 96	372 04	35	137	296	441	568	1	67 11	145 13	168 13
40	17 17	167 66	273 12	383 47	36	140	302	448	575	1	83 11	68 13	33 13
41	17 90	174 05	282 43	394 98	37	143	308	455	582	1	97 10	349 12	259 12
42	18 66	180 57	291 85	406 55	38	146	313	461	590	1	111 10	257 12	119 12
43	19 43	187 20	301 36	418 14	39	149	319	468	597	1	122 10	160 11	840 11
44	20 26	193 95	310 98	429 75	39	152	324	475	604	1	131 10	59 11	195 11
45	21 09	200 79	320 66	441 35	40	155	329	481	610	1	139 9	317 11	49 11
46	21 96	207 72	330 40	452 90	41	158	334	487	617	1	144 9	207 10	268 10
47	22 84	214 72	340 16	464 37	42	161	339	493	623	1	145 9	94 10	121 10
48	23 73	221 78	349 94	475 73	43	163	344	499	629	1	145 8	343 9	340 9
49	24 63	228 93	359 73	486 96	44	166	349	505	635	1	141 8	226 9	196 9
50	25 55	236 15	369 52	498 04	44	169	354	511	641	1	135 8	108 9	52 9
51	26 50	243 43	379 28	508 93	45	172	359	517	647	1	128 8	355 8	277 8
52	27 46	250 75	388 97	519 83	46	174	364	522	652	1	118 7	237 8	140 8
53	28 43	258 11	398 59	530 19	47	177	368	527	658	1	107 7	119 8	3 7
54	29 43	265 51	408 08	540 68	47	180	373	532	663	1	95 7	2 7	239 7
55	30 44	272 91	417 42	551 19	48	182	377	537	668	1	82 6	252 7	111 7
56	31 47	280 29	426 39	561 83	49	185	382	542	674	1	67 6	138 6	850 6
57	32 53	287 63	435 56	572 69	50	188	386	547	679	1	53 6	27 6	231 6
58	33 59	294 91	444 39	583 83	50	190	390	551	685	1	37 5	284 6	113 6
59	34 66	302 07	453 17	595 28	51	193	394	556	692	1	21 5	179 5	360 5
60	35 73	309 10	462 03	607 12	52	195	398	560	699	1	4 5	78 5	250 5

TWENTY PAYMENT LIFE.

Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D. Y.	D. Y.	D. Y.
21	\$17 64	183 29	313 06	468 00	\$51	\$205	\$467	\$732	\$946	1	239 26	62 35	192 42
22	17 99	186 82	319 02	476 80	51	206	468	733	946	1	255 25	322 34	291 41
23	18 34	190 46	325 15	485 83	51	207	469	733	946	1	262 25	203 34	25 40
24	18 72	194 19	331 43	495 10	51	208	470	734	946	1	278 25	76 33	121 40
25	19 09	198 02	337 87	504 59	52	208	471	735	946	1	289 24	302 32	214 39
26	19 48	201 97	344 48	514 30	52	209	472	736	946	1	302 24	155 31	306 38
27	19 88	206 03	351 25	524 23	53	210	473	736	947	1	314 24	1 31	30 37
28	20 29	210 19	358 19	534 37	53	210	474	737	947	1	326 23	201 30	119 36
29	20 72	214 45	365 29	544 70	53	211	475	737	947	1	338 23	30 29	206 35
30	21 15	218 82	372 54	555 22	53	212	476	738	947	1	349 22	217 28	290 34
31	21 61	223 29	379 96	565 89	53	213	477	739	947	1	359 22	33 28	9 33
32	22 06	227 88	387 91	576 71	53	213	477	739	947	2	6 21	208 27	93 32
33	22 54	232 57	395 20	587 67	53	214	478	739	947	2	16 21	14 26	176 32
34	23 04	237 39	403 00	598 74	53	214	479	739	947	2	25 20	179 25	258 31
35	23 54	242 28	410 90	609 92	54	215	480	740	947	2	33 19	341 24	339 30
36	24 06	247 30	418 88	621 18	54	216	481	740	947	2	40 19	133 24	56 29
37	24 59	252 40	426 92	632 51	54	216	481	740	947	2	46 18	284 23	139 28
38	25 14	257 59	434 99	643 89	54	217	482	740	946	2	51 18	75 22	222 27
39	25 70	262 84	443 08	655 30	54	217	482	740	946	2	55 17	225 21	304 26
40	26 29	268 15	451 17	666 72	55	218	482	739	946	2	57 16	156 20	110 25
41	26 88	273 47	459 23	678 13	55	219	483	739	946	2	56 15	302 19	180 24
42	27 51	278 79	467 24	689 50	55	219	483	738	946	2	52 15	82 18	284 23
43	28 13	284 09	475 17	700 83	55	219	483	737	945	2	45 14	228 18	9 22
44	28 78	289 37	482 99	712 08	56	220	483	736	945	2	35 14	9 17	103 21
45	29 43	294 58	490 69	723 24	56	220	483	735	944	2	23 13	156 16	199 20
46	30 10	299 73	498 24	734 27	56	221	482	734	944	2	6 12	304 15	297 19
47	30 77	304 79	505 60	745 10	56	221	482	733	943	2	352 12	90 15	33 19
48	31 42	309 77	512 75	755 88	56	221	481	731	942	1	308 11	243 14	140 18
49	32 08	314 64	519 65	766 41	56	221	480	729	942	1	331 11	34 13	250 17
50	32 73	319 41	526 35	776 73	56	221	478	727	941	1	283 10	194 12	862 16
51	33 39	324 07	532 75	786 82	56	221	477	725	939	1	258 9	358 12	110 15
52	34 06	328 60	538 83	796 67	56	221	476	723	938	1	231 9	162 11	245 14
53	34 71	332 98	544 57	806 28	56	220	475	720	937	1	205 8	336 11	8 14
54	35 39	337 23	549 93	815 69	57	220	473	717	936	1	178 8	151 10	147 13
55	36 05	341 31	554 87	824 93	57	220	472	714	934	1	152 7	836 9	289 12
56	36 74	345 23	559 34	834 01	57	220	470	711	932	1	125 7	164 9	72 11
57	37 41	349 02	563 31	842 97	57	220	468	707	930	1	99 6	361 8	227 11
58	38 10	352 38	566 77	851 80	57	219	466	703	928	1	73 6	203 8	19 10
59	38 79	355 57	569 75	860 49	57	219	464	698	926	1	48 6	50 7	189 9
60	39 47	358 47	572 31	869 06	57	219	461	693	924	1			

STATE LIFE INSURANCE COMPANY, IND.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	
10 Pay. Life	\$	\$	\$		\$	\$		\$	\$		\$	\$		\$	\$		
	21	47.27	168.91	466	26	179	392.09	1000	Pd-up	427.36	1000	Pd-up	468.00	1000	Pd-up	468.00	
	25	50.21	180.77	468	25	295	419.88	1000	"	459.42	1000	"	504.59	1000	"	504.59	
	30	54.43	197.63	470	24	73	459.42	1000	"	504.59	1000	"	555.22	1000	"	555.22	
	35	59.44	216.90	472	21	354	504.59	1000	"	555.22	1000	"	609.92	1000	"	609.92	
	40	65.36	238.48	472	19	113	555.22	1000	"	609.92	1000	"	666.72	1000	"	666.72	
	45	72.45	261.86	471	16	144	609.92	1000	"	666.72	1000	"	723.24	1000	"	723.24	
15 Pay. Life	50	81.12	285.15	467	13	145	666.72	1000	"	723.24	1000	"	776.73	1000	"	776.73	
	55	92.14	306.39	459	10	178	723.24	1000	"	776.73	1000	"	824.93	1000	"	824.93	
	60	105.77	322.98	446	7	299	776.73	1000	"	824.93	1000	"	869.06	1000	"	869.06	
	21	35.02	105.48	291	14	157	251.94	642	34	178	427.26	1000	Pd-up	468.00	1000	Pd-up	
	25	37.22	113.41	294	14	301	270.89	645	32	43	459.42	1000	"	504.59	1000	"	
	30	40.39	124.66	296	14	306	297.68	647	28	320	504.59	1000	"	555.22	1000	"	
	35	44.18	137.46	299	14	40	327.90	649	25	152	555.22	1000	"	609.92	1000	"	
20 Pay. Life	40	48.78	151.73	300	12	258	361.09	650	21	301	609.92	1000	"	666.72	1000	"	
	45	54.50	167.09	300	10	308	395.29	648	18	75	666.72	1000	"	723.24	1000	"	
	50	61.92	181.83	298	8	279	427.75	641	14	245	723.24	1000	"	776.73	1000	"	
	55	71.64	194.69	292	6	262	455.65	630	11	133	776.73	1000	"	824.93	1000	"	
	60	84.75	204.42	282	4	319	475.35	611	8	154	824.93	1000	"	869.06	1000	"	

		End of 3 Years				End of 5 Years				End of 7 Years				End of 9 Years			
Age at Issue	Ann'l Prem	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$				
10 Year End.	21	100.94	249.28	304	7	\$246	444.05	513	5	\$479	653.95	714	3	\$695			
	25	101.28	248.07	303	7	\$243	443.04	512	5	\$477	653.22	713	3	\$694			
	30	101.83	246.30	301	7	\$237	441.52	510	5	\$473	652.11	711	3	\$692			
	35	102.55	244.18	298	7	\$228	439.64	508	5	\$468	650.67	710	3	\$689			
	40	103.63	241.57	294	7	\$215	437.23	505	5	\$459	648.74	708	3	\$685			
	45	105.31	238.41	290	7	\$192	434.08	500	5	\$445	645.95	704	3	\$677			
	50	108.20	234.15	284	7	\$151	429.26	494	5	\$420	641.39	699	3	\$665			
	55	113.32	228.18	276	7	\$78	421.92	484	5	\$376	634.13	690	3	\$644			
60	121.30	219.79	263	6	\$140	410.81	470	5	\$298	622.62	677	3	\$606				

		End of 5 Years				End of 7 Years				End of 10 Years				End of 14 Years				
15 Year End.	21	65.61	261.15	346	10	\$265	387.62	487	8	\$433	595.89	688	5	\$662	912.89	940	1	\$90
	25	65.95	259.92	345	10	\$259	386.48	485	8	\$429	594.96	687	5	\$659	912.61	939	1	\$89
	30	66.49	258.15	342	10	\$249	384.81	483	8	\$421	593.56	685	5	\$656	912.14	939	1	\$88
	35	67.29	256.09	339	10	\$234	382.80	480	8	\$410	591.75	683	5	\$650	911.49	938	1	\$87
	40	68.51	253.78	335	10	\$207	380.50	476	8	\$391	589.45	680	5	\$640	910.47	937	1	\$86
	45	70.58	251.27	330	10	\$158	377.64	471	8	\$356	585.94	675	5	\$622	908.77	936	1	\$85
	50	74.27	247.67	322	10	\$68	373.07	462	8	\$293	580.04	666	5	\$591	905.84	933	1	\$84
	55	80.28	242.72	312	8	\$128	366.28	450	8	\$177	570.71	653	5	\$535	900.93	927	1	\$83
60	90.04	236.29	298	5	\$241	356.70	432	7	\$187	556.35	632	5	\$432	892.79	919	1	\$82	

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
20 Year End.	21	48.28	171.56	259	15	\$111	397.94	528	10	\$461	670.44	775	5	\$751	928.87	956	1	\$9
	25	48.64	170.36	257	15	\$100	396.86	526	10	\$455	669.55	773	5	\$748	928.57	956	1	\$9
	30	49.26	168.75	254	15	\$78	395.40	523	10	\$443	668.20	771	5	\$744	928.06	955	1	\$9
	35	50.20	167.15	250	15	\$40	393.95	520	10	\$423	666.57	769	5	\$736	927.29	955	1	\$9
	40	51.72	165.95	247	13	\$131	392.90	516	10	\$387	664.27	765	5	\$724	926.02	953	1	\$9
	45	54.39	165.50	243	10	\$127	391.68	510	10	\$321	660.43	759	5	\$701	923.86	951	1	\$9
	50	58.83	165.35	237	7	\$136	389.65	501	10	\$197	654.00	748	5	\$659	920.16	947	1	\$9
	55	66.21	166.15	231	5	\$126	387.28	488	9	\$176	644.06	732	5	\$581	913.99	941	1	\$9
60	78.16	168.61	225	3	\$136	384.30	472	6	\$199	628.14	707	5	\$434	903.95	931	1	\$9	

†Days.

Loan values same as cash less odd cents. Loan values are available at the commencement of the year if premium for current year be paid.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.			
End. Age 65	21	\$22.62	\$10.77	\$45.29	\$110	5	162	110.96	\$245	14	344	188.26	\$377	22	325	279.02	\$502	24			
	25	25.30	12.87	54.11	122	6	164	132.49	271	16	212	224.58	413	23	40	332.47	548	20			
	30	29.64	16.28	68.41	140	7	304	162.31	308	17	262	253.16	466	20	108	418.45	614	15			
	35	35.68	20.96	88.01	162	9	67	214.90	354	17	354	363.07	533	15	288	535.71	698	10			
	40	44.38	27.66	116.07	191	10	47	282.89	415	15	111	477.26	621	10	481	708.20	813	5			
End. Age 75	21	19.91	8.39	35.22	94	3	364	85.94	211	11	8	145.10	325	17	260	213.67	436	21			
	25	21.88	9.87	41.40	103	4	246	100.87	230	12	89	169.92	353	17	357	249.43	470	20			
	30	24.97	12.17	50.98	116	5	204	123.86	257	13	66	207.77	391	17	163	303.10	516	19			
	35	29.05	15.13	63.24	131	6	135	152.99	288	13	78	254.92	434	16	104	367.89	560	17			
	40	34.56	18.98	79.10	149	6	311	189.92	323	12	195	312.73	481	14	296	446.01	622	15			
	45	42.24	24.06	99.68	169	6	291	236.18	363	11	168	354.97	536	13	120	548.67	691	10			
	50	53.35	30.66	126.09	194	6	125	296.33	412	10	116	482.94	609	10	204	699.63	795	5			
	55																				

NOTE.—Values after two premiums.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.
PRESENT SCALE—1924 DIVIDENDS.

FIVE YEARS.

	21	25	30	35	40	45	55
Primary Life.....	\$79.54	\$87.66	\$100.20	\$116.40	\$137.50	\$165.40	\$252.02
Cash Value Deducted.....	46.38	48.97	53.10	58.87	67.06	79.43	130.35
Payment Life.....	128.95	137.51	150.00	164.98	183.26	206.49	274.61
Cash Value Deducted.....	54.54	57.05	60.92	66.02	73.06	83.86	127.66
Year Endowment.....	218.44	219.98	222.55	226.39	232.48	243.06	287.00
Cash Value Deducted.....	46.88	49.62	53.80	59.24	66.53	77.56	120.85

TEN YEARS.

	21	25	30	35	40	45	55
Primary Life.....	\$158.43	1273.98	\$198.01	\$229.03	\$269.49	\$322.92	\$492.03
Cash Value Deducted.....	77.91	80.18	84.20	90.76	101.93	122.13	219.12
Payment Life.....	251.62	268.00	291.89	320.62	355.73	400.43	534.76
Cash Value Deducted.....	68.33	79.98	73.07	78.34	87.58	105.85	193.45
Year Endowment.....	419.98	423.12	428.37	436.14	448.32	469.28	558.04
Cash Value Deducted.....	22.04	26.26	32.97	42.19	55.42	77.60	170.76

FIFTEEN YEARS.

	21	25	30	35	40	45	55
Primary Life.....	\$236.35	\$258.81	\$293.50	\$338.27	\$396.65	\$574.40	\$724.61
Cash Value Deducted.....	100.75	101.27	103.34	109.24	123.53	253.74	307.19
Payment Life.....	365.39	389.20	424.05	466.08	517.51	583.46	786.80
Cash Value Deducted.....	52.33	51.33	51.51	55.18	66.34	92.77	231.93
Year Endowment.....	670.44	669.55	668.20	666.57	664.27	681.61	828.61
Cash Value Deducted.....	165.41	159.91	150.75	137.27	115.93	21.18	184.55

ACTUAL HISTORY.

FIVE YEARS. (Policies issued in 1919.)

	21	25	30	35	40	45	55
Primary Life.....	\$79.54	\$87.66	\$100.20	\$116.40	\$137.50	\$165.40	\$251.92
Cash Value Deducted.....	47.47	50.18	54.48	60.40	68.72	81.18	131.71
Payment Life.....	128.95	137.51	150.00	164.98	183.26	206.49	274.61
Cash Value Deducted.....	54.54	57.05	60.92	66.12	73.06	83.86	27.66
Year Endowment.....	218.44	219.98	222.55	226.39	232.48	243.06	287.00
Cash Value Deducted.....	46.88	49.62	53.80	59.24	66.53	77.56	120.85

TEN YEARS (Policies issued in 1914.)

	21	25	30	35	40	45	55
Primary Life.....	\$161.55	\$177.21	\$191.38	\$232.59	\$273.40	\$327.36	\$499.32
Cash Value Deducted.....	83.43	86.09	80.62	97.73	109.45	130.51	229.91
Payment Life.....	254.76	271.23	295.26	324.20	358.65	404.89	543.19
Cash Value Deducted.....	71.47	73.21	76.44	81.92	90.50	110.31	201.88
Year Endowment.....	423.45	426.65	432.00	439.94	452.41	473.88	566.12
Cash Value Deducted.....	43.51	29.79	36.60	45.99	59.51	82.20	178.84

FIFTEEN YEARS. (Policies issued in 1909.)

	21	25	30	35	40	45	55
Primary Life.....	\$241.90	\$265.25	\$301.23	\$347.49	\$407.50	\$487.10	\$740.41
Cash Value Deducted.....	110.29	112.18	116.18	124.21	146.73	173.29	329.79
Payment Life.....	368.45	394.09	431.37	476.22	530.73	559.26	809.89
Cash Value Deducted.....	55.37	56.22	58.83	65.32	69.56	108.57	255.03
Year Endowment.....	624.67	628.64	635.77	647.53	667.96	504.50	878.18
Cash Value Deducted.....	139.75	135.28	127.47	114.79	7.17	46.75	235.34

†Cash Value in excess of cost.

1924 DIVIDENDS AND NET COST
TWENTY YEAR ILLUSTRATION

(Premiums Include Waiver of Premium)

ORDINARY LIFE

	\$19.05		\$20.82		\$23.55		\$27.10		\$51.79		\$38.11		\$58.86	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	3.07	15.99	3.15	17.67	3.29	20.26	3.49	23.61	3.83	27.96	4.36	33.75	7.25	51.96
1922	3.15	15.91	3.26	17.56	3.44	20.11	3.70	23.40	4.10	27.09	4.75	33.36	7.97	50.91
1921	3.16	15.90	3.30	17.52	3.52	20.03	3.83	23.27	4.30	27.49	5.04	33.07	8.51	50.33
1920	3.18	15.88	3.34	17.48	3.60	19.95	3.97	23.13	4.50	27.29	5.34	32.77	9.02	49.81
1919	3.20	15.86	3.39	17.43	3.70	19.85	4.11	22.99	4.72	27.07	5.66	32.45	9.53	49.33
1918	3.21	15.85	3.42	17.40	3.76	19.79	4.24	22.86	4.91	26.88	5.95	32.16	10.00	48.84
1917	3.24	15.82	3.48	17.34	3.87	19.68	4.39	22.71	5.14	26.65	6.28	31.83	10.46	48.44
1916	3.27	15.79	3.55	17.27	3.98	19.57	4.57	22.53	5.38	26.41	6.61	31.50	10.89	47.99
1915	3.32	15.74	3.63	17.19	4.10	19.45	4.74	22.36	5.63	26.16	6.93	31.18	11.29	47.55
1914	3.37	15.69	3.70	17.12	4.23	19.32	3.93	22.17	5.90	25.89	7.26	30.85	11.65	47.23
1913	3.43	15.63	3.79	17.03	4.37	19.18	5.12	21.98	6.16	25.63	7.57	30.54	11.97	46.88
Prem	\$19.55		\$21.29		\$24.24		\$27.93		\$52.78		\$39.30		\$60.45	
1912	3.80	15.75	4.21	17.18	4.86	19.38	5.71	22.22	6.89	25.89	8.48	30.82	13.12	47.07
1911	3.88	15.67	4.32	17.07	5.01	19.23	5.92	22.01	7.17	25.61	8.80	30.50	13.70	46.71
1910	4.03	15.52	4.51	16.88	5.26	18.98	6.25	21.68	7.56	25.22	9.26	30.04	14.24	46.23
1909	4.20	15.35	4.71	16.67	5.52	18.72	6.58	21.35	7.97	24.81	9.72	29.58	14.75	45.74
1908	4.37	15.18	4.93	16.46	5.79	18.45	6.98	21.01	8.37	24.41	10.18	29.12	15.22	45.25
1907	4.55	15.00	5.14	16.25	6.07	18.17	7.26	20.67	8.77	24.01	10.62	28.68	15.66	44.76
1906	4.74	14.81	5.37	16.02	6.35	17.89	7.61	20.32	9.17	23.61	11.05	28.25	16.04	44.27
1905	4.93	14.62	5.61	15.78	6.65	17.59	7.96	19.97	9.56	23.22	11.47	27.83	16.37	43.78
1904	5.13	14.42	5.85	15.54	6.95	17.29	8.32	19.61	9.95	22.83	11.87	27.43	16.66	43.29
Tot.	75.23	310.38	82.67	338.86	94.32	382.89	109.62	439.85	129.98	514.73	157.20	615.71	244.60	946.91
†		111.21		108.36		106.87		112.27		131.26		174.36		395.72

TWENTY PAYMENT LIFE

	\$29.33		\$31.18		\$33.90		\$37.20		\$41.30		\$46.65		\$65.58	
1923	3.44	26.19	3.23	27.95	3.37	30.53	3.58	33.62	3.92	37.38	4.46	42.19	7.43	56.17
1922	3.33	26.00	3.44	27.74	3.61	30.29	3.87	33.33	4.26	37.04	4.89	41.76	8.05	55.17
1921	3.52	25.81	3.66	27.52	3.88	30.02	4.18	33.02	4.62	36.68	5.33	41.32	8.67	54.20
1920	3.74	25.59	3.90	27.28	4.17	29.73	4.52	32.68	5.01	36.29	5.79	40.86	9.27	53.26
1919	3.97	25.36	4.16	27.02	4.47	29.43	4.87	32.33	5.43	35.87	6.29	40.36	9.87	52.31
1918	4.22	25.11	4.44	26.74	4.79	29.11	5.24	31.96	5.85	35.45	6.79	39.86	10.46	51.34
1917	4.49	24.84	4.74	26.44	5.13	28.77	5.63	31.57	6.31	34.99	7.31	39.34	11.03	50.37
1916	4.78	24.55	5.06	26.12	5.50	28.40	6.05	31.15	6.78	34.52	7.85	38.80	11.57	49.40
1915	5.08	24.25	5.40	25.78	5.89	28.01	6.49	30.71	7.28	34.02	8.40	38.25	12.09	48.43
1914	5.41	23.92	5.77	25.41	6.30	27.60	6.95	30.25	7.81	33.49	8.96	37.69	12.60	47.46
1913	5.76	23.57	6.15	25.03	6.74	27.16	7.44	29.76	8.35	32.95	9.53	37.12	13.08	46.50
Prem	\$29.60		\$31.59		\$34.53		\$38.09		\$42.48		\$48.09		\$65.77	
1912	6.39	23.21	6.83	24.76	7.48	27.05	8.28	29.81	9.30	33.18	10.61	37.48	14.54	51.23
1911	6.79	22.81	7.26	24.33	7.96	26.57	8.81	29.28	9.89	32.59	11.21	36.88	14.99	50.28
1910	7.26	22.34	7.78	23.81	8.54	25.99	9.45	28.64	10.59	31.89	11.94	36.15	15.67	50.10
1909	7.76	21.84	8.32	23.27	9.14	25.39	10.12	27.97	11.31	31.17	12.69	35.40	16.34	49.43
1908	8.28	21.32	8.89	22.70	9.77	24.76	10.81	27.28	12.05	30.43	13.46	34.63	16.99	48.78
1907	8.83	20.77	9.48	22.11	10.42	24.11	11.53	26.56	12.81	29.67	14.23	33.86	17.62	48.15
1906	9.40	20.20	10.10	21.49	11.10	23.43	12.27	25.82	13.59	28.89	15.03	33.06	18.24	47.59
1905	10.00	19.60	10.75	20.84	11.81	22.72	13.04	25.05	14.40	28.08	15.85	32.24	18.86	46.91
1904	10.62	18.98	11.42	20.17	12.56	21.97	13.84	24.25	15.24	27.24	16.70	31.39	19.51	46.26
Tot.	122.77	466.26	130.78	496.51	142.63	541.04	156.97	595.04	174.80	661.82	197.32	748.64	266.88	1024.43
†		11.74		18.08		114.18		114.88		14.90		25.40		199.50

TWENTY YEAR ENDOWMENT

	\$48.28		\$48.64		\$49.26		\$50.20		\$51.72		\$54.39		\$66.21	
1923	3.47	44.81	3.53	45.11	3.63	45.63	3.80	46.40	4.09	47.63	4.60	49.79	7.48	58.73
1922	4.00	44.28	4.05	44.59	4.16	45.10	4.33	45.87	4.63	47.09	5.16	49.23	8.15	58.06
1921	4.56	43.72	4.61	44.03	5.71	44.55	4.89	45.31	5.19	46.53	5.75	48.64	8.82	57.39
1920	5.15	43.13	5.20	43.44	5.31	43.95	5.48	44.72	5.79	45.93	6.36	48.03	9.47	56.74
1919	5.78	42.50	5.83	42.81	5.94	43.32	6.11	44.09	6.42	45.30	7.02	47.37	10.13	56.08
1918	6.46	41.82	6.51	42.13	6.60	42.66	6.77	43.43	7.08	44.64	7.69	46.70	10.77	55.44
1917	7.17	41.11	7.21	41.43	7.31	41.95	7.47	42.73	7.78	43.94	8.40	45.99	11.40	54.81
1916	7.93	40.35	7.97	40.67	8.05	41.21	8.21	41.99	8.51	43.21	9.12	45.21	12.02	54.19
1915	8.73	39.55	8.76	39.88	8.84	40.42	8.99	41.42	9.29	42.63	9.87	44.52	12.62	53.59
1914	9.57	38.71	9.61	39.03	9.68	39.58	9.81	40.39	10.10	41.62	10.65	43.74	13.20	53.01
1913	10.47	37.81	10.50	38.14	10.56	38.70	10.69	39.51	10.95	40.77	11.46	42.93	13.78	52.43
Prem	\$49.96		\$50.27		\$50.83		\$51.77		\$53.43		\$56.43		\$70.77	
1912	11.59	38.37	11.62	38.65	11.70	39.13	11.84	39.93	12.14	41.29	12.70	43.73	15.25	65.52
1911	12.58	37.38	12.60	37.67	12.68	38.17	12.79	39.98	13.06	40.37	13.55	42.88	15.80	64.97
1910	13.65	36.31	13.68	36.59	13.73	37.10	13.85	37.92	14.10	39.33	14.53	41.90	16.57	64.20
1909	14.78	25.18	14.80	35.47	14.85	35.98	14.95	36.82	15.17	38.26	15.54	40.89	17.32	63.45
1908	15.96	34.00	15.97	34.30	16.01	34.82	16.10	35.67	16.28	37.15	16.59	39.84	18.08	62.69
1907	17.12	32.84	17.13	33.14	17.17	33.66	17.25	34.52	17.40	36.03	17.65	38.78	18.82	61.95
1906	18.43	31.63	18.44	31.83	18.47	32.36	18.52	33.25	18.62	34.81	18.79	37.64	19.59	61.18
1905	19.81	30.15	19.81	30.46	19.83	31.00	19.85	31.92	19.90	33.63	19.98	36.45	20.39	60.38
1904	21.25	28.71	21.25	29.02	21.25	29.58	21.25	30.52	21.25	32.18	21.25	35.18	21.25	49.52
Tot.	218.56	762.26	219.08	768.39	220.46	778.87	222.95	795.18	227.75	822.04	236.66	869.50	280.91	1084.33
†														

†Net Cost for 20 years Cash Value deducted.

†Cash Value deducted.

STATE LIFE INSURANCE COMPANY, IND.—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904.

TWENTY YEAR RECORD .

ORDINARY LIFE.

	\$19 55		\$21 39		\$24 24		\$27 93		\$32 78		\$39.30		\$60.45	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905		\$19 55		\$21 39		\$24 24		\$27 93		\$32 78		\$39 30		\$60 45
1906	3 28	16 27	3 39	18 00	3 58	20 66	3 85	24 08	4 26	28 52	4 94	34 36	8 30	52 15
1907	2 66	16 89	2 77	18 62	2 97	21 27	3 23	24 70	3 64	29 14	4 28	35 02	7 22	53 23
1908	3 21	16 34	3 37	18 02	3 63	20 61	3 99	23 94	4 51	28 27	5 35	33 95	9 10	51 35
1909	3 53	16 02	3 72	17 67	4 03	20 21	4 47	23 46	5 11	27 67	6 12	33 18	10 44	50 01
1910	3 39	16 16	3 60	17 79	3 94	20 30	4 42	23 51	5 10	27 68	6 19	33 11	10 49	49 96
1911	3 63	15 92	3 88	17 51	4 29	19 95	4 85	23 08	5 66	27 12	6 91	32 39	11 64	48 81
1912	3 59	15 96	3 87	17 52	4 32	19 92	4 93	23 00	5 80	26 98	7 13	32 17	11 88	48 57
1913	3 63	15 92	3 94	17 45	4 44	19 80	5 11	22 82	6 05	26 72	7 47	31 83	12 32	48 13
1914	3 68	15 87	4 02	17 37	4 57	19 67	5 30	22 63	6 33	26 45	7 82	31 48	12 73	47 72
1915	3 74	15 81	4 11	17 28	4 71	19 53	5 50	22 43	6 61	26 17	8 15	31 15	13 10	47 35
1916	3 80	15 75	4 21	17 18	4 88	19 38	5 71	22 22	6 89	25 89	8 48	30 82	13 42	47 03
1917	3 88	15 67	4 32	17 07	5 01	19 23	5 92	22 01	7 17	25 61	8 80	30 50	13 70	46 75
1918	4 03	15 52	4 51	16 88	5 26	18 98	6 25	21 68	7 56	25 22	9 63	30 04	14 24	46 21
1919	4 20	15 35	4 72	16 67	5 52	18 72	6 58	21 35	7 97	24 81	9 72	29 58	14 75	45 70
1920	4 37	15 18	4 96	16 46	5 79	18 45	6 92	21 01	8 37	24 41	10 18	29 12	15 22	45 23
1921	4 53	15 00	5 14	16 25	6 07	18 17	7 26	20 67	8 77	24 01	10 62	28 68	15 66	44 79
1922	4 74	14 81	5 37	16 02	6 35	17 89	7 61	20 32	9 17	23 61	11 05	28 25	16 04	44 41
1923	4 93	14 62	5 61	15 78	6 65	17 59	7 99	19 97	9 56	23 22	11 47	27 83	16 37	44 08
1924	5 13	14 42	5 85	15 54	6 95	17 29	8 32	19 61	9 95	22 83	11 87	27 43	16 66	43 79
† Tot.	93 97	317.03	51 33	346.47	92 94	391.86	108 18	450 42	128 49	527 11	155.81	630 19	243.28	965.72
		123 80		122 64		123 52		131 61		153 57		200 01		427 87

TWENTY PAYMENT LIFE.

	\$29 60		\$37 59		\$34 53		\$38 09		\$42 48		\$48 09		\$65.77	
1905		\$29 60		\$37 59		\$34 53		\$38 09		\$42 48		\$48 09		\$65.77
1906	3 44	26 16	3 55	34 04	3 75	30 78	4 01	34 08	4 41	38 07	5 07	43 02	8 36	57 41
1907	3 02	26 58	3 14	34 45	3 33	31 20	3 60	34 49	3 98	38 50	4 58	43 51	7 39	58 38
1908	3 75	25 85	3 91	33 68	4 16	30 37	4 51	33 58	5 01	37 47	5 80	42 29	9 33	56 44
1909	4 25	25 35	4 45	33 14	4 79	29 77	5 18	32 91	5 77	36 71	6 71	41 38	10 74	55 03
1910	4 32	25 27	4 54	33 05	4 88	29 65	5 34	32 75	5 97	36 51	6 95	41 14	10 88	54 89
1911	4 85	24 75	5 12	32 47	5 54	28 99	6 06	32 03	6 79	35 69	7 91	40 18	12 15	53 62
1912	5 06	24 54	5 36	32 23	5 81	28 72	6 39	31 70	7 17	35 31	8 33	39 76	12 49	53 28
1913	5 36	24 24	5 69	31 90	6 19	28 34	6 82	31 27	7 77	34 81	8 88	39 21	13 05	52 72
1914	5 68	23 92	6 05	31 54	6 60	27 93	7 28	30 81	8 19	34 29	9 46	38 63	13 57	52 20
1915	6 03	23 57	6 45	31 16	7 03	27 50	7 77	30 32	8 74	33 74	10 03	38 06	14 07	51 70
1916	6 39	23 21	6 83	30 76	7 48	27 05	8 28	29 81	9 30	33 18	10 61	37 48	14 54	51 23
1917	6 79	22 81	7 26	30 33	7 96	26 57	8 81	29 28	9 89	32 59	11 21	36 88	14 99	50 78
1918	7 26	22 34	7 78	29 81	8 54	25 99	9 45	28 64	10 59	31 89	11 94	36 15	15 67	50 10
1919	7 76	21 84	8 32	29 27	9 14	25 39	10 12	27 97	11 31	31 17	12 69	35 40	16 34	49 43
1920	8 28	21 32	8 89	28 70	9 77	24 76	10 81	27 28	12 05	30 43	13 46	34 63	16 99	48 78
1921	8 83	20 77	9 48	28 11	10 42	24 11	11 53	26 59	12 81	29 67	14 23	33 86	17 62	48 15
1922	9 40	20 20	10 19	27 49	11 10	23 43	12 27	25 82	13 59	28 89	15 03	33 06	18 24	47 53
1923	10 00	19 60	10 75	27 84	11 81	22 72	13 04	25 05	14 40	28 08	15 85	32 24	18 86	46 91
1924	10 62	18 98	11 42	26 17	12 56	21 97	13 84	24 25	15 24	27 24	16 70	31 39	19 51	46 26
† Tot.	121.09	470.91	129.07	522.73	140 83	549 77	155 11	606 69	172 88	676 72	195.44	766 36	264.79	1050.61
		2 91		118 15		15 14		43 23		10 00		43 12		225 68

TWENTY YEAR ENDOWMENT

	\$49 96		\$50.27		\$50 83		\$51.97		\$53.43		\$56.43		\$70.77	
1905		\$49 96		\$50 27		\$50 83		\$51.77		\$53 43		\$56 43		\$70 77
1906	3 78	46 18	3 86	46 41	4 02	46 81	4 24	47 53	4 60	48 83	5 21	51 22	8 43	62 34
1907	3 72	46 24	3 78	46 49	3 90	46 93	4 07	47 70	4 26	49 07	4 86	51 57	7 50	63 27
1908	4 78	45 18	4 86	45 41	5 00	45 83	5 22	46 55	5 58	47 85	6 21	50 22	9 48	61 29
1909	5 65	44 31	5 73	44 54	5 89	44 94	6 12	45 65	6 53	46 90	7 26	49 17	10 92	59 85
1910	6 13	43 83	6 21	44 06	6 35	44 18	6 57	45 20	6 95	46 48	7 66	48 77	11 11	59 86
1911	7 22	42 74	7 30	42 97	7 44	43 39	7 67	44 10	8 08	45 35	8 84	47 59	12 45	58 32
1912	7 92	42 04	7 99	42 28	8 12	42 71	8 34	43 43	8 72	44 71	9 46	46 97	12 87	57 00
1913	8 72	41 24	8 78	41 49	8 91	41 92	9 11	42 66	9 49	43 94	10 22	46 21	13 48	57 29
1914	9 57	40 39	9 63	40 64	9 74	41 09	9 94	41 83	10 31	43 12	10 99	45 44	14 08	56 69
1915	10 46	39 50	10 52	39 75	10 62	40 21	10 80	40 97	11 16	42 27	11 80	44 63	14 66	56 11
1916	11 41	38 55	11 46	38 81	11 55	39 28	11 72	40 05	12 05	41 38	12 63	43 80	15 23	55 54
1917	12 42	37 54	12 46	37 81	12 54	38 29	12 68	39 09	12 98	40 45	13 49	42 94	15 78	54 99
1918	13 51	36 45	13 55	36 72	13 62	37 61	13 75	38 02	14 02	39 41	14 48	41 95	16 56	54 22
1919	14 66	35 30	14 69	35 58	14 75	36 08	14 87	36 90	15 10	38 33	15 50	40 93	17 31	53 46
1920	15 86	34 10	15 88	34 39	15 93	34 90	16 04	35 73	16 23	37 20	16 55	39 88	18 07	52 70
1921	17 12	32 84	17 13	33 14	17 17	33 66	17 25	34 52	17 40	36 03	17 65	38 78	18 82	51 95
1922	18 43	31 53	18 44	31 83	18 47	32 39	18 52	33 25	18 62	34 81	18 79	37 64	19 59	51 18
1923	19 81	30 15	19 81	30 46	19 83	31 00	19 85	31 92	19 90	33 53	19 98	36 45	20 39	50 38
1924	21 25	28 71	21 25	29 02	21 25	29 58	21 25	30 52	21 25	32 18	21 25	35 18	21 25	49 52
† Tot.	212.42	786.78	213 33	792 07	215 10	801 50	218 01	817 39	223 33	845 27	232 83	895 77	277 97	1137.43
		Policy matures f		or \$1000										

†Net cost for 20 years, Cash Value deducted.

†Cash Value in excess of cost.

STATE LIFE INSURANCE COMPANY, IND.—Continued.

1924 DIVIDEND SCHEDULE—March 1, 1924 to March 1, 1925.

10 PAYMENT LIFE.

Year of Issued	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
Prem	50.21	59.44	72.45	82.14				
1923	3.56	3.96	4.89	7.82				
1922	4.13	4.66	5.77	8.85				
1921	4.72	5.40	6.69	9.89				
1920	5.35	6.19	7.65	10.94				
1919	6.03	7.01	8.66	12.00				
1918	7.00	8.17	10.09	13.73				
1917	7.50	8.81	10.83	14.16				
1916	8.30	9.78	11.98	15.27				
1915	9.15	10.81	13.19	16.42				
1914	10.05	11.90	14.46	17.61				

15 PAYMENT LIFE.

Prem	37.22	44.18	54.50	71.46				
1923	3.34	3.70	4.60	7.55				
1922	3.66	4.13	5.17	8.29				
1921	4.01	4.58	5.76	9.03				
1920	4.38	5.06	6.39	9.71				
1919	4.78	5.57	7.05	10.57				
1918	5.49	6.43	8.16	11.08				
1917	5.65	6.67	8.44	11.96				
1916	6.13	7.27	9.17	12.68				
1915	6.64	7.90	9.93	13.39				
1914	7.17	8.57	10.71	14.10				

ENDOWMENT 65, CONT. PREM.

Prem	22.62	25.30	29.64	35.68	44.38			
1923	3.14	3.23	3.37	3.58	4.10			
1922	3.20	3.32	3.53	3.83	4.46			
1921	3.27	3.43	3.70	4.09	4.85			
1920	3.34	3.54	3.89	4.37	5.26			
1919	3.43	3.68	4.09	4.67	5.69			
1918	3.52	3.82	4.30	4.99	6.14			
1917	3.63	3.97	4.53	5.32	6.63			

ENDOWMENT 65, 20 PAY. LIFE.

Prem	32.60	34.99	38.52	42.84	47.24			
1923	3.19	3.29	3.44	3.67	4.03			
1922	3.44	3.56	3.77	4.06	4.49			
1921	3.69	3.86	4.11	4.47	4.97			
1920	3.97	4.17	4.49	4.91	5.48			
1919	4.27	4.51	4.88	5.37	6.03			
1918	4.59	4.87	5.30	5.86	6.60			
1917	4.93	5.25	5.75	6.38	7.21			

10 YEAR ENDOWMENT

Prem	101.28	102.55	105.31	113.32				
1923	4.43	4.69	5.43	8.11				
1922	5.92	6.16	6.86	9.43				
1921	7.49	7.70	8.36	10.78				
1920	9.15	9.34	9.94	12.14				
1919	10.90	11.06	11.60	13.54				
1918	12.91	13.06	13.60	15.47				
1917	14.71	14.81	15.17	16.44				
1916	16.77	16.84	17.09	17.95				
1915	18.95	18.98	19.11	19.56				
1914	21.25	21.25	21.25	21.25				

15 YEAR ENDOWMENT.

Year Issued	21	25	30	35	40	45	50	55
	\$	\$	\$	\$	\$	\$	\$	\$
Prem	65.95	67.29	70.58	80.21				
1923	3.53	4.09	4.86	7.61				
1922	4.67	4.93	5.70	8.92				
1921	5.56	5.81	6.58	9.92				
1920	6.50	6.74	7.61	10.92				
1919	7.50	7.72	8.48	11.92				
1918	8.78	9.03	9.87	12.92				
1917	9.68	9.87	10.56	13.92				
1916	10.86	11.02	11.67	14.92				
1915	12.11	12.25	12.82	15.92				
1914	13.43	13.55	14.04	16.92				

ENDOWMENT 75, CONT. PREM.

Prem	19.91	21.88	24.97	29.05	34.56	42.24	53.35	
1923	3.14	3.23	3.37	3.58	3.92	4.46	5.51	
1922	3.16	3.27	3.46	3.72	4.14	4.80	6.01	
1921	3.18	3.32	3.55	3.88	4.37	5.15	6.51	
1920	3.20	3.37	3.65	4.04	4.61	5.51	7.02	
1919	3.24	3.44	3.77	4.22	4.87	5.89	7.54	
1918	3.28	3.51	3.89	4.41	5.14	6.29	8.07	
1917	3.33	3.59	4.02	4.60	5.43	6.70	8.59	

ENDOWMENT 75, 20 PAY. LIFE.

Prem	30.19	32.18	35.10	38.67	43.11	48.83	56.57	
1923	3.16	3.24	3.39	3.60	3.95	4.50	5.55	
1922	3.35	3.47	3.65	3.92	4.32	4.96	6.12	
1921	3.57	3.71	3.94	4.26	4.71	5.44	6.71	
1920	3.80	3.97	4.25	4.61	5.13	5.94	7.30	
1919	4.04	4.25	4.57	4.99	5.58	6.47	7.90	
1918	4.31	4.55	4.92	5.40	6.04	7.02	8.51	
1917	4.60	4.87	5.29	5.82	6.54	7.59	9.13	

DIVIDENDS ON FULLY PAID-UP LIFE POLICIES.

Age	Div.	Age	Div.	Age	Div.	Age	Div.
30	7.37	44	9.37	58	12.26	72	15.56
31	7.49	45	9.54	59	12.49	73	15.77
32	7.61	46	9.72	60	12.73	74	15.98
33	7.73	47	9.91	61	12.96	75	16.19
34	7.86	48	10.10	62	13.20	76	16.40
35	7.99	49	10.30	63	13.44	77	16.61
36	8.13	50	10.50	64	13.68	78	16.82
37	8.27	51	10.71	65	13.92	79	17.03
38	8.41	52	10.92	66	14.15	80	17.24
39	8.56	53	11.13	67	14.39	81	17.45
40	8.71	54	11.35	68	14.63	82	17.66
41	8.87	55	11.58	69	14.86	83	17.87
42	9.03	56	11.80	70	15.09	84	18.08
43	9.20	57	12.03	71	15.32		

Dividends payable end of 1st year, contingent upon payment of 2nd premium.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Agas 25 35 45
MONTHLY INCOME, \$10 for 120 Mo nths.
 20 Year End..... \$50.59 \$52.21 \$56.57
 \$10 for 240 Months.

20 Year End..... \$88.23 \$91.06 \$98.66

CONTINUOUS MONTHLY INCOME—
 \$10 a Month, 120 certain.

Whole Life..... \$34.23 \$40.18 \$51.16

20 Pay. Life..... 49.90 53.88 61.65

\$10 a Month, 240 certain.

Whole Life..... \$43.42 \$53.50 \$72.10

20 Pay. Life..... 64.40 72.99 88.01

SINGLE PREMIUM RATES.

Life..... \$389.55 \$457.31 \$547.43

10 Year End..... 811.58 812.82 816.21

15 Year End..... 713.38 716.42 725.12

20 Year End..... 632.65 638.61 655.87

Agas 25 35 45
ANNUITY RATES. Single Premiums for
 Annuities of \$100.

Males..... \$2053.90 \$1856.70 \$1594.80

Females..... 2250.00 2041.70 1768.60

RATES WITH DISABILITY including
 Waiver of Premium and Monthly Annuity.

Monthly Income, \$10 for 120 Months.

20 Year..... \$51.05 \$52.97 \$58.27

\$10 for 240 Months.

20 Year End..... \$88.69 \$91.82 \$100.36

CONTINUOUS MONTHLY INCOME—
 \$10 a Month, 120 certain.

Whole Life..... \$35.37 \$41.72 \$53.35

20 Pay. Life..... 51.45 55.63 63.84

\$10 a Month, 240 certain.

Whole Life..... \$44.56 \$55.04 \$74.29

20 Pay. Life..... 65.95 74.74 90.20

STATE LIFE INSURANCE COMPANY, Great Falls, Mont.

Accelerative Option. — Policy is non-participating. Coupon policies may become paid-up or mature as endowments if coupons are left with company. 20-payment coupon policy paid-up in 15 years if coupons are left with company.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge.

Change of Plan. — No provision.

Disability. — Policy provides without extra charge, prior to age 60, for waiver of premiums. For varying extra premium, rider will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning two months after proof and continuing during disability to maturity; no reduction in insurance. Agreement does not cover war service. Limit, \$5,000. Not issued on Term, Joint Life or Semi-Endowments.

Dividends. — Policy is non-participating. Coupon policies have coupons which may be applied similarly to dividends, or if left with company will provide special settlement options at end of 20 years.

Double Indemnity. — For extra premium of \$2 per \$1,000, policy will provide during premium paying period and prior to age 60 for payment of double face of policy in event of accidental death within 20 days from time of injury. Agreement does not cover death from violation of law, intoxication, suicide, homicide, aeronautic, submarine or underground operations, military or naval service.

Extended Insurance. — Automatic after three years. Non-par. With cash and loan values.

Grace. — 30 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages. 16-65: 16-17, \$10,000; 18-19, \$20,000; 20-24, \$50,000; 25-55, \$100,000; 56-57, \$80,000; 58-59, \$60,000; 60-61, \$40,000; 62-63, \$20,000; 64-65, \$10,000; Term limit \$10,000; reinsures over \$5,000, does not accept reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest not more than 6%, in advance.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 30 days after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three years.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (5-30 years) and Continuous (20 years certain) annual or monthly installments. Installments certain participate in excess interest earned†. Unless otherwise specified, commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Written on 20 Payment Life and on Endowment policies. Disability and double indemnity granted to single wage earners.

†Present interest rate, 3.8% to 4.25%.

NON-PARTICIPATING RATES PER \$1,000 (With Disability.)

(American 3½% Reserve.)

End. at 85	20 Pay- Life	15 Year End.	20 Year End.	Convert- ible Term		Age	20 PAYMENT COUPON						
				5 Year	15 Year		Coupons			Options at End of 20 Years			
							Prem	2nd Year	20th Year	Cash Value	Pd. Up Pol.	\$1,000 Pd-up & Cash	Ann'l Income for Life
\$15.23	\$23.53	\$59.65	\$43.20	\$10.00	\$10.37	21	\$29.57	\$4.77	\$7.21	\$578.57	\$1381	\$159.57	\$35.00
15.58	23.92	59.72	43.26	10.06	10.47	22	30.17	4.82	7.44	591.15	1380	163.15	36.00
15.94	24.33	59.80	43.35	10.13	10.57	23	30.65	4.88	7.53	602.11	1378	165.11	37.00
16.32	24.75	59.88	43.44	10.21	10.69	24	31.21	4.94	7.69	614.01	1377	168.01	38.00
16.72	25.18	59.96	43.53	10.30	10.82	25	31.82	5.01	7.88	627.39	1376	171.39	40.00
17.15	25.64	60.04	43.62	10.39	10.95	26	32.42	5.08	8.05	640.54	1375	174.54	42.00
17.59	26.12	60.14	43.73	10.48	11.09	27	33.03	5.15	8.21	653.45	1373	177.45	44.00
18.06	26.60	60.24	43.84	10.58	11.26	28	33.74	5.22	8.45	668.43	1371	181.43	45.00
18.56	27.12	60.35	43.96	10.70	11.43	29	34.39	5.29	8.62	682.49	1370	184.49	47.00
19.08	27.64	60.46	44.09	10.82	11.62	30	35.07	5.37	8.80	695.99	1370	187.99	49.00
19.63	28.20	60.58	44.23	10.95	11.83	31	35.83	5.46	9.02	712.28	1369	192.28	52.00
20.20	28.78	60.71	44.39	11.09	12.06	32	36.52	5.57	9.17	727.01	1369	196.01	55.00
20.81	29.38	60.85	44.55	11.25	12.32	33	37.12	5.69	9.21	742.57	1368	199.57	57.00
21.46	30.01	61.01	44.73	11.44	12.61	34	37.88	5.80	9.36	757.40	1367	203.40	59.00
22.15	30.66	61.17	44.94	11.61	12.94	35	38.64	5.92	9.50	773.38	1367	207.38	62.00
22.88	31.35	61.35	45.17	11.82	13.31	36	39.43	6.04	9.63	789.44	1366	211.44	65.00
23.64	32.07	61.56	45.41	12.05	13.72	37	40.26	6.17	9.79	805.83	1366	215.83	68.00
24.46	32.82	61.78	45.78	12.30	14.15	38	41.16	6.30	9.97	822.38	1366	220.38	72.00
25.32	33.61	62.02	46.00	12.57	14.70	39	42.08	6.44	10.14	840.04	1366	225.04	76.00
26.24	34.43	62.30	46.34	12.88	15.29	40	43.06	6.58	10.33	856.86	1367	229.86	80.00
27.22	35.31	62.58	46.71	13.32	16.04	41	44.09	6.72	10.54	873.80	1367	234.80	85.00
28.26	36.22	62.92	47.13	13.81	16.88	42	45.19	6.88	10.77	892.20	1368	240.20	90.00
29.36	37.19	63.28	47.60	14.34	17.80	43	46.34	7.04	11.00	909.66	1370	245.66	95.00
30.53	38.21	63.69	48.12	14.93	18.82	44	47.57	7.20	11.25	927.42	1372	251.42	100.00
31.79	39.29	64.16	48.71	15.61	19.96	45	48.85	7.39	11.51	945.68	1374	257.68	106.00
33.12	40.43	64.66	49.36	16.36	.....	46	50.18	7.56	11.76	963.66	1377	263.66	112.00
34.55	41.64	65.24	50.09	17.18	.....	47	51.59	7.74	12.02	981.94	1379	269.94	119.00
36.08	42.94	65.87	50.89	18.13	.....	48	53.11	7.94	12.31	1000.82	1382	276.82	126.00
37.70	44.30	66.56	51.78	19.18	.....	49	54.71	8.15	12.61	1019.94	1386	283.94	133.00
39.44	45.75	67.34	52.77	19.82	.....	50	56.39	8.36	12.92	1038.22	1390	291.22	140.00
41.28	47.29	68.20	53.87	21.63	.....	51	58.19	8.57	13.25	1056.63	1394	298.63	147.00
43.26	48.94	69.15	55.08	23.05	.....	52	60.11	8.80	13.61	1075.60	1398	306.60	155.00
45.37	50.68	70.20	56.41	24.62	.....	53	62.15	9.04	13.99	1094.97	1404	314.97	163.00
47.63	52.56	71.37	57.88	26.36	.....	54	64.35	9.28	14.41	1113.55	1410	323.55	171.00
50.05	54.57	72.66	59.52	28.28	.....	55	66.66	9.53	14.81	1132.29	1415	332.29	180.00
52.64	56.71	74.09	61.31	.....	.....	56	.....	.....	.....	.....	.....	.....	.....
55.40	59.02	75.66	63.28	.....	.....	57	.....	.....	.....	.....	.....	.....	.....
58.38	61.50	77.41	65.46	.....	.....	58	.....	.....	.....	.....	.....	.....	.....
61.57	64.17	79.34	67.85	.....	.....	59	.....	.....	.....	.....	.....	.....	.....
65.01	67.03	81.45	70.46	.....	.....	60	.....	.....	.....	.....	.....	.....	.....

Paid-up for \$1,000 in 15 years if coupons are left to accumulate. Coupons increase annually from 2nd to 20th year.

Paid-up for \$1,000 in 15 years if coupons are left to accumulate. Coupons increase annually from 2nd to 20th year.

5-Year Term convertible within 5 years. 15-Year Term convertible within 7 years. Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

STATE LIFE INSURANCE COMPANY, MONT.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Premium	Cash 3rd Year		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
\$15.23	\$14		\$29	\$91	3	10	\$70	\$204	9	8	\$120	\$316	15	9	\$178	\$424	19	4
15 79	16		34	100	4	5	83	224	10	10	141	343	16	2	209	456	18	8
19 08	20		42	113	5	1	103	249	11	9	173	378	15	9	254	497	17	2
22 13	25		52	127	5	9	127	277	11	10	212	415	14	8	306	538	15	4
26 34	32		65	142	6	1	156	306	11	10	257	451	13	0	364	576	13	3
31 79	36		81	158	5	11	190	334	9	10	307	486	11	2	425	612	11	1
39 44	40		99	173	5	4	223	361	8	4	360	518	9	3	489	647	9	3
50 95	50		119	188	4	6	269	388	6	10	417	551	7	7	560	687	7	7
65 01	71		141	204	3	7	315	416	5	6	483	592	6	3	672	761	5	\$339
23 53	31		64	204	9	4	160	466	24	11	276	730	34	11	419	1000	Pd-up	
25 18	34		70	208	9	10	175	472	24	0	301	734	32	2	456	1000	"	
27 64	38		79	213	10	3	196	478	22	0	337	739	28	6	508	1000	"	
30 06	43		89	217	10	2	220	482	19	7	377	742	24	9	576	1000	"	
34 43	49		101	221	9	6	247	486	16	9	420	742	20	11	627	1000	"	
39 29	55		114	224	8	3	276	488	13	11	463	738	17	2	688	1000	"	
45 75	62		127	224	6	9	303	483	11	0	503	731	13	8	747	1000	"	
54 57	69		140	223	5	3	327	473	8	4	535	716	10	5	800	1000	"	
67 03	76		153	222	3	60	347	465	6	24	557	696	7	6	850	1000	"	
			End of 5 Years.				End of 10 Years.				End of 20 Years.							
Premium	Cash 3rd Year	Accum. 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.					
21 29	57	\$81	\$10	19	\$94		\$204	9	4	\$160	\$466	24	11	\$419	\$1000	Pd-up		
25 01	82	84	10	72	70		208	9	10	175	472	24	0	456	1000	"		
30 35	67	88	11	51	79		213	10	3	196	478	22	0	508	1000	"		
35 38	64	43	12	70	89		217	10	2	220	482	19	7	566	1000	"		
40 48	66	49	14	11	101		221	9	6	247	486	16	9	627	1000	"		
45 48	85	55	15	85	114		224	8	3	276	488	13	11	688	1000	"		
50 79	39	62	17	92	127		224	6	9	303	483	11	0	747	1000	"		
55 06	66	69	20	44	140		223	5	3	327	475	8	4	800	1000	"		
			End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
Premium	Cash 3rd Year		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.		Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
\$43.20	\$89		\$162	\$269	15	\$135	\$385	\$540	10	\$488	\$661	\$782	5	\$771	\$926	\$959	1	\$958
43 53	88		165	267	15	\$124	387	538	10	\$481	660	781	5	\$768	926	959	1	\$958
44 09	86		163	262	15	\$101	385	534	10	\$469	659	780	5	\$765	925	958	1	\$957
44 94	84		162	260	15	\$63	384	530	10	\$450	657	777	5	\$755	925	958	1	\$957
46 34	83		160	254	14	\$5	383	526	10	\$442	655	772	5	\$745	923	955	1	\$955
48 71	82		160	250	11	14	382	520	10	\$348	651	765	5	\$722	921	953	1	\$951
52 77	81		160	244	8	15	380	509	10	\$224	645	754	5	\$681	917	949	1	\$946
59 52	81		161	236	6	20	378	495	9	19	635	738	5	\$605	911	943	1	\$938
70 46	82		164	230	4	12	376	476	6	19	620	713	5	\$461	901	933	1	\$922

Months.

Months.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

	25	25	45	Ages	25	35	45
ORDINARY LIFE COUPON POLICY.				CHILD'S ENDOWMENT, Premium Ages 1			
Premium	\$20.69	\$27.46	\$39.43	to 14, \$39.90. Graded death benefits.			
NON-PARTICIPATING.				JOINT LIFE POLICIES Without Disability			
(With Disability.)				Whole Life			
SAVINGS ACCUMULATION COUPONS.				\$26.08 \$33.38 \$46.86			
Payment	\$32.57	\$39.72	\$50.76	Endowment Option 20 Years. Coupons			
Up. 2d Yr.....	3.26	3.97	5.08	(Disability on One Life.)			
Up. 3d Yr.....	3.80	4.63	5.92	20 Payment			
Up 20th Yr.....	13.01	15.89	20.30	Coup. 2d to 20th Yr. 16.24 12.39 8.32			
ENDOWMENT OPTION, 20 Years, Double				DOUBLE INDEMNITY rate \$2 per \$1,000.			
Indemnity.				DISABILITY (Waiver of Premium and \$10			
Payment	\$ 48.54	\$19.77	\$53.56	Monthly Income.)			
Up. each Year.....	19.94	15.91	11.44	End. Age 85.....			
(2d to 20th incl.)				All 20 Pay. Plans.....			
EMI-ENDOWMENT AT AGE 70. With-				15 Year End.....			
out Disability. Premiums Continuous to				20 Year End.....			
Age 70.				MAXIMUM PROTECTION \$2,000. Paid-			
Premium	\$15.80	\$21.05	\$32.33	up in 20 years for 1/2 face amount.			
PAYMENT LIFE PREMIUM SAVINGS				Premium.....			
ENDOWMENT, one-half Premiums after				INCOME ENDOWMENT AGE 67. \$10			
10 Years.				a month for 10 years.			
to 10th Prem.....	\$33.18	\$38.94	\$51.20	Premium.....			

STATE MUTUAL LIFE ASSURANCE CO., Worcester, Mass.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment. Under Limited Payment policies larger premium may be paid or regular premium paid after policy is paid-up, then maturing policy as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — Any time, after two premiums, within 30 days after default. American 3% Level premium reserve, with surrender charge of \$10 at end of second year, end of third, \$2.50 end of fourth and full reserve thereafter. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time (without disability) by payment of difference of premiums at 6% compound interest with adjustment on account of difference in dividends.

Disability. — For varying extra premium regular life and endowment policies we provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, immediately after proof and continuing during disability until maturity; no reduction in insurance. Limit \$25,000.

Dividends. — End of first year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable any time; (d) purchase participating paid-up additions, which may be withdrawn at any time. (c) is automatic option. Dividend accumulations will be applied automatically to pay premium.

Double Indemnity. — No provision.

Extended Insurance. — After two premiums, within 30 days after default. May be made automatic option. Participating. With cash but not loan values. Available for paid-up insurance at any time.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 16-65, except 5-year Term, 15-55; ages 16-17, \$10,000; 18-20, \$20,000; 21-24, \$50,000; 25-55, \$100,000; 56-57, \$80,000; 58-59, \$60,000; 60-61, \$40,000; 62-63, \$20,000; 64-65, \$10,000; 5-Year Term ages, 20-24, \$10,000; 25-50, \$25,000; 51-55, \$10,000; reinsures over one-half of limits stated. Does not accept reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest 6%, payable semi annually, not in advance. May be deferred 90 days (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after two years. Participating. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Will be granted for payment of any premium. Second year loan value will be applied toward payment of second premium. Interest 6%.

Reinstatement. — At any time (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Trust Fund (Interest Payments) at not less than 3%. Limited (5-25 years) and Continuous (10, 20 years certain) Installments. Payments made annually, semi annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Portion of proceeds may be withdrawn and balance left under any option. Unless otherwise directed Trust Fund may be withdrawn, but unless right is given to beneficiary, commutable values of Installments will be withheld.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit, \$10,000. Disability granted unmarried wage earners.

†Present interest rate, 4.6%.

STATE MUTUAL LIFE ASSURANCE COMPANY—Continued

PARTICIPATING RATES PER \$1,000 (Without Disability Clause). (American 3% Reserve)

Whole Life	Limited Pay. Life			Endowments						End. at 60	Term 5 Year	Monthly Inc. \$10 a mo. for 20 yrs.	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	35 Year			Ord. Life	20 Pay.
6.62	\$42.54	\$31.47	\$26.04	\$99.34	\$64.01	\$46.69	\$36.57	\$30.07	\$25.63	\$20.68	.....	\$30.15	\$47.24
6.94	43.13	31.91	26.41	99.40	64.08	46.76	36.65	30.16	25.73	21.23	.....	30.73	47.91
7.28	43.74	32.37	26.80	99.47	64.15	46.84	36.74	30.25	25.84	21.81	.....	31.35	48.62
7.64	44.36	32.94	27.19	99.53	64.23	46.92	36.83	30.35	25.96	22.42	.....	32.00	49.32
8.01	45.01	33.33	27.60	99.61	64.30	47.01	36.92	30.46	26.09	23.06	10.90	32.67	50.07
8.40	45.68	33.84	28.03	99.68	64.39	47.10	37.03	30.58	26.23	23.74	11.00	33.38	50.86
8.80	46.38	34.36	28.47	99.76	64.48	47.20	37.14	30.70	26.38	24.47	11.05	34.10	51.64
19.23	47.09	34.90	28.93	99.85	64.57	47.30	37.25	30.84	26.54	25.23	11.15	34.88	52.48
19.67	47.83	35.46	29.40	99.94	64.67	47.41	37.38	30.98	26.72	26.04	11.25	35.68	53.33
20.14	48.60	36.04	29.90	100.03	64.77	47.52	37.51	31.14	26.91	26.91	11.40	36.53	54.24
20.63	49.39	36.64	30.41	100.13	64.88	47.65	37.65	31.31	27.12	27.83	11.50	37.42	55.16
21.15	50.21	37.26	30.93	100.24	65.00	47.78	37.81	31.50	27.34	28.81	11.65	38.37	56.11
21.69	51.05	37.90	31.48	100.35	65.13	47.93	37.98	31.70	27.59	29.85	11.75	39.35	57.10
22.26	51.93	38.57	32.05	100.47	65.26	48.08	38.16	31.92	27.87	30.97	11.90	40.38	58.14
22.85	52.84	39.26	32.65	100.60	65.41	48.25	38.36	32.17	28.17	32.17	12.05	41.45	59.23
23.48	53.77	39.98	33.26	100.74	65.56	48.43	38.57	32.43	28.49	33.45	12.20	42.59	60.33
24.14	54.74	40.73	33.91	100.88	65.73	48.63	38.81	32.72	28.85	34.83	12.40	43.79	61.51
24.84	55.75	41.50	34.57	101.04	65.91	48.84	39.07	33.04	29.25	36.32	12.60	45.06	62.71
25.58	56.79	42.30	35.27	101.21	66.11	49.07	39.35	33.39	29.68	37.92	12.80	46.40	63.98
26.35	57.86	43.13	36.00	101.39	66.32	49.32	39.66	33.78	30.16	39.66	13.00	47.80	65.30
27.17	58.97	44.00	36.78	101.59	66.55	49.60	40.01	34.20	30.68	41.55	13.25	49.29	66.68
28.04	60.13	44.90	37.55	101.80	66.80	49.91	40.39	34.67	31.25	43.61	13.55	50.86	68.12
28.95	61.32	45.84	38.38	102.03	67.08	50.25	40.80	35.19	31.88	45.86	13.85	52.52	69.62
29.92	62.56	46.81	39.26	102.28	67.38	50.62	41.26	35.75	32.57	48.32	14.15	54.27	71.22
30.94	63.84	47.83	40.17	102.56	67.71	51.03	41.77	36.38	33.33	51.03	14.50	56.13	72.87
32.03	65.17	48.90	41.13	102.85	68.08	51.48	42.33	37.07	34.15	54.02	14.90	58.10	74.61
33.18	66.55	50.01	42.14	103.18	68.48	51.98	42.95	37.83	35.05	57.35	15.30	60.19	76.44
34.40	67.99	51.18	43.21	103.54	68.93	52.54	43.64	38.66	36.04	61.07	15.80	62.40	78.38
35.70	69.49	52.40	44.34	103.94	69.43	53.15	44.39	39.58	37.12	65.25	16.30	64.76	80.43
37.08	71.04	53.68	45.53	104.39	69.98	53.84	45.23	40.59	38.29	69.98	16.90	67.26	82.59
38.55	72.66	55.03	46.80	104.88	70.59	54.59	46.16	41.70	39.57	75.37	17.80	69.93	84.90
40.12	74.35	56.45	48.14	105.43	71.27	55.43	47.18	42.92	40.95	81.58	18.35	72.78	87.33
41.78	76.12	57.94	49.57	106.04	72.02	56.36	48.31	44.26	42.46	88.80	19.25	75.79	89.92
43.56	77.96	59.52	51.09	106.71	72.86	57.38	49.56	45.71	44.09	97.30	20.20	79.02	92.68
45.45	79.88	61.18	52.70	107.46	73.78	58.52	50.92	47.31	45.86	107.46	21.30	82.45	95.60
47.46	81.87	62.93	54.42	108.28	74.80	59.76	52.42	49.04	.....	.....	22.50	86.09	98.72
49.60	83.96	64.78	56.26	109.18	75.92	61.14	54.07	50.92	.....	.....	23.80	89.97	102.06
51.89	86.14	66.74	58.21	110.17	77.16	62.65	55.87	52.97	.....	.....	25.25	94.13	105.59
54.33	88.42	68.81	60.31	111.27	78.52	64.32	57.84	55.19	.....	.....	26.90	98.55	109.40
56.93	90.81	71.01	62.55	112.48	80.02	66.15	59.99	57.60	.....	.....	28.65	103.27	113.47
59.70	93.31	73.35	64.96	113.80	81.67	68.17	62.33	.....	.....	.....	.....	108.30	117.84
62.66	95.93	75.84	67.54	115.26	83.50	70.37	64.89	.....	.....	.....	.....	113.67	122.52
65.83	98.70	78.50	70.32	116.87	85.51	72.80	67.68	.....	.....	.....	.....	119.42	127.56
69.21	101.81	81.34	73.30	118.65	87.73	75.45	70.72	.....	.....	.....	.....	125.55	132.97
72.83	104.68	84.39	76.52	120.60	90.18	78.36	74.03	.....	.....	.....	.....	132.11	138.81
76.70	107.93	87.65	79.98	122.75	92.84	81.55	.....	.....	.....	.....	.....	139.13	145.08
80.85	111.38	91.15	83.72	125.12	95.79	85.02	.....	.....	.....	.....	.....	146.66	151.87
85.29	115.04	94.91	87.76	127.74	99.02	88.82	.....	.....	.....	.....	.....	154.72	159.20
90.04	118.94	98.96	92.13	130.62	102.57	92.98	.....	.....	.....	.....	.....	163.33	167.12
95.14	123.09	103.33	96.86	133.79	106.46	97.52	.....	.....	.....	.....	.....	172.58	175.07

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

1.30	\$2.69	\$1.98	\$1.65	\$0.43	\$0.52	\$0.61	\$0.71	\$0.83	\$0.98	\$0.98	.....	.....	.....
1.52	2.87	2.14	1.79	.50	.63	.76	.92	1.10	1.34	1.10	.....	.....	.....
1.81	3.05	2.29	1.94	.63	.81	1.01	1.26	1.58	1.72	1.26	.....	.....	.....
2.21	3.21	2.46	2.13	.85	1.13	1.45	1.90	2.09	2.16	1.45	.....	.....	.....
2.75	3.31	2.62	2.74	1.21	1.66	2.34	2.59	2.69	2.73	1.66	.....	.....	.....
3.55	3.33	3.56	3.58	1.89	2.98	3.34	3.47	3.52	3.54	1.89	.....	.....	.....
4.83	4.95	3.94	4.89	4.03	4.57	4.74	4.80	4.82	.....	.....	.....	.....	.....

NOTE.—Life, Endowment and Monthly Income rates adopted January 1, 1909; Term adopted January, 1908; Disability Clause and Rates adopted July, 1920. Semi-annual premium is 51% of annual; quarterly, 26%.

Disability clause not written on Term or Joint Life.

Convertible any time.

STATE MUTUAL LIFE ASSURANCE COMPANY—Continued

ORDINARY LIFE.															
CASH OR LOAN					PAID-UP					EXTENDED TERM					
Age	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	2 Yrs.	10 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.Y.	D.Y.	D.Y.	D.Y.	D.Y.
20	\$ 4.40	\$81.76	132.94	192.04	\$13	\$106	\$212	\$317	\$418	0	210	11	124	17	115
21	4.95	84.91	138.00	199.17	14	108	217	323	426	0	234	11	232	17	163
22	5.54	88.20	143.26	206.58	16	111	221	329	433	0	260	11	335	17	194
23	6.11	91.64	148.74	214.27	17	113	226	336	441	0	286	12	69	17	209
24	6.80	95.21	154.43	222.25	19	116	231	342	449	0	315	12	161	17	208
25	7.47	98.94	160.36	230.50	20	119	236	349	457	0	343	12	244	17	191
26	8.17	102.83	166.50	239.05	22	121	241	356	465	1	7	12	317	17	161
27	8.90	106.88	172.90	247.87	23	124	246	363	473	1	38	13	14	17	117
28	9.67	111.11	179.54	256.99	25	127	251	370	481	1	69	13	61	17	61
29	10.47	115.51	186.44	266.37	27	130	256	377	489	1	101	13	95	16	359
30	11.31	120.09	193.60	276.02	28	133	261	384	497	1	133	13	115	16	280
31	12.19	124.86	201.04	285.90	30	136	267	391	505	1	165	13	122	16	193
32	13.10	129.83	208.72	296.00	32	139	272	398	513	1	198	13	115	16	96
33	14.06	135.01	216.66	306.33	33	142	278	405	521	1	232	13	95	15	358
34	15.08	140.40	224.86	316.86	35	145	284	413	529	1	265	13	64	15	246
35	16.13	146.01	233.28	327.58	37	148	289	420	537	1	298	13	21	15	129
36	17.23	151.83	241.92	338.47	39	152	295	427	545	1	331	12	332	15	8
37	18.38	157.86	250.76	349.53	41	155	301	435	553	1	363	12	268	14	242
38	19.57	164.11	259.79	360.72	43	158	307	442	560	2	29	12	196	14	109
39	20.83	170.57	269.01	372.04	44	162	313	449	568	2	60	12	115	13	337
40	22.14	177.20	278.40	383.47	46	166	319	456	575	2	90	12	28	13	197
41	23.53	184.01	287.94	394.98	48	169	325	464	582	2	118	11	298	13	54
42	24.97	190.96	297.61	406.55	50	173	331	471	590	2	143	11	197	12	273
43	26.47	198.06	307.40	418.14	52	177	337	477	597	2	166	11	91	12	126
44	28.03	205.28	317.29	429.75	55	180	343	484	604	2	184	10	846	11	942
45	29.65	212.62	327.27	441.35	57	184	349	491	610	2	199	10	231	11	193
46	31.32	220.06	337.30	452.90	59	188	354	497	617	2	208	10	113	11	42
47	33.03	227.59	347.39	464.37	61	191	360	504	628	2	212	9	357	10	258
48	34.77	235.21	357.49	475.73	63	195	365	510	629	2	211	9	234	10	109
49	36.53	242.91	367.62	486.96	65	198	371	516	635	2	205	9	109	9	326
50	38.33	250.69	377.76	498.04	66	202	376	522	641	2	195	8	849	9	151
51	40.17	258.55	387.88	508.93	68	205	381	528	647	2	182	8	224	9	37
52	42.05	266.47	397.96	519.63	70	208	386	534	652	2	166	8	98	8	262
53	43.97	274.44	407.97	530.19	72	212	392	540	658	2	147	7	338	8	125
54	45.92	282.46	417.87	540.68	74	215	397	545	663	2	126	7	215	7	354
55	47.91	290.50	427.64	551.19	76	218	402	551	668	2	102	7	93	7	226
56	49.94	298.53	437.25	561.83	78	222	407	556	674	2	77	6	338	7	98
57	52.01	306.54	446.70	572.69	79	225	411	561	679	2	51	6	221	6	338
58	54.11	314.50	456.02	583.83	81	228	416	566	685	2	23	6	107	6	219
59	56.23	322.35	465.32	595.28	83	231	421	570	692	1	360	5	360	6	100
60	58.37	330.10	474.71	607.12	85	234	425	575	699	1	330	5	255	5	347

TWENTY PAYMENT LIFE.

Age	2	10	15	20	2	5	10	15	19	2 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.Y.	D.Y.	D.Y.
20	\$22.86	189.76	312.68	459.42	\$67	\$243	\$492	\$745	\$949	3	28	28	228
21	23.49	193.38	318.58	468.00	68	244	493	745	949	3	53	28	102
22	24.14	197.11	324.65	476.80	69	245	494	746	949	3	77	27	332
23	24.81	200.95	330.89	485.83	70	246	495	747	949	3	102	27	186
24	25.52	204.89	337.29	495.10	71	247	497	748	949	3	128	27	32
25	26.24	208.94	343.86	504.58	71	248	498	748	950	3	152	26	233
26	26.97	213.12	350.59	514.30	72	248	499	749	950	3	177	26	62
27	27.74	217.40	357.49	524.23	73	249	500	750	950	3	201	25	248
28	28.52	221.80	364.56	534.37	74	250	501	750	950	3	225	25	64
29	29.33	226.31	371.80	544.70	75	251	502	751	950	3	248	24	237
30	30.16	230.93	379.19	555.21	76	252	503	751	950	3	270	24	41
31	31.03	235.67	386.75	565.89	77	253	504	752	950	3	292	23	203
32	31.90	240.52	394.45	576.71	77	253	504	752	950	3	311	22	362
33	32.81	245.49	402.30	587.07	78	254	505	753	950	3	330	22	150
34	33.75	250.58	410.26	598.74	79	255	506	753	950	3	346	21	300
35	34.72	255.78	418.33	609.92	80	256	507	753	950	3	361	21	81
36	35.71	261.10	426.48	621.18	81	257	508	754	950	4	9	20	225
37	36.72	266.51	434.69	632.51	81	257	508	754	950	4	19	20	1
38	37.77	272.01	442.94	643.89	82	258	509	754	950	4	27	19	139
39	38.84	277.59	451.22	655.30	83	259	510	754	950	4	32	18	277
40	39.95	283.23	459.51	666.72	84	259	510	753	949	4	34	18	48
41	41.10	288.90	467.77	678.13	85	260	511	753	949	4	32	17	183
42	42.29	294.58	475.99	689.50	85	261	511	753	949	4	26	16	317
43	43.49	300.26	484.15	700.83	86	262	511	752	948	4	14	16	87
44	44.73	305.91	492.20	712.08	87	262	511	751	948	3	363	15	221
45	46.00	311.52	500.14	723.24	88	263	511	750	948	3	341	14	356
46	47.28	317.06	507.94	734.27	88	263	510	749	947	3	314	14	128
47	48.58	322.53	515.55	745.16	89	263	510	748	946	3	281	13	266
48	49.87	327.91	522.96	755.88	90	264	509	746	946	3	245	13	41
49	51.14	333.19	530.15	766.41	90	264	508	745	945	3	204	12	184
50	52.42	338.37	537.10	776.73	91	264	508	743	944	3	161	11	329
51	53.71	343.43	543.77	786.82	91	264	506	741	943	3	116	11	115
52	55.01	348.38	550.14	796.67	92	264	505	738	942	3	69	10	269
53	56.30	353.18	556.18	806.28	92	264	504	736	941	3	21	10	63
54	57.61	357.85	561.84	815.69	93	264	503	733	939	2	338	9	228
55	58.93	362.37	567.10	824.93	93	263	501	730	938	2	288	9	32
56	60.26	366.71	571.90	834.01	94	263	499	727	936	2	239	8	209
57	61.60	370.84	576.22	842.97	94	263	498	723	935	2	191	8	26
58	62.96	374.75	580.05	851.80	94	263	496	719	933	2	143	7	217
59	64.32	378.40	583.41	860.49	95	263	494	715	931	2	96	7	47
60	65.68	381.77	586.38	869.06	95	263	492	711	928	2	50	6	252

STATE MUTUAL LIFE ASSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.			
21	845.60	\$57.44	178.23		\$428.30	939.02		\$1000	Pd-up	427.36	\$1000	Pd-up	408.00	\$1000	Pd-up		
25	48.60	62.23	190.85		495.28	286	419.88	1000	"	459.42	1000	"	504.58	1000	"		
30	32.84	69.03	208.82		497.26	228	459.42	1000	"	504.58	1000	"	555.21	1000	"		
35	57.86	76.83	229.38		499.23	356	504.58	1000	"	555.21	1000	"	609.92	1000	"		
40	63.84	85.63	252.45		500.20	366	555.21	1000	"	609.92	1000	"	666.72	1000	"		
45	71.04	95.33	277.60		500.17	300	609.92	1000	"	666.72	1000	"	723.24	1000	"		
50	79.88	135.21	342.88		497.14	220	666.72	1000	"	723.24	1000	"	776.73	1000	"		
55	90.81	114.25	326.25		489.11	180	723.24	1000	"	776.73	1000	"	824.93	1000	"		
60	114.68	121.57	345.28		477.8	236	776.73	1000	"	824.93	1000	"	869.06	1000	"		
21	33.84	34.65	117.86		326.18	214	258.71	660.36	174	427.36	1000	Pd-up	408.00	1000	Pd-up		
25	36.04	36.06	126.81		329.18	268	278.22	663.33	312	459.42	1000	"	504.58	1000	"		
30	49.26	42.91	139.52		332.18	70	305.82	638.30	132	504.58	1000	"	555.21	1000	"		
35	43.15	48.47	154.02		335.16	324	336.98	668.26	253	555.21	1000	"	609.92	1000	"		
40	47.85	54.72	176.27		337.14	361	371.28	669.22	344	609.92	1000	"	666.72	1000	"		
45	53.68	61.76	187.93		338.12	262	405.81	667.19	65	666.72	1000	"	723.24	1000	"		
50	61.18	68.89	235.19		336.10	108	440.79	661.15	191	723.24	1000	"	776.73	1000	"		
55	71.01	75.49	260.71		331.7	345	470.40	650.12	31	776.73	1000	"	824.93	1000	"		
60	84.34	81.30	333.33		323.5	305	492.14	634.9	4	824.93	1000	"	869.06	1000	"		

			End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years				
Age	Pre- mium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.		
			\$		\$		\$		\$		\$		\$			
21	99.68	171.8	453.37		\$524.5	5	\$503.59	74	720.3	713	768.90	816.2	812	882.26	909.1	908
25	100.03	161.1	433.12		521.5	5	502.59	50	720.3	712	733.70	815.2	812	882.13	909.1	908
30	100.60	161.08	452.71		523.5	5	499.56	08	720.3	711	768.34	815.2	811	881.90	908.1	907
35	101.39	160.74	452.13		522.5	5	498.35	45	719.3	709	767.80	814.2	810	881.57	908.1	907
40	102.56	160.30	451.21		521.5	5	498.37	45	718.3	708	766.94	813.2	808	881.02	907.1	906
45	104.39	159.82	449.83		519.5	5	478.95	80	716.3	701	765.44	812.2	805	880.02	906.1	905
50	107.43	158.7	448.99		515.5	5	458.52	53	712.3	699	762.55	808.2	799	878.14	904.1	902
55	112.48	156.68	441.79		508.5	5	417.64	70	705.3	671	757.43	803.2	788	874.83	901.1	897
60	120.60	153.17	433.11		497.5	5	347.76	90	693.3	638	748.78	795.2	768	869.18	895.1	889

			End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
21	64.39	93.42	153.53	363.10	298	397.87	500.8	461	902.69	697.5	682	914.35	942.1	941
25	64.77	93.35	173.32	363.10	294	397.59	500.8	458	902.30	696.5	681	914.19	942.1	941
30	65.41	93.24	173.02	362.10	287	397.14	499.8	453	901.70	695.5	678	913.91	941.1	940
35	66.32	93.15	172.66	361.10	274	396.55	498.8	441	900.84	694.5	674	913.46	941.1	940
40	67.71	93.09	172.31	360.10	251	395.89	496.8	427	899.65	692.5	666	912.69	940.1	939
45	69.98	93.27	172.11	358.10	208	394.95	493.8	397	897.47	688.5	651	911.30	939.1	937
50	73.78	93.27	171.04	355.10	127	392.54	487.8	341	893.08	682.5	623	908.76	936.1	934
55	80.62	93.13	168.74	346.9	1205	388.05	477.8	297	885.46	670.5	572	904.34	931.1	927
60	90.16	92.78	165.19	335.6	1228	381.05	462.8	29	873.14	652.5	478	896.85	924.1	916

			End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years			
21	47.10	60.17	185.44		281.15	151	403.03	542.10	491	675.96	781.5	770	930.06	958.1	957
25	47.52	60.18	185.39		280.15	145	407.79	541.10	487	675.54	781.5	768	929.87	958.1	957
30	48.25	60.18	185.40		279.15	140	407.51	540.10	477	674.85	780.5	765	929.50	957.1	956
35	49.32	60.49	185.71		279.15	94	407.45	539.10	460	674.09	778.5	759	928.91	957.1	956
40	51.03	60.90	186.67		278.15	32	407.98	536.10	428	672.61	775.5	748	927.86	956.1	955
45	53.84	62.07	188.73		277.12	1240	408.62	533.10	398	669.88	770.5	728	925.98	954.1	952
50	58.51	63.71	191.27		275.9	242	416.61	526.10	256	664.75	761.5	690	922.64	950.1	947
55	65.15	65.93	194.80		271.7	124	408.33	515.10	29	656.20	746.5	629	916.95	944.1	939
60	78.38	69.34	200.07		268.5	126	407.60	501.7	175	642.22	724.5	485	907.58	935.1	925

			End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
21	37.03	40.79	134.12	229.20	170	294.63	415.15	344	487.16	648.10	603	718.95	831.5	821
25	37.51	40.89	134.31	229.19	1354	294.81	444.15	327	487.09	645.10	597	718.52	830.5	819
30	38.36	41.13	134.89	229.17	1210	295.55	444.15	301	487.38	644.10	583	717.97	829.5	818
35	39.65	41.78	136.27	229.15	118	297.50	443.15	251	488.60	642.10	571	717.22	828.5	815
40	41.77	43.04	139.13	229.12	1180	301.60	443.15	163	490.60	640.10	511	715.81	823.5	790
45	45.23	45.41	144.29	231.10	1168	307.97	443.14	1304	493.34	635.10	428	713.12	819.5	762
50	50.92	48.97	151.61	233.7	1298	316.87	442.11	195	493.63	628.10	256	708.40	805.5	708
55	59.99	53.91	161.93	236.5	1341	329.61	441.8	180	493.53	619.9	160	700.15	789.5	607
60	74.03	60.74	176.18	242.4	1156	346.86	442.6	14	490.94	609.6	197	692.09	770.5	368

21	30.58	28.38	101.26		193.15	1175	222.04	378.20	188	396.30	552.15	454	599.03	713.10	673
25	31.14	28.63	101.84		193.14	1208	222.99	378.20	175	397.29	551.15	436	599.59	713.10	664
30	32.17	29.24	103.28		194.13	198	225.48	378.20	97	370.06	551.15	391	591.47	712.10	644
35	33.75	30.44	106.16		196.11	1287	230.52	380.19	1167	375.75	552.15	328	594.04	710.10	609
40	36.38	32.63	111.49		199.10	160	239.87	384.15	1269	385.10	554.15	190	590.34	708.10	542
45	40.59	36.44	120.27		205.8	1192	253.70	391.12	1167	399.07	556.14	100	588.44	705.10	408
50	47.31	41.94	132.70		213.6	1332	273.15	399.9	1259	418.57	560.10	1219	590.41	700.10	127
55	57.60	49.23	149.19		222.5	1179	299.09	410.7	1172	444.31	566.7	1351	583.90	698.7	301

†Days.
Full Level Premium American 3% Reserve, with surrender charge up to 9th year not exceeding per \$1,000.
NOTE.—Values after two premiums.

STATE MUTUAL LIFE ASSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COSTS TWENTY YEAR ILLUSTRATION

ORDINARY LIFE																					
	\$18.40			\$20.14			\$22.85			\$26.35			\$30.94			\$37.08			\$56.93		
Yr.	Age 21			Age 25			Age 30			Age 35			Age 40			Age 45			Age 55		
Iss'd.	Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net		Div.	Net	
1923	3.66	14.74		3.84	16.30		4.11	18.74		4.46	21.89		4.93	26.01		5.57	31.51		7.82	49.11	
1922	3.77	14.63		3.96	16.18		4.26	18.59		4.64	21.71		5.16	25.78		5.86	31.22		8.28	48.36	
1921	3.88	14.52		4.09	16.05		4.41	18.44		4.84	21.51		5.40	25.54		6.16	30.92		8.75	48.18	
1920	3.99	14.41		4.22	15.92		4.57	18.28		5.03	21.32		5.64	25.30		6.47	30.61		9.22	47.71	
1919	4.11	14.29		4.35	15.79		4.74	18.11		5.24	21.11		5.90	25.04		6.79	30.29		9.69	47.24	
1918	4.23	14.17		4.49	15.65		4.91	17.94		5.45	20.90		6.16	24.78		7.11	29.97		10.17	46.76	
1917	4.35	14.05		4.64	15.50		5.09	17.76		5.67	20.68		6.43	24.51		7.45	29.63		10.65	46.28	
1916	4.48	13.92		4.79	15.35		5.27	17.58		5.89	20.46		6.70	24.24		7.79	29.29		11.14	45.79	
1915	4.61	13.79		4.94	15.20		5.46	17.39		6.12	20.23		6.98	23.96		8.13	28.95		11.62	45.31	
1914	4.75	13.65		5.10	15.04		5.65	17.20		6.36	19.99		7.28	23.66		8.48	28.60		12.10	44.83	
1913	4.89	13.51		5.26	14.88		5.85	17.00		6.60	19.75		7.53	23.36		8.84	28.24		12.59	44.34	
1912	5.03	13.37		5.43	14.71		6.05	16.80		6.85	19.50		7.88	23.06		9.20	27.89		13.08	43.85	
1911	5.18	13.22		5.61	14.53		6.26	16.59		7.10	19.25		8.19	22.75		9.57	27.51		13.56	43.37	
1910	5.33	13.07		5.79	14.35		6.48	16.37		7.37	18.98		8.51	22.43		9.94	27.14		14.04	42.89	
1909	5.49	12.91		5.97	14.17		6.70	16.15		7.64	18.71		8.83	22.11		10.31	26.77		14.51	42.42	
Prem	\$18.80			\$20.60			\$23.40			\$26.90			\$31.60			\$37.90			\$58.10		
1908	6.05	12.75		6.62	13.98		7.48	15.92		8.47	18.43		9.82	21.78		11.51	26.39		15.15	41.95	
Prem	\$19.35			\$21.15			\$23.95			\$27.65			\$32.50			\$39.00			\$60.35		
1907	6.91	12.44		7.44	13.71		8.24	15.71		9.35	18.30		10.74	21.76		12.49	26.51		17.91	42.44	
1906	7.02	12.33		7.57	13.58		8.40	15.55		9.54	18.11		10.97	21.53		12.75	26.25		18.24	42.11	
1905	7.13	12.22		7.70	13.45		8.56	15.39		9.74	17.91		11.20	21.30		13.02	25.98		18.55	41.90	
1904	7.24	12.11		7.83	13.32		8.73	15.22		9.94	17.71		11.43	21.07		13.29	25.71		18.86	41.49	
†	102.10	270.10		109.64	297.66		121.22	340.73		136.30	396.45		155.73	469.97		180.73	569.87		256.93	896.53	
Tot.		70.93			67.16			64.71			68.87			86.50			128.02			345.33	

TWENTY PAYMENT LIFE

	\$28.03		\$29.90		\$32.65		\$36.00		\$40.17		\$45.53		\$62.55	
1923	3.87	24.16	4.05	25.85	4.32	28.33	4.67	31.33	5.13	35.04	5.75	39.78	7.94	54.61
1922	4.11	23.02	4.30	25.60	4.60	28.05	4.98	31.02	5.48	34.69	6.15	39.38	8.47	54.08
1921	4.35	23.68	4.56	25.34	4.89	27.76	5.30	30.70	5.84	34.33	6.57	38.96	9.01	53.54
1920	4.60	23.43	4.83	25.07	5.19	27.46	5.64	30.36	6.22	33.95	6.99	38.54	9.55	53.00
1919	4.85	23.18	5.11	24.79	5.50	27.15	5.98	30.02	6.61	33.56	7.44	38.09	10.11	52.44
1918	5.12	22.91	5.40	24.50	5.82	26.83	6.34	29.66	7.01	33.16	7.89	37.64	10.67	51.89
1917	5.40	22.63	5.70	24.20	6.15	26.50	6.71	29.29	7.42	32.75	8.35	37.18	11.24	51.31
1916	5.68	22.35	6.01	23.89	6.49	26.16	7.09	28.91	7.85	32.32	8.83	36.70	11.81	50.74
1915	5.98	22.05	6.33	23.57	6.85	25.80	7.49	28.51	8.29	31.88	9.32	36.21	12.38	50.17
1914	6.29	21.74	6.66	23.24	7.21	25.44	7.89	28.11	8.74	31.43	9.82	35.71	12.97	49.59
1913	6.60	21.43	7.00	22.90	7.59	25.06	8.31	27.69	9.21	30.96	10.33	35.20	13.55	49.00
1912	6.93	21.10	7.36	22.54	7.99	24.66	8.75	27.25	9.69	30.48	10.86	34.67	14.14	48.41
1911	7.27	20.76	7.73	22.17	8.39	24.26	9.20	26.80	10.19	29.98	11.39	34.14	14.73	47.82
1910	7.63	20.40	8.11	21.79	8.81	23.84	9.66	26.34	10.70	29.47	11.94	33.59	15.33	47.22
1909	7.99	20.04	8.50	21.40	9.25	23.40	10.14	25.86	11.22	28.95	12.50	33.03	15.92	46.63
Prem	\$28.70	\$30.60	\$33.40	\$36.80	\$41.00	\$46.50	\$63.90							
1908	9.04	19.66	9.61	20.99	10.44	22.96	11.44	25.36	12.58	28.42	14.03	32.47	17.86	46.04
Prem	\$28.10	\$30.05	\$33.00	\$36.40	\$41.20	\$47.10	\$65.80							
1907	9.29	18.81	9.85	20.20	10.72	22.28	11.73	24.87	13.06	28.14	14.63	32.47	19.12	46.68
1906	9.53	18.57	10.11	19.94	11.01	21.99	12.06	24.54	13.41	27.79	15.01	32.09	19.47	46.33
1905	9.78	18.32	10.38	19.67	11.32	21.68	12.39	24.21	13.78	27.42	15.38	31.72	19.80	46.00
1904	10.04	18.06	10.66	19.39	11.63	21.37	12.74	23.86	14.15	27.05	15.77	31.33	20.10	45.70
†	134.35	427.20	142.26	457.04	154.17	500.98	168.51	554.69	186.58	621.77	208.95	708.90	274.17	991.18
Tot.		40.80		47.54		54.23		55.23		44.95		14.34		166.25

TWENTY YEAR ENDOWMENT

	\$47.10		\$47.52		\$48.25		\$49.32		\$51.03		\$53.84		\$66.15	
1923	4.29	42.81	4.43	43.09	4.66	43.59	4.95	44.37	5.36	45.67	5.93	47.91	8.02	58.13
1922	4.77	42.33	4.92	42.60	5.11	43.11	5.44	43.88	5.85	45.18	6.44	47.40	8.59	57.56
1921	5.27	41.83	5.42	42.10	5.64	42.61	5.95	43.37	6.37	44.66	6.97	46.87	9.18	56.97
1920	5.79	41.31	5.94	41.58	6.17	42.08	6.47	42.85	6.89	44.14	7.50	46.34	9.77	56.38
1919	6.33	40.77	6.48	41.04	6.70	41.55	7.01	42.31	7.44	43.59	8.07	45.77	10.37	55.78
1918	6.89	40.21	7.03	40.49	7.26	40.99	7.57	41.75	8.01	43.02	8.65	45.19	10.99	55.16
1917	7.47	39.63	7.61	39.91	7.84	40.41	8.15	41.17	8.49	42.44	9.24	44.60	11.61	54.54
1916	8.07	39.03	8.21	39.31	8.44	39.81	8.75	40.57	9.20	41.83	9.85	43.99	12.24	53.91
1915	8.69	38.41	8.83	38.69	9.06	39.19	9.38	39.94	9.82	41.21	10.48	43.36	12.87	53.28
1914	9.34	37.76	9.48	38.04	9.71	38.54	10.02	39.30	10.47	40.56	11.13	42.71	13.52	52.63
1913	10.00	37.10	10.15	37.37	10.37	37.88	10.69	38.63	11.14	39.89	11.79	42.05	14.17	51.98
1912	10.70	36.40	10.84	36.68	11.07	37.18	11.38	37.94	11.83	39.20	12.48	41.36	14.82	51.33
1911	11.42	35.68	11.56	35.96	11.78	36.47	12.09	37.23	12.54	38.49	13.18	40.66	15.48	50.67
1910	12.16	34.94	12.30	35.22	12.53	35.72	12.83	36.49	13.27	37.70	13.90	39.94	16.15	50.00
1909	12.94	34.16	13.08	34.44	13.30	34.95	13.60	35.72	14.03	37.00	14.64	39.20	16.82	49.33
Prem	\$48.20	\$48.60	\$49.30	\$50.75	\$51.90	\$53.70	\$56.50	\$60.00						
1908	14.84	33.36	14.96	33.64	15.14	34.16	15.47	34.93	15.88	36.22	16.56	38.44	18.85	48.65
Prem	\$49.55	\$50.00	\$50.75	\$51.90	\$53.70	\$56.50	\$60.00	\$65.00						
1907	15.14	34.41	15.30	34.70	15.53	35.22	15.89	36.01	16.39	37.31	17.14	39.56	20.06	49.94
1906	15.70	33.85	15.86	34.14	16.09	34.60	16.44	35.46	16.92	36.78	17.64	39.06	20.43	49.57
1905	16.29	33.26	16.45	33.55	16.68	34.07	17.01	34.89	17.47	36.23	18.15	38.55	20.77	49.23
1904	16.91	32.64	17.06	32.94	17.28	33.47	17.60	34.30	18.03	35.67	18.67	38.03	21.07	48.93
†	203.01	749.89	205.91	755.49	210.39	765.66	216.69	781.11	225.50	806.85	238.41	850.99	285.78	1053.97
Tot.	Policy matures for \$1,000.													

†Net Cost for 20 years. Cash Value deducted.

†Cash Value in excess of Cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

\$19 35		\$21 15		\$23 95		\$27.65		\$32.50		\$39.00		\$60.35	
Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
2.65	16.70	2.76	18.39	2.94	21.01	3.18	24.47	3.55	28.95	4.09	34.91	6.58	53.77
2.76	16.59	2.92	18.23	3.15	20.80	3.50	24.15	3.95	28.55	4.54	34.46	6.92	53.43
2.83	16.52	3.00	18.15	3.25	20.70	3.63	24.02	4.11	28.39	4.75	34.25	7.27	53.08
2.90	16.45	3.08	18.07	3.37	20.58	3.76	23.89	4.28	28.22	4.96	34.04	7.63	52.72
3.93	15.41	4.15	17.00	4.50	19.45	4.99	22.66	5.66	26.84	6.61	32.36	10.43	49.92
4.00	15.35	4.24	16.91	4.61	19.34	5.13	22.52	5.85	26.65	6.91	32.09	10.90	49.45
4.57	14.78	4.86	16.29	5.31	18.64	5.95	21.70	6.82	25.68	8.12	30.88	12.95	47.40
4.65	14.70	4.93	16.20	5.43	18.52	6.10	21.55	7.03	25.47	8.42	30.58	13.45	46.90
4.74	14.61	5.03	16.10	5.56	18.39	6.27	21.38	7.26	25.24	8.73	30.27	13.98	46.37
4.82	14.53	5.16	15.99	5.69	18.26	6.44	21.21	7.50	25.00	9.06	29.94	14.52	45.83
5.68	13.67	6.13	15.02	6.81	17.14	7.79	19.86	9.13	23.37	10.99	28.01	17.47	42.88
5.82	13.43	6.28	14.87	7.01	16.94	8.04	19.61	9.46	23.04	11.42	27.58	18.14	42.21
5.95	13.40	6.44	14.71	7.20	16.75	8.28	19.37	9.79	22.71	11.84	27.16	18.81	41.54
6.09	13.26	6.61	14.54	7.41	16.54	8.55	19.10	10.14	22.36	12.28	26.72	19.49	40.86
6.24	13.11	6.78	14.37	7.63	16.32	8.83	18.82	10.50	22.00	12.73	26.27	20.17	40.13
6.33	13.52	4.17	16.96	4.70	19.25	5.47	22.18	6.52	25.98	7.92	31.08	12.52	47.83
5.83	13.52	6.26	14.89	6.91	17.04	7.84	19.81	9.04	23.46	10.57	28.43	15.42	44.93
6.70	12.65	7.33	13.82	8.31	15.64	9.54	18.11	10.97	21.53	12.75	26.25	18.24	42.11
7.13	12.23	7.70	13.45	8.56	15.39	9.74	17.91	11.20	21.30	13.02	25.98	18.55	41.80
7.24	12.11	7.83	13.32	8.73	15.22	9.94	17.71	11.43	21.07	13.29	25.71	18.86	41.49
98.36	288.64	105.70	317.30	117.08	361.92	132.97	420.03	154.19	495.81	183.03	596.97	282.30	924.70
106.70		104.26		103.28		109.28		128.18		170.07		184.59	

TWENTY PAYMENT LIFE

\$28 10		\$30 05		\$33 00		\$36 60		\$41 20		\$47 10		\$65.80	
2.85	25.25	2.96	27.09	3.15	29.85	3.39	33.21	3.75	37.45	4.27	42.83	6.69	59.11
3.05	25.05	3.20	26.85	3.47	29.53	3.76	32.84	4.24	36.96	4.83	42.27	7.05	58.75
3.14	24.91	3.35	26.70	3.64	29.33	3.96	32.64	4.46	36.74	5.10	42.00	7.44	58.36
3.33	24.77	3.51	26.54	3.82	29.18	4.17	32.43	4.70	36.50	5.39	41.71	7.84	57.96
4.62	23.48	4.85	25.29	5.15	27.82	5.68	30.92	6.33	34.87	7.25	39.85	10.77	55.03
4.77	23.33	5.01	25.04	5.40	27.60	5.90	30.70	6.58	34.62	7.58	39.52	11.26	54.54
5.50	22.60	5.80	24.25	6.26	26.74	6.86	29.74	7.70	33.50	8.91	38.19	13.32	52.48
5.66	22.44	5.96	24.09	6.46	26.54	7.09	29.51	7.98	33.22	9.20	37.84	13.84	51.96
5.82	22.28	6.15	23.90	6.67	26.33	7.33	29.27	8.27	32.93	9.61	37.49	14.35	51.45
5.99	22.11	6.34	23.71	6.87	26.13	7.59	29.01	8.57	32.63	9.98	37.12	14.86	50.94
7.23	20.87	7.69	22.36	8.42	24.58	9.30	27.30	10.57	30.63	12.28	34.82	17.97	47.83
7.47	20.63	7.95	22.16	8.70	24.30	9.64	26.96	10.98	30.22	12.75	34.35	18.61	47.19
7.72	20.38	8.20	21.85	9.01	23.99	9.99	26.61	11.39	29.81	13.23	33.87	19.20	46.60
7.97	20.13	8.49	21.56	9.33	23.67	10.36	26.24	11.82	29.38	13.70	33.40	19.78	46.02
8.23	19.87	8.78	21.27	9.66	23.34	10.73	25.87	12.24	28.96	14.19	32.91	20.31	45.49
5.09	23.01	5.44	24.61	5.99	27.01	6.67	29.93	7.61	33.59	8.80	38.30	12.49	53.31
8.12	19.98	8.57	21.43	9.27	23.73	10.09	26.51	11.18	30.02	12.47	34.63	16.12	49.68
9.05	19.05	9.68	20.37	10.69	22.31	11.92	24.65	13.41	27.79	15.01	32.09	19.47	46.33
9.78	18.32	10.38	19.67	11.32	21.68	12.39	24.21	13.78	27.42	15.38	31.72	19.80	46.00
10.04	18.06	10.66	19.39	11.63	21.37	12.74	23.86	14.15	27.05	15.77	31.33	20.10	45.70
125.48	436.52	132.97	468.03	144.94	555.06	159.56	572.44	179.71	644.29	205.76	736.24	291.27	1024.78
17.83		12.03		6.57		6.29		17.37		48.00		124.25	

TWENTY YEAR ENDOWMENT

\$49 55		\$50.00		\$50 75		\$51 90		\$53 70		\$56 70		\$70.00	
3.35	46.20	3.42	46.58	3.59	47.19	3.74	48.16	4.03	49.67	4.49	52.21	6.78	63.22
3.75	45.80	3.87	46.13	4.05	46.70	4.29	47.61	4.63	49.07	5.14	51.56	7.17	62.83
4.07	45.48	4.19	45.81	4.37	46.38	4.61	47.29	4.96	48.74	5.48	51.22	7.59	62.41
4.40	45.15	4.52	45.48	4.70	46.05	4.95	46.95	5.30	48.40	5.84	50.86	8.02	61.98
6.32	43.23	6.43	43.57	6.61	44.14	6.88	45.02	7.29	46.41	7.97	48.73	11.04	58.96
6.65	42.90	6.76	43.24	6.95	43.80	7.22	44.68	7.64	46.06	8.36	48.34	11.53	58.47
8.20	41.35	8.32	41.68	8.49	42.26	8.80	43.10	9.26	44.44	10.09	46.61	14.00	56.00
8.40	41.35	8.32	41.68	8.49	42.26	8.80	43.10	9.33	44.87	10.24	46.46	14.14	55.86
8.85	41.07	8.61	41.39	8.84	41.91	9.17	42.73	9.72	43.98	10.65	46.05	14.64	55.36
8.85	40.70	9.00	41.00	9.22	41.53	9.56	42.34	10.12	43.58	11.07	45.63	15.13	54.87
11.03	38.52	11.22	38.74	11.50	39.25	11.95	39.95	12.63	41.07	13.75	42.95	18.40	51.60
11.52	38.03	11.71	38.29	12.00	38.75	12.46	39.44	13.15	40.55	14.29	42.41	18.99	51.01
12.03	37.52	12.21	37.79	12.51	38.24	12.98	38.92	13.68	40.02	14.83	41.87	19.53	50.47
12.56	36.99	12.74	37.26	13.05	37.70	13.51	38.39	14.22	39.45	15.34	41.36	20.01	49.96
13.10	36.45	13.29	36.71	13.59	37.16	14.05	37.85	14.74	38.95	15.86	40.84	20.46	49.54
8.20	41.35	8.31	41.69	8.49	42.26	8.76	43.14	9.17	44.53	9.80	46.90	12.47	57.53
13.74	35.81	13.79	36.21	13.86	36.89	14.02	37.58	14.24	39.46	14.67	42.03	16.69	53.31
14.85	34.70	15.02	34.98	15.29	35.46	15.71	36.19	16.31	37.39	17.24	39.46	20.43	49.57
16.29	33.26	16.45	33.55	16.68	34.07	17.01	34.89	17.47	36.23	18.15	38.55	20.77	49.23
16.91	32.64	17.06	32.94	17.28	33.47	17.60	34.30	18.03	35.67	18.67	38.03	21.07	48.93
192.50	798.50	195.24	804.76	199.53	815.47	206.07	831.93	215.92	858.08	231.93	902.07	298.89	1101.11
Policy matures for \$1,000.													

†Net Cost for 20 years, Cash Value deducted.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE, 1924

FIVE YEARS.

Ages	21	25	30	35	40	45	50
Ordinary Life	\$ 72.59	\$ 80.24	\$ 92.16	\$107.54	\$127.67	\$154.55	\$240.
Cash Value Deducted..	33.39	34.48	36.43	39.38	44.13	52.35	95
20 Payment Life.....	118.37	126.65	138.75	153.43	171.57	194.75	267
Cash Value Deducted....	30.08	31.16	33.01	35.91	40.65	48.89	92
20 Year Endowment.....	209.05	210.41	212.94	216.78	223.24	234.29	284
Cash Value Deducted....	23.61	25.02	27.54	31.07	36.57	45.56	90

TEN YEARS.

Ordinary Life	\$142.17	\$156.98	\$180.03	\$209.80	\$248.82	\$300.99	\$469
Cash Value Deducted..	57.26	58.04	59.94	63.79	71.62	88.37	179
20 Payment Life.....	230.05	246.05	269.48	297.91	333.11	378.19	521
Cash Value Deducted..	36.67	37.11	38.55	42.13	49.88	66.67	158
20 Year Endowment.....	404.09	406.85	411.88	419.51	432.30	454.14	554
Cash Value Deducted..	†3.94	†4.94	4.37	12.06	24.32	45.52	146

FIFTEEN YEARS.

Ordinary Life	\$208.25	\$229.62	\$262.94	\$305.99	\$362.53	\$438.53	\$686
Cash Value Deducted..	70.25	69.26	69.34	72.71	84.13	111.26	259
20 Payment Life.....	333.78	356.85	390.70	431.85	482.95	548.82	760
Cash Value Deducted..	15.20	12.99	11.51	13.52	23.44	48.68	193
20 Year Endowment.....	582.37	586.52	594.08	605.52	624.64	657.35	807
Cash Value Deducted.....†	93.59	†89.02	†80.77	†68.48	†47.97	†12.53	151

ACTUAL HISTORY.

FIVE YEARS (Policies Issued in 1919)

Ordinary Life	\$ 75.76	\$ 83.55	\$ 95.64	\$111.23	\$131.60	\$158.84	\$246
Cash Value Deducted.....	36.56	37.79	39.91	43.07	48.06	56.64	100
20 Payment Life.....	121.56	129.94	142.22	157.11	175.51	199.01	273
Cash Value Deducted.....	33.27	34.45	36.48	39.59	44.59	53.15	97
20 Year Endowment.....	212.19	213.72	216.40	220.48	227.17	238.53	290
Cash Value Deducted.....	26.75	28.33	31.00	34.77	40.50	49.80	95

TEN YEARS (Policies Issued in 1914)

Ordinary Life	147.63	162.45	185.42	215.03	253.69	305.28	469.
Cash Value Deducted.....	62.72	63.51	65.33	69.02	76.49	92.66	179
20 Payment Life.....	236.02	251.98	275.38	303.66	338.52	382.93	521
Cash Value Deducted.....	42.64	43.01	44.45	47.88	55.29	71.41	159.
20 Year Endowment.....	410.90	413.72	418.56	426.03	438.33	459.33	554
Cash Value Deducted.....	2.87	5.93	11.05	18.58	30.35	50.71	146

FIFTEEN YEARS (Policies Issued in 1909)

Ordinary Life	219.76	241.37	274.97	318.13	374.53	449.52	689.
Cash Value Deducted.....	81.76	81.01	81.37	84.85	96.13	122.25	261.
20 Payment Life.....	346.32	369.67	403.90	445.25	496.18	561.24	764.
Cash Value Deducted.....	27.74	25.81	24.71	26.92	36.67	61.10	197.
20 Year Endowment.....	596.87	601.30	609.07	620.75	639.57	671.14	813.
Cash Value Deducted.....	†79.09	†74.24	†65.78	†53.25	†33.04	1.26	157.

†Cash Value in excess of Cost.

STATE MUTUAL LIFE ASSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925.

10 PAYMENT LIFE										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	45.68	43.60	42.84	57.36	68.84	71.04	79.88	90.81		
1923	4.26	4.45	4.76	5.14	5.64	6.30	7.23	8.54		
1922	4.72	4.95	5.30	5.74	6.30	7.03	8.04	9.42		
1921	5.21	5.47	5.87	6.36	6.99	7.79	8.87	10.32		
1920	5.70	6.00	6.45	7.01	7.69	8.58	9.73	11.25		
1919	6.22	6.56	7.06	7.67	8.43	9.39	10.61	12.20		
1918	6.76	7.13	7.69	8.36	9.19	10.22	11.52	13.17		
1917	7.31	7.73	8.34	9.08	9.98	11.09	12.46	14.16		
1916	7.89	8.35	9.01	9.82	10.79	11.98	13.42	15.18		
1915	8.49	8.99	9.71	10.59	11.63	12.90	14.41	16.22		
1914	9.11	9.65	10.44	11.38	12.51	13.85	15.43	17.28		

15 PAYMENT LIFE.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	33.84	36.04	39.26	43.13	47.83	53.68	61.18	71.01		
1923	4.00	4.18	4.46	4.82	5.29	5.93	6.93	8.12		
1922	4.31	4.51	4.83	5.23	5.74	6.43	7.40	8.76		
1921	4.63	4.88	5.21	5.65	6.21	6.96	7.98	9.46		
1920	4.96	5.22	5.60	6.08	6.70	7.50	8.59	10.06		
1919	5.30	5.59	6.01	6.53	7.20	8.06	9.20	10.73		
1918	5.66	5.97	6.43	7.00	7.71	8.68	9.93	11.42		
1917	6.03	6.36	6.87	7.48	8.25	9.23	10.48	12.11		
1916	6.41	6.78	7.32	7.98	8.80	9.84	11.14	12.82		
1915	6.81	7.20	7.79	8.50	9.37	10.46	11.82	13.53		
1914	7.21	7.64	8.27	9.03	9.96	11.11	12.51	14.26		

25 PAYMENT LIFE.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	24.65	26.33	28.83	31.94	35.92	41.19	48.49	58.79		
1923	3.80	3.97	4.24	4.58	5.03	5.66	6.55	7.86		
1922	3.99	4.18	4.46	4.94	5.33	6.00	6.96	8.34		
1921	4.18	4.39	4.70	5.11	5.64	6.36	7.38	8.83		
1920	4.38	4.61	4.95	5.38	5.95	6.72	7.81	9.33		
1919	4.59	4.83	5.20	5.67	6.28	7.10	8.24	9.83		
1918	4.81	5.07	5.45	5.97	6.62	7.49	8.69	10.34		
1917	5.03	5.31	5.74	6.27	6.96	7.89	9.14	10.83		
1916	5.26	5.56	6.02	6.59	7.32	8.29	9.59	11.36		
1915	5.50	5.82	6.31	6.91	7.69	8.71	10.06	11.87		
1914	5.75	6.09	6.61	7.25	8.07	9.13	10.52	12.39		

30 PAYMENT LIFE.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	22.49	24.06	25.44	29.47	33.44	38.85	46.48	57.34		
1923	3.75	3.92	4.18	4.52	4.98	5.61	6.51	7.83		
1922	3.91	4.10	4.38	4.75	5.24	5.92	6.83	8.30		
1921	4.08	4.28	4.59	4.99	5.52	6.25	7.29	8.77		
1920	4.25	4.46	4.80	5.23	5.80	6.58	7.69	9.24		
1919	4.42	4.66	5.02	5.48	6.09	6.92	8.09	9.72		
1918	4.61	4.86	5.24	5.74	6.39	7.28	8.51	10.21		
1917	4.79	5.06	5.48	6.00	6.70	7.64	8.92	10.70		
1916	4.99	5.28	5.72	6.28	7.01	8.01	9.35	11.19		
1915	5.19	5.50	5.97	6.56	7.34	8.38	9.78	11.68		
1914	5.40	5.73	6.22	6.85	7.67	8.76	10.21	12.17		

15 YEAR ENDOWMENT.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	64.39	64.77	65.41	66.32	67.71	69.98	73.78	80.02		
1923	4.67	4.81	5.03	5.32	5.72	6.28	7.10	8.31		
1922	5.38	5.52	5.74	6.03	6.43	7.00	7.83	9.06		
1921	6.11	6.25	6.48	6.77	7.17	7.74	8.58	9.82		
1920	6.88	7.02	7.24	7.53	7.93	8.51	9.36	10.60		
1919	7.67	7.81	8.03	8.32	8.73	9.30	10.16	11.40		
1918	8.49	8.68	8.85	9.14	9.54	10.13	10.97	12.21		
1917	9.35	9.48	9.70	9.99	10.39	10.97	11.81	13.04		
1916	10.23	10.37	10.58	10.87	11.27	11.85	12.68	13.89		
1915	11.15	11.26	11.50	11.78	12.18	12.75	13.57	14.75		
1914	12.10	12.23	12.45	12.73	13.12	13.68	14.48	15.63		

30 YEAR ENDOWMENT.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	30.58	31.14	32.17	33.78	36.38	40.59	47.31	57.60		
1923	3.93	4.07	4.31	4.62	5.04	5.64	6.53	7.84		
1922	4.20	4.34	4.58	4.90	5.35	5.98	6.92	8.30		
1921	4.47	4.62	4.86	5.20	5.66	6.33	7.33	8.78		
1920	4.76	4.91	5.16	5.50	5.98	6.69	7.74	9.26		
1919	5.05	5.21	5.46	5.81	6.32	7.06	8.15	9.74		
1918	5.36	5.51	5.77	6.14	6.66	7.44	8.58	10.23		
1917	5.67	5.83	6.10	6.47	7.01	7.82	9.01	10.72		
1916	6.00	6.16	6.43	6.82	7.38	8.22	9.45	11.22		
1915	6.34	6.51	6.78	7.17	7.75	8.62	9.89	11.71		
1914	6.69	6.86	7.14	7.54	8.14	9.04	10.34	12.21		

20 PAY. 30 YEAR ENDOWMENT.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	38.34	38.89	39.87	41.37	43.78	47.61	53.65	62.84		
1923	4.10	4.24	4.47	4.78	5.20	5.79	6.66	7.95		
1922	4.47	4.61	4.85	5.17	5.60	6.23	7.14	8.48		
1921	4.85	5.00	5.24	5.56	6.02	6.67	7.63	9.02		
1920	5.25	5.39	5.64	5.97	6.44	7.12	8.13	9.57		
1919	5.65	5.81	6.06	6.40	6.88	7.59	8.63	10.13		
1918	6.08	6.23	6.49	6.84	7.34	8.08	9.15	10.69		
1917	6.52	6.67	6.93	7.29	7.81	8.58	9.68	11.27		
1916	6.97	7.13	7.39	7.76	8.30	9.09	10.22	11.84		
1915	7.45	7.61	7.87	8.25	8.80	9.61	10.77	12.42		
1914	7.93	8.10	8.37	8.75	9.32	10.15	11.33	13.01		

ENDOWMENT AT AGE 60.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	23.74	26.91	32.17	39.66	51.03	69.98	107.46			
1923	3.78	3.98	4.31	4.74	5.36	6.28	7.82			
1922	3.96	4.20	4.58	5.11	5.85	7.00	8.98			
1921	4.14	4.42	4.86	5.48	6.37	7.74	10.18			
1920	4.33	4.64	5.16	5.87	6.89	8.51	11.42			
1919	4.52	4.88	5.46	6.27	7.44	9.30	12.70			
1918	4.72	5.12	5.77	6.68	8.01	10.13	14.02			
1917	4.93	5.37	6.10	7.11	8.59	10.97	15.38			
1916	5.15	5.63	6.43	7.55	9.20	11.85	16.78			
1915	5.37	5.90	6.78	8.01	9.92	12.75	18.23			
1914	5.60	6.18	7.14	8.48	10.47	13.68	19.73			

ENDOWMENT AT AGE 65.										
Year of Issue	21	25	30	35	40	45	50	55		
Prem.	21.52	24.06	28.17	33.78	41.77	53.84	73.78	112.48		
1923	3.73	3.92	4.22	4.62	5.16	5.93	7.10	9.00		
1922	3.88	4.10	4.44	4.90	5.53	6.44	7.83	10.15		
1921	4.03	4.28	4.67	5.20	5.92	6.97	8.58	11.33		
1920	4.19	4.46	4.91	5.50	6.32	7.50	9.36	12.55		
1919	4.35	4.66	5.15	5.81	6.73	8.07	10.16	13.80		
1918	4.52	4.86	5.40	6.14	7.15	8.65	10.97	15.09		
1917	4.69	5.06	5.66	6.47	7.59	9.24	11.81	16.41		
1916	4.87	5.28	5.93	6.82	8.05	9.85	12.68	17.76		
1915	5.06	5.50	6.21	7.17	8.51	10.48	13.57	19.16		
1914	5.25	5.73	6.50	7.54	9.00	11.13	14.48	20.59		

5 YEAR TERM.										
Prem.	11.00	11.40	12.05	13.00	14.50	16.90	21.30	28.65		
1923	2.62	2.64	2.68	2.74	2.87	3.04	3.41	3.93		
1922	2.62	2.64	2.68	2.74	2.88	3.05	3.43	3.97		
1921	2.62	2.64	2.68	2.74	2.89	3.06	3.45	4.00		
1920	2.62	2.64	2.68	2.75	2.89	3.06	3.45	4.00		
1919	2.62	2.64	2.68	2.74	2.88	3.05	3.44	3.98		

1925 DIVIDENDS AND NET COSTS...

FIFTEEN YEAR ILLUSTRATION

ORDINARY LIFE

	\$18.40		\$20.14		\$22.85		\$26.35		\$30.94		\$37.08		\$56.93	
Yr.	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net
Iss'd.	Div.		Div.		Div.		Div.		Div.		Div.		Div.	
1924	4.44	13.96	4.61	15.53	4.88	17.97	5.24	21.11	5.71	25.23	6.36	30.72	8.64	48.28
1923	4.55	13.85	4.75	15.39	5.05	17.80	5.44	20.91	5.96	24.98	6.68	30.49	9.14	47.75
1922	4.67	13.73	4.88	15.26	5.22	17.63	5.65	20.70	6.22	24.72	7.01	30.07	9.64	47.22
1921	4.79	13.61	5.03	15.11	5.39	17.46	5.87	20.48	6.49	24.45	7.34	29.74	10.15	46.69
1920	4.92	13.48	5.17	14.97	5.57	17.28	6.09	20.26	6.77	24.17	7.68	29.40	10.66	46.16
1919	5.05	13.35	5.33	14.81	5.76	17.09	6.32	20.03	7.05	23.89	8.04	29.04	11.17	45.63
1918	5.18	13.22	5.48	14.66	5.95	16.90	6.55	19.80	7.34	23.60	8.40	28.68	11.69	45.10
1917	5.32	13.08	5.64	14.50	6.15	16.70	6.79	19.56	7.64	23.30	8.76	28.32	12.21	44.57
1916	5.46	12.94	5.81	14.33	6.35	16.50	7.04	19.31	7.94	23.00	9.13	27.95	12.73	44.04
1915	5.61	12.79	5.98	14.16	6.56	16.29	7.30	19.05	8.28	22.68	9.51	27.57	13.25	43.51
1914	5.76	12.64	6.16	13.98	6.78	16.07	7.56	18.79	8.58	22.36	9.90	27.18	13.78	43.00
1913	5.92	12.48	6.34	13.80	7.00	15.85	7.83	18.52	8.91	22.03	10.29	26.79	14.29	42.47
1912	6.08	12.32	6.53	13.61	7.23	15.62	8.11	18.24	9.25	21.69	10.69	26.39	14.81	41.94
1911	6.25	12.15	6.73	13.41	7.46	15.39	8.39	17.96	9.59	21.35	11.08	26.00	15.32	41.41
1910	6.42	11.98	6.93	13.21	7.70	15.15	8.69	17.68	9.94	21.00	11.49	25.59	15.83	40.88
Tot.	80.42	195.58	85.37	216.73	93.05	249.70	102.87	292.36	115.65	348.45	132.36	423.84	183.31	670.68
†		57.58		56.37		56.10		59.10		70.05		96.57		243.00

TWENTY PAYMENT LIFE

	\$28.03		\$29.90		\$32.65		\$36.00		\$40.17		\$45.53		\$62.55	
Yr.	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net
Iss'd.	Div.		Div.		Div.		Div.		Div.		Div.		Div.	
1924	4.66	23.37	4.83	25.07	5.11	27.54	5.46	30.54	5.92	34.25	6.55	38.98	8.77	53.75
1923	4.91	23.12	5.11	24.79	5.41	27.24	5.80	30.20	6.31	33.86	6.99	38.54	9.34	53.22
1922	5.17	22.86	5.39	24.51	5.73	26.92	6.15	29.85	6.70	33.47	7.44	38.09	9.92	52.69
1921	5.44	22.59	5.68	24.22	6.05	26.60	6.51	29.49	7.11	33.06	7.90	37.63	10.51	52.16
1920	5.72	22.31	5.99	23.91	6.39	26.26	6.89	29.11	7.53	32.64	8.38	37.15	11.11	51.63
1919	6.01	22.02	6.30	23.60	6.74	25.91	7.28	28.72	7.97	32.20	8.87	36.66	11.71	50.88
1918	6.31	21.72	6.63	23.27	7.10	25.55	7.68	28.32	8.42	31.75	9.38	36.15	12.33	50.35
1917	6.62	21.41	6.96	22.94	7.47	25.18	8.09	27.91	8.88	31.29	9.89	35.64	12.94	49.82
1916	6.95	21.08	7.31	22.59	7.86	24.79	8.52	27.48	9.36	30.81	10.42	35.11	13.57	49.29
1915	7.28	20.75	7.67	22.23	8.25	24.40	8.96	27.04	9.85	30.32	10.96	34.57	14.19	48.76
1914	7.63	20.40	8.04	21.86	8.67	23.98	9.42	26.58	10.36	29.81	11.52	34.01	14.83	48.23
1913	7.98	20.05	8.43	21.47	9.09	23.56	9.89	26.11	10.88	29.29	12.09	33.44	15.46	47.70
1912	8.35	19.68	8.83	21.07	9.53	23.12	10.38	25.62	11.42	28.75	12.67	32.86	16.11	47.17
1911	8.74	19.29	9.24	20.66	9.99	22.66	10.89	25.11	11.97	28.20	13.26	32.27	16.75	46.64
1910	9.13	18.90	9.67	20.23	10.46	22.19	11.41	24.59	12.53	27.64	13.87	31.66	17.39	46.11
Tot.	100.90	319.55	106.08	342.42	113.85	375.90	123.33	416.67	135.21	467.34	150.19	532.76	194.93	743.38
†		.97		†1.44		†3.29		†1.66		7.83		†2.62		†176.2

TWENTY YEAR ENDOWMENT

	\$47.10		\$47.52		\$48.25		\$49.32		\$51.03		\$53.84		\$66.15	
Yr.	Age 21	Net	Age 25	Net	Age 30	Net	Age 35	Net	Age 40	Net	Age 45	Net	Age 55	Net
Iss'd.	Div.		Div.		Div.		Div.		Div.		Div.		Div.	
1924	5.10	42.00	5.24	42.28	5.46	42.79	5.70	43.56	6.17	44.86	6.74	47.10	8.85	57.20
1923	5.62	41.48	5.76	41.76	5.99	42.26	6.29	43.03	6.71	44.32	7.30	46.54	9.47	56.68
1922	6.17	40.93	6.31	41.21	6.54	41.71	6.84	42.48	7.26	43.77	7.87	45.97	10.10	56.15
1921	6.73	40.37	6.87	40.65	7.10	41.15	7.41	41.91	7.84	43.19	8.46	45.38	10.74	55.61
1920	7.32	39.78	7.46	40.06	7.69	40.56	8.00	41.32	8.43	42.60	9.07	44.77	11.40	54.73
1919	7.92	39.18	8.07	39.45	8.30	39.95	8.61	40.71	9.05	41.98	9.69	44.15	12.06	54.05
1918	8.55	38.55	8.69	38.83	8.93	39.32	9.24	40.08	9.68	41.35	10.34	43.50	12.73	53.42
1917	9.20	37.90	9.35	38.17	9.58	38.67	9.89	39.43	10.34	40.69	11.00	42.84	13.41	52.74
1916	9.88	37.22	10.02	37.50	10.25	38.00	10.57	38.75	11.02	40.01	11.68	42.16	14.10	52.05
1915	10.58	36.52	10.72	36.80	10.95	37.30	11.27	38.05	11.72	39.31	12.39	41.45	14.80	51.36
1914	11.31	35.79	11.45	36.07	11.68	36.57	11.99	37.33	12.45	38.58	13.11	40.73	15.50	50.66
1913	12.05	35.04	12.20	35.32	12.43	35.82	12.74	36.58	13.20	37.83	13.85	39.99	16.21	49.97
1912	12.85	34.25	12.99	34.53	13.21	35.04	13.52	35.80	13.97	37.06	14.61	39.23	16.93	49.28
1911	13.66	33.44	13.80	33.72	14.02	34.23	14.33	34.99	14.77	36.26	15.39	38.45	17.66	48.59
1910	14.50	32.60	14.64	32.88	14.86	33.39	15.16	34.16	15.59	35.44	16.20	37.64	18.39	47.70
Tot.	141.45	565.05	143.57	569.23	146.99	576.76	151.62	588.18	158.20	607.25	167.70	639.90	202.35	789.94
†		†110.91		†106.31		†98.09		†85.82		†65.36		†29.98		†133.6

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS

PRESENT SCALE—1925 DIVIDENDS

FIVE YEARS

Age	21	25	30	35	40	45	55
Ordinary Life	\$ 68.63	\$ 76.26	\$ 88.14	\$103.46	\$123.55	\$150.33	\$236.42
Cash Value Deducted	29.43	30.50	32.41	35.30	40.01	48.13	90.8
20 Payment Life	114.25	122.50	134.56	149.19	167.28	190.39	263.10
Cash Value Deducted	25.96	27.01	28.82	31.65	36.36	44.53	87.49
20 Year Endowment	204.56	205.96	208.47	212.30	218.74	229.76	280.11
Cash Value Deducted	19.12	20.57	23.07	26.59	32.07	41.03	84.8

TEN YEARS

Age	21	25	30	35	40	45	55
Ordinary Life	\$134.01	\$148.72	\$171.62	\$201.21	\$240.02	\$291.89	\$460.0
Cash Value Deducted	49.10	49.78	51.53	55.20	62.82	79.27	169.5
20 Payment Life	221.23	237.13	260.39	288.66	323.65	368.52	511.1
Cash Value Deducted	27.85	28.19	29.46	32.88	40.42	57.00	148.7
20 Year Endowment	393.93	396.71	401.71	409.32	422.08	443.86	543.8
Cash Value Deducted	†14.10	†11.08	†5.80	1.87	14.10	35.24	135.5

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45	Ages	25	35	45
PARTICIPATING.							
(Without Disability.)							
10 PAYMENT ENDOWMENTS.							
At Age 45.....	\$78.23			At Age 50.....	70.19		
At Age 50.....	63.71	80.06		At Age 55.....	58.59	72.54	
At Age 55.....	54.69	66.82	\$84.49	At Age 60.....	51.91	62.73	78.36
At Age 60.....	50.12	60.10	74.41	At Age 65.....	49.14	58.66	72.24
At Age 70.....	48.72	58.04	71.31	At Age 75.....			
At Age 80.....				At Age 85.....			
At Age 85.....							
15 PAYMENT ENDOWMENTS.							
At Age 50.....	\$51.76			At Age 55.....	47.04		
At Age 55.....	43.31	\$53.86		At Age 60.....	40.48	49.68	
At Age 60.....	38.45	46.69	\$59.09	At Age 65.....	37.15	44.77	56.17
At Age 70.....	36.43	43.72	54.67	At Age 75.....	36.13	43.26	53.88
At Age 80.....				At Age 85.....			
At Age 85.....							
20 PAYMENT ENDOWMENTS.							
At Age 55.....	\$38.89			At Age 60.....	35.84		
At Age 60.....	33.52	\$41.37		At Age 65.....	31.87	38.92	
At Age 65.....	30.80	37.34	\$47.61	At Age 70.....	30.22	36.48	46.27
At Age 70.....	29.97	36.11	45.70	At Age 75.....			
At Age 80.....				At Age 85.....			
At Age 85.....							
JOINT LIFE POLICIES.							
Whole Life.....	\$30.89	\$39.41	\$54.87	20 Payment.....	41.63	48.89	61.67
20 Payment.....	54.31	57.66	66.19	20 Year End.....			
20 Year End.....							
MONTHLY INCOME payable in monthly							
payments of \$10 each for 20 years certain							
20 Year End.....	\$100.95	\$94.93	\$98.34	End. Age 60.....	49.78	73.64	120.54
End. Age 60.....	43.85	61.64	98.34	End. Age 65.....			
End. Age 65.....							
\$10 monthly for 10 years certain							
Whole Life.....	\$20.95	\$27.40	\$38.56	20 Pay. Life.....	31.10	37.44	47.35
20 Pay. Life.....	31.10	37.44	47.35	20 Year End.....	\$85.97	\$73.15	\$64.43
20 Year End.....	33.86	51.67	94.78	End. Age 60.....	27.58	39.51	64.44
End. Age 60.....				End. Age 65.....			
End. Age 65.....							
CONTINUOUS MONTHLY INCOME pay-							
able in monthly payments of \$10 each for							
Life, 240 certain.							
Whole Life.....	\$42.05	\$51.99	\$70.08	20 Payment.....	61.96	70.65	85.81
20 Payment.....	114.47	103.27	101.99	20 Year End.....	56.24	79.44	136.55
20 Year End.....	49.68	66.33	101.99	End. Age 65.....			
End. Age 60.....							
End. Age 65.....							
\$10 monthly for Life, 10 years certain. Extra							
rates (add to rates for 10 years only.)							
Whole Life.....	\$12.33	\$11.64	\$11.11	20 Pay. Life.....	17.20	14.81	12.65
20 Pay. Life.....	23.70	\$20.48	\$15.61	20 Year End.....	14.87	16.36	21.71
20 Year End.....	13.52	13.81	15.61	End. Age 60.....			
End. Age 60.....				End. Age 65.....			
End. Age 65.....							

SUN LIFE ASSURANCE CO. of CANADA, Montreal, Can.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 30 days after default. British Om.
(5) 3% Level Premium reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning upon proof that disability has existed 3 months and continuing during disability until maturity; no reduction in insurance. Limit \$25,000. Payments during disability in installment or monthly income policy are on same basis as policy.

Dividends. — (Annual dividend) end of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†, withdrawable any time; (d) purchase participating paid-up additions, increasing values and insurance. Evidence of insurability required for paid-up additions, unless this option is chosen at beginning.

Double Indemnity. — For varying extra premium, rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover suicide, violation of law, police duty, war, riot or insurrection, aeronautic or submarine operations, physical or mental infirmity, illness or disease, poison or infection other than as a result of injury. Limit, \$25,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values, but practice to grant cash value on Extended Insurance.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After two years, except for non-payment of premium.

Limits. — Ages, 1-70: \$100,000 (Ordinary Life, \$50,000, Term, \$25,000); reinsures over \$100,000, accepts reinsurance; minimum policy, Life, \$1,000; Endowments, \$500.

Loans. — After three premiums. Interest not more than 6% in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After three premiums, within 30 days after default. Non-par. Without cash and loan values, but practice to grant cash.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%. Limited (1-40) and Continuous (20 certain) annual installments. Practice to make payments annually, semi-annually, quarterly or monthly. Trust Fund and Installments participate in excess interest earned. Unless otherwise specified proceeds left under any option may be withdrawn by beneficiary.

Suicide. — Within two years, sane or insane, policy void, but practice to return premiums.

Women. — Single self-supporting women written on any plan except Term and Whole Life non-participating. Single and not self-supporting written on participating Endowment 25 or higher premium form. Married women written on participating 10, 15 or 20 Year Endowments. No extra charge, except on married women with less than 20 Year Payment Life premium \$5 per \$1,000; with premium greater than 20 Pay. Life, \$2.50 per \$1,000. Double Indemnity granted and disability granted to single self-supporting women, not exceeding \$5,000. Limit, 25% of male.

†Present interest rate, 5.2%.

PREMIUM RATES PER \$1,000 (Without Disability).
(Om 3 % Reserve.)

PARTICIPATING							NON-PARTICIPATING					
Limited Payment Life			Endowments				Limited Payment Life			Endowments		
10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$
10	42.30	30.70	25.95	105.40	66.80	48.40	.....	.....	.....	.....	.....	.....
7.45	43.00	31.15	26.35	105.45	66.85	48.45	.....	.....	.....	.....	.....	.....
7.80	43.65	31.65	26.80	105.45	66.90	48.50	.....	.....	.....	.....	.....	.....
8.20	44.35	32.20	27.20	105.50	66.95	48.55	.....	.....	.....	.....	.....	.....
8.60	45.10	32.75	27.65	105.55	67.00	48.60	.....	.....	.....	.....	.....	.....
9.00	45.85	33.30	28.10	105.60	67.05	48.70	.....	.....	.....	.....	.....	.....
9.35	46.65	33.85	28.60	105.65	67.10	48.75	39.05	28.65	23.60	91.10	57.90	41.60
9.80	47.45	34.45	29.10	105.70	67.20	48.85	39.75	29.15	24.00	91.15	57.95	41.70
10.30	48.30	35.10	29.60	105.75	67.25	48.95	40.45	29.65	24.45	91.20	58.00	41.80
10.75	49.15	35.70	30.15	105.80	67.30	49.05	41.15	30.20	24.90	91.25	58.05	41.85
11.25	50.00	36.35	30.70	105.90	67.40	49.15	41.90	30.75	25.35	91.30	58.15	41.95
11.80	50.90	37.05	31.25	105.95	67.50	49.25	42.65	31.35	25.85	91.40	58.25	42.05
12.35	51.85	37.75	31.85	106.05	67.60	49.40	43.45	31.90	26.35	91.45	58.30	42.15
12.95	52.80	38.45	32.45	106.10	67.75	49.55	44.25	32.50	26.85	91.55	58.40	42.30
13.55	53.80	39.20	33.10	106.20	67.85	49.70	45.05	33.15	27.40	91.60	58.50	42.45
14.20	54.85	39.95	33.70	106.30	68.00	49.85	45.90	33.80	27.95	91.70	58.65	42.55
14.85	55.85	40.75	34.40	106.45	68.10	50.05	46.80	34.45	28.55	91.80	58.75	42.75
15.55	56.95	41.55	35.10	106.55	68.30	50.25	47.70	35.15	29.15	91.90	58.90	42.90
16.30	58.05	42.40	35.80	106.70	68.45	50.50	48.65	35.85	29.75	92.05	59.05	43.10
17.10	59.20	43.25	36.60	106.85	68.65	50.70	49.60	36.60	30.40	92.15	59.25	43.30
17.90	60.40	44.20	37.35	107.00	68.90	51.00	50.60	37.40	31.05	92.30	59.40	43.55
18.75	61.60	45.10	38.20	107.20	69.10	51.30	51.60	38.15	31.75	92.45	59.60	43.80
19.65	62.85	46.10	39.00	107.40	69.35	51.60	52.65	39.00	32.50	92.65	59.85	44.10
20.60	64.15	47.10	39.90	107.60	69.65	51.95	53.75	39.80	33.20	92.80	60.05	44.40
21.60	65.50	48.10	40.80	107.85	69.95	52.35	54.85	40.70	34.00	93.00	60.35	44.75
22.65	66.85	49.20	41.75	108.10	70.30	52.75	56.00	41.60	34.80	93.25	60.60	45.10
23.80	68.25	50.30	42.75	108.40	70.65	53.25	57.15	42.55	35.65	93.50	60.95	45.50
24.95	69.70	51.45	43.80	108.70	71.05	53.75	58.40	43.50	36.55	93.75	61.30	45.95
26.20	71.20	52.65	44.90	109.05	71.50	54.30	59.65	44.50	37.50	94.05	61.65	46.40
27.50	72.75	53.90	46.00	109.40	71.95	54.90	60.90	45.60	38.45	94.35	62.05	46.95
28.90	74.35	55.15	47.20	109.80	72.50	55.55	62.25	46.65	39.50	94.70	62.55	47.50
30.35	75.95	56.50	48.45	110.25	73.05	56.30	63.75	47.90	40.65	95.30	63.15	48.20
31.90	77.65	57.90	49.80	110.75	73.70	57.10	65.30	49.15	41.85	95.90	63.80	49.00
33.50	79.40	59.35	51.15	111.30	74.40	57.95	66.90	50.50	43.10	96.55	64.55	49.85
35.25	81.20	60.90	52.65	111.85	75.15	58.95	68.55	51.90	44.45	97.25	65.35	50.80
37.05	83.05	62.45	54.15	112.50	76.00	59.95	70.25	53.35	45.85	98.00	66.15	51.80
39.00	84.95	64.15	55.80	113.20	76.90	61.10	72.00	54.90	47.35	98.80	67.10	52.90
41.05	86.95	65.90	57.55	114.00	77.90	62.35	73.85	56.50	48.95	99.65	68.10	54.10
43.20	89.00	67.70	59.35	114.85	79.00	63.75	75.75	58.20	50.65	100.55	69.20	55.40
45.50	91.15	69.65	61.30	115.75	80.20	65.25	77.70	59.95	52.40	101.60	70.40	56.80
47.95	93.40	71.70	63.40	116.75	81.50	66.90	79.75	61.85	54.35	102.70	71.65	58.40

EXTRA RATES FOR DISABILITY AND DOUBLE INDEMNITY.
(These Rates Apply to Participating and Non-Participating)

DISABILITY							DOUBLE INDEMNITY						
\$1.25	\$2.65	\$1.95	\$1.60	\$0.45	\$0.50	\$0.60	\$1.25	\$2.95	\$2.15	\$1.75	\$1.25	\$1.25	\$1.25
1.45	2.90	2.15	1.80	.50	.60	.70	1.25	2.75	2.00	1.65	1.25	1.25	1.25
1.70	3.10	2.30	1.95	.60	.75	.90	1.25	2.55	1.85	1.55	1.25	1.25	1.25
2.00	3.30	2.50	2.10	.75	.95	1.15	1.25	2.30	1.70	1.40	1.25	1.25	1.25
2.50	3.50	2.70	2.35	1.00	1.30	1.65	1.25	2.00	1.50	1.25	1.25	1.25	1.25
3.10	3.60	3.00	3.05	1.45	1.95	2.65	1.25	1.70	1.25	1.25	1.25	1.25	1.25
4.00	3.75	4.00	4.05	2.25	3.45	3.80	1.50	1.50	1.50	1.50	1.50	1.50	1.50
5.50	5.55	5.55	5.55	4.75	5.25	5.40	1.75	1.75	1.75	1.75	1.75	1.75	1.75

NOTE.—Above rates adopted January 1, 1911; except Disability and Double Indemnity adopted 1922. Semi-annual rate, multiply by 52; quarterly rate, multiply by 265.

SUN LIFE ASSURANCE COMPANY OF CANADA—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years																
Age at Issue	Ann'l & 5 Yr Dist.	Non-Par. Prem.	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M															
Ordinary Life	21	\$19.35		44	37	110	5	10	94	90	240	13	0	152	152	351	18	4	216	216	454	20											
	25	21.25		51	43	119	6	3	109	103	256	13	1	174	174	372	17	7	245	245	478	19											
	30	24.20		61	51	129	6	6	129	123	277	12	9	204	204	399	16	3	286	286	508	17											
	35	27.90		72	61	140	6	6	153	145	298	11	11	239	239	425	14	7	330	330	537	15											
	40	32.65		86	73	152	6	2	179	170	319	10	8	278	278	452	12	9	378	378	566	12											
	45	38.90		102	86	163	5	8	209	199	341	9	4	319	319	478	10	11	428	428	594	10											
	50	47.05		119	101	175	4	11	242	230	362	7	10	363	363	504	9	0	479	479	621	8											
55	57.95		139	118	187	4	1	277	263	384	6	5	408	408	529	7	4	528	528	646	7												
60	72.65		160	136	200	3	4	312	297	405	5	2	452	452	552	5	9	573	573	668	5												
10 Pay. Life	21	46.65	39.05	180	155	500	26	4	395	375	1000	Pd-up	433	433	1000	Pd-up	476	476	1000	Pd-up	476	476	1000	Pd-up									
	25	50.00	41.90	194	169	500	25	2	425	404	1000	"	467	467	1000	"	513	513	1000	"	513	513	1000	"									
	30	54.85	45.90	213	188	500	23	2	467	443	1000	"	513	513	1000	"	563	563	1000	"	563	563	1000	"									
	35	60.40	50.60	234	209	500	20	2	513	488	1000	"	563	563	1000	"	615	615	1000	"	615	615	1000	"									
	40	66.85	56.60	256	231	500	18	2	563	538	1000	"	615	615	1000	"	669	669	1000	"	669	669	1000	"									
	45	74.35	62.25	280	255	500	15	6	615	590	1000	"	669	669	1000	"	722	722	1000	"	722	722	1000	"									
	50	83.05	70.25	302	277	500	12	9	669	644	1000	"	722	722	1000	"	772	772	1000	"	772	772	1000	"									
55	93.40	79.75	323	298	500	10	2	722	697	1000	"	772	772	1000	"	818	818	1000	"	818	818	1000	"										
60	106.05	91.45	340	315	500	7	9	772	747	1000	"	818	818	1000	"	858	858	1000	"	858	858	1000	"										
15 Pay. Life	21	33.85	28.65	121	102	333	17	1	264	250	668	34	5	433	433	1000	Pd-up	476	476	1000	Pd-up	476	476	1000	Pd-up								
	25	36.35	30.75	130	111	333	16	7	284	270	670	31	9	467	467	1000	"	513	513	1000	"	513	513	1000	"								
	30	39.95	33.80	144	122	333	15	5	313	297	671	28	4	513	513	1000	"	563	563	1000	"	563	563	1000	"								
	35	44.20	37.40	158	134	333	13	11	343	326	670	24	9	563	563	1000	"	615	615	1000	"	615	615	1000	"								
	40	49.20	41.60	173	148	333	12	2	375	357	668	21	2	615	615	1000	"	669	669	1000	"	669	669	1000	"								
	45	55.15	46.65	189	164	333	10	4	407	387	667	17	8	669	669	1000	"	722	722	1000	"	722	722	1000	"								
	50	62.45	53.35	203	179	333	8	5	438	416	667	14	4	722	722	1000	"	772	772	1000	"	772	772	1000	"								
55	71.70	61.85	216	191	333	6	7	464	440	667	11	2	772	772	1000	"	818	818	1000	"	818	818	1000	"									
60	83.80	73.00	227	202	333	4	11	483	459	667	8	5	818	818	1000	"	858	858	1000	"	858	858	1000	"									
20 Pay. Life	21	28.60	23.60	91	78	250	12	9	199	189	506	27	0	326	326	754	36	2	476	476	1000	Pd	476	476	1000	Pd							
	25	30.70	25.35	99	84	250	12	7	216	205	509	25	0	352	352	755	33	1	513	513	1000	"	513	513	1000	"							
	30	33.70	27.95	110	93	250	11	11	238	226	511	22	3	387	387	756	29	2	563	563	1000	"	563	563	1000	"							
	35	37.35	31.05	121	103	250	10	10	262	249	511	19	5	424	424	754	25	2	615	615	1000	"	615	615	1000	"							
	40	41.75	34.80	134	113	250	9	5	286	272	509	16	5	462	462	751	21	4	669	669	1000	"	669	669	1000	"							
	45	47.20	39.50	146	124	250	7	11	310	295	505	13	6	498	498	750	17	7	722	722	1000	"	722	722	1000	"							
	50	54.15	45.85	158	135	250	6	5	333	316	500	10	9	530	530	750	14	0	772	772	1000	"	772	772	1000	"							
55	63.40	54.35	171	146	250	5	0	353	336	500	8	4	557	557	750	10	9	818	818	1000	"	818	818	1000	"								
		End of 3 Years					End of 5 Years					End of 7 Years					End of 9 Years																
	Ann'l & 5 Yr Dist.	Non-Par. Prem.	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M															
10 Year End.	21	106.65	91.10	263	238	300	7	252	454	429	503	5	547	661	636	700	3	668	882	857	900	1	3	668	882	857	900	1	3	668	882	857	900
	25	105.00	91.30	262	237	300	7	248	454	429	503	5	547	660	635	700	3	687	882	857	900	1	3	687	882	857	900	1	3	687	882	857	900
	30	106.90	91.70	262	237	300	7	248	453	428	502	5	547	660	635	700	3	685	882	857	900	1	3	685	882	857	900	1	3	685	882	857	900
	35	107.00	92.30	261	236	300	7	232	452	427	500	5	546	658	633	700	3	681	881	856	900	1	3	681	881	856	900	1	3	681	881	856	900
	40	108.10	93.25	260	235	300	7	215	451	426	500	5	545	657	632	700	3	676	880	855	900	1	3	676	880	855	900	1	3	676	880	855	900
	45	109.80	94.70	259	234	300	7	189	448	423	500	5	543	654	629	700	3	668	879	854	900	1	3	668	879	854	900	1	3	668	879	854	900
	50	112.50	98.00	256	231	300	7	146	444	419	500	5	541	650	625	700	3	656	877	852	900	1	3	656	877	852	900	1	3	656	877	852	900
55	116.75	102.70	252	227	300	7	175	438	413	500	5	537	644	619	700	3	635	873	848	900	1	3	635	873	848	900	1	3	635	873	848	900	
60	123.55	109.65	246	221	300	6	13	429	404	500	5	529	633	608	700	3	600	867	842	900	1	3	600	867	842	900	1	3	600	867	842	900	
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years																
	Ann'l & 5 Yr Dist.	Non-Par. Prem.	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M	*	C. V.	Pd. Up	Ext. Term Y M															
15 Year End.	21	67.10	57.90	275	250	340	10	273	400	375	479	8	435	604	579	700	5	656	914	905	942	1	3	656	914	905	942	1	3	656	914	905	942
	25	67.40	58.15	275	250	339	10	266	399	374	478	8	430	604	579	699	5	654	914	905	942	1	3	654	914	905	942	1	3	654	914	905	942
	30	68.00	58.65	274	249	338	10	233	399	374	476	8	421	603	578	697	5	649	914	905	942	1	3	649	914	905	942	1	3	649	914	905	942
	35	68.90	59.40	274	249	336	10	233	398	373	474	8	406	601	576	695	5	642	913	904	941	1	3	642	913	904	941	1	3	642	913	904	941
	40	70.30	60.60	273	248	334	10	199	396	371	471	8	383	599	574	691	5	630	912	903	940	1	3	630	912	903	940	1	3	630	912	903	940
	45	72.50	62.55	271	246	333	10	145	393	368	467	8	334	595	570	686	5	610	910	901	938	1	3	610	910	901	938	1	3	610	910	901	938
	50	76.00	66.15	268	243	333	10	52	389	354	467	8	279	589	564	677	5	578	907	898	935	1	3	578	907	898	935	1	3	578	907	898	935

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS

PRESENT SCALE—1924 DIVIDENDS

FIVE YEARS

Age	21	25	30	35	40	45	55
Ordinary Life.....	\$ 74.65	\$ 82.55	\$ 94.95	\$110.75	\$131.05	\$157.80	\$240.35
Cash Value Deducted.....	37.85	39.55	43.95	49.75	58.05	71.80	122.35
20 Payment Life.....	116.00	125.05	138.25	154.30	173.90	193.25	271.10
Cash Value Deducted.....	38.00	41.05	45.25	51.30	60.90	74.25	125.10
20 Year Endowment.....	206.15	207.90	211.15	216.40	224.35	237.00	288.10
Cash Value Deducted.....	44.15	45.90	48.15	53.40	61.35	74.00	123.10

TEN YEARS

Ordinary Life.....	\$145.15	\$160.45	\$184.30	\$214.75	\$254.25	\$306.30	\$468.10
Cash Value Deducted.....	55.15	57.45	61.30	69.75	84.25	107.30	205.10
20 Payment Life.....	224.15	241.55	266.95	297.95	336.00	383.55	527.00
Cash Value Deducted.....	35.15	36.55	40.95	48.95	64.00	88.55	191.00
20 Year Endowment.....	395.00	398.50	405.00	415.50	431.40	456.70	558.95
Cash Value Deducted.....	5.00	8.50	15.00	26.50	43.40	70.70	177.95

FIFTEEN YEARS

Ordinary Life.....	\$211.60	\$233.40	\$267.95	\$312.15	\$369.60	\$445.85	\$684.70
Cash Value Deducted.....	59.60	59.40	63.95	73.15	91.60	126.85	276.70
20 Payment Life.....	323.05	347.95	384.70	429.60	484.95	554.74	767.50
Cash Value Deducted.....	12.95	14.05	12.30	5.60	22.95	56.74	210.50
20 Year Endowment.....	563.15	568.40	578.40	594.15	618.10	656.35	810.55
Cash Value Deducted.....	114.85	108.60	197.60	179.85	152.90	110.65	160.55

ACTUAL HISTORY

FIVE YEARS. (Policies Issued in 1919)

Ordinary Life.....	\$ 80.20	\$ 86.95	\$ 99.75	\$116.05	\$136.95	\$164.60	\$249.35
Cash Value Deducted.....	42.59	43.59	47.81	54.13	63.42	77.76	130.89
20 Payment Life.....	120.00	129.15	142.65	159.05	179.00	203.80	277.75
Cash Value Deducted.....	41.87	44.40	48.85	55.45	65.06	79.26	131.72
20 Year Endowment.....	211.65	213.45	216.70	221.95	230.10	242.95	294.90
Cash Value Deducted.....	43.69	50.47	53.69	53.85	68.84	79.38	129.09

TEN YEARS. (Policies Issued in 1914)

Ordinary Life.....	\$155.00	\$171.05	\$196.15	\$227.95	\$269.15	\$323.30	\$491.15
Cash Value Deducted.....	64.84	67.40	73.12	82.54	98.31	124.02	227.71
20 Payment Life.....	235.35	253.50	287.50	311.85	351.03	399.95	546.80
Cash Value Deducted.....	45.42	47.94	60.82	62.67	78.68	104.60	210.80
20 Year Endowment.....	412.65	416.20	422.80	433.30	449.55	475.35	579.45
Cash Value Deducted.....	21.66	25.50	32.64	43.94	61.41	88.93	198.10

FIFTEEN YEARS. (Policies Issued in 1909)

Ordinary Life.....	\$227.45	\$250.95	\$287.30	\$333.90	\$393.55	\$473.50	\$722.10
Cash Value Deducted.....	88.24	93.25	102.98	118.37	138.93	175.63	331.84
20 Payment Life.....	338.60	364.55	404.65	451.90	509.55	582.35	804.10
Cash Value Deducted.....	33.60	34.33	40.08	50.88	70.75	106.88	268.82
20 Year Endowment.....	592.15	597.50	608.85	624.80	648.80	687.70	844.45
Cash Value Deducted.....	161.64	155.32	142.04	123.99	2.81	46.11	219.79

†Cash Value in excess of Cost.

1924 DIVIDENDS AND NET COST (Beginning April 1.)

TWENTY YEAR ILLUSTRATION

ORDINARY LIFE

	\$19.35		\$21.25		\$24.20		\$27.90		\$32.65		\$38.90		\$57.95	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	3.75	15.60	4.00	17.25	4.35	19.85	4.75	23.15	5.30	27.35	6.00	32.90	8.05	49.95
1922	4.40	14.95	4.70	16.55	5.15	19.05	5.65	22.25	6.30	26.35	7.20	31.70	9.65	48.35
1921	4.50	14.85	4.85	16.40	5.35	18.85	5.90	22.00	6.60	26.05	7.50	31.40	10.10	47.85
1920	4.65	14.70	5.00	16.25	5.50	18.70	6.10	21.80	6.85	25.80	7.85	31.05	10.55	47.45
1919	4.80	14.55	5.15	16.10	5.70	18.50	6.35	21.55	7.15	25.50	8.15	30.75	11.05	46.85
1918	4.95	14.40	5.30	15.95	5.90	18.30	6.60	21.30	7.45	25.20	8.50	30.40	11.60	46.15
1917	5.10	14.25	5.50	15.75	6.10	18.10	6.85	21.05	7.70	24.95	8.85	30.05	11.95	46.05
1916	5.25	14.10	5.65	15.60	6.35	17.85	7.10	20.80	8.00	24.65	9.20	29.70	12.40	45.55
1915	5.40	13.95	5.85	15.40	6.55	17.65	7.35	20.55	8.30	24.35	9.55	29.35	12.85	45.15
1914	5.55	13.80	6.05	15.20	6.75	17.45	7.60	20.30	8.60	24.05	9.90	29.00	13.30	44.65
1913	5.70	13.65	6.25	15.00	7.00	17.20	7.85	20.05	8.95	23.70	10.25	28.65	13.75	44.25
1912	5.90	13.45	6.45	14.80	7.25	16.95	8.15	19.75	9.25	23.40	10.60	28.30	14.20	43.75
1911	6.05	13.30	6.65	14.60	7.45	16.75	8.40	19.50	9.55	23.10	11.00	27.90	14.65	43.35
Prem	\$19.40		\$21.30		\$24.25		\$27.95		\$32.60		\$38.85		\$55.10	
1910	6.30	13.10	6.85	14.45	7.75	16.50	8.75	19.20	9.85	22.75	11.30	27.55	15.20	42.95
1909	6.45	12.95	7.10	14.20	8.00	16.25	9.05	18.90	10.20	22.40	11.70	27.15	15.65	42.45
1908	6.65	12.75	7.30	14.00	8.25	16.00	9.30	18.65	10.50	22.10	12.05	26.80	16.10	42.00
1907	6.85	12.55	7.50	13.80	8.50	15.75	9.60	18.35	10.85	21.75	12.40	26.45	16.50	41.60
1906	7.05	12.35	7.75	13.55	8.75	15.50	9.90	18.05	11.20	21.40	12.80	26.05	16.90	41.05
1905	7.25	12.15	8.00	13.30	9.05	15.20	10.20	17.75	11.50	21.10	13.15	25.70	17.35	40.55
1904	7.45	11.95	8.20	13.10	9.30	14.95	10.50	17.45	11.85	20.75	13.50	25.35	17.75	40.35
Tot.	114.00	273.35	124.10	301.25	139.00	345.35	155.95	402.40	175.95	476.70	201.45	576.20	269.45	800.65
†		57.35		56.25		59.35		72.40		98.70		148.20		332.45

TWENTY PAYMENT LIFE

	\$28.60		\$30.70		\$33.70		\$37.35		\$41.75		\$47.20		\$63.40	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	4.45	24.15	4.65	26.05	4.90	28.80	5.25	32.10	5.60	36.15	6.05	41.15	7.35	56.05
1922	5.25	23.35	5.50	25.20	5.85	27.85	6.25	31.10	6.70	35.05	7.25	39.95	8.50	54.15
1921	5.50	23.10	5.80	24.90	6.15	27.55	6.60	30.75	7.10	34.65	7.70	39.50	9.35	51.45
1920	5.75	22.85	6.10	24.60	6.50	27.20	7.00	30.35	7.50	34.25	8.15	39.05	9.90	53.45
1919	6.05	22.55	6.40	24.30	6.85	26.85	7.35	30.00	7.95	33.80	8.60	38.60	10.50	52.05
1918	6.35	22.25	6.70	24.00	7.20	26.50	7.75	29.60	8.40	33.35	9.10	38.10	11.05	52.35
1917	6.65	21.95	7.05	23.65	7.55	26.15	8.20	29.15	8.85	32.90	9.65	37.55	11.65	51.75
1916	6.95	21.65	7.40	23.30	7.95	25.75	8.60	28.75	9.30	32.45	10.10	37.10	12.20	51.20
1915	7.30	21.30	7.75	22.95	8.35	25.35	9.05	28.30	9.80	31.95	10.75	36.55	12.80	50.70
1914	7.60	21.00	8.10	22.60	8.75	24.95	9.50	27.85	10.30	31.45	11.20	36.00	13.40	50.15
1913	7.95	20.65	8.50	22.20	9.20	24.50	9.95	27.40	10.80	30.95	11.75	35.45	14.05	49.65
1912	8.35	20.25	8.90	21.80	9.60	24.10	10.45	26.90	11.35	30.40	12.30	34.90	14.70	48.75
1911	8.70	19.90	9.30	21.40	10.05	23.65	10.95	26.40	11.90	29.85	12.91	34.29	15.30	48.10
Prem	\$27.95		\$30.00		\$33.25		\$37.95		\$41.35		\$46.95		\$63.65	
1910	8.70	19.25	9.30	20.70	10.25	23.00	11.20	25.75	12.20	29.15	13.35	33.60	16.15	47.55
1909	9.10	18.85	9.75	20.30	10.75	22.50	11.75	25.20	12.75	28.60	14.00	32.95	16.85	46.85
1908	9.50	18.45	10.20	19.80	11.25	22.00	12.30	24.65	13.35	28.00	14.65	32.30	17.55	46.15
1907	9.95	18.00	10.65	19.35	11.75	21.50	12.85	24.10	14.00	27.35	15.30	31.65	18.35	45.35
1906	10.40	17.55	11.15	18.85	12.30	20.95	13.45	23.50	14.65	26.70	16.00	30.95	19.15	44.55
1905	10.85	17.10	11.65	18.35	12.85	20.40	14.10	22.85	15.30	26.05	16.75	30.20	20.00	43.65
1904	11.35	16.60	12.15	17.85	13.45	19.90	14.70	22.25	16.00	25.35	17.50	29.45	20.90	42.75
Tot.	156.70	410.75	167.00	442.10	181.50	489.35	197.25	546.95	213.80	618.40	232.96	709.29	279.95	980.85
†		†65.25		†70.80		†73.65		†68.05		†50.60		†12.71		†171.85

TWENTY YEAR ENDOWMENT

	\$48.75		\$49.15		\$49.85		\$51.00		\$52.75		\$55.55		\$66.90	
Yr.	Age 21		Age 25		Age 30		Age 35		Age 40		Age 45		Age 55	
Iss'd.	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923	5.75	43.00	5.80	43.35	5.85	44.00	5.95	45.05	6.10	46.65	6.30	49.25	7.30	59.65
1922	7.05	41.70	7.10	42.05	7.15	42.70	7.25	43.75	7.40	45.35	7.70	47.85	8.85	58.05
1921	7.65	41.10	7.70	41.45	7.75	42.10	7.85	43.15	8.00	44.75	8.30	47.25	9.45	57.45
1920	8.25	40.50	8.30	40.85	8.35	41.50	8.45	42.55	8.65	44.10	8.90	46.65	10.10	56.85
1919	8.90	39.85	8.95	40.20	9.00	40.85	9.10	41.90	9.25	43.50	9.55	46.00	10.70	56.25
1918	9.55	39.20	9.60	39.55	9.65	40.20	9.75	41.25	9.95	42.80	10.20	45.35	11.35	55.55
1917	10.25	38.50	10.30	38.85	10.35	39.50	10.45	40.55	10.60	42.15	10.90	44.65	12.05	54.85
1916	10.95	37.80	11.00	38.15	11.05	38.80	11.15	39.85	11.30	41.45	11.60	43.95	12.70	54.25
1915	11.70	37.05	11.75	37.40	11.80	38.05	11.90	39.10	12.05	40.70	12.30	43.25	13.40	53.55
1914	12.45	36.30	12.50	36.65	12.55	37.30	12.65	38.35	12.80	39.95	13.05	42.50	14.15	52.75
1913	13.25	35.50	13.30	35.85	13.35	36.50	13.45	37.55	13.60	39.15	13.85	41.70	14.90	52.05
1912	14.10	34.65	14.15	35.00	14.20	35.65	14.30	36.70	14.45	38.30	14.65	40.90	15.65	51.25
1911	15.00	33.75	15.05	34.10	15.05	34.80	15.15	35.85	15.30	37.45	15.50	40.05	16.45	50.45
Prem	\$48.10		\$48.50		\$49.40		\$50.55		\$52.25		\$55.05		\$66.40	
1910	15.50	32.60	15.55	32.95	15.70	33.70	15.80	34.25	15.90	36.35	16.10	38.95	17.00	49.45
1909	16.45	31.65	16.50	32.00	16.65	32.75	16.75	33.80	16.80	35.45	17.00	38.05	17.90	48.55
1908	17.45	30.65	17.50	31.00	17.65	31.75	17.70	32.85	17.80	34.45	18.00	37.05	18.80	47.65
1907	18.45	29.65	18.50	30.00	18.65	30.75	18.75	31.80	18.80	33.45	19.00	36.05	19.85	46.55
1906	19.55	28.55	19.60	28.90	19.75	29.65	19.85	30.70	19.90	32.35	20.10	34.95	20.90	45.55
1905	20.65	27.45	20.70	27.80	20.85	28.55	20.95	29.60	21.05	31.20	21.25	33.80	22.10	44.35
1904	21.85	26.25	21.90	26.60	22.05	27.35	22.15	28.40	22.25	30.00	22.50	32.55	23.45	42.95
Tot.	264.75	705.70	265.75	712.70	267.40	726.45	269.35	747.50	271.95	779.55	276.75	830.75	297.05	1037.45
†	Policy matures for \$1,000.													

†Net Cost for 20 years, Cash Value deducted.

†Cash Value in excess of Cost.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904 TWENTY YEAR RECORD

ORDINARY LIFE

	\$19.40		\$21.30		\$24.25		\$27.95		\$32.60		\$38.85		\$58.10	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	....	19.40	....	21.30	....	24.25	....	27.95	....	32.60	....	38.85	....	58.10
1906	3.55	15.85	3.80	17.50	4.10	20.15	4.45	23.50	5.00	27.60	5.55	33.30	7.50	50.60
1907	4.25	15.15	4.55	16.75	4.90	19.35	5.40	22.55	6.05	26.65	6.85	32.00	9.35	48.75
1908	4.40	15.00	4.70	16.60	5.10	19.15	5.60	22.35	6.25	26.35	7.15	31.70	9.75	48.35
1909	4.45	14.95	4.75	16.55	5.15	19.10	5.70	22.25	6.35	26.25	7.25	31.60	9.90	48.20
1910	4.55	14.85	4.85	16.45	5.30	18.95	5.85	22.10	6.60	26.00	7.50	31.35	10.25	47.85
1911	4.65	14.75	5.00	16.30	5.45	18.80	6.05	21.90	6.80	25.80	7.75	31.10	10.60	47.50
1912	4.85	14.55	5.25	16.05	5.85	18.40	6.50	21.45	7.25	25.35	8.30	30.55	11.35	46.75
1913	5.00	14.40	5.40	15.90	6.00	18.25	6.70	21.25	7.45	25.15	8.55	30.30	11.70	46.40
1914	5.35	14.05	5.80	15.50	6.50	17.75	7.25	20.70	8.15	24.45	9.30	29.55	12.70	45.40
1915	5.50	13.90	5.95	15.35	6.70	17.55	7.50	20.45	8.40	24.20	9.60	29.25	13.10	45.00
1916	5.65	13.75	6.15	15.15	6.85	17.40	7.70	20.25	8.65	23.95	9.90	28.95	13.45	44.65
1917	5.80	13.60	6.30	15.00	7.05	17.20	7.95	20.00	8.90	23.70	10.20	28.65	13.80	44.30
1918	3.95	15.45	4.30	17.00	4.90	19.35	5.50	22.45	6.20	26.40	7.15	31.70	9.60	48.50
1919	3.65	14.75	4.00	17.30	4.50	19.75	5.10	22.85	5.75	26.85	6.60	32.25	8.80	49.30
1920	3.75	15.65	4.15	17.15	4.65	19.60	5.25	22.70	5.90	26.70	6.75	32.10	9.05	49.05
1921	4.65	14.75	5.10	16.20	5.75	18.50	6.50	21.45	7.30	25.30	8.35	30.50	11.10	47.00
1922	5.25	14.15	5.75	15.55	6.50	17.75	7.35	20.60	8.30	24.30	9.45	29.40	12.55	45.55
1923	6.75	12.65	7.40	13.90	8.40	15.85	9.45	18.50	10.65	21.95	12.15	26.70	16.05	42.05
1924	7.45	11.95	8.20	13.10	9.30	14.95	10.50	17.45	11.85	20.75	13.50	25.35	17.75	40.35
Tot. \$	93.45	294.55	101.40	324.60	112.95	372.05	126.30	432.70	142.98	509.02	161.85	615.15	218.35	943.65
		93.94		94.61		102.77		117.49		142.53		196.81		417.39

TWENTY PAYMENT LIFE

	\$27.95		\$30.00		\$33.25		\$36.95		\$41.35		\$46.95		\$63.65	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	....	27.95	....	30.00	....	33.25	....	36.95	....	41.35	....	46.95	....	63.65
1906	4.55	23.40	4.75	25.25	5.15	28.10	5.55	31.40	6.00	35.25	6.60	40.35	8.40	55.25
1907	5.50	22.45	5.75	24.25	6.20	27.05	6.70	30.25	7.30	34.05	8.00	38.95	10.15	53.50
1908	5.70	22.25	6.05	23.95	6.50	26.75	7.05	29.70	7.65	33.70	8.45	38.50	10.55	53.10
1909	5.10	22.85	5.40	24.60	5.80	27.45	6.30	30.65	6.85	34.50	7.55	39.40	9.50	51.15
1910	5.30	22.65	5.60	24.40	6.10	27.15	6.60	30.35	7.20	34.15	7.90	39.05	9.95	53.70
1911	5.55	22.40	5.85	24.15	6.35	26.90	6.90	30.05	7.55	33.80	8.25	38.70	10.35	53.30
1912	5.90	22.05	6.25	23.75	6.85	26.40	7.45	29.50	8.05	33.30	8.90	38.05	11.05	52.60
1913	6.15	21.80	6.50	23.50	7.15	26.10	7.80	29.15	8.45	32.90	9.25	37.70	11.50	52.15
1914	6.80	21.15	7.20	22.80	7.95	25.30	8.65	28.30	9.40	31.95	10.30	36.65	12.75	50.90
1915	7.10	20.85	7.55	22.45	8.30	24.95	9.05	27.90	9.80	31.55	10.75	36.20	13.25	50.40
1916	7.40	20.55	7.85	22.15	8.65	24.60	9.45	27.50	10.25	31.10	11.25	35.70	13.80	49.85
1917	7.70	20.25	8.20	21.80	9.05	24.20	9.85	27.10	10.70	30.65	11.70	35.25	14.30	49.35
1918	5.80	22.15	6.20	23.80	6.85	26.40	7.45	29.50	8.10	33.25	8.90	38.05	10.80	52.85
1919	5.35	22.60	5.70	24.30	6.30	26.95	6.85	30.10	7.45	33.90	8.15	38.80	9.90	53.75
1920	5.55	22.40	5.95	24.05	6.55	26.70	7.15	29.80	7.80	33.55	8.55	38.10	10.25	53.40
1921	6.95	21.00	7.45	22.55	8.20	25.05	8.95	28.00	9.75	31.60	10.65	36.30	13.30	50.35
1922	8.00	19.95	8.60	21.40	9.45	23.80	10.35	26.60	11.25	30.10	12.30	34.65	14.75	48.90
1923	10.00	17.95	10.70	19.30	11.80	21.45	12.90	24.05	14.05	27.30	15.35	31.60	18.35	45.30
1924	11.35	16.60	12.15	17.85	13.45	19.80	14.70	22.25	16.00	25.35	17.50	29.45	20.90	42.75
Tot. \$	125.75	433.25	133.70	466.30	146.65	518.35	159.70	579.30	173.60	653.40	190.60	748.40	233.80	1039.20
		2.71		27.46		41.88		3.64		19.79		57.38		240.95

TWENTY YEAR ENDOWMENT

	\$48.19		\$48.50		\$49.40		\$50.55		\$52.25		\$55.05		\$66.40	
Yr. Paid	Age 21 Div.	Age 21 Net	Age 25 Div.	Age 25 Net	Age 30 Div.	Age 30 Net	Age 35 Div.	Age 35 Net	Age 40 Div.	Age 40 Net	Age 45 Div.	Age 45 Net	Age 55 Div.	Age 55 Net
1905	....	48.19	....	48.50	....	49.40	....	50.55	....	52.25	....	55.05	....	66.40
1906	6.35	41.75	6.40	42.10	6.45	42.95	6.55	44.00	6.70	45.55	7.00	48.05	8.00	58.40
1907	7.85	40.25	7.90	40.60	7.95	41.45	8.10	42.45	8.25	44.00	8.55	46.50	9.80	56.60
1908	8.35	39.75	8.40	40.10	8.50	40.90	8.60	41.95	8.80	43.45	9.10	45.95	10.90	55.50
1909	7.60	40.50	7.65	40.85	7.75	41.65	7.80	42.75	8.00	44.25	8.25	46.80	9.30	57.10
1910	8.10	40.00	8.15	40.35	8.20	41.20	8.30	42.25	8.45	43.80	8.70	46.35	9.80	56.60
1911	8.60	39.50	8.65	39.85	8.70	40.70	8.80	41.75	8.95	43.30	9.20	45.85	10.25	56.15
1912	9.15	38.95	9.20	39.30	9.40	40.00	9.50	41.05	9.60	42.65	9.90	45.15	10.95	55.45
1913	9.70	38.40	9.75	38.75	9.95	39.45	10.05	40.50	10.15	42.10	10.40	44.65	11.50	54.90
1914	11.05	37.05	11.10	37.40	11.30	38.10	11.40	39.15	11.50	40.75	11.75	43.30	11.85	53.55
1915	11.70	36.40	11.75	36.75	11.95	37.45	12.05	38.50	12.15	40.10	12.40	42.65	13.45	52.95
1916	12.40	35.70	12.45	36.05	12.65	36.75	12.75	37.80	12.85	39.40	13.05	42.00	14.10	52.30
1917	13.15	34.95	13.20	35.30	13.35	36.05	13.45	37.10	13.55	38.70	13.75	41.30	14.75	51.65
1918	10.25	37.85	10.30	38.20	10.40	39.00	10.45	40.10	10.50	41.75	10.65	44.40	11.30	55.10
1919	9.40	38.70	9.45	39.05	9.55	39.85	9.60	40.95	9.65	42.60	9.80	45.25	10.90	55.50
1920	9.95	38.15	9.95	38.55	10.05	39.35	10.15	40.40	10.20	42.05	10.30	44.75	11.40	55.00
1921	12.60	35.50	12.60	35.90	12.75	36.65	12.80	37.75	12.85	39.40	13.00	42.05	14.40	52.00
1922	14.70	33.40	14.75	33.75	14.85	34.55	14.90	36.35	15.00	37.25	15.20	39.85	15.95	50.45
1923	18.75	29.35	18.80	29.70	18.95	30.45	19.05	31.50	19.15	33.10	19.35	35.70	20.20	46.20
1924	21.85	26.25	21.90	26.60	22.05	27.35	22.15	28.40	22.25	30.00	22.50	32.95	23.45	42.95
Tot. \$	211.50	750.50	212.35	757.65	214.75	773.25	215.75	795.25	218.55	826.45	222.85	823.10	243.25	1084.75

†Net Cost for 20 years; Cash Value deducted.

†Cash Value in excess of Cost.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
PARTICIPATING.			
Annual or Quinquennial Dividends. (Without Disability or Double Indemnity.)			

LIFE POLICIES.

5 Payment	\$91.55	\$110.05	\$133.85
25 Payment	27.35	33.45	42.95

ENDOWMENTS.

10 Year	\$105.90	\$107.00	\$109.80
15 Year	67.40	68.90	72.50
20 Year	49.15	51.00	55.55
25 Year	39.30	41.60	47.30
30 Year	32.90	35.85	42.80
35 Year	28.40	32.00	40.30
40 Year	25.40	29.75	39.25

10 PAYMENT ENDOWMENTS.

15 Year	\$92.75	\$94.15	\$97.65
20 Year	81.95	83.90	88.55
25 Year	73.15	75.85	82.10
30 Year	66.10	69.80	78.00

15 PAYMENT ENDOWMENTS.

20 Year	\$59.55	\$61.35	\$65.70
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20 PAYMENT ENDOWMENTS.

25 Year	\$43.90	\$46.15	\$51.55
30 Year	39.75	42.50	49.00

SINGLE PREMIUM LIFE.

Whole Life	\$390.50	\$467.95	\$564.70
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SINGLE PREMIUM ENDOWMENTS.

10 Year	\$826.95	\$829.15	\$834.40
15 Year	724.35	729.65	742.10
20 Year	639.95	649.95	672.80
25 Year	571.25	587.65	623.90
30 Year	516.20	540.90	.....

JOINT LIFE POLICIES.

Whole Life	\$31.75	\$41.50	\$58.40
15 Payment	49.70	59.00	73.35
20 Payment	42.25	50.65	64.70
15 Year End	73.50	76.50	84.05
20 Year End	55.45	59.30	68.80

COLLEGE POLICY. Rate depends upon age of Child and Parent. Rates shown are for Child Age 15.

Parents Age	25	35	45
Annual Income of \$100.			
For 4 years	\$24.70	\$25.05	\$25.95
For 5 years	30.40	30.80	31.90
Monthly Income of \$10.			
For 48 Months	\$29.20	\$29.60	\$30.65
For 60 Months	35.90	36.40	37.70

GUARANTEED COMPOUND INTEREST

20 PAY. LIFE POLICY, 5 Year Dist. Plan	\$43.70	\$52.85	\$65.90
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20 ANNUAL INSTALLMENTS of \$50 each payable annually for 20 years.

Whole Life	\$15.65	\$20.50	\$28.60
10 Payment	36.80	44.40	54.65
15 Payment	26.75	32.50	40.60
20 Payment	22.55	27.50	34.75
25 Payment	20.10	24.60	31.60

ENDOWMENTS, payable in annual installments of \$50 each for 20 years.

10 Year	\$77.85	\$78.70	\$80.75
15 Year	49.60	50.65	53.30
20 Year	36.15	37.50	40.85
25 Year	28.90	30.60	34.80
30 Year	24.20	26.35	.....

ENDOWMENTS, payable in annual installments of \$50 each for life-time of the insured, 20 certain.

15 Year	\$61.15	\$56.40	\$54.90
20 Year	41.95	39.75	41.25
25 Year	31.65	31.35	34.85
30 Year	25.40	26.55	.....

MONTHLY INSTALLMENT, \$10 A MONTH FOR 20 YEARS ONLY.

LIFE POLICIES.

Whole Life	\$37.20	\$48.80	\$68.05
10 Payment	87.50	105.65	130.05
15 Payment	63.60	77.30	96.50
20 Payment	53.70	65.35	82.60
25 Payment	47.80	58.50	75.15

ENDOWMENTS.

10 Year	\$185.25	\$187.25	\$192.15
15 Year	117.95	120.50	126.85
20 Year	85.95	89.20	97.20
25 Year	68.70	72.80	82.80
30 Year	57.60	62.70	.....

SPECIAL MONTHLY INSTALLMENT, \$10 a month certain and as long as Assured lives thereafter.

15 Year End	\$145.65	\$134.25	\$130.60
20 Year End	99.85	94.55	98.05
25 Year End	75.35	74.55	82.90
30 Year End	60.45	63.15	.....

GUARANTEED MONTHLY INCOME, \$10 a month for Life, 20 years certain.

Whole Life	\$42.15	\$52.95	\$71.15
20 Payment	60.40	70.50	86.15
\$10 a month as long as Assured or Beneficiary lives, 20 years certain.			
20 Year End	\$111.85	\$102.45	\$102.05

CONTINUOUS INCOME payable in annual installments of \$50 each for Life, 20 years certain.

Whole Life	\$17.70	\$22.25	\$29.90
20 Payment	25.35	29.65	36.20
20 Year End	46.90	43.00	42.90

DEBENTURE POLICIES. A Bond maturing in 20 years from date of its issue and guaranteeing 5% interest per annum, payable half yearly. (Bond issued at Death of Insured.)

Whole Life	\$25.90	\$34.00	\$47.45
10 Payment	61.00	73.65	90.65
15 Payment	44.35	53.90	67.30
20 Payment	37.45	45.55	57.60

ENDOWMENTS. Bonds issued at Death or at end of Endowment Term, 5% Interest as above.

15 Year	\$82.25	\$84.00	\$88.45
20 Year	59.95	62.20	67.80
30 Year	40.15	43.75	.....

JUBILEE POLICY. Options at end of five years.

Prem. 5 Yrs.	\$27.10	\$36.45	\$51.80
Option I.—Ltd. Pay. Life. Further Premiums required.			

No. of Yrs.	16	13½	10½
Option II. Endowment. Further Premiums required in addition to Option II.			

No. of Yrs.	12½	8½	5½
Option III. Continue original insurance as Ordinary Life. Insurance increases \$100 each year up to 10th, remaining at \$1,500 thereafter.			

IV. Prem. Reduced	\$16.65	\$21.85	\$30.10
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NON-PARTICIPATING.

(Without Disability or Double Indemnity.)

LIFE POLICIES.

5 Payment	\$76.30	\$91.70	\$111.55
25 Payment	22.30	27.55	35.75

ENDOWMENTS.

25 Year	\$32.60	\$34.60	\$39.50
30 Year	26.95	29.45	35.55
35 Year	23.20	26.40	33.70
40 Year	20.75	24.65	33.10

10 PAYMENT ENDOWMENTS.

15 Year	\$80.00	\$81.20	\$84.25
20 Year	70.65	72.35	76.40
25 Year	63.10	65.45	70.85
30 Year	57.00	60.20	67.25

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
15 PAYMENT ENDOWMENTS.			
20 Year	\$51.35	\$52.90	\$56.70
20 PAYMENT ENDOWMENTS.			
25 Year	\$37.45	\$39.40	\$44.05
30 Year	33.85	36.25	41.85

SINGLE PREMIUM LIFE.

Whole Life	\$355.00	\$425.40	\$513.35
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SINGLE PREMIUM ENDOWMENTS.

10 Year	\$751.80	\$758.80	\$758.55
15 Year	658.50	663.30	674.65
20 Year	581.75	590.85	611.65
25 Year	519.30	534.25	567.15
30 Year	469.25	491.75	538.65

ANNUITY RATES. Yearly Annuity purchased by \$1,000.

Males	\$52.65	\$58.55	\$68.40
Females	52.00	57.25	65.15

ANNUITY—IMPAIRED LIVES. Yearly Annuity purchased by \$1,000.

Males	\$55.40	\$61.65	\$72.00
Females	54.75	60.25	68.55

REFUND ANNUITY. If annuitant dies before payments equal purchase price, the difference is refunded. Amount purchased by \$1,000.

Males	\$47.25	\$51.85	\$59.00
Females	46.55	50.50	56.30

JOINT LIFE AND LAST SURVIVOR Annuity Rates. Cost of annuity of \$100 per annum, payable yearly.

2 Male Lives	\$2,242	\$2,052	\$1,802
2 Female Lives	2,278	2,104	1,883
Male and Female	2,261	2,079	1,845

PENSION INVESTMENT BOND, \$10 per month, payable monthly. Pension at age 50. Cash Option, males \$1,899.40, females \$2,009.80.**Without Return of Premiums.**

Males	\$43.45	\$91.15	\$345.35
Females	45.95	96.50	365.40

With Return of Premiums.

Males	\$49.05	\$99.90	\$360.35
Females	51.95	105.70	381.25

Pension at Age 55. Cash Option, males \$1,732.70, females \$1,847.80.**Without Return of Premiums.**

Males	\$28.30	\$53.75	\$137.05
Females	30.15	57.25	146.10

With Return of Premiums.

Males	\$33.20	\$61.55	\$150.00
Females	35.35	65.60	159.90

Pension at Age 60. Cash Option, males \$1,559.30, females \$1,670.00.**Without Return of Premium.**

Males	\$18.20	\$32.35	\$69.45
Females	19.45	34.65	74.35

With Return of Premiums.

Males	\$22.40	\$39.25	\$81.10
Females	23.95	41.95	86.85

Pension at Age 65. Cash Option, males \$1,381.00, females \$1,479.30.**Without Return of Premiums.**

Males	\$11.25	\$19.00	\$37.10
Females	12.00	20.35	39.70

With Return of Premiums.

Males	\$14.65	\$24.95	\$47.45
Females	15.75	26.70	50.90

The first monthly installment of pension falls due thirteen months after he last annual deposit is made. Pensions without return of premiums also issued with insurance payable at death if prior to maturity of pension. All pensions issued with Total Disability Benefit if desired.

20 ANNUAL INSTALLMENTS of \$50 each, payable annually for 20 years.

Whole Life	\$12.70	\$17.05	\$24.30
10 Payment	30.80	37.20	45.80
15 Payment	22.60	27.50	34.30
20 Payment	18.65	22.85	29.05
25 Payment	16.40	20.25	26.30

ENDOWMENTS payable in 20 annual installments of \$50 each for 20 years.

10 Year	\$67.15	\$67.90	\$69.65
15 Year	42.75	43.70	46.00
20 Year	30.85	32.05	34.95
25 Year	23.95	25.45	29.05
30 Year	19.80	21.65	24.00

ENDOWMENTS payable in annual installments of \$50 each so long as the insured may survive, 20 certain.

15 Year	\$52.75	\$48.65	\$47.35
20 Year	35.85	33.95	35.25
25 Year	26.35	26.10	29.10
30 Year	20.85	21.85	24.00

MONTHLY INSTALLMENT, \$10 a month for 20 years only.**LIFE POLICIES.**

Whole Life	\$30.20	\$40.60	\$57.80
10 Payment	73.30	88.50	108.90
15 Payment	53.80	65.40	81.60
20 Payment	44.35	54.35	69.05
25 Payment	39.00	48.20	62.60

ENDOWMENTS.

10 Year	\$159.80	\$161.50	\$165.75
15 Year	101.75	103.95	109.40
20 Year	73.40	76.20	83.10
25 Year	57.00	60.55	69.15
30 Year	47.10	51.55	60.00

SPECIAL MONTHLY INSTALLMENT \$10 a month, 20 years certain and as long as the Assured lives thereafter.**ENDOWMENTS.**

15 Year	\$125.65	\$115.80	\$112.65
20 Year	85.35	80.80	83.85
25 Year	62.75	62.05	69.25
30 Year	49.60	51.95	60.00

GUARANTEED MONTHLY INCOME.

\$10 a month for Life, 20 years certain.

Whole Life	\$34.65	\$44.30	\$60.60
20 Payment	50.10	58.75	72.10

\$10 a month as long as Assured or Beneficiary lives, 20 years certain.

20 Year End	\$95.70	\$87.60	\$87.25
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CONTINUOUS INCOME payable in annual installments of \$50 each for Life, 20 years certain.

Whole Life	\$14.55	\$18.60	\$25.45
20 Payment	21.05	24.65	30.30
20 Year End	40.15	36.80	36.65

DEBENTURE POLICIES. A Bond maturing in 20 years from date of issue and guaranteeing 5% interest per annum, payable half yearly (Bond issued at Death of Insured.)

Whole Life	\$21.05	\$28.30	\$40.30
10 Payment	51.10	61.70	75.95
15 Payment	37.50	45.60	56.90
20 Payment	30.95	37.90	48.15

ENDOWMENTS. Bonds issued at Death

or at end of Endowment Term, 5% interest.

15 Year	\$70.95	\$72.50	\$76.35
20 Year	51.15	53.10	57.95
30 Year	32.90	35.95	40.00

DISABILITY RATES. Income policies

Waiver of Premium and payment of income provided in policy until maturity.

Income of \$10 per Month.

Whole Life	\$1.70	\$2.50	\$4.10
20 Pay. Life	1.95	2.40	4.00
15 Year End	.95	1.50	3.10
20 Year End	1.00	1.65	3.90

DISABILITY RATES.

25 Pay. Life	\$1.60	\$1.95	\$3.10
25 Year End	.80	1.45	2.95
30 Year End	.95	1.80	3.05

Endowments.

Age 35	.50	.....	.....
Age 40	.60	.....	.....
Age 45	.70	.75	.....
Age 50	.80	.95	.....
Age 55	.95	1.15	1.45
Age 60	1.10	1.45	1.95
Age 65	1.30	1.80	2.65
Age 70	1.40	1.95	2.95

SUN LIFE INSURANCE CO. of AMERICA, Baltimore, Md.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within 30 days after default. American $8\frac{1}{2}\%$ Level Premium reserve, with surrender charge up to 10th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed on any anniversary and prior to age 60, by payment of difference in premium at 5% compound interest; or as of attained age by applying the reserve toward reduction of premiums on new policies.

Disability. — All but Term policies provide, prior to age 55, for waiver of premiums and payment of face of policy in 10 equal annual installments.

Dividends. — Policy is non-participating. Dividends paid, however, in 1924 on non-participating policies 5 years old.

***Double indemnity.** — No provision.

***Extended Insurance.** — Automatic after three years. Non-par. With cash but not loan values, but practice to grant loans.

Grace. — 30 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60, except Term, 20-55, 20-Payment Options, 16-49, Intermediate Endowment, 12-60; no fixed amount; reinsures over \$15,000; does not accept reinsurance; minimum policy \$500 Intermediate.

***Loans.** — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums, within 30 days after default. Non-par. With cash but not loan values, but practice to grant loans.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — Outside of North Temperate Zone south of the 60th parallel of north latitude, within one year, liability limited to reserve, unless permit granted.

Restricted Occupations. — Manufacture or sale of alcoholic liquors as a beverage, blasting, mining, manufacture or handling of explosives, submarine operations, aerial voyage, handling electric wires, street car, telephone or telegraph wires as a lineman or repairer, railroad work (except as conductor or brakeman of passenger train or sleeping-car, or section foreman), lake or ocean navigation, structural iron work, within one year, limits liability to reserve unless permit is granted.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-30 years) and Continuous (20 years certain) annual or monthly installments. Unless otherwise specified proceeds left under any options may be withdrawn by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to reserve.

Women. — No extra charge. All but Term. Dependent married women limited to \$500. Disability not granted.

*Values after two premiums on Endowments.

1924 DIVIDENDS PAID ON NON-PARTICIPATING POLICIES.

Age	21	25	30	35	40	45	55
Whole Life	\$5.01	\$5.01	\$5.06	\$5.21	\$5.29	\$5.31	\$4.87
20 Pay. Life	5.10	5.10	5.15	5.30	5.38	5.38	4.93
20 Yr. End.	5.32	5.32	5.33	5.44	5.49	5.48	.....

SUN LIFE INSURANCE COMPANY OF AMERICA—Continued.

NON-PARTICIPATING RATES PER \$1,000.

(American 3 1/2% Reserve.)

Whole Life	LIMITED PAY. LIFE				20 Pay. Prem. Opt.	Prem. Re- duc- tion	ENDOWMENTS										5 Year Term
	10 Pay.	15 Pay.	20 Pay.	20 Pay. Prem. Opt.			10 Year	15 Year	20 Year	25 Year	30 Year	10 Pay. 20 Year	15 Pay. 20 Year	20 Pay. 30 Year			
13 63	34 31	25 29	20 92	25 00	27 10	90 97	57 48	41 15	31 66	25 57	67 86	50 12	32 35	8 22			
13 90	34 80	25 65	21 22	25 12	27 50	90 99	57 51	41 19	31 71	25 63	67 90	50 16	32 41	8 22			
14 19	35 32	26 04	21 55	25 31	27 92	91 01	57 54	41 23	31 76	25 69	67 94	50 20	32 47	8 22			
14 50	35 85	26 43	21 88	25 47	28 34	91 03	57 57	41 27	31 81	25 75	67 98	50 24	32 53	8 22			
14 74	36 40	26 85	22 22	25 64	28 79	91 05	57 60	41 31	31 86	25 81	68 02	50 28	32 59	8 22			
15 05	36 98	27 27	22 59	25 87	29 27	91 10	57 64	41 37	31 93	25 90	68 07	50 34	32 67	8 29			
15 39	37 58	27 72	22 95	26 04	29 76	91 14	57 69	41 44	32 01	25 99	68 14	50 42	32 76	8 37			
15 75	38 20	28 18	23 34	26 28	30 27	91 19	57 75	41 51	32 08	26 07	68 22	50 50	32 87	8 44			
16 13	38 84	28 65	23 75	26 55	30 79	91 24	57 80	41 58	32 16	26 18	68 28	50 58	32 97	8 53			
16 51	39 51	29 22	24 22	27 01	31 35	91 30	57 91	41 64	32 26	26 29	68 37	50 65	33 08	8 62			
16 93	40 21	29 74	24 65	27 29	31 92	91 37	57 97	41 72	32 35	26 43	68 45	50 74	33 20	8 71			
17 37	40 93	30 27	25 10	27 59	32 52	91 44	58 04	41 81	32 47	26 57	68 55	50 84	33 34	8 80			
17 82	41 67	30 83	25 57	27 94	33 14	91 52	58 11	41 90	32 59	26 74	68 65	50 94	33 49	8 91			
18 30	42 44	31 40	26 06	28 31	33 79	91 59	58 18	42 01	32 71	26 91	68 77	51 05	33 65	9 02			
18 80	43 25	32 03	26 63	28 90	34 45	91 67	58 28	42 12	32 87	27 10	68 88	51 16	33 83	9 14			
19 35	44 08	32 67	27 16	29 35	35 16	91 75	58 38	42 25	33 04	27 32	69 02	51 29	34 01	9 26			
19 90	44 95	33 33	27 71	29 84	35 88	91 85	58 48	42 39	33 22	27 55	69 17	51 42	34 24	9 40			
20 50	45 84	34 02	28 28	30 36	36 64	91 94	58 60	42 53	33 42	27 81	69 33	51 56	34 47	9 54			
21 13	46 77	34 73	28 89	30 98	37 42	92 05	58 73	42 70	33 65	28 10	69 50	51 72	34 78	9 70			
21 90	47 74	35 49	29 59	31 86	38 25	92 17	58 88	42 89	33 86	28 41	69 70	51 90	35 02	9 88			
22 50	48 73	36 25	30 25	32 58	39 11	92 30	59 04	43 09	34 14	28 75	69 91	52 09	35 35	10 06			
23 25	49 78	37 06	30 93	33 34	40 01	92 44	59 22	43 33	34 44	29 15	70 15	52 31	35 72	10 27			
24 02	50 87	37 90	31 65	34 18	40 95	92 59	59 42	43 58	34 78	29 58	70 42	52 54	36 13	10 49			
24 83	51 98	38 77	32 41	35 11	41 93	92 76	59 63	43 86	35 15	30 05	70 71	52 80	36 57	10 78			
25 75	53 14	39 69	33 29	36 32	42 97	92 95	59 88	44 19	35 56	30 58	71 02	53 09	37 07	11 00			
26 70	54 35	40 65	34 12	37 37	44 04	93 15	60 16	44 54	36 03	31 16	71 38	53 44	37 62	11 41			
27 70	55 61	41 65	35 01	38 54	45 18	93 39	60 47	44 94	36 54	31 81	71 78	53 84	38 22	11 86			
28 75	56 93	42 69	35 94	39 78	46 37	93 63	60 80	45 38	37 10	32 52	72 22	54 27	38 89	12 35			
29 90	58 29	43 79	36 92	41 08	47 62	93 92	61 19	45 87	37 74	33 31	72 72	54 75	39 60	12 91			
31 10	59 72	44 93	38 05	42 74	48 94	94 24	61 62	46 44	38 44	34 18	73 27	55 29	40 42	13 58			
32 45	61 20	46 15	39 16	44 23	50 33	94 61	62 11	47 06	39 23	35 14	73 90	55 88	41 30	14 23			
33 88	62 74	47 41	40 36	45 96	51 81	95 02	62 66	47 76	40 10	36 21	74 59	56 53	42 28	15 00			
35 33	64 36	48 75	41 62	47 53	53 36	95 47	63 27	48 53	41 06	37 37	75 36	57 27	43 34	15 90			
36 93	66 04	50 16	42 97	49 30	55 01	95 97	63 94	49 39	42 13	38 65	76 21	58 09	44 51	16 90			
38 73	67 81	51 68	44 39	51 00	56 74	96 54	64 70	50 34	43 31	40 04	77 14	58 99	45 78	18 00			
40 80	69 66	53 25	45 91	52 88	58 58	97 18	65 54	51 40	44 61	41 00	78 19	60 02	47 00	19 27			
42 40	71 57	54 92	47 53	54 80	60 52	97 87	66 46	52 57	46 04	42 00	79 33	61 15	48 30	20 67			
44 40	73 57	56 69	49 26	56 80	62 58	98 65	67 50	53 87	47 61	43 00	80 58	62 38	49 60	22 22			
46 55	75 65	58 55	51 11	58 76	64 76	99 51	68 63	55 30	49 33	44 00	81 93	63 75	50 90	23 95			
48 90	77 82	60 53	53 08	60 70	67 09	100 49	69 89	56 88	51 21	45 00	83 42	65 24	52 10	25 87			
51 36	80 10	62 84	55 24	62 93	69 53	101 55	71 29	58 63	52 00	46 00	85 06	66 87	53 40				
53 99	82 48	64 87	57 54	65 12	72 15	102 73	72 83	60 55	53 00	47 00	86 84	68 65	54 70				
56 79	84 97	67 25	60 01	67 43	74 93	104 04	74 53	62 66	54 00	48 00	88 78	70 60	56 00				
59 79	87 59	69 79	62 66	69 79	77 89	105 48	76 41	64 98	55 00	49 00	90 88	72 75	57 30				
62 99	90 36	72 48	65 54	72 48	81 04	107 12	78 50	67 54	56 00	50 00	93 18	75 10	58 00				

Convertible within 5 years. Semi-annual rates multiply by .52; quarterly, by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Age	25	35	45	Age	25	35	45
NON-PARTICIPATING. (With Disability.)				CHILD'S ENDOWMENT. Maturing, Age 18.			

LIFE POLICIES.				Premiums waived in event of death of parent. Premiums at 3 1/2% compound interest returned if child dies before maturity.			
25 Payment.....	\$21.50	\$26.44	\$34.66	Age 2.....	\$56.15	\$57.13	\$59.25
20 PAY. LIFE OPTIONAL POLICY.				Age 5.....	68.58	69.52	71.47
Premium.....	\$27.01	\$31.86	\$42.74	Maturing, Age 21.			
Options at end of 20 years: (1) Return of premiums; (2) increased insurance (subject to insurability); (3) paid-up policy and cash bonus; (4) continue premium payments and mature as endowment.				Age 2.....	\$45.98	\$46.84	\$49.38
				Age 5.....	53.93	54.74	57.11
				Age 10.....		83.39	85.41

EQUATION POLICIES.				INTERMEDIATE RATES. \$500.			
20 Pay. Life.....	\$24.99	\$30.66	\$39.93	Whole Life.....	\$10.30	\$13.76	\$19.50
20 Ye End.....	44.13	45.78	50.60	10 Pay. Life.....	22.72	28.00	35.00
If death occurs within 20 years a sum equal to the difference in premiums under this policy and what would have been paid under a whole life policy is paid in addition to the face of the policy.				15 Pay. Life.....	17.09	21.15	26.95
				20 Pay. Life.....	14.31	17.85	23.10
				10 Year End.....	47.38	48.21	50.17
				15 Year End.....	30.49	31.56	33.98
				20 Year End.....	22.20	23.52	26.47

PREMIUM REDUCTION POLICY.
Premium..... \$31.85 \$38.25 \$48.94

Option: Continue the original policy by paying original premium and policy becomes paid-up, never more than 14 years from date of issue. Age 35, 9 years after 5th year, or to surrender policy at end of 5th year for new policy with 1-5 less than the original premium reduced each 5 years by the same amount and paid-up at end of 25th year.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre-mium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
Ord. Life	21	\$15.05	\$12	\$28	\$89	3	269	\$72	\$210	9	348	\$125	\$330	16	146	\$182	\$434	19
	25	16.51	15	34	101	4	149	85	229	11	28	147	357	16	284	213	467	18
	30	18.80	19	43	116	5	97	105	255	11	358	179	393	16	109	259	509	17
	35	21.80	24	52	127	5	279	129	283	12	0	219	431	15	23	311	549	15
	40	25.75	32	66	145	6	81	159	312	11	86	265	469	13	132	368	586	13
	45	31.10	41	82	161	6	11	192	340	9	349	314	501	11	152	427	621	11
	50	38.73	51	99	175	5	119	229	365	8	147	366	532	9	154	485	650	9
20 Pay. Life	55	48.90	62	119	190	4	176	267	388	6	293	417	558	7	208	540	675	7
	60	62.99	76	141	205	3	218	306	409	5	120	465	581	5	335	598	703	5
20 Pay. Life	21	22.59	32	66	210	9	242	160	467	24	356	281	744	35	200	419	1000	Pd.
	25	24.22	35	73	217	10	102	175	472	23	353	307	748	32	258	456	1000	66
	30	26.63	40	82	221	10	237	196	478	22	13	343	753	28	364	508	1000	66
	35	29.59	46	93	227	10	221	221	484	19	213	384	755	25	72	566	1000	66
	40	33.29	52	106	232	9	343	248	488	16	300	428	766	21	136	627	1000	66
	45	38.05	60	119	234	8	220	277	489	13	340	472	753	17	223	688	1000	66
	50	44.39	68	133	235	7	19	305	486	11	28	513	745	14	1	747	1000	66
20 Pay. Optional	55	53.08	76	148	236	5	194	330	480	8	165	547	732	10	259	800	1000	24
	60	65.54	85	162	235	4	46	351	470	6	78	571	712	7	287	850	1000	66
20 Pay. Optional	21	25.87	40	82	261	12	183	196	571	30	235	346	915	44	96	518	*98	66
	25	27.01	42	85	252	12	98	204	551	27	258	362	883	38	310	541	*84	66
	30	28.90	45	92	248	12	88	220	537	24	149	388	851	33	6	578	*69	66
	35	31.86	51	103	251	11	288	245	537	21	170	429	844	28	199	638	*71	66
	40	36.32	60	119	261	11	41	281	553	18	292	490	865	25	123	727	*99	66
	45	42.74	71	140	275	10	6	329	581	16	136	572	912	23	122	855	*166	66
20 Year End.	2nd Year.		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.			
	21	\$41.37	\$47	\$160	\$259	15	\$124	\$377	\$523	10	\$470	\$666	\$788	5	\$777	\$927	\$960	1
	25	41.64	47	160	259	15	\$114	376	523	10	\$465	666	788	5	\$775	927	960	1
	30	42.12	47	160	258	15	\$95	376	521	10	\$455	665	787	5	\$772	927	959	1
	35	42.89	47	160	257	15	\$60	376	520	10	\$437	664	785	5	\$766	926	959	1
	40	44.19	48	161	256	14	\$287	377	518	10	\$403	663	782	5	\$755	925	958	1
	45	46.44	49	163	255	11	\$199	378	514	10	\$340	660	776	5	\$735	923	955	1
20 Year End.	50	50.34	50	166	253	8	\$245	378	506	10	\$220	655	766	5	\$69	920	952	1
	55	56.88	53	169	249	6	\$108	378	496	9	\$282	647	752	5	\$626	914	946	1
	60	67.54	55	175	244	4	\$163	379	481	6	\$278	633	728	5	\$490	905	936	1

†Days.

*Cash Value at end of 20 years equal to all premiums paid. Policy paid-up for \$1,000 a balance cash as shown.

Net Cost in Case of Death or Surrender End of Year.

ORDINARY LIFE.

Ages.	25		35		45		55	
	Death	Sur.	Death	Sur.	Death	Sur.	Death	Sur.
Year.								
1st.....	\$16.51	\$16.51	\$21.80	\$21.80	\$31.10	\$31.10	\$48.90	\$48.90
2nd.....	33.02	33.02	43.60	43.60	62.20	62.20	97.80	97.80
3rd.....	49.53	34.53	65.40	41.40	93.30	52.30	146.70	84.70
4th.....	66.04	42.04	87.20	49.20	124.40	64.40	195.60	106.60
5th.....	82.55	48.55	109.00	57.00	155.50	73.50	244.50	125.50
10th.....	165.10	80.10	218.00	89.00	311.00	119.00	489.00	222.00
15th.....	247.65	100.65	327.00	108.00	466.50	152.50	733.50	316.50
20th.....	330.20	117.20	436.00	125.00	622.00	195.00	978.00	438.00

TWENTY PAYMENT LIFE.

1st.....	\$24.22	\$24.22	\$29.59	\$29.59	\$38.05	\$38.05	\$53.08	\$53.08
2nd.....	48.44	48.44	59.18	59.18	76.10	76.10	106.16	106.17
3rd.....	72.66	37.66	88.77	42.77	114.15	54.15	159.24	83.24
4th.....	96.88	43.88	118.36	50.36	152.20	63.20	212.32	101.32
5th.....	121.10	48.10	147.95	54.95	190.25	71.25	265.40	117.40
10th.....	242.20	67.20	295.90	74.90	380.50	103.50	530.80	200.80
15th.....	363.30	56.30	443.85	59.85	570.75	98.75	796.20	249.20
20th.....	484.40	28.40	591.80	25.80	761.00	73.00	1061.60	261.60

TWENTY YEAR ENDOWMENT.

1st.....	\$41.64	\$41.64	\$42.89	\$42.89	\$46.44	\$46.44	\$56.88	\$56.88
2nd.....	83.28	36.28	85.78	38.78	92.88	43.88	113.76	60.76
3rd.....	124.92	42.92	128.67	46.67	139.32	55.32	170.64	81.64
4th.....	166.56	48.56	171.56	52.56	185.76	64.76	227.52	100.52
5th.....	208.20	48.20	214.45	54.45	232.20	69.20	284.40	115.40
10th.....	416.40	40.40	428.90	52.90	464.40	86.40	568.80	190.80
15th.....	624.60	—41.40	643.35	—20.65	696.60	36.60	853.20	206.20
20th.....	832.80	—167.20	857.80	—142.20	928.80	—71.20	1137.60	137.60

NOTE.—3½% Full Level Premium Reserve adopted 1903; Full Reserve allowed end of 11th year.

TEXAS LIFE INSURANCE COMPANY, Waco, Tex.

Accelerative Option. — No provision.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Preliminary Term reserve, with surrender charge up to 20th year. amount not stated.

Change of Plan. — No provision.

Disability. — All but Term policies provide, without extra charge, prior to age 80, for waiver of premiums

Dividends. — Non-participating and Preferred Dividend policies issued.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Extended for two months at end of second year (including grace period). Non-par. Without cash and loan values.

Grace. — One month, without interest.

Incontestable. — After one month, except for non-payment of premium.

Limits. — Ages, 21-60; no fixed amount; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 5%, in advance. Third year loan value will be applied to pay third year premium.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases value proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears with interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments), at not less than 3%, Limited (2-25) and Continuous (25 certain) annual installments. Unless otherwise directed, proceeds left under any option withheld from beneficiary. Trust Fund and Installments certain participate in excess interest earned (both participating and non-participating policies).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages 25 35 45				Ages 25 35 45			
PARTICIPATING.				Whole Life....			
(Disability Included, Except in Term Policies.)				10 Payment...	\$22.58	\$30.04	\$44.53
SINGLE PREMIUM LIFE.				15 Payment...	55.06	66.83	86.94
Whole Life....	\$384.10	\$452.95	\$544.66	20 Payment...	40.60	49.51	65.20
SINGLE PREM. ENDOWMENTS.				20 Year End..	33.45	40.98	54.62
10 Year.....	\$810.57	\$812.19	\$816.26	20 Year End..	53.10	56.08	64.53
15 Year.....	711.33	714.78	724.22	Providing the Insured Dies During the 15 Year Period.			
20 Year.....	629.76	636.15	654.24	Whole Life....	\$22.30	\$29.42	\$42.60
25 Year.....	563.16	574.08	604.26	15 Payment...	39.79	48.06	61.56
30 Year.....	509.38	526.87	572.09	20 Payment...	33.02	40.13	52.26
35 Year.....	466.93	493.16	554.43	15 Year End..	71.40	73.80	80.17
RENEWABLE & CONVERTIBLE.				Providing the Insured Dies During the 10 Year Period.			
5 Year.....	\$11.48	\$12.95	\$16.85	10 Payment...	\$52.98	\$63.37	\$78.88
10 Year.....	11.75	13.57	18.92	10 Year End..	108.90	110.93	115.80
15 Year.....	12.06	14.43	21.71	100% RETURN PREMIUM—Providing the Insured Dies During the 20 Year Period.			
20 Year.....	12.47	15.66	25.19	Whole Life....	\$23.79	\$32.26	\$50.93
50% RETURN PREMIUM—Providing the Insured Dies During the 20 Year Period.				10 Payment...	58.92	73.13	102.32
				15 Payment...	43.12	53.72	75.89
				20 Payment...	35.24	44.01	62.48
				20 Year End..	55.94	60.23	73.82

PREMIUM RATES PER \$1,000.

Age	PARTICIPATING							NON-PARTICIPATING						
	Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
21	\$19.62	\$48.56	\$36.00	\$29.84	\$105.84	\$68.40	\$50.07	\$15.42	\$37.69	\$27.91	\$23.15	\$92.34	\$59.57	\$42.11
22	20.06	49.30	36.55	30.31	105.92	68.50	50.17	15.77	38.29	28.37	23.52	92.38	58.62	42.17
23	20.51	50.06	37.13	30.80	106.02	68.60	50.28	16.14	38.92	28.84	23.93	92.43	58.68	42.24
24	20.99	50.85	37.73	31.31	106.11	68.70	50.40	16.52	39.59	29.34	24.36	92.50	58.76	42.33
25	21.49	51.67	38.35	31.83	106.22	68.82	50.53	16.91	40.27	29.86	24.79	92.55	58.82	42.40
26	22.01	52.51	38.98	32.37	106.33	68.94	50.66	17.34	40.98	30.39	25.24	92.61	58.89	42.48
27	22.56	53.38	39.65	32.94	106.44	69.07	50.81	17.79	41.71	30.94	25.70	92.67	58.96	42.58
28	23.14	54.28	40.33	33.52	106.56	69.21	50.97	18.24	42.47	31.52	26.20	92.75	59.06	42.68
29	23.74	55.21	41.05	34.13	106.70	69.35	51.13	18.74	43.25	32.11	26.69	92.83	59.14	42.79
30	24.38	56.18	41.78	34.76	106.84	69.51	51.31	19.25	44.08	32.73	27.22	92.91	59.25	42.91
31	25.05	57.18	42.55	35.42	106.98	69.68	51.51	19.80	44.92	33.38	27.78	92.99	59.35	43.05
32	25.75	58.21	43.34	36.11	107.15	69.86	51.72	20.37	45.81	34.05	28.35	93.10	59.46	43.19
33	26.50	59.28	44.16	36.82	107.32	70.06	51.95	20.98	46.72	34.74	28.95	93.19	59.59	43.34
34	27.28	60.38	45.02	37.56	107.50	70.27	52.20	21.62	47.67	35.47	29.58	93.32	59.74	43.53
35	28.11	61.53	45.91	38.34	107.70	70.50	52.47	22.30	48.66	36.22	30.23	93.43	59.88	43.72
36	28.98	62.71	46.83	39.15	107.91	70.75	52.78	23.02	49.67	37.01	30.92	93.57	60.05	43.93
37	29.90	63.94	47.79	40.00	108.14	71.02	53.10	23.77	50.74	37.83	31.63	93.71	60.24	44.17
38	30.88	65.21	48.79	40.89	108.39	71.32	53.47	24.57	51.85	38.70	32.39	93.88	60.45	44.44
39	31.91	66.53	49.83	41.81	108.66	71.64	53.87	25.42	52.98	39.57	33.17	94.05	60.67	44.72
40	33.01	67.90	50.92	42.79	108.96	72.00	54.31	26.32	54.18	40.51	34.01	94.24	60.92	45.06
41	34.16	69.32	52.06	43.82	109.28	72.40	54.80	27.28	55.40	41.49	34.87	94.45	61.20	45.42
42	35.39	70.79	53.24	44.90	109.63	72.83	55.33	28.29	56.69	42.51	35.80	94.70	61.53	45.84
43	36.70	72.32	54.49	46.04	110.03	73.32	55.93	29.38	58.03	43.57	36.76	94.96	61.86	46.23
44	38.08	73.91	55.79	47.25	110.46	73.85	56.59	30.53	59.42	44.70	37.80	95.27	62.27	46.81
45	39.55	75.57	57.16	48.52	110.94	74.44	57.32	31.75	60.87	45.86	38.87	95.59	62.70	47.36
46	41.12	77.30	58.60	49.87	111.47	75.10	58.14	33.05	62.38	47.11	40.01	95.98	63.20	48.00
47	42.79	79.10	60.11	51.31	112.06	75.83	59.03	34.44	63.96	48.41	41.24	96.41	63.76	48.71
48	44.57	80.98	61.71	52.83	112.72	76.64	60.03	35.92	65.59	49.77	42.53	96.87	64.38	49.49
49	46.46	82.95	63.39	54.45	113.44	77.54	61.13	37.50	67.31	51.22	43.91	97.41	65.07	50.38
50	48.48	84.99	65.16	56.17	114.24	78.53	62.34	39.19	69.09	52.74	45.37	98.01	65.84	51.35
51	50.62	87.12	67.03	58.01	115.13	79.62	63.67	40.98	70.96	54.34	46.93	98.67	66.69	52.43
52	52.91	89.35	69.01	59.97	116.10	80.82	65.15	42.88	72.90	56.03	48.59	99.40	67.63	53.61
53	55.35	91.68	71.10	62.06	117.17	82.15	66.76	44.92	74.92	57.82	50.35	100.21	68.68	54.93
54	57.95	94.11	73.31	64.29	118.35	83.61	68.55	47.11	77.03	59.70	52.24	101.10	69.83	56.38
55	60.72	96.66	75.66	66.69	119.64	85.21	70.51	49.43	79.25	61.70	54.27	102.10	71.12	57.99
56	63.68	99.33	78.16	.....	121.06	86.99	.....	51.90	81.56	63.84	56.45	103.19	72.54	59.76
57	66.84	102.13	80.82	.....	122.63	88.94	.....	54.56	83.98	66.10	58.77	104.40	74.11	61.70
58	70.22	105.08	83.66	.....	124.36	91.09	.....	57.38	86.51	68.50	61.26	105.75	75.84	63.83
59	73.83	108.19	86.69	.....	126.26	93.46	.....	60.41	89.20	71.08	63.96	107.25	77.77	66.18
60	77.69	111.47	89.94	.....	128.35	96.07	.....	63.65	92.02	73.83	66.85	108.89	79.89	68.76

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
Providing the Insured Dies During the 15 Year Period.				NON-PARTICIPATING.			
Whole Life....	\$23.16	\$30.87	\$46.15	(Disability Included, Except in Term Policies.)			
15 Payment....	41.34	50.41	66.70	NON-RENEWABLE AND NON-CONVERTIBLE.			
20 Payment....	34.31	42.10	56.62	5 Year.....	\$10.30	\$11.61	\$15.13
15 Year End..	74.18	77.42	86.87	10 Year.....	10.53	12.17	16.99
Providing the Insured Dies During the 10 Year Period.				15 Year.....	10.82	12.94	19.47
10 Payment....	\$54.35	\$65.31	\$82.50	20 Year.....	11.18	14.04	22.59
10 Year End..	111.72	114.34	121.11	SINGLE PREMIUM LIFE.			
JOINT LIFE POLICIES.				Whole Life....	\$328.16	\$393.97	\$485.06
Whole Life....	\$34.59	\$44.14	\$61.46	SINGLE PREM. ENDOWMENTS.			
20 Payment....	45.83	54.05	68.57	10 Year.....	\$762.87	\$764.54	\$768.84
20 Year End..	59.08	63.22	73.30	15 Year.....	655.63	659.27	669.38
PREM. REDUCTION—By Coupon.				20 Year.....	569.60	576.35	595.54
Whole Life....	\$21.49	\$28.11	\$39.55	25 Year.....	501.02	512.42	544.07
Coupon.....	4.12	5.41	7.38	30 Year.....	446.98	464.97	511.72
20 Payment....	31.83	38.34	48.52	35 Year.....	405.34	431.89	494.38
Coupon.....	6.48	7.72	9.23				
20 Year End..	50.53	52.47	57.32				
Coupon.....	7.43	7.98	9.00				

TEXAS LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
Age Issue	Ann. Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
					D.			D.			D.			D.
21	19.62	16	32	89	4	3	78	199	10	6	132	308	16	8
25	21.49	18	37	97	4	9	91	217	11	6	153	333	16	9
30	24.38	22	46	109	5	6	111	241	12	2	185	367	16	1
35	28.11	27	56	122	6	1	135	267	12	1	223	402	14	9
40	33.01	34	69	136	6	4	164	295	11	3	267	437	13	0
45	39.55	41	84	152	6	0	197	323	9	11	314	471	11	0
50	48.48	50	101	166	5	4	232	348	8	3	362	501	9	0
55	60.72	60	120	180	4	5	269	373	6	8	411	529	7	3
60	77.69	71	140	194	3	6	306	394	5	2	456	553	5	7
21	48.56	76	158	438	26	3	392	1000	Pd-up					
25	51.67	82	170	440	25	8	420	1000						
30	56.18	89	186	442	23	11	459	1000						
35	61.53	98	204	444	21	8	505	1000						
40	67.90	108	224	445	18	11	555	1000						
45	75.57	119	247	444	16	1	610	1000						
50	84.99	130	269	441	13	1	667	1000						
55	96.66	140	289	434	10	2	723	1000						
60	111.47	147	305	422	7	7	777	1000						
21	36.00	49	101	279	15	5	250	636	35	5	427	1000	Pd-up	
25	38.35	52	109	282	15	8	278	639	32	10	459	1000		
30	41.78	58	120	285	15	5	295	642	29	5	505	1000		
35	45.91	64	132	287	14	7	325	644	25	10	555	1000		
40	50.92	71	146	289	13	0	358	645	22	2	610	1000		
45	57.16	78	161	290	11	1	392	642	18	6	667	1000		
50	65.16	85	175	287	8	10	424	636	14	10	723	1000		
55	75.66	92	188	282	6	9	452	625	11	6	777	1000		
60	89.94	98	198	274	4	11	472	607	8	6	825	1000		
21	29.84	36	74	206	10	8	183	468	26	10	313	733	35	11
25	31.83	39	80	209	10	1	198	472	25	4	338	735	32	11
30	34.76	43	89	212	11	3	219	476	23	0	373	738	29	1
35	38.34	48	99	215	10	11	242	480	20	2	411	740	25	2
40	42.79	53	110	218	10	0	268	483	17	3	451	740	21	3
45	48.52	60	123	221	8	7	295	483	14	3	491	736	17	5
50	56.17	66	135	221	7	0	319	479	11	3	526	728	13	10
55	66.69	73	147	220	5	4	341	472	8	6	555	714	10	6
60	81.60	79	158	219	3	11	358	461	6	2	572	694	7	7
			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.		
Age Issue	Ann. Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
					\$			\$			\$			\$
21	105.84	\$220	\$421	\$487	5	\$463	\$509	3	\$589	\$755	\$801	2	\$797	\$875
25	106.22	220	421	487	5	461	509	3	589	755	801	2	796	875
30	106.84	219	420	486	5	459	509	3	589	754	801	2	795	875
35	107.70	219	420	486	5	456	509	3	586	754	800	2	794	874
40	108.96	219	419	484	5	449	509	3	583	753	799	2	793	874
45	110.94	218	418	483	5	437	509	3	577	752	798	2	789	873
50	114.24	217	415	479	5	414	509	3	566	749	794	2	783	871
55	119.64	215	410	472	5	374	509	3	546	744	789	2	771	868
60	128.35	211	403	461	5	301	509	3	512	735	779	2	751	862
			End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.		
Age Issue	Ann. Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
					\$			\$			\$			\$
21	\$68.40	\$113	\$235	\$312	10	\$241	\$366	\$460	8	\$417	\$581	\$672	5	\$856
25	68.82	113	234	311	10	236	365	459	8	413	581	672	5	866
30	69.51	113	234	311	10	229	365	458	8	408	581	671	5	862
35	70.50	113	234	310	10	216	364	457	8	398	580	670	5	868
40	72.00	113	234	308	10	191	364	455	8	382	578	667	5	868
45	74.44	113	233	306	10	144	363	453	8	349	576	664	5	862
50	78.53	112	232	302	10	58	360	447	8	328	571	657	5	852
55	85.21	112	229	295	8	12	355	437	8	175	563	645	5	858
60	96.07	110	226	285	5	17	348	422	7	16	550	626	5	843
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
Age Issue	Ann. Prem- ium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.
					\$			\$			\$			\$
21	\$50.07	\$75	\$156	\$237	15	\$102	\$387	\$513	10	\$464	\$664	\$768	5	\$755
25	50.53	75	156	236	15	892	387	513	10	455	664	767	5	754
30	51.31	75	156	236	15	773	386	512	10	444	663	766	5	750
35	52.47	76	157	235	15	39	386	510	10	427	662	764	5	744
40	54.31	76	157	234	13	111	387	508	10	393	661	761	5	732
45	57.32	77	159	233	10	11	387	504	10	331	658	756	5	711
50	62.34	78	161	231	8	12	386	497	10	210	652	746	5	671
55	70.51	80	163	228	5	111	385	486	9	18	643	731	5	650
60	83.55	83	167	223	4	12	383	471	8	18	627	707	5	643

NOTE.—3¼% First Year Preliminary Term Reserve adopted 1910. No surrender charge deducted.

TOLEDO TRAVELERS LIFE INSURANCE CO., Toledo, O.

Accelerative Option. — No provision. Practice of company to apply cash value of dividend additions or accumulations to pay up policy or mature it as endowment. (See also "Change of Plan".)

Beneficiary. — May be made irrevocable.

***Cash Values.** — After two premiums, within one month after default. American 3½% Straight Modified Preliminary Term reserve, without surrender charge. Payment of cash value may be deferred six months.

Change of Plan. — Prior to tenth year, may reduce number of premiums to be paid on policy or hasten maturity by paying proportionately larger subsequent premium.

Disability. — Rider provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuance during disability until maturity; no reduction in insurance. Does not cover war service. Net limit, \$5,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable on any anniversary; (d) purchase participating paid-up additions, which may be surrendered on any anniversary. (d) is automatic option.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after one year. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), interest 5%. Practice not to charge interest if premiums paid within grace period.

Incontestable. — After one year, except for non-payment of premium and service in time of war, within five years.

Limits. — Ages, 15-65; \$10,000; reinsures over \$5,000; does not accept reinsurance as a rule; minimum policy \$500.

***Loans.** — After two premiums. Interest not more than 6%, not in advance. May be deferred six months (except to pay premiums).

Military Service. — Death from military or naval service within five years, limit liability to premiums paid, unless extra premium paid annually as required. Unused extra premium returned after war.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

***Paid-Up Values.** — After two premiums, within one month after default.

Policy In Effect. — At once, if binding receipt issued and application approved.

***Premium Loans.** — Will be granted for paying any premium, after one year (second year loan value applied to pay second premium).

Reinstatement. — Within three years (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from engaging within one year in any extra hazardous occupation, liability limited to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% Limited (1-30 years) and Continuous (10, 15 or 20 years certain) Installments. Payments made annually, semi-annually (\$50.37), quarterly (\$25.28) or monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned†. If so directed, proceeds left under any option will be withheld from beneficiary.

Suicide. — Within one year, sane or insane, or death from consequence of or criminal action, within one year, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000. Ages, 18-65. Disability granted to teachers and business women.

*Values one year later on Ordinary Life policy.

†Present interest rate 4% on proceeds left with company; 3½% on dividends left with interest.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY—Continued

PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS						Ren. and Conv. Term 5 Yr.
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	Age 65	
20	\$16.49	\$38.76	\$29.32	\$24.44	\$93.44	\$60.79	43.99	\$34.26	\$28.07	\$19.15	\$ 9.94
21	16.84	39.38	29.78	24.85	93.52	60.87	44.07	34.35	28.17	19.66	10.00
22	17.21	40.00	30.27	25.26	93.60	60.95	44.16	34.44	28.28	20.19	10.06
23	17.60	40.71	30.79	25.69	93.70	61.05	44.26	34.55	28.40	20.76	10.12
24	17.99	41.39	31.31	26.13	93.80	61.13	44.35	34.66	28.54	21.35	10.20
25	18.42	42.13	31.87	26.60	93.90	61.24	44.46	34.78	28.68	21.99	10.30
26	18.87	42.88	32.43	27.08	94.02	61.35	44.57	34.91	28.83	22.66	10.40
27	19.33	43.65	33.02	27.57	94.14	61.45	44.69	35.05	29.00	23.37	10.50
28	19.82	44.45	33.63	28.10	94.27	61.56	44.81	35.19	29.18	24.13	10.60
29	20.34	45.30	34.27	28.64	94.40	61.69	44.96	35.36	29.37	24.94	10.70
30	20.89	46.17	34.94	29.21	94.54	61.83	45.11	35.53	29.60	25.79	10.82
31	21.46	47.07	35.63	29.79	94.70	61.97	45.27	35.73	29.84	26.71	10.95
32	22.07	48.00	36.34	30.40	94.85	62.12	45.43	35.95	30.10	27.69	11.09
33	22.71	48.99	37.09	31.04	95.03	62.30	45.64	36.18	30.39	28.74	11.24
34	23.40	50.00	37.88	31.72	95.22	62.50	45.87	36.44	30.72	29.87	11.40
35	24.12	51.07	38.70	32.43	95.42	62.69	46.10	36.73	31.08	31.08	11.60
36	24.87	52.16	39.53	33.15	95.64	62.90	46.35	37.04	31.47	32.37	11.90
37	25.68	53.30	40.42	33.92	95.86	63.14	46.63	37.40	31.90	33.76	12.24
38	26.54	54.48	41.36	34.74	96.12	63.41	46.95	37.79	32.38	35.28	12.58
39	27.44	55.72	42.31	35.58	96.40	63.70	47.30	38.22	32.92	36.92	12.96
40	28.41	57.00	43.32	36.48	96.70	64.03	47.70	38.70	33.51	38.70	13.38
41	29.42	58.31	44.36	37.37	97.00	64.36	48.10	39.21	34.16	40.62	13.83
42	30.51	59.71	45.46	38.40	97.35	64.75	48.58	39.80	34.88	42.72	14.34
43	31.67	61.15	46.63	39.45	97.75	65.18	49.12	40.45	35.67	45.02	14.90
44	32.90	62.65	47.84	40.55	98.18	65.66	49.69	41.16	36.54	47.55	15.54
45	34.20	64.23	49.10	41.71	98.64	66.18	50.34	41.97	37.50	50.34	16.27
46	35.60	65.87	50.45	42.96	99.16	66.76	51.06	42.85	38.57	53.42	16.97
47	37.09	67.57	51.86	44.27	99.72	67.42	51.85	43.82	39.72	56.84	17.75
48	38.66	69.34	53.32	45.66	100.34	68.13	52.72	44.89	40.99	60.66	18.66
49	40.36	71.21	54.90	47.14	101.02	68.93	53.71	46.08	42.38	64.96	19.68
50	42.16	73.15	56.53	48.72	101.78	69.81	54.78	47.39	43.90	69.81	20.83
51	44.08	75.16	58.25	50.39	102.69	70.77	55.97	48.82	.....	75.20	22.10
52	46.12	77.26	60.07	52.17	103.50	71.83	57.27	50.39	.....	81.36	23.53
53	48.32	79.47	62.01	54.09	104.50	73.00	58.74	52.12	.....	88.50	25.12
54	50.65	81.76	64.05	56.12	105.60	74.32	60.31	54.00	.....	96.88	26.88
55	53.13	84.15	66.21	58.29	106.80	75.75	62.07	56.04	.....	106.80	28.84
56	55.80	86.67	68.52	60.64	108.10	77.33	.....	.....	.....	.....	31.01
57	58.63	89.32	70.94	63.13	109.52	79.07	.....	.....	.....	.....	33.40
58	61.68	92.07	73.55	65.83	111.10	81.00	.....	.....	.....	.....	36.05
59	64.93	94.97	76.34	68.72	112.85	83.12	.....	.....	.....	.....	38.98
60	68.41	98.00	79.30	71.84	114.75	85.44	.....	.....	.....	.....	42.21
61	72.13	.....	.....	.....	.....	.....	.....	.....	.....	.....	45.78
62	76.13	.....	.....	.....	.....	.....	.....	.....	.....	.....	49.71
63	80.40	.....	.....	.....	.....	.....	.....	.....	.....	.....	54.05
64	84.98	.....	.....	.....	.....	.....	.....	.....	.....	.....	58.83
65	89.90	.....	.....	.....	.....	.....	.....	.....	.....	.....	64.08

DISABILITY RATES (\$10 Monthly Income and Waiver of Premium).

	\$1.05	\$2.28	\$1.68	\$1.40	\$0.36	\$0.42	\$0.50	\$0.55	\$0.63	\$0.90
20	1.05	2.28	1.68	1.40	0.36	0.42	0.50	0.55	0.63	0.90
21	1.07	2.32	1.71	1.42	0.37	0.43	0.52	0.58	0.66	0.93
22	1.10	2.36	1.74	1.44	0.38	0.44	0.54	0.61	0.69	0.96
23	1.13	2.40	1.77	1.46	0.39	0.45	0.56	0.64	0.72	0.99
24	1.17	2.44	1.80	1.48	0.40	0.46	0.58	0.67	0.76	1.02
25	1.21	2.49	1.84	1.51	0.42	0.48	0.60	0.70	0.80	1.05
26	1.25	2.52	1.87	1.54	0.43	0.50	0.63	0.74	0.85	1.09
27	1.29	2.55	1.90	1.57	0.44	0.52	0.66	0.78	0.90	1.12
28	1.33	2.58	1.93	1.60	0.45	0.54	0.69	0.82	0.95	1.17
29	1.37	2.62	1.95	1.63	0.47	0.57	0.72	0.86	1.00	1.21
30	1.42	2.66	1.98	1.66	0.50	0.60	0.75	0.90	1.05	1.25
31	1.46	2.70	2.01	1.69	0.52	0.64	0.79	0.96	1.14	1.30
32	1.51	2.74	2.04	1.72	0.54	0.68	0.84	1.02	1.23	1.35
33	1.56	2.77	2.07	1.75	0.56	0.72	0.89	1.08	1.32	1.40
34	1.63	2.80	2.10	1.78	0.58	0.76	0.95	1.14	1.41	1.45
35	1.70	2.83	2.13	1.81	0.60	0.80	1.01	1.20	1.50	1.50
36	1.77	2.86	2.16	1.84	0.64	0.86	1.08	1.33	1.60	1.57
37	1.85	2.90	2.19	1.88	0.68	0.92	1.15	1.46	1.70	1.64
38	1.93	2.94	2.22	1.92	0.73	0.98	1.23	1.59	1.80	1.71
39	2.01	2.97	2.25	1.96	0.78	1.04	1.31	1.72	1.90	1.78
40	2.10	3.00	2.29	2.00	0.83	1.10	1.40	1.85	2.00	1.85
41	2.20	3.02	2.32	2.08	0.90	1.21	1.55	1.98	2.12	1.93
42	2.30	3.04	2.35	2.18	0.97	1.32	1.72	2.11	2.24	2.01
43	2.40	3.06	2.38	2.30	1.04	1.44	1.89	2.24	2.36	2.09
44	2.50	3.08	2.42	2.44	1.12	1.56	2.07	2.37	2.48	2.17
45	2.62	3.10	2.46	2.60	1.20	1.68	2.25	2.50	2.60	2.25
46	2.75	3.12	2.64	2.76	1.36	1.92	2.44	2.68	2.78	2.38
47	2.89	3.14	2.82	2.92	1.52	2.16	2.63	2.86	2.96	2.51
48	3.05	3.18	3.00	3.08	1.68	2.40	2.82	3.04	3.14	2.64
49	3.22	3.18	3.19	3.24	1.84	2.65	3.02	3.22	3.32	2.77
50	3.40	3.20	3.38	3.40	2.00	2.90	3.22	3.40	3.50	2.90
51	3.60	3.52	3.65	3.66	2.44	3.21	3.45	3.67	.....	3.16
53	4.06	4.16	4.10	4.20	3.32	3.83	3.97	4.21	.....	3.68
55	4.64	4.80	4.74	4.70	4.20	4.45	4.60	4.75	.....	4.20

Semi-annual rate, multiply by .51, quarterly rate, multiply by .26.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$16.84	\$13.68	\$28.36	\$90	3 287	\$69.82	\$203	9 223	\$118.93	\$315	15 221	\$176.63	\$422	19
25	18.42	16 19	33 54	100	4 126	82 42	222	10 258	139.98	341	16 17	206 99	454	18
30	20.89	20.08	41.52	112	5 25	101.65	248	11 230	171.65	376	15 238	251 57	495	17
35	24.12	24.98	51.58	126	5 261	125 48	275	11 252	209 85	413	14 178	302 54	534	15
40	28.41	31.17	64.19	141	6 19	154 48	304	10 354	253 66	448	12 310	358 21	571	13
45	34.20	38.89	79.57	156	5 313	187 54	331	9 264	301 35	481	10 349	416 17	605	10
50	42.16	47 71	96.77	171	5 78	223 30	356	8 75	350.94	510	9 4	473 25	634	8
55	53.13	57.51	115 66	184	4 131	261 00	379	6 234	400 25	535	7 78	527 05	658	6
60	68.41	68 17	135 82	197	3 170	298 67	400	5 71	446 94	558	5 232	584 12	688	5
65	89.90	79.11	155.78	209	2 230	334 26	418	3 360	499 39	588	4 89	652 26	728	3

Age at Issue	Ann. Premium	Cash 3rd Year	2d Yr.	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	24.85	22 60	70.73	225	10 175	164 69	480	25 262	279 13	739	35 110	418 69	1000	Pd	
25	26.60	24 18	76.85	228	10 331	179 49	484	24 207	304 22	742	32 165	456 00	1000		
30	29.21	26 37	85 62	231	11 63	200 71	490	22 181	339 88	745	28 270	508 49	1000		
35	32.43	28.79	95 73	233	10 339	225 00	493	19 338	350 02	747	24 337	566 15	1000		
40	36.48	31.42	107 24	235	10 19	252 12	496	17 25	422 85	747	21 32	626 92	1000		
45	41 71	34 19	119 91	236	8 243	280 14	495	14 31	465 59	743	17 117	688 24	1000		
50	48 72	38 80	132 37	234	7 6	306 76	489	11 55	504 89	734	13 264	746 98	1000		
55	58 29	39 07	144 26	230	5 144	330 47	480	8 168	537 16	719	10 160	800 48	1000		
60	71 84	41 13	155 46	226	3 351	349 31	468	6 63	558 19	697	7 200	849 97	1000		

Age at Issue	Ann. Premium	Cash 3rd Year	2d Yr.	End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.		
				Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$44.07	\$60.72	172.49	\$279	15 \$147	392 53	\$546	10 \$494	663 85	\$786	5 \$775	926 78	\$959	1	
25	44 46	59 61	171 46	277	15 \$136	391 57	544	10 \$489	663 01	785	5 \$772	926 48	959	1	
30	45 11	57.94	169 98	274	15 \$118	390 22	541	10 \$477	661 72	783	5 \$768	925 08	958	1	
35	46 10	55 95	168 40	270	15 \$76	388 80	537	10 \$457	660 10	780	5 \$761	925 19	958	1	
40	47 70	53 71	167 01	265	15 \$7	387 68	533	10 \$421	657 75	776	5 \$748	923 88	956	1	
45	50 34	51.37	166 13	260	11 \$265	386 26	525	10 \$356	653 80	768	5 \$726	921 68	954	1	
50	54 78	48 94	165 28	252	8 \$235	383 91	514	10 \$232	647 19	757	5 \$684	917 86	950	1	
55	62 07	46 67	165 13	243	6 \$19	381 17	499	9 \$10	637 05	740	5 \$608	911 53	942	1	

†Days. Values at end of first and second year.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925

ORDINARY LIFE.

Ages.	25	30	35	40	45	50	55	60
1st.	\$1.36	\$1.44	\$1.56	\$1.71	\$1.97	\$2.09	\$2.32	\$2.60
2d.	1.58	1.71	1.88	2.06	2.38	2.62	2.98	3.5
3rd.	1.77	1.95	2.16	2.41	2.74	3.09	3.56	4.3
4th.	2.00	2.18	2.42	2.74	3.11	3.57	4.15	5.0
5th.	2.18	2.41	2.69	3.08	3.49	4.04	4.71	5.7

TWENTY PAYMENT LIFE.

1st.	\$1.39	\$1.47	\$1.58	\$1.74	\$2.00	\$2.11	\$2.34	\$2.6
2d.	1.65	1.77	1.93	2.13	2.42	2.67	3.01	3.6
3rd.	1.87	2.03	2.24	2.49	2.82	3.15	3.61	4.3
4th.	2.12	2.29	2.53	2.85	3.21	3.65	4.19	5.0
5th.	2.35	2.56	2.83	3.21	3.61	4.15	4.80	5.7

TWENTY YEAR ENDOWMENT.

1st.	\$1.44	\$1.52	\$1.63	\$1.77	\$2.03	\$2.13	\$2.34	\$2.6
2d.	1.75	1.88	2.03	2.21	2.49	2.70	3.05	3.6
3rd.	2.05	2.20	2.38	2.60	2.90	3.22	3.64	4.3
4th.	2.38	2.52	2.72	3.00	3.31	3.72	4.24	5.0
5th.	2.67	2.86	3.08	3.40	3.76	4.25	4.85	5.7

NOTE.—Dividend Payable End of 1st Year is Contingent upon Payment of 2d Premium. 3½% Modified Preliminary Term (Whole Life Basis) Reserve Adopted April 1, 1914; Full Reserve Allowed at End of 2d Year. Extended insurance values granted on limited payment life and endowments end of first year

TRAVELERS EQUITABLE INS. CO., Minneapolis, Minn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, without surrender charge. Payment of cash values may be deferred six months.

Change of Plan. — Higher premium form allowed at any time by payment of difference in premiums at 6% per annum.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 beginning immediately after proof (total disability not obviously permanent regarded as permanent after 60 days) and continuing during disability to maturity; no reduction in insurance. Agreement does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, bodily or mental infirmity, illness or disease, poison or infection other than as result of accident, war service, aeronautic or submarine operation or violation of law.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days without interest.

Incontestable. — After one year except for non-payment of premiums.

Limits. — Ages 16-60.

Loans. — After three premiums. Interest not more than 6% in advance. May be deferred 60 days except to pay premiums.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. With cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-25 years) and Continuous (20 years certain) annual Installment. At end of 20 years insured may select life annuity. Unless otherwise specified Beneficiary may withdraw Trust Fund on any interest date and receive commutable values at any time except under Continuous Installment option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
TERM. 5 Years Convertible within 3 year ; 10 years within 7 years; 20 years within 14 years. Non-renewable.			
5 years.....	\$9.58	\$10.88	\$14.12
10 years.....	9.77	11.33	15.62
20 years.....	10.29	12.84	20.16

PREMIUM RATES PER \$1,000.

(American 3¼% Reserve.)

Ord. Life	LIMITED PAY. LIFE.			ENDOWMENT			Age	Waiver of Premium and \$10 Monthly Income.						*DOUBLE INDEM.			
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Yr. End.	15 Yr. End.	20 Yr. End.	10 Pay.	15 Pay.	20 Pay.
	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
14.17	34.99	25.99	21.61	91.64	58.16	41.82	16	1.03	2.44	1.79	1.48	.35	.40	.48	3.63	2.66	2.1
14.44	35.40	26.36	21.91	91.66	58.20	41.86	17	1.07	2.48	1.81	1.50	.36	.41	.49	3.60	2.64	2.1
14.72	36.02	26.76	22.24	91.71	58.25	41.92	18	1.11	2.53	1.84	1.52	.37	.42	.50	3.56	2.62	2.1
15.02	36.56	27.16	22.58	91.74	58.29	41.96	19	1.15	2.58	1.88	1.55	.38	.43	.52	3.53	2.59	2.1
15.32	37.11	27.58	22.93	91.79	58.33	42.02	20	1.18	2.63	1.92	1.58	.39	.45	.54	3.50	2.57	2.1
15.65	37.70	28.02	23.30	91.84	58.38	42.08	21	1.21	2.68	1.96	1.61	.40	.47	.56	3.46	2.54	2.1
15.98	38.30	28.47	23.67	91.88	58.44	42.14	22	1.24	2.73	2.00	1.64	.41	.49	.58	3.42	2.51	2.0
16.35	38.93	28.94	24.07	91.93	58.50	42.21	23	1.28	2.77	2.04	1.67	.42	.51	.60	3.38	2.49	2.0
16.73	39.58	29.42	24.40	91.98	58.56	42.28	24	1.32	2.81	2.08	1.70	.43	.53	.63	3.34	2.46	2.0
17.12	40.25	29.94	24.92	92.03	58.62	42.36	25	1.36	2.85	2.12	1.73	.45	.55	.66	3.30	2.43	2.0
17.52	40.94	30.45	25.35	92.08	58.68	42.43	26	1.40	2.89	2.15	1.76	.47	.57	.69	3.26	2.39	1.9
17.96	41.66	30.99	25.81	92.15	58.76	42.52	27	1.45	2.93	2.18	1.79	.49	.59	.72	3.21	2.36	1.9
18.41	42.41	31.56	26.29	92.22	58.84	42.62	28	1.50	2.97	2.21	1.82	.51	.62	.75	3.16	2.33	1.9
18.91	43.19	32.16	26.79	92.30	58.93	42.73	29	1.55	3.01	2.24	1.85	.53	.65	.79	3.11	2.29	1.8
19.41	44.00	32.77	27.31	92.37	59.03	42.85	30	1.60	3.05	2.27	1.88	.55	.68	.83	3.06	2.25	1.8
19.94	44.83	33.39	27.85	92.45	59.12	42.97	31	1.66	3.09	2.30	1.92	.57	.71	.87	3.01	2.22	1.8
20.51	45.71	34.05	28.42	92.55	59.23	43.12	32	1.72	3.13	2.33	1.96	.60	.74	.92	2.95	2.18	1.8
21.11	46.61	34.75	29.00	92.64	59.36	43.26	33	1.78	3.17	2.36	2.00	.63	.78	.97	2.90	2.14	1.7
21.74	47.54	35.46	29.62	92.76	59.49	43.44	34	1.85	3.21	2.39	2.04	.66	.82	1.03	2.84	2.09	1.7
22.41	48.52	36.20	30.27	92.87	59.64	43.63	35	1.92	3.25	2.42	2.08	.69	.87	1.10	2.77	2.05	1.7
23.11	49.52	36.97	30.94	93.00	59.79	43.82	36	1.99	3.28	2.46	2.12	.72	.92	1.18	2.71	2.00	1.6
23.84	50.56	37.77	31.63	93.13	59.97	44.05	37	2.06	3.31	2.50	2.16	.76	.98	1.27	2.64	1.95	1.6
24.61	51.65	38.62	32.38	93.29	60.17	44.31	38	2.14	3.34	2.54	2.20	.80	1.05	1.37	2.57	1.90	1.5
25.48	52.78	39.49	33.15	93.45	60.39	44.60	39	2.23	3.37	2.57	2.24	.85	1.13	1.48	2.50	1.85	1.5
26.36	53.95	40.41	33.97	93.64	60.63	44.92	40	2.33	3.40	2.62	2.28	.91	1.22	1.60	2.43	1.80	1.5
27.30	55.15	41.37	34.82	93.84	60.90	45.26	41	2.44	3.43	2.65	2.33	.98	1.31	1.74	2.35	1.74	1.5
28.28	56.41	42.36	35.72	94.07	61.20	45.66	42	2.55	3.46	2.68	2.38	1.05	1.41	1.92	2.27	1.69	1.5
29.35	57.73	43.41	36.67	94.32	61.53	46.10	43	2.66	3.49	2.71	2.43	1.13	1.53	2.12	2.19	1.63	1.5
30.48	59.10	44.51	37.68	94.61	61.92	46.60	44	2.78	3.51	2.74	2.48	1.21	1.66	2.30	2.10	1.56	1.5
31.69	60.53	45.66	38.74	94.93	62.35	47.15	45	2.91	3.53	2.79	2.53	1.31	1.80	2.49	2.01	1.50	1.5
32.97	62.02	46.89	39.86	95.30	62.83	47.77	46	3.05	3.54	2.95	2.58	1.43	2.04	2.69	1.92	1.50	1.5
34.33	63.56	48.16	41.06	95.71	63.37	48.46	47	3.20	3.55	3.14	2.63	1.56	2.28	2.89	1.82	1.50	1.5
35.77	65.17	49.50	42.33	96.16	63.97	49.22	48	3.36	3.56	3.33	2.68	1.70	2.57	3.09	1.72	1.50	1.5
37.32	66.85	50.91	43.68	96.67	64.63	50.08	49	3.54	3.57	3.54	2.73	1.86	2.87	3.31	1.61	1.50	1.5
38.99	68.61	52.41	45.11	97.25	65.39	51.03	50	3.73	3.58	3.75	2.78	2.08	3.17	3.54	1.51	1.50	1.5
40.75	70.44	53.98	46.64	97.89	66.21	52.09	51	3.95	3.61	3.99	2.83	2.36	3.47	3.79	1.50	1.50	1.5
42.61	72.34	55.63	48.26	98.59	67.12	53.24	52	4.19	3.64	4.25	2.89	2.61	3.78	4.04	1.50	1.50	1.5
44.63	74.34	57.39	50.00	99.38	68.16	54.54	53	4.46	3.65	4.54	2.93	2.91	4.14	4.33	1.50	1.50	1.5
46.72	76.40	59.24	51.86	100.25	69.28	55.95	54	4.76	3.68	4.86	2.97	3.18	4.45	4.64	1.50	1.50	1.5
49.05	78.58	61.21	53.85	101.22	70.53	57.53	55	5.09	3.70	5.20	3.01	3.40	4.83	5.00	1.50	1.50	1.5
51.48	80.86	63.30	55.98	102.29	71.92	59.26	56	5.44	3.72	5.54	3.05	3.69	5.21	5.27	1.50	1.50	1.5
54.09	83.23	65.52	58.26	103.47	73.46	61.16	57	5.81	3.74	5.90	3.09	3.98	5.62	5.54	1.50	1.50	1.5
56.85	85.72	68.00	60.71	104.77	75.14	63.25	58	6.20	3.76	6.28	3.13	4.27	5.99	5.89	1.50	1.50	1.5
59.84	88.34	70.40	63.34	106.23	77.03	65.55	59	6.61	3.78	6.66	3.17	4.56	6.30	6.20	1.50	1.50	1.5
63.01	91.11	73.09	66.18	107.83	79.10	68.07	60	7.05	3.80	7.10	3.21	4.85	6.69	6.59	1.50	1.50	1.5

*Double Indemnity Rates for Ordinary Life and Endowments is \$6.50 per \$1,000 at all ages.
Semi-annual rates multiply by .52; quarterly rates by .265.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Pre- mium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.	Cash or Loan	Pd. Up	Ext. Ins. D.
21	\$15.65	\$13	\$28	\$89	3 269	\$69	\$201	9 176	\$118	\$312	15 173	\$176	\$420	19 15
25	17.12	16	33	97	4 98	82	221	10 236	139	338	15 350	206	451	18 15
30	19.41	20	41	110	5 0	101	246	11 202	171	375	15 218	251	493	17 3
35	22.41	24	51	124	5 236	125	274	11 236	209	411	14 158	302	533	15 3
40	26.36	31	64	140	6 12	154	302	10 342	253	446	12 298	358	571	13 3
45	31.69	37	79	155	5 297	187	330	9 254	301	480	10 344	416	604	10 31
50	38.99	44	96	169	5 63	223	355	8 71	359	508	8 359	473	633	8 30
55	49.05	57	115	183	4 122	261	379	6 233	400	535	7 76	527	658	6 35
60	63.01	68	135	196	3 162	298	398	5 66	446	557	5 227	584	687	5 9
21	23.30	30	64	203	9 117	159	463	24 284	276	730	34 345	418	1000	Pd-up
25	24.92	33	70	206	9 289	174	469	23 307	301	734	32 50	456	1000	"
30	27.31	37	78	210	10 36	195	475	21 335	337	738	28 185	508	1000	"
35	30.27	42	88	215	10 16	219	480	19 167	377	740	24 264	566	1000	"
40	33.97	48	100	219	9 142	247	485	16 276	420	741	20 394	626	1000	"
45	38.74	55	113	222	8 70	275	485	13 308	463	738	17 74	688	1000	"
50	45.11	62	126	223	6 255	302	482	10 357	502	729	13 226	746	1000	"
55	53.85	68	139	222	5 75	327	475	8 134	535	716	10 139	800	1000	"
60	66.18	75	152	220	3 318	347	464	6 46	556	694	7 185	849	1000	"

†Days.

NOTE.—American 3¼% Modified Preliminary Term (Ill. Std.) reserve without surrender charge.

THE TRAVELERS INSURANCE CO., Hartford, Conn.

Accelerative Option. — Policy is non-participating. If premiums paid without reduction, Premium Reduction policy will be paid up at an earlier date or mature as endowment.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within one month after default. American 3½% Rev. 1 Premium reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — No provision. Practice to change to higher or lower premium form.

Disability. — For varying extra premium, policy will provide, prior to age 60, (Provision 1) for waiver of premiums and payment of monthly income \$10 per \$1,000 beginning from commencement of disability and continuing during lifetime and continued disability; no reduction in insurance; payments continue after maturity of endowment. Pending proof of permanent disability, where disability is not conclusively permanent, benefits will be granted from commencement of disability if it shall appear that it has wholly disabled the insured for a period of three months. (Provision 2) waiver of premiums and payment of Life Annuity of \$68 per \$1,000, 20 years certain in full settlement of contract. (Provision 3) provides for waiver of premiums; issued on all forms including Joint Life and Reversionary Annuities) except term but including 5 Year Term With Conversion. Under Provisions (1 and 3) in event of disability after age 60, premiums are charged against policy without interest. Provisions 1 and 3 operative to age 65 on Annual and Single Premium Deferred Annuities, Deferred Cash Refund Annuities, Insurance Annuity at 65 and Pension Insurance at 65. Limit, Provision 1, \$50,000; Provision 3 will be placed on amounts over \$50,000, or on the first \$50,000.

Dividends. — Policy is non-participating. Premium Reduction policies provide for annual guaranteed reduction in premiums, but if premiums are paid without reduction policy will have increasing insurance and values.

Double Indemnity. — For extra premium, policy will provide prior to age 70, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, aeronautic or submarine expeditions, disease, suicide. Limit \$25,000.

***Extended Insurance.** — Automatic after three years, however, insurance is extended 31 days after grace period at end of second year. Non-par. With cash but not loan values. Exchangeable for paid up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages 16-65, except Term, 20-60; no fixed amount; reinsures over \$200,000 (Term, \$50,000); accepts reinsurance; minimum policy is one with premium not less than \$10.

***Loans.** — After three premiums. Interest 5½%, in advance. May be deferred 60 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid Up Values". Fractional year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums, within three months after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, unless previously surrendered, upon evidence of insurability and payment of arrears at 5½% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash Trust Fund (Interest Payments) at 3½%, Limited (130 years) monthly installments or monthly life income with return at the death of the beneficiary of the excess of proceeds over sum of monthly income theretofore paid. Practice to make payments annually, semi-annually, quarterly or monthly. No provision for withdrawal by beneficiary of proceeds left under any option.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Term, disability and double indemnity granted to unmarried women if self-supporting. Disability premium is 50% extra. Limit, Provision 1, \$10,000.

*Values on Endowments (and Premium Reduction if premium paid without reduction) after two premiums.

THE TRAVELERS INSURANCE COMPANY, CONN.—Continued.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).

(American 3½% Reserve)

Age	Ord. Life	Limited Payment Life			Endowments					Term Policies		Monthly Income \$10 a Month for 20 Years		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	5* Year	10 (a) Year	Ord. Life	20 Pay. Life	25 Year End.
16	\$12.43	\$32.26	\$23.69	\$19.51	\$90.09	\$56.49	\$40.12	\$30.47	\$24.33	.....	.....	\$21.51	\$33.76	\$69.00
17	12.67	32.72	24.03	19.79	90.11	56.52	40.15	30.51	24.38	.....	.....	21.93	34.25	69.00
18	12.93	33.21	24.39	20.09	90.13	56.56	40.19	30.56	24.43	.....	.....	22.38	34.77	69.00
19	13.20	33.71	24.76	20.40	90.15	56.59	40.22	30.61	24.48	.....	.....	22.84	35.30	69.00
20	13.48	34.23	25.15	20.72	90.18	56.62	40.26	30.65	24.54	8.02	8.15	23.33	35.86	69.00
21	13.77	34.77	25.55	21.06	90.21	56.65	40.30	30.70	24.61	8.07	8.21	23.83	36.45	69.00
22	14.08	35.33	25.97	21.40	90.25	56.69	40.35	30.76	24.68	8.13	8.27	24.37	37.03	69.00
23	14.41	35.91	26.40	21.76	90.28	56.73	40.41	30.82	24.76	8.18	8.35	24.94	37.66	69.00
24	14.75	36.51	26.84	22.14	90.31	56.77	40.46	30.88	24.85	8.24	8.42	25.53	38.31	70.00
25	15.10	37.13	27.31	22.53	90.34	56.82	40.51	30.97	24.94	8.32	8.51	26.13	38.99	70.00
26	15.48	37.78	27.79	22.93	90.38	56.87	40.57	31.04	25.05	8.39	8.59	26.79	39.68	70.00
27	15.88	38.45	28.29	23.35	90.42	56.92	40.64	31.13	25.16	8.46	8.68	27.48	40.41	70.00
28	16.29	39.14	28.81	23.79	90.48	56.98	40.72	31.23	25.29	8.55	8.79	28.19	41.17	70.00
29	16.73	39.86	29.35	24.24	90.53	57.04	40.80	31.33	25.44	8.64	8.89	28.95	41.95	70.00
30	17.19	40.61	29.91	24.71	90.58	57.12	40.89	31.46	25.59	8.74	9.02	29.75	42.76	70.00
31	17.72	41.46	30.55	25.26	90.63	57.19	41.00	31.59	25.80	8.88	9.16	30.67	43.71	70.00
32	18.26	42.36	31.21	25.82	90.71	57.27	41.11	31.73	26.01	9.04	9.30	31.60	44.68	71.00
33	18.84	43.28	31.91	26.41	90.77	57.37	41.22	31.90	26.26	9.21	9.46	32.60	45.70	71.00
34	19.45	44.23	32.63	27.02	90.85	57.47	41.37	32.08	26.53	9.39	9.64	33.66	46.76	71.00
35	20.11	45.23	33.38	27.67	90.94	57.58	41.52	32.29	26.84	9.60	9.83	34.80	47.88	71.00
36	20.84	46.25	34.16	28.35	91.03	57.71	41.69	32.55	27.19	9.82	10.10	36.06	49.06	72.00
37	21.60	47.32	34.97	29.04	91.13	57.86	41.89	32.84	27.59	10.06	10.39	37.38	50.26	72.00
38	22.42	48.43	35.82	29.78	91.25	58.01	42.10	33.16	28.02	10.31	10.71	38.80	51.54	72.00
39	23.29	49.58	36.70	30.55	91.37	58.19	42.34	33.52	28.50	10.59	11.06	40.30	52.87	73.00
40	24.21	50.78	37.63	31.37	91.52	58.39	42.62	33.92	29.03	10.90	11.47	41.90	54.29	73.00
41	25.19	52.11	38.67	32.28	91.77	58.73	43.00	34.40	29.61	11.29	11.91	43.59	55.86	74.00
42	26.22	53.51	39.75	33.25	92.04	59.10	43.44	34.92	30.25	11.73	12.42	45.38	57.54	75.00
43	27.33	54.96	40.89	34.26	92.33	59.50	43.91	35.49	30.97	12.20	12.99	47.30	59.29	75.00
44	28.51	56.47	42.08	35.34	92.66	59.95	44.44	36.14	31.75	12.75	13.63	49.34	61.16	76.00
45	29.77	58.05	43.33	36.47	93.01	60.43	45.02	36.85	32.61	13.36	14.36	51.52	63.11	77.00
46	31.16	59.70	44.65	37.67	93.50	60.96	45.70	37.71	33.63	14.06	.....	53.92	65.19	79.00
47	32.66	61.40	46.03	38.94	94.03	61.56	46.46	38.66	34.75	14.84	.....	56.52	67.39	80.00
48	34.25	63.19	47.49	40.30	94.60	62.22	47.30	39.70	35.97	15.73	.....	59.27	69.74	81.00
49	35.96	65.05	49.02	41.74	95.22	62.94	48.23	40.86	37.31	16.73	.....	62.23	72.23	83.00
50	37.79	66.99	50.64	43.27	95.91	63.74	49.25	42.11	38.76	17.86	.....	65.40	74.88	85.00
51	39.74	69.15	52.44	44.99	97.02	64.86	50.52	43.59	.....	19.11	.....	68.77	77.86	87.00
52	41.81	71.40	54.34	46.81	98.20	66.07	51.90	45.20	.....	20.51	.....	72.35	81.01	89.00
53	44.04	73.75	56.35	48.76	99.46	67.40	53.41	46.96	.....	22.07	.....	76.21	84.38	92.00
54	46.43	76.19	58.47	50.85	100.81	68.83	55.08	48.88	.....	23.81	.....	80.35	88.00	95.00
55	48.98	78.76	60.72	53.08	102.26	70.40	56.91	50.98	.....	25.75	.....	84.76	91.86	98.00
56	51.44	81.01	62.78	55.19	103.26	71.73	58.59	.....	.....	.....	.....	89.02	95.51	101.00
57	54.07	83.35	64.96	57.43	104.36	73.20	60.44	.....	.....	.....	.....	93.57	99.39	104.00
58	56.87	85.80	67.29	59.84	105.59	74.83	62.48	.....	.....	.....	.....	98.42	103.56	108.00
59	59.87	88.39	69.76	62.44	106.95	76.64	64.72	.....	.....	.....	.....	103.61	108.06	112.00
60	63.08	91.11	72.41	65.24	108.47	78.64	67.20	.....	.....	.....	.....	109.16	112.90	116.00
61	66.51	94.15	75.39	68.37	110.36	81.00	70.03	.....	.....	.....	.....	115.10	118.32	121.00
62	70.19	97.37	78.58	71.77	112.44	83.61	73.14	.....	.....	.....	.....	121.47	124.20	126.00
63	74.13	100.77	82.01	75.43	114.73	86.47	76.56	.....	.....	.....	.....	128.29	130.54	132.00
64	78.34	104.39	85.70	79.39	117.27	89.63	80.30	.....	.....	.....	.....	135.57	137.39	138.00
65	82.86	108.23	89.67	83.68	120.05	93.09	84.39	.....	.....	.....	.....	143.39	144.81	146.00

Above Rates with Disability (Waiver of Premium and \$10 Monthly Income).

16	\$13.25	\$34.19	\$25.11	\$20.67	\$90.58	\$56.99	\$40.64	\$31.03	\$24.93	.....	.....	\$22.93	\$35.77	\$70.00
20	14.41	36.32	26.69	21.99	90.76	57.22	40.88	31.32	25.27	.....	.....	24.94	38.06	70.00
25	16.19	39.40	28.99	23.92	91.03	57.55	41.29	31.81	25.88	.....	.....	28.02	41.40	71.00
30	18.47	43.05	31.72	26.22	91.41	58.02	41.87	32.56	26.87	.....	.....	31.97	45.37	72.00
35	21.62	47.81	35.31	29.31	91.98	58.73	42.81	33.82	28.38	.....	.....	37.41	50.72	74.00
40	26.07	53.50	39.71	33.16	92.91	59.95	44.50	35.82	30.92	.....	.....	45.12	57.39	77.00
45	32.09	60.85	45.54	38.77	94.95	62.77	47.42	39.23	34.96	.....	.....	55.53	67.09	82.00
50	40.53	69.55	53.37	46.02	98.67	66.63	52.09	44.89	41.51	.....	.....	70.14	79.64	90.00
55	52.06	81.87	63.83	56.17	105.65	73.66	60.06	54.07	.....	.....	.....	90.09	97.21	103.00

*Renewable to end of 5 year period beyond age 60 or convertible at any time as present date or at any time before age 50 as of original date.

(a) Non-Renewable; convertible within 8 years.

NOTE.—Above rates adopted February 1, 1918.

DOUBLE INDEMNITY RATES — Life, Continuous Premium Endowments, 5 and 10 Year Term, \$1.25 per \$1,000; 10 Pay. Life, 10 Pay. 35 and 40 Year Endowments, \$2.50 per \$1,000, decreasing to \$1.50 at Age 55; 15 Pay. Life and 15 Pay. Endowments, \$1.75 per \$1,000, decreasing to \$1.25 at Age 45; 20 Pay. Life and 20 Pay. Endowments, \$1.50 to Age 40, decreasing to \$1.25.

NON-PARTICIPATING RATES PER \$1,000.

Age	Insurance to Age 80 Cash Settlement Cont. Prem.		Insurance to Age 60 and Mo. Income		Insurance to Age 70 Cash Settlement		20 Payment Life Guar. End. Additions		Insurance Annuity Age 65		5 Year Term with Conversion to Ord. Life* or 20 Pay.	
	Flat	Dis. 1	Flat	Dis. 1	Flat	Dis. 1	Flat	Dis. 1	Flat	Dis. 1	With- out Dis- ability	With Dis- ability Provi- sion 1
16	\$12.43	\$13.25	\$15.81	\$16.63	\$12.49	\$13.31	\$26.31	\$27.48	\$14.93	\$15.93		
17	12.68	13.53	16.25	17.09	12.75	13.60	26.68	27.88	15.30	16.33		
18	12.94	13.82	16.71	17.58	13.02	13.89	27.08	28.31	15.71	16.78		
19	13.21	14.12	17.20	18.10	13.30	14.20	27.48	28.74	16.12	17.23		
20	13.50	14.43	17.72	18.65	13.60	14.53	27.93	29.22	16.56	17.70	\$7.95	\$9.04
21	13.80	14.76	18.29	19.26	13.92	14.88	28.36	29.68	17.04	18.22	8.00	9.12
22	14.11	15.10	18.90	19.90	14.25	15.24	28.83	30.17	17.53	18.75	8.05	9.20
23	14.45	15.47	19.55	20.58	14.60	15.62	29.26	30.62	18.06	19.32	8.10	9.30
24	14.80	15.85	20.23	21.30	14.98	16.03	29.76	31.15	18.61	19.92	8.16	9.39
25	15.16	16.25	20.96	22.06	15.37	16.46	30.26	31.68	19.20	20.55	8.24	9.52
26	15.55	16.68	21.76	22.90	15.79	16.91	30.78	32.22	19.83	21.24	8.31	9.63
27	15.96	17.12	22.62	23.79	16.24	17.39	31.32	32.79	20.48	21.93	8.38	9.75
28	16.40	17.60	23.55	24.75	16.71	17.90	31.86	33.35	21.19	22.69	8.47	9.89
29	16.85	18.08	24.52	25.76	17.21	18.44	32.43	33.95	21.94	23.50	8.56	10.02
30	17.33	18.61	25.59	26.87	17.75	19.02	33.07	34.61	22.74	24.35	8.65	10.16
31	17.85	19.17	26.73	28.05	18.32	19.64	33.66	35.22	23.62	25.29	8.77	10.35
32	18.39	19.76	27.95	29.32	18.92	20.28	34.37	35.96	24.55	26.29	8.91	10.55
33	18.96	20.38	29.28	30.70	19.57	20.98	35.09	36.71	25.56	27.37	9.05	10.76
34	19.56	21.03	30.72	32.19	20.27	21.73	35.86	37.51	26.64	28.51	9.20	10.98
35	20.21	21.72	32.29	33.82	21.01	22.52	36.61	38.30	27.79	29.74	9.38	11.24
36	20.94	22.52	33.99	35.58	21.87	23.44	37.45	39.16	29.09	31.13	9.56	11.49
37	21.72	23.36	35.85	37.51	22.80	24.44	38.35	40.10	30.50	32.63	9.77	11.79
38	22.54	24.25	37.89	39.62	23.80	25.50	39.27	41.05	32.01	34.23	9.99	12.11
39	23.43	25.21	40.14	41.94	24.89	26.66	40.24	42.06	33.67	36.00	10.23	12.44
40	24.36	26.22	42.62	44.50	26.06	27.92	41.26	43.13	35.45	37.88	10.50	12.82
41	25.37	27.30	45.40	47.36	27.33	29.26	42.33	44.29	37.39	39.95	10.85	13.26
42	26.45	28.47	48.52	50.57	28.72	30.74	43.42	45.48	39.52	42.19	11.24	13.75
43	27.60	29.73	52.01	54.15	30.23	32.35	44.63	46.82	41.85	44.66	11.67	14.26
44	28.84	31.06	55.95	58.19	31.87	34.09	45.89	48.19	44.42	47.36	12.16	14.84
45	30.16	32.49	60.43	62.77	33.69	36.02	47.22	49.65	47.25	50.35	12.72	15.46
46	31.59	34.01	65.50	67.94	35.69	38.12	48.59	51.12	50.40	53.67	13.37	16.18
47	33.13	35.65	71.33	73.86	37.89	40.42	50.08	52.74	53.90	57.36	14.09	16.98
48	34.78	37.38	78.17	80.78	40.32	42.94	51.59	54.34	57.81	61.47	14.92	17.89
49	36.58	39.28	86.23	88.92	43.02	45.74	53.24	56.10	62.23	66.11	15.85	18.87
50	38.50	41.26	95.91	98.67	46.03	48.82	55.01	57.94	67.23	71.34	16.89	19.97
51	40.66	43.79							73.15	77.49	18.25	21.37
52	43.64	46.56							79.97	84.55	19.79	22.92
53	46.56	49.58							87.92	92.72	21.49	24.62
54	49.76	52.85							97.30	102.35	23.40	26.53
55	52.63	55.77							108.53	113.79	25.54	28.67
56	55.76	58.96							121.55	127.04	27.73	30.86
57	59.17	62.39							137.75	143.49	30.16	33.29
58	62.89	66.13							158.50	164.50	32.86	35.99
59	66.98	70.23							186.06	192.25	35.86	38.99
60	71.48								224.49	230.86	39.20	

*Term insurance first 5 years and at the end of that time policy is automatically converted to Ordinary or Limited Pay Life (according to plan selected) at the regular premium for the attained age.

With Rates Per \$1,000 at Ages 25, 35 and 45.

ADDITIONAL LIST OF POLICY FORMS ISSUED				ADDITIONAL LIST OF POLICY FORMS ISSUED			
Ages	25	35	45	Ages	25	35	45
20 PAY. GUAR. INCREASING LIFE. Policy is paid-up in from 14 to 16 years depending on age; or paid-up for \$1,500 in 20 years. Death benefit of \$1,000 plus 20% of premiums paid or paid-up value at end of year, which ever is greater.				INCOME BOND. \$50 for 20 Years. Premium Reduction.			
Premium	\$31.05	\$38.05	\$48.74	Ord. Life	\$14.36	\$18.92	\$27.42
				After 1st Year.	10.69	14.24	21.11
				20 Pay. Life.....	21.84	26.48	34.27
				After 1st Year.	15.83	19.45	25.66
				20 Year End.....	35.94	37.19	40.81
				After 1st Year.	28.79	29.36	31.68
				With Disability No. 1.			
				Ord. Life	\$15.16	\$20.03	\$29.13
				After 1st Year.	11.49	15.35	22.82
				20 Pay. Life.....	22.86	27.69	35.96
				After 1st Year.	16.85	20.66	27.35
				20 Year End.....	36.51	38.14	42.58
				After 1st Year.	29.36	30.31	33.45
Ord. Life	\$2.06	\$1.60	\$1.09				
20 Pay. Life.....	2.79	1.99	1.23				
20 Year End.....	9.91	5.01	1.67				

NON-PARTICIPATING RATES PER \$1,000—Premium Reduction Policies
(Without Disability)

American 3½% Reserve.

Adopted February, 1918.

Age	LIFE								ENDOWMENT							
	Cont. Ann'l Prem.		10 Ann'l Prem.		15 Ann'l Prem.		20 Ann'l Prem.		10 Years		15 Years		20 Years		25 Years	
	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year	Premiums First Year	Prem's After First Year
16	16.13	12.00	42.50	30.64	31.32	22.56	25.82	18.64	103.49	87.30	66.54	54.87	48.30	38.91	37.23	29.41
17	16.44	12.23	43.11	31.08	31.78	22.90	26.20	18.91	103.52	87.32	66.56	54.89	48.33	38.93	37.25	29.44
18	16.77	12.48	43.75	31.54	32.26	23.24	26.59	19.19	103.54	87.34	66.60	54.93	48.35	38.94	37.31	29.47
19	17.11	12.73	44.41	32.01	32.75	23.59	27.01	19.49	103.57	87.36	66.64	54.96	48.37	38.96	37.36	29.50
20	17.47	12.99	45.11	32.52	33.26	23.96	27.42	19.79	103.60	87.38	66.68	54.99	48.41	38.99	37.40	29.53
21	17.83	13.25	45.78	33.03	33.76	24.33	27.84	20.11	103.68	87.41	66.77	55.02	48.49	39.01	37.51	29.58
22	18.23	13.55	46.47	33.56	34.28	24.74	28.28	20.44	103.76	87.44	66.85	55.04	48.57	39.05	37.62	29.63
23	18.64	13.87	47.19	34.12	34.82	25.15	28.73	20.78	103.86	87.47	66.95	55.08	48.66	39.08	37.75	29.69
24	19.07	14.17	47.93	34.69	35.38	25.56	29.21	21.15	103.95	87.50	67.05	55.12	48.76	39.11	37.88	29.76
25	19.53	14.54	48.70	35.27	35.96	26.01	29.69	21.52	104.06	87.53	67.15	55.19	48.87	39.14	38.03	29.85
26	20.01	14.91	49.49	35.89	36.55	26.47	30.19	21.90	104.17	87.57	67.30	55.23	48.97	39.18	38.17	29.90
27	20.50	15.29	50.30	36.52	37.18	26.95	30.72	22.30	104.27	87.60	67.43	55.28	49.10	39.23	38.31	29.97
28	21.02	15.68	51.15	37.18	37.81	27.44	31.26	22.72	104.39	87.66	67.56	55.33	49.24	39.28	38.47	30.05
29	21.56	16.10	52.02	37.87	38.48	27.95	31.83	23.15	104.54	87.72	67.70	55.39	49.38	39.35	38.63	30.12
30	22.15	16.55	52.93	38.58	39.16	28.49	32.41	23.60	104.67	87.76	67.87	55.48	49.54	39.42	38.83	30.23
31	22.79	17.06	53.95	39.39	39.94	29.10	33.08	24.13	104.81	87.81	68.03	55.54	49.71	39.49	39.03	30.34
32	23.46	17.58	55.00	40.25	40.74	29.73	33.77	24.67	104.98	87.88	68.21	55.62	49.89	39.58	39.26	30.46
33	24.17	18.13	56.10	41.13	41.57	30.40	34.49	25.23	105.15	87.95	68.41	55.72	50.09	39.66	39.52	30.61
34	24.92	18.73	57.22	42.04	42.45	31.09	35.22	25.81	105.32	88.02	68.61	55.81	50.32	39.79	39.79	30.77
35	25.72	19.36	58.40	42.99	43.35	31.81	36.01	26.44	105.53	88.11	68.83	55.91	50.56	39.92	40.11	30.96
36	26.60	20.07	59.60	43.96	44.29	32.56	36.83	27.09	105.73	88.20	69.06	56.02	50.85	40.06	40.47	31.19
37	27.52	20.80	60.86	44.99	45.25	33.33	37.68	27.75	105.96	88.30	69.30	56.14	51.14	40.23	40.87	31.45
38	28.51	21.60	62.16	46.05	46.26	34.14	38.58	28.47	106.21	88.41	69.56	56.25	51.47	40.41	41.32	31.74
39	29.55	22.44	63.51	47.14	47.33	34.99	39.50	29.20	106.47	88.53	69.85	56.40	51.84	40.62	41.80	32.07
40	30.66	23.32	64.92	48.29	48.43	35.88	40.49	29.99	106.76	88.66	70.18	56.57	52.25	40.87	42.35	32.44
41	31.82	24.27	66.47	49.57	49.67	36.88	41.59	30.87	107.18	88.92	70.66	56.87	52.78	41.21	42.88	32.89
42	33.07	25.28	68.09	50.91	50.94	37.92	42.74	31.80	107.61	89.19	71.16	57.20	53.36	41.62	43.66	33.37
43	34.39	26.35	69.76	52.30	52.29	39.00	43.95	32.77	108.09	89.46	71.73	57.57	54.01	42.05	44.41	33.89
44	35.79	27.49	71.51	53.75	53.20	40.15	45.24	33.81	108.61	89.79	72.34	57.98	54.71	42.54	45.24	34.50
45	37.28	28.70	73.33	55.25	55.18	41.35	46.59	34.89	109.16	90.12	72.99	58.40	55.49	43.08	46.17	35.17
46	38.87	29.99	75.19	56.79	56.69	42.57	47.96	35.97	109.87	90.61	73.73	58.90	56.39	43.71	47.22	35.96
47	40.58	31.38	77.11	58.36	58.29	43.86	49.41	37.12	110.64	91.14	74.54	59.46	57.37	44.43	48.39	36.83
48	42.39	32.86	79.11	60.00	59.97	45.21	50.96	38.44	111.46	91.68	75.43	60.07	58.46	45.22	49.66	37.80
49	44.32	34.52	81.23	61.73	61.73	46.74	52.59	39.94	112.36	92.30	76.41	60.74	59.65	46.09	51.06	38.90
50	46.38	36.30	83.41	63.73	63.61	48.37	54.33	41.33	113.34	92.97	77.48	61.49	60.95	47.04	52.60	40.13
51	48.57	38.20	85.82	65.84	65.63	50.13	56.28	43.00	114.72	94.06	78.89	62.60	62.49	48.32	54.36	41.59
52	50.92	40.22	88.36	68.11	67.77	51.98	58.36	44.79	116.20	95.23	80.42	63.82	64.19	49.70	56.27	43.17
53	53.42	42.39	91.00	70.47	70.03	53.94	60.57	46.68	117.77	96.46	82.08	65.14	66.01	51.20	58.37	44.91
54	56.10	44.73	93.75	72.92	72.42	56.02	62.93	48.72	119.46	97.78	83.88	66.56	68.04	52.87	60.66	46.81
55	58.95	47.21	96.66	75.51	74.96	58.21	65.47	50.89	121.28	99.21	85.84	68.13	70.25	54.69	63.15	48.87
56	61.74	49.61	99.18	77.70	77.32	60.22	67.90	52.94	122.67	100.18	87.58	69.43	72.34	56.36		
57	64.70	52.17	101.82	79.98	79.83	62.34	70.48	55.11	124.21	101.25	89.87	70.85	74.62	58.19		
58	67.87	54.90	104.60	82.37	82.52	64.60	73.28	57.45	125.91	102.44	91.57	72.43	77.15	60.21		
59	71.24	57.82	107.54	84.90	85.38	67.01	76.28	59.97	127.78	103.76	93.88	74.18	79.87	62.43		
60	74.85	60.95	110.63	87.56	88.45	69.59	79.51	62.70	129.85	105.24	96.43	76.12	82.93	64.88		

For semi-annual rates multiply by 1.025 and divide by 2; quarterly rates, multiply 1.035 and divide by 4; monthly rates, multiply by 1.01 and divide by 12. No limit above \$200,000 reinsured.

Above Rates with Disability (Waiver of Premium and \$10 Monthly Income).

16	16.95	12.82	44.43	32.57	32.74	23.98	26.98	98.19	30	103.98	87.79	67.04	55.37	45.82	39.43	37.92	97.30	88	2
20	18.40	13.92	47.20	34.61	34.81	25.50	28.69	21.06	104.18	87.96	67.28	55.55	59.49	63.39	61.38	07.30	20	31	21
25	20.62	15.63	50.97	37.54	37.72	29.69	31.88	02.22	104.75	88.22	67.92	55.55	59.49	63.39	62.38	8.73	69	32	13
30	23.43	17.83	55.37	41.02	40.97	30.30	33.33	92.25	105.50	88.59	68.77	56.38	58.50	52.40	40.39	93.31	33	33	45
35	27.23	20.87	60.98	45.45	45.28	33.37	37.65	28.08	106.57	89.15	69.98	57.06	51.85	41.21	41.64	32.49	35	43	43
40	32.52	25.18	67.64	51.01	50.51	37.97	46.42	28.31	108.15	90.05	71.74	58.13	54.13	42.75	44.25	34.34	38	62	2
45	39.61	31.02	76.13	58.05	57.39	43.56	48.89	37.19	111.10	92.06	75.33	60.74	57.89	45.48	45.57	55.43	59	3	3
50	49.12	39.04	85.67	66.29	66.34	51.01	57.08	44.08	116.10	95.73	80.37	64.38	63.79	49.48	55.55	38.42	91	51	37
55	62.03	50.29	99.77	78.62	78.67	61.07	62.68	56.53	124.67	102.60	89.17	71.39	79.73	40.57	84.66	24.51	96		

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

CASH OR LOAN											ORDINARY LIFE.					EXTENDED TERM									
	3	5	10	15	20	3	5	10	15	20	3	5	10	15	20	3	5	10	15	20	3	5	10	15	20
Age	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
30	15.39	29.91	69.14	119.68	174.90	\$52	\$97	\$206	\$323	\$427	2	14	4	16	9	240	16	69	19	307					
31	16.03	31.17	72.03	124.61	181.94	53	100	210	330	435	2	41	4	69	9	348	16	146	19	271					
32	16.71	32.48	75.03	129.76	189.28	55	102	215	337	443	2	70	4	123	10	92	16	207	19	221					
33	17.43	33.86	78.20	135.13	196.90	56	105	220	344	451	2	99	4	179	10	196	16	250	19	157					
34	18.18	35.31	81.50	140.72	204.82	57	107	225	351	459	2	129	4	236	10	297	16	275	19	83					
35	18.96	36.82	84.95	146.54	213.04	59	110	230	358	468	2	159	4	293	11	28	16	284	18	363					
36	19.78	38.40	88.55	152.60	221.57	60	112	235	365	476	2	190	4	350	11	115	16	276	18	267					
37	20.63	40.06	92.31	158.92	230.40	62	115	240	372	484	2	221	5	44	11	194	16	254	18	162					
38	21.53	41.81	96.24	165.50	239.53	63	118	245	379	493	2	252	5	103	11	261	16	218	18	50					
39	22.47	43.61	100.35	172.35	248.95	65	121	250	387	501	2	284	5	160	11	317	16	169	17	294					
40	23.46	45.52	104.63	179.47	258.64	66	123	256	394	509	2	316	5	217	11	358	16	108	17	168					
41	24.50	47.52	109.10	186.88	268.59	68	126	261	402	517	2	349	5	272	12	21	16	37	17	35					
42	25.58	49.60	113.77	194.54	278.79	70	129	267	409	525	3	16	5	325	12	35	15	320	16	262					
43	26.71	51.76	118.62	202.49	289.22	71	132	272	416	534	3	48	6	11	12	36	15	296	16	119					
44	27.91	54.07	123.69	210.70	299.88	73	135	278	424	542	3	79	6	59	12	24	15	129	15	337					
45	29.16	56.49	128.97	219.18	310.75	75	138	283	431	549	3	109	6	108	12	0	15	23	15	187					
46	30.46	58.95	134.47	227.92	321.80	76	141	289	439	557	3	139	6	142	11	329	14	274	15	33					
47	31.82	61.56	140.18	236.79	333.04	78	144	295	446	565	3	166	6	174	11	282	14	155	14	243					
48	33.24	64.29	146.10	245.82	344.43	80	148	301	454	572	3	191	6	199	11	225	14	30	14	85					
49	34.74	67.15	152.24	255.15	355.97	82	151	306	461	580	3	215	6	215	11	160	13	265	13	291					
50	36.31	70.13	158.55	264.62	367.63	84	154	312	468	587	3	235	6	223	11	86	13	132	13	132					
51	37.95	73.25	165.92	274.27	379.39	86	158	318	475	594	3	252	6	223	11	5	12	360	12	336					
52	39.67	76.48	173.60	284.07	391.22	87	161	324	482	601	3	264	6	213	10	281	12	220	12	177					
53	41.47	79.83	178.42	294.00	403.10	89	164	329	489	608	3	272	6	195	10	187	12	77	12	17					
54	43.32	83.29	185.33	304.05	415.06	91	168	335	495	614	3	273	6	169	10	87	11	297	11	225					
55	45.24	86.83	192.35	314.19	426.00	93	171	340	502	621	3	269	6	135	9	349	11	152	11	68					
56	47.22	90.45	199.48	324.41	438.76	95	175	346	508	627	3	258	6	95	9	240	11	5	10	278					
57	49.23	94.13	206.70	334.65	450.55	97	178	351	514	633	3	242	6	48	9	129	10	223	10	125					
58	51.28	97.88	214.02	345.00	462.25	99	181	356	520	639	3	221	5	361	9	15	10	77	9	338					
59	53.37	101.69	221.42	355.34	473.81	101	184	361	526	645	3	196	5	304	8	264	9	297	9	191					
60	55.50	105.58	228.91	365.70	485.23	103	187	366	532	650	3	168	5	243	8	147	9	154	9	43					
61	57.67	109.54	236.45	376.05	496.40	105	190	370	537	655	3	136	5	179	8	30	9	11	8	265					
62	59.90	113.57	244.12	386.37	507.51	108	193	375	543	660	3	101	5	113	7	277	8	239	8	124					
63	62.17	117.67	251.82	396.63	518.42	108	196	380	548	665	3	65	5	45	7	160	8	104	7	346					
64	64.47	121.84	259.56	406.78	529.25	110	199	384	553	670	3	27	4	840	7	43	7	335	7	212					

20 PAYMENT LIFE.

	3	5	10	15	20	3	5	10	15	19	3	5	10	15	19	3	5	10	15	19	3	5	10	15	19
Age	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
30	34.33	67.50	136.75	275.39	410.02	\$150	\$250	\$500	\$750	\$950	4	28	9	345	25	50	36	87	44	29					
31	35.07	68.46	140.17	284.28	418.69	150	250	500	750	950	4	308	10	30	24	356	35	200	43	76					
32	35.85	69.38	143.69	287.38	427.62	150	250	500	750	950	4	334	10	80	24	283	34	310	42	122					
33	36.66	71.35	147.31	291.43	436.81	150	250	500	750	950	4	361	10	127	24	196	34	52	41	166					
34	37.50	73.17	171.05	300.90	446.28	150	250	500	750	950	5	23	10	171	24	98	33	156	40	208					
35	38.37	74.55	174.93	306.79	456.00	150	250	500	750	950	5	50	10	212	23	353	32	257	39	249					
36	39.26	76.38	178.92	313.65	466.00	150	250	500	750	950	5	76	10	249	23	230	31	355	38	290					
37	40.18	78.38	183.04	320.70	476.28	150	250	500	750	950	5	102	10	282	23	98	31	87	37	329					
38	41.14	80.24	187.28	327.96	486.77	150	250	500	751	951	5	126	10	310	22	322	30	182	37	2					
39	42.13	82.14	191.05	335.42	497.52	150	250	500	752	951	5	149	10	332	22	171	29	274	38	46					
40	43.15	84.11	196.15	343.07	508.49	150	250	500	753	951	5	170	10	348	22	13	28	364	35	87					
41	44.20	86.16	200.76	350.92	519.67	150	250	500	754	951	5	189	10	357	21	211	28	69	34	129					
42	45.29	88.25	205.52	358.09	531.04	150	250	500	754	951	5	206	10	358	21	38	27	178	33	160					
43	46.42	90.42	210.41	367.16	542.58	150	250	500	755	951	5	221	10	350	20	223	26	265	32	208					
44	47.58	92.66	215.43	375.52	554.30	150	250	500	755	951	5	232	10	334	20	38	25	350	31	248					
45	48.73	94.96	220.58	384.02	566.17	150	250	500	756	951	5	241	10	307	19	213	25	71	30	286					
46	50.01	97.32	225.86	393.02	578.13	150	250	500	756	951	5	247	10	270	19	18	24	158	29	324					
47	51.28	99.76	231.25	401.35	590.22	150	250	500	756	951	5	248	10	223	18	184	23	243	28	363					
48	52.58	102.27	236.78	410.14	602.33	150	250	500	756	951	5	245	10	167	17	347	22	327	28	42					
49	53.94	104.86	242.37	418.90	614.63	150	250	500	756	951	5	237	10	101	17	142	22	48	27	86					
50	55.34	107.51	248.05	427.87	626.92	150	250	500	756	950	5	224	10	28	16	300	21	186	26	131					
51	56.78	110.25	253.77	436.77	639.24	150	250	500	756	950	5	205	9	312	16	60	20	224	25	175					
52	58.26	113.05	259.54	445.66	651.55	150	250	500	756	950	5	179	9	213	15	245	19	311	24	229					
53	59.79	115.90	265.32	454.50	663.83	150	250	500	755	950	5	147	9	128	15	34	19	303	204						
54	61.94	118.79	271.09	463.28	676.07	150	250	500	754	950	5	108	9	28	14	187	18	129	22	310					
55	62.94	121.71	276.85	471.96	688.24	150	250	500	753	950	5	65	8	287	13	340	17	223	21	355					
56	64.54	124.62	282.57	480.51	700.30	150	250	500	752	950	5	18	8	177	13	128	16	317	21	43					
57	66.15	127.53	288.22	488.91	712.23	150	250	500	751	950	4	327	8	64	12	283	16	51	20	99					
58	67.76	130.44	293.81	497.13	724.01	150	250	500	750	950	4	268	7	314	12	74	15	155	19	155					
59	69.56	133.33	299.31	505.11	735.60	150	250	500	750	950	4	207	7	190	11	233	14	259	18	212					
60	70.96	136.22	304.73	512.92	746.98	150	250	500	750	950	4	144	7	78	11	28	14	1	17	270					
61	72.58	139.19	310.06	520.43	758.13	150	250	500	750	950	4	79	6	324	10	193	13	118	16	329					
62	74.19	141.98	315.27	527.65	769.04	150	250	500	750	950	4	13	6	207	9	361	12	237	16	29					
63	75.82	144.85	320.37	534.54	779.72	150	250	500	750	950	3	312	6	90	9	170	11	357	15	104					
64	77.46	147.73	325.35	541.06	790.18	150	250	500	750	950	3	245	5	341	8	346	11	124	14	178					

THE TRAVELERS INSURANCE COMPANY, CONN.—Continued.

NOTE.—Values on premium reduction policies shown, apply when full premium is paid year; if reduction is taken, values for straight non-participating apply.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue		Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term	Cash or Loan	Pd. Up	Ext. Term	Cash or Loan	Pd. Up	Ext. Term	Cash or Loan	Pd. Up	Ext. Term	Cash or Loan	Pd. Up	
		\$	\$	\$		\$		\$		\$		\$		\$			
Ordinary Life Prem. Red.	21	17.83	49.17	152	6	329	116.03	323	17	132	197.61	500	25	342	284.94	657	29
	25	19.53	56.82	163	7	267	132.95	346	18	46	225.54	532	24	347	327.04	695	27
	30	22.15	68.52	178	8	265	158.63	375	18	37	269.47	573	23	119	387.64	743	25
	35	25.72	82.46	195	9	130	190.97	409	17	85	321.15	616	21	76	457.75	791	23
	40	30.66	100.13	215	9	147	230.55	442	15	278	382.62	662	18	354	535.63	840	20
	45	37.28	122.83	237	8	316	277.35	481	13	348	453.19	711	16	282	622.90	893	18
20 Pay. Life Prem. Red.	50	46.38	147.58	256	7	284	327.91	515	11	331	525.70	754	14	177	710.23	940	17
	55	58.95	175.07	276	6	182	382.34	549	9	323	600.82	797	12	111	796.11	986	17
	21	27.84	100.46	339	16	19	235.17	692	36	115	403.29	1037	16	173	593.69	1375	19
	25	29.69	107.85	337	16	101	253.93	689	33	258	436.79	1033	16	338	642.00	1370	19
	30	32.41	120.11	336	16	91	281.15	687	30	88	484.07	1033	16	710	49	1365	19
	35	36.01	133.96	336	15	134	313.58	686	26	245	538.02	1034	16	786	15	1361	19
Insurance to Age 80 Cash Set.	40	40.49	150.51	337	13	318	351.05	687	23	17	597.87	1035	16	867	92	1362	19
	45	46.59	169.71	338	11	350	391.85	690	19	162	659.96	1036	16	954	24	1368	19
	50	54.33	190.22	340	9	311	432.73	693	15	536	719.92	1037	16	1036.98	1374	19	
	55	65.47	211.59	342	7	289	473.18	698	12	234	776.18	1045	16	1119.48	1387	19	
	21	13.80	34.77	110	4	261	76.14	219	10	223	125.15	327	16	173	182.76	429	19
	25	15.16	41.26	121	5	158	90.21	240	11	307	147.87	355	16	338	215.06	463	19
Insurance to Age 80 Cash Set.	30	17.33	51.40	137	6	137	111.99	269	12	308	182.63	393	16	202	263.46	508	17
	35	20.21	64.45	155	7	81	139.64	301	12	341	225.78	435	15	171	321.02	554	15
	40	24.36	81.48	176	7	247	174.97	337	12	108	278.62	481	14	5	389.88	604	14
	45	30.16	103.56	200	7	197	218.71	377	11	76	342.99	532	12	166	474.60	665	12
	50	38.50	131.27	227	6	353	273.69	424	9	358	426.09	597	11	59	592.59	754	10
	55	48.16	164.55	251	5	244	324.51	474	8	309	484.51	669	10	50	644.51	840	9

INSURANCE TO AGE 80—CASH SETTLEMENTS—OPTIONS AT AGE 80.

	Ages	21	25	30	35	40	45	50
1. Cash.		\$814.20	\$833.80	\$866.50	\$909.45	\$974.40	\$1055.60	\$1155.00
2. \$1,000 Pd-up and Cash			10.18	42.88	85.83	150.78	231.98	331.00
3. Pd-up Policy for		\$989.00	\$1013.00	\$1053.00	\$1105.00	\$1184.00	\$1282.00	\$1403.00
4. Life Annuity (Male)		\$136.06	\$139.34	\$144.80	\$151.98	\$162.83	\$176.40	\$193.00
Life Annuity (Female)		\$125.39	\$128.41	\$133.44	\$140.06	\$150.08	\$162.56	\$177.00

	Prem.	Cash or Loan				Pd-Up				Ext. Term				Cash or Loan				Pd-Up				Ext. Term				Cash or Loan				Pd-Up				Ext. Term			
		L.	A.	Y.	D.	L.	A.	Y.	D.	L.	A.	Y.	D.	L.	A.	Y.	D.	L.	A.	Y.	D.	L.	A.	Y.	D.	L.	A.	Y.	D.	L.	A.	Y.	D.				
Ins. Annuity Age 65	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$				
	21	17.04	47	01	127	13	6	206	109.48	265	27	18	78	191.19	410	41	25	56	282.58	535	54	24	2	2	2	2	2	2	2	2	2	2	2	2	2		
	25	19.20	56.83	141	15	7	267	132.28	291	30	18	11	230.83	448	45	25	117.54	340.84	580	58	20	8	8	8	8	8	8	8	8	8	8	8	8	8	8		
	30	22.74	72.84	160	16	9	123	169.45	329	33	19	96	295.23	503	51	20	207.32	435	43	65	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15		
	35	27.79	94.88	185	19	10	302	220.39	375	38	19	207	383.65	569	57	15	592.36	565.58	726	73	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10		
	40	35.45	126.42	215	22	11	282	293.32	435	44	15	178.26	510.46	655	66	10	585.45	758	69	83	84	5	8	8	8	8	8	8	8	8	8	8	8	8	8		
	45	47.25	174.39	259	26	12	94	404.53	519	52	10	389.93	710.34	781	79	5	804.52																				
50	67.23	258.20	333	34	10	119.83	604.78	667	67	5	637.36																										

*Paid-up for amount on left hand side and annuity as on right hand side of column.

INSURANCE ANNUITY AT AGE 65—OPTIONS AT AGE 65

	Ages	21	25	30	35	40	45	50
1. Cash.		\$1083.12	\$1083.12	\$1083.12	\$1083.12	\$1083.12	\$1083.12	\$1083.12
2. \$1000 Pd-up and Cash		\$416.22	\$416.22	\$416.22	\$416.22	\$416.22	\$416.22	\$416.22
3. Pd-up policy for		\$1625.00	\$1625.00	\$1625.00	\$1625.00	\$1625.00	\$1625.00	\$1625.00
4. Life Annuity (Male)		\$115.16	\$115.16	\$115.16	\$115.16	\$115.16	\$115.16	\$115.16
Life Annuity (Female)		\$101.66	\$101.66	\$101.66	\$101.66	\$101.66	\$101.66	\$101.66

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
		\$	\$	\$		\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	
20 Pay. Life Guar. End. Additions	21	28.36	102.97	328	16	204	241.73	705	37	85	426.25	1128	\$60.15	591.79	1444	\$180.00	
	25	30.26	111.47	331	16	341	261.58	706	34	221	461.11	1125	\$63.89	640.21	1435	\$202.00	
	30	33.07	123.60	334	16	281	280.92	708	31	275	510.71	1120	\$69.03	709.21	1426	\$222.00	
	35	36.61	137.77	336	15	291	322.41	708	27	130	567.30	1116	\$75.59	788.20	1422	\$240.00	
	40	41.26	154.52	339	14	78	360.58	710	23	239	637.14	1119	\$88.69	881.97	1435	\$282.00	
	45	47.22	174.29	343	12	92	404.25	715	20	31	709.83	1133	\$115.57	997.54	1476	\$342.00	
	50	55.01	194.39	344	10	19	448.70	716	16	212	792.46	1152	\$158.35	1136.67	1546	\$440.00	

OPTIONS AT END OF 20 YEARS.

	Ages	21	25	30	35	40	45	50
1. Cash.		\$637.60	\$690.00	\$764.40	\$850.15	\$952.92	\$1082.24	\$1243.43
2. \$1,000 Pd-up and Cash		\$219.00	\$234.00	\$264.40	\$284.00	\$326.00	\$394.00	\$497.00
3. Pd-up policy for		\$1604.00	\$1593.00	\$1583.00	\$1550.00	\$1569.00	\$1623.00	\$1719.00
4. Life Annuity (Male)		\$39.17	\$45.06	\$54.60	\$67.88	\$86.74	\$115.06	\$155.00
Life Annuity (Female)		\$35.74	\$40.99	\$49.49	\$61.02	\$77.34	\$101.58	\$138.00
5. \$1,000 Pd-up and Life Annuity (Male)		\$14.74	\$16.77	\$20.13	\$24.08	\$31.44	\$44.16	\$64.00
\$1,000 Pd-up and Life Annuity (Female)		\$13.45	\$15.26	\$18.22	\$21.64	\$28.04	\$38.98	\$57.00

20 Yr. End.	21	40.30	160.04	\$260	15	124.15	376.61	\$524	1084.00	11	666.00	\$789	5	777.42	927.24	\$960	1	\$90.00
	25	40.51	160.00	259	15	111.44	397.60	523	1084.05	12	665.59	788	5	777.62	927.04	960	1	\$90.00
	30	40.89	160.05	258	15	99.51	376.18	522	1084.55	13	664.91	787	5	777.12	926.67	960	1	\$90.00
	35	41.52	160.36	257	15	86.00	376.19	520	1084.38	14	664.10	785	5	776.97	926.07	959	1	\$90.00
	40	42.62	161.31	257	14	128.7	376.83	518	1084.03	15	662.73	782	5	775.88	925.01	958	1	\$90.00
	45	45.02	163.31	256	11	119.97	377.66	514	1083.40	16	660.17	777	5	774.58	923.10	956	1	\$90.00
	50	49.25	165.83	253	8	124.5	378.02	507	1082.19	17	655.22	767	5	769.81	919.72	952	1	\$90.00
	55	56.91	169.87	250	6	110.8	378.34	500	9	128.7	647.08	752	5	762.03	913.98	950	1	\$90.00
	60	67.20	174.65	250	4	116.3	378.50	500	6	127.8	633.47	750	5	749.00	904.54	950	1	\$90.00

NOTE.—Values after two premiums on Endowments; three premiums on other forms.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

With Rates Per \$1,000 at Ages 25, 35 and 45.

Ages	25	35	45
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NON-PARTICIPATING.

ENDOWMENTS.

5 Year	\$191.82	\$192.24	\$194.26
35 Year	20.96	23.50	30.54
40 Year	18.40	21.53	.....

With Disability No. 1.

5 Year	\$192.50	\$193.18	\$195.92
35 Year	22.06	25.03	32.87
40 Year	19.50	23.05	.....

10 PAYMENT ENDOWMENTS.

15 Year	\$77.26	\$78.02	\$80.96
20 Year	66.79	67.85	71.66
25 Year	58.16	59.74	65.14
30 Year	51.37	53.93	61.25
35 Year	46.12	49.84	59.17
40 Year	42.38	47.20	.....

With Disability No. 1.

15 Year	\$78.20	\$79.48	\$83.87
20 Year	67.98	69.81	74.53
25 Year	59.65	62.36	67.97
30 Year	53.21	56.53	64.06
35 Year	48.41	52.43	61.97
40 Year	44.66	49.78	.....

15 PAYMENT ENDOWMENTS.

20 Year	\$49.11	\$50.08	\$53.49
25 Year	42.77	44.09	48.62
30 Year	37.78	39.80	45.72
35 Year	33.92	36.78	44.17
40 Year	31.17	34.83	.....

With Disability No. 1.

20 Year	\$50.02	\$51.58	\$55.78
25 Year	43.88	46.06	50.87
30 Year	39.15	41.76	47.95
35 Year	35.61	38.72	46.38
40 Year	32.86	36.77	.....

20 PAYMENT ENDOWMENTS.

25 Year	\$35.28	\$36.55	\$40.92
30 Year	31.16	33.00	38.48
35 Year	27.98	30.49	37.17
40 Year	25.71	28.88	.....

With Disability No. 1.

25 Year	\$36.22	\$38.24	\$43.28
30 Year	32.31	34.67	40.81
35 Year	29.39	32.14	39.48
40 Year	27.11	30.52	.....

SINGLE PREMIUM RATES.

Whole Life	\$308.73	\$370.55	\$456.00
10 Year End.	718.83	720.14	723.72
15 Year End.	617.66	620.83	629.89
20 Year End.	536.50	542.60	560.23
25 Year End.	471.80	482.29	511.67
30 Year End.	420.82	437.53	481.15
35 Year End.	381.54	406.32	464.79
40 Year End.	352.37	386.71	.....

With Disability No. 1.

Whole Life	\$327.47	\$391.34	\$476.88
10 Year End.	723.39	726.90	736.03
15 Year End.	624.45	631.42	650.77
20 Year End.	545.67	557.63	581.11
25 Year End.	483.59	503.08	532.55
30 Year End.	435.63	458.32	502.03
35 Year End.	400.28	427.11	485.67
40 Year End.	371.11	407.50	.....

PENSION INSURANCE 610 \$500

Insurance to Age 65 with Annual Deferred Income of \$100 for Life, 10 Payments Certain.

Premium	\$14.81	\$22.86	\$40.91
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With Disability No. 1.

Premium	\$15.52	\$23.92	\$42.67
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CONTINUOUS INSTALLMENT FOR INSURANCE ANNUITY 65 AND PENSION INSURANCE 65. (Extra rates for equal ages to continue payments through lifetime of original beneficiary if insured dies after age 65.)

Premium	\$0.72	\$1.39	\$3.01
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\$1,000 INSURANCE TO AGE SPECIFIED WITH CASH SETTLEMENT.

To Age 60	\$16.27	\$23.37	\$43.81
To Age 65	15.67	21.86	37.26
20 Pay. Age 80	22.35	27.12	35.30

NOTE: On annual premium forms, cash settlement is equal to premiums paid in; on 20 pay. form, this is true of policies issued after age 47 but on policies issued at younger ages, the cash settlement is greater.

With Disability No. 1.

To Age 60	\$17.34	\$24.83	\$46.02
To Age 65	16.75	23.35	39.57

To Age 70	16.46	22.52	36.02
To Age 80	16.25	21.71	32.49
20 Pay. Age 80	23.74	28.25	37.59

\$1,000 INSURANCE to Age specified with Monthly Life Income (as shown) thereafter.

50 (\$5.26 Inc.)	\$30.97	\$57.58	\$.....
55 (\$5.82 Inc.)	24.94	41.52	93.01
65 (\$7.47 Inc.)	18.40	26.84	45.02
70 (\$8.72 Inc.)	16.81	23.50	36.85
20 Pay. Age 50	35.28	.....	.....
20 Pay. Age 55	31.16	.....	.....
20 Pay. Age 60	27.98	36.55	.....
20 Pay. Age 65	25.71	33.00	.....
20 Pay. Age 70	24.23	30.49	40.92

With Disability 1.

Age 50	\$31.81	\$58.73	\$.....
Age 55	25.88	42.81	94.95
Age 65	19.50	28.38	47.42
20 Pay. Age 50	36.22	.....	.....
20 Pay. Age 55	32.31	.....	.....
20 Pay. Age 60	29.39	.....	.....
20 Pay. Age 65	27.11	34.67	.....
20 Pay. Age 70	25.63	32.14	43.28

DOUBLE INDEMNITY RATES — Life, Continuous Premium Endowments, 5 and 10 Year Term, \$1.25 per \$1,000; 10 Pay. Life, 10 Pay. 35 and 40 Year Endowments, \$2.50 to Age 35, decreasing to \$1.50 at Age 55; 15 Pay. Life and 15 Pay. Endowments, \$1.75 to Age 45, decreasing to \$1.25; 20 Pay. Life and 20 Pay. Endowments, \$1.50 to Age 45, decreasing to \$1.25.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
INCOME BOND. \$50 a Year for 20 Years.			
Ord. Life.....	\$11.11	\$14.79	\$21.90
20 Pay. Life...	16.57	20.35	26.82
20 Year End...	29.79	30.54	33.11
With Disability No. 1.			
Ord. Life.....	\$11.91	\$15.90	\$23.61
20 Pay. Life...	17.59	21.56	28.51
20 Year End...	30.36	31.49	34.88

RETURN PREMIUM FACTORS.			
Full Return of Premiums.			
10 Yr. Period..	1.049	1.058	1.086
15 Yr. Period..	1.073	1.092	1.155
20 Yr. Period..	1.099	1.136	1.262

Half Return of Premiums.			
10 Yr. Period..	1.024	1.028	1.041
15 Yr. Period..	1.035	1.044	1.072
20 Yr. Period..	1.047	1.064	1.116

Quarter Return of Premiums.			
10 Yr. Period..	1.012	1.014	1.020
15 Yr. Period..	1.017	1.021	1.035
20 Yr. Period..	1.023	1.031	1.055

LIFE ANNUITIES. Amount Purchased by \$1,000.			
Males.....	\$52.25	\$57.69	\$66.96
Females.....	47.77	52.55	60.50

DEFERRED ANNUITIES. \$100 Annually.			
Males			
10 Years.....	\$148.71	\$127.24	\$99.84
15 Years.....	82.30	67.35	48.93
20 Years.....	50.03	38.56	25.16
25 Years.....	31.46	22.35	12.51
30 Years.....	19.80	12.56	.....
35 Years.....	12.15	6.57	.....
40 Years.....	7.11	.....	.....
45 Years.....	3.85	.....	.....
Females			
10 Years.....	\$166.02	\$143.52	\$114.97
15 Years.....	93.42	77.71	58.34
20 Years.....	57.94	45.80	31.45
25 Years.....	37.35	27.57	16.71
30 Years.....	24.24	16.31	.....
35 Years.....	15.49	9.15	.....
40 Years.....	9.56	.....	.....
45 Years.....	5.54	.....	.....

REVERSIONARY ANNUITIES. \$10 a Month as long as Beneficiary survives the nominator. (Equal Ages.) (With Waiver of Premium.)			
Whole Life...	\$24.84	\$27.89	\$33.58
10 Payment..	54.00	54.97	57.26

NOTE.—Deduct \$0.25 for premiums without Waiver of Premiums

CONTINUOUS INSTALLMENT MONTHLY INCOME. (Extra Rates at Equal Ages.)			
Ord. Life.....	4.85	\$3.76	\$2.50
20 Pay. Life....	6.56	4.68	2.89
20 Year End.....	23.32	11.79	8.93

JOINT LIFE. (Two Lives, Equal Ages.)			
Whole Life..	\$23.73	\$30.68	\$44.73
10 Pay. Life..	51.29	60.02	74.84
15 Pay. Life..	38.37	45.26	57.62
20 Pay. Life..	32.18	38.33	50.04
10 Year End..	94.65	95.90	100.02
15 Year End..	61.62	63.30	68.84
20 Year End..	45.78	47.99	54.86

Ages	25	35	45
Disability Provision 3 for Joint Life (Waiver of Premium), Extra Premium for each Insured per \$100 of Joint Premium.			
Whole Life...	\$0.81	\$1.08	\$1.58
10 P. L. and			
10 Y. E.....	.17	.26	.50
15 P. L. and			
15 Y. E.....	.25	.39	.80
20 P. L. and			
20 Y. E.....	.33	.54	1.21

With Disability 3.			
Ord. Life.....	\$15.22	\$20.33	\$30.23
10 Payment...	37.19	45.35	58.34
15 Payment...	27.38	33.51	43.68
20 Payment...	22.60	27.82	36.91
10 Year End...	90.49	91.18	93.48
15 Year End...	56.96	57.80	60.91
20 Year End...	40.64	41.74	45.56
25 Year End...	31.09	32.52	37.37
30 Year End...	25.06	27.08	33.10
15 P. 20 End..	49.23	50.28	53.92
20 P. 30 End..	31.26	33.18	38.95

\$1,000 Insurance to Age Specified with cash settlement.			
At Age 60....	\$16.37	\$23.54	\$44.16
At Age 65....	15.78	22.06	37.71
At Age 70....	15.49	21.22	34.16
At Age 80....	15.28	20.43	30.63
20 P. at Age 80	22.42	27.27	35.73
20 Pay. G.E.A.	30.36	36.81	47.79
Pension Ins. 65	14.91	23.07	41.44
Ins. Annuity at 65.....	19.34	28.05	47.82

Insurance with Monthly Life Income.			
At Age 50....	\$31.09	\$57.80	.....
At Age 55....	25.06	41.74	93.40
At Age 60....	21.08	32.52	60.91
At Age 65....	18.53	27.08	45.56
At Age 70....	16.94	23.74	37.37

Life Premium Payable to Age 60.....			
	\$16.98	\$24.61	\$43.68

Income Bond—\$50 a Year.			
Ord. Life.....	\$11.20	\$14.95	\$22.23
20 Payment..	16.63	20.46	27.11
20 Year End..	29.89	30.70	33.51

Monthly Income \$10 a Month.			
Ord. Life.....	\$26.34	\$35.18	\$52.31
20 Payment...	39.12	48.14	63.87
20 Year End..	70.33	72.23	78.84

IDEAL CONTRACT FOR BUSINESS WOMEN. Deferred Annuity \$10 monthly beginning Age 60 with Disability.			
Premium.....	\$19.11	\$33.44	\$69.60
Without Disability.			
Premium.....	\$17.92	\$31.89	\$67.45
Disability in above contract provides for Waiver of Premiums prior to Age 60, and Income begins disability.			

\$1,000 INSURANCE in connection with Ideal Contract, with Disability providing Waiver of Premiums.			
Premium.....	\$17.03	\$24.70	\$43.84
Without Disability.			
Premium.....	\$16.88	\$24.44	\$43.33
The amounts of insurance may vary regardless of size of Annuity contract.			

TWO REPUBLICS LIFE INSURANCE CO., El Paso, Tex.

Accelerative Option. — Policy is non-participating. Special coupon policy provides that coupons may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{4}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — Higher premium form allowed on any anniversary during premium-paying period by payment of difference in premiums at 5% compound interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning upon proof that disability has existed not less than 90 days, and continuing during lifetime and continued disability; payments continue after maturity of endowments; no reduction in insurance.

Dividends. — Policy is non-participating. Special policy has coupons which may be used similarly to dividends.

Double Indemnity. — For extra premium policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide or war service. Limit \$15,000.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war and aviation.

Limits. — Ages, 16-60, on standard forms, 20-55 on sub-standard; no fixed amount; reinsures over \$5,000; accepts reinsurance; minimum policy, \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days.

Military Service. — Death from military or naval service in time of war limits liability to net reserve, unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values".

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — Within one year, within Tropics or north of parallel of 60 degrees, north latitude.

Restricted Occupations. — Within one year, extra hazardous occupation or employment, sale or manufacture of intoxicating liquors, handling of electric wires or dynamos with voltage over 600, blasting, mining, submarine labor, manufacture or handling of highly explosive substances, railway service. Ascension in aeroplane or balloon at anytime.

Settlement Options. — Cash, Limited (5-30) and Continuous (20 certain) annual Installments. Unless otherwise directed commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, or as a result of alcoholism, liability limited to premiums paid.

Women. — No extra charge. All but Term. Disability not granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	Ord. Life	LIFE			Opt. Life or End.	Opt. Ord. Life Limited Pay. or End.	ENDOWMENTS					35 Year End.	CONVERTH TERM		
		10 Pay.	15 Pay.	20 Pay.			10 Year	15 Yr.	20 Yr.	25 Yr.	30 Yr.		5 Yr.	10 Yr.	15 Yr.
20	\$ 15.50	\$ 38.32	\$ 28.15	\$ 23.46	\$ 37.49	\$ 19.00	\$ 95.60	\$ 60.55	\$ 42.50	\$ 32.52	\$ 26.36	\$ 22.24	\$ 9.55	\$ 9.70	\$ 9.89
21	15.83	38.94	28.55	23.86	37.97	19.50	95.65	60.61	42.55	32.60	26.43	22.32	9.61	9.78	9.97
22	16.19	39.56	29.00	24.24	31.49	20.00	95.70	60.66	42.60	32.68	26.53	22.45	9.67	9.85	10.06
23	16.57	40.22	29.50	24.66	32.03	20.50	95.75	60.73	42.70	32.77	26.62	22.57	9.74	9.94	10.16
24	16.96	40.90	30.00	25.09	32.59	21.00	95.80	60.79	42.80	32.85	26.74	22.71	9.81	10.03	10.26
25	17.36	41.60	30.55	25.54	33.17	21.50	95.85	60.85	42.85	32.94	26.85	22.87	9.90	10.12	10.41
26	17.80	42.33	31.10	25.99	33.77	22.00	95.91	60.92	42.95	33.03	26.98	23.00	9.99	10.22	10.53
27	18.26	43.08	31.65	26.48	34.39	22.50	95.97	60.99	43.10	33.16	27.12	23.19	10.08	10.34	10.68
28	18.73	43.86	32.25	26.98	35.03	23.00	96.05	61.08	43.20	33.30	27.29	23.39	10.17	10.46	10.82
29	19.24	44.68	32.85	27.50	35.72	23.50	96.13	61.17	43.30	33.42	27.45	23.61	10.29	10.59	10.98
30	19.77	45.53	33.50	28.04	36.41	24.25	96.21	61.27	43.40	33.55	27.64	23.83	10.40	10.74	11.13
31	20.33	46.40	34.15	28.61	37.13	25.00	96.28	61.37	43.55	33.72	27.83	24.11	10.53	10.90	11.32
32	20.92	47.32	34.85	29.20	37.88	25.75	96.39	61.49	43.70	33.91	28.06	24.41	10.66	11.08	11.60
33	21.54	48.26	35.55	29.82	38.67	26.50	96.49	61.62	43.90	34.11	28.34	24.75	10.81	11.26	11.83
34	22.19	49.24	36.30	30.46	39.49	27.25	96.60	61.76	44.05	34.33	28.61	25.12	10.97	11.47	12.12
35	22.90	50.26	37.05	31.14	40.34	28.00	96.72	61.91	44.25	34.55	28.95	25.51	11.16	11.70	12.44
36	23.63	51.30	37.85	31.84	41.22	29.00	96.85	62.07	44.45	34.83	29.26	25.94	11.36	11.96	12.81
37	24.40	52.40	38.70	32.56	42.16	30.00	96.99	62.25	44.75	35.14	29.61	26.43	11.59	12.25	13.19
38	25.23	53.54	39.60	33.34	43.13	31.00	97.15	62.46	45.00	35.48	30.09	26.96	11.85	12.55	13.64
39	26.10	54.70	40.50	34.14	44.14	32.00	97.31	62.68	45.30	35.87	30.56	27.55	12.09	12.93	14.14
40	27.02	55.93	41.45	35.00	45.19	33.00	97.51	62.92	45.65	36.24	31.10	28.21	12.39	13.34	14.70
41	28.01	57.20	42.40	35.89	46.30	34.00	97.72	63.22	46.00	36.71	31.66	.....	12.71	13.79	15.33
42	29.05	58.52	43.45	36.83	47.47	35.25	97.96	63.53	46.40	37.24	32.31	.....	13.09	14.31	16.04
43	30.16	59.90	44.55	37.83	48.69	36.50	98.22	63.88	46.90	37.81	33.03	.....	13.50	14.90	16.83
44	31.35	61.32	45.70	38.88	49.98	38.00	98.52	64.28	47.40	38.46	33.83	.....	13.98	15.56	17.71
45	32.70	62.82	46.90	40.00	51.34	39.54	98.86	64.73	48.00	39.14	34.70	.....	14.53	16.31	18.71
46	33.94	64.38	48.10	41.17	52.75	41.00	99.25	65.23	48.60	39.93	.....	.....	15.15	17.16	19.81
47	35.36	65.99	49.45	42.42	54.24	42.50	99.67	65.79	49.30	40.81	.....	.....	15.85	18.13	21.05
48	36.86	67.58	50.83	43.74	55.85	44.50	100.14	66.41	50.10	41.79	.....	.....	16.66	19.19	22.43
49	38.50	69.43	52.25	45.15	57.52	46.50	100.67	67.11	51.00	42.87	.....	.....	17.55	20.39	23.94
50	40.24	71.27	53.80	46.65	59.28	49.50	101.28	67.89	51.95	44.01	.....	.....	18.60	21.71	25.61
51	42.08	73.19	55.40	48.25	.....	50.50	101.94	68.75	53.05	.....	.....	.....	19.74	23.19	27.46
52	44.03	75.17	57.10	49.95	.....	53.00	102.67	69.70	54.25	.....	.....	.....	21.01	24.83	29.50
53	46.13	77.27	58.90	51.77	.....	55.25	103.51	70.79	55.55	.....	.....	.....	22.43	26.63	31.74
54	48.37	79.42	60.80	53.70	.....	58.00	104.40	71.95	57.00	.....	.....	.....	24.00	28.63	34.19
55	50.75	81.70	62.80	55.78	.....	61.00	105.41	73.26	58.60	.....	.....	.....	25.75	30.84	36.88
56	53.29	84.07	64.90	58.01	.....	64.00	106.52	74.70	.....	.....	.....	.....	27.69	33.28	39.83
57	56.02	86.56	67.20	60.40	.....	67.00	107.75	76.31	.....	.....	.....	.....	29.83	35.95	43.03
58	58.86	89.15	69.60	62.95	.....	70.00	109.11	78.07	.....	.....	.....	.....	32.19	38.91	46.61
59	62.03	91.90	72.15	65.71	.....	74.00	110.61	80.04	.....	.....	.....	.....	34.80	42.15	50.29
60	65.35	94.79	74.90	68.68	.....	78.00	112.28	82.20	.....	.....	.....	.....	37.69	45.71	54.39

Semi-annual rate, multiply by .52; quarterly, by .265.

Disability Clause Rates				Double Indemnity		Disability Clause Rates				Double Indemnity	
Age	Prem.	Age	Prem.	Age	Prem.	Age	Prem.	Age	Prem.	Age	Prem.
20	\$0.96	26	\$1.14	32	\$1.35	AA-A.	\$1.00	38	\$1.65	44	\$2.07
21	.99	27	1.17	33	1.39	B	1.20	39	1.71	45	2.14
22	1.01	28	1.20	34	1.44	C	1.60	40	1.77	46	2.23
23	1.04	29	1.24	35	1.49	D	2.00	41	1.81	47	2.33
24	1.08	30	1.27	36	1.54	E	2.50	42	1.91	48	2.43
25	1.11	31	1.31	37	1.60	F	3.60	43	1.98	49	2.55

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
Monthly Income, \$10 a month, 240 months certain.				Single Premium Life.			
Whole Life	\$30.04	\$39.62	\$56.58	Prem.	\$339.60	\$107.61	\$501.6
20 Yr. Payment	44.19	53.88	69.20	Single Premium Endowments.			
20 Year End	74.11	76.56	83.04	10 Year	\$761.96	\$763.35	\$767.1
Continuous Monthly Income, \$10 a month, 240 months certain. (Equal ages.)				15 Year	863.98	667.39	677.1
Whole Life	\$35.62	\$43.83	\$59.24	20 Year	500.15	596.86	616.2
20 Pay. Life	51.93	59.25	72.11	Joint Life (Equal Ages).			
20 Year End	99.62	89.06	88.86	Ord. Life	\$26.32	\$33.93	\$48.0
				20 Pay.	25.83	42.36	\$53.9

TWO REPUBLICS LIFE INSURANCE COMPANY—Continued.

h. Loan, Paid-up and Extended Insurance Values—Non-Participating.

End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
e	Annul Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.			
21	\$15.83	\$22	\$70	2 10	\$55	\$160	7 4	\$113	\$208	14 9	\$176	\$420	19 1						
25	17.36	27	80	3 5	68	188	8 7	134	320	15 4	206	451	18 5						
30	19.77	33	89	4 11	87	212	9 10	166	364	15 2	251	493	17 0						
35	22.90	41	100	4 5	111	243	10 4	204	401	14 1	302	533	15 1						
40	27.02	48	105	4 6	140	275	10 0	248	438	12 7	358	571	13 1						
45	32.70	59	116	4 4	173	305	9 0	296	472	10 9	416	604	10 1						
50	40.24	72	127	3 11	209	333	7 8	345	501	8 9	473	633	8 1						
55	50.75	90	143	3 5	247	358	6 8	395	528	7 1	527	658	6 10						
60	65.35	110	159	2 9	284	380	4 10	441	550	5 5	584	687	6 1						
21	38.94	141	450	24 8	343	1000	Life												
25	41.60	152	450	24 0	370	1000	"												
30	45.53	169	454	23 3	410	1000	"												
35	50.26	188	458	21 2	456	1000	"												
40	55.93	210	460	18 9	508	1000	"												
45	62.82	235	462	16 0	566	1000	"												
50	71.27	260	459	13 2	626	1000	"												
55	81.70	283	451	10 2	688	1000	"												
60	94.79	302	438	7 8	746	1000	"												
21	28.55	90	286	14 0	219	637	33 11	377	1000	Life									
25	30.55	98	290	14 4	238	642	31 7	410	1000	"									
30	33.50	109	294	14 8	265	646	28 8	456	1000	"									
35	37.05	122	298	14 0	296	649	25 5	508	1000	"									
40	41.45	137	300	12 9	331	650	21 10	566	1000	"									
45	46.90	153	300	10 10	367	648	18 2	626	1000	"									
50	53.80	169	298	8 10	403	642	14 9	688	1000	"									
55	62.40	184	293	6 9	434	639	11 5	746	1000	"									
60	74.90	195	283	4 11	458	612	8 5	800	1000	"									
21	23.96	55	175	7 9	140	407	21 6	263	605	33 5	418	1000	Pd-up						
25	25.54	61	180	8 4	155	418	21 3	289	702	30 0	456	1000	"						
30	28.04	69	186	8 9	176	429	19 11	324	710	27 5	508	1000	"						
35	31.14	79	192	8 11	200	438	17 11	364	715	23 10	566	1000	"						
40	35.00	90	197	8 5	228	448	15 7	407	716	20 2	626	1000	"						
45	40.00	103	202	7 6	255	452	12 11	450	717	16 7	688	1000	"						
50	46.65	116	204	6 2	283	451	10 3	499	710	13 2	746	1000	"						
End of 3 Years					End of 5 Years					End of 7 Years					End of 9 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$			
21	\$95.65	\$222	\$280	7 \$238	\$415	\$491	5 \$468	\$625	\$692	3 \$681	\$880	\$988	1 \$887						
25	95.85	221	279	7 \$239	414	490	5 \$469	624	681	3 \$682	860	888	1 \$887						
30	96.21	219	276	7 \$223	412	488	5 \$462	623	690	3 \$681	860	888	1 \$878						
35	96.72	217	274	7 \$214	410	486	5 \$456	622	688	3 \$678	859	888	1 \$887						
40	97.51	214	270	7 \$201	408	482	5 \$444	620	686	3 \$674	859	888	1 \$887						
45	98.86	211	265	7 \$176	405	478	5 \$433	617	683	3 \$660	858	888	1 \$880						
50	101.28	206	259	7 \$138	400	471	5 \$407	612	677	3 \$652	856	888	1 \$893						
55	105.41	200	250	7 \$50	392	461	5 \$361	605	668	3 \$631	852	888	1 \$878						
60	112.28	192	238	5 18	381	447	5 \$281	593	655	3 \$593	845	888	1 \$868						
End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$			
21	\$60.61	\$250	\$347	10 \$279	\$375	\$490	8 \$447	\$583	\$689	5 \$673	\$900	\$940	1 \$939						
25	60.85	249	344	10 \$272	374	488	8 \$443	582	688	5 \$671	900	939	1 \$938						
30	61.27	247	342	10 \$262	372	485	8 \$436	581	687	5 \$668	900	938	1 \$938						
35	61.91	245	340	10 \$242	370	482	8 \$421	579	685	5 \$661	900	937	1 \$937						
40	62.92	243	335	10 \$220	368	477	8 \$405	576	680	5 \$652	900	936	1 \$936						
45	64.73	240	329	10 \$150	365	472	8 \$336	573	675	5 \$612	905	935	1 \$932						
50	67.80	236	321	10 \$77	360	462	8 \$268	567	666	5 \$566	902	932	1 \$930						
55	73.26	232	310	8 16	354	449	8 \$190	558	652	5 \$544	897	927	1 \$923						
60	82.20	225	296	5 19	344	431	7 17	543	631	5 \$446	889	920	1 \$913						
End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
		Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$			
21	\$42.55	\$160	\$259	15 \$124	\$392	\$530	10 \$477	\$661	\$782	5 \$771	\$926	\$957	1 \$957						
25	42.85	159	255	15 \$109	381	527	10 \$478	660	780	5 \$768	925	956	1 \$956						
30	43.40	158	246	15 \$90	380	522	10 \$469	658	777	5 \$769	925	955	1 \$955						
35	44.25	156	246	15 \$40	378	520	10 \$433	657	775	5 \$759	924	954	1 \$954						
40	45.65	155	246	14 12	377	517	10 \$402	655	772	5 \$714	923	954	1 \$954						
45	48.00	154	240	11 10	376	511	10 \$335	651	761	5 \$720	921	952	1 \$951						
50	51.95	154	234	8 11	374	500	10 \$209	644	753	5 \$678	917	948	1 \$945						
55	58.60	155	227	5 19	373	488	9 17	635	736	5 \$604	911	942	1 \$936						

American 3 1/2 % Modified Preliminary Term Reserve (III. Std.) adopted 1911; full reserve followed at end of 20th year.

NOTE.—Values begin after three premiums.

UNION CENTRAL LIFE INSURANCE CO, Cincinnati, (

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, within 31 days after default. American 3½% Level Premium reserve, with surrender charge of \$21 the second year, \$13 the third and \$6 the fourth. Full reserve thereafter. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed (except Continuous Installment policy, or one with disability), any time by payment of difference of premiums 6% compound interest first five years; thereafter, by payment of difference in reserve.

Disability. — For varying extra premium, rider will provide, prior to age 60, a waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after period of probation (90 days after proof) and continuing during disability and life time; no reduction in insurance at maturity. Payments continue after maturity of endowment. After age 60 premiums waived and charged against policy without interest. Does not cover disability from war service. Limit \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) Cash; (b) reduce premiums; (c) accumulate at not less than 3½%, withdrawable any time; (d) purchase participating paid-up additions, which may be surrendered any time. (d) is automatic option. Per mortem dividend paid pro-rata.

Double Indemnity. — For extra premium, policy will provide, prior to age 70, the payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from war service, aeronautic submarine expeditions, bodily or mental disease or infirmity, bacterial infection other than as result of injury, poisoning, violation of law, suicide, or injury intentionally inflicted by insured. Limit \$25,000.

Extended Insurance. — Automatic after two years. Participating. Without cash and loan values, but practice to grant cash value on Extended Insurance.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non payment of premium.

Limits. — Ages, 15-65, except Endowments to mature not past age 85, and Term expire not past age 70, limit increases from \$10,000 at age 15, to \$100,000 at age 25-49, and decreases to \$25,000 at ages 60-65; larger amounts subject to reinsurance; does not accept reinsurance; minimum policy \$500.

Loans. — After two premiums. Interest 6% in advance but practice not to collect until end of year after the first. May be deferred 90 days (except to pay premiums).

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within 31 days after default. Participating. Without cash and loan values, but practice to grant them.

Policy In Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans." Note of insured, beneficiary or assignee accepted in payment of second or subsequent premium, if reserve sufficient.

Reinstatement. — Within three years (unless previously surrendered), upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3% Limited (2-25 years) and Continuous (5, 10 or 20 years certain) Installment Payments made annually, semi-annually, quarterly or monthly. Trust Fund at Installments certain participate in excess interest earned. Unless otherwise specified, Trust Fund may be withdrawn upon 60 days notice. No provision for commutation under Installment options by beneficiary. 5% interest paid from date of death to date of settlement.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — Limit, \$25,000. Unmarried women, ages 30-65 or married women over 45 in occupations of better class or who have a clear insurable interest written on Ordinary Life, Limited Payment Life or Endowment; no extra charge, otherwise written at ages, 16-45 with extra premium based on 125% mortality. Disability not granted. Double Indemnity.

†Present Interest rate 5%.

UNION CENTRAL LIFE INSURANCE COMPANY—Continued.

PARTICIPATING RATES PER \$1,000.

Whole Life	Limited Pay. Life			Endowments					Term, Convertible Within 5 Years			Monthly Inc. \$10 a mo. for 20 yrs.	
	10	15	20	10	15	20	25	30	5	10	20	Ord. Life	20 Pay
	Pay.	Pay.	Pay.	Year	Year	Year	Year	Year	Year	Year	Year		
\$15.64	\$37.21	\$27.92	\$23.37	\$97.08	\$61.95	\$44.82	\$34.89	\$28.54					
15.92	37.73	28.30	23.70	97.07	62.00	44.88	34.95	28.61					
16.20	38.26	28.70	24.04	97.12	62.05	44.94	35.01	28.69					
16.52	38.82	29.12	24.39	97.17	62.11	45.01	35.08	28.77					
16.84	39.40	29.56	24.76	97.22	62.17	45.07	35.16	28.85					
17.18	40.00	30.01	25.14	97.28	62.23	45.14	35.24	28.95					
17.52	40.62	30.48	25.54	97.34	62.29	45.21	35.32	29.05	\$11.23	\$11.41	\$11.88	\$32.20	\$46.94
17.90	41.27	30.98	25.95	97.40	62.37	45.30	35.42	29.16	11.30	11.49	12.01	32.90	47.70
18.29	41.94	31.48	26.38	97.47	62.45	45.38	35.52	29.27	11.37	11.58	12.15	33.62	48.49
18.70	42.64	32.00	26.83	97.54	62.52	45.47	35.62	29.40	11.45	11.68	12.30	34.37	49.81
19.12	43.35	32.55	27.29	97.60	62.60	45.56	35.74	29.54	11.54	11.79	12.46	35.14	50.16
19.58	44.11	33.12	27.77	97.69	62.70	45.67	35.86	29.70	11.64	11.89	12.64	35.99	51.04
20.06	44.88	33.71	28.27	97.77	62.79	45.78	36.00	29.86	11.73	12.01	12.82	36.87	51.96
20.55	45.68	34.32	28.80	97.87	62.90	45.90	36.15	30.04	11.84	12.15	13.04	37.77	52.93
21.08	46.52	34.96	29.34	97.97	63.01	46.04	36.30	30.24	11.96	12.28	13.28	38.75	53.93
21.63	47.39	35.62	29.90	98.07	63.13	46.18	36.48	30.45	12.08	12.45	13.54	39.76	54.96
22.22	48.29	36.31	30.50	98.17	63.26	46.34	36.67	30.70	12.22	12.62	13.84	40.84	56.06
22.83	49.23	37.02	31.11	98.30	63.40	46.51	36.88	30.96	12.37	12.81	14.17	41.96	57.18
23.48	50.20	37.76	31.75	98.42	63.55	46.69	37.10	31.25	12.53	13.01	14.54	43.16	58.36
24.16	51.20	38.54	32.42	98.58	63.72	46.90	37.36	31.57	12.70	13.24	14.96	44.41	59.59
24.89	52.25	39.35	33.13	98.71	63.90	47.12	37.64	31.93	12.91	13.49	15.43	45.75	60.89
25.66	53.32	40.18	33.87	98.88	64.09	47.36	37.96	32.32	13.12	13.77	15.94	47.16	62.25
26.46	54.46	41.06	34.63	99.05	64.32	47.64	38.30	32.76	13.36	14.08	16.52	48.63	63.65
27.33	55.65	41.98	35.44	99.25	64.55	47.94	38.68	33.24	13.62	14.43	17.18	50.23	65.14
28.24	56.84	42.92	36.28	99.45	64.82	48.27	39.11	33.76	13.90	14.81	17.90	51.91	66.68
29.20	58.11	43.93	37.18	99.69	65.10	48.65	39.57	34.35	14.23	15.25	18.71	53.67	68.34
30.23	59.42	44.97	38.11	99.94	65.43	49.05	40.10	35.00	14.58	15.74	19.60	55.56	70.05
31.31	60.78	46.06	39.10	100.23	65.80	49.52	40.67	35.71	14.98	16.31	20.60	57.55	71.87
32.48	62.21	47.20	40.14	100.53	66.19	50.02	41.31	36.50	15.43	16.94	21.71	59.70	73.78
33.71	63.69	48.41	41.25	100.89	66.65	50.60	42.03	37.38	15.94	17.66	22.95	61.96	75.82
35.02	65.24	49.66	42.41	101.27	67.14	51.22	42.81	38.33	16.54	18.47	24.30	64.37	77.95
36.41	66.85	51.00	43.64	101.72	67.70	51.92	43.68	39.38	17.21	19.39	25.81	66.92	80.21
37.90	68.52	52.39	44.95	102.21	68.33	52.71	44.65	40.55	17.97	20.43	27.46	69.66	82.62
39.48	70.28	53.86	46.35	102.74	69.02	53.58	45.72	41.82	18.85	21.57	29.28	72.56	85.19
41.18	72.11	55.41	47.83	103.35	69.79	54.54	46.91	43.21	19.83	22.87	31.29	75.69	87.91
42.99	74.02	57.05	49.40	104.03	70.64	55.60	48.20	44.73	20.94	24.30	33.48	79.02	90.80
44.91	76.02	58.77	51.08	104.77	71.58	56.79	49.64		22.17	25.89		82.54	93.89
46.95	78.09	60.59	52.87	105.59	72.62	58.08	51.20		23.54	27.66		86.29	97.18
49.13	80.26	62.51	54.76	106.50	73.78	59.52	52.93		25.07	29.61		90.30	100.65
51.47	82.52	64.54	56.81	107.51	75.06	61.10	54.80		26.77	31.77		94.60	104.42
53.96	84.90	66.69	58.98	108.62	76.46	62.84	56.86		28.66	34.15		99.18	108.41
56.61	87.39	68.99	61.33	109.84	78.02	64.76			30.75	36.79		104.05	112.72
59.45	89.99	71.43	63.83	111.18	79.75	66.87			33.06	39.68		109.27	117.32
62.48	92.72	74.03	66.51	112.68	81.64	69.18			35.61	42.86		114.84	122.25
65.73	95.59	76.79	69.40	114.33	83.74	71.71			38.43	46.37		120.81	127.56
69.20	98.63	79.76	72.52	116.14	86.05	74.50			41.55	50.22		127.19	133.29
72.90	101.83	82.94	75.86	118.16	88.59								
76.88	105.22	86.34	79.48	120.38	91.40								
81.14	108.81	89.99	83.38	122.83	94.47								
85.70	112.64	93.91	87.59	125.54	97.85								
90.58	116.69	98.14	92.14	128.52	101.56								

Age	ENDOWMENTS			Age	ENDOWMENTS			Age	ENDOWMENTS		
	Age 60	Age 65	Age 70		Age 60	Age 65	Age 70		Age 60	Age 65	Age 70
15	\$19.15	\$17.69	\$16.71	29	\$29.30	\$25.73	\$23.46	43	\$58.42	\$45.92	\$39.03
16	19.63	18.08	17.05	30	30.45	26.60	24.18	44	62.51	48.44	40.84
17	20.14	18.49	17.40	31	31.68	27.53	24.93	45	67.14	51.22	42.81
18	20.67	18.92	17.78	32	32.99	28.52	25.73	46	72.44	54.30	44.94
19	21.24	19.39	18.17	33	34.42	29.57	26.58	47	78.52	57.71	47.26
20	21.84	19.87	18.57	34	35.96	30.70	27.48	48	85.63	61.53	49.79
21	22.47	20.38	19.01	35	37.64	31.93	28.46	49	94.00	65.80	52.50
22	23.15	20.93	19.47	36	39.46	33.23	29.48	50	104.03	70.64	55.60
23	23.88	21.50	19.95	37	41.45	34.67	30.57	51		76.14	58.94
24	24.64	22.11	20.46	38	43.62	36.15	31.74	52		82.44	62.63
25	25.46	22.75	21.00	39	46.02	37.80	33.00	53		89.77	66.74
26	26.32	23.43	21.57	40	48.65	39.57	34.35	54		98.36	71.32
27	27.25	24.15	22.17	41	51.55	41.51	35.80	55		108.62	76.46
28	28.25	24.92	22.79	42	54.80	43.61	37.35				

NOTE—Above rates adopted January 1, 1915; except Term and Disability rates.

Semi-annual rate, add 1½ % and divide by 2; quarterly, add 3¼ % and divide by 4.

DISABILITY RATES PER \$1,000.

(Providing for Waiver of Premiums and \$10 Monthly Income).

Whole Life	LIMITED PAY. LIFE			ENDOWMENTS					Age	TERM, Convertible within 5 Years			ENDOWMENT	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year		5 Year	10 Year	20 Year	Age 60	Age 65
.....	.....	.....	.....	.....	.....	.....	.....	.....	15	.....	.....	.....	98	99
.....	.....	.....	.....	.....	.....	.....	.....	.....	16	.....	.....	.....	98	99
.....	.....	.....	.....	.....	.....	.....	.....	.....	17	.....	.....	.....	98	99
.....	.....	.....	.....	.....	.....	.....	.....	.....	18	.....	.....	.....	98	99
.....	.....	.....	.....	.....	.....	.....	.....	.....	19	.....	.....	.....	98	99
.....	.....	.....	.....	.....	.....	.....	.....	.....	20	.....	.....	.....	98	99
\$1.02	\$2.14	\$1.58	\$1.31	\$0.61	\$0.64	\$0.67	\$0.72	\$0.78	21	\$0.42	\$0.48	\$0.58	1.02	1.03
1.06	2.18	1.61	1.33	.64	.66	.70	.75	.82	22	.44	.50	.60	1.05	1.06
1.09	2.22	1.64	1.36	.66	.69	.73	.79	.87	23	.47	.52	.63	1.08	1.09
1.13	2.25	1.67	1.38	.69	.71	.76	.82	.91	24	.49	.54	.66	1.12	1.13
1.17	2.29	1.69	1.41	.71	.74	.79	.86	.96	25	.51	.56	.68	1.15	1.17
1.21	2.32	1.72	1.43	.74	.77	.83	.91	1.02	26	.53	.58	.72	1.19	1.20
1.25	2.36	1.75	1.45	.76	.80	.87	.95	1.08	27	.55	.60	.75	1.23	1.24
1.29	2.39	1.77	1.48	.79	.84	.91	1.00	1.15	28	.56	.62	.78	1.27	1.28
1.34	2.42	1.80	1.50	.81	.87	.95	1.06	1.22	29	.58	.64	.82	1.31	1.33
1.38	2.45	1.82	1.53	.84	.91	1.00	1.12	1.31	30	.60	.67	.86	1.36	1.38
1.44	2.48	1.85	1.55	.88	.95	1.05	1.19	1.36	31	.62	.69	.91	1.40	1.43
1.49	2.51	1.88	1.58	.92	1.00	1.11	1.27	1.42	32	.64	.72	.96	1.44	1.48
1.55	2.54	1.90	1.60	.96	1.05	1.17	1.35	1.47	33	.66	.76	1.02	1.48	1.53
1.61	2.57	1.93	1.63	1.00	1.11	1.24	1.45	1.53	34	.69	.80	1.08	1.51	1.56
1.68	2.60	1.96	1.66	1.06	1.17	1.33	1.57	1.59	35	.72	.84	1.16	1.57	1.63
1.75	2.63	1.99	1.69	1.12	1.24	1.42	1.64	1.66	36	.76	.88	1.24	1.63	1.69
1.83	2.66	2.02	1.72	1.18	1.32	1.52	1.72	1.73	37	.80	.93	1.33	1.69	1.73
1.92	2.69	2.05	1.76	1.25	1.41	1.63	1.79	1.81	38	.84	.99	1.43	1.76	1.80
2.00	2.72	2.08	1.79	1.33	1.50	1.77	1.88	1.89	39	.89	1.05	1.55	1.84	1.88
2.10	2.74	2.11	1.83	1.41	1.61	1.92	1.96	1.98	40	.94	1.12	1.69	1.92	1.96
2.21	2.77	2.14	1.93	1.50	1.73	2.02	2.06	2.08	41	1.00	1.19	1.77	2.00	2.05
2.32	2.79	2.16	2.03	1.61	1.86	2.13	2.16	2.18	42	1.06	1.27	1.86	2.09	2.15
2.45	2.81	2.20	2.14	1.72	2.02	2.24	2.26	2.28	43	1.12	1.36	1.96	2.19	2.25
2.59	2.82	2.23	2.27	1.84	2.19	2.36	2.38	2.42	44	1.20	1.46	2.37	2.29	2.37
2.74	2.84	2.26	2.40	1.99	2.40	2.49	2.51	2.56	45	1.28	1.57	2.19	2.40	2.49
2.91	2.85	2.41	2.55	2.15	2.56	2.63	2.66	2.72	46	1.37	1.70	2.34	2.52	2.62
3.10	2.86	2.56	2.72	2.33	2.72	2.78	2.82	2.90	47	1.47	1.85	2.50	2.65	2.76
3.31	2.86	2.74	2.90	2.55	2.90	2.95	3.00	3.10	48	1.58	2.03	2.70	2.79	2.92
3.55	2.87	2.93	3.11	2.80	3.09	3.14	3.21	3.34	49	1.71	2.24	2.92	2.94	3.10
3.83	2.87	3.15	3.35	3.10	3.30	3.35	3.46	3.61	50	1.85	2.48	3.19	3.10	3.30
4.15	3.11	3.41	3.62	3.38	3.53	3.60	3.74	.....	51	2.02	2.64	.....	3.52	.....
4.53	3.38	3.70	3.95	3.67	3.79	3.89	4.08	.....	52	2.22	2.83	.....	3.76	.....
5.00	3.69	4.05	4.34	3.99	4.09	4.25	4.50	.....	53	2.46	3.05	.....	4.04	.....
5.58	4.06	4.48	4.83	4.34	4.46	4.69	5.03	.....	54	2.75	3.33	.....	4.37	.....
6.33	4.52	5.03	5.46	4.74	4.92	5.26	5.72	.....	55	3.11	3.70	.....	4.74	.....

LIMITED PAYMENT LIFE.

DOUBLE INDEMNITY RATES PER \$1,000. Ordinary Life, 10, 15, 20, 25 year Endowments, and Endowment 60, 65 and 70, \$1.25 at all ages.

Age	10 Pay.	15 Pay.	20 Pay.	Age	10 Pay.	15 Pay.	20 Pay.	Age	10 Pay.	15 Pay.	20 Pay.
15	\$3.40	\$2.47	\$2.01	29	\$2.99	\$2.18	\$1.79	43	\$2.37	\$1.75	\$1.48
16	3.37	2.45	2.00	30	2.96	2.16	1.77	44	2.32	1.71	1.44
17	3.35	2.44	1.99	31	2.92	2.13	1.74	45	2.27	1.67	1.41
18	3.32	2.42	1.97	32	2.88	2.10	1.72	46	2.21	1.64	1.38
19	3.30	2.40	1.96	33	2.84	2.07	1.70	47	2.15	1.60	1.35
20	3.27	2.38	1.94	34	2.80	2.05	1.68	48	2.09	1.56	1.32
21	3.25	2.36	1.93	35	2.76	2.02	1.66	49	2.03	1.52	1.29
22	3.22	2.34	1.91	36	2.71	1.99	1.63	50	1.97	1.47	1.26
23	3.19	2.32	1.90	37	2.67	1.95	1.61	51	1.91	1.43	1.23
24	3.16	2.30	1.88	38	2.62	1.92	1.58	52	1.84	1.39	1.20
25	3.13	2.28	1.86	39	2.58	1.89	1.56	53	1.77	1.34	1.17
26	3.10	2.25	1.84	40	2.53	1.86	1.53	54	1.71	1.30	1.14
27	3.06	2.23	1.82	41	2.48	1.82	1.51	55	1.64	1.25	1.11
28	3.03	2.21	1.81	42	2.43	1.79	1.48				

Cash, Loan, Paid-Up and Extended Insurance Values.

ORDINARY LIFE.

3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
7	\$34	\$75	\$124	\$181	\$23	\$110	\$220	\$329	\$434	0	332	10	204	16	145	19	270		
8	36	79	129	189	26	112	225	336	442	1	5	10	317	16	206	19	220		
9	37	82	135	196	28	115	230	343	450	1	45	11	61	16	249	19	157		
10	39	85	140	204	30	118	236	350	458	1	86	11	167	16	275	19	82		
11	40	89	146	213	33	121	241	357	467	1	128	11	265	16	284	18	362		
12	42	93	152	221	35	124	246	364	475	1	171	11	353	16	275	18	266		
13	44	97	158	230	38	127	251	371	483	1	215	12	69	16	254	18	162		
14	46	101	165	239	41	130	257	378	492	1	261	12	135	16	217	18	49		
15	48	105	172	248	43	133	263	386	500	1	307	12	189	16	169	17	294		
16	50	110	179	258	46	136	268	393	508	1	353	12	228	16	108	17	167		
18	52	114	186	268	48	139	274	401	516	2	37	12	253	16	37	17	35		
19	55	119	194	278	51	142	280	408	524	2	86	12	264	15	320	16	261		
20	57	124	202	289	54	146	285	415	533	2	135	12	261	15	228	16	119		
22	60	130	210	299	57	149	291	423	541	2	183	12	245	15	129	15	337		
23	62	135	219	310	60	152	297	430	548	2	232	12	216	15	23	15	187		
25	65	141	227	321	62	156	303	438	556	2	279	12	177	14	274	15	33		
27	68	147	236	333	65	159	309	445	564	2	325	12	126	14	154	14	242		
29	71	153	245	344	68	163	315	453	571	3	4	12	66	14	29	14	85		
30	74	160	255	355	71	167	322	460	579	3	48	11	362	13	265	13	290		
32	77	166	264	367	74	170	328	467	586	3	89	11	283	13	131	13	131		
34	81	173	274	379	77	174	334	474	593	3	126	11	197	12	359	12	335		
37	84	180	284	391	80	178	340	481	600	3	158	11	105	12	219	12	177		
39	88	187	294	403	83	182	346	488	607	3	185	11	7	12	77	12	16		
41	92	195	304	415	86	186	351	494	613	3	204	10	268	11	297	11	225		
44	96	202	314	426	90	189	357	501	620	3	218	10	159	11	151	11	67		
46	100	209	324	438	92	193	363	507	626	3	224	10	47	11	4	10	277		
49	104	217	334	450	95	196	368	513	632	3	224	9	296	10	223	10	125		
51	108	225	345	462	98	200	373	519	638	3	217	9	178	10	77	9	337		
54	112	233	355	473	101	203	379	525	644	3	205	9	58	9	296	9	191		
56	117	240	365	485	104	207	384	531	649	3	187	8	301	9	153	9	42		
59	121	248	376	496	107	210	389	536	654	3	165	8	179	9	11	8	265		
62	126	256	386	507	109	213	394	542	659	3	140	8	57	8	239	8	123		
65	130	265	396	518	112	217	399	547	664	3	111	7	301	8	103	7	346		
68	135	273	406	529	115	220	404	552	669	3	79	7	180	7	334	7	211		

TWENTY PAYMENT LIFE.

3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	20 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.	3 Yrs.	5 Yrs.	10 Yrs.	15 Yrs.	19 Yrs.
Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Yrs.	Y.	D.	Y.	D.	Y.	Y.	D.	Y.	D.	Y.
31	\$76	\$165	\$281	\$418	\$102	\$242	\$491	\$744	\$948	4	78	26	130	35	200	43	71		
32	77	172	287	427	103	243	492	745	948	4	119	26	41	34	310	42	12		
33	79	176	293	436	105	244	494	746	949	4	157	25	202	34	51	41	16		
34	81	180	300	446	106	245	495	747	949	4	197	25	189	33	156	40	208		
35	83	184	306	456	108	246	496	748	949	4	236	25	64	32	257	39	250		
36	85	188	313	466	109	247	498	749	949	4	275	24	293	31	355	38	290		
37	87	192	320	476	110	248	499	749	949	4	313	24	147	31	87	37	328		
38	89	197	327	486	112	250	501	750	950	4	352	23	360	30	181	37	1		
40	91	201	335	497	113	251	502	751	950	5	24	23	196	29	273	36	45		
41	93	206	343	508	115	252	503	752	950	5	60	23	26	28	363	35	87		
42	95	211	350	519	116	253	504	753	950	5	94	22	213	28	89	34	128		
44	98	216	358	531	118	254	505	753	950	5	126	22	30	27	178	33	168		
45	100	221	367	542	119	255	507	754	950	5	155	21	205	26	264	32	208		
46	102	226	375	554	121	256	508	754	950	5	181	21	11	25	349	31	247		
48	105	232	384	566	122	257	509	755	950	5	205	20	176	25	71	30	286		
50	108	237	392	578	123	258	510	755	950	5	225	19	337	24	157	29	324		
51	110	243	401	590	125	259	511	755	950	5	241	19	130	23	242	28	862		
53	113	249	410	602	126	260	511	755	950	5	251	18	284	22	327	28	41		
54	116	255	418	614	127	261	512	755	950	5	256	18	72	22	48	27	86		
56	119	261	427	626	129	261	513	755	949	5	256	17	221	21	135	26	131		
58	122	267	436	639	130	262	514	755	949	5	248	17	4	20	223	25	174		
60	125	273	445	651	131	263	514	755	949	5	233	16	151	19	811	24	219		
62	128	279	454	663	132	264	514	754	949	5	211	15	297	19	35	23	263		
64	131	285	463	676	134	265	514	753	948	5	181	15	77	18	129	23	309		
66	135	291	471	688	135	265	514	752	948	5	146	14	222	17	222	21	354		
68	138	297	480	700	136	266	514	751	947	5	103	14	3	16	316	21	42		
70	141	303	488	712	137	266	514	750	946	5	55	13	150	16	51	20	98		
72	144	309	497	724	138	267	513	748	946	5	1	12	298	15	154	19	154		
74	148	315	505	735	139	267	512	747	945	4	309	12	84	14	259	18	212		
76	151	320	512	746	140	267	511	745	944	4	247	11	237	14	0	17	270		
78	154	326	520	758	140	267	510	743	943	4	184	11	29	13	117	16	329		
80	157	331	527	769	141	267	509	740	942	4	119	10	190	12	236	16	29		
82	160	337	534	779	141	267	508	738	941	4	53	9	354	11	357	15	103		
84	164	342	541	790	142	267	506	735	939	3	352	9	161	11	124	14	178		

NOTE.— $3\frac{1}{2}\%$ Full Level Premium Reserve, adopted Jan. 1, 1902. Full Reserve adopted after fourth year.

UNION CENTRAL LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-Up and Extended Insurance Values.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan
10 Pay. Life	21	\$40.62	\$37	\$154	\$490	27	168	\$343	\$1000	Pd-up							
	25	43.35	41	166	493	26	287	370	1000								
	30	47.39	48	184	496	25	61	410	1000								
	35	52.25	56	204	499	22	331	456	1000								
	40	58.11	65	228	501	20	73	508	1000								
	45	65.24	75	254	501	17	85	566	1000								
	50	74.02	86	281	497	14	61	626	1000								
15 Pay. Life	55	84.90	96	307	490	11	65	688	1000								
	60	98.63	104	329	478	8	156	746	1000								
	21	30.48	17	101	323	16	105	225	657	35	0	377	1000	Pd-up			
	25	32.55	21	110	327	16	269	245	661	32	246	410	1000				
	30	35.62	25	123	332	16	249	272	665	29	170	456	1000				
	35	39.35	31	137	336	15	292	304	668	26	4	508	1000				
	40	43.93	37	154	339	14	81	340	670	22	152	566	1000				
30 Pay. Life	45	49.66	45	173	340	12	68	378	669	18	285	626	1000				
	50	57.05	52	191	338	9	340	415	663	15	79	688	1000				
	55	66.69	60	209	333	7	256	448	652	11	314	746	1000				
	60	79.76	66	223	324	5	249	474	635	8	314	800	1000				
	21	20.86	.....	51	165	7	120	114	333	17	28	189	502	24	359	280	666
	25	22.34	1	57	170	7	307	126	341	17	80	209	511	23	141	308	677
	30	24.60	4	65	178	8	136	144	353	16	211	238	522	20	347	348	687
10 Year End.	35	27.50	8	78	186	8	226	166	364	15	75	271	533	18	81	391	691
	40	31.31	13	88	194	8	134	191	377	13	132	307	543	15	137	436	695
	45	36.53	19	104	205	7	218	220	389	11	109	346	552	12	211	480	697
	50	43.87	27	122	215	6	182	252	401	9	78	386	560	9	360	521	698
	21	\$97.34	\$147	\$447	\$529	5	\$508	\$654	\$724	3	\$717	\$764	\$818	2	\$815	\$879	\$910
	25	97.60	147	447	529	5	\$507	654	724	3	\$717	764	818	2	\$815	\$879	910
	30	98.07	146	446	528	5	\$504	653	724	3	\$715	764	818	2	\$814	879	910
15 Year End.	35	98.71	146	446	527	5	\$501	653	723	3	\$714	763	817	2	\$813	879	909
	40	99.69	146	445	526	5	\$494	652	722	3	\$711	762	816	2	\$811	878	909
	45	101.27	145	443	524	5	\$483	650	720	3	\$705	761	815	2	\$808	877	908
	50	104.03	144	441	520	5	\$461	647	715	3	\$694	758	811	2	\$802	875	906
	55	108.62	142	435	512	5	\$421	641	708	3	\$675	753	805	2	\$791	872	902
	60	116.14	139	427	499	5	\$350	631	696	3	\$642	744	796	2	\$771	866	897
	21	\$62.29	\$79	\$266	\$370	10	\$304	\$389	\$508	8	\$468	\$594	\$703	5	\$689	911	943
20 Year End.	25	62.60	79	265	369	10	\$300	388	507	8	\$465	593	703	5	\$687	911	943
	30	63.13	79	265	368	10	\$292	388	506	8	\$460	593	702	5	\$685	911	943
	35	63.90	79	265	367	10	\$280	387	505	8	\$451	592	700	5	\$680	910	942
	40	65.10	79	265	366	10	\$256	387	503	8	\$434	591	698	5	\$672	910	941
	45	67.14	79	264	363	10	\$212	386	499	8	\$403	589	694	5	\$637	908	940
	50	70.64	79	263	359	10	\$130	384	493	8	\$346	584	687	5	\$629	906	937
	55	76.46	79	261	350	9	\$206	379	482	8	\$239	577	675	5	\$578	901	933
25 Year End.	60	86.05	79	258	338	6	\$212	373	466	8	\$30	565	656	5	\$483	894	925
	21	\$45.21	\$46	\$177	\$287	15	\$158	\$396	\$550	10	\$500	\$666	\$788	5	\$777	\$927	\$959
	25	45.56	46	177	287	15	\$148	396	550	10	\$495	665	787	5	\$775	927	959
	30	46.18	46	177	286	15	\$130	395	548	10	\$486	664	786	5	\$772	926	959
	35	47.12	46	178	285	15	\$96	395	547	10	\$468	664	784	5	\$765	926	958
	40	48.65	47	179	284	15	\$33	396	544	10	\$436	662	781	5	\$754	925	957
	45	51.22	48	181	283	12	\$253	397	540	10	\$377	660	776	5	\$734	923	955
30 Yr. End.	50	55.60	50	184	280	9	\$206	397	533	10	\$261	655	766	5	\$696	919	951
	55	62.84	52	188	276	6	\$132	398	521	10	\$31	647	751	5	\$626	913	945
	60	74.50	56	194	272	4	\$134	398	506	7	\$63	633	727	5	\$490	904	936
	21	\$29.05	\$14	\$94	\$199	14	\$297	\$209	\$387	20	\$191	\$349	\$563	15	\$464	\$522	\$723
	25	29.54	15	94	199	13	\$349	210	387	20	\$161	350	562	15	\$446	522	722
	30	30.45	15	96	199	12	\$268	212	387	20	\$97	353	561	15	\$407	525	721
	35	31.93	17	90	201	11	\$128	218	389	19	\$143	360	562	15	\$336	528	719
30 Yr. End.	40	34.35	19	104	204	9	\$301	227	393	15	\$214	370	563	15	\$196	535	716
	45	38.83	23	113	210	8	\$192	242	399	12	\$117	384	565	14	\$3	544	712
	50	44.73	28	126	218	6	\$266	262	406	9	\$215	405	567	10	\$204	556	707

1 Days.

NET COST TOTALS FOR FIVE, TEN AND FIFTEEN YEARS.

PRESENT SCALE, 1924 DIVIDENDS

	21	FIVE YEARS.			40	45	55
		25	30	35			
Ordinary Life	\$ 71.26	\$ 78.79	\$ 90.48	\$105.81	\$124.51	\$149.86	\$228.54
Cash Values Deducted..	37.26	38.79	40.48	43.81	47.51	53.86	88.54
Payment Life.....	110.36	118.65	130.78	145.51	163.48	185.97	253.27
Cash Values Deducted..	34.36	35.65	37.78	40.51	44.48	50.97	86.27
Year Endowment.....	206.32	207.79	210.20	213.77	219.45	229.02	272.23
Cash Values Deducted..	29.32	30.79	33.20	35.77	40.45	48.02	84.23

TEN YEARS.

Ordinary Life	\$140.53	\$155.05	\$177.56	\$206.06	\$242.76	\$290.93	\$442.47
Cash Values Deducted..	65.53	66.05	67.56	71.06	76.76	88.93	161.47
Payment Life.....	216.10	232.10	255.47	283.78	318.25	361.07	491.11
Cash Values Deducted..	48.10	48.10	49.47	51.78	57.25	70.07	144.11
Year Endowment.....	401.57	404.39	409.00	415.81	426.62	444.68	528.42
Cash Values Deducted..	5.57	8.39	11.00	20.81	30.62	47.68	130.42

FIFTEEN YEARS.

Ordinary Life	\$207.22	\$228.06	\$260.28	\$300.93	\$352.90	\$421.50	\$641.22
Cash Values Deducted..	83.22	82.66	81.28	81.93	88.90	107.50	225.22
Payment Life.....	316.03	339.03	372.52	413.06	462.21	523.68	714.06
Cash Values Deducted..	35.03	33.03	29.52	29.06	35.21	52.68	167.06
Year Endowment.....	582.98	587.05	593.73	603.57	619.15	645.48	769.91
Cash Values Deducted..	83.02	77.95	70.27	60.43	42.85	14.52	122.91

ACTUAL HISTORY.

FIVE YEARS (Policies issued in 1919).

Ordinary Life	\$ 71.26	\$ 78.79	\$ 90.48	\$105.81	\$124.51	\$149.86	\$228.54
Cash Values Deducted..	37.26	38.79	40.48	43.81	47.51	53.86	88.54
Payment Life.....	110.36	118.65	130.78	145.51	163.48	185.97	253.27
Cash Values Deducted..	34.36	35.65	37.78	40.51	44.48	50.97	86.27
Year Endowment.....	206.32	207.79	210.20	213.77	219.45	229.02	272.23
Cash Values Deducted..	29.32	30.79	33.20	35.77	40.45	48.02	84.23

TEN YEARS (Policies issued in 1914).

Ordinary Life	\$145.26	\$158.75	\$179.79	\$206.69	\$241.57	\$286.97	\$426.03
Cash Values Deducted..	70.26	69.75	69.79	71.69	75.57	84.97	145.03
Payment Life.....	222.37	237.25	259.39	286.15	318.75	358.95	476.67
Cash Values Deducted..	54.27	53.25	53.39	54.15	57.75	67.95	129.67
Year Endowment.....	411.30	412.96	416.11	421.08	429.78	444.77	515.47
Cash Values Deducted..	15.30	16.96	21.11	26.08	33.78	47.77	117.47

FIFTEEN YEARS (Policies issued in 1909).

Ordinary Life	\$213.14	\$232.25	\$262.10	\$300.06	\$348.66	\$411.91	\$608.90
Cash Values Deducted..	89.14	86.25	83.10	81.06	84.66	97.91	192.90
Payment Life.....	322.58	343.97	375.38	413.49	459.40	516.33	686.04
Cash Values Deducted..	41.58	37.97	32.38	29.49	32.40	45.38	139.01
Year Endowment.....	590.87	593.65	598.43	606.07	618.82	640.84	745.40
Cash Values Deducted..	75.13	71.35	65.57	57.93	43.18	19.16	98.40

†Cash Value in excess of cost.

1924 DIVIDENDS AND NET COSTS.*

TWENTY YEAR ILLUSTRATION.

ORDINARY LIFE

	\$17.52		\$19.12		\$21.63		\$24.99		\$29.20		\$35.02		\$53.96	
Yr.	Age 21 Div. Net		Age 25 Div. Net		Age 30 Div. Net		Age 35 Div. Net		Age 40 Div. Net		Age 45 Div. Net		Age 50 Div. Net	
1	\$2.14	\$14.38	\$3.19	\$15.93	\$3.31	\$18.32	\$3.51	\$21.38	\$3.87	\$25.33	\$4.45	\$30.57	\$7.14	\$50.00
2	3.19	14.33	3.27	15.85	3.41	18.22	3.66	21.23	4.07	25.13	4.73	30.24	7.69	50.00
3	3.26	14.26	3.36	15.76	3.53	18.10	3.82	21.07	4.29	24.91	5.03	29.99	8.24	50.00
4	3.34	14.18	3.45	15.67	3.65	17.98	3.99	20.90	4.51	24.69	5.34	29.68	8.50	50.00
5	3.41	14.11	3.54	15.58	3.77	17.86	4.16	20.73	4.75	24.45	5.69	29.33	9.39	50.00
6	3.50	14.02	3.65	15.47	3.91	17.72	4.34	20.55	4.99	24.21	6.04	28.98	9.97	50.00
7	3.57	13.95	3.75	15.37	4.05	17.58	4.53	20.36	5.26	23.94	6.41	28.61	10.57	50.00
8	3.66	13.86	3.86	15.26	4.21	17.42	4.73	20.16	5.54	23.66	6.79	28.23	11.17	50.00
9	3.75	13.77	3.98	15.14	4.37	17.26	4.94	19.95	5.82	23.38	7.19	27.83	11.78	50.00
10	3.85	13.67	4.10	15.02	4.53	17.10	5.16	19.73	6.14	23.06	7.60	27.41	12.38	50.00
11	3.95	13.57	4.23	14.89	4.70	16.93	5.40	19.49	6.47	22.73	8.02	27.00	12.99	50.00
12	4.06	13.46	4.37	14.75	4.89	16.74	5.64	19.25	6.81	22.39	8.45	26.57	13.61	50.00
13	4.18	13.34	4.50	14.62	5.08	16.55	5.90	18.99	7.16	22.04	8.90	26.15	14.21	50.00
14	4.30	13.22	4.67	14.45	5.27	16.36	6.18	18.71	7.52	21.68	9.35	25.67	14.82	50.00
15	4.42	13.10	4.82	14.30	5.49	16.14	6.46	18.43	7.90	21.30	9.81	25.21	15.42	50.00
16	4.56	12.96	4.98	14.14	5.70	15.93	6.78	18.11	8.29	20.91	10.28	24.74	16.00	50.00
17	4.70	12.82	5.16	13.96	5.94	15.69	7.09	17.80	8.70	20.50	10.76	24.26	16.57	50.00
18	4.84	12.68	5.35	13.77	6.19	15.44	7.42	17.47	9.10	20.10	11.24	23.78	17.12	50.00
19	5.00	12.52	5.54	13.58	6.45	15.18	7.77	17.12	9.51	19.69	11.72	23.30	17.62	50.00
20	5.16	12.36	5.73	13.39	6.72	14.91	8.12	16.77	9.94	19.26	12.20	22.82	18.08	50.00
Tot.	79.84	270.56	85.50	298.90	95.17	337.43	109.60	388.20	130.64	453.36	160.00	540.40	253.57	1000.00
†		89.56		83.90		79.43		78.20		86.36		114.40		28.50

TWENTY PAYMENT LIFE

	\$25.54	\$27.29	\$29.90	\$33.13	\$37.18	\$42.41	\$58.98							
1	\$3.15	\$22.39	\$3.20	\$24.09	\$3.32	\$26.58	\$3.52	\$29.61	\$3.88	\$33.30	\$4.46	\$37.95	\$7.13	\$50.00
2	3.30	22.24	3.37	23.92	3.52	26.38	3.76	29.37	4.17	33.01	4.82	37.59	7.72	50.00
3	3.47	22.07	3.55	23.74	3.73	26.17	4.02	29.11	4.47	32.71	5.19	37.22	8.32	50.00
4	3.62	21.92	3.74	23.55	3.90	25.94	4.29	28.84	4.78	32.40	5.60	36.81	8.92	50.00
5	3.80	21.74	3.94	23.35	4.19	25.71	4.55	28.58	5.12	32.06	6.01	36.40	9.54	50.00
6	3.99	21.55	4.15	23.14	4.42	25.48	4.84	28.29	5.46	31.72	6.45	35.96	10.16	50.00
7	4.18	21.36	4.36	22.93	4.69	25.21	5.15	27.98	5.83	31.35	6.91	35.50	10.78	50.00
8	4.38	21.16	4.59	22.70	4.95	24.95	5.46	27.67	6.21	30.97	7.38	35.08	11.42	50.00
9	4.59	20.95	4.83	22.46	5.23	24.67	5.79	27.34	6.61	30.57	7.86	34.55	12.04	50.00
10	4.82	20.72	5.07	22.22	5.52	24.38	6.14	26.99	7.02	30.16	8.35	34.08	12.66	50.00
11	5.04	20.50	5.33	21.96	5.83	24.07	6.49	26.64	7.46	29.72	8.86	33.55	13.26	50.00
12	5.29	20.25	5.61	21.68	6.15	23.75	6.87	26.26	7.92	29.26	9.37	33.04	13.85	50.00
13	5.54	20.00	5.89	21.40	6.47	23.43	7.26	25.87	8.37	28.81	9.88	32.50	14.42	50.00
14	5.81	19.73	6.19	21.10	6.82	23.08	7.66	25.47	8.85	28.33	10.40	32.01	14.96	50.00
15	6.09	19.45	6.50	20.79	7.18	22.72	8.09	25.04	9.34	27.84	10.93	31.48	15.46	50.00
16	6.39	19.15	6.83	20.46	7.55	22.35	8.53	24.60	9.82	27.36	11.45	30.95	15.91	50.00
17	6.69	18.85	7.17	20.12	7.95	21.95	8.92	24.14	10.32	26.86	11.96	30.45	16.29	50.00
18	7.01	18.53	7.52	19.77	8.35	21.53	9.45	23.68	10.82	26.36	12.46	29.95	16.57	50.00
19	7.34	18.20	7.89	19.40	8.78	21.12	9.93	23.20	11.31	25.87	12.94	29.47	16.74	50.00
20	7.69	17.85	8.27	19.02	9.21	20.69	10.40	22.73	11.81	25.37	13.39	28.92	16.76	50.00
Tot	102.19	408.61	108.00	437.80	117.82	480.18	131.19	531.41	149.57	594.03	174.67	673.52	252.91	1000.00
†		19.39		118.20		127.82		134.59		131.97		114.47		126.00

TWENTY YEAR ENDOWMENT

	\$45 21		\$45 56		\$46 18		\$47 12		\$48 65		\$51 22		\$62 84	
1	\$3 17	\$42 04	\$3 22	\$42 34	\$3 34	\$42 54	\$3 54	\$43 58	\$3 90	\$44 75	\$4 47	\$46 75	\$7 13	\$55 00
2	3 54	41 67	3 60	41 96	3 72	42 46	3 93	43 19	4 30	44 35	4 92	46 30	7 76	55 00
3	3 93	41 28	3 98	41 58	4 13	42 05	4 35	42 77	4 74	43 91	5 39	45 83	8 39	54 00
4	4 34	40 87	4 39	41 17	4 54	41 64	4 78	42 34	5 19	43 46	5 89	45 33	9 02	53 00
5	4 75	40 46	4 82	40 74	4 97	41 21	5 23	41 89	5 67	42 98	6 41	44 81	9 67	53 00
6	5 19	40 02	5 26	40 30	5 43	40 75	5 70	41 42	6 15	42 50	6 95	44 27	10 32	52 00
7	5 65	39 56	5 73	39 83	5 90	40 28	6 19	40 93	6 66	41 99	7 50	43 72	10 97	51 00
8	6 14	39 07	6 22	39 34	6 40	39 78	6 69	40 43	7 20	41 45	8 08	43 14	11 61	51 00
9	6 65	38 56	6 73	38 83	6 92	39 26	7 21	39 91	7 75	40 90	8 66	42 56	12 25	50 00
10	7 17	38 04	7 26	38 30	7 45	38 73	7 77	39 35	8 32	40 33	9 25	41 97	12 86	49 00
11	7 72	37 49	7 82	37 74	8 02	38 16	8 34	38 78	8 91	39 74	9 85	41 37	13 48	49 00
12	8 30	36 91	8 40	37 16	8 60	37 58	8 93	38 19	9 52	39 13	10 46	40 76	14 05	48 00
13	8 90	36 31	9 00	36 56	9 21	36 97	9 55	37 57	10 13	38 52	11 06	40 16	14 59	48 00
14	9 53	35 68	9 63	35 93	9 84	36 34	10 18	36 94	10 76	37 89	11 67	39 55	15 08	47 00
15	10 19	35 02	10 29	35 27	10 50	35 68	10 84	36 28	11 40	37 25	12 26	38 96	15 51	47 00
16	10 86	34 35	10 97	34 59	11 18	35 00	11 50	35 62	12 04	36 61	12 84	38 38	15 85	46 00
17	11 58	33 63	11 68	33 88	11 88	34 30	12 19	34 93	12 67	35 98	13 39	37 83	16 09	46 00
18	12 32	32 89	12 42	33 14	12 60	33 58	12 89	34 23	13 31	35 34	13 92	37 30	16 17	46 00
19	13 09	32 12	13 19	32 37	13 35	32 83	13 58	33 54	13 92	34 73	14 40	36 82	16 08	46 00
20	13 89	31 32	13 97	31 59	14 11	32 07	14 28	32 84	14 51	34 14	14 81	36 41	15 76	47 00
Tot.	156 91	747 29	158 58	752 62	162 09	761 51	167 67	774 73	177 05	795 95	192 18	832 22	252 64	1000 00
†	Policy matures for \$100 00													

†Net cost for 20 years. Cash Value deducted.

†Cash Values in excess of cost.

*Applicable to issues of 1915 and subsequent years.

UNION CENTRAL LIFE INSURANCE COMPANY—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1904

TWENTY YEAR RECORD

ORDINARY LIFE

Yr.	Age	\$18 90	\$20 63	\$23 35	\$26 88	\$31 55	\$37 85	\$58 37
		Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
005	18 90	18 90	20 63	23 35	26 88	31 55	37 85	58 37
006	2 87	16 23	2 85	17 78	3 14	20 21	3 52	23 38
007	2 95	15 95	3 15	17 47	3 52	19 83	3 97	22 61
008	3 24	15 66	3 49	17 14	3 89	19 46	4 45	22 46
009	3 54	15 36	3 81	16 81	4 28	19 07	4 92	21 96
010	3 82	15 08	4 13	16 48	4 67	18 68	5 39	21 49
011	4 15	14 77	4 49	16 14	5 08	18 27	5 89	20 98
012	4 43	14 47	4 80	15 80	5 49	17 86	6 37	20 51
013	4 73	14 17	5 11	15 45	5 91	17 44	6 88	20 00
014	5 05	13 85	5 54	15 09	6 33	17 02	7 40	19 48
015	5 18	13 72	5 69	14 94	6 59	16 82	7 60	19 22
016	5 31	13 59	5 84	14 77	6 74	16 61	7 93	18 98
017	5 45	13 45	6 05	14 60	6 95	16 40	8 22	18 69
018	5 59	13 31	6 20	14 43	7 18	16 17	8 52	18 36
019	5 75	13 15	6 39	14 24	7 41	15 94	8 85	18 06
020	5 90	13 00	6 57	14 06	7 66	15 69	9 18	17 76
021	6 07	12 83	6 77	13 86	7 92	15 43	9 55	17 38
022	6 24	12 66	6 98	13 68	8 20	15 15	9 92	16 98
023	6 41	12 49	7 20	13 48	8 48	14 87	10 31	16 55
024	6 61	12 29	7 43	13 20	8 79	14 56	10 73	16 15
025	6 87	12 08	7 68	12 85	9 14	14 21	11 18	15 70
026	7 14	11 86	7 95	12 48	9 53	13 83	11 67	15 23
027	7 41	11 63	8 24	12 11	9 96	13 44	12 19	14 75
028	7 68	11 39	8 54	11 73	10 43	13 03	12 74	14 26
029	7 95	11 15	8 85	11 35	10 93	12 61	13 31	13 75
030	8 22	10 90	9 17	10 96	11 45	12 18	13 91	13 23
031	8 50	10 65	9 50	10 58	11 98	11 74	14 52	12 70
032	9 17	10 39	9 84	10 20	12 53	11 31	15 15	12 16
033	9 44	10 13	10 19	9 82	13 09	10 88	15 78	11 61
034	9 71	9 87	10 46	9 41	13 66	10 43	16 40	11 15
035	9 98	9 60	10 75	9 14	14 23	10 00	17 02	10 68
036	10 25	9 33	11 04	8 87	14 81	9 57	17 64	10 20
037	10 52	9 06	11 33	8 60	15 40	9 14	18 26	9 72
038	10 79	8 79	11 62	8 33	16 00	8 71	18 88	9 24
039	11 06	8 52	11 91	8 06	16 60	8 28	19 50	8 76
040	11 33	8 25	12 20	7 79	17 20	7 85	20 12	8 28
041	11 60	7 98	12 49	7 52	17 80	7 42	20 74	7 80
042	11 87	7 71	12 78	7 25	18 40	6 99	21 36	7 32
043	12 14	7 44	13 07	6 98	19 00	6 56	21 98	6 84
044	12 41	7 17	13 36	6 71	19 60	6 13	22 60	6 36
045	12 68	6 90	13 65	6 44	20 20	5 70	23 22	5 88
046	12 95	6 63	13 94	6 17	20 80	5 27	23 84	5 40
047	13 22	6 36	14 23	5 90	21 40	4 84	24 46	4 92
048	13 49	6 09	14 52	5 63	22 00	4 41	25 08	4 44
049	13 76	5 82	14 81	5 36	22 60	3 98	25 70	3 96
050	14 03	5 55	15 10	5 09	23 20	3 55	26 32	3 48
051	14 30	5 28	15 39	4 82	23 80	3 12	26 94	3 00
052	14 57	5 01	15 68	4 55	24 40	2 69	27 56	2 52
053	14 84	4 74	15 97	4 28	25 00	2 26	28 18	2 04
054	15 11	4 47	16 26	4 01	25 60	1 83	28 80	1 56
055	15 38	4 20	16 55	3 74	26 20	1 40	29 42	1 08
056	15 65	3 93	16 84	3 47	26 80	9 97	30 04	6 00
057	15 92	3 66	17 13	3 20	27 40	9 54	30 66	5 52
058	16 19	3 39	17 42	2 93	28 00	9 11	31 28	5 04
059	16 46	3 12	17 71	2 66	28 60	8 68	31 90	4 56
060	16 73	2 85	18 00	2 39	29 20	8 25	32 52	4 08
061	17 00	2 58	18 29	2 12	29 80	7 82	33 14	3 60
062	17 27	2 31	18 58	1 85	30 40	7 39	33 76	3 12
063	17 54	2 04	18 87	1 58	31 00	6 96	34 38	2 64
064	17 81	1 77	19 16	1 31	31 60	6 53	35 00	2 16
065	18 08	1 50	19 45	1 04	32 20	6 10	35 62	1 68
066	18 35	1 23	19 74	7 77	32 80	5 67	36 24	1 20
067	18 62	9 96	20 03	7 50	33 40	5 24	36 86	7 72
068	18 89	9 69	20 32	7 23	34 00	4 81	37 48	7 24
069	19 16	9 42	20 61	6 96	34 60	4 38	38 10	6 76
070	19 43	9 15	20 90	6 69	35 20	3 95	38 72	6 28
071	19 70	8 88	21 19	6 42	35 80	3 52	39 34	5 80
072	19 97	8 61	21 48	6 15	36 40	3 09	39 96	5 32
073	20 24	8 34	21 77	5 88	37 00	2 66	40 58	4 84
074	20 51	8 07	22 06	5 61	37 60	2 23	41 20	4 36
075	20 78	7 80	22 35	5 34	38 20	1 80	41 82	3 88
076	21 05	7 53	22 64	5 07	38 80	1 37	42 44	3 40
077	21 32	7 26	22 93	4 80	39 40	9 94	43 06	2 92
078	21 59	6 99	23 22	4 53	40 00	9 51	43 68	2 44
079	22 26	6 72	23 51	4 26	40 60	9 08	44 30	1 96
080	22 53	6 45	23 80	3 99	41 20	8 65	44 92	1 48
081	22 80	6 18	24 09	3 72	41 80	8 22	45 54	1 00
082	23 07	5 91	24 38	3 45	42 40	7 79	46 16	5 52
083	23 34	5 64	24 67	3 18	43 00	7 36	46 78	5 04
084	23 61	5 37	24 96	2 91	43 60	6 93	47 40	4 56
085	23 88	5 10	25 25	2 64	44 20	6 50	48 02	4 08
086	24 15	4 83	25 54	2 37	44 80	6 07	48 64	3 60
087	24 42	4 56	25 83	2 10	45 40	5 64	49 26	3 12
088	24 69	4 29	26 12	1 83	46 00	5 21	49 88	2 64
089	24 96	4 02	26 41	1 56	46 60	4 78	50 50	2 16
090	25 23	3 75	26 70	1 29	47 20	4 35	51 12	1 68
091	25 50	3 48	27 00	1 02	47 80	3 92	51 74	1 20
092	25 77	3 21	27 29	7 75	48 40	3 49	52 36	7 72
093	26 04	2 94	27 58	7 48	49 00	3 06	52 98	7 24
094	26 31	2 67	27 87	7 21	49 60	2 63	53 60	6 76
095	26 58	2 40	28 16	6 94	50 20	2 20	54 22	6 28
096	26 85	2 13	28 45	6 67	50 80	1 77	54 84	5 80
097	27 12	1 86	28 74	6 40	51 40	1 34	55 46	5 32
098	27 39	1 59	29 03	6 13	52 00	9 91	56 08	4 84
099	27 66	1 32	29 32	5 86	52 60	9 48	56 70	4 36
100	27 93	1 05	29 61	5 59	53 20	9 05	57 32	3 88
101	28 20	7 78	30 00	5 32	53 80	8 62	57 94	3 40
102	28 47	7 51	30 29	5 05	54 40	8 19	58 56	2 92
103	28 74	7 24	30 58	4 78	55 00	7 76	59 18	2 44
104	29 01	6 97	30 87	4 51	55 60	7 33	59 80	1 96
105	29 28	6 70	31 16	4 24	56 20	6 90	60 42	1 48
106	29 55	6 43	31 45	3 97	56 80	6 47	61 04	1 00
107	30 22	6 16	31 74	3 70	57 40	6 04	61 66	5 52
108	30 49	5 89	32 03	3 43	58 00	5 61	62 28	5 04
109	30 76	5 62	32 32	3 16	58 60	5 18	62 90	4 56
110	31 03	5 35	32 61	2 89	59 20	4 75	63 52	4 08
111	31 30	5 08	32 90	2 62	59 80	4 32	64 14	3 60
112	31 57	4 81	33 19	2 35	60 40	3 89	64 76	3 12
113	31 84	4 54	33 48	2 08	61 00	3 46	65 38	2 64
114	32 11	4 27	33 77	1 81	61 60	3 03	66 00	2 16
115	32 38	4 00	34 06	1 54	62 20	2 60	66 62	1 68
116	32 65	3 73	34 35	1 27	62 80	2 17	67 24	1 20
117	32 92	3 46	34 64	1 00	63 40	1 74	67 86	7 72
118	33 19	3 19	34 93	7 75	64 00	1 31	68 48	7 24
119	33 46	2 92	35 22	7 48	64 60	8 88	69 10	6 76
120	33 73	2 65	35 51	7 21	65 20	8 45	69 72	6 28
121	34 00	2 38	35 80	6 94	65 80	8 02	70 34	5 80
122	34 27	2 11	36 09	6 67	66 40	7 59	70 96	5 32
123	34 54	1 84	36 38	6 40	67 00	7 16	71 58	4 84
124	34 81	1 57	36 67	6 13	67 60	6 73	72 20	4 36
125	35 08	1 30	36 96	5 86	68 20	6 30	72 82	3 88
126	35 35	1 03	37 25	5 59	68 80	5 87	73 44	3 40
127	35 62	7 76	37 54	5 32	69 40	5 44	74 06	2 92
128	35 89	7 49	37 83	5 05	70 00	5 01	74 68	2 44
129	36 16	7 22	38 12	4 78	70 60	4 58	75 30	1 96
130	36 43	6 95	38 41	4 51	71 20	4 15	75 92	1 48
131	36 70	6 68	38 70	4 24	71 80	3 72	76 54	1 00
132	36 97	6 41	39 00	3 97	72 40	3 29	77 16	5 52
133	37 24	6 14	39 29	3 70	73 00	2 86	77 78	5 04
134	37 51	5 87	39 58	3 43	73 60	2 43	78 40	4 56
135	37 78	5 60	40 00	3 16	74 20	2 00	79 02	4 08
136	38 05	5 33	40 29	2 89	74 80	1 57	79 64	3 60
137	38 32	5 06	40 58	2 62	75 40	1 14	80 26	3 12
138	38 59	4 79	40 87	2 35	76 00	7 71	80 88	2 64
139	39 26	4 52</						

1924 DIVIDEND SCHEDULE.*

10 YEAR ENDOWMENT.						
Ages	25	30	35	40	45	55
Prem	\$97.60	\$98.07	\$98.71	\$99.69	101.27	108.62
1st	3.31	3.42	3.62	3.96	4.51	7.12
2d	4.26	4.37	4.58	4.94	5.49	8.13
3rd	5.24	5.37	5.58	5.94	6.51	9.14
4th	6.28	6.41	6.62	6.98	7.56	10.13
5th	7.36	7.50	7.71	8.07	8.65	11.12
6th	8.48	8.62	8.84	9.19	9.76	12.08
7th	9.66	9.80	10.02	10.36	10.88	13.00
8th	10.89	11.04	11.23	11.56	12.04	13.87
9th	12.17	12.31	12.50	12.79	13.19	14.66
10th	13.51	13.64	13.81	14.05	14.35	15.35

15 YEAR ENDOWMENT.						
Prem	\$62.60	\$63.13	\$63.90	\$65.10	\$67.14	\$76.46
1st	3.25	3.36	3.57	3.92	4.48	7.14
2d	3.81	3.93	4.14	4.50	5.11	7.87
3rd	4.40	4.52	4.74	5.13	5.75	8.61
4th	5.00	5.15	5.38	5.77	6.42	9.35
5th	5.65	5.78	6.04	6.44	7.13	10.10
6th	6.32	6.46	6.72	7.13	7.85	10.84
7th	7.02	7.17	7.43	7.86	8.59	11.58
8th	7.75	7.90	8.17	8.60	9.34	12.28
9th	8.51	8.67	8.94	9.37	10.11	12.97
10th	9.31	9.47	9.74	10.17	10.88	13.60

25 YEAR ENDOWMENT.						
Prem	\$35.74	\$36.48	\$37.64	\$39.57	\$42.81	\$56.86
1st	3.20	3.33	3.53	3.88	4.46	7.14
2d	3.47	3.60	3.82	4.19	4.83	7.72
3rd	3.75	3.89	4.12	4.52	5.21	8.29
4th	4.04	4.19	4.45	4.87	5.61	8.88
5th	4.34	4.50	4.78	5.23	6.03	9.48
10th	6.08	6.30	6.66	7.30	8.40	12.55

30 YEAR ENDOWMENT.						
Prem	\$29.54	\$30.45	\$31.93	\$34.35	\$38.33	....
1st	3.20	3.32	3.52	3.87	4.45	....
2d	3.40	3.53	3.75	4.14	4.77	....
3rd	3.60	3.74	3.99	4.41	5.11	....
4th	3.82	3.97	4.24	4.68	5.46	....
5th	4.04	4.21	4.49	4.99	5.84	....
6th	4.28	4.45	4.77	5.30	6.23	....
9th	5.06	5.28	5.67	6.34	7.49	....
10th	5.34	5.58	5.99	6.72	7.94	....

10 PAYMENT LIFE.						
Prem	\$43.35	\$47.39	\$52.25	\$58.11	\$65.24	\$84.90
1st	3.22	3.35	3.55	3.91	4.49	7.12
2d	3.57	3.74	4.01	4.42	5.08	7.93
3rd	3.92	4.16	4.48	4.96	5.72	8.74
4th	4.31	4.59	4.97	5.52	6.36	9.55
5th	4.71	5.03	5.48	6.10	7.05	10.37
6th	5.13	5.50	6.01	6.70	7.74	11.16
7th	5.57	5.99	6.57	7.34	8.46	11.94
8th	6.02	6.50	7.15	8.00	9.19	12.69
9th	6.49	7.05	7.75	8.68	9.93	13.41
10th	7.00	7.60	8.37	9.37	10.68	14.06

15 PAYMENT LIFE.						
Prem	\$32.55	\$35.62	\$39.35	\$43.93	\$49.66	\$66.69
1st	3.20	3.32	3.54	3.88	4.45	7.13
2d	3.44	3.59	3.85	4.24	4.90	7.78
3rd	3.67	3.86	4.18	4.63	5.35	8.44
4th	3.92	4.15	4.51	5.02	5.83	9.11
5th	4.19	4.46	4.86	5.43	6.34	9.78
6th	4.47	4.77	5.23	5.86	6.85	10.46
7th	4.75	5.11	5.62	6.32	7.40	11.13
8th	5.06	5.45	6.02	6.79	7.94	11.79
9th	5.37	5.81	6.43	7.28	8.51	12.44
10th	5.70	6.20	6.87	7.79	9.09	13.07

25 PAYMENT LIFE.						
Prem	\$24.26	\$26.63	\$29.61	\$33.46	\$38.57	\$55.55
1st	3.20	3.31	3.51	3.88	4.44	7.12
2d	3.33	3.47	3.72	4.12	4.77	7.72
3rd	3.48	3.64	3.93	4.39	5.11	8.29
4th	3.63	3.83	4.15	4.66	5.46	8.88
5th	3.79	4.02	4.38	4.95	5.84	9.48
6th	3.96	4.21	4.63	5.25	6.23	10.10
7th	4.12	4.43	4.88	5.56	6.64	10.84
8th	4.32	4.65	5.15	5.89	7.07	11.58
9th	4.51	4.88	5.42	6.24	7.51	12.28
10th	4.72	5.12	5.72	6.62	7.95	12.97

BUSINESS PROTECTION POLICIES.						
Prem	\$20.43	\$22.99	\$26.30	\$30.66	\$36.49	\$55.55
1st	3.50	3.51	3.58	3.77	4.09	6.51
2d	3.65	3.70	3.83	4.07	4.51	6.85
3rd	3.81	3.90	4.08	4.41	4.93	7.72
4th	3.97	4.11	4.35	4.75	5.39	8.29
5th	4.14	4.33	4.62	5.10	5.86	8.88
6th	4.32	4.54	4.91	5.46	6.35	9.48
7th	4.50	4.78	5.20	5.86	6.86	10.10
8th	4.70	5.03	5.51	6.25	7.38	10.84
9th	4.91	5.29	5.83	6.67	7.91	11.58
10th	5.11	5.55	6.17	7.11	8.40	12.28

PERSONAL INCOME POLICIES						
Maturing at Age 60.						
Prem	\$23.37	\$30.52	\$40.91	\$56.94	\$84.14	....
1st	.29	.39	.52	.73	1.08	....
2d	.59	.78	1.06	1.48	2.21	....
3rd	.91	1.19	1.62	2.26	3.36	....
4th	1.23	1.62	2.19	3.07	4.56	....
5th	1.56	2.06	2.79	3.90	5.80	....
6th	1.91	2.52	3.40	4.77	7.09	....
7th	2.26	2.99	4.04	5.66	8.41	....
8th	2.63	3.48	4.70	6.59	9.79	....
9th	3.02	3.98	5.39	7.55	11.22	....
10th	3.41	4.51	6.10	8.54	12.70	....

Maturing at Age 65.						
Prem	\$15.75	\$20.28	\$26.65	\$35.95	\$50.35	124.
1st	.19	.25	.33	.46	.64	1.
2d	.39	.51	.68	.93	1.31	3.
3rd	.60	.78	1.04	1.41	2.00	4.
4th	.81	1.06	1.41	1.92	2.71	6.
5th	1.03	1.35	1.79	2.44	3.44	8.
6th	1.26	1.64	2.19	2.98	4.21	10.
7th	1.49	1.95	2.60	3.54	4.99	12.
8th	1.74	2.27	3.02	4.12	5.81	14.
9th	1.99	2.60	3.46	4.71	6.66	16.
10th	2.25	2.94	3.91	5.34	7.54	18.

Dividends on Full Paid-up Life Policies According to Attained Ages During 1923. 31st Policies. (Issues 1915-1921.)

Age	25	34	43	52	61	70
25	\$6.21	6.69	7.50	8.45	9.58	10.99
26	6.24	6.77	7.61	8.58	9.73	11.16
27	6.29	6.85	7.73	8.71	9.89	11.37
28	6.34	6.92	7.86	8.86	10.07	11.61
29	6.40	7.00	8.00	9.07	10.28	11.87
30	6.45	7.10	8.14	9.23	10.46	12.14
31	6.50	7.19	8.29	9.40	10.66	12.41
32	6.56	7.29	8.45	9.59	10.86	12.69
33	6.63	7.39	8.62	9.79	11.07	12.97

35 YEAR ENDOWMENT.						
Prem	\$25.46	\$28.60	\$28.46	\$31.43	\$36.14	....
1st	3.19	3.32	3.53	3.86	4.45	....
2d	3.35	3.48	3.71	4.09	4.75	....
5th	3.85	4.02	4.34	4.84	5.73	....
10th	4.86	5.12	5.59	6.38	7.72	....

Dividend payable end of 1st year is contingent upon payment of 2d premium.

*Minimum policy \$10,000. *Applicable to issues of 1915 and subsequent years.

1924 DIVIDEND SCHEDULE.

40 YEAR ENDOWMENT.											
Age	21	25	30	35	40	45	50	55	60	65	70
1st	3.14	3.19	3.31	3.51	3.87	4.37	5.00	5.84	6.90	8.20	9.74
2nd	3.26	3.31	3.44	3.68	4.07	4.60	5.25	6.10	7.17	8.47	9.99
3rd	3.37	3.43	3.60	3.88	4.30	4.85	5.52	6.38	7.45	8.75	10.27
4th	3.50	3.57	3.75	4.05	4.54	5.11	5.80	6.67	7.74	9.04	10.56
5th	3.63	3.72	3.90	4.24	4.78	5.37	6.08	6.95	8.02	9.32	10.84
6th	3.76	3.86	4.07	4.44	5.04	5.65	6.38	7.25	8.32	9.62	11.14
7th	3.91	4.01	4.25	4.65	5.31	5.94	6.68	7.55	8.62	9.92	11.44
8th	4.06	4.18	4.43	4.87	5.59	6.23	7.00	7.87	8.94	10.24	11.76
9th	4.23	4.35	4.62	5.10	5.90	6.55	7.33	8.20	9.27	10.57	12.09
10th	4.38	4.53	4.84	5.34	6.25	6.91	7.70	8.57	9.64	10.94	12.46

20 PAY. 25 YEAR ENDOWMENT.											
Age	21	25	30	35	40	45	50	55	60	65	70
1st	3.17	3.22	3.35	3.55	3.83	4.25	4.88	5.69	6.74	8.04	9.56
2nd	3.48	3.53	3.66	3.89	4.28	4.82	5.39	6.19	7.24	8.54	10.06
3rd	3.81	3.87	4.01	4.24	4.62	5.19	5.76	6.56	7.61	8.91	10.43
4th	4.14	4.21	4.36	4.61	5.03	5.55	6.12	6.92	7.97	9.27	10.79
5th	4.50	4.57	4.73	5.00	5.44	5.97	6.54	7.34	8.39	9.69	11.21
6th	4.87	4.95	5.11	5.41	5.87	6.42	7.00	7.80	8.85	10.15	11.67
7th	5.25	5.34	5.52	5.82	6.30	6.86	7.44	8.24	9.29	10.59	12.11
8th	5.63	5.73	5.91	6.22	6.72	7.29	7.87	8.67	9.72	11.02	12.54
9th	6.01	6.11	6.30	6.62	7.14	7.71	8.29	9.09	10.14	11.44	12.96
10th	6.39	6.49	6.69	7.02	7.56	8.13	8.71	9.51	10.56	11.86	13.38

20 PAY 30 YEAR ENDOWMENT.											
Age	21	25	30	35	40	45	50	55	60	65	70
1st	3.17	3.21	3.33	3.53	3.88	4.47	5.17	6.00	7.05	8.35	9.87
2nd	3.45	3.48	3.60	3.84	4.21	4.80	5.50	6.33	7.38	8.68	10.20
3rd	3.71	3.77	3.90	4.14	4.51	5.10	5.80	6.63	7.68	8.98	10.50
4th	4.00	4.07	4.21	4.47	4.91	5.50	6.20	7.03	8.08	9.38	10.90
5th	4.30	4.38	4.53	4.82	5.26	5.85	6.55	7.38	8.43	9.73	11.25
6th	4.62	4.70	4.87	5.18	5.64	6.23	6.93	7.76	8.81	10.11	11.63
7th	4.97	5.05	5.23	5.55	6.01	6.60	7.30	8.13	9.18	10.48	11.99
8th	5.29	5.39	5.56	5.91	6.37	6.96	7.66	8.49	9.54	10.84	12.36
9th	5.64	5.75	5.93	6.31	6.77	7.36	8.06	8.89	9.94	11.24	12.76
10th	6.01	6.15	6.34	6.71	7.17	7.76	8.46	9.29	10.34	11.64	13.16

*Applicable to issues of 1915 and subsequent years.

1925 DIVIDEND SCHEDULE.

ENDOWMENT AGE 65.											
Age	21	25	30	35	40	45	50	55	60	65	70
1st	4.21	4.44	4.80	5.17	5.48	5.84	6.70	8.52	10.34	12.16	13.98
2nd	4.33	4.58	4.97	5.38	5.71	6.18	7.25	9.42	11.24	13.06	14.88
3rd	4.46	4.73	5.17	5.56	5.94	6.55	7.88	10.31	12.13	13.95	15.77
4th	4.59	4.89	5.37	5.77	6.19	6.95	8.51	11.21	13.03	14.85	16.67
5th	4.73	5.07	5.54	5.95	6.46	7.38	9.16	12.09	13.91	15.73	17.55
6th	4.87	5.24	5.73	6.17	6.73	7.83	9.80	13.00	14.82	16.64	18.46
7th	5.02	5.41	5.91	6.37	7.03	8.29	10.47	13.89	15.71	17.53	19.38
8th	5.16	5.59	6.08	6.59	7.35	8.79	11.11	14.76	16.58	18.40	20.30
9th	5.33	5.77	6.27	6.81	7.70	9.30	11.78	15.61	17.43	19.25	21.22
10th	5.50	5.95	6.44	7.04	8.07	9.83	12.43	16.41	18.23	20.05	22.14

ENDOWMENT 85 \$10,000. Premium Reduction First 10 Years.											
Age	21	25	30	35	40	45	50	55	60	65	70
1st	18.80	20.13	22.90	26.30	30.60	36.40	44.70	55.00	67.30	81.60	97.90
2nd	19.45	20.86	23.60	27.00	31.30	37.10	45.40	55.70	68.00	82.30	98.60
3rd	20.10	21.51	24.25	27.60	31.90	37.70	46.00	56.30	68.60	82.90	99.20
4th	20.75	22.16	24.90	28.25	32.50	38.30	46.60	56.90	69.20	83.50	100.00
5th	21.40	22.81	25.55	28.90	33.10	38.90	47.20	57.50	69.80	84.10	100.80
6th	22.05	23.46	26.20	29.50	33.70	39.50	47.80	58.10	70.40	84.70	101.60
7th	22.70	24.11	26.85	30.10	34.30	40.10	48.40	58.70	71.00	85.30	102.40
8th	23.35	24.76	27.50	30.70	34.90	40.70	49.00	59.30	71.60	85.90	103.20
9th	24.00	25.41	28.15	31.30	35.50	41.30	49.60	59.90	72.20	86.50	104.00
10th	24.65	26.06	28.80	31.90	36.10	41.90	50.20	60.50	72.80	87.10	104.80

After 10 Years.											
Age	21	25	30	35	40	45	50	55	60	65	70
11th	25.30	26.71	29.45	32.80	37.10	42.90	50.20	60.50	72.80	87.10	103.20
12th	26.00	27.41	30.15	33.50	37.80	43.60	50.90	61.20	73.50	87.80	103.90
13th	26.70	28.11	30.85	34.20	38.50	44.30	51.60	61.90	74.20	88.50	104.60
14th	27.40	28.81	31.55	34.90	39.20	45.00	52.30	62.60	74.90	89.20	105.30
15th	28.10	29.51	32.25	35.60	39.90	45.70	53.00	63.30	75.60	89.90	106.00
16th	28.80	30.21	32.95	36.30	40.60	46.40	53.70	64.00	76.30	90.60	106.70
17th	29.50	30.91	33.65	37.00	41.30	47.10	54.40	64.70	77.00	91.30	107.40
18th	30.20	31.61	34.35	37.70	42.00	47.80	55.10	65.40	77.70	92.00	108.10
19th	30.90	32.31	35.05	38.40	42.70	48.50	55.80	66.10	78.40	92.70	108.80
20th	31.60	33.01	35.75	39.10	43.40	49.20	56.50	66.80	79.10	93.40	109.50

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Age	25	35	45
PARTICIPATING (Without Disability.)			

LIFE POLICIES.

5 Payment	\$76.33	\$91.75	\$113.61
25 Payment	21.26	29.61	34.37
30 Payment	22.34	27.50	36.53

ENDOWMENTS.

5 Year	\$201.43	\$205.35	\$207.35
35 Year	25.46	28.46	30.14
40 Year	22.75	26.44	28.11

10 PAYMENT ENDOWMENTS.

15 Year	\$81.23	\$85.51	\$88.64
20 Year	74.19	75.11	79.26
25 Year	61.92	67.10	72.73
30 Year	53.18	61.15	68.61
35 Year	52.99	57.00	66.11
40 Year	49.13	51.39	53.65

20 PAYMENT ENDOWMENTS.

25 Year	\$10.37	\$12.22	\$17.12
30 Year	36.28	38.58	41.51
35 Year	33.13	36.01	43.15
40 Year	30.79	31.41	33.11
Age 60	33.13	42.22	47.12
Age 65	30.79	38.58	41.51
Age 70	29.16	36.04	47.12

Rider provides for income at maturity to insured and beneficiary for life.

SINGLE PREMIUM POLICIES.

Life	\$242.11	\$110.60	\$505.44
10 Year End.	793.22	795.14	799.93
15 Year End.	681.94	685.90	690.71
20 Year End.	592.66	599.85	620.09
25 Year End.	521.49	533.51	566.67
30 Year End.	465.41	481.27	533.10
35 Year End.	422.20	449.94	515.10

TERM RATES.

15 Year	12.08	14.28	21.06
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Age	25	35	45
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INCOME POLICIES. \$10 a Month for 20 Years.

10 Pay. Life	\$79.68	\$96.01	\$119.91
15 Pay. Life	59.83	72.33	91.28

EXTRA PREMIUM to continue income for Life. (Equal ages). \$10 a Month for 20 Years.

Ord. Life	\$5.23	\$4.30	\$2.88
20 Pay. Life	7.42	5.47	3.29

\$10 a Month for 10 Years.

Whole Life	\$20.17	\$26.20	\$36.95
10 Pay. Life	43.35	52.25	65.24
15 Pay. Life	34.34	41.51	52.39
20 Pay. Life	28.79	34.95	44.74

BUSINESS PROTECTION, \$10,000. Premium reduced after 10 years. Endowment at 85.

1st 10 Yrs.	\$204.30	\$283.00	\$364.90
After 10 Yrs.	189.00	246.70	346.70

PERSONAL LIFE INCOME. Deferred Annuity. \$10 a Month at specified Age, 10 Years certain. Premiums returned without interest if annuitant dies before income begins. No medical examination required.

Age 50	\$51.46	\$104.82	.....
Age 55	34.57	61.08	\$155.64
Age 60	23.37	40.81	84.14
Age 65	15.75	26.65	50.35
Age 70	10.50	17.39	31.55

SINGLE PREMIUM LIFE ANNUITY—

See Annuity Tables in back of book. Deferred Annuities and Single Premium Joint and Survivorship Life Annuity rates furnished on request.

JOINT LIFE RATES.

Two Lives (Equal Ages.)	Premium	\$29.48	\$37.46	\$52.12
Three Lives (Equal Ages.)	Premium	\$39.02	\$48.70	\$67.20

1925 DIVIDENDS AND NET COST.

The dividends below are payable only on policies issued after January 1, 1919

TWENTY YEAR ILLUSTRATION

ORDINARY LIFE.

	\$17.52		\$19.12		\$21.63		\$24.89		\$29.20		\$35.02		\$53.12	
Yr. Iss'd.	Age 21 Div. Net		Age 25 Div. Net		Age 30 Div. Net		Age 35 Div. Net		Age 40 Div. Net		Age 45 Div. Net		Age 50 Div. Net	
1st	\$4.15	\$13.37	\$4.30	\$14.76	\$4.69	\$16.94	\$5.04	\$19.85	\$5.28	\$23.92	\$5.53	\$29.49	\$7.46	
2nd	4.24	13.28	4.47	14.65	4.82	16.81	5.17	19.72	5.40	23.80	5.71	29.31	7.91	
3rd	4.34	13.18	4.59	14.53	4.97	16.66	5.29	19.60	5.54	23.66	5.91	29.11	8.33	
4th	4.44	13.08	4.71	14.41	5.11	16.52	5.42	19.47	5.67	23.53	6.14	28.88	8.78	
5th	4.54	12.98	4.84	14.28	5.23	16.40	5.53	19.36	5.83	23.37	6.40	28.62	9.22	
6th	4.66	12.86	4.98	14.14	5.37	16.26	5.66	19.23	5.98	23.22	6.67	28.35	9.66	
7th	4.77	12.75	5.10	14.02	5.48	16.15	5.78	19.11	6.17	23.03	6.96	28.06	10.11	
8th	4.89	12.63	5.24	13.88	5.60	16.03	5.90	18.99	6.35	22.85	7.27	27.75	10.54	
9th	5.01	12.51	5.37	13.75	5.73	15.90	6.03	18.86	6.56	22.64	7.60	27.42	10.96	
10th	5.14	12.38	5.50	13.62	5.83	15.80	6.17	18.72	6.80	22.40	7.95	27.07	11.37	
11th	5.27	12.25	5.62	13.50	5.96	15.67	6.33	18.56	7.05	22.15	8.28	26.74	11.80	
12th	5.40	12.12	5.74	13.38	6.07	15.56	6.48	18.41	7.32	21.88	8.63	26.39	12.27	
13th	5.53	11.99	5.84	13.28	6.19	15.44	6.66	18.23	7.60	21.60	8.98	26.04	12.73	
14th	5.66	11.86	5.97	13.15	6.31	15.32	6.87	18.02	7.91	21.29	9.33	25.69	13.17	
15th	5.77	11.75	6.07	13.05	6.45	15.18	7.07	17.82	8.22	20.98	9.68	25.34	13.60	
16th	5.90	11.62	6.19	12.93	6.58	15.05	7.33	17.56	8.53	20.67	10.03	24.99	14.03	
17th	6.00	11.52	6.29	12.83	6.75	14.88	7.57	17.32	8.86	20.34	10.39	24.63	14.49	
18th	6.11	11.41	6.41	12.71	6.91	14.72	7.83	17.06	9.17	20.03	10.74	24.28	14.95	
19th	6.22	11.30	6.53	12.59	7.10	14.53	8.13	16.76	9.50	19.70	11.08	23.94	15.41	
20th	6.32	11.20	6.65	12.47	7.31	14.32	8.42	16.47	9.81	19.39	11.40	23.62	15.84	
Tot.	104.36	246.04	110.47	271.93	118.46	314.14	128.68	369.12	143.55	440.45	164.68	535.72	1332.63	
†		65.04		58.93		56.11		59.12		73.45		109.72		

TWENTY PAYMENT LIFE

	\$25 54	\$27 29	\$29 90	\$33 13	\$37 18	\$42 41	\$58 9						
1st	\$4.32	\$21.22	\$4.52	\$22.77	\$4.85	\$25.05	\$5.20	\$27.93	\$5.41	\$31.74	\$5.67	\$36.74	\$7.50
2nd	4.49	21.05	4.71	22.58	5.07	24.83	5.41	27.72	5.63	31.53	5.94	36.47	8.00
3rd	4.68	20.86	4.91	22.38	5.29	24.61	5.61	27.52	5.83	31.32	6.21	36.20	8.51
4th	4.85	20.69	5.12	22.17	5.52	24.38	5.85	27.30	6.08	31.10	6.52	35.89	9.00
5th	5.05	20.49	5.34	21.95	5.74	24.16	6.02	27.11	6.32	30.86	6.84	35.57	9.47
6th	5.25	20.29	5.50	21.73	5.95	23.95	6.25	26.88	6.59	30.62	7.20	35.21	9.96
7th	5.43	20.08	5.70	21.50	6.18	23.72	6.47	26.66	6.84	30.34	7.57	34.84	10.41
8th	5.67	19.87	6.02	21.27	6.39	23.51	6.70	26.43	7.11	30.06	7.97	34.44	10.93
9th	5.90	19.64	6.26	21.03	6.62	23.28	6.98	26.20	7.45	29.73	8.38	34.03	11.39
10th	6.15	19.39	6.48	20.81	6.84	23.06	7.19	25.94	7.77	29.41	8.81	33.60	11.84
11th	6.37	19.17	6.70	20.57	7.08	22.82	7.46	25.67	8.14	29.09	9.23	33.18	12.30
12th	6.62	18.92	6.96	20.33	7.32	22.58	7.75	25.38	8.52	28.69	9.67	32.74	12.79
13th	6.87	18.67	7.18	20.11	7.57	22.33	8.06	25.07	8.91	28.27	10.10	32.31	13.27
14th	7.12	18.42	7.44	19.85	7.83	22.07	8.38	24.75	9.33	27.85	10.54	31.87	13.73
15th	7.36	18.18	7.68	19.61	8.11	21.79	8.73	24.40	9.75	27.43	10.97	31.44	14.15
16th	7.62	17.92	7.94	19.35	8.40	21.50	9.11	24.02	10.17	27.01	11.42	30.99	14.57
17th	7.87	17.67	8.20	19.09	8.71	21.19	9.50	23.63	10.60	26.58	11.85	30.56	14.97
18th	8.13	17.41	8.48	18.81	9.04	20.88	9.90	23.23	11.04	26.14	12.28	30.13	15.34
19th	8.40	17.14	8.77	18.52	9.33	20.51	10.33	22.80	11.48	25.70	12.70	29.71	15.66
20th	8.68	16.86	9.07	18.22	9.76	20.13	10.75	22.38	11.91	25.27	13.11	29.30	15.89
Tot	126.86	383.94	133.15	412.65	141.66	456.34	151.58	511.02	164.94	578.60	182.98	665.22	239.82
†		134.06		143.35		151.66		154.98		147.34		122.78	

TWENTY YEAR ENDOWMENT.

	\$45 21		\$45 56		\$46 18		\$47 12		\$48 65		\$51 22		\$62 84	
1st	\$4.71	\$40.50	\$4.89	\$40.67	\$5.18	\$41.00	\$5.48	\$41.64	\$5.67	\$42.98	\$5.84	\$45.38	\$7.63	\$53.44
2nd	5.08	40.13	5.26	40.30	5.55	40.62	5.81	41.31	5.97	42.68	6.18	45.04	8.15	55.15
3rd	5.47	39.74	5.65	39.91	5.95	40.23	6.18	40.96	6.30	42.35	6.55	44.67	8.65	55.55
4th	5.87	39.34	6.04	39.52	6.34	39.84	6.51	40.61	6.65	42.00	6.95	44.27	9.17	55.95
5th	6.27	38.94	6.46	39.10	6.72	39.46	6.88	40.24	7.02	41.63	7.38	43.84	9.68	56.35
6th	6.70	38.51	6.88	38.68	7.13	39.05	7.25	39.87	7.40	41.25	7.83	43.39	10.20	56.75
7th	7.14	38.07	7.33	38.23	7.54	38.64	7.64	39.48	7.80	40.85	8.29	42.93	10.72	57.15
8th	7.60	37.61	7.78	37.78	7.95	38.23	8.04	39.08	8.24	40.41	8.79	42.43	11.22	57.55
9th	8.08	37.13	8.25	37.31	8.39	37.79	8.46	38.60	8.70	39.95	9.30	41.92	11.71	57.95
10th	8.57	36.64	8.72	36.84	8.83	37.35	8.91	38.21	9.18	39.47	9.83	41.39	12.19	58.35
11th	9.07	36.14	9.20	36.36	9.30	36.88	9.38	37.74	9.70	38.95	10.36	40.86	12.69	58.75
12th	9.59	35.62	9.70	35.86	9.78	36.40	9.88	37.24	10.23	38.42	10.90	40.32	13.19	59.15
13th	10.13	35.08	10.21	35.35	10.29	35.89	10.41	36.71	10.78	37.87	11.43	39.79	13.68	59.55
14th	10.68	34.53	10.75	34.81	10.82	35.36	10.96	36.16	11.35	37.30	11.98	39.24	14.15	60.00
15th	11.26	33.95	11.31	34.25	11.38	34.80	11.54	35.58	11.94	36.71	12.51	38.71	14.58	60.40
16th	11.83	33.38	11.89	33.67	11.97	34.21	12.14	34.98	12.52	36.13	13.05	38.17	14.98	60.80
17th	12.45	32.76	12.50	33.06	12.58	33.60	12.77	34.35	13.12	35.53	13.59	37.63	15.35	61.20
18th	13.03	32.12	13.14	32.42	13.23	32.95	13.41	33.71	13.71	34.94	14.12	37.10	15.64	61.60
19th	13.75	31.46	13.81	31.75	13.90	32.28	14.06	33.06	14.31	34.34	14.63	36.59	15.86	62.00
20th	14.44	30.77	14.50	31.03	14.60	31.58	14.72	32.40	14.90	33.75	15.13	36.09	15.93	62.40
Tot.	181.78	722.42	184.27	726.93	187.43	736.17	190.41	751.99	195.49	777.51	204.64	819.70	245.37	960.00
†														

†Net Cost for 20 years, Cash Value deducted.
†Cash value in excess of cost.

UNION LIFE INSURANCE COMPANY, Rogers, Ark.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term reserve, with surrender charge up to 10th year not exceeding one-fifth of reserve, nor \$10 per \$1,000.

Change of Plan. — No provision.

Disability. — Policies provide, prior to age 60, without extra charge, for waiver of premiums. After age 60, premiums waived and charged against policy without interest. For varying extra premium rider provides, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from injuries willfully self-inflicted or war service. Regular limits.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium rider on Life and Endowment policies will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, poisoning, infection, illness or disease, violation of law, war service, or aviation or submarine operations. Beneficiary Travel Insurance is included, and provides for payment of double face of policy in event of accidental death of beneficiary while riding in or on any vehicle or public conveyance, within 90 days from time of injury. Regular limits.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, 15-60; 1-9, \$250 and 10-14, \$500 in Intermediate department; ages, 15-18, \$2,500 on Endowments; 19-55, \$10,000; 56-60, \$5,000; reinsures but does not accept reinsurance; Term limit \$5,000.

Loans. — After three premiums. Interest not more than 6%, in advance.

Military Service. — Death from military or naval service in time of war, or within six months thereafter as result of service limits liability to reserve, unless extra premium paid within one month after entering service and annually thereafter as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums. Non-par. With cash but not loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears, at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions. See "Restricted Occupations."

Restricted Occupations. — Manufacture or sale of ale, wine, beer or liquor, handling electric wires and dynamos, blasting or mining, aerial navigation, production or handling of highly explosive substances, switchgear, coupling or uncoupling cars, service on any railroad train or track, as passenger or sleeping-car conductor or mail agent or express messenger, within two years, or in a zone of warfare or violation of law, limits liability to premiums paid.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$. Limited (2-25 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. Unless otherwise directed, Trust Fund or commutable values of Installments may be withdrawn by beneficiary.

Self-Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term, excepting single women unless self-supporting under age 30, written only on Endowment. Limit, married women, \$5,000. Disability (waiver of premiums) and double indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

Ord. Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age at Iss ue	TERM*			INTERME- DIATE RATES PE	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		10 Year	15 Year	20 Year	Ord. Life	20 Pay. Life
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$
13.50	34.06	25.19	20.85	91.23	57.73	41.37	15				3.99	6.1
13.75	34.54	25.55	21.16	91.27	57.76	41.41	16				4.10	6.2
14.03	35.04	25.92	21.46	91.40	57.81	41.46	17				4.21	6.3
14.31	35.58	26.31	21.79	91.34	57.86	41.52	18				4.33	6.3
14.62	36.12	26.72	22.14	91.38	57.90	41.56	19				4.45	6.4
14.93	36.67	27.14	22.48	91.43	57.95	41.63	20				4.57	6.7
15.26	37.25	27.57	22.85	91.47	57.99	41.68	21	10.25	10.45	10.70	4.70	6.8
15.60	37.87	28.04	23.24	91.52	58.07	41.76	22	10.30	10.55	10.85	4.82	7.0
15.97	38.50	28.51	23.64	91.58	58.13	41.83	23	10.40	10.65	10.95	4.96	7.1
16.34	39.14	28.98	24.06	91.62	58.19	41.90	24	10.50	10.75	11.10	5.11	7.30
16.74	39.82	29.52	24.50	91.69	58.26	41.99	25	10.60	10.90	11.25	5.26	7.40
17.17	40.52	30.02	24.94	91.74	58.32	42.07	26	10.75	11.05	11.45	5.42	7.60
17.60	41.42	30.58	25.40	91.82	58.41	42.17	27	10.85	11.15	11.60	5.59	7.80
18.07	42.00	31.15	25.89	91.89	58.50	42.27	28	10.95	11.35	11.85	5.77	7.98
18.56	42.77	31.75	26.38	91.97	58.59	42.38	29	11.10	11.50	12.05	5.95	8.17
19.08	43.59	32.37	26.91	92.06	58.70	42.52	30	11.25	11.70	12.30	6.16	8.27
19.62	44.43	33.00	27.47	92.14	58.80	42.65	31	11.40	11.90	12.60	6.36	8.57
20.20	45.32	33.67	28.05	92.25	58.92	42.81	32	11.60	12.15	12.95	6.58	8.79
20.81	46.21	34.36	28.63	92.34	59.05	42.95	33	11.80	12.40	13.30	6.81	9.01
21.45	47.15	35.08	29.26	92.47	59.19	43.14	34	12.05	12.70	13.70	7.05	9.25
22.13	48.14	35.83	29.92	92.59	59.36	43.35	35	12.25	13.05	14.15	7.30	9.48
22.84	49.15	36.62	30.61	92.74	59.52	43.55	36	12.55	13.40	14.65	7.57	9.71
23.61	50.21	37.44	31.32	92.89	59.73	43.81	37	12.85	13.80	15.20	7.85	10.00
24.41	51.31	38.30	32.09	93.07	59.95	44.09	38	13.20	14.30	15.85	8.15	10.27
25.27	52.45	39.18	32.87	93.24	60.18	44.38	39	13.55	14.80	16.55	8.46	10.55
26.17	53.64	40.13	33.71	93.46	60.45	44.75	40	14.00	15.40	17.35	8.78	10.86
27.13	54.86	41.11	34.61	93.68	60.74	45.13	41	14.45	16.05	18.20	9.13	11.16
28.16	56.14	42.12	35.54	93.93	61.07	45.57	42	15.00	16.80	19.15	9.49	11.49
29.25	57.48	43.20	36.54	94.21	61.43	46.05	43	15.60	17.65	20.25	9.87	11.83
30.41	58.87	44.33	37.58	94.53	61.86	46.60	44	16.30	18.55	21.45	10.28	12.16
31.64	60.33	45.52	38.69	94.91	62.33	47.19	45	17.10	19.60	22.75	10.71	12.56
33.02	61.85	46.81	39.86	95.29	62.88	47.86	46	18.00	20.75	24.20	11.16	12.96
34.49	63.43	48.15	41.11	95.75	63.50	48.60	47	19.00	22.05	25.80	11.63	13.38
36.06	65.08	49.57	42.43	96.25	64.17	49.41	48	20.10	23.50	27.60	12.13	13.81
37.74	66.82	51.04	43.84	96.82	64.91	50.33	49	21.35	25.10	29.55	12.66	14.22
39.53	68.63	52.61	45.33	97.47	65.76	51.34	50	22.75	26.85	31.65	13.22	14.76
41.37	70.59	54.27	46.93	98.26	66.66	52.47	51	24.30	28.80	34.00	13.82	15.28
43.34	72.61	56.01	48.63	99.11	67.67	53.69	52	26.00	30.90	36.50	14.44	15.82
45.45	74.75	57.87	50.46	100.06	68.81	55.08	53	27.90	33.25	39.26	15.11	16.40
47.69	76.95	59.83	52.41	101.10	70.04	56.58	54	30.00	35.85	42.20	15.81	17.02
50.10	79.29	61.92	54.51	101.79	71.41	58.27	55	32.30	38.65	45.40	16.55	17.67
51.44	80.36	62.80	55.48	102.25	71.42	58.76	56				17.34	18.37
54.06	82.73	65.02	57.76	102.97	72.96	60.16	57				18.17	19.12
56.87	85.22	67.38	60.21	104.27	74.64	62.74	58				19.06	19.91
59.87	87.84	69.90	62.84	105.78	76.53	65.05	59				20.00	20.76
63.08	90.61	72.59	65.68	107.33	78.60	67.57	60				21.01	21.67

NOTE.—Above rates adopted 1921.

*Non-Participating Convertible.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

Double Accident Indemnity and Beneficiary Travel Insurance: Ordinary Life.

10 Payment, \$2.75; 15 Payment, \$2.00; 20 Payment, \$1.50; Term policies, \$1.50.

Endowment forms, \$1.00.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35
HAZARDOUS RATING POLICIES.				MEDIUM RATING POLICIES.		
Ord. Life.....	\$27.25	\$34.92	\$50.51	Ord. Life.....	\$22.42	\$29.76
10 Payment.....	56.82	66.69	82.79	10 Payment.....	48.50	59.50
15 Payment.....	42.89	50.59	64.69	15 Payment.....	36.64	45.16
20 Payment.....	36.49	43.34	57.03	20 Payment.....	30.68	38.10
10 Year End.....	100.46	101.85	107.30	10 Year End.....	99.68	101.48
15 Year End.....	65.98	67.79	75.34	15 Year End.....	64.26	66.48
20 Year End.....	49.48	52.04	61.64	20 Year End.....	46.88	49.62
SPECIAL RATING POLICIES.				SINGLE PREMIUMS.		
Ord. Life.....	\$20.59	\$26.86	\$38.50	Life.....	\$342.74	\$411.55
10 Payment.....	46.54	55.81	69.65	1 Year End.....	795.89	797.85
15 Payment.....	34.75	41.92	53.20	15 Year End.....	684.11	688.11
20 Payment.....	29.17	35.35	45.68	2 Year End.....	594.42	601.66
10 Year End.....	97.92	99.16	102.46	SINGLE PREMIUM AND ANNUAL VALUES.		
15 Year End.....	62.90	64.41	68.72	Annuity Due of \$1		
20 Year End.....	45.94	47.84	53.29	for Life.....	20.4417	18.6138
				Single Prem.....	308.73	370.55

Disability Rates (Waiver of Premiums and \$10 Monthly Income.)

Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS			Age	Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS		
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year
15	\$0.92	\$2.18	\$1.60	\$1.32	\$0.32	\$0.36	\$0.40	36	\$1.83	\$3.02	\$2.27	\$1.92	\$0.66	\$0.86	\$1.07
16	.95	2.23	1.64	1.35	.33	.37	.41	37	1.90	3.05	2.31	1.96	.70	.92	1.14
17	.98	2.28	1.67	1.38	.34	.38	.43	38	1.98	3.09	2.34	2.00	.74	.98	1.22
18	1.01	2.33	1.71	1.41	.35	.40	.45	39	2.06	3.12	2.37	2.03	.79	1.04	1.32
19	1.05	2.37	1.74	1.44	.36	.41	.47	40	2.15	3.15	2.40	2.07	.85	1.12	1.44
20	1.08	2.42	1.78	1.47	.37	.43	.49	41	2.24	3.17	2.43	2.17	.91	1.19	1.58
21	1.11	2.46	1.81	1.50	.38	.44	.51	42	2.34	3.19	2.46	2.28	.98	1.28	1.75
22	1.15	2.51	1.85	1.53	.39	.46	.53	43	2.44	3.21	2.49	2.40	1.05	1.38	1.92
23	1.19	2.55	1.88	1.55	.40	.48	.55	44	2.55	3.23	2.52	2.53	1.13	1.50	2.10
24	1.22	2.59	1.91	1.58	.42	.50	.58	45	2.67	3.24	2.56	2.66	1.21	1.66	2.29
25	1.26	2.63	1.94	1.61	.43	.51	.60	46	2.80	3.26	2.70	2.80	1.30	1.85	2.48
26	1.30	2.67	1.97	1.64	.44	.53	.63	47	2.94	3.28	2.86	2.95	1.41	2.08	2.66
27	1.34	2.71	2.00	1.66	.45	.55	.66	48	3.09	3.33	3.04	3.11	1.54	2.34	2.85
28	1.39	2.74	2.03	1.69	.47	.57	.69	49	3.26	3.40	3.24	3.29	1.70	2.62	3.05
29	1.43	2.78	2.06	1.72	.48	.60	.72	50	3.44	3.47	3.45	3.47	1.90	2.92	3.26
30	1.48	2.81	2.09	1.74	.50	.62	.76	51	3.64	3.57	3.69	3.68	2.15	3.23	3.47
31	1.53	2.85	2.12	1.77	.52	.65	.79	52	3.86	3.72	3.94	3.90	2.46	3.56	3.71
32	1.58	2.88	2.15	1.80	.54	.69	.84	53	4.10	4.02	4.20	4.14	2.86	3.88	3.97
33	1.64	2.92	2.18	1.83	.56	.72	.89	54	4.37	4.37	4.49	4.42	3.35	4.18	4.26
34	1.70	2.95	2.21	1.85	.59	.76	.94	55	4.68	4.79	4.78	4.73	3.98	4.45	4.60
35	1.76	2.99	2.24	1.89	.62	.81	1.00								

Cash, Loan, Paid-Up and Extended Insurance Values.

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.					
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.		
Ord. Life	21	\$15.26	\$14	\$28	\$89	3	9	\$70	\$204	9	8	\$119	\$316	15	7	\$177	\$424	19	8
	25	16.74	16	34	101	4	5	82	221	10	8	140	342	16	1	207	455	18	6
	30	19.08	20	42	113	5	2	102	249	11	8	172	378	15	8	252	496	17	0
	35	22.13	25	52	127	5	9	125	274	11	8	210	414	14	6	303	535	15	2
	40	26.17	31	64	141	6	0	154	303	11	0	254	448	12	10	358	571	13	0
	45	31.64	39	80	157	5	11	188	332	9	9	301	481	11	0	416	604	10	10
Ord. Life	50	39.53	48	97	171	5	3	223	355	8	2	351	509	9	0	473	633	8	10
	55	50.10	58	116	185	4	4	261	380	6	7	400	537	7	3	527	650	7	0
	60	63.08	68	136	198	3	6	299	401	5	2	447	559	5	8	584	688	5	3
10 Pay. Life	21	37.25	84	150	477	26	7	343	1000	Pd-up									
	25	39.82	90	152	481	25	11	371	1000										
	30	43.50	99	179	483	24	5	410	1000										
	35	48.14	109	198	483	22	2	456	1000										
	40	53.64	120	229	483	19	5	508	1000										
	45	60.33	133	244	481	16	7	566	1000										
10 Pay. Life	50	68.63	146	269	475	13	6	627	1000										
	55	79.29	157	292	465	10	6	688	1000										
	60	90.61	165	310	451	7	10	747	1000										
15 Pay. Life	21	27.57	53	97	309	15	4	223	650	34	6	378	1000	Pd-up					
	25	29.52	57	105	310	15	7	242	652	32	3	410	1000						
	30	32.87	63	116	313	15	7	269	657	29	0	456	1000						
	35	35.83	69	129	315	14	9	300	659	25	8	508	1000						
	40	40.13	77	144	315	13	4	335	659	22	0	566	1000						
	45	45.52	85	160	314	11	4	371	656	18	3	627	1000						
15 Pay. Life	50	52.61	92	175	309	9	0	406	648	14	9	688	1000						
	55	61.92	98	188	300	6	9	437	635	11	5	749	1000						
	60	72.59	103	198	288	5	0	460	616	8	5	800	1000						
20 Pay. Life	21	22.85	31	64	205	9	5	160	468	25	0	276	733	35	0	419	1000	Pd-up	
	25	24.50	34	70	208	9	10	175	473	24	0	301	736	32	2	456	1000		
	30	26.91	38	79	213	10	3	196	478	22	0	337	740	28	7	508	1000		
	35	29.92	43	89	217	10	2	229	483	19	7	377	743	24	9	566	1000		
	40	33.71	49	101	222	9	6	247	488	16	9	420	742	20	11	627	1000		
	45	38.69	55	114	225	8	3	276	487	13	11	463	739	17	3	688	1000		
20 Pay. Life	50	45.33	62	127	224	6	9	303	484	11	0	503	731	13	8	747	1000		
	55	54.51	69	140	224	5	3	327	476	8	4	535	718	10	5	800	1000		
	60	65.68	76	153	222	3	11	347	465	6	1	557	696	7	6	850	1000		
		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.					
20 Year End.	21	\$41.68	\$72	\$150	\$243	15	\$105	\$376	\$524	10	\$470	\$655	\$776	5	\$763	\$925	\$956	1	\$955
	25	41.99	72	150	242	15	\$95	376	523	10	\$464	654	776	5	\$760	925	956	1	\$955
	30	43.52	72	150	242	15	\$75	376	533	10	\$455	654	774	5	\$758	924	956	1	\$955
	35	43.35	72	150	240	15	\$39	375	519	10	\$435	653	772	5	\$752	924	957	1	\$954
	40	44.75	73	151	240	13	\$11	376	517	10	\$402	651	767	5	\$730	922	954	1	\$953
	45	47.19	74	153	239	10	\$11	376	512	10	\$338	648	762	5	\$718	920	951	1	\$949
20 Year End.	50	51.34	75	155	236	8	\$2	376	504	10	\$216	643	753	5	\$678	917	949	1	\$946
	55	58.27	77	158	232	5	\$11	376	492	9	\$8	634	735	5	\$603	911	943	1	\$938
	60	67.57	80	162	226	4	\$2	375	477	6	\$19	619	711	5	\$459	901	933	1	\$923

†Months.

UNION MUTUAL LIFE INSURANCE CO., Portland, ME

Accelerative Option.—Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary.—May be made irrevocable.

Cash Values.—After three premiums, within two months after default. American 3% Level Premium reserve, with a continuous but decreasing surrender charge no time exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan.—Higher premium form allowed within five years, by payment of difference in reserves.

Disability.—No provision.

Dividends.—End of first year and annually thereafter; first and second dividends conditioned upon payment of second and third premiums. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3%†, withdrawable any time; (d) purchase non-par, paid-up additions, increasing insurance and values. (a) automatic option. Dividend accumulations will be applied automatically to paid-up premiums.

Double Indemnity.—No provision.

Extended Insurance.—Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value or paid-up insurance within two months.

Grace.—31 days, without interest.

Incontestable.—After one year, except for non-payment of premium and service in time of war, within five years.

Limits.—Ages, 16-95, except Life, 16-65; \$100,000; reinsures over \$25,000; accepts reinsurance; minimum policy \$500.

Loans.—After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service.—Death from military or naval service in time of war, or within six months as result of service within five years. Limits liability to premiums paid unless extra paid within 31 days after entering service and annually thereafter. Unused extra premiums will be returned after war.

Non-Forfeitable.—See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values.—After three premiums, within two months after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect.—At once, if binding receipt issued and application approved.

Premium Loans.—May be made automatic after three premiums. Interest 6%.

Reinstatement.—At any time (unless previously surrendered for cash or paid-up insurance, or extension period has expired), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis.—See "Cash Values."

Residence and Travel.—No restrictions.

Restricted Occupations.—No conditions.

Settlement Options.—Cash, Trust Fund (Interest Payments) at not less than 3%† Limited (2-25 years) and Continuous (5, 10, 15 or 20 years certain) Installments immediate cash payment with balance and monthly Installment (5, 10, 15 or 20 years). Payments made annually, semi-annually (\$50.37), quarterly (\$25.28) or monthly (\$8.45). Trust Fund and Installments certain participate in excess interest earned. Unless otherwise provided, commutable values of Installments may be commuted by beneficiary; Trust Fund may be withdrawn as agreed upon. Cash value may be made payable in Installments.

Suicide.—Within one year, sane or insane, voluntary or involuntary, policy void.

Women.—No extra charge. Limit, \$10,000.

†Present interest rate, 4.2%.

PARTICIPATING RATES PER \$1,000

Age at Issue	Whole Life	Limited Payment Life				Endowments				Term		Monthly Income *		
		10	15	20	25	10	15	20	25	5	10	1st	Sub. Yrs.	
		Pay.	Pay.	Pay.	Pay.	Year	Year	Year	Year	Year	Year	5 Yrs.	Ord. Life	20 Pay.
21	\$18.47	\$46.50	\$34.33	\$28.37	\$24.90	\$101.98	\$65.72	\$47.96	\$37.61	\$11.28	\$11.46	\$22.07	\$40.97	\$61.05
22	18.88	47.20	34.86	28.81	25.29	102.05	65.80	48.05	37.71	11.37	11.57	22.24	41.99	62.10
23	19.31	47.93	35.40	29.27	25.71	102.13	65.88	48.14	37.82	11.47	11.68	22.43	43.07	63.19
24	19.75	48.68	35.97	29.75	26.13	102.21	65.97	48.24	37.94	11.57	11.80	22.62	44.20	64.33
25	20.22	49.45	36.55	30.24	26.58	102.29	66.07	48.35	38.06	11.68	11.93	22.83	45.38	65.50
26	20.72	50.26	37.16	30.76	27.04	102.38	66.17	48.47	38.20	11.80	12.06	23.05	46.63	66.73
27	21.23	51.09	37.79	31.29	27.52	102.48	66.28	48.60	38.35	11.93	12.21	23.29	47.94	68.00
28	21.78	51.94	38.43	31.84	28.02	102.58	66.40	48.73	38.51	12.06	12.37	23.55	49.33	69.33
29	22.35	52.83	39.11	32.41	28.54	102.69	66.53	48.88	38.68	12.21	12.55	23.82	50.79	70.71
30	22.95	53.74	39.80	33.01	29.09	102.81	66.66	49.03	38.87	12.37	12.73	24.12	52.33	72.14
31	23.58	54.69	40.53	33.62	29.65	102.94	66.80	49.20	39.08	12.53	12.94	24.44	53.95	73.65
32	24.24	55.67	41.28	34.27	30.25	103.07	66.96	49.39	39.31	12.72	13.16	24.79	55.67	75.22
33	24.94	56.69	42.05	34.94	30.87	103.22	67.13	49.59	39.56	12.92	13.41	25.17	57.49	76.87
34	25.68	57.74	42.86	35.64	31.52	103.38	67.32	49.82	39.83	13.13	13.67	25.58	59.41	78.59
35	26.46	58.82	43.70	36.37	32.20	103.54	67.51	50.06	40.13	13.37	13.96	26.03	61.44	80.40
36	27.28	59.95	44.57	37.13	32.92	103.73	67.73	50.32	40.47	13.63	14.28	26.53	63.60	82.30
37	28.15	61.12	45.47	37.92	33.67	103.93	67.97	50.62	40.84	13.91	14.64	27.07	65.89	84.30
38	29.07	62.32	46.42	38.76	34.46	104.14	68.23	50.94	41.24	14.22	15.03	27.67	68.31	86.42
39	30.04	63.57	47.40	39.63	35.29	104.38	68.52	51.30	41.69	14.56	15.47	28.32	70.89	88.65
40	31.07	64.86	48.42	40.55	36.18	104.63	68.84	51.70	42.19	14.93	15.96	29.04	73.63	91.00
41	32.16	66.21	49.49	41.51	37.11	104.91	69.19	52.14	42.74	15.34	16.51	29.83	76.55	93.50
42	33.31	67.60	50.60	42.52	38.10	105.22	69.58	52.63	43.35	15.80	17.13	30.72	79.66	96.16
43	34.54	69.05	51.77	43.59	39.15	105.56	70.01	53.17	44.03	16.31	17.83	31.71	82.97	98.97
44	35.84	70.55	53.00	44.72	40.26	105.95	70.49	53.77	44.77	16.89	18.62	32.83	86.50	101.97
45	37.23	72.12	54.28	45.91	41.46	106.37	71.02	54.44	45.60	17.55	19.50	34.11	90.25	105.16
46	38.71	73.75	55.63	47.18	42.73	106.84	71.62	55.18	46.52	18.30	20.49	35.56	94.25	108.55
47	40.28	75.45	57.05	48.52	44.08	107.37	72.28	56.01	47.54	19.14	21.60	37.21	98.50	112.17
48	41.95	77.22	58.55	49.95	45.53	107.96	73.02	56.92	48.66	20.10	22.84	39.08	103.04	116.03
49	43.73	79.07	60.13	51.47	47.09	108.61	73.83	57.94	49.89	21.17	24.22	41.18	107.88	120.17
50	45.63	81.00	61.79	53.08	48.75	109.33	74.74	59.05	51.26	22.37	25.76	43.53	113.04	124.60
51	47.65	83.00	63.54	54.80	.....	110.12	75.73	60.29	.....	23.70	27.45	46.14	118.55	129.36
52	49.80	85.10	65.39	56.64	.....	111.00	76.84	61.65	.....	25.18	29.32	49.04	124.44	134.46
53	52.10	87.28	67.35	58.59	.....	111.97	78.05	63.15	.....	26.83	31.39	52.27	130.72	139.94
54	54.54	89.57	69.42	60.69	.....	113.04	79.40	64.81	.....	28.64	33.67	55.84	137.44	145.84
55	57.15	91.96	71.62	62.93	.....	114.22	80.88	66.83	.....	30.66	36.19	59.79	144.63	152.20
56	59.94	94.47	73.96	65.34	.....	115.52	82.51	68.64	.....	32.88	38.96	.....	.....	.....
57	62.91	97.09	76.45	67.92	.....	116.95	84.32	70.84	.....	35.33	42.00	.....	.....	.....
58	66.09	99.86	79.11	70.70	.....	118.53	86.31	73.25	.....	38.04	45.34	.....	.....	.....
59	69.49	102.77	81.95	73.69	.....	120.27	88.51	75.90	.....	41.02	49.02	.....	.....	.....
60	73.12	105.84	84.99	76.91	.....	122.19	90.93	78.80	.....	44.31	53.04	.....	.....	.....
61	77.01	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	81.17	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	85.63	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	90.40	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	95.52	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*Combined Term and Whole Life or 20 Payment. First five years Term rates apply to the Whole Life and 20 Payment. \$190 immediately and \$10 for 240 months.

NOTE.—Above rates adopted September 1, 1911. Semi-annual rate, add 4% and divide by 2; quarterly, add 6% and divide by 4.

UNION MUTUAL LIFE INSURANCE COMPANY, ME.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	
Ordinary Life																	
21	\$ 18.47	\$ 31.36	\$ 87	4	59	72.62	185	9	280	126.42	295	15	352	188.42	402	19	170
25	20.22	36.61	95	4	257	86.11	205	10	329	148.40	323	16	113	219.54	435	18	245
30	22.95	44.58	107	5	140	106.53	231	11	302	181.17	359	15	302	264.85	477	17	43
35	26.46	54.53	119	5	347	131.67	260	11	320	220.40	396	14	225	316.29	518	15	66
40	31.07	66.70	132	6	66	162.08	291	11	55	265.14	434	12	350	372.14	558	13	20
45	37.23	84.08	151	6	27	196.73	322	9	333	313.69	470	11	25	430.07	594	10	335
50	45.63	103.51	169	5	173	234.05	351	8	144	363.94	503	9	47	486.89	626	8	326
55	57.15	125.61	188	4	240	273.19	377	6	300	413.68	532	7	120	540.24	654	7	8
60	73.12	149.58	206	3	281	312.23	401	5	133	460.70	558	5	270	596.64	686	5	122
10 Pay. Life																	
21	46.50	170.89	472	23	257	390.84	1000	Pd-up		426.11	1000	Pd-up		466.75	1000	Pd-up	
25	49.45	183.06	474	27	237	418.64	1000	"		458.17	1000	"		503.33	1000	"	
30	53.74	200.39	477	25	246	458.17	1000	"		503.33	1000	"		553.97	1000	"	
35	58.82	220.18	479	23	60	503.33	1000	"		553.97	1000	"		608.67	1000	"	
40	64.86	242.38	480	20	106	553.97	1000	"		608.67	1000	"		665.47	1000	"	
45	72.12	266.51	480	17	77	608.67	1000	"		665.47	1000	"		721.99	1000	"	
50	81.00	290.60	476	14	25	665.47	1000	"		721.99	1000	"		775.48	1000	"	
55	91.96	312.63	468	11	12	721.99	1000	"		775.48	1000	"		823.68	1000	"	
60	105.84	330.16	456	8	93	775.48	1000	"		823.68	1000	"		867.81	1000	"	
15 Pay. Life																	
21	34.33	108.11	298	16	271	253.38	646	35	310	426.11	1000	Pd-up		466.75	1000	Pd-up	
25	36.55	116.47	302	16	362	272.56	649	33	106	458.17	1000	"		503.33	1000	"	
30	39.80	128.32	305	16	253	299.68	652	29	314	503.33	1000	"		553.97	1000	"	
35	43.70	141.81	308	15	229	330.29	654	26	90	553.97	1000	"		608.67	1000	"	
40	48.42	156.91	310	13	341	363.92	655	22	194	608.67	1000	"		665.47	1000	"	
45	54.28	173.24	312	11	304	398.68	653	18	296	665.47	1000	"		721.99	1000	"	
50	61.79	189.00	309	9	203	431.75	647	15	67	721.99	1000	"		775.48	1000	"	
55	71.62	202.87	304	7	124	460.29	636	11	287	775.48	1000	"		823.68	1000	"	
60	84.99	213.73	295	5	128	480.76	618	8	277	823.68	1000	"		867.81	1000	"	
20 Pay. Life																	
21	28.37	77.35	213	11	98	185.43	472	27	66	314.23	735	36	43	466.75	1000	Pd-up	
25	30.24	83.88	217	11	246	200.51	477	25	251	339.24	738	33	44	503.33	1000	"	
30	33.01	93.17	221	11	318	221.80	482	23	112	374.17	741	29	97	553.97	1000	"	
35	36.37	103.84	226	11	192	245.83	487	20	194	412.85	743	25	127	608.67	1000	"	
40	40.55	115.97	229	10	201	272.35	490	17	194	453.49	743	21	159	665.47	1000	"	
45	45.91	129.49	233	9	36	299.58	491	14	167	493.49	740	17	222	721.99	1000	"	
50	53.08	142.94	234	7	146	325.24	487	11	167	529.66	732	13	349	775.48	1000	"	
55	62.93	155.96	233	5	264	347.93	481	8	260	553.71	719	10	229	823.68	1000	"	
60	76.91	169.91	234	4	99	365.97	471	6	139	576.85	699	7	253	867.81	1000	"	
End of 5 Years | End of 7 Years | End of 8 Years | End of 9 Years																	
	Prem.	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$	Cash or Loan	Pd. Up	Ext. Term Y. \$				
10 Year End.																	
21	\$ 101.98	\$ 436.91	\$ 505	5	482.95	\$ 649.51	709	3	701.58	\$ 761.94	808	2	804.83	\$ 878.72	905	1	904.28
25	102.29	436.65	504	5	481.63	649.25	708	3	700.92	761.73	807	2	804.44	878.58	904	1	904.09
30	102.81	436.22	504	4	479.26	648.81	708	3	699.74	761.36	807	2	803.74	878.35	904	1	903.78
35	103.54	435.60	503	5	475.50	648.15	707	3	697.87	760.80	806	2	802.63	878.00	904	1	903.30
40	104.03	434.63	502	5	469.04	647.12	706	3	694.69	759.91	805	2	800.75	877.43	903	1	902.48
45	106.37	433.17	499	5	456.94	645.37	704	3	688.75	758.34	804	3	797.25	876.39	902	1	900.96
50	109.33	430.16	495	5	434.42	641.95	700	3	677.78	755.32	800	2	790.78	874.44	900	1	898.16
55	114.22	424.66	488	5	393.85	635.66	692	3	658.20	750.00	794	2	779.31	870.99	897	1	893.18
60	122.19	415.48	475	5	320.31	625.61	680	3	623.33	740.97	784	2	750.04	865.11	891	1	884.51
End of 5 Years | End of 7 Years | End of 10 Years | End of 14 Years																	
21	65.72	\$ 254.35	\$ 337	10	270.20	\$ 381.98	480	8	439.12	\$ 592.17	684	5	669.60	\$ 912.09	939	1	938.30
25	66.07	254.12	337	10	266.06	381.67	479	8	436.17	591.79	684	5	668.19	911.12	939	1	938.69
30	66.66	253.78	336	10	258.34	381.18	478	8	430.67	591.16	683	5	665.40	911.63	938	1	938.31
35	67.61	253.36	335	10	245.35	380.54	477	8	421.46	590.26	681	5	660.75	911.16	938	1	937.68
40	68.84	252.91	333	10	221.34	379.79	475	8	404.47	588.98	679	5	652.23	910.36	937	1	936.57
45	71.02	252.56	331	10	176.49	378.71	472	8	372.92	586.66	676	5	636.66	908.92	936	1	934.57
50	74.74	251.19	327	10	92.41	376.00	466	8	314.25	582.00	668	5	607.95	906.28	933	1	930.92
55	80.88	248.74	319	8	1325	371.03	455	8	204.13	573.93	656	5	555.30	901.68	928	1	924.44
60	90.93	245.19	309	6	146	363.27	440	7	1326	560.89	637	5	457.03	893.89	920	1	913.15
End of 5 Years | End of 10 Years | End of 15 Years | End of 19 Years																	
21	47.96	\$ 166.43	\$ 251	15	120.56	\$ 394.21	523	10	471.12	\$ 668.41	772	5	760.90	\$ 928.43	956	1	955.85
25	48.85	166.34	251	15	111.92	393.94	522	10	466.13	667.95	771	5	759.14	928.23	956	1	955.60
30	49.03	166.29	250	15	92.10	393.60	521	10	456.24	667.22	770	5	755.56	927.86	955	1	955.11
35	50.06	166.48	249	15	57.79	393.46	519	10	438.34	666.30	769	5	749.15	927.23	955	1	954.25
40	51.70	167.27	249	14	1274	393.86	517	10	405.36	664.80	766	5	737.65	926.14	953	1	952.76
45	54.44	169.05	248	11	1211	394.27	513	10	344.02	661.87	760	5	716.64	924.18	951	1	950.03
50	59.05	171.27	246	8	1269	393.86	506	10	226.09	656.39	751	5	677.59	920.71	948	1	946.22
55	66.63	174.80	243	6	1137	392.96	495	9	1327	647.36	736	5	604.45	914.79	942	1	936.73
60	78.80	180.07	240	4	1190	391.37	481	6	1320	632.42	712	5	464.52	905.05	932	1	921.01

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

PARTICIPATING.				20 PAYMENT ENDOWMENTS.			
Ages	25	35	45	Ages	25	35	45
LIFE POLICY.				RENEWABLE TERM INSURANCE.			
30 Payment...	24.25	29.66	39.05	10 Years	\$14.24	\$16.48	\$23.00
ENDOWMENTS.				15 Years	14.64	17.55	26.45
30 Year	31.52	34.09	40.84	20 Years	15.15	19.09	30.86
35 Year	27.17	30.37	.....	LIFE ANNUITY RATES.			
40 Year	24.25	28.19	.....	Amount Purchased by \$1,000.			
45 Year	22.34	.....	.....	Males	\$49.83	\$55.16	\$64.27
50 Year	21.17	.....	.....	Females	47.33	51.84	59.03
10 PAYMENT ENDOWMENTS.				Combined Term and Whole Life			
15 Year	\$90.00	\$91.42	\$94.76	Limited Payment and Endowment Premiums.			
20 Year	79.89	81.63	85.94	20 Year Endowment.			
25 Year	71.64	73.90	79.63	First 5 Years	\$22.83	\$26.03	\$34.11
30 Year	64.98	68.03	75.58	After the 1st	97.56	102.71	117.10
35 Year	59.72	63.83	.....				
40 Year	55.72	61.13	.....				
45 Year	52.86	.....	.....				
50 Year	51.02	.....	.....				
15 PAYMENT ENDOWMENTS.							
20 Year	\$58.71	\$60.36	\$64.50				
25 Year	52.70	54.71	59.84				
30 Year	47.85	50.42	56.84				
35 Year	44.02	47.35	.....				
40 Year	41.11	45.38	.....				
45 Year	39.03	.....	.....				
50 Year	37.69	.....	.....				

1924 DIVIDEND SCHEDULE.

5 YEAR CONVERTIBLE TERM								10 YEAR CONVERTIBLE TERM							
Yr.	Age 25 Div.	Age 30 Div.	Age 35 Div.	Age 40 Div.	Age 45 Div.	Age 50 Div.	Age 55 Div.	Age 25 Div.	Age 30 Div.	Age 35 Div.	Age 40 Div.	Age 45 Div.	Age 50 Div.	Age 55 Div.	
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Prm	11.68	12.37	13.37	14.93	17.55	22.37	30.66	11.93	12.73	13.96	15.96	19.50	25.76	36.19	
1923	1.63	1.70	1.82	2.00	2.29	2.84	3.83	1.63	1.70	1.83	2.02	2.34	2.91	3.94	
1922	1.65	1.72	1.85	2.04	2.37	2.99	4.08	1.64	1.73	1.86	2.06	2.43	3.07	4.22	
1921	1.65	1.73	1.87	2.09	2.45	3.14	4.34	1.65	1.76	1.90	2.12	2.52	3.26	4.52	
1920	1.67	1.75	1.90	2.13	2.53	3.30	4.61	1.68	1.77	1.93	2.17	2.62	3.45	4.83	
1919	1.68	1.77	1.93	2.18	2.62	3.47	4.91	1.69	1.79	1.97	2.24	2.74	3.64	5.15	

Dividends payable end of first and 2d years, contingent upon payment of 2d and 3d premiums.

1924 DIVIDENDS AND NET COST.
 FIFTEEN YEAR ILLUSTRATION.

		ORDINARY LIFE.											
		\$20.22	\$22.95	\$26.46	\$31.07	\$37.23	\$57.15						
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Yr.	Age 21	Age 25	Age 30	Age 35	Age 40
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
1923		\$1.73	\$18.49	\$1.84	\$21.11	\$1.99	\$24.47	\$2.22	\$28.85	\$2.56	\$34.67	\$4.14	\$53.01
1922		1.84	18.38	1.96	20.99	2.16	24.30	2.43	28.64	2.82	34.41	4.59	52.56
1921		1.94	18.28	2.10	20.85	2.32	24.12	2.62	28.45	3.09	34.14	5.06	52.09
1920		2.05	18.17	2.23	20.72	2.48	23.98	2.84	28.23	3.38	33.85	5.55	51.60
1919		2.15	18.07	2.37	20.58	2.66	23.80	3.06	28.01	3.67	33.56	6.04	51.11
1918		2.28	17.94	2.51	20.44	2.84	23.62	3.29	27.78	3.98	33.25	6.54	50.61
1917		2.39	17.83	2.66	20.29	3.02	23.44	3.54	27.53	4.29	32.94	7.05	50.10
1916		2.52	17.70	2.81	20.14	3.22	23.24	3.78	27.29	4.62	32.61	7.58	49.57
1915		2.64	17.58	2.97	19.98	3.41	23.05	4.04	27.03	4.95	32.28	8.10	49.05
1914		2.77	17.45	3.13	19.82	3.62	22.84	4.31	26.76	5.30	31.93	8.63	48.52
1913		2.91	17.31	3.30	19.65	3.83	22.63	4.58	26.49	5.66	31.57	9.17	47.98
1912		3.06	17.16	3.48	19.47	4.06	22.40	4.88	26.19	6.02	31.21	9.71	47.44
Prem		\$21.11	\$23.95	\$27.62	\$32.43	\$38.86	\$59.66						
1911		3.24	17.87	3.71	20.24	4.34	23.28	5.24	27.19	6.48	32.38	10.39	49.27
1910		3.40	17.71	3.90	20.05	4.59	23.03	5.54	26.89	6.85	32.01	10.94	48.72
1909		3.55	17.56	4.09	19.86	4.85	22.77	4.86	26.57	7.24	31.62	11.49	48.17
Tot.		38.47	267.50	43.06	304.19	49.39	350.99	58.23	411.90	70.91	492.43	114.98	749.80
†			119.10		123.02		130.59		146.76		178.74		336.12

		TWENTY PAYMENT LIFE.											
		\$30.24	\$33.01	\$36.37	\$40.55	\$45.91	\$62.93						
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Yr.	Age 21	Age 25	Age 30	Age 35	Age 40
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
1923		\$1.88	\$28.36	\$2.00	\$31.01	\$2.14	\$34.22	\$2.36	\$38.19	\$2.69	\$43.22	\$4.21	\$58.72
1922		2.07	28.17	2.21	30.80	2.40	33.97	2.64	37.91	3.03	42.88	4.72	58.21
1921		2.29	27.95	2.45	30.56	2.67	33.70	2.95	37.60	3.38	42.53	5.24	57.69
1920		2.49	27.75	2.68	30.33	2.93	33.44	3.35	37.30	3.74	42.17	5.76	57.17
1919		2.72	27.52	2.93	30.08	3.21	33.16	3.58	36.97	4.12	41.79	6.29	56.64
1918		2.94	27.30	3.19	29.82	3.50	32.87	3.90	36.65	4.52	41.39	6.84	56.09
1917		3.18	27.06	3.45	29.56	3.79	32.58	4.24	36.31	4.93	40.98	7.38	55.55
1916		3.42	26.82	3.74	29.28	4.10	32.27	4.60	35.95	5.33	40.58	7.93	55.00
1915		3.69	26.55	4.01	29.00	4.42	31.95	4.96	35.59	5.76	40.15	8.47	54.46
1914		3.94	26.30	4.30	28.71	4.74	31.63	5.31	35.21	6.20	39.71	9.03	53.90
1913		4.21	26.03	4.60	28.41	5.09	31.28	5.74	34.81	6.64	39.27	9.57	53.36
1912		4.49	25.75	4.91	28.10	5.44	30.93	6.14	34.41	7.09	38.82	10.10	52.83
Prem		\$30.95	\$33.88	\$37.85	\$41.74	\$47.39	\$65.34						
1911		4.82	26.13	5.27	28.56	5.85	31.50	6.60	35.14	7.62	39.77	10.75	54.59
1910		5.11	25.84	5.60	28.23	6.22	31.13	7.03	34.71	8.07	39.32	11.25	54.09
1909		5.43	25.52	5.95	27.88	6.61	30.74	7.46	34.28	8.53	38.86	11.72	53.62
Tot.		52.68	403.05	57.28	440.33	63.12	485.37	70.79	541.03	81.65	611.44	119.26	831.92
†			63.81		66.16		72.52		87.54		117.95		273.21

		TWENTY YEAR ENDOWMENT.											
		\$48.35	\$49.03	\$50.06	\$51.70	\$54.44	\$66.63						
Yr.	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 55	Yr.	Age 21	Age 25	Age 30	Age 35	Age 40
Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net	Iss'd.	Div. Net	Div. Net	Div. Net	Div. Net	Div. Net
1923		\$2.16	\$46.19	\$2.24	\$46.79	\$2.34	\$47.72	\$2.53	\$49.17	\$2.82	\$51.62	\$4.27	\$62.36
1922		2.53	45.82	2.61	46.42	2.73	47.33	2.92	48.78	3.23	51.21	4.80	61.83
1921		2.93	45.42	3.00	46.03	3.12	46.94	3.32	48.33	3.66	50.78	5.35	61.28
1920		3.33	45.02	3.40	45.63	3.53	46.53	3.75	47.95	4.12	50.32	5.90	60.73
1919		3.74	44.61	3.82	45.21	3.97	46.09	4.18	47.52	4.57	49.87	6.45	60.17
1918		4.18	44.17	4.25	44.78	4.39	45.67	4.63	47.07	5.05	49.39	7.02	59.61
1917		4.62	43.73	4.71	44.32	4.85	45.31	5.08	46.62	5.54	48.90	7.60	59.03
1916		5.08	43.27	5.17	43.86	5.31	44.75	5.56	46.14	6.04	48.40	8.16	58.47
1915		5.50	42.79	5.64	43.39	5.79	44.27	6.06	45.64	6.56	47.88	8.73	57.90
1914		6.05	42.30	6.14	42.89	6.29	43.77	6.56	45.14	7.08	47.36	9.29	57.34
1913		6.66	41.79	6.66	42.37	6.80	43.26	7.08	44.62	7.60	46.84	9.84	56.79
1912		7.09	41.26	7.18	41.85	7.33	42.73	7.62	44.08	8.14	46.30	10.37	56.26
Prem		\$19.11	\$49.92	\$51.11	\$52.97	\$56.60	\$69.99						
1911		7.67	41.44	7.78	42.14	7.94	43.17	8.24	44.73	8.75	47.25	11.00	58.09
1910		8.24	40.87	8.34	41.58	8.50	42.61	8.79	44.18	9.29	46.71	11.47	57.62
1909		8.83	40.28	8.92	41.00	9.07	42.04	9.35	43.62	9.82	46.18	11.88	57.21
Tot.		78.57	648.96	79.86	658.26	81.96	672.09	85.67	693.64	92.27	729.01	122.14	884.69
†			†18.99		†8.96		5.79		28.84		67.14		237.33

†Net Cost for 15 years, cash value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS—1924 DIVIDENDS.

		FIVE YEARS.						
Ages		21	25	30	35	40	45	55
Ordinary Life	.....	\$ 91.39	\$104.25	\$120.69	\$142.18	\$170.63	\$260.37	
Cash Value Deducted	.....	54.78	59.67	66.16	75.48	86.55	134.76	
20 Payment Life	.....	139.75	153.28	168.49	187.97	212.59	288.43	
Cash Value Deducted	.....	55.87	60.11	64.65	72.00	83.10	132.47	
20 Year Endowment	.....	227.06	230.08	234.61	241.80	253.80	306.37	
Cash Value Deducted	.....	60.72	63.79	68.13	74.53	84.75	131.57	
		TEN YEARS.						
Ordinary Life	.....	\$179.89	\$204.92	\$236.88	\$278.57	\$333.64	\$508.22	
Cash Value Deducted	.....	93.78	98.30	105.21	116.49	136.91	235.03	
20 Payment Life	.....	273.78	299.15	329.79	367.68	415.40	563.43	
Cash Value Deducted	.....	73.27	77.35	83.96	95.33	115.82	215.50	
20 Year Endowment	.....	443.32	449.32	458.28	472.41	495.73	599.32	
Cash Value Deducted	.....	49.38	55.72	64.82	78.55	101.46	206.86	

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909.
 FIFTEEN YEAR RECORD.

ORDINARY LIFE														
	\$19.28		\$21.11		\$23.95		\$27.62		\$32.43		\$38.86		\$59.66	
Yr. Paid	Age 21 Div. Net		Age 25 Div. Net		Age 30 Div. Net		Age 35 Div. Net		Age 40 Div. Net		Age 45 Div. Net		Age 55 Div. Net	
1910	\$1.98	\$17.30	\$2.08	\$19.04	\$2.24	\$21.71	\$2.45	\$25.17	\$2.75	\$29.68	\$3.19	\$35.67	\$5.10	\$54.56
1911	2.03	17.25	2.14	18.97	2.31	21.64	2.56	25.06	2.88	29.55	3.37	35.49	5.44	54.22
1912	2.08	17.22	2.17	18.94	2.35	21.60	2.60	25.02	2.96	29.47	3.49	35.37	5.70	53.96
1913	2.15	16.93	2.48	18.63	2.71	21.24	3.03	24.59	3.44	28.99	4.10	34.76	6.76	52.90
1914	2.44	16.82	2.62	18.49	2.89	21.06	3.24	24.38	3.72	28.71	4.47	34.39	7.36	52.30
1915	2.17	17.11	2.32	18.79	2.56	21.39	2.90	24.72	3.35	29.08	4.06	34.80	6.68	52.98
1916	2.92	16.36	3.10	18.01	3.41	20.54	3.84	23.78	4.44	27.99	5.40	33.46	9.10	50.56
1917	3.02	16.26	3.23	17.88	3.55	20.40	4.03	23.59	4.70	27.73	5.76	33.10	9.72	49.94
1918	3.14	16.15	3.34	17.77	3.72	20.26	4.24	23.38	4.97	27.46	6.14	32.72	10.32	49.34
1919	3.24	16.04	3.48	17.63	3.88	20.07	4.45	23.17	5.27	27.16	6.52	32.34	10.94	48.72
1920	1.88	17.40	2.07	19.04	2.37	21.55	2.76	24.86	3.32	29.11	4.07	34.79	6.44	53.22
1921	2.22	17.06	2.40	18.65	2.82	21.13	3.32	24.30	3.98	28.45	4.88	33.98	7.60	52.06
1922	2.23	16.93	2.58	18.52	2.99	20.96	3.52	24.10	4.23	28.20	5.20	33.66	8.04	51.62
1923	3.09	16.19	3.41	17.71	3.90	20.05	4.59	23.03	5.54	26.89	6.85	32.01	10.94	48.72
1924	3.21	15.07	3.55	17.56	4.09	19.86	4.85	22.77	5.86	26.57	7.24	31.62	11.48	48.18
Tot.	38.09	251.11	41.03	275.62	45.79	313.40	52.38	361.92	61.41	425.04	74.74	508.16	121.62	773.28
		127.58		130.21		135.40		144.74		163.21		197.87		363.09

TWENTY PAYMENT LIFE.										
	\$29.00		\$30.95		\$33.83		\$37.35		\$41.74	
	\$47.39		\$65.34							
1910	\$2.15	\$26.85	\$2.26	\$28.69	\$2.41	\$31.42	\$2.62	\$34.73	\$2.92	\$38.82
1911	2.26	26.74	2.37	28.58	2.54	31.29	2.78	34.57	3.09	38.65
1912	2.38	26.62	2.50	28.46	2.68	31.15	2.93	34.42	3.27	38.47
1913	2.80	26.11	3.03	27.92	3.25	30.58	3.56	33.79	3.96	37.78
1914	3.15	25.85	3.31	27.64	3.57	30.26	3.91	33.44	4.35	37.39
1915	3.82	28.17	2.95	27.97	3.23	30.60	3.55	33.80	3.96	37.78
1916	3.55	25.37	3.82	27.12	4.14	29.69	4.54	32.81	5.08	36.66
1917	3.86	25.14	4.06	26.89	4.40	29.43	4.84	32.51	5.44	36.30
1918	4.08	24.92	4.32	26.63	4.68	29.15	5.15	32.20	5.80	35.94
1919	4.31	24.69	4.56	26.39	4.95	28.88	5.47	31.88	6.19	35.55
1920	2.98	26.02	3.18	27.77	3.48	30.35	3.85	33.50	4.32	37.42
1921	3.60	25.40	3.84	27.11	4.21	29.62	4.68	32.67	5.25	36.49
1922	3.85	25.15	4.12	26.83	4.52	29.31	5.02	32.39	5.63	36.11
1923	4.79	24.21	5.11	25.84	5.60	28.23	6.22	31.13	7.03	34.71
1924	5.08	22.92	5.43	25.52	5.95	27.88	6.61	30.74	7.46	34.28
Tot.	51.84	383.16	54.90	409.35	59.61	447.84	65.73	494.52	73.75	532.35
†	70.02	71.27	74.92	74.92	83.03	100.36	113.84	125.82	133.84	149.66

TWENTY YEAR ENDOWMENT.										
	\$48.64		\$49.11		\$49.92		\$51.11		\$52.97	
	\$56.00		\$69.09							
1910	\$2.54	\$36.10	\$2.62	\$36.49	\$2.74	\$37.18	\$2.90	\$38.21	\$3.14	\$39.83
1911	2.76	35.88	2.83	36.28	2.99	36.96	3.13	37.98	3.37	39.60
1912	3.06	35.58	3.14	35.97	3.29	36.66	3.41	37.70	3.66	39.31
1913	3.98	34.66	4.03	35.08	4.15	35.77	4.31	36.80	4.56	38.41
1914	4.50	34.14	4.56	34.55	4.67	35.25	4.85	36.26	5.10	37.87
1915	4.19	34.48	4.21	34.90	4.30	35.62	4.45	36.60	4.76	38.27
1916	5.10	33.54	5.17	32.94	5.31	34.61	5.52	35.59	5.85	37.12
1917	5.52	33.12	5.61	33.50	5.74	34.18	5.99	35.15	6.32	36.65
1918	6.00	32.64	6.07	33.05	6.19	33.73	6.41	34.70	6.80	36.17
1919	6.44	32.20	6.52	32.30	6.66	33.29	6.88	34.23	7.28	35.69
1920	5.16	33.48	5.17	33.94	5.23	34.69	5.33	35.78	5.51	37.46
1921	6.36	32.28	6.38	32.73	6.45	33.47	6.57	34.54	6.77	36.29
1922	6.88	31.76	6.90	32.21	6.98	32.94	7.09	34.02	7.30	35.67
1923	8.20	30.44	8.24	30.87	8.34	31.58	8.50	32.61	8.79	34.18
1924	8.78	29.86	8.83	30.28	8.92	31.00	9.07	32.04	9.35	33.62
Tot.	79.44	650.16	80.27	656.38	81.90	666.90	84.38	682.27	88.50	706.05
†	116.36	119.67	119.67	119.67	119.67	119.67	119.67	119.67	119.67	119.67

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.

FIVE YEARS. (Policies issued in 1919.)							
Ages	21	25	30	35	40	45	55
Ordinary Life.....	\$84.85	\$93.18	\$106.14	\$122.72	\$144.41	\$173.19	\$284.63
Cash Value Deducted.....	53.49	56.57	61.56	68.19	77.71	89.11	139.02
20 Payment Life.....	132.69	141.59	154.71	170.57	190.24	213.22	292.74
Cash Value Deducted.....	55.34	57.71	61.54	66.73	74.27	85.73	136.78
20 Year Endowment.....	227.23	229.00	232.12	236.75	244.14	256.45	310.67
Cash Value Deducted.....	60.80	62.69	65.83	70.27	76.87	87.40	135.87
TEN YEARS. (Policies issued in 1914.)							
Ordinary Life.....	\$163.05	\$179.18	\$204.26	\$236.26	\$277.97	\$333.07	\$507.27
Cash Value Deducted.....	90.43	93.07	97.73	104.59	115.89	136.34	234.08
20 Payment Life.....	256.11	273.31	298.72	329.41	367.26	415.03	562.56
Cash Value Deducted.....	70.68	72.80	76.92	83.58	94.91	115.45	214.63
20 Year Endowment.....	439.95	443.34	449.31	458.18	472.32	495.53	597.86
Cash Value Deducted.....	45.74	49.40	55.71	64.72	78.46	101.26	201.90

UNION NATIONAL LIFE INSURANCE CO., Houston, Tex.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Preliminary Term reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Higher premium form allowed, prior to age 60, by payment of difference in premiums with 6% compound interest.

Disability. — For varying extra premium policy will provide, prior to age 60, for (a) waiver of premiums and in full settlement of policy payment of face in 20 annual installments; or (b) waiver of premiums and payment of monthly income. Limit, \$25,000.

Dividends. — End of first year and annually thereafter; first conditioned upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than $3\frac{1}{2}\%$, withdrawable any time; (d) purchase participating paid-up additions, which may be surrendered any time. (e) is automatic option. Dividend accumulations will be applied automatically to pay premiums.

Double Indemnity. — Issued.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year except for non-payment of premium and service in time of war.

Limits. — Ages, 16-60; no fixed amount; reinsures (ages 16-19) over \$5,000; ages 50-60, \$2,500; does not accept reinsurance.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days unless applied on anniversary or within grace period.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless notice is given company and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values" Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Participating Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (1-30 years) and Continuous (10 years certain) installments. Payments made annually, semi-annually, quarterly or monthly. Installments certain participate in excess interest earned. Unless otherwise specified commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All except Term. Disability and double indemnity granted.

UNION NATIONAL LIFE INSURANCE COMPANY—Continued.

ANNUAL PREMIUM RATES PER \$1,000.

(Waiver of Premiums and Payment of Face of Policy in 20 Annual Installments.)

ANNUAL DIVIDENDS										DEFERRED DIVIDENDS				TERM NON-PAR.	
Ord. Life	LIMITED PAY. LIFE					20 Year End.	20 Pay. End. 65	C.P. End. 65	Age	Ord. Life	20 Pay. Life	20 Year End.	20 Prem. End. 65	†5 Year	†10 Year
	10 Pay.	15 Pay.	18 Pay.	20 Pay.											
16 73	40	42	29.94	26.61	25.76	47.39	27.79	18 62	16	14 63	22 22	43 00	24 00	7.86	8.26
17 05	41	01	30.40	27.01	26.14	47.45	28 24	19 06	17	14 95	22 52	43 08	24 27	7.90	8.32
17 39	41	61	30.87	27.43	26.54	47.53	28 73	19 51	18	15 29	22 85	43 15	24 83	7.94	8.37
17 74	42	24	31.36	27.85	26.95	47.59	29 24	19 99	19	15 64	23 26	43 23	24 97	7.99	8.43
18 10	42	84	31.88	28.30	27.38	47.68	29 78	20 51	20	16 00	23 66	43 31	25 41	8.05	8.48
18 49	43	44	32.40	28.77	27.84	47.75	30 31	21 04	21	16 20	24 07	43 38	25 94	8.10	8.55
18 90	44	26	32.94	29.24	28.29	47.83	30 89	21 61	22	16 55	24 46	43 45	26 52	8.15	8.61
19 33	44	88	33.52	29.76	28.77	47.93	31 48	22 21	23	16 93	24 87	43 53	27 11	8.20	8.69
19 76	45	14	34.12	30.27	29.28	48.03	32 10	22 85	24	17 32	25 30	43 60	27 73	8.26	8.76
20 24	46	51	34.72	30.80	29 80	48.15	32 74	23 52	25	17 73	25 74	43 70	28 37	8.34	8.85
20 74	47	33	35.36	31 37	30 33	48.26	33 43	24 23	26	18 17	26 19	43 78	29 06	8.45	8.98
21 25	48	1 36	36.03	31 95	30 91	48.40	34 12	24 99	27	18 64	26 67	43 90	29 75	8.52	9 07
21 80	49	02	36.70	32 55	31 49	48.55	34 84	25 79	28	19 13	27 17	44 02	30 47	8.61	9 18
22 38	49	33	37.43	33 18	32 09	48.71	35 60	26 66	29	19 65	27 68	44 16	31 23	9 70	9 29
22 98	50	87	38.18	33 85	32 73	48 87	36 39	27 57	30	20 20	28 24	44 30	32 03	8 79	9 42
23 82	51	84	38.94	34 53	33 38	49 06	37 22	28 55	31	20 78	28 81	44 46	32 85	8 94	9 60
24 50	52	86	39.76	35 26	34 07	49 27	38 08	29 60	32	21 38	29 41	44 63	33 71	9 06	9 76
25 21	53	92	40 61	36 11	34 78	49 47	38 98	30 71	33	22 01	30 03	44 79	34 61	9 18	9 92
25 98	55	03	41 50	36 80	35 52	49 71	39 92	31 91	34	22 68	30 69	45 01	35 55	9 32	10 11
26 77	56	15	42 40	37 61	36 30	49 96	40 90	33 19	35	23 40	31 39	45 22	36 53	9 48	10 30
27 61	57	33	43 35	38 47	37 11	50 25	41 93	34 59	36	24 15	32 10	45 46	37 56	9 74	10 58
28 51	58	54	44 38	39 40	37 85	50 56	43 03	36 11	37	24 95	32 86	45 74	38 66	9 93	10 83
29 45	59	86	45 42	40 34	38 85	50 93	44 17	37 65	38	25 81	33 67	46 05	39 80	10 13	11 12
30 46	61	19	46 52	41 33	39 77	51 33	45 36	39 34	39	26 70	34 51	46 38	40 89	10 35	11 42
31 54	62	58	47 67	42 38	40 75	51 78	46 61	41 14	40	27 69	35 42	46 78	42 24	10 60	11 78
33 11	64	06	48 91	43 51	41 76	52 29		43 13	41	28 73	36 38	47 23		10 98	12 18
34 34	65	53	50 19	44 58	42 84	52 86		45 28	42	29 82	37 40	47 73		11 41	12 64
35 62	67	19	51 55	45 94	43 97	53 50		47 64	43	31 00	38 49	48 29		11 87	13 15
36 98	68	87	52 96	47 26	45 17	54 21		50 23	44	32 28	39 63	48 91		12 40	13 80
38 42	70	62	54 47	48 66	46 43	55 01		53 08	45	33 62	40 86	49 61		13 00	14 59
39 98	72	44	56 03	50 15	47 77	55 90		56 30	46	35 04	42 16	50 39		13 67	15 48
41 63	74	34	57 50	51 69	49 17	56 87		59 87	47	36 58	43 52	51 35		14 43	16 49
43 39	76	32	59 45	53 36	50 67	57 93		63 87	48	38 22	44 98	52 17		15 30	17 60
45 28	78	38	61 29	55 11	52 27	59 10		68 37	49	39 99	46 54	53 21		16 27	18 86
47 29	80	54	63 23	56 96	53 94	60 40		73 44	50	41 89	48 18	54 36		17 36	20 25
49 65	82	79	65 23	58 93	55 74	61 86		79 23	51	43 89	49 55	55 64		18 57	
51 93	85	12	67 43	61 02	57 65	63 44		85 90	52	46 01	51 82	57 02		19 94	
54 36	87	56	69 69	63 23	59 68	65 16		93 63	53	48 29	53 82	58 54		21 45	
56 95	90	09	72 09	65 58	61 83	67 04		102 74	54	50 71	55 95	60 20		23 14	
59 71	92	78	74 67	68 12	64 15	69 14		113 62	55	53 31	58 24	62 03		25 03	
63 18	95	32	77 14	70 66	66 13	71 35			56	55 83	60 37	63 93			
66 33	98	00	79 76	73 26	68 78	73 58			57	58 43	62 37	65 90			
69 71	100	00	83 55	76 12	71 63	76 00			58	61 08	64 48	67 94			
73 33	103	71	85 55	79 23	74 68	78 80			59	63 71	66 61	70 07			
77 19	106	83	88 78	82 36	77 99	81 90			60	66 31	68 78	72 27			

†Convertible and Non-renewable.

Above rates adopted 1921.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED.

Ages	25	35	45	Ages	25	35	45
CONTINUOUS PREMIUMS. Annual Dividend. (Without Disability.)				DISABILITY RATES. (Waiver of Premiums only.)			
Premium.....	\$19.74	\$26.27	\$37.92	Ord. Life.....	\$0.26	\$0.35	\$0.65
				10, 15, 18 and 20			
				Pay. Life.....	.25	.30	.64
				10, 15 20 Yr. End.,			
				20 P.E. 65, C.P.			
				E. 65.....	.26	.35	.69
DOUBLE INDEMNITY RATES.				ANNUAL DIVIDENDS.			
20 Payment Life...	\$2.67	\$2.26	\$2.00	10 Year End.....	\$102.66	\$103.93	\$106.98
20 Prem. End. 65	2.67	2.26	2.00	15 Year End.....	66.06	67.52	71.37
18 Payment Life...	2.86	2.42	2.00	JOINT LIFE ANNUAL DIVIDENDS.			
15 Payment Life...	3.24	2.78	2.00	(Equal Ages).			
10 Payment Life...	4.40	3.70	2.68	Cont. Prem.....	\$35.66	\$45.33	\$63.76
DISABILITY RATES. Waiver of Premiums and Monthly Income.				10 Pay. Life.....	69.36	79.71	95.95
Ord. Life.....	\$1.40	\$1.90	\$3 05	15 Pay. Life.....	53.11	62.13	77.48
20 Payment.....	1.78	2.10	3.05	20 Pay. Life.....	45.25	53.63	68.86
18 Payment.....	1.89	2.22	3.05	10 Year End.....	107.99	110.88	117.59
15 Payment.....	2.10	2.47	3.05	15 Year End.....	71.98	76.10	85.90
10 Payment.....	2.77	3.22	3.77	20 Year End.....	56.28	61.13	72.64
20 Year End.....	.80	1.21	2.72	CHILD'S ENDOWMENT. Par.			
15 Year End.....	.69	.96	2.25	10 Year Endowment.....	\$101.46		
10 Year End.....	.63	.69	1.77	15 Year Endowment.....	64.81		
Cont. Pr., End. 65.	1.30	1.72	2.72	20 Year Endowment.....	46.89		
20 Prem., End. 65.	1.67	1.89		In case of death within period or failure to pass medical examination at age 15, premiums returned at 3½% compound interest			

Cash, Loan, Paid-Up and Extended Insurance Values—Participating.

DISABILITY "A".

		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.	Cash or Loan	Pd. Up	Ext. Ins. Y.	D.
Ordinary Life																		
21	\$18.49	\$12	\$26	\$83	3	180	\$69	\$200	9	150	\$118	\$312	15	150	\$176	\$420	19	30
25	20.24	15	30	89	3	300	82	221	10	210	139	339	15	330	206	451	18	15
30	22.98	18	37	100	4	180	101	246	11	210	171	375	15	210	251	493	17	30
35	26.77	22	46	112	5	30	125	274	11	210	209	419	14	150	302	533	15	30
40	31.54	28	58	127	5	180	154	302	10	330	253	446	12	240	358	571	13	4
45	38.42	35	72	141	5	120	187	330	9	240	301	480	10	270	416	604	10	30
50	47.29	44	87	154	4	270	223	355	8	60	350	508	8	270	473	632	8	270
55	59.71	52	106	169	4	0	261	379	6	210	400	535	7	60	527	658	6	330
20 Pay. Life																		
21	27.84	28	57	182	8	60	159	463	24	270	276	730	34	300	418	1000	Pd-up	
25	29.80	30	63	188	8	240	174	470	23	300	301	735	32	30	456	1000		
30	32.73	34	71	191	9	30	195	476	21	330	337	739	28	180	508	1000		
35	36.30	39	80	195	9	30	219	481	19	150	377	741	24	240	566	1000		
40	40.75	44	91	200	8	210	247	485	16	270	420	742	20	330	626	1000		
45	46.43	50	104	204	7	270	275	486	13	300	463	739	17	60	688	1000		
50	53.94	56	117	207	6	90	302	483	10	330	502	730	13	240	747	1000		
55	64.15	62	130	207	4	330	327	475	8	120	535	716	10	120	800	1000		
		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 19 Years.				
		Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	
20 Year End.																		
21	\$47.75	\$79	\$154	\$249	15	\$113	\$383	\$532	10	\$480	\$656	\$776	5	\$765	\$911	\$943	1	\$943
25	48.15	78	153	247	15	101	332	530	10	474	655	775	5	762	911	943	1	\$943
30	48.87	76	151	243	15	\$77	380	526	10	\$461	654	773	5	\$758	910	942	1	\$942
35	49.96	74	150	240	15	\$37	379	523	10	\$441	652	770	5	\$750	910	942	1	\$941
40	51.78	73	148	235	13	\$240	378	519	10	\$405	650	766	5	\$738	908	940	1	\$938
45	55.01	72	148	231	10	\$210	377	512	10	\$339	646	759	5	\$715	906	938	1	\$938
50	60.40	71	148	225	7	\$300	375	502	10	\$213	640	748	5	\$674	902	930	1	\$930
55	69.14	71	149	219	5	\$210	373	488	9	\$210	630	731	5	\$596	896	927	1	\$927
		End of 5 Years.				End of 10 Years.				End of 15 Years.				End of 20 Years.				
		Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	Cash or Loan	Pd. Up	Ext. Ins. Y.	\$	
20 P. E. Age 65.																		
21	\$30.31	\$36	\$71	\$199	10	\$219	\$179	\$448	28	\$17	\$319	\$712	29	\$426	\$505	\$1000	24	\$1000
25	32.74	40	79	203	11	\$121	200	458	27	\$83	355	720	25	\$483	560	1000	20	\$1000
30	36.39	46	91	208	11	\$361	231	469	25	\$20	408	729	20	\$545	640	1000	15	\$1000
35	40.90	53	105	214	12	\$28	269	480	20	\$18	471	736	15	\$600	735	1000	10	\$1000
40	46.61	62	123	219	11	\$163	313	490	15	\$226	546	743	10	\$651	850	1000	5	\$1000

†Days.

UNITED FIDELITY LIFE INSURANCE CO., Dallas, Tex.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 34% Modified Preliminary Term (Mich. & Tenn. Stds.) reserve, with surrender charge first five years not exceeding \$5 per \$1,000, decreasing \$1.00 per \$1,000, sixth to tenth years.

Change of Plan. — Higher premium form allowed at any time, by payment of difference in premium at not more than 6% per annum. Medical examination required if disability desired.

Disability. — For varying extra premium, policy will provide, prior to age 60, for (a) waiver of premium; or (b) waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Agreement does not cover disability from war service or aeronautics. Limit \$20,000.

Dividends. — Policy is non-participating. Special 20 Payment Life Coupon policy issued with Guaranteed coupons which may be applied similarly to dividends. This policy participates after 20 years.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, policy will provide during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, homicide, violation of law, aeronautic flight, disease, mental infirmity, poison or war service. Limit \$15,000.

Extended Insurance. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium, service in time of war, aeronautics or submarine service.

Limits. — Ages, 15-60. \$100,000; reinsures over \$7,500; accepts reinsurance; minimum policy \$1,000

Loans. — After three premiums. Interest not more than 6%, in advance.

Military Service. — Death from military, naval or allied service in time of war, or within six months thereafter as a result of service, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within one month after default. Non-par. Without cash and loan values.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after three premiums. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Option. — Cash, Limited (2-25 years) and Continuous (20 years certain) Installments. Payments made annually, semi-annually (\$50.43), quarterly (25.33) or monthly (\$8.47). Unless otherwise directed commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All except Term. Net limit \$5,000. Double indemnity but not disability granted.

UNITED FIDELITY LIFE INSURANCE COMPANY—Continued

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE				ENDOW- MENTS			TERM		Age	WITH DISABILITY (Providing Waiver of Premiums and \$10 Monthly Income.)						
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Yr.	20 Yr.	5 Yr.	10 Yr.		Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	10 Year End.	15 Year End.	20 Year End.
13.58	35.16	25.95	21.46		92.01	58.14	42.79			15	14.49	37.15	27.46	22.68	92.35	58.50	43.12
13.85	35.07	25.33	21.77		92.07	58.19	42.83			16	14.78	37.69	27.86	23.02	92.42	58.56	43.18
14.13	36.18	26.71	22.09		92.13	58.24	42.86			17	15.08	38.25	28.26	23.37	92.48	58.63	43.24
14.43	36.72	27.11	22.42		92.18	58.30	42.89			18	15.42	38.83	28.68	23.73	92.55	58.70	43.30
14.73	37.28	27.52	22.76		92.25	58.35	42.93			19	15.74	39.44	29.13	24.09	92.62	58.77	43.36
15.05	37.86	27.95	23.13		92.32	58.42	42.97			20	16.09	40.06	29.58	24.50	92.71	58.84	43.42
15.39	38.45	28.39	23.49		92.38	58.48	43.01	9.61	9.78	21	16.45	40.69	30.05	24.88	92.77	58.93	43.48
15.75	39.08	28.86	23.88		92.46	58.55	43.06	9.75	9.93	22	16.85	41.36	30.56	25.30	92.85	59.00	43.54
16.12	39.72	29.34	24.28		92.53	58.63	43.12	9.82	10.02	23	17.24	42.04	31.07	25.74	92.95	59.10	43.60
16.50	40.39	29.83	24.70		92.61	58.70	43.17	9.97	10.19	24	17.66	42.76	31.60	26.19	93.03	59.19	43.66
16.92	41.08	30.36	25.13		92.70	58.79	43.24	10.06	10.29	25	18.12	43.49	32.16	26.65	93.14	59.30	43.72
17.86	41.81	30.89	25.58		92.80	58.89	43.31	0.23	10.47	26	18.60	44.25	32.72	27.12	93.24	59.42	43.78
17.80	42.55	31.44	26.05		92.89	58.98	43.40	0.32	10.59	27	19.08	45.04	33.31	27.63	93.36	59.54	43.84
18.28	43.31	32.02	26.52		93.00	59.09	43.49	0.50	10.80	28	19.61	45.85	33.92	28.12	93.47	59.66	43.90
18.79	44.11	32.62	27.03		93.12	59.20	43.58	0.62	10.93	29	20.16	46.70	34.55	28.66	93.61	59.80	44.00
19.32	44.95	33.25	27.55		93.23	59.34	43.69	0.82	11.17	30	20.74	47.57	35.22	29.21	93.74	59.96	44.10
19.88	45.81	33.89	28.10		93.36	59.46	43.80	1.03	11.42	31	21.34	48.46	35.88	29.78	93.87	60.12	44.20
20.47	46.71	34.56	28.68		93.50	59.59	43.94	1.17	11.61	32	21.98	49.38	36.58	30.40	94.04	60.27	44.30
21.09	47.63	35.25	29.27		93.63	59.75	44.07	1.42	11.89	33	22.66	50.35	37.32	31.02	94.19	60.47	44.40
21.76	48.58	35.98	29.89		93.79	59.92	44.23	1.59	12.12	34	23.40	51.35	38.09	31.68	94.38	60.69	44.50
22.46	49.59	36.74	30.54		93.96	60.09	44.42	1.88	12.45	35	24.16	52.39	38.86	32.36	94.58	60.90	44.60
23.19	50.61	37.51	31.21		94.12	60.27	44.60	2.18	12.82	36	24.97	53.45	39.67	33.08	94.78	61.12	44.70
23.98	51.69	38.34	31.93		94.32	60.50	44.83	2.51	13.23	37	25.82	54.57	40.53	33.83	95.03	61.42	44.80
24.81	52.80	39.19	32.66		94.52	60.72	45.08	2.87	13.68	38	26.73	55.72	41.43	34.59	95.27	61.70	44.90
25.68	53.94	40.06	33.44		94.74	60.98	45.36	3.25	14.17	39	27.69	56.90	42.33	35.41	95.54	62.02	45.00
26.62	55.14	41.00	34.26		94.97	61.26	45.67	3.68	14.72	40	28.70	58.12	43.30	36.27	95.82	62.39	45.10
27.61	56.37	41.96	35.12		95.24	61.57	46.03	4.14	15.33	41	29.79	59.39	44.29	37.24	96.15	62.78	45.20
28.67	57.66	42.97	36.02		95.53	61.92	46.42	4.66	16.03	42	30.93	60.70	45.34	38.24	96.51	63.22	45.30
29.79	59.01	44.03	36.98		95.84	62.31	46.87	5.23	16.81	43	32.17	62.07	46.43	39.32	96.89	63.72	45.40
30.98	60.41	45.14	37.98		96.20	62.74	47.37	5.88	17.68	44	33.46	63.49	47.57	40.44	97.32	64.27	45.50
32.25	61.86	46.30	39.05		96.58	63.21	47.93	6.62	18.66	45	34.86	64.94	48.78	41.65	97.84	64.87	50.10
33.61	63.37	47.53	40.18		97.02	63.75	48.57	7.45	19.77	46	36.35	66.47	50.15	42.92	98.35	65.62	51.00
35.05	64.94	48.80	41.38		97.50	64.35	49.27	8.39	21.03	47	37.95	68.06	51.59	44.27	98.97	66.48	51.80
36.59	66.58	50.16	42.65		98.04	65.03	50.07	9.46	22.41	48	39.65	69.72	53.13	45.70	99.63	67.41	52.80
38.24	68.27	51.57	43.99		98.62	65.76	50.94	10.67	23.95	49	41.45	71.43	54.72	47.19	100.36	68.41	53.80
39.99	70.05	53.07	45.42		99.28	66.58	51.93	12.02	25.71	50	43.39	73.24	56.45	48.83	101.20	69.49	55.10
41.85	71.99	54.74	46.95		100.00	67.48	53.02			51	45.46	75.41	58.34	50.55	102.30	70.67	56.40
43.84	74.02	56.51	48.57		100.81	68.49	54.23			52	47.69	77.73	60.37	52.41	103.52	71.98	57.90
45.97	76.11	58.36	50.30		101.68	69.61	55.57			53	50.06	80.13	62.48	54.38	104.77	73.42	59.50
48.23	78.30	60.30	52.15		102.65	70.83	57.07			54	52.60	82.66	64.71	56.51	106.17	74.93	61.30
50.64	80.58	62.36	54.13		103.72	72.18	58.70			55	55.30	85.30	67.08	58.80	107.68	76.58	63.20
53.24	82.96	64.55	56.50		104.91	73.70	60.53			56							
55.99	85.43	66.87	59.02		106.21	75.38	62.54			57							
58.98	88.03	69.32	61.73		107.67	77.21	64.74			58							
62.11	90.75	71.94	64.61		109.26	79.26	67.17			59							
65.49	93.62	74.72	67.68		111.03	81.51	69.84			60							

WITH DISABILITY (Waiver of Premiums).

Ord. Life	LIMITED PAY. LIFE			Age	ENDOWMENTS		
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year
\$15.51	\$38.53	\$28.47	\$23.58	21	\$92.55	\$58.62	\$43.14
17.06	41.17	30.45	25.24	25	92.89	58.95	43.39
19.51	45.06	33.87	27.68	30	93.45	59.54	43.83
22.72	49.73	36.90	30.74	35	94.22	60.35	44.67
26.98	55.35	41.24	34.55	40	95.33	61.63	46.05
32.77	62.15	46.69	39.56	45	97.11	63.76	48.54
40.80	70.65	53.86	46.24	50	100.12	67.59	52.85
51.97	81.97	63.75	55.47	55	105.50	73.75	60.08

Double Indemnity \$1.75 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED				AGES			
				25	35	45	55
20 PAY. LIFE COUPON.				CONTINUOUS MONTHLY INCOME			
Premium.....	\$31.83	\$38.34	\$48.52	(Equal Ages). \$10 a Month, 20 Year			
With Disability....	33.35	40.16	51.12	certain. Commuted Value \$1,740.			
ENDOWMENT AGE 65.				Ord. Life.....	\$34.90	\$43.28	\$58.90
Premium.....	\$20.24	\$28.92	\$47.03	20 Payment.....	50.82	58.17	71.00
With Disability....	21.41	30.51	50.22	MONTHLY INCOME, \$10 a Month, 20			
				Years Certain. Commuted Value \$1,740.			
				Ord. Life.....	\$29.44	\$39.08	\$56.15
				20 Payment.....	43.73	53.14	67.90

UNITED FIDELITY LIFE INSURANCE COMPANY—Continued

Cash, Loan, Paid-up and Extended Insurance Values

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age	Ann.	Cash	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.				
at	Prem.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.				
Issue	ium	Year	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.				
21	\$15.39	\$9	\$23	\$73	3	11	\$70	\$204	9	233	\$119	\$315	15	224	\$177	\$423	19	91			
25	16.92	11	29	86	3	263	82	221	10	236	140	341	16	18	207	454	18	187			
30	19.32	15	37	100	4	177	102	249	11	245	172	377	15	248	252	496	17	21			
35	22.46	20	47	115	5	66	125	274	11	236	210	413	14	181	303	535	15	54			
40	26.62	26	59	129	5	204	154	303	10	342	254	449	12	315	358	571	13	0			
45	32.25	34	75	147	5	193	188	332	9	272	301	480	10	344	416	604	10	313			
50	39.99	43	92	163	4	353	223	356	8	71	351	510	9	4	473	633	8	302			
55	50.64	53	111	177	4	69	261	379	6	233	400	535	7	76	527	658	6	350			
60	65.49	63	131	190	3	128	299	490	5	73	447	558	5	232	584	687	5	99			
21	38.45	73	146	465	25	268	343	1000	Pd-up	378	1000	Pd-up	419	1000	Pd-up	1000	Pd-up				
25	41.08	79	155	469	25	127	371	1000	"	410	1000	"	456	1000	"	1000	"				
30	44.95	88	174	469	23	308	410	1000	"	456	1000	"	508	1000	"	1000	"				
35	49.59	98	194	473	21	298	456	1000	"	508	1000	"	566	1000	"	1000	"				
40	55.14	109	216	474	19	52	508	1000	"	566	1000	"	627	1000	"	1000	"				
45	61.86	122	240	472	16	122	566	1000	"	627	1000	"	688	1000	"	1000	"				
50	70.05	136	265	468	13	138	627	1000	"	688	1000	"	747	1000	"	1000	"				
55	80.58	148	289	461	10	194	688	1000	"	747	1000	"	800	1000	"	1000	"				
60	93.62	157	308	448	7	314	747	1000	"	800	1000	"	850	1000	"	1000	"				
21	28.39	41	91	290	14	72	220	641	34	60	378	1000	Pd-up	419	1000	Pd-up	1000	Pd-up			
25	30.36	45	99	294	14	254	239	644	31	345	410	1000	"	456	1000	"	1000	"			
30	33.25	51	110	296	14	278	266	649	28	295	456	1000	"	508	1000	"	1000	"			
35	36.74	57	123	300	14	43	297	651	25	148	508	1000	"	566	1000	"	1000	"			
40	41.00	65	138	303	12	288	331	652	21	295	566	1000	"	627	1000	"	1000	"			
45	46.20	73	154	303	19	343	368	650	18	90	627	1000	"	688	1000	"	1000	"			
50	53.07	81	170	300	8	320	403	643	14	259	688	1000	"	747	1000	"	1000	"			
55	62.36	89	184	293	6	298	435	632	11	158	747	1000	"	800	1000	"	1000	"			
60	74.72	95	196	283	4	359	458	613	8	176	800	1000	"	850	1000	"	1000	"			
21	23.49	26	59	188	8	177	160	466	24	345	276	730	34	345	419	1000	Pd-up				
25	25.13	29	65	193	8	364	175	472	23	356	301	735	32	50	456	1000	"				
30	27.55	33	74	200	9	153	196	478	22	7	337	739	28	185	508	1000	"				
35	30.54	38	84	205	9	196	220	482	19	196	377	742	24	264	566	1000	"				
40	34.26	44	96	210	9	9	247	486	16	276	420	742	20	339	627	1000	"				
45	39.05	50	109	214	7	335	276	487	13	325	463	739	17	74	688	1000	"				
50	45.42	57	122	215	6	182	303	483	11	5	503	731	13	239	747	1000	"				
55	54.13	64	135	215	5	22	327	475	8	134	535	716	10	139	800	1000	"				
60	67.68	71	148	215	3	282	347	465	6	46	557	696	7	192	850	1000	"				
		End of 5 Years.					End of 7 Years.					End of 8 Years.					End of 9 Years.				
Age	Ann.	Cash	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.				
at	Prem.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.				
Issue	ium	Year	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.				
21	\$92.35	\$241	\$439	\$520	5	\$498	\$649	\$719	3	\$711	\$761	\$815	2	\$812	\$878	\$909	1	\$908			
25	92.70	240	438	518	5	\$496	649	719	3	\$711	761	815	2	\$813	878	909	1	\$908			
30	93.23	238	437	517	5	\$492	648	718	3	\$709	760	814	2	\$810	877	908	1	\$907			
35	93.96	236	435	515	5	\$487	646	715	3	\$706	759	813	2	\$808	877	908	1	\$906			
40	94.97	234	432	511	5	\$478	644	713	3	\$702	757	810	2	\$805	876	907	1	\$905			
45	96.58	230	429	507	5	\$464	641	710	3	\$696	755	808	2	\$802	874	905	1	\$903			
50	99.28	226	424	500	5	\$439	637	705	3	\$683	751	804	2	\$794	872	903	1	\$900			
55	103.72	220	417	490	5	\$396	629	694	3	\$669	745	797	2	\$781	868	899	1	\$894			
60	111.03	211	406	475	5	\$318	618	651	3	\$624	735	786	2	\$760	862	892	1	\$886			
		End of 5 Years.					End of 7 Years.					End of 10 Years.					End of 14 Years.				
Age	Ann.	Cash	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.				
at	Prem.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.				
Issue	ium	Year	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.				
21	\$58.48	\$136	\$256	\$356	10	\$289	\$380	\$500	8	\$455	\$588	\$696	5	\$682	\$910	\$942	1	\$941			
25	58.79	134	254	353	10	\$282	379	495	8	\$452	587	695	5	\$679	910	942	1	\$941			
30	59.34	133	253	351	10	\$273	378	493	8	\$444	586	693	5	\$676	910	940	1	\$941			
35	60.09	130	250	347	10	\$258	375	488	8	\$433	584	691	5	\$670	909	942	1	\$940			
40	61.26	128	248	342	10	\$229	373	484	8	\$414	582	688	5	\$658	908	940	1	\$939			
45	63.21	125	246	338	10	\$181	370	479	8	\$379	578	682	5	\$643	906	938	1	\$936			
50	66.58	122	242	329	10	\$90	366	470	8	\$317	572	673	5	\$612	903	936	1	\$932			
55	72.18	119	237	318	8	\$251	359	456	8	\$260	563	658	5	\$557	898	930	1	\$926			
60	81.51	114	231	303	5	\$318	350	438	7	\$277	549	638	5	\$455	890	921	1	\$914			
		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 19 Years.				
Age	Ann.	Cash	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.	Cash	Pd.	Ext.				
at	Prem.	3rd	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.	or	Up	Ins.				
Issue	ium	Year	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.	Loan		Y.				
21	\$43.01	\$67	\$147	\$238	15	\$99	\$376	\$523	10	\$460	\$655	\$775	5	\$763	\$925	\$957	1	\$956			
25	43.24	67	147	238	15	\$89	376	522	10	\$464	654	774	5	\$761	925	957	1	\$956			
30	43.69	67	147	237	15	\$99	376	521	10	\$454	654	774	5	\$754	924	956	1	\$955			
35	44.42	67	147	236	15	\$33	375	518	10	\$434	653	772	5	\$751	924	956	1	\$955			
40	45.67	68	148	235	13	\$239	375	517	10	\$401	651	768	5	\$739	922	954	1	\$953			
45	47.93	69	150	234	10	\$248	376	512	10	\$337	648	762	5	\$717	920	952	1	\$950			
50	51.93	70	152	232	7	\$363	376	504	10	\$215	643	752	5	\$678	917	949	1	\$946			
55	58.70	72	155	228	5	\$285	376	493	9	\$258	634	736	5	\$603	911	943	1	\$937			
60	69.84	75	159	223	4	\$118	375	477	6	\$252	619	711	5	\$459	901	933	1	\$922			
21	\$43.01	\$67	\$147	\$238	15	\$99	\$376	\$523	10	\$460	\$655	\$775	5	\$763	\$925	\$957	1	\$956			
25	43.24	67	147	238	15	\$89	376	522	10	\$464	654	774	5	\$761	925	957	1	\$956			
30	43.69	67	147	237	15	\$99	376	521	10	\$454	654	774	5	\$754	924	956	1	\$955			
35	44.42	67	147	236	15	\$33	375	518	10	\$434	653	772	5	\$751	924	956	1	\$955			
40	45.67	68	148	235	13	\$239	375	517	10	\$401	651	768	5	\$739	922	954	1	\$953			
45	47.93	69	150	234	10	\$248	376	512	10	\$337	648	762	5	\$717	920</						

†Days.

UNITED LIFE & ACCIDENT INS. CO., Concord, N. H.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American 3½% Modified Preliminary Term reserve, with surrender charge not exceeding \$25 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form upon evidence of insurability.

Disability. — For small extra premium policy will provide, prior to age 60, for waiver of premiums. **Accident Disability Endorsement** provides for weekly indemnity of \$10 per \$1,000 for 52 weeks and thereafter \$5 per week through period of disability; disability must occur by accidental means and prior to age 60. Also issues health and accident disability endorsement on monthly income policies, which provides for monthly income equal to that named in policy during period of disability due to sickness or accident. In the event that disability occurs while insured has changed occupations to one more hazardous only a proportionate part will be paid as premiums would have covered. Does not cover war service. Limit \$100 weekly benefit.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium regular policies will provide, prior to age 70, for payment of double face of policy in event of accidental death within 90 days from time of injury. **Triple Indemnity** provides, prior to age 70, for payment of three times face of policy in event of accidental death within 90 days from time of injury, while insured is in or on any public conveyance, or in a completed building which burns or collapses, or in consequence of a cyclone, tornado, from explosion of steam boiler or lightning. Either agreement does not cover war service, aviation or submarine voyage. Limit, double and triple indemnity clause, \$50,000.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After two years, except for non-payment of premium and service in time of war.

Limits. — Ages, Life and Endowments, 15-65; Term 21-60; \$50,000; reinsures over \$5,000; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit granted.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-Up Values" and "Premium Loans."

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after two premiums (third year loan value applied to pay third premium). Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash. Trust Fund (Interest Payments) at 3½%, and for each \$1,000, \$125 payable immediately and \$5 for 240 months. Unless otherwise directed Trust Fund and commutable values of monthly payment withheld from beneficiary

Suicide. — Within one year, sane or insane, liability limited to reserve.

Women. — No extra charge. Ages, 15-55. All but Term. Disability and double indemnity granted

NON-PARTICIPATING RATES PER \$1,000

(*Triple Indemnity with Accident Disability Endorsement and Waiver of Premiums.)

Ord Life	LIMITED PAY. LIFE			ENDOW- MENTS			Age	ENDOW- MENT At Age 65		Monthly Income \$10 for 240 Mos with Health and Acc. Dis. End.			Dble. In- dem- nity Life								
	10 Pay	15 Pay.	20 Pay	10 Year	15 Year	20 Year		Cont. Pay.	20 Pay.	Ord. Life	20 Pay. Life	20 Year End.		Exp'y Term \$5,000 :							
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$								
0.57	42	92	32	97	28	06	96	91	63	35	47.05	21	22	49	31	05	33	98	47.29	80.80	59.00
0.88	43	48	33	39	28	40	96	95	63	39	47.10	22	23	01	31	56	34	53	47.89	80.90	59.80
1.21	44	06	33	82	28	76	96	98	63	43	47.16	23	23	56	32	11	35	11	48.53	81.00	60.65
1.55	44	66	34	26	29	14	97	01	63	47	47.21	24	24	14	32	67	35	71	49.20	81.09	61.60
1.90	45	28	34	73	29	53	97	04	63	52	47.26	25	24	77	33	25	36	33	49.88	81.18	63.65
2.26	45	93	35	21	29	94	97	09	63	58	47.33	26	25	42	33	85	37	00	50.59	81.28	64.70
2.70	46	60	35	71	30	37	97	14	63	64	47.41	27	26	12	34	49	37	71	51.33	81.41	65.80
3.12	47	29	36	24	30	82	97	20	63	71	47.50	28	26	88	35	14	38	43	52.11	81.55	68.25
3.57	48	02	36	75	31	28	97	26	63	78	47.59	29	27	67	35	84	39	21	52.90	81.69	69.50
4.04	48	77	37	34	31	76	97	31	63	86	47.69	30	28	52	36	55	40	02	53.73	81.85	70.90
4.59	49	62	37	98	32	42	97	37	63	94	47.82	31	29	42	37	30	40	95	54.70	82.04	73.90
5.15	50	53	38	65	32	89	97	45	64	03	47.95	32	30	39	38	09	41	91	55.69	82.24	75.45
5.75	51	45	39	36	33	49	97	52	64	14	48.08	33	31	43	38	91	42	93	56.73	82.43	77.10
6.38	52	41	40	09	34	11	97	60	64	24	48.25	34	32	55	39	76	44	01	57.81	82.70	80.80
7.06	53	41	40	84	34	77	97	70	64	36	48.42	35	33	75	40	66	45	17	58.96	82.96	82.70
7.82	54	38	41	63	35	47	97	79	64	49	48.63	36	35	06	41	62	46	46	60.16	83.26	84.75
8.61	55	41	42	45	36	19	97	90	64	65	48.87	37	36	48	42	60	47	80	61.37	83.61	86.90
9.49	56	47	43	30	36	96	98	03	64	81	49.12	38	38	00	43	65	49	25	62.68	83.98	91.60
10.36	57	58	44	19	37	76	98	15	65	00	49.40	39	39	65	44	75	50	78	64.04	84.41	94.15
11.31	58	73	45	13	38	62	98	31	65	21	49.72	40	41	44	45	91	52	41	65.49	84.90	96.85
12.32	60	02	46	18	39	57	98	57	65	56	50.14	41	42	00	46	00	54	14	67.09	85.57	99.70
13.38	61	38	47	28	40	58	98	85	65	95	50.62	42	43	00	47	00	55	96	68.81	86.35	105.75
14.52	62	79	48	45	41	63	99	16	66	37	51.13	43	44	00	48	00	57	91	70.59	87.18	109.15
15.73	64	26	49	68	42	75	99	52	66	85	51.70	44	45	00	49	00	60	00	72.49	88.11	112.75
17.02	65	80	50	97	43	92	99	90	67	37	52.32	45	46	00	50	00	62	22	74.49	89.14	120.25
18.46	67	42	52	29	45	12	100	43	67	95	53.06	46	47	00	51	00	64	67	76.52	90.34	124.40
20.01	69	10	53	68	46	40	101	01	68	61	53.88	47	48	00	52	00	67	32	78.67	91.68	128.95
21.65	70	89	55	16	47	77	101	64	69	35	54.78	48	49	00	53	00	70	13	80.98	93.16	133.85
23.41	72	77	56	72	49	25	102	33	70	16	55.77	49	50	00	54	00	73	15	83.44	94.80	143.45
25.29	74	74	58	39	50	82	103	09	71	06	56.85	50	51	00	55	00	76	38	86.05	96.60	149.15
27.31	76	95	60	20	52	60	104	32	72	30	58.21	51	52	00	56	00	79	82	89.08	98.85	155.20
29.45	79	28	62	12	54	48	105	64	73	64	59.68	52	53	00	57	00	83	47	92.30	101.28	161.60
31.75	81	73	64	15	56	49	107	07	75	10	61.28	53	54	00	58	00	87	41	95.74	103.95	174.00
34.21	84	29	66	30	58	64	108	61	76	67	63.04	54	55	00	59	00	91	63	99.43	106.89	181.55
36.83	87	01	68	59	60	93	110	26	78	40	64.96	55	56	00	60	00	96	13	103.36	110.12	189.50
39.64	87	91	69	28	61	69	109	76	78	23	66.00	56	57	00	61	00	99	00	104.00	111.00	194.00
42.57	90	15	71	46	63	93	110	86	79	70	67.00	57	58	00	62	00	101	00	105.00	112.00	199.00
45.73	92	50	73	79	66	34	112	09	81	33	68.00	58	59	00	63	00	102	00	106.00	113.00	204.00
49.37	94	99	76	26	68	94	113	45	83	14	69.00	59	60	00	64	00	103	00	107.00	114.00	209.00

*This company divides its risks into three classes according to occupational hazards, with increasing rates for each class. Double and Triple Indemnity re-included in all flat rates. The above rates are for Class I with Double and Triple Indemnity and Accident Disability Endorsement.

The additional rates on life and endowment policies for Class I without Accident Disability Endorsement and for Classes II and III with and without Accident Disability Endorsement may be found as follows:

CLASS I without Accident Disability Endorsement, subtract \$3.00 from above rates.

CLASS II with Double and Triple Indemnity, but without Accident Disability Endorsement, subtract \$2.00 from above rates.

CLASS II with Double and Triple Indemnity and with Accident Disability Endorsement, add \$4.00 to above rates.

CLASS III with Double and Triple Indemnity, but without Accident Disability Endorsement, subtract \$0.50 from above rates.

CLASS III with Double and Triple Indemnity and with Accident Disability Endorsement, add \$9.50 to above rates.

For small extra premium, waiver of premium clause will be added for total and permanent disability, prior to age 60.

The first installment of Monthly Income is payable immediately at death, and payments are guaranteed for 20 years. Payments may also be made in quarterly or semi-annual installments upon request of insured, in which event quarterly and semi-annual payment will be respectively three times, six times the monthly income. For varying extra premium income may be made continuous. Disability clause canceled at age 60 and premium reduced \$3.50.

Issued in amounts of \$5,000 and over, convertible at any time previous to 5 years before expiration.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
Ord. Life	21	\$17.27	\$13	\$28	90 3 9	\$69	\$203 9 7	\$118	\$315 15 7	\$176	\$422 19 1										
	25	18.60	16	33	99 4 4	82	222 10 8	139	341 16 0	206	453 18 1										
	30	20.69	20	41	112 5 0	101	247 11 7	171	376 15 7	251	495 17 1										
	35	23.61	24	51	125 5 8	125	275 11 8	209	413 14 5	302	534 15 3										
	40	27.71	31	64	140 6 0	154	304 10 11	253	448 12 10	358	572 13 1										
	45	33.27	38	79	156 5 10	187	331 9 8	301	481 10 11	416	604 10 1										
	50	41.29	47	96	170 5 2	223	356 8 2	350	510 9 0	473	634 8 8										
55	52.48	57	115	184 4 4	261	379 6 7	400	536 7 2	527	658 6 6											
10 Pay. Life	21		78	146	465 25 9	343	1000 Pd-up														
	25	39.77	84	158	467 25 3	371	1000 "														
	30	42.13	93	174	470 23 11	410	1000 "														
	35	45.61	103	194	472 21 9	456	1000 "														
	40	50.23	114	216	473 19 3	508	1000 "														
	45	55.53	127	240	473 16 4	566	1000 "														
	50	62.55	141	265	468 13 5	627	1000 "														
55	71.24	153	289	460 10 6	688	1000 "															
60	82.76																				
15 Pay. Life	21		46	91	290 14 2	220	641 34 2	378	1000 Pd-up												
	25	29.80	50	99	293 14 8	239	644 31 11	410	1000 "												
	30	31.56	56	110	297 14 9	266	648 28 9	456	1000 "												
	35	34.16	62	123	300 14 1	297	651 25 5	508	1000 "												
	40	37.63	70	138	302 12 9	331	652 21 10	566	1000 "												
	45	41.88	78	154	303 10 11	368	650 18 3	627	1000 "												
	50	47.68	86	170	300 8 10	403	643 14 9	688	1000 "												
55	54.64	94	184	294 6 10	435	632 11 5	747	1000 "													
60	64.22																				
20 Pay. Life	21		31	64	204 9 4	160	465 24 11	276	731 35 0	419	1000 Pd-up										
	25	24.81	34	70	208 9 10	175	471 23 11	301	735 32 2	456	1000 "										
	30	26.28	38	79	213 10 2	196	477 22 0	337	739 28 6	508	1000 "										
	35	28.46	43	89	217 10 1	220	482 19 6	377	742 24 9	566	1000 "										
	40	31.42	49	101	221 9 5	247	486 16 9	420	742 20 11	627	1000 "										
	45	35.12	55	114	224 8 3	276	487 13 11	463	739 17 2	688	1000 "										
	50	40.22	62	127	224 6 9	303	483 11 1	503	730 13 8	747	1000 "										
55	46.77	69	140	223 5 3	327	476 8 5	535	717 10 6	800	1000 "											
60	56.58																				
Expectancy Term	21	59.00		5	270 1 3	105	645 3 2	210	1045 4 10	295	1475 6 8										
	25	63.65		20	330 1 7	140	765 3 10	265	1230 5 9	365	1715 6 6										
	30	70.90		40	395 2 1	185	915 4 5	330	1450 6 2	435	1990 6 1										
	35	82.70		70	490 2 6	255	1105 5 2	430	1720 6 4	540	2285 5 5										
	40	96.85		100	575 2 9	320	1280 5 1	500	1935 5 4	645	2515 4 4										
	45	120.20		155	675 3 0	410	1440 4 8	590	2140 4 5	807	2715 2 2										
	50	149.15		190	750 2 8	455	1580 3 7	640	2280 2 8	815	Expires										
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years				
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
15 Year End.	21	15	\$141	\$255	\$348	10	\$280	\$380	\$493	8	\$452	\$588	\$697	5	\$682	\$910	\$942	1	\$938		
	25	30	32	139	254	347	10	\$275	379	491	8	\$447	587	695	5	\$680	910	942	1	\$938	
	30	60	62	138	253	344	10	\$265	378	488	8	\$440	586	694	5	\$676	910	942	1	\$938	
	35	61	68	135	250	340	10	\$249	375	485	8	\$429	584	691	5	\$670	909	941	1	\$938	
	40	61	89	133	248	336	10	\$221	373	481	8	\$409	582	687	5	\$660	908	940	1	\$938	
	45	68	93	130	246	330	10	\$171	370	475	8	\$374	578	682	5	\$643	906	938	1	\$938	
	50	67	24	127	242	322	10	\$81	366	466	8	\$311	572	673	5	\$612	903	935	1	\$938	
55	73	90	124	237	311	8	16	359	452	8	\$195	563	659	5	\$556	898	930	1	\$938		
		End of 5 Years					End of 10 Years					End of 15 Years					End of 19 Years				
		Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.				
20 Year End.	21	43	80	\$89	\$166	\$260	15	\$126	\$388	\$539	10	\$487	\$661	\$783	5	\$771	\$926	\$959	1	\$958	
	25	44	01	88	165	255	15	\$114	387	537	10	\$481	660	781	5	\$769	926	958	1	\$958	
	30	44	39	86	163	254	15	\$91	385	534	10	\$469	659	779	5	\$765	925	958	1	\$958	
	35	45	02	84	162	251	15	\$52	384	530	10	\$449	657	777	5	\$757	925	957	1	\$958	
	40	46	12	83	160	247	14	14	383	526	10	\$413	655	772	5	\$745	923	956	1	\$958	
	45	48	52	82	160	242	11	10	382	519	10	\$348	651	766	5	\$722	921	953	1	\$958	
	50	52	75	81	160	236	8	12	380	509	10	\$224	615	734	5	\$681	717	949	1	\$958	
55	60	41	81	161	229	5	10	378	495	9	19	635	738	5	\$605	911	943	1	\$958		
60																					

†Months, not dollars.

American 3½% Modified Preliminary Term reserve; surrender charge does not exceed \$25 per \$1,000.

SINGLE PREMIUMS.

Ages	25	35	45
Life.....	\$330.34	\$396.49	\$497.92
10 Year Endowment.....	754.77	756.15	759.91
15 Year Endowment.....	651.63	654.98	664.53
20 Year Endowment.....	568.66	576.16	593.84

UNITED MUTUAL LIFE INSURANCE CO., Dallas, Tex.

Accelerative Option. — Cash value of dividend accumulations may be used to pay up policy or mature as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After two premiums, within 31 days after default. American $3\frac{1}{2}\%$ Preliminary Term reserve, with surrender charge up to 20th year not to exceed \$25 per \$1,000. May be deferred not more than 60 days.

Change of Plan. — Higher premium form allowed by payment of difference in premiums at 6% compound interest.

Disability. — For varying extra premium rider provides, prior to age 60 for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability to maturity; no reduction in insurance. Agreement does not cover self-inflicted injury or violation of law. Minimum limit, \$1,000.

Dividends. — End of second year and annually thereafter. Option: (a) cash; (b) reduce premiums; (c) purchase paid-up par. additions; (d) accumulate at not less than $3\frac{1}{2}\%$; (e) accelerate maturity as endowment.

Double Indemnity. — For varying extra premium rider provides, during premium-paying period and prior to age 60 for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from homicide or suicide. Minimum limit, \$1,000.

Extended Insurance. — Automatic after two years. Non-Par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After one year except for non payment of premium, service in time of war or aeronautic or submarine operation.

Limits. — Ages 18-55; reinsures over \$2,000. Does not accept reinsurance.

Loans. — After two premiums within 31 days after default. Interest 6% in advance. May be deferred not more than 60 days.

Military Service. — Military or naval service in time of war limits liability to reserve, unless permit obtained.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values."

Paid-Up Values. — After two premiums within 31 days after default. Non-par. Without cash or loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from aerial flight or submarine service limits liability to reserve.

Settlement Options. — Cash. Limited (2 to 25 years) and Continuous (20 years certain) Installments. Installments certain participate in excess interest earned. No provision for commutation.

Suicide. — Within one year limits liability to premiums paid.

Women. — All plans. No extra charge. Limit, \$2,500. Double Indemnity but not disability granted.

ANNUAL PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

PARTICIPATING										DISABILITY (Waiver of Premium and \$10 Monthly Income)									
Ord. Life	LIMITED PAY. LIFE			ENDOWMENTS					Age	LIMITED PAY. LIFE			ENDOWM'TS						
	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.	30 Yr.	10 Yr. Term		Ord. Life	10 Pay.	15 Pay.	20 Pay.	10 Yr.	15 Yr.	20 Yr.	30 Yr.		
18.77	\$42.92	\$32.31	\$27.15	\$102.21	\$65.57	\$47.71	\$30.72	\$10.17	21	\$1.10	\$2.31	\$1.71	\$1.43	\$41	\$47	\$54	\$61		
19.16	\$43.60	\$32.84	\$27.58	\$102.28	\$65.66	\$47.81	\$30.94	\$10.24	22	\$1.13	\$2.35	\$1.76	\$1.46	\$42	\$48	\$55	\$62		
19.59	\$44.32	\$33.38	\$28.04	\$102.37	\$65.75	\$47.92	\$31.07	\$10.34	23	\$1.18	\$2.40	\$1.80	\$1.48	\$44	\$49	\$58	\$65		
20.03	\$45.06	\$33.94	\$28.53	\$102.45	\$65.85	\$48.02	\$31.22	\$10.43	24	\$1.21	\$2.45	\$1.83	\$1.53	\$45	\$51	\$61	\$68		
20.48	\$45.86	\$34.52	\$29.02	\$102.53	\$65.93	\$48.12	\$31.37	\$10.53	25	\$1.26	\$2.49	\$1.86	\$1.56	\$46	\$54	\$63	\$70		
20.97	\$46.62	\$35.13	\$29.54	\$102.63	\$66.05	\$48.25	\$31.55	\$10.63	26	\$1.30	\$2.54	\$1.90	\$1.59	\$47	\$56	\$65	\$72		
21.48	\$47.44	\$35.75	\$30.07	\$102.73	\$66.16	\$48.38	\$31.73	\$10.75	27	\$1.32	\$2.57	\$1.93	\$1.62	\$49	\$58	\$69	\$75		
22.01	\$48.29	\$36.41	\$30.64	\$102.85	\$66.29	\$48.52	\$31.94	\$10.88	28	\$1.39	\$2.63	\$1.96	\$1.66	\$50	\$60	\$71	\$77		
22.58	\$49.18	\$37.09	\$31.22	\$102.96	\$66.42	\$48.67	\$32.16	\$11.01	29	\$1.42	\$2.66	\$2.01	\$1.67	\$51	\$63	\$75	\$80		
23.18	\$50.11	\$37.81	\$31.83	\$103.09	\$66.57	\$48.85	\$32.40	\$11.17	30	\$1.48	\$2.71	\$2.03	\$1.71	\$54	\$66	\$79	\$83		
23.81	\$51.07	\$38.54	\$32.47	\$103.22	\$66.72	\$49.03	\$32.68	\$11.34	31	\$1.52	\$2.74	\$2.07	\$1.74	\$55	\$69	\$83	\$87		
24.47	\$52.07	\$39.30	\$33.13	\$103.37	\$66.88	\$49.23	\$32.97	\$11.52	32	\$1.59	\$2.76	\$2.09	\$1.77	\$57	\$72	\$87	\$91		
25.16	\$53.09	\$40.10	\$33.81	\$103.51	\$67.05	\$49.42	\$33.29	\$11.71	33	\$1.63	\$2.82	\$2.12	\$1.81	\$59	\$76	\$92	\$95		
25.90	\$54.16	\$40.93	\$34.53	\$103.68	\$67.25	\$49.67	\$33.65	\$11.93	34	\$1.71	\$2.88	\$2.17	\$1.85	\$62	\$81	\$98	\$101		
26.69	\$55.29	\$41.80	\$35.30	\$103.86	\$67.47	\$49.93	\$34.05	\$12.17	35	\$1.78	\$2.91	\$2.19	\$1.87	\$65	\$84	\$104	\$107		
27.51	\$56.44	\$42.69	\$36.09	\$104.06	\$67.69	\$50.20	\$34.47	\$12.44	36	\$1.84	\$2.96	\$2.25	\$1.93	\$69	\$89	\$110	\$113		
28.37	\$57.64	\$43.63	\$36.91	\$104.26	\$67.94	\$50.51	\$34.95	\$12.74	37	\$1.91	\$2.99	\$2.28	\$1.95	\$76	\$96	\$119	\$122		
29.30	\$58.89	\$44.62	\$37.78	\$104.49	\$68.22	\$50.85	\$35.48	\$13.08	38	\$2.00	\$3.03	\$2.33	\$2.01	\$79	\$103	\$129	\$132		
30.29	\$60.19	\$45.64	\$38.61	\$104.74	\$68.52	\$51.23	\$36.06	\$13.44	39	\$2.09	\$3.07	\$2.35	\$2.04	\$84	\$110	\$141	\$144		
31.32	\$61.54	\$46.71	\$39.55	\$105.01	\$68.85	\$51.65	\$36.70	\$13.87	40	\$2.17	\$3.11	\$2.39	\$2.09	\$89	\$119	\$154	\$157		
32.42	\$62.93	\$47.83	\$40.66	\$105.30	\$69.22	\$52.10	\$37.40	\$14.34	41	\$2.27	\$3.14	\$2.44	\$2.21	\$97	\$127	\$169	\$172		
33.59	\$64.40	\$49.01	\$41.73	\$105.64	\$69.64	\$52.62	\$38.19	\$14.89	42	\$2.35	\$3.17	\$2.48	\$2.33	\$103	\$137	\$185	\$188		
34.83	\$65.92	\$50.23	\$42.85	\$105.99	\$70.08	\$53.18	\$39.04	\$15.50	43	\$2.48	\$3.20	\$2.51	\$2.48	\$110	\$148	\$202	\$205		
36.17	\$67.51	\$51.53	\$44.05	\$106.40	\$70.60	\$53.82	\$40.00	\$16.19	44	\$2.59	\$3.22	\$2.55	\$2.57	\$118	\$160	\$219	\$222		
37.57	\$69.16	\$52.88	\$45.30	\$106.84	\$71.15	\$54.51	\$41.03	\$16.97	45	\$2.72	\$3.24	\$2.59	\$2.71	\$128	\$174	\$236	\$239		
39.07	\$70.89	\$54.32	\$46.62	\$107.32	\$71.77	\$55.28	\$42.15	\$17.85	46	\$2.85	\$3.28	\$2.75	\$2.85	\$141	\$196	\$255	\$258		
40.72	\$72.69	\$55.82	\$48.04	\$107.90	\$72.48	\$56.15	\$43.31	\$18.85	47	\$2.91	\$3.28	\$2.93	\$3.00	\$154	\$213	\$275	\$278		
42.37	\$74.57	\$57.40	\$49.55	\$108.51	\$73.25	\$57.10	\$44.51	\$19.96	48	\$3.16	\$3.30	\$3.13	\$3.17	\$160	\$223	\$295	\$298		
44.19	\$76.53	\$59.07	\$51.15	\$109.19	\$74.10	\$58.16	\$45.75	\$21.20	49	\$3.32	\$3.30	\$3.30	\$3.35	\$167	\$245	\$316	\$319		
46.14	\$78.58	\$60.84	\$52.84	\$109.95	\$75.05	\$59.33	\$47.05	\$22.58	50	\$3.53	\$3.30	\$3.54	\$3.55	\$183	\$278	\$338	\$341		
48.20	\$80.72	\$62.09	\$54.65	\$110.78	\$76.09	\$60.62	\$48.42	\$24.12	51	\$3.72	\$3.59	\$3.76	\$3.76	\$235	\$335	\$362	\$365		
50.39	\$82.95	\$64.65	\$56.58	\$111.70	\$77.23	\$62.03	\$49.85	\$25.82	52	\$3.95	\$3.87	\$4.00	\$4.00	\$274	\$366	\$386	\$389		
52.75	\$85.29	\$66.73	\$58.63	\$112.72	\$78.52	\$63.60	\$51.35	\$27.69	53	\$4.20	\$4.19	\$4.27	\$4.25	\$320	\$398	\$414	\$417		
55.26	\$87.72	\$68.92	\$60.84	\$113.84	\$79.92	\$65.32	\$52.97	\$29.77	54	\$4.48	\$4.53	\$4.58	\$4.53	\$368	\$429	\$443	\$446		
57.93	\$90.28	\$71.25	\$63.19	\$115.07	\$81.46	\$67.22	\$54.75	\$32.07	55	\$4.81	\$4.91	\$4.91	\$4.85	\$416	\$462	\$473	\$476		
60.78									56										
63.84									57										
67.08									58										
70.58									59										
74.31									60										

Above Rates with Disability and Double Indemnity.*

21.37	46.73	35.52	30.08	104.12	67.54	49.75	33.17	11.67	21	1.10	2.31	1.71	1.43	41	47	54	41	47	54	41
23.24	49.85	37.88	32.07	104.49	67.97	50.25	34.03	12.03	25	1.26	2.49	1.86	1.56	46	54	63	46	54	63	46
26.16	54.32	41.34	35.04	105.13	68.73	51.14	35.37	12.67	30	1.48	2.71	2.03	1.71	54	66	79	54	66	79	54
29.97	59.70	45.49	38.07	106.01	69.81	52.47	37.35	13.67	35	1.78	2.91	2.19	1.87	65	84	104	65	84	104	65
34.99	66.15	50.60	43.24	107.40	71.54	54.69	40.39	15.37	40	2.17	3.11	2.39	2.09	89	119	154	89	119	154	89
41.79	73.90	56.97	49.51	109.62	74.39	58.37	45.27	18.47	45	2.72	3.24	2.59	2.71	128	174	236	128	174	236	128
51.17	83.38	65.88	57.89	113.28	79.33	64.21	50.00	24.08	50	3.53	3.30	3.54	3.55	183	278	338	183	278	338	183
64.24	96.69	77.66	69.54	120.73	87.58	73.45	58.55	33.57	55	4.81	4.91	4.91	4.85	416	462	473	416	462	473	416

*Rates for 10 Year Term do not include disability.

NOTE.—Above rates adopted 1922. Semi-annual rates multiply by .52; quarterly .265.

CASH VALUES.

Age	ORDINARY LIFE					20 PAY. LIFE					20 YEAR ENDOWM'T				
	End of Year					End of Year					End of Year				
	2	5	10	15	20	2	5	10	15	20	2	5	10	15	20
21	\$6	\$28	\$69	\$118	\$176	\$15	\$64	\$159	\$276	\$418	\$35	\$150	\$376	\$654	\$1010
25	7	33	82	139	206	16	70	174	301	456	35	149	375	654	1010
30	9	41	101	171	251	18	78	195	337	508	35	149	375	653	1010
35	12	51	125	209	302	21	88	219	377	566	35	150	375	652	1010
40	15	64	154	253	358	23	100	247	420	626	35	150	375	651	1010
45	19	79	187	301	416	27	113	275	463	688	36	152	376	649	1010
50	23	96	223	350	473	30	126	302	502	746	36	154	376	644	1010
55	28	115	261	400	527	34	140	327	535	800	37	157	375	635	1010

American 3½% Preliminary Term reserves with surrender charge up to 20th year not to exceed \$25 per \$1,000. Full reserve thereafter.

U. S. GOVERNMENT INSURANCE, Washington, D. C.

(Converted policies.)

Accelerative Option. — No provision.

Beneficiary. — Changeable at will, within class of beneficiary permitted by War Risk Insurance Act, as amended December 24, 1919.

Cash Values. — After one year's premiums, within three months after default. American $3\frac{1}{4}\%$ Level Premium reserve, without surrender charge.

Change of Plan. — Higher premium form allowed within five years, by payment of difference in reserves. Lower premium plan allowed with health certificate, difference in reserve to be returned in cash, or applied to future premiums.

Disability. — Included in policy without extra charge, provides during life of policy, for waiver of premiums and payment of monthly income of \$5.75 per \$1,000, beginning immediately upon proof and continuing during life time. 240 payments certain insurance reduced in proportion to commuted values of Installments paid. If policy bears a loan, payments will be adjusted accordingly. Under paid-up insurance, disability payments made, in event of death the commuted value of the remaining unpaid Installments becomes payable in accordance with option selected. Under Extended Insurance, disability payments made and in event of death, insurance reduced accordingly. See "Military Service."

Dividends. — As determined by director of the Bureau. Options: (a) cash; (b) accumulate at not less than $3\frac{1}{4}\%$, withdrawable any time.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after one year Participating. With cash but not loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — Six months from date, except for non-payment of premium, and except for the discharge of insured from military or naval forces of the United States on dishonorable grounds, or except insured is guilty of mutiny, treason, spying or any offence involving moral turpitude, or wilful or persistent misconduct, terminates insurance.

Limits. — In any amount from \$1,000 to \$10,000 in multiples of \$500; but in no event to exceed the amount originally carried.

Loans. — After one year's premium. Loan value is 94% of cash value. Interest not more than 6%, not in advance.

Military Service. — No restrictions. Extra losses from military service are taken care of by special appropriation.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Values are based upon the monthly premium basis. Premiums may be paid annually, semi-annually, or quarterly, in which case the premium payable is the sum of the monthly premium discounted at $3\frac{1}{4}\%$.

Paid-Up Values. — After one year's premium, within three months after default. Participating. With cash and loan values, unless payments have been made under paid-up insurance on account of disability.

Policy in Effect. — When application for converted insurance has been made and first premium on the converted insurance paid.

Premium Loans. — No provision. See "Loans".

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% compound interest.

Term policies reinstated as follows. — Able-bodied ex-service persons within three calendar months by a statement of health signed by the insured, together with the premiums covering the grace and current month; after three calendar months and up to March 4, 1926, the statement of good health by insured accompanied by a full medical examination and the two monthly premiums above referred to. The applications are submitted for the consideration of the Director to determine insurability for reinstatement.

Disabled Persons. — Those persons having a disability of service origin who are not permanently totally disabled may reinstate their insurance at any time up to March 4, 1926, by submitting to the Director medical evidence that would show his disability was of service origin, and by the payment of all back premiums with interest at 5% compound annually.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (36-240) and Continuous (240 certain) monthly Installments. Unless otherwise provided, insurance will be payable in 240 months at \$5.75 per \$1,000.

Suicide. — No restrictions.

Women. — Same basis as men.

RATES OF SOLDIERS' AND SAILORS' INSURANCE.

MONTHLY RATES—YEARLY RENEWABLE TERM..

AGE	\$1000	\$1500	\$2000	\$2500	\$3000	\$3500	\$4000	\$5000	\$6000	\$7000	\$7500	\$8000	\$9000	\$10000
15	\$0.63	\$0.95	\$1.26	\$1.58	\$1.89	\$2.21	\$2.52	\$3.15	\$3.78	\$4.41	\$4.73	\$5.04	\$5.67	\$6.29
16	.63	.95	1.26	1.58	1.89	2.21	2.52	3.15	3.78	4.41	4.73	5.04	5.67	6.29
17	.63	.95	1.26	1.58	1.89	2.21	2.52	3.15	3.78	4.41	4.73	5.04	5.67	6.29
18	.64	.96	1.28	1.60	1.92	2.24	2.56	3.20	3.84	4.48	4.80	5.12	5.76	6.40
19	.64	.96	1.28	1.60	1.92	2.24	2.56	3.20	3.84	4.48	4.80	5.12	5.76	6.40
20	.64	.96	1.28	1.60	1.92	2.24	2.56	3.20	3.84	4.48	4.80	5.12	5.76	6.40
21	.65	.98	1.30	1.63	1.95	2.28	2.60	3.25	3.90	4.55	4.88	5.20	5.85	6.50
22	.65	.98	1.30	1.63	1.95	2.28	2.60	3.25	3.90	4.55	4.88	5.20	5.85	6.50
23	.65	.98	1.30	1.63	1.95	2.28	2.60	3.25	3.90	4.55	4.88	5.20	5.85	6.50
24	.66	.99	1.32	1.65	1.98	2.31	2.64	3.30	3.96	4.62	4.95	5.28	5.94	6.60
25	.66	.99	1.32	1.65	1.98	2.31	2.64	3.30	3.96	4.62	4.95	5.28	5.94	6.60
26	.67	1.01	1.34	1.68	2.01	2.35	2.68	3.35	4.02	4.69	5.03	5.36	6.03	6.70
27	.67	1.01	1.34	1.68	2.01	2.35	2.68	3.35	4.02	4.69	5.03	5.36	6.03	6.70
28	.68	1.02	1.36	1.70	2.04	2.38	2.72	3.40	4.08	4.76	5.10	5.44	6.12	6.80
29	.69	1.04	1.38	1.73	2.07	2.42	2.76	3.45	4.14	4.83	5.18	5.52	6.21	6.90
30	.69	1.04	1.38	1.73	2.07	2.42	2.76	3.45	4.14	4.83	5.18	5.52	6.21	6.90
31	.70	1.05	1.40	1.75	2.10	2.45	2.80	3.50	4.20	4.90	5.25	5.60	6.30	7.00
32	.71	1.07	1.42	1.78	2.13	2.49	2.84	3.55	4.26	4.97	5.33	5.68	6.39	7.10
33	.72	1.08	1.44	1.80	2.16	2.52	2.88	3.60	4.32	5.04	5.40	5.76	6.48	7.20
34	.73	1.10	1.46	1.83	2.19	2.56	2.92	3.65	4.38	5.11	5.48	5.84	6.57	7.30
35	.74	1.11	1.48	1.85	2.22	2.59	2.96	3.70	4.44	5.18	5.55	5.92	6.66	7.40
36	.75	1.13	1.50	1.88	2.25	2.63	3.00	3.75	4.50	5.25	5.63	6.00	6.75	7.50
37	.76	1.14	1.52	1.90	2.28	2.66	3.04	3.80	4.56	5.32	5.70	6.08	6.84	7.60
38	.77	1.16	1.54	1.93	2.31	2.70	3.08	3.85	4.62	5.39	5.78	6.16	6.93	7.70
39	.79	1.19	1.58	1.98	2.37	2.77	3.16	3.95	4.74	5.53	5.93	6.32	7.11	7.90
40	.81	1.22	1.62	2.03	2.43	2.84	3.24	4.05	4.86	5.67	6.08	6.48	7.29	8.10
41	.82	1.23	1.64	2.05	2.46	2.87	3.28	4.10	4.92	5.74	6.15	6.56	7.38	8.20
42	.84	1.26	1.68	2.10	2.52	2.94	3.36	4.20	5.04	5.88	6.30	6.72	7.56	8.40
43	.87	1.31	1.74	2.18	2.61	3.05	3.48	4.35	5.22	6.09	6.53	6.96	7.83	8.70
44	.89	1.34	1.78	2.23	2.67	3.12	3.56	4.45	5.34	6.23	6.68	7.12	8.01	8.90
45	.92	1.38	1.84	2.30	2.76	3.22	3.68	4.60	5.52	6.44	6.90	7.36	8.28	9.20
46	.95	1.43	1.90	2.38	2.85	3.33	3.80	4.75	5.70	6.65	7.13	7.60	8.55	9.50
47	.99	1.49	1.98	2.48	2.97	3.47	3.96	4.95	5.94	6.93	7.43	7.92	8.91	9.90
48	1.03	1.55	2.06	2.58	3.09	3.61	4.12	5.15	6.18	7.21	7.73	8.24	9.27	10.30
49	1.08	1.62	2.16	2.70	3.24	3.78	4.32	5.40	6.48	7.56	8.10	8.64	9.72	10.80
50	1.14	1.71	2.28	2.85	3.42	3.99	4.56	5.70	6.84	7.98	8.55	9.12	10.26	11.40
51	1.20	1.80	2.40	3.00	3.60	4.20	4.80	6.00	7.20	8.40	9.00	9.60	10.80	12.00
52	1.27	1.91	2.54	3.18	3.81	4.45	5.08	6.35	7.62	8.89	9.53	10.16	11.43	12.70
53	1.35	2.03	2.70	3.38	4.05	4.73	5.40	6.75	8.10	9.45	10.13	10.80	12.15	13.50
54	1.44	2.16	2.88	3.60	4.32	5.04	5.76	7.20	8.64	10.08	10.80	11.52	12.96	14.40
55	1.53	2.30	3.06	3.83	4.59	5.36	6.12	7.65	9.18	10.71	11.48	12.24	13.77	15.30
56	1.64	2.46	3.28	4.10	4.92	5.74	6.56	8.20	9.84	11.48	12.30	13.12	14.76	16.40
57	1.76	2.64	3.52	4.40	5.28	6.16	7.04	8.80	10.56	12.32	13.20	14.08	15.84	17.60
58	1.90	2.85	3.80	4.75	5.70	6.65	7.60	9.50	11.40	13.30	14.25	15.20	17.10	19.00
59	2.05	3.08	4.10	5.13	6.15	7.18	8.20	10.25	12.30	14.35	15.38	16.40	18.45	20.50
60	2.21	3.32	4.42	5.53	6.63	7.74	8.84	11.05	13.26	15.47	16.58	17.68	19.89	22.10
61	2.40	3.60	4.80	6.00	7.20	8.40	9.60	12.00	14.40	16.80	18.00	19.20	21.60	24.00
62	2.60	3.90	5.20	6.50	7.80	9.10	10.40	13.00	15.60	18.20	19.50	20.80	23.40	26.00
63	2.82	4.23	5.64	7.05	8.46	9.87	11.28	14.10	16.92	19.74	21.15	22.56	25.38	28.20
64	3.07	4.61	6.14	7.68	9.21	10.75	12.28	15.35	18.42	21.49	23.03	24.56	27.63	30.70
65	3.35	5.03	6.70	8.38	10.05	11.73	13.40	16.75	20.10	23.45	25.13	26.80	30.15	33.50

UNITED STATES GOVERNMENT INSURANCE—Continued.

CONVERSION RATES FOR SOLDIERS' AND SAILORS' INSURANCE PER \$1,000.

Attained Age	ORD. LIFE				20 PAY. LIFE				30 PAY. LIFE				20 YEAR ENDOWMENT			
	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
15	1.04	3.11	6.29	12.59	1.63	4.88	9.71	19.25	1.30	3.89	7.74	15.36	3.29	9.84	19.60	38.86
16	1.06	3.17	6.31	12.51	1.66	4.97	9.89	19.61	1.32	3.95	7.86	15.59	3.29	9.84	19.60	38.86
17	1.08	3.23	6.43	12.76	1.68	5.06	10.01	19.87	1.34	4.01	7.98	15.83	3.30	9.87	19.66	38.98
18	1.10	3.29	6.55	12.99	1.71	5.12	10.12	20.20	1.36	4.07	8.10	16.07	3.30	9.87	19.66	38.98
19	1.12	3.35	6.67	13.23	1.73	5.18	10.21	20.44	1.38	4.13	8.22	16.30	3.30	9.87	19.66	38.98
20	1.15	3.44	6.85	13.58	1.76	5.26	10.47	20.79	1.40	4.19	8.34	16.54	3.31	9.90	19.72	39.10
21	1.17	3.50	6.97	13.82	1.79	5.35	10.66	21.14	1.43	4.28	8.52	16.89	3.31	9.90	19.72	39.10
22	1.20	3.59	7.15	14.18	1.82	5.44	10.84	21.50	1.45	4.34	8.64	17.13	3.31	9.90	19.72	39.10
23	1.23	3.68	7.31	14.53	1.85	5.53	11.02	21.85	1.48	4.43	8.82	17.48	3.32	9.93	19.78	39.22
24	1.26	3.77	7.48	14.88	1.87	5.62	11.20	22.21	1.51	4.52	9.00	17.83	3.32	9.93	19.78	39.22
25	1.29	3.86	7.67	15.24	1.91	5.71	11.38	22.56	1.53	4.58	9.11	18.07	3.33	9.96	19.84	39.34
26	1.32	3.95	7.86	15.59	1.95	5.83	11.62	23.04	1.56	4.67	9.22	18.43	3.33	9.96	19.84	39.34
27	1.35	4.04	8.04	15.95	1.98	5.92	11.80	23.39	1.59	4.76	9.47	18.78	3.34	9.99	19.90	39.45
28	1.39	4.16	8.28	16.42	2.02	6.04	12.06	23.86	1.62	4.85	9.65	19.14	3.34	9.99	19.90	39.45
29	1.43	4.28	8.52	16.93	2.06	6.16	12.24	24.33	1.66	4.97	9.89	19.61	3.35	10.02	19.96	39.57
30	1.47	4.40	8.76	17.36	2.10	6.28	12.51	24.81	1.69	5.06	10.07	19.96	3.36	10.05	20.02	39.69
31	1.51	4.52	9.00	17.84	2.14	6.40	12.75	25.28	1.73	5.18	10.31	20.43	3.37	10.08	20.08	39.81
32	1.55	4.64	9.23	18.31	2.19	6.55	13.05	25.87	1.77	5.29	10.54	20.91	3.38	10.11	20.14	39.93
33	1.60	4.79	9.53	18.90	2.23	6.67	13.28	26.34	1.81	5.41	10.78	21.38	3.39	10.14	20.19	40.05
34	1.65	4.94	9.83	19.49	2.25	6.80	13.58	26.93	1.85	5.53	11.02	21.85	3.40	10.17	20.25	40.16
35	1.70	5.09	10.13	20.08	2.28	6.97	13.88	27.52	1.90	5.68	11.32	22.44	3.41	10.20	20.31	40.28
36	1.76	5.26	10.48	20.79	2.35	7.12	14.18	28.11	1.95	5.83	11.62	23.04	3.43	10.26	20.43	40.52
37	1.81	5.41	10.78	21.38	2.41	7.30	14.54	28.82	2.00	5.98	11.91	23.63	3.44	10.29	20.49	40.64
38	1.85	5.62	11.20	22.21	2.50	7.48	14.89	29.53	2.05	6.12	12.21	24.22	3.46	10.35	20.61	40.87
39	1.94	5.80	11.56	22.92	2.56	7.66	15.25	30.24	2.11	6.31	12.57	24.93	3.48	10.41	20.73	41.11
40	2.01	6.01	11.97	23.74	2.62	7.84	15.61	31.05	2.17	6.49	12.93	25.63	3.51	10.50	20.91	41.46
41	2.09	6.25	12.45	24.65	2.69	8.05	16.02	31.78	2.23	6.67	13.28	26.34	3.53	10.56	21.03	41.70
42	2.16	6.46	12.87	25.52	2.76	8.26	16.43	32.60	2.30	6.88	13.70	27.17	3.56	10.65	21.21	42.05
43	2.25	6.73	13.40	26.58	2.85	8.47	16.85	33.43	2.38	7.12	14.18	28.11	3.60	10.77	21.45	42.53
44	2.34	7.00	13.94	27.64	2.91	8.70	17.34	34.38	2.46	7.36	14.65	29.06	3.63	10.86	21.62	42.83
45	2.43	7.27	14.48	28.71	2.99	8.94	17.81	35.35	2.54	7.60	15.13	30.00	3.68	11.01	21.92	43.47
46	2.53	7.57	15.07	29.89	3.06	9.21	18.35	36.38	2.64	7.90	15.73	31.19	3.72	11.13	22.16	43.94
47	2.64	7.90	15.73	31.19	3.15	9.51	18.94	37.56	2.73	8.17	16.26	32.25	3.78	11.31	22.52	44.65
48	2.76	8.26	16.44	32.60	3.28	9.81	19.54	38.75	2.84	8.50	16.92	33.55	3.84	11.49	22.88	45.36
49	2.88	8.62	17.16	34.02	3.38	10.11	20.14	39.93	2.95	8.82	17.57	34.85	3.90	11.67	23.23	46.07
50	3.01	9.00	17.93	35.56	3.50	10.47	20.85	41.34	3.08	9.21	18.35	36.38	3.98	11.91	23.71	47.02
51	3.15	9.42	18.77	37.21	3.62	10.82	21.57	42.75	...	...	...	...	4.06	12.15	24.19	47.96
52	3.30	9.87	19.66	38.98	3.75	11.22	22.34	44.30	...	...	...	...	4.15	12.41	24.72	49.02
53	3.46	10.35	20.61	40.87	3.88	11.61	23.11	45.83	...	...	...	...	4.25	12.71	25.32	50.20
54	3.63	10.86	21.62	42.88	4.03	12.06	24.01	47.61	...	...	...	...	4.37	13.07	26.05	51.02
55	3.82	11.43	22.76	45.13	4.19	12.52	24.96	49.56	...	...	...	...	4.49	13.43	26.75	53.04
56	4.01	12.00	23.99	47.37	4.36	13.04	25.97	51.50	...	...	...	...	4.63	13.85	27.58	54.69
57	4.22	12.62	25.14	49.85	4.55	13.61	27.11	53.75	...	...	...	...	4.78	14.30	28.48	56.47
58	4.44	13.28	26.45	52.45	4.74	14.15	28.24	55.99	...	...	...	...	4.95	14.81	29.49	58.47
59	4.68	14.00	27.88	55.28	4.96	14.84	29.55	58.59	...	...	...	...	5.14	15.38	30.62	60.72
60	4.94	14.78	29.43	58.36	5.19	15.53	30.92	61.31	...	...	...	...	5.34	15.97	31.81	63.08

Attained Age	30 YEAR ENDOWMENT				ENDOWMENT AGE 62				Attained Age	30 YEAR ENDOWMENT				ENDOWMENT AGE 62			
	Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually		Monthly	Quarterly	Semi-Annually	Annually	Monthly	Quarterly	Semi-Annually	Annually
15	2.03	6.07	12.09	23.98	1.28	3.77	7.51	14.89	35	2.24	6.70	13.34	26.46	2.48	7.42	14.77	29.30
16	2.04	6.10	12.15	24.10	1.29	3.86	7.68	15.24	36	2.27	6.79	13.52	26.82	2.60	7.78	15.49	30.71
17	2.05	6.10	12.15	24.10	1.32	3.95	7.86	15.59	37	2.30	6.88	13.70	27.17	2.72	8.14	16.20	32.13
18	2.06	6.13	12.21	24.22	1.36	4.07	8.10	16.07	38	2.32	6.97	13.88	27.52	2.86	8.56	17.03	33.78
19	2.05	6.13	12.21	24.22	1.40	4.19	8.34	16.54	39	2.36	7.06	14.06	27.88	3.01	9.00	17.93	35.56
20	2.06	6.16	12.27	24.33	1.44	4.31	8.58	17.01	40	2.41	7.21	14.36	28.47	3.18	9.51	18.94	37.50
21	2.06	6.16	12.27	24.33	1.48	4.43	8.82	17.48	41	2.45	7.33	14.60	28.94	3.36	10.05	20.02	39.69
22	2.07	6.18	12.33	24.45	1.53	4.58	9.11	18.07	42	2.50	7.48	14.89	29.53	3.56	10.65	21.21	42.05
23	2.07	6.19	12.33	24.45	1.58	4.73	9.41	18.66	43	2.55	7.63	15.19	30.12	3.79	11.34	22.58	44.77
24	2.08	6.22	12.39	24.57	1.63	4.88	9.71	19.25	44	2.62	7.84	15.61	30.95	4.04	12.09	24.07	47.72
25	2.09	6.25	12.45	24.69	1.68	5.03	10.01	19.85	45	2.68	8.02	15.97	31.66	4.31	12.89	25.68	50.91
26	2.10	6.28	12.51	24.81	1.74	5.21	10.37	20.55	46	2.76	8.26	16.44	32.60	4.63	13.85	27.58	54.69
27	2.11	6.31	12.57	24.93	1.80	5.38	10.72	21.26	47	2.84	8.50	16.92	33.55	4.98	14.90	29.67	58.83
28	2.12	6.34	12.63	25.04	1.87	5.59	11.14	22.09	48	2.93	8.76	17.45	34.61	5.39	16.12	32.11	63.67
29	2.13	6.37	12.69	25.16	1.94	5.80	11.56	22.92	49	3.03	9.06	18.05	35.79	5.86	17.53	34.91	69.22
30	2.15	6.43	12.81	25.40	2.01	6.01	11.97	23.74	50	3.14	9.39	18.71	37.09	6.41	19.17	38.19	75.72
31	2.16	6.46	12.87	25.52	2.09	6.25	12.45	24.69	51	3.26	9.75	19.42	38.51	7.05	21.09	42.19	83.28
32	2.18	6.52	12.99	25.75	2.18	6.52	12.99	25.75	52	3.39	10.14	20.19	40.05	7.83	23.42	46.04	92.49
33	2.20	6.58	13.11	25.99	2.27	6.79	13.52	26.82	53	3.54	10.59	21.09	41.82	...	...	...	...
34	2.22	6.64	13.23	26.22	2.37	7.09	14.12	28.00	54	3.69	11.04	21.98	43.59	...	...	...	...
									55	3.86	11.55	22.99	45.60	...	...	...	...

NOTE—For terms of policy and detailed data, see "Policy Analysis" and "General Information" under U. S. Government Insurance.

UNITED STATES LIFE INSURANCE CO., New York, N. Y.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

***Cash Values.** — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Level Premium reserve, with surrender charge up to 15th year not exceeding \$25 per \$1,000.

Change of Plan. — No provision.

Disability. — For varying extra premium (all but Term), rider will provide, prior to age 60, for (a) waiver of premiums; or (b) waiver of premiums and payment of monthly income of \$10 per \$1,000 beginning on first day of month after proof (total disability not obviously permanent, regarded as permanent after three months) and continuing during disability to maturity; no reduction in insurance. An increased surrender value will be paid, at the option of the insured, instead of the waiver of premium monthly income. Agreement does not cover self-inflicted injuries, war service, manufacturing of explosives, aeronautic or submarine operations.

Dividends. — Policy is non-participating.

Double Indemnity. — For varying extra premium, rider will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from poison, suicide, aeronautic or submarine operation, war, riot or insurrection, violation of law, disease, bodily or mental infirmity. Double Indemnity clause is not cancelled when insured becomes disabled, but premiums are waived under disability clause.

***Extended Insurance.** — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and military or naval service in time of war, within two years.

Limits. — Ages, 17-65. No fixed amount; reinsures over \$10,000; accepts reinsurance, minimum policy \$500.

***Loans.** — After three premiums. Interest 6%, in advance.

Military Service. — Death from engaging in military or naval service in time of war within two years limits liability to premiums paid.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

***Paid-Up Values.** — After three premiums, within three months after default. Non-par. Without cash and loan values, but practice to grant cash value on paid-up insurance.

Policy in Effect. — At once if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within three years (unless previously surrendered for cash), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $8\frac{1}{2}\%$, Limited (2-30) and Continuous (20 certain) annual Installments. Practice to make payment annual or monthly. At end of Endowment period payments will be made either to insured or beneficiary or both. Unless otherwise directed Trust Fund will be withheld from beneficiary; but commutable values may be withdrawn (except no commutation under Continuous Installment option).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge Limit, \$10,000, unmarried business women; \$1,500 to \$5,000 according to age if married. Disability granted in connection with Endowments if single and self-supporting.

***Values after two premiums on Limited Pay, Life and Endowments.**

ANNUAL PREMIUM RATES PER \$1,000.

(American 3½% Reserve.)

NON-PARTICIPATING										AGE	NON-PAR.		DISABILITY RATES†			
LIMITED PAY. LIFE.					ENDOW- MENTS.						Endow- ments.	* 10 Year Term	Ord. Life	Limited Pay. Life		End. dow- ments 20 Year
10 Pay.	15 Pay.	20 Pay.	25 Pay.	30 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year					20 Pay.	30 Pay.	
67	\$32.72	\$24.03	\$19.79	\$17.33	\$15.77	\$89.25	\$56.00	\$40.00	17	\$29.90	\$24.02	\$1.07	\$1.48	\$1.25	\$.60	
68	33.21	24.39	20.09	17.60	16.01	89.26	56.05	40.02	18	29.92	24.07	1.10	1.49	1.27	.63	
69	33.71	24.76	20.40	17.87	16.26	89.28	56.10	40.04	19	29.94	24.12	1.12	1.49	1.30	.66	
70	34.23	25.15	20.72	18.16	16.53	89.29	56.13	40.07	20	29.96	24.18	1.15	1.50	1.32	.68	
71	34.77	25.55	21.06	18.45	16.80	89.32	56.16	40.12	21	30.00	24.25	1.18	1.52	1.34	.70	
72	35.33	25.97	21.40	18.76	17.09	89.35	56.19	40.17	22	30.00	24.32	1.22	1.55	1.36	.72	
73	35.91	26.40	21.76	19.08	17.39	89.37	56.22	40.22	23	30.13	24.41	1.26	1.58	1.37	.74	
74	36.51	26.85	22.14	19.42	17.70	89.40	56.25	40.27	24	30.20	24.51	1.30	1.61	1.38	.76	
75	37.13	27.31	22.53	19.77	18.03	89.43	56.29	40.32	25	30.28	24.62	1.34	1.64	1.40	.78	
76	37.78	27.79	22.93	20.13	18.37	89.46	56.33	40.37	26	30.37	24.74	1.38	1.66	1.43	.81	
77	38.45	28.29	23.35	20.51	18.72	89.48	56.37	40.43	27	30.47	24.88	1.42	1.68	1.47	.85	
78	39.14	28.81	23.79	20.90	19.09	89.50	56.41	40.50	28	30.58	25.04	1.46	1.70	1.50	.89	
79	39.85	29.35	24.24	21.31	19.48	89.52	56.46	40.58	29	30.71	25.22	1.51	1.72	1.54	.93	
80	40.61	29.91	24.71	21.74	19.89	89.55	56.51	40.67	30	30.85	25.43	1.56	1.75	1.58	.97	
81	41.39	30.49	25.21	22.19	20.32	89.60	56.58	40.78	31	31.00	25.67	1.61	1.78	1.62	1.01	
82	42.19	31.09	25.72	22.66	20.77	89.67	56.68	40.91	32	31.19	25.94	1.66	1.81	1.66	1.06	
83	43.02	31.72	26.25	23.15	21.25	89.75	56.80	41.06	33	31.42	26.25	1.72	1.84	1.72	1.11	
84	43.88	32.38	26.81	23.66	21.75	89.83	56.95	41.23	34	31.69	26.59	1.78	1.87	1.78	1.17	
85	44.79	33.08	27.40	24.23	22.30	89.93	57.11	41.42	35	32.00	26.96	1.85	1.90	1.85	1.23	
86	45.77	33.83	28.05	24.87	22.91	90.05	57.27	41.63	36	32.33	27.36	1.92	1.94	1.92	1.30	
87	46.82	34.64	28.79	25.59	23.59	90.20	57.44	41.89	37	32.68	27.79	1.99	1.98	1.99	1.38	
88	47.94	35.52	29.61	26.37	24.35	90.37	57.62	42.11	38	33.06	28.25	2.06	2.05	2.06	1.47	
89	49.13	36.48	30.49	27.21	25.19	90.57	57.81	42.38	39	33.47	28.74	2.14	2.13	2.14	1.58	
90	50.39	37.50	31.42	28.11	26.10	90.79	58.03	42.69	40	33.92	29.26	2.22	2.22	2.22	1.70	
91	51.72	38.58	32.39	29.05	27.07	91.04	58.31	43.07	41	34.42	29.84	2.30	2.30	2.30	1.83	
92	53.12	39.71	33.40	30.05	28.09	91.32	58.66	43.54	42	35.00	30.52	2.38	2.38	2.38	1.97	
93	54.59	40.88	34.46	31.08	29.16	91.64	59.09	44.11	43	35.65	31.32	2.47	2.47	2.47	2.12	
94	56.12	42.09	35.57	32.15	30.29	92.00	59.59	44.76	44	36.37	32.23	2.56	2.56	2.56	2.27	
95	57.71	43.36	36.73	33.27	31.48	92.38	60.15	45.46	45	37.16	33.25	2.66	2.66	2.66	2.42	
96	59.36	44.68	37.95	34.47	32.73	92.80	60.75	46.19	46	38.04	34.35	2.78	2.78	2.78	2.58	
97	61.07	46.06	39.24	35.75	34.04	93.26	61.39	46.94	47	39.01	35.51	2.92	2.92	2.92	2.75	
98	62.82	47.52	40.61	37.12	35.41	93.78	62.08	47.71	48	40.08	36.73	3.08	3.08	3.08	2.93	
99	64.64	49.05	42.06	38.59	36.85	94.37	62.83	48.52	49	41.26	38.01	3.24	3.24	3.24	3.11	
100	66.51	50.64	43.58	40.15	38.38	95.03	63.66	49.39	50	42.55	39.35	3.40	3.40	3.40	3.30	
101	68.44	52.30	45.18	41.81	...	95.75	64.58	50.30	51	43.95	...	3.60	3.60	3.60	3.51	
102	70.44	54.06	46.88	43.57	...	96.53	65.59	51.49	52	45.47	...	3.82	3.82	3.82	3.74	
103	72.51	55.90	48.69	45.44	...	97.38	66.70	52.84	53	47.11	...	4.05	4.05	4.05	4.00	
104	74.67	57.82	50.62	47.42	...	98.30	67.91	54.45	54	48.87	...	4.30	4.30	4.30	4.27	
105	76.93	59.85	52.66	49.51	...	99.30	69.24	56.31	55	50.77	...	4.55	4.55	4.55	4.55	
106	79.28	61.99	54.83	...	...	100.40	70.70	58.32	56	...	...	...	...	...	...	
107	81.72	64.24	57.14	...	...	101.61	72.30	60.42	57	...	...	...	...	...	...	
108	84.26	66.62	59.60	...	...	102.94	74.04	62.57	58	...	...	...	...	...	...	
109	86.90	69.14	62.20	...	...	104.41	75.92	64.73	59	...	...	...	...	...	...	
110	89.66	71.81	64.96	...	...	106.02	77.96	66.93	60	...	...	...	...	...	...	
111	92.55	74.64	...	...	...	107.78	80.18	...	61	...	...	...	...	...	...	
112	95.57	77.64	...	...	...	109.70	82.61	...	62	...	...	...	...	...	...	
113	98.74	80.84	...	...	...	111.79	85.27	...	63	...	...	...	...	...	...	
114	102.08	84.25	...	...	...	114.05	88.19	...	64	...	...	...	...	...	...	
115	105.59	87.88	...	...	...	116.47	91.40	...	65	...	...	...	...	...	...	

NOTE.—Above rates adopted January, 1923 except disability rates adopted 1924.

*10 Year Term Convertible within 7 years.

†Waiver of Premium and \$10 Monthly Income.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
Ordinary Life	21	\$13.77	\$15	\$31	\$98 4	41	\$72	209 10	32	\$124	\$330 16	146	\$181	\$435 19				
	25	15.10	19	36	108 4	247	84	228 11	0	146	357 16	285	213	467 19				
	30	17.19	24	46	123 5	221	105	256 12	15	179	394 16	109	258	509 17				
	35	20.18	30	57	138 6	115	130	285 12	26	219	431 15	24	310	549 15				
	40	24.39	37	70	155 6	216	161	316 11	142	264	467 13	132	367	586 13				
	45	30.07	46	86	170 6	127	196	347 10	56	314	501 11	152	426	620 11				
	50	37.66	57	106	188 5	257	235	375 8	225	365	531 9	154	485	650 9				
	55	47.85	70	129	206 5	78	275	400 7	277	416	558 7	208	540	675 7				
60	61.55	85	153	223 3	332	316	423 5	191	465	581 5	336	597	703 5					
20 Pay. Life	21	21.06	37	69	220 10	69	163	474 25	137	281	744 35	200	418	1000 Pd-				
	25	22.53	41	76	226 10	291	178	481 24	143	306	748 32	254	456	1000				
	30	24.71	46	85	231 11	55	200	489 22	172	343	752 29	0	508	1000				
	35	27.40	52	97	236 11	9	226	496 20	8	384	755 25	72	566	1000				
	40	31.42	59	109	240 10	93	255	502 17	90	427	756 21	106	626	1000				
	45	36 73	67	124	244 8	351	285	504 14	121	471	753 17	223	688	1000				
	50	43.58	76	140	248 7	153	315	502 11	160	512	745 14	1	746	1000				
	55	52.66	86	156	249 5	303	342	496 8	277	547	733 10	259	800	1000				
60	64 96	96	172	250 4	138	364	487 6	174	570	713 7	288	849	1000					
			End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years			
20 Year End.	21	40.12	89	167	270 15	\$137	390	543 10	\$491	666	788 5	\$777	927	950 1				
	25	40 32	89	167	270 15	127	390	542 10	487	665	788 5	776	927	959 1				
	30	40.67	89	167	269 15	108	390	541 10	477	664	786 5	792	926	959 1				
	35	41.42	90	167	268 15	74	390	539 10	459	664	785 5	766	926	958 1				
	40	42.69	90	168	267 15	9	391	537 10	427	662	782 5	755	925	957 1				
	45	45.46	92	170	266 12	13	392	532 10	366	660	776 5	735	923	955 1				
	50	49 39	94	173	264 9	113	392	525 10	249	655	767 5	697	919	952 1				
	55	56 31	98	177	260 6	\$210	392	514 10	15	647	751 5	626	913	946 1				
60	66.93	102	183	256 4	\$240	392	499 7	\$17	633	728 5	490	904	936 1					

†Days.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
10 Pay. Life.....	\$37.13	\$44.79	\$57.71	DISABILITY RATES. (Waiver of Prem.)			
15 Pay. Life.....	27.31	33.08	43.36	10 Pay. Life.....	\$.10	\$.13	\$.3
25 Pay. Life.....	19.77	24.23	33.27	15 Pay. Life.....	.10	.14	.3
ENDOWMENTS.				25 Pay. Life.....	.10	.18	.4
10 Year.....	\$89.43	\$89.93	\$92.38	ENDOWMENTS.			
15 Year.....	56.29	57.11	60.15	10 Year.....	\$.16	\$.23	\$.4
25 Year.....	30.28	32.00	37.16	15 Year.....	.14	.23	.4
20 Pay. 30 Years..	30.70	32.90	38.83	25 Year.....	.13	.23	.5
ANNUITY purchased by \$1,000.				20 Pay. 30 Years..	.12	.20	.4
Ages	45	55	65				
Male.....	\$68.50	\$85.60	\$117.50				
Female.....	62.00	76.10	102.75				

UNIVERSAL LIFE INSURANCE CO., Dubuque, Ia.

Accelerative Option. — Policy is non-participating. If coupons left with company under Guaranteed Premium Reduction policy, policy will be paid-up at an earlier date or will mature as endowment.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed on any anniversary by payment of difference in premium at 5% compound interest, which must not be less than difference in reserves.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning one year after proof and continuing during disability until maturity; no reduction in insurance; not issued on term nor joint life; Agreement does not cover war service; Limit \$10,000.

Dividends. — Policy is non-participating. Guaranteed Premium Reduction policies have 19 coupons, available end of first year to reduce premium and annually thereafter, or left to accumulate as pure endowment to pay up policy in shorter period or provide special settlement options at end of 20 years, or mature policy as endowment by continuing premiums in full beyond 20 years.

Double Indemnity. — For extra premium (\$1 80 per \$1,000) policy will provide, during premium-paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operation, war service, warfare, riot or insurrection, violation of law, police duty, bodily or mental infirmity, poisoning or infection other than as result of injury. Not issued on Term nor Joint Life. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31, days without interest.

Incontestable. — After one year, except for non-payment of premium, suicide within two years, service in time of war.

Limits. — Ages, 15-60, except to age 65 on Life. \$40,000; reinsures over \$10,000, accepts reinsurance; minimum policy, \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-up Values." Fractional year's premium increases values proportionately.

Paid-up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy In Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3%, Limited (2-25 years) and Continuous (20 years certain) Installments. Installments made annually, semi-annually, quarterly or monthly. Trust Funds will be paid to beneficiary or held as directed. If insured so directs commutable values will be withheld from beneficiary, otherwise commutable values may be withdrawn. Commutation under Installment option will not affect the after-payments.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$5,000. Disability and Double Indemnity not granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve)

ENDOWMENT 85				Paid-Up Age 65 \$5,000	Pre- mium Re- duc- tion	Age	ENDOWMENTS							
Cont. Prm.	LIMITED PAY. LIFE						10 Year	15 Year	20 Year	Age 60	Age 65	Age 70	Age 75	Age 80
	10 Pay.	15 Pay.	20 Pay.											
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	
13.44	36.64	26.91	22.15	69.70	27.80	15	94.89	59.97	42.92	17.09	15.57	14.56	13.94	
13.71	37.38	27.31	22.49	71.25	28.21	16	94.95	60.02	42.98	17.57	15.96	14.88	14.24	
14.04	37.74	27.73	22.83	72.90	28.64	17	95.00	60.09	43.04	18.60	16.78	15.58	14.86	
14.36	38.32	28.16	23.20	74.65	29.00	18	95.07	60.14	43.10	19.16	17.22	15.97	15.19	
14.69	38.93	28.61	23.58	76.45	29.56	19	95.15	60.21	43.18	19.77	17.71	16.36	15.55	
15.03	39.57	29.07	23.96	78.35	30.04	20	95.21	60.27	43.24	20.39	18.21	16.78	15.92	
15.38	40.22	29.56	24.37	80.40	30.55	21	95.29	60.35	43.31	21.07	18.74	17.21	16.31	
15.75	40.89	30.05	24.78	82.60	31.06	22	95.36	60.42	43.39	21.79	19.30	17.70	16.72	
16.13	41.59	30.57	25.22	84.85	31.61	23	95.44	60.50	43.48	22.56	19.90	18.18	17.15	
16.53	42.31	31.11	25.67	87.25	32.17	24	95.52	60.58	43.57	23.36	20.52	18.70	17.60	
16.96	43.07	31.68	26.14	89.85	32.76	25	95.62	60.67	43.67	24.25	21.19	19.24	18.09	
17.41	43.85	32.26	26.63	92.50	33.36	26	95.72	60.77	43.78	25.19	21.91	19.84	18.59	
17.88	44.66	32.87	27.14	95.40	33.99	27	95.82	60.87	43.88	26.19	22.67	20.45	19.13	
18.37	45.49	33.49	27.67	98.75	34.64	28	95.92	60.97	44.01	27.26	23.48	21.09	19.70	
18.90	46.36	34.14	28.22	101.80	35.33	29	96.03	61.08	44.13	28.67	24.34	21.79	20.30	
19.45	47.27	34.82	28.79	105.25	36.03	30	96.15	61.21	44.27	29.87	25.26	22.52	20.92	
20.02	48.19	35.52	29.38	109.00	36.78	31	96.28	61.35	44.42	31.16	26.25	23.31	21.60	
20.64	49.17	36.25	30.01	113.00	37.55	32	96.42	61.48	44.60	32.54	27.32	24.13	22.31	
21.30	50.17	37.01	30.66	117.25	38.35	33	96.56	61.64	44.79	34.05	28.44	25.02	23.05	
21.98	51.21	37.81	31.33	121.85	39.18	34	96.71	61.82	44.98	35.68	29.66	25.97	23.86	
22.71	52.29	38.63	32.04	126.80	40.05	35	96.89	61.99	45.20	37.45	30.98	26.99	24.70	
23.48	53.42	39.48	32.79	132.10	40.97	36	97.07	62.21	45.46	39.17	32.69	28.09	25.62	
24.30	54.58	40.37	33.57	137.85	41.93	37	97.27	62.42	45.73	41.05	34.15	29.23	26.58	
25.16	55.78	41.30	34.38	144.05	42.93	38	97.47	62.67	46.04	43.12	35.74	30.47	27.61	
26.09	57.04	42.27	35.23	150.80	43.97	39	97.70	62.93	46.38	45.40	37.47	31.81	28.69	
27.06	58.34	43.28	36.13	158.10	45.06	40	97.95	63.23	46.76	47.81	38.34	33.25	29.86	
28.11	59.69	44.34	37.08	166.15	46.22	41	98.23	63.56	47.18	50.21	41.17	34.81	31.07	
29.21	61.09	45.45	38.09	174.90	47.43	42	98.53	63.94	47.65	52.61	43.15	36.50	32.47	
30.39	62.55	46.62	39.14	184.50	48.71	43	98.87	64.35	48.17	55.01	45.34	38.31	33.91	
31.65	64.08	47.83	40.26	195.20	50.06	44	99.25	64.82	48.77	57.41	47.75	40.50	35.45	
33.00	65.67	49.11	41.44	207.00	51.48	45	99.67	65.33	49.42	60.01	50.21	42.56	37.13	
34.43	67.31	50.47	42.69	219.90	52.99	46	100.13	65.90	50.13	62.61	52.61	44.56	38.92	
35.96	69.03	51.87	44.02	233.90	54.59	47	100.64	66.55	50.94	65.21	54.81	46.73	40.87	
37.57	70.82	53.36	45.44	249.00	56.27	48	101.21	67.25	51.83	67.91	57.11	49.10	42.96	
39.33	72.67	54.93	46.94	265.30	58.05	49	101.84	68.03	52.82	70.61	59.41	51.72	45.22	
41.18	74.61	56.57	48.53	282.90	59.94	50	102.53	68.91	53.92	73.41	61.81	54.41	47.69	
43.17	76.63	58.31	50.24	301.80	61.95	51	103.29	69.87	55.14	76.31	64.11	57.21	50.20	
45.29	78.72	60.15	52.05	322.00	64.07	52	104.12	70.93	56.45	79.31	66.51	59.61	52.68	
47.55	80.91	62.09	54.00	343.50	66.35	53	105.05	72.10	57.94	82.41	69.01	62.11	55.38	
49.98	83.20	64.15	56.08	366.30	68.76	54	105.97	73.42	59.58	85.61	71.61	64.71	58.33	
52.57	85.59	66.34	58.30	390.50	71.33	55	107.20	74.85	61.37	88.91	74.31	67.31	61.33	
55.35	88.10	68.77	60.69	416.10	74.09	56	108.44	76.44	63.35	92.31	77.11	69.91	64.33	
58.34	90.72	71.14	63.27	443.10	77.03	57	109.82	78.21	65.51	95.81	80.01	72.61	67.33	
61.54	93.48	73.75	66.03	471.50	80.19	58	111.33	80.16	67.91	99.41	82.31	75.31	70.33	
64.99	96.40	76.62	69.02	501.30	83.61	59	113.02	82.31	70.53	103.11	84.81	78.11	73.33	

Note—Above rates adopted 1921.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

DISABILITY RATES (Waiver of Premiums and \$10 Monthly Income).

\$0.75	\$1.88	\$1.34	\$1.09	\$3.71	\$1.10	16	\$0.32	\$0.39	\$0.45	\$0.59	\$0.72	\$0.72	\$0.74	\$0.84
.86	2.04	1.45	1.18	4.25	1.20	20	.38	.46	.52	.66	.82	.82	.84	.84
.95	2.15	1.53	1.25	4.68	1.27	23	.42	.52	.60	.72	.90	.90	.93	.93
1.00	2.22	1.58	1.29	5.01	1.32	25	.44	.56	.66	.75	.96	.96	.98	.98
1.07	2.27	1.63	1.34	5.31	1.36	27	.48	.61	.73	.79	1.01	1.02	1.05	1.05
1.14	2.33	1.67	1.38	5.63	1.41	29	.51	.66	.80	.83	1.07	1.09	1.13	1.13
1.18	2.35	1.69	1.40	5.82	1.43	30	.52	.69	.84	.85	1.11	1.12	1.16	1.16
1.31	2.44	1.77	1.46	6.48	1.51	33	.61	.81	.98	.92	1.22	1.25	1.28	1.28
1.41	2.49	1.82	1.52	7.00	1.56	35	.68	.91	1.12	.97	1.32	1.34	1.38	1.38
1.52	2.54	1.86	1.57	7.60	1.62	37	.76	1.03	1.29	1.03	1.42	1.45	1.50	1.50
1.65	2.58	1.90	1.62	8.23	1.69	39	.86	1.18	1.51	1.08	1.53	1.57	1.63	1.63
1.73	2.60	1.93	1.65	8.53	1.72	40	.92	1.28	1.64	1.11	1.59	1.64	1.69	1.69
1.97	2.63	1.99	1.93	9.79	2.05	43	1.15	1.61	1.93	.....	1.79	1.87	1.93	1.93
2.17	2.64	2.04	2.15	10.75	2.25	45	1.34	1.92	2.15	.....	1.96	2.05	2.13	2.13
2.82	2.58	2.80	2.84	.....	3.02	50	2.14	2.70	2.83	.....	.....	2.63	2.76	2.76
3.92	3.95	3.98	3.96	.....	4.22	55	3.46	3.82	3.92	.....	.....	.....	3.81	3.81
4.97	5.14	4.07	5.01	.....	5.30	58	4.57	4.85	4.93	.....	.....	.....	.....	.....

UNIVERSAL LIFE INSURANCE COMPANY, IOWA—Continued

Cash, Loan, Paid-up and Extended Insurance Values.

		End of 5 Years.					End of 10 Years.					End of 15 Years.					End of 20 Years.				
Age at Issue	Ann. Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.				
21	\$17.71	\$12	\$25	\$77	3 77	\$64	\$183	8 220	\$114	\$300	14 326	\$178	\$421	19 9							
25	19.33	14	29	84	3 250	75	201	9 224	135	325	15 141	208	453	18 212							
30	21.88	17	36	95	4 112	93	224	10 191	165	359	15 24	254	495	17 40							
35	25.19	21	45	107	4 316	115	249	10 245	202	394	13 355	306	536	15 91							
40	29.62	27	56	120	5 72	141	275	10 23	245	428	12 147	363	574	13 63							
45	35.62	33	69	134	5 26	172	300	8 342	292	461	10 218	424	610	11 33							
50	43.95	41	84	147	4 195	206	324	7 205	342	492	8 277	488	645	9 67							
55	55.70	49	101	159	3 297	245	351	6 75	396	523	7 43	560	685	7 207							
60	64.99	59	121	173	3 25	290	383	5 8	459	561	5 296	672	760	5 1335							
Cont. Prem.																					
21	43.45	64	131	414	22 127	344	1000	Pd-Up													
25	46.33	69	141	416	22 98	371	1000	"													
30	50.51	76	156	418	21 125	411	1000	"													
35	55.50	84	174	420	19 235	457	1000	"													
40	61.44	94	193	421	17 144	510	1000	"													
45	68.52	105	218	425	14 353	569	1000	"													
50	77.05	118	244	426	12 127	631	1000	"													
55	88.92	130	267	423	9 271	694	1000	"													
60	96.40	140	288	413	7 115	755	1000	"													
10 Pay. Life																					
21	32.35	38	78	246	11 257	210	608	32 245	379	1000	Pd-Up										
25	34.49	41	85	249	12 52	228	612	30 217	411	1000	"										
30	37.63	46	94	252	12 137	254	615	27 228	457	1000	"										
35	41.43	51	106	255	12 10	284	618	24 133	510	1000	"										
40	46.00	57	118	257	11 0	317	619	20 341	569	1000	"										
45	51.67	64	132	257	9 169	352	617	17 167	631	1000	"										
50	59.53	71	148	258	7 277	387	611	14 21	694	1000	"										
55	69.93	77	163	256	6 13	418	601	10 326	755	1000	"										
60	76.62	83	175	251	4 159	442	584	8 41	815	1000	"										
15 Pay. Life																					
21	26.96	26	55	173	7 288	145	419	22 115	264	694	33 200	420	1000	Pd-Up							
25	28.76	29	60	177	8 72	158	424	21 233	288	698	30 311	457	1000	"							
30	31.42	32	68	181	8 203	177	429	20 20	322	702	27 110	510	1000	"							
35	34.65	36	76	184	8 214	200	434	17 321	361	705	23 231	569	1000	"							
40	38.68	41	87	187	8 37	225	439	15 147	402	705	19 345	631	1000	"							
45	44.21	47	98	190	7 40	254	445	12 308	444	702	16 125	694	1000	"							
50	51.58	53	109	191	5 304	282	445	10 92	484	696	12 358	755	1000	"							
55	61.84	58	121	190	4 193	308	442	7 307	520	686	9 348	815	1000	"							
60	69.02	65	132	189	3 132	330	435	5 286	547	670	7 121	883	1000	"							
20 Pay. Life																					
21	45.57	79	155	250	15 114	387	537	10 185	661	781	5 770	1000	Ma	tures							
25	46.03	78	154	248	15 102	386	535	10 147	660	780	5 767	1000	"								
30	46.77	76	153	245	15 79	385	532	10 146	658	778	5 763	1000	"								
35	47.90	74	151	241	15 40	383	528	10 144	657	775	5 775	1000	"								
40	49.82	72	150	237	13 281	382	524	10 141	655	771	5 743	1000	"								
45	52.72	71	149	232	10 290	381	517	10 134	651	764	5 720	1000	"								
50	57.45	70	149	226	7 306	379	507	10 161	644	753	5 679	1000	"								
55	65.29	70	150	220	5 218	378	493	9 268	635	736	5 660	1000	"								
60	70.53	72	153	213	3 325	375	476	6 250	619	710	5 458	1000	"								
Table A.																					
21	\$33.07	\$28	\$68	\$213	\$4 07	9 308	\$177	\$513	\$6 56	27 216	\$295	\$778	\$9 06	37 17	\$418	1000	11 56	Pd-Up			
25	35.29	31	75	219	4 35	10 163	193	519	7 03	26	321	781	9 70	34 30	456	1000	12 38	"			
30	38.56	36	85	226	4 78	10 348	216	526	7 72	24	359	785	10 66	30 95	500	1000	13 59	"			
35	42.54	42	96	234	5 30	10 346	243	532	8 56	21	401	787	11 82	26 131	566	1000	15 07	"			
40	47.49	49	110	240	5 95	10 99	274	537	9 61	18	447	788	13 26	22 165	626	1000	16 92	"			
45	54.11	57	126	246	6 78	9 8	306	540	10 94	15	494	786	15 10	18 221	688	1000	19 26	"			
50	62.87	66	142	249	7 86	7 170	398	539	12 69	12	538	789	17 51	14 334	746	1000	22 34	"			
55	74.78	74	158	251	9 31	5 321	369	534	15 03	9 190	577	770	20 74	11 196	809	1000	26 40	"			
60	83.61	83	175	252	11 31	4 158	396	528	18 26	7 38	606	756	25 20	8 189	849	1000	32 15	"			
Table B.																					
21	33.07	35	83	260	12 166	227	35	2	403	1061	23 56	612	1460	194.00							
25	35.39	38	91	266	13 27	247	32	271	437	1062	25 76	665	1454	209.00							
30	38.56	44	102	273	13 177	276	29	225	466	1064	29 45	740	1453	232.00							
35	42.54	51	116	280	13 73	309	26	95	544	1067	34 73	829	1462	263.00							
40	47.49	58	132	287	12 71	348	22	299	611	1076	43 50	935	1488	308.00							
45	54.11	68	151	294	10 243	392	690	19	151	686	1093	58 62	1064	1543	376.00						
50	62.87	78	171	300	8 323	441	701	16	70	775	1124	86.04	1239	1656	492.00						
55	74.78	89	194	307	7 43	495	717	13	129	888	1189	139.74	1514	1889	713.00						
60	83.61	101	219	315	5 34	562	750	11	30	1054	1315	252.99	2053	2413	293.00						
Options																					
Paid-up in Years							15	15	15	15	15	14	14	14	14	14	14	14			
Cash							\$24.56	\$25.76	\$30.46	\$35.73	\$44.50	\$8.53	\$25.86	\$62.94	\$49.16						
Cash End of 20 Years							\$612	\$665	\$740	\$829	\$935	\$1094	\$1239	\$1514	\$2053						
Cash Paid-up for \$1,000, end of 20 Years and Cash							\$194	\$209	\$232	\$263	\$308	\$376	\$492	\$713	\$1208						
If Premiums paid for Years							28		25	23	21	20	18	17	15						
Cash Value is							\$1059		\$1060	\$1037	\$1011	\$1064	\$1029	\$1094	\$1055						

Dollars.

Dava.

VICTORY LIFE INSURANCE CO., Chicago, Ill.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. May be deferred 90 days.

Change of Plan. — No provision.

Disability. — For varying extra premium policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during lifetime and continued disability; no reduction in insurance. Payments continue after maturity of endowment. Agreement does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — No provision.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — 31 days without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 2-60.

Loans. — After three premiums. Interest 6% in advance. May be deferred 90 days except to pay premiums.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," and "Paid up Values." Fractional years premium increases values proportionately.

Paid-Up Values. — After three premiums within 31 days after default. Non-par. With cash and loan values.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time on evidence of insurability and payment of arrears with interest at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments $3\frac{1}{2}\%$) Limited (2-20) and Continuous (20 years certain) Annual Installments. Commuted values withheld unless otherwise specified.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term and Preferred policies. Married women limited to one half amount husband carries. Disability granted to business and professional women.

NON-PARTICIPATING RATES PER \$1,000.

(American 3¼% Reserve.)

FLAT RATES										DISABILITY RATES. (Waiver of Premium and \$10 Mo. Inc.)																					
End. Age 85	LIMITED PAY. LIFE.			ENDOWMENT			Single Prem. Life	10 Year Term	Age	End. Age 85	LIMITED PAY. LIFE.			ENDOWMENT																	
	10 Pay.	15 Pay.	20 P. E. 85	10 Year	15 Year	20 Year					10 Pay.	15 Pay.	20 P. E. 85	10 Year	15 Year	20 Year															
11	35	67	26.68	22	23	80	59	80	43	23	283	64	89	17	15	15.34	38	03	28	42	23	64	894.44	860	48	43	87				
14	36	18	27	08	22	54	93	91	59	91	43	28	287	58	9	22	16	15.64	35	58	28	83	23	98	84.50	60	54	43	95		
14	36	72	27	48	22	88	93	98	59	96	43	34	291	69	9	28	17	15.99	39	16	29	27	24	36	94.61	60	61	44	03		
15	37	28	27	89	23	28	94	03	60	03	43	40	295	95	9	33	18	16.33	38	77	29	72	24	75	94.70	60	72	44	13		
15	37	80	28	33	23	61	94	10	60	08	43	40	300	99	9	41	19	16.68	40	41	30	20	25	15	94.79	60	80	44	21		
15	38	46	28	78	23	98	94	17	60	17	43	52	304	92	9	47	20	17.06	41	05	30	69	25	55	94.89	60	90	44	31		
16	39	07	29	24	24	58	94	23	60	21	43	60	309	69	9	54	21	17.46	41	71	31	18	26	00	94.98	60	99	44	41		
16	39	71	29	74	24	79	94	31	60	29	43	68	314	57	9	61	22	17.88	42	39	31	73	26	43	95.09	61	10	44	54		
17	40	37	30	24	25	21	94	38	60	39	43	75	319	64	9	70	23	18.30	43	11	32	25	26	89	95.19	61	20	44	64		
17	43	07	30	76	25	66	94	47	60	44	43	84	324	91	9	78	24	18.76	43	84	32	82	27	36	95.31	61	32	44	73		
17	47	41	31	29	26	11	94	55	60	52	43	95	330	34	9	88	25	19.24	44	58	33	37	27	84	95.43	61	42	44	89		
18	33	42	31	31	26	60	94	64	60	61	44	03	334	99	9	98	26	19.75	45	37	33	97	28	36	95.54	61	53	45	04		
18	41	28	32	44	27	09	94	74	60	70	44	15	341	83	10	00	27	20.27	46	18	34	59	28	88	95.66	61	69	45	19		
19	32	44	33	65	27	61	94	83	60	80	44	24	347	88	10	11	28	20.82	47	02	35	23	29	42	95.78	61	82	45	35		
19	44	90	33	67	28	15	94	94	60	91	44	35	354	14	10	33	29	21.41	47	87	35	89	30	00	95.94	61	98	45	52		
20	42	45	34	32	28	7	95	05	61	02	44	4	360	61	10	52	30	22.04	48	77	36	58	30	60	96.09	62	14	45	71		
21	02	46	34	55	00	29	95	17	61	15	44	64	367	31	10	58	31	22.68	49	70	37	27	31	20	96.26	62	32	45	92		
21	64	7	35	35	31	29	96	29	61	28	44	80	374	24	10	85	32	23.35	50	66	38	02	31	84	96.40	62	51	46	16		
22	31	48	35	36	44	30	94	35	61	42	44	90	381	41	11	04	33	24.10	51	63	38	78	32	51	96.60	62	71	46	39		
23	01	49	37	37	31	20	95	57	61	58	45	15	388	83	11	25	34	24.86	52	67	39	58	33	21	96.79	62	94	46	68		
23	76	30	38	37	30	31	88	95	61	75	45	35	396	49	11	47	35	25.78	53	74	40	39	33	91	97.02	63	18	46	98		
24	58	51	38	38	32	60	85	89	61	94	45	58	404	41	11	72	36	26.50	54	82	41	25	34	68	97.26	63	46	47	32		
25	38	52	39	39	67	33	86	98	62	13	45	53	412	59	12	01	37	27.45	55	98	42	16	35	48	97.52	63	75	47	69		
26	27	53	40	39	34	18	96	27	62	39	46	11	421	03	12	32	38	28.44	57	15	43	08	36	33	97.81	64	09	48	11		
27	20	55	41	50	34	98	96	47	62	60	46	42	429	74	12	67	39	29.46	58	36	44	05	37	19	98	10	64	44	88		
28	20	55	42	47	35	85	96	70	62	87	46	76	438	73	13	12	40	30.56	59	64	45	06	38	09	98	43	64	83	49	12	
29	26	57	43	48	36	76	96	95	63	17	47	14	448	00	13	57	41	31	71	60	46	09	39	12	98	79	65	29	49	61	
30	38	58	44	54	37	73	97	22	63	50	47	57	457	55	14	08	42	32.95	62	29	47	20	40	22	99	19	65	78	50	17	
31	58	60	44	55	38	75	97	52	63	87	48	05	467	39	14	06	43	34.27	63	09	48	35	41	38	99	63	66	35	50	80	
32	86	61	46	82	39	82	97	85	64	29	48	57	477	52	15	31	44	35.67	65	15	49	56	42	58	100	11	66	97	51	44	
34	21	63	48	94	40	96	98	29	64	75	49	16	487	92	16	07	45	37	16	66	65	50	81	43	87	100	66	67	89	52	18
35	63	64	49	31	42	19	98	64	65	29	49	81	498	62	16	89	46	38.74	68	22	52	26	45	23	101	27	68	39	53	00	
37	15	66	34	50	43	44	99	10	65	81	50	54	509	60	17	84	47	40	41	69	85	53	80	46	67	101	96	69	17	53	89
37	77	68	03	52	08	44	79	59	66	47	51	36	520	84	18	88	48	42	20	71	54	55	41	48	19	102	73	70	01	54	89
40	69	79	53	56	46	23	100	17	67	13	52	27	532	35	20	06	49	44	12	73	30	57	11	49	84	103	60	70	95	56	04
42	33	71	60	55	47	76	100	78	67	96	53	29	544	08	21	37	50	46	17	75	13	58	92	51	58	104	58	71	97	57	21
44	28	73	50	56	78	49	38	101	68	84	54	36	559	05	22	52	51	48	34	77	31	60	90	53	43	105	60	73	08	58	52
46	38	75	48	58	61	51	12	102	69	80	55	58	578	21	24	43	52	50	68	79	60	62	80	55	42	106	71	74	33	60	00
48	61	77	53	60	34	52	97	103	70	80	56	93	580	50	26	20	53	53	20	81	99	64	93	57	50	107	91	75	68	61	62
1	00	79	67	62	28	54	95	103	72	04	58	42	593	07	28	17	54	55	91	84	50	67	20	59	85	109	22	77	18	63	41
3	56	81	92	64	34	37	09	104	98	73	33	60	606	95	30	59	55	58	53	87	19	69	62	62	31	110	68	78	88	65	40
6	24	84	25	66	51	39	31	106	10	74	78	61	87	918	90	33	09	56													
9	11	86	70	68	83	61	75	107	33	76	37	63	86	931	54	35	60	57													
2	19	89	27	71	31	64	37	108	69	78	13	65	06	944	56	38	59	58													
5	49	91	97	73	95	67	19	110	19	80	08	68	47	657	65	41	81	59													
9	03	94	81	76	76	70	22	111	85	83	23	71	11	670	80	45	35	60													

Above rates based on 1923. Semi-annual rate multiply by .02 quarterly by .205.

Cash, Loan, Paid-up and Extended Insurance Values.

			End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	
Endowment 85	21	\$16.25	\$9	\$25	\$79	3	3	\$68	\$197	9	3	\$119	\$313	15	7	\$178	423	19
	25	17.87	11	29	85	3	8	81	217	10	6	141	342	16	1	208	454	18
	30	20.42	14	36	96	4	4	100	242	11	5	173	377	15	9	254	497	17
	35	23.76	17	45	109	4	11	123	268	11	5	212	414	14	7	306	537	15
	40	28.20	22	57	124	5	4	152	297	10	9	257	451	13	0	363	575	13
	45	34.21	27	70	136	5	2	185	324	9	7	306	484	11	1	424	610	11
	50	42.33	34	86	151	4	7	221	350	8	1	359	517	9	2	488	645	9
10 Pay. Life	55	53.56	41	103	163	3	10	261	376	6	7	416	550	7	6	560	686	7
	60	69.03	49	123	177	3	1	305	403	5	3	483	591	6	2	672	760	5
	21	39.07	71	141	447	24	7	343	1000	Pd-up								
15 Pay. Life	25	41.77	76	152	450	24	3	370	1000	"								
	30	45.75	84	168	452	23	0	410	1000	"								
	35	50.53	93	187	456	21	1	456	1000	"								
	40	56.25	104	208	456	18	7	508	1000	"								
	45	63.16	115	231	454	15	9	566	1000	"								
	50	71.60	127	255	450	12	11	626	1000	"								
	55	81.92	137	277	441	10	1	688	1000	"								
20 Pay. End. 85	60	94.81	145	295	428	7	6	477	1000	"								
	21	29.24	39	86	273	13	3	219	637	34	0	377	1000	Pd-up				
	25	31.29	42	93	275	13	7	238	642	31	10	410	1000	"				
	30	34.32	47	104	280	13	10	265	646	28	8	456	1000	"				
	35	37.99	53	116	282	13	3	296	649	25	4	508	1000	"				
	40	42.47	59	130	285	12	1	331	650	21	9	566	1000	"				
	45	48.04	66	145	285	10	4	368	649	18	3	626	1000	"				
10 Year End.	50	55.13	73	160	282	8	4	403	642	14	8	688	1000	"				
	55	64.34	78	173	275	6	5	434	630	11	4	747	1000	"				
	60	76.76	83	183	265	4	7	458	613	8	5	800	1000	"				
	21	24.38	23	58	184	8	3	157	455	24	5	277	730	35	0	420	1000	Pd-up
	25	26.11	26	64	188	8	10	172	462	23	6	302	733	32	2	457	1000	"
	30	28.71	29	71	190	9	0	193	468	21	8	338	738	28	7	510	1000	"
	35	31.88	33	81	196	9	2	217	473	19	3	379	740	24	10	569	1000	"
15 Year End.	40	35.85	37	91	198	8	6	244	476	16	7	422	741	21	0	631	1000	"
	45	40.96	42	104	202	7	6	272	477	13	8	466	738	17	4	694	1000	"
	50	47.76	48	116	202	6	2	299	473	10	10	507	730	13	9	755	1000	"
	55	57.06	53	128	202	4	9	324	466	8	3	543	718	10	7	815	1000	"
	60	70.22	59	140	201	3	6	346	457	6	1	570	698	7	9	883	1000	"
	Age at Issue	Premium	Cash 3rd Year	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
10 Year End.	21	94.23	225	424	502	5	479	640	708	3	701	755	808	2	805	875	905	1
	25	94.55	224	423	500	5	477	639	707	3	699	754	807	2	803	874	904	1
	30	95.05	222	421	498	5	473	638	706	3	697	753	806	2	802	874	904	1
	35	95.73	220	419	495	5	467	637	705	3	695	752	805	2	800	873	903	1
	40	96.70	218	418	494	5	460	635	703	3	691	751	804	2	798	873	903	1
	45	98.23	215	415	490	5	446	632	699	3	683	749	801	2	794	871	901	1
	50	100.78	212	411	484	5	421	628	694	3	671	745	797	2	787	869	899	1
15 Year End.	55	104.98	206	403	473	5	376	621	686	3	650	739	790	2	774	865	895	1
	60	111.85	198	392	458	5	296	609	671	3	612	729	779	2	752	859	889	1
				End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years					
	21	60.21	119	240	333	10	264	371	484	8	442	588	696	5	681	910	941	1
	25	60.52	118	239	332	10	258	370	482	8	438	587	694	5	679	910	941	1
	30	61.02	116	237	329	10	248	368	479	8	430	586	693	5	676	909	940	1
35	61.75	114	235	325	10	232	366	476	8	419	584	690	5	670	909	940	1	
40	62.87	112	233	321	10	204	364	472	8	400	581	686	5	677	907	938	1	
45	64.75	111	231	317	10	155	361	467	8	364	578	681	5	642	906	937	1	
50	67.96	108	228	310	10	64	357	458	8	301	572	672	5	611	903	934	1	
55	73.33	105	224	300	8	12	351	446	8	252	563	658	6	556	898	929	1	
60	82.23	101	217	294	5	16	341	426	7	16	548	636	5	453	890	921	1	
			End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years						
21	43.60	67	147	237	15	99	378	525	10	472	661	782	5	771	926	958	1	
25	43.93	65	146	235	15	87	377	523	10	466	660	781	5	768	925	957	1	
30	44.49	64	144	231	15	63	375	519	10	453	658	778	5	763	925	957	1	
35	45.35	62	143	229	15	24	374	516	10	433	657	776	5	756	924	956	1	
40	46.76	61	142	225	13	11	373	512	10	396	655	772	5	744	923	955	1	
45	49.16	61	142	221	10	11	373	508	10	331	651	765	5	721	921	953	1	
50	53.26	60	143	217	7	16	371	497	10	204	644	753	5	679	917	949	1	
55	60.06	61	144	211	5	14	369	483	9	16	635	737	5	604	911	942	1	
60	71.11	62	147	205	3	19	367	460	6	16	619	711	5	459	900	931	1	

†Months.

THE VICTORY NATIONAL LIFE INS. CO., Tampa, Fla.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred 90 days.

Change of Plan. — Higher premium form allowed at any time, by payment of difference of premium at 6% per annum.

Disability. — For varying extra premium, rider will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning four months after proof of disability having existed 60 days and continuing during disability until maturity; no reduction in insurance. Not issued on Term or Joint Life. Agreement does not cover disability from war, riot, or insurrection or violation of law, or police duty.

Dividends. — Policy is non-participating.

Double Indemnity. — For varying extra premium, rider will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, aeronautic or submarine operations, war, riot or insurrection, violation of law, police duty, bodily or mental infirmity, ptomaines, infection other than as result of injury.

Extended Insurance. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year except for non-payment of premium and service in time of war.

Limits. — Ages 15-60, \$25,000. Minimum policy \$1,000.

Loans. — After three premiums. Interest 6% , in advance. May be deferred 90 days.

Military Service. — Death from military or naval service in time of war limits liability to reserve unless permit obtained and extra premium paid.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — Automatic after three years. Non par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6% .

Reinstatement. — At any time (unless previously surrendered for cash) upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from violation of law limits liability to premiums paid and 6% interest.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3% , Limited (2-25 years) and Continuous (5-10 or 20 years certain) Installments. Payments made annually, semi annually, quarterly or monthly. No provision for commutation. Trust Fund may be withdrawn upon 60 days' notice.

Suicide. — Within one year, sane or insane, liability limited to premiums paid and 6% interest.

Women. — No extra charge. If married, husband must carry equal amount of old line insurance. Disability and double indemnity not granted.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

FLAT RATES										Rates for Disability and Double Indemnity.							
Ord. Life	LIMITED PAY. LIFE.			ENDOWMENT			End. Age 60	20 Pay. Life End. 60	Age	TERM *		Ord. Life	Limited Pay. Life		Endowments		
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year				5 Year	10 Year		15 Pay.	20 Pay.	15 Year	20 Year	
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
13.30	34.76	25.77	21.37	91.23	58.20	41.84	16.92	25.32	15	9.29	9.40	2.44	4.15	3.43	1.87	1.93	
13.56	35.26	26.14	21.58	91.28	58.24	41.89	17.39	25.81	16	9.34	9.46	2.47	4.16	3.44	1.88	1.94	
13.84	35.78	26.53	22.01	91.34	58.30	41.95	17.88	26.32	17	9.38	9.51	2.51	4.16	3.46	1.89	1.96	
14.12	36.32	26.93	22.34	91.40	58.36	42.01	18.40	26.84	18	9.43	9.58	2.53	4.18	3.47	1.91	1.97	
14.42	36.88	27.35	22.69	91.46	58.41	42.06	18.96	27.39	19	9.49	9.64	2.57	4.18	3.48	1.92	1.98	
14.73	37.47	27.79	23.07	91.53	58.47	42.13	19.56	27.96	20	9.55	9.70	2.60	4.18	3.49	1.93	2.00	
15.07	38.06	28.24	23.44	91.59	58.54	42.20	20.19	28.56	21	9.61	9.78	2.64	4.19	3.50	1.96	2.02	
15.42	38.69	28.71	23.83	91.67	58.61	42.27	20.85	29.17	22	9.68	9.85	2.68	4.21	3.52	1.97	2.04	
15.78	39.33	29.20	24.24	91.74	58.68	42.34	21.56	29.81	23	9.74	9.94	2.71	4.21	3.53	1.99	2.06	
16.16	40.01	29.70	24.67	91.82	58.67	42.43	22.32	30.49	24	9.81	10.03	2.75	4.22	3.54	2.00	2.09	
16.56	40.70	30.22	25.10	91.89	58.84	42.55	23.13	31.19	25	9.90	10.13	2.80	4.24	3.54	2.03	2.11	
16.98	41.42	30.76	25.57	91.99	58.93	42.61	24.00	31.91	26	9.99	10.23	2.83	4.24	3.55	2.04	2.14	
17.43	42.17	31.32	26.04	92.08	59.01	42.71	24.92	32.67	27	10.08	10.34	2.88	4.24	3.56	2.06	2.17	
17.90	42.94	31.91	26.53	92.18	59.12	42.82	25.92	33.45	28	10.18	10.46	2.92	4.24	3.56	2.09	2.20	
18.39	43.74	32.51	27.05	92.28	59.22	42.94	26.97	34.28	29	10.29	10.59	2.96	4.24	3.56	2.11	2.23	
18.92	44.58	33.14	27.58	92.38	59.33	43.07	28.12	35.14	30	10.40	10.74	3.01	4.24	3.58	2.14	2.27	
19.46	45.44	33.80	28.14	92.50	59.45	43.20	29.36	36.05	31	10.53	10.90	3.06	4.24	3.58	2.16	2.30	
20.04	46.34	34.48	28.73	92.62	59.58	43.36	30.69	36.98	32	10.66	11.08	3.12	4.24	3.58	2.20	2.35	
20.65	47.27	35.19	29.33	92.76	59.77	43.52	32.14	37.97	33	10.81	11.26	3.18	4.24	3.59	2.26	2.40	
21.30	48.23	35.92	29.97	92.89	59.87	43.70	33.71	39.00	34	10.98	11.48	3.24	4.24	3.59	2.28	2.46	
21.99	49.23	36.68	30.62	93.05	60.04	43.90	35.42	40.08	35	11.16	11.70	3.30	4.24	3.59	2.32	2.52	
22.71	50.26	37.48	31.31	93.20	60.22	44.13	37.28	41.21	36	11.36	11.96	3.37	4.21	3.60	2.38	2.59	
23.48	51.34	38.30	32.04	93.38	60.41	44.36	39.33	42.41	37	11.59	12.25	3.44	4.21	3.60	2.42	2.68	
24.29	52.45	39.16	32.80	93.57	60.63	44.63	41.58	43.66	38	11.83	12.58	3.53	4.21	3.61	2.50	2.76	
25.15	53.61	40.07	33.59	93.77	60.86	44.93	44.06	44.98	39	12.09	12.93	3.61	4.20	3.61	2.57	2.86	
26.07	54.80	41.01	34.42	93.98	61.12	45.26	46.81	46.38	40	12.39	13.34	3.70	4.19	3.61	2.64	2.96	
27.03	56.04	41.98	35.30	94.23	61.41	45.63			41	12.71	13.79	3.79	4.18	3.73	2.72	3.14	
28.07	57.34	43.01	36.22	94.49	61.74	46.04			42	13.09	14.31	3.90	4.15	3.83	2.82	3.31	
29.16	58.69	44.08	37.20	94.79	62.10	46.50			43	13.50	14.90	4.01	4.14	3.95	2.93	3.49	
30.33	60.09	45.20	38.22	95.11	62.51	47.01			44	13.98	15.56	4.14	4.14	4.07	3.05	3.66	
31.58	61.54	46.38	39.32	95.47	62.95	47.58			45	14.53	16.31	4.25	4.14	4.21	3.19	3.84	
32.90	63.06	47.62	40.46	95.88	63.45	48.21			46	15.15	17.16	4.38	4.20	4.36	3.44	4.02	
34.31	64.64	48.92	41.68	96.32	64.01	48.92			47	15.85	18.13	4.54	4.43	4.51	3.70	4.21	
35.82	66.28	50.29	42.98	96.81	64.63	49.71			48	16.66	19.19	4.69	4.61	4.67	3.95	4.40	
37.43	67.99	51.72	44.35	97.36	65.32	50.59			49	17.58	20.29	4.86	4.80	4.85	4.21	4.61	
39.16	69.76	53.13	45.81	97.96	66.08	51.55			50	18.60	21.71	5.05	5.02	5.04	4.48	4.82	
40.97	71.61	54.82	47.37	98.62	66.93	52.61			51	19.74		5.26	5.23	5.24	4.75	5.05	
42.92	73.54	56.50	49.03	99.36	67.86	53.79			52	21.01		5.48	5.48	5.48	5.04	5.30	
45.00	75.54	58.27	50.78	100.71	68.89	55.10			53	22.43		5.74	5.75	5.75	5.35	5.57	
47.22	77.62	60.14	52.67	101.07	70.04	56.55			54	24.00		6.02	6.06	6.01	5.69	5.87	
49.58	79.81	62.13	54.70	102.06	71.30	58.13			55	25.75		6.35	6.37	6.32	6.05	6.19	
52.12			56.86			59.88			56			6.71					
54.82			59.18			61.81			57			7.12					
57.72			61.67			63.94			58			7.57					
60.81			64.36			66.28			59			8.09					
64.11			67.25			68.83			60			8.63					

*Convertible during entire term.

NOTE.—Above rates adopted June 1923. Semi-annual rate, multiply by .52 quarterly by .26

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
JOINT LIFE.			
Ordinary Life.....	\$25.93	\$33.58	\$47.41
20 Pay. Life.....	35.62	42.15	53.63

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$15 07	\$11	\$26	\$80	3 5	\$69	\$200	9 5	\$118	\$312	15 6	\$176	\$420	19 1
25	M	18 56	14	31	89	3 11	82	220	10 7	139	339	15 11	206	453	18 4
30	M	18 92	18	39	102	4 9	101	245	11 6	171	374	15 7	251	494	17 0
35	M	21 99	22	49	117	5 5	125	273	11 7	209	410	14 5	302	534	15 1
40	M	26 07	29	62	133	5 10	154	301	10 11	253	446	12 9	358	571	13 0
45	M	31 58	36	77	149	5 8	187	329	9 8	301	478	10 11	416	604	10 10
50	M	39 16	45	94	164	5 1	223	354	8 2	350	507	8 11	473	633	8 10
55	M	49 58	55	113	178	4 3	261	377	6 7	400	535	7 2	527	658	6 11
60	M	64 11	66	133	191	3 5	298	397	5 2	446	555	5 7	584	683	5 3
21	F	38 06	64	137	433	23 7	342	1000	Pd-up						
25	F	40 70	70	148	437	23 6	369	1000	"						
30	F	44 58	79	165	442	22 5	409	1000	"						
35	F	49 23	89	184	447	20 8	455	1000	"						
40	F	54 80	101	206	450	18 4	507	1000	"						
45	F	61 54	114	231	451	15 7	565	1000	"						
50	F	69 76	127	256	449	12 9	625	1000	"						
55	F	79 81	139	279	442	10 0	687	1000	"						
21	F	28 24	37	83	264	12 8	218	634	33 10	377	1000	Pd-up			
25	F	30 22	40	91	269	13 2	237	638	31 8	410	1000	"			
30	F	33 14	44	102	274	13 6	264	643	28 7	459	1000	"			
35	F	36 68	50	115	279	13 1	295	646	25 2	508	1000	"			
40	F	41 01	58	130	283	11 11	330	547	21 8	566	1000	"			
45	F	46 31	67	146	285	10 3	366	646	18 1	626	1000	"			
50	F	53 13	75	162	284	8 4	402	640	14 7	688	1000	"			
55	F	62 13	82	177	279	6 4	433	628	11 4	746	1000	"			
21	F	23 44	27	60	188	8 7	159	463	24 7	276	728	34 11	418	1000	Pd-up
25	F	25 10	30	65	193	8 11	174	468	23 10	301	732	32 1	456	1000	"
30	F	27 58	34	74	197	9 5	195	475	21 10	337	737	28 5	508	1000	"
35	F	30 62	38	83	200	9 5	219	480	19 5	377	740	24 8	566	1000	"
40	F	34 42	43	94	204	8 9	247	483	16 8	420	739	20 10	626	1000	"
45	F	39 32	49	106	207	7 8	275	484	13 9	463	736	17 2	688	1000	"
50	F	45 81	55	119	208	6 3	302	480	10 11	502	728	13 7	746	1000	"
55	F	54 70	62	131	207	4 1	327	473	8 4	535	714	10 4	800	1000	"
60	F	67 25	68	143	204	3 7	347	462	6 1	556	693	7 6	849	1000	"
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$91 59	\$229	\$422	\$498	5 \$474	\$640	\$708	3 \$700	\$755	\$807	2 \$804	\$875	\$904	1 \$903
25	M	91 69	228	421	497	5 \$472	639	707	3 \$699	754	807	2 \$803	874	904	1 \$903
30	M	92 38	226	419	495	5 \$468	638	706	3 \$697	753	806	2 \$802	874	903	1 \$902
35	M	93 05	224	417	492	5 \$463	637	704	3 \$694	752	805	2 \$800	873	903	1 \$902
40	M	93 98	221	415	489	5 \$454	635	702	3 \$690	751	803	2 \$797	872	902	1 \$900
45	M	95 47	218	412	485	5 \$449	632	698	3 \$683	749	801	2 \$793	871	901	1 \$899
50	M	97 96	213	407	478	5 \$444	627	693	3 \$670	745	796	2 \$780	868	898	1 \$895
55	M	102 06	207	399	468	5 \$369	620	684	3 \$348	738	789	2 \$773	865	894	1 \$890
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$58 54	\$123	\$244	\$338	10 \$268	\$373	\$485	8 \$443	\$547	\$694	5 \$679	\$910	\$941	1 \$940
25	M	58 84	122	243	336	10 \$262	372	483	8 \$439	546	693	5 \$677	910	940	1 \$940
30	M	59 33	120	241	333	10 \$252	370	481	8 \$432	545	691	5 \$673	909	940	1 \$939
35	M	60 04	118	239	330	10 \$236	368	477	8 \$420	543	688	5 \$667	909	939	1 \$939
40	M	61 12	116	237	326	10 \$209	366	473	8 \$401	540	685	5 \$657	907	938	1 \$937
45	M	62 95	113	234	320	10 \$160	363	468	8 \$366	577	679	5 \$640	906	936	1 \$935
50	M	66 08	110	230	312	10 \$167	358	458	8 \$362	570	670	5 \$609	903	933	1 \$931
55	M	71 30	106	226	301	8 14	352	445	8 \$815	562	656	5 \$553	898	928	1 \$924
Age	Sex	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
				Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.	Cash or Loan	Pd. Up	Ext. Ins. Y. M.
21	M	\$42 20	\$78	\$158	\$255	15 \$120	\$384	\$534	10 \$482	\$661	\$781	5 \$770	\$926	\$957	1 \$957
25	M	42 55	77	157	253	15 \$108	383	532	10 \$475	660	780	5 \$767	925	957	1 \$956
30	M	43 07	75	156	250	15 \$87	382	529	10 \$464	658	778	5 \$763	925	956	1 \$956
35	M	43 90	73	154	246	15 \$47	380	525	10 \$443	657	775	5 \$755	924	955	1 \$955
40	M	45 26	71	153	242	13 \$11	379	521	10 \$407	655	771	5 \$743	923	954	1 \$953
45	M	47 58	70	152	237	10 \$7	375	515	10 \$334	651	764	5 \$720	921	952	1 \$950
50	M	51 55	69	152	231	7 \$19	376	505	10 \$208	644	753	5 \$679	917	948	1 \$945
55	M	58 13	69	153	224	5 \$15	375	491	9 \$8	635	736	5 \$603	911	941	1 \$936
60	M	68 83													

1Months.
NOTE—American 3½% Modified Preliminary Term. (Ill. Std.) Reserve with surrender charge to 20th year, not exceeding \$25 per \$1,000.

VOLUNTEER STATE LIFE INS. CO., Chattanooga, Tenn.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within 31 days after default American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) reserve, with surrender charge not to exceed \$25 per \$1,000.

Change of Plan. — Higher premium form allowed (except Preferred Risk, Continuous Installment and Joint Life plans), at any time by payment of difference in premiums at 6% per annum. Practice to change to lower premium form by allowing difference in cash value.

Disability. — For varying extra premium, rider will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning three months after proof and continuing during disability until maturity; no reduction in insurance. Does not cover war service. Limit, \$6,000.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium (Preferred Risk \$1.50 per \$1,000), rider will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, homicide, intoxication, aeronautic or submarine operation, mining or underground operations, war, riot, strike or insurrection, violation of law, military or naval service, police duty, enforcing law, bodily or mental infirmity, ptomaines or bacterial infection other than as result of injury. Limit, \$25,000.

Extended Insurance. — After two premiums, within 31 days after default. Non-participating. Without cash and loan values, but practice to grant cash value on Extended Insurance.

Grace. — 31 days, interest 6%.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Age, 10-65, except Term, 20-55; \$100,000; reinsures over \$15,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. Policy will be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance," "Paid-up Values," and "Premium Loans".

Paid-Up Values. — After two premiums, within 31 days after default. Non-participating. Without cash and loan values, but practice to grant them.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after one premium. Second year's loan value applied, to pay second premium. Loan value will be applied as long as sufficient to pay one day's premium. Interest, 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than $3\frac{1}{2}\%$, Limited (2-25 years, or until proceeds exhausted) and Continuous (20 years certain) Installments. Installments made annually, semi-annually, 50437 quarterly, 25328, or monthly .084786. Trust Fund and Installments certain participate in excess interest earned. Trust Fund may be withdrawn at any time, but unless otherwise provided, commutable values will be withheld from beneficiary. Commutation of Installments certain under Continuous Installment option will not affect the after payment. Any portion of proceeds may be paid in cash and balance left under any option if not less than \$1,000.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Special Whole Life and Term. Disability and double indemnity granted.

†Present interest rate, 5%.

VOLUNTEER STATE LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability).

End. at Age 85	Limited Payment Life			Endowments			Pre- ferred Risk Whole Life \$5000	Accel- erate 20 Pay.	Monthly Income (b)			Convertible Term*	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			Whole Life	20 Pay.		5 Year	10 Year
14.50	\$37.35	\$27.80	\$23.00	\$92.86	\$58.17	\$42.08	\$67.40	\$27.55	\$25.70	\$40.02		\$ 9.05	\$ 9.22
14.80	37.95	28.25	23.37	92.94	58.25	42.10	68.85	27.80	26.26	40.66		9.11	9.29
15.15	38.57	28.71	23.76	93.03	58.33	42.17	70.40	28.05	26.85	41.34		9.17	9.37
15.50	39.21	29.19	24.16	93.12	58.41	42.25	72.05	28.35	27.47	42.04		9.24	9.45
15.90	39.88	29.69	24.58	93.21	58.49	42.33	73.75	28.65	28.14	42.77		9.31	9.54
16.30	40.57	30.21	25.01	93.30	58.59	42.42	75.50	28.95	28.81	43.52		9.39	9.63
16.70	41.28	30.75	25.47	93.40	58.68	42.51	77.40	29.30	29.55	44.32		9.48	9.74
17.15	42.03	31.31	25.94	93.50	58.78	42.61	79.40	29.65	30.31	45.14		9.57	9.85
17.65	42.80	31.89	26.43	93.60	58.89	42.72	81.45	30.05	31.11	45.99		9.67	9.97
18.15	43.60	32.50	26.93	93.71	59.00	42.83	83.65	30.50	31.95	46.86		9.78	10.10
18.70	44.42	33.12	27.46	93.84	59.12	42.96	85.95	30.95	32.85	47.78		9.89	10.24
19.25	45.29	33.78	28.03	93.97	59.25	43.11	88.40	31.50	33.79	48.77		10.02	10.41
19.80	46.19	34.47	28.61	94.11	59.39	43.27	90.95	32.05	34.78	49.78		10.16	10.58
20.40	47.12	35.18	29.22	94.25	59.54	43.44	93.65	32.65	35.83	50.84		10.31	10.77
21.05	48.09	35.92	29.86	94.40	59.70	43.63	96.50	33.35	36.92	51.96		10.47	10.98
21.70	49.10	36.69	30.52	94.57	59.88	43.84	99.55	34.05	38.11	53.10		10.65	11.22
22.45	50.15	37.51	31.21	94.75	60.07	44.08	102.75	34.80	39.36	54.31		10.86	11.47
23.20	51.23	38.35	31.94	94.95	60.29	44.34	106.10	35.65	40.68	55.58		11.08	11.76
24.00	52.36	39.23	32.70	95.16	60.52	44.63	109.70	36.55	42.09	56.90		11.32	12.08
24.85	53.53	40.14	33.49	95.38	60.78	44.94	114.05	37.50	43.59	58.27		11.58	12.44
25.80	54.74	41.09	34.32	95.62	61.06	45.29	118.70	38.55	45.17	59.72		11.88	12.85
26.80	56.01	42.09	35.21	95.90	61.38	45.69	123.65	39.65	46.86	61.27		12.21	13.32
27.85	57.33	43.13	36.14	96.21	61.73	46.13	128.85	40.85	48.63	62.88		12.58	13.85
28.95	58.70	44.22	37.13	96.54	62.12	46.62	134.45	42.15	50.53	64.61		13.01	14.45
30.15	60.12	45.35	38.16	96.89	62.55	47.16	140.40	43.50	52.55	66.40		13.48	15.12
31.40	61.59	46.55	39.26	97.28	63.03	47.76	146.70	44.90	54.71	68.31		14.04	15.88
32.75	63.14	47.82	40.42	97.72	63.57	48.41	153.45	46.40	56.99	70.33		14.67	16.75
34.20	64.75	49.16	41.64	98.23	64.16	49.13	160.65	48.00	59.44	72.45		15.40	17.73
35.75	66.43	50.56	42.94	98.78	64.82	49.93	168.35	49.65	62.03	74.72		16.22	18.82
37.40	68.17	52.03	44.32	99.37	65.55	50.82	176.60	51.40	64.80	77.12		17.14	20.02
39.15	69.97	53.57	45.79	100.01	66.34	51.80	185.45	53.20	67.77	79.67		18.17	21.37
41.00	71.85	55.18	47.34	100.74	67.18	52.86	194.85	55.05	70.91	82.37		19.31	22.86
43.00	73.81	56.87	49.00	101.54	68.11	54.03	204.85	56.95	74.25	85.26		20.59	24.52
45.20	75.84	58.64	50.76	102.41	69.13	55.32	215.60	58.95	77.83	88.32		22.01	26.36
47.55	77.96	60.50	52.62	103.36	70.27	56.75	227.10	61.05	81.64	91.56		23.58	28.39
50.05	80.17	62.47	54.66	104.40	71.52	58.33	239.40	63.20	85.71	95.11		25.33	30.64
53.13	82.38	64.51	56.73	105.45	72.86	60.03	.....	65.35	89.96	98.71		.....	.....
55.98	84.65	66.64	58.88	106.52	74.29	61.86	.....	67.50	94.48	102.45		.....	.....
59.06	86.98	68.87	61.25	107.63	75.81	63.84	.....	69.70	99.35	106.58		.....	.....
62.36	89.39	71.23	63.79	108.73	77.50	65.99	.....	72.05	104.45	110.99		.....	.....
65.98	91.83	73.71	66.44	110.06	79.32	68.32	.....	74.50	109.76	115.61		.....	.....

*5 Year Term convertible within 4 years; 10 Year Term within 7 years. (b) \$14 for months. Commuted value, \$1,740.

Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

DISABILITY RATES—(Waiver of Premiums and \$10 Monthly Income).

0.92	\$2.16	\$1.58	\$1.31	\$0.34	\$0.38	\$0.40	4.60	\$1.50	.....	.....	.....	.....	.....
.98	2.25	1.65	1.37	.36	.40	.45	4.90	1.65	.....	.....	.....	.....	.....
1.09	2.40	1.76	1.46	.39	.45	.51	5.45	1.63	.....	.....	.....	.....	.....
1.19	2.53	1.86	1.55	.42	.50	.57	5.95	1.72	.....	.....	.....	.....	.....
1.27	2.61	1.92	1.60	.44	.54	.63	6.37	1.78	.....	.....	.....	.....	.....
1.36	2.68	1.99	1.65	.47	.58	.67	6.80	1.84	.....	.....	.....	.....	.....
1.50	2.78	2.08	1.73	.53	.65	.78	7.50	1.94	.....	.....	.....	.....	.....
1.65	2.89	2.17	1.83	.60	.76	.92	8.25	2.05	.....	.....	.....	.....	.....
1.78	2.96	2.24	1.90	.66	.84	1.04	8.90	2.13	.....	.....	.....	.....	.....
1.92	3.03	2.30	1.97	.74	.96	1.18	9.60	2.21	.....	.....	.....	.....	.....
2.18	3.14	2.41	2.09	.91	1.17	1.49	10.90	2.35	.....	.....	.....	.....	.....
2.49	3.22	2.51	2.44	1.12	1.45	1.99	12.45	2.50	.....	.....	.....	.....	.....
2.74	3.26	2.60	2.73	1.30	1.73	2.37	13.70	2.60	.....	.....	.....	.....	.....
3.01	3.28	2.93	3.03	1.51	2.18	2.76	15.05	2.93	.....	.....	.....	.....	.....
3.54	3.32	3.55	3.58	2.03	3.07	3.39	17.70	3.65	.....	.....	.....	.....	.....
4.85	4.98	4.98	4.92	4.24	4.68	4.80	24.25	4.92	.....	.....	.....	.....	.....

Double Indemnity—\$1.50 per \$1,000 for preferred risks.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 20 Years.			
Age at Issue	Ann. Premium	Cash 2nd Year	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	
End. at Age 85	20	\$14.50	\$24	\$76	3 78	\$62	\$183	8 193	\$115	\$309	15 181	\$171	\$415	19	
	25	16.30	30	88	3 312	78	209	10 26	141	342	16 58	208	454	18	
	30	18.70	37	99	4 177	97	235	11 29	173	377	15 279	254	497	17	
	35	21.70	47	113	5 66	121	264	11 106	212	414	14 226	306	537	15	
	40	25.80	59	128	5 204	151	295	10 273	257	451	13 2	363	575	13	
	45	31.40	75	147	5 193	185	324	9 219	306	484	11 44	424	610	11	
	50	39.15	93	163	5 6	222	351	8 58	359	517	9 85	488	645	9	
55	50.05	113	179	4 95	264	380	6 261	416	550	7 201	560	686	7		
60	65.98	134	193	3 153	309	408	5 143	483	591	6 77	672	760	5		
10 Pay Life	21	37.95	34	137	435 23	207	343	1000	Pd-up						
	25	40.57	37	148	437 23	213	370	1000	"						
	30	44.42	41	163	440 22	130	410	1000	"						
	35	49.10	45	181	442 20	174	456	1000	"						
	40	54.74	50	202	443 18	43	508	1000	"						
	45	61.59	56	225	441 15	154	566	1000	"						
	50	69.97	61	249	438 12	219	626	1000	"						
55	80.17	66	271	430 9	323	688	1000	"							
60	91.83	70	289	419 7	133	746	1000	"							
15 Pay Life	21	28.25	19	85	268 12	317	219	638	34 8	377	1000	Pd-up			
	25	30.21	20	92	272 13	170	238	642	31 302	410	1000	"			
	30	33.12	23	103	276 13	247	265	646	28 260	456	1000	"			
	35	36.69	25	115	280 13	55	296	648	25 120	508	1000	"			
	40	41.09	28	129	282 12	0	331	650	21 294	566	1000	"			
	45	46.55	32	144	282 10	102	367	648	18 71	626	1000	"			
	50	53.57	35	159	279 8	123	403	641	14 256	688	1000	"			
55	62.47	38	173	274 6	148	434	630	11 147	746	1000	"				
60	73.71	40	183	265 4	239	458	613	8 176	800	1000	"				
20 Pay Life	21	23.37	11	60	188 8	237	159	463	24 223	276	728	34 344	418	1000	Pd
	25	25.01	12	65	193 8	335	174	468	23 30	301	732	32 50	456	1000	"
	30	27.46	14	74	197 9	131	195	475	31 310	337	737	28 156	508	1000	"
	35	30.52	16	83	200 9	153	219	480	19 167	377	740	24 240	566	1000	"
	40	34.32	18	94	204 8	272	247	483	16 265	420	739	20 300	626	1000	"
	45	39.26	20	106	207 7	246	275	484	13 291	463	736	17 74	688	1000	"
	50	45.79	23	119	208 6	103	302	480	10 357	502	728	13 226	746	1000	"
55	54.66	26	131	207 4	328	327	473	8 134	535	714	10 139	800	1000	"	
60	66.44	28	143	204 3	236	347	462	6 46	556	693	7 184	849	1000	"	
			End of 5 Years.			End of 7 Years.			End of 8 Years.			End of 9 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	
10 Year End.	21	\$92.94	\$132	\$415	\$491	5 \$468	\$636	\$794	3 \$696	\$761	\$814	2 \$811	\$878	\$908	1 3
	25	93.30	130	414	490	5 \$460	635	703	3 \$694	760	813	2 \$810	877	907	1 2
	30	93.84	129	412	488	5 \$462	634	702	3 \$693	759	812	2 \$809	877	907	1 2
	35	94.57	126	410	486	5 \$456	623	700	3 \$690	758	811	2 \$807	876	906	1 2
	40	95.62	124	408	482	5 \$448	631	697	3 \$686	757	810	2 \$804	875	905	1 2
	45	97.28	120	405	478	5 \$433	628	694	3 \$678	754	807	2 \$800	874	904	1 2
	50	100.01	116	400	471	5 \$407	623	689	3 \$665	751	803	3 \$794	871	901	1 2
55	104.40	111	392	461	5 \$361	616	680	3 \$644	744	796	2 \$780	868	898	1 2	
60	110.06	104	381	446	5 \$280	605	667	3 \$607	734	784	2 \$758	861	891	1 2	
			End of 5 Years.			End of 7 Years.			End of 10 Years.			End of 14 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	
15 Year End.	21	58.25	65	240	333 10	\$263	372	485 8	\$443	588	696 5	\$681	910	941 1	3
	25	58.59	64	239	331 10	\$257	371	483 8	\$431	587	694 5	\$679	910	941 1	2
	30	59.12	63	237	328 10	\$247	360	481 8	\$432	586	693 5	\$675	909	941 1	2
	35	59.88	61	235	325 10	\$231	367	477 8	\$420	584	690 5	\$669	909	940 1	2
	40	61.06	59	233	321 10	\$203	365	474 8	\$401	581	686 5	\$659	907	939 1	2
	45	63.03	57	230	315 10	\$153	362	468 8	\$366	578	681 5	\$642	906	937 1	2
	50	66.34	55	227	308 10	\$62	358	459 8	\$303	572	672 5	\$611	903	934 1	2
55	71.52	52	222	297 8	\$58	351	446 8	\$185	563	658 5	\$556	898	929 1	2	
60	79.32	49	216	282 5	\$179	342	427 7	\$207	548	636 5	\$454	890	920 1	2	
			End of 5 Years.			End of 10 Years.			End of 15 Years.			End of 19 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	Cash or Loan	Pd. Up	Ext. Ins. Y.	
20 Year End.	21	\$42.10	\$40	\$150	\$242	15 \$104	\$376	\$ 522	10 \$46	\$654	\$775	5 \$763	\$924	\$957	1 3
	25	42.42	39	149	242	15 \$95	375	521	10 \$464	654	774	5 \$761	924	956	1 3
	30	42.96	38	149	241	15 \$74	375	520	10 \$452	653	773	5 \$757	924	956	1 3
	35	43.84	36	150	240	15 \$39	375	518	10 \$435	652	771	5 \$751	923	955	1 3
	40	45.29	35	150	238	13 \$302	375	516	10 \$401	651	768	5 \$739	922	954	1 3
	45	47.76	33	150	233	10 \$246	376	511	10 \$338	648	762	5 \$718	920	952	1 3
	50	51.80	32	150	228	7 \$327	376	503	10 \$215	642	751	5 \$677	916	948	1 3
55	58.33	31	151	221	5 \$226	375	492	9 \$243	633	735	5 \$602	910	942	1 3	
60	68.32	31	153	214	3 \$328	374	476	6 \$243	618	711	5 \$459	900	932	1 3	

NOTE.—3½% Modified Preliminary Term Reserve (Ill. Std.) adopted April 1, 1912.
Reserve allowed at end of 8th year.

WEST COAST LIFE INSURANCE CO., San Francisco, Cal.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within three months after default. American 3½% Modified Preliminary Term (III. Std.) reserve, less a surrender charge, (amount not stated), but practice not to make surrender charge. Payment of cash values may be deferred 90 days.

Change of Plan. — Higher premium form allowed, prior to age 55, by payment of difference in premiums at 6% compound interest. Practice to change to lower premium form.

Disability. — For varying extra premium all but Joint Life policies will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning first day of month after proof (total disability not obviously permanent regarded as permanent after 3 months' duration) and continuing during lifetime and continued disability: no reduction in insurance. Payments continue after maturity of endowments. For extra premium in proportion, an income greater than \$10 a month will be granted, the maximum amount decreasing from \$20 on a policy of \$1,000 to \$10 per \$1,000 on a policy of \$10,000. After age 60, premiums waived and charged against policy without interest. Does not cover war service. Limit, \$25,000.

Dividends. — End of first year and annually thereafter. First conditional upon payment of second premium. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½% withdrawable on any anniversary; (d) purchase participating, paid-up additions, which may be surrendered at any time, not later than three months after default. (d) is automatic option.

Double Indemnity. — For extra premium of \$1.75 per \$1,000 (Preferred Risks) policy will provide as long as extra annual premium is paid and prior to age 70 for payment of double face in event of accidental death or accidental dismemberment (loss of two members of body) within 90 days from time of injury. Agreement does not cover death or dismemberment from suicide, disease, ptomaines, aeronautics, submarine service, manufacturing or handling highly explosives, war service, intoxicants or narcotics. Agreement may be cancelled by company. In event of change to more hazardous occupation only proportionate part of indemnity paid as extra premium would cover. Extra indemnity paid in monthly income of 240 months. Limit \$15,000.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for paid-up insurance within three months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium or service in time of war within 5 years.

Limits. — Ages, Life and Endowments, 10-65; Term and other policies 20-60. No fixed amount; reinsures over \$10,000; accepts reinsurance; minimum policy \$500.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Loan insurance will be granted.

Military Service. — Death from engaging in military, naval, aerial or allied service in time of war within 5 years, or 12 months after discharge from service. Limits liability to reserve, unless extra premium is paid within 31 days after entering service and annually thereafter as required. Unused extra premiums will be returned one year after war.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within three months after default. Non-par. With cash and loan values. Both participating and non-participating policies participate when fully paid-up.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — No provision. See "Loans".

Reinstatement. — Within five years (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at not less than 3½%. Limited (1 to 30 years or until proceeds are exhausted) Installments; Continuous (5-10-15-20 years certain) Installments; immediate payment of \$200 and balance in 1 to 20 annual Installments. Payments made annually, semi-annually, quarterly or monthly in proportionate amounts. Trust Fund and commuted values withheld unless otherwise specified. Insured may select Annuity option for self at end of 20 years or at age 65. Trust Fund and Installments certain participate in excess interest earned.

Suicide. — Within one year, sane or insane, liability limited to 5% of face of policy.

Women. — No extra charge. All but Term. Insurance granted to married women if husband is insured or insurable. Disability granted to self-supporting women. Double indemnity granted to single women earning income with 25% extra premium; married women \$4.00 per \$1,000.

†Present interest rate 5%.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

End. 85	LIMITED PAY. LIFE.			ENDOWMENTS				Age	ENDOW- MENTS			10 Pay. Life 20 Year End.	20 Pay. Life 30 Year End.	End. Age 60	End. Age 65	I P Fr
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year		30 Year	35 Year	40 Year					
\$16.57	\$41.01	\$30.60	\$25.40	101.76	\$65.96	\$47.20	\$37.98	10 to 15	\$31.08	\$26.41	\$22.66	\$77.20	\$38.74	\$20.39	\$18.58	
16.88	41.60	31.05	25.77	101.81	66.01	47.25	38.04	16	31.15	26.44	22.75	77.24	38.81	20.77	19.00	
17.20	42.21	31.51	26.16	101.88	66.07	47.31	38.12	17	31.23	26.47	22.85	77.29	38.90	21.32	19.44	
17.53	42.85	31.99	26.56	101.94	66.14	47.39	38.19	18	31.33	26.50	22.96	77.32	38.99	21.91	19.93	
17.87	43.52	32.49	26.98	102.01	66.20	47.45	38.28	19	31.41	26.53	23.08	77.37	39.09	22.54	20.42	
18.24	44.21	33.01	27.42	102.09	66.27	47.53	38.37	20	31.51	26.56	23.22	77.45	39.19	23.22	20.95	
18.62	44.91	33.55	27.86	102.12	66.34	47.59	38.45	21	31.63	26.67	23.36	77.55	39.30	23.91	21.52	3
19.03	45.64	34.11	28.32	102.18	66.41	47.67	38.55	22	31.75	26.80	23.52	77.70	39.41	24.67	22.11	32
19.45	46.40	34.69	28.80	102.26	66.49	47.76	38.66	23	31.88	26.93	23.70	77.80	39.54	25.47	22.74	32
19.89	47.19	35.29	29.31	102.37	66.59	47.86	38.77	24	32.01	27.08	23.89	77.95	39.68	26.33	23.40	32
20.36	48.02	35.90	29.84	102.51	66.69	47.97	38.90	25	32.16	27.24	24.10	78.05	39.83	27.24	24.10	32
20.85	48.88	36.53	30.37	102.69	66.78	48.10	39.02	26	32.33	27.46	24.38	78.20	39.99	28.26	24.89	32
21.37	49.77	37.19	30.93	102.88	66.88	48.24	39.17	27	32.51	27.71	24.69	78.35	40.16	29.35	25.73	32
21.91	50.69	37.88	31.52	103.08	66.99	48.40	39.32	28	32.70	27.98	25.02	78.50	40.35	30.52	26.63	32
22.49	51.65	38.60	32.15	103.28	67.11	48.58	39.49	29	32.91	28.26	25.39	78.70	40.56	31.76	27.57	32
23.09	52.64	39.36	32.79	103.49	67.24	48.77	39.68	30	33.42	28.59	25.79	78.90	40.79	33.42	28.59	32
23.76	53.66	40.14	33.44	103.70	67.34	48.96	39.88	31	33.68	28.89	26.19	79.10	41.04	34.70	29.67	32
24.47	54.71	40.95	34.13	103.93	67.47	49.17	40.10	32	33.93	29.94	26.64	79.30	41.31	36.08	30.94	32
25.22	55.80	41.79	34.85	104.17	67.63	49.40	40.35	33	34.49	29.62	27.12	79.55	41.61	37.56	32.07	40
26.01	56.93	42.66	35.61	104.41	67.82	49.65	40.62	34	34.81	30.03	27.65	79.80	41.94	39.17	33.40	40
26.86	58.08	43.55	36.40	104.67	68.03	49.92	40.92	35	35.17	30.51	28.24	80.10	42.30	40.92	35.17	42
27.71	59.25	44.46	37.20	104.95	68.27	50.21	41.25	36	35.57	31.07	28.93	80.40	42.70	42.71	36.27	42
28.60	60.45	45.41	38.05	105.22	68.55	50.53	41.61	37	36.02	31.70	29.69	80.75	43.15	44.66	37.82	42
29.55	61.71	46.40	38.96	105.53	68.86	50.89	42.36	38	36.51	32.38	30.50	81.15	43.64	46.79	39.74	42
30.56	62.02	47.43	39.92	105.85	69.20	51.29	42.81	39	37.07	33.14	31.40	81.55	44.18	49.12	41.46	42
31.63	64.40	48.49	40.91	106.20	69.53	51.71	43.33	40	37.99	33.97	32.38	82.00	44.76	51.71	43.33	42
32.82	65.77	49.59	41.92	106.56	69.91	52.15	43.89	41	38.68	34.88	33.39	82.50	45.43		45.20	42
34.08	67.22	50.74	43.00	106.94	70.32	52.63	44.50	42	39.45	35.89	34.49	83.05	46.14		47.24	42
35.42	68.75	51.96	44.17	107.37	70.80	53.18	45.20	43	40.31	36.99	35.68	83.65	46.94		49.46	42
36.86	70.36	53.25	45.42	107.83	71.34	53.82	45.95	44	41.25	38.19	36.98	84.30	47.81		51.90	42
38.38	72.03	54.58	46.73	108.34	71.93	54.54	47.01	45	42.63	39.50	38.38	85.05	48.78		54.54	42
40.00	73.78	55.95	48.13	108.93	72.59	55.33	47.95	46	43.81	40.87		85.90	49.84			61
41.74	75.62	57.40	49.62	109.60	73.33	56.22	48.96	47	45.10	42.36		86.80	50.99			61
43.60	77.54	58.97	51.18	110.35	74.17	57.23	50.30	48	46.52	44.00		87.80	52.67			67
45.58	79.54	60.66	52.78	111.18	75.11	58.36	51.59	49	48.07	45.77		88.90	54.07			
47.69	81.61	62.45	54.46	112.00	76.11	59.61	52.95	50	49.77	47.69		90.10	55.58			
49.94	83.75	64.31	56.29	112.98	77.16	60.96	54.48	51	51.32			91.45	57.23			
52.35	85.98	66.29	58.27	113.90	78.34	62.42	56.63	52	53.34			92.90	59.02			
54.92	88.38	68.43	60.39	115.12	79.68	64.02	58.51	53	55.56			94.50	60.96			
57.66	90.80	70.74	62.61	116.37	81.18	65.80	60.57	54	57.97			96.25	63.06			
60.60	93.37	73.19	65.01	117.72	82.82	67.78	62.83	55	60.60			98.15	65.36			
63.65	96.04	75.79	67.62	119.19	84.61	69.99	65.19	56								
66.91	98.83	78.57	70.48	120.79	86.57	72.47	68.03	57								
70.41	101.77	81.54	73.59	122.54	88.73	75.23	71.22	58								
74.16	104.86	84.70	76.96	124.44	91.09	78.27	74.51	59								
78.20	108.10	88.03	80.57	126.48	93.65	81.58	78.20	50								

DISABILITY RATES. (Waiver of Premium and Monthly Income.)
Applies to both Participating and Non-participating.

.98	2.16	1.59	1.33	.57	.60	.62	.66	15	.71	.77	.85	.98	.92	.98	.98	
1.13	2.43	1.81	1.51	.72	.76	.78	.85	20	.90	1.00	1.13	1.20	1.17	1.13	1.14	
1.34	2.68	1.99	1.68	.78	.91	.98	1.06	25	1.17	1.34	1.35	1.45	1.51	1.34	1.35	
1.57	2.90	2.18	1.83	1.03	1.12	1.21	1.37	30	1.59	1.59	1.59	1.82	2.03	1.59	1.59	
1.89	3.12	2.37	2.02	1.30	1.43	1.61	1.94	35	1.92	1.91	1.90	2.40	2.26	1.91	1.92	
2.31	3.33	2.57	2.24	1.73	1.96	2.34	2.39	40	2.37	2.34	2.33	3.39	2.45	2.34	2.38	
2.90	3.48	2.78	2.90	2.41	2.91	3.02	3.00	45	2.94	2.92	2.90	3.54	3.06			
3.76	3.54	3.77	3.80	3.81	3.99	3.91	3.83	50	3.78	3.76		3.59	3.31			
5.15	5.27	5.25	6.20	5.69	5.49	5.31	5.20	55	5.17			5.28	5.31			

Above rates adopted August, 1923. Semi-annual rate multiply by .52; quarterly by .26.
Double Indemnity, \$1.75 per \$1,000.

NON-PARTICIPATING RATES PER \$1,000
(American 3½% Reserve.)

Ind. No.	LIMITED PAY LIFE.				ENDOWMENTS				Age	ENDOW- MENTS		End. Age 60	End. Age 65	Com- mer- cial \$5000	TERM †		
	10 Pay.	15 Pay.	20 Pay.		10 Year	15 Year	20 Year	25 Year		30 Year	35 Year				7 Year	5 Year	10 Year
3.02	\$33.84	\$24.97	\$20.58		\$89.91	\$56.82	\$40.65	\$31.40	10	\$25.48	\$21.80	\$16.52	\$15.05				
3.28	34.29	25.31	20.84		89.96	56.88	40.70	31.35	11	25.54	21.82	16.97	15.40				
3.53	34.77	25.66	21.13		90.03	56.91	40.75	31.51	12	25.60	21.84	17.43	15.77				
3.84	35.26	26.03	21.44		90.08	56.97	40.82	31.57	13	25.69	21.86	17.92	16.17				
4.13	35.77	26.41	21.75		90.14	57.02	40.87	31.64	14	25.76	21.89	18.45	16.58				
4.44	36.30	26.80	22.09		90.21	57.08	40.93	31.71	15	25.84	21.92	19.01	17.02	68.15	9.40	7.95	8.15
4.75	36.88	27.21	22.42		90.27	57.14	40.96	31.75	16	25.93	22.00	19.60	17.50	69.60	9.45	8.00	8.21
5.08	37.48	27.63	22.77		90.34	57.22	40.99	31.81	17	26.04	22.08	20.23	17.99	71.15	9.50	8.05	8.27
5.42	38.11	28.07	23.14		90.42	57.29	41.02	31.85	18	26.14	22.16	20.90	18.51	72.80	9.55	8.10	8.35
5.78	38.76	28.53	23.53		90.50	57.36	41.06	31.93	19	26.25	22.26	21.61	19.06	74.50	9.65	8.16	8.42
6.16	39.43	29.00	23.92		90.57	57.44	41.11	31.99	20	26.37	22.38	22.38	19.64	76.25	9.75	8.24	8.51
6.56	40.13	29.52	24.34		90.66	57.47	41.20	32.10	21	26.48	22.50	22.97	20.27	78.20	9.85	8.31	8.59
6.98	40.85	30.06	24.82		90.75	57.49	41.30	32.22	22	26.60	22.64	23.83	20.93	80.20	9.95	8.38	8.68
7.42	41.60	30.62	25.28		90.85	57.54	41.40	32.34	23	26.74	22.81	24.75	21.64	82.25	10.05	8.47	8.79
7.89	42.38	31.20	25.78		90.95	57.58	41.51	32.49	24	26.88	22.98	25.74	22.38	84.50	10.15	8.56	8.89
8.38	43.19	31.80	26.28		91.05	57.63	41.64	32.64	25	27.05	23.19	27.05	23.19	86.80	10.25	8.65	9.02
8.92	44.03	32.43	26.82		91.16	57.75	41.77	32.80	26	27.12	23.43	28.18	24.01	89.30	10.40	8.76	9.16
9.48	44.89	33.09	27.37		91.29	57.87	41.92	32.90	27	27.20	23.71	29.40	24.91	91.85	10.55	8.87	9.30
10.08	45.79	33.77	27.95		91.42	58.01	42.08	33.10	28	27.44	24.02	30.70	25.86	94.60	10.70	9.00	9.46
10.71	46.72	34.47	28.55		91.55	58.16	42.25	33.42	29	27.69	24.36	32.12	26.88	97.45	10.90	9.13	9.64
11.38	47.69	35.20	29.18		91.71	58.32	42.44	33.66	30	27.98	24.74	33.66	27.98	100.55	11.10	9.29	9.83
12.10	48.68	35.97	29.94		91.77	58.50	42.60	33.94	31	28.31	25.16	35.33	29.22	103.80	11.30	9.45	10.10
12.84	49.74	36.75	30.53		91.86	58.68	42.89	34.23	32	28.66	25.63	37.16	30.57	107.15	11.55	9.64	10.39
13.64	50.81	37.58	31.25		91.95	58.89	43.15	34.57	33	29.01	26.14	39.15	32.22	110.80	11.80	9.84	10.71
14.48	51.93	38.45	32.01		92.05	59.12	43.44	34.94	34	29.51	26.71	41.34	33.72	114.65	12.10	10.06	11.06
15.38	53.10	39.35	32.79		92.18	59.37	43.76	35.35	35	30.01	27.34	43.76	35.35	118.70	12.45	10.31	11.47
16.36	54.30	40.37	33.70		92.42	59.72	44.16	35.85	36	30.62	28.08		37.15	123.00	12.80	10.64	11.91
17.40	55.55	41.43	34.65		92.68	60.09	44.60	36.38	37	31.26	28.90		39.12	127.55	13.25	11.01	12.42
18.50	56.86	42.55	35.65		92.96	60.50	45.00	36.94	38	32.04	29.80		41.27	132.45	13.75	11.43	12.99
19.68	58.22	43.72	36.71		93.28	60.96	45.63	37.65	39	32.87	30.78		43.63	137.65	14.30	11.90	13.63
20.94	59.62	44.95	37.83		93.64	61.45	46.23	38.40	40	33.77	31.84		46.23	143.15	14.95	12.43	14.36
22.28	61.22	46.24	39.01		94.22	62.00	46.89	39.99	41	34.78	32.98			149.05	15.70	13.09	15.24
23.72	62.87	47.60	40.26		94.84	62.61	47.62	40.96	42	35.88	34.22			155.30	16.55	13.82	16.24
25.25	64.60	49.02	41.60		95.51	63.27	48.44	40.83	43	37.09	35.58			161.95	17.50	14.66	17.35
26.88	66.39	50.52	43.01		96.24	64.01	49.34	41.90	44	38.42	37.04			169.10	18.60	15.61	18.59
28.63	68.26	52.10	44.52		97.02	64.82	50.33	43.08	45	39.86	38.63			176.70	19.80	16.67	19.98
30.49	70.20	53.76	46.12		97.86	65.78	51.47	44.43	46	41.45				184.80	21.20	17.84	21.52
32.49	72.23	55.51	47.82		98.79	66.83	52.72	45.91	47	43.17				193.35	22.75	19.16	24.43
34.61	74.34	57.35	49.63		99.78	67.97	54.11	47.54	48	45.05				202.55	24.45	20.63	25.56
36.89	76.54	59.31	51.58		100.86	69.23	55.64	49.32	49	47.10				212.40	26.40	22.27	27.94
39.33	78.86	61.39	53.66		102.03	70.62	57.36	51.27	50	49.33				222.85	28.55	24.10	30.59
41.99	81.29	63.58	56.00		103.32	72.22	59.26	53.51	51					234.00	30.95	26.36	
44.84	83.79	65.93	58.51		104.72	73.96	61.40	55.95	52					246.00	33.60	28.87	
47.91	86.43	68.43	61.21		106.25	75.88	63.79	58.64	53					258.70	36.55	31.67	
51.21	89.22	71.10	64.12		107.92	78.01	66.34	61.58	54					272.40	39.85	34.80	
54.76	92.15	73.94	67.25		109.76	80.33	69.15	64.76	55					287.00	43.45	37.69	

Above rates adopted August, 1923. Semi-annual rate multiply by .52; quarterly by .265.

† 7 Year Term is renewable to age 60 and convertible at any time. Other Term policies are non-renewable but convertible as follows: 5 year within 3 years; all others within 7 years.

Double Indemnity, \$1.75 per \$1,000.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
PARTICIPATING			
With Disability.			
10 Pay. 20 Yr. End.	\$79.50	\$82.50	\$88.59
20 Pay. 30 Yr. End.	41.34	44.56	51.84
40 Year End.....	25.45	30.14	41.28

Without Disability.			
10 Pay. 20 Yr. End.	\$78.05	\$80.10	\$85.05
20 Pay. 30 Yr. End.	39.83	42.30	48.78
40 Year End.....	24.10	28.24	38.38

INTERMEDIATE.	\$5000	(Without Dis.)	
End. 85.....	\$11.95	\$15.75	\$22.55
10 Pay. Life.....	25.25	30.10	37.30
15 Pay. Life.....	21.40	25.45	31.35
20 Pay. Life.....	16.00	19.95	26.10
10 Year End.....	53.20	53.95	55.60
15 Year End.....	34.35	35.35	37.60
20 Year End.....	24.55	25.60	28.10

SINGLE PREMIUM.			
Ordinary Life.....	\$370.50	\$444.65	\$547.20
10 Year End.....	862.60	864.15	868.45
20 Year End.....	643.80	651.10	672.30
30 Year End.....	505.00	525.05	577.40

PERFECT PROVISION POLICY. Return of Premium if Death occurs within 20 years.

20 Pay. Life.....	\$33.98	\$42.74	\$61.31
With Dis.....	35.65	44.79	64.38

Weekly Indemnity Accident and Disease Rider and Loss of Limbs and Sight Rider are attached to this policy for additional premium.

NON-PARTICIPATING.

With Disability.			
10 Pay. 20 Yr. End.	\$71.95	\$74.35	\$79.39
20 Pay. 30 Yr. End.	34.01	36.78	43.06
20 Pay. L. T. I....	33.72	40.65	.....
40 Year End.....	20.99	24.73	33.84

Without Disability.			
10 Pay. 20 Yr. End.	\$70.50	\$71.95	\$75.85
20 Pay. 30 Yr. End.	32.50	34.52	40.00
20 Pay. L. T. I....	32.02	38.58	.....
40 Year End.....	91.64	22.83	30.94

CONTINUOUS MONTHLY INCOME. \$10 a month 20 years certain. (Equal Ages.)

With Disability.			
Whole Life.....	\$35.38	\$43.88	\$60.14
20 Pay. Life.....	51.24	58.87	72.65
20 Year End.....	96.84	87.91	87.70

Without Disability.			
Whole Life.....	\$33.95	\$41.85	\$56.98
20 Pay. Life.....	49.52	56.79	69.52
20 Year End.....	96.01	86.61	84.83

CHILD'S EDUCATIONAL POLICY. After death of Parent or Guardian premiums not payable. Premiums returnable in the event of Child's Death.

With Disability.			
Age of Parent	25	35	45
Age of Child.			
10 Years.....	\$205.71	\$206.85	\$210.15
15 Years.....	128.76	130.05	133.89
20 Years.....	90.93	92.37	97.77

Without Disability.			
10 Years.....	\$205.23	\$206.19	\$208.86
15 Years.....	128.37	129.42	132.57
20 Years.....	90.57	91.77	96.36

JOINT LIFE POLICY. (Equal Ages.)			
Whole Life.....	\$26.19	\$33.82	\$47.90
15 Pay. Life.....	43.32	50.76	62.97
20 Pay. Life.....	36.32	42.98	54.69
20 Year End.....	49.35	52.09	59.44

TERM POLICIES \$1,000.

With Disability.			
15 Years.....	\$9.12	10.90	\$17.67
20 Years.....	9.42	11.85	20.58

Without Disability.			
15 Years.....	\$9.07	\$10.85	\$17.51
20 Years.....	9.37	11.77	20.32

Return premiums paid per \$1,000 if death occurs within.			
10 Years.....	\$5.20	\$6.15	\$9.15
15 Years.....	7.80	9.80	16.70
20 Years.....	13.87	17.42	31.20

ANNUITIES. Amount which \$1,000 will purchase.

Males.....	.....	\$57.30	\$66.71
Females.....	.....	52.11	60.15

INTERMEDIATE	\$5000	(Without Dis.)	
End. 85.....	\$9.39	\$12.72	\$18.43
10 Pay. Life.....	21.11	25.87	32.90
15 Pay. Life.....	15.88	19.61	25.33
20 Pay. Life.....	13.35	16.62	21.86
10 Year End.....	46.40	47.03	49.14
15 Year End.....	29.56	30.22	32.73
20 Year End.....	21.71	23.13	26.10
10 Pay. 20 Yr. End.	35.25	36.04	38.88

SINGLE PREMIUM.

Ordinary Life.....	\$339.60	\$407.60	\$501.60
10 Year End.....	790.70	792.15	796.10
20 Year End.....	590.15	596.85	616.25
30 Year End.....	402.90	481.30	529.25

WEST COAST LIFE INSURANCE COMPANY, CAL.—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Par. and Non-Par.

Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$18 02	\$139	\$28	\$88	3 269	\$0	\$203	9 233	\$119	\$313	15 224	\$178	\$423	19 127
25	20 38	16	33	97	4 9	83	223	10 289	141	342	16 58	208	454	18 216
30	23 09	20	41	110	5 0	102	247	11 245	173	377	15 279	254	497	17 65
35	26 86	25	52	126	5 27	126	275	11 268	212	414	14 226	306	537	15 105
40	31 63	31	64	139	6 12	156	305	11 25	257	451	13 2	363	575	13 68
45	38 38	39	80	156	5 323	190	333	9 307	306	484	11 44	424	610	11 35
50	47 09	48	98	172	5 100	227	359	8 122	359	517	9 85	488	645	9 67
55	60 60	58	118	186	4 162	269	387	6 308	416	550	7 201	560	686	7 212
60	78 20	70	141	203	3 217	314	415	5 178	483	591	6 77	672	760	5 \$338
21	44 91	77	146	464	25 267	343	1000	Pd-up	377	1000	Pd-up	418	1000	Pd-up
25	48 02	83	157	465	25 63	371	1000	"	410	1000	"	456	1000	"
30	52 64	92	174	469	23 307	410	1000	"	456	1000	"	508	1000	"
35	58 08	102	193	470	21 260	456	1000	"	508	1000	"	566	1000	"
40	64 40	114	215	471	19 53	508	1000	"	566	1000	"	626	1000	"
45	72 05	127	240	471	16 122	566	1000	"	626	1000	"	688	1000	"
50	81 61	140	265	468	13 138	627	1000	"	688	1000	"	746	1000	"
55	93 37	152	288	459	10 177	688	1000	"	746	1000	"	800	1000	"
60	108 19	161	307	446	7 304	747	1000	"	800	1000	"	849	1000	"
21	33 55	49	90	286	14 1	220	641	34 60	378	1000	Pd-up	418	1000	Pd-up
25	35 90	50	98	290	14 189	239	644	13 345	410	1000	"	456	1000	"
30	39 36	55	109	294	14 224	266	649	28 295	456	1000	"	508	1000	"
35	43 55	62	122	297	14 1	297	651	25 148	508	1000	"	566	1000	"
40	48 49	69	137	300	12 6	331	652	21 294	566	1000	"	626	1000	"
45	54 58	78	153	300	10 318	365	650	18 90	627	1000	"	688	1000	"
50	62 45	89	169	298	8 301	403	643	14 259	688	1000	"	746	1000	"
55	73 19	98	184	293	6 297	435	632	11 158	747	1000	"	800	1000	"
60	88 03	99	195	283	4 350	458	613	8 176	800	1000	"	849	1000	"
21	27 86	30	64	203	9 117	160	466	24 345	276	730	34 345	419	1000	Pd-up
25	29 84	33	70	207	9 289	175	472	23 356	301	734	32 50	456	1000	"
30	32 79	37	78	210	10 26	196	478	22 7	337	739	28 185	508	1000	"
35	36 40	42	88	214	10 5	220	482	19 196	377	742	24 264	566	1000	"
40	40 91	48	100	219	9 142	247	486	16 276	420	742	20 339	627	1000	"
45	46 73	55	113	222	8 70	276	488	13 325	463	738	17 74	688	1000	"
50	54 46	62	126	222	6 253	303	483	11 5	503	731	13 239	747	1000	"
55	65 01	68	140	223	5 88	327	475	8 134	535	716	10 139	800	1000	"
60	80 57	75	152	220	3 318	347	465	6 46	557	696	7 192	850	1000	"
Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 8 Years			End of 9 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	192 12	246	439	519	5 498	649	712	3 711	761	815	2 812	878	909	1 908
25	192 51	245	438	518	5 496	649	719	3 711	761	815	2 813	878	909	1 908
30	193 49	243	436	516	5 491	648	718	3 709	760	814	2 810	877	908	1 907
35	194 67	241	434	513	5 485	646	715	2 709	759	813	2 808	877	908	1 906
40	196 20	238	432	510	5 478	644	713	3 702	757	810	2 805	876	907	1 905
45	198 34	235	429	506	5 464	641	710	3 695	755	808	2 802	874	905	1 903
50	112 06	230	424	500	5 438	637	705	3 683	751	804	2 794	872	903	1 900
55	117 72	224	416	489	5 394	629	694	3 660	745	797	2 781	868	899	1 984
60	126 48	216	405	473	5 316									
Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years			End of 10 Years			End of 14 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$66 34	\$140	\$255	\$354	10 \$287	\$380	\$500	8 \$455	\$588	\$696	5 \$682	\$910	\$942	1 \$941
25	66 69	139	254	353	10 \$281	379	495	8 \$452	587	695	5 \$679	910	942	1 \$941
30	67 24	137	252	349	10 \$271	378	493	8 \$444	586	693	5 \$676	910	942	1 \$941
35	68 03	135	250	346	10 \$255	375	488	8 \$433	584	691	5 \$670	909	942	1 \$940
40	69 55	133	248	342	10 \$229	373	484	8 \$414	582	688	5 \$658	908	940	1 \$939
45	71 93	130	245	336	10 \$178	370	479	8 \$379	578	682	5 \$643	906	938	1 \$936
50	76 11	127	241	327	10 \$88	366	470	8 \$317	572	673	5 \$612	903	935	1 \$932
55	82 82	123	237	317	8 \$250	359	456	8 \$200	563	658	5 \$557	898	930	1 \$926
60	93 65	119	230	301	5 \$309	349	436	7 \$268	548	636	5 \$453	890	921	1 \$913
Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years			End of 15 Years			End of 19 Years		
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	\$47 59	\$89	\$165	\$267	15 \$133	\$385	\$540	10 \$488	\$661	\$782	5 \$771	\$926	\$959	1 \$958
25	47 97	88	164	264	15 \$122	387	538	10 \$481	660	781	5 \$768	926	959	1 \$958
30	48 77	86	163	262	15 \$100	385	534	10 \$469	659	780	5 \$765	925	958	1 \$957
35	49 92	84	161	257	15 \$61	384	530	10 \$450	657	777	5 \$757	925	958	1 \$957
40	51 71	82	160	254	14 \$246	383	526	10 \$413	655	772	5 \$745	923	955	1 \$955
45	54 54	81	159	248	11 \$96	382	520	10 \$348	651	765	5 \$722	921	953	1 \$951
50	59 61	80	159	242	8 \$123	380	509	10 \$244	645	754	5 \$681	917	949	1 \$946
55	67 78	80	160	234	5 \$351	378	495	9 \$278	635	738	5 \$605	911	943	1 \$938
60	81 58	82	163	228	4 \$155	376	477	6 \$259	620	712	5 \$461	901	932	1 \$922

NOTE—American 3½% Modified Preliminary Term (Ill. Std.) Reserve adopted 1915. With surrender charge up to 20th year not exceeding \$25 per \$1000.

1924 DIVIDENDS AND NET COST.

These dividends apply to first five months; last seven not determined.

FIFTEEN YEAR ILLUSTRATION.

ORDINARY LIFE.

	\$19.11	\$20.90	\$23.69	\$27.33	\$32.16	\$38.66	\$59.78
Yr. Iss'd.	Age 21 Div. Net	Age 25 Div. Net	Age 30 Div. Net	Age 35 Div. Net	Age 40 Div. Net	Age 45 Div. Net	Age 55 Div. Net
1923	\$19.11	\$20.90	\$23.69	\$27.33	\$32.16	\$38.66	\$59.78
1922	3.31 15.80	3.60 17.30	4.04 19.65	4.65 22.68	5.47 26.69	6.65 32.01	9.96 49.82
1921	3.33 15.78	3.63 17.27	4.10 19.59	4.74 22.59	5.62 26.54	6.87 31.79	10.30 49.43
1920	3.34 15.77	3.67 17.23	4.17 19.52	4.80 22.47	5.78 26.38	7.11 31.55	10.72 49.03
1919	3.37 15.74	3.73 17.17	4.25 19.44	4.98 22.35	5.96 26.20	7.35 31.31	11.09 48.69
1918	3.42 15.69	3.78 17.12	4.34 19.35	5.10 22.23	6.13 26.02	7.61 31.05	11.45 48.33
1917	3.47 15.64	3.84 17.06	4.43 19.26	5.23 22.10	6.33 25.83	7.88 30.78	11.81 47.97
1916	3.51 15.60	3.90 17.00	4.53 19.16	5.37 21.96	6.52 25.64	8.15 30.51	12.15 47.63
1915	3.55 15.56	3.98 16.92	4.63 19.06	5.52 21.81	6.74 25.42	8.48 30.23	12.47 47.31
Prem.	\$19.40	\$21.14	\$23.90	\$27.65	\$32.45	\$38.85	\$60.00
1914	3.86 15.54	4.28 16.87	4.94 18.96	5.98 21.67	7.22 25.23	8.89 29.96	12.99 47.01
1913	3.92 15.48	4.36 16.79	5.07 18.83	6.14 21.51	7.44 25.01	9.17 29.68	13.40 46.60
1912	3.99 15.41	4.45 16.70	5.19 18.71	6.31 21.34	7.68 24.77	9.45 29.40	13.82 46.16
1911	4.05 15.35	4.54 16.61	5.31 18.59	6.49 21.16	7.91 24.54	9.72 29.13	14.39 45.61
1910	4.13 15.27	4.64 16.51	5.45 18.45	6.67 20.98	8.14 24.31	9.99 28.86	14.94 45.01
1909	4.21 15.19	4.74 16.41	5.60 18.30	6.86 20.79	8.37 24.08	10.26 28.59	15.49 44.51
Tot.	51.46 236.93	57.14 257.86	66.05 290.56	78.90 332.97	95.31 388.83	117.53 463.51	174.96 723.01
†	117.93	116.86	117.56	120.92	131.83	157.51	307.04

TWENTY PAYMENT LIFE.

	\$27.86	\$29.84	\$32.79	\$36.40	\$40.91	\$46.73	\$65.01
1923	\$27.86	\$29.84	\$32.79	\$36.40	\$40.91	\$46.73	\$65.01
1922	3.25 24.61	3.53 26.31	3.98 28.81	4.54 31.86	5.33 35.58	6.44 40.29	9.45 55.56
1921	3.38 24.48	3.68 26.16	4.17 28.62	4.77 31.63	5.59 35.32	6.74 39.99	9.89 55.11
1920	3.53 24.33	3.85 25.99	4.36 28.43	5.00 31.40	5.86 35.05	7.08 39.65	10.34 54.67
1919	3.69 24.17	4.03 25.81	4.57 28.22	5.24 31.16	6.15 34.76	7.44 39.29	10.78 54.27
1918	3.84 24.02	4.21 25.63	4.79 28.00	5.50 30.90	6.47 34.44	7.81 38.92	11.22 53.79
1917	4.03 23.83	4.42 25.42	5.02 27.77	5.77 30.63	6.79 34.12	8.20 38.53	11.65 53.36
1916	4.23 23.63	4.63 25.21	5.27 27.52	6.07 30.33	7.13 33.78	8.60 38.13	12.08 52.93
1915	4.42 23.44	4.86 24.98	5.53 27.26	6.37 30.03	7.49 33.42	9.00 37.73	12.49 52.52
Prem.	\$27.95	\$29.95	\$32.85	\$36.60	\$41.20	\$47.00	\$65.50
1914	4.75 23.20	5.19 24.76	5.87 26.98	6.88 29.72	8.13 33.07	9.67 37.33	14.05 51.47
1913	4.98 22.97	5.44 24.51	6.17 26.68	7.22 29.38	8.51 32.69	10.10 36.90	14.65 50.87
1912	5.21 22.74	5.71 24.24	6.48 26.37	7.57 29.03	8.92 32.28	10.53 36.47	14.70 50.80
1911	5.47 22.48	5.99 23.96	6.80 26.05	7.94 28.66	9.34 31.86	10.98 36.02	15.05 50.43
1910	5.74 22.21	6.30 23.65	7.14 25.71	8.33 28.27	9.76 31.44	11.43 35.57	15.69 49.81
1909	6.03 21.92	6.61 23.34	7.50 25.35	8.74 27.86	10.21 30.99	11.88 35.12	16.34 49.10
Tot.	62.55 355.89	68.45 379.81	77.65 414.50	89.94 457.26	105.68 509.71	125.90 576.67	178.38 799.71
†	79.89	78.81	77.56	80.26	89.71	113.67	264.71

TWENTY YEAR ENDOWMENT.

	\$47.59	\$47.97	\$48.77	\$49.92	\$51.71	\$54.54	\$67.78
1923	\$47.59	\$47.97	\$48.77	\$49.92	\$51.71	\$54.54	\$67.78
1922	4.10 43.49	4.17 43.80	4.46 44.31	4.83 45.09	5.40 46.31	6.15 48.39	9.17 58.61
1921	4.50 43.09	4.56 43.41	4.86 43.91	5.24 44.68	5.81 45.90	6.58 47.96	9.66 58.12
1920	4.92 42.67	4.98 42.99	5.28 43.49	5.66 44.26	6.24 45.47	7.04 47.50	10.15 57.68
1919	5.37 42.22	5.43 42.54	5.73 43.04	6.11 43.81	6.69 45.02	7.52 47.02	10.64 57.14
1918	5.84 41.75	5.91 42.06	6.20 42.57	6.58 43.34	7.17 44.54	8.02 46.52	11.13 56.63
1917	6.34 41.25	6.40 41.57	6.69 42.08	7.08 42.84	7.67 44.04	8.54 46.00	11.61 56.17
1916	6.87 40.72	6.94 41.03	7.22 41.55	7.60 42.32	8.20 43.51	9.07 45.47	12.11 55.67
1915	7.43 40.16	7.49 40.48	7.78 40.99	8.16 41.76	8.76 42.96	9.63 44.91	12.58 55.20
Prem.	\$48.10	\$48.40	\$49.15	\$50.25	\$52.00	\$54.80	\$67.80
1914	6.87 41.23	6.97 41.43	7.38 41.77	7.90 42.35	8.64 43.36	9.58 45.12	13.10 54.70
1913	7.51 40.59	7.60 40.80	8.01 41.14	8.51 41.74	9.26 42.74	10.27 44.53	13.20 54.60
1912	8.18 39.92	8.27 40.13	8.67 40.48	9.17 41.08	9.91 42.09	10.90 43.90	13.92 53.88
1911	8.90 39.20	8.98 39.42	9.38 39.77	9.86 40.39	10.58 41.42	11.54 43.26	14.63 53.17
1910	9.65 38.45	9.73 38.67	10.12 39.03	10.59 39.66	11.29 40.71	12.19 42.61	15.35 52.45
1909	10.45 37.65	10.52 37.88	10.89 38.26	11.37 38.88	12.03 39.97	12.88 41.92	16.06 51.74
Tot.	96.93 619.98	97.95 624.18	102.67 631.16	108.66 642.12	117.65 659.74	130.01 689.65	173.31 843.51
†	†41.02	†35.82	†27.84	†14.88	4.74	38.65	†208.51

†Net Cost for 15 years, Cash Value deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.

PRESENT SCALE.—1924 DIVIDENDS.

FIVE YEARS.

Ages	21	25	30	35	40	45	55
Ordinary Life	\$82.20	\$89.87	\$101.89	\$117.42	\$137.97	\$165.32	\$256.83
Cash Value Deducted	54.20	56.87	60.89	65.42	73.97	85.32	138.83
20 Payment Life	125.45	134.11	146.87	162.45	181.62	205.95	284.59
Cash Value Deducted	61.45	64.11	68.87	74.45	81.62	92.95	144.59
20 Year Endowment	219.06	220.71	223.52	227.76	234.41	245.41	299.28
Cash Value Deducted	54.06	56.71	60.52	66.76	74.41	86.41	139.28

TEN YEARS.

Ordinary Life	\$160.23	\$174.84	\$197.68	\$227.19	\$266.12	\$317.85	\$495.08
Cash Value Deducted	90.23	91.84	95.68	101.19	110.12	127.85	226.08
20 Payment Life	243.57	260.11	284.40	314.06	350.45	396.59	458.24
Cash Value Deducted	83.57	85.11	88.40	94.06	103.45	120.59	131.24
20 Year Endowment	424.17	426.85	432.48	440.37	452.81	473.43	577.67
Cash Value Deducted	36.17	39.85	47.48	56.37	69.81	91.43	199.67

WEST COAST LIFE INSURANCE COMPANY, CAL.—Continued.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1909 (Prior to June 1.) FIFTEEN YEAR RECORD.

ORDINARY LIFE.														
	\$19 40		\$21.15		\$23 90		\$27 65		\$32.45		\$38.85		\$60.00	
Pol.	Age 21	Div. Net	Age 25	Div. Net	Age 30	Div. Net	Age 35	Div. Net	Age 40	Div. Net	Age 45	Div. Net	Age 55	Div. Net
910		\$19 40		\$21 15		\$23 90		\$27 65		\$32 45		\$38 85		\$60 00
911		19 40		21 15		23 90		27 65		32 45		38 85		60 00
912		19 40		21 15		23 90		27 65		32 45		38 85		60 00
913	5 95	13 45	6 20	14 95	6 55	17 35	7 15	20 50	8 00	24 45	9 45	29 40	10 25	43 75
914	3 05	16 35	3 20	17 95	3 45	20 45	3 80	23 85	4 45	28 00	5 50	33 35	10 00	50 00
915	3 05	16 35	3 20	17 95	3 45	20 45	4 00	23 65	4 80	27 65	5 95	32 90	10 75	49 25
916	3 05	16 35	3 20	17 95	3 55	20 35	4 25	23 40	5 15	27 30	6 40	32 45	11 45	48 55
917	3 05	16 35	3 25	17 90	3 70	20 20	4 55	23 10	5 50	26 95	6 90	31 95	12 15	47 85
918	3 05	16 35	3 40	17 75	3 95	19 95	4 80	22 85	5 85	26 60	7 35	31 50	12 75	47 25
919	3 20	16 20	3 55	17 60	4 10	19 80	5 05	22 60	6 20	26 25	7 80	31 05	13 35	46 65
920	3 20	16 20	3 60	17 55	4 15	19 75	5 10	22 55	6 75	26 20	7 90	30 95	13 45	46 55
921	1 60	17 80	1 80	19 35	2 08	21 82	2 55	25 10	3 13	29 32	3 95	34 90	6 73	53 27
922	3 25	16 15	3 65	17 50	4 15	19 75	5 15	22 50	6 30	26 15	7 90	30 95	13 45	46 55
923	4 15	15 27	4 64	16 51	5 45	18 45	6 67	20 98	8 14	24 31	9 99	28 86	14 94	45 06
924	4 21	15 19	4 74	16 41	5 60	18 30	6 89	20 79	8 37	24 08	10 26	28 59	15 49	41 51
Tot.	40 79	230 21	44 33	272 82	50 18	308 32	59 93	354 82	72 14	414 61	89 35	493 40	150 76	749 24
1		132 21		133 82		137 32		145 82		161 61		192 40		349 24

TWENTY PAYMENT LIFE.														
	\$27 95		\$29 95		\$32 85		\$36 60		\$41 20		\$47 00		\$65 50	
910		27 95		29 95		32 85		36 60		41 20		47 00		65 50
911		27 95		29 95		32 85		36 60		41 20		47 00		65 50
912		27 95		29 95		32 85		36 60		41 20		47 00		65 50
913	6 45	21 50	6 65	23 30	7 10	25 75	7 65	28 95	8 50	32 70	9 85	37 15	16 45	49 05
914	3 45	24 50	3 60	26 35	3 85	29 00	4 15	32 45	4 80	36 40	5 90	41 10	10 75	54 75
915	3 45	24 50	3 60	26 35	3 90	28 95	4 40	32 20	5 30	35 90	6 55	40 45	11 55	53 95
916	3 50	24 45	3 65	26 30	4 10	28 75	4 90	31 70	5 85	35 35	7 20	39 80	12 40	53 10
917	3 65	24 30	3 95	26 00	4 50	28 35	5 35	31 25	6 45	34 75	7 85	39 15	13 15	52 35
918	3 95	24 00	4 35	25 60	4 95	27 90	5 85	30 75	7 00	34 20	8 50	38 50	13 90	51 60
919	4 30	23 65	4 75	25 20	5 40	27 45	6 40	30 20	7 60	33 60	9 20	37 80	14 60	50 90
920	4 30	23 65	4 80	25 15	5 45	27 40	6 45	30 15	7 65	33 55	9 30	37 70	14 70	50 80
921	2 15	25 80	2 40	27 55	2 75	30 12	3 25	33 37	3 83	37 37	4 65	42 35	7 25	58 15
922	4 45	23 50	4 95	25 00	5 70	27 15	6 75	29 85	8 00	33 20	9 45	37 55	14 70	50 80
923	5 74	22 21	6 30	23 65	7 14	25 71	8 33	28 27	9 76	31 44	11 43	35 57	15 69	49 81
924	6 03	21 92	6 61	23 34	7 56	25 35	8 74	27 80	10 21	30 99	11 88	35 12	17 31	49 16
Tot.	51 42	367 83	55 61	393 64	62 32	430 43	72 20	476 80	84 95	533 05	101 76	603 24	161 58	820 92
		91 83		92.64		93 43		99 80		113 05		140 24		285 92

TWENTY YEAR ENDOWMENT.														
	\$48 10		\$48 40		\$49 15		\$50 25		\$52 00		\$54 80		\$67 80	
910	...	48 10	...	48 40	49 15	...	50 25	...	52 00	...	54 80	...	67 80	...
911	...	48 10	...	48 40	49 15	...	50 25	...	52 00	...	54 80	...	67 80	...
912	...	48 10	...	48 40	49 15	...	50 25	...	52 00	...	54 80	...	67 80	...
913	7 55	50 55	7 75	50 65	8 00	41 15	8 45	41 80	9 10	42 90	10 30	44 50	16 55	51 25
914	4 35	43 75	4 40	44 00	4 55	44 60	4 80	45 45	5 25	46 75	6 40	48 40	11 65	56 15
915	4 65	43 45	4 75	43 65	4 85	44 30	5 20	45 05	6 05	45 95	7 20	47 60	12 55	55 25
916	4 95	43 15	5 05	43 35	5 20	43 95	5 55	44 70	6 35	45 65	7 50	47 30	12 75	55 05
917	5 35	42 75	5 40	43 00	5 55	43 60	5 85	44 40	5 65	45 35	7 85	46 95	12 90	54 90
918	5 75	42 35	5 80	42 60	5 90	43 25	6 25	44 00	7 05	44 95	8 15	46 65	13 05	54 75
919	6 20	41 90	6 25	42 15	6 35	42 80	6 65	43 60	7 45	44 55	8 50	46 30	13 15	54 65
920	6 70	41 40	6 75	41 65	6 80	42 35	7 10	43 15	7 80	44 20	8 70	46 10	13 15	54 65
921	3 58	44 52	3 60	44 80	3 65	45 52	3 75	46 52	4 05	47 95	4 48	50 32	6 58	61 22
922	7 80	40 30	7 85	40 55	7 90	41 25	8 10	42 15	8 70	43 30	9 50	45 30	13 15	54 05
923	9 65	38 45	9 73	38 67	10 12	39 03	10 59	39 66	11 29	40 71	12 19	42 61	15 35	52 45
924	10 45	37 65	10 52	37 88	10 89	38 26	11 37	38 88	12 03	39 97	12 88	41 92	16 09	51 74
Tot.	76 98	644 52	77 85	648 15	79 74	657 51	82.64	670 11	91 77	688 23	103 65	718 35	156 89	860 11
1		49.48		45.85		4 51		18 11		37.23		70 35		227 11

†Net Cost for 15 years, Cash Value Deducted.

†Cash Value in excess of Cost.

NET COST TOTALS FOR FIVE AND TEN YEARS.									
FIVE YEARS. (Policies issued in 1919.)									
ages	21	25	30	35	40	45	55		
Ordinary Life.....	\$84 74	\$92 70	\$105 17	\$121 22	\$142 48	\$170 91	\$264 17		
Cash Value Deducted..	59 74	61 70	66 17	72 22	81 48	93 91	151 17		
Payment Life.....	127 53	136 47	149 62	165 75	185 70	211 10	291 70		
Cash Value Deducted..	66 53	69 47	73 62	79 75	87 70	100 10	154 70		
Year Endowment....	221 11	223 09	226 46	231 37	238 98	251 23	307 66		
Cash Value Deducted..	58 11	61 09	66 46	72 37	81 98	94 23	149 66		
TEN YEARS. (Policies issued in 1914.)									
Ordinary Life.....	\$169 70	\$185 56	\$210 30	\$243 07	\$284 94	\$340 00	\$519 45		
Cash Value Deducted..	109 70	103 56	109 30	118 07	130 94	153 00	258 45		
Payment Life.....	251 47	269 74	295 64	328 56	368 13	417 33	569 60		
Cash Value Deducted..	92 47	95 74	100 64	109 56	121 13	142 33	242 60		
Year Endowment....	443 49	445 83	451 79	460 22	473 07	493 71	591 87		
Cash Value Deducted..	67 49	70 83	76 79	85 22	98 07	117 71	216 87		

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within two months after default. American 3½% Level Premium reserve, with surrender charge up to 20th year not exceeding \$25 per \$1,000. Payment of cash value may be deferred six months.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest.

Disability. — Rider provides (\$0.35 per \$1,000), prior to age 65, for waiver premiums. After age 65, premiums waived and charged against policy without interest. Does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium, policy will provide for payment of double face of policy prior to age 60, in event of accidental death within 90 days from time of injury. Agreement does not cover death from suicide, disease, mental infirmity, poison, sunstroke, military or naval service, submarine expeditions, or upon aerial device or conveyance, violation of law. Limit, \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but no loan values. Exchangeable for paid-up insurance within two months.

Grace. — One month (Not less than 30 days), 5% interest.

Incontestable. — After two years, except for non-payment of premiums.

Limits. — Ages, 12-60 (Ordinary Department): 1-70 (Industrial Department). \$50,000 — \$50,000 does not reinsure nor accept reinsurance; minimum policy \$500. (Ordinary Department).

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within two months after default. Non-par. With cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered or extension period has expired), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Limited (2-25 years) and Continuous (20 years certain installments). Payments made annually, semi-annually (\$50.42), quarterly (\$25.32) or monthly (\$8.46). No provision for commutation for beneficiary.

Suicide. — Within two years, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Limit, \$10,000. Disability not granted. Double Indemnity granted.

NON-PARTICIPATING RATES PER \$1,000.

1 le e 00	Enl. at 85	LIMITED PAYMENT LIFE				Age at Issue	ENDOWMENTS					
		10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	25 Year	30 Year	20 Pay 30 Yr
40	\$14.20	\$36.62	\$27.08	\$22.43	\$18.18	20	\$91.29	\$57.83	\$41.52	\$32.07	\$26.11	\$32.73
45	14.65	37.20	27.52	22.80	18.48	21	91.33	57.88	41.58	32.14	26.20	32.81
50	14.98	37.80	27.97	23.18	18.80	22	91.38	57.94	41.64	32.22	26.29	32.90
55	15.33	38.42	28.44	23.57	19.13	23	91.43	57.90	41.71	32.30	26.38	33.00
60	15.60	39.07	28.92	23.98	19.47	24	91.48	58.05	41.78	32.38	26.49	33.11
65	16.07	39.74	29.43	24.41	19.83	25	91.53	58.12	41.86	32.48	26.60	33.22
70	16.63	40.44	29.95	24.85	20.20	26	91.59	58.19	41.94	32.57	26.73	33.35
75	17.06	41.16	30.50	25.31	20.59	27	91.65	58.26	42.03	32.68	26.86	33.49
80	17.51	41.91	31.06	25.79	21.00	28	91.72	58.34	42.12	32.80	27.01	33.65
85	17.98	42.69	31.65	26.29	21.43	29	91.79	58.43	42.23	32.92	27.18	33.82
90	18.48	43.50	32.26	26.81	21.88	30	91.87	58.52	42.35	33.07	27.35	34.00
95	19.18	44.34	32.89	27.35	22.35	31	91.95	58.62	42.47	33.23	27.56	34.20
100	19.74	45.20	33.55	27.91	22.85	32	92.04	58.74	42.61	33.41	27.78	34.43
105	20.34	46.11	34.24	28.50	23.37	33	92.14	58.86	42.76	33.60	28.03	34.68
110	20.95	47.04	34.95	29.12	23.92	34	92.25	58.99	42.93	33.82	28.31	34.95
115	21.61	48.01	35.70	29.76	24.50	35	92.37	59.13	43.12	34.06	28.61	35.24
120	22.52	49.02	36.47	30.43	25.12	36	92.49	59.29	43.32	34.33	28.94	35.57
125	23.27	50.06	37.25	31.14	25.77	37	92.63	59.47	43.55	34.63	29.32	35.93
130	24.06	51.15	38.12	31.88	26.46	38	92.78	59.67	43.81	34.95	29.74	36.33
135	24.90	52.27	38.99	32.65	26.46	39	92.95	59.88	44.09	35.32	30.20	36.78
140	25.79	53.44	39.91	33.46	27.96	40	93.13	60.13	44.41	35.73	30.72	37.27
145	26.97	54.65	40.86	34.32	28.79	41	93.34	60.40	44.76	36.20	31.30	37.81
150	27.98	55.92	41.85	35.22	29.67	42	93.57	60.70	45.16	36.71	31.95	38.40
155	29.06	57.23	42.91	36.17	30.61	43	93.82	61.04	45.60	37.27	32.67	39.06
160	30.21	58.60	44.01	37.17	31.62	44	94.11	61.42	46.10	37.92	33.47	39.79
165	31.43	60.03	45.16	38.24	32.69	45	94.43	61.85	46.65	38.62	34.34	40.59
170	32.87	61.52	46.39	39.36	...	46	94.80	62.33	47.27	39.44	35.30	41.47
175	34.28	63.06	47.66	40.51	...	47	95.21	62.87	47.96	40.36	36.28	42.43
180	35.76	64.67	49.01	41.83	...	48	95.66	63.47	48.72	41.36	37.54	43.49
185	37.35	66.35	50.41	43.18	...	49	96.17	64.13	49.58	42.48	38.83	44.65
190	39.04	68.11	51.90	44.61	...	50	96.75	64.89	50.53	43.70	40.23	45.92
195	41.04	69.94	53.48	46.14	...	51	97.39	65.71	51.58	45.02	...	...
200	42.97	71.84	55.13	47.76	...	52	98.09	66.62	52.75	46.46	...	...
205	45.04	73.84	56.89	49.50	...	53	98.88	67.66	54.03	48.05	...	...
210	47.25	75.90	58.74	51.36	...	54	99.75	68.78	55.46	49.78	...	...
215	49.62	78.08	60.71	53.35	...	55	100.72	70.03	57.02	51.60	...	...
220	52.38	80.86	62.80	55.48	...	56	101.79	71.41	58.75	...	...	...
225	55.10	82.73	65.02	57.76	...	57	102.97	72.95	60.66	...	...	...
230	58.02	85.22	67.38	60.21	...	58	104.27	74.65	62.75	...	...	...
235	61.15	87.84	69.90	62.84	...	59	105.73	76.52	65.05	...	...	...
240	64.50	90.61	72.59	65.68	...	60	107.33	78.60	67.57	...	...	...

Monthly Income rates are twice the rates given above; commuted value, \$2,000; \$246 immediate benefit and \$10 a month for 20 years; written in multiples of \$2,000, (commuted value.)

(NOTE.—Rates above adopted March, 1915. Semi-annual rates, 52% of annual rates; quarterly 26½% of annual.

ADDITIONAL LIST OF POLICY FORMS ISSUED

With Rates Per \$1,000 at Ages 25, 35 and 45.

	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				MONTHLY INCOME POLICY, with			
Term. Convertible within 4 years.				Immediate Benefits. \$246 immediate benefit and \$10 a month for 20 years certain.			
Year.....	\$8.71	\$9.92	\$13.36	Commuted value \$2,000.			
GLE PREMIUM LIFE.				Whole Life.....			
Year.....	\$326.55	\$302.03	\$482.65	CHILD'S 20 YEAR ENDOWMENT:			
GLE PREMIUM ENDOWMENTS.				Death benefits graded up to face of policy at age 12.			
Year.....	\$759.20	\$760.85	\$765.09	Age 6 Months.....			
Year.....	652.47	656.08	666.09	Premium.....			
Year.....	566.84	573.53	592.61	1.....6.....11			
				\$40.55 \$40.80 \$41.05			

INTERMEDIATE RATES \$500.

Age at Issue	Whole Life	LIMITED PAY. LIFE			ENDOWMENTS					20 Pay 30 Y
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	25 Year	30 Year	
7-20	\$7.72	\$18.76	\$13.86	\$11.46	45.65	28.92	20.76	16.68	13.58	17.0
21	7.94	19.14	14.14	11.70	45.67	28.94	20.79	16.73	13.64	17.0
22	8.16	19.52	14.42	11.96	45.69	28.97	20.82	16.79	13.70	17.0
23	8.40	19.92	14.74	12.22	45.72	29.00	20.86	16.84	13.76	17.0
24	8.64	20.34	15.04	12.48	45.74	29.03	20.89	16.90	13.83	17.0
25	8.90	20.76	15.36	12.76	45.77	29.06	20.93	16.97	13.90	17.0
26	9.18	21.20	15.70	13.04	45.79	29.09	20.97	17.03	13.98	17.0
27	9.46	21.68	16.06	13.34	45.83	29.13	21.01	17.11	14.06	17.0
28	9.76	22.16	16.42	13.66	45.86	29.17	21.10	17.19	14.15	17.0
29	10.10	22.64	16.80	14.00	45.90	29.21	21.20	17.27	14.26	17.0
30	10.42	23.16	17.20	14.34	45.94	29.30	21.32	17.36	14.36	17.0
31	10.78	23.70	17.62	14.70	45.98	29.42	21.46	17.46	14.48	17.0
32	11.14	24.24	18.04	15.08	46.08	29.54	21.62	17.57	14.61	18.1
33	11.54	24.80	18.48	15.46	46.20	29.68	21.78	17.69	14.76	18.2
34	11.94	25.38	18.94	15.86	46.32	29.82	21.96	17.82	14.92	18.4
35	12.38	25.98	19.40	16.28	46.44	29.98	22.14	17.97	15.09	18.5
36	12.82	26.60	19.90	16.72	46.58	30.14	23.34	18.13	15.28	18.7
37	13.30	27.24	20.40	17.16	46.72	30.32	22.56	18.30	15.50	18.9
38	13.80	27.90	20.92	17.64	46.88	30.52	22.80	18.49	15.73	19.2
39	14.32	28.56	21.46	18.12	47.04	30.72	23.06	18.70	15.99	19.4
40	14.88	29.26	22.02	18.64	47.24	30.94	23.34	18.94	16.28	19.7
41	15.46	29.98	22.60	19.18	47.44	31.20	23.64	19.22	16.62	20.0
42	16.08	30.72	23.22	19.72	47.66	31.48	23.96	19.53	17.00	20.4
43	16.72	31.48	23.84	20.32	47.88	31.76	24.32	19.86	17.41	20.8
44	17.40	32.26	24.50	20.92	48.14	32.08	24.70	20.25	17.87	21.2
45	18.12	33.08	25.18	21.58	48.42	32.42	25.12	20.66	18.37	21.7
46	18.88	33.90	25.88	22.26	48.72	32.80	25.56	21.14	18.92	22.2
47	19.68	34.76	26.62	22.96	49.04	33.20	26.06	21.67	19.54	22.7
48	20.52	35.66	27.40	23.70	49.38	33.64	26.60	22.25	20.20	23.4
49	21.40	36.58	28.20	24.50	49.76	34.10	27.16	22.90	20.93	24.0
50	22.34	37.54	29.04	25.32	50.18	34.62	27.78	23.60	21.72	24.8
51	23.34	38.52	29.92	26.20	50.62	35.16	28.46	24.36	.....	.....
52	24.40	39.56	30.86	27.12	51.10	35.78	29.20	25.18	.....	.....
53	25.50	40.60	31.82	28.10	51.62	36.44	29.98	26.09	.....	.....
54	26.68	41.72	32.84	29.14	52.20	37.14	30.84	27.08	.....	.....
55	27.94	42.86	33.92	30.24	52.80	37.92	31.78	28.12	.....	.....
56	29.24	44.06	35.06	31.39	53.48	38.74	32.79	.....	.....	.....
57	30.64	45.30	36.26	32.67	54.20	39.66	33.82	.....	.....	.....
58	32.12	46.60	37.52	34.04	54.98	40.64	34.97	.....	.....	.....
59	33.70	47.96	38.86	35.51	55.84	42.88	36.22	.....	.....	.....
60	35.36	49.38	40.28	37.11	56.76	42.88	37.61	.....	.....	.....

DOUBLE INDEMNITY RATES PER \$1,000.

Whole Life and Endowments, \$1.50 per \$1,000, at all ages.

Age	10 Pay. Life	15 Pay. Life	20 Pay. Life	30 Pay. Life	Age	10 Pay. Life	15 Pay. Life	20 Pay. Life	30 Pay. Life
20	3.50	2.57	2.12	1.69	36	2.71	2.00	1.66	1.50
21	3.46	2.54	2.10	1.67	37	2.64	1.95	1.62	1.50
22	3.42	2.52	2.07	1.65	38	2.58	1.91	1.58	1.50
23	3.38	2.49	2.05	1.64	39	2.50	1.85	1.54	1.50
24	3.34	2.46	2.03	1.62	40	2.43	1.80	1.50	1.50
25	3.30	2.43	2.00	1.60	41	2.35	1.74	1.50	1.50
26	3.26	2.39	1.98	1.58	42	2.27	1.69	1.50	1.50
27	3.21	2.36	1.95	1.56	43	2.19	1.63	1.50	1.50
28	3.16	2.33	1.92	1.54	44	2.10	1.56	1.50	1.50
29	3.11	2.29	1.89	1.52	45	2.01	1.50	1.50	1.50
30	3.06	2.25	1.86	1.50	46	1.92	1.50	1.50	1.50
31	3.01	2.22	1.83	1.50	47	1.82	1.50	1.50	1.50
32	2.95	2.18	1.80	1.50	48	1.72	1.50	1.50	1.50
33	2.90	2.14	1.77	1.50	49	1.61	1.50	1.50	1.50
34	2.84	2.09	1.73	1.50	50	1.50	1.50	1.50	1.50
35	2.78	2.05	1.70	1.50					

WESTERN & SOUTHERN LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years				End of 15 Years				End of 20 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	
21	14 65	10	24	76	3	74	89	201	9	190	126	331	16	200	183	436	19
25	16 07	12	30	88	3	300	82	221	10	251	148	359	16	335	215	469	19
30	18 48	17	39	104	4	249	102	249	11	264	181	396	16	159	261	511	17
35	21 61	23	49	120	5	166	128	279	11	322	222	433	15	76	314	552	15
40	25 79	30	63	138	5	353	158	310	11	82	268	471	13	190	373	591	13
45	31 43	38	80	156	5	318	193	340	10	3	319	506	11	220	436	628	11
50	39 04	49	99	174	5	116	231	368	8	178	374	539	9	242	501	663	9
55	49 62	61	121	193	4	209	274	395	6	357	433	573	7	335	573	702	7
60	64 50	78	149	214	3	288	322	426	5	235	501	614	6	189	683	774	5
21	38 20	74	139	443	24	80	330	1000	Pd-up		367	1000	Pd-up		419	1000	Pd-up
25	39 74	81	151	448	24	45	357	1000	"		399	1000	"		456	1000	"
30	43 50	91	189	456	23	63	397	1000	"		445	1000	"		508	1000	"
35	48 01	103	190	463	21	148	412	1000	"		497	1000	"		566	1000	"
40	53 44	117	214	469	19	205	495	1000	"		555	1000	"		627	1000	"
45	60 03	132	240	471	16	122	553	1000	"		616	1000	"		688	1000	"
50	68 11	148	267	472	13	172	613	1000	"		677	1000	"		747	1000	"
55	78 08	163	293	467	10	242	675	1000	"		736	1000	"		800	1000	"
60	90 61	175	314	456	8	7	733	1000	"		789	1000	"		850	1000	"
21	27 52	44	57	277	13	159	212	618	33	5	367	1000	Pd-up		419	1000	Pd-up
25	29 43	49	95	282	13	361	232	626	31	42	399	1000	"		456	1000	"
30	32 26	56	108	291	14	160	259	633	28	54	445	1000	"		508	1000	"
35	35 70	64	123	300	14	43	291	638	24	347	497	1000	"		566	1000	"
40	39 91	74	140	306	12	352	327	643	21	206	555	1000	"		627	1000	"
45	45 16	85	158	311	11	73	365	645	18	36	616	1000	"		688	1000	"
50	51 90	97	177	312	9	79	402	641	14	245	677	1000	"		747	1000	"
55	60 71	107	194	309	7	62	435	632	11	158	736	1000	"		800	1000	"
60	72 59	117	209	304	5	118	461	617	8	202	780	1000	"		850	1000	"
21	22 80	29	61	194	8	298	155	453	24	41	270	714	34	98	419	1000	Pd-up
25	24 41	33	68	202	9	173	171	461	23	161	296	722	31	240	456	1000	"
30	26 81	39	78	210	10	26	193	471	21	260	332	728	28	39	508	1000	"
35	29 76	46	91	222	10	135	219	480	19	167	373	734	24	96	566	1000	"
40	33 46	54	104	230	9	277	245	488	16	299	417	738	20	281	627	1000	"
45	38 24	64	120	236	8	245	278	491	13	359	461	735	17	61	688	1000	"
50	44 61	74	136	240	7	74	307	490	11	58	502	729	13	227	749	1000	"
55	53 35	84	152	242	5	246	334	485	8	203	536	718	10	149	800	1000	"
60	65 68	94	168	244	4	101	356	477	6	113	560	700	7	213	850	1000	"
Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years				End of 8 Years				End of 9 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$		Cash or Loan	Pd. Up	Ext. Ins. Y. \$		Cash or Loan	Pd. Up	Ext. Ins. Y. \$	
21	91 33	232	424	502	5	480	633	761	3	692	745	798	2	792	861	891	1
25	91 35	232	424	502	5	478	633	701	3	692	745	798	2	791	861	891	1
30	91 87	232	424	502	5	477	633	701	3	690	744	797	2	790	861	891	1
35	92 37	231	423	501	5	473	632	700	3	689	744	797	2	789	860	890	1
40	93 13	231	422	499	5	466	631	699	3	685	743	796	2	787	860	890	1
45	94 43	230	421	497	5	454	630	697	3	679	741	793	2	784	859	889	1
50	96 75	228	418	493	5	451	626	692	3	668	738	790	2	777	857	887	1
55	100 72	225	413	488	5	391	620	685	3	648	733	784	2	765	853	883	1
60	107 33	220	404	473	5	317	611	674	3	613	725	775	2	745	848	878	1
Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 7 Years				End of 10 Years				End of 14 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$		Cash or Loan	Pd. Up	Ext. Ins. Y. \$		Cash or Loan	Pd. Up	Ext. Ins. Y. \$	
21	57 88	128	243	338	10	270	368	480	8	437	576	682	5	661	898	929	1
25	58 12	128	243	338	10	266	368	480	8	434	576	682	5	660	898	929	1
30	58 52	128	243	337	10	258	367	479	8	428	575	680	5	657	897	928	1
35	59 13	128	242	335	10	245	367	477	8	419	574	679	5	652	897	928	1
40	60 13	127	242	334	10	220	366	475	8	402	573	677	5	643	896	927	1
45	61 85	128	242	332	10	174	365	473	8	369	571	673	5	627	895	926	1
50	64 89	128	241	328	10	80	363	466	8	309	567	666	5	598	892	923	1
55	70 03	127	239	320	8	277	359	456	8	197	559	653	5	544	888	919	1
60	78 60	126	236	309	6	0	352	440	7	295	547	635	5	444	880	910	1
Age at Issue	Premium	Cash 3rd Year	End of 5 Years			End of 10 Years				End of 15 Years				End of 19 Years			
			Cash or Loan	Pd. Up	Ext. Ins. Y. \$	Cash or Loan	Pd. Up	Ext. Ins. Y. \$		Cash or Loan	Pd. Up	Ext. Ins. Y. \$		Cash or Loan	Pd. Up	Ext. Ins. Y. \$	
21	41 58	77	155	250	15	1122	378	525	10	470	654	774	5	765	923	955	1
25	41 86	77	155	250	15	112	378	525	10	465	654	774	5	763	923	955	1
30	42 35	77	155	250	15	93	378	524	10	455	653	772	5	759	923	955	1
35	43 12	78	155	248	15	58	378	522	10	430	652	770	5	751	922	954	1
40	44 41	78	156	248	14	1171	379	520	10	403	651	768	5	741	921	953	1
45	46 65	80	158	247	11	173	380	517	10	340	648	762	5	721	919	951	1
50	50 53	82	161	245	8	1159	380	509	10	220	643	752	5	681	916	948	1
55	57 02	86	165	242	6	1651	380	498	9	299	635	737	5	608	910	942	1
60	67 57	90	171	239	4	1129	380	483	6	289	621	721	5	458	901	933	1

†Dollars. †Days.
NOTE—American 3½% Full Level Premium Reserve; full reserve allowed at end of 20th year.

WESTERN LIFE INSURANCE CO., Des Moines, Ia.

Accelerative Option. — Policy is non-participating. If all coupons are left under Guaranteed Coupon Reduction policies, policy is paid up in fifteen years, or matures as Endowment later.

Beneficiary. — Changeable at will.

***Cash Values.** — After three premiums, within 60 days after default. American 3½% Preliminary Term reserve, with surrender charge up to 10th year not exceeding \$10 per \$1,000.

Change of Plan. — No provision. Practice to change to higher premium form by payment of difference in premiums with interest. Practice to change to lower premium form.

Disability. — Policy provides (extra premium included in Guar. Coup. Red. policies) prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during disability until maturity; no reduction in insurance. Proofs must be furnished within 90 days. Limit \$10,000. On some forms premium waiver alone is provided and on others, policy will be paid in 10 installments. Disability does not cover war service.

Dividends. — Policy is non-participating. Guaranteed Coupon Reduction policy has 19 coupons which may be applied toward payment of premiums beginning with second year, or left to accumulate at 3½%, withdrawable any time. If premiums are paid in full, policy paid-up within 15 years or special Settlement Options available at end of 20 years.

Double indemnity. — For extra premium (\$2.00 per \$1,000) rider will provide prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury; suicide excepted. Limit \$5,000.

***Extended Insurance.** — After three premiums, within 60 days after default. Non-participating. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages. Life, 1-65; Endowment, 1-60; Term, 21-55. No fixed amount reinsures over \$7,500; accepts reinsurance; minimum policy \$1,000. Term limit \$10,000.

***Loans.** — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans."

***Paid-Up Values.** — After three premiums, within 60 days after default. Non-participating. With cash and loan values. Fully paid-up policies are non-participating.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

***Premium Loans.** — Automatic after three premiums. Interest 6%.

Reinstatement. — Within three years (unless previously surrendered for cash or paid-up values), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — Death from blasting, under-ground mining, submarine labor, aeronautic ascensions, manufacture or handling of inflammable or explosive substances, work on steam-ship or other vessel except captain, purser or engineer, handling electric wires or electrical machinery with a voltage over 600, linemen's employment upon any train or track or steam railway, except as conductor of passenger train or track or section foreman, hands of justice, consequence of violation of law, manufacture or sale of alcoholic liquors as a beverage, within one year limits liability to premiums paid.

Settlement Options. — Cash, Limited (10, 15, 20 or 25) and Continuous (20 certain annual installments. No commutation of installments by beneficiary permitted). Insured may select Life annuity for self at end of 20 years.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Limit \$10,000. Double indemnity but no disability granted.

****Values after two premiums on some policies.**

NON-PARTICIPATING RATES PER \$1,000

*GUAR. COUPON REDUCTION							NON-PAR.		MO. INCOME \$25 for 240 Months			7			
20 PAY. LIFE				20 YR. END.			Age			Ord. Life	20 Pay. Life	Ord. Life	20 Pay. Life	20 Year End.	Year Term †
Options 20 Years				Pre- mium	Opt. 20 Yrs										
	Pd-up \$1000 & Cash	Pd- Up for	End. at Age			Cash	Pd- up								
	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
08	156.00	1420	60	52.93	1303	3517	15	13.08	20.76	57.37	91.05	180.21			
09	159.00	1420	61	53.00	1304	3449	16	13.33	21.06	58.47	92.37	180.46			
31	161.00	1416	61	53.08	1304	3373	17	13.61	21.38	59.69	93.77	180.69			
43	163.00	1416	61	53.16	1304	3315	18	13.89	21.71	60.92	95.22	181.03			
80	166.00	1414	62	53.25	1305	3249	19	14.19	22.05	62.24	96.71	181.34			
27	169.00	1412	62	53.34	1305	3181	20	14.53	22.41	63.73	98.29	181.72			
76	172.00	1411	62	53.44	1306	3119	21	14.88	22.77	65.26	99.88	182.02		9.10	
27	175.00	1410	62	53.55	1306	3054	22	15.24	23.15	66.84	101.54	182.41		9.16	
78	178.00	1407	63	53.66	1307	2992	23	15.60	23.56	68.42	103.34	182.74		9.23	
32	181.00	1404	63	53.78	1307	2929	24	15.98	23.97	70.09	105.13	183.21		9.31	
90	184.00	1404	63	53.92	1308	2868	25	16.39	24.39	71.89	106.98	183.61		9.40	
48	188.00	1403	63	54.05	1309	2808	26	16.83	24.84	73.82	108.95	184.09		9.48	
10	191.00	1401	64	54.19	1309	2749	27	17.26	25.31	75.70	111.01	184.58		9.57	
76	194.00	1401	64	54.35	1310	2691	28	17.73	25.78	77.76	113.07	185.14		9.68	
40	198.00	1398	64	54.52	1311	2636	29	18.22	26.29	79.91	115.31	185.76		9.78	
09	202.00	1398	64	54.69	1312	2581	30	18.74	26.81	82.19	117.59	186.40		9.90	
83	205.00	1395	65	54.88	1313	2526	31	19.29	27.38	84.61	120.09	187.20		10.03	
61	210.00	1395	65	55.08	1314	2475	32	19.86	27.97	87.11	122.68	188.10		10.17	
42	215.00	1395	65	55.32	1316	2425	33	20.47	28.60	89.78	125.44	189.10		10.33	
26	219.00	1395	65	55.56	1318	2378	34	21.13	29.26	92.68	128.33	190.17		10.50	
14	224.00	1396	65	55.83	1319	2329	35	21.80	29.94	95.61	131.32	191.36		10.69	
09	229.00	1397	65	56.12	1320	2283	36	22.52	30.67	98.77	134.52	192.74		10.90	
07	234.00	1397	66	56.45	1322	2240	37	23.29	31.47	102.15	138.03	194.40		11.12	
13	240.00	1398	66	56.79	1324	2197	38	24.09	32.31	105.66	141.71	196.22		11.38	
25	246.00	1400	66	57.19	1326	2157	39	24.94	33.21	109.39	145.66	198.36		11.65	
40	251.00	1401	66	57.62	1328	2119	40	25.85	34.13	113.38	149.69	200.60		11.97	
62	258.00	1403	66	58.14	1331	2083	41	26.80	35.09	117.54	153.90	203.05		12.32	
00	265.00	1405	66	58.69	1334	2048	42	27.83	36.02	122.05	157.98	205.37		12.72	
23	271.00	1408	66	59.31	1337	2014	43	28.91	36.95	126.80	162.24	207.92		13.17	
65	279.00	1413	67	59.96	1341	1983	44	30.06	38.03	131.84	166.80	210.76		13.69	
12	287.00	1417	67	60.72	1345	1954	45	31.29	39.13	137.21	171.62	213.80		14.28	
75	294.00	1421	67	61.61	1349	1922	46	32.65	40.36	143.20	177.02	217.59		14.95	
49	304.00	1425	67	62.65	1354	1901	47	34.11	41.67	149.61	182.76	221.77		15.70	
34	312.00	1431	68	63.74	1360	1877	48	35.68	43.05	156.49	188.82	226.20		16.55	
29	322.00	1438	69	64.94	1366	1857	49	37.34	44.51	163.77	195.22	231.09		17.51	
35	332.00	1444	69	66.25	1372	1837	50	39.10	46.08	171.49	202.11	236.46		18.58	
52	343.00	1453	70	67.66	1379	1820	51	40.98	47.72	179.74	209.34	242.24			
84	355.00	1461	71	69.22	1388	1805	52	42.98	49.48	188.51	217.02	248.64			
30	367.00	1470	72	70.90	1396	1791	53	45.12	51.32	197.90	225.09	255.64			
91	380.00	1481	72	72.73	1406	1780	54	47.38	53.29	207.81	233.73	263.15			
70	394.00	1492	73	74.70	1418	1771	55	49.78	55.38	218.34	242.90	271.51			
67	408.00	1504	74	76.83	1429	1763	56	52.32	57.56	229.48	252.46	280.31			
86	424.00	1517	75	79.11	1442	1758	57	54.97	59.86	241.10	262.55	289.95			
35	441.00	1531	75	81.52	1457	1754	58	57.74	62.26	253.25	273.07	300.28			
14	459.00	1547	76	83.98	1472	1752	59	60.61	64.75	265.84	283.99	311.19			
48	479.00	1563	77	86.72	1489	1752	60	63.54	67.28	278.69	295.09	323.35			

*These policies become paid-up in 15 years by means of coupons accumulating in hands of company.

†Convertible within 5 years.

Above rates adopted 1914 and revised in 1918 to include extra premium for disability.

CHILD'S ENDOWMENT written ages 1-16 \$50 payable for each annual premium survived. Matures as Endowment in 20 years.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
NON-PARTICIPATING.			
10 Pay.	\$41.10	\$49.71	\$62.14
15 Pay.	30.22	36.69	46.39
10 Year End.	93.03	94.18	96.63
15 Year End.	58.84	60.07	63.03
20 Year End.	41.51	43.04	47.38
End. Age 65.	23.24	32.71	52.43

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

		End of 5 Years				End of 10 Years				End of 15 Years.				End of 20 Y.			
Age at Issue		Ann'l Prem.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.
Ordinary Life	21	\$14.88	\$18	\$58	2	5	\$65	\$189	8	10	\$119	\$315	15	7	\$177	\$422	19
	25	16.39	23	70	3	0	77	209	10	0	140	341	16	1	207	454	18
	30	18.74	31	85	3	10	97	236	11	0	172	376	15	8	251	495	17
	35	21.80	41	101	4	7	120	264	11	3	210	413	14	6	302	535	15
	40	25.85	54	119	5	1	149	294	10	8	254	449	12	10	358	573	13
	45	31.29	69	137	5	2	182	323	9	6	301	482	10	11	416	603	10
	50	39.10	87	153	4	8	218	349	8	0	351	509	9	0	473	634	8
55	49.78	106	169	4	0	256	371	6	6	400	536	7	3	516	645	7	
60	63.54	126	182	3	3	294	393	5	1	447	559	5	8	584	689	5	
20 Pay. Life	21	22.77	54	172	7	4	155	450	24	1	276	732	35	0	419	1000	Pe
	25	24.39	60	178	8	3	169	458	23	3	301	736	32	2	456	1000	
	30	26.81	69	186	8	9	191	465	21	6	337	738	28	6	508	1000	
	35	29.94	79	192	8	11	215	471	19	2	377	743	24	9	566	1000	
	40	34.13	90	198	8	6	242	477	16	8	420	744	20	11	628	1000	
	45	39.13	104	204	7	2	270	479	13	7	463	741	17	2	688	1000	
	50	46.08	117	207	6	3	298	476	10	10	503	729	13	8	747	1000	
55	55.38	130	207	4	11	322	467	8	3	535	717	10	5	800	1000		
60	67.28	143	207	3	8	342	458	6	0	557	696	7	6	850	1000		
Ordinary Life Monthly Inc.	21	\$68.17	\$78	\$254	2	5	\$286	\$828	8	10	\$522	\$1382	15	7	\$776	\$1850	19
	25	75.18	100	308	3	0	338	916	10	0	614	1496	16	1	908	1992	18
	30	86.11	136	372	3	10	426	1036	11	0	754	1650	15	8	1100	2192	17
	35	100.35	180	442	4	7	526	1158	11	8	922	1812	14	6	1324	2346	15
	40	119.24	236	522	5	1	654	1290	10	8	1114	1970	12	10	1570	2514	13
	45	144.70	302	600	5	2	798	1416	9	6	1320	2114	10	11	1824	2644	10
	50	181.42	382	672	4	8	956	1530	8	0	1540	2232	9	0	2074	2780	8
55	232.47	464	742	4	0	1122	1628	6	6	1754	2350	7	3	2308	2886	7	
60	278.68	552	798	3	3	1290	1724	5	1	1960	2452	5	8	2562	3022	5	
20 Pay. Life Monthly Inc.	21	103.47	236	754	7	4	680	1974	24	1	1210	3210	35	0	1838	4386	Pe
	25	110.91	264	780	8	3	742	2008	23	3	1320	3228	32	2	2000	4386	
	30	121.90	302	816	8	9	824	2040	21	6	1478	3236	28	6	2228	4386	
	35	136.11	346	842	8	11	942	2066	19	2	1654	3258	24	9	2482	4386	
	40	155.10	394	868	8	6	1062	2092	16	8	1842	3264	20	11	2750	4386	
	45	178.87	458	894	7	2	1184	2100	13	7	2030	3250	17	2	3018	4386	
	50	211.90	514	908	6	3	1308	2088	10	10	2206	3198	13	8	3276	4386	
55	256.91	570	908	4	11	1412	2048	8	3	2346	3144	10	5	3508	4386		
60	295.10	628	908	3	8	1500	2008	6	0	2444	3052	7	6	3728	4386		

		End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years				
20 Year End. Monthly In.	21	182	04	684	1109	15	\$509	1679	2333	10	\$2109	2898	3420	5	\$3381	4061	4223	1
	25	183	65	680	1101	15	\$456	1675	2324	10	\$2074	2894	3416	5	\$3371	4061	4223	1
	30	186	47	671	1083	15	\$360	1666	2316	10	\$2026	2890	3416	5	\$3354	4056	4219	1
	35	191	51	667	1070	15	\$184	1662	2298	10	\$1934	2881	3403	5	\$3319	4056	4218	1
	40	200	78	658	1048	13	\$10	1658	2271	10	\$1776	2872	3389	5	\$3276	4047	4210	1
	45	214	09	658	1026	10	\$8	1653	2245	10	\$1504	2854	3363	5	\$3157	4039	4201	1
	50	236	86	658	1000	7	\$11	1644	2201	10	\$934	2828	3311	5	\$2986	4021	4183	1
55	272	05	663	973	5	\$8	1636	2140	9	\$8	2784	3232	5	\$2662	3995	4157	1	
60	303	35	675	943	3	\$11	1627	2065	6	\$7	2719	3131	5	\$2021	3055	4113	1	

WESTERN NATIONAL LIFE INS. CO., Cheyenne, Wyo.
EXECUTIVE OFFICE, DENVER, COLO.

Accelerative Option. — No provision.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within two months after default. American $3\frac{1}{2}\%$ and 4% Modified Preliminary Term reserve, with variable surrender charge.

Change of Plan. — Higher premium form allowed any time by payment of difference in reserves. Lower premium form allowed (except Term), by applying difference in reserves to purchase Annuity for life of insured.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof of disability having existed 90 days and continuing during disability until maturity; no reduction in insurance. Also issues clause providing for payment of face of policy in 100 monthly installments in addition to income stated above. After age 60, premiums waived and charged against policy without interest. Does not cover disability if self-inflicted, or from war service. Also issues clause providing waiver of premiums only.

Dividends. — Began issuing annual dividend policies in 1922.

Double Indemnity. — For extra premium of \$1.75 per \$1,000, policy will provide during premium-paying period and prior to age 60 for payment of 10% of face of policy for 10 years in addition to face of policy, in event of accidental death within 90 days from time of injury. Payments continue for 20 years if accident occurs while in common carrier. Agreement does not cover death from suicide, violation of law, physical combat or assault, riot or insurrection, travel or residence in any war zone outside of U. S. In event of insured dies while in occupations more hazardous than at time policy is issued, only proportionate amount paid as extra rate would cover.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Incontestable. — After one year, except for non-payment of premium.

Grace. — 31 days, without interest.

Limits. — Ages, Life, 1-65. 16-60 other policies. No fixed amount. reinsures over \$5,000; accepts reinsurance.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 90 days (except to pay premiums). Policy will be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values", "Extended Insurance" and "Paid-Up Values".

Paid-up Values. — After three premiums, within one month after default. Non-par. With cash and loan values. Both par. and non-par. policies participate when fully paid-up.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest not more than 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears at not more than 6% compound interest. May at company's option be reinstated within two months after default, without evidence of insurability.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund, (Interest Payments) at net interest (rate earned by company less $\frac{1}{2}\%$)†, to be paid in full or in part at specified time, or withdrawal in part or in full at any time or to accumulate for a specified time and be paid out in full or in part under any Installments option; face of policy payable in 20 annual installments one year thereafter one-half of face; Monthly Installments (2-25 years); Continuous monthly installments (5, 10, 15, 20 or 25 years certain); single or joint Annuity, immediate or deferred, in accordance with company's annuity rates. Payments made annually, semi-annually, quarterly or monthly, in proportionate amounts. Unless otherwise directed commutable values of Installments may be drawn.

Suicide. — Within one year, sane or insane, policy void.

Women. — No extra charge. Limit, ages 15-50, \$5,000. Disability (waiver of premiums only) granted. Income disability granted to self-supporting women.

†Present interest rate not determined.

NON-PARTICIPATING RATES PER \$1,000
(American 3½%.)

End. 85	10 Pay. End. 85	15 Pay. End. 85	20 Pay. End. 85	10 Yr. End.	15 Yr. End.	20 Yr. End.	25 Yr. End.	Age	End. 85 Cou- pons	20 Pay. End. 85 Cou- pons	End. 85 Pd- Up at 70	End. 85 Pd- Up at 70*	End. 60	20 Pay. End. at 60	End. 95 Com- mer- cial	End. 20 Pay. Com- mer- cial
\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
13.70	36.50	26.20	21.70	92.39	58.39	41.80	32.29	16	15.89	27.40	14.00	25.20	17.29	25.34	11.90	19.70
14.00	37.00	26.60	22.00	92.45	58.44	41.85	32.36	17	16.39	27.90	14.30	25.74	17.78	25.82	12.20	19.80
14.30	37.60	27.00	22.40	92.51	58.51	41.92	32.42	18	16.89	28.40	14.60	26.28	18.30	26.33	12.40	20.00
14.60	38.20	27.40	22.70	92.57	58.56	41.97	32.49	19	17.39	28.90	14.90	26.82	18.85	26.86	12.70	20.10
14.90	38.80	27.80	23.10	92.64	58.62	42.03	32.57	20	17.89	29.40	15.30	27.54	19.45	27.41	12.90	20.20
15.20	39.40	28.30	23.50	92.71	58.68	42.11	32.64	21	18.39	29.90	15.60	28.08	20.06	27.98	13.20	21.00
15.60	40.00	28.80	23.90	92.78	58.76	42.18	32.73	22	18.89	30.40	16.00	28.80	20.73	28.58	13.50	21.10
16.00	40.70	29.20	24.30	92.85	58.83	42.25	32.81	23	19.40	30.90	16.50	29.80	21.44	29.20	13.80	21.20
16.40	41.40	29.70	24.70	92.94	58.91	42.34	32.92	24	20.00	31.50	16.90	30.42	22.19	29.85	14.20	22.00
16.80	42.10	30.30	25.20	93.01	58.99	42.42	33.01	25	20.50	32.10	17.30	31.14	23.00	30.53	14.50	22.20
17.20	42.80	30.80	25.60	93.11	59.07	42.52	33.13	26	21.00	32.60	17.90	32.22	23.86	31.22	14.90	23.00
17.70	43.60	31.40	26.10	93.20	59.16	42.62	33.25	27	21.50	33.20	18.30	32.94	24.78	31.96	15.30	23.20
18.20	44.40	32.00	26.60	93.29	59.26	42.73	33.38	28	22.00	33.80	18.90	34.02	25.77	32.72	15.70	24.00
18.70	45.20	32.60	27.10	93.40	59.37	42.84	33.53	29	22.50	34.40	19.40	34.92	26.52	33.52	16.10	24.20
19.20	46.10	33.20	27.70	93.51	59.47	42.97	33.68	30	23.00	35.10	20.00	36.00	28.21	34.25	16.50	24.40
19.80	46.90	33.90	28.20	93.62	59.60	43.11	33.85	31	24.10	35.80	20.60	37.08	29.39	35.22	17.00	25.00
20.40	47.80	34.60	28.70	93.75	59.73	43.26	34.04	32	24.90	36.50	21.30	38.34	30.66	36.13	17.50	25.50
21.00	48.80	35.30	29.40	93.88	59.86	43.42	34.25	33	25.80	37.30	22.00	39.60	32.02	37.07	18.10	26.00
21.70	49.80	36.00	30.10	94.02	60.02	43.60	34.48	34	26.50	38.10	22.80	41.04	33.50	38.06	18.60	27.00
22.30	50.80	36.70	30.70	94.18	60.19	43.80	34.74	35	27.30	38.90	23.50	42.30	35.11	39.11	19.20	27.50
23.00	51.80	37.50	31.40	94.34	60.37	44.02	35.02	36	28.20	39.70	24.30	43.74	36.85	40.21	19.90	28.00
23.80	52.80	38.30	32.10	94.52	60.56	44.26	35.33	37	29.10	40.61	25.20	45.36	38.76	41.35	20.50	28.50
24.70	54.00	39.20	32.90	94.71	60.78	44.53	35.67	38	30.00	41.50	26.10	46.98	40.83	42.56	21.20	29.00
25.60	55.20	40.20	33.70	94.91	61.01	44.83	36.05	39	31.00	42.50	27.30	49.14	43.12	43.82	22.00	30.00
26.50	56.40	41.10	34.50	95.13	61.27	45.16	36.48	40	32.00	43.60	28.40	51.12			22.80	31.00
27.50	57.60	42.10	35.40	95.38	61.57	45.53	36.96	41	33.40	44.80	29.60	53.28			23.70	31.50
28.50	58.90	43.10	36.40	95.64	61.89	45.94	37.47	42	34.60	46.00	30.90	55.62			24.60	32.00
29.60	60.30	44.20	37.40	95.94	62.25	46.40	38.06	43	35.90	47.20	32.10	57.78			25.50	33.00
30.80	61.60	45.30	38.40	96.26	62.66	46.91	38.71	44	37.20	48.50	33.60	60.48			26.60	34.00
32.10	63.10	46.50	39.40	96.63	63.11	47.47	39.43	45	38.80	49.80	35.20	63.36			27.70	35.00
33.40	64.60	47.70	40.60	97.04	63.61	48.11	40.00	46	40.50	51.20	36.90	66.42			28.90	36.00
34.90	66.20	49.00	41.90	97.49	64.17	48.81	40.85	47	42.10	52.80	39.00	70.20			30.10	37.00
36.40	67.80	50.50	43.20	97.99	64.79	49.60	41.81	48	43.90	54.40	41.00	73.80			31.40	38.00
38.10	69.50	52.00	44.70	98.55	65.48	50.47	42.86	49	45.80	56.10	43.60	78.48			32.90	39.00
39.80	71.30	53.40	46.10	99.15	66.24	51.43	44.03	50	47.90	57.90	46.10	82.98			34.40	40.00
41.60	73.20	54.70	47.10	99.82	67.09	52.49	45.32	51	50.00	59.90	48.30	86.94			36.00	41.00
43.50	75.00	56.10	48.70	100.57	68.03	53.67	46.74	52	52.50	61.90	51.10	91.98			37.70	44.00
45.50	77.00	57.70	50.50	101.38	69.06	54.98	48.31	53	55.00	64.10	54.50	98.16			39.60	45.00
47.50	79.10	59.80	52.30	102.28	70.21	56.42	50.01	54	57.60	66.50	58.30	104.94			41.60	47.00
49.80	81.20	62.60	54.30	103.27	71.47	58.00	51.80	55	60.40	69.00	62.70	112.80			43.70	49.00
52.40	83.50	64.10	56.50	104.38	72.88	59.75	53.95	56	63.50	71.70	67.60				45.90	51.00
55.10	85.80	66.70	58.80	105.59	74.43	61.67	56.21	57	66.70	74.60	73.30				48.30	53.00
58.10	88.30	69.40	61.20	106.93	76.15	63.80	58.67	58	70.00	77.70	79.90				50.90	55.00
61.30	90.80	72.00	63.90	108.40	78.05	66.13	61.37	59	74.20	81.10	87.60				53.60	57.00
64.70	97.00	74.70	66.70	110.03	80.15	68.67	64.31	60	77.80	84.70	97.00				56.60	60.00

*Monthly Income of \$10 for 250 months.

NON-PARTICIPATING RATES PER \$1,000.

Age	Dis. No. 1	Dis. No. 2	Dis. No. 3	End. 65	End. 70	20 Pay. End. 65	20 Pay. End. 70	Age	Dis. No. 1	Dis. No. 2	Dis. No. 3	End. 65	End. 70	20 Pay. End. 65	20 Pay. End. 70
16	\$1.89	\$0.89	\$0.30	\$15.69	\$14.64	\$24.06	\$22.99	36	\$2.72	\$1.72	\$0.30	\$20.48	\$26.55	\$36.97	\$34.40
17	1.92	.92	.30	16.09	14.98	24.49	23.37	37	2.78	1.78	.30	31.88	27.62	37.92	35.40
18	1.95	.95	.30	16.51	15.33	24.94	23.77	38	2.86	1.86	.30	33.61	28.76	38.97	36.40
19	1.98	.98	.30	16.95	15.70	25.39	24.18	39	2.94	1.94	.31	35.17	29.98	40.07	37.40
20	2.01	1.01	.30	17.41	16.10	25.87	24.61	40	3.01	2.01	.33	36.81	31.30	41.19	38.40
21	2.05	1.05	.30	17.91	16.51	26.37	25.05	41	3.10	2.10	.36	38.71	32.71	42.40	39.40
22	2.08	1.08	.30	18.44	16.94	26.89	25.51	42	3.20	2.20	.39	40.72	34.21	43.69	40.40
23	2.11	1.11	.30	18.99	17.40	27.44	25.99	43	3.30	2.30	.42	42.91	35.90	45.03	41.40
24	2.14	1.14	.30	19.57	17.88	28.00	26.49	44	3.41	2.41	.45	45.33	37.69	46.46	42.40
25	2.19	1.19	.30	20.19	18.39	28.59	27.01	45	3.52	2.52	.48		39.85		44.40
26	2.22	1.22	.30	20.85	18.94	29.19	27.54	46	3.64	2.64	.53		41.87		45.40
27	2.27	1.27	.30	21.55	19.51	29.83	28.11	47	3.77	2.77	.57		44.07		46.40
28	2.30	1.30	.30	22.31	20.12	30.49	28.69	48	3.93	2.93	.62		46.48		47.40
29	2.34	1.34	.30	23.10	20.76	31.18	29.30	49	4.08	3.08	.67		49.10		49.40
30	2.39	1.39	.30	23.95	21.44	31.89	29.94	50	4.26	3.26	.74				
31	2.43	1.43	.30	24.85	22.16	32.65	30.60	51	4.44	3.44	.80				
32	2.49	1.49	.30	25.83	22.93	33.44	31.29	52	4.65	3.65	.89				
33	2.54	1.54	.30	26.86	23.74	34.26	32.01	53	4.88	3.88	.98				
34	2.60	1.60	.30	27.98	24.62	35.11	32.77	54	5.15	4.15	1.08				
35	2.65	1.65	.30	29.18	25.55	36.00	33.55	55	5.44	4.44	1.19				

NOTE.—Above rates adopted 1923. Semi-annual rate, multiply by .51; quarter by .26.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
CONTINUOUS MONTHLY INCOME.				TERM.			
Extra rates to continue income for life.				5 Year			
(Equal Ages.)				10 Year			
Prem.	\$5.86	\$4.55	\$3.21	Double Indemnity, \$1.75 per \$1,000.			

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 20 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups
21	\$15.20	\$12	\$6.78	\$28	\$89	3	\$70	\$203	9	\$35.77	\$178	\$425	19	\$9497.
25	16.80	14	7.45	33	97	4	83	223	10	39.31	208	456	18	217 104.73
30	19.25	18	8.5	41	115	5	102	248	11	44.90	254	499	17	66 119.60
35	22.30	22	9.9	51	124	5	126	276	11	52.27	306	540	15	106 139.23
40	26.50	28	11.72	63	138	5	156	306	11	61.88	363	578	13	69 163.79
45	32.10	35	14.22	78	153	5	190	335	9	75.05	424	616	11	36 199.92
50	39.80	43	17.64	95	167	5	227	362	8	93.15	488	653	9	68 248.13
55	49.50	53	22.39	115	183	4	269	399	6	117.72	560	699	7	213 313.57
60	64.70	65	28.87	138	200	3	314	420	5	152.35	672	790	5	\$338 404.47

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups
21	\$15.80	\$13	\$3.7	\$85	4	\$74	\$215	10	99	\$127	\$338	16	268	\$190
25	17.30	15	36	106	4	89	240	11	244	152	370	17	139	225
30	20.00	19	45	121	5	100	270	12	266	189	414	17	28	279
35	23.50	25	56	136	6	141	309	13	297	237	466	16	56	346
40	28.40	32	72	157	6	179	352	12	292	299	528	14	352	431
45	35.20	42	93	182	6	231	408	11	258	381	607	13	315	551
50	46.10	57	125	220	6	305	486	11	32	507	736	13	291	755
55	62.70	89	183	291	6	439	637	11	294	755	1010	15	\$1000	
60	97.00	158	308	447	7	755	1916	15	\$1000					

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups
21	\$15.51	15	34	100	4	85	227	12	18	147	353	19	173	219
25	18.30	18	41	112	5	102	251	13	212	175	384	19	311	261
30	21.44	22	52	127	6	167	283	14	265	220	429	19	197	327
35	25.55	29	65	142	7	165	320	15	6	279	482	18	249	412
40	31.30	37	84	164	7	212	366	14	227	357	543	15	\$160	525
45	39.53	51	112	193	8	281	426	14	29	471	631	10	\$416	702

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups
21	\$17.91	17	40	111	5	150	259	14	210	172	384	22	276	259
25	20.19	21	48	122	6	150	276	16	140	208	421	23	82	313
30	23.95	27	62	141	7	209	316	17	239	267	476	20	\$122	400
35	29.18	35	80	162	9	24	362	18	73	347	542	15	\$305	520
40	36.87	50	110	196	10	111	424	15	\$134	469	638	10	\$505	705

Age at Issue	Ann. Premium	Cash 3rd Year	End of 5 Years.				End of 10 Years.				End of 15 Years.			
			Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Ac-cum. Coups
21	\$22.11	\$84	\$162	\$282	15	\$128	\$387	\$538	10	\$480	\$681	\$782	5	\$771
25	42.42	83	161	260	15	\$116	386	536	10	\$480	680	781	5	\$769
30	42.97	81	160	258	15	\$95	385	534	10	\$469	668	778	5	\$763
35	43.80	79	158	253	15	\$85	383	529	10	\$448	657	776	5	\$757
40	45.16	77	157	249	14	\$155	382	525	10	\$412	655	772	5	\$746
45	47.47	76	156	244	11	\$26	381	518	10	\$346	651	765	5	\$722
50	51.43	75	156	238	8	\$70	379	508	10	\$222	644	753	5	\$680
55	58.00	75	157	231	5	\$312	378	495	0	\$279	635	737	5	\$605
60	68.67	77	160	224	4	\$28	375	477	6	\$253	619	711	5	\$459

:Days.

Values are same with coupons.

American 3½% and 4% Preliminary Term Reserve, without surrender charge.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Age	25	35	45	Age	25	35	45
SINGLE PREMIUM.				ANNUITY RATES.			
Single Premium. . . \$308.73 \$370.55 \$456.00				by \$1,000.			
Any policy may be written on monthly income plan: \$10 for 250 mos., \$1,800 insurance; \$10 for 150 mos., \$1,250; \$10 for 118 mos., \$1,000; \$10 for 60 mos., \$560.				Males. \$52.25 \$57.69 \$66.96			
				Females. 47.77 52.55 60.50			
				COMBINATION OR LIFE OPT. END.			
				Premium. \$30.30 \$37.70 \$49.40			

WESTERN RESERVE LIFE INSURANCE CO., Muncie, Ind.

Accelerative Option. — No provision. Most policies issued on non-participating. No provision on participating policies.

Beneficiary. — Changeable at will.

Cash Values. — After three premiums, within one month after default. American 3½% Modified Preliminary Term (Ill. Std.) reserve, with surrender charge up to 20th year not exceeding \$15 per \$1,000. Payment of cash value may be deferred six months.

Change of Plan. — Higher premium form allowed on any anniversary by payment of difference in reserves; or as of attained age, by applying reserve toward payment of future premium.

Disability. — Rider provides (\$0.20 per \$1,000), prior to age 60, for waiver of premiums. For extra premium policy will provide, prior to age 60, waiver of premium and payment of monthly income of \$10.00 per \$1,000 beginning six months after proof and continuing during disability until maturity. Agreement does not cover war service. Limit, \$10,000.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at 3½%, withdrawable on any anniversary; (d) purchase non-par paid-up additions, payable with face of policy. (c) is automatic option.

Double Indemnity. — For extra premium policy will provide during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury. Agreement may be canceled by company any time and does not cover suicide. In event of death when insured has changed occupation to one more hazardous, only proportionate part of additions in indemnity payable as extra premium covered. Limit \$10,000.

Extended Insurance. — Automatic after three years. Non-par. With cash but not loan values, but practice to grant cash value on Extended Insurance. Exchangeable for paid-up insurance within 60 days.

Grace. — 30 days, without interest.

Incontestable. — After one year, except for non-payment of premium and service in time of war.

Limits. — Ages, 1-60, \$10,000; reinsures over \$5,000; accepts reinsurance; minimum policy \$1,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred six months. Policy may be returned to owner after endorsement of loan thereon.

Military Service. — Death from military or naval service in time of war, limits liability to reserve, unless permit obtained.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", and "Paid-up Values".

Paid-up Values. — After three premiums, within 60 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — May be made automatic after three premiums. Interest 6%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 6% per annum.

Reserve Basis. — See "Cash Values".

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Annuity, Limited (5, 10, 15 or 20) and Continuous (20 certain) annual installments. Unless otherwise provided, commutable values withheld from beneficiary.

Suicide. — Within one year, sane or insane, or death in consequence of own criminal action within one year, liability limited to premiums paid.

Women. — No extra charge. Limit, ages 20-50, \$2,500. Double indemnity granted. Disability granted to single women.

NON-PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Age	LIMITED PAY. LIFE			ENDOW- MENTS			Age	Monthly Income Policies†			20 Pay. Life Cou- pon	TERM	
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year		Whole Life	Pay. 20 Life	Year 20 End.		5 Year	10 Year
20	\$36.85	\$27.70	\$22.30	\$91.80	\$58.20	\$41.80	20				\$27.60		
25	37.45	28.00	22.95	91.85	58.25	41.85	21	33.55	\$52.20	\$94.00	28.10	\$9.65	\$10.15
30	38.05	28.50	23.35	91.90	58.30	41.90	22	34.30	53.05	94.20	28.50	9.70	10.20
35	38.70	29.00	23.75	91.95	58.35	41.95	23	35.10	53.95	94.35	29.00	9.75	10.30
40	39.35	29.50	24.15	92.00	58.40	42.00	24	35.90	54.90	94.55	29.50	9.80	10.40
45	40.00	30.00	24.55	92.05	58.45	42.05	25	36.80	55.85	94.70	30.10	9.90	10.50
50	40.75	30.55	25.00	92.10	58.50	42.10	26	37.70	56.90	94.95	30.60	10.00	10.60
55	41.45	31.10	25.50	92.20	58.65	42.30	27	38.70	57.95	95.15	31.20	10.10	10.75
60	42.20	31.70	25.95	92.25	58.70	42.40	28	39.70	59.00	95.40	31.80	10.20	10.85
65	43.00	32.35	26.45	92.35	58.80	42.50	29	40.80	60.15	95.65	32.40	10.30	11.00
70	43.80	32.90	27.00	92.40	58.90	42.65	30	41.95	61.35	95.95	33.00	10.40	11.15
75	44.65	33.50	27.55	92.50	59.00	42.75	31	43.15	62.60	96.25	33.70	10.55	11.30
80	45.55	34.15	28.10	92.60	59.10	42.90	32	44.40	63.90	96.65	34.40	10.70	11.50
85	46.45	34.85	28.70	92.70	59.25	43.05	33	45.75	65.25	97.05	35.10	10.85	11.70
90	47.40	35.65	29.35	92.80	59.35	43.25	34	47.15	66.70	97.45	35.80	11.00	11.90
95	48.35	36.50	30.00	92.90	59.55	43.45	35	48.65	68.15	97.90	36.60	11.15	12.15
100	49.35	37.40	30.65	93.05	59.70	43.65	36	50.25	69.70	98.40	37.40	11.35	12.40
105	50.40	38.30	31.35	93.20	59.85	43.85	37	51.95	71.35	99.00	38.30	11.60	12.70
110	51.50	39.20	32.10	93.35	60.10	44.15	38	53.75	73.00	99.65	39.30	11.80	13.05
115	52.65	40.10	32.90	93.50	60.30	44.40	39	55.65	74.80	100.40	40.30	12.10	13.40
120	53.85	41.00	33.70	93.70	60.55	44.75	40	57.65	76.65	101.20	41.30	12.40	13.85
125	55.05	42.00	34.60	93.90	60.80	45.10	41	59.80	78.65	102.05	42.40	12.80	14.45
130	56.30	43.05	35.50	94.15	61.15	45.50	42	62.10	80.70	103.00	43.60	13.30	15.10
135	57.65	44.20	36.45	94.40	61.45	45.95	43	64.60	82.90	104.10	44.90	13.80	15.85
140	59.05	45.50	37.45	94.70	61.85	46.45	44	67.10	85.25	105.35	46.20	14.35	16.65
145	60.45	46.90	38.55	95.05	62.30	47.00	45	69.85	87.70	106.65	47.60	15.05	17.60
150	61.95	48.35	39.65	95.40	62.80	47.65	46	72.75	90.25	108.10	49.10	15.75	18.65
155	63.50	49.85	40.90	95.80	63.35	48.35	47	75.85	93.00	109.70	50.70	16.55	19.85
160	65.15	51.40	42.15	96.30	63.95	49.10	48	79.20	95.90	111.50	52.40	17.45	21.15
165	66.85	52.90	43.50	96.80	64.60	49.95	49	82.70	99.00	113.50	54.20	18.45	22.65
170	68.60	54.65	44.95	97.40	65.40	50.95	50	86.50	102.25	115.70	56.10	19.60	24.30
175	70.45	56.45	46.50	98.05	66.20	52.05	51	90.50	105.75	118.05	58.10	20.85	
180	72.40	58.40	48.15	98.75	67.15	53.20	52	94.80	109.45	120.65	60.30	22.20	
185	74.40	60.50	49.90	99.55	68.20	54.50	53	99.40	113.35	123.55	62.70	23.75	
190	76.50	62.85	51.80	100.45	69.35	55.95	54	104.25	117.55	126.75	65.20	25.40	
195	78.70	65.40	53.80	101.45	70.60	57.50	55	109.45	122.10	130.25	67.90	27.25	
200	80.95	68.30	55.95	102.50	72.00		56	114.95	126.80		70.70		
205	83.35	71.20	58.25	103.70	73.55		57	120.75	131.80		73.80		
210	85.90	74.30	60.70	105.05	75.25		58	126.90	137.05		77.10		
215	88.55	77.55	63.40	106.50	77.15		59	133.35	142.55		80.70		
220	91.35	81.10	66.25	108.15	79.25		60	140.15	148.35		84.50		

†Monthly Income Policies \$12.50 a month for 240 months.
Semi-annual rate, multiply by .51, quarterly rate, multiply by .26.

ADDITIONAL LIST OF POLICY FORMS ISSUED,

Ages	25	35	45
JOINT POLICIES.			
Whole Life.....	\$26.20	\$33.85	\$47.90
20 Payment.....	36.35	43.00	54.70
20 Year End.....	48.05	50.50	57.50

ANNUITY LIFE RATES.			
Amount Purchased by \$1,000.			
Male	\$49.83	\$55.16	\$64.27
Female.....	47.33	51.84	59.03

DISABILITY RATE. Waiver of Premiums only. 20 cents per \$1,000.

DOUBLE INDEMNITY RATES. \$1.50 per \$1,000.

WESTERN RESERVE LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values.—Participating

		End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years					
Age at Issue	Pre-mium	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.					
Ordinary Life	21	15.25	25.36	80	2	295	62.82	183	7	10	108.93	288.12	27	166.63	397.16							
	25	16.75	30.34	90	3	143	75.42	203	8	108	129.98	317.13	70	196.99	432.16							
	30	19.05	38.52	103	4	62	94.65	230	9	225	161.65	354.13	197	241.57	475.15							
	35	22.10	48.58	118	4	330	118.48	259	10	61	199.85	393.12	334	292.00	516.13							
	40	26.05	61.19	134	5	142	147.48	290	9	310	243.66	430.11	245	348.21	555.12							
	45	31.45	76.57	150	5	130	180.54	319	8	330	291.35	464.10	27	405.17	591.10							
	50	38.80	93.77	165	4	311	216.30	345	7	222	340.94	496.8	124	493.25	620.8							
15 Pay. Life	55	48.95	112.66	179	4	39	254.00	369	6	75	390.25	522.6	256	517.05	645.6							
	60	63.05	132.82	192	3	106	291.67	390	4	319	436.94	545.5	92	574.12	675.4							
	21	28.00	82.97	264	11	150	204.95	597	30	177	377.95	1000	Pd-up									
	25	30.00	90.73	269	12	20	223.71	603	28	332	410.04	1000										
	30	32.90	101.93	275	12	195	250.69	611	26	149	456.01	1000										
	35	36.50	114.93	280	12	135	281.73	617	23	181	508.49	1000										
	40	41.00	129.73	284	11	163	316.50	622	20	120	566.15	1000										
20 Pay. Life	45	46.90	145.95	287	9	346	352.99	623	17	13	626.93	1000										
	50	54.65	161.88	285	8	50	338.40	619	13	279	683.24	1000										
	55	65.40	176.22	281	6	106	419.73	609	10	247	746.99	1000										
	60	81.10	187.62	272	4	218	443.07	593	7	335	800.48	1000										
	21	22.95	64	203	8	31	159	463	20	279	276	730.32	93	418	1000	Pd-up						
	25	24.55	70	207	8	155	174	469	20	186	301	733.29	310	456	1000	"						
	30	27.00	78	210	8	310	195	476	19	155	337	738.26	217	508	1000	"						
20 Year End.	35	30.00	88	215	8	217	219	480	17	217	377	740.23	62	566	1000	"						
	40	33.70	100	219	7	310	247	485	15	124	420	741.19	248	626	1000	"						
	45	38.55	131	223	6	248	275	486	12	279	463	737.16	62	688	1000	"						
	50	44.95	126	223	5	186	302	481	10	62	502	729.12	310	746	1000	"						
	55	53.80	140	222	4	124	327	474	7	270	535	716.9	279	800	1000	"						
	60	66.25	152	220	3	124	347	464	5	248	556	694.7	31	849	1000	"						
	60	66.25	152	220	3	124	347	464	5	248	556	694.7	31	849	1000	"						
		End of 5 Years					End of 7 Years					End of 10 Years					End of 14 Years					
Age at Issue	Pre-mium	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.	Cash or Loan	Pd. Up	Ext. Ins.	Y. D.					
15 Year End.	21	58.25	240.49	334	10	\$250	365.30	477	8	\$421	573.34	679	5	\$652	895.43	926	1					
	25	58.50	239.29	332	10	\$224	364.17	475	8	\$417	572.42	677	5	\$648	895.14	926	1					
	30	58.90	237.51	330	10	\$234	362.52	473	8	\$409	571.01	676	5	\$644	894.68	923	1					
	35	59.55	235.46	326	10	\$218	360.49	470	8	\$398	569.19	673	5	\$639	894.06	925	1					
	40	60.55	233.12	323	10	\$189	358.18	466	8	\$377	566.87	670	5	\$629	892.97	924	1					
	45	62.30	230.58	318	10	\$138	355.30	462	8	\$341	563.33	666	5	\$610	891.23	922	1					
	50	65.40	226.97	311	10	\$44	350.74	454	8	\$275	557.41	658	5	\$578	888.25	919	1					
20 Year End.	55	70.60	222.08	302	7	\$206	344.05	443	8	\$154	548.12	646	5	\$519	883.28	914	1					
	60	79.25	215.84	289	5	\$16	334.72	427	7	\$58	533.90	627	5	\$411	875.04	905	1					
	21	41.85	150.88	244	5	\$88	312.68	518	10	\$449	645.29	765	5	\$741	911.18	943	1					
	25	42.15	149.71	242	15	\$79	371.62	516	10	\$444	645.29	764	5	\$737	910.88	942	1					
	30	42.65	148.13	239	15	\$53	370.18	514	10	\$430	643.93	762	5	\$734	910.36	942	1					
	35	43.45	146.54	236	15	\$12	368.76	512	10	\$409	642.30	760	5	\$726	909.57	941	1					
	40	44.75	145.34	232	12	\$204	367.78	509	10	\$371	640.02	757	5	\$712	908.28	940	1					
20 Pay. Life	45	47.00	144.92	230	9	\$248	366.69	506	10	\$302	636.22	752	5	\$688	906.08	937	1					
	50	50.95	144.86	226	7	\$54	364.91	501	10	\$171	629.91	744	5	\$641	902.32	933	1					
	55	57.50	145.87	222	5	\$35	363.00	493	9	\$25	620.20	731	5	\$562	895.08	926	1					
	60	.....	148.71	218	3	\$197	360.77	483	6	\$74	604.68	710	5	\$40	885.94	916	1					
			End of 5 Years					End of 10 Years					End of 15 Years					End of 20 Years				
			Cash or Loan	Pd. Up	Death Benefit	Ext. Ins.	Cash or Loan	Pd. Up	Death Benefit	Ext. Ins.	Cash or Loan	Pd. Up	Death Benefit	Ext. Ins.	Cash or Loan	Pd. Up	Death Benefit	Ext. Ins.				
	Coupon	21	64.16	204	1036	8	127	157.33	458	1081	22	235	271.23	717	1126	33	103	418.69	1000	1171	Life	
25		70.93	210	1036	8	360	173.38	467	1081	22	100	297.44	725	1126	30	306	456.00	1000	1171	"		
30		80.83	218	1036	9	227	196.68	479	1081	20	352	335.15	734	1126	27	208	508.49	1000	1171	"		
35		92.09	224	1036	9	288	223.16	489	1081	18	338	377.60	742	1126	24	39	568	15	1000	1171	"	
40		105.00	230	1036	9	150	254.00	501	1081	16	210	425.00	750	1126	20	243	626	00	1000	1171	"	
45		120.00	235	1036	8	154	288.00	508	1081	13	360	473.00	755	1126	17	90	688	00	1000	1171	"	
50		135.00	238	1032	7	42	320.00	509	1072	11	150	521.00	757	1112	14	0	746	00	1000	1152	"	
20 Pay. Life	55	151.00	240	1032	5	267	351.00	510	1072	9	0	561.00	751	1112	11	8	800	00	1000	1152	"	
	60	179.84	261	1028	4	154	395.83	531	1063	6	325	607.00	758	1098	8	120	849.96	1000	1138	"		

†Days. NOTE.—Values after three premiums.

WESTERN STATES LIFE INS. CO., San Francisco, Cal.

Accelerative Option. — Policy is non-participating. Coupons may be left under Coupons Savings policies to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After three premiums, within 60 days after default. American 3½% Modified Preliminary (Ill. Std.) reserve, with surrender charge up to 10th year not exceeding \$10 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — On any anniversary higher premium form allowed by payment of difference in premiums with 5% compound interest.

Disability. — For varying extra premium, policy will provide, prior to age 60, for waiver of premium and payment of monthly income of \$10 per \$1,000 (double income payments of \$20 per \$1,000 first 12 months), beginning immediately after proof (total disability not obviously permanent will be regarded as permanent after three months duration) continuing during lifetime and continued disability; no restriction in insurance. At age 60, premiums waived and charged against policy without interest. **Dismemberment Benefit** — (varying extra premium) provides prior to age 60, for loss (within 90 days as a result of accident) of both hands, both feet, etc., for payment of an amount equal to face of policy; one hand and one foot, etc., one-half of face of policy payable; one hand or one foot, etc., one-fourth of face of policy payable; such payment is not deducted face of policy nor from disability payments. Limit \$25,000.

Dividends. — Policy is non-participating. Coupons Savings policies have 19 coupons which may be used to reduce annual premiums beginning with second; or left with company to accumulate at 3½%; or used to purchase paid-up additions. If all coupons are left with company, policy will be paid-up at an earlier date, or will mature as endowment, or will have special settlement options at end of 20 years.

Double Indemnity. — For extra premium of \$2.30 per \$1,000, policy will provide, prior to age 60, for payment of double face of policy in event of accidental death within 90 days from time of injury and will provide (Triple Indemnity) for payment of three times of face of policy in event of accidental death while travelling, as a passenger on street car, railway train, steam ship, or other public conveyance, operated by a common carrier, within 90 days from time of injury. Neither double nor triple indemnity will apply in event of death from suicide, violation of law, state of war or insurrection, aeronautic or submarine operation, police duty, war service, physical or mental infirmity, illness or disease, but shall operate if disability has previously occurred or if Beneficiary Insurance has been paid. **Beneficiary Insurance** is included and provides for payment of face of policy in event of accidental death of beneficiary (ages 15-60) by travel, in common carrier, within 90 days from time of injury. For extra premium of \$.90 per \$1,000, Triple Indemnity and Beneficiary Insurance clause may be issued where occupation prohibits Double Indemnity.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values. Exchangeable for cash value within 60 days, or paid-up insurance within six months.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Ordinary Life, 21-60, Five-year Term to age 55, Ten-year Term to 50, 15-year Term to 45, 20-year Term to 40; \$50,000; re-insures over \$15,000; accepts reinsurance; minimum policy \$500. Occasionally writes up to age 65 for amount not over \$5,000.

Loans. — After three premiums. Interest 6%, in advance. May be deferred 60 days (except to pay premiums). Policy may be returned to owner after endorsement of loan thereon.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values". Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within six months after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% compound interest.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (5-30 years) and Continuous (20 years certain) annual or monthly installments. Unless otherwise specified, Trust Fund and computed values withheld. Insured may select Annuity option for self at end of 20 years or at age 65. Trust Fund and Installments certain participate in excess interest earned.†

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. Reinsures over \$5,000. Disability granted to those having income-producing occupations. Double indemnity granted.

†Present interest rate 5%.

NON-PARTICIPATING RATES PER \$1,000 (Without Disability or Doubt Indemnity.)

(American 3 1/2% Reserve.)

COUPON SAVINGS							Age	FLAT RATES						
Ord. Life	20 Pay. Life	15 Pay. Life	10 Pay. Life	20 Year End.	15 Year End.	10 Year End.		Ord. Life	10 Pay. Life	15 Pay. Life	20 Pay. Life	15 Year End.	20 Year End.	20 Pay. Life \$5000
\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$
.....	26.84	31.98	42.59	48.87	66.90	103.71	15	.....	35.17	25.96	21.06	58.15	41.75	.....
.....	27.22	32.44	43.19	48.93	67.04	103.78	16	.....	35.67	26.33	21.38	59.19	41.80	.....
.....	27.62	32.91	43.82	49.00	67.11	103.85	17	.....	36.19	26.72	21.71	58.24	41.85	.....
.....	28.03	33.40	44.46	49.08	67.18	103.93	18	.....	36.73	27.12	22.05	58.30	41.91	.....
.....	28.45	33.90	45.13	49.15	67.26	104.00	19	.....	37.29	27.53	22.40	58.36	41.97	.....
.....	28.89	34.43	45.84	49.23	67.33	104.09	20	.....	37.87	27.96	22.77	58.43	42.03	.....
19.12	29.34	34.98	46.56	49.31	67.41	104.16	21	14.78	38.48	28.41	23.15	58.49	42.10	113.15
19.56	29.81	35.54	47.30	49.41	67.50	104.25	22	15.14	39.11	28.81	23.55	58.55	42.17	115.10
20.01	30.30	36.13	48.07	49.50	67.59	104.35	23	15.51	39.76	29.23	23.96	58.63	42.25	117.10
20.49	30.81	36.74	48.88	49.59	67.68	104.44	24	15.89	40.43	29.69	24.39	58.70	42.33	119.16
20.99	31.33	37.36	49.70	49.70	67.78	104.55	25	16.28	41.13	30.24	24.84	58.78	42.41	121.30
21.51	31.87	38.02	50.56	49.82	67.89	104.66	26	16.69	41.85	30.92	25.30	58.88	42.50	123.15
22.06	32.44	38.70	51.46	49.95	68.00	104.76	27	17.12	42.59	31.48	25.78	58.96	42.60	125.80
22.64	33.02	39.40	52.37	50.08	68.11	104.90	28	17.57	43.35	32.06	26.28	59.06	42.71	128.20
23.24	33.63	40.14	53.33	50.22	68.24	105.01	29	18.04	44.12	32.66	26.80	59.16	42.82	130.70
23.88	34.26	40.89	54.34	50.37	68.38	105.14	30	18.54	44.93	33.28	27.34	59.27	42.95	133.30
24.55	34.92	41.68	55.36	50.54	68.53	105.29	31	19.04	45.83	33.92	27.90	59.40	43.09	136.00
25.25	35.61	42.50	56.43	50.72	68.69	105.43	32	19.66	46.72	34.58	28.49	59.59	43.24	138.85
26.00	36.32	43.34	57.53	50.91	68.86	105.60	33	20.26	47.65	35.29	29.09	59.69	43.40	141.85
26.78	37.06	44.22	58.68	51.14	69.05	105.78	34	20.89	48.63	35.99	29.73	59.81	43.58	145.00
27.61	37.84	45.15	59.87	51.37	69.24	105.96	35	21.57	49.62	36.75	30.40	59.97	43.77	148.30
28.48	38.65	46.09	61.10	51.63	69.45	106.15	36	22.28	50.66	37.54	31.10	60.13	43.99	151.75
29.40	39.50	47.10	62.38	51.92	69.69	106.37	37	23.04	51.74	38.37	31.83	60.35	44.23	155.35
30.38	40.39	48.13	63.70	52.24	69.95	106.59	38	23.84	52.89	39.32	32.59	60.60	44.49	159.10
31.41	41.31	49.21	65.08	52.60	70.23	106.84	39	24.68	54.10	40.33	33.60	60.94	44.79	163.05
32.51	42.29	50.34	66.50	52.98	70.55	107.11	40	25.57	55.41	41.34	34.61	61.36	45.12	167.20
33.66	43.32	51.51	67.99	53.41	70.89	107.40	41	26.53	56.84	42.35	35.61	61.84	45.49	171.55
34.89	44.40	52.74	69.53	53.89	71.27	107.71	42	27.54	57.24	43.36	36.61	62.45	45.91	176.15
36.20	45.54	53.99	71.18	54.43	71.70	108.06	43	28.62	59.06	44.37	37.62	63.16	46.38	181.05
37.58	46.75	55.29	72.79	55.02	72.16	108.46	44	29.78	60.45	45.38	38.67	63.94	46.84	186.20
39.05	48.02	56.66	74.52	55.68	72.69	108.88	45	31.03	61.91	46.39	39.76	64.77	47.34	191.65
40.62	49.37	58.10	76.32	56.42	73.28	109.37	46	32.37	63.42	47.40	40.83	65.68	47.82	197.40
42.29	50.81	59.61	78.19	57.24	73.93	109.90	47	33.80	64.98	48.41	41.94	66.69	48.34	203.50
44.07	52.33	61.21	80.16	58.15	74.65	110.47	48	35.32	66.50	49.42	43.14	67.64	48.90	210.00
45.96	53.95	62.89	82.19	59.15	75.45	111.11	49	36.93	68.05	50.44	44.44	68.65	49.50	216.90
47.98	55.67	64.66	84.31	60.26	76.33	111.82	50	38.64	69.70	51.53	45.84	69.75	50.11	224.20
50.12	57.51	66.53	86.52	61.59	77.31	112.60	51	40.46	71.54	52.68	47.34	70.96	50.82	231.95
52.41	59.47	68.51	88.80	63.04	78.40	113.47	52	42.39	73.56	53.84	48.94	72.33	51.64	240.25
54.85	61.56	70.60	91.18	64.69	79.59	114.41	53	44.44	75.86	55.09	50.68	73.84	52.54	249.15
57.45	63.79	72.81	93.61	66.47	80.90	115.45	54	46.59	77.95	56.42	52.46	75.46	53.52	258.65
60.22	66.19	75.16	96.16	68.50	82.36	116.60	55	48.88	80.13	57.84	54.37	77.14	54.57	268.80
63.18	68.76	77.66	98.83	70.75	83.97	117.87	56	51.25	82.41	59.56	56.42	78.92	55.69	279.58
66.34	71.51	80.32	101.63	73.24	85.74	119.25	57	53.79	84.84	61.99	58.72	80.84	56.91	291.00
69.72	74.48	83.16	104.58	75.85	87.70	120.70	58	57.65	87.87	64.61	61.74	82.85	58.33	303.15
73.33	77.67	86.19	107.69	79.19	89.87	122.49	59	61.79	90.71	67.64	64.77	85.05	60.00	316.00
77.19	81.10	89.44	110.97	82.68	92.26	124.34	60	64.17	92.66	70.73	67.97	87.68	61.85	329.50

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
10 Y. E.	\$92.42	\$93.56	\$95.98	LIFE ANNUITIES. Amount purchased			
10 Y. E. with Dis.	92.98	94.36	97.61	\$1,000.			
5 Year Term	9.90	11.16	14.53	Males.....	\$49.83	\$55.16	\$64.45
10 Year Term	10.13	11.70	16.32	Females.....	47.33	51.84	59.45
15 Year Term	10.40	12.44	18.74	LIFE INCOME, \$1,000 at death of insured			
20 Year Term	10.75	13.50	.....	and \$25 a Month, 240 Months certain (Equal Ages).			
SINGLE PREMIUM.				Ord. Life.....	\$100.19	\$125.19	\$172.45
Life.....	\$339.26	\$407.20	\$501.10	20 Pay.....	146.83	170.42	211.11
10 Year End.....	789.92	791.36	795.30	DOUBLE INDEMNITY.			
15 Year End.....	678.75	682.23	692.19	10 Pay. Life.....	\$3.85	\$3.24	\$2.85
20 Year End.....	589.56	596.26	615.64	15 Pay. Life.....	2.83	2.39	2.11
25 Year End.....	518.46	529.99	562.27	20 Pay. Life.....	2.33	1.98	1.75
				Ordinary Life	1.75	1.75	1.75

WESTERN STATES LIFE INSURANCE COMPANY—Continued

NON-PARTICIPATING RATES PER \$1,000.

With Disability (Waiver of Premium and \$10 Monthly Income; \$20 a Month First 12 Months)

COUPON SAVINGS.												NON-COUPON POLICIES.											
Ord. Life	LIMITED PAY. LIFE.			ENDOWMENTS			Age	Ord. Life	LIMITED PAY. LIFE.			ENDOWMENTS			20 Pay. Life \$5000	20 Year End. \$5000							
	10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year									
.....	\$45.38	\$43.94	\$28.44	104.16	\$67.47	\$49.40	15	.....	\$37.91	\$27.92	\$22.66	\$92.18	\$58.63	\$42.28	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	45.98	34.44	28.85	104.23	67.54	49.48	16	.....	38.47	28.33	23.01	92.23	58.69	42.35	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	46.68	34.96	29.29	104.31	67.63	49.51	17	.....	39.05	28.77	23.38	92.30	58.76	42.42	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	47.37	35.49	29.73	104.39	67.71	49.56	18	.....	39.64	29.21	23.75	92.36	58.83	42.50	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	48.10	36.03	30.19	104.47	67.81	49.76	19	.....	40.26	29.66	24.14	92.44	58.91	42.58	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	48.87	36.61	30.67	104.56	67.90	49.87	20	.....	40.90	30.14	24.55	92.50	59.00	42.67	.....	.....	.....	.....	.....	.....	.....	.....	.....
\$20.49	49.65	37.20	31.15	104.64	67.99	49.97	21	16.15	41.57	30.63	24.96	92.58	59.07	42.76	122.20	210.50	.....	.....	.....	.....	.....	.....	.....
20.97	50.45	37.70	31.66	104.73	68.10	50.10	22	16.55	42.25	31.07	25.40	92.67	59.15	42.86	124.35	210.95	.....	.....	.....	.....	.....	.....	.....
21.47	51.27	38.43	32.18	104.87	68.20	50.22	23	16.97	42.96	31.66	25.84	92.77	59.24	42.97	126.50	211.45	.....	.....	.....	.....	.....	.....	.....
22.01	52.14	39.08	32.73	104.98	68.31	50.34	24	17.41	43.69	32.20	26.31	92.87	59.33	43.08	128.75	211.95	.....	.....	.....	.....	.....	.....	.....
22.56	53.02	39.74	33.29	105.11	68.43	50.48	25	17.85	44.43	32.76	26.80	92.98	59.34	43.19	131.10	212.45	.....	.....	.....	.....	.....	.....	.....
23.13	53.93	40.44	33.86	105.23	68.56	50.64	26	18.31	45.22	33.34	27.29	93.07	59.55	43.32	133.10	213.05	.....	.....	.....	.....	.....	.....	.....
23.73	54.88	41.16	34.47	105.34	68.70	50.80	27	18.79	46.01	33.94	27.81	93.16	59.66	43.45	135.95	213.65	.....	.....	.....	.....	.....	.....	.....
24.37	55.84	41.90	35.08	105.50	68.85	50.97	28	19.30	46.82	34.56	28.34	93.28	59.80	43.60	138.50	214.35	.....	.....	.....	.....	.....	.....	.....
25.03	56.83	42.69	35.73	105.62	69.02	51.15	29	19.85	47.66	35.21	28.90	93.39	59.94	43.75	141.20	215.05	.....	.....	.....	.....	.....	.....	.....
25.73	57.91	43.48	36.40	105.77	69.19	51.34	30	20.41	48.54	35.87	29.48	93.52	60.08	43.92	144.00	215.85	.....	.....	.....	.....	.....	.....	.....
26.47	58.99	44.31	37.10	105.95	69.38	51.56	31	21.02	49.46	36.55	30.08	93.66	60.25	44.11	146.90	216.75	.....	.....	.....	.....	.....	.....	.....
27.24	60.11	45.17	37.83	106.12	69.59	51.80	32	21.65	50.40	37.25	30.70	93.81	60.42	44.32	149.95	217.75	.....	.....	.....	.....	.....	.....	.....
28.07	61.27	46.05	38.58	106.33	69.80	52.06	33	22.33	51.39	37.98	31.35	94.00	60.60	44.55	153.15	218.85	.....	.....	.....	.....	.....	.....	.....
28.93	62.47	46.97	39.36	106.55	70.04	52.37	34	23.04	52.41	38.74	32.03	94.16	60.80	44.81	156.50	220.10	.....	.....	.....	.....	.....	.....	.....
29.84	63.71	47.95	40.18	106.76	70.28	52.68	35	23.80	53.46	39.53	32.74	94.36	61.01	45.08	160.00	221.40	.....	.....	.....	.....	.....	.....	.....
30.80	64.99	48.93	41.03	107.00	70.55	53.03	36	24.60	54.55	40.38	33.48	94.55	61.23	45.39	163.65	222.90	.....	.....	.....	.....	.....	.....	.....
31.82	66.31	49.98	41.92	107.28	70.86	53.42	37	25.45	55.67	41.25	34.25	94.80	61.52	45.73	167.45	224.50	.....	.....	.....	.....	.....	.....	.....
32.90	67.67	51.06	42.85	107.56	71.21	53.86	38	26.36	56.82	42.16	35.05	95.04	61.82	46.11	171.40	226.40	.....	.....	.....	.....	.....	.....	.....
34.04	69.10	52.18	43.82	107.88	71.59	54.36	39	27.31	58.02	43.09	35.90	95.31	62.15	46.55	175.60	228.55	.....	.....	.....	.....	.....	.....	.....
35.25	70.56	53.35	44.86	108.22	72.02	54.89	40	28.31	59.25	44.07	36.80	95.61	62.53	47.03	180.05	230.90	.....	.....	.....	.....	.....	.....	.....
36.51	72.04	54.66	46.02	108.59	72.48	55.49	41	29.38	60.52	45.07	37.81	95.92	62.93	47.57	185.05	233.45	.....	.....	.....	.....	.....	.....	.....
37.86	73.64	55.82	47.25	108.99	72.99	56.17	42	30.51	61.83	46.10	38.89	96.27	63.38	48.17	190.40	236.50	.....	.....	.....	.....	.....	.....	.....
39.31	75.31	57.11	48.55	109.44	73.57	56.94	43	31.73	63.19	47.19	40.04	96.68	63.88	48.85	196.10	239.85	.....	.....	.....	.....	.....	.....	.....
40.85	76.94	58.45	49.93	109.96	74.20	57.76	44	33.05	64.61	48.33	41.25	97.11	64.45	49.58	202.10	243.45	.....	.....	.....	.....	.....	.....	.....
42.49	78.69	59.86	51.38	110.51	74.92	58.66	45	34.47	66.08	49.53	42.53	97.61	65.10	50.38	208.45	247.40	.....	.....	.....	.....	.....	.....	.....
44.24	80.51	61.45	52.92	111.14	75.74	59.64	46	35.99	67.61	50.90	43.88	98.15	65.82	51.24	215.15	251.65	.....	.....	.....	.....	.....	.....	.....
46.10	82.39	63.15	54.56	111.83	76.66	60.70	47	37.61	69.19	52.38	45.31	98.77	66.64	52.18	222.55	256.30	.....	.....	.....	.....	.....	.....	.....
48.08	84.37	64.99	56.29	112.59	77.69	61.85	48	39.33	70.84	53.97	46.83	99.43	67.56	53.19	229.80	261.30	.....	.....	.....	.....	.....	.....	.....
50.19	86.42	66.96	58.14	113.45	78.85	63.10	49	41.16	72.56	55.65	48.45	100.20	68.60	54.30	237.85	266.80	.....	.....	.....	.....	.....	.....	.....
52.45	88.56	69.06	60.10	114.42	80.15	64.47	50	43.11	74.35	57.50	50.16	101.07	69.77	55.52	246.35	272.85	.....	.....	.....	.....	.....	.....	.....
54.85	91.03	71.27	62.21	115.51	81.55	66.08	51	45.19	76.46	59.42	51.99	102.03	71.04	56.87	255.45	279.55	.....	.....	.....	.....	.....	.....	.....
57.43	93.62	73.60	64.46	116.76	83.05	67.84	52	47.41	78.69	61.43	53.95	103.16	72.37	58.36	265.20	286.95	.....	.....	.....	.....	.....	.....	.....
60.20	96.39	76.05	66.88	118.19	84.64	69.84	53	49.78	81.04	63.54	56.07	104.41	73.79	60.01	275.75	295.15	.....	.....	.....	.....	.....	.....	.....
63.18	99.20	78.62	69.49	119.78	86.34	72.02	54	52.32	83.54	65.75	58.36	105.90	75.31	61.84	287.15	304.25	.....	.....	.....	.....	.....	.....	.....
66.37	102.21	81.34	72.33	121.83	88.19	74.51	55	55.03	86.18	68.08	60.84	107.79	76.97	63.87	299.50	314.35	.....	.....	.....	.....	.....	.....	.....

Complete Protection (Disability, Specific Benefit, Double and Triple Indemnity.)

.....	\$52.67	\$39.29	\$32.87	107.16	\$70.47	\$52.40	15	.....	\$45.25	\$33.27	\$27.09	\$95.18	\$61.63	\$45.28	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	55.86	41.73	34.90	107.56	70.90	52.87	20	.....	47.89	35.28	28.78	95.50	62.00	45.67	.....	.....	.....	.....	.....	.....	.....	.....	.....
25.56	59.62	44.59	37.29	108.11	71.43	53.48	25	20.85	51.05	37.61	30.80	95.98	62.43	46.19	151.10	227.45	.....	.....	.....	.....	.....	.....	.....
28.73	64.03	47.99	40.13	108.77	72.19	54.34	30	23.41	54.96	40.38	33.21	96.52	63.08	46.92	162.65	230.85	.....	.....	.....	.....	.....	.....	.....
32.84	69.26	52.05	43.57	109.76	73.28	55.68	35	26.80	59.01	43.65	36.13	97.36	64.01	48.08	176.95	236.40	.....	.....	.....	.....	.....	.....	.....
38.25	75.42	56.95	47.86	111.22	75.02	57.89	40	31.31	63.11	47.67	39.80	98.61	65.53	50.03	195.05	245.90	.....	.....	.....	.....	.....	.....	.....
45.49	82.71	62.86	54.38	113.51	77.92	61.66	45	37.47	70.19	52.53	45.53	100.61	68.10	53.38	223.45	262.40	.....	.....	.....	.....	.....	.....	.....
55.45	91.56	72.06	63.10	117.42	83.15	67.47	50	46.11	77.35	60.59	53.16	104.07	72.77	58.52	261.35	287.85	.....	.....	.....	.....	.....	.....	.....
69.37	105.21	84.34	75.33	124.83	91.19	77.51	55	58.03	89.18	71.08	63.84	110.79	79.97	66.87	314.50	329.35	.....	.....	.....	.....	.....	.....	.....

Semi-annual rate, multiply by .52; quarterly rate, by .265.

Double Indemnity; Ordinary Life and Endowments, \$1.75 per \$1,000; See "Additional List" or rates on Limited Pay. Life.

Triple Travel Accident Indemnity—\$0.90 per \$1,000 for Ordinary Life and Endowments.

Specific Benefit, \$0.70 per \$1,000 for Ordinary Life and Endowments.

Both benefits include payment of face of policy in event of Beneficiary's death by travel.

WESTERN STATES LIFE INSURANCE COMPANY—Continued.

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating

End of 10 Years				End of 20 Years				End of 10 Years				End of 20 Years				
Coupons withdrawn by Insured								Coupons left with Company.								
Age	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Total Coupons	Total Ins.	Pd. Up	Cash or Loan	Total Coupons	Total Ins.	Pd. Up	Cash or Loan		
Ordinary Life Corp. Savs. Coups. 60	\$ 79	230	11	1	\$ 189	450	20	4	34 56	1086	316	106	101 49	1195	645	285
	92	249	12	1	220	482	19	6	37 83	1088	337	123	111 13	1198	679	305
	113	275	12	11	265	521	17	10	42 87	1092	366	148	125 95	1206	727	365
	138	302	12	9	347	560	15	9	49 42	1095	396	179	145 16	1214	774	438
	168	331	11	10	374	596	13	7	57 93	1102	432	217	170 29	1228	824	511
	203	358	10	5	433	629	11	4	69 60	1110	468	262	204 47	1247	876	597
	240	384	8	9	492	658	9	3	85 32	1121	504	313	250 63	1275	933	690
280	407	7	1	547	684	7	4	106 82	1137	544	371	313 80	1314	997	791	
320	428	5	7	605	712	5	6	136 69	1161	589	436	401 55	1372	1084	912	

1. Cash.....	\$290.49	\$331.13	\$390.95	\$462.16	\$544.29	\$637.47	\$742.63	\$860.80	\$1006.55
2. Pd-up.....	450.00	482.00	521.00	560.00	596.00	629.00	658.00	684.00	712.00
and Cash.....	101.49	111.13	125.95	145.16	170.29	204.47	250.63	313.80	401.55
3. Paid-up.....	694.00	726.00	769.00	816.00	868.00	926.00	994.00	1075.00	1184.00
4. Life Annuity.....	17.00	21.00	28.00	39.00	54.00	77.00	114.00	175.00	292.00
5. Pd-up Life in No. yrs..	35	33	31	29	26	23	21	19	17
6. Cash in No. yrs.....	53	49	46	41	37	33	29	25	20

20 Pay. Life Coup. Savs. 20	End of 10 Years				End of 19 Years				End of 10 Years				End of 19 Years				
	21	167	487	26	1	390	950	43	4	55 66	1137	624	211	148 83	1293	1243	502
	25	183	493	24	11	424	951	39	9	59 25	1137	630	230	158 51	1290	1241	547
	30	204	498	22	10	473	952	35	4	64 75	1137	635	257	173 18	1289	1241	610
	35	230	504	20	3	528	952	30	10	71 42	1138	642	289	191 06	1290	1242	681
	40	258	507	17	5	585	951	26	5	79 76	1139	646	325	213 30	1291	1242	756
	45	288	508	14	5	642	949	22	0	90 43	1143	651	365	241 85	1300	1249	837
	50	317	505	11	5	696	946	17	9	104 71	1149	654	406	280 05	1315	1261	920
	55	343	499	8	9	743	940	13	9	124 23	1161	660	450	332 29	1341	1281	1004
	60	366	489	6	6	782	931	9	10	152 06	1179	668	495	406 69	1386	1317	1097

1. Cash.....	\$581.00	\$628.54	\$696.50	\$773.97	\$859.18	\$951.26	\$1051.84	\$1161.70	\$1292.60
2. Pd-up, \$1,000 and Cash.....	162.00	172.54	188.50	207.97	232.18	263.26	304.84	361.70	442.60
3. Paid-up.....	1388.00	1378.00	1370.00	1367.00	1370.00	1382.00	1408.00	1451.00	1521.00
4. Life Annuity.....	35.00	41.00	51.00	65.00	85.00	115.00	162.00	237.00	376.00
5. Pd-up Life in No. yrs..	15	15	15	15	15	15	15	15	15
6. Cash in No. yrs.....	42	39	35	31	27	23	20	19	17

20 Year End. Coups. Savgs.	End of 20 Years															
	Coupons withdrawn by Insured								Coupons left with Company.							
	Cash or Loan	Pd. Up	Ext. Term Y. M.	Total Coupons	Total Ins.	Pd. Up	Cash or Loan	Total Coupons	Total Ins.	Pd. Up	Cash or Loan	Total Coupons	Total Ins.	Pd. Up	Cash or Loan	Total Coupons	Total Ins.
21	403	560	10	\$511	929	962	1	\$962	67 16	1088	648	464	190 54	1187	1148	1105
25	402	558	10	\$505	929	962	1	\$961	67 77	1089	646	464	191 24	1188	1149	1106
30	400	555	10	\$493	929	961	1	\$961	68 84	1090	644	463	194 24	1189	1150	1107
35	399	551	10	\$474	928	960	1	\$960	70 42	1091	642	463	198 67	1190	1150	1107
40	398	547	10	\$439	927	959	1	\$958	72 86	1094	640	464	205 55	1201	1160	1116
45	307	540	10	\$376	925	957	1	\$955	76 89	1098	638	467	216 96	1206	1163	1119
50	396	531	10	\$258	921	953	1	\$951	83 60	1104	634	471	235 90	1224	1177	1132
55	395	518	10	\$23	916	948	1	\$943	94 61	1113	630	479	266 89	1246	1193	1147
60	395	502	7	11	907	938	1	\$929	112 04	1128	629	492	316 14	1285	1223	1175

		End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years				
Age	Prem.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.	Cash or Loan	Pd. Up	Ext. Term Y. D.		
Ordinary Life	21	\$14.78	\$25	\$80	3	126	\$70	\$203	9	220	\$119	\$315	15	218	\$177	\$422	19	77
	25	16.28	30	90	3	330	82	222	10	256	140	341	16	17	207	454	18	185
	30	18.56	38	104	4	241	102	248	11	226	172	376	15	235	252	495	17	12
	35	21.57	48	118	5	128	125	275	11	248	210	413	14	176	303	534	15	46
	40	25.57	61	134	5	273	154	304	10	350	254	448	12	306	358	571	13	3
	45	31.03	76	150	5	229	188	331	9	260	301	481	10	345	416	805	10	311
	50	38.64	94	165	5	19	223	356	8	74	351	510	9	4	473	634	8	306
	55	48.88	113	180	4	89	261	379	6	231	400	536	7	77	527	658	6	346
60	64.17	133	193	3	139	299	400	5	70	447	558	5	229	584	687	5	99	

20 Pay. Life	End of 5 Years				End of 10 Years				End of 15 Years				End of 20 Years			
	Coupons withdrawn by Insured								Coupons left with Company.							
	Cash or Loan	Pd. Up	Ext. Term Y. M.	Cash or Loan	Pd. Up	Ext. Term Y. M.	Total Coupons	Total Ins.	Pd. Up	Cash or Loan	Total Coupons	Total Ins.	Pd. Up	Cash or Loan	Total Coupons	Total Ins.
21	23.15	60	191	8	234	160	466	24	332	276	731	34	358	419	1000	.....
25	24.84	66	196	9	56	175	471	23	329	301	735	32	67	456	1000	.....
30	27.34	75	201	9	214	196	477	21	355	337	739	28	188	508	1000	.....
35	30.40	85	207	9	227	220	482	19	192	377	742	24	266	566	1000	.....
40	34.23	96	212	9	23	247	486	16	278	420	742	20	337	627	1000	.....
45	39.17	110	216	7	346	276	487	13	314	463	739	17	74	688	1000	.....
50	45.73	123	217	6	195	303	483	11	3	503	730	13	232	747	1000	.....
55	54.70	136	217	5	33	327	476	8	135	535	717	10	140	800	1000	.....
60	67.39	149	216	3	282	347	465	6	47	557	696	7	189	850	1000	.....

20 Year End.	End of 5 Years				End of 10 Years				End of 15 Years				End of 19 Years					
	21	\$42 10	\$160	\$259	15	\$124	\$388	\$539	10	\$487	\$661	\$783	5	\$771	\$926	\$959	1	\$958
	25	42 41	159	257	15	\$112	387	537	10	\$481	660	781	5	\$769	926	958	1	\$955
	30	42 95	157	253	15	\$90	385	534	10	\$469	659	779	5	\$765	925	958	1	\$957
	35	43 77	156	250	15	\$51	384	530	10	\$449	657	777	5	\$757	925	957	1	\$956
	40	45 12	155	245	14	177	383	526	10	\$413	655	772	5	\$745	923	956	1	\$954
	45	47 40	154	241	10	1341	382	519	10	\$348	651	766	5	\$722	921	953	1	\$952
	50	51 31	154	235	8	135	380	509	10	\$224	645	754	5	\$681	917	949	1	\$946
	55	57 80	155	228	5	1282	378	495	9	1275	635	738	5	\$605	911	943	1	\$938
	60	68 35	158	221	4	18	376	478	6	1255	620	712	5	\$461	901	932	1	\$928

WESTERN UNION LIFE INSURANCE CO., Spokane, Wash.

Accelerative Option. — Policy is non-participating.

Beneficiary. — Changeable at will.

Cash Values. — After one premium, within 31 days after default. American $3\frac{1}{2}\%$ Full Preliminary Term reserve, with surrender charge up to 4th (6th on endowments) year not exceeding \$10 per \$1,000. Payment of cash value may be deferred 60 days.

Change of Plan. — Higher premium form allowed at any time by payment of difference in premiums at 6% interest. Practice to change to lower premium form.

Disability. — For varying extra premium policy will provide, prior to age 65, for waiver of premiums and payment of monthly income of any amount up to \$10 per \$1,000, beginning immediately after proof of loss; disability must have existed 30 days; clause (b), 60 days; clause (c), 90 days; and continuing during disability until maturity; no reduction in insurance. Limit \$25,000. Also issues as part of policy without extra premium, waiver of premium clause. Disability not issued on Term. Does not cover war service. Agreement may be cancelled by company.

Dividends. — Policy is non-participating.

Double Indemnity. — For extra premium of \$3.00 per \$1,000, policy will provide during premium-paying period and prior to age 65, for payment of double face of policy in event of accidental death, within 120 days from time of injury. Not issued on Term or Joint Life. Limit, Double Indemnity \$20,000, Triple Indemnity \$30,000. Agreement does not cover death from suicide, violation of law, military or naval service. Agreement may be cancelled by company.

Extended Insurance. — Automatic after one year. Non-par. Without cash and loan values.

Grace. — 31 days, without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, Life, 15-65; Endowment, 12-60; Term, 16-55; \$100,000; reinsures over \$15,000; accepts reinsurance. Minimum policy \$1,000. Term limit, \$30,000.

Loans. — After one premium. Interest not more than 6%, in advance. May be deferred 60 days. Loan insurance will be granted.

Military Service. — Death from military or naval service in time of war, limits liability to one-fifth of face of policy or terminal reserve, whichever is greater.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After one premium, within 31 days after default. Non-par. Without cash and loan values. Fully paid-up policies participate.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — After one premium, may be made automatic. Interest 6%.

Reinstatement. — At any time, upon evidence of insurability and payment of arrears with interest at not more than 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at $3\frac{1}{2}\%$, Limited (2-30 years) and Continuous (240 months certain) Installments. Payments made annually, semi-annually, quarterly or monthly. Trust Fund and Installments certain participate in excess interest earned. If insured so directs, proceeds left under any option will be withheld from beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Waiver of premiums only or clause (c) disability granted. Double indemnity granted.

†Present interest rate not determined.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
DOUBLE INDEMNITY.				MONTHLY INCOME. For rates providing \$10 a month multiply flat rate of plan desired by factor below.			
Ordinary Life.....	\$2.25	\$2.25	\$2.25	Income for 5 years, 557; 10 years, 1.027;			
20 Pay. Life.....	2.82	2.66	2.49	15 years, 1.422; 20 years, 1.754.			
20 Year End.....	2.25	2.25	2.25	CONTINUOUS MONTHLY INCOME			
TRIPLE INDEMNITY.				Extra rate to continue income after 20 years.			
Ordinary Life.....	\$4.50	\$4.50	\$4.50	Ordinary Life.....	\$5.47	\$4.20	\$2.89
20 Pay. Life.....	5.64	5.32	4.98	20 Pay. Life.....	7.09	5.03	3.11
20 Year End.....	4.50	4.50	4.50	25 Pay. Life.....	7.03	4.89	2.96
TERM				30 Pay. Life.....	6.99	4.85	3.02
5 Year.....	\$10.56	\$11.91	\$15.49	20 Year End.....	23.32	11.79	3.93
10 Year.....	10.80	12.48	17.40				
15 Year.....	11.09	13.27	19.96				
20 Year.....	11.47	14.40	23.16				

NON-PARTICIPATING RATES PER \$1,000. (American 3½% Reserve.)

FLAT RATES*			GUAR. INSURANCE ADDITIONS.						DISABILITY.						
			† See Note (1)			Age	See Note (2)			Clause (a)			Clause (b) & (c)		
Ord. Life	20 Pay. Life	20 Year End.	Ord. Life	20 Pay. Life	20 Year End.		Ord. Life	20 Pay. Life	20 Year End.	Ord. Life	20 Pay. Life	20 Year End.	Ord. Life	20 Pay. Life	20 Year End.
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$	\$
13.67	20.96	40.29	45.17	95.34	56.53	15	14.95	27.76	47.09	2.46	3.28	2.22	1.06	1.88	
13.92	21.26	40.36	44.18	42.35	51.54	16	15.29	28.19	47.29	2.53	3.33	2.27	1.09	1.89	
14.19	21.56	40.43	43.18	92.35	54.57	17	15.65	28.63	47.50	2.59	3.38	2.31	1.12	1.91	
14.47	21.89	40.51	42.19	45.36	54.93	18	16.03	29.10	47.72	2.65	3.42	2.35	1.15	1.92	
14.77	22.22	40.58	41.20	42.36	55.30	19	16.43	29.58	47.94	2.73	3.48	2.39	1.20	1.95	
15.08	22.57	40.66	40.20	61.37	55.69	20	16.86	30.09	48.18	2.81	3.55	2.45	1.24	1.98	
15.40	22.94	40.74	39.21	24.38	56.09	21	17.31	30.62	48.42	2.89	3.63	2.51	1.28	2.02	
15.74	23.31	40.83	38.21	91.38	56.51	22	17.78	31.15	48.67	2.97	3.71	2.57	1.32	2.06	
16.10	23.70	40.92	37.22	62.39	56.93	23	18.26	31.71	48.93	3.06	3.79	2.64	1.37	2.10	
16.48	24.11	41.01	36.23	38.40	57.37	24	18.84	32.29	49.19	3.15	3.87	2.71	1.42	2.14	
16.86	24.53	41.10	35.23	83.41	57.82	25	19.20	32.89	49.46	3.24	3.96	2.78	1.47	2.19	1
17.28	24.96	41.20	34.26	24.31	58.28	26	19.59	33.50	49.74	3.33	4.05	2.86	1.52	2.24	1
17.72	25.42	41.32	33.26	24.82	58.78	27	20.01	34.15	50.05	3.43	4.12	2.94	1.58	2.27	1
18.17	25.89	41.43	32.25	33.43	59.27	28	20.43	34.81	50.35	3.53	4.21	3.02	1.64	2.32	1
18.66	26.38	41.55	31.25	88.44	59.79	29	20.90	35.50	50.67	3.63	4.29	3.10	1.70	2.36	1
19.18	26.89	41.69	30.26	46.45	60.33	30	21.39	36.21	51.01	3.74	4.37	3.18	1.77	2.40	1
19.74	27.43	41.84	29.27	08.46	60.89	31	21.92	36.96	51.37	3.85	4.47	3.28	1.83	2.45	1
20.32	27.98	42.01	28.27	72.47	61.48	32	22.47	37.72	51.75	3.97	4.56	3.40	1.90	2.49	1
20.93	28.58	42.18	27.28	38.48	62.07	33	23.05	38.53	52.13	4.09	4.64	3.54	1.97	2.52	1
21.58	29.19	42.38	26.29	09.49	62.70	34	23.67	39.35	52.54	4.21	4.74	3.70	2.04	2.57	1
22.27	29.84	42.60	25.30	24.50	63.35	35	24.34	40.22	52.98	4.33	4.81	3.88	2.11	2.59	1
23.01	30.52	42.83	24.31	45.51	64.02	36	25.07	41.12	53.45	4.44	4.88	4.08	2.19	2.63	1
23.77	31.22	43.09	23.32	74.52	64.73	37	26.45	42.04	53.91	4.57	4.97	4.26	2.29	2.69	1
24.59	31.97	43.37	22.32	34.15	65.45	38	27.50	43.01	54.41	4.69	5.05	4.39	2.38	2.74	2
25.46	32.75	43.68	21.35	63.55	66.21	39	28.61	44.02	54.98	4.82	5.14	4.64	2.48	2.80	2
26.38	33.58	44.04	20.37	23.56	67.02	40	29.85	45.07	55.58	4.95	5.23	4.91	2.58	2.86	2
27.37	34.45	44.44	19.38	30.57	67.87	41	30.81	46.17	56.20	5.08	5.29	5.19	2.69	2.90	2
28.41	35.38	44.88	18.39	41.59	68.76	42	31.82	47.32	56.86	5.21	5.38	5.49	2.80	2.97	3
29.52	36.36	45.36	17.30	40.60	69.69	43	32.90	48.53	57.59	5.36	5.46	5.81	2.93	3.03	3
30.71	37.39	45.92	16.30	41.86	70.70	44	34.05	49.78	58.38	5.52	5.55	6.15	3.07	3.10	3
31.97	38.50	46.53	15.30	43.18	71.76	45	35.27	51.12	59.25	5.68	5.63	6.47	3.21	3.16	4
33.31	39.68	47.24	14.29	45.30	72.91	46	36.94	52.52	60.19	5.82	5.78	6.77	3.35	3.31	4
34.76	40.96	48.03	13.28	47.60	74.14	47	38.77	54.02	61.20	5.98	5.96	7.07	3.51	3.49	4
36.30	42.32	48.90	12.27	50.09	75.44	48	40.73	55.59	62.29	6.17	6.14	7.37	3.70	3.67	4
37.94	43.75	49.87	11.26	52.77	76.84	49	42.84	57.24	63.49	6.36	6.33	7.67	3.89	3.86	5
39.71	45.27	50.83	10.24	62.72	78.31	50	44.57	58.96	64.76	6.55	6.55	7.97	4.08	4.08	5
41.57	46.90	52.16	9.25	64.74	79.95	51	46.38	60.66	66.22	6.55	6.83	8.30	4.05	4.33	5
43.60	48.66	53.51	8.26	68.79	81.70	52	48.36	62.76	67.78	7.10	7.08	8.65	4.60	4.58	6
45.76	50.51	55.01	7.26	88.79	83.59	53	50.46	64.68	69.48	7.38	7.36	9.05	4.88	4.86	6
48.19	52.56	56.64	6.26	86.81	85.61	54	52.82	67.11	71.26	7.58	7.67	9.53	5.08	5.17	7
50.56	54.68	58.30	5.26	92.84	87.73	55	55.72	69.35	73.06	8.02	8.02	10.15	5.52	5.52	7
53.23	57.02	60.32	4.27	91.86	90.04	56	58.99	71.88	75.18	8.41	8.41	10.70	5.91	5.91	8
56.12	59.62	63.44	3.27	28.89	92.52	57	62.58	74.57	77.48	8.84	8.83	11.30	6.34	6.33	8
59.20	62.25	66.44	2.28	92.70	94.93	58	66.48	77.48	79.71	9.32	9.32	12.00	6.82	6.82	9
62.55	65.26	72.21	1.28	25.96	97.52	59	70.73	80.62	82.12	9.85	9.85	12.70	7.35	7.35	10
66.17	68.41	73.49	0.21	92.99	100.66	60	74.24	83.99	85.08	10.45	10.45	13.45	7.95	7.95	10

Above rates adopted 1923. Semi-annual rate multiply by .52; quarterly rate by .265.

*Includes Waiver of Premium for Disability.

†Number of years in which an Ordinary Life Policy will become paid-up. See note (1) and (2).
NOTE (1). Death benefit increases year by year from face amount to total paid-up amount stated below. Ordinary Life paid-up at end of years indicated in column † for \$1,500. 20 Payable Life paid-up at end of 20 years for \$2,000 and a cash payment ranging from \$45.90 (age 15 at issue) to \$70.52 (at age 41 at issue.) and decreasing to \$14.44 (Age 65 at issue.) 20 Year Endowment matures in 20 years for \$1,000 and paid-up policy (subject to insurability) of \$1,000.

NOTE (2). Death benefit increases year by year from face amount to total paid-up amount stated below. Ordinary Life paid-up at end of years indicated in column † for \$1,000. 20 Payable Life paid-up at end of 20 years for \$1,500 and a cash payment ranging from \$22.98 (Age 15 at issue) to \$35.64 (Age 41 at issue.) decreasing to \$7.33 (Age 65 at issue.) 20 Year Endowment matures 20 years for \$1,000 and paid-up policy (subject to insurability) of \$500.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
SINGLE PREMIUM LIFE.				FEMALE.			
Ordinary Life.....	\$324.98	\$390.05	\$480.00	10 Year.....	\$178.18	\$154.02	\$123.39
SINGLE PREMIUM ENDOWMENT.				15 Year.....	100.17	83.31	62.55
10 Year.....	\$756.71	\$758.09	\$761.86	20 Year.....	62.06	49.06	33.68
15 Year.....	650.22	653.56	663.09	Age 60.....	16.54	29.50	62.55
20 Year.....	564.78	571.20	589.76	Age 65.....	10.16	17.42	33.68
25 Year.....	496.67	507.71	538.64	JOINT LIFE. (Equal Ages.) Ordinary Life, 20 Pay. Life, 20 Year Endowment No Disability.			
30 Year.....	443.01	460.60	506.51				
DEFERRED ANNUITIES.							
MALE.				\$5,000 POLICIES.			
10 Year.....	\$158.82	\$135.88	\$106.62	Ordinary Life.....	\$75.50	\$99.55	\$141.70
15 Year.....	87.81	71.85	52.21	20 Pay. Life.....	112.65	137.00	175.30
20 Year.....	53.33	41.10	26.82	20 Year End.....	204.50	211.65	229.40
Age 60.....	12.91	23.80	52.21				
Age 65.....	7.52	13.37	26.82				

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

1Days.
American 3½% Modified Preliminary Term Reserve (III. Std.), adopted May 15, 1909, surrender
up to 5th year not exceeding \$25 per \$1,000.

THE WISCONSIN LIFE INSURANCE CO., Madison, Wis.

Accelerative Option. — Cash value of dividend additions or accumulations may be used to pay up policy or mature it as endowment.

Beneficiary. — May be made irrevocable.

Cash Values. — After two premiums, with allowance for outstanding surplus additions and installments of full year's premium paid. American 3½% Modified Preliminary Term (Ill. Std.) reserve, without surrender charge. Payment of cash value may be deferred 90 days.

Change of Plan. — No provision. Practice to change to higher premium form. Payment of difference in premiums with interest, with proper dividend credit adjustment.

Disability. — For varying extra premium all but Term and Joint Life policies provide, prior to age 60, for waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning six months after proof and continuing during disability until maturity; no reduction in insurance. Does not cover disability from excessive use of alcohol nor narcotics, from immoral conduct, wilful or unnecessary exposure or accident or infection, or violation of law. Limit, \$7,500.

Dividends. — End of second year and annually thereafter. Options: (a) cash; (b) reduce premiums; (c) accumulate at not less than 3½%†, withdrawable on any anniversary; (d) purchase participating paid-up additions, increasing insurance and values. (e) is automatic option.

Double Indemnity. — For varying extra premium policy will provide, during premium paying period and prior to age 60, for payment of double face of policy in event of accidental death within 60 days from time of injury. Agreement does not cover death from illness or disease, suicide, violation of law, war service, mining, under-ground operations, aeronautic or submarine operations, state of war, riot or insurrection, or policy duty. Limit, \$7,500.

Extended Insurance. — After two premiums, within one month after default. Non-participating. Without cash and loan values.

Grace. — One month (not less than 30 days), without interest.

Incontestable. — After one year, except for non-payment of premium.

Limits. — Ages, 15-60, except Term, 20-55; \$50,000; reinsures over \$7,500, after reinsurance; minimum policy \$1,000.

Loans. — After two premiums. Interest not more than 6%, in advance. May be deferred 90 days (except to pay premiums).

Military Service. — Death from military, naval or allied service in time of war, within six months thereafter as a result of service, limits liability to reserve unless permit obtained and extra premium paid as required.

Non-Forfeitable. — See "Cash Values", "Extended Insurance", "Paid-Up Values" and "Premium Loans." Fractional year's premium increases values proportionately.

Paid-Up Values. — After two premiums, within one month after default. Non-participating. With cash but not loan values. Fully paid-up policies are participating.

Policy in Effect. — At once, if binding receipt issued and application approved.

Premium Loans. — Automatic after one premium. Second year loan value applied to pay second premium. Interest 5%.

Reinstatement. — At any time (unless previously surrendered), upon evidence of insurability and payment of arrears at 5% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions after one year.

Restricted Occupations. — No conditions after one year.

Settlement Options. — Cash, Limited (2-25) and Continuous (20 certain) and Installments. Payments made annually, semi-annually, quarterly or monthly. Installments certain will participate in excess interest earned. Unless otherwise directed commutable values of Installments may be withdrawn by beneficiary.

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All policy plans issued, except Term. Ages, 15-60. Self-supporting, single women and widows granted disability benefits and Double Indemnity certificate. Married women (without Disability and Double Indemnity) provided husband carries an equal amount of insurance in this company.

†Present interest rate 4.5%.

PARTICIPATING RATES PER \$1,000.

(American 3½% Reserve.)

Ord. Life	LIMITED PAY. LIFE.				Age	ENDOWMENTS				End. 65	20 Pay. Pay. 65	Monthly Income*		5 Year Term † \$2000
	10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	20 Pay. 30 Year			Ord. Life	20 Pay. Life	
16 60	\$ 42.40	\$ 31.50	\$ 26.10	\$ 20.90	15	\$ 99.75	\$ 64.45	\$ 47.15	\$ 38.10	\$ 19.00	\$ 28.50	\$ 29.12	\$ 45.78	.....
16 90	42 90	31 30	26 40	21 30	16	99 80	64 50	47 20	38 20	19 40	29 00	29 64	46 31	.....
17 20	43 50	32 30	26 80	21 60	17	99 85	64 55	47 25	38 30	19 80	29 50	30 17	47 01	.....
17 50	44 10	32 70	27 20	21 90	18	99 90	64 60	47 30	38 40	20 30	30 00	30 78	47 71	.....
17 90	44 70	33 20	27 60	22 20	19	99 95	64 65	47 35	38 50	20 80	30 50	31 40	48 41	.....
18 30	45 30	33 70	28 00	22 50	20	100 00	64 70	47 40	38 60	21 30	31 00	32 10	49 11	19.86
18 70	46 10	34 20	28 40	22 80	21	100 10	64 80	47 50	38 70	21 90	31 60	32 80	49 81	19.98
19 10	46 80	34 80	28 90	23 30	22	100 20	64 90	47 60	38 80	22 50	32 20	33 50	50 69	20.12
19 50	47 50	35 30	29 30	23 70	23	100 30	65 00	47 70	38 90	23 10	32 80	34 29	51 39	20.26
20 00	48 20	35 90	29 80	24 10	24	100 40	65 10	47 80	39 10	23 80	33 40	35 08	52 27	20.42
20 50	49 00	36 50	30 30	24 50	25	100 50	65 20	48 00	39 50	24 50	34 00	35 96	53 15	20.60
21 00	49 80	37 10	30 80	24 90	26	100 60	65 30	48 10	39 50	25 30	34 70	36 83	54 02	20.78
21 50	50 70	37 70	31 40	25 40	27	100 70	65 40	48 20	39 70	26 00	35 40	37 71	55 08	20.96
22 05	51 50	38 40	32 00	25 90	28	100 80	65 50	48 30	39 90	26 80	36 10	38 68	56 13	21.16
22 55	52 40	39 00	32 50	26 40	29	100 90	65 60	48 40	40 10	27 70	36 80	39 73	57 01	21.38
23 05	53 30	39 60	33 00	26 90	30	101 00	65 70	48 50	40 30	28 70	37 60	40 78	58 06	21.60
23 50	54 30	40 40	33 80	27 50	31	101 20	65 80	48 60	40 60	29 70	38 40	41 92	59 29	21.88
24 55	55 30	41 20	34 60	28 10	32	101 40	65 90	48 70	40 90	30 70	39 20	43 06	60 34	22.18
25 55	56 30	42 00	35 40	28 70	33	101 60	66 00	48 80	41 20	31 90	40 10	44 29	61 57	22.50
26 90	57 30	42 80	36 20	29 40	34	101 80	66 10	48 90	41 60	33 10	41 00	45 60	62 79	22.82
28 00	58 40	43 70	37 00	30 10	35	102 00	66 20	49 00	42 00	34 40	42 00	47 01	64 20	23.22
27 55	59 50	44 60	37 80	30 80	36	102 20	66 30	49 10	42 40	35 70	43 00	48 50	65 60	23.62
28 55	60 70	45 50	38 60	31 50	37	102 40	66 40	49 20	42 80	37 20	44 00	50 08	67 00	24.10
29 45	62 00	46 50	39 40	32 20	38	102 60	66 50	49 30	43 30	38 80	45 10	51 66	68 41	24.60
30 45	63 20	47 50	40 20	33 00	39	102 80	66 60	49 40	43 90	40 60	46 30	53 41	69 98	25.14
31 50	64 50	48 50	40 90	33 80	40	103 00	66 70	49 50	44 50	42 50	47 50	55 25	71 74	25.76
32 60	65 90	49 50	41 80	34 60	41	103 20	66 80	49 60	45 10	44 50	48 80	57 15	73 32	26.44
33 75	67 30	50 50	42 60	35 40	42	103 40	66 90	49 70	45 80	46 70	50 20	59 20	75 25	27.22
35 00	68 80	51 50	43 40	36 20	43	104 00	67 00	49 80	46 60	49 10	51 60	61 39	77 18	28.08
36 35	70 30	52 50	44 20	37 00	44	104 20	67 10	49 90	47 50	51 80	53 10	63 76	79 11	29.06
37 75	71 90	53 50	44 90	37 80	45	105 20	67 20	50 70	48 40	54 70	54 70	66 21	81 39	30.20
39 25	73 50	55 50	45 70	38 60	46	105 70	67 30	51 50	49 40	57 90	.....	68 84	83 67	31 52
40 85	75 30	57 40	46 50	39 40	47	106 30	67 40	52 30	50 50	61 40	.....	71 65	86 12	32 96
42 45	77 10	59 30	47 30	40 20	48	107 00	67 50	53 10	51 70	65 40	.....	74 63	88 58	34 66
44 30	78 90	60 20	48 10	41 00	49	107 70	67 60	53 90	52 10	69 80	.....	77 79	91 38	36 56
46 30	80 90	62 20	49 10	42 00	50	108 50	67 80	54 90	53 60	74 80	.....	81 21	94 19	38 68
48 35	83 00	64 30	50 10	43 00	51	109 40	67 90	55 90	54 60	80 40	.....	84 81	97 35	41 06
50 55	85 10	66 50	51 10	44 00	52	110 30	68 00	56 90	55 90	86 90	.....	88 66	100 68	43 70
52 85	87 30	68 70	52 10	45 00	53	111 40	68 10	57 90	56 90	94 50	.....	92 70	104 19	46 64
55 35	89 70	70 10	53 10	46 00	54	112 50	68 20	58 90	57 90	103 30	.....	97 08	108 05	49 92
58 90	92 10	72 30	54 10	47 00	55	113 80	68 30	59 90	58 90	113 80	.....	101 73	112 08	53 56
60 85	94 70	74 90	55 10	48 00	56	115 20	68 40	60 90	59 90	.....	.....	106 73	116 47	.....
63 85	97 40	77 30	56 10	49 00	57	116 70	68 50	61 90	61 80	.....	.....	111 99	121 20	.....
67 10	100 20	80 10	57 10	50 00	58	118 40	68 60	63 90	63 30	.....	.....	117 69	126 11	.....
70 55	103 20	83 10	58 10	51 00	59	120 30	68 70	65 90	65 10	.....	.....	123 74	131 37	.....
74 20	106 40	86 10	59 10	52 00	60	122 30	68 80	67 90	67 10	.....	.....	130 15	137 16	.....

Semi-annual rate, multiply by .52; quarterly by .265.

*10 for 240 months. \$1,754 insurance. †Convertible any time.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45
JOINT LIFE.			
Ordinary	\$20 66	\$37 98	\$53 25
20 Payment	39 17	46 49	59 45
SPECIAL ORDINARY LIFE \$5,000.			
Premium	\$80 80	\$106 50	\$151 65
ANNUITIES. Amount purchased by \$1,000.			
Males	\$49 83	\$55 16	\$64 27
Females	47 33	61 84	59 03
SINGLE PREMIUMS.			
Whole Life	\$352 32	\$421 87	\$518 00
10 Year End	813 68	815 16	819 19
15 Year End	699 87	703 43	713 63
20 Year End	608 56	615 43	635 26
25 Year End	535 78	547 58	580 63

Ages	25	35	45
SERVICE POLICY. 5 Year Term. Auto-matic conversion to 20 Pay. End. Age 65 at end of 5 years. Premiums for 5 years' term pay for one year under converted form.			
5 Year Term	\$16 68	\$19 93	.....
After 5 Years	36 09	46 57	.....

CHILD'S ENDOWMENT. Death benefit increases to face of policy at age 16.			
Age of child	1	3	5
End. Age 18	\$51 80	\$60 00	\$70 86
Age of child	1	7	14
20 Year End	\$43 30	\$44 86	\$47 12

PARTICIPATING RATES PER \$1,000. (With Disability Proving Waiver of Premiums and \$10 Monthly Income.)

Ord. Life	LIMITED PAY. LIFE.				Age	ENDOWMENTS.				Age 65	Pay. End. 65	Monthly Income	
	10 Pay.	15 Pay.	20 Pay.	30 Pay.		10 Year	15 Year	20 Year	20 Pay. 30 Year			Ord. Life	20 Pay. Life
\$	\$	\$	\$	\$		\$	\$	\$	\$	\$	\$	\$	\$
17.52	44.48	33.04	27.38	21.94	15	100.12	64.86	47.60	38.77	19.91	29.75	30.73	48.03
17.86	45.04	33.48	27.72	22.37	16	100.18	64.92	47.67	38.90	20.34	30.28	31.32	48.63
18.19	45.69	33.92	28.15	22.69	17	100.24	64.99	47.74	39.04	20.77	30.81	31.91	49.38
18.58	46.34	34.36	28.58	23.02	18	100.30	65.05	47.81	39.17	21.30	31.24	32.59	50.12
18.96	46.99	34.90	29.02	23.35	19	100.36	65.12	47.88	39.31	21.83	31.88	33.26	50.90
19.40	47.74	35.44	29.45	23.68	20	100.42	65.19	47.96	39.45	22.37	32.40	34.03	51.65
19.83	48.49	35.98	29.89	24.11	21	100.54	65.31	48.08	39.59	23.00	33.03	34.78	52.42
20.27	49.24	36.62	30.42	24.54	22	100.65	65.43	48.20	39.73	23.63	33.66	35.55	53.36
20.76	49.99	37.16	30.85	24.97	23	100.76	65.55	48.33	39.88	24.37	34.29	36.41	54.11
21.25	50.74	37.79	31.38	25.40	24	100.88	65.67	48.46	40.13	25.01	34.92	37.27	55.01
21.79	51.59	38.43	31.92	25.83	25	100.99	65.79	48.68	40.38	25.74	35.54	38.22	55.99
22.34	52.43	39.07	32.45	26.26	26	101.11	65.91	48.81	40.64	26.48	36.27	39.18	56.91
22.88	53.38	39.70	33.08	26.79	27	101.22	66.03	48.94	40.89	27.32	37.00	40.13	58.03
23.48	54.22	40.44	33.71	27.32	28	101.34	66.26	49.18	41.16	28.16	37.72	41.19	59.18
24.13	55.16	41.07	34.24	27.86	29	101.46	66.38	49.42	41.43	29.11	38.45	42.33	60.08
24.78	56.10	41.90	34.87	28.39	30	101.68	66.61	49.56	41.71	30.15	39.28	43.46	61.11
25.48	57.14	42.64	35.61	29.05	31	101.80	66.84	49.80	42.10	31.20	40.10	44.69	62.47
26.19	58.19	43.48	36.24	29.71	32	102.02	67.08	50.15	42.49	32.25	40.93	45.94	63.57
26.95	59.23	44.21	36.98	30.38	33	102.25	67.32	50.41	42.87	33.50	41.86	47.27	64.87
27.76	60.27	45.15	37.71	31.15	34	102.48	67.57	50.67	43.35	34.76	42.79	48.69	66.14
28.63	61.42	45.99	38.55	31.92	35	102.72	67.82	51.04	43.82	36.12	43.82	50.22	67.62
29.55	62.66	46.93	39.39	32.69	36	102.96	68.18	51.42	44.30	37.49	44.86	51.83	69.09
30.53	63.80	47.87	40.24	33.48	37	103.20	68.44	51.80	44.77	39.06	45.89	53.55	70.58
31.52	65.14	48.91	41.08	34.36	38	103.56	68.81	52.30	45.34	40.73	47.03	55.29	72.00
32.60	66.38	49.95	42.02	35.35	39	103.81	69.19	52.81	46.01	42.61	48.27	57.18	73.70
33.75	67.73	50.99	43.07	36.35	40	104.18	69.68	53.33	46.68	44.59	49.51	59.20	75.55
34.94	69.16	52.13	44.09	37.45	41	104.64	70.17	54.02	47.41	46.68	50.92	61.28	77.34
36.20	70.59	53.37	45.31	38.56	42	105.02	70.68	54.71	48.25	48.97	52.43	63.50	79.48
37.57	72.12	54.51	46.54	39.77	43	105.50	71.30	55.50	49.20	51.47	53.94	65.90	81.64
39.04	73.65	55.85	47.77	41.09	44	106.00	71.94	56.39	50.25	54.28	55.56	68.48	83.79
40.57	75.27	57.20	49.21	42.43	45	106.60	72.70	57.29	51.31	57.29	57.29	71.16	86.32
42.21	76.90	58.77	50.67	.....	46	107.22	73.68	58.20	52.47	60.61	.....	74.03	88.88
43.96	78.71	60.45	52.23	.....	47	107.95	74.66	59.30	53.75	64.25	.....	77.11	91.61
45.83	80.53	62.15	53.81	.....	48	108.80	75.74	60.51	55.14	68.39	.....	80.38	94.39
47.81	82.34	63.96	55.60	.....	49	109.68	76.83	61.84	56.75	72.85	.....	83.86	97.52
49.96	84.35	65.88	57.40	.....	50	110.69	78.12	63.18	58.47	78.12	.....	87.63	100.68
52.23	86.74	67.92	59.43	.....	51	112.04	79.53	64.74	60.31	83.91	.....	91.92	104.24
54.67	89.15	70.08	61.57	.....	52	113.39	81.05	66.52	62.37	90.63	.....	95.89	107.99
57.24	91.68	72.37	63.85	.....	53	114.96	82.60	68.32	64.65	98.46	.....	100.40	112.00
60.03	94.45	74.89	66.35	.....	54	116.54	84.37	70.45	67.17	107.53	.....	105.29	116.38
63.02	97.25	77.44	68.99	.....	55	118.34	86.37	72.71	69.93	118.34	.....	110.54	121.01

DOUBLE INDEMNITY RATES.

Double Indemnity for Ordinary Life and 10, 15, 20 Endowments and Endowment 65 is \$1.75 per \$1,000 to age 40; higher ages \$2.00.

Age	20 Pay. Life						Age	20 Pay. Life						Age	20 Pay. Life					
	20 P. E. 65	20 P. E. 30	Yr. End.	30 Payment	15 Payment	10 Payment		20 P. E. 65	20 P. E. 30	Yr. End.	30 Payment	15 Payment	10 Payment		20 P. E. 65	20 P. E. 30	Yr. End.	30 Payment	15 Payment	10 Payment
15	2.58	2.02	0.53	1.3	1.2	1.2	27	2.27	1.81	0.52	1.23	1.1	1.1	39	2.80	2.01	0.75	1.62	1.2	1.2
16	2.56	2.02	0.43	1.14	1.23	1.2	28	2.24	1.81	0.52	1.23	1.1	1.1	40	2.80	2.02	0.75	1.62	1.2	1.2
17	2.54	2.02	0.38	1.04	1.23	1.2	29	2.21	1.81	0.52	1.23	1.1	1.1	41	2.80	2.02	0.75	1.62	1.2	1.2
18	2.52	2.02	0.33	0.94	1.16	1.2	30	2.19	1.81	0.52	1.23	1.1	1.1	42	2.80	2.02	0.75	1.62	1.2	1.2
19	2.49	1.91	0.93	0.34	1.2	1.2	31	2.14	1.81	0.52	1.23	1.1	1.1	43	2.80	2.02	0.75	1.62	1.2	1.2
20	2.47	1.91	0.93	0.04	0.8	1.2	32	2.10	1.81	0.52	1.23	1.1	1.1	44	2.80	2.02	0.75	1.62	1.2	1.2
21	2.44	1.91	0.93	0.74	0.4	1.2	33	2.06	1.81	0.52	1.23	1.1	1.1	45	2.80	2.02	0.75	1.62	1.2	1.2
22	2.42	1.91	0.93	0.33	0.9	1.2	34	2.02	1.81	0.52	1.23	1.1	1.1	46	2.80	2.02	0.75	1.62	1.2	1.2
23	2.39	1.91	0.91	0.3	0.95	1.2	35	1.98	1.81	0.52	1.23	1.1	1.1	47	2.80	2.02	0.75	1.62	1.2	1.2
24	2.36	1.91	0.89	0.73	0.9	1.2	36	1.94	1.81	0.52	1.23	1.1	1.1	48	2.80	2.02	0.75	1.62	1.2	1.2
25	2.33	1.91	0.87	0.83	0.85	1.2	37	1.89	1.81	0.52	1.23	1.1	1.1	49	2.80	2.02	0.75	1.62	1.2	1.2
26	2.30	1.81	0.85	0.79	0.80	1.2	38	1.85	1.81	0.52	1.23	1.1	1.1	50	2.80	2.02	0.75	1.62	1.2	1.2

*Same for higher ages.

Cash, Loan, Paid-up and Extended Insurance Values—Participating.

3½% Modified Preliminary Term Reserve (Ill. Std.) adopted 1909; Full M. P. allowed at end of 2nd year.

THE WISCONSIN LIFE INSURANCE COMPANY—Continued.

1924 DIVIDENDS AND NET COSTS. O. L., 20 P. L., 20 Y. E.

	\$18.70		\$20.50		\$23.25		\$26.80		\$31.50		\$37.75		\$58.00	
Yr.	Age	21	Age	25	Age	30	Age	35	Age	40	Age	45	Age	50
Iss'd	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net	Div.	Net
1923		\$18.70		\$20.50		\$23.25		\$26.80		\$31.50		\$37.75		\$58.00
1922	\$4.77	13.93	\$5.06	15.44	\$5.47	17.78	\$5.97	20.83	\$6.64	24.86	\$7.52	30.23	\$10.83	47.46
1921	4.83	13.87	5.14	15.36	5.67	17.68	6.09	20.71	6.81	24.69	7.74	30.01	11.27	46.45
1920	4.90	13.80	5.23	15.27	5.68	17.57	6.24	20.56	6.99	24.51	7.99	29.76	11.74	45.45
1919	4.96	13.74	5.31	15.19	5.78	17.47	6.37	20.43	7.17	24.33	8.25	29.50	12.20	44.45
1918	5.04	13.66	5.40	15.10	5.89	17.36	6.52	20.28	7.36	24.14	8.53	29.22	12.69	43.45
1917	5.12	13.58	5.49	15.01	6.01	17.24	6.67	20.13	7.57	23.93	8.81	28.94	13.19	42.44
1916	5.20	13.50	5.59	14.91	6.13	17.12	6.83	19.97	7.78	23.72	9.11	28.84	13.69	41.44
1915	5.28	13.42	5.69	14.81	6.26	16.99	6.99	19.81	8.00	23.50	9.40	28.55	14.21	40.43
1914	5.37	13.33	5.79	14.71	6.39	16.86	7.16	19.64	8.25	23.25	9.72	28.03	14.74	39.43
Tot.	45.47	141.53	48.70	156.30	53.18	179.32	58.84	209.16	66.57	248.43	77.07	300.43	114.56	465.19
†		71.53		74.30		77.32		84.16		94.43		112.43		204.19

	\$28.40		\$30.30		\$33.10		\$36.60		\$40.90		\$46.40		\$63.90	
1923		\$28.40		\$30.30		\$33.10		\$36.60		\$40.90		\$46.40		\$63.90
1922	\$5.61	22.79	\$5.83	24.47	\$6.12	26.98	\$6.56	30.04	\$7.09	33.81	\$7.80	38.60	10.93	52.52
1921	5.74	22.66	5.97	24.33	6.29	26.81	6.76	29.84	7.33	33.57	8.09	38.31	11.40	51.52
1920	5.87	22.53	6.12	24.18	6.47	26.63	6.98	29.62	7.57	33.33	8.40	38.00	11.87	50.52
1919	6.02	22.38	6.29	24.01	6.65	26.45	7.18	29.42	7.82	33.08	8.72	37.68	12.35	49.52
1918	6.18	22.22	6.46	23.84	6.83	26.27	7.42	29.18	8.09	32.81	9.04	37.36	12.89	48.51
1917	6.35	22.05	6.64	23.66	7.04	26.06	7.64	28.96	8.37	32.53	9.40	37.00	13.39	47.50
1916	6.51	21.89	6.82	23.48	7.25	25.85	7.88	28.72	8.65	32.25	9.75	36.65	13.90	46.50
1915	6.68	21.72	7.01	23.29	7.47	25.63	8.14	28.46	8.96	31.94	10.12	36.28	14.41	45.49
1914	6.86	21.54	7.21	23.09	7.69	25.41	8.38	28.22	9.27	31.63	10.49	35.91	14.93	44.48
Tot.	55.82	228.18	58.35	244.65	61.81	269.18	66.94	299.06	73.15	335.85	81.81	372.19	116.10	522.19
†		68.18		69.65		73.19		79.06		88.85		96.19		195.19

	\$47.50		\$48.00		\$48.70		\$49.90		\$51.70		\$54.70		\$67.50	
1923		\$47.50		\$48.00		\$48.70		\$49.90		\$51.70		\$54.70		\$67.50
1922	\$5.14	42.36	\$5.34	42.66	\$5.55	43.15	\$5.94	43.96	\$6.47	45.23	\$7.32	47.38	10.66	56.52
1921	5.44	42.06	5.64	42.36	5.84	42.86	6.26	43.64	6.80	44.90	7.68	47.02	11.15	55.52
1920	5.75	41.75	5.92	42.08	6.17	42.53	6.58	43.32	7.13	44.57	8.05	46.65	11.67	54.52
1919	6.06	41.44	6.27	41.73	6.49	42.21	6.91	42.99	7.49	44.21	8.44	46.26	12.16	53.52
1918	6.41	41.09	6.61	41.39	6.83	41.87	7.26	42.64	7.84	43.86	8.84	44.86	12.69	52.51
1917	6.75	40.75	6.96	41.04	7.18	41.52	7.62	42.28	8.21	43.49	9.25	45.45	13.20	51.50
1916	7.11	40.39	7.32	40.68	7.55	41.15	7.99	41.91	8.60	43.15	9.67	45.03	13.73	50.50
1915	7.49	40.01	7.69	40.31	7.93	40.77	8.38	41.52	9.00	42.70	10.10	44.60	14.22	49.50
1914	7.89	39.61	8.08	39.92	8.33	40.37	8.77	41.13	9.43	42.27	10.53	44.17	14.72	48.50
Tot.	58.04	416.96	59.83	420.17	61.87	425.13	65.71	433.29	70.97	446.03	80.88	466.12	114.20	562.19
†		28.96		33.17		40.13		49.29		63.03		84.12		182.19

†Net cost for 10 years, cash value deducted.

ACTUAL DIVIDEND HISTORIES OF POLICIES ISSUED IN 1914.O.L.,20P.L.,20Y.

	\$18.70		\$20.50		\$23.25		\$26.80		\$31.50		\$37.75		\$58.00	
1915		\$18.70		\$20.50		\$23.25		\$26.80		\$31.50		\$37.75		\$58.00
1916	4.77	13.93	5.06	15.44	5.47	17.78	5.97	20.83	6.64	24.86	7.52	30.23	10.83	47.46
1917	4.83	13.87	5.14	15.36	5.57	17.68	6.09	20.71	6.81	24.69	7.74	30.01	11.27	46.45
1918	4.90	13.80	5.23	15.27	5.68	17.57	6.24	20.56	6.99	24.51	7.99	29.76	11.74	45.45
1919	4.96	13.74	5.31	15.19	5.78	17.47	6.37	20.43	7.17	24.33	8.25	29.50	12.20	44.45
1920	5.04	13.66	5.40	15.10	5.89	17.36	6.52	20.28	7.36	24.14	8.53	29.22	12.69	43.45
1921	5.12	13.58	5.49	15.01	6.01	17.24	6.67	20.13	7.57	23.93	8.81	28.94	13.19	42.44
1922	5.20	13.50	5.59	14.91	6.13	17.12	6.83	19.97	7.78	23.72	9.11	28.84	13.69	41.44
1923	5.28	13.42	5.69	14.81	6.26	16.99	6.99	19.81	8.00	23.50	9.40	28.55	14.21	40.43
1924	5.37	13.33	5.79	14.71	6.39	16.86	7.16	19.64	8.25	23.25	9.72	28.03	14.74	39.43
Tot.	45.47	141.53	48.70	156.30	53.18	179.32	58.84	209.16	66.57	248.43	77.07	300.43	114.56	465.19

	\$28.40		\$30.30		\$33.10		\$36.60		\$40.90		\$46.40		\$63.90	
1915		\$28.40		\$30.30		\$33.10		\$36.60		\$40.90		\$46.40		\$63.90
1916	\$5.61	22.79	\$5.83	24.47	\$6.12	26.98	\$6.56	30.04	\$7.09	33.81	\$7.80	38.60	10.93	52.52
1917	5.74	22.66	5.97	24.33	6.29	26.81	6.76	29.84	7.33	33.57	8.09	38.31	11.40	51.52
1918	5.87	22.53	6.12	24.18	6.47	26.63	6.98	29.62	7.57	33.33	8.40	38.00	11.87	50.52
1919	6.02	22.38	6.29	24.01	6.65	26.45	7.18	29.42	7.82	33.08	8.72	37.68	12.35	49.52
1920	6.18	22.22	6.46	23.84	6.83	26.27	7.42	29.18	8.09	32.81	9.04	37.36	12.89	48.51
1921	6.35	22.05	6.64	23.66	7.04	26.06	7.64	28.96	8.37	32.53	9.40	37.00	13.39	47.50
1922	6.51	21.89	6.82	23.48	7.25	25.85	7.88	28.72	8.65	32.25	9.75	36.65	13.90	46.50
1923	6.68	21.72	7.01	23.29	7.47	25.63	8.14	28.46	8.96	31.94	10.12	36.28	14.41	45.49
1924	6.86	21.54	7.21	23.09	7.69	25.41	8.38	28.22	9.27	31.63	10.49	35.91	14.93	44.48
Tot.	55.82	228.18	58.35	244.65	61.79	269.21	66.94	299.06	73.15	335.85	81.81	372.19	116.10	522.19

	\$47.50		\$48.00		\$48.70		\$49.90		\$51.70		\$54.70		\$67.50	
1915		\$47.50		\$48.00		\$48.70		\$49.90		\$51.70		\$54.70		\$67.50
1916	\$5.14	42.36	\$5.34	42.66	\$5.55	43.15	\$5.94	43.96	\$6.47	45.23	\$7.32	47.38	10.66	56.52
1917	5.44	42.06	5.64	42.36	5.84	42.86	6.26	43.64	6.80	44.90	7.68	47.02	11.15	55.52
1918	5.75	41.75	5.92	42.08	6.17	42.53	6.58	43.32	7.13	44.57	8.05	46.65	11.67	54.52
1919	6.06	41.44	6.27	41.73	6.49	42.21	6.91	42.99	7.49	44.21	8.44	46.26	12.16	53.52
1920	6.41	41.09	6.61	41.39	6.83	41.87	7.26	42.64	7.84	43.86	8.84	44.86	12.69	52.51
1921	6.75	40.75	6.96	41.04	7.18	41.52	7.62	42.28	8.21	43.49	9.25	45.45	13.20	51.50
1922	7.11	40.39	7.32	40.68	7.55	41.15	7.99	41.91	8.60	43.15	9.67	45.03	13.73	50.50
1923	7.49	40.01	7.69	40.31	7.93	40.77	8.38	41.52	9.00	42.70	10.10	44.60	14.22	49.50
1924	7.89	39.61	8.08	39.92	8.33	40.37	8.77	41.13	9.43	42.27	10.53	44.17	14.72	48.50
Tot.	58.04	416.96	59.83	420.17	61.87	425.13	65.71	433.29	70.97	446.03	79.88	467.12	114.20	562.19

THE WISCONSIN LIFE INSURANCE COMPANY—Continued.

1924 DIVIDEND SCHEDULE—January 1, 1924 to January 1, 1925.

10 PAYMENT LIFE.

Year	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1	48.10	49.00	53.30	58.40	64.50	71.90	80.90	92.10
2	7.55	7.71	8.00	8.29	8.69	9.27	10.13	11.67
3	7.81	8.00	8.32	8.66	9.10	9.73	10.66	12.29
4	8.09	8.29	8.65	9.03	9.52	10.21	11.21	12.90
5	8.39	8.61	9.00	9.41	9.95	10.72	11.78	13.51
6	8.68	8.93	9.35	9.81	10.40	11.22	12.44	14.09
7	8.99	9.28	9.73	10.24	10.87	11.77	12.90	14.66
8	9.31	9.62	10.11	10.66	11.35	12.29	13.46	15.19
9	9.65	9.99	10.51	11.11	11.83	12.81	14.00	15.67
10	10.00	10.36	10.94	11.57	12.35	13.36	14.52	16.09

10 YEAR ENDOWMENT.

Year	21	25	30	35	40	45	50	55
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1	103.10	109.50	101.10	102.00	103.20	105.20	108.50	113.80
2	5.15	5.24	5.38	5.66	5.99	6.67	7.52	9.70
3	5.89	5.97	6.11	6.49	6.73	7.40	8.55	10.42
4	6.65	6.73	6.87	7.15	7.47	8.15	9.30	11.13
5	7.44	7.53	7.65	7.93	8.26	8.92	10.05	11.83
6	8.26	8.34	8.48	8.74	9.05	9.69	10.78	12.50
7	9.12	9.21	9.32	9.58	9.87	10.48	11.51	13.11
8	10.03	10.09	10.20	10.45	10.71	11.28	12.21	13.66
9	10.96	11.01	11.11	11.34	11.58	12.07	12.88	14.12
10	11.92	11.97	12.04	12.26	12.45	12.86	13.51	14.45

15 PAYMENT LIFE.

Year	34	41	50	60	70	80	90	100
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1	6.25	6.52	6.93	7.15	7.59	8.26	9.33	11.15
2	6.43	6.72	7.05	7.39	7.87	8.61	9.78	11.66
3	6.61	6.91	7.28	7.65	8.17	8.96	10.21	12.18
4	6.79	7.12	7.52	7.92	8.49	9.34	10.66	12.71
5	6.97	7.35	7.74	8.22	8.81	9.73	11.12	13.24
6	7.15	7.57	8.02	8.51	9.15	10.13	11.58	13.77
7	7.33	7.81	8.29	8.80	9.51	10.53	12.05	14.29
8	7.51	8.06	8.58	9.12	9.87	10.96	12.52	14.79
9	7.69	8.31	8.85	9.44	10.24	11.39	12.99	15.27

15 YEAR ENDOWMENT.

Year	64	70	80	90	100	110	120	130
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1	5.21	5.32	5.56	5.90	6.41	7.17	8.41	10.41
2	5.64	5.77	6.00	6.35	6.87	7.63	8.92	10.97
3	6.10	6.22	6.46	6.81	7.33	8.12	9.44	11.53
4	6.58	6.76	6.94	7.29	7.82	8.63	9.98	12.10
5	7.08	7.19	7.43	7.79	8.32	9.16	10.51	12.65
6	7.59	7.71	7.95	8.30	8.85	9.68	11.06	13.20
7	8.13	8.24	8.48	8.83	9.37	10.22	11.58	13.72
8	8.68	8.80	9.04	9.38	9.92	10.76	12.11	14.23
9	9.27	9.37	9.61	9.95	10.49	11.31	12.62	14.68

ENDOWMENT AT AGE 65.

Year	21	24	30	34	41	50	60	70	80	100
Prem	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	4.91	5.19	5.59	5.92	6.52	7.33	8.42	9.70	10.42	11.13
2	5.01	5.31	5.72	6.15	6.79	7.68	8.92	10.42	11.13	11.85
3	5.19	5.54	6.02	6.56	7.31	8.44	9.98	11.53	12.5	13.11
4	5.33	5.67	6.19	6.77	7.61	8.84	10.31	11.86	13.11	13.66
5	5.41	5.80	6.35	6.98	7.89	9.25	10.66	12.11	13.66	14.12
6	5.51	5.93	6.52	7.22	8.19	9.67	11.15	12.63	14.12	14.45
7	5.63	6.07	6.70	7.45	8.51	10.10	11.61	13.14	14.45	14.45
8	5.75	6.21	6.99	7.78	8.94	10.53	12.03	13.58	14.45	14.45

5 YEAR TERM.

Year	9	10	11	12	13	14	15	16	17	18
Prem	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	9.99	10.30	10.89	11.61	12.88	15.10	19.34	26.78	2.21	2.21
2	8.7	8.9	9.3	9.9	1.10	1.28	1.61	2.21	2.21	2.21
3	6.8	7.0	7.4	8.1	1.01	1.12	1.33	1.71	2.37	2.37
4	8.8	9.0	9.5	1.03	1.15	1.38	1.81	2.53	2.53	2.53
5	8.8	9.2	9.6	1.05	1.18	1.43	1.90	2.71	2.71	2.71

30 PAYMENT LIFE.

Year	22	24	26	30	34	38	42	46	50	54
Prem	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	5.33	5.55	5.86	6.40	6.90	7.68	8.68	9.99	11.53	13.31
2	5.41	5.67	6.00	6.55	7.10	7.93	9.05	10.48	12.15	14.08
3	5.52	5.78	6.12	6.71	7.28	8.18	9.40	10.94	12.73	14.81
4	5.63	5.99	6.25	6.88	7.48	8.45	9.78	11.35	13.18	15.37
5	5.74	6.01	6.39	7.04	7.70	8.74	10.15	11.85	13.75	16.04
6	5.85	6.14	6.54	7.22	7.92	9.03	10.54	12.35	14.36	16.81
7	5.96	6.26	6.70	7.39	8.16	9.35	10.96	12.87	14.98	17.68
8	6.08	6.41	6.86	7.60	8.49	9.67	11.38	13.49	15.70	18.65
9	6.20	6.55	7.02	7.79	8.66	9.99	11.70	14.01	16.32	19.72

WOMAN'S POLICY (END. AGE 60)

Year	32	35	38	40	45	50	55	60
Prem	\$	\$	\$	\$	\$	\$	\$	\$
1	5.8	5.87	6.01	6.17	6.40	6.70	7.07	7.51
2	5.98	6.08	6.26	6.45	6.74	7.09	7.51	7.99
3	6.17	6.29	6.51	6.75	7.09	7.45	7.99	8.51
4	6.37	6.51	6.78	7.06	7.45	7.83	8.32	8.81
5	6.58	6.75	7.03	7.38	7.83	8.22	8.72	9.21
6	6.80	6.99	7.31	7.70	8.22	8.62	9.12	9.62
7	7.02	7.24	7.61	8.04	8.62	9.04	9.54	10.04
8	7.26	7.50	7.91	8.40	9.04	9.47	9.97	10.47
9	7.50	7.77	8.22	8.76	9.47	9.97	10.47	10.97

20 PAY. ENDOWMENT AGE 65

Year	31	34	37	42	47	50	54	57	60
Prem	\$	\$	\$	\$	\$	\$	\$	\$	\$
1	6.04	6.22	6.49	6.79	7.14	7.69	8.46	9.46	10.42
2	6.21	6.40	6.71	7.04	7.44	8.06	8.95	10.05	11.15
3	6.38	6.60	6.93	7.31	7.75	8.45	9.46	10.66	11.86
4	6.55	6.80	7.16	7.58	8.07	8.85	9.96	11.26	12.56
5	6.74	7.01	7.40	7.89	8.41	9.16	10.36	11.76	13.16
6	6.93	7.22	7.66	8.15	8.75	9.58	10.88	12.38	13.88
7	7.14	7.45	7.92	8.45	9.11	10.10	11.50	13.10	14.60
8	7.35	7.69	8.18	8.77	9.49	10.64	12.24	14.04	15.64

Dividend payable end of second year is not contingent upon payment of third premium.

WISCONSIN NATIONAL LIFE INS. CO., Oshkosh, Wis.

Accelerative Option. — Policy is non-participating.

Beneficiary. — May be made irrevocable (except in Indiana). Contingent beneficiary may be named.

Cash Values. — After three premiums, within 31 days after default. American 3% Full Preliminary Term reserve, with decreasing surrender charge up to 10th year exceeding \$10 per \$1,000. (Also issues some policies on Preliminary Term.)

Change of Plan. — No provision. Practice to change to higher or lower premium form upon compliance with rules of company.

Disability. — For varying extra premium policy will provide, prior to age 60, waiver of premiums and payment of monthly income of \$10 per \$1,000, beginning immediately after proof and continuing during lifetime and continued disability; reduction in insurance, except insured recover, payment will be deducted. Agreement does not cover war service.

Dividends. — Policy is non-participating.

Double Indemnity. — Health and Accident department issues rider provides prior age 60, and while extra premium is paid, for payment of double face of policy in event of accidental death within 90 days from time of injury. Rider also provides for payment of three times face of policy in event of accidental death while passenger, on railway passenger car (excluding injuries while getting on or off or being upon step), or while passenger in elevator (excluding mine elevator) caused by burning of a building while insured is in it at beginning of fire within 90 days from time of injury. Agreements do not cover death from aeronautics, intentional self-inflicted injuries or suicide. In event of accidental death after insured has changed occupation to one more hazardous, only proportionate amount of extra indemnity paid which extra rate covers.

Extended Insurance. — Automatic after three years. Non-par. Without cash and loan values.

Grace. — One month (not less than 31 days), without interest.

Incontestable. — After one year (except for non-payment of premium).

Limits. — Ages, 16-65; no fixed amount; reinsures over \$10,000; accepts reinsurance minimum policy \$250.

Loans. — After three premiums. Interest 6%, in advance.

Military Service. — No restrictions.

Non-Forfeitable. — See "Cash Values," "Extended Insurance" and "Paid-Up Values." Fractional year's premium increases values proportionately.

Paid-Up Values. — After three premiums, within 31 days after default. Non-par. Without cash and loan values.

Policy in Effect. — Upon delivery of policy and payment of premium while in good health.

Premium Loans. — No provision. See "Loans."

Reinstatement. — At any time, upon evidence of insurability and payment of arrears 6% per annum.

Reserve Basis. — See "Cash Values."

Residence and Travel. — No restrictions.

Restricted Occupations. — No conditions.

Settlement Options. — Cash, Trust Fund (Interest Payments) at 3½%, Limited (1-20) and Continuous (20 certain) annual installments. Practice to make payments annually, semi-annually, quarterly or monthly. Unless otherwise specified Trust Fund may be withdrawn by beneficiary on any interest date and commutation values at any time (except no commutation under Continuous Installment option).

Suicide. — Within one year, sane or insane, liability limited to premiums paid.

Women. — No extra charge. All but Term. Disability not granted.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY—Continued.

NON-PARTICIPATING RATES PER \$1,000. (American 3 3/4% Reserve)

Age at Issue	Ord. Life	End. Age 85	LIMITED PAY. LIFE			ENDOWMENTS						Convertible Term*	
			10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year	20 Year	20 Pay. 30 Yr.	Age 65	20 Pay. Age 65	5 Year	10 Year
15	\$12.99	\$13.71	\$35.25	\$25.99	\$21.46	\$91.86	\$58.26	\$42.23	\$33.87	\$15.31	\$23.57	\$ 9.79	\$ 9.90
16	13.24	13.98	35.73	26.34	21.76	91.91	58.29	42.28	33.94	15.69	24.02	9.83	9.95
17	13.51	14.27	36.23	26.71	22.08	91.95	58.33	42.33	34.03	16.09	24.49	9.88	10.00
18	13.78	14.56	36.75	27.10	22.41	92.00	58.38	42.37	34.12	16.52	24.98	9.93	10.06
19	14.09	14.87	37.29	27.51	22.75	92.04	58.43	42.43	34.22	16.95	25.49	9.99	10.13
20	14.39	15.20	37.85	27.94	23.10	92.09	58.48	42.48	34.33	17.43	26.02	10.05	10.20
21	14.71	15.54	38.45	28.38	23.48	92.14	58.54	42.54	34.43	17.91	26.57	10.11	10.28
22	15.06	15.91	39.05	28.84	23.85	92.19	58.59	42.61	34.54	18.44	27.15	10.18	10.35
23	15.41	16.28	39.68	29.30	24.25	92.23	58.65	42.68	34.67	18.99	27.75	10.24	10.44
24	15.78	16.68	40.34	29.79	24.67	92.29	58.71	42.76	34.80	19.57	28.37	10.31	10.53
25	16.18	17.09	41.00	30.30	25.10	92.34	58.77	42.83	34.95	20.19	29.01	10.40	10.63
26	16.59	17.52	41.71	30.83	25.54	92.40	58.84	42.91	35.10	20.86	29.69	10.49	10.73
27	17.02	17.96	42.44	31.38	26.01	92.47	58.92	43.01	35.28	21.56	30.40	10.58	10.84
28	17.48	18.43	43.19	31.95	26.50	92.54	59.00	43.10	35.45	22.29	31.13	10.68	10.96
29	17.96	18.93	43.98	32.55	26.99	92.61	59.09	43.21	35.66	23.09	31.89	10.79	11.09
30	18.48	19.45	44.79	33.16	27.52	92.69	59.19	43.33	35.87	23.93	32.68	10.90	11.24
31	19.01	20.00	45.63	33.80	28.08	92.78	59.29	43.45	36.11	24.82	33.51	11.03	11.40
32	19.57	20.57	46.51	34.46	28.61	92.88	59.40	43.61	36.47	25.79	34.38	11.16	11.58
33	20.17	21.18	47.42	35.16	29.23	92.97	59.53	43.75	36.55	26.82	35.28	11.31	11.76
34	20.81	21.83	48.36	35.87	29.85	93.08	59.67	43.93	36.96	27.92	36.26	11.48	11.98
35	21.47	22.52	49.34	36.63	30.50	93.20	59.81	44.13	37.30	29.13	37.30	11.66	12.20
36	22.17	23.25	50.35	37.41	31.19	93.34	59.98	44.33	37.68	30.41	38.29	11.86	12.46
37	22.93	24.01	51.41	38.22	31.88	93.47	60.17	44.56	38.09	31.80	39.30	12.09	12.75
38	23.72	24.83	52.50	39.07	32.63	93.63	60.36	44.83	38.54	33.23	40.32	12.33	13.08
39	24.56	25.68	53.63	39.95	33.41	93.80	60.58	45.11	39.03	34.79	41.34	12.59	13.43
40	25.46	26.60	54.82	40.88	34.24	94.00	60.82	45.44	39.58	36.47	42.37	12.89	13.84
41	26.40	27.58	56.03	41.84	35.10	94.20	61.10	45.79	40.17	38.35	43.68	13.21	14.29
42	27.41	28.61	57.31	42.85	36.01	94.34	61.42	46.20	40.83	40.37	44.40	13.59	14.81
43	28.49	29.71	58.63	43.90	36.97	94.69	61.76	46.64	41.56	42.60	45.41	14.00	15.40
44	29.63	30.88	60.01	45.02	37.99	94.99	62.14	47.16	42.36	45.02	46.39	14.48	16.06
45	30.84	32.13	61.45	46.18	39.06	95.32	62.58	47.71	43.23	47.71	.....	15.03	16.81
46	32.13	33.43	62.95	47.41	40.19	95.70	63.07	48.34	44.18	50.24	.....	15.65	17.66
47	33.51	34.82	64.51	48.69	41.40	96.11	63.62	49.04	45.23	53.43	.....	16.35	18.63
48	34.99	36.30	66.14	50.05	42.68	96.58	64.23	49.82	46.38	57.03	.....	17.16	19.69
49	36.56	37.87	67.83	51.47	44.05	97.09	64.90	50.68	47.61	61.06	.....	18.08	20.89
50	38.24	39.56	69.60	52.99	45.49	97.68	65.66	51.64	49.26	65.66	.....	19.10	22.21
51	40.01	41.34	71.46	54.57	47.04	98.33	66.50	52.71	.....	70.33	.....	20.24	.....
52	41.91	43.28	73.37	56.25	48.68	99.05	67.43	53.88	.....	76.27	.....	21.51	.....
53	43.95	45.29	75.38	58.01	50.42	99.84	68.47	55.19	.....	83.20	.....	22.93	.....
54	46.12	47.47	77.47	59.88	52.31	100.73	69.61	56.62	.....	91.40	.....	24.50	.....
55	48.43	49.90	79.68	61.86	54.31	101.71	70.87	58.21	.....	101.71	.....	26.25	.....
56	50.90	52.39	81.95	63.98	56.46	102.79	72.28	59.96	.....	.....	.....	.....	.....
57	53.54	55.05	84.36	66.22	58.77	103.99	73.84	61.88	.....	.....	.....	.....	.....
58	56.37	57.91	86.87	68.60	61.24	105.32	75.55	63.99	.....	.....	.....	.....	.....
59	59.39	60.97	89.52	71.15	63.90	106.79	77.44	66.31	.....	.....	.....	.....	.....
60	62.62	64.27	92.32	73.87	66.77	108.41	79.55	68.87	.....	.....	.....	.....	.....
61	66.39	67.86	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
62	70.45	71.76	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
63	74.81	76.04	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
64	79.50	80.69	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
65	84.55	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*5 Year Term convertible within 5 years; other forms within 7 years.
Semi-annual rate, multiply by .52; quarterly rate, multiply by .265.

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
NON-PARTICIPATING.				10 Year End.....	92.51	93.45	95.83
With Waiver of Premium Disability.				15 Year End.....	58.93	60.06	63.11
End. Age 85.....	\$17.24	\$22.77	\$32.66	20 Year End.....	42.98	44.88	48.32
Whole Life.....	16.32	21.71	31.35	30 Year End.....	27.16	29.38	35.73
10 Pay. Life.....	41.08	49.48	61.78	20 Pay. 30 Yr.....	35.07	37.51	48.78
15 Pay. Life.....	30.39	36.78	46.57	End. Age 65.....	20.36	29.47	48.49
20 Pay. Life.....	25.19	30.67	39.56	20 Pay. End. 65...	29.11	37.51	.....

ANNUAL PREMIUM RATES PER \$1,000 (With Disability Providing Waiver of Premiums and \$10 Monthly Income.)

Ord. Life	End. at 85	LIMITED PAY. LIFE.			ENDOWMENTS		Age	ENDOWMENTS		20 Pay. 30 Year End.	End. 65	20 Pay. End. 65
		10 Pay.	15 Pay.	20 Pay.	10 Year	15 Year		20 Year	30 Year			
\$13.96	\$14.69	\$37.43	\$27.59	\$22.78	\$92.20	\$58.65	15	\$42.69	\$26.71	\$34.57	\$16.28	\$21.86
14 21	14.96	37.91	27.95	23.08	92.25	58.68	16	42.74	26.77	34.64	16.66	25.28
14 48	15.25	38.42	28.32	23.40	92.29	58.72	17	42.79	26.84	34.73	17.06	25.71
14 76	15.54	38.94	28.71	23.73	92.34	58.77	18	42.83	26.91	34.82	17.50	26.20
15 07	15.85	39.48	29.12	24.07	92.38	58.82	19	42.89	27.00	34.92	17.93	26.70
15 37	16.19	40.04	29.55	24.42	92.43	58.87	20	42.94	27.10	35.03	18.41	27.20
15 72	16.55	40.66	30.01	24.83	92.50	58.95	21	43.02	27.22	35.16	18.90	27.81
16 10	16.96	41.30	30.52	25.23	92.56	59.01	22	43.11	27.34	35.30	19.45	28.41
16 49	17.36	41.99	31.00	25.64	92.60	59.09	23	43.20	27.46	35.42	20.00	29.01
16 88	17.79	42.68	31.51	26.10	92.68	59.16	24	43.29	27.62	35.62	20.60	29.63
17 32	18.24	43.36	32.06	26.65	92.73	59.25	25	43.39	27.78	35.81	21.25	30.30
17 77	18.71	44.12	32.61	27.02	92.81	59.33	26	43.50	27.95	36.00	21.95	31.01
18 24	19.18	44.88	33.19	27.52	92.89	59.44	27	43.61	28.14	36.21	22.68	31.74
18 73	19.69	45.65	33.78	28.03	92.97	59.54	28	43.73	28.33	36.42	23.46	32.50
19 25	20.23	46.47	34.41	28.54	93.06	59.64	29	43.88	28.57	36.68	24.29	33.27
19 82	20.80	47.32	35.04	29.10	93.15	59.77	30	44.03	28.80	36.94	25.16	34.08
20 39	21.39	48.20	35.72	29.68	93.26	59.89	31	44.19	29.07	37.24	26.09	34.94
21 00	22.01	49.10	36.41	30.26	93.38	60.03	32	44.39	29.35	37.66	27.11	35.84
21 66	22.68	50.05	37.13	30.88	93.49	60.22	33	44.57	29.65	37.80	28.19	36.77
22 35	23.38	51.02	37.86	31.52	93.62	60.37	34	44.80	29.99	38.20	29.34	37.77
23 05	24.11	52.03	38.65	32.20	93.78	60.55	35	45.06	30.40	38.72	30.61	38.84
23 84	24.93	53.07	39.46	32.93	93.97	60.78	36	45.32	30.85	39.17	31.97	39.87
24 66	25.75	54.15	40.30	33.65	94.13	61.03	37	45.63	31.36	39.63	33.43	40.91
25 53	26.65	55.27	41.18	34.45	94.33	61.27	38	45.98	31.91	40.16	34.95	40.91
26 44	27.57	56.45	42.08	35.26	94.54	61.55	39	46.34	32.51	40.73	36.60	43.01
27 42	28.57	57.65	43.04	36.13	94.79	61.85	40	46.78	33.20	41.35	38.38	44.11
28 43	29.63	58.89	44.05	37.08	95.04	62.22	41	47.28	34.01	42.15	40.36	45.21
29 55	30.76	60.19	45.08	38.10	95.24	62.63	42	47.86	34.90	43.03	42.50	46.34
30 72	31.97	61.53	46.16	39.17	95.67	63.06	43	48.45	35.80	43.97	44.96	47.40
31 97	33.24	62.94	47.31	40.32	96.05	63.56	44	49.13	36.88	44.98	47.41	48.50
33 29	34.60	64.37	48.51	41.50	96.46	64.12	45	49.84	38.02	46.07	50.24	49.60
34 70	36.02	65.88	49.90	42.76	96.93	64.84	46	50.65	39.24	47.24	52.90	50.70
36 20	37.55	67.44	51.33	44.11	97.46	65.62	47	51.51	40.57	48.53	56.23	51.80
37 85	39.19	69.07	52.87	45.56	98.05	66.46	48	52.47	42.00	49.91	56.99	52.90
39 57	40.90	70.79	54.46	47.09	98.69	67.39	49	53.53	43.58	51.40	64.20	54.00
41 41	42.77	72.57	56.17	48.71	99.47	68.37	50	54.68	45.29	53.32	69.02	55.10
43 38	44.74	74.49	57.97	50.45	100.49	69.48	51	55.97	47.10	55.32	73.87	56.20
45 48	46.86	76.86	59.87	52.31	101.67	70.68	52	57.36	49.00	57.36	80.05	57.30
47 75	49.12	79.15	61.87	54.27	103.75	72.00	53	58.93	51.00	58.93	87.27	58.40
50 18	51.57	81.57	64.03	56.44	104.04	73.45	54	60.63	53.00	60.63	95.84	59.50
52 80	54.31	84.12	66.33	58.75	105.44	75.04	55	62.53	55.00	62.53	107.63	60.60
55 60	57.13	86.81	68.79	61.22	107.00	76.79	56	64.60	57.00	64.60	114.00	61.70
58 61	60.16	89.66	71.40	63.90	108.71	78.71	57	66.87	59.00	66.87	120.00	62.80
61 86	63.44	92.67	74.20	66.70	110.58	80.79	58	69.35	61.00	69.35	126.00	63.90
65 35	66.98	95.88	77.23	69.93	112.64	83.06	59	72.08	63.00	72.08	132.00	65.00

ADDITIONAL LIST OF POLICY FORMS ISSUED

Ages	25	35	45	Ages	25	35	45
Monthly Income. \$100 at maturity or death and \$10 a month for 60 months. Commuted value \$656.10.				\$10 a month for 120 months. Commuted value \$1,518.32.			
End. Age 85.....	\$11.21	\$14.78	\$21.08	End. Age 85.....	\$25.95	\$34.19	\$48.74
20 Pay. Life.....	16.47	20.01	25.63	20 Pay. Life.....	38.11	46.31	59.31
20 Year End.....	28.10	28.95	31.30	20 Year End.....	65.03	67.00	72.41
End. Age 65.....	13.25	19.11	31.30	End. Age 65.....	30.63	44.23	72.41
20 Pay. End. 65...	19.03	24.47	.....	20 Pay. End. 65...	44.05	56.63	.....
\$10 a month for 120 months. Commuted value \$1,124.26.				\$10 a month for 240 months. Commuted value \$1,850.45.			
End. Age 85.....	\$19.21	\$25.32	\$36.12	End. Age 85.....	\$31.62	\$41.67	\$59.46
20 Pay. Life.....	28.22	34.29	43.91	20 Pay. Life.....	46.45	56.44	72.28
20 Year End.....	48.15	49.61	53.64	20 Year End.....	79.25	81.66	88.28
End. Age 65.....	22.70	32.75	53.64	End. Age 65.....	37.36	53.90	83.28
20 Pay. End. 65...	32.61	41.93	.....	20 Pay. End. 65...	53.63	69.02	.....

WISCONSIN NATIONAL LIFE INSURANCE COMPANY—Continued,

Cash, Loan, Paid-up and Extended Insurance Values—Non-Participating.

Age at Issue	Premium	End of 5 Years			End of 10 Years			End of 15 Years			End of 20 Years		
		Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.	Cash or Loan	Pd. Up	Ext. Ins. Y. D.
21	54.71	51.11	82.89	85 3	211 80.82	203 9	222 118.93	8314 15	221 176 63	8421 19	77		
25	15 18	15 7	31 79	94 4	37 82 42	222 10	254 139.98	341 16	17 206.90	453 18	187		
30	18 48	17 07	39 37	106 4	288 101 05	247 11	230 171 65	376 15	238 251 57	494 17	12		
35	21 47	21 23	48 89	119 5	147 125 48	275 11	261 209 85	412 14	178 302 54	534 15	46		
40	26 40	26 49	60 83	133 5	267 154 48	303 10	354 253 66	448 12	309 358 21	571 13	3		
45	30 80	33 00	75 40	148 5	268 187 54	321 9	284 301 35	480 10	349 416 17	604 10	315		
50	38 24	40 54	91 65	181 4	342 223 80	358 8	75 350 94	509 9	4 473 25	633 8	304		
55	48 4	48 88	129 49	174 4	4 1 00	379 6	235 100 25	535 7	78 527 05	658 6	350		
60	62 02	57 94	128 51	186 3	102 208 67	399 5	71 446 94	558 5	232 584 12	687 5	100		
Ordinary Life													
21	38 43	37 88	138 91	442 24	7 345 28		Pd-up	377 95	1000	Pd-up	418 69	1000	Pd-up
25	41 08	38 81	130 40	446 24	3 370 55	1000		410 03	1000		456 00	1000	
30	44 74	42 87	167 95	450 22	35 412 03	1000		455 00	1000		508 49	1000	
35	49 34	47 87	186 45	454 21	1 449 06	1000		508 49	1000		556 15	1000	
40	54 82	54 48	208 62	457 18	294 508 49	1000		566 15	1000		626 92	1000	
45	61 45	61 74	238 13	458 15	385 508 15	1000		626 92	1000		688 24	1000	
50	69 60	70 54	289 08	455 13	2 202 02	1500		688 24	1000		746 98	1000	
55	79 00	82 50	349 45	448 10	92 88 24	1000		746 98	1000		800 48	1000	
60	92 02	101 27	430 53	436 7	24 43 08	1000		800 48	1000		849 97	1000	
10 Pay. Life													
21	28 28	36 21	84 84	252 12	36 219 50	640 34	58 377 95	1000	Pd-up	418 69	1000	Pd-up	
25	30 30	40 11	115 58	271 13	114 28 71	644 31	332 130 03	1000		456 00	1000		
30	34 16	45 01	146 79	277 4	244 260 00	647 28	284 450 00	1000		508 49	1000		
35	38 60	50 71	186 79	282 13	100 108 72	650 35	140 508 49	1000		556 15	1000		
40	40 88	56 8	199 39	286 12	51 6 49	651 21	365 566 15	1000		626 92	1000		
45	44 00	68 11	248 81	288 10	16 97 98	649 18	86 626 92	1000		688 24	1000		
50	52 34	78 7	308 75	287 8	18 202 42	643 14	265 688 24	1000		746 98	1000		
55	61 80	93 82	377 68	282 6	20 4 72	641 11	155 746 98	1000		800 48	1000		
60	73 87	109 87	458 48	273 4	26 458 00	643 8	177 800 48	1000		849 97	1000		
15 Pay. Life													
21	23 48	26 18	62 42	193 8	28 158 84	465 24	236 176 44	731 34	363 418 69	1000	Pd-up		
25	25 16	28 00	69 42	197 9	85 41 54	471 23	344 301 48	735 32	67 456 00	1000			
30	27 52	32 21	74 50	201 9	214 166 67	477 21	300 257 08	739 28	188 508 49	1000			
35	30 50	36 38	84 28	206 9	208 210 00	482 19	195 377 22	741 24	269 566 15	1000			
40	34 24	41 5	96 57	209 8	352 247 22	486 16	241 420 12	742 20	342 626 92	1000			
45	39 00	47 7	107 00	211 7	394 275 78	489 13	318 445 02	738 17	446 888 24	1000			
50	45 49	56 7	130 00	212 6	12 202 79	482 11	2 502 61	730 13	234 746 98	1000			
55	54 31	68 59	162 39	211 4	35 517 30	475 8	137 535 30	716 10	142 800 48	1000			
60	66 77	84 56	214 47	202 3	24 447 10	474 6	47 590 40	655 7	191 849 97	1000			
20 Year End.													
21	92 14	36 29	42 21	511 5	4 45 13	714 3	707 758 48	812 2	809 876 69	907 1	906		
25	92 34	235 1	441 21	510 5	4 741 42	713 3	705 757 95	811 2	808 876 40	907 1	906		
30	92 60	232 3	429 68	508 5	4 45 29	712 3	703 757 10	810 2	807 875 91	906 1	905		
35	93 20	1 1	427 80	506 5	4 11 15	710 3	701 756 02	809 2	805 875 31	905 1	904		
40	94 00	2 50	435 32	502 5	4 779 86	708 3	696 754 46	807 2	802 874 39	904 1	903		
45	95 3	235 29	442 11	498 5	4 57 03	705 3	689 752 15	805 2	798 872 96	903 1	901		
50	97 00	239 93	447 21	492 5	4 202 39	699 3	677 748 29	800 2	790 870 56	901 1	898		
55	101 71	244 8	460 81	481 5	3 625 00	690 3	655 742 07	793 2	775 866 66	896 1	893		
60	108 41	209 19	468 65	466 5	3 064 13	676 3	618 742 08	782 2	759 860 23	890 1	883		
10 Year End.													
21	58 54	130 71	248 36	345 10	277 376 01	490 8	449 588 35	696 5	682 910 43	942 1	941		
25	58 77	129 44	247 15	343 10	271 374 80	489 8	445 587 42	695 5	679 910 16	942 1	941		
30	59 19	127 60	245 39	340 10	261 373 22	486 8	442 586 01	693 5	676 909 68	941 1	940		
35	59 51	125 45	243 31	337 10	245 371 21	483 8	427 584 18	690 5	670 909 00	940 1	939		
40	60 82	130 29	241 97	332 10	215 368 89	479 8	407 581 86	687 5	660 907 96	939 1	938		
45	62 58	130 4	238 44	327 10	165 366 02	473 8	372 583 33	682 5	643 906 24	937 1	936		
50	65 60	117 34	234 84	319 10	75 361 47	464 8	369 572 44	673 5	612 903 25	934 1	932		
55	70 87	113 59	229 94	308 8	110 354 77	459 8	132 563 11	658 5	556 898 27	929 1	925		
60	74 55	109 35	223 70	293 5	125 345 45	447 7	123 548 89	637 5	454 890 95	921 1	913		
15 Year End.													
21	42 54	79 24	158 74	256 15	121 387 68	538 10	481 601 17	782 5	77 926 20	958 1	957		
25	42 83	78 01	157 57	254 15	109 386 63	536 10	481 600 29	781 5	769 925 50	958 1	957		
30	43 33	76 30	155 99	251 15	87 385 17	533 10	469 588 93	779 5	744 925 38	958 1	957		
35	44 13	74 47	154 40	247 15	48 383 75	530 10	449 567 30	776 5	735 924 57	957 1	956		
40	45 41	72 75	153 20	243 14	137 382 78	525 10	413 555 02	772 5	744 923 30	955 1	954		
45	47 71	71 54	152 78	238 10	131 381 68	519 10	347 561 22	765 5	722 921 09	953 1	951		
50	51 61	70 70	152 73	232 8	111 379 93	509 10	223 544 91	754 5	681 917 33	949 1	946		
55	58 21	70 68	153 73	225 5	126 378 00	495 9	127 635 21	737 5	605 911 07	943 1	937		
60	68 87	72 10	156 56	219 3	136 375 77	477 8	125 619 68	712 5	460 900 95	932 1	922		

†Days.
NOTE.—American 3 1/4% Modified Preliminary Term Reserve (Ill. Std.) with surrender charge p to 10th year not exceeding \$20 per \$1,000.

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ANNUITY RATES. AETNA LIFE INSURANCE COMPANY.

MALES.				Age last birthday.	FEMALES.			
Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.				Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.		
	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.			Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
2324.00	\$43.03	\$21.29	\$10.59	3	\$2399.00	\$41.68	\$20.63	\$10.26
2303.00	43.42	21.48	10.68	4	2386.00	41.91	20.74	10.32
2283.00	43.80	21.66	10.77	5	2374.00	42.12	20.84	10.37
2264.00	44.17	21.84	10.86	6	2363.00	42.32	20.94	10.41
2246.00	44.52	22.02	10.95	7	2352.00	42.52	21.03	10.46
2229.00	44.86	22.18	11.03	8	2342.00	42.70	21.12	10.51
2214.00	45.17	22.33	11.10	9	2332.00	42.88	21.21	10.55
2201.00	45.43	22.46	11.17	10	2323.00	43.05	21.29	10.59
2193.00	45.60	22.54	11.21	11	2313.00	43.23	21.39	10.64
2185.00	45.77	22.62	11.25	12	2302.00	43.44	21.49	10.69
2177.00	45.93	22.71	11.29	13	2289.00	43.69	21.61	10.75
2168.00	46.13	22.80	11.34	14	2277.00	43.92	21.72	10.80
2158.00	46.34	22.90	11.39	15	2265.00	44.15	21.83	10.86
2146.00	46.62	23.04	11.45	16	2253.00	44.39	21.95	10.91
2133.00	46.88	23.17	11.52	17	2240.00	44.64	22.08	10.98
2118.00	47.21	23.33	11.60	18	2227.00	44.90	22.20	11.04
2103.00	47.55	23.50	11.68	19	2211.00	45.23	22.36	11.12
2089.00	47.87	23.65	11.76	20	2197.00	45.52	22.50	11.18
2073.00	48.24	23.83	11.85	21	2182.00	45.83	22.66	11.26
2057.00	48.61	24.02	11.94	22	2167.00	46.15	22.81	11.34
2040.00	49.02	24.21	12.03	23	2152.00	46.47	22.97	11.42
2022.00	49.46	24.43	12.14	24	2134.00	46.86	23.16	11.51
2005.00	49.88	24.63	12.24	25	2116.00	47.26	23.35	11.61
1986.00	50.35	24.86	12.35	26	2100.00	47.62	23.53	11.70
1966.00	50.86	25.11	12.48	27	2082.00	48.03	23.73	11.80
1947.00	51.36	25.35	12.60	28	2062.00	48.50	23.96	11.91
1927.00	51.89	25.61	12.73	29	2044.00	48.92	24.17	12.01
1906.00	52.47	25.89	12.86	30	2024.00	49.41	24.40	12.13
1885.00	53.05	26.18	13.00	31	2004.00	49.90	24.64	12.25
1863.00	53.68	26.48	13.15	32	1984.00	50.40	24.89	12.37
1841.00	54.32	26.80	13.31	33	1963.00	50.94	25.15	12.50
1816.00	55.07	27.16	13.49	34	1941.00	51.52	25.43	12.64
1791.00	55.83	27.53	13.67	35	1920.00	52.08	25.71	12.77
1765.00	56.66	27.93	13.87	36	1896.00	52.74	26.03	12.93
1739.00	57.50	28.34	14.07	37	1871.00	53.45	26.37	13.10
1712.00	58.41	28.79	14.29	38	1847.00	54.14	26.71	13.27
1684.00	59.38	29.26	14.52	39	1820.00	54.95	27.10	13.46
1656.00	60.39	29.74	14.76	40	1795.00	55.71	27.47	13.64
1628.00	61.43	30.25	15.01	41	1767.00	56.59	27.90	13.85
1600.00	62.50	30.77	15.27	42	1741.00	57.44	28.31	14.06
1572.00	63.61	31.31	15.53	43	1712.00	58.41	28.79	14.29
1543.00	64.81	31.89	15.82	44	1683.00	59.42	29.27	14.53
1516.00	65.96	32.45	16.09	45	1653.00	60.50	29.80	14.79
1487.00	67.25	33.07	16.40	46	1624.00	61.58	30.32	15.05
1460.00	68.49	33.67	16.69	47	1594.00	62.74	30.88	15.32
1432.00	69.83	34.32	17.01	48	1566.00	63.86	31.43	15.59
1402.00	71.33	35.04	17.37	49	1535.00	65.15	32.05	15.90
1372.00	72.89	35.79	17.74	50	1505.00	66.45	32.68	16.21
1341.00	74.57	36.60	18.14	51	1473.00	67.89	33.38	16.55
1311.00	76.28	37.43	18.54	52	1442.00	69.35	34.08	16.90
1279.00	78.19	38.34	18.99	53	1409.00	70.97	34.87	17.28
1248.00	80.13	39.28	19.45	54	1378.00	72.57	35.64	17.66
1215.00	82.30	40.32	19.96	55	1343.00	74.46	36.55	18.11
1181.00	84.67	41.46	20.52	56	1311.00	76.28	37.43	18.54
1147.00	87.18	42.66	21.11	57	1276.00	78.37	38.43	19.03
1113.00	89.85	43.94	21.73	58	1243.00	80.45	39.43	19.52
1078.00	92.76	45.33	22.41	59	1208.00	82.78	40.55	20.07
1044.00	95.79	46.77	23.12	60	1173.00	85.25	41.74	20.65
1008.00	99.21	48.40	23.91	61	1137.00	87.95	43.03	21.29
973.00	102.77	50.10	24.74	62	1103.00	90.66	44.33	21.92
938.00	106.61	51.92	25.63	63	1067.00	93.72	45.79	22.63
903.00	110.74	53.88	26.58	64	1032.00	96.90	47.30	23.38
868.00	115.21	55.99	27.61	65	997.00	100.30	48.92	24.17
836.00	119.62	58.07	28.62	66	962.00	103.95	50.66	25.01
806.00	124.07	60.17	29.64	67	928.00	107.76	52.47	25.89
777.00	128.70	62.34	30.69	68	893.00	111.98	54.47	26.87
749.00	133.51	64.60	31.79	69	858.00	116.55	56.63	27.92
722.00	138.50	66.93	32.92	70	823.00	121.51	58.96	29.05
697.00	143.47	69.25	34.04	71	789.00	126.74	61.43	30.25
673.00	148.59	71.63	35.19	72	755.00	132.45	64.10	31.55
651.00	153.61	73.96	36.31	73	724.00	138.12	66.76	32.83
630.00	158.73	76.34	37.45	74	694.00	144.09	69.54	34.18
610.00	163.93	78.74	38.61	75	667.00	149.93	72.25	35.49
590.00	169.49	81.30	39.84	76	643.00	155.52	74.85	36.74
570.00	175.44	84.03	41.15	77	621.00	161.03	77.40	37.97
551.00	181.49	86.81	42.48	78	601.00	166.39	79.87	39.15
533.00	187.62	89.61	43.82	79	583.00	171.53	82.24	40.29
516.00	193.80	92.42	45.17	80	567.00	176.37	84.46	41.36

x For cost of an Annuity of \$50 Semi-Annually add \$25, for an Annuity of \$25 Quarterly add \$37.50.

ANNUITY RATES.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

Without Return of Premium.

MALES			Age Last Birthday	FEMALES		
Price of An Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will Purchase			Price of An Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will Purchase	
	Annual Payment	Monthly Payment			Annual Payment	Monthly Payment
\$2105.00	\$47.51	\$3.86	10	\$2105.00	\$47.51	\$3.86
2093.00	47.78	3.88	11	2097.00	47.69	3.87
2082.00	48.03	3.90	12	2089.00	47.87	3.89
2070.00	48.31	3.92	13	2081.00	48.05	3.90
2060.00	48.54	3.94	14	2072.00	48.26	3.92
2045.00	48.90	3.97	15	2063.00	48.47	3.94
2033.00	49.19	3.99	16	2054.00	48.69	3.95
2019.00	49.53	4.02	17	2044.00	48.92	3.97
2006.00	49.85	4.05	18	2034.00	49.16	3.99
1992.00	50.20	4.07	19	2023.00	49.43	4.01
1977.00	50.58	4.10	20	2012.00	49.70	4.03
1962.00	50.97	4.14	21	2001.00	49.98	4.06
1946.00	51.39	4.17	22	1988.00	50.30	4.08
1929.00	51.84	4.20	23	1975.00	50.63	4.11
1912.00	52.30	4.22	24	1963.00	50.94	4.13
1895.00	52.77	4.28	25	1950.00	51.28	4.16
1878.00	53.25	4.32	26	1936.00	51.65	4.19
1860.00	53.76	4.36	27	1922.00	52.08	4.22
1842.00	54.29	4.40	28	1907.00	52.44	4.25
1823.00	54.85	4.44	29	1892.00	52.85	4.28
1804.00	55.43	4.49	30	1877.00	53.28	4.32
1784.00	56.05	4.54	31	1861.00	53.73	4.35
1764.00	56.69	4.59	32	1845.00	54.20	4.39
1744.00	57.34	4.64	33	1828.00	54.70	4.43
1723.00	58.04	4.69	34	1811.00	55.22	4.47
1702.00	58.75	4.75	35	1793.00	55.77	4.51
1680.00	59.52	4.81	36	1775.00	56.34	4.56
1658.00	60.31	4.88	37	1756.00	56.95	4.61
1635.00	61.16	4.94	38	1737.00	57.57	4.66
1612.00	62.08	5.01	39	1717.00	58.24	4.71
1588.00	62.97	5.08	40	1697.00	58.93	4.76
1564.00	63.94	5.16	41	1676.00	59.67	4.82
1540.00	64.94	5.24	42	1655.00	60.42	4.88
1515.00	66.01	5.32	43	1633.00	61.24	4.94
1490.00	67.11	5.41	44	1611.00	62.07	5.01
1464.00	68.31	5.50	45	1588.00	62.97	5.08
1438.00	69.54	5.60	46	1565.00	63.90	5.15
1411.00	70.87	5.70	47	1541.00	64.89	5.23
1384.00	72.25	5.81	48	1517.00	65.92	5.31
1357.00	73.69	5.92	49	1492.00	67.02	5.40
1329.00	75.24	6.04	50	1466.00	68.21	5.49
1301.00	76.86	6.17	51	1438.00	69.54	5.59
1273.00	78.55	6.36	52	1409.00	70.79	5.71
1245.00	80.32	6.44	53	1379.00	72.52	5.83
1216.00	82.24	6.58	54	1349.00	74.18	5.95
1188.00	84.18	6.73	55	1319.00	75.82	6.08
1160.00	86.21	6.89	56	1289.00	77.58	6.22
1133.00	88.26	7.05	57	1258.00	79.49	6.37
1106.00	90.42	7.22	58	1227.00	81.50	6.52
1078.00	92.76	7.39	59	1196.00	83.61	6.68
1050.00	95.24	7.58	60	1165.00	85.84	6.86
1022.00	97.85	7.77	61	1135.00	88.11	7.03
994.00	100.60	7.98	62	1105.00	90.50	7.22
966.00	103.52	8.20	63	1075.00	93.02	7.41
938.00	106.61	8.44	64	1045.00	95.69	7.61
909.00	110.01	8.69	65	1015.00	98.52	7.83
881.00	113.51	8.95	66	986.00	101.42	8.05
853.00	117.23	9.23	67	958.00	104.38	8.27
825.00	121.21	9.44	68	930.00	107.53	8.50
797.00	125.47	9.84	69	902.00	110.86	8.76
769.00	130.04	10.17	70	873.00	114.54	9.03
741.00	134.95	10.53	71	845.00	118.34	9.31
714.00	140.06	10.91	72	817.00	122.40	9.61
687.00	145.56	11.30	73	790.00	126.58	9.93
660.00	151.52	11.72	74	762.00	131.23	10.27
634.00	157.73	12.18	75	734.00	136.24	10.63
608.00	164.07	12.66	76	707.00	141.44	11.01
583.00	171.53	13.18	77	680.00	147.06	11.42
558.00	179.21	13.72	78	654.00	152.91	11.85
534.00	187.27	14.29	79	628.00	159.24	12.30
510.00	196.08	14.90	80	602.00	166.11	12.79

ANNUITY RATES.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

With Return of Premium.

MALES				FEMALES			
Price of An Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will Purchase		Age Last Birthday	Price of An Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will Purchase		
	Annual Payment	Monthly Payment			Annual Payment	Monthly Payment	
\$2183 00	\$45 81	\$3 72	10	\$2178.00	\$45.91	\$3.73	
2171 00	46 06	3 74	11	2169 00	46.10	3.75	
2159 00	46 32	3 76	12	2161 00	46.27	3.76	
2147 00	46 58	3 78	13	2152 00	46.47	3.78	
2134 00	46 86	3 80	14	2143 00	46.66	3.79	
2121 00	47 15	3 82	15	2134 00	46.86	3.81	
2108 00	47 44	3 84	16	2124 00	47.08	3.83	
2094 00	47 76	3 87	17	2114 00	47.30	3.84	
2080 00	48 05	3.89	18	2104 00	47.53	3.86	
2066 00	48 40	3 92	19	2094 00	47.76	3.88	
2051 00	48 76	3.94	20	2083 00	48.01	3.90	
2038 00	49 12	3.97	21	2071 00	48.29	3.92	
2026 00	49 50	4.00	22	2059 00	49.57	3.94	
2004 00	49 90	4.04	23	2047 00	48.85	3.96	
1989 00	50 28	4.07	24	2035 00	49.14	3.99	
1973 00	50 68	4.10	25	2022 00	49.46	4.01	
1957 00	51 10	4.14	26	2009 00	49.78	4.03	
1941 00	51 52	4.17	27	1995 00	50.13	4.06	
1925 00	51 95	4 21	28	1981 00	50.48	4.08	
1908 00	52 41	4 25	29	1967 00	50.84	4.11	
1891 00	52 88	4.29	30	1953 00	51.20	4.14	
1873 00	53 39	4.33	31	1938 00	51.60	4.17	
1855 00	53.91	4.37	32	1923 00	52.00	4.20	
1837 00	54.44	4.41	33	1909 00	52.38	4.23	
1818 00	55 01	4.46	34	1895 00	52.77	4.26	
1799 00	55 59	4.50	35	1881 00	53.16	4.30	
1780 00	56 18	4.55	36	1867 00	53.56	4.33	
1760 00	56.82	4.60	37	1852 00	54.00	4.37	
1740 00	57.47	4.65	38	1836 00	54.47	4.41	
1719 00	58 17	4.71	39	1820 00	54.95	4.45	
1698 00	58 89	4.76	40	1803 00	55.46	4.49	
1677 00	59.63	4 82	41	1785 00	56.02	4.53	
1656 00	60 39	4.88	42	1767 00	56.59	4.58	
1634 00	61 20	4.95	43	1749 00	57.18	4.62	
1612 00	62 03	5 01	44	1731 00	57.77	4.67	
1590 00	62 59	5 08	45	1712 00	58.41	4.72	
1567 00	63 82	5.15	46	1693 00	59.07	4.77	
1544 00	64.77	5.22	47	1673 00	59.77	4.83	
1521 00	65 75	5.30	48	1652 00	60.53	4.89	
1498 00	66 76	5.38	49	1631 00	61.31	4.95	
1474 00	67.84	5.46	50	1609 00	62.15	5.02	
1450 00	68 97	5 55	51	1585 00	63 09	5.09	
1426 00	70 13	5.64	52	1559 00	64.14	5.17	
1402 00	71 33	5.73	53	1533 00	65 23	5.25	
1378 00	72.57	5 83	54	1507 00	66 36	5.34	
1354 00	73 86	5.93	55	1479 00	67 61	5.44	
1331 00	75 13	6.03	56	1452 00	68 87	5.54	
1309 00	76 39	6.13	57	1425 00	70.18	5.64	
1287 00	77 70	6.23	58	1398 00	71 53	5.75	
1264 00	79 11	6.34	59	1371 00	72.94	5.86	
1241 00	80 58	6.45	60	1344 00	74.40	5.97	
1218 00	82 10	6.57	61	1318 00	75.87	6 08	
1195 00	83 68	6.69	62	1292 00	77.40	6 20	
1172 00	85 32	6.82	63	1266 00	78.99	6.33	
1149 00	87 03	6.94	64	1241 00	80.58	6.45	
1125 00	88 89	7.08	65	1217 00	82.17	6.57	
1102 00	90 74	7 22	66	1193 00	83.82	6.70	
1079 00	92.68	7.36	67	1169 00	85.54	6.83	
1056 00	94.70	7.51	68	1145 00	87 34	6.96	
1033 00	96.81	7.67	69	1121 00	89 21	7.10	
1010 00	99.01	7.84	70	1097 00	91.16	7.25	
988 00	101 21	8.01	71	1073 00	93 20	7.40	
965 00	103 63	8.18	72	1050 00	95.24	7.56	
942 00	106 16	8.38	73	1026 00	97.47	7.72	
918 00	108 93	8.58	74	1002 00	99 80	7.89	
895 00	111.73	8.78	75	979 00	102.14	8.07	
872 00	114.67	8.99	76	956 00	104.60	8.26	
849 00	117.79	9.22	77	933 00	107.18	8.45	
827 00	120.92	9.44	78	911 00	109.77	8.64	
805 00	124.22	9.68	79	889 00	112.49	8.83	
784 00	127.55	9.92	80	867 00	115.34	9 04	

ANNUITY RATES. CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

MALES.				Age last birthday.	FEMALES.			
Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.				Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.		
	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.			Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
2,080.00	47.71	23.57	11.72	20	2,129.00	46.97	23.48	11.71
2,081.00	48.05	23.74	11.80	21	2,114.00	47.30	23.38	11.71
2,065.00	48.43	23.92	11.89	22	2,099.00	47.64	23.54	11.71
2,049.00	48.80	24.11	11.98	23	2,084.00	47.98	23.71	11.71
2,032.00	49.21	24.31	12.08	24	2,068.00	48.36	23.89	11.71
2,015.00	49.63	24.51	12.18	25	2,052.00	48.73	24.07	11.71
1,997.00	50.08	24.73	12.29	26	2,035.00	49.14	24.27	11.71
1,979.00	50.53	24.95	12.40	27	2,017.00	49.58	24.49	11.71
1,960.00	51.02	25.19	12.52	28	2,000.00	50.00	24.69	11.71
1,940.00	51.55	25.45	12.64	29	1,981.00	50.48	24.93	11.71
1,921.00	52.06	25.69	12.76	30	1,963.00	50.94	25.15	11.71
1,900.00	52.63	25.97	12.90	31	1,943.00	51.47	25.41	11.71
1,879.00	53.22	26.26	13.04	32	1,924.00	51.98	25.65	11.71
1,857.00	53.85	26.57	13.20	33	1,904.00	52.52	25.92	11.71
1,835.00	54.50	26.88	13.35	34	1,883.00	53.11	26.21	11.71
1,812.00	55.19	27.22	13.52	35	1,863.00	53.68	26.48	11.71
1,788.00	55.93	27.58	13.69	36	1,841.00	54.32	26.80	11.71
1,764.00	56.69	27.95	13.88	37	1,820.00	54.95	27.10	11.71
1,740.00	57.47	28.33	14.06	38	1,798.00	55.62	27.43	11.71
1,714.00	58.34	28.75	14.27	39	1,776.00	56.31	27.76	11.71
1,688.00	59.24	29.19	14.49	40	1,753.00	57.05	28.12	11.71
1,662.00	60.17	29.64	14.71	41	1,731.00	57.77	28.47	11.71
1,635.00	61.16	30.12	14.95	42	1,708.00	58.55	28.85	11.71
1,608.00	62.19	30.62	15.19	43	1,684.00	59.38	29.26	11.71
1,580.00	63.29	31.15	15.46	44	1,660.00	60.24	29.67	11.71
1,551.00	64.47	31.73	15.74	45	1,636.00	61.12	30.10	11.71
1,522.00	65.70	32.32	16.03	46	1,612.00	62.03	30.54	11.71
1,492.00	67.02	32.96	16.35	47	1,587.00	63.01	31.02	11.71
1,462.00	68.40	33.62	16.67	48	1,561.00	64.06	31.53	11.71
1,432.00	69.83	34.32	17.01	49	1,536.00	65.10	32.03	11.71
1,401.00	71.38	35.06	17.38	50	1,509.00	66.27	32.59	11.71
1,369.00	73.05	35.87	17.77	51	1,483.00	67.43	33.16	11.71
1,338.00	74.74	36.68	18.18	52	1,455.00	68.73	33.78	11.71
1,306.00	76.57	37.57	18.61	53	1,427.00	70.08	34.44	11.71
1,273.00	78.55	38.52	19.08	54	1,398.00	71.53	35.14	11.71
1,241.00	80.58	39.49	19.55	55	1,368.00	73.10	35.89	11.71
1,208.00	82.78	40.55	20.07	56	1,338.00	74.74	36.68	11.71
1,175.00	85.11	41.67	20.62	57	1,307.00	76.51	37.54	11.71
1,141.00	87.64	42.88	21.21	58	1,275.00	78.43	38.46	11.71
1,108.00	90.25	44.13	21.82	59	1,242.00	80.52	39.46	11.71
1,075.00	93.02	45.45	22.47	60	1,208.00	82.78	40.55	11.71
1,044.00	95.79	46.77	23.12	61	1,173.00	85.25	41.74	11.71
1,013.00	98.72	48.17	23.80	62	1,138.00	87.87	42.99	11.71
982.00	101.83	49.65	24.52	63	1,105.00	90.50	44.25	11.71
951.00	105.15	51.23	25.29	64	1,071.00	93.37	45.62	11.71
920.00	108.70	52.91	26.11	65	1,037.00	96.43	47.08	11.71
889.00	112.49	54.70	26.98	66	1,002.00	99.80	48.69	11.71
860.00	116.28	56.59	27.86	67	969.00	103.20	50.30	11.71
831.00	120.34	58.41	28.79	68	936.00	106.84	52.03	11.71
802.00	124.69	60.46	29.78	69	903.00	110.74	53.88	11.71
774.00	129.20	62.58	30.81	70	870.00	114.94	55.87	11.71
745.00	134.23	64.94	31.95	71	837.00	119.47	58.00	11.71
719.00	139.08	67.20	33.05	72	806.00	124.07	60.17	11.71
692.00	144.51	69.73	34.27	73	775.00	129.03	62.50	11.71
666.00	150.15	72.36	35.54	74	745.00	134.23	64.94	11.71
640.00	156.25	75.19	36.90	75	715.00	139.86	67.57	11.71
616.00	162.34	78.00	38.26	76	686.00	145.77	70.32	11.71
592.00	168.92	81.04	39.71	77	658.00	151.98	73.21	11.71
569.00	175.75	84.18	41.22	78	632.00	158.23	76.10	11.71
549.00	182.15	87.11	42.63	79	609.00	164.20	78.86	11.71
580.00	188.68	90.09	44.05	80	587.00	170.36	81.70	11.71
514.00	194.55	92.76	45.33	81	568.00	176.06	84.32	11.71
499.00	200.40	95.42	46.60	82	553.00	180.83	86.51	11.71
487.00	205.34	97.66	47.66	83	539.00	185.53	88.65	11.71
478.00	209.21	99.40	48.50	84	528.00	189.39	90.42	11.71
471.00	212.31	100.81	49.16	85	520.00	192.31	91.74	11.71

x For cost of an Annuity of \$50 Semi-Annually add \$25, for Annuity of \$25 Quarterly add \$87.50.

ANNUITY RATES. EQUITABLE OF NEW YORK, MUTUAL BENEFIT, MUTUAL LIFE

MALES.

FEMALES.

Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.			Age, last birthday.	Price of an Annuity of \$100 payable annually.	Amount of Annuity which \$1,000 will purchase.		
	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.			Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
\$2,629.50	\$38.03	\$18.82	\$9.36	3	\$2,648.20	\$37.76	\$18.69	\$9.29
2,617.80	38.20	18.90	9.40	4	2,637.20	37.91	18.76	9.33
2,604.60	38.39	19.00	9.45	5	2,624.50	38.10	18.85	9.38
2,589.40	38.61	19.11	9.50	6	2,610.10	38.31	18.96	9.43
2,573.00	38.86	19.23	9.56	7	2,594.30	38.54	19.07	9.48
2,554.80	39.14	19.36	9.63	8	2,576.80	38.80	19.20	9.55
2,535.10	39.44	19.51	9.70	9	2,557.70	39.09	19.34	9.62
2,513.10	39.75	19.66	9.78	10	2,538.10	39.39	19.49	9.69
2,500.40	39.99	19.78	9.83	11	2,518.70	39.70	19.64	9.76
2,485.20	40.23	19.90	9.89	12	2,499.10	40.01	19.79	9.84
2,469.50	40.49	20.02	9.96	13	2,479.60	40.32	19.94	9.92
2,453.50	40.75	20.15	10.02	14	2,460.10	40.64	20.10	9.99
2,436.60	41.04	20.29	10.09	15	2,440.70	40.97	20.26	10.07
2,419.40	41.33	20.43	10.16	16	2,421.60	41.29	20.41	10.15
2,401.20	41.64	20.59	10.23	17	2,402.40	41.62	20.58	10.23
2,382.80	41.96	20.74	10.31	18	2,383.40	41.95	20.74	10.31
2,364.20	42.29	20.91	10.39	19	2,364.90	42.28	20.90	10.39
2,345.40	42.63	21.07	10.47	20	2,346.40	42.61	21.06	10.47
2,326.20	42.98	21.24	10.56	21	2,328.40	42.94	21.22	10.55
2,306.60	43.35	21.42	10.65	22	2,309.70	43.29	21.39	10.63
2,286.40	43.73	21.61	10.74	23	2,290.80	43.65	21.57	10.72
2,265.80	44.13	21.80	10.83	24	2,270.90	44.03	21.75	10.81
2,244.40	44.55	22.01	10.94	25	2,250.80	44.42	21.95	10.91
2,222.50	44.99	22.22	11.04	26	2,230.10	44.84	22.15	11.01
2,200.00	45.45	22.45	11.15	27	2,208.70	45.27	22.36	11.11
2,176.90	45.93	22.68	11.27	28	2,186.80	45.72	22.58	11.22
2,153.30	46.44	22.93	11.39	29	2,164.60	46.19	22.81	11.33
2,129.00	46.97	23.19	11.52	30	2,141.90	46.68	23.05	11.45
2,104.00	47.52	23.46	11.65	31	2,118.50	47.20	23.30	11.57
2,078.50	48.11	23.74	11.79	32	2,094.90	47.73	23.56	11.70
2,052.40	48.72	24.04	11.94	33	2,070.90	48.28	23.83	11.84
2,025.70	49.36	24.35	12.09	34	2,046.30	48.86	24.11	11.98
1,998.30	50.04	24.68	12.26	35	2,021.50	49.46	24.40	12.12
1,970.50	50.74	25.03	12.43	36	1,996.30	50.09	24.71	12.27
1,942.00	51.49	25.39	12.61	37	1,970.70	50.74	25.02	12.43
1,912.70	52.28	25.77	12.79	38	1,944.80	51.41	25.35	12.59
1,883.00	53.10	26.17	12.99	39	1,918.50	52.12	25.70	12.76
1,862.70	53.97	26.59	13.20	40	1,891.90	52.85	26.05	12.93
1,821.80	54.89	27.04	13.42	41	1,865.10	53.61	26.42	13.11
1,790.40	55.85	27.51	13.65	42	1,837.80	54.41	26.81	13.30
1,758.40	56.86	28.00	13.89	43	1,810.50	55.23	27.21	13.50
1,725.90	57.94	28.52	14.15	44	1,782.60	56.09	27.63	13.71
1,692.80	59.07	29.07	14.42	45	1,754.50	56.99	28.06	13.92
1,659.40	60.26	29.64	14.70	46	1,725.90	57.94	28.52	14.15
1,625.40	61.52	30.25	15.00	47	1,697.00	58.92	29.00	14.38
1,591.00	62.85	30.90	15.32	48	1,667.80	59.95	29.50	14.63
1,556.20	64.25	31.58	15.65	49	1,637.90	61.05	30.03	14.89
1,521.60	65.72	32.28	16.00	50	1,607.70	62.20	30.58	15.16
1,486.50	67.27	33.03	16.37	51	1,576.90	63.41	31.17	15.45
1,451.20	68.90	33.82	16.75	52	1,545.40	64.70	31.79	15.76
1,415.00	70.67	34.67	17.17	53	1,513.40	66.07	32.45	16.08
1,378.70	72.53	35.56	17.61	54	1,480.60	67.54	33.16	16.43
1,342.00	74.51	36.52	18.08	55	1,447.20	69.09	33.91	16.80
1,305.30	76.61	37.52	18.57	56	1,412.70	70.78	34.72	17.20
1,268.50	78.83	38.59	19.09	57	1,377.60	72.59	35.59	17.62
1,231.50	81.20	39.72	19.65	58	1,341.70	74.53	36.53	18.08
1,194.60	83.71	40.92	20.24	59	1,304.90	76.63	37.54	18.58
1,157.70	86.37	42.20	20.86	60	1,267.50	78.89	38.62	19.11
1,120.80	89.22	43.56	21.52	61	1,229.10	81.36	39.80	19.69
1,084.10	92.24	45.00	22.23	62	1,190.30	84.01	41.07	20.31
1,047.60	95.45	46.52	22.97	63	1,150.80	86.89	42.45	20.98
1,011.30	98.88	48.15	23.76	64	1,110.90	90.01	43.94	21.71
975.20	102.54	49.89	24.61	65	1,070.80	93.38	45.54	22.49
939.60	106.42	51.72	25.50	66	1,030.50	97.04	47.28	23.34
904.20	110.59	53.69	26.46	67	990.20	100.98	49.15	24.25
869.30	115.03	55.78	27.47	68	950.20	105.24	51.16	25.23
835.00	119.76	58.00	28.55	69	910.40	109.84	53.33	26.29
801.10	124.82	60.37	29.70	70	878.30	113.85	55.23	27.20
767.80	130.24	62.90	30.92	71	846.80	118.09	57.22	28.17
736.20	135.83	65.51	32.18	72	816.20	122.51	59.29	29.18
706.20	141.60	68.19	33.48	73	786.20	127.19	61.48	30.24
678.00	147.49	70.92	34.79	74	757.10	132.08	63.76	31.34
651.60	153.46	73.68	36.12	75	728.90	137.19	66.14	32.49
626.90	159.51	76.46	37.45	76	701.80	142.49	68.60	33.67
604.10	165.53	79.22	38.78	77	675.60	148.01	71.16	34.91
583.10	171.49	81.95	40.08	78	650.60	153.70	73.78	36.17
564.00	177.30	84.60	41.35	79	626.50	159.61	76.51	37.48
546.80	182.88	87.13	42.56	80	603.50	165.70	79.30	38.81
531.50	188.14	89.52	43.70	81	581.70	171.90	82.14	40.18

For cost of annuity of \$50 semi-annually add \$27, for Annuity of \$25 quarterly add \$40.50.

REFUND ANNUITY RATES. EQUITABLE LIFE ASSURANCE SOCIETY

MALES.					FEMALES.				
Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.			Age last birthday.	Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.			
	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.			Annual Payment.	Semi-Annual Payment.	Quarterly Payment.	
2,441.30	40.96	20.26	10.07	20	2,474.20	40.42	19.99	9.99	
2,422.80	41.27	20.41	10.15	21	2,457.20	40.70	20.13	10.06	
2,403.90	41.60	20.57	10.23	22	2,439.80	40.99	20.27	10.13	
2,384.60	41.94	20.73	10.31	23	2,422.00	41.29	20.42	10.20	
2,364.80	42.29	20.91	10.39	24	2,403.80	41.60	20.57	10.27	
2,344.50	42.65	21.08	10.48	25	2,385.20	41.93	20.73	10.34	
2,323.70	43.03	21.27	10.57	26	2,366.20	42.26	20.89	10.41	
2,302.50	43.43	21.46	10.67	27	2,346.90	42.61	21.06	10.48	
2,280.80	43.84	21.67	10.77	28	2,327.20	42.97	21.24	10.55	
2,258.60	44.28	21.88	10.87	29	2,307.10	43.34	21.42	10.62	
2,235.90	44.72	22.10	10.98	30	2,286.60	43.73	21.61	10.69	
2,212.80	45.19	22.32	11.10	31	2,265.80	44.13	21.81	10.76	
2,189.10	45.68	22.56	11.21	32	2,244.60	44.55	22.01	10.83	
2,164.90	46.19	22.81	11.34	33	2,223.00	44.98	22.22	10.90	
2,140.30	46.72	23.07	11.46	34	2,201.00	45.43	22.44	11.00	
2,115.20	47.28	23.34	11.60	35	2,178.70	45.90	22.67	11.10	
2,089.70	47.85	23.62	11.74	36	2,156.00	46.38	22.90	11.20	
2,063.70	48.40	23.92	11.88	37	2,132.80	46.89	23.15	11.30	
2,037.20	49.00	24.22	12.03	38	2,109.30	47.41	23.40	11.40	
2,010.30	49.74	24.54	12.19	39	2,085.40	47.95	23.67	11.50	
1,982.90	50.43	24.88	12.36	40	2,061.00	48.52	23.95	11.60	
1,955.20	51.15	25.22	12.53	41	2,036.20	49.11	24.23	11.70	
1,926.90	51.90	25.59	12.71	42	2,011.00	49.73	24.53	11.80	
1,898.30	52.68	25.97	12.89	43	1,985.40	50.37	24.85	11.90	
1,869.30	53.50	26.18	13.09	44	1,959.20	51.04	25.17	12.00	
1,839.80	54.35	26.78	13.30	45	1,932.60	51.74	25.52	12.10	
1,810.00	55.25	27.22	13.51	46	1,905.50	52.48	25.87	12.20	
1,779.90	56.18	27.67	13.73	47	1,877.80	53.25	26.25	12.30	
1,749.40	57.16	28.15	13.97	48	1,849.60	54.07	26.64	12.40	
1,718.60	58.19	28.64	14.21	49	1,820.90	54.92	27.06	12.50	
1,687.50	59.26	29.16	14.47	50	1,791.70	55.81	27.49	12.60	
1,656.10	60.38	29.71	14.74	51	1,762.00	56.75	27.95	12.70	
1,624.50	61.56	30.28	15.02	52	1,731.70	57.75	28.42	12.80	
1,592.60	62.79	30.87	15.31	53	1,700.80	58.80	28.94	12.90	
1,560.40	64.09	31.50	15.62	54	1,669.50	59.90	29.47	13.00	
1,528.10	65.44	32.15	15.94	55	1,637.50	61.07	30.04	13.10	
1,495.60	66.80	32.84	16.28	56	1,605.00	62.31	30.64	13.20	
1,463.00	68.35	33.56	16.63	57	1,571.90	63.62	31.27	13.30	
1,430.20	69.92	34.31	17.00	58	1,538.40	65.00	31.94	13.40	
1,397.30	71.67	35.11	17.39	59	1,504.40	66.47	32.65	13.50	
1,364.30	73.50	35.94	17.67	60	1,469.90	68.03	33.40	13.60	
1,331.20	75.12	36.81	18.23	61	1,435.00	69.69	34.20	13.70	
1,298.10	77.04	37.73	18.68	62	1,399.80	71.44	35.04	13.80	
1,264.90	79.06	38.70	19.15	63	1,364.40	73.29	35.94	13.90	
1,231.90	81.18	39.72	19.65	64	1,328.80	75.26	36.88	14.00	
1,198.90	83.41	40.79	20.17	65	1,293.00	77.34	37.88	14.10	
1,166.20	85.75	41.90	20.72	66	1,257.20	79.54	38.93	14.20	
1,133.60	88.21	43.08	21.29	67	1,221.50	81.87	40.05	14.30	
1,101.20	91.81	44.32	21.90	68	1,185.80	84.33	41.23	14.40	
1,069.00	95.55	45.62	22.53	69	1,150.50	86.93	42.47	14.50	
1,037.00	99.43	46.99	23.20	70	1,115.00	89.69	43.78	14.60	
1,005.20	99.48	48.44	23.91	71	1,080.20	92.58	45.16	14.70	
973.60	103.71	49.97	24.65	72	1,045.60	95.64	46.62	14.80	
942.40	106.11	51.58	25.44	73	1,011.40	98.87	48.15	14.90	
911.50	109.71	53.28	26.26	74	977.00	102.29	49.77	15.00	
880.90	113.59	55.07	27.13	75	944.20	105.91	51.48	15.10	
850.80	117.54	56.96	28.05	76	911.30	109.73	53.29	15.20	
821.10	121.79	59.96	29.02	77	878.90	113.78	55.20	15.30	
792.00	126.20	61.05	30.03	78	847.00	118.06	57.21	15.40	
763.50	130.98	63.25	31.10	79	815.80	122.58	59.33	15.50	
735.60	135.94	65.57	32.21	80	785.20	127.36	61.54	15.60	
708.30	141.18	68.00	33.39	81	755.30	132.40	63.91	15.70	
681.80	146.67	70.54	34.61	82	726.00	137.74	66.40	15.80	
656.30	152.37	73.18	35.88	83	697.60	143.35	69.00	15.90	
631.90	158.25	75.88	37.18	84	669.90	149.28	71.75	16.00	
608.80	164.26	78.64	38.50	85	643.10	155.50	74.62	16.10	

x For cost of an Annuity of \$50 Semi-Annually add \$27, for Annuity of \$25 Quarterly add \$40.50.

CASH REFUND ANNUITY RATES. EQUITABLE LIFE ASSURANCE SOCIETY.

MALES.					FEMALES.			
Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.			Age last birthday.	Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.		
	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.			Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
474.80	40.41	19.98	9.94	20	2,509.10	39.85	19.72	9.81
456.20	40.71	20.14	10.01	21	2,492.00	40.13	19.85	9.87
437.10	41.03	20.29	10.09	22	2,474.60	40.41	19.99	9.94
417.70	41.36	20.45	10.17	23	2,456.80	40.70	20.13	10.01
397.90	41.70	20.62	10.25	24	2,438.70	41.01	20.28	10.08
377.60	42.06	20.79	10.34	25	2,420.30	41.32	20.43	10.16
356.90	42.43	20.97	10.43	26	2,401.60	41.64	20.59	10.24
335.70	42.81	21.16	10.52	27	2,382.50	41.97	20.75	10.32
314.00	43.22	21.36	10.62	28	2,363.10	42.32	20.97	10.40
291.80	43.63	21.56	10.72	29	2,343.30	42.67	21.09	10.49
269.20	44.07	21.78	10.82	30	2,323.20	43.04	21.28	10.58
246.10	44.52	22.00	10.93	31	2,302.70	43.43	21.46	10.67
222.50	44.99	22.23	11.05	32	2,281.90	43.82	21.66	10.76
198.50	45.49	22.47	11.17	33	2,260.70	44.23	21.86	10.86
174.10	46.00	22.72	11.29	34	2,239.20	44.66	22.06	10.97
149.20	46.53	22.98	11.42	35	2,217.20	45.10	22.28	11.07
123.90	47.08	23.25	11.55	36	2,194.80	45.56	22.50	11.18
98.10	47.66	23.53	11.69	37	2,172.10	46.04	22.74	11.30
72.00	48.26	23.82	11.83	38	2,148.80	46.54	22.98	11.42
45.40	48.89	24.13	11.99	39	2,125.20	47.05	23.23	11.54
18.40	49.54	24.45	12.14	40	2,101.10	47.59	23.50	11.67
991.00	50.23	24.78	12.31	41	2,076.50	48.16	23.77	11.81
963.30	50.93	25.12	12.48	42	2,051.50	48.74	24.06	11.95
935.10	51.68	25.48	12.65	43	2,026.00	49.36	24.35	12.10
906.60	52.45	25.86	12.84	44	1,999.90	50.00	24.67	12.25
877.70	53.26	26.25	13.03	45	1,973.30	50.68	25.00	12.41
848.50	54.10	26.66	13.23	46	1,946.10	51.38	25.34	12.58
818.90	54.98	27.09	13.45	47	1,918.40	52.13	25.70	12.76
789.00	55.90	27.53	13.66	48	1,890.10	52.91	26.08	12.95
758.80	56.86	28.00	13.89	49	1,861.20	53.73	26.48	13.15
728.20	57.86	28.49	14.15	50	1,831.70	54.59	26.95	13.35
697.50	58.91	28.99	14.38	51	1,801.60	55.51	27.34	13.57
666.50	60.01	29.52	14.65	52	1,771.00	56.47	27.81	13.80
635.20	61.15	30.08	14.92	53	1,739.80	57.48	28.30	14.04
603.80	62.35	30.66	15.20	54	1,708.10	58.54	28.82	14.30
572.10	63.61	31.27	15.50	55	1,675.90	59.67	29.36	14.57
540.20	64.93	31.90	15.82	56	1,643.20	60.86	29.94	14.85
508.20	66.30	32.57	16.14	57	1,610.00	62.11	30.54	15.15
476.00	67.75	33.27	16.49	58	1,576.40	63.44	31.18	15.46
443.80	69.26	34.00	16.84	59	1,542.50	64.83	31.86	15.79
411.50	70.85	34.76	17.22	60	1,508.20	66.30	32.57	16.14
379.20	72.51	35.56	17.61	61	1,473.60	67.86	33.32	16.51
346.90	74.24	36.39	18.02	62	1,438.90	69.50	34.11	16.90
314.60	76.07	37.27	18.45	63	1,404.00	71.23	34.94	17.31
282.40	77.98	38.19	18.90	64	1,369.30	73.03	35.81	17.73
250.20	79.99	39.15	19.37	65	1,334.60	74.93	36.72	18.18
217.80	82.12	40.17	19.87	66	1,300.10	76.92	37.68	18.65
185.40	84.36	41.24	20.39	67	1,266.10	78.98	38.67	19.13
153.30	86.71	42.36	20.94	68	1,232.20	81.16	39.71	19.64
121.30	89.18	43.54	21.52	69	1,198.80	83.42	40.79	20.17
88.60	91.78	44.78	22.12	70	1,165.90	85.77	41.91	20.72
55.80	94.50	46.07	22.75	71	1,134.10	88.13	43.06	21.28
22.70	97.36	47.43	23.42	72	1,102.60	90.69	44.26	21.87
996.40	100.36	48.86	24.11	73	1,071.10	93.36	45.53	22.49
965.90	103.53	50.36	24.84	74	1,039.40	96.21	46.89	23.15
935.80	106.86	51.93	25.61	75	1,007.10	99.30	48.35	23.86
905.80	110.40	53.60	26.42	76	973.70	102.70	49.97	24.65
876.20	114.13	55.36	27.27	77	939.80	106.41	51.72	25.50
846.90	118.08	57.21	28.17	78	905.60	110.42	53.61	26.43
818.10	122.23	59.16	29.12	79	871.50	114.74	55.65	27.41
789.70	126.63	61.22	30.11	80	837.80	119.36	57.82	28.47
761.90	131.25	63.38	31.16	81	804.80	124.25	60.11	29.58
734.80	136.09	65.63	32.25	82	773.20	129.33	62.49	30.73
708.40	141.16	67.99	33.38	83	743.70	134.46	64.88	31.88
682.90	146.43	70.43	34.56	84	717.00	139.47	67.20	33.00
658.30	151.91	72.96	35.78	85	694.00	144.09	69.35	34.04

x For cost of an Annuity of \$50 Semi-Annually add \$27, for an annuity of \$25 Quarterly add \$40.50.

ANNUITY RATES

EQUITABLE LIFE INSURANCE COMPANY OF IOWA

MALES						FEMALES					
Price of an Annuity of \$100 pay'ble ann'y x	Price of an Annuity of \$10 pay'ble m'thly	Amount of Annuity which \$1,000 will purchase.				Age last birthday	Price of an Annuity of \$100 pay'ble ann'y x	Price of an Annuity of \$10 pay'ble m'thly	Amount of Annuity which \$1,000 will purchase.		
		Ann. Pay-ment	Semi-Ann. P'y't	Quar-terly P'y't	Mon-thly P'y't				Ann. Pay-ment	Semi-Ann. P'y't	Quar-terly P'y't
\$	\$	\$	\$	\$	\$		\$	\$	\$	\$	\$
1630.00	2011.00	61.35	30.21	14.99	4.97	40	1788.80	2213.60	55.59	27.42	13.61
1605.10	1981.10	62.30	30.67	15.22	5.05	41	1772.80	2182.40	56.41	27.81	13.81
1579.50	1950.40	63.81	31.16	15.46	5.13	42	1746.10	2150.30	57.27	28.23	14.02
1553.30	1919.00	64.88	31.68	15.72	5.21	43	1718.90	2117.70	58.18	28.67	14.23
1526.50	1886.80	65.51	32.23	15.98	5.30	44	1691.00	2084.20	59.14	29.14	14.46
1499.10	1853.90	66.71	32.81	16.27	5.39	45	1662.50	2050.00	60.15	29.63	14.71
1471.10	1820.30	67.98	33.42	16.57	5.49	46	1633.40	2015.10	61.22	30.15	14.96
1442.50	1786.00	69.32	34.07	16.89	5.60	47	1603.70	1979.40	62.36	30.70	15.23
1413.40	1751.10	70.75	34.76	17.23	5.71	48	1573.40	1943.10	63.56	31.28	15.52
1383.70	1715.40	72.27	35.49	17.59	5.83	49	1542.50	1906.00	64.83	31.90	15.82
1353.50	1679.20	73.88	36.27	17.97	5.96	50	1511.10	1868.80	66.18	32.55	16.14
1322.80	1642.40	75.60	37.10	18.38	6.09	51	1479.10	1829.90	67.61	33.24	16.48
1291.60	1604.90	77.42	37.98	18.81	6.23	52	1446.60	1790.90	69.13	33.98	16.85
1260.00	1567.00	79.37	38.91	19.27	6.38	53	1413.70	1751.40	70.74	34.75	17.23
1228.00	1528.60	81.43	39.90	19.76	6.54	54	1380.30	1711.40	72.45	35.58	17.63
1195.60	1489.70	83.64	40.96	20.27	6.71	55	1346.40	1670.70	74.27	36.46	18.06
1162.80	1450.40	86.00	42.09	20.83	6.89	56	1312.20	1629.60	76.21	37.39	18.52
1129.80	1410.80	88.51	43.30	21.42	7.09	57	1277.60	1588.10	78.27	38.38	19.01
1096.50	1370.80	91.20	44.58	22.05	7.30	58	1242.70	1546.20	80.47	39.44	19.53
1062.90	1330.50	94.08	45.96	22.72	7.52	59	1207.50	1504.00	82.82	40.57	20.08
1029.20	1290.00	97.16	47.43	23.44	7.75	60	1172.00	1461.40	85.32	41.77	20.67
995.40	1249.50	100.46	49.00	24.20	8.00	61	1136.30	1418.60	88.00	43.06	21.30
961.50	1208.80	104.00	50.68	25.03	8.27	62	1100.40	1375.50	90.88	44.43	21.97
927.60	1168.10	107.81	52.49	25.90	8.56	63	1064.50	1332.40	93.94	45.89	22.69
893.70	1127.40	111.89	54.42	26.85	8.87	64	1028.50	1289.20	97.23	47.46	23.46
859.80	1086.80	116.31	56.51	27.86	9.20	65	992.50	1246.00	100.76	49.14	24.27
824.50	1045.40	119.83	58.17	28.67	9.47	66	956.50	1202.80	104.55	50.94	25.15
808.60	1025.30	123.67	59.98	29.55	9.75	67	920.60	1159.70	108.62	52.88	26.09
782.20	993.60	127.84	61.94	30.50	10.06	68	885.00	1117.00	112.90	54.95	27.10
755.60	961.70	132.35	64.05	31.52	10.40	69	849.50	1074.40	117.72	57.18	28.18
728.70	929.40	137.23	66.34	32.63	10.76	70	814.90	1032.20	122.80	59.57	29.35
701.70	897.00	142.51	68.80	33.82	11.15	71	779.50	990.40	128.29	62.15	30.60
680.70	871.80	146.91	70.85	34.81	11.47	72	752.80	958.00	132.89	64.81	31.65
659.10	845.90	151.72	73.09	35.89	11.82	73	725.80	925.40	137.87	66.64	32.77
636.90	819.30	157.01	75.54	37.07	12.21	74	697.90	892.50	143.29	69.17	34.00
619.60	798.50	161.39	77.57	38.05	12.52	75	676.80	867.20	147.75	71.25	35.00
601.80	776.60	166.31	79.83	39.14	12.88	76	655.10	841.10	152.65	73.52	36.10
582.10	753.50	171.79	82.36	40.35	13.27	77	632.80	814.40	158.03	76.01	37.30
562.10	729.50	177.90	85.16	41.69	13.71	78	615.60	793.70	162.44	78.05	38.28
541.60	704.90	184.64	88.25	43.17	14.19	79	597.40	771.90	167.39	80.33	39.88
520.40	679.50	192.16	91.68	44.81	14.72	80	578.10	748.70	172.08	82.90	40.61
502.70	658.20	198.93	94.75	46.29	15.19	81	563.00	730.60	177.62	85.03	41.63
487.70	640.20	205.04	97.52	47.60	15.62	82	546.40	710.70	183.02	87.50	42.82
474.80	624.80	210.61	100.04	48.80	16.01	83	528.90	689.70	189.07	90.27	44.14
463.50	611.20	215.75	102.35	49.90	16.36	84	510.50	667.60	195.89	93.37	45.62
453.30	599.00	220.60	104.54	50.94	16.69	85	491.30	644.60	203.54	96.84	47.28

x For cost of an Annuity of \$50 Semi-annually add \$25, for an Annuity of \$25 Quarterly add \$37.50.

No contract will be issued calling for annuity payments of less than \$10.00. A pro-rata allowance will be made for each full month elapsed since the last birthday of the annuitant. For ages over 85, the rates are the same as at 85.

ANNUITY RATES.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

MALES					FEMALES					
Price of an annuity of \$100 Payable annually	Amount of Annuity which \$1,000 will purchase				Age Last Birthday	Price of an Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will purchase			
	Annual Payment	Semi-Annual Payment	Quarterly Payment	Monthly Payment			Annual Payment	Semi-Annual Payment	Quarterly Payment	Monthly Payment
201.70	\$45.42	\$22.51	\$11.21	\$3.72	15	\$2347.90	\$42.59	\$21.11	\$10.51	\$3.49
190.00	45.66	22.63	11.27	3.74	16	2335.40	42.82	21.22	10.57	3.51
177.80	45.92	22.76	11.33	3.77	17	2322.40	43.06	21.34	10.62	3.53
165.20	46.19	22.89	11.40	3.79	18	2309.10	43.31	21.46	10.69	3.55
152.00	46.47	23.03	11.47	3.81	19	2295.20	43.57	21.59	10.75	3.57
138.40	46.76	23.18	11.54	3.83	20	2280.80	43.84	21.73	10.82	3.60
124.50	47.07	23.33	11.61	3.86	21	2266.10	44.13	21.87	10.89	3.62
110.90	47.40	23.49	11.69	3.89	22	2250.80	44.43	22.02	10.96	3.64
99.40	47.74	23.66	11.78	3.91	23	2235.10	44.74	22.18	11.04	3.67
90.30	48.09	23.84	11.87	3.94	24	2218.80	45.07	22.34	11.12	3.70
86.30	48.47	24.02	11.96	3.97	25	2202.00	45.41	22.51	11.21	3.72
80.40	48.87	24.22	12.06	4.01	26	2184.70	45.77	22.69	11.29	3.75
72.90	49.28	24.42	12.16	4.04	27	2166.80	46.15	22.87	11.39	3.78
61.10	49.72	24.64	12.27	4.08	28	2148.20	46.55	23.07	11.49	3.82
50.30	50.18	24.87	12.38	4.11	29	2129.30	46.96	23.28	11.59	3.85
40.40	50.66	25.11	12.50	4.15	30	2109.60	47.40	23.49	11.70	3.89
34.50	51.17	25.36	12.62	4.20	31	2089.50	47.86	23.72	11.81	3.92
30.40	51.70	25.62	12.76	4.24	32	2068.80	48.34	23.96	11.93	3.96
26.90	52.26	25.90	12.89	4.29	33	2047.30	48.84	24.21	12.05	4.01
23.80	52.85	26.20	13.04	4.33	34	2025.40	49.37	24.47	12.18	4.05
20.90	53.48	26.50	13.19	4.39	35	2002.80	49.93	24.75	12.32	4.09
18.40	54.13	26.83	13.36	4.44	36	1979.50	50.52	25.04	12.46	4.14
16.10	54.83	27.18	13.53	4.50	37	1955.60	51.14	25.34	12.62	4.19
14.00	55.56	27.54	13.71	4.56	38	1931.20	51.78	25.66	12.78	4.25
12.10	56.33	27.92	13.90	4.62	39	1906.10	52.46	26.00	12.94	4.30
10.40	57.15	28.32	14.10	4.69	40	1880.30	53.18	26.36	13.12	4.36
9.00	58.01	28.75	14.31	4.76	41	1853.80	53.94	26.74	13.31	4.42
7.90	58.92	29.20	14.54	4.83	42	1826.70	54.74	27.13	13.51	4.49
6.90	59.89	29.68	14.77	4.91	43	1798.90	55.59	27.55	13.72	4.56
6.10	60.91	30.18	15.03	4.99	44	1770.60	56.48	27.99	13.93	4.63
5.40	61.98	30.72	15.29	5.08	45	1741.60	57.42	28.46	14.17	4.71
4.80	63.12	31.28	15.57	5.18	46	1712.00	58.41	28.95	14.41	4.79
4.30	64.33	31.88	15.87	5.28	47	1681.80	59.46	29.47	14.67	4.88
3.90	65.61	32.52	16.19	5.38	48	1650.90	60.57	30.02	14.94	4.97
3.60	66.97	33.19	16.52	5.49	49	1619.50	61.75	30.60	15.23	5.06
3.30	68.42	33.91	16.88	5.61	50	1587.60	62.99	31.22	15.54	5.16
3.10	69.95	34.67	17.26	5.74	51	1555.00	64.31	31.87	15.87	5.27
2.90	71.57	35.47	17.66	5.87	52	1521.90	65.71	32.56	16.21	5.39
2.70	73.30	36.33	18.08	6.01	53	1488.40	67.19	33.30	16.57	5.51
2.50	75.14	37.24	18.54	6.16	54	1454.50	68.75	34.07	16.96	5.64
2.30	77.10	38.20	19.02	6.32	55	1419.90	70.43	34.90	17.37	5.77
2.10	79.18	39.24	19.53	6.49	56	1385.10	72.20	35.78	17.81	5.92
1.90	81.40	40.34	20.08	6.67	57	1350.00	74.07	36.71	18.27	6.07
1.70	83.76	41.51	20.66	6.87	58	1314.50	76.07	37.70	18.77	6.24
1.50	86.30	42.76	21.29	7.07	59	1278.60	78.21	38.76	19.29	6.41
1.30	88.99	44.10	21.95	7.30	60	1242.50	80.48	39.88	19.85	6.60
1.10	91.65	45.41	22.61	7.51	61	1206.20	82.90	41.08	20.45	6.80
0.90	94.72	46.94	23.36	7.77	62	1169.70	85.49	42.37	21.09	7.01
0.70	98.02	48.57	24.18	8.04	63	1133.10	88.25	43.73	21.77	7.23
0.50	101.31	50.20	24.99	8.30	64	1096.50	91.20	45.20	22.49	7.48
0.30	105.08	52.07	25.91	8.61	65	1059.80	94.36	46.76	23.27	7.74
0.10	109.12	54.07	26.91	8.94	66	1025.70	97.49	48.31	24.05	7.99
0.00	112.93	55.95	27.85	9.26	67	989.90	101.11	50.10	24.94	8.29
0.00	117.03	57.98	28.86	9.59	68	952.70	104.96	52.01	25.89	8.60
0.00	121.43	60.16	29.95	9.95	69	918.70	108.85	53.93	26.85	8.92
0.00	125.57	62.21	30.96	10.29	70	882.80	113.28	56.13	27.94	9.29
0.00	130.06	64.44	32.07	10.66	71	851.30	117.47	58.21	28.97	9.63
0.00	134.88	66.82	33.26	11.05	72	823.60	121.42	60.16	29.94	9.95
0.00	140.10	69.41	34.54	11.48	73	795.90	125.64	62.25	30.99	10.30
0.00	144.45	71.55	35.61	11.83	74	768.00	130.21	64.51	32.11	10.67
0.00	149.16	73.90	36.78	12.22	75	739.90	135.15	66.96	33.33	11.08
0.00	154.30	76.43	38.05	12.64	76	718.50	139.18	68.96	34.32	11.41
0.00	159.90	79.20	39.41	13.10	77	696.40	143.60	71.13	35.41	11.76
0.00	164.61	81.53	40.58	13.48	78	673.90	148.39	73.51	36.50	12.16
0.00	169.75	84.08	41.84	13.90	79	651.10	153.59	76.08	37.86	12.58
0.00	175.47	86.91	43.25	14.37	80	627.90	159.26	78.88	39.26	13.05

For ages older than 80 the rates are the same as 80. A pro rata allowance will be for each quarter of a year elapsed since last birthday.

ANNUITY RATES

LIFE INSURANCE COMPANY OF VIRGINIA

Age Last Birth- day	MALES				Age Last Birth- day	FEMALES			
	Price of an Annuity of \$100 payable annually †	Amount of Annuity which \$1,000 will purchase				Price of an Annuity of \$100 payable annually †	Amount of Annuity \$1,000 will purchase		
		Annual Pay- ment	Semi- Annual Payment	Quar- terly Payment			Annual Pay- ment	Semi- Annual Payment	Quar- terly Payment
10	\$2109	\$47.40	\$23.45	\$11.65	10	\$2261	\$44.25	\$21.85	\$10.93
11	2097	47.70	23.55	11.70	11	2250	44.45	22.00	11.00
12	2085	47.95	23.70	11.75	12	2239	44.65	22.10	11.10
13	2072	48.25	23.85	11.85	13	2228	44.90	22.20	11.20
14	2059	48.55	24.00	11.90	14	2216	45.15	22.30	11.30
15	2046	48.90	24.15	12.00	15	2204	45.35	22.45	11.40
16	2033	49.20	24.30	12.05	16	2192	45.60	22.55	11.50
17	2019	49.55	24.45	12.15	17	2179	45.90	22.70	11.60
18	2005	49.90	24.65	12.25	18	2166	46.15	22.80	11.70
19	1990	50.25	24.80	12.30	19	2153	46.45	22.95	11.80
20	1975	50.65	25.00	12.40	20	2139	46.75	23.10	11.90
21	1960	51.00	25.20	12.50	21	2124	47.10	23.25	12.00
22	1944	51.45	25.40	12.60	22	2109	47.40	23.45	12.10
23	1928	51.85	25.60	12.70	23	2094	47.75	23.60	12.20
24	1911	52.35	25.85	12.80	24	2078	48.10	23.80	12.30
25	1894	52.80	26.05	12.95	25	2062	48.50	23.95	12.40
26	1876	53.30	26.30	13.05	26	2045	48.90	24.15	12.50
27	1858	53.80	26.55	13.15	27	2028	49.30	24.35	12.60
28	1839	54.40	26.80	13.30	28	2011	49.75	24.55	12.70
29	1820	54.95	27.10	13.45	29	1993	50.20	24.80	12.80
30	1801	55.50	27.40	13.60	30	1974	50.65	25.00	12.90
31	1781	56.15	27.70	13.75	31	1954	51.20	25.25	13.00
32	1760	56.80	28.00	13.90	32	1934	51.70	25.50	13.10
33	1739	57.50	28.35	14.05	33	1914	52.25	25.80	13.20
34	1717	58.25	28.70	14.25	34	1893	52.85	26.05	13.30
35	1695	59.00	29.05	14.40	35	1872	53.40	26.35	13.40
36	1673	59.75	29.45	14.60	36	1850	54.05	26.65	13.50
37	1651	60.55	29.85	14.80	37	1827	54.75	27.00	13.60
38	1629	61.40	30.25	15.00	38	1804	55.45	27.35	13.70
39	1607	62.25	30.65	15.20	39	1780	56.20	27.70	13.80
40	1584	63.15	31.10	15.40	40	1755	57.00	28.10	13.90
41	1560	64.10	31.55	15.65	41	1730	57.80	28.50	14.00
42	1535	65.15	32.05	15.85	42	1704	58.70	28.90	14.10
43	1510	66.25	32.55	16.15	43	1678	59.60	29.35	14.20
44	1484	67.40	33.15	16.40	44	1651	60.55	29.85	14.30
45	1457	68.65	33.75	16.70	45	1624	61.60	30.30	14.40
46	1430	69.95	34.35	17.00	46	1596	62.65	30.85	14.50
47	1403	71.30	35.00	17.35	47	1567	63.80	31.40	14.60
48	1375	72.75	35.70	17.65	48	1538	65.00	32.00	14.70
49	1346	74.30	36.45	18.05	49	1508	66.30	32.60	14.80
50	1317	75.95	37.25	18.40	50	1477	67.70	33.30	14.90
51	1288	77.65	38.10	18.85	51	1446	69.15	34.00	15.00
52	1258	79.50	38.95	19.25	52	1415	70.65	34.70	15.10
53	1228	81.45	39.90	19.70	53	1383	72.30	35.50	15.20
54	1198	83.45	40.90	20.20	54	1351	74.00	36.35	15.30
55	1167	85.70	41.95	20.70	55	1318	75.85	37.25	15.40
56	1136	88.05	43.05	21.25	56	1286	77.75	38.15	15.50
57	1105	90.50	44.25	21.85	57	1254	79.75	39.10	15.60
58	1074	93.10	45.50	22.45	58	1221	81.90	40.15	15.70
59	1043	95.90	46.80	23.10	59	1188	84.20	41.20	15.80
60	1011	98.90	48.25	23.80	60	1154	86.65	42.40	15.90
61	978	102.25	49.85	24.55	61	1120	89.30	43.65	16.00
62	945	105.80	51.55	25.40	62	1086	92.10	45.00	16.10
63	913	109.55	53.30	26.25	63	1052	95.05	46.45	16.20
64	883	113.25	55.05	27.10	64	1018	98.25	47.95	16.30
65	855	116.95	56.80	27.95	65	983	101.75	49.60	16.40
66	828	120.75	58.60	28.80	66	948	105.50	51.40	16.50
67	802	124.70	60.45	29.70	67	913	109.55	53.30	16.60
68	776	128.85	62.40	30.65	68	878	113.90	55.35	16.70
69	749	133.50	64.60	31.70	69	844	118.50	57.55	16.80
70	721	138.70	67.00	32.85	70	811	123.30	59.80	16.90
71	694	144.10	69.55	34.05	71	779	128.35	62.20	17.00
72	666	150.15	72.35	35.40	72	748	133.70	64.70	17.10
73	639	156.50	75.30	36.80	73	718	139.30	67.30	17.20
74	611	163.65	78.60	38.40	74	688	145.35	70.15	17.30
75	584	171.25	82.10	40.05	75	658	152.00	73.20	17.40
76	557	179.55	85.90	41.90	76	629	159.00	76.45	17.50
77	531	188.30	89.95	43.80	77	600	166.65	80.00	17.60
78	506	197.65	94.15	45.80	78	573	174.50	83.60	17.70
79	483	207.05	98.48	47.80	79	549	182.15	87.10	17.80
80	463	216.00	102.45	49.70	80	527	189.75	90.60	17.90
81	446	224.20	106.15	51.45	81	512	195.30	93.10	18.00
82	434	230.40	108.95	52.75	82	502	199.20	94.90	18.10
83	427	234.20	110.60	53.55	83	496	201.60	95.95	18.20
84	422	236.95	111.85	54.10	84	492	203.25	96.70	18.30
85	418	239.25	112.85	54.60	85	490	204.10	97.10	18.40

†For cost of Annuity of \$50 semi-annually add \$25, for an Annuity of \$25 quarterly add \$40.

ANNUITY RATES

METROPOLITAN LIFE INSURANCE COMPANY

MALES.					FEMALES.					
Amount of Annuity which \$1,000 will purchase.					Age last birthday.	Amount of Annuity which \$1,000 will purchase.				
Annual Pay- ment	Semi- Annual Payment.	Quar- terly Payment.		Price of an Annuity of \$100 payable annually.		Annual Pay- ment.	Semi- Annual Payment.	Quar- terly Payment		
\$	\$	\$	\$		\$	\$	\$	\$		
27.72	57.88	28.53	14.16	35	1,800.43	55.54	27.39	13.60		
28.02	58.01	28.88	14.34	36	1,782.61	56.10	27.66	13.74		
28.32	58.38	29.25	14.52	37	1,764.15	56.68	27.95	13.88		
28.61	58.49	29.55	14.72	38	1,745.03	57.31	28.25	14.03		
28.91	61.05	30.06	14.92	39	1,725.25	57.96	28.57	14.18		
29.21	61.95	30.56	15.14	40	1,704.81	58.66	28.90	14.35		
29.51	62.90	31.07	15.36	41	1,683.68	59.39	29.26	14.52		
29.81	63.91	31.45	15.59	42	1,661.89	60.17	29.64	14.71		
30.11	64.98	31.87	15.86	43	1,641.02	60.94	30.01	14.89		
30.41	66.11	32.52	16.13	44	1,618.63	61.78	30.42	15.10		
30.71	67.31	33.10	16.41	45	1,596.30	62.64	30.84	15.30		
31.01	68.58	33.71	16.72	46	1,572.47	63.59	31.30	15.53		
31.31	69.93	34.36	17.03	47	1,549.45	64.54	31.76	15.75		
31.61	71.35	35.05	17.37	48	1,526.42	65.51	32.23	15.99		
31.91	72.87	35.78	17.73	49	1,501.90	66.58	32.75	16.24		
32.21	74.48	36.56	18.11	50	1,475.91	67.75	33.31	16.52		
32.51	76.20	37.39	18.52	51	1,449.93	68.97	33.90	16.81		
32.81	78.02	38.26	18.95	52	1,422.56	70.29	34.54	17.12		
33.11	79.96	39.20	19.41	53	1,396.52	71.60	35.17	17.43		
33.41	82.03	40.19	19.89	54	1,367.78	73.11	35.90	17.79		
33.71	84.23	41.25	20.41	55	1,339.69	74.64	36.64	18.15		
34.01	86.59	42.38	20.97	56	1,308.46	76.43	37.50	18.57		
34.31	89.10	43.58	21.56	57	1,276.10	78.36	38.43	19.03		
34.61	91.79	44.87	22.18	58	1,240.33	80.62	39.52	19.56		
34.91	94.67	46.24	22.86	59	1,204.32	83.03	40.67	20.13		
35.21	97.75	47.71	23.57	60	1,168.67	85.57	41.89	20.73		
35.51	101.06	49.28	24.34	61	1,133.37	88.23	43.16	21.35		
35.81	104.60	50.97	25.16	62	1,097.88	91.08	44.53	22.02		
36.11	108.41	52.78	26.04	63	1,062.29	94.14	45.99	22.73		
36.41	112.51	54.71	26.99	64	1,027.08	97.36	47.52	23.48		
36.71	116.92	56.86	28.00	65	991.34	100.87	49.20	24.30		
37.01	120.78	58.43	28.79	66	955.18	104.69	51.01	25.18		
37.31	124.72	60.47	29.79	67	918.69	108.85	52.98	26.15		
37.61	129.42	62.68	30.86	68	883.24	113.22	55.05	27.15		
37.91	133.86	64.76	31.86	69	845.55	118.27	57.44	28.31		
38.21	138.67	67.01	32.85	70	809.49	123.53	59.92	29.52		
38.51	143.91	69.45	34.15	71	777.22	128.66	62.33	30.69		
38.81	149.58	72.10	35.41	72	748.39	133.62	64.65	31.81		
39.11	155.76	74.96	36.79	73	717.77	139.32	67.32	33.10		
39.41	161.60	77.66	38.09	74	687.98	145.35	70.13	34.46		
39.71	166.81	80.07	39.25	75	661.49	151.17	72.83	35.77		
40.01	171.69	82.31	40.33	76	640.88	156.04	75.09	36.85		
40.31	177.20	84.84	41.54	77	619.69	161.37	77.56	38.04		
40.61	183.20	87.59	42.86	78	600.64	166.49	79.92	39.18		
40.91	189.96	90.67	44.33	79	583.40	171.41	82.18	40.26		
41.21	195.93	93.39	45.63	80	565.27	176.91	84.71	41.48		
41.51	201.19	95.78	46.77	81	550.84	181.54	86.83	42.49		
41.81	207.28	98.54	48.08	82	535.24	186.83	89.25	43.65		
42.11	214.29	101.70	49.59	83	518.54	193.00	91.33	44.12		
42.41	222.27	105.28	51.29	84	497.17	201.14	95.75	46.76		
42.71	231.30	109.33	53.21	85	480.71	208.03	98.87	48.24		

For cost of an Annuity of \$50 semi-annually add \$25, for an annuity \$25 quarterly add \$37.50.

ANNUITY RATES

MISSOURI STATE LIFE INSURANCE COMPANY

Age Last Birth-day	MALES				Age Last Birth-day	FEMALES			
	Price of an Annuity of \$100 payable annually ↑	Amount of Annuity which \$1,000 will purchase				Price of an Annuity of \$100 payable annually ↑	Amount of Annuity which \$1,000 will purchase		
		Annual Pay-ment	Semi-Annual Payment	Quarterly Payment			Annual Pay-ment	Semi-Annual Payment	Quarterly Payment
3	\$2317.59	\$43.15	\$21.35	\$10.62	3	\$2340.00	\$42.74	\$21.14	\$10.57
5	2297.79	43.52	21.53	10.71	5	2326.35	42.99	21.27	10.64
10	2093.16	47.78	23.61	11.73	10	2256.05	44.33	21.92	11.11
11	2081.75	48.04	23.74	11.80	11	2234.49	44.75	22.13	11.21
12	2070.06	48.31	23.87	11.86	12	2212.65	45.20	22.35	11.31
13	2057.99	48.57	24.00	11.93	13	2190.53	45.65	22.57	11.41
14	2045.56	48.89	24.16	12.00	14	2174.95	45.98	22.73	11.51
15	2032.75	49.30	24.30	12.08	15	2159.03	46.32	22.90	11.61
16	2019.56	49.52	24.46	12.15	16	2142.78	46.67	23.07	11.71
17	2006.01	49.85	24.62	12.24	17	2128.43	46.98	23.22	11.81
18	1992.09	50.20	24.79	12.32	18	2113.63	47.31	23.38	11.91
19	1977.70	50.56	24.97	12.41	19	2098.48	47.65	23.55	12.01
20	1962.94	50.95	25.16	12.50	20	2082.88	48.01	23.72	12.11
21	1947.72	51.34	25.35	12.59	21	2066.92	48.38	23.90	12.21
22	1932.14	51.76	25.55	12.69	22	2050.52	48.77	24.09	12.31
23	1916.00	52.19	25.76	12.80	23	2033.68	49.17	24.29	12.41
24	1899.49	52.65	25.98	12.91	24	2016.40	49.59	24.50	12.51
25	1882.43	53.12	26.22	13.02	25	1998.68	50.03	24.71	12.61
26	1864.92	53.62	26.46	13.14	26	1980.51	50.49	24.93	12.71
27	1846.85	54.15	26.71	13.27	27	1961.82	50.97	25.17	12.81
28	1828.33	54.70	26.98	13.40	28	1942.59	51.48	25.41	12.91
29	1809.36	55.27	27.26	13.54	29	1922.93	52.00	25.67	13.01
30	1789.84	55.87	27.55	13.68	30	1902.75	52.56	25.94	13.11
31	1771.61	56.45	27.83	13.82	31	1882.13	53.13	26.22	13.21
32	1752.79	57.05	28.13	13.96	32	1860.99	53.73	26.51	13.31
33	1733.49	57.69	28.43	14.12	33	1839.33	54.37	26.82	13.41
34	1713.51	58.36	28.76	14.28	34	1817.15	55.03	27.15	13.51
35	1692.94	59.07	29.11	14.45	35	1794.45	55.73	27.48	13.61
36	1671.79	59.82	29.47	14.63	36	1776.93	56.28	27.75	13.71
37	1650.07	60.60	29.85	14.81	37	1758.65	56.86	28.04	13.81
38	1627.66	61.44	30.26	15.01	38	1739.72	57.48	28.34	13.91
39	1604.67	62.32	30.68	15.22	39	1720.13	58.14	28.65	14.01
40	1581.10	63.25	31.13	15.45	40	1699.87	58.83	28.99	14.11
41	1556.95	64.23	31.61	15.68	41	1678.84	59.57	29.35	14.21
42	1532.11	65.27	32.11	15.93	42	1657.05	60.35	29.73	14.31
43	1506.70	66.37	32.64	16.19	43	1634.67	61.17	30.13	14.41
44	1480.70	67.54	33.21	16.47	44	1611.52	62.05	30.55	14.51
45	1454.13	68.77	33.81	16.76	45	1587.69	62.98	31.01	14.61
46	1426.97	70.08	34.44	17.07	46	1562.35	64.00	31.50	14.71
47	1399.22	71.47	35.11	17.40	47	1536.34	65.09	32.07	14.81
48	1371.00	72.94	35.82	17.75	48	1509.68	66.24	32.58	14.91
49	1342.19	74.50	36.57	18.12	49	1482.34	67.46	33.17	15.01
50	1312.89	76.17	37.37	18.51	50	1454.43	68.76	33.80	15.11
51	1283.12	77.94	38.22	18.93	51	1425.85	70.14	34.46	15.21
52	1252.85	79.82	39.13	19.38	52	1396.69	71.60	35.17	15.31
53	1222.20	81.82	40.09	19.85	53	1367.05	73.15	35.92	15.41
54	1192.39	83.86	41.07	20.33	54	1336.82	74.81	36.72	15.51
55	1162.12	86.05	42.12	20.84	55	1306.01	76.57	37.57	15.61
56	1131.40	88.39	43.24	21.39	56	1275.46	78.41	38.45	15.71
57	1100.43	90.88	44.43	21.97	57	1244.38	80.36	39.39	15.81
58	1069.09	93.54	45.70	22.59	58	1212.88	82.45	40.39	15.91
59	1037.39	96.39	47.07	23.26	59	1180.94	84.68	41.46	16.01
60	1005.62	99.15	48.37	23.90	60	1148.56	87.07	42.61	16.11
61	975.49	102.51	49.98	24.68	61	1114.71	89.71	43.87	16.21
62	941.31	106.23	51.74	25.54	62	1080.59	92.54	45.22	16.31
63	909.05	110.00	53.53	26.41	63	1046.40	95.57	46.67	16.41
64	880.29	113.60	55.23	27.24	64	1012.04	98.81	48.22	16.51
65	851.20	117.48	57.06	28.13	65	977.61	102.29	49.87	16.61
66	822.07	121.64	59.03	29.08	66	943.11	106.03	51.65	16.71
67	796.66	125.52	60.85	29.97	67	908.63	110.06	53.55	16.81
68	766.99	130.38	63.13	31.08	68	874.38	114.37	55.59	16.91
69	741.03	134.95	65.27	32.11	69	840.16	119.02	57.79	17.01
70	714.82	139.90	67.58	33.23	70	806.16	124.04	60.16	17.11
71	688.38	145.27	70.09	34.44	71	771.71	129.58	62.76	17.21
72	661.71	151.12	72.81	35.75	72	741.28	134.90	65.25	17.31
73	635.05	157.47	75.75	37.17	73	711.00	140.65	67.93	17.41
74	608.40	164.37	78.94	38.71	74	684.28	146.14	70.49	17.51
75	579.10	172.68	82.77	40.54	75	654.17	152.87	73.62	17.61
76	550.26	181.78	86.92	42.53	76	624.44	160.14	76.99	17.71
77	521.89	191.61	91.43	44.69	77	595.01	168.06	80.64	17.81
78	494.10	202.39	96.32	47.03	78	566.09	176.65	84.59	17.91
79	477.57	209.39	99.49	48.54	79	545.37	183.36	87.66	18.01
80	460.35	217.23	103.02	50.22	80	524.19	190.77	91.04	18.11
81	440.74	226.89	107.36	52.28	81	507.54	197.03	93.89	18.21
82	431.48	231.76	109.53	53.31	82	498.64	200.55	95.49	18.31
83	422.85	236.77	111.77	54.37	83	488.16	204.85	97.44	18.41
84	414.66	241.16	113.72	55.29	84	483.74	206.72	98.28	18.51
85	410.79	243.43	114.73	55.77	85	480.60	208.07	98.89	18.61

†For cost of an annuity of \$50 semi-annually add \$25, for an annuity of \$25 quarterly, add \$25

ANNUITY RATES NATIONAL LIFE INSURANCE COMPANY

MALES				Age last birthday.	FEMALES			
Price of an Annuity of \$100 payable annually x	Amount of Annuity which \$1,000 will purchase.				Price of an Annuity of \$100 payable annually x	Amount of Annuity which \$1,000 will purchase.		
	Annual Payment	Semi-Annual Payment	Quarterly Payment			Annual Payment	Semi-Annual Payment	Quarterly Payment
2025 00	49 38	24 39	12 12	20	2071 00	48 29	23 85	11 86
2011 00	49 73	24 56	12 21	21	2059 00	48 57	23 99	11 93
1996 00	50 10	24 74	12 30	22	2046 00	48 88	24 14	12 00
1981 00	50 48	24 93	12 39	23	2033 00	49 19	24 30	12 08
1965 00	50 89	25 13	12 49	24	2019 00	49 53	24 46	12 16
1949 00	51 31	25 33	12 59	25	2005 00	49 88	24 63	12 24
1933 00	51 73	25 54	12 69	26	1990 00	50 25	24 81	12 33
1916 00	52 19	25 76	12 80	27	1975 00	50 63	25 00	12 43
1898 00	52 69	26 00	12 92	28	1959 00	51 05	25 20	12 53
1880 00	53 19	26 25	13 04	29	1943 00	51 47	25 41	12 63
1862 00	53 71	26 50	13 16	30	1926 00	51 92	25 63	12 74
1843 00	54 26	26 77	13 30	31	1909 00	52 38	25 85	12 85
1823 00	54 85	27 05	13 44	32	18 9200	52 85	26 08	12 96
1803 00	55 46	27 35	13 59	33	1874 00	53 36	26 33	13 08
1782 00	56 12	27 67	13 74	34	18 5500	53 91	26 60	13 21
1761 00	56 79	28 00	13 90	35	1836 00	54 47	26 87	13 35
1739 00	57 50	28 34	14 08	36	1816 00	55 07	27 16	13 49
1717 00	58 24	28 70	14 25	37	1796 00	55 68	27 46	13 64
1694 00	59 03	29 09	14 44	38	1775 00	56 34	27 78	13 79
1671 00	59 84	29 48	14 64	39	1754 00	57 01	28 11	13 96
1647 00	60 72	29 90	14 85	40	1732 00	57 74	28 46	14 13
1623 00	61 61	30 34	15 06	41	1710 00	58 48	28 82	14 31
1598 00	62 58	30 81	15 29	42	1687 00	59 28	29 21	14 50
1572 00	63 61	31 31	15 54	43	1663 00	60 13	29 62	14 71
1546 00	64 68	31 83	15 79	44	1639 00	61 01	30 05	14 92
1520 00	65 79	32 36	16 06	45	1615 00	61 92	30 49	15 13
1493 00	66 98	32 94	16 31	46	1590 00	62 89	30 96	15 36
1466 00	68 21	33 53	16 63	47	1564 00	63 94	31 47	15 62
1438 00	69 54	34 18	16 95	48	1538 00	65 02	31 99	15 87
1410 00	70 92	34 84	17 28	47	1512 00	66 14	32 53	16 14
1382 00	72 36	35 54	17 62	50	1485 00	67 34	33 11	16 43
1353 00	73 91	36 28	17 99	51	1458 00	68 59	33 72	16 72
1323 00	75 59	37 09	18 38	52	1430 00	69 93	34 36	17 04
1294 00	77 28	37 91	18 78	53	1402 00	71 33	35 04	17 37
1264 00	79 11	38 79	19 22	54	1373 00	72 83	35 77	17 73
1234 00	81 04	39 71	19 67	55	1344 00	74 40	36 52	18 10
1204 00	83 06	40 68	20 15	56	1315 00	76 05	37 31	18 49
1173 00	85 25	41 74	20 66	57	1285 00	77 82	38 17	18 91
1142 00	87 57	42 84	21 20	58	1256 00	79 62	39 03	19 33
1112 00	89 93	43 98	21 76	59	1225 00	81 63	40 00	19 81
1081 00	92 51	45 21	22 36	60	1195 00	83 68	40 98	20 29
1050 00	95 24	46 51	23 00	61	1165 00	85 84	42 02	20 80
1019 00	98 14	47 89	23 67	62	1134 00	88 18	43 14	21 35
988 00	101 21	49 36	24 39	63	1103 00	90 66	44 33	21 93
957 00	104 49	50 92	25 15	64	1072 00	93 28	45 58	22 54
926 00	107 99	52 58	25 96	65	1041 00	96 06	46 90	23 19
896 00	111 61	54 29	26 80	66	1010 00	99 01	48 31	23 88
865 00	115 61	56 18	27 72	67	979 00	102 15	49 80	24 61
835 00	119 76	58 14	28 67	68	949 00	105 37	51 33	25 35
805 00	124 22	60 24	29 69	69	918 00	108 93	53 02	26 18
776 00	128 87	62 42	30 75	70	887 00	112 74	54 82	27 06
746 00	134 05	64 85	31 93	71	857 00	116 69	56 69	27 96
718 00	139 28	67 29	33 11	72	827 00	120 92	58 69	28 94
689 00	145 14	70 03	34 44	73	797 00	125 47	60 83	29 98
661 00	151 29	72 89	35 82	74	768 00	130 21	63 05	31 06
634 00	157 73	75 87	37 26	75	739 00	135 32	65 45	32 22
607 00	164 74	79 11	38 82	76	710 00	140 85	68 03	33 47
581 00	172 12	82 51	40 45	77	682 00	146 63	70 72	34 77
555 00	180 18	86 21	42 23	78	654 00	152 91	73 64	36 18
530 00	188 68	90 09	44 09	79	627 00	159 49	76 69	37 65
505 00	198 02	94 34	46 13	80	600 00	166 67	80 00	39 25

x For cost of an Annuity of \$50 semi-annually add \$25, for an Annuity of \$25 quarterly add \$37.00.

ANNUITY RATES

NORTH AMERICAN LIFE INSURANCE COMPANY, CHICAGO, ILL.

Age Last Birth-day	MALES				Age Last Birth-day	FEMALES			
	Price of an Annuity of \$100 payable annually ↑	Amount of Annuity which \$1,000 will purchase				Price of an Annuity of \$100 payable annually ↑	Amount of Annuity which \$1,000 will purchase		
		Annual Pay-ment	Semi-Annual Payment	Quarterly Payment			Annual Pay-ment	Semi-Annual Payment	Quarterly Payment
10	\$2220.00	\$45.05	\$22.27	\$11.07	10	\$2429.60	\$41.16	\$20.37	\$10.18
11	2210.10	45.25	22.37	11.12	11	2418.80	41.35	20.46	10.23
12	2199.90	45.46	22.47	11.17	12	2407.50	41.54	20.56	10.28
13	2189.40	45.67	22.58	11.23	13	2395.90	41.74	20.65	10.33
14	2178.30	45.91	22.69	11.28	14	2383.80	41.95	20.76	10.38
15	2168.90	46.10	22.79	11.33	15	2371.30	42.17	20.87	10.43
16	2155.20	46.39	22.93	11.40	16	2358.40	42.40	20.98	10.48
17	2142.70	46.67	23.07	11.47	17	2345.10	42.64	21.10	10.53
18	2130.00	46.95	23.20	11.54	18	2331.20	42.90	21.22	10.58
19	2116.80	47.24	23.34	11.61	19	2316.90	43.16	21.35	10.63
20	2103.20	47.55	23.49	11.68	20	2302.10	43.44	21.49	10.68
21	2089.00	47.87	23.65	11.76	21	2286.90	43.73	21.63	10.73
22	2074.40	48.21	23.82	11.84	22	2271.20	44.03	21.78	10.78
23	2059.20	48.56	23.99	11.93	23	2254.90	44.35	21.93	10.83
24	2043.50	48.94	24.17	12.01	24	2238.10	44.68	22.09	10.88
25	2027.20	49.33	24.36	12.11	25	2220.80	45.03	22.26	10.93
26	2010.40	49.74	24.57	12.21	26	2202.90	45.39	22.44	10.98
27	1993.00	50.18	24.78	12.31	27	2184.40	45.78	22.63	11.03
28	1975.10	50.63	25.00	12.42	28	2165.30	46.18	22.83	11.08
29	1956.60	51.11	25.23	12.54	29	2145.70	46.60	23.04	11.13
30	1937.50	51.61	25.48	12.66	30	2125.40	47.04	23.25	11.18
31	1917.70	52.15	25.74	12.79	31	2104.60	47.51	23.48	11.23
32	1897.40	52.70	26.01	12.92	32	2083.20	48.00	23.72	11.28
33	1876.50	53.39	26.30	13.06	33	2061.20	48.52	23.96	11.33
34	1854.80	53.91	26.60	13.21	34	2038.50	49.06	24.23	11.38
35	1832.60	54.57	26.92	13.37	35	2015.20	49.62	24.51	11.43
36	1809.70	55.26	27.25	13.54	36	1991.20	50.22	24.80	11.48
37	1786.20	55.99	27.60	13.71	37	1966.50	50.85	25.11	11.53
38	1761.90	56.76	27.98	13.89	38	1941.20	51.51	25.43	11.58
39	1737.00	57.57	28.38	14.09	39	1915.30	52.21	25.77	11.63
40	1711.50	58.43	28.79	14.29	40	1888.70	52.95	26.13	11.68
41	1685.40	59.33	29.23	14.51	41	1861.40	53.72	26.51	11.73
42	1658.50	60.30	29.70	14.74	42	1833.40	54.54	26.91	11.78
43	1631.00	61.31	30.19	14.98	43	1804.80	55.41	27.33	11.83
44	1602.80	62.39	30.72	15.24	44	1775.60	56.32	27.77	11.88
45	1574.10	63.53	31.27	15.51	45	1745.60	57.29	28.24	11.93
46	1544.70	64.74	31.85	15.80	46	1715.10	58.31	28.73	11.98
47	1514.60	66.02	32.49	16.11	47	1683.90	59.39	29.26	12.03
48	1484.10	67.38	33.13	16.43	48	1652.10	60.53	29.81	12.08
49	1452.90	68.83	33.83	16.77	49	1619.60	61.74	30.40	12.13
50	1421.20	70.36	34.57	17.14	50	1586.70	63.02	31.02	12.18
51	1388.90	72.00	35.36	17.53	51	1553.10	64.39	31.68	12.23
52	1356.20	73.74	36.20	17.94	52	1518.90	65.84	32.38	12.28
53	1323.00	75.59	37.09	18.38	53	1484.30	67.37	33.13	12.33
54	1289.40	77.56	38.04	18.84	54	1449.30	69.00	33.92	12.38
55	1255.40	79.66	39.05	19.33	55	1413.70	70.74	34.75	12.43
56	1220.90	81.91	40.13	19.87	56	1377.80	72.58	35.64	12.48
57	1186.30	84.30	41.28	20.43	57	1341.50	74.54	36.59	12.53
58	1151.30	86.86	42.51	21.03	58	1304.80	76.64	37.60	12.58
59	1116.00	89.61	43.82	21.67	59	1267.90	78.87	38.67	12.63
60	1085.80	92.10	45.01	22.25	60	1230.60	81.26	39.82	12.68
61	1055.10	94.78	46.29	22.88	61	1193.10	83.82	41.05	12.73
62	1024.00	97.66	47.66	23.55	62	1155.40	86.55	42.36	12.78
63	992.50	100.76	49.14	24.27	63	1117.70	89.47	43.76	12.83
64	960.70	104.09	50.73	25.05	64	1079.90	92.60	45.25	12.88
65	928.60	107.69	52.43	25.89	65	1042.10	95.96	46.86	12.93
66	896.40	111.56	54.27	26.77	66	1004.30	99.57	48.58	12.98
67	864.00	115.74	56.24	27.73	67	966.60	103.46	50.42	13.03
68	831.70	120.24	58.36	28.76	68	929.30	107.61	52.39	13.08
69	799.20	125.13	60.66	29.88	69	892.00	112.11	54.53	13.13
70	766.90	130.40	63.14	31.08	70	855.00	116.96	56.82	13.18
71	734.70	136.11	65.82	32.38	71	818.50	122.17	59.28	13.23
72	702.70	142.31	68.71	33.78	72	782.30	127.83	61.93	13.28
73	671.00	149.03	71.84	35.29	73	746.00	133.94	64.80	13.33
74	639.70	156.32	75.22	36.92	74	711.40	140.57	67.90	13.38
75	608.70	164.28	78.90	38.69	75	683.20	146.37	70.60	13.43
76	585.90	170.68	81.85	40.10	76	661.20	151.24	72.87	13.48
77	567.00	176.18	84.37	41.32	77	641.50	155.88	75.02	13.53
78	553.00	180.83	86.50	42.34	78	623.80	160.31	77.07	13.58
79	541.50	184.67	88.26	43.18	79	607.70	164.55	79.03	13.63
80	528.40	189.25	90.35	44.18	80	590.30	169.41	81.26	13.68
81	515.80	193.87	92.46	45.18	81	572.10	174.79	83.74	13.73
82	503.40	198.65	94.63	46.22	82	555.00	180.18	86.21	13.78
83	491.10	203.62	96.88	47.30	83	537.00	186.22	88.97	13.83
84	478.70	208.97	99.27	48.43	84	518.00	193.05	92.08	13.88
85	466.00	214.59	101.83	49.65	85	498.40	200.64	95.53	13.93

†For cost of an Annuity of \$50 semi-annually add \$25, for an Annuity of \$25 quarterly add \$37.50.

ANNUITY RATES.

PACIFIC MUTUAL LIFE INSURANCE COMPANY.

MALES					Age Last Birth- day	FEMALES				
Price of an Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will purchase.					Price of an Annuity of \$100 Payable Annually	Amount of Annuity which \$1,000 will purchase.			
	Ann'l Pay- ment	Semi- Ann'l Pay- ment	Quar- terly Pay- ment	Mo'thly Pay- ment			Ann'l Pay- ment	Semi- Ann'l Pay- ment	Quar- terly Pay- ment	Mo'thly Pay- ment
61.00	\$56.79	\$28.00	\$13.90	\$ 4.61	35	\$1835.00	\$54.50	\$26.88	\$13.35	\$ 4.43
739.00	57.50	28.34	14.07	4.67	36	1817.00	55.04	27.14	13.48	4.47
17.00	58.24	28.70	14.25	4.73	37	1798.00	55.62	27.43	13.62	4.52
94.00	59.03	29.09	14.43	4.79	38	1779.00	56.21	27.72	13.76	4.57
69.00	59.92	29.52	14.65	4.86	39	17.5800	56.88	28.04	13.92	4.62
45.00	60.79	29.94	14.85	4.93	40	1737.00	57.57	28.39	14.08	4.67
19.00	61.77	30.41	15.09	5.01	41	1715.00	58.31	28.74	14.26	4.73
93.00	62.77	30.90	15.33	5.08	42	1692.00	59.10	29.12	14.45	4.79
65.00	63.90	31.45	15.60	5.17	43	1669.00	59.92	29.52	14.65	4.86
537.00	65.06	32.01	15.87	5.26	44	1645.00	60.79	29.94	14.85	4.93
509.00	66.27	32.59	16.16	5.36	45	1621.00	61.69	30.38	15.07	5.00
479.00	67.61	33.24	16.48	5.46	46	1595.00	62.70	30.86	15.31	5.08
449.00	69.01	33.92	16.91	5.57	47	1570.00	63.69	31.35	15.55	5.16
418.00	70.52	34.65	17.17	5.69	48	1544.00	64.77	31.87	15.80	5.24
386.00	72.15	35.44	17.56	5.82	49	1517.00	65.92	32.43	16.08	5.33
353.00	73.91	36.28	17.97	5.96	50	1488.00	67.20	33.05	16.38	5.43
320.00	75.76	37.17	18.41	6.10	51	1459.00	68.54	33.69	16.70	5.54
287.00	77.70	38.11	18.87	6.25	52	1428.00	70.03	34.41	17.05	5.65
253.00	79.81	39.12	19.36	6.41	53	1399.00	71.48	35.11	17.40	5.77
219.00	82.03	40.19	19.89	6.59	54	1368.00	73.10	35.89	17.78	5.90
187.00	84.25	41.25	20.41	6.76	55	1340.00	74.63	26.63	18.14	6.01
155.00	86.58	42.37	20.96	6.94	56	1308.00	76.45	37.51	18.57	6.15
122.00	89.13	43.59	21.55	7.13	57	1276.00	78.37	38.43	19.03	6.31
99.00	91.82	44.88	22.18	7.34	58	1240.00	80.65	39.53	19.56	6.48
66.00	94.70	46.25	22.85	7.56	59	1204.00	83.06	40.68	20.13	6.67
33.00	97.75	47.71	23.56	7.79	60	1169.00	85.54	41.88	20.71	6.86
990.00	101.01	49.26	24.32	8.05	61	1133.00	88.26	43.18	21.35	7.07
956.00	104.60	50.97	25.15	8.32	62	1098.00	91.07	44.52	22.01	7.29
922.00	108.46	52.80	26.04	8.61	63	1062.00	94.16	46.00	22.73	7.52
889.00	112.49	54.70	26.97	8.91	64	1027.00	97.37	47.53	23.47	7.77
858.00	116.55	56.63	27.90	9.25	65	991.00	100.91	49.21	24.30	8.03
830.00	120.48	58.48	28.80	9.51	66	955.00	104.71	51.02	25.18	8.33
802.00	124.69	60.46	29.76	9.83	67	919.00	108.81	52.97	26.12	8.64
773.00	129.37	62.66	30.83	10.18	68	883.00	113.25	55.07	27.14	8.97
747.00	133.87	64.77	31.85	10.52	69	846.00	118.20	57.41	28.28	9.35
721.00	138.70	67.02	32.94	10.87	70	809.00	123.61	59.95	29.52	9.75
695.00	143.88	69.44	34.11	11.25	71	777.00	128.70	62.34	30.67	10.12
669.00	149.48	72.05	35.36	11.67	72	748.00	133.69	64.68	31.81	10.49
642.00	155.76	74.96	36.76	12.12	73	718.00	139.28	67.29	33.07	10.92
619.00	161.55	77.64	38.05	12.53	74	688.00	145.35	70.13	34.44	11.35
599.00	166.94	80.13	39.25	12.92	75	661.00	151.29	72.89	35.77	11.78
582.00	171.82	82.37	40.32	13.26	76	641.00	156.01	75.08	36.82	12.14
564.00	177.30	84.89	41.53	13.66	77	620.00	161.29	77.52	37.99	12.52
546.00	183.15	87.57	42.81	14.08	78	601.00	166.39	79.87	39.12	12.89
526.00	190.11	90.74	44.33	14.56	79	583.00	171.53	82.24	40.26	13.25
510.00	196.08	93.46	45.62	14.99	80	565.00	176.99	84.75	41.46	13.64
497.00	201.21	95.79	46.73	15.36	81	551.00	181.49	86.81	42.44	13.97
482.00	207.47	98.62	48.08	15.77	82	535.00	186.92	89.29	43.63	14.35
467.00	214.13	101.63	49.50	16.26	83	517.00	193.42	92.25	45.05	14.81
450.00	222.22	105.26	51.23	16.81	84	497.00	201.21	95.79	46.73	15.34
432.00	231.48	109.41	53.19	17.42	85	481.00	207.90	98.81	48.17	15.82

ANNUITY RATES. PENN MUTUAL LIFE INSURANCE COMPANY.

MALES.				Age last birthday.	FEMALES.			
Price of an Annuity of \$100 payable annually†	Amount of Annuity which \$1,000 will purchase.				Price of an Annuity of \$100 payable annually. x	Amount of Annuity which \$1,000 will purchase.		
	Annual Payment.	Semi-Annual Payment.	Quarterly Payment.			Annual Payment.	Semi-Annual Payment.	Quarterly Payment.
2,158.00	46.34	22.90	11.39	20	2,181.00	45.85	22.67	11.27
2,142.00	46.69	23.07	11.47	21	2,166.00	46.17	22.82	11.35
2,126.00	47.04	23.25	11.56	22	2,151.00	46.49	22.98	11.43
2,109.00	47.42	23.43	11.65	23	2,135.00	46.84	23.15	11.51
2,092.00	47.80	23.62	11.74	24	2,118.00	47.21	23.33	11.60
2,075.00	48.22	23.82	11.84	25	2,101.00	47.60	23.52	11.69
2,055.00	48.66	24.04	11.95	26	2,084.00	47.98	23.71	11.79
2,036.00	49.12	24.26	12.06	27	2,066.00	48.40	23.91	11.89
2,017.00	49.58	24.49	12.17	28	2,048.00	48.83	24.12	11.99
1,997.00	50.08	24.73	12.29	29	2,029.00	49.29	24.34	12.10
1,976.00	50.61	24.99	12.42	30	2,009.00	49.78	24.58	12.22
1,955.00	51.15	25.25	12.55	31	1,990.00	50.25	24.81	12.33
1,933.00	51.73	25.54	12.69	32	1,969.00	50.79	25.08	12.46
1,910.00	52.36	25.84	12.84	33	1,949.00	51.31	25.33	12.59
1,887.00	52.99	26.15	12.99	34	1,928.00	51.87	25.60	12.72
1,863.00	53.68	26.48	13.16	35	1,906.00	52.47	25.89	12.87
1,839.00	54.38	26.82	13.33	36	1,884.00	53.08	26.19	13.01
1,814.00	55.13	27.19	13.51	37	1,862.00	53.71	26.50	13.16
1,788.00	55.93	27.58	13.70	38	1,840.00	54.35	26.81	13.32
1,762.00	56.75	27.98	13.90	39	1,817.00	55.04	27.14	13.48
1,735.00	57.64	28.41	14.11	40	1,794.00	55.74	27.49	13.65
1,708.00	58.55	28.85	14.33	41	1,770.00	56.50	27.86	13.84
1,680.00	59.52	29.33	14.58	42	1,746.00	57.27	28.23	14.04
1,651.00	60.57	29.83	14.81	43	1,722.00	58.07	28.62	14.21
1,622.00	61.65	30.36	15.07	44	1,698.00	58.89	29.02	14.41
1,593.00	62.77	30.90	15.34	45	1,673.00	59.77	29.45	14.62
1,563.00	63.98	31.49	15.63	46	1,647.00	60.72	29.90	14.87
1,532.00	65.27	32.11	15.93	47	1,622.00	61.65	30.36	15.07
1,501.00	66.62	32.77	16.25	48	1,596.00	62.66	30.85	15.31
1,469.00	68.07	33.47	16.60	49	1,569.00	63.73	31.37	15.55
1,437.00	69.59	34.20	16.96	50	1,542.00	64.85	31.91	15.83
1,404.00	71.23	34.99	17.35	51	1,514.00	66.05	32.49	16.11
1,372.00	72.89	35.79	17.74	52	1,486.00	67.29	33.09	16.41
1,338.00	74.74	36.68	18.18	53	1,457.00	68.63	33.74	16.72
1,305.00	76.63	37.59	18.63	54	1,427.00	70.08	34.44	17.05
1,271.00	78.68	38.58	19.11	55	1,396.00	71.63	35.19	17.44
1,237.00	80.84	39.62	19.62	56	1,365.00	73.26	35.97	17.82
1,203.00	83.13	40.72	20.16	57	1,333.00	75.02	36.82	18.22
1,168.00	85.62	41.91	20.75	58	1,299.00	76.98	37.76	18.71
1,133.00	88.26	43.18	21.37	59	1,265.00	79.05	38.76	19.22
1,099.00	90.99	44.48	22.01	60	1,231.00	81.23	39.81	19.77
1,064.00	93.98	45.91	22.71	61	1,195.00	83.68	40.98	20.22
1,030.00	97.09	47.39	23.43	62	1,159.00	86.28	42.23	20.90
995.00	100.50	49.02	24.22	63	1,122.00	89.13	43.59	21.61
961.00	104.06	50.71	25.05	64	1,084.00	92.25	45.09	22.33
927.00	107.87	52.52	25.93	65	1,046.00	95.60	46.69	23.07
893.00	111.98	54.47	26.88	66	1,008.00	99.21	48.40	23.92
859.00	116.41	56.56	27.90	67	970.00	103.09	50.25	24.88
826.00	121.07	58.75	28.97	68	932.00	107.30	52.25	25.86
793.00	126.10	61.12	30.12	69	894.00	111.86	54.41	26.88
762.00	131.23	63.53	31.29	70	857.00	116.69	56.69	27.94
732.00	136.61	66.05	32.51	71	819.00	122.10	59.24	29.22
702.00	142.45	68.78	33.83	72	784.00	127.55	61.80	30.44
672.00	148.81	71.74	35.26	73	750.00	133.33	64.52	31.77
649.00	154.08	74.18	36.44	74	721.00	138.70	67.02	32.90
625.00	160.00	76.92	37.76	75	694.00	144.09	69.54	34.22
608.00	164.47	78.99	38.78	76	672.00	148.81	71.74	35.22
591.00	169.20	81.17	39.81	77	651.00	153.61	73.96	36.33
575.00	173.91	83.33	40.85	78	632.00	158.23	76.10	37.38
559.00	178.89	85.62	41.95	79	613.00	163.13	78.37	38.44
545.00	183.49	87.72	42.96	80	595.00	168.07	80.65	39.50
531.00	188.32	89.93	44.01	81	577.00	173.31	83.06	40.77
518.00	193.05	92.08	45.05	82	561.00	178.25	85.32	41.83
505.00	198.02	94.34	46.13	83	546.00	183.15	87.57	42.88
494.00	202.43	96.34	47.08	84	532.00	187.97	89.77	43.91
483.00	207.04	98.43	48.08	85	519.00	192.68	91.91	44.91

x For cost of an Annuity of \$50 semi-annually add \$25, for an Annuity of \$25 quarterly add \$87.00,

PEORIA LIFE INSURANCE COMPANY.

ANNUITY RATES.

Age Last Birth- day	MALES		Age Last Birth- day	FEMALES	
	Price of an Annuity of \$100 payable annually †	Amount of An- nuity which \$1000 will purchase Ann'l Payment		Price of an Annuity of \$100 payable annually †	Amount of An- nuity which \$1000 will purchase Ann'l Payment
20	\$2103.21	\$47.55	20	\$2302.15	\$43.44
21	2089.06	47.87	21	2286.90	43.73
22	2074.40	48.21	22	2271.15	44.03
23	2059.22	48.56	23	2254.83	44.35
24	2043.52	48.94	24	2238.09	44.68
25	2027.27	49.33	25	2220.74	45.03
26	2010.47	49.74	26	2202.86	45.40
27	1993.10	50.17	27	2184.40	45.78
28	1975.17	50.63	28	2165.36	46.18
29	1956.63	51.11	29	2145.75	46.00
30	1937.49	51.61	30	2125.53	47.05
31	1917.75	52.14	31	2104.70	47.51
32	1897.39	52.70	32	2083.25	48.00
33	1876.41	53.29	33	2061.19	48.52
34	1854.79	53.91	34	2038.48	49.06
35	1832.52	54.57	35	2015.14	49.62
36	1809.61	55.26	36	1991.15	50.22
37	1786.06	55.99	37	1966.49	50.85
38	1761.84	56.76	38	1941.19	51.51
39	1736.97	57.57	39	1915.23	52.21
40	1711.44	58.43	40	1888.59	52.95
41	1685.26	59.34	41	1861.30	53.73
42	1658.41	60.30	42	1833.35	54.54
43	1630.92	61.32	43	1804.75	55.41
44	1602.79	62.39	44	1775.49	56.32
45	1574.04	63.53	45	1745.56	57.29
46	1544.66	64.74	46	1715.02	58.31
47	1514.63	66.02	47	1683.83	59.39
48	1484.09	67.38	48	1652.04	60.53
49	1452.96	68.83	49	1619.65	61.74
50	1421.26	70.36	50	1586.68	63.02
51	1389.03	71.99	51	1553.12	64.39
52	1356.31	73.73	52	1519.05	65.83
53	1323.13	75.58	53	1484.45	67.37
54	1289.51	77.55	54	1449.37	69.00
55	1255.47	79.65	55	1413.83	70.73
56	1221.09	81.89	56	1377.87	72.58
57	1186.38	84.29	57	1341.53	74.54
58	1151.39	86.85	58	1304.84	76.64
59	1116.17	89.59	59	1267.84	78.87
60	1080.77	92.53	60	1230.55	81.26
61	1045.23	95.67	61	1193.12	83.81
62	1009.62	99.05	62	1155.47	86.54
63	973.98	102.67	63	1117.73	89.47
64	938.36	106.57	64	1079.93	92.60
65	902.85	110.76	65	1042.10	95.96

†For cost of an Annuity of \$50 semi-annually add \$25 for an Annuity of \$25 quarterly and \$40.

ANNUITY RATES PHOENIX MUTUAL LIFE INSURANCE COMPANY

MALES							FEMALES						
Age Last Birthday	Price of an Annuity of \$100 Payable annually	Price of an Annuity of \$10 Payable monthly	Amount of Annuity which \$1000 will purchase				Age Last Birthday	Price of an Annuity of \$100 Payable annually	Price of an Annuity of \$10 Payable monthly	Amount of Annuity which \$1,000 will purchase			
			Annual Payment	Semi-Annual Payment	Quarterly Payment	Monthly Payment				Annual Payment	Semi-Annual Payment	Quarterly Payment	Monthly Payment
3	\$2153	\$2639	\$46.45	\$22.96	\$11.42	\$3.79	3	\$2181	\$2672	\$45.85	\$22.67	\$11.27	\$3.79
5	2141	2624	46.71	23.09	11.48	3.81	5	2169	2658	46.10	22.79	11.33	3.81
10	2102	2578	47.57	23.51	11.69	3.88	10	2130	2611	46.95	23.20	11.54	3.88
11	2093	2567	47.78	23.61	11.74	3.90	11	2121	2600	47.15	23.30	11.59	3.90
12	2083	2555	48.01	23.72	11.79	3.91	12	2111	2588	47.37	23.41	11.64	3.91
13	2073	2543	48.24	23.83	11.85	3.93	13	2101	2576	47.60	23.52	11.69	3.93
14	2062	2530	48.50	23.96	11.91	3.95	14	2091	2564	47.82	23.63	11.75	3.95
15	2051	2516	48.76	24.09	11.97	3.97	15	2080	2551	48.08	23.76	11.81	3.97
16	2039	2502	49.04	24.23	12.04	4.00	16	2069	2538	48.33	23.88	11.87	4.00
17	2027	2488	49.33	24.37	12.11	4.02	17	2057	2524	48.61	24.02	11.94	4.02
18	2014	2472	49.65	24.52	12.19	4.05	18	2045	2509	48.90	24.16	12.01	4.05
19	2001	2456	49.98	24.68	12.27	4.07	19	2033	2495	49.19	24.30	12.08	4.07
20	1988	2441	50.30	24.84	12.35	4.10	20	2020	2479	49.50	24.45	12.15	4.10
21	1974	2424	50.66	25.01	12.43	4.13	21	2007	2464	49.83	24.61	12.23	4.13
22	1959	2406	51.05	25.20	12.53	4.16	22	1995	2449	50.13	24.75	12.30	4.16
23	1945	2389	51.41	25.38	12.61	4.19	23	1982	2434	50.45	24.91	12.38	4.19
24	1930	2371	51.81	25.58	12.71	4.22	24	1968	2417	50.81	25.09	12.47	4.22
25	1914	2352	52.25	25.79	12.82	4.25	25	1954	2400	51.18	25.27	12.56	4.25
26	1898	2333	52.69	26.00	12.92	4.29	26	1939	2382	51.57	25.46	12.65	4.29
27	1881	2312	53.16	26.23	13.04	4.32	27	1924	2364	51.98	25.65	12.75	4.32
28	1864	2292	53.65	26.47	13.15	4.36	28	1909	2346	52.38	25.85	12.85	4.36
29	1846	2270	54.17	26.72	13.28	4.40	29	1893	2327	52.83	26.07	12.95	4.40
30	1828	2249	54.70	26.98	13.41	4.45	30	1876	2306	53.30	26.30	13.07	4.45
31	1809	2226	55.28	27.26	13.54	4.49	31	1860	2287	53.76	26.53	13.18	4.49
32	1789	2202	55.90	27.56	13.69	4.54	32	1842	2266	54.29	26.78	13.31	4.54
33	1769	2178	56.53	27.87	13.84	4.59	33	1825	2245	54.79	27.03	13.43	4.59
34	1749	2154	57.18	28.18	14.00	4.64	34	1807	2224	55.31	27.29	13.56	4.64
35	1728	2129	57.87	28.52	14.17	4.70	35	1788	2201	55.93	27.58	13.70	4.70
36	1705	2101	58.65	28.90	14.35	4.76	36	1769	2178	56.53	27.87	13.84	4.76
37	1682	2074	59.45	29.29	14.54	4.82	37	1750	2155	57.14	28.17	13.99	4.82
38	1669	2046	60.28	29.69	14.74	4.89	38	1731	2132	57.77	28.47	14.14	4.89
39	1635	2017	61.16	30.12	14.95	4.96	39	1711	2108	58.45	28.80	14.30	4.96
40	1610	1987	62.11	30.58	15.18	5.03	40	1691	2084	59.14	29.14	14.47	5.03
41	1585	1957	63.09	31.06	15.41	5.11	41	1670	2059	59.88	29.50	14.65	5.11
42	1559	1926	64.14	31.57	15.67	5.19	42	1649	2034	60.61	29.87	14.83	5.19
43	1533	1895	65.23	32.09	15.92	5.28	43	1628	2009	61.43	30.25	15.02	5.28
44	1506	1862	66.40	32.66	16.20	5.37	44	1607	1984	62.23	30.64	15.21	5.37
45	1479	1830	67.61	33.24	16.49	5.46	45	1585	1957	63.09	31.06	15.41	5.46
46	1451	1796	68.92	33.88	16.80	5.57	46	1562	1930	64.02	31.51	15.64	5.57
47	1423	1763	70.27	34.53	17.12	5.67	47	1540	1903	64.94	31.95	15.85	5.67
48	1394	1728	71.74	35.24	17.47	5.79	48	1517	1876	65.92	32.43	16.09	5.79
49	1365	1693	73.26	35.97	17.83	5.91	49	1493	1847	66.98	32.94	16.34	5.91
50	1335	1657	74.91	36.76	18.22	6.03	50	1469	1818	68.07	33.47	16.60	6.03
51	1304	1620	76.69	37.62	18.64	6.17	51	1441	1784	69.40	34.11	16.92	6.17
52	1272	1582	78.62	38.55	19.10	6.32	52	1413	1751	70.77	34.77	17.24	6.32
53	1240	1543	80.65	39.53	19.58	6.48	53	1384	1716	72.25	35.49	17.59	6.48
54	1208	1505	82.78	40.55	20.08	6.65	54	1355	1681	73.80	36.23	17.96	6.65
55	1176	1466	85.03	41.63	20.61	6.82	55	1325	1645	75.47	37.04	18.36	6.82
56	1144	1428	87.41	42.77	21.17	7.00	56	1294	1608	77.28	37.91	18.78	7.00
57	1111	1388	90.01	44.01	21.78	7.20	57	1263	1571	79.18	38.82	19.23	7.20
58	1078	1349	92.76	45.33	22.42	7.41	58	1231	1532	81.23	39.81	19.72	7.41
59	1046	1310	95.60	46.69	23.09	7.63	59	1198	1493	83.47	40.88	20.24	7.63
60	1013	1271	98.72	48.17	23.81	7.87	60	1164	1452	85.91	42.05	20.82	7.87
61	981	1232	101.94	49.70	24.56	8.11	61	1129	1410	88.57	43.33	21.44	8.11
62	949	1194	105.37	51.33	25.36	8.38	62	1094	1368	91.41	44.68	22.11	8.38
63	917	1156	109.05	53.08	26.21	8.65	63	1059	1326	94.43	46.13	22.81	8.65
64	886	1118	112.87	54.88	27.09	8.94	64	1022	1282	97.85	47.76	23.61	8.94
65	854	1080	117.10	56.88	28.06	9.26	65	986	1238	101.42	49.46	24.44	9.26
66	826	1046	121.07	58.75	28.97	9.56	66	949	1194	105.37	51.33	25.36	9.56
67	798	1013	125.31	60.75	29.94	9.87	67	913	1151	109.53	53.30	26.32	9.87
68	770	979	129.87	62.89	30.98	10.21	68	876	1106	114.10	55.49	27.38	10.21
69	742	946	134.77	65.19	32.09	10.58	69	840	1063	119.05	57.80	28.51	10.58
70	715	913	139.86	67.57	33.25	10.95	70	804	1020	124.38	60.31	29.73	10.95
71	688	881	145.35	70.13	34.48	11.35	71	774	984	129.20	62.58	30.83	11.35
72	663	851	150.33	72.67	35.72	11.75	72	744	948	134.41	65.02	32.01	11.75
73	639	822	156.49	75.30	36.98	12.17	73	714	912	140.06	67.66	33.29	12.17
74	615	793	162.60	78.13	38.34	12.61	74	685	877	145.90	70.42	34.63	12.61
75	592	766	168.92	81.04	39.75	13.06	75	659	846	151.75	73.10	35.92	13.06
76	572	742	174.83	83.75	41.05	13.48	76	639	822	156.49	75.30	36.98	13.48
77	555	721	180.18	86.21	42.23	13.87	77	619	798	161.55	77.64	38.11	13.87
78	537	700	186.22	88.97	43.56	14.29	78	601	776	166.39	79.87	39.19	14.29
79	510	678	192.68	91.91	44.97	14.75	79	583	755	171.53	82.24	40.32	14.75
80	506	662	197.63	94.16	46.04	15.10	80	566	734	176.68	84.60	41.46	15.10
81	491	644	203.67	96.90	47.35	15.52	81	549	714	182.15	87.11	42.66	15.52
82	476	626	210.08	99.80	48.73	15.96	82	532	694	187.97	89.77	43.94	15.96
83	461	608	216.92	102.88	50.20	16.44	83	515	673	194.17	92.59	45.29	16.44
84	445	589	224.72	106.38	51.87	16.97	84	497	652	201.21	95.79	46.82	16.97
85	429	570	233.10	110.13	53.65	17.54	85	478	629	209.21	99.40	48.54	17.54

†For cost of an annuity of \$50 semi-annually add \$25; quarterly, add \$37.00

ANNUITY RATES

PILOT LIFE

MALES					Amount to be added to cost of an annuity of \$100 per annum to obtain cost of a similar annuity providing for proportionate payments to date of death.*	Age Last Birthday.	FEMALES					Amount to be added to cost of an annuity of \$100 per annum to obtain cost of a similar annuity providing for proportionate payments to date of death.*
Price of an Annuity of \$100 payable annually †	Amount of Annuity which \$1,000 will purchase			Price of an Annuity of \$100 payable annually †			Amount of Annuity which \$1,000 will purchase					
	Annual Payment	Semi-Ann. Payment	Quarterly Payment				Annual Payment	Semi-Ann. Payment	Quarterly Payment			
0	\$1800.74	\$55.53	\$27.39	\$13.60	\$13.71	30	\$1964.36	\$50.91	\$25.13	\$12.49	\$10.50	
1	1784.07	56.05	27.64	13.73	14.04	31	1947.02	51.36	25.35	12.60	10.85	
2	1766.80	56.60	27.90	13.86	14.38	32	1929.09	51.84	25.59	12.71	11.20	
3	1748.95	57.18	28.19	13.99	14.73	33	1910.58	52.34	25.83	12.83	11.56	
4	1730.48	57.79	28.48	14.14	15.09	34	1891.56	52.87	26.09	12.96	11.93	
5	1711.42	58.43	28.79	14.29	15.47	35	1871.73	53.43	26.36	13.09	12.32	
6	1691.72	59.11	29.13	14.46	15.85	36	1851.37	54.01	26.65	13.24	12.72	
7	1671.47	59.83	29.47	14.63	16.25	37	1830.39	54.63	26.95	13.38	13.13	
8	1650.43	60.59	29.84	14.81	16.66	38	1808.77	55.29	27.27	13.54	13.56	
9	1628.82	61.39	30.42	15.00	17.09	39	1786.51	55.99	27.60	13.71	13.99	
0	1606.57	62.24	30.65	15.21	17.52	40	1763.60	56.70	27.95	13.88	14.39	
1	1583.67	63.14	31.08	15.42	17.97	41	1740.03	57.47	28.33	14.06	14.90	
2	1560.13	64.10	31.54	15.65	18.43	42	1715.82	58.28	28.72	14.26	15.38	
3	1535.94	65.11	32.03	15.89	18.91	43	1690.94	59.14	29.14	14.46	15.87	
4	1511.11	66.18	32.55	16.14	19.39	44	1665.41	60.05	29.58	14.68	16.37	
5	1485.63	67.31	33.10	16.41	19.89	45	1639.23	61.00	30.04	14.91	16.88	
6	1459.53	68.52	33.68	16.70	20.41	46	1612.40	62.02	30.54	15.15	17.41	
7	1432.80	69.79	34.30	17.00	20.93	47	1584.92	63.09	31.06	15.41	17.95	
8	1405.47	71.15	34.95	17.33	21.47	48	1556.82	64.23	31.61	15.68	18.50	
9	1377.54	72.59	35.66	17.67	22.01	49	1528.09	65.44	32.19	15.97	19.06	
0	1349.03	74.13	36.39	18.03	22.57	50	1498.75	66.72	32.81	16.27	19.64	
1	1319.96	75.76	37.18	18.42	23.14	51	1468.81	68.08	33.47	16.60	20.22	
2	1290.36	77.50	38.01	18.83	23.72	52	1438.31	69.53	34.17	16.94	20.82	
3	1260.23	79.35	38.90	19.26	24.31	53	1407.24	71.06	34.91	17.30	21.43	
4	1229.63	81.33	39.85	19.73	24.91	54	1375.65	72.69	35.70	17.69	22.05	
5	1198.58	83.43	40.86	20.23	25.52	55	1343.54	74.43	36.54	18.10	22.68	
6	1167.11	85.68	41.94	20.75	26.14	56	1310.96	76.28	37.43	18.54	23.32	
7	1135.25	88.09	43.09	21.32	26.76	57	1277.92	78.25	38.37	19.01	23.97	
8	1103.06	90.66	44.32	21.92	27.40	58	1244.48	80.35	39.39	19.50	24.62	
9	1070.56	93.41	45.64	22.56	28.03	59	1210.66	82.60	40.46	20.03	25.29	
0	1037.80	96.36	47.05	23.25	28.68	60	1176.51	85.00	41.61	20.59	25.96	
1	1004.84	99.52	48.55	23.98	29.32	61	1142.06	87.56	42.84	21.19	26.63	
2	971.72	102.91	50.16	24.77	29.97	62	1107.38	90.30	44.15	21.84	27.31	
3	938.49	106.55	51.89	25.61	30.62	63	1072.49	93.24	45.56	22.52	28.00	
4	905.22	110.47	53.75	26.52	31.28	64	1037.45	96.39	47.05	23.26	28.68	
5	871.94	114.69	55.75	27.49	31.93	65	1002.33	99.77	48.67	24.04	29.37	
6	838.72	119.23	57.89	28.53	32.58	66	967.16	103.40	50.40	24.88	30.06	
7	805.62	124.13	60.20	29.65	33.23	67	932.00	107.30	52.25	25.79	30.75	
8	772.71	129.41	62.68	30.86	33.87	68	896.62	111.40	54.23	26.75	31.44	
9	740.02	135.13	65.36	32.15	34.52	69	861.97	116.01	56.37	27.79	32.12	
0	707.64	141.31	68.25	33.55	35.15	70	827.20	120.89	58.67	28.91	32.81	
1	675.60	148.02	71.37	35.06	35.78	71	792.70	126.15	61.15	30.11	33.48	
2	643.98	155.28	74.74	36.68	36.40	72	758.50	131.84	63.82	31.41	34.15	
3	612.83	163.18	78.39	38.44	37.01	73	724.67	137.99	66.70	32.80	34.82	
4	582.20	171.76	82.35	40.34	37.61	74	691.27	144.66	69.81	34.30	35.47	
5	552.15	181.11	86.63	42.40	38.20	75	658.36	151.89	73.17	35.93	36.12	
6	522.73	191.30	91.29	44.62	38.78	76	625.99	159.75	76.81	37.68	36.75	
7	493.98	202.44	96.34	47.04	39.34	77	594.22	168.29	80.75	39.57	37.37	
8	465.96	214.61	102.03	49.66	39.89	78	563.09	177.50	85.02	41.63	37.99	
9	438.70	227.95	107.83	52.50	40.42	79	532.67	187.73	89.66	43.85	38.58	
0	412.23	242.58	114.36	55.59	40.94	80	502.99	198.81	94.70	46.25	39.16	

*Add one-half of the above amount if the annuity is to be payable half-yearly. Add one-fourth of above amount if payable quarterly.

NOTE.—These rates are participating.

†For cost of an annuity of \$50 semi-annually add \$25, for an Annuity of \$25 quarterly add \$37.50.

ANNUITY RATES PROVIDENT MUTUAL COMPANY

MALES

PRICE OF AN ANNUITY OF				Age at last birthday	ANNUITY PURCHASED BY \$1000			
\$100 Yearly	\$50 Half Yearly	\$25 Quarterly	\$10 Monthly		Yearly Annuity	Half Yearly Annuity	Quarterly Annuity	Monthly Annuity
2,180	2,199	2,208	2,663	20	45.87	22.74	11.32	3.76
2,166	2,185	2,194	2,646	21	46.17	22.88	11.39	3.78
2,152	2,170	2,179	2,628	22	46.47	23.04	11.47	3.81
2,136	2,154	2,163	2,609	23	46.82	23.21	11.56	3.84
2,120	2,138	2,147	2,590	24	47.17	23.39	11.64	3.87
2,103	2,121	2,130	2,570	25	47.55	23.57	11.74	3.89
2,087	2,105	2,114	2,549	26	47.92	23.75	11.83	3.92
2,069	2,087	2,096	2,527	27	48.33	23.96	11.93	3.96
2,051	2,069	2,078	2,505	28	48.76	24.17	12.03	3.99
2,032	2,049	2,058	2,482	29	49.21	24.40	12.15	4.03
2,013	2,030	2,039	2,459	30	49.68	24.63	12.26	4.07
1,992	2,009	2,018	2,434	31	50.20	24.89	12.39	4.11
1,973	1,989	1,998	2,409	32	50.68	25.14	12.51	4.15
1,951	1,967	1,976	2,383	33	51.26	25.42	12.65	4.20
1,930	1,946	1,954	2,357	34	51.81	25.69	12.79	4.24
1,907	1,923	1,932	2,329	35	52.44	26.00	12.94	4.29
1,883	1,899	1,908	2,301	36	53.11	26.33	13.10	4.35
1,860	1,875	1,884	2,272	37	53.76	26.67	13.27	4.40
1,835	1,850	1,859	2,242	38	54.50	27.03	13.45	4.46
1,810	1,825	1,833	2,211	39	55.25	27.40	13.64	4.52
1,784	1,799	1,807	2,180	40	56.05	27.79	13.84	4.59
1,758	1,772	1,780	2,147	41	56.88	28.22	14.04	4.66
1,731	1,746	1,753	2,114	42	57.77	28.64	14.26	4.73
1,702	1,717	1,724	2,080	43	58.75	29.12	14.50	4.81
1,674	1,688	1,695	2,045	44	59.74	29.62	14.75	4.89
1,645	1,659	1,666	2,011	45	60.79	30.14	15.01	4.97
1,615	1,629	1,636	1,974	46	61.92	30.69	15.28	5.07
1,584	1,598	1,605	1,937	47	63.13	31.29	15.58	5.16
1,554	1,567	1,574	1,900	48	64.35	31.91	15.88	5.26
1,522	1,536	1,542	1,861	49	65.70	32.55	16.21	5.36
1,490	1,503	1,509	1,822	50	67.11	33.27	16.57	5.49
1,458	1,470	1,476	1,782	51	68.59	34.01	16.94	5.61
1,424	1,437	1,442	1,742	52	70.22	34.79	17.34	5.74
1,391	1,403	1,409	1,701	53	71.89	35.64	17.74	5.88
1,357	1,369	1,375	1,659	54	73.69	36.52	18.18	6.03
1,323	1,334	1,340	1,617	55	75.59	37.48	18.66	6.18
1,287	1,299	1,304	1,574	56	77.70	38.49	19.17	6.35
1,252	1,263	1,269	1,532	57	79.87	39.59	19.70	6.53
1,217	1,228	1,233	1,488	58	82.17	40.72	20.28	6.72
1,181	1,192	1,197	1,445	59	84.67	41.96	20.89	6.92
1,146	1,156	1,161	1,401	60	87.26	43.25	21.53	7.14
1,110	1,119	1,124	1,357	61	90.09	44.68	22.24	7.37
1,073	1,083	1,087	1,313	62	93.20	46.17	23.00	7.62
1,038	1,047	1,051	1,269	63	96.34	47.76	23.79	7.88
1,001	1,010	1,014	1,225	64	99.90	49.50	24.65	8.16
966	975	979	1,182	65	103.52	51.28	25.54	8.46
935	943	947	1,145	66	106.95	53.02	26.40	8.73
903	911	915	1,107	67	110.74	54.88	27.32	9.03
873	880	884	1,068	68	114.55	56.82	28.28	9.36
841	849	852	1,030	69	118.91	58.89	29.34	9.71
810	817	820	992	70	123.46	61.20	30.49	10.08
784	790	793	959	71	127.55	63.29	31.53	10.43
756	762	765	926	72	132.28	65.62	32.68	10.80
730	736	738	893	73	136.99	67.93	33.88	11.20
702	708	710	860	74	142.45	70.62	35.21	11.63
676	681	684	829	75	147.93	73.42	36.55	12.06
656	661	664	805	76	152.44	75.64	37.65	12.42
637	641	644	781	77	156.99	78.00	38.82	12.80
617	622	624	757	78	162.07	80.39	40.06	13.21
598	602	604	733	79	167.22	83.06	41.39	13.64
578	582	584	708	80	173.01	85.91	42.81	14.12

NOTE.—A pro rata allowance for each quarter of a year elapsed since last birthday.

NOTE.—For ages greater than 80 the rates are the same as for age 80.

PROVIDENT MUTUAL COMPANY

FEMALES

Age at Last Birth- day	PRICE OF AN ANNUITY OF				ANNUITY PURCHASED BY \$1000			
	\$100 Yearly	\$50 Half Yearly	\$25 Quarterly	\$10 Monthly	Yearly Annuity	Half Yearly Annuity	Quarterly Annuity	Monthly Annuity
20	\$2320	\$2340	\$2350	\$2833	\$43.10	\$21.37	\$10.64	\$3.53
21	2305	2325	2335	2815	43.38	21.51	10.71	3.55
22	2289	2309	2319	2796	43.69	21.65	10.78	3.58
23	2274	2293	2303	2777	43.98	21.81	10.86	3.60
24	2257	2277	2286	2756	44.31	21.96	10.94	3.63
25	2239	2259	2269	2737	44.66	22.13	11.02	3.65
26	2222	2241	2251	2715	45.00	22.31	11.11	3.68
27	2204	2223	2233	2693	45.37	22.49	11.20	3.71
28	2185	2205	2214	2670	45.77	22.68	11.29	3.75
29	2166	2185	2194	2646	46.17	22.88	11.39	3.78
30	2146	2165	2174	2622	46.60	23.09	11.50	3.81
31	2125	2144	2153	2597	47.06	23.32	11.61	3.85
32	2103	2122	2131	2571	47.55	23.56	11.73	3.89
33	2082	2101	2109	2545	48.03	23.80	11.85	3.93
34	2060	2079	2087	2517	48.54	24.05	11.98	3.97
35	2037	2055	2064	2489	49.09	24.33	12.11	4.02
36	2013	2031	2040	2460	49.68	24.62	12.25	4.07
37	1988	2006	2015	2431	50.30	24.93	12.41	4.11
38	1964	1982	1990	2400	50.92	25.23	12.56	4.17
39	1938	1956	1964	2369	51.60	25.56	12.73	4.22
40	1912	1929	1937	2337	52.30	25.92	12.91	4.28
41	1885	1902	1910	2304	53.05	26.29	13.09	4.34
42	1857	1874	1882	2271	53.85	26.68	13.28	4.40
43	1829	1846	1853	2236	54.67	27.09	13.49	4.47
44	1800	1817	1824	2201	55.56	27.52	13.71	4.54
45	1771	1787	1795	2166	56.47	27.98	13.93	4.62
46	1741	1756	1764	2129	57.44	28.47	14.17	4.70
47	1710	1725	1733	2092	58.48	28.99	14.43	4.78
48	1679	1694	1701	2053	59.56	29.52	14.70	4.87
49	1647	1662	1669	2014	60.72	30.08	14.98	4.97
50	1615	1629	1636	1975	61.92	30.69	15.28	5.06
51	1582	1595	1602	1934	63.21	31.35	15.61	5.17
52	1548	1561	1568	1893	64.60	32.03	15.94	5.28
53	1514	1527	1534	1852	66.05	32.74	16.30	5.40
54	1480	1492	1499	1810	67.57	33.51	16.68	5.52
55	1444	1456	1463	1767	69.25	34.34	17.09	5.66
56	1409	1421	1427	1724	70.97	35.19	17.52	5.80
57	1374	1385	1391	1680	72.78	36.10	17.97	5.95
58	1338	1348	1355	1636	74.74	37.09	18.45	6.11
59	1301	1312	1318	1591	76.86	38.11	18.97	6.29
60	1265	1275	1281	1546	79.05	39.22	19.52	6.47
61	1228	1237	1243	1501	81.43	40.42	20.11	6.66
62	1190	1200	1205	1456	84.03	41.87	20.75	6.87
63	1154	1163	1169	1411	86.66	42.99	21.39	7.09
64	1117	1126	1131	1365	89.53	44.40	22.10	7.33
65	1079	1088	1093	1321	92.68	45.96	22.87	7.57
66	1042	1050	1055	1275	95.97	47.62	23.70	7.84
67	1004	1013	1018	1230	99.60	49.36	24.56	8.13
68	968	976	981	1185	103.31	51.23	25.48	8.44
69	930	939	943	1140	107.53	53.25	26.51	8.77
70	894	902	906	1096	111.86	55.43	27.59	9.12
71	867	874	878	1062	115.34	57.21	28.47	9.42
72	839	847	850	1028	119.19	59.03	29.41	9.73
73	812	819	822	994	123.15	61.05	30.41	10.06
74	784	791	795	960	127.55	63.21	31.45	10.42
75	756	763	766	926	132.28	65.53	32.64	10.80
76	733	739	742	897	136.43	67.66	33.69	11.15
77	708	714	717	868	141.24	70.03	34.87	11.52
78	685	690	693	838	145.99	72.46	36.08	11.93
79	660	666	668	809	151.52	75.08	37.43	12.36
80	637	642	644	780	156.99	77.88	38.82	12.82

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday.
 NOTE.—For ages greater than 80 the rates are the same as for age 80.

ANNUITY RATES

PRUDENTIAL INSURANCE COMPANY OF AMERICA

MALES							FEMALES						
Price of an An- nuity of \$100 pay- able an- nually	Price of an Annu- ity of \$10 Mo.	Amount of Annuity \$1,000 will purchase.				Age Last Birth- day	Price of an An- nuity of \$100 pay- able an- nually	Price of an Annu- ity of \$10 Mo.	Amount of Annuity \$1,000 will purchase.				
		An- nual Pay- ment	Semi- Ann'l Pay- ment	Quar- terly Pay- ment	Mo. Pay- ment				An- nual Pay- ment	Semi- Ann'l Pay- ment	Quar- terly Pay- ment	Mo. Pay- ment	
\$2006	\$2467	\$49.85	\$24.61	\$12.23	\$4.05	20	\$2160	\$2652	\$46.30	\$22.87	\$11.37	\$3.79	
1992	2450	50.20	24.78	12.32	4.08	21	2147	2636	46.58	23.01	11.44	3.81	
1978	2434	50.56	24.95	12.40	4.11	22	2133	2620	46.88	23.16	11.52	3.83	
1963	2416	50.94	25.14	12.49	4.14	23	2118	2602	47.21	23.32	11.60	3.85	
1948	2398	51.33	25.33	12.59	4.17	24	2102	2582	47.57	23.50	11.68	3.87	
1932	2378	51.76	25.54	12.69	4.21	25	2080	2563	47.94	23.67	11.77	3.89	
1916	2359	52.19	25.75	12.79	4.24	26	2069	2543	48.33	23.87	11.87	3.91	
1899	2339	52.66	25.97	12.91	4.28	27	2051	2521	48.76	24.07	11.97	3.93	
1881	2317	53.16	26.22	13.03	4.32	28	2033	2500	49.19	24.28	12.07	3.95	
1863	2296	53.68	26.47	13.15	4.36	29	2014	2477	49.65	24.51	12.18	3.97	
1845	2274	54.20	26.72	13.28	4.40	30	1994	2453	50.15	24.75	12.30	4.00	
1826	2251	54.76	27.00	13.41	4.44	31	1974	2429	50.66	25.00	12.43	4.03	
1806	2227	55.37	27.29	13.56	4.49	32	1953	2404	51.20	25.27	12.56	4.06	
1786	2203	55.99	27.59	13.71	4.54	33	1931	2377	51.79	25.55	12.70	4.09	
1765	2178	56.66	27.92	13.87	4.59	34	1909	2351	52.38	25.84	12.84	4.12	
1744	2153	57.34	28.25	14.03	4.64	35	1887	2324	52.99	26.14	12.99	4.15	
1722	2126	58.07	28.60	14.20	4.70	36	1864	2297	53.65	26.46	13.14	4.18	
1700	2100	58.82	28.97	14.38	4.76	37	1841	2269	54.32	26.78	13.30	4.21	
1677	2072	59.63	29.36	14.58	4.83	38	1817	2240	55.04	27.13	13.48	4.24	
1654	2045	60.46	29.76	14.78	4.89	39	1793	2212	55.77	27.40	13.65	4.27	
1630	2016	61.35	30.19	14.99	4.96	40	1768	2182	56.56	27.87	13.84	4.30	
1605	1986	62.31	30.66	15.22	5.04	41	1742	2150	57.41	28.28	14.04	4.33	
1579	1955	63.33	31.15	15.46	5.12	42	1716	2119	58.28	28.70	14.25	4.36	
1553	1924	64.39	31.67	15.71	5.20	43	1689	2087	59.21	29.15	14.48	4.39	
1526	1891	65.63	32.22	15.98	5.29	44	1662	2054	60.17	29.62	14.71	4.42	
1499	1859	66.71	32.79	16.27	5.38	45	1634	2021	61.20	30.12	14.95	4.45	
1471	1825	67.98	33.40	16.57	5.48	46	1606	1987	62.27	30.64	15.21	4.48	
1443	1792	69.30	34.04	16.88	5.58	47	1578	1954	63.37	31.17	15.47	4.51	
1414	1757	70.72	34.72	17.22	5.69	48	1549	1919	64.56	31.75	15.75	4.54	
1385	1722	72.20	35.44	17.57	5.81	49	1519	1883	65.83	32.36	16.06	4.57	
1355	1686	73.80	36.21	17.95	5.93	50	1489	1847	67.16	33.00	16.37	4.60	
1325	1650	75.47	37.01	18.34	6.06	51	1458	1810	68.59	33.69	16.71	4.63	
1294	1613	77.28	37.88	18.77	6.20	52	1427	1772	70.08	34.41	17.06	4.66	
1263	1576	79.18	38.79	19.22	6.35	53	1396	1735	71.63	35.16	17.43	4.69	
1232	1538	81.17	39.75	19.69	6.50	54	1363	1696	73.37	36.00	17.84	4.72	
1200	1500	83.33	40.78	20.19	6.67	55	1331	1657	75.13	36.85	18.26	4.75	
1167	1460	85.69	41.91	20.75	6.85	56	1299	1619	76.98	37.74	18.70	4.78	
1134	1421	88.18	43.10	21.33	7.04	57	1266	1579	78.99	38.70	19.17	4.81	
1101	1381	90.83	44.37	21.95	7.24	58	1234	1541	81.04	39.68	19.65	4.84	
1068	1342	93.63	45.70	22.60	7.45	59	1201	1501	83.26	40.75	20.18	4.87	
1034	1301	96.71	47.17	23.32	7.69	60	1167	1460	85.69	41.91	20.75	4.90	
1000	1260	100.00	48.73	24.08	7.94	61	1133	1420	88.26	43.14	21.35	4.93	
966	1219	103.52	50.40	24.90	8.20	62	1098	1378	91.07	44.48	22.01	4.96	
933	1180	107.18	52.14	25.75	8.47	63	1063	1336	94.07	45.91	22.71	4.99	
900	1140	111.11	54.00	26.65	8.77	64	1027	1292	97.37	47.48	23.47	5.02	
868	1102	115.21	55.93	27.59	9.07	65	991	1249	100.91	49.16	24.30	5.05	
837	1064	119.47	57.94	28.57	9.40	66	954	1205	104.82	51.02	25.20	5.08	
808	1030	123.76	59.95	29.55	9.71	67	918	1162	108.93	52.97	26.15	5.11	
780	996	128.21	62.03	30.56	10.04	68	881	1117	113.51	55.13	27.20	5.14	
752	962	132.98	64.27	31.65	10.40	69	846	1075	118.20	57.34	28.28	5.17	
726	931	137.74	66.49	32.72	10.74	70	812	1034	123.15	59.67	29.41	5.20	
701	901	142.65	68.78	33.83	11.10	71	780	996	128.21	62.03	30.56	5.23	
677	872	147.71	71.12	34.97	11.47	72	750	960	133.33	64.43	31.73	5.26	
653	844	153.14	73.64	36.18	11.85	73	722	926	138.50	66.84	32.89	5.29	
631	817	158.48	76.10	37.37	12.24	74	695	894	143.88	69.35	34.11	5.32	
610	792	163.93	78.62	38.58	12.63	75	669	863	149.48	71.94	35.36	5.35	
590	768	169.49	81.17	39.81	13.02	76	644	833	155.28	74.63	36.66	5.38	
571	745	175.13	83.75	41.05	13.42	77	621	806	161.03	77.28	37.94	5.41	
553	724	180.83	86.36	42.30	13.81	78	599	779	166.94	80.00	39.25	5.44	
535	702	186.92	89.13	43.63	14.25	79	579	755	172.71	82.64	40.52	5.47	
519	683	192.68	91.74	44.88	14.64	80	559	731	178.89	85.47	41.88	5.50	
503	664	198.81	94.52	46.21	15.06	81	540	708	185.19	88.34	43.25	5.53	
489	647	204.50	97.09	47.44	15.46	82	522	686	191.57	91.24	44.64	5.56	
474	629	210.97	100.00	48.83	15.90	83	505	666	198.02	94.16	46.04	5.59	
460	612	217.39	102.88	50.20	16.34	84	489	647	204.50	97.09	47.44	5.62	
447	596	223.71	105.71	51.55	16.78	85	473	628	211.42	100.20	48.92	5.65	

For annuity of \$50 semi-annually, add \$26. \$25 quarterly, add \$38.00

ANNUITY RATES

STATE MUTUAL LIFE ASSURANCE CO., WORCESTER, MASS.

Note—See Page 1091 for other companies to which these rates apply.

MALES

Age Last Birthday	PRICE OF \$100 ANNUITY			ANNUITY PURCHASED BY \$1000			Age Last Birthday	PRICE OF \$100 ANNUITY			ANNUITY PURCHASED BY \$1000		
	\$100 An'ly	\$50 Semi-An'ly	\$25 Qt'ly	Annual Pay't	Semi-Annual Pay't	Qt'ly Pay't		\$100 An'ly	\$50 Semi-An'ly	\$25 Qt'ly	Annual Pay't	Semi-Annual Pay't	Qt'ly Pay't
3	\$2341	\$2366	\$2378.50	\$42.72	\$21.13	\$10.51	45	\$1556	\$1581	\$1593.50	\$64.27	\$31.63	\$15.69
4	2332	2357	2369.50	42.88	21.21	10.57	46	1527	1552	1564.50	65.49	32.22	15.98
5	2321	2346	2358.50	43.08	21.31	10.60	47	1498	1523	1535.50	66.76	32.83	16.28
6	2310	2335	2347.50	43.29	21.41	10.63	48	1467	1492	1504.50	68.17	33.51	16.62
7	2297	2322	2334.50	43.54	21.53	10.71	49	1436	1461	1473.50	69.64	34.22	16.97
8	2283	2308	2320.50	43.80	21.66	10.77	50	1405	1430	1442.50	71.17	34.97	17.33
9	2268	2293	2305.50	44.09	21.81	10.84	51	1373	1398	1410.50	72.83	35.77	17.73
10	2252	2277	2289.50	44.40	21.96	10.92	52	1340	1365	1377.50	74.63	36.63	18.15
11	2236	2261	2273.50	44.72	22.11	11.00	53	1307	1332	1344.50	76.51	37.54	18.60
12	2220	2245	2257.50	45.05	22.27	11.08	54	1274	1299	1311.50	78.49	38.49	19.06
13	2203	2228	2240.50	45.39	22.44	11.16	55	1240	1265	1277.50	80.65	39.53	19.57
14	2185	2210	2222.50	45.77	22.62	11.25	56	1206	1231	1243.50	82.92	40.62	20.18
15	2167	2192	2204.50	46.15	22.81	11.34	57	1171	1196	1208.50	85.40	41.81	20.69
16	2149	2174	2186.50	46.53	23.00	11.44	58	1136	1161	1173.50	88.03	43.07	21.31
17	2130	2155	2167.50	46.95	23.20	11.54	59	1101	1126	1138.50	90.83	44.40	21.96
18	2112	2137	2149.50	47.35	23.40	11.65	60	1066	1091	1103.50	93.81	45.83	22.65
19	2094	2119	2131.50	47.76	23.60	11.75	61	1031	1056	1068.50	96.99	47.35	23.40
20	2076	2101	2113.50	48.17	23.80	11.85	62	995	1020	1032.50	100.50	49.02	24.21
21	2064	2089	2101.50	48.45	23.93	11.90	63	959	984	996.50	104.28	50.81	25.09
22	2051	2076	2088.50	48.76	24.08	11.97	64	923	948	960.50	108.34	52.74	26.03
23	2037	2062	2074.50	49.09	24.25	12.05	65	888	913	925.50	112.61	54.76	27.01
24	2023	2048	2060.50	49.43	24.41	12.13	66	856	881	893.50	116.82	56.75	27.98
25	2007	2032	2044.50	49.83	24.61	12.22	67	825	850	862.50	121.21	58.82	28.99
26	1990	2015	2027.50	50.25	24.81	12.32	68	796	821	833.50	125.63	60.90	30.00
27	1973	1998	2010.50	50.68	25.03	12.44	69	768	793	805.50	130.21	63.05	31.04
28	1955	1980	1992.50	51.15	25.25	12.55	70	742	767	779.50	134.77	65.19	32.07
29	1937	1962	1974.50	51.63	25.48	12.66	71	717	742	754.50	139.47	67.39	33.14
30	1918	1943	1955.50	52.14	25.73	12.79	72	694	719	731.50	144.09	69.54	34.18
31	1898	1923	1935.50	52.69	26.00	12.92	73	671	696	708.50	149.03	71.84	35.29
32	1878	1903	1915.50	53.25	26.27	13.05	74	650	675	687.50	153.85	74.07	36.36
33	1857	1882	1894.50	53.85	26.57	13.20	75	630	655	667.50	158.73	76.34	37.45
34	1835	1860	1872.50	54.50	26.88	13.35	76	610	635	647.50	163.93	78.74	38.81
35	1813	1838	1850.50	55.16	27.20	13.51	77	592	617	629.50	168.92	81.04	39.72
36	1791	1816	1828.50	55.83	27.53	13.67	78	574	599	611.50	174.22	83.47	40.88
37	1767	1792	1804.50	56.59	27.90	13.80	79	558	583	595.50	179.21	85.76	41.98
38	1743	1768	1780.50	57.37	28.28	14.04	80	543	568	580.50	184.16	88.03	43.07
39	1718	1743	1755.50	58.21	28.69	14.24	81	528	553	565.50	189.39	90.42	44.21
40	1693	1718	1730.50	59.07	29.10	14.45	82	513	538	550.50	194.93	92.94	45.41
41	1667	1692	1704.50	59.99	29.55	14.67	83	498	523	535.50	200.80	95.60	46.69
42	1640	1665	1677.50	60.98	30.03	14.90	84	483	508	520.50	207.04	98.43	48.03
43	1613	1638	1650.50	62.00	30.53	15.15	85	468	493	505.50	213.68	101.42	49.46
44	1585	1610	1622.50	63.09	31.06	15.41							

For ages older than 85 the rates are the same as for 85. A pro rata allowance will be made for each quarter of a year elapsed since last birthday.

ANNUITY RATES

STATE MUTUAL LIFE ASSURANCE CO., WORCESTER, MASS.

Note—See Page 1091 for other companies to which these rates apply.

FEMALES

Age Last Birthday	PRICE OF \$100 ANNUITY			ANNUITY PURCHASED BY \$1000			Age Last Birthday	PRICE OF \$100 ANNUITY			ANNUITY PURCHASED BY \$1000		
	\$100 An'y	\$50 Semi-An'y	\$25 Qt'y	Annual Pay't	Semi-Annual Pay't	Qt'y Pay't		\$100 An'y	\$50 Semi-An'y	\$25 Qt'y	Annual Pay't	Semi-Annual Pay't	Qt'y Pay't
3	\$2400	\$2425	\$2437.50	\$41.67	\$20.62	\$10.26	45	\$1694	\$1719	\$1731.50	\$59.03	\$29.09	\$14.54
4	2394	2419	2431.50	41.77	20.67	10.28	46	1666	1691	1703.50	60.02	29.57	14.78
5	2386	2411	2423.50	41.91	20.74	10.32	47	1637	1662	1674.50	61.09	30.08	14.91
6	2377	2402	2414.50	42.07	20.82	10.36	48	1607	1632	1644.50	62.23	30.64	15.04
7	2366	2391	2403.50	42.27	20.91	10.40	49	1576	1601	1613.50	63.45	31.23	15.17
8	2355	2380	2392.50	42.46	21.01	10.45	50	1544	1569	1581.50	64.77	31.87	15.30
9	2343	2368	2380.50	42.68	21.11	10.50	51	1511	1536	1548.50	66.18	32.55	15.43
10	2330	2355	2367.50	42.92	21.23	10.56	52	1478	1503	1515.50	67.66	33.27	15.56
11	2317	2342	2354.50	43.16	21.35	10.62	53	1444	1469	1481.50	69.25	34.04	15.69
12	2304	2329	2341.50	43.40	21.47	10.68	54	1409	1434	1446.50	70.97	34.87	15.82
13	2290	2315	2327.50	43.67	21.60	10.74	55	1374	1399	1411.50	72.78	35.74	15.95
14	2276	2301	2313.50	43.94	21.73	10.81	56	1338	1363	1375.50	74.74	36.68	16.08
15	2261	2286	2298.50	44.23	21.87	10.88	57	1301	1326	1338.50	76.86	37.71	16.21
16	2246	2271	2283.50	44.52	22.02	10.95	58	1264	1289	1301.50	79.11	38.79	16.34
17	2231	2256	2268.50	44.82	22.16	11.02	59	1227	1252	1264.50	81.50	39.94	16.47
18	2217	2242	2254.50	45.11	22.30	11.09	60	1189	1214	1226.50	84.10	41.19	20.60
19	2203	2228	2240.50	45.39	22.44	11.16	61	1151	1176	1188.50	86.88	42.52	21.73
20	2190	2215	2227.50	45.66	22.57	11.22	62	1113	1138	1150.50	89.85	43.94	22.86
21	2175	2200	2212.50	45.98	22.73	11.30	63	1075	1100	1112.50	93.02	45.45	23.99
22	2160	2185	2197.50	46.30	22.88	11.38	64	1037	1062	1074.50	96.43	47.08	25.12
23	2145	2170	2182.50	46.62	23.04	11.46	65	1000	1025	1037.50	100.00	48.78	26.25
24	2129	2154	2166.50	46.97	23.21	11.54	66	963	988	1000.50	103.84	50.61	27.38
25	2113	2138	2150.50	47.33	23.39	11.63	67	928	953	965.50	107.76	52.47	28.51
26	2096	2121	2133.50	47.71	23.57	11.72	68	893	918	930.50	111.98	54.47	29.64
27	2079	2104	2116.50	48.10	23.76	11.81	69	860	885	897.50	116.28	56.50	30.77
28	2061	2086	2098.50	48.52	23.97	11.91	70	828	853	865.50	120.77	58.62	31.90
29	2043	2068	2080.50	48.95	24.18	12.02	71	797	822	834.50	125.47	60.83	33.03
30	2025	2050	2062.50	49.38	24.39	12.12	72	768	793	805.50	130.21	63.05	34.16
31	2006	2031	2043.50	49.85	24.62	12.24	73	740	765	777.50	135.14	65.36	35.29
32	1987	2012	2024.50	50.33	24.85	12.35	74	714	739	751.50	140.06	67.66	36.42
33	1968	1993	2005.50	50.81	25.09	12.47	75	690	715	727.50	144.93	69.93	37.55
34	1949	1974	1986.50	51.31	25.33	12.59	76	668	693	705.50	149.70	72.15	38.68
35	1929	1954	1966.50	51.84	25.59	12.71	77	647	672	684.50	154.56	74.40	39.81
36	1909	1934	1946.50	52.38	25.85	12.84	78	628	653	665.50	159.24	76.57	40.94
37	1889	1914	1926.50	52.94	26.12	12.98	79	610	635	647.60	163.93	78.74	42.07
38	1867	1892	1904.50	53.56	26.43	13.13	80	592	617	629.50	168.92	81.04	43.20
39	1845	1870	1882.50	54.20	26.74	13.28	81	574	599	611.50	174.22	83.47	44.33
40	1822	1847	1859.50	54.88	27.07	13.45	82	556	581	593.50	179.86	86.06	45.46
41	1798	1823	1835.50	55.62	27.43	13.62	83	538	563	575.50	185.87	88.81	46.59
42	1774	1799	1811.50	56.37	27.79	13.80	84	520	545	557.50	192.31	91.74	47.72
43	1748	1773	1785.50	57.21	28.20	14.00	85	502	527	539.50	199.20	94.88	48.85
44	1722	1747	1759.50	58.07	28.62	14.21							

For ages older than 85 the rates are the same as for 85. A pro rata allowance will be made each quarter of a year elapsed since last birthday.

ANNUITY RATES

TRAVELERS INSURANCE COMPANY

MALES							FEMALES						
Price of an Annuity of \$100 payable annually †	Price of an Annuity of \$10 payable monthly	Amount of Annuity which \$1,000 will purchase.				Age last Birthday	Price of an Annuity of \$100 payable annually †	Price of an Annuity of \$10 payable monthly	Amount of Annuity which \$1,000 will purchase.				
		Annual Payment	Semi-Annual Payment	Quarterly Payment	Mo. Payment				Annual Payment	Semi-Annual Payment	Quarterly Payment	Mo. Payment	
1 2083.05	2554.66	48.01	23.72	11.79	8.91	11 2276.67	2787.00	43.92	21.72	10.80	3.59		
2 2073.65	2543.38	48.22	23.82	11.84	3.93	12 2266.25	2774.50	44.13	21.82	10.85	3.60		
3 2063.81	2531.57	48.45	23.94	11.90	3.95	13 2255.45	2761.54	44.34	21.93	10.90	3.62		
4 2053.66	2519.39	48.69	24.05	11.96	3.97	14 2244.29	2748.14	44.56	22.03	10.96	3.64		
5 2043.08	2506.69	48.95	24.18	12.02	3.99	15 2232.75	2734.30	44.79	22.15	11.01	3.66		
6 2032.11	2493.53	49.21	24.31	12.08	4.01	16 2220.82	2719.98	45.03	22.26	11.07	3.68		
7 2020.71	2479.85	49.49	24.44	12.15	4.03	17 2208.45	2705.14	45.28	22.39	11.13	3.70		
8 2008.91	2465.69	49.78	24.58	12.22	4.06	18 2195.62	2689.74	45.55	22.52	11.20	3.72		
9 1996.73	2451.07	50.08	24.73	12.29	4.08	19 2182.38	2673.85	45.82	22.65	11.26	3.74		
10 1984.09	2435.90	50.40	24.89	12.37	4.11	20 2168.70	2657.44	46.11	22.79	11.33	3.76		
11 1970.97	2420.16	50.74	25.05	12.45	4.13	21 2154.59	2640.50	46.41	22.94	11.40	3.79		
12 1957.39	2403.86	51.09	25.22	12.53	4.16	22 2140.03	2623.03	46.73	23.09	11.48	3.81		
13 1943.39	2387.06	51.46	25.40	12.62	4.19	23 2124.97	2604.96	47.06	23.26	11.56	3.84		
14 1928.84	2369.60	51.84	25.59	12.71	4.22	24 2109.44	2586.32	47.41	23.43	11.64	3.87		
15 1913.78	2351.53	52.25	25.79	12.81	4.25	25 2093.39	2567.06	47.77	23.60	11.73	3.90		
16 1898.23	2332.87	52.68	26.00	12.92	4.28	26 2076.87	2547.24	48.15	23.79	11.82	3.93		
17 1882.17	2313.60	53.13	26.22	13.02	4.32	27 2059.75	2526.70	48.55	23.98	11.92	3.96		
18 1865.51	2293.61	53.60	26.45	13.14	4.36	28 2042.12	2505.54	48.97	24.19	12.02	3.99		
19 1848.34	2273.00	54.10	26.69	13.26	4.40	29 2023.97	2483.76	49.41	24.40	12.13	4.03		
20 1830.63	2251.75	54.63	26.95	13.38	4.44	30 2005.28	2461.33	49.87	24.63	12.24	4.06		
21 1812.37	2229.84	55.18	27.21	13.51	4.48	31 1985.98	2438.17	50.35	24.86	12.35	4.10		
22 1793.47	2207.16	55.78	27.50	13.65	4.53	32 1966.06	2414.27	50.86	25.11	12.48	4.14		
23 1774.02	2183.82	56.37	27.79	13.80	4.58	33 1945.66	2389.79	51.40	25.37	12.61	4.18		
24 1753.97	2159.76	57.01	28.11	13.96	4.63	34 1924.60	2364.52	51.96	25.65	12.74	4.23		
25 1733.33	2134.99	57.69	28.44	14.12	4.68	35 1902.96	2338.55	52.55	25.93	12.88	4.28		
26 1712.07	2109.48	58.41	28.78	14.29	4.74	36 1880.72	2311.86	53.17	26.24	13.03	4.33		
27 1690.20	2083.24	59.16	29.15	14.47	4.80	37 1857.88	2284.45	53.82	26.56	13.19	4.38		
28 1667.78	2056.33	59.96	29.54	14.66	4.86	38 1834.43	2256.31	54.51	26.89	13.36	4.43		
29 1664.69	2028.62	60.80	29.95	14.86	4.93	39 1810.33	2227.39	55.24	27.24	13.53	4.49		
30 1621.00	2000.20	61.69	30.38	15.07	5.00	40 1785.65	2197.78	56.00	27.61	13.71	4.55		
31 1598.70	1971.04	62.63	30.83	15.30	5.07	41 1760.31	2167.37	56.81	28.01	13.91	4.61		
32 1571.79	1941.14	63.62	31.31	15.53	5.15	42 1734.37	2136.24	57.66	28.42	14.11	4.68		
33 1546.28	1910.53	64.67	31.82	15.79	5.23	43 1707.86	2104.43	58.55	28.85	14.32	4.75		
34 1520.20	1879.24	65.78	32.36	16.05	5.32	44 1680.75	2071.96	59.50	29.31	14.55	4.83		
35 1493.53	1847.23	66.96	32.93	16.33	5.41	45 1652.97	2038.56	60.50	29.80	14.79	4.91		
36 1466.22	1814.46	68.20	33.53	16.63	5.51	46 1624.66	2004.59	61.55	30.31	15.04	4.99		
37 1438.42	1781.10	69.52	34.17	16.94	5.61	47 1595.74	1969.88	62.67	30.85	15.31	5.08		
38 1410.04	1747.04	70.92	34.84	17.27	5.72	48 1566.27	1934.52	63.85	31.42	15.59	5.17		
39 1381.08	1712.29	72.41	35.56	17.62	5.84	49 1536.22	1898.46	65.09	32.03	15.89	5.27		
40 1351.65	1676.98	73.98	36.32	18.00	5.96	50 1505.61	1861.73	66.42	32.67	16.20	5.37		
41 1321.74	1641.08	75.66	37.13	18.39	6.09	51 1474.47	1824.36	67.82	33.35	16.53	5.48		
42 1291.33	1604.59	77.44	37.98	18.81	6.23	52 1442.79	1786.34	69.31	34.06	16.89	5.60		
43 1260.51	1567.61	79.33	38.90	19.26	6.38	53 1410.69	1747.82	70.89	34.83	17.26	5.72		
44 1229.23	1530.07	81.35	39.87	19.74	6.54	54 1378.11	1708.72	72.56	35.64	17.66	5.85		
45 1197.53	1492.03	83.51	40.90	20.24	6.70	55 1345.06	1669.10	74.34	36.49	18.08	5.99		
46 1165.58	1453.69	85.79	41.99	20.78	6.88	56 1311.65	1628.98	76.24	37.41	18.53	6.14		
47 1133.24	1414.88	88.24	43.17	21.35	7.07	57 1277.80	1588.36	78.26	38.38	19.01	6.30		
48 1100.61	1375.73	90.86	44.42	21.97	7.27	58 1243.74	1547.48	80.40	39.41	19.51	6.46		
49 1067.79	1336.34	93.65	45.76	22.62	7.48	59 1209.20	1506.14	82.69	40.51	20.05	6.64		
50 1034.79	1296.74	96.64	47.18	23.31	7.71	60 1174.60	1464.52	85.14	41.68	20.63	6.83		
51 1001.64	1256.96	99.84	48.70	24.06	7.96	61 1139.73	1422.67	87.74	42.93	21.24	7.03		
52 968.36	1217.03	103.27	50.33	24.85	8.22	62 1104.66	1380.59	90.53	44.26	21.89	7.24		
53 935.05	1177.06	106.95	52.08	25.71	8.51	63 1069.47	1338.36	93.60	45.68	22.58	7.47		
54 901.76	1137.11	110.89	53.95	26.62	8.79	64 1034.20	1296.04	96.69	47.21	23.33	7.72		
55 868.52	1097.22	115.14	55.96	27.59	9.11	65 998.87	1253.64	100.11	48.83	24.12	7.98		
56 835.37	1057.44	119.71	58.11	28.64	9.46	66 963.61	1211.33	103.78	50.58	24.97	8.26		
57 806.15	1022.38	124.05	60.16	29.63	9.78	67 928.41	1169.09	107.71	52.44	25.88	8.55		
58 776.85	987.22	128.72	62.36	30.70	10.13	68 893.39	1127.06	111.93	54.44	26.80	8.87		
59 750.96	956.15	133.16	64.44	31.71	10.46	69 858.49	1085.18	116.48	56.59	27.90	9.22		
70 724.78	924.73	137.97	66.69	32.80	10.81	70 823.83	1043.59	121.38	58.90	29.02	9.58		
71 698.42	893.10	143.18	69.12	33.97	11.20	71 789.52	1002.42	126.66	61.39	30.23	9.98		
72 674.91	864.89	148.17	71.44	35.09	11.56	72 755.49	961.58	132.36	64.06	31.53	10.40		
73 651.05	836.26	153.60	73.96	36.31	11.96	73 725.29	925.34	137.88	66.64	32.77	10.81		
74 629.50	810.50	158.83	76.38	37.48	12.34	74 695.22	889.26	143.84	69.42	34.12	11.26		
75 610.22	787.26	163.88	78.71	38.60	12.70	75 668.44	857.12	149.60	72.10	35.41	11.67		

NOTE.—A pro rata allowance will be made for each quarter of a year elapsed since last birthday.
 †For cost of Annuity of \$50 semi-annually add \$25, for an Annuity of \$25 quarterly add \$17.50.
 NOTE.—Above payments made beginning 1 year, 6 months, 3 months, 1 month, respectively,
 from time annuities are in force.

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
3% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.										
		1	2	3	4	5	6	7	8	9	10	11
20	\$14 41	\$7 09	\$14 40	\$21 94	\$29 71	\$37 73	\$46 01	\$54 54	\$63 34	\$72 41	\$81 76	\$91 40
21	14 72	7 36	14 95	22 78	30 86	39 20	47 79	56 65	65 79	75 21	84 91	94 91
22	15 04	7 65	15 54	23 68	32 07	40 73	49 66	58 86	68 35	78 12	88 20	98 58
23	15 38	7 95	16 15	24 61	33 34	42 33	51 61	61 17	71 02	81 17	91 64	102 40
24	15 74	8 27	16 80	25 59	34 66	44 01	53 64	63 57	73 81	84 36	95 21	106 39
25	16 11	8 60	17 47	26 61	36 04	45 76	55 77	66 09	76 72	87 67	98 94	110 55
26	16 51	8 94	18 17	27 68	37 48	47 58	57 99	68 71	79 75	91 12	102 83	114 87
27	16 92	9 31	18 90	28 79	38 98	49 49	60 31	71 45	82 92	94 73	106 88	119 38
28	17 35	9 69	19 67	29 95	40 56	51 48	62 73	74 31	86 23	98 49	111 11	124 08
29	17 81	10 08	20 47	31 17	42 20	53 56	65 25	77 29	89 68	102 42	115 51	128 96
30	18 28	10 49	21 31	32 45	43 92	55 73	67 90	80 41	93 28	106 50	120 10	134 05
31	18 79	10 93	22 19	33 78	45 72	58 01	70 66	83 66	97 03	110 76	124 87	139 35
32	19 32	11 39	23 11	35 17	47 60	60 39	73 54	87 05	100 94	115 19	129 83	144 86
33	19 87	11 85	24 06	36 63	49 56	62 87	76 53	90 58	105 00	119 81	135 01	150 60
34	20 46	12 35	25 08	38 16	51 62	65 46	79 67	94 26	109 25	124 63	140 40	156 56
35	21 08	12 88	26 13	39 76	53 77	68 16	82 94	98 11	113 68	129 65	146 01	162 76
36	21 74	13 42	27 23	41 42	56 00	70 97	86 34	102 12	118 29	134 86	151 83	169 17
37	22 43	14 00	28 38	43 16	58 33	73 91	89 90	106 30	123 09	140 29	157 86	175 81
38	23 16	14 58	29 57	44 96	60 77	76 98	93 61	110 65	128 09	145 91	164 11	182 67
39	23 93	15 21	30 83	46 87	63 32	80 20	97 48	115 18	133 27	151 74	170 57	189 72
40	24 75	15 86	32 14	48 85	65 99	83 54	101 52	119 88	138 64	157 76	177 20	196 94
41	25 62	16 55	33 53	50 94	68 78	87 04	105 70	124 76	144 19	163 95	184 01	204 35
42	26 54	17 26	34 97	53 11	71 68	90 65	110 03	129 79	149 88	170 28	190 96	211 90
43	27 52	18 02	36 47	55 37	74 68	94 40	114 50	134 94	155 70	176 75	198 06	219 60
44	28 56	18 79	38 03	57 70	77 78	98 25	119 07	140 21	161 64	183 34	205 28	227 42
45	29 67	19 61	39 65	60 12	80 98	102 20	123 74	145 59	167 70	190 06	212 62	235 35
46	30 84	20 44	41 32	62 60	84 24	106 21	128 50	151 05	173 86	196 87	220 06	243 38
47	32 09	21 31	43 03	65 13	87 56	110 31	133 34	156 62	180 11	203 78	227 59	251 51
48	33 43	22 20	44 77	67 70	90 94	114 47	138 25	162 26	186 44	210 77	235 21	259 71
49	34 85	23 09	46 53	70 30	94 36	118 69	143 24	167 98	192 86	217 85	242 91	267 99
50	36 36	24 00	48 33	72 96	97 86	122 99	148 31	173 78	199 36	225 01	250 69	276 34
51	37 97	24 93	50 17	75 68	101 43	127 37	153 47	179 67	205 96	232 27	258 55	284 76
52	39 68	25 88	52 05	78 45	105 06	131 82	158 70	185 66	212 64	239 59	266 47	293 22
53	41 51	26 86	53 97	81 28	108 75	136 35	164 02	191 72	219 39	246 98	274 44	301 73
54	43 46	27 85	55 92	84 15	112 51	140 95	169 41	197 84	226 19	254 41	282 46	310 26
55	45 54	28 87	57 91	87 08	116 33	145 61	174 86	204 02	233 05	261 90	290 50	318 79
56	47 76	29 90	59 94	90 06	120 21	150 33	180 36	210 25	239 95	269 41	298 53	327 28
57	50 13	30 96	62 01	93 09	124 13	155 09	185 91	216 52	246 89	276 91	306 54	335 72
58	52 66	32 04	64 11	96 15	128 10	159 90	191 49	222 82	253 81	284 39	314 50	344 07
59	55 37	33 13	66 23	99 24	132 09	164 73	197 10	229 11	260 70	291 81	322 35	352 29
60	58 27	34 23	68 37	102 35	136 11	169 58	202 69	235 37	267 54	299 13	330 10	360 36
61	61 36	35 35	70 53	105 48	140 15	174 43	208 26	241 58	274 29	306 35	337 69	368 28
62	64 68	36 47	72 71	108 64	144 18	179 25	213 79	247 70	280 94	313 42	345 13	376 10
63	68 23	37 61	74 90	111 79	148 19	184 03	219 23	253 72	287 43	320 35	352 49	383 95
64	72 04	38 75	77 07	114 90	152 14	188 71	224 55	259 59	293 78	327 18	359 87	391 95
65	76 11	39 87	79 22	117 96	156 01	193 29	229 74	265 31	300 06	334 07	367 43	400 25

Terminal Reserve Values and Net Premiums

FULL LEVEL PREMIUM

	Amer. 3%	Amer. 3½%
	Pages	Pages
Net Annual Premiums per \$1,000.....	1236-1256	1257-1276
Whole Life	1236-1241	1257-1262
10 Payment Life	1242	1263
15 Payment Life	1243-1244	1264-1265
20 Payment Life	1245-1246	1266-1267
10 Year Endowment	1247	1268
15 Year Endowment	1248-1249	1269-1270
20 Year Endowment	1250-1251	1271-1272
5 Year Term	1252	1252
10 Year Term	1253	1273
15 Year Term	1254	1274
20 Year Term	1255-1256	1275-1276

FULL LEVEL PREMIUM

	Amer. 4%	Comb. Exp. 4%
	Pages	Pages
Net Annual Premiums per \$1,000.....	1277-1292	1293
Whole Life	1277-1282	1294-1297
10 Payment Life	1283	1298
15 Payment Life	1284-1285	1299-1300
20 Payment Life	1286-1287	1301-1302
10 Year Endowment	1288	1303
15 Year Endowment	1289-1290	1304-1305
20 Year Endowment	1291-1292	1306-1307
10 Year Term		1308
15 Year Term		1309
20 Year Term		1310-1311

FIRST YEAR PRELIMINARY TERM

	Amer. 3%	Amer. 3½%
	Pages	Pages
19 Year Payment Life	1312-1313	1316-1317
19 Year Endowment	1314-1315	1318-1319

MODIFIED PRELIMINARY TERM

	Amer. 3%	Amer. 3½%
	Pages	Pages
20 Payment Life	1320-1321	1324-1325
20 Year Endowment	1322-1323	1326-1327

SELECT AND ULTIMATE

	Amer. 3%	Amer. 3½%
	Pages	Pages
Whole Life	1328	1328
20 Payment Life	1329	1329
20 Year Endowment	1330	1330

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TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.											
	12	13	14	15	16	17	18	19	20	21	22	23
20	101 33	111 56	122 09	132 94	144 11	155 60	167 42	179 56	192 04	204 85	218 01	231 51
21	105 22	115 83	126 75	138 00	149 57	161 47	173 70	186 27	199 17	212 43	226 02	239 97
22	109 27	120 27	131 61	143 26	155 25	167 57	180 24	193 23	206 58	220 28	234 33	248 72
23	113 49	124 91	136 66	148 74	161 16	173 92	187 02	200 47	214 27	228 43	242 93	257 78
24	117 90	129 74	141 92	154 43	167 30	180 50	194 06	207 98	222 25	236 86	251 83	267 12
25	122 49	134 77	147 39	160 36	173 67	187 34	201 37	215 77	230 50	245 59	261 01	276 76
26	127 26	139 99	153 07	166 50	180 29	194 44	208 96	223 83	239 05	254 60	270 49	286 68
27	132 23	145 43	158 98	172 90	187 18	201 82	216 82	232 18	247 87	263 90	280 24	296 86
28	137 40	151 08	165 13	179 54	194 32	209 46	224 97	240 81	256 99	273 48	290 26	307 29
29	142 78	156 96	171 52	186 44	201 73	217 39	233 38	249 72	266 38	283 31	300 51	317 95
30	148 38	163 08	178 16	193 61	209 42	225 58	242 08	258 91	276 02	293 39	311 01	328 84
31	154 21	169 45	185 05	201 04	217 37	234 05	251 05	268 34	285 90	303 70	321 72	339 94
32	160 27	176 95	192 20	208 72	225 58	242 77	260 25	278 00	296 00	314 22	332 65	351 23
33	166 56	182 90	199 60	216 66	234 05	251 73	269 69	287 90	306 33	324 96	343 76	362 71
34	173 10	190 00	207 26	224 86	242 76	260 93	279 35	298 00	316 86	335 89	355 06	374 35
35	179 87	197 35	215 16	233 28	251 68	270 34	289 22	308 32	327 58	347 00	366 52	386 14
36	186 87	204 92	223 28	241 92	260 82	279 95	299 29	318 81	338 48	358 26	378 13	398 05
37	194 11	212 71	231 60	250 76	270 15	289 76	309 54	329 48	349 53	369 67	389 86	410 08
38	201 54	220 70	240 12	259 79	279 68	299 74	319 96	340 29	360 72	381 20	401 70	422 19
39	209 16	228 88	248 84	269 01	289 38	309 89	330 53	351 26	372 04	392 85	413 63	434 36
40	215 97	237 23	257 72	278 40	299 23	320 19	341 24	362 34	383 47	404 58	425 82	446 57
41	224 04	245 76	266 77	287 94	309 23	330 62	352 07	373 54	394 98	416 37	437 65	458 80
42	233 07	254 43	275 96	297 61	319 36	341 17	363 00	384 80	406 55	428 19	449 70	471 02
43	241 34	263 24	285 27	307 40	329 59	351 80	373 99	396 12	418 14	440 03	461 73	483 19
44	249 72	272 16	294 69	317 29	339 91	362 51	385 04	407 47	429 75	451 85	473 70	495 27
45	258 22	281 18	304 22	327 27	350 30	373 26	396 12	418 83	441 35	463 62	485 61	507 25
46	266 80	290 30	313 81	337 30	360 73	384 04	407 21	430 18	452 90	475 32	497 39	519 07
47	275 49	299 49	323 47	347 39	371 19	394 84	418 29	441 48	464 37	486 91	509 04	530 73
48	284 24	308 74	333 17	357 49	381 66	405 62	429 32	452 70	475 73	498 35	520 51	542 17
49	293 05	318 04	342 91	367 62	392 13	416 36	440 28	463 83	486 96	509 63	531 78	553 40
50	301 92	327 38	352 68	377 76	402 57	427 05	451 16	474 83	498 04	520 71	542 85	564 47
51	310 84	336 76	362 46	387 88	412 96	437 67	461 92	485 69	508 93	531 81	553 76	575 44
52	319 80	346 16	372 23	397 96	423 29	448 17	472 55	496 37	519 63	542 35	564 59	586 40
53	328 79	355 55	381 96	407 97	433 50	458 53	482 99	506 87	530 19	553 02	575 41	597 44
54	337 76	364 90	391 62	417 87	443 58	468 72	493 26	517 22	540 68	563 69	586 33	608 65
55	346 70	374 19	401 19	427 64	453 50	478 74	503 39	527 52	551 19	574 48	597 43	620 07
56	355 59	383 38	410 62	437 25	463 24	488 63	513 47	537 85	561 83	585 47	608 77	631 73
57	364 38	392 46	419 90	446 70	472 87	498 47	523 60	548 32	572 69	596 71	620 38	643 69
58	373 05	401 37	429 02	456 02	482 45	508 38	533 89	559 04	583 83	608 25	632 30	655 79
59	381 55	410 12	438 02	465 32	492 11	518 46	544 44	570 05	595 28	620 13	644 40	668 12
60	389 90	418 76	447 00	474 71	501 96	528 83	555 32	581 42	607 12	632 21	656 75	680 84
61	398 16	427 39	456 09	484 31	512 13	539 56	566 58	593 19	619 17	644 58	669 52	694 24
62	406 41	436 16	465 41	494 25	522 08	550 70	578 28	605 22	631 56	657 42	683 04	708 55
63	414 81	445 18	475 11	504 62	533 69	562 32	590 28	617 61	644 45	671 04	697 52	723 62
64	423 49	454 59	485 26	515 47	545 22	574 27	602 67	630 55	658 19	685 70	712 82	739 08
65	432 61	464 51	495 93	526 88	557 10	586 65	615 66	644 41	673 03	701 24	728 56	754 39

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	24	25	26	27	28	29	30	31	32	33
20	\$245 36	\$259 54	\$274 06	\$288 90	\$304 05	\$319 50	\$335 21	\$351 17	\$367 34	\$383 71
21	254 25	268 88	283 82	299 08	314 64	330 47	346 53	362 82	379 31	395 99
22	263 45	278 51	293 89	309 56	325 50	341 69	358 10	374 71	391 51	408 46
23	272 95	288 44	304 24	320 30	336 61	353 15	369 89	386 82	403 90	421 11
24	282 74	298 66	314 85	331 30	347 97	364 84	381 90	399 12	416 47	433 92
25	292 82	309 14	325 72	342 53	359 55	376 75	394 11	411 61	429 20	446 87
26	303 15	319 87	336 83	353 99	371 34	388 86	406 50	424 25	442 07	459 95
27	313 73	330 84	348 16	365 67	383 34	401 14	419 05	437 04	455 08	473 13
28	324 56	342 04	359 71	377 55	395 52	413 59	431 75	449 96	468 18	486 39
29	335 60	353 45	371 46	389 61	407 86	426 19	444 58	462 98	481 36	499 70
30	346 87	365 06	383 39	401 83	420 35	438 92	457 51	476 08	494 60	513 03
31	358 33	376 85	395 49	414 20	432 97	451 76	470 53	489 24	507 87	526 38
32	369 97	388 81	407 73	426 71	445 70	464 68	483 60	502 43	521 14	539 70
33	381 77	400 91	420 10	439 31	458 51	477 65	496 70	515 63	534 40	552 96
34	393 72	413 15	432 59	452 01	471 38	490 66	509 82	528 81	547 60	566 14
35	405 81	425 49	445 16	464 77	484 29	503 69	522 92	541 94	560 71	579 20
36	418 00	437 92	457 79	477 56	497 21	516 69	535 96	554 98	573 71	592 09
37	430 27	450 41	470 45	490 37	510 12	529 65	548 92	567 91	586 54	604 81
38	442 61	462 94	483 14	503 17	522 97	542 52	561 77	580 67	599 20	617 31
39	454 99	475 49	495 81	515 91	535 75	555 29	574 47	593 27	611 64	629 58
40	467 38	488 02	508 44	528 58	548 42	567 90	586 99	605 64	623 86	641 66
41	479 78	500 51	520 98	541 14	560 93	580 33	599 29	617 80	635 87	653 56
42	492 11	512 92	533 42	553 55	573 27	592 55	611 37	629 75	647 73	665 39
43	504 37	525 22	545 70	565 77	585 39	604 54	623 24	641 55	659 51	677 17
44	516 51	537 37	557 80	577 78	597 28	616 33	634 97	653 26	671 25	688 98
45	528 51	549 34	569 70	589 57	608 98	627 98	646 62	664 95	683 03	700 85
46	540 32	561 09	581 36	601 16	620 54	639 55	658 25	676 69	694 86	712 77
47	551 93	572 62	592 84	612 62	632 03	651 12	669 94	688 50	706 78	724 78
48	563 32	583 97	604 18	624 01	643 52	662 75	681 71	700 39	718 79	736 75
49	574 53	595 20	615 48	635 43	655 10	674 49	693 59	712 41	730 77	748 74
50	585 63	606 39	626 81	646 95	666 30	686 35	705 61	724 41	742 80	760 85
51	596 71	617 64	638 27	658 60	678 64	698 37	717 64	736 48	754 97	773 30
52	607 86	629 02	649 88	670 42	690 66	710 42	729 74	748 70	767 50	786 21
53	619 16	640 57	661 67	682 44	702 72	722 56	742 03	761 32	780 53	799 47
54	630 65	652 33	673 67	694 52	714 90	734 91	754 74	774 48	793 94	812 78
55	642 37	664 32	685 76	706 73	727 31	747 71	768 01	788 03	807 41	825 74
56	654 34	676 42	698 01	719 20	740 21	761 11	781 73	801 69	820 56	838 31
57	666 45	688 70	710 55	732 20	753 75	775 00	795 58	815 03	833 33	850 97
58	678 76	701 30	723 64	745 89	767 81	789 04	809 12	828 00	846 20	864 03
59	691 41	714 49	737 47	760 13	782 06	802 80	822 31	841 11	859 53	876 68
60	704 71	728 48	751 91	774 59	796 04	816 22	835 67	854 71	872 46	886 93
61	718 85	743 11	766 60	788 81	809 71	829 84	849 56	867 94	882 92	896 96
62	733 70	758 05	781 07	802 73	823 61	844 05	863 10	878 63	893 18	906 19
63	748 89	772 79	795 27	816 93	838 15	857 91	874 03	889 14	902 64	.....
64	763 91	787 27	809 78	831 82	852 36	869 11	884 81	898 84	.....	.....
65	778 69	802 11	825 04	846 41	863 83	880 16	894 76	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	34	35	36	37	38	39	40	41	42	43
20	\$400 27	\$416 97	\$433 81	\$450 74	\$467 74	\$484 80	\$501 87	\$518 93	\$535 93	\$552 85
21	412 81	429 77	446 82	463 94	481 12	498 31	515 49	532 61	549 66	566 59
22	425 54	442 71	459 97	477 27	494 59	511 89	529 15	546 32	563 38	580 30
23	438 42	455 81	473 24	490 70	508 13	525 52	542 82	560 02	577 07	593 93
24	451 45	469 02	486 61	504 19	521 71	539 16	556 49	573 68	590 67	607 45
25	464 60	482 33	500 06	517 73	535 32	552 79	570 12	587 26	604 18	620 83
26	477 84	495 72	513 54	531 28	548 91	566 39	583 68	600 74	617 54	634 04
27	491 17	509 15	527 05	544 84	562 48	579 92	597 14	614 09	630 74	647 05
28	504 54	522 61	540 57	558 37	575 98	593 35	610 47	627 27	643 73	659 83
29	517 94	536 07	554 05	571 83	589 38	606 65	623 62	640 25	656 50	672 37
30	531 35	549 51	567 47	585 20	602 65	619 79	636 59	653 00	669 03	684 68
31	544 73	562 88	580 80	598 44	615 76	632 73	649 32	665 52	681 34	696 82
32	558 05	576 16	594 00	611 51	628 67	645 45	661 82	677 82	693 47	708 83
33	571 28	589 32	607 04	624 40	641 37	657 93	674 11	689 94	705 48	720 76
34	584 40	602 32	619 59	637 06	653 83	670 20	686 22	701 94	717 41	732 65
35	597 35	615 14	632 52	649 50	666 07	682 30	698 21	713 87	729 31	744 53
36	610 11	627 73	644 92	661 71	678 15	694 28	710 14	725 78	741 19	756 38
37	622 66	640 09	657 11	673 77	690 12	706 20	722 05	737 67	753 07	768 23
38	634 98	652 25	669 14	685 72	702 03	718 10	733 95	749 56	764 94	779 95
39	647 10	664 24	681 07	697 62	713 93	730 01	745 86	761 46	776 70	791 60
40	659 06	676 14	692 94	709 51	725 84	741 93	757 78	773 25	788 38	803 23
41	670 92	688 00	704 83	721 42	737 77	753 87	769 59	784 97	800 06	815 01
42	682 75	699 86	716 74	733 36	749 73	765 72	781 35	796 69	811 90	827 04
43	694 59	711 76	728 68	745 33	761 60	777 51	793 12	808 60	824 00	839 19
44	706 47	723 70	740 66	757 23	773 42	789 32	805 08	820 77	836 24	851 21
45	718 41	735 70	752 58	769 09	785 29	801 35	817 34	833 10	848 36	862 79
46	730 41	747 63	764 47	780 99	797 38	813 68	829 76	845 33	860 05	873 89
47	742 36	759 55	776 42	793 15	809 80	826 21	842 10	857 12	871 26	884 88
48	754 32	771 56	788 64	805 65	822 43	838 66	854 01	868 46	882 38	896 01
49	766 37	783 85	801 24	818 39	835 00	850 70	865 47	879 71	893 65	906 64
50	778 74	796 55	814 10	831 10	847 17	862 29	876 86	891 14	904 43	915 27
51	791 54	809 53	826 95	843 41	858 91	873 84	888 46	902 08	913 19	923 60
52	804 66	822 52	839 41	855 30	870 61	885 61	899 58	910 97	921 65	931 10
53	817 81	835 14	851 45	867 17	882 57	896 91	908 60	919 57	929 36	.....
54	830 59	847 35	863 51	879 33	894 06	906 08	917 34	927 41	.....	.....
55	842 98	859 60	875 87	891 03	903 39	914 98	925 33	.....	.....	.....
56	855 42	872 18	887 79	900 52	912 45	923 11	.....	.....	.....	.....
57	868 24	884 33	897 45	909 75	920 74	.....	.....	.....	.....	.....
58	880 63	894 17	906 87	918 21	.....	.....	.....	.....	.....	.....
59	890 67	903 78	915 50	.....	.....	.....	.....	.....	.....	.....
60	900 49	912 61	.....	.....	.....	.....	.....	.....	.....	.....
61	909 51	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED										
	44	45	46	47	48	49	50	51	52	53	54
20	\$569 67	\$586 34	\$602 83	\$619 11	\$635 14	\$650 88	\$666 30	\$681 38	\$696 09	\$710 47	\$724 53
21	583 39	600 00	616 39	632 53	648 39	663 92	679 10	693 92	708 40	722 57	736 47
22	597 03	613 55	629 81	645 78	661 43	676 72	691 65	706 24	720 51	734 51	748 29
23	610 57	626 96	643 05	658 82	674 23	689 28	703 97	718 35	732 47	746 35	760 03
24	623 97	640 19	656 08	671 62	686 79	701 60	716 10	730 32	744 31	758 11	771 71
25	637 19	653 21	668 88	684 17	699 11	713 73	728 07	742 18	756 09	769 80	783 31
26	650 21	666 01	681 43	696 50	711 25	725 71	739 95	753 97	767 81	781 43	794 85
27	662 99	678 56	693 76	708 64	723 24	737 60	751 75	765 71	779 46	793 00	806 22
28	675 54	690 89	705 90	720 64	735 13	749 42	763 51	777 39	791 06	804 40	817 45
29	687 86	703 03	717 91	732 54	746 97	761 20	775 21	789 01	802 49	815 67	828 60
30	700 00	715 03	729 82	744 40	758 77	772 92	786 87	800 48	813 79	826 86	839 81
31	712 01	726 96	741 69	756 21	770 52	784 61	798 36	811 82	825 02	838 11	851 14
32	723 94	738 83	753 51	767 98	782 22	796 13	809 74	823 09	836 32	849 56	862 48
33	735 82	750 67	765 31	779 72	793 79	807 55	821 05	834 44	847 76	860 90	873 62
34	747 68	762 49	777 07	791 31	805 24	818 90	832 45	845 94	859 23	872 10	884 27
35	759 52	774 29	788 70	802 80	816 64	830 35	844 01	857 47	870 50	882 82	894 42
36	771 34	785 95	800 23	814 25	828 14	841 97	855 61	868 81	881 29	893 04	904 36
37	783 03	797 51	811 72	825 80	839 82	853 64	867 03	879 68	891 58	903 06	914 21
38	794 63	809 05	823 33	837 55	851 57	865 14	877 97	890 05	901 68	913 08	923 69
39	806 22	820 72	835 15	849 37	863 14	876 17	888 42	900 23	911 79	922 56	931 35
40	817 95	832 60	847 04	861 03	874 25	886 69	898 68	910 43	921 37	930 29	938 63
41	829 90	844 58	858 79	872 22	884 87	897 05	908 98	920 10	929 16	937 66	945 26
42	841 96	856 41	870 07	882 93	895 32	907 45	918 75	927 97	936 61	944 33	.....
43	853 89	867 79	880 88	893 48	905 83	917 33	926 71	935 50	943 35	.....	.....
44	865 37	878 69	891 53	904 10	915 81	925 36	934 31	942 31	.....	.....	.....
45	876 37	889 45	902 26	914 20	923 93	933 05	941 21	.....	.....	.....	.....
46	887 24	900 31	912 48	922 41	931 72	940 03	.....	.....	.....	.....	.....
47	898 23	910 65	920 79	930 29	938 78	.....	.....	.....	.....	.....	.....
48	908 71	919 07	928 77	937 45	.....	.....	.....	.....	.....	.....	.....
49	917 23	927 16	936 03	.....	.....	.....	.....	.....	.....	.....	.....
50	925 43	934 52	.....	.....	.....	.....	.....	.....	.....	.....	.....
51	932 91	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED										
	55	56	57	58	59	60	61	62	63	64	65
20	\$738 33	\$751 91	\$765 29	\$778 49	\$791 49	\$804 29	\$816 79	\$829 02	\$841 01	\$852 91	\$864 75
21	750 14	763 62	776 91	790 00	802 89	815 48	827 80	839 88	851 86	863 78	875 53
22	761 87	775 25	788 44	801 43	814 12	826 52	838 69	850 76	862 77	874 61	886 08
23	773 52	786 81	799 90	812 68	825 18	837 45	849 61	861 71	873 65	885 20	896 12
24	785 10	798 30	811 18	823 78	836 15	848 40	860 60	872 63	884 28	895 29	905 65
25	796 62	809 61	822 31	834 78	847 14	859 44	871 57	883 31	894 42	904 86	914 93
26	807 96	820 77	833 35	845 81	858 22	870 46	882 30	893 50	904 04	914 19	924 14
27	819 15	831 84	844 42	856 94	869 29	881 24	892 54	903 17	913 42	923 45	932 80
28	830 26	842 96	855 60	868 06	880 12	891 53	902 26	912 61	922 73	932 17	939 87
29	841 42	854 19	866 77	878 95	890 47	901 31	911 75	921 98	931 51	939 28	946 56
30	852 70	865 41	877 72	889 35	900 30	910 85	921 18	930 81	938 66	946 02	952 59
31	863 99	876 42	888 18	899 24	909 91	920 35	930 08	938 01	945 44	952 09	.....
32	875 06	886 94	898 13	908 91	919 47	929 30	937 32	944 84	951 56	.....	.....
33	885 64	896 96	907 86	918 54	928 49	936 60	944 20	951 00	.....	.....	.....
34	895 72	906 76	917 56	927 63	935 84	943 54	950 41	.....	.....	.....	.....
35	905 59	916 53	926 73	935 04	942 33	949 79	.....	.....	.....	.....	.....
36	915 44	925 77	934 19	942 08	949 14	.....	.....	.....	.....	.....	.....
37	924 76	933 29	941 29	948 45	.....	.....	.....	.....	.....	.....	.....
38	932 35	940 46	947 71	.....	.....	.....	.....	.....	.....	.....	.....
39	939 58	946 94	.....	.....	.....	.....	.....	.....	.....	.....	.....
40	946 12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Age at Issue.	RESERVES AT END OF YEARS STATED										
	66	67	68	69	70	71	72	73	74	75	76
20	\$876 42	\$887 72	\$898 40	\$908 45	\$918 14	\$927 63	\$936 47	\$943 67	\$950 43	\$956 47	..
21	886 92	897 68	907 80	917 56	927 11	936 01	943 27	950 08	956 16	.....	.....
22	896 62	907 12	916 95	926 57	935 54	942 85	949 71	955 83	.....	.....	.....
23	906 40	916 30	926 01	935 04	942 41	949 32	955 49	.....	.....	.....	.....
24	915 63	925 41	934 52	941 95	948 91	955 13	.....	.....	.....	.....	.....
25	924 79	933 98	941 47	948 49	954 76	.....	.....	.....	.....	.....	.....
26	933 40	940 96	948 04	954 37	.....	.....	.....	.....	.....	.....	.....
27	940 42	947 57	953 96	.....	.....	.....	.....	.....	.....	.....	.....
28	947 08	953 52	.....	.....	.....	.....	.....	.....	.....	.....	.....
29	953 07	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 65.
LIFE—10 PAYMENT \$1,000.
3% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.									
		1	2	3	4	5	6	7	8	9	10
20	\$38 96	\$32 57	\$66 34	\$101 35	\$137 65	\$175 30	\$214 35	\$254 85	\$296 85	\$340 43	\$385 64
21	39 52	33 11	67 44	103 04	139 95	178 23	217 93	259 10	301 81	346 12	392 09
22	40 11	33 67	68 58	104 78	142 32	181 24	221 61	263 49	306 92	351 98	398 73
23	40 71	34 25	69 76	106 58	144 76	184 35	225 42	268 01	312 18	358 02	405 58
24	41 34	34 85	76 98	108 44	147 28	187 56	229 33	272 66	317 61	364 24	412 63
25	41 98	35 46	72 23	110 34	149 87	190 85	233 36	277 45	323 19	370 64	419 89
26	42 65	36 09	73 51	112 31	152 53	194 24	237 51	282 39	328 94	377 23	427 36
27	43 34	36 74	74 83	114 33	155 27	197 74	241 78	287 46	334 85	384 02	435 04
28	44 05	37 41	76 20	116 40	158 10	201 34	246 17	292 68	340 93	391 00	442 95
29	44 78	38 10	77 59	118 54	161 00	205 03	250 69	298 05	347 19	398 17	451 07
30	45 54	38 81	79 04	120 75	163 99	208 83	255 33	303 57	353 61	405 53	459 42
31	46 32	39 54	80 52	123 01	167 05	212 73	260 10	309 24	360 21	413 10	468 00
32	47 13	40 29	82 04	125 32	170 20	216 74	265 00	315 05	366 98	420 86	476 80
33	47 97	41 05	83 60	127 71	173 43	220 85	270 02	321 02	373 92	428 83	485 83
34	48 83	41 84	85 21	130 15	176 75	225 06	275 16	327 13	381 04	437 00	495 10
35	49 73	42 65	86 85	132 66	180 15	229 38	280 43	333 39	388 34	445 37	504 59
36	50 65	43 48	88 53	135 22	183 62	233 79	285 82	339 80	395 81	453 94	514 30
37	51 60	44 33	90 25	137 84	187 17	238 31	291 34	346 36	403 44	462 70	524 23
38	52 59	45 18	92 00	140 51	190 80	242 93	296 99	353 06	411 24	471 64	534 37
39	53 61	46 07	93 80	143 25	194 51	247 65	302 75	359 90	419 20	480 76	544 70
40	54 66	46 97	95 63	146 05	198 30	252 46	308 62	366 86	427 30	490 04	555 22
41	55 75	47 90	97 51	148 91	202 17	257 37	314 59	373 94	435 53	499 46	565 89
42	56 89	48 84	99 43	151 82	206 10	262 35	320 66	381 13	443 86	509 00	576 71
43	58 06	49 81	101 37	154 77	210 08	267 39	326 79	388 38	452 28	518 65	587 67
44	59 28	50 77	103 34	157 76	214 11	272 49	332 98	395 69	460 77	528 39	598 74
45	60 54	51 77	105 33	160 78	218 18	277 61	339 18	403 03	469 31	538 21	609 92
46	61 85	52 76	107 34	163 80	222 23	282 72	345 39	410 39	477 88	548 07	621 18
47	63 22	53 76	109 35	166 82	226 28	287 83	351 60	417 75	486 46	557 96	632 51
48	64 64	54 75	111 33	169 81	230 29	292 89	357 77	425 08	495 03	567 87	643 89
49	66 12	55 73	113 28	172 75	234 25	297 91	363 89	432 37	503 57	577 77	655 30
50	67 66	56 69	115 21	175 66	238 18	302 88	369 95	439 59	512 05	587 64	666 72
51	69 25	57 63	117 10	178 53	242 03	307 77	375 93	446 73	520 47	597 46	678 13
52	70 92	58 56	118 97	181 34	245 82	312 57	381 81	453 78	528 79	607 21	689 51
53	72 65	59 47	120 79	184 09	249 52	317 27	387 57	460 69	536 98	616 86	700 83
54	74 46	60 35	122 55	186 75	253 10	321 83	393 18	467 45	545 02	626 37	712 08
55	76 34	61 20	124 25	189 31	256 58	326 25	398 62	474 02	552 88	635 74	723 24
56	78 31	62 01	125 89	191 79	259 91	330 50	403 86	480 38	560 54	644 92	734 27
57	80 38	62 79	127 45	194 15	263 09	334 55	408 88	486 50	567 96	653 90	745 16
58	82 54	63 54	128 93	196 37	266 08	338 38	413 65	492 36	575 09	662 62	755 89
59	84 82	64 23	130 31	198 43	268 87	341 96	418 13	497 89	581 92	671 07	766 42
60	87 22	64 87	131 57	200 33	271 45	345 28	422 29	503 08	588 39	679 20	776 73
61	89 75	65 45	132 72	202 06	273 79	348 29	426 10	507 88	594 47	686 98	786 82
62	92 43	65 98	133 76	203 61	275 86	350 98	429 53	512 25	600 13	694 39	796 67
63	95 28	66 44	134 66	204 93	277 64	353 29	432 51	516 16	605 30	701 39	806 28
64	98 30	66 84	135 40	206 01	279 09	355 18	435 01	519 52	609 97	707 98	815 70
65	101 52	67 13	135 95	206 80	280 14	356 60	436 96	522 31	614 10	714 17	824 93

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60
LIFE—15 PAYMENT \$1,000.
3% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.						
		1	2	3	4	5	6	7
20	\$28 34	\$21 55	\$43 87	\$66 99	\$90 95	\$115 78	\$141 52	\$168 19
21	28 75	21 93	44 65	68 19	92 58	117 86	144 05	171 20
22	29 18	22 33	45 46	69 43	94 27	120 00	146 66	174 30
23	29 63	22 74	46 30	70 71	96 00	122 20	149 36	177 49
24	30 09	23 17	47 17	72 03	97 79	124 48	152 13	180 78
25	30 57	23 61	48 06	73 39	99 63	126 82	154 97	184 16
26	31 06	24 05	48 97	74 78	101 52	129 21	157 91	187 64
27	31 57	24 52	49 91	76 22	103 46	131 69	160 93	191 22
28	32 09	25 00	50 88	77 69	105 47	134 23	164 03	194 90
29	32 64	25 49	51 88	79 21	107 53	136 84	167 21	198 68
30	33 20	25 99	52 91	80 78	109 64	139 53	170 49	202 56
31	33 79	26 51	53 97	82 38	111 81	142 29	173 85	206 54
32	34 39	27 05	55 04	84 03	114 04	145 12	177 29	210 61
33	35 02	27 59	56 15	85 72	116 33	148 02	180 82	214 78
34	35 67	28 15	57 30	87 46	118 68	150 98	184 43	219 05
35	36 34	28 74	58 47	89 24	121 08	154 03	188 12	223 42
36	37 04	29 32	59 67	91 05	123 53	157 13	191 90	227 89
37	37 76	29 94	60 89	92 91	126 03	160 31	195 76	232 45
38	38 51	30 55	62 14	94 81	128 60	163 55	199 71	237 11
39	39 30	31 19	63 42	96 76	131 23	166 88	203 74	241 86
40	40 11	31 83	64 74	98 75	133 92	170 27	207 85	246 69
41	40 96	32 50	66 09	100 81	136 67	173 73	212 02	251 59
42	41 85	33 19	67 48	102 89	139 47	177 24	216 25	256 54
43	42 77	33 89	68 88	105 01	142 30	180 79	220 52	261 51
44	43 74	34 60	70 31	107 15	145 16	184 36	224 78	266 47
45	44 76	35 33	71 75	109 32	148 04	187 93	229 04	271 42
46	45 82	36 05	73 21	111 48	150 90	191 48	233 27	276 32
47	46 94	36 79	74 67	113 64	153 73	194 99	237 45	281 18
48	48 12	37 52	76 10	115 76	156 53	198 45	241 57	285 96
49	49 36	38 23	77 50	117 84	159 27	201 85	245 62	290 65
50	50 66	38 93	78 89	119 89	161 98	205 19	249 59	295 24
51	52 03	39 63	80 26	121 92	164 63	208 47	253 47	299 72
52	53 48	40 32	81 61	123 90	167 24	211 66	257 25	304 09
53	55 01	41 00	82 93	125 85	169 77	214 77	260 93	308 32
54	56 63	41 66	84 23	127 74	172 24	217 79	264 47	312 38
55	58 35	42 31	85 49	129 58	174 64	220 71	267 88	316 27
56	60 17	42 94	86 72	131 38	176 95	223 50	271 13	319 96
57	62 11	43 57	87 93	133 12	179 17	226 18	274 22	323 46
58	64 18	44 19	89 10	134 79	181 30	228 71	277 14	326 74
59	86 40	44 78	90 23	136 38	183 31	231 10	279 87	329 76
60	68 77	45 35	91 30	137 90	185 21	233 33	282 36	332 49

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60.

LIFE—15 PAYMENT \$1,000.

3% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.							
	8	9	10	11	12	13	14	15
20	\$195 83	\$224 48	\$254 17	\$284 96	\$316 88	\$349 97	\$384 29	\$419 88
21	199 32	228 49	258 71	290 04	322 53	356 21	391 13	427 36
22	202 93	232 61	263 38	295 28	328 34	362 62	398 17	435 04
23	206 65	236 87	268 19	300 66	334 32	369 22	405 41	442 95
24	210 47	241 25	273 14	306 20	340 48	376 01	412 86	451 07
25	214 41	245 74	278 23	311 90	346 80	382 99	420 51	459 23
26	218 45	250 37	283 46	317 75	353 30	390 15	428 37	468 00
27	222 60	255 13	288 84	323 77	359 97	397 51	436 43	476 80
28	226 88	260 02	294 36	329 94	366 82	405 06	444 71	485 83
29	231 27	265 03	300 02	336 27	373 84	412 80	453 19	495 10
30	235 78	270 17	305 82	342 76	381 04	420 73	461 89	504 59
31	240 38	275 45	311 77	349 41	388 42	428 87	470 80	514 30
32	245 11	280 84	317 86	356 22	395 97	437 18	479 91	524 23
33	249 94	286 37	324 09	363 19	403 69	445 68	489 21	534 37
34	254 90	292 02	330 48	370 31	411 58	454 35	498 70	544 70
35	259 96	297 81	336 99	377 58	419 62	463 19	508 37	555 22
36	265 14	303 70	343 63	384 98	427 80	472 18	518 18	565 89
37	270 42	309 72	350 39	392 51	436 12	481 30	528 13	576 71
38	275 81	315 84	357 27	400 15	444 54	490 53	538 20	587 67
39	281 28	322 06	364 24	407 88	453 06	499 85	548 37	598 74
40	286 84	328 36	371 28	415 68	461 64	509 25	558 63	609 92
41	292 47	334 72	378 38	423 53	470 28	518 71	568 96	621 18
42	298 13	341 10	385 50	431 41	478 94	528 20	579 34	632 51
43	303 81	347 49	392 62	439 30	487 62	537 71	589 74	643 89
44	309 48	353 87	399 73	447 16	496 27	547 21	600 15	655 30
45	315 12	360 22	406 81	454 99	504 89	556 68	610 54	666 72
46	320 72	366 51	413 82	462 75	513 44	566 09	620 90	678 13
47	326 25	372 73	420 74	470 42	521 91	575 42	631 19	689 51
48	331 69	378 85	427 56	477 98	530 26	584 65	641 39	700 83
49	337 02	384 85	434 25	485 39	538 47	593 73	651 47	712 08
50	342 24	390 72	440 79	492 65	546 51	602 66	661 42	723 24
51	347 34	396 43	447 16	499 72	554 36	611 40	671 21	734 27
52	352 29	401 98	453 33	506 58	561 99	619 92	680 79	745 16
53	357 06	407 32	459 28	513 19	569 37	628 19	690 15	755 89
54	361 64	412 43	464 97	519 54	576 45	636 17	699 26	766 42
55	366 01	417 31	470 40	525 57	583 22	643 84	708 07	776 73
56	370 16	421 92	475 51	531 26	589 62	651 14	716 56	786 82
57	374 06	426 23	480 28	536 58	595 62	658 06	724 71	796 67
58	377 68	430 21	484 67	541 48	601 19	664 54	732 48	806 28
59	380 98	433 83	488 64	545 91	606 27	670 56	739 89	815 70
60	383 95	437 02	492 14	549 83	610 82	676 10	746 92	824 93

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
 At Ages 20 to 65.
LIFE—20 PAYMENT \$1,000.
 3% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$23 13	\$16 15	\$32 86	\$50 16	\$68 07	\$86 62	\$105 84	\$125 73	\$146 33	\$167 67
21	23 48	16 45	33 49	51 12	69 38	88 29	107 87	128 14	149 13	170 87
22	23 83	16 77	34 14	52 12	70 74	90 01	109 96	130 63	152 02	174 17
23	24 20	17 11	34 82	53 15	72 13	91 78	112 13	133 19	154 99	177 57
24	24 58	17 45	35 52	54 22	73 57	93 61	114 35	135 82	158 05	181 07
25	24 98	17 81	36 24	55 31	75 06	94 59	116 64	138 54	161 20	184 66
26	25 39	18 17	36 97	56 44	76 58	97 42	119 00	141 33	164 44	188 36
27	25 82	18 55	37 74	57 60	78 15	99 42	121 43	144 20	167 76	192 16
28	26 26	18 94	38 52	58 79	79 77	101 47	123 92	147 15	171 19	196 06
29	26 71	19 33	39 33	60 02	81 43	103 57	126 48	150 19	174 70	200 07
30	27 19	19 74	40 17	61 29	83 14	105 74	129 13	153 30	178 32	204 18
31	27 68	20 17	41 03	62 60	84 90	107 98	131 83	156 51	182 02	208 40
32	28 19	20 61	41 91	63 93	86 71	110 26	134 62	159 79	185 81	212 71
33	28 72	21 05	42 81	65 32	88 57	112 62	137 47	163 15	189 69	217 13
34	29 27	21 51	43 75	66 74	90 49	115 03	140 40	166 60	193 68	221 66
35	29 85	22 00	44 72	68 20	92 46	117 52	143 40	170 14	197 77	226 31
36	30 45	22 48	45 71	69 69	94 47	120 05	146 48	173 76	201 95	231 05
37	31 08	22 99	46 72	71 23	96 53	122 66	149 64	177 49	206 23	235 90
38	31 74	23 50	47 77	72 81	98 66	125 34	152 88	181 29	210 60	240 83
39	32 42	24 04	48 84	74 44	100 85	128 10	156 20	185 19	215 06	245 86
40	33 14	24 58	49 95	76 11	103 10	130 92	159 60	189 16	219 60	250 96
41	33 90	25 16	51 10	77 85	105 41	133 82	163 08	193 20	224 21	256 10
42	34 69	25 75	52 29	79 62	107 78	136 77	166 61	197 30	228 85	261 27
43	35 53	26 36	53 50	81 44	110 20	139 78	170 19	201 42	233 50	266 43
44	36 42	26 97	54 74	83 29	112 65	142 81	173 77	205 55	238 14	271 59
45	37 35	27 62	56 00	85 17	115 13	145 86	177 37	209 67	242 78	276 72
46	38 34	28 26	57 28	87 07	117 61	148 90	180 95	213 77	247 38	281 80
47	39 39	28 92	58 58	88 97	120 09	151 93	184 51	217 85	251 94	286 83
48	40 51	29 58	59 87	90 86	122 55	154 94	188 05	221 87	256 44	291 78
49	41 69	30 23	61 15	92 73	124 99	157 93	191 55	225 86	260 88	296 64
50	42 95	30 89	62 42	94 61	127 43	160 90	195 02	229 80	265 26	301 44
51	44 30	31 54	63 71	96 49	129 87	163 87	198 47	233 70	269 59	306 15
52	45 73	32 21	65 01	98 37	132 31	166 82	201 90	237 57	273 85	310 77
53	47 26	32 88	66 31	100 27	134 75	169 76	205 30	241 39	278 04	315 28
54	48 90	33 56	67 61	102 16	137 18	172 69	208 67	245 15	282 14	319 69
55	50 66	34 24	68 93	104 06	139 62	175 61	212 02	248 86	286 17	323 98
56	52 54	34 93	70 25	105 97	142 06	178 51	215 32	252 51	290 01	328 15
57	54 57	35 63	71 60	107 90	144 50	181 40	218 59	256 10	293 95	332 17
58	56 74	36 34	72 96	109 83	146 93	184 26	221 82	259 62	297 67	336 02
59	59 09	37 06	74 32	111 75	149 35	187 10	224 99	263 03	301 24	339 67
60	61 62	37 78	75 68	113 68	151 77	189 91	228 10	266 34	304 66	343 11
61	64 34	38 51	77 06	115 62	154 18	192 68	231 13	269 54	307 91	346 31
62	67 29	39 25	78 46	117 58	156 58	195 42	234 10	272 61	310 90	349 29
63	70 48	40 01	79 88	119 54	158 96	198 12	236 98	275 56	313 89	352 06
64	73 93	40 78	81 29	121 49	161 32	200 75	239 78	278 39	316 65	354 72
65	77 68	41 54	82 71	123 43	163 64	203 34	242 49	281 12	319 38	357 45

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.
LIFE—20 PREMIUMS.
3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.										Paid-Up Reserve Value at 20 Yr.
	10	11	12	13	14	15	16	17	18	19	
20	\$189 76	\$212 64	\$236 35	\$260 90	\$286 33	\$312 68	\$339 98	\$368 26	\$397 57	\$427 94	\$459 42
21	193 38	216 69	240 84	265 85	291 75	318 58	346 38	375 18	405 02	435 95	468 00
22	197 11	220 86	245 46	270 93	297 32	324 65	352 97	382 29	412 67	444 16	476 80
23	200 95	225 15	250 21	276 17	303 05	330 89	359 72	389 59	420 54	452 60	485 83
24	204 89	229 56	255 10	281 55	308 93	337 29	366 66	397 08	428 59	461 25	495 10
25	208 95	234 09	260 12	287 07	314 97	343 86	373 77	404 76	436 85	470 12	504 59
26	213 12	238 75	265 28	292 73	321 16	350 59	381 06	412 62	445 33	479 19	514 30
27	217 40	243 53	270 56	298 54	327 51	357 49	388 53	420 69	453 98	488 49	524 23
28	221 80	248 43	275 99	304 50	334 01	364 56	396 19	428 93	462 85	497 97	534 37
29	226 31	253 46	281 54	310 60	340 67	371 80	404 01	437 36	471 89	507 66	544 70
30	230 94	258 61	287 23	316 85	347 49	379 19	412 01	445 97	481 12	517 52	555 22
31	235 67	263 88	293 06	323 24	354 46	386 75	420 16	454 73	490 50	527 54	565 89
32	240 52	269 28	299 02	329 77	361 57	394 45	428 46	463 64	500 04	537 70	576 71
33	245 49	274 81	305 11	336 44	368 82	402 30	436 90	472 68	509 69	547 99	587 67
34	250 58	280 46	311 34	343 24	376 20	410 27	445 46	481 83	519 45	558 39	598 74
35	255 78	286 24	317 68	350 16	383 70	418 33	454 11	491 07	529 31	568 89	609 92
36	261 10	292 11	324 13	357 17	391 28	426 48	462 83	500 39	539 24	579 47	621 18
37	266 51	298 09	330 67	364 27	398 93	434 69	471 61	509 76	549 23	590 10	632 51
38	272 01	304 15	337 28	371 42	406 63	442 94	480 43	519 17	559 25	600 77	643 89
39	277 59	310 28	343 94	378 62	414 36	451 22	489 27	528 59	569 28	611 47	655 30
40	283 23	316 44	350 63	385 84	422 11	459 51	498 11	538 00	579 31	622 16	666 70
41	288 90	322 63	357 34	393 06	429 85	467 78	506 92	547 39	589 30	632 82	678 13
42	294 58	328 82	364 03	400 26	437 55	475 99	515 68	556 71	599 24	643 43	689 51
43	300 26	335 00	370 70	407 41	445 20	484 15	524 36	565 96	609 10	653 97	700 83
44	305 91	341 13	377 31	414 49	452 76	492 21	532 93	575 09	618 84	664 41	712 08
45	311 52	347 21	383 85	421 49	460 22	500 15	541 38	584 08	628 45	674 73	723 24
46	317 06	353 20	390 28	428 37	467 55	507 94	549 66	592 90	637 89	684 90	734 27
47	322 53	359 11	396 62	435 12	474 73	515 55	557 75	601 53	647 14	694 88	745 16
48	327 91	364 90	402 81	441 71	481 72	522 96	565 63	609 94	656 16	704 66	755 89
49	333 19	370 57	408 85	448 12	488 50	530 15	573 27	618 08	664 92	714 19	766 42
50	338 37	376 11	414 73	454 34	495 07	537 10	580 63	625 94	673 39	723 46	776 73
51	343 43	381 50	420 43	460 36	501 41	543 77	587 69	633 48	681 55	732 44	786 82
52	348 37	386 74	425 06	466 15	507 47	550 14	594 42	640 66	689 35	741 09	796 67
53	353 18	391 81	431 27	471 69	513 25	556 18	600 78	647 47	696 78	749 40	806 28
54	357 85	396 71	436 36	476 95	518 70	561 84	606 74	653 85	703 79	757 38	815 70
55	362 37	401 39	441 19	481 91	523 78	567 10	612 25	659 78	710 39	765 04	824 93
56	366 70	405 85	445 74	486 52	528 47	571 90	617 28	665 23	716 58	772 39	834 01
57	370 84	410 06	449 96	490 75	532 71	576 22	621 82	670 24	722 39	779 45	842 97
58	374 75	413 07	453 83	494 55	536 47	580 04	625 89	674 81	727 82	786 22	851 80
59	378 40	417 55	457 29	497 90	539 76	583 41	629 53	678 98	732 88	792 71	860 49
60	381 77	420 78	460 35	500 82	542 64	586 39	632 79	682 78	737 59	798 88	869 06
61	384 44	423 66	463 06	503 41	545 21	589 06	635 73	686 23	741 91	804 71	877 42
62	387 64	426 28	465 53	505 79	547 58	591 53	638 43	689 36	745 87	810 13	885 60
63	390 26	428 76	467 91	508 13	549 92	593 91	640 94	692 21	749 37	815 12	893 63
64	392 84	431 28	470 39	510 58	552 33	596 28	643 33	694 68	752 40	819 69	901 59
65	395 58	434 04	473 17	513 32	554 95	598 75	645 50	696 78	754 99	823 91	909 51

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

ENDOWMENT—10 YEARS—CONTINUOUS PREMIUMS

3% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.									
		1	2	3	4	5	6	7	8	9	10
20	\$88 59	\$84 10	\$171 36	\$261 91	\$355 88	\$453 42	\$554 68	\$659 80	\$768 95	\$882 29	\$1,000
21	88 61	84 08	171 32	261 86	355 83	453 37	554 62	659 75	768 90	882 26	1,000
22	88 64	84 06	171 29	261 82	355 78	453 31	554 56	659 69	768 85	882 23	1,000
23	88 67	84 04	171 26	261 78	355 73	453 25	554 50	659 63	768 80	882 20	1,000
24	88 71	84 03	171 23	261 74	355 67	453 19	554 44	659 57	768 75	882 17	1,000
25	88 74	84 02	171 20	261 69	355 62	453 12	554 36	659 50	768 70	882 13	1,000
26	88 78	83 99	171 16	261 64	355 55	453 05	554 29	659 43	768 64	882 10	1,000
27	88 82	83 97	171 13	261 58	355 48	452 97	554 21	659 35	768 57	882 06	1,000
28	88 86	83 96	171 09	261 52	355 41	452 90	554 12	659 27	768 50	882 01	1,000
29	88 91	83 93	171 04	261 46	355 34	452 80	554 03	659 18	768 42	881 96	1,000
30	88 96	83 91	171 00	261 40	355 26	452 71	553 93	659 08	768 34	881 91	1,000
31	89 02	83 89	170 96	261 34	355 17	452 61	553 83	658 98	768 26	881 86	1,000
32	89 08	83 87	170 90	261 26	355 08	452 51	553 71	658 86	768 16	881 80	1,000
33	89 15	83 83	170 85	261 18	354 98	452 39	553 58	658 74	768 05	881 73	1,000
34	89 22	83 81	170 80	261 10	354 87	452 26	553 45	658 60	767 93	881 65	1,000
35	89 30	83 78	170 74	261 02	354 76	452 13	553 29	658 45	767 80	881 57	1,000
36	89 39	83 74	170 67	260 91	354 62	451 97	553 13	658 29	767 66	881 48	1,000
37	89 49	83 71	170 60	260 80	354 48	451 80	552 94	658 11	767 51	881 38	1,000
38	89 60	83 67	170 51	260 67	354 32	451 61	552 75	657 91	767 34	881 28	1,000
39	89 72	83 63	170 42	260 55	354 16	451 42	552 53	657 70	767 15	881 15	1,000
40	89 86	83 58	170 33	260 41	353 98	451 21	552 30	657 47	766 95	881 02	1,000
41	90 01	83 54	170 24	260 28	353 80	450 99	552 05	657 21	766 72	880 86	1,000
42	90 18	83 49	170 15	260 13	353 60	450 75	551 78	656 93	766 46	880 69	1,000
43	90 38	83 45	170 05	259 98	353 39	450 48	551 47	656 60	766 16	880 50	1,000
44	90 60	83 39	169 94	259 80	353 15	450 18	551 12	656 23	765 83	880 28	1,000
45	90 85	83 34	169 82	259 61	352 88	449 83	550 71	655 80	765 44	880 02	1,000
46	91 14	83 27	169 68	259 38	352 55	449 41	550 23	655 31	765 00	879 73	1,000
47	91 47	83 21	169 53	259 11	352 17	448 93	549 68	654 74	764 50	879 41	1,000
48	91 84	83 12	169 32	258 78	351 71	448 37	549 05	654 10	763 93	879 03	1,000
49	92 26	83 01	169 07	258 39	351 18	447 72	548 32	653 36	763 28	878 62	1,000
50	92 73	82 87	168 78	257 94	350 58	446 99	547 51	652 53	762 55	878 15	1,000
51	93 26	82 71	168 45	257 43	349 90	446 16	546 59	651 60	761 74	877 62	1,000
52	93 84	82 54	168 09	256 86	349 14	445 24	545 56	650 57	760 83	877 03	1,000
53	94 50	82 35	167 67	256 22	348 28	444 20	544 41	649 41	759 82	876 37	1,000
54	95 23	82 12	167 20	255 50	347 33	443 06	543 14	648 13	758 69	875 65	1,000
55	96 04	81 87	166 68	254 70	346 27	441 79	541 73	646 70	757 44	874 83	1,000
56	96 95	81 59	166 10	253 83	345 11	440 37	540 16	645 11	756 04	873 93	1,000
57	97 95	81 29	165 48	252 86	343 82	438 81	538 43	643 35	754 50	872 92	1,000
58	99 07	80 96	164 78	251 79	342 39	437 09	536 51	641 42	752 79	871 81	1,000
59	100 31	80 59	164 01	250 60	340 82	435 19	534 40	639 28	750 89	870 56	1,000
60	101 69	80 19	163 17	249 31	339 10	433 11	532 07	636 90	748 78	869 18	1,000
61	103 22	79 74	162 24	247 90	337 22	430 82	529 50	634 28	746 45	867 65	1,000
62	104 93	79 27	161 25	246 37	335 16	428 31	526 68	631 39	743 86	865 95	1,000
63	106 82	78 75	160 17	244 69	332 90	425 54	523 56	628 18	741 00	864 05	1,000
64	108 92	78 20	158 98	242 85	330 42	422 48	520 10	624 63	737 81	861 95	1,000
65	111 25	77 57	157 66	240 80	327 65	419 09	516 25	620 66	734 27	859 63	1,000

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60.

ENDOWMENT—15 YEARS—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED							
		1	2	3	4	5	6	7	8
20	\$56 49	\$50 78	\$103 45	\$158 09	\$214 77	\$273 58	\$334 61	\$397 95	\$463 68
21	56 53	50 77	103 42	158 05	214 73	273 53	334 55	397 88	463 60
22	56 56	50 75	103 40	158 02	214 69	273 48	334 49	397 81	463 53
23	56 60	50 74	103 38	157 99	214 65	273 43	334 43	397 74	463 44
24	56 64	50 74	103 37	157 96	214 60	273 38	334 37	397 66	463 36
25	56 69	50 73	103 35	157 93	214 56	273 32	334 30	397 59	463 28
26	56 73	50 72	103 32	157 90	214 52	273 26	334 23	397 51	463 19
27	56 78	50 71	103 31	157 86	214 47	273 21	334 16	397 42	463 09
28	56 84	50 70	103 28	157 83	214 43	273 15	334 08	397 33	462 99
29	56 90	50 69	103 26	157 80	214 38	273 08	334 00	397 24	462 88
30	56 97	50 68	103 24	157 77	214 33	273 02	333 93	397 14	462 77
31	57 04	50 67	103 23	157 73	214 28	272 96	333 84	397 04	462 65
32	57 12	50 66	103 20	157 69	214 23	272 88	333 75	396 93	462 52
33	57 21	50 65	103 18	157 66	214 18	272 81	333 65	396 81	462 37
34	57 31	50 64	103 16	157 63	214 13	272 74	333 56	396 68	462 22
35	57 42	50 64	103 15	157 60	214 07	272 66	333 45	396 55	462 07
36	57 54	50 63	103 13	157 56	214 02	272 57	333 34	396 41	461 91
37	57 67	50 63	103 11	157 53	213 96	272 50	333 24	396 28	461 74
38	57 82	50 62	103 10	157 50	213 91	272 42	333 14	396 15	461 58
39	57 99	50 63	103 09	157 48	213 87	272 37	333 04	396 02	461 41
40	58 18	50 63	103 09	157 47	213 85	272 31	332 96	395 89	461 23
41	58 39	50 64	103 11	157 49	213 85	272 28	332 88	395 76	461 04
42	58 64	50 66	103 14	157 51	213 85	272 25	332 80	395 62	460 82
43	58 91	50 69	103 18	157 55	213 86	272 22	332 72	395 45	460 56
44	59 22	50 72	103 22	157 58	213 87	272 18	332 59	395 23	460 24
45	59 57	50 76	103 28	157 62	213 88	272 11	332 43	394 96	459 86
46	59 97	50 79	103 32	157 65	213 85	271 99	332 21	394 63	459 41
47	60 42	50 84	103 37	157 66	213 79	271 84	331 94	394 23	458 87
48	60 92	50 87	103 40	157 63	213 68	271 62	331 60	393 75	458 25
49	61 48	50 89	103 39	157 57	213 52	271 36	331 19	393 19	457 53
50	62 12	50 89	103 37	157 49	213 34	271 04	330 72	392 54	456 71
51	62 82	50 91	103 34	157 38	213 12	270 68	330 18	391 82	455 80
52	63 61	50 91	103 31	157 26	212 87	270 26	329 58	391 02	454 78
53	64 48	50 91	103 26	157 12	212 59	269 80	328 92	390 13	453 66
54	65 45	50 91	103 20	156 95	212 27	269 29	328 18	389 14	452 41
55	66 54	50 91	103 13	156 77	211 92	268 74	327 38	388 06	451 05
56	67 74	50 90	103 06	156 57	211 55	268 13	326 49	386 87	449 56
57	69 07	50 90	102 99	156 37	211 15	267 48	325 54	385 60	447 95
58	70 55	50 90	102 92	156 16	210 72	266 77	324 51	384 21	446 18
59	72 20	50 90	102 85	155 92	210 25	266 01	323 41	382 70	444 25
60	74 02	50 94	102 76	155 67	209 75	265 19	322 19	381 04	442 14

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60.

ENDOWMENT—15 YEARS—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.						
	9	10	11	12	13	14	15
20	\$531 91	\$602 74	\$676 28	\$752 66	\$831 98	\$914 38	\$1,000
21	531 83	602 66	676 21	752 59	831 92	914 35	1 000
22	531 75	602 58	676 13	752 51	831 86	914 31	1,000
23	531 66	602 49	676 04	752 43	831 80	914 27	1,000
24	531 57	602 40	675 95	752 35	831 73	914 23	1,000
25	531 48	602 30	675 85	752 26	831 66	914 19	1,000
26	531 38	602 19	675 75	752 17	831 58	914 14	1,000
27	531 28	602 08	675 64	752 06	831 50	914 09	1,000
28	531 16	601 97	675 52	751 96	831 41	914 03	1,000
29	531 05	601 84	675 39	751 83	831 31	913 97	1,000
30	530 92	601 70	675 25	751 70	831 20	913 91	1,000
31	530 78	601 56	675 10	751 56	831 08	913 83	1,000
32	530 63	601 39	674 94	751 40	830 95	913 75	1,000
33	530 47	601 22	674 76	751 24	830 81	913 67	1,000
34	530 30	601 04	674 57	751 06	830 66	913 57	1,000
35	530 13	600 85	674 37	750 86	830 49	913 46	1,000
36	529 94	600 64	674 15	750 65	830 30	913 34	1,000
37	529 75	600 42	673 92	750 41	830 10	913 20	1,000
38	529 54	600 18	673 66	750 15	829 87	913 05	1,000
39	529 33	599 93	673 38	749 86	829 61	912 88	1,000
40	529 10	599 65	673 06	749 53	829 32	912 69	1,000
41	528 84	599 33	672 70	749 16	828 99	912 48	1,000
42	528 54	598 96	672 28	748 74	828 61	912 23	1,000
43	528 19	598 53	671 81	748 26	828 19	911 97	1,000
44	527 77	598 04	671 26	747 71	827 71	911 65	1,000
45	527 29	597 47	670 63	747 08	827 16	911 30	1,000
46	526 72	596 80	669 91	746 37	826 54	910 91	1,000
47	526 07	596 04	669 09	745 56	825 85	910 46	1,000
48	525 30	595 17	668 16	744 64	825 06	909 95	1,000
49	524 43	594 19	667 11	743 61	824 17	909 39	1,000
50	523 46	593 08	665 94	742 46	823 18	908 76	1,000
51	522 37	591 85	664 63	741 18	822 08	908 05	1,000
52	521 16	590 48	663 17	739 75	820 85	907 27	1,000
53	519 82	588 97	661 56	738 17	819 49	906 39	1,000
54	518 33	587 29	659 78	736 42	817 97	905 42	1,000
55	516 71	585 46	657 82	734 48	816 29	904 34	1,000
56	514 93	583 43	655 66	732 34	814 43	903 13	1,000
57	512 99	581 22	653 29	729 98	812 37	901 80	1,000
58	510 86	578 79	650 66	727 37	810 09	900 32	1,000
59	508 53	576 10	647 76	724 48	807 56	898 68	1,000
60	505 95	573 14	644 54	721 26	804 74	896 85	1,000

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 65.

ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS.

3% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$40 77	\$34 46	\$70 18	\$107 22	\$145 63	\$185 47	\$226 79	\$269 65	\$314 11	\$360
21	40 81	34 45	70 17	107 20	145 61	185 44	226 76	269 61	314 06	360
22	40 86	34 45	70 16	107 19	145 60	185 42	226 73	269 57	314 02	360
23	40 90	34 44	70 16	107 19	145 59	185 41	226 71	269 54	313 98	360
24	40 95	34 45	70 16	107 19	145 58	185 40	226 69	269 51	313 94	360
25	41 00	34 45	70 16	107 19	145 58	185 39	226 67	269 49	313 91	359
26	41 07	34 45	70 16	107 19	145 57	185 37	226 65	269 47	313 87	359
27	41 13	34 45	70 17	107 19	145 57	185 37	226 65	269 44	313 84	359
28	41 21	34 46	70 18	107 20	145 58	185 38	226 64	269 43	313 82	359
29	41 28	34 46	70 18	107 21	145 60	185 39	226 64	269 43	313 79	359
30	41 37	34 47	70 21	107 24	145 62	185 40	226 66	269 43	313 79	359
31	41 47	34 49	70 23	107 27	145 65	185 44	226 68	269 45	313 78	359
32	41 57	34 51	70 26	107 30	145 69	185 48	226 72	269 47	313 79	359
33	41 69	34 52	70 29	107 35	145 75	185 54	226 77	269 51	313 81	359
34	41 82	34 55	70 34	107 41	145 82	185 61	226 84	269 57	313 86	359
35	41 97	34 59	70 40	107 50	145 91	185 71	226 93	269 66	313 94	359
36	42 13	34 62	70 47	107 58	146 02	185 82	227 05	269 77	314 04	359
37	42 31	34 67	70 55	107 70	146 15	185 97	227 21	269 93	314 19	360
38	42 52	34 72	70 64	107 82	146 31	186 15	227 41	270 13	314 37	360
39	42 75	34 78	70 76	107 99	146 52	186 39	227 66	270 38	314 60	360
40	43 01	34 85	70 90	108 19	146 77	186 67	227 95	270 67	314 87	360
41	43 31	34 95	71 08	108 44	147 06	187 01	228 30	271 01	315 18	360
42	43 64	35 05	71 28	108 72	147 41	187 38	228 69	271 38	315 50	361
43	44 01	35 18	71 51	109 04	147 79	187 80	229 12	271 78	315 82	361
44	44 43	35 31	71 77	109 38	148 20	188 25	229 56	272 18	316 16	361
45	44 90	35 48	72 05	109 78	148 66	188 73	230 03	272 59	316 49	361
46	45 42	35 64	72 36	110 19	149 13	189 21	230 49	273 00	316 82	362
47	46 01	35 82	72 69	110 61	149 61	189 71	230 96	273 41	317 18	362
48	46 08	36 02	73 02	111 04	150 09	190 21	231 44	273 82	317 44	362
49	47 42	36 21	73 36	111 48	150 59	190 73	231 92	274 24	317 74	362
50	48 24	36 41	73 71	111 94	151 12	191 27	232 44	274 68	318 05	362
51	49 15	36 62	74 10	112 45	151 69	191 86	233 01	275 15	318 40	362
52	50 17	36 85	74 52	112 99	152 32	192 50	233 60	275 67	318 77	363
53	51 30	37 11	74 96	113 59	152 99	193 20	234 27	276 24	319 19	363
54	52 55	37 38	75 45	114 22	153 71	193 96	234 99	276 86	319 64	363
55	53 93	37 67	75 98	114 92	154 52	194 80	235 79	277 54	320 14	363
56	55 47	37 99	76 55	115 68	155 39	195 70	236 65	278 28	320 69	363
57	57 14	38 34	77 18	116 51	156 34	196 68	237 58	279 10	321 30	364
58	59 00	38 72	77 85	117 40	157 35	197 74	238 59	279 97	321 92	364
59	61 04	39 12	78 57	118 34	158 43	198 86	239 67	280 87	322 57	364
60	63 29	39 55	79 34	119 35	159 59	200 07	240 80	281 82	323 22	365

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS.

3 American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20	\$408 10	\$457 76	\$509 31	\$562 82	\$618 37	\$676 06	\$735 97	\$798 21	\$862 88	\$930 10
21	408 03	457 69	509 23	562 73	618 28	675 96	735 88	798 13	862 81	930 06
22	407 97	457 62	509 15	562 64	618 19	675 87	735 78	798 04	862 74	930 02
23	407 91	457 55	509 07	562 55	618 09	675 77	735 68	797 94	862 66	929 97
24	407 85	457 48	508 99	562 46	617 99	675 66	735 57	797 84	862 58	929 92
25	407 79	457 41	508 90	562 37	617 88	675 54	735 45	797 73	862 49	929 87
26	407 73	457 33	508 81	562 26	617 76	675 42	735 33	797 61	862 39	929 81
27	407 67	457 26	508 72	562 15	617 64	675 28	735 20	797 49	862 29	929 74
28	407 62	457 18	508 63	562 04	617 51	675 15	735 06	797 35	862 18	929 67
29	407 56	457 11	508 53	561 92	617 38	675 00	734 90	797 21	862 05	929 59
30	407 51	457 03	508 43	561 80	617 24	674 85	734 75	797 05	861 92	929 50
31	407 47	456 97	508 34	561 69	617 10	674 79	734 58	796 89	861 77	929 41
32	407 43	456 91	508 26	561 58	616 97	674 53	734 40	796 70	861 61	929 30
33	407 41	456 86	508 18	561 47	616 83	674 36	734 21	796 51	861 43	929 19
34	407 42	456 84	508 13	561 37	616 69	674 19	734 00	796 29	861 23	929 05
35	407 45	456 84	508 08	561 28	616 55	674 00	733 77	796 05	861 01	928 91
36	407 51	456 85	508 04	561 19	616 39	673 78	733 52	795 77	860 77	928 74
37	407 59	456 88	508 02	561 09	616 22	673 54	733 23	795 47	860 49	928 56
38	407 70	456 93	507 99	560 98	616 02	673 27	732 90	795 12	860 18	928 35
39	407 84	456 99	507 96	560 85	615 79	672 96	732 53	794 73	859 82	928 12
40	407 98	457 05	507 91	560 69	615 53	672 61	732 12	794 29	859 43	927 86
41	408 14	457 09	507 84	560 59	615 23	672 20	731 64	793 80	858 98	927 57
42	408 28	457 12	507 74	560 27	614 87	671 74	731 10	793 23	858 48	927 24
43	408 41	457 13	507 60	559 90	614 45	671 20	730 48	792 60	857 91	926 87
44	408 53	457 10	507 42	559 65	613 96	670 58	729 78	791 88	857 27	926 45
45	408 62	457 04	507 19	559 24	613 40	669 88	728 99	791 07	856 55	925 98
46	408 67	456 92	506 89	558 77	612 74	669 08	728 08	790 15	855 74	925 45
47	408 70	456 77	506 55	558 22	612 00	668 17	727 07	789 12	854 84	924 86
48	408 69	456 56	506 13	557 58	611 15	667 15	725 93	787 97	853 82	924 20
49	408 66	456 31	505 64	556 85	610 20	666 01	724 67	786 69	852 60	923 46
50	408 61	456 03	505 10	556 05	609 15	664 75	723 27	785 27	851 43	922 64
51	408 55	455 71	504 51	555 17	608 00	663 36	721 72	783 70	850 04	921 72
52	408 49	455 37	503 87	554 22	606 74	661 83	720 02	781 96	848 49	920 71
53	408 43	455 01	503 18	553 18	605 36	660 17	718 15	780 04	846 78	919 58
54	408 37	454 64	502 43	552 05	603 86	658 33	716 08	777 92	844 88	918 33
55	408 33	454 23	501 62	550 81	602 19	656 29	713 78	775 56	842 78	916 95
56	408 27	453 77	500 71	549 42	600 34	654 02	711 22	772 93	840 45	915 42
57	408 20	453 25	499 68	547 87	598 25	651 47	708 37	770 03	837 88	913 73
58	408 08	452 63	498 51	546 09	595 90	648 63	705 23	766 86	835 07	911 88
59	407 88	451 88	497 13	544 07	593 28	645 53	701 82	763 42	832 01	909 83
60	407 60	450 98	495 57	541 84	590 45	642 22	698 19	759 74	828 70	907 58

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 60.
FIVE YEAR TERM.
3% and 3½% American Experience.

Age at Issue	Net Annual Premiums.	AMERICAN 3 PER CENT.				Age at Issue	Net Annual Premiums.	AMERICAN 3½ PER CENT.			
		Reserves at End of Years Stated.						Reserves at End of Years Stated.			
		1	2	3	4			1	2	3	4
20	\$7 67	\$0 10	\$0 15	\$0 15	\$0 10	20	\$7 64	\$0 10	\$0 15	\$0 15	\$0 11
21	7 72	10	15	15	10	21	7 69	10	15	16	11
22	7 78	10	16	17	12	22	7 74	10	15	17	12
23	7 83	11	17	18	13	23	7 79	11	17	18	12
24	7 89	12	19	19	13	24	7 85	11	18	19	13
25	7 96	13	20	21	14	25	7 92	13	20	21	14
26	8 03	14	21	22	15	26	7 99	13	21	23	16
27	8 10	15	23	24	16	27	8 06	15	23	24	16
28	8 18	16	25	25	18	28	8 14	16	25	25	18
29	8 27	17	26	28	20	29	8 23	17	27	27	19
30	8 36	19	29	31	21	30	8 32	18	29	30	21
31	8 46	21	32	33	22	31	8 42	20	32	33	22
32	8 57	22	34	36	25	32	8 53	22	34	35	25
33	8 69	24	37	39	27	33	8 65	23	36	39	27
34	8 83	26	42	44	31	34	8 78	26	42	43	31
35	8 97	30	46	49	33	35	8 93	29	46	49	34
36	9 13	32	51	53	38	36	9 09	32	51	53	38
37	9 31	36	56	59	41	37	9 27	36	55	59	41
38	9 51	39	61	64	45	38	9 46	38	61	64	45
39	9 72	43	67	70	49	39	9 67	43	66	70	49
40	9 96	47	74	78	55	40	9 91	47	74	78	55
41	10 22	53	83	88	61	41	10 17	53	83	88	61
42	10 52	59	94	99	70	42	10 47	59	94	99	70
43	10 86	67	1 06	1 13	79	43	10 80	67	1 06	1 12	79
44	11 24	76	1 21	1 28	90	44	11 18	75	1 20	1 27	90
45	11 68	88	1 38	1 47	1 05	45	11 62	87	1 38	1 46	1 05
46	12 18	1 00	1 59	1 69	1 20	46	12 12	1 00	1 58	1 69	1 19
47	12 75	1 15	1 83	1 94	1 37	47	12 68	1 14	1 82	1 93	1 37
48	13 40	1 31	2 07	2 19	1 54	48	13 33	1 30	2 06	2 19	1 54
49	14 14	1 47	2 33	2 45	1 72	49	14 06	1 47	2 32	2 45	1 72
50	14 96	1 65	2 60	2 74	1 93	50	14 88	1 64	2 59	2 73	1 93
51	15 88	1 84	2 91	3 06	2 15	51	15 79	1 83	2 89	3 05	2 15
52	16 90	2 05	3 24	3 42	2 40	52	16 81	2 04	3 23	3 40	2 41
53	18 04	2 29	3 61	3 80	2 67	53	17 94	2 28	3 60	3 80	2 67
54	19 31	2 54	4 01	4 21	2 96	54	19 20	2 53	3 99	4 21	2 95
55	20 71	2 82	4 44	4 67	3 29	55	20 60	2 80	4 42	4 66	3 29
56	22 27	3 11	4 91	5 18	3 64	56	22 15	3 10	4 90	5 17	3 64
57	23 99	3 45	5 45	5 75	4 05	57	23 86	3 43	5 43	5 73	4 05
58	25 90	3 83	6 04	6 37	4 49	58	25 75	3 81	6 02	6 36	4 48
59	28 00	4 22	6 68	7 04	4 95	59	27 84	4 20	6 65	7 02	4 95
60	30 32	4 66	7 37	7 77	5 48	60	30 15	4 63	7 34	7 75	5 48

NOTE. At end of 5 years the reserve is nothing at all ages.

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At ages 20 to 60
TEN YEAR TERM.
3% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$7 80	\$0 23	\$0 42	\$0 57	\$0 67	\$0 72	\$0 71	\$0 65	\$0 51	\$0 30
21	7 86	24	44	60	71	77	77	70	55	32
22	7 92	26	47	64	76	82	82	74	59	34
23	7 99	27	50	69	81	88	87	79	62	36
24	8 06	29	55	74	88	95	94	85	68	40
25	8 14	32	59	80	95	1 03	1 02	93	74	43
26	8 22	34	63	86	1 02	1 10	1 11	1 01	80	47
27	8 31	37	68	93	1 10	1 20	1 20	1 09	86	51
28	8 41	40	74	1 01	1 20	1 30	1 30	1 18	94	55
29	8 52	43	80	1 10	1 31	1 42	1 42	1 30	1 03	61
30	8 64	47	88	1 20	1 43	1 55	1 56	1 43	1 14	67
31	8 77	52	97	1 32	1 57	1 71	1 72	1 58	1 26	74
32	8 91	57	1 05	1 44	1 72	1 88	1 89	1 73	1 38	81
33	9 06	62	1 15	1 59	1 90	2 07	2 08	1 90	1 51	89
34	9 23	68	1 27	1 75	2 09	2 27	2 28	2 09	1 66	98
35	9 42	76	1 41	1 94	2 31	2 51	2 52	2 31	1 85	1 10
36	9 63	83	1 55	2 13	2 54	2 77	2 79	2 56	2 05	1 21
37	9 86	93	1 72	2 36	2 81	3 07	3 10	2 86	2 29	1 36
38	10 12	1 02	1 90	2 61	3 13	3 43	3 47	3 20	2 58	1 53
39	10 41	1 14	2 12	2 92	3 51	3 86	3 90	3 61	2 91	1 74
40	10 73	1 27	2 38	3 29	3 97	4 36	4 43	4 11	3 32	1 99
41	11 10	1 44	2 70	3 73	4 50	4 96	5 04	4 69	3 80	2 27
42	11 52	1 63	3 06	4 24	5 13	5 65	5 76	5 36	4 34	2 59
43	12 00	1 86	3 48	4 84	5 85	6 46	6 58	6 11	4 94	2 95
44	12 54	2 11	3 96	5 50	6 65	7 35	7 47	6 92	5 58	3 32
45	13 14	2 40	4 50	6 25	7 56	8 32	8 45	7 81	6 29	3 74
46	13 83	2 71	5 10	7 07	8 53	9 38	9 50	8 78	7 06	4 20
47	14 60	3 07	5 76	7 97	9 60	10 53	10 66	9 84	7 92	4 71
48	15 46	3 46	6 47	8 93	10 73	11 77	11 91	10 99	8 84	5 25
49	16 43	3 86	7 21	9 95	11 96	13 12	13 27	12 24	9 84	5 84
50	17 50	4 30	8 03	11 07	13 31	14 59	14 76	13 61	10 94	6 50
51	18 69	4 78	8 92	12 30	14 78	16 20	16 38	15 11	12 15	7 22
52	20 01	5 30	9 90	13 64	16 39	17 97	18 17	16 77	13 49	8 03
53	21 47	5 88	10 96	15 11	18 15	19 90	20 14	18 59	14 97	8 91
54	23 08	6 49	12 12	16 70	20 07	22 02	22 29	20 59	16 58	9 87
55	24 86	7 17	13 38	18 45	22 18	24 34	24 65	22 77	18 35	10 94
56	26 83	7 91	14 76	20 36	24 50	26 89	27 24	25 18	20 32	12 14
57	28 99	8 71	16 27	22 46	27 02	29 67	30 07	27 84	22 49	13 44
58	31 37	9 60	17 92	24 74	29 78	32 72	33 20	30 77	24 88	14 88
59	33 99	10 55	19 72	27 23	32 79	36 07	36 64	33 99	27 52	16 49
60	36 87	11 59	21 66	29 93	36 08	39 73	40 38	37 50	30 40	18 24

NOTE. At the end of 10 years the reserve is nothing at all ages.

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 60.

FIFTEEN YEAR TERM.

3% American Experience.

Age at Issue	Net Premiums	RESERVES AT END OF YEAR STATED.													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
20	37 95	\$0 39	\$0 75	\$1 06	\$1 34	\$1 57	\$1 76	\$1 89	\$1 96	\$1 97	\$1 89	\$1 73	\$1 47	\$1 11	\$0 61
21	8 02	41	79	1 13	1 43	1 68	1 88	2 03	2 10	2 10	2 02	1 85	1 58	1 19	64
22	8 10	44	84	1 21	1 54	1 81	2 03	2 19	2 27	2 27	2 19	2 01	1 71	1 29	73
23	8 18	47	91	1 31	1 66	1 95	2 19	2 36	2 45	2 46	2 37	2 17	1 85	1 40	77
24	8 27	51	99	1 41	1 79	2 12	2 37	2 55	2 66	2 67	2 57	2 36	2 02	1 52	84
25	8 37	56	1 07	1 53	1 94	2 29	2 57	2 78	2 90	2 91	2 80	2 58	2 20	1 67	93
26	8 47	60	1 16	1 66	2 11	2 50	2 81	3 04	3 16	3 18	3 08	2 84	2 44	1 84	1 04
27	8 58	65	1 26	1 81	2 30	2 72	3 07	3 31	3 45	3 49	3 37	3 11	2 67	2 02	1 14
28	8 71	71	1 37	1 97	2 51	2 98	3 35	3 62	3 78	3 81	3 70	3 40	2 92	2 20	1 24
29	8 85	77	1 49	2 15	2 75	3 25	3 66	3 97	4 15	4 18	4 05	3 73	3 19	2 41	1 36
30	9 00	85	1 64	2 37	3 01	3 57	4 03	4 36	4 57	4 61	4 46	4 11	3 52	2 67	1 51
31	9 16	93	1 80	2 60	3 31	3 93	4 44	4 81	5 03	5 08	4 92	4 54	3 90	2 97	1 68
32	9 34	1 02	1 98	2 86	3 65	4 33	4 90	5 31	5 56	5 61	5 45	5 04	4 34	3 30	1 88
33	9 55	1 12	2 18	3 16	4 03	4 80	5 42	5 88	6 16	6 23	6 06	5 61	4 84	3 69	2 10
34	9 77	1 25	2 42	3 50	4 48	5 32	6 02	6 53	6 86	6 95	6 77	6 28	5 43	4 15	2 36
35	10 03	1 39	2 70	3 91	4 99	5 94	6 71	7 31	7 68	7 80	7 62	7 09	6 14	4 70	2 66
36	10 31	1 55	3 01	4 35	5 57	6 66	7 52	8 20	8 64	8 78	8 60	8 01	6 96	5 33	3 06
37	10 63	1 73	3 36	4 88	6 24	7 45	8 46	9 25	9 76	9 95	9 75	9 11	7 92	6 03	3 49
38	11 00	1 93	3 77	5 46	7 02	8 38	9 54	10 41	11 04	11 26	11 06	10 33	8 98	6 89	3 94
39	11 40	2 18	4 23	6 16	7 91	9 48	10 79	11 83	12 51	12 78	12 55	11 72	10 17	7 80	4 45
40	11 86	2 44	4 77	6 95	8 95	10 71	12 22	13 40	14 18	14 49	14 22	13 26	11 50	8 81	5 06
41	12 37	2 76	5 39	7 86	10 11	12 13	13 83	15 17	16 03	16 39	16 06	14 96	12 96	9 92	5 66
42	12 95	3 11	6 09	8 87	11 43	13 71	15 64	17 15	18 13	18 48	18 09	16 83	14 51	11 14	6 36
43	13 59	3 52	6 87	10 02	12 90	15 47	17 65	19 32	20 40	20 77	20 32	18 90	16 35	12 50	7 13
44	14 31	3 95	7 74	11 28	14 53	17 41	19 83	21 68	22 87	23 26	22 74	21 13	18 28	13 96	7 95
45	15 12	4 46	8 70	12 68	16 33	19 54	22 22	24 27	25 57	26 00	25 40	23 60	20 40	15 58	8 86
46	16 02	4 99	9 76	14 21	18 27	21 83	24 80	27 07	28 51	28 97	28 29	26 28	22 71	17 35	9 88
47	17 02	5 59	10 92	15 87	20 38	24 33	27 62	30 14	31 73	32 23	31 47	29 23	25 28	19 32	11 02
48	18 13	6 24	12 15	17 65	22 64	27 02	30 67	33 45	35 21	35 76	34 91	32 44	28 06	21 45	12 24
49	19 36	6 93	13 48	19 57	25 09	29 94	33 98	37 05	39 00	39 62	38 70	35 97	31 13	23 81	13 60
50	20 72	7 67	14 91	21 65	27 76	33 11	37 57	40 97	43 13	43 83	42 83	39 83	34 48	26 39	15 00
51	22 22	8 47	16 47	23 91	30 65	36 56	41 49	45 25	47 65	48 44	47 35	44 05	38 15	29 23	16 74
52	23 87	9 34	18 17	26 36	33 79	40 31	45 74	49 91	52 57	53 47	52 29	48 67	42 21	32 38	18 55
53	25 68	10 29	20 00	29 02	37 20	44 38	50 39	54 99	57 95	58 97	57 70	53 77	46 68	35 85	20 57
54	27 67	11 31	21 99	31 90	40 90	48 82	55 44	60 53	63 81	64 97	63 65	59 38	51 61	39 69	22 82
55	29 85	12 41	24 13	35 01	44 91	53 61	60 90	66 52	70 17	71 51	70 12	65 48	56 97	43 88	25 26
56	32 24	13 59	26 43	38 38	49 23	58 79	66 81	73 01	77 08	78 63	77 16	72 13	62 85	48 46	27 94
57	34 84	14 87	28 92	41 99	53 88	64 36	73 18	80 03	84 56	86 31	84 79	79 35	69 21	53 44	30 85
58	37 67	16 23	31 57	45 85	58 84	70 30	79 98	87 53	92 53	94 53	92 94	87 05	76 01	58 73	32 92
59	40 73	17 66	34 37	49 91	64 06	76 59	87 18	95 44	100 96	103 20	101 53	95 16	83 12	64 25	37 13
60	44 03	19 17	37 29	54 16	69 55	83 19	94 70	103 72	109 76	112 24	110 47	103 56	90 47	69 96	40 48

NOTE. At end of 15 years the reserve is nothing at all ages.

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60.

TWENTY YEAR TERM.

3% American Experience.

Age at Issue	Net Premium	RESERVE AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
0	\$8 14	\$0 50	\$1 14	\$1 67	\$2 16	\$2 62	\$3 05	\$3 42	\$3 74	\$4 01
1	8 23	62	1 22	1 79	2 32	2 83	3 28	3 69	4 05	4 33
2	8 32	67	1 31	1 93	2 52	3 06	3 55	4 00	4 38	4 70
3	8 42	72	1 42	2 09	2 73	3 32	3 86	4 34	4 76	5 12
4	8 54	79	1 55	2 27	2 96	3 61	4 20	4 73	5 19	5 58
5	8 66	86	1 69	2 48	3 23	3 93	4 58	5 16	5 68	6 10
6	8 79	93	1 83	2 70	3 52	4 29	5 00	5 64	6 20	6 67
7	8 94	1 02	2 01	2 95	3 85	4 70	5 49	6 20	6 82	7 35
8	9 10	1 12	2 20	3 24	4 23	5 17	6 03	6 82	7 51	8 10
9	9 28	1 22	2 41	3 56	4 66	5 69	6 65	7 53	8 30	8 95
10	9 48	1 35	2 67	3 94	5 15	6 30	7 37	8 34	9 21	9 94
11	9 71	1 50	2 93	4 37	5 71	7 00	8 19	9 29	10 25	11 07
12	9 96	1 66	3 23	4 85	6 36	7 79	9 13	10 35	11 44	12 37
13	10 24	1 84	3 65	5 40	7 09	8 69	10 19	11 56	12 79	13 85
14	10 55	2 06	4 08	6 04	7 93	9 72	11 41	12 95	14 35	15 56
15	10 91	2 31	4 56	6 76	8 88	10 90	12 79	14 54	16 13	17 51
16	11 30	2 58	5 11	7 56	9 94	12 21	14 35	16 34	18 14	19 71
17	11 74	2 89	5 72	8 48	11 14	13 70	16 12	18 37	20 41	22 21
18	12 24	3 23	6 40	9 49	12 50	15 33	18 12	20 66	22 98	25 00
19	12 78	3 62	7 17	10 65	14 63	17 28	20 36	23 23	25 83	28 11
20	13 40	4 04	8 04	11 94	15 75	19 40	22 87	26 10	29 03	31 58
21	14 08	4 51	9 61	13 46	17 67	21 77	25 66	29 28	32 55	35 39
22	14 83	5 08	10 10	15 01	19 80	24 39	28 71	32 79	36 42	39 55
23	15 67	5 69	11 29	16 86	22 14	27 28	32 13	36 61	40 63	44 09
24	16 60	6 34	12 61	18 84	24 70	30 42	35 79	40 75	45 19	49 01
25	17 63	7 08	14 05	20 89	27 51	33 83	39 78	45 25	50 15	54 38
26	18 77	7 86	15 62	23 20	30 52	37 51	44 07	50 10	55 51	60 16
27	20 02	8 73	17 32	25 69	33 77	41 47	48 79	55 36	61 31	66 44
28	21 40	9 66	19 13	28 36	37 26	45 73	53 69	61 02	67 57	73 22
29	22 92	10 64	21 07	31 21	40 99	50 32	59 06	67 11	74 32	80 53
30	24 57	11 69	23 14	34 28	45 02	55 24	64 81	73 67	81 59	88 41
31	26 38	12 81	25 37	37 58	49 33	60 53	71 04	80 73	89 43	96 96
32	28 34	14 02	27 75	41 09	53 94	66 18	77 68	88 29	97 83	106 09
33	30 47	15 30	30 27	44 83	58 84	72 19	84 75	96 34	106 77	115 82
34	32 77	16 64	32 94	48 76	64 00	78 54	92 21	104 83	116 20	126 69
35	35 24	18 06	35 73	52 89	69 43	85 20	100 03	113 74	126 10	136 88
36	37 89	19 53	38 61	57 21	75 69	92 14	108 18	123 01	136 42	148 13
37	40 74	21 07	41 68	61 79	82 97	99 35	116 65	132 66	147 16	159 81
38	43 78	22 67	44 83	66 34	87 05	106 81	125 42	142 65	158 25	171 79
39	47 03	24 32	48 08	71 13	93 34	114 52	134 44	152 96	169 70	184 37
40	50 50	26 02	51 42	76 07	99 82	122 47	143 81	163 58	181 51	197 23

NOTE. At the end of 20 years the reserve is nothing at all ages.

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 60.
TWENTY YEAR TERM.
3% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20	\$ 4 20	\$ 4 32	\$4 37	\$ 4 31	\$ 4 15	\$ 3 86	\$ 3 44	\$ 2 87	\$ 2 13	\$ 1 11
21	4 55	4 69	4 74	4 68	4 50	4 20	3 75	3 13	2 32	1 11
22	4 94	5 10	5 15	5 09	4 91	4 59	4 10	3 42	2 53	1 11
23	5 39	5 55	5 62	5 56	5 37	5 02	4 48	3 74	2 76	1 11
24	5 87	6 06	6 14	6 09	5 88	5 49	4 91	4 09	3 03	1 11
25	6 43	6 65	6 74	6 68	6 45	6 04	5 39	4 51	3 34	1 11
26	7 04	7 28	7 39	7 33	7 08	6 62	5 92	4 95	3 68	2 22
27	7 76	8 04	8 15	8 10	7 83	7 33	6 57	5 52	4 11	2 22
28	8 56	8 86	9 00	8 94	8 66	8 12	7 30	6 13	4 57	2 22
29	9 46	9 81	9 97	9 92	9 62	9 04	8 13	6 85	5 11	2 22
30	10 52	10 91	11 10	11 06	10 76	10 13	9 13	7 70	5 77	3 33
31	11 72	12 19	12 43	12 41	12 08	11 40	10 30	8 71	6 54	3 33
32	13 12	13 66	13 95	13 95	13 62	12 87	11 65	9 87	7 41	4 44
33	14 71	15 34	15 69	15 72	15 35	14 53	13 17	11 15	8 37	4 44
34	16 55	17 28	17 70	17 74	17 35	16 44	14 90	12 61	9 45	5 55
35	18 64	19 49	19 98	20 05	19 63	18 59	16 83	14 23	10 67	5 55
36	21 01	21 98	22 55	22 64	22 14	20 96	18 96	16 03	12 01	6 66
37	23 68	24 78	25 43	25 52	24 94	23 58	21 33	18 02	13 50	7 77
38	26 67	27 91	28 62	28 70	28 03	26 49	23 95	20 23	15 15	8 88
39	29 99	31 36	32 13	32 19	31 42	29 68	26 81	22 63	16 93	9 99
40	33 66	35 17	36 01	36 05	35 17	33 21	29 99	25 30	18 93	10 10
41	37 68	39 34	40 25	40 28	39 28	37 07	33 46	28 23	21 13	11 11
42	42 09	43 92	44 91	44 92	43 79	41 32	37 30	31 48	23 57	13 13
43	46 89	48 91	49 99	49 99	48 72	45 97	41 51	35 04	26 24	14 14
44	52 10	54 31	55 50	55 49	54 07	51 03	46 08	38 91	29 14	16 16
45	57 78	60 22	61 53	61 51	59 96	56 60	51 13	43 19	32 37	18 18
46	63 92	66 61	68 06	68 06	66 35	62 65	56 62	47 86	35 90	20 20
48	70 57	73 55	75 17	75 18	73 33	69 27	62 64	53 00	39 81	22 22
49	77 78	81 08	82 89	82 94	80 93	76 50	69 25	58 66	44 10	24 24
47	85 58	89 23	91 26	91 35	89 20	84 40	76 48	64 85	48 82	27 27
50	94 01	98 06	100 32	100 49	98 20	93 01	84 37	71 63	54 01	30 30
51	103 10	107 58	110 13	110 41	108 00	102 38	92 98	79 06	59 70	33 33
52	112 84	117 81	120 69	121 09	118 55	112 50	102 29	87 08	65 86	37 37
53	123 24	128 75	131 98	132 52	129 84	123 35	112 27	95 69	72 44	41 41
54	134 24	140 32	143 93	144 61	141 81	134 82	122 83	104 76	79 36	45 45
55	145 79	152 45	156 46	157 30	154 34	146 84	133 85	114 22	86 60	49 49
56	157 81	165 09	169 67	170 48	167 36	159 29	145 27	124 07	94 20	53 53
57	170 30	178 21	183 03	184 18	180 88	172 25	157 24	134 52	102 40	58 58
58	183 22	191 77	197 04	198 34	194 99	185 81	169 91	145 73	111 36	64 64
59	196 56	205 81	211 55	213 08	209 64	200 25	183 65	158 15	121 45	70 70
60	210 34	220 33	226 63	228 57	225 33	215 87	198 75	172 02	132 89	77 77

NOTE. At the end of 20 years the reserve is nothing at all ages.

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
3½% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.										
		1	2	3	4	5	6	7	8	9	10	11
20	\$13 48	\$6 19	\$12 60	\$19 24	\$26 11	\$33 23	\$40 61	\$48 24	\$56 14	\$64 32	\$72 78	\$81 54
21	13 77	6 45	13 13	20 04	27 21	34 63	42 31	50 26	58 49	67 00	75 82	84 94
22	14 08	6 72	13 68	20 89	28 36	36 09	44 09	52 38	60 95	69 82	79 00	88 49
23	14 41	7 01	14 27	21 79	29 57	37 62	45 97	54 59	63 52	72 76	82 32	92 20
24	14 75	7 31	14 88	22 72	30 83	39 23	47 92	56 91	66 22	75 85	85 79	96 08
25	15 10	7 63	15 52	23 70	32 16	40 91	49 97	59 35	69 04	79 06	89 42	100 13
26	15 48	7 96	16 19	24 72	33 54	42 67	52 12	61 89	71 98	82 42	93 21	104 36
27	15 88	8 30	16 90	25 79	34 99	44 51	54 36	64 54	75 06	85 94	97 17	108 77
28	16 29	8 67	17 68	26 91	36 52	46 45	56 71	67 32	78 29	89 62	101 31	113 38
29	16 73	9 04	18 40	28 09	38 11	48 46	59 16	70 23	81 66	93 46	105 63	118 18
30	17 19	9 45	19 22	29 33	39 78	50 58	61 74	73 27	85 18	97 46	110 14	123 20
31	17 68	9 87	20 08	30 62	41 52	52 80	64 44	76 46	88 86	101 65	114 84	128 43
32	18 19	10 31	20 96	31 97	43 36	55 11	67 26	79 78	92 70	106 01	119 74	133 88
33	18 73	10 76	21 89	33 39	45 27	57 54	70 19	83 25	96 70	110 57	124 86	139 56
34	19 30	11 25	22 88	34 89	47 29	60 08	73 27	86 87	100 90	115 34	130 20	145 48
35	19 91	11 76	23 91	36 45	49 39	62 73	76 49	90 67	105 27	120 31	135 76	151 65
36	20 55	12 29	24 98	38 07	51 58	65 50	79 84	94 62	109 84	125 48	141 55	158 04
37	21 22	12 85	26 10	39 78	53 87	68 40	83 36	98 76	114 60	130 87	147 56	164 67
38	21 94	13 43	27 28	41 55	56 27	71 43	87 03	103 07	119 56	136 47	153 79	171 52
39	22 70	14 04	28 51	43 43	58 79	74 61	90 87	107 58	124 71	142 28	160 25	178 58
40	23 50	14 68	29 80	45 39	61 43	77 92	94 87	112 25	130 06	148 29	166 89	185 83
41	24 36	15 36	31 17	47 45	64 19	81 39	99 03	117 11	135 60	154 48	173 71	193 26
42	25 26	16 06	32 60	49 59	67 06	84 98	103 34	122 12	141 29	160 82	180 68	200 86
43	26 23	16 81	34 08	51 84	70 04	88 70	107 79	127 28	147 12	167 31	187 81	208 61
44	27 26	17 57	35 63	54 15	73 13	92 54	112 36	132 54	153 08	173 93	195 08	216 49
45	28 35	18 38	37 23	56 55	76 32	96 48	117 03	137 93	159 16	180 68	202 47	224 50
46	29 51	19 20	38 89	59 02	79 57	100 50	121 79	143 41	165 34	187 54	209 98	232 61
47	30 75	20 07	40 60	61 54	82 89	104 59	126 64	149 00	171 63	194 51	217 58	240 83
48	32 07	20 95	42 33	64 10	86 26	108 76	131 57	154 67	178 01	201 56	225 28	249 14
49	33 48	21 84	44 08	66 71	89 69	112 99	136 58	160 42	184 48	208 71	233 07	257 53
50	34 99	22 74	45 87	69 37	93 19	117 31	141 68	166 27	191 04	215 96	240 96	266 01
51	36 59	23 67	47 71	72 09	96 77	121 71	146 87	172 22	197 71	223 30	248 93	274 56
52	38 29	24 62	49 59	74 87	100 42	126 19	152 15	178 26	204 47	230 72	256 97	283 16
53	40 11	25 60	51 52	77 71	104 13	130 74	157 52	184 38	211 30	238 21	265 07	291 83
54	42 06	26 59	53 48	80 59	107 91	135 38	162 95	190 58	218 20	245 76	273 22	300 52
55	44 13	27 62	55 47	83 53	111 76	140 08	168 46	196 84	225 15	253 36	281 41	309 21
56	46 34	28 65	57 51	86 53	115 66	144 85	174 03	203 15	232 16	261 00	289 59	317 88
57	48 71	29 71	59 59	89 58	119 63	149 67	179 65	209 51	239 20	268 64	297 76	326 50
58	51 23	30 80	61 71	92 67	123 63	154 53	185 31	215 91	246 24	276 26	305 88	335 03
59	53 94	31 89	63 84	95 78	127 66	159 42	190 99	222 29	253 26	283 82	313 90	343 44
60	56 83	33 00	66 00	98 93	131 73	164 34	196 67	228 66	260 23	291 30	321 81	351 70
61	59 92	34 12	68 17	102 10	135 82	169 26	202 33	234 98	267 11	298 67	329 57	359 81
62	63 23	35 26	70 38	105 30	139 91	174 16	207 96	241 22	273 89	305 89	337 19	367 82
63	66 78	36 41	72 60	108 48	143 98	179 01	213 49	247 36	280 53	312 97	344 72	375 86
64	70 58	37 56	74 80	111 63	147 99	183 77	218 92	253 34	287 01	319 96	352 28	384 05
65	74 65	38 69	76 96	114 74	151 92	188 44	224 20	259 19	293 43	327 00	360 01	392 55

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
 At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
 3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.											
	12	13	14	15	16	17	18	19	20	21	22	23
20	\$90 60	\$99 98	109 66	119 68	130 03	140 72	151 77	163 15	174 90	187 01	199 49	212 35
21	94 37	104 12	114 19	124 61	135 37	146 48	157 94	169 76	181 94	194 51	207 44	220 70
22	98 30	108 44	118 93	129 76	140 94	152 47	164 37	176 63	189 28	202 30	215 70	229 48
23	102 41	112 97	123 87	135 13	146 74	158 72	171 06	183 79	196 90	210 40	224 27	238 55
24	106 71	117 69	129 02	140 72	152 78	165 22	178 03	191 23	204 82	218 80	233 16	247 88
25	111 19	122 61	134 39	146 54	159 07	171 98	185 28	198 97	213 04	227 51	242 34	257 55
26	115 87	127 74	139 98	152 60	165 61	179 02	192 81	206 99	221 57	236 52	251 84	267 51
27	120 74	133 09	145 81	158 92	172 43	186 34	200 63	215 33	230 40	245 84	261 64	277 70
28	125 83	138 66	151 88	165 50	179 53	193 94	208 76	223 95	239 53	255 46	271 71	288 28
29	131 13	144 47	158 21	172 35	186 90	201 84	217 17	232 88	248 95	265 35	282 05	299 05
30	136 66	150 52	164 80	179 47	194 56	210 02	225 88	242 09	258 64	275 50	292 65	310 07
31	142 42	156 84	171 65	186 88	202 49	218 50	234 87	251 57	268 59	285 90	303 49	321 32
32	148 43	163 39	178 77	194 54	210 71	227 24	244 11	261 30	278 79	296 55	314 56	332 78
33	154 68	170 22	186 15	202 49	219 19	236 24	253 61	271 28	289 22	307 42	325 84	344 45
34	161 19	177 30	193 81	210 70	227 93	245 49	263 35	281 49	299 88	318 50	337 32	356 30
35	167 94	184 64	201 72	219 15	236 91	254 97	273 31	291 92	310 75	329 78	348 98	368 32
36	174 93	192 22	209 85	227 82	246 10	264 66	283 49	302 54	321 80	341 23	360 81	380 49
37	182 17	200 02	218 22	236 72	255 52	274 57	293 87	313 37	333 04	352 85	372 78	392 70
38	189 61	208 04	226 78	245 82	265 13	284 68	304 43	324 36	344 43	364 62	384 88	405 18
39	197 26	216 26	235 56	255 13	274 94	294 96	315 16	335 51	355 97	376 51	397 09	417 66
40	205 10	224 68	244 52	264 62	284 92	305 41	326 04	346 80	367 63	388 50	409 37	430 16
41	213 13	233 27	253 66	274 27	295 06	316 01	337 07	358 21	379 39	400 57	421 70	442 76
42	221 32	242 02	262 96	284 07	305 34	326 73	348 20	369 72	391 22	412 68	434 07	455 32
43	229 65	250 03	272 39	294 00	315 74	337 57	359 43	381 29	403 11	424 83	446 43	467 85
44	238 12	259 95	281 93	304 05	326 24	348 48	370 71	392 90	415 00	436 97	458 75	480 30
45	246 71	269 09	291 60	314 19	336 83	359 46	382 04	404 54	426 90	449 07	471 01	492 66
46	255 41	278 34	301 35	324 41	347 46	370 47	393 39	416 17	438 76	461 10	483 16	504 87
47	264 21	287 67	311 18	334 68	358 14	381 51	404 74	427 77	450 55	473 04	495 17	516 91
48	273 09	297 08	321 06	345 00	368 84	392 55	416 05	439 30	462 25	484 83	507 02	528 74
49	282 04	306 53	330 98	355 34	379 55	403 56	427 30	450 74	473 81	496 47	518 66	540 36
50	291 05	316 05	340 95	365 70	390 24	414 52	438 48	462 07	485 23	507 91	530 10	551 82
51	300 13	325 61	350 94	376 05	400 90	425 42	449 55	473 25	496 46	519 17	541 39	563 18
52	309 26	335 21	360 93	386 37	411 49	436 20	460 48	484 26	507 51	530 27	552 59	574 54
53	318 42	344 79	370 83	396 63	421 97	446 86	471 24	495 08	518 42	541 30	563 80	585 98
54	327 58	354 35	380 78	406 78	432 32	457 34	481 81	505 76	529 25	552 34	575 10	597 55
55	336 71	363 86	390 58	416 82	442 52	467 66	492 26	516 39	540 11	563 49	586 59	609 41
56	345 79	373 27	400 25	426 68	452 54	477 84	502 65	527 05	551 10	574 85	598 32	621 49
57	354 78	382 57	409 78	436 38	462 44	487 98	513 10	537 86	562 31	586 47	610 33	633 87
58	363 66	391 70	419 13	445 98	472 31	498 19	523 71	548 91	573 81	598 40	622 66	646 39
59	372 37	400 68	428 38	455 54	482 25	508 57	534 58	560 27	585 64	610 67	635 16	659 15
60	380 93	409 55	437 60	465 19	492 38	519 24	545 78	571 99	597 84	623 14	647 92	672 30
61	389 40	418 41	446 94	475 06	502 84	530 28	557 38	584 12	610 28	635 91	661 11	686 14
62	397 86	427 40	456 51	485 27	513 69	541 74	569 43	596 51	623 04	649 14	675 06	700 91
63	406 48	436 65	466 46	495 92	525 00	553 69	581 76	609 27	636 32	663 18	689 98	716 46
64	415 37	446 30	476 87	507 05	536 83	565 96	594 51	622 58	650 46	678 27	705 75	732 40
65	424 70	456 46	487 81	518 75	549 02	578 63	607 85	636 82	665 71	694 26	721 95	748 18

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 65.

LIFE—CONTINUOUS PREMIUMS.

3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	24	25	26	27	28	29	30	31	32	33
20	\$225 59	\$239 19	\$253 18	\$267 52	\$282 22	\$297 25	\$312 60	\$328 23	\$344 13	\$360 28
21	234 45	248 52	262 96	277 75	292 88	308 32	324 05	340 04	356 29	372 77
22	243 65	258 17	273 06	288 29	303 83	319 66	335 76	352 12	368 70	385 49
23	253 15	268 14	283 47	299 11	315 05	331 27	347 73	364 43	381 33	398 42
24	262 97	278 41	294 17	310 22	326 55	343 13	359 95	376 97	394 17	411 53
25	273 10	288 97	305 14	321 59	338 29	355 23	372 38	389 71	407 20	424 81
26	283 51	299 80	316 37	333 21	350 28	367 56	385 02	402 64	420 39	438 24
27	294 18	310 89	327 86	345 07	362 43	380 09	397 85	415 74	433 73	451 79
28	305 12	322 23	339 58	357 15	374 90	392 81	410 85	428 99	447 20	465 44
29	316 31	333 81	351 53	369 43	387 50	405 70	424 00	442 37	460 77	479 17
30	327 73	345 61	363 68	381 91	400 27	418 74	437 28	455 85	474 42	492 96
31	339 37	357 61	376 02	394 55	413 20	431 91	450 66	469 41	488 11	506 75
32	351 21	369 80	388 52	407 35	426 25	445 19	464 12	483 01	501 83	520 54
33	363 23	382 15	401 18	420 27	439 41	458 54	477 62	496 64	515 55	534 29
34	375 43	394 66	413 97	433 31	452 64	471 94	491 17	510 28	529 22	547 97
35	387 78	407 30	426 86	446 42	465 93	485 38	504 71	523 87	542 83	561 54
36	400 25	420 04	439 83	459 58	479 25	498 81	518 20	537 39	556 32	574 95
37	412 82	432 86	452 85	472 77	492 58	512 21	531 63	550 80	569 66	588 19
38	425 48	445 73	465 91	485 97	505 86	525 53	544 95	564 06	582 83	601 22
39	438 19	458 64	478 98	499 13	519 08	538 76	558 13	577 16	595 79	614 02
40	450 93	471 56	492 00	512 23	532 19	551 84	571 14	590 04	608 52	626 62
41	463 69	484 44	504 96	525 22	545 16	564 75	583 93	602 69	621 05	639 06
42	476 40	497 24	517 82	538 07	557 96	577 44	596 50	615 15	633 43	651 41
43	489 04	509 95	530 53	550 75	570 54	589 91	608 86	627 45	645 72	663 74
44	501 57	522 51	543 07	563 20	582 90	602 18	621 08	639 67	657 99	676 09
45	513 97	534 89	555 39	575 44	595 06	614 30	633 22	651 87	670 29	688 50
46	526 19	547 07	567 49	587 48	607 08	626 36	645 35	664 12	682 66	700 97
47	538 20	559 02	579 40	599 39	619 04	638 41	657 54	676 45	695 11	713 53
48	549 99	570 79	591 19	611 24	631 01	650 53	669 82	688 87	707 67	726 05
49	561 61	582 44	602 92	623 11	643 05	662 76	682 21	701 41	720 19	738 59
50	573 12	594 06	614 70	635 09	655 23	675 12	694 75	713 95	732 76	751 26
51	584 61	605 73	626 59	647 21	667 56	687 64	707 29	726 54	745 47	764 27
52	596 17	617 54	638 66	659 50	680 07	700 19	719 91	739 30	758 56	777 77
53	607 89	629 53	650 96	671 99	692 63	712 84	732 72	752 46	772 16	791 62
54	619 80	641 73	663 38	684 55	705 29	725 70	745 96	766 17	786 14	805 51
55	631 94	654 18	675 93	697 24	718 20	739 02	759 78	780 30	800 20	819 04
56	644 36	666 73	688 64	710 20	731 61	752 96	774 06	794 52	813 91	832 17
57	656 90	679 40	701 65	723 69	745 68	767 40	788 46	808 42	827 22	845 37
58	669 65	692 52	715 23	737 89	760 27	781 90	802 55	821 93	840 64	858 09
59	682 75	706 18	729 56	752 66	775 06	796 28	816 27	835 57	854 51	872 18
60	696 50	720 65	744 51	767 65	789 57	810 22	830 16	849 72	867 97	882 87
61	711 12	735 79	759 72	782 33	803 74	824 36	844 59	863 46	878 87	893 33
62	726 45	751 23	774 70	796 81	818 16	839 10	858 64	874 59	889 56	902 95
63	742 14	766 46	789 33	811 51	833 22	853 47	870 01	885 52	899 41	1000 00
64	757 64	781 43	804 39	826 91	847 93	865 09	881 20	895 61	1000 00	.....
65	772 90	796 75	820 16	842 00	859 83	876 56	891 53	1000 00	.....	.....

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	34	35	36	37	38	39	40	41	42	43
20	\$376 66	\$393 24	\$409 99	\$426 89	\$443 92	\$461 05	\$478 23	\$495 45	\$512 67	\$529 85
21	389 46	406 32	423 32	440 46	457 69	474 98	492 31	509 63	526 92	544 14
22	402 46	419 58	436 82	454 17	471 57	489 01	506 45	523 85	541 18	558 42
23	415 65	433 01	450 47	468 00	485 56	503 11	520 63	538 08	555 43	572 63
24	429 01	446 60	464 25	481 93	499 60	517 25	534 82	552 29	569 61	586 75
25	442 52	460 30	478 11	495 92	513 69	531 40	549 00	566 44	583 71	600 75
26	456 15	474 10	492 04	509 95	527 79	545 53	563 11	580 51	597 68	614 57
27	469 88	487 97	506 02	524 01	541 88	559 61	577 14	594 45	611 48	628 22
28	483 68	501 89	520 02	538 05	555 92	573 60	591 06	608 23	625 10	641 62
29	497 53	515 83	534 01	552 04	569 88	587 48	604 80	621 82	638 49	654 79
30	511 41	529 76	547 95	565 95	583 71	601 20	618 37	635 19	651 64	667 74
31	525 27	543 64	561 81	579 75	597 39	614 73	631 71	648 32	664 57	680 51
32	539 09	557 44	575 56	593 38	610 89	628 04	644 81	661 23	677 32	693 15
33	552 83	571 14	589 15	606 84	624 16	641 11	657 70	673 96	689 96	705 72
34	566 47	584 68	602 56	620 08	637 21	653 98	670 42	686 58	702 52	718 26
35	579 95	598 04	615 75	633 08	650 04	666 67	683 02	699 14	715 06	730 79
36	593 25	611 18	628 71	645 87	662 70	679 25	695 55	711 67	727 58	743 30
37	606 34	624 09	641 47	658 50	675 26	691 77	708 08	724 19	740 10	755 80
38	619 20	636 80	654 06	671 03	687 75	704 28	720 60	736 72	752 63	768 19
39	631 86	649 35	666 55	683 51	700 05	716 80	733 14	749 26	765 03	780 48
40	644 36	661 80	679 00	695 98	712 77	729 34	745 69	761 68	777 36	792 77
41	656 77	674 22	691 46	708 49	725 31	741 90	758 14	774 04	789 68	805 22
42	669 14	686 65	703 94	721 02	737 88	754 36	770 52	786 40	802 18	817 92
43	681 53	699 11	716 47	733 60	750 35	766 77	782 92	798 95	814 95	830 75
44	693 97	711 62	729 04	746 09	762 79	779 21	795 52	811 79	827 86	843 45
45	706 47	724 20	741 55	758 54	775 26	791 86	808 42	824 78	840 65	855 68
46	719 03	736 71	754 02	771 05	787 96	804 83	821 50	837 67	852 98	867 41
47	731 55	749 21	766 57	783 81	801 01	818 01	834 49	850 10	864 81	879 02
48	744 07	761 79	779 38	796 94	814 28	831 10	847 03	862 05	876 54	890 76
49	756 69	774 66	792 59	810 31	827 49	843 76	859 09	873 90	888 42	901 97
50	769 63	787 96	806 07	823 64	840 27	855 95	871 08	885 93	899 78	911 09
51	783 03	801 56	819 53	836 55	852 60	868 08	883 27	897 45	909 02	919 88
52	796 75	815 16	832 59	849 02	864 88	880 44	894 96	906 82	917 94	927 89
53	810 49	828 37	845 21	861 47	877 43	892 31	904 46	915 87	926 07	.....
54	823 86	841 14	857 83	874 20	889 48	901 95	913 66	924 13	.....	.....
55	836 80	853 95	870 77	886 46	899 27	911 30	922 06	.....	.....	.....
56	849 80	867 10	883 24	896 41	908 78	919 84	.....	.....	.....	.....
57	863 18	879 79	893 36	906 09	917 48	.....	.....	.....	.....	.....
58	876 11	890 09	903 21	914 95	.....	.....	.....	.....	.....	.....
59	886 60	900 14	912 25	.....	.....	.....	.....	.....	.....	.....
60	896 85	909 36	.....	.....	.....	.....	.....	.....	.....	.....
61	906 26	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL
RESERVE VALUES AND NET PREMIUMS* FOR \$1,000.
 At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
 3½% American Experience.

Agent Issue.	RESERVES AT END OF YEARS STATED.										
	44	45	46	47	48	49	50	51	52	53	54
20	\$546 97	\$563 98	\$580 85	\$597 54	\$614 01	\$630 22	\$646 15	\$661 74	\$676 99	\$691 92	\$706 56
21	561 27	578 24	595 03	611 01	627 92	643 94	659 63	674 98	690 00	704 73	719 22
22	575 50	592 40	609 09	625 50	641 63	657 42	672 87	687 99	702 81	717 39	731 76
23	589 65	606 44	622 97	639 20	655 10	670 65	685 88	700 80	715 48	729 95	744 24
24	603 66	620 31	636 66	652 67	668 33	683 66	698 69	713 47	728 04	742 43	756 65
25	617 51	633 98	650 11	665 89	681 33	696 47	711 36	726 04	740 54	754 86	769 00
26	631 17	647 42	663 32	678 88	694 14	709 15	723 93	738 54	752 97	767 23	781 29
27	644 60	660 62	676 31	691 69	706 81	721 72	736 44	750 99	765 36	779 53	793 40
28	657 78	673 60	689 11	704 36	719 39	734 24	748 91	763 39	777 69	791 67	805 37
29	670 74	686 39	701 77	716 94	731 91	746 71	761 33	775 74	789 85	803 67	817 26
30	683 53	699 05	714 35	729 47	744 40	759 15	773 69	787 93	801 88	815 59	829 22
31	696 18	711 63	726 89	741 97	756 85	771 53	785 91	799 99	813 83	827 59	841 30
32	708 75	724 17	739 39	754 43	769 26	783 78	797 99	811 98	825 87	839 72	853 41
33	721 29	736 68	751 87	766 86	781 52	795 89	810 02	824 06	838 05	851 88	865 30
34	733 82	749 17	764 32	779 15	793 67	807 95	822 14	836 29	850 27	863 83	876 68
35	746 32	761 64	776 64	791 32	805 77	820 12	834 43	848 57	862 28	875 28	887 52
36	758 81	773 98	788 84	803 46	817 98	832 46	846 77	860 65	873 75	886 18	898 13
37	771 16	786 21	801 01	815 71	830 38	844 86	858 91	872 22	884 76	896 87	908 74
38	783 43	798 42	813 31	828 17	842 84	857 08	870 56	883 26	895 53	907 56	918 78
39	795 68	810 77	825 83	840 70	855 13	868 80	881 68	894 10	906 30	917 68	926 97
40	808 08	823 35	838 43	853 07	866 93	879 99	892 59	904 96	916 50	925 93	934 77
41	820 72	836 03	850 88	864 95	878 20	891 00	903 55	915 26	924 82	933 80	941 83
42	833 47	848 55	862 84	876 30	889 30	902 05	913 94	923 65	932 77	940 92	.....
43	846 08	860 60	874 28	887 49	900 45	912 53	922 40	931 67	939 96	.....	.....
44	858 22	872 13	885 57	898 74	911 04	921 08	930 50	938 93	.....	.....	.....
45	869 85	883 52	896 93	909 45	919 67	929 26	937 84	.....	.....	.....	.....
46	881 34	895 00	907 75	918 16	927 93	936 67	.....	.....	.....	.....	.....
47	892 95	905 95	916 56	926 52	935 43	.....	.....	.....	.....	.....	.....
48	904 02	914 85	925 02	934 11	.....	.....	.....	.....	.....	.....	.....
49	913 03	923 41	932 70	.....	.....	.....	.....	.....	.....	.....	.....
50	921 70	931 20	.....	.....	.....	.....	.....	.....	.....	.....	.....
51	929 60	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 65.
LIFE—CONTINUOUS PREMIUMS.
3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.										
	55	56	57	58	59	60	61	62	63	64	65
20	\$720 96	\$735 14	\$749 16	\$763 00	\$776 68	\$790 17	\$803 37	\$816 30	\$829 01	\$841 65	\$854 24
21	733 49	747 59	761 53	775 29	788 86	802 14	815 15	827 95	840 66	853 34	865 86
22	745 96	759 98	773 83	787 49	800 86	813 95	826 83	839 62	852 38	864 99	877 22
23	758 36	772 30	786 05	799 51	812 69	825 66	838 54	851 39	864 08	876 39	888 05
24	770 69	784 54	798 09	811 37	824 43	837 40	850 34	863 12	875 52	887 26	898 33
25	782 95	796 61	809 98	823 14	836 20	849 23	862 11	874 60	886 43	897 58	908 33
26	795 04	808 52	821 78	834 94	848 08	861 05	873 64	885 56	896 79	907 63	918 27
27	806 99	820 35	833 62	846 86	859 94	872 62	884 64	895 96	906 89	917 61	927 62
28	818 84	832 23	845 58	858 76	871 56	883 67	895 09	906 11	916 92	927 01	935 15
29	830 76	844 22	857 53	870 43	882 65	894 17	905 29	916 20	926 37	934 68	942 48
30	842 80	856 23	869 25	881 58	893 21	904 42	915 43	925 70	934 08	941 95	948 90
31	854 86	868 00	880 45	892 19	903 51	914 62	924 99	933 46	941 40	948 51	955 11
32	866 69	879 26	891 12	902 55	913 77	924 24	932 79	940 82	947 99	954 71	961 01
33	878 01	889 98	901 54	912 88	923 45	932 09	940 20	947 45	954 11	960 41	966 21
34	888 78	900 47	911 93	922 62	931 35	939 55	946 88	953 11	959 11	964 51	970 01
35	899 33	910 93	921 74	930 57	938 86	946 28	952 51	958 51	964 11	969 11	973 81
36	909 87	920 81	929 75	938 14	945 64	951 81	957 51	962 81	967 51	972 11	976 11
37	919 82	928 87	937 37	944 96	950 81	956 51	961 81	966 51	971 11	975 11	979 11
38	927 95	936 55	944 24	950 81	956 51	961 81	966 51	971 11	975 11	979 11	983 11
39	935 69	943 49	950 11	955 81	961 11	966 51	971 11	975 11	979 11	983 11	987 11
40	942 68	949 48	955 11	960 81	965 11	970 11	974 11	978 11	982 11	986 11	990 11

Age at Issue.	RESERVES AT END OF YEARS STATED.										
	66	67	68	69	70	71	72	73	74	75	76
20	\$866 69	\$878 77	\$890 20	\$900 98	\$911 38	\$921 59	\$931 11	\$938 88	\$946 18	\$952 71	.....
21	878 01	889 52	900 36	910 83	921 10	930 68	938 50	945 84	952 41	.....	.....
22	888 80	899 72	910 25	920 59	930 23	938 10	945 49	952 10	.....	.....	.....
23	899 04	909 64	920 05	929 76	937 68	945 12	951 78	.....	.....	.....	.....
24	909 00	919 48	929 26	937 24	944 74	951 44	.....	.....	.....	.....	.....
25	918 89	928 74	936 78	944 33	951 08	.....	.....	.....	.....	.....	.....
26	928 19	936 30	943 90	950 70	.....	.....	.....	.....	.....	.....	.....
27	935 78	943 45	950 31	.....	.....	.....	.....	.....	.....	.....	.....
28	942 98	949 89	.....	.....	.....	.....	.....	.....	.....	.....	.....
29	949 45	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—10 PREMIUMS.

3½% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.									
		1	2	3	4	5	6	7	8	9	10
20	\$34 23	\$27.84	\$56.81	\$87.03	\$118.40	\$151.27	\$185.42	\$221.00	\$258.09	\$296.74	\$337.02
21	34 77	28 35	57 84	88 65	120 69	154 08	188 83	225 11	262 88	302 25	343 23
22	35 33	28 89	58 98	90 32	122 97	156 90	192 43	229 33	267 84	307 95	349 76
23	35 91	29 44	60 11	92 05	125 33	160 00	196 12	233 75	272 97	313 85	356 46
24	36 51	30 02	61 28	93 85	127 77	163 11	199 93	238 29	278 28	319 95	363 39
25	37 13	30 61	62 49	95 70	130 29	166 33	203 87	243 00	283 77	326 26	370 55
26	37 78	31 22	63 74	97 62	132 90	169 65	207 95	247 85	289 43	332 77	377 95
27	38 45	31 86	65 04	99 59	135 59	173 09	212 16	252 87	295 29	339 50	385 60
28	39 14	32 52	66 38	101 64	138 57	176 64	216 51	258 04	301 34	346 45	393 49
29	39 85	33 19	67 75	103 75	141 25	180 30	220 99	263 39	307 58	353 63	401 63
30	40 61	33 89	69 18	105 34	144 21	184 08	225 63	268 91	314 02	361 03	410 03
31	41 38	34 62	70 65	108 19	147 27	187 99	230 41	274 69	320 65	368 65	418 69
32	42 14	35 36	72 17	110 50	150 43	192 01	235 33	280 46	327 42	376 51	427 62
33	43 02	36 12	73 75	112 99	153 68	196 18	240 46	286 50	334 53	384 60	436 81
34	43 85	36 91	75 35	115 36	157 03	200 42	245 62	292 70	341 78	392 93	446 28
35	44 78	37 73	77 01	117 99	160 47	204 81	250 98	299 09	349 23	401 50	456 00
36	45 70	38 57	78 71	120 50	164 00	209 36	256 49	305 65	356 89	410 30	466 00
37	46 67	39 43	80 44	123 17	167 65	213 92	262 15	312 40	364 75	419 34	476 26
38	47 67	40 31	82 25	125 91	171 35	218 67	267 96	319 31	372 82	428 59	486 77
39	48 70	41 22	84 00	128 72	175 18	223 55	273 92	326 39	381 07	438 07	497 52
40	49 78	42 14	85 98	131 61	179 10	228 53	280 01	333 63	389 50	447 74	508 49
41	50 88	43 19	87 95	134 58	183 11	233 64	286 24	341 02	398 10	457 60	519 67
42	52 05	44 07	89 91	137 60	187 21	238 84	292 58	348 54	406 84	467 62	531 04
43	53 27	45 08	91 99	140 60	191 38	244 13	299 02	356 17	415 71	477 78	542 58
44	54 51	46 09	94 01	143 82	195 61	249 46	305 54	363 88	424 67	488 07	554 30
45	55 82	47 13	96 10	146 99	199 96	254 90	312 11	371 63	433 72	498 48	566 15
46	57 18	48 17	98 21	150 15	204 15	260 32	318 70	379 48	442 84	508 97	578 13
47	58 59	49 23	100 34	153 45	208 59	265 76	325 32	387 34	452 09	519 54	590 22
48	60 07	50 29	102 45	156 58	212 78	271 18	331 92	395 19	461 18	530 15	602 39
49	61 60	51 32	104 54	159 74	217 04	276 58	338 51	403 03	470 36	540 79	614 63
50	63 29	52 35	106 61	162 87	221 27	281 94	345 06	410 83	479 52	551 13	626 92
51	64 87	53 37	108 66	165 98	225 45	287 29	351 51	418 58	488 61	562 08	639 24
52	66 61	54 38	110 69	169 04	229 58	292 48	357 95	426 26	497 69	572 63	651 55
53	68 41	55 37	112 68	172 07	233 63	297 61	364 25	433 83	506 61	583 11	663 83
54	70 29	56 34	114 62	174 98	237 59	302 67	370 45	441 26	515 46	593 54	676 07
55	72 26	57 25	116 51	177 83	241 45	307 57	376 46	448 55	524 12	603 81	688 24
56	74 32	58 19	118 33	180 66	245 18	312 32	382 33	455 69	532 69	613 92	700 30
57	76 47	59 07	120 10	183 26	248 77	316 89	387 97	462 45	540 85	623 83	712 23
58	78 72	59 92	121 79	185 79	252 18	321 20	393 33	469 05	548 84	633 51	724 01
59	81 09	60 71	123 37	188 18	255 39	325 37	398 51	475 33	556 52	642 92	735 60
60	83 59	61 46	124 85	190 49	258 41	329 25	403 32	481 20	563 86	652 01	746 98
61	86 22	62 15	126 22	192 46	261 19	332 79	407 79	486 85	570 81	660 77	758 13
62	89 00	62 78	127 48	194 31	263 71	336 03	411 88	491 99	577 33	669 11	769 04
63	91 94	63 37	128 61	196 09	265 94	339 91	415 54	496 65	583 37	677 19	779 72
64	95 07	63 87	129 57	197 42	267 84	341 35	418 70	500 80	588 96	684 65	790 18
65	98 39	64 28	130 36	198 56	269 35	343 31	421 31	504 35	593 85	691 80	800 48

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 65
LIFE—15 PREMIUMS.
3½% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.						
		1	2	3	4	5	6	7
20	\$25 15	\$18 37	\$37 48	\$57 37	\$78 07	\$99 62	\$122 06	\$145 41
21	25 55	18 74	38 23	58 52	79 64	101 63	124 52	148 36
22	25 97	19 12	39 02	59 72	81 28	103 71	127 06	151 32
23	26 40	19 52	39 83	60 97	82 97	105 86	129 70	154 50
24	26 84	19 93	40 68	62 26	84 72	108 39	132 42	157 74
25	27 31	20 36	41 54	63 59	86 52	110 39	135 23	161 09
26	27 79	20 80	42 44	64 96	88 39	112 76	138 14	164 54
27	28 29	21 26	43 37	66 38	90 31	115 22	141 14	168 10
28	28 81	21 73	44 33	67 84	92 31	117 76	144 23	171 74
29	29 35	22 21	45 32	69 36	94 36	120 37	147 43	175 58
30	29 91	22 72	46 35	70 92	96 48	123 06	150 72	179 49
31	30 49	23 24	47 41	72 53	98 67	125 85	154 12	183 53
32	31 09	23 78	48 49	74 19	100 92	128 71	157 61	187 67
33	31 72	24 32	49 61	75 90	103 24	131 66	161 20	191 93
34	32 37	24 89	50 77	77 67	105 63	134 69	164 90	196 30
35	33 05	25 49	51 97	79 49	108 08	137 81	168 69	200 80
36	33 75	26 09	53 19	81 34	110 60	140 99	172 58	205 41
37	34 49	26 71	54 44	83 26	113 18	144 28	176 58	210 15
38	35 26	27 34	55 73	85 21	115 84	147 64	180 68	214 99
39	36 05	28 00	57 06	87 24	118 57	151 10	184 88	219 96
40	36 89	28 67	58 42	89 31	121 37	154 64	189 18	225 02
41	37 76	29 36	59 83	91 45	124 24	158 27	193 57	230 18
42	38 67	30 07	61 27	93 62	127 17	161 96	198 02	235 40
43	39 62	30 81	62 75	95 85	130 16	165 70	202 53	240 67
44	40 62	31 55	64 25	98 11	133 18	169 49	207 07	245 96
45	41 66	32 32	65 77	100 40	136 23	173 29	211 61	251 25
46	42 77	33 08	67 31	102 70	139 27	177 07	216 13	256 52
47	43 92	33 87	68 86	105 00	142 31	180 84	220 63	261 76
48	45 14	34 64	70 39	107 27	145 31	184 57	225 09	266 93
49	46 42	35 40	71 90	109 51	148 28	188 25	229 48	272 04
50	47 77	36 16	73 39	111 73	151 22	191 89	233 82	277 07
51	49 19	36 91	74 87	113 93	154 11	195 48	238 08	282 00
52	50 69	37 65	76 34	116 10	156 97	199 00	242 25	286 84
53	52 27	38 39	77 79	118 24	159 76	202 44	246 33	291 54
54	53 94	39 11	79 21	120 32	162 49	205 80	250 29	296 09
55	55 71	39 83	80 61	122 37	165 17	209 06	254 13	300 49
56	57 60	40 53	81 97	124 37	167 76	212 21	257 82	304 70
57	59 60	41 22	83 32	126 32	170 28	215 25	261 35	308 72
58	61 73	41 92	84 64	128 21	172 69	218 16	264 72	312 52
59	64 00	42 57	85 90	130 02	175 00	220 92	267 90	316 07
60	66 43	43 22	87 12	131 76	177 20	223 53	270 86	319 34
61	69 04	43 84	88 30	133 43	179 29	225 96	273 57	322 31
62	71 83	44 44	89 43	135 01	181 22	228 18	276 01	324 91
63	74 83	45 03	90 52	136 48	182 99	230 16	278 13	327 11
64	78 05	45 59	91 51	137 81	184 57	231 86	279 89	328 86
65	81 52	46 09	92 42	139 00	185 91	233 26	281 25	330 14

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65
LIFE—15 PREMIUMS.
3½% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.							
	8	9	10	11	12	13	14	15
20	\$169 73	\$195 05	\$221 41	\$248 85	\$277 45	\$307 22	\$338 24	\$370 55
21	173 14	198 96	225 85	253 85	283 00	313 37	345 00	377 95
22	176 67	203 01	230 44	259 01	288 75	319 72	351 99	385 60
23	180 32	207 20	235 20	264 33	294 68	326 28	359 20	393 49
24	184 10	211 54	240 10	269 84	300 81	333 06	366 65	401 63
25	188 00	216 00	245 16	275 52	307 13	340 05	374 33	410 03
26	192 02	220 62	250 39	281 38	313 66	347 25	382 25	418 69
27	196 17	225 38	255 78	287 43	320 38	354 68	390 40	427 62
28	200 46	230 29	261 35	293 66	327 31	362 33	398 81	436 81
29	204 87	235 35	267 07	300 08	334 44	370 21	407 47	446 28
30	209 43	240 56	272 96	306 68	341 78	378 32	416 37	456 00
31	214 11	245 93	279 03	313 47	349 33	386 65	425 52	466 00
32	218 92	251 43	285 26	320 45	357 09	395 21	434 91	476 26
33	223 87	257 10	291 66	327 63	365 05	404 00	444 54	486 77
34	228 96	262 92	298 24	334 98	373 21	412 99	454 40	497 52
35	234 18	268 89	304 98	342 52	381 57	422 19	464 47	508 49
36	239 54	275 01	311 89	350 23	390 10	431 58	474 71	519 67
37	245 03	281 28	318 94	358 10	398 81	441 14	485 18	531 04
38	250 64	287 67	326 14	366 12	407 66	450 84	495 78	542 58
39	256 38	294 20	333 47	374 26	416 63	460 69	503 53	554 30
40	262 22	300 83	340 90	382 50	425 71	470 64	517 41	566 15
41	268 16	307 54	348 41	390 82	434 88	480 70	528 33	578 13
42	274 15	314 31	355 97	399 20	444 11	490 82	539 46	590 22
43	280 18	321 12	363 57	407 63	453 39	500 99	550 60	602 39
44	286 23	327 94	371 19	416 06	462 68	511 19	561 77	614 63
45	292 27	334 76	378 79	424 49	471 96	521 39	572 97	626 92
46	298 30	341 54	386 36	432 87	481 21	531 57	584 16	639 24
47	304 27	348 28	393 87	441 19	490 41	541 70	595 32	651 55
48	310 18	354 93	401 30	449 43	499 51	551 75	606 41	663 83
49	316 01	361 49	408 62	457 56	508 50	561 68	617 41	676 07
50	321 73	367 94	415 82	465 54	517 34	571 48	628 30	688 24
51	327 36	374 26	422 86	473 36	526 01	581 11	639 05	700 30
52	332 84	380 42	429 72	480 98	534 47	590 54	649 61	712 23
53	338 18	386 39	436 37	488 38	542 71	599 74	659 96	724 01
54	343 32	392 15	442 79	495 51	550 66	608 66	670 07	735 60
55	348 28	397 69	448 95	502 36	558 30	617 26	679 89	746 98
56	353 01	402 96	454 80	508 86	565 58	625 52	689 39	758 13
57	357 51	407 95	460 32	515 00	572 47	633 38	698 54	769 04
58	361 73	412 61	465 46	520 72	578 93	640 81	707 32	779 72
59	365 65	416 90	470 18	525 97	584 89	647 76	715 72	790 18
60	369 22	420 78	474 44	530 71	590 32	654 24	723 75	800 48
61	372 41	424 21	478 16	534 88	595 20	660 25	731 44	810 62
62	375 16	427 12	481 31	538 47	599 55	665 80	738 79	820 64
63	377 41	429 46	483 88	541 59	603 39	670 89	745 81	830 54
64	379 14	431 26	485 91	544 02	606 73	675 55	752 49	840 32
65	380 38	432 57	487 48	546 08	609 63	679 77	758 80	849 97

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—20 PREMIUMS.

3½% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$20 72	\$13 75	\$28 05	\$42 91	\$58 36	\$74 44	\$91 16	\$108 55	126 64	\$145 46
21	21 06	14 05	28 65	43 84	59 64	76 07	93 15	110 92	129 40	148 61
22	21 40	14 36	29 29	44 81	60 96	77 75	95 21	113 37	132 24	151 88
23	21 76	14 68	29 95	45 83	62 33	79 50	97 34	115 90	135 19	155 26
24	22 14	15 02	30 64	46 88	63 75	81 30	99 55	118 51	138 21	158 75
25	22 53	15 37	31 35	47 96	65 22	83 17	101 82	121 22	141 39	162 35
26	22 93	15 73	32 08	49 07	66 73	85 09	104 18	124 01	144 63	166 06
27	23 35	16 10	32 84	50 23	68 30	87 09	106 61	126 90	147 98	169 92
28	23 79	16 49	33 62	51 42	69 92	89 15	109 12	129 87	151 44	173 85
29	24 24	16 88	34 43	52 66	71 60	91 27	111 71	132 95	155 01	177 98
30	24 71	17 30	35 27	53 94	73 32	93 46	114 39	136 12	158 69	182 12
31	25 21	17 73	36 14	55 25	75 11	95 73	117 15	139 38	162 47	186 44
32	25 72	18 17	37 03	56 61	76 95	98 06	119 99	142 74	166 36	190 88
33	26 25	18 62	37 94	58 02	78 85	100 47	122 91	146 20	170 36	195 45
34	26 81	19 09	38 91	59 47	80 82	102 95	125 93	149 76	174 49	200 15
35	27 40	19 58	39 90	60 97	82 83	105 51	129 03	153 42	178 73	204 98
36	28 01	20 08	40 91	62 51	84 91	108 13	132 22	157 19	183 08	209 92
37	28 64	20 60	41 96	64 10	87 05	110 84	135 50	161 07	187 55	215 08
38	29 31	21 13	43 03	65 73	89 25	113 63	138 88	165 04	192 11	220 18
39	30 01	21 69	44 15	67 42	91 53	116 51	142 36	169 13	196 83	225 46
40	30 75	22 25	45 30	69 17	93 88	119 46	145 93	173 31	201 62	230 88
41	31 52	22 85	46 50	70 98	96 30	122 50	149 59	177 58	206 49	236 34
42	32 34	23 46	47 73	72 83	98 79	125 61	153 31	181 91	211 41	241 84
43	33 20	24 10	49 00	74 74	101 33	128 78	157 10	186 29	216 37	247 39
44	34 11	24 74	50 30	76 68	103 92	131 99	160 91	190 69	221 34	252 89
45	35 07	25 41	51 63	78 67	106 54	135 23	164 74	195 10	226 31	258 41
46	36 08	26 09	52 98	80 68	109 17	138 47	168 57	199 49	231 27	263 90
47	37 16	26 78	54 35	82 69	111 81	141 70	172 39	203 88	236 19	269 35
48	38 31	27 48	55 72	84 70	114 44	144 93	176 20	208 21	241 08	274 78
49	39 53	28 17	57 07	86 70	117 05	148 14	179 97	212 56	245 91	280 06
50	40 82	28 87	58 43	88 70	119 68	151 35	183 74	216 84	250 70	285 38
51	42 20	29 56	59 80	90 72	122 30	154 56	187 48	221 10	255 44	290 51
52	43 67	30 27	61 19	92 74	124 93	157 75	191 21	225 33	260 12	295 62
53	45 23	30 99	62 58	94 78	127 56	160 94	194 93	229 52	264 75	300 66
54	46 91	31 71	63 98	96 82	130 20	164 14	198 62	233 67	269 29	305 54
55	48 70	32 44	65 40	98 87	132 85	167 32	202 29	237 76	273 77	310 35
56	50 63	33 17	66 82	100 93	135 49	170 49	205 92	241 79	278 15	315 08
57	52 69	33 92	68 27	103 01	138 14	173 64	209 51	245 78	282 45	319 56
58	54 90	34 68	69 72	105 01	140 78	176 77	213 07	249 69	286 62	323 98
59	57 28	35 44	71 18	107 18	143 41	179 88	216 58	253 49	290 65	328 10
60	59 85	36 22	72 64	109 26	146 04	182 97	220 01	257 19	294 52	332 04
61	62 61	36 99	74 12	111 35	148 07	186 01	223 38	260 78	298 22	335 76
62	65 60	37 78	75 62	113 47	151 27	189 01	226 67	264 24	301 74	339 23
63	68 82	38 59	77 14	115 58	153 87	191 98	229 87	267 57	305 08	342 50
64	72 30	39 41	78 65	117 68	156 43	194 87	232 99	270 77	308 27	345 65
65	76 07	40 22	80 16	119 76	158 95	197 71	236 00	273 86	311 41	348 84

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 65.

LIFE—20 PREMIUMS.

3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.										Paid-Up Reserve Value at end of 20 Yr.
	10	11	12	13	14	15	16	17	18	19	
20	\$165 03	\$185 39	\$206 58	\$228 67	\$251 54	\$275 39	\$300 22	\$326 05	\$352 93	\$380 91	\$410 03
21	168 60	189 40	211 03	233 53	256 94	281 29	306 63	333 00	360 43	388 98	418 69
22	172 30	193 54	215 63	238 61	262 51	287 38	313 25	340 15	368 15	397 29	427 62
23	176 12	197 82	220 38	243 86	268 27	293 66	320 06	347 53	376 11	405 86	436 81
24	180 07	202 24	225 29	249 27	274 20	300 13	327 09	355 13	384 31	414 67	446 28
25	184 14	206 80	230 35	254 85	280 31	306 79	334 32	362 96	392 75	423 75	456 00
26	188 34	211 50	235 57	260 59	286 69	313 65	341 77	371 01	401 43	433 08	466 00
27	192 67	216 35	240 94	266 51	293 08	320 70	349 42	379 29	410 35	442 65	476 26
28	197 14	221 33	246 47	272 59	299 74	327 96	357 30	387 79	419 50	452 47	486 77
29	201 74	226 47	252 16	278 85	306 59	335 42	365 38	396 52	428 88	462 53	497 52
30	206 47	231 75	258 01	285 29	313 63	343 07	373 67	405 45	438 48	472 81	508 49
31	211 33	237 18	264 02	291 90	320 85	350 92	382 15	414 59	448 28	483 29	519 67
32	216 34	242 76	270 20	298 68	328 26	358 95	390 82	423 91	458 27	493 95	531 04
33	221 48	248 50	276 53	306 03	335 82	367 16	399 67	433 40	468 42	504 78	542 58
34	226 77	254 38	283 03	312 74	343 56	375 52	408 67	443 04	478 72	515 77	554 30
35	232 19	260 41	289 67	320 00	351 44	384 02	417 79	452 81	489 15	526 90	566 15
36	237 75	266 57	296 44	327 39	359 44	392 64	427 03	462 69	499 70	538 14	578 13
37	243 42	272 86	303 35	334 59	367 54	401 35	436 37	472 67	510 34	549 49	590 22
38	249 22	279 27	310 34	342 48	375 73	410 14	445 78	482 72	521 06	560 90	602 39
39	255 13	285 76	317 42	350 14	383 95	418 99	455 24	492 82	531 82	572 38	614 63
40	261 10	292 31	324 55	357 85	392 27	427 87	464 74	502 94	542 61	583 89	626 92
41	267 13	298 92	331 72	365 59	400 59	436 77	474 23	513 07	553 41	595 40	639 24
42	273 20	305 54	338 91	373 34	408 90	445 66	483 71	523 17	564 18	606 90	651 55
43	279 28	312 18	346 09	381 07	417 18	454 50	493 14	533 22	574 89	618 35	663 83
44	285 36	318 80	353 25	388 75	425 40	463 28	502 49	543 18	585 52	629 73	676 07
45	291 42	325 39	360 35	396 37	433 55	471 96	511 74	553 03	596 04	641 01	688 24
46	297 44	331 91	367 37	403 90	441 58	480 51	520 84	562 73	606 41	652 15	700 30
47	303 39	338 35	374 31	411 32	449 48	488 91	529 77	572 26	616 61	663 14	712 23
48	309 27	344 71	381 12	418 59	457 21	497 13	538 51	581 58	626 60	673 92	724 01
49	315 06	350 96	387 80	425 70	464 76	505 14	547 02	590 65	636 34	684 48	735 60
50	320 77	357 08	394 34	432 64	472 11	512 92	555 27	599 45	645 80	694 78	746 98
51	326 38	363 08	400 71	439 38	479 23	520 43	563 23	607 94	654 95	704 79	758 13
52	331 86	368 93	406 90	445 91	486 09	527 65	570 86	616 07	663 74	714 47	769 04
53	337 23	374 62	412 90	452 19	492 66	534 54	578 13	623 83	672 15	723 81	779 72
54	342 47	380 15	418 68	458 20	498 91	541 06	584 99	631 15	680 15	732 81	790 18
55	347 56	385 47	424 20	463 91	504 80	547 18	591 40	638 02	687 73	741 48	800 48
56	352 46	390 56	429 44	469 27	510 29	552 83	597 33	644 41	694 90	749 85	810 62
57	357 18	395 41	434 36	474 25	515 33	557 99	602 76	650 36	701 69	757 93	820 04
58	361 67	399 95	438 92	478 79	519 99	562 66	607 73	655 87	708 10	765 74	830 54
59	365 89	404 17	443 08	482 88	523 97	566 87	612 26	660 98	714 16	773 26	840 32
60	369 84	408 03	446 82	486 54	527 64	570 69	616 41	665 73	719 86	780 47	849 97
61	373 47	411 53	450 20	489 86	530 99	574 20	620 25	670 13	725 18	787 35	859 40
62	376 83	414 76	453 34	492 97	534 16	577 52	623 84	674 21	730 15	793 81	868 65
63	380 00	417 85	456 39	496 03	537 27	580 74	627 25	678 02	734 04	799 83	877 74
64	383 11	420 96	459 52	499 20	540 47	583 95	630 55	681 43	738 67	805 44	886 77
65	386 38	424 31	462 94	502 64	543 86	587 26	633 61	684 48	742 25	810 70	895 78

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 65.
ENDOWMENT—10 YEARS—CONTINUOUS PREMIUMS.
3½% American Experience.

Age at Issue	Net Premiums	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$86 30	\$82 16	\$167 81	\$257 13	\$350 28	\$447 43	\$548 78	\$654 49	\$764 79	\$879 89
21	86 33	82 14	167 78	257 09	350 23	447 38	548 72	654 44	764 75	879 86
22	86 36	82 12	167 75	257 05	350 18	447 32	548 66	654 38	764 70	879 83
23	86 39	82 10	167 72	257 01	350 13	447 26	548 60	654 32	764 65	879 80
24	86 42	82 09	167 69	256 96	350 07	447 20	548 53	654 26	764 60	879 77
25	86 45	82 08	167 66	256 92	350 02	447 14	548 46	654 19	764 54	879 73
26	86 49	82 06	167 62	256 87	349 95	447 06	548 38	654 12	764 48	879 69
27	86 53	82 04	167 59	256 81	349 89	446 99	548 30	654 04	764 41	879 65
28	86 58	82 02	167 55	256 76	349 82	446 91	548 22	653 96	764 34	879 61
29	86 63	81 99	167 51	256 70	349 74	446 82	548 12	653 87	764 27	879 56
30	86 68	81 98	167 47	256 64	349 66	446 72	548 03	653 77	764 19	879 51
31	86 73	81 96	167 43	256 57	349 58	446 63	547 92	653 67	764 10	879 45
32	86 80	81 93	167 37	256 50	349 49	446 52	547 81	653 55	764 00	879 39
33	86 86	81 90	167 31	256 42	349 38	446 41	547 68	653 43	763 89	879 32
34	86 94	81 87	167 26	256 34	349 28	446 28	547 54	653 29	763 77	879 25
35	87 02	81 85	167 21	256 26	349 17	446 15	547 39	653 14	763 64	879 17
36	87 11	81 82	167 14	256 16	349 04	445 99	547 22	652 98	763 50	879 07
37	87 21	81 78	167 07	256 04	348 89	445 82	547 04	652 80	763 35	878 97
38	87 32	81 74	166 99	255 93	348 74	445 64	546 85	652 60	763 18	878 86
39	87 44	81 70	166 90	255 80	348 58	445 45	546 64	652 39	762 99	878 74
40	87 58	81 65	166 82	255 67	348 41	445 24	546 41	652 16	762 78	878 60
41	87 73	81 61	166 73	255 54	348 23	445 03	546 16	651 90	762 55	878 45
42	87 91	81 57	166 64	255 39	348 04	444 78	545 88	651 62	762 29	878 28
43	88 10	81 53	166 54	255 25	347 83	444 52	545 58	651 29	762 00	878 08
44	88 33	81 48	166 44	255 07	347 59	444 22	545 23	650 92	761 66	877 86
45	88 58	81 43	166 33	254 89	347 33	443 88	544 83	650 50	761 27	877 60
46	88 88	81 36	166 19	254 67	347 01	443 47	544 35	650 00	760 83	877 31
47	89 21	81 30	166 04	254 41	346 63	442 99	543 81	649 44	760 33	876 98
48	89 58	81 22	165 85	254 09	346 19	442 44	543 18	648 79	759 75	876 60
49	90 00	81 11	165 60	253 70	345 66	441 80	542 45	648 06	759 10	876 18
50	90 48	80 98	165 32	253 26	345 07	441 07	541 64	647 23	758 37	875 71
51	91 01	80 83	165 00	252 77	344 40	440 26	540 73	646 30	757 55	875 18
52	91 60	80 66	164 65	252 21	343 65	439 34	539 70	645 27	756 64	874 58
53	92 26	80 47	164 24	251 58	342 81	438 32	538 57	644 11	755 62	873 92
54	93 00	80 26	163 79	250 88	341 87	437 19	537 30	642 83	754 49	873 18
55	93 82	80 02	163 28	250 10	340 84	435 93	535 90	641 40	753 23	872 37
56	94 73	79 75	162 72	249 24	339 69	434 53	534 34	639 82	751 82	871 45
57	95 74	79 46	162 11	248 30	338 43	432 99	532 61	638 07	750 28	870 44
58	96 87	79 14	161 44	247 26	337 03	431 29	530 71	636 13	748 57	869 31
59	98 12	78 78	160 69	246 10	335 48	429 41	528 61	633 99	746 66	868 06
60	99 51	78 40	159 87	244 84	333 79	427 35	526 30	631 61	744 55	866 67
61	101 06	77 97	158 98	243 46	331 95	425 09	523 75	629 00	742 21	865 12
62	102 78	77 51	158 01	241 97	329 92	422 60	520 95	626 11	739 62	863 41
63	104 68	77 02	156 97	240 33	327 70	419 88	517 85	622 91	736 74	861 50
64	106 80	76 48	155 82	238 53	325 26	416 86	514 42	619 36	733 55	859 39
65	109 14	75 88	154 54	236 53	322 54	413 50	510 59	615 40	729 99	857 04

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 65.
ENDOWMENT—15 YEARS—CONTINUOUS PREMIUMS.
3 1/2% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.						
		1	2	3	4	5	6	7
20	\$54 44	\$48 92	\$90 90	\$153 05	\$208 45	\$266 21	\$326 43	\$389 23
21	54 47	48 91	99 88	153 01	208 40	266 16	326 37	389 17
22	54 51	48 90	99 86	152 98	208 37	266 11	326 31	389 10
23	54 55	48 88	99 84	152 96	208 33	266 06	326 26	389 03
24	54 59	48 88	99 83	152 93	208 29	266 01	326 19	388 96
25	54 63	48 87	99 81	152 90	208 25	265 96	326 13	388 88
26	54 68	48 86	99 79	152 87	208 20	265 90	326 06	388 80
27	54 73	48 85	99 77	152 84	208 16	265 84	325 99	388 72
28	54 79	48 85	99 75	152 81	208 12	265 79	325 92	388 63
29	54 85	48 83	99 72	152 78	208 07	265 73	325 84	388 54
30	54 92	48 83	99 71	152 75	208 03	265 66	325 77	388 45
31	54 99	48 82	99 70	152 72	207 98	265 60	325 69	388 36
32	55 07	48 81	99 67	152 68	207 93	265 54	325 60	388 25
33	55 16	48 80	99 65	152 65	207 89	265 47	325 51	388 13
34	55 26	48 79	99 64	162 62	207 85	265 40	325 42	388 01
35	55 37	48 80	99 63	152 60	207 79	265 33	325 32	387 89
36	55 49	48 79	99 62	152 57	207 74	265 25	325 22	387 76
37	55 63	48 79	99 60	152 54	207 69	265 18	325 12	387 63
38	55 78	48 79	99 59	152 51	207 65	265 12	325 03	387 51
39	55 95	48 79	99 59	152 50	207 63	265 07	324 95	387 39
40	56 14	48 80	99 60	152 50	207 62	265 03	324 88	387 28
41	56 36	48 82	99 63	152 53	207 62	265 02	324 82	387 16
42	56 61	48 83	99 66	152 55	207 64	264 99	324 75	387 03
43	56 88	48 87	99 70	152 61	207 66	264 98	324 68	386 88
44	57 20	48 90	99 76	152 65	207 68	264 96	324 58	386 68
45	57 55	48 95	99 82	152 71	207 71	264 91	324 44	386 44
46	57 95	48 99	99 88	152 76	207 70	264 82	324 24	386 13
47	58 41	49 04	99 95	152 79	207 67	264 69	324 00	385 76
48	58 92	49 08	99 98	152 78	207 58	264 50	323 69	385 30
49	59 49	49 11	99 99	152 74	207 46	264 27	323 31	384 77
50	60 13	49 13	99 99	152 68	207 30	263 99	322 88	384 16
51	60 84	49 14	99 98	152 61	207 12	263 66	322 38	383 48
52	61 63	49 16	99 97	152 51	206 91	263 29	321 83	382 72
53	62 52	49 18	99 94	152 40	206 67	262 88	321 21	381 88
54	63 50	49 18	99 91	152 27	206 39	262 42	320 53	380 94
55	64 59	49 20	99 87	152 13	206 10	261 92	319 78	379 92
56	65 81	49 20	99 83	151 98	205 78	261 37	318 97	378 80
57	67 16	49 22	99 80	151 83	205 44	260 79	318 08	377 60
58	68 65	49 25	99 77	151 67	205 08	260 16	317 14	376 29
59	70 31	49 27	99 73	151 49	204 68	259 48	316 12	374 87
60	72 15	49 30	99 70	151 31	204 26	258 76	315 00	373 31
61	74 18	49 32	99 66	151 11	203 82	257 96	313 77	371 59
62	76 43	49 36	99 63	150 91	203 32	257 07	312 41	369 67
63	78 90	49 40	99 59	150 66	202 75	256 07	310 86	367 50
64	81 63	49 44	99 52	150 36	202 09	254 90	309 10	365 04
65	84 63	49 45	99 42	149 99	201 30	253 57	307 09	362 28

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 65.
ENDOWMENT—15 YEARS—CONTINUOUS PREMIUMS.
3½% American Experience

Age at Issue	RESERVES AT END OF YEARS STATED.							
	8	9	10	11	12	13	14	15
20	\$454 73	\$523 05	\$594 31	\$668 66	\$746 25	\$827 22	\$911 75	\$1,000 00
21	454 66	522 97	594 23	668 58	746 18	827 16	911 71	1,000 00
22	454 58	522 89	594 15	668 50	746 10	827 10	911 68	1,000 00
23	454 50	522 80	594 06	668 42	746 02	827 04	911 64	1,000 00
24	454 43	522 72	593 97	668 33	745 94	826 97	911 60	1,000 00
25	454 34	522 62	593 87	668 23	745 85	826 90	911 55	1,000 00
26	454 25	522 52	593 77	668 13	745 76	826 82	911 51	1,000 00
27	454 15	522 42	593 66	668 02	745 65	826 74	911 45	1,000 00
28	454 06	522 31	593 55	667 90	745 54	826 65	911 40	1,000 00
29	453 95	522 20	593 42	667 77	745 42	826 54	911 33	1,000 00
30	453 84	522 07	593 28	667 63	745 29	826 44	911 27	1,000 00
31	453 72	521 94	593 14	667 48	745 15	826 32	911 19	1,000 00
32	453 59	521 79	592 98	667 32	744 99	826 19	911 11	1,000 00
33	453 46	521 63	592 81	667 15	744 83	826 05	911 02	1,000 00
34	453 31	521 47	592 63	666 96	744 65	825 89	910 92	1,000 00
35	453 16	521 30	592 44	666 76	744 45	825 72	910 81	1,000 00
36	453 01	521 11	592 24	666 54	744 24	825 54	910 69	1,000 00
37	452 85	520 93	592 02	666 31	744 00	825 33	910 56	1,000 00
38	452 69	520 73	591 79	666 06	743 74	825 10	910 40	1,000 00
39	452 53	520 53	591 54	665 78	743 45	824 84	910 23	1,000 00
40	452 37	520 31	591 27	665 46	743 13	824 54	910 04	1,000 00
41	452 19	520 06	590 96	665 10	742 76	824 21	909 82	1,000 00
42	451 98	519 77	590 60	664 63	742 33	823 84	909 58	1,000 00
43	451 74	519 43	590 18	664 23	741 86	823 41	909 30	1,000 00
44	451 44	519 05	589 70	663 68	741 31	822 93	908 99	1,000 00
45	451 08	518 57	589 14	663 07	740 68	822 38	908 63	1,000 00
46	450 65	518 02	588 49	662 35	739 97	821 76	908 23	1,000 00
47	450 14	517 38	587 74	661 54	739 16	821 06	907 78	1,000 00
48	449 54	516 64	586 88	660 62	738 25	820 26	907 27	1,000 00
49	448 85	515 79	585 92	659 58	737 22	819 37	906 70	1,000 00
50	448 06	514 85	584 83	658 42	736 07	818 38	906 06	1,000 00
51	447 19	513 79	583 63	657 12	734 78	817 27	905 35	1,000 00
52	446 22	512 61	582 28	655 67	733 36	816 03	904 55	1,000 00
53	445 14	511 31	580 79	654 08	731 78	814 66	903 67	1,000 00
54	443 94	509 86	579 14	652 31	730 03	813 14	902 68	1,000 00
55	442 63	508 28	577 34	650 37	728 10	811 46	901 59	1,000 00
56	441 20	506 56	575 36	648 23	725 97	809 59	900 38	1,000 00
57	439 65	504 67	573 18	645 88	723 62	807 52	899 03	1,000 00
58	437 96	502 61	570 80	643 28	721 02	805 23	897 53	1,000 00
59	436 11	500 34	568 17	640 42	718 13	802 68	895 87	1,000 00
60	434 09	497 84	565 26	637 23	714 92	799 86	894 03	1,000 00
61	431 83	495 06	562 02	633 68	711 36	796 73	892 00	1,000 00
62	429 31	491 95	558 39	629 73	707 42	793 29	889 76	1,000 00
63	426 48	488 46	554 36	625 39	703 11	789 52	887 28	1,000 00
64	423 28	484 58	549 95	620 67	698 42	785 40	884 55	1,000 00
65	419 77	480 39	545 22	615 63	693 40	780 93	881 55	1,000 00

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
 At Ages 20 to 60.
ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS.
 3½% American Experience.

Age at Issue.	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$38 90	\$32 71	\$66 79	\$102 29	\$139 29	\$177 84	\$218 02	\$259 90	\$303 55	\$349 05
21	38 94	32 71	66 78	102 28	139 27	177 82	217 99	259 86	303 50	349 00
22	38 99	32 71	66 77	102 27	139 26	177 80	217 97	259 83	303 46	348 95
23	39 04	32 70	66 77	102 27	139 25	177 79	217 95	259 80	303 43	348 91
24	39 09	32 71	66 78	102 27	139 25	177 78	217 93	259 78	303 40	348 87
25	39 14	32 71	66 78	102 27	139 25	177 78	217 92	259 76	303 37	348 82
26	39 20	32 71	66 78	102 28	139 25	177 77	217 91	259 74	303 34	348 78
27	39 27	32 72	66 79	102 28	139 26	177 78	217 91	259 73	303 31	348 75
28	39 34	32 73	66 80	102 30	139 27	177 79	217 91	259 72	303 30	348 72
29	39 42	32 73	66 81	102 32	139 29	177 80	217 92	259 73	303 29	348 69
30	39 51	32 74	66 84	102 35	139 32	177 83	217 95	259 74	303 29	348 67
31	39 61	32 76	66 87	102 38	139 35	177 87	217 98	259 77	303 30	348 66
32	39 72	32 78	66 90	102 42	139 41	177 92	218 03	259 80	303 32	348 66
33	39 83	32 79	66 93	102 47	139 47	177 98	218 09	259 85	303 35	348 68
34	39 97	32 82	66 99	102 54	139 55	178 07	218 17	259 92	303 42	348 72
35	40 12	32 86	67 06	102 63	139 65	178 18	218 28	260 03	303 51	348 80
36	40 28	32 90	67 13	102 73	139 77	178 30	218 41	260 16	303 64	348 90
37	40 47	32 95	67 22	102 85	139 91	178 47	218 59	260 34	303 80	349 05
38	40 68	33 00	67 32	102 99	140 09	178 67	218 81	260 56	304 01	349 23
39	40 91	33 03	67 44	103 17	140 31	178 93	219 08	260 84	304 27	349 45
40	41 18	33 15	67 59	103 38	140 58	179 23	219 41	261 16	304 57	349 71
41	41 47	33 25	67 78	103 65	140 89	179 59	219 78	261 53	304 92	349 99
42	41 81	33 36	67 99	103 94	141 26	179 99	220 20	261 95	305 28	350 28
43	42 18	33 50	68 23	104 28	141 67	180 45	220 67	262 38	305 66	350 57
44	42 61	33 63	68 51	104 65	142 12	180 94	221 16	262 84	306 04	350 86
45	43 03	33 80	68 81	105 06	142 60	181 45	221 66	263 29	306 42	351 14
46	43 61	33 97	69 13	105 50	143 10	181 97	222 17	263 76	306 81	351 40
47	44 21	34 17	69 48	106 05	143 62	182 51	222 70	264 24	307 19	351 66
48	44 88	34 37	69 84	106 42	144 15	183 07	223 25	264 72	307 57	351 90
49	45 62	34 57	70 19	106 89	144 69	183 65	223 80	265 21	307 95	352 13
50	46 46	34 79	70 58	107 39	145 28	184 26	224 39	265 73	308 36	352 38
51	47 39	35 01	70 98	107 94	145 90	184 92	225 02	266 29	308 80	352 65
52	48 41	35 26	71 43	108 53	146 58	185 63	225 71	266 90	309 28	352 93
53	49 55	35 53	71 91	109 17	147 32	186 40	226 47	267 58	309 80	353 25
54	50 81	35 82	72 44	109 87	148 13	187 26	227 39	268 32	310 38	353 61
55	52 21	36 13	73 00	110 62	149 01	188 19	228 24	269 12	311 02	354 01
56	53 75	36 47	73 61	111 44	149 96	189 19	229 19	270 00	311 72	354 45
57	55 45	36 84	74 23	112 34	151 00	190 29	230 25	270 96	312 48	354 92
58	57 32	37 25	75 01	113 30	152 11	191 46	231 44	271 98	313 27	355 39
59	59 38	37 67	75 78	114 32	153 28	192 71	232 62	273 05	314 09	355 86
60	61 65	38 13	76 60	115 41	154 56	194 05	233 91	274 17	314 93	356 29

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60.

ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS.

3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20	\$396 50	\$445 97	\$497 56	\$551 38	\$607 52	\$666 10	\$727 23	\$791 05	\$857 69	\$927 28
21	396 43	445 90	497 49	551 29	607 43	666 00	727 14	790 97	857 62	927 24
22	396 38	445 83	497 41	551 20	607 34	665 91	727 05	790 88	857 54	927 20
23	396 32	445 76	497 33	551 12	607 24	665 81	726 94	790 78	857 47	927 15
24	396 27	445 70	497 25	551 03	607 14	665 70	726 84	790 68	857 38	927 10
25	396 21	445 63	497 17	550 94	607 04	665 59	726 72	790 57	857 29	927 04
26	396 16	445 56	497 09	550 84	606 92	665 46	726 60	790 45	857 19	926 98
27	396 11	445 50	497 00	550 73	606 80	665 34	726 46	790 33	857 09	926 91
28	396 06	445 43	496 91	550 63	606 68	665 20	726 32	790 19	856 97	926 84
29	396 01	445 36	496 82	550 52	606 55	665 06	726 17	790 05	856 85	926 76
30	395 98	445 29	496 74	550 41	606 42	664 91	726 02	789 89	856 71	926 67
31	395 94	445 24	496 65	550 30	606 29	664 76	725 85	789 73	856 57	926 58
32	395 92	445 19	496 58	550 20	606 16	664 60	725 68	789 55	856 40	926 47
33	395 91	445 17	496 52	550 10	606 03	664 44	725 49	789 35	856 23	926 35
34	395 94	445 16	496 48	550 02	605 91	664 28	725 29	789 14	856 03	926 22
35	395 99	445 17	496 45	549 94	605 78	664 10	725 07	788 89	855 81	926 07
36	396 07	445 20	496 43	549 87	605 64	663 89	724 82	788 62	855 56	925 90
37	396 17	445 26	496 43	549 79	605 48	663 66	724 54	788 32	855 28	925 72
38	396 31	445 34	496 43	549 70	605 30	663 40	724 22	787 98	854 96	925 51
39	396 48	445 43	496 42	549 59	605 09	663 11	723 86	787 59	854 61	925 27
40	396 66	445 52	496 40	549 46	604 86	662 78	723 45	787 16	854 21	925 01
41	396 85	445 60	496 37	549 31	604 58	662 39	722 99	786 67	853 77	924 71
42	397 04	445 67	496 31	549 11	604 25	661 94	722 46	786 11	853 26	924 38
43	397 22	445 73	496 22	548 87	603 86	661 43	721 86	785 48	852 70	924 00
44	397 39	445 75	496 09	548 57	603 40	660 84	721 17	784 76	852 05	923 58
45	397 54	445 74	495 91	548 21	602 88	660 17	720 40	783 96	851 33	923 10
46	397 66	445 69	495 67	547 79	602 27	659 39	719 51	783 05	850 52	922 57
47	397 75	445 60	495 38	547 29	601 57	658 52	718 52	782 03	849 61	921 97
48	397 82	445 48	495 04	546 72	600 77	657 53	717 41	780 89	848 59	921 30
49	397 87	445 31	494 63	546 06	599 87	656 43	716 16	779 61	847 46	920 56
50	397 92	445 12	494 18	545 33	598 89	655 22	714 79	778 20	846 20	919 72
51	397 96	444 90	493 67	544 53	597 81	653 88	713 28	776 64	844 80	918 80
52	398 01	444 67	493 13	543 67	596 62	652 41	711 81	774 92	843 25	917 77
53	398 07	444 43	492 55	542 73	595 32	650 80	709 78	773 02	841 54	916 63
54	398 15	444 18	491 93	541 71	593 91	649 03	707 75	770 91	839 63	915 37
55	398 25	443 91	491 25	540 58	592 34	647 08	705 50	768 57	837 52	913 98
56	398 35	443 60	490 48	539 33	590 59	644 88	702 99	765 97	835 19	912 43
57	398 44	443 25	489 61	537 91	588 63	642 42	700 19	763 09	832 63	910 73
58	398 50	442 80	488 60	536 28	586 39	639 63	697 11	759 95	829 81	908 86
59	398 49	442 24	487 40	534 42	583 91	636 68	693 77	756 54	826 75	906 80
60	398 42	441 55	486 03	532 36	581 22	633 47	690 22	752 90	823 44	904 54

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 60
TEN YEAR TERM.
3½% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$7 76	\$0 24	\$0 42	\$0 56	\$0 67	\$0 72	\$0 71	\$0 65	\$0 51	\$0 29
21	7 82	24	44	60	71	76	77	69	55	33
22	7 88	25	45	64	76	82	82	75	59	34
23	7 95	27	49	68	81	87	87	79	63	36
24	8 02	29	54	73	87	95	95	86	68	40
25	8 10	32	58	80	94	1 03	1 02	93	74	44
26	8 18	34	62	86	1 02	1 09	1 10	1 01	80	46
27	8 27	37	68	93	1 09	1 19	1 20	1 08	86	50
28	8 37	40	74	1 00	1 20	1 30	1 29	1 17	94	55
29	8 47	43	80	1 09	1 30	1 40	1 41	1 30	1 04	61
30	8 59	47	87	1 19	1 42	1 54	1 55	1 42	1 14	66
31	8 72	51	96	1 30	1 56	1 70	1 71	1 58	1 25	74
32	8 86	57	1 04	1 43	1 71	1 87	1 89	1 73	1 38	81
33	9 01	61	1 13	1 57	1 88	2 06	2 07	1 90	1 51	90
34	9 18	67	1 27	1 73	2 08	2 26	2 28	2 09	1 67	98
35	9 36	75	1 40	1 92	2 29	2 50	2 51	2 30	1 85	1 10
36	9 57	83	1 54	2 11	2 53	2 75	2 78	2 56	2 06	1 22
37	9 80	92	1 70	2 34	2 80	3 06	3 09	2 86	2 29	1 37
38	10 06	1 01	1 88	2 59	3 12	3 41	3 46	3 20	2 58	1 55
39	10 34	1 13	2 10	2 90	3 50	3 84	3 89	3 61	2 92	1 74
40	10 67	1 26	2 36	3 27	3 95	4 34	4 42	4 10	3 33	2 00
41	11 03	1 43	2 67	3 71	4 47	4 94	5 03	4 68	3 80	2 28
42	11 45	1 61	3 04	4 21	5 10	5 63	5 75	5 36	4 34	2 60
43	11 92	1 84	3 45	4 80	5 80	6 43	6 56	6 10	4 94	2 95
44	12 45	2 08	3 92	5 45	6 60	7 31	7 44	6 92	5 58	3 32
45	13 05	2 37	4 46	6 19	7 51	8 29	8 43	7 80	6 29	3 76
46	13 73	2 69	5 05	7 02	8 48	9 35	9 48	8 77	7 07	4 21
47	14 50	3 04	5 71	7 91	9 54	10 49	10 63	9 83	7 92	4 72
48	15 35	3 42	6 40	8 86	10 67	11 72	11 88	10 98	8 85	5 26
49	16 31	3 82	7 15	9 88	11 89	13 06	13 23	12 23	9 85	5 85
50	17 37	4 26	7 96	10 98	13 23	14 53	14 72	13 60	10 94	6 52
51	18 55	4 72	8 83	12 20	14 69	16 13	16 34	15 09	12 16	7 24
52	19 86	5 24	9 80	13 53	16 30	17 89	18 12	16 75	13 51	8 05
53	21 30	5 82	10 86	15 00	18 05	19 82	20 03	18 58	14 97	8 93
54	22 90	6 42	12 01	16 58	19 95	21 92	22 23	20 56	16 58	9 90
55	24 67	7 10	13 25	18 30	22 05	24 23	24 58	22 75	18 36	10 96
56	26 62	7 82	14 62	20 20	24 34	26 76	27 15	25 14	20 32	12 16
57	28 76	8 62	16 12	22 28	26 86	29 54	29 98	27 80	22 50	13 47
58	31 12	9 50	17 75	24 55	29 59	32 56	33 10	30 73	24 89	14 92
59	33 72	10 43	19 53	27 01	32 58	35 90	36 53	33 94	27 52	16 52
60	36 57	11 46	21 45	29 69	35 86	39 54	40 26	37 45	30 41	18 27

NOTE. At the end of 10 years the reserve is nothing at all ages.

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 60
FIFTEEN YEAR TERM.
3½% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
20	\$7 91	\$0 39	\$0 74	\$1 07	\$1 33	\$1 56	\$1 74	\$1 88	\$1 95	\$1 95	\$1 89	\$1 72	\$1 47	\$1 11	\$0 62
21	7 98	40	78	1 12	1 41	1 63	1 87	2 02	2 09	2 10	2 02	1 86	1 59	1 19	67
22	8 05	43	82	1 20	1 52	1 79	2 02	2 17	2 26	2 26	2 18	2 01	1 71	1 28	72
23	8 13	47	89	1 29	1 63	1 93	2 17	2 34	2 44	2 45	2 37	2 17	1 85	1 39	79
24	8 22	50	97	1 39	1 77	2 10	2 35	2 54	2 65	2 67	2 57	2 36	2 02	1 53	86
25	8 32	55	1 05	1 51	1 92	2 28	2 55	2 76	2 88	2 90	2 80	2 59	2 21	1 68	94
26	8 42	59	1 14	1 65	2 09	2 46	2 78	3 01	3 14	3 16	3 07	2 83	2 43	1 83	1 04
27	8 53	64	1 24	1 79	2 27	2 69	3 04	3 28	3 43	3 46	3 35	3 10	2 66	2 01	1 11
28	8 66	70	1 35	1 95	2 48	2 95	3 31	3 58	3 76	3 80	3 68	3 40	2 92	2 21	1 25
29	8 79	76	1 47	2 12	2 71	3 21	3 62	3 94	4 12	4 17	4 04	3 72	3 19	2 42	1 37
30	8 94	83	1 61	2 33	2 97	3 53	3 98	4 33	4 54	4 57	4 44	4 09	3 53	2 68	1 53
31	9 10	91	1 78	2 53	3 27	3 88	4 40	4 78	5 00	5 05	4 90	4 54	3 91	2 98	1 66
32	9 28	1 01	1 95	2 81	3 60	4 29	4 86	5 27	5 53	5 59	5 44	5 03	4 35	3 31	1 81
33	9 48	1 10	2 14	3 11	3 98	4 75	5 37	5 84	6 12	6 21	6 04	5 61	4 85	3 70	2 11
34	9 70	1 22	2 39	3 46	4 43	5 26	5 97	6 49	6 82	6 92	6 76	6 28	5 44	4 16	2 33
35	9 95	1 37	2 66	3 85	4 93	5 87	6 65	7 25	7 64	7 77	7 60	7 03	6 14	4 72	2 71
36	10 24	1 52	2 96	4 20	5 50	6 58	7 45	8 13	8 59	8 75	8 58	8 01	6 96	5 36	3 03
37	10 55	1 70	3 30	4 81	6 16	7 36	8 38	9 17	9 69	9 90	9 72	9 03	7 92	6 09	3 59
38	10 91	1 90	3 70	5 39	6 93	8 29	9 45	10 36	10 97	11 22	11 03	10 33	8 99	6 92	3 99
39	11 31	2 14	4 16	6 06	7 82	9 37	10 69	11 73	12 43	12 72	12 52	11 70	10 18	7 82	4 47
40	11 76	2 40	4 69	6 85	8 83	10 59	12 10	13 29	14 09	14 43	14 17	13 25	11 51	8 82	5 04
41	12 26	2 71	5 30	7 71	9 97	11 90	13 70	15 05	15 96	16 31	16 02	14 94	12 96	9 94	5 63
42	12 83	3 05	5 99	8 71	11 28	13 53	15 49	17 01	18 01	18 39	18 03	16 80	14 58	11 17	6 38
43	13 46	3 45	6 75	9 87	12 73	15 30	17 47	19 17	20 27	20 67	20 25	18 87	16 36	12 52	7 15
44	14 17	3 88	7 61	11 11	14 34	17 22	19 61	21 52	22 73	23 15	22 67	21 11	18 28	13 99	7 99
45	14 97	4 38	8 56	12 49	16 12	19 32	22 02	24 08	25 41	25 89	25 33	23 57	20 41	15 61	8 92
46	15 85	4 91	9 60	14 01	18 03	21 60	24 58	26 87	28 35	28 85	28 22	26 25	22 73	17 40	9 99
47	16 81	5 49	10 74	15 61	20 12	24 08	27 36	29 90	31 53	32 09	31 38	29 19	25 28	19 35	11 09
48	17 94	6 13	11 95	17 40	22 36	26 72	30 38	33 19	34 99	35 60	34 82	32 41	28 08	21 51	12 36
49	19 15	6 80	13 26	19 28	24 77	29 60	33 65	36 76	38 76	39 44	38 59	35 92	31 13	23 86	13 67
50	20 49	7 53	14 67	21 33	27 40	32 74	37 22	40 66	42 86	43 63	42 70	39 77	34 48	26 44	15 14
51	21 97	8 31	16 20	23 56	30 26	36 15	41 09	44 89	47 35	48 21	47 20	43 99	38 17	29 30	16 89
52	23 60	9 18	17 88	25 98	33 37	39 87	45 31	49 52	52 25	53 23	52 14	48 61	42 22	32 46	18 66
53	25 39	10 11	19 68	28 61	36 73	43 90	49 91	54 56	57 59	58 69	57 53	53 70	46 71	35 92	20 61
54	27 35	11 11	21 64	31 45	40 37	48 26	54 90	60 03	63 39	64 66	63 44	59 28	51 61	39 74	22 89
55	29 50	12 19	23 74	34 50	44 33	53 01	60 32	65 99	69 72	71 16	69 89	65 37	56 98	43 95	25 38
56	31 86	13 35	26 01	37 82	48 59	58 13	66 16	72 42	76 58	78 24	76 91	72 07	62 84	48 54	28 03
57	34 42	14 60	28 46	41 38	53 18	63 63	72 46	79 37	84 00	85 88	84 50	79 21	69 24	53 52	30 95
58	37 21	15 95	31 06	45 18	58 07	69 49	79 18	85 80	91 91	94 05	92 61	86 89	76 00	58 82	34 03
59	40 23	17 35	33 81	49 17	63 22	75 70	86 31	94 64	100 27	102 66	101 16	94 96	83 09	64 33	37 21
60	43 50	18 82	36 68	53 37	68 65	82 22	93 75	102 84	109 00	111 64	110 05	103 33	90 43	70 94	40 59

Norm. At end of 15 years the reserve is nothing at all ages.

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 60
TWENTY YEAR TERM.
3½% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20	\$8 00	\$0 58	\$1 12	\$1 63	\$2 13	\$2 58	\$2 99	\$3 37	\$3 69	\$3 96
21	8 17	61	1 19	1 76	2 28	2 77	3 24	3 64	3 99	4 29
22	8 27	65	1 27	1 89	2 47	3 01	3 50	3 95	4 33	4 65
23	8 37	71	1 39	2 05	2 67	3 26	3 80	4 28	4 71	5 06
24	8 48	76	1 51	2 22	2 90	3 55	4 13	4 66	5 13	5 52
25	8 60	84	1 65	2 43	3 16	3 87	4 50	5 09	5 60	6 03
26	8 73	91	1 79	2 65	3 45	4 20	4 93	5 57	6 13	6 60
27	8 87	1 00	1 96	2 89	3 77	4 62	5 40	6 10	6 72	7 26
28	9 03	1 09	2 15	3 17	4 15	5 08	5 93	6 71	7 41	8 00
29	9 21	1 20	2 36	3 48	4 57	5 58	6 53	7 41	8 19	8 85
30	9 40	1 32	2 60	3 85	5 05	6 18	7 24	8 22	9 09	9 81
31	9 62	1 46	2 89	4 27	5 60	6 86	8 05	9 14	10 10	10 93
32	9 87	1 62	3 20	4 74	6 23	7 65	8 98	10 19	11 28	12 21
33	10 14	1 79	3 55	5 28	6 94	8 53	10 02	11 39	12 61	13 69
34	10 45	2 00	3 98	5 90	7 77	9 53	11 21	12 75	14 15	15 37
35	10 80	2 25	4 45	6 61	8 69	10 68	12 56	14 31	15 90	17 29
36	11 18	2 51	4 98	7 39	9 73	11 96	14 10	16 07	17 89	19 46
37	11 61	2 81	5 57	8 28	10 90	13 43	15 83	18 08	20 12	21 93
38	12 10	3 14	6 24	9 28	12 24	15 08	17 79	20 33	22 65	24 69
39	12 63	3 52	6 99	10 40	13 74	16 95	20 00	22 86	25 47	27 77
40	13 23	3 94	7 84	11 67	15 42	19 02	22 47	25 68	28 62	31 19
41	13 89	4 42	8 79	13 10	17 23	21 35	25 21	28 82	32 10	34 95
42	14 63	4 94	9 85	14 68	19 38	23 92	28 24	32 27	35 91	39 07
43	15 45	5 54	11 02	16 42	21 67	26 75	31 57	36 03	40 07	43 55
44	16 37	6 17	12 30	18 32	24 19	29 84	35 17	40 12	44 57	48 42
45	17 37	6 89	13 71	20 41	26 94	33 19	39 10	44 55	49 45	53 71
46	18 43	7 67	15 24	22 69	29 83	36 81	43 31	49 33	54 75	59 44
47	19 71	8 50	16 91	25 12	33 09	40 69	47 87	54 50	60 47	65 64
48	21 06	9 41	18 67	27 74	36 50	44 87	52 77	60 07	66 64	72 33
49	22 55	10 38	20 57	30 52	40 15	49 30	58 05	66 07	73 29	79 55
50	24 17	11 39	22 59	33 52	44 10	54 21	63 73	72 54	80 46	87 36
51	25 94	12 48	24 75	36 74	48 32	59 39	69 82	79 47	88 18	95 76
52	27 87	13 66	27 09	40 18	52 84	64 94	76 34	86 91	96 46	104 78
53	29 95	14 92	29 56	43 81	57 64	70 83	83 29	94 83	105 26	114 37
54	32 21	16 23	32 16	47 69	62 69	77 05	90 61	103 17	114 55	124 51
55	34 64	17 61	34 88	51 72	68 01	83 59	98 39	111 94	124 31	135 16
56	37 25	19 04	37 73	55 95	73 55	90 41	106 31	121 08	134 49	146 27
57	40 04	20 55	40 71	60 34	79 32	97 48	114 63	130 57	145 07	157 79
58	43 03	22 12	43 79	64 99	85 29	104 80	123 25	140 41	156 09	169 71
59	46 24	23 71	46 96	69 59	91 45	112 37	132 16	150 55	167 28	182 01
60	49 66	25 38	50 23	74 43	97 81	120 18	141 32	160 99	178 90	194 68

NOTE. At the end of 20 years the reserve is nothing at all ages.

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1.000

At Ages 20 to 65.
 TWENTY YEAR TERM.
 3½% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.									
	19	11	12	13	14	15	16	17	18	19
20	\$4 17	\$4 29	\$4 33	\$4 29	\$4 13	\$3 85	\$3 44	\$2 87	\$2 13	\$1 17
21	4 50	4 66	4 72	4 66	4 49	4 19	3 76	3 14	2 32	1 29
22	4 89	5 07	5 12	5 07	4 90	4 58	4 10	3 42	2 53	1 44
23	5 34	5 51	5 58	5 53	5 36	5 01	4 48	3 75	2 77	1 55
24	5 81	6 01	6 10	6 06	5 86	5 48	4 91	4 10	3 04	1 66
25	6 36	6 60	6 69	6 65	6 43	6 03	5 39	4 51	3 35	1 88
26	6 98	7 23	7 35	7 30	7 06	6 62	5 93	4 97	3 71	2 00
27	7 67	7 96	8 09	8 05	7 79	7 31	6 57	5 52	4 11	2 33
28	8 47	8 79	8 94	8 89	8 63	8 11	7 30	6 14	4 59	2 55
29	9 36	9 73	9 90	9 87	9 59	9 04	8 14	6 86	5 13	2 88
30	10 40	10 81	11 04	11 02	10 73	10 11	9 13	7 73	5 79	3 22
31	11 60	12 08	12 34	12 35	12 03	11 37	10 29	8 72	6 55	3 66
32	12 98	13 54	13 86	13 88	13 56	12 84	11 64	9 88	7 43	4 11
33	14 56	15 22	15 59	15 64	15 30	14 51	13 18	11 18	8 40	4 77
34	16 38	17 12	17 57	17 65	17 29	16 42	14 89	12 64	9 49	5 33
35	18 45	19 31	19 83	19 94	19 55	18 55	16 82	14 25	10 70	6 00
36	20 79	21 78	22 38	22 51	22 05	20 92	18 96	16 04	12 04	6 77
37	23 42	24 55	25 24	25 37	24 84	23 53	21 32	18 05	13 53	7 66
38	26 38	27 66	28 41	28 54	27 92	26 43	23 93	20 24	15 18	8 55
39	29 68	31 08	31 91	32 02	31 31	29 63	26 81	22 68	17 00	9 55
40	33 30	34 87	35 75	35 85	35 04	33 14	29 98	25 33	18 98	10 66
41	37 29	39 00	39 97	40 07	39 14	37 00	33 46	28 28	21 20	11 99
42	41 64	43 52	44 59	44 68	43 62	41 23	37 28	31 52	23 64	13 22
43	46 39	48 47	49 64	49 72	48 53	45 87	41 49	35 08	26 32	14 74
44	51 56	53 85	55 12	55 20	53 89	50 94	46 08	38 98	29 25	16 41
45	57 17	59 68	61 09	61 18	59 73	56 48	51 11	43 25	32 46	18 22
46	63 25	66 03	67 58	67 69	66 11	62 53	56 61	47 93	36 02	20 22
47	69 84	72 91	74 64	74 78	73 06	69 14	62 62	53 08	39 94	22 55
48	76 96	80 37	82 30	82 49	80 62	76 35	69 23	58 74	44 24	24 90
49	84 68	88 44	90 60	90 86	88 86	84 21	76 45	64 94	48 98	27 74
50	93 02	97 18	99 60	99 93	97 82	92 81	84 33	71 71	54 17	30 66
51	101 99	106 61	109 32	109 77	107 55	102 13	92 91	79 12	59 85	33 99
52	111 63	116 73	119 79	120 38	118 04	112 21	102 20	87 15	66 03	37 55
53	121 90	127 56	130 98	131 71	129 27	123 01	112 15	95 75	72 61	41 22
54	132 77	139 00	142 81	143 71	141 16	134 43	122 67	104 81	79 53	45 22
55	144 18	151 01	155 23	156 31	153 62	146 39	133 66	114 26	86 77	49 41
56	156 07	163 53	168 16	169 41	166 58	158 82	145 07	124 13	94 42	53 99
57	168 41	176 50	181 57	182 99	180 00	171 70	157 00	134 54	102 60	58 83
58	181 16	189 92	195 45	197 04	193 94	185 19	169 63	145 77	111 56	64 22
59	194 34	203 80	209 80	211 65	208 55	199 53	183 29	158 11	121 62	70 55
60	207 93	218 13	224 71	226 96	224 10	215 02	198 29	171 90	133 02	77 62

NOTE. At end of 20 years the reserve is nothing at all ages.

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 65.
ORDINARY LIFE.
4% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.										
		1	2	3	4	5	6	7	8	9	10	11
20	\$12 67	\$ 5 41	\$11 04	\$16 88	\$22 95	\$29 27	\$35 84	\$42 67	\$49 76	\$57 14	\$64 79	\$72 75
21	12 94	5 65	11 53	17 64	23 99	30 60	37 46	44 59	52 00	59 70	67 70	76 01
22	13 24	5 91	12 05	18 44	25 03	31 99	39 16	46 61	54 36	62 40	70 76	79 43
23	13 55	6 18	12 60	19 29	26 23	33 45	40 95	48 74	56 83	65 23	73 96	83 01
24	13 87	6 46	13 19	20 18	27 44	34 98	42 82	50 96	59 42	68 20	77 31	86 76
25	14 21	6 77	13 80	21 11	28 70	36 59	44 79	53 30	62 14	71 31	80 82	90 70
26	14 57	7 08	14 44	22 08	30 03	38 27	46 85	55 75	64 98	74 56	84 50	94 80
27	14 95	7 41	15 11	23 11	31 42	40 05	49 01	58 31	67 96	77 97	88 35	99 11
28	15 35	7 76	15 82	24 19	32 88	41 91	51 28	61 00	71 09	81 55	92 39	103 61
29	15 77	8 12	16 56	25 32	34 42	43 86	53 66	63 82	74 36	85 29	96 60	108 31
30	16 21	8 50	17 34	26 52	36 03	45 91	56 16	66 78	77 80	89 20	101 01	113 23
31	16 68	8 91	18 17	27 76	37 72	48 06	58 78	69 89	81 39	93 30	105 62	118 37
32	17 18	9 34	19 02	29 07	39 50	50 31	61 52	73 13	85 15	97 58	110 44	123 74
33	17 70	9 78	19 92	30 45	41 36	52 68	64 39	76 53	89 07	102 06	115 48	129 35
34	18 25	10 24	20 88	31 90	43 33	55 16	67 41	80 08	93 20	106 75	120 76	135 21
35	18 84	10 74	21 88	33 43	45 38	57 75	70 56	83 81	97 50	111 66	126 26	141 32
36	19 46	11 26	22 98	35 01	47 52	60 46	73 85	87 70	102 01	116 76	131 99	147 66
37	20 12	11 80	24 02	36 68	49 77	63 31	77 31	91 78	106 71	122 11	137 95	154 25
38	20 82	12 36	25 17	38 42	52 12	66 29	80 93	96 04	111 62	127 66	144 15	161 08
39	21 57	12 97	26 38	40 26	54 60	69 43	84 72	100 50	116 73	133 43	150 57	168 12
40	22 35	13 59	27 65	42 18	57 20	72 70	88 68	105 13	122 05	139 41	157 19	175 37
41	23 19	14 25	28 99	44 22	59 93	76 13	92 80	109 96	127 56	145 58	164 01	182 80
42	24 08	14 95	30 40	46 33	62 77	79 69	97 09	114 94	133 23	151 92	170 99	190 41
43	25 03	15 68	31 86	43 55	65 72	83 38	101 51	120 08	139 05	158 41	178 13	198 19
44	26 04	16 43	33 39	50 84	68 78	87 20	106 06	125 33	145 00	165 04	185 42	206 11
45	27 12	17 24	34 97	53 22	71 95	91 12	110 72	130 71	151 08	171 81	192 85	214 17
46	28 27	18 05	36 61	55 67	75 18	95 12	115 45	136 19	157 28	178 69	200 39	222 35
47	29 50	18 91	38 31	58 18	78 49	99 21	120 32	141 79	163 59	185 69	208 05	230 64
48	30 81	19 78	40 03	60 73	81 85	103 36	125 25	147 47	170 00	192 79	215 81	239 03
49	32 21	20 65	41 77	63 32	85 27	107 60	130 27	153 25	176 50	199 99	223 68	247 52
50	33 70	21 56	43 56	65 97	88 78	111 92	135 39	159 13	183 11	207 30	231 64	256 10
51	35 29	22 45	45 39	68 70	92 35	116 34	140 60	165 11	189 83	214 71	239 70	264 78
52	36 98	23 43	47 27	71 47	96 01	120 83	145 91	171 20	196 65	222 22	247 85	273 49
53	38 79	24 41	49 19	74 32	99 73	125 41	151 31	177 37	203 55	229 80	256 05	282 28
54	40 73	25 40	51 15	77 21	103 53	130 07	156 79	183 62	210 52	237 44	264 32	291 11
55	42 79	26 42	53 15	80 16	107 40	134 81	162 34	189 95	217 58	245 15	272 64	299 95
56	45 00	27 46	55 19	83 17	111 33	139 61	167 96	196 33	224 66	252 89	280 95	308 78
57	47 35	28 52	57 29	86 24	115 32	144 47	173 64	202 77	231 80	260 65	289 26	317 56
58	49 87	29 61	59 41	89 35	119 35	149 38	179 37	209 25	238 95	268 40	297 53	326 26
59	52 57	30 71	61 56	92 48	123 42	154 32	185 12	215 72	246 07	276 09	305 70	334 85
60	55 45	31 83	63 73	95 65	127 53	159 30	190 88	222 19	253 16	283 71	313 77	343 28
61	58 54	32 95	65 92	98 85	131 67	164 28	196 62	228 61	260 16	291 21	321 69	351 56
62	61 84	34 09	68 14	102 08	135 89	169 24	202 32	234 95	267 06	298 58	329 47	359 76
63	65 38	35 25	70 39	105 30	139 92	174 17	207 95	241 19	273 82	305 80	337 16	367 97
64	69 18	36 42	72 60	108 49	144 00	179 00	213 46	247 29	280 43	312 94	344 88	376 34
65	73 25	37 56	74 80	111 64	147 97	183 74	218 84	253 24	286 97	320 12	352 78	385 09

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
ORDINARY LIFE.
4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.											
	12	13	14	15	16	17	18	19	20	21	22	23
20	\$ 81 01	\$ 89 59	\$ 98 49	\$ 107 73	\$ 117 31	\$ 127 25	\$ 137 55	\$ 148 22	\$ 159 26	\$ 170 68	\$ 182 51	\$ 194
21	84 64	93 59	102 87	112 51	122 50	132 86	143 58	154 69	166 17	178 06	190 34	203 0
22	88 43	97 77	107 46	117 51	127 93	138 71	149 88	161 43	173 38	185 74	198 51	211 6
23	92 41	102 16	112 27	122 74	133 59	144 82	156 44	168 47	180 90	193 74	206 99	220 6
24	96 58	106 75	117 29	128 20	139 51	151 20	163 30	175 81	188 73	202 06	215 82	229 9
25	100 93	111 55	122 53	133 91	145 68	157 83	170 44	183 45	196 87	210 72	224 96	239 6
26	105 49	116 55	128 00	139 85	152 11	164 79	177 89	191 40	205 34	219 68	234 43	249 5
27	110 25	121 79	133 72	146 07	158 83	172 02	185 63	199 67	214 12	228 97	244 22	259 8
28	115 23	127 25	139 63	152 55	165 84	179 55	193 69	208 25	223 22	238 58	254 31	270 3
29	120 43	132 97	145 93	159 32	173 14	187 39	202 06	217 14	232 63	248 48	264 68	281 2
30	125 87	138 93	152 44	166 37	180 74	195 52	210 73	226 34	242 33	258 66	275 33	292 3
31	131 55	145 17	159 22	173 71	188 62	203 96	219 71	235 88	252 30	269 12	286 25	303 6
32	137 48	151 66	166 28	181 33	196 81	212 69	228 96	245 58	262 54	279 83	297 41	315 2
33	143 66	158 42	173 61	189 24	205 27	221 63	238 47	255 5	273 04	290 79	308 80	327 0
34	150 11	165 45	181 23	197 43	214 01	230 95	248 25	265 86	283 78	301 98	320 42	339 0
35	156 81	172 76	189 12	205 87	222 99	240 46	258 26	276 37	294 75	313 39	332 24	351 2
36	163 77	180 31	197 25	214 55	232 21	250 21	268 51	287 09	305 93	324 99	344 24	363 6
37	170 98	188 11	205 61	223 47	241 67	260 18	278 98	298 03	317 30	336 77	356 41	376 1
38	178 41	196 12	214 20	232 64	251 35	270 36	289 64	309 13	328 85	348 72	368 72	388 8
39	186 06	204 36	223 01	241 97	261 23	280 75	300 50	320 45	340 57	360 82	381 16	401 5
40	193 91	212 80	232 02	251 52	271 30	291 31	311 52	331 91	352 42	373 03	393 69	414 3
41	201 95	221 44	241 21	261 26	281 55	302 04	322 71	343 50	364 40	385 34	406 36	427
42	210 18	230 24	250 58	271 16	291 95	312 91	334 01	355 21	376 45	397 71	418 95	440 1
43	218 56	239 21	260 10	281 20	302 48	323 90	345 42	366 99	388 57	410 13	431 61	452 9
44	227 09	248 31	269 75	291 37	313 13	334 99	356 91	378 8	400 73	422 55	444 24	465 7
45	235 75	257 55	279 53	301 66	323 88	346 16	368 45	390 72	412 91	434 95	456 82	478 4
46	244 52	266 90	289 41	312 02	334 69	357 38	380 08	402 61	425 04	447 29	469 30	491 0
47	253 42	276 35	299 38	322 46	345 56	368 63	391 63	414 4	437 13	459 55	481 65	503 4
48	262 40	285 88	309 41	332 95	356 47	379 90	403 19	426 2	449 13	471 66	493 84	515 6
49	271 47	295 47	319 49	343 48	367 39	391 15	414 71	438 01	461 00	483 63	505 83	527 5
50	280 61	305 14	329 63	354 05	378 30	402 36	426 16	449 63	472 73	495 41	517 63	539 4
51	289 83	314 86	339 81	364 61	389 19	413 51	437 50	461 11	484 29	507 00	529 27	551 1
52	299 10	324 63	349 90	375 14	400 02	424 56	448 72	472 42	495 66	518 44	540 83	562 8
53	308 42	334 39	360 15	385 63	410 76	435 49	459 76	483 55	506 88	529 81	552 39	574 7
54	317 74	344 14	370 25	396 01	421 36	446 25	470 63	494 55	518 04	541 19	564 06	586 6
55	327 04	353 84	380 27	406 28	431 81	456 83	481 37	505 48	529 23	552 69	575 91	598 9
56	336 30	363 45	390 17	416 39	442 09	467 30	492 06	516 46	540 55	564 40	588 02	611 3
57	345 48	372 95	399 91	426 34	452 26	477 72	502 80	527 58	552 11	576 39	600 41	624 1
58	354 54	382 30	409 50	436 18	462 38	488 21	513 71	538 96	563 95	588 68	613 13	637 1
59	363 45	391 48	418 97	445 98	472 59	498 87	524 89	550 65	576 13	601 33	626 02	650 2
60	372 20	400 56	428 43	455 88	483 00	509 84	536 41	562 70	588 70	614 18	639 19	663 8
61	380 86	409 64	437 99	466 01	493 72	521 17	548 32	575 18	601 49	627 33	652 78	678 1
62	389 52	418 84	447 80	476 47	504 86	532 94	560 71	587 91	614 63	640 95	667 14	693 3
63	398 33	428 31	457 99	487 38	516 45	545 19	573 37	601 02	628 28	655 39	682 50	709 3
64	407 42	438 19	468 65	498 78	528 58	557 78	586 45	614 69	642 80	670 90	698 72	725 7
65	416 96	448 57	479 84	510 76	541 07	570 82	600 13	629 30	658 46	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

ORDINARY LIFE.

4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.									
	24	25	26	27	28	29	30	31	32	33
20	\$207 36	\$220 38	\$233 82	\$247 65	\$261 87	\$276 47	\$291 42	\$306 70	\$322 29	\$338 17
21	216 14	229 35	243 56	257 86	272 54	287 56	302 92	318 60	334 57	350 81
22	225 27	239 25	253 64	268 40	283 51	298 96	314 72	330 78	347 12	363 71
23	234 73	249 20	264 05	279 25	294 79	31 065	326 80	343 24	359 92	376 84
24	244 53	259 47	274 77	290 41	306 37	322 62	339 16	355 94	372 96	390 18
25	254 66	270 05	285 79	301 85	318 21	334 86	351 75	368 88	386 21	403 72
26	265 08	280 92	297 09	313 57	330 32	347 33	364 58	382 03	399 65	417 43
27	275 80	292 08	308 67	325 55	342 68	360 05	377 62	395 37	413 27	431 29
28	286 80	303 51	320 51	337 77	355 27	372 97	390 86	408 90	427 05	445 28
29	298 06	315 20	332 60	350 23	368 07	386 09	404 27	422 57	440 94	459 37
30	309 59	327 13	344 91	362 90	381 07	399 39	417 84	436 37	454 94	473 52
31	321 36	339 29	357 43	375 76	394 24	412 85	431 53	450 26	469 01	487 73
32	333 35	351 65	370 14	388 80	407 57	426 42	445 32	464 23	483 12	501 94
33	345 54	364 21	383 04	401 98	421 01	440 09	459 18	478 25	497 25	516 13
34	357 93	376 94	396 08	415 30	434 57	453 84	473 10	492 28	511 35	530 26
35	370 50	389 83	409 25	428 71	448 19	467 64	487 03	506 30	525 40	544 30
36	383 20	402 81	422 51	442 20	461 86	481 46	500 93	520 24	539 35	558 19
37	396 09	415 93	435 85	455 73	475 55	495 25	514 78	534 10	553 16	571 92
38	408 96	429 11	449 23	469 29	489 22	508 99	528 54	547 82	566 80	585 43
39	421 96	442 34	462 65	482 83	502 84	522 64	542 16	561 38	580 24	598 73
40	435 01	455 58	476 03	496 31	516 36	536 15	555 62	574 73	593 45	611 82
41	448 00	468 81	489 37	509 76	529 76	549 50	568 87	587 83	606 47	624 77
42	461 14	481 98	502 61	522 93	542 98	562 63	581 85	600 78	619 34	637 62
43	474 12	495 06	515 72	536 05	555 90	575 55	594 72	613 56	632 12	650 46
44	487 02	508 00	528 65	548 92	568 79	588 27	607 41	626 26	644 89	663 32
45	499 78	520 78	541 39	561 58	581 39	600 88	620 02	638 95	657 70	676 26
46	512 37	533 34	553 89	574 05	593 85	613 35	632 62	651 76	670 58	689 26
47	524 76	545 69	566 22	586 38	606 25	625 87	645 29	664 52	683 55	702 36
48	536 94	557 86	578 41	598 66	618 66	638 46	658 06	677 45	696 62	715 42
49	548 93	569 90	590 56	610 96	631 16	651 16	670 94	690 50	709 68	728 50
50	560 83	581 92	602 76	623 38	643 80	664 00	683 97	703 55	722 77	741 70
51	572 71	594 00	615 08	635 95	656 60	677 01	697 02	716 66	736 01	755 27
52	584 66	606 21	627 58	648 70	669 58	690 05	710 14	729 94	749 64	769 34
53	596 78	618 64	640 27	661 65	682 61	703 19	723 46	743 63	763 80	783 77
54	609 10	631 26	653 18	674 67	695 76	716 54	737 22	757 89	778 35	798 24
55	621 66	644 14	666 19	687 81	709 15	730 37	751 58	772 58	792 98	812 34
56	634 49	657 13	679 36	701 26	723 05	744 84	766 40	787 36	807 25	826 02
57	647 45	670 30	692 82	715 23	737 63	759 81	781 36	801 81	821 10	839 76
58	660 62	683 80	706 87	729 93	752 76	774 94	795 99	815 85	835 06	853 93
59	674 16	697 63	721 69	745 21	768 07	789 76	810 23	830 02	849 47	867 65
60	688 36	712 87	737 14	760 73	783 10	804 22	824 64	844 70	863 46	878 79
61	703 44	728 50	752 86	775 07	797 78	818 87	839 60	858 97	874 80	889 68
62	719 25	744 44	768 34	790 89	812 70	834 13	854 16	870 53	885 92	899 69
63	735 42	760 16	783 51	806 09	828 28	849 02	865 99	881 89	896 15	1000 00
64	751 40	775 60	799 01	822 00	843 50	861 07	877 57	892 36	1000 00	.....
65	767 12	791 41	815 28	837 59	855 82	872 95	888 29	1000 00	.....	.....

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
ORDINARY LIFE.
4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.									
	34	35	36	37	38	39	40	41	42	43
20	\$354 33	\$370 73	\$387 36	\$404 18	\$421 17	\$438 31	\$455 56	\$472 89	\$490 26	\$507 64
21	367 30	384 02	400 93	418 02	435 25	452 60	470 02	487 48	504 96	522 41
22	380 52	397 53	414 71	432 04	449 48	467 00	484 57	502 14	519 69	537 18
23	393 95	411 23	428 67	446 21	463 84	481 50	499 18	516 84	534 43	551 92
24	407 57	425 11	442 77	460 50	478 28	496 07	513 83	531 54	549 13	566 58
25	421 37	439 14	456 99	474 89	492 79	510 67	528 49	546 20	563 76	581 13
26	435 32	453 29	471 31	489 33	507 33	525 27	543 10	560 78	578 27	595 52
27	449 39	467 54	485 69	503 82	521 89	539 85	557 65	575 27	592 64	609 74
28	463 56	481 85	500 12	518 32	536 41	554 35	572 10	589 60	606 82	623 73
29	477 80	496 21	514 55	532 79	550 86	568 75	586 39	603 75	620 79	637 49
30	492 08	510 58	528 96	547 19	565 22	583 00	600 51	617 68	634 52	651 08
31	506 38	524 92	543 30	561 49	579 42	597 08	614 40	631 39	648 04	664 40
32	520 65	539 20	557 55	575 64	593 46	610 94	628 07	644 87	661 38	677 63
33	534 85	553 37	571 64	589 62	607 27	624 57	641 53	658 19	674 61	690 82
34	548 97	567 41	585 57	603 39	620 86	637 99	654 81	671 39	687 77	703 98
35	562 94	581 28	599 29	616 94	634 24	651 24	667 99	684 54	700 92	717 13
36	576 73	594 93	612 77	630 27	647 45	664 39	681 11	697 67	714 06	730 27
37	590 32	608 36	626 06	643 44	660 57	677 48	694 23	710 80	727 20	743 42
38	603 69	621 59	639 18	656 51	673 63	690 57	707 35	723 95	740 36	756 44
39	616 85	634 66	652 21	669 54	686 70	703 69	720 49	737 10	753 39	769 38
40	629 86	647 64	665 20	682 58	699 79	716 82	733 65	750 15	766 35	782 31
41	642 79	660 59	678 21	695 66	712 92	729 98	746 71	763 13	779 31	795 41
42	665 68	673 56	691 26	708 77	726 08	743 05	759 70	776 12	792 45	808 78
43	668 60	636 57	704 35	721 92	739 15	756 06	772 72	789 30	805 88	822 28
44	681 58	699 63	717 49	734 99	752 17	769 10	785 94	802 78	819 45	835 65
45	694 62	712 77	730 56	748 03	765 24	782 37	799 49	816 43	832 91	848 53
46	707 73	725 84	743 61	761 12	778 55	795 97	813 22	829 97	845 87	860 88
47	720 80	738 90	756 73	774 48	792 22	809 78	826 85	843 04	858 32	873 10
48	733 87	752 04	770 13	788 22	806 12	823 51	840 02	855 59	870 65	885 48
49	747 04	765 49	783 94	802 20	819 95	836 79	852 68	868 04	883 14	897 26
50	760 55	779 38	798 03	816 15	833 34	849 57	865 26	880 68	895 09	906 86
51	774 52	793 53	812 10	829 67	846 26	862 29	878 05	892 78	904 81	916 12
52	788 83	807 78	825 75	842 72	859 12	875 24	890 31	902 62	914 19	924 56
53	803 17	821 57	838 94	855 74	872 25	887 68	900 29	912 13	922 74	1000 00
54	817 11	834 91	852 13	869 05	884 87	897 79	909 93	920 81	1000 00	.....
55	830 61	848 28	865 64	881 87	895 13	907 59	918 75	1000 00	.....	.....
56	844 16	861 99	878 66	892 28	905 08	916 54	1000 00	.....	.....	.....
57	858 10	875 23	889 24	902 40	914 19	1000 00	.....	.....	.....	.....
58	871 57	885 99	899 53	911 67	1000 00	.....	.....	.....	.....	.....
59	882 51	896 47	908 97	1000 00	.....	.....	.....	.....	.....	.....
60	893 19	906 09	1000 00	.....	.....	.....	.....	.....	.....	.....
61	904 00	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
62	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

ORDINARY LIFE.

4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.										
	44	45	46	47	48	49	50	51	52	53	54
20	\$524 99	\$542 29	\$559 48	\$576 53	\$593 39	\$610 02	\$626 39	\$642 46	\$658 20	\$673 64	\$688 81
21	539 80	557 08	574 22	591 18	607 90	624 36	640 51	656 34	671 86	687 12	702 15
22	554 56	571 80	588 85	605 67	622 22	638 47	654 39	670 00	685 34	700 45	715 38
23	569 26	586 41	603 32	619 98	636 32	652 33	668 04	683 47	698 67	713 69	728 55
24	583 84	600 86	617 61	634 06	650 17	665 97	681 50	696 80	711 91	726 87	741 68
25	598 26	615 12	631 67	647 89	663 80	679 43	694 83	710 04	725 09	739 99	754 74
26	612 50	629 16	645 49	661 51	677 24	692 75	708 06	723 21	738 22	753 07	767 74
27	626 52	642 97	659 10	674 94	690 56	705 98	721 24	736 36	751 30	766 09	780 58
28	640 30	656 55	672 52	688 25	703 78	719 16	734 39	749 45	764 34	778 94	793 27
29	653 86	669 93	685 81	701 47	716 96	732 31	747 49	762 50	777 21	791 65	805 88
30	667 25	683 24	699 02	714 65	730 12	745 42	760 56	775 39	789 95	804 29	818 57
31	680 52	696 44	712 20	727 80	743 24	758 50	773 46	788 15	802 61	817 02	831 41
32	693 71	709 61	725 35	740 93	756 33	771 43	786 24	800 84	815 37	829 89	844 27
33	706 87	722 77	738 49	754 03	769 27	784 23	798 97	813 63	828 29	842 80	856 91
34	720 03	735 91	751 61	766 99	782 10	796 98	811 79	826 60	841 25	855 50	869 01
35	733 17	749 03	764 58	779 84	794 88	809 84	824 81	839 61	854 00	867 65	880 54
36	746 31	762 02	777 45	792 65	807 78	822 90	837 87	852 42	866 21	879 24	891 83
37	759 31	774 92	790 29	805 59	820 88	836 02	850 74	864 69	877 87	890 60	903 12
38	772 23	787 79	803 27	818 74	834 06	848 95	863 08	876 41	889 30	901 97	913 81
39	785 13	800 80	816 48	831 99	847 06	861 36	874 86	887 91	900 74	912 73	922 52
40	798 19	814 06	829 78	845 05	859 54	873 22	886 44	899 44	911 58	921 51	930 83
41	811 50	827 44	842 92	857 61	871 47	884 88	898 05	910 36	920 42	929 87	938 35
42	824 94	840 65	855 55	869 61	883 21	896 58	909 07	919 27	928 86	937 45	1000 00
43	838 23	853 36	867 63	881 44	895 01	907 69	918 05	927 78	936 51	1000 00	.....
44	851 02	865 52	879 55	893 33	906 21	916 74	926 63	935 49	1000 00	.....	.....
45	863 28	877 54	891 55	904 65	915 35	925 41	934 42	1000 00	.....	.....	.....
46	875 39	889 65	903 98	913 87	924 10	933 27	1000 00	.....	.....	.....	.....
47	887 62	901 19	912 28	922 70	932 04	1000 00	.....	.....	.....	.....	.....
48	899 29	910 59	921 21	930 73	1000 00	.....	.....	.....	.....	.....	.....
49	908 79	919 63	929 33	1000 00	.....	.....	.....	.....	.....	.....	.....
50	917 93	927 84	1000 00	.....	.....	.....	.....	.....	.....	.....	.....
51	926 25	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
52	1000 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
ORDINARY LIFE.
4% American Experience.

Age at Issue	RESERVES AT THE END OF YEARS STATED.										
	55	56	57	58	59	60	61	62	63	64	65
20	\$703 76	\$718 52	\$733 14	\$747 61	\$761 92	\$776 07	\$789 94	\$803 56	\$816 97	\$830 33	\$843 61
21	716 99	731 68	746 23	760 62	774 85	788 80	802 49	815 98	829 41	842 82	856 18
22	730 16	744 79	759 26	773 57	787 60	801 36	814 93	828 44	841 93	855 29	868 22
23	743 27	757 83	772 22	786 33	800 18	813 83	827 42	840 99	854 43	867 49	879 81
24	756 32	770 81	785 01	798 94	812 67	826 34	840 00	853 52	866 67	879 13	890 91
25	769 32	783 61	794 63	811 46	825 21	838 96	852 57	865 80	878 35	890 19	901 61
26	782 13	796 25	810 17	824 02	837 86	851 57	864 89	877 52	889 45	900 97	912 31
27	794 80	808 82	822 77	836 71	850 51	863 92	876 65	888 66	900 27	911 68	922 31
28	807 39	821 44	835 49	849 39	862 91	875 73	887 83	899 52	911 02	921 77	930 51
29	820 05	834 20	848 21	861 84	874 75	886 95	898 74	910 33	921 16	930 01	938 31
30	832 84	846 97	860 70	873 73	886 02	897 91	909 59	920 51	929 43	937 82	945 31
31	845 66	859 51	872 64	885 05	897 03	908 82	919 83	928 83	937 28	944 86	950 00
32	858 25	871 50	884 01	896 11	908 00	919 11	928 19	936 72	944 36	950 00	955 00
33	870 29	882 92	895 13	907 13	918 35	927 51	936 12	943 84	950 00	955 00	960 00
34	881 76	894 09	906 21	917 54	926 80	935 49	943 28	950 00	955 00	960 00	965 00
35	893 00	905 24	916 69	926 04	934 82	942 70	950 00	955 00	960 00	965 00	970 00
36	904 21	915 78	925 23	934 11	942 07	950 00	955 00	960 00	965 00	970 00	975 00
37	914 82	924 38	933 36	941 41	950 00	955 00	960 00	965 00	970 00	975 00	980 00
38	923 48	932 57	940 71	950 00	955 00	960 00	965 00	970 00	975 00	980 00	985 00
39	931 73	939 97	950 00	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00
40	939 18	950 00	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00
41	1000 00	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00	1000 00

Age at Issue	RESERVES AT THE END OF YEARS STATED.										
	66	67	68	69	70	71	72	73	74	75	76
20	\$856 89	\$869 73	\$881 91	\$893 41	\$904 52	\$915 45	\$925 66	\$934 01	\$941 84	\$948 87	1000 00
21	869 02	881 27	892 82	904 00	914 99	925 26	933 65	941 53	948 59	955 00	960 00
22	880 59	892 22	903 46	914 51	924 83	933 27	941 20	948 30	955 00	960 00	965 00
23	891 58	902 88	914 00	924 39	932 87	940 85	947 99	955 00	960 00	965 00	970 00
24	902 28	913 46	923 92	932 46	940 48	947 67	955 00	960 00	965 00	970 00	975 00
25	912 90	923 42	932 02	940 09	947 33	955 00	960 00	965 00	970 00	975 00	980 00
26	922 90	931 55	939 68	946 97	955 00	960 00	965 00	970 00	975 00	980 00	985 00
27	931 06	939 25	946 59	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00
28	938 80	946 19	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00
29	945 77	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00	1000 00
30	1000 00	955 00	960 00	965 00	970 00	975 00	980 00	985 00	990 00	995 00	1000 00

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65

LIFE—10 PREMIUMS.

4% American Experience.

Age at Issue	Net Premiums	RESERVES AT END OF YEARS STATED.									
		1	2	3	4	5	6	7	8	9	10
20	\$30 36	\$23 96	\$49 02	\$75 24	\$102 69	\$131 41	\$161 48	\$192 95	\$225 90	\$260 39	\$296 51
21	30 87	24 44	50 00	76 76	104 76	134 06	164 74	196 84	230 46	265 65	302 50
22	31 39	24 94	51 03	78 34	106 91	136 82	168 12	200 89	235 19	271 10	308 71
23	31 94	25 46	52 10	79 98	109 16	139 69	171 64	205 09	240 11	276 77	315 17
24	32 51	26 00	53 22	81 69	111 48	142 63	175 30	209 45	245 22	282 66	321 86
25	33 10	26 57	54 37	83 46	113 90	145 75	179 09	213 99	250 52	288 76	328 81
26	33 72	27 15	55 56	85 29	116 39	148 94	183 02	218 68	256 01	295 09	336 02
27	34 36	27 76	56 81	87 20	119 00	152 28	187 10	223 55	261 71	301 66	343 50
28	35 03	28 40	58 10	89 18	121 70	155 73	191 33	228 60	267 62	308 47	351 24
29	35 72	29 05	59 43	91 23	124 49	159 29	195 71	233 84	273 74	315 52	359 27
30	36 44	29 73	60 83	93 36	127 39	162 99	200 26	239 26	280 09	322 82	367 57
31	37 20	30 43	62 23	95 52	130 36	166 81	204 95	244 86	286 63	330 38	376 17
32	37 98	31 16	63 75	97 83	133 49	170 80	209 83	250 68	293 43	338 19	385 06
33	38 50	31 91	65 28	100 19	136 70	174 90	214 86	256 68	300 44	346 26	394 25
34	39 64	32 69	66 88	102 63	140 02	179 13	220 05	262 87	307 68	354 61	403 75
35	40 53	33 50	68 53	105 15	143 45	183 51	225 41	269 26	315 16	363 22	413 56
36	41 45	34 33	70 22	107 74	146 98	188 01	230 94	275 86	322 88	372 10	423 66
37	42 40	35 19	71 97	110 42	150 62	192 66	236 64	282 67	330 83	381 25	434 06
38	43 40	36 07	73 77	113 17	154 37	197 45	242 52	289 67	339 01	390 66	444 76
39	44 44	36 98	75 62	116 01	158 24	202 39	248 56	296 87	347 41	400 33	455 74
40	45 51	37 91	77 53	118 93	162 22	207 46	254 77	304 25	356 03	410 23	466 99
41	46 64	38 88	79 50	121 95	166 30	212 67	261 13	311 82	364 85	420 35	478 48
42	47 81	39 87	81 53	125 03	170 49	217 99	267 64	319 55	373 85	430 67	490 21
43	49 03	40 90	83 60	128 20	174 77	223 43	274 28	327 42	383 00	441 18	502 15
44	50 30	41 94	85 72	131 41	179 13	228 96	281 01	335 40	392 29	451 85	514 31
45	51 63	43 01	87 87	134 69	183 56	234 56	287 82	343 48	401 70	462 68	526 65
46	53 01	44 08	90 06	138 01	188 02	240 29	294 69	351 63	411 21	473 63	539 15
47	54 46	45 18	92 27	141 34	192 50	245 87	301 60	359 84	420 80	484 69	551 81
48	55 97	46 23	94 42	144 63	196 95	251 52	308 51	368 07	430 43	495 84	564 59
49	57 54	47 36	96 65	147 98	201 46	257 23	315 46	376 34	440 11	507 04	577 48
50	59 19	48 44	98 83	151 28	205 92	262 89	322 38	384 59	449 79	518 29	590 46
51	60 90	49 52	101 00	154 57	210 35	268 52	329 26	392 82	459 47	529 56	603 49
52	62 69	50 58	103 15	157 82	214 75	274 10	336 09	400 99	469 10	540 80	616 56
53	64 55	51 64	105 28	161 04	219 08	279 61	342 85	409 09	478 67	552 01	629 63
54	66 49	52 67	107 36	164 19	223 34	285 03	349 50	417 07	488 13	563 14	642 69
55	68 52	53 69	109 39	167 27	227 51	290 33	356 02	424 92	497 45	574 16	655 70
56	70 65	54 67	111 38	170 27	231 56	295 49	362 37	432 58	506 61	585 05	668 63
57	72 87	55 63	113 31	173 18	235 49	300 49	368 53	440 05	515 57	595 76	681 45
58	75 20	56 57	115 16	175 98	239 25	305 29	374 47	447 28	524 29	606 25	694 14
59	77 64	57 45	116 92	178 63	242 83	309 87	380 16	454 21	532 71	616 49	706 65
60	80 22	58 29	118 59	181 13	246 22	314 20	385 54	460 82	540 80	626 43	718 96
61	82 93	59 07	120 14	183 48	249 38	318 25	390 58	467 06	548 51	636 03	731 05
62	85 79	59 80	121 59	185 65	252 29	321 97	395 26	472 87	555 80	645 26	742 89
63	88 82	60 48	122 93	187 60	254 92	325 34	399 49	478 23	562 61	654 07	754 51
64	92 03	61 09	124 09	189 33	257 22	328 28	403 25	483 04	568 90	662 48	765 92
65	95 44	61 60	125 08	190 77	259 13	330 77	406 46	487 28	574 66	670 48	777 16

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 65
LIFE—15 PREMIUMS.
4% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.							
		1	2	3	4	5	6	7	8
20	\$22 53	\$15 75	\$32 30	\$49 40	\$67 38	\$86 18	\$105 85	\$126 41	\$147 91
21	22 90	16 09	32 91	50 49	68 87	88 10	108 19	129 20	151 18
22	23 30	16 45	33 65	51 63	70 43	90 09	110 63	132 11	154 57
23	23 71	16 83	34 43	52 83	72 05	92 15	113 16	135 13	158 10
24	24 14	17 23	35 24	54 06	73 73	94 30	115 79	138 27	161 76
25	24 58	17 64	36 08	55 34	75 48	96 52	118 52	141 52	165 56
26	25 04	18 06	36 94	56 67	77 28	98 83	121 35	144 89	169 49
27	25 53	18 50	37 84	58 04	79 15	101 22	124 28	148 38	173 56
28	26 03	18 96	38 77	59 47	81 10	103 70	127 32	151 99	177 79
29	26 56	19 43	39 74	60 95	83 12	106 27	130 46	155 74	182 16
30	27 10	19 93	40 75	62 49	85 20	108 93	133 72	159 62	186 68
31	27 67	20 44	41 79	64 08	87 36	111 69	137 09	163 63	191 34
32	28 26	20 97	42 86	65 72	89 60	114 53	140 57	167 76	196 16
33	28 88	21 51	43 97	67 42	91 91	117 47	144 16	172 03	201 13
34	29 53	22 07	45 13	69 18	94 30	120 51	147 87	176 43	206 26
35	30 20	22 67	46 32	71 01	96 76	123 64	151 69	180 98	211 54
36	30 91	23 27	47 55	72 87	99 30	126 86	155 63	185 65	216 99
37	31 64	23 89	48 81	74 80	101 91	130 19	159 69	190 47	222 58
38	32 41	24 53	50 11	76 78	104 60	133 61	163 87	195 42	228 33
39	33 21	25 20	51 46	78 84	107 38	137 14	168 16	200 51	234 22
40	34 05	25 87	52 84	80 95	110 25	140 77	172 58	205 71	240 24
41	34 93	26 59	54 28	83 14	113 19	144 50	177 09	211 04	246 38
42	35 85	27 31	55 76	85 37	116 21	148 30	181 70	216 45	252 60
43	36 82	28 07	57 27	87 67	119 29	152 18	186 38	221 93	258 88
44	37 83	28 83	58 82	90 00	122 42	156 11	191 10	227 44	265 20
45	38 90	29 62	60 40	92 38	125 60	160 07	195 85	232 98	271 55
46	40 02	30 41	62 00	94 78	128 78	164 03	200 59	238 52	277 89
47	41 20	31 23	63 61	97 18	131 96	167 99	205 33	244 05	284 22
48	42 45	32 04	65 22	99 56	135 12	171 93	210 05	249 54	290 49
49	43 76	32 83	66 80	101 92	138 25	175 83	214 72	254 98	296 71
50	45 14	33 63	68 38	104 28	141 37	179 70	219 34	260 36	302 84
51	46 60	34 42	69 95	106 62	144 46	183 54	223 91	265 66	308 90
52	48 13	35 21	71 51	108 93	147 52	187 31	228 40	270 88	314 83
53	49 75	36 00	73 06	111 22	150 52	191 03	232 82	275 98	320 63
54	51 47	36 77	74 59	113 47	153 47	194 67	237 13	280 95	326 26
55	53 29	37 54	76 09	115 68	156 38	198 23	241 33	285 77	331 71
56	55 21	38 30	77 57	117 86	159 21	201 68	245 39	290 42	336 95
57	57 26	39 05	79 04	119 99	161 97	205 04	249 30	294 89	341 97
58	59 44	39 79	80 47	122 07	164 64	208 27	253 06	299 15	346 71
59	61 76	40 51	81 86	124 07	167 21	211 36	256 63	303 16	351 17
60	64 24	41 22	83 21	126 00	169 67	214 30	260 00	306 92	355 29
61	66 90	41 91	84 51	127 86	172 03	217 07	263 12	310 36	359 02
62	69 74	42 57	85 78	129 65	174 23	219 63	265 97	313 44	362 32
63	72 79	43 23	87 00	131 32	176 28	221 96	268 51	316 14	365 13
64	76 07	43 85	88 13	132 86	178 13	224 01	270 69	318 37	367 41
65	79 59	44 43	89 17	134 26	179 75	225 76	272 47	320 14	369 20

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 65
LIFE—15 PREMIUMS.
4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.						
	9	10	11	12	13	14	15
20	\$170 39	\$193 91	\$218 51	\$245 25	\$271 17	\$299 34	\$328 81
21	174 16	198 19	223 33	249 62	277 13	305 90	336 02
22	178 06	202 63	228 33	255 20	283 31	312 72	343 50
23	182 12	207 24	233 51	260 98	289 72	319 79	351 24
24	186 33	212 02	238 88	266 98	296 37	327 11	359 27
25	190 69	216 97	244 45	273 19	303 25	334 69	367 57
26	195 21	222 11	250 22	279 63	310 37	342 53	376 17
27	199 90	227 42	256 20	286 28	317 74	350 64	385 06
28	204 75	232 92	262 37	293 17	325 36	359 03	394 25
29	209 76	238 61	268 76	300 28	333 23	367 70	403 75
30	214 95	244 46	275 36	307 63	341 36	376 65	413 56
31	220 30	250 55	282 17	315 21	349 76	385 88	423 66
32	225 82	256 81	289 20	323 04	358 41	395 39	434 06
33	231 52	263 27	296 44	331 10	367 32	405 18	444 76
34	237 40	269 93	303 90	339 40	376 48	415 23	455 74
35	243 46	276 78	311 58	347 92	385 88	425 54	466 99
36	249 69	283 82	319 45	356 66	395 50	436 08	478 48
37	256 09	291 04	327 52	365 60	405 34	446 84	490 21
38	262 64	298 44	335 77	374 72	415 36	457 80	502 15
39	269 36	305 99	344 18	384 00	425 55	468 94	514 31
40	276 21	313 68	352 72	393 42	435 89	480 25	526 65
41	283 17	321 47	361 37	402 97	446 37	491 71	539 15
42	290 21	329 35	370 12	412 62	456 96	503 30	551 81
43	297 31	337 30	378 94	422 34	467 64	514 99	564 59
44	304 46	345 29	387 80	432 11	478 37	526 75	577 48
45	311 63	353 30	396 68	441 91	489 14	538 58	590 46
46	318 78	361 30	405 55	451 70	499 93	550 43	603 49
47	325 92	369 27	414 40	461 48	510 69	562 29	616 56
48	333 00	377 18	423 18	471 18	521 40	574 11	629 63
49	340 00	385 01	431 88	480 81	532 03	585 87	642 69
50	346 93	392 74	440 46	490 31	542 56	597 54	655 70
51	353 74	400 34	448 90	499 66	552 94	609 10	668 63
52	360 41	407 78	457 16	508 84	563 14	620 50	681 45
53	366 91	415 03	465 22	517 80	573 12	631 70	694 14
54	373 22	422 06	473 04	526 49	582 85	642 67	706 65
55	379 32	428 85	480 58	534 89	592 28	653 36	718 96
56	385 18	435 35	487 79	542 95	601 36	663 75	731 05
57	390 75	441 52	494 65	550 62	610 06	673 69	742 89
58	396 00	447 33	501 09	557 85	618 32	683 45	754 50
59	400 91	452 71	507 08	564 60	626 12	692 74	765 92
60	405 40	457 64	512 54	570 82	633 44	701 67	777 16
61	409 43	462 04	517 44	576 49	640 29	710 26	788 26
62	412 95	466 86	521 77	581 63	646 68	718 52	899 26
63	415 92	469 12	525 54	586 26	652 64	726 46	810 14
64	418 33	471 83	528 80	590 41	658 17	734 07	820 91
65	420 26	474 08	531 61	594 13	663 27	741 32	831 55

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
At Ages 20 to 65.
LIFE—2½ PREMIUMS.
4% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED										
		1	2	3	4	5	6	7	8	9	10	11
20	\$ 18 73	\$ 11 76	\$ 24 04	\$ 36 87	\$ 50 26	\$ 64 25	\$ 78 87	\$ 94 14	\$ 110 08	\$ 126 75	\$ 144 15	\$ 162 31
21	19 05	12 05	24 63	37 76	51 48	65 81	80 78	96 41	112 74	129 80	147 61	166 23
22	19 38	12 34	25 23	38 69	52 75	67 43	82 76	98 78	115 50	132 97	151 22	170 22
23	19 72	12 65	25 87	39 67	54 08	69 12	84 83	101 24	118 37	136 27	154 95	174 43
24	20 08	12 98	26 53	40 68	55 45	70 88	86 98	103 79	121 35	139 68	158 82	178 84
25	20 46	13 32	27 22	41 73	56 88	72 69	89 20	106 44	124 44	143 22	162 83	183 31
26	20 85	13 66	27 93	42 82	58 36	74 57	91 51	109 19	127 63	146 89	166 99	187 94
27	21 26	14 03	28 67	43 95	59 89	76 54	93 91	112 30	130 94	150 69	171 30	192 84
28	21 68	14 41	29 44	45 12	61 49	78 57	96 38	114 98	134 38	154 63	175 75	197 77
29	22 13	14 79	30 23	46 34	63 14	80 67	98 95	118 03	137 93	158 70	180 35	202 94
30	22 59	15 20	31 06	47 60	64 85	82 85	101 62	121 20	141 61	162 90	185 10	208 23
31	23 08	15 61	31 92	48 91	66 63	85 11	104 38	124 47	145 41	167 25	190 01	213 74
32	23 59	16 07	32 81	50 26	68 47	87 45	107 23	127 85	149 34	171 73	195 07	219 46
33	24 12	16 51	33 72	51 67	70 37	89 87	110 17	131 33	153 38	176 36	200 29	225 24
34	24 67	16 98	34 69	53 13	72 35	92 37	113 22	134 94	157 57	181 13	205 69	231 23
35	25 26	17 48	35 68	54 64	74 39	94 95	116 36	138 66	161 88	186 07	211 23	237 44
36	25 87	17 98	36 70	56 19	76 49	97 61	119 61	142 50	166 34	191 13	216 94	243 77
37	26 51	18 50	37 76	57 80	78 66	100 37	122 96	146 47	170 92	196 35	222 79	250 27
38	27 18	19 04	38 85	59 46	80 91	103 22	126 42	150 51	175 64	201 70	228 70	256 96
39	27 80	19 60	39 98	61 19	83 24	106 17	130 00	154 76	180 48	207 18	234 90	263 64
40	28 63	20 18	41 16	62 98	85 65	109 21	133 68	159 07	185 43	212 78	241 12	270 42
41	29 41	20 79	42 39	64 84	88 14	112 34	137 45	163 50	190 50	218 46	247 42	277 33
42	30 24	21 41	43 66	66 74	90 70	115 55	141 31	168 00	195 63	224 21	253 77	284 35
43	31 11	22 07	44 96	68 71	93 33	118 84	145 25	172 57	200 81	230 00	260 16	291 37
44	32 03	22 73	46 30	70 72	96 01	122 18	149 23	177 17	206 02	235 81	266 57	298 34
45	33 01	23 42	47 68	72 78	98 74	125 56	153 24	181 79	211 25	241 64	272 99	305 33
46	34 04	24 12	49 07	74 87	101 49	128 94	157 25	186 42	216 48	247 45	279 37	312 27
47	35 14	24 84	50 50	76 97	104 25	132 34	161 27	190 06	221 70	253 25	285 72	319 17
48	36 31	25 57	51 92	79 07	107 00	135 74	165 29	195 67	226 90	259 00	292 01	325 91
49	37 55	26 29	53 34	81 16	109 75	139 13	169 29	200 26	232 05	264 69	298 23	332 71
50	38 87	27 01	54 77	83 27	112 52	142 53	173 30	204 84	237 17	270 34	304 38	339 31
51	40 27	27 74	56 21	85 40	115 30	145 93	177 29	209 39	242 27	275 94	310 45	345 85
52	41 76	28 48	57 67	87 53	118 09	149 33	181 27	213 93	247 31	281 46	316 41	352 22
53	43 36	29 24	59 13	89 69	120 89	152 74	185 25	218 43	252 31	286 90	322 26	358 46
54	45 06	29 99	60 61	91 84	123 68	156 14	189 21	222 90	257 23	292 24	327 98	364 54
55	46 89	30 76	62 11	94 02	126 50	159 55	193 15	227 33	262 09	297 49	333 58	370 41
56	48 84	31 53	63 61	96 21	129 33	162 95	197 07	231 70	266 87	302 62	338 99	376 07
57	50 93	32 32	65 14	98 42	132 16	166 33	200 95	236 02	271 57	307 61	344 22	381 48
58	53 18	33 12	66 68	100 64	134 98	169 70	204 80	240 28	276 14	312 44	349 23	386 60
59	55 59	33 93	68 22	102 85	137 89	173 05	208 60	244 43	280 58	317 07	353 97	391 39
60	58 18	34 74	69 78	105 07	140 61	176 38	212 33	248 49	284 86	321 48	358 43	395 82
61	60 98	35 56	71 34	107 31	143 43	179 66	215 99	252 43	288 96	325 66	362 58	399 89
62	63 99	36 39	72 93	109 56	146 22	182 90	219 58	256 33	292 89	329 59	366 45	403 69
63	67 24	37 25	74 54	111 80	149 00	186 11	223 07	259 91	296 63	333 31	370 12	407 00
64	70 75	38 11	76 14	114 03	151 75	189 23	226 47	263 44	300 20	336 89	373 73	411 00
65	74 54	38 96	77 72	116 25	154 44	192 30	229 76	266 86	303 72	340 51	377 48	414 88

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

LIFE—20 PREMIUMS.

4% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.										Reserve Values Paid-up Life Policies per \$1,000				
											Pres't Age	Net Single Premium or Reserve	Pres't Age	Net Single Premium or Reserve	
	12	13	14	15	16	17	18	19	20						
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		\$	\$	\$	\$
20	181 34	201 19	221 93	243 61	266 26	289 94	314 68	340 54	367 58	20	247 77	60	590 46		
21	185 68	205 99	227 21	249 39	272 57	296 78	322 08	348 53	376 17	21	251 85	61	603 49		
22	190 18	210 97	232 70	255 39	279 10	303 87	329 75	356 79	385 06	22	256 08	62	616 56		
23	194 85	216 14	238 37	261 60	285 86	311 20	337 67	365 34	394 25	23	260 47	63	629 63		
24	199 69	221 49	244 25	268 02	292 85	318 78	345 87	374 17	403 75	24	265 04	64	642 69		
25	204 70	227 02	250 33	274 66	300 07	326 61	354 33	383 29	413 56	25	269 99	65	655 70		
26	209 88	232 74	256 61	281 52	307 54	334 70	363 07	392 70	423 66	26	274 74	66	668 63		
27	215 24	238 66	263 10	288 61	315 24	343 05	372 08	402 40	434 06	27	279 87	67	681 45		
28	220 78	244 76	269 80	295 92	323 20	351 65	381 37	412 38	444 76	28	285 21	68	694 14		
29	226 49	251 07	276 71	303 47	331 39	360 52	390 91	422 63	455 74	29	290 75	69	706 65		
30	232 40	257 58	283 85	311 24	339 82	369 62	400 71	433 15	466 99	30	296 51	70	718 96		
31	238 49	264 29	291 19	319 24	348 48	378 97	410 76	443 91	478 48	31	302 50	71	731 05		
32	244 77	271 20	298 75	327 45	357 37	388 55	421 03	454 89	490 21	32	308 71	72	742 89		
33	251 23	278 30	306 50	335 88	366 47	398 31	431 51	466 09	502 15	33	315 17	73	754 51		
34	257 88	285 60	314 45	344 49	375 75	408 29	442 17	477 48	514 31	34	321 86	74	765 92		
35	264 70	293 07	322 59	353 28	385 21	418 42	453 01	489 05	526 65	35	328 81	75	777 16		
36	271 69	300 71	330 87	362 21	394 80	428 72	464 00	500 78	539 15	36	336 02	76	788 27		
37	278 83	308 48	339 28	371 28	404 53	439 12	475 12	512 65	551 81	37	343 50	77	799 26		
38	286 09	316 37	347 81	380 46	414 38	449 65	486 36	524 63	564 59	38	351 24	78	810 14		
39	293 46	324 37	356 44	389 73	424 31	460 26	497 68	536 70	577 48	39	359 27	79	820 91		
40	300 91	332 45	365 15	399 07	434 30	470 93	509 07	548 86	590 46	40	367 57	80	831 55		
41	308 43	340 59	373 90	408 46	444 34	481 64	520 49	561 05	603 49	41	376 17	81	841 99		
42	316 00	348 75	382 69	417 86	454 38	492 36	531 93	573 26	616 56	42	385 06	82	852 23		
43	323 58	356 94	391 46	427 25	464 41	503 05	543 34	585 45	629 63	43	394 25	83	862 33		
44	331 16	365 10	400 21	436 61	474 39	513 70	554 70	597 60	642 69	44	403 75	84	872 37		
45	338 72	373 22	408 92	445 90	484 30	524 25	565 97	609 68	655 70	45	413 56	85	882 41		
46	346 22	381 28	417 53	455 09	494 08	534 69	577 12	621 66	668 63	46	423 66	86	892 35		
47	353 65	389 24	426 04	464 15	503 73	544 97	588 13	633 49	681 45	47	434 06	87	902 01		
48	360 99	397 09	434 40	473 04	513 20	550 08	598 94	645 15	694 14	48	444 76	88	911 17		
49	368 21	404 79	442 59	481 75	522 46	564 95	609 52	656 59	706 65	49	455 74	89	919 82		
50	375 29	412 33	450 60	490 25	531 47	574 56	619 85	667 78	718 96	50	466 99	90	928 18		
51	382 23	419 70	458 40	498 49	540 21	583 87	629 86	678 69	731 05	51	478 48	91	936 40		
52	389 01	426 87	465 95	506 45	548 64	592 84	639 53	689 28	742 89	52	490 21	92	944 08		
53	395 61	433 81	473 23	515 00	556 70	601 44	648 82	699 53	754 51	53	502 15	93	950 36		
54	401 99	440 47	480 19	521 38	564 37	609 60	657 69	709 44	765 92	54	514 31	94	956 26		
55	408 12	446 85	486 80	528 25	571 59	617 32	666 15	719 03	777 16	55	526 65	95	961 54		
56	413 98	452 88	493 01	534 67	578 32	624 56	674 21	728 32	788 27	56	539 15	96	1000 00		
57	419 52	458 54	498 77	540 60	584 56	631 35	681 88	737 34	799 26	57	551 81	...	...		
58	424 71	463 75	504 05	546 04	590 33	637 72	689 19	746 08	810 14	58	564 59	...	...		
59	429 49	468 51	508 85	551 01	595 68	643 69	699 16	754 56	820 91	59	577 48	...	...		
60	433 85	471 85	513 24	555 61	600 65	649 31	702 78	762 73	831 55	...	...	...	...		
61	437 86	476 84	517 32	559 89	605 32	654 59	709 03	770 58	841 99	...	...	...	...		
62	441 61	480 62	521 21	563 99	609 76	659 56	714 93	778 00	852 23	...	...	...	...		
63	445 27	484 35	525 05	568 00	614 01	664 26	720 36	785 00	862 33	...	...	...	...		
64	449 02	488 19	528 98	572 00	618 15	668 57	725 32	791 58	872 37	...	...	...	...		
65	453 04	492 29	533 09	576 09	622 05	672 51	729 84	797 83	882 41	...	...	...	...		

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000

At Ages 20 to 65.

ENDOWMENT—10 YEAR—CONTINUOUS PREMIUMS.

4% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.									
		1	2	3	4	5	6	7	8	9	10
20	\$84 07	\$80 25	\$164 33	\$252 43	\$344 74	\$441 49	\$542 89	\$649 19	\$760 62	\$877 47	\$1,000 00
21	84 10	80 24	164 30	252 38	344 69	441 43	542 83	649 13	760 58	877 44	1,000 00
22	84 13	80 22	164 27	252 34	344 64	441 38	542 77	649 08	760 53	877 41	1,000 00
23	84 16	80 20	164 24	252 30	344 59	441 32	542 71	649 02	760 48	877 38	1,000 00
24	84 19	80 19	164 21	252 26	344 53	441 26	542 65	648 95	760 43	877 35	1,000 00
25	84 22	80 18	164 18	252 21	344 48	441 19	542 58	648 89	760 37	877 31	1,000 00
26	84 26	80 16	164 14	252 16	344 41	441 12	542 50	648 81	760 31	877 27	1,000 00
27	84 30	80 14	164 11	252 11	344 35	441 04	542 42	648 73	760 24	877 23	1,000 00
28	84 35	80 12	164 07	252 06	344 28	440 97	542 34	648 65	760 17	877 19	1,000 00
29	84 40	80 10	164 03	252 00	344 21	440 88	542 24	648 56	760 10	877 14	1,000 00
30	84 45	80 08	163 99	251 94	344 13	440 78	542 15	648 47	760 02	877 09	1,000 00
31	84 51	80 06	163 95	251 87	344 04	440 69	542 04	648 36	759 93	877 03	1,000 00
32	84 57	80 03	163 90	251 80	343 96	440 58	541 93	648 25	759 83	876 97	1,000 00
33	84 64	80 00	163 84	251 73	343 86	440 47	541 80	648 12	759 72	876 90	1,000 00
34	84 71	79 98	163 80	251 65	343 76	440 34	541 67	647 99	759 60	876 82	1,000 00
35	84 80	79 96	163 74	251 57	343 64	440 21	541 51	647 84	759 47	876 74	1,000 00
36	84 89	79 92	163 68	251 46	343 51	440 05	541 35	647 67	759 33	876 65	1,000 00
37	84 99	79 89	163 61	251 36	343 37	439 89	541 17	647 49	759 17	876 55	1,000 00
38	85 10	79 85	163 53	251 24	343 22	439 71	540 97	647 30	759 00	876 44	1,000 00
39	85 22	79 81	163 44	251 12	343 06	439 52	540 76	647 09	758 81	876 31	1,000 00
40	85 36	79 76	163 36	250 99	342 89	439 32	540 54	646 85	758 60	876 18	1,000 00
41	85 52	79 73	163 27	250 86	342 72	439 10	540 29	646 60	758 37	876 02	1,000 00
42	85 69	79 68	163 19	250 72	342 53	438 86	540 02	646 31	758 11	875 85	1,000 00
43	85 89	79 65	163 09	250 58	342 32	438 60	539 72	645 99	757 82	875 65	1,000 00
44	86 12	79 59	162 99	250 41	342 09	438 31	539 37	645 62	757 48	875 42	1,000 00
45	86 37	79 55	162 88	250 23	341 84	437 97	538 97	645 19	757 09	875 16	1,000 00
46	86 67	79 49	162 76	250 02	341 52	437 57	538 49	644 70	756 65	874 87	1,000 00
47	87 00	79 43	162 62	249 77	341 16	437 10	537 95	644 14	756 14	874 54	1,000 00
48	87 38	79 36	162 43	249 45	340 72	436 55	537 33	643 39	755 57	874 16	1,000 00
49	87 80	79 25	162 19	249 08	340 20	435 92	536 61	642 76	754 91	873 73	1,000 00
50	88 28	79 12	161 92	248 65	339 62	435 20	535 80	641 93	754 18	873 25	1,000 00
51	88 52	78 98	161 61	248 17	338 97	434 39	534 89	641 00	753 36	872 72	1,000 00
52	89 42	78 82	161 26	247 62	338 23	433 49	533 88	639 97	752 44	872 12	1,000 00
53	90 08	78 64	160 87	247 01	337 40	432 48	532 75	638 82	751 42	871 45	1,000 00
54	90 83	78 43	160 43	246 32	336 48	431 36	531 49	637 54	750 28	870 71	1,000 00
55	91 65	78 20	159 94	245 57	335 46	430 12	530 10	636 11	749 02	869 88	1,000 00
56	92 57	77 94	159 40	244 73	334 34	428 74	528 54	634 53	747 62	868 97	1,000 00
57	93 59	77 66	158 81	243 81	333 09	427 21	526 83	632 78	746 06	867 94	1,000 00
58	94 73	77 35	158 16	242 79	331 72	425 53	524 94	630 85	744 34	866 81	1,000 00
59	95 99	77 01	157 43	241 66	330 20	423 67	522 86	628 71	742 43	865 55	1,000 00
60	97 39	76 64	156 64	240 43	328 54	421 64	520 56	626 34	740 31	864 14	1,000 00
61	98 95	76 23	155 77	239 08	326 73	419 41	518 03	623 73	737 96	862 59	1,000 00
62	100 68	75 78	154 84	237 63	324 74	416 95	515 24	620 84	735 36	860 86	1,000 00
63	102 60	75 32	153 83	236 01	322 57	414 27	512 17	617 66	732 48	858 94	1,000 00
64	104 73	74 80	152 71	234 27	320 17	411 28	508 77	614 11	729 28	856 81	1,000 00
65	107 09	74 72	151 48	232 33	317 50	407 97	504 97	610 16	725 72	854 45	1,000 00

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65.

ENDOWMENT—15 YEAR—CONTINUOUS PREMIUMS.

4% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.						
		1	2	3	4	5	6	7
20	\$52 45	\$47 11	\$96 45	\$148 13	\$202 26	\$258 96	\$318 38	\$380 63
21	52 49	47 10	96 43	148 10	202 22	258 92	318 32	380 56
22	52 52	47 09	96 41	148 07	202 18	258 87	318 26	380 50
23	52 56	47 08	96 39	148 04	202 14	258 82	318 20	380 41
24	52 60	47 07	96 38	148 02	202 11	258 77	318 14	380 36
25	52 65	47 07	96 36	147 99	202 07	258 72	318 08	380 29
26	52 70	47 06	96 34	147 96	202 03	258 67	318 02	380 21
27	52 75	47 05	96 33	147 93	201 98	258 62	317 95	380 13
28	52 81	47 05	96 31	147 90	201 95	258 56	317 88	380 04
29	52 87	47 03	96 29	147 87	201 91	258 50	317 81	379 96
30	52 94	47 03	96 27	147 85	201 86	258 45	317 74	379 87
31	53 01	47 02	96 26	147 82	201 82	258 39	317 66	379 78
32	53 10	47 02	96 24	147 79	201 78	258 33	317 58	379 67
33	53 19	47 01	96 22	147 76	201 73	258 27	317 49	379 56
34	53 29	47 00	96 22	147 74	201 70	258 20	317 41	379 45
35	53 40	47 01	96 21	147 72	201 65	258 14	317 31	379 33
36	53 52	47 00	96 20	147 69	201 61	258 07	317 22	379 21
37	53 66	47 01	96 19	147 67	201 56	258 01	317 13	379 09
38	53 81	47 00	96 18	147 65	201 53	257 95	317 05	378 97
39	53 99	47 01	96 18	147 65	201 51	257 91	316 98	378 87
40	54 18	47 01	96 20	147 65	201 51	257 88	316 92	378 76
41	54 40	47 04	96 23	147 69	201 53	257 88	316 87	378 66
42	54 65	47 06	96 27	147 73	201 56	257 87	316 82	378 55
43	54 93	47 10	96 33	147 79	201 59	257 88	316 77	378 42
44	55 24	47 14	96 39	147 85	201 63	257 87	316 68	378 24
45	55 60	47 19	96 46	147 92	201 68	257 85	316 57	378 01
46	56 01	47 23	96 53	147 98	201 69	257 78	316 40	377 73
47	56 47	47 29	96 61	148 03	201 67	257 67	316 18	377 38
48	56 98	47 34	96 66	148 04	201 62	257 52	315 90	376 96
49	57 56	47 38	96 68	148 02	201 52	257 31	315 56	376 46
50	58 20	47 41	96 70	147 99	201 40	257 07	315 16	375 89
51	58 93	47 43	96 71	147 94	201 25	256 78	314 71	375 25
52	59 73	47 46	96 72	147 88	201 08	256 45	314 20	374 53
53	60 62	47 49	96 72	147 81	200 87	256 08	313 63	373 74
54	61 61	47 51	96 71	147 71	200 65	255 68	313 00	372 86
55	62 72	47 54	96 70	147 61	200 41	255 24	312 32	371 90
56	63 94	47 56	96 69	147 51	200 14	254 76	311 57	370 84
57	65 30	47 60	96 70	147 41	199 86	254 24	310 76	369 71
58	66 81	47 64	96 71	147 30	199 57	253 68	309 89	368 49
59	68 49	47 69	96 71	147 18	199 24	253 09	308 96	367 15
60	70 34	47 74	96 72	147 06	198 90	252 45	307 94	365 69
61	72 39	47 79	96 72	146 93	198 54	251 75	306 81	364 07
62	74 66	47 85	96 75	146 80	198 14	250 96	305 56	362 26
63	77 15	47 92	96 77	146 63	197 67	250 08	304 13	360 22
64	79 90	47 99	96 76	146 41	197 11	249 04	302 50	357 89
65	82 92	48 03	96 71	146 14	196 43	247 83	300 02	355 26

TERMINAL RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

At Ages 20 to 65
ENDOWMENT—15 YEAR—CONTINUOUS PREMIUMS.
4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.							
	8	9	10	11	12	13	14	15
20	\$445 86	\$514 24	\$585 90	\$661 03	\$739 81	\$822 43	\$909 08	\$1,000
21	445 79	514 16	585 82	660 96	739 74	822 37	909 05	1,000
22	445 72	514 08	585 74	660 88	739 67	822 31	909 01	1,000
23	445 64	514 00	585 65	660 79	739 59	822 25	908 97	1,000
24	445 56	513 91	585 56	660 70	739 50	822 18	908 93	1,000
25	445 48	513 82	585 47	660 60	739 42	822 11	908 89	1,000
26	445 39	513 72	585 36	660 50	739 32	822 02	908 84	1,000
27	445 30	513 62	585 26	660 39	739 22	821 94	908 79	1,000
28	445 20	513 51	585 14	660 27	739 11	821 85	908 73	1,000
29	445 10	513 40	585 02	660 15	738 98	821 75	908 67	1,000
30	445 00	513 28	584 88	660 01	738 85	821 64	908 60	1,000
31	444 88	513 14	584 74	659 86	738 71	821 52	908 52	1,000
32	444 76	513 00	584 58	659 70	738 56	821 39	908 44	1,000
33	444 62	512 84	584 41	659 53	738 39	821 24	908 35	1,000
34	444 48	512 69	584 24	659 34	738 21	821 09	908 25	1,000
35	444 34	512 52	584 05	659 14	738 01	820 92	908 14	1,000
36	444 19	512 34	583 85	658 92	737 80	820 73	908 02	1,000
37	444 04	512 16	583 64	658 69	737 57	820 52	907 88	1,000
38	443 89	511 97	583 41	658 45	737 31	820 29	907 72	1,000
39	443 74	511 78	583 18	658 17	737 02	820 03	907 55	1,000
40	443 58	511 56	582 91	657 86	736 69	819 73	907 36	1,000
41	443 42	511 33	582 61	657 51	736 32	819 40	907 14	1,000
42	443 23	511 06	582 26	657 10	735 91	819 03	906 89	1,000
43	443 00	510 73	581 85	656 64	735 43	818 60	906 61	1,000
44	442 72	510 35	581 38	656 11	734 88	818 11	906 29	1,000
45	442 38	509 90	580 83	655 49	734 26	817 56	905 94	1,000
46	441 97	509 37	580 20	654 79	733 54	816 94	905 53	1,000
47	441 49	508 75	579 46	653 98	732 74	816 23	905 07	1,000
48	440 92	508 03	578 62	653 07	731 83	815 44	904 56	1,000
49	440 25	507 21	577 68	652 04	730 80	814 54	903 98	1,000
50	439 50	506 29	576 61	650 89	729 65	813 54	903 33	1,000
51	438 67	505 27	575 43	649 61	728 37	812 42	902 61	1,000
52	437 73	504 12	574 20	648 18	726 95	811 19	901 81	1,000
53	436 70	502 86	572 64	646 60	725 38	809 81	900 92	1,000
54	435 55	501 45	571 03	644 85	723 64	808 28	899 92	1,000
55	434 30	499 92	569 26	642 93	721 71	806 59	898 82	1,000
56	432 93	498 13	567 32	640 81	719 59	804 72	897 59	1,000
57	431 45	496 42	565 19	638 49	717 24	802 64	896 23	1,000
58	429 82	494 42	562 85	635 92	714 65	800 35	894 72	1,000
59	428 07	492 23	560 28	633 09	711 78	797 79	893 05	1,000
60	426 13	489 80	557 43	629 94	708 58	794 96	891 19	1,000
61	423 97	487 01	554 25	626 43	705 03	791 83	889 14	1,000
62	421 56	484 08	550 69	622 53	701 11	788 38	886 88	1,000
63	418 84	481 69	546 73	618 23	696 81	784 59	884 39	1,000
64	415 77	476 92	542 41	613 57	692 15	780 47	881 64	1,000
65	412 38	472 85	537 77	608 59	687 16	776 01	878 62	1,000

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
At Ages 20 to 60
ENDOWMENT—20 YEAR—CONTINUOUS PREMIUMS.
4% American Experience.

Age at Issue	Net Premiums.	RESERVES AT END OF YEARS STATED.									
		1	2	3	4	5	6	7	8	9	10
20	\$37 12	\$31 04	\$63 53	\$ 97 55	\$133 15	\$170 44	\$209 49	\$250 38	\$293 21	\$338 07	\$385 07
21	37 16	31 04	63 52	97 53	133 14	170 42	209 46	250 35	293 17	338 02	385 01
22	37 21	31 04	63 52	97 53	133 13	170 41	209 44	250 32	293 13	337 98	384 96
23	37 26	31 04	63 52	97 53	133 13	170 40	209 43	250 30	293 10	337 94	384 91
24	37 31	31 04	63 53	97 53	133 13	170 40	209 42	250 28	293 08	337 90	384 86
25	37 36	31 05	63 53	97 54	133 14	170 40	209 41	250 27	293 05	337 86	384 81
26	37 43	31 05	63 54	97 55	133 14	170 40	209 41	250 26	293 03	337 83	384 76
27	37 49	31 05	63 55	97 56	133 15	170 41	209 41	250 25	293 01	337 80	384 72
28	37 57	31 06	63 56	97 57	133 17	170 43	209 42	250 25	293 01	337 78	384 68
29	37 65	31 07	63 58	97 60	133 19	170 44	209 44	250 26	293 00	337 76	384 64
30	37 74	31 08	63 60	97 63	133 23	170 48	209 47	250 28	293 01	337 75	384 61
31	37 84	31 10	63 64	97 67	133 27	170 53	209 51	250 32	293 03	337 75	384 59
32	37 94	31 12	63 67	97 71	133 33	170 58	209 57	250 36	293 06	337 76	384 58
33	38 07	31 14	63 71	97 77	133 40	170 65	209 64	250 43	293 11	337 80	384 59
34	38 20	31 17	63 77	97 85	133 49	170 76	209 74	250 52	293 19	337 86	384 63
35	38 35	31 22	63 84	97 95	133 60	170 88	209 86	250 64	293 30	337 96	385 69
36	38 52	31 25	63 92	98 05	133 73	171 02	210 01	250 79	293 45	338 08	384 79
37	38 71	31 31	64 01	98 18	133 88	171 20	210 20	250 99	293 64	338 25	384 92
38	38 92	31 36	64 12	98 33	134 07	171 42	210 44	251 23	293 87	338 45	385 09
39	39 16	31 44	64 25	98 52	134 31	171 69	210 74	251 53	294 16	338 71	385 29
40	39 42	31 51	64 41	98 75	134 60	172 01	211 09	251 88	294 49	339 00	385 51
41	39 72	31 62	64 61	99 03	134 93	172 40	211 49	252 29	294 87	339 32	385 74
42	40 06	31 74	64 83	99 33	135 32	172 83	211 95	252 74	295 28	339 65	385 97
43	40 44	31 88	65 08	99 69	135 75	173 31	212 45	253 22	295 70	339 99	386 20
44	40 87	32 02	65 37	100 08	136 22	173 84	212 98	253 71	296 13	340 33	386 42
45	41 35	32 20	65 68	100 52	136 74	174 39	213 53	254 23	296 57	340 67	386 63
46	41 89	32 37	66 02	100 98	137 27	174 96	214 09	254 75	297 02	341 00	386 81
47	42 49	32 58	66 39	101 46	137 83	175 55	214 67	255 29	297 47	341 33	386 98
48	43 17	32 79	66 77	101 96	138 40	176 15	215 28	255 83	297 92	341 64	387 13
49	43 92	33 01	67 15	102 46	138 99	176 78	215 89	256 40	298 38	341 96	387 26
50	44 76	33 23	67 55	103 01	139 63	177 46	216 56	257 00	298 87	342 30	387 40
51	45 70	33 47	67 99	103 69	140 31	178 18	217 27	257 65	299 41	342 66	387 55
52	46 73	33 73	68 47	104 23	141 05	178 97	218 05	258 36	300 00	343 06	387 71
53	47 88	34 02	68 98	104 92	141 85	179 83	218 90	259 14	300 64	343 50	387 89
54	49 16	34 32	69 54	105 66	142 72	180 76	219 83	259 99	301 34	343 99	388 10
55	50 56	34 66	70 15	106 47	143 68	181 78	220 84	260 92	302 11	344 53	388 34
56	52 12	35 01	70 79	107 36	144 71	182 89	221 94	261 93	302 95	345 12	388 60
57	53 83	35 41	71 51	108 32	145 83	184 09	223 13	263 03	303 87	345 75	388 86
58	55 72	35 83	72 28	109 35	147 04	185 37	224 41	264 20	304 82	346 40	389 10
59	57 79	36 28	73 10	110 44	148 31	186 75	225 78	265 44	305 82	347 05	389 28
60	60 07	36 76	73 97	111 61	149 68	188 22	227 21	266 73	306 85	347 68	389 40

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
 At Ages 20 to 60
ENDOWMENT—20 YEAR—CONTINUOUS PREMIUMS.
 4% American Experience.

Age at Issue	RESERVES AT END OF YEARS STATED.									
	11	12	13	14	15	16	17	18	19	20
20	\$434 31	\$485 91	\$539 99	\$596 68	\$656 12	\$718 45	\$783 83	\$852 43	\$924 42	\$1,000
21	434 24	485 84	539 91	596 59	656 03	718 36	783 75	852 36	924 37	1,000
22	434 18	485 76	539 82	596 50	655 93	718 27	783 66	852 28	924 33	1,000
23	434 12	485 69	539 74	596 41	655 84	718 16	783 56	852 20	924 28	1,000
24	434 05	485 61	539 66	596 32	655 73	718 06	783 46	852 12	924 23	1,000
25	433 99	485 54	539 57	596 21	655 62	717 94	783 35	852 03	924 17	1,000
26	433 93	485 46	539 47	596 10	655 50	717 82	783 23	851 93	924 11	1,000
27	433 87	485 38	539 37	595 99	655 37	717 69	783 11	851 82	924 04	1,000
28	433 81	485 30	539 27	595 87	655 24	717 55	782 97	851 71	923 97	1,000
29	433 75	485 22	539 17	595 75	655 10	717 40	782 83	851 58	923 89	1,000
30	433 70	485 14	539 07	595 62	654 96	717 25	782 68	851 45	923 80	1,000
31	433 65	485 07	538 97	595 50	654 82	717 08	782 51	851 30	923 70	1,000
32	433 62	485 01	538 88	595 38	654 66	716 92	782 33	851 14	923 59	1,000
33	433 60	484 96	538 80	595 26	654 51	716 74	782 14	850 96	923 47	1,000
34	433 61	484 93	538 72	595 14	654 35	716 54	781 92	850 76	923 34	1,000
35	433 64	484 92	538 66	595 03	654 18	716 32	781 69	850 54	923 19	1,000
36	433 70	484 92	538 61	594 90	653 99	716 08	781 42	850 29	923 02	1,000
37	433 78	484 94	538 55	594 76	653 77	715 81	781 12	850 01	922 83	1,000
38	433 88	484 97	538 48	594 60	653 53	715 50	780 78	849 69	922 62	1,000
39	434 01	484 99	538 40	594 42	653 25	715 15	780 40	849 34	922 38	1,000
40	434 13	485 00	538 30	594 20	652 93	714 75	779 97	848 94	922 12	1,000
41	434 25	485 01	538 18	593 95	652 57	714 30	779 48	848 50	921 82	1,000
42	434 37	484 99	538 02	593 65	652 14	713 79	778 93	847 99	921 48	1,000
43	434 47	484 94	537 82	593 30	651 66	713 20	778 31	847 42	921 10	1,000
44	434 54	484 86	537 56	592 88	651 09	712 53	777 60	846 78	920 67	1,000
45	434 59	484 73	537 25	592 39	650 45	711 77	776 80	846 06	920 19	1,000
46	434 60	484 55	536 88	591 82	649 71	710 91	775 90	845 24	919 65	1,000
47	434 59	484 33	536 44	591 17	648 87	709 94	774 89	844 33	919 05	1,000
48	434 54	484 06	535 93	590 43	647 92	708 85	773 76	843 31	918 37	1,000
49	434 45	483 73	535 34	589 59	646 86	707 64	772 49	842 17	917 62	1,000
50	434 35	483 36	534 68	588 60	645 70	706 30	771 10	840 91	916 78	1,000
51	434 23	482 95	533 97	587 65	644 41	704 81	769 55	839 51	915 84	1,000
52	434 11	482 51	533 20	586 54	643 01	703 19	767 84	837 96	914 80	1,000
53	433 99	482 05	532 37	585 33	641 46	701 39	765 96	836 25	913 65	1,000
54	433 87	481 55	531 45	584 01	639 76	699 41	763 88	834 34	912 38	1,000
55	433 74	481 00	530 45	582 55	637 88	697 21	761 55	832 23	910 97	1,000
56	433 59	480 38	529 32	580 91	635 77	694 75	758 98	829 90	909 42	1,000
57	433 40	479 66	528 05	579 06	633 40	692 02	756 13	827 34	907 71	1,000
58	433 13	478 82	526 57	576 96	630 76	689 00	753 02	824 52	905 82	1,000
59	432 76	477 80	524 87	574 61	627 86	685 73	749 64	821 47	903 74	1,000
60	432 26	476 61	522 98	572 07	624 77	682 26	746 04	818 17	901 46	1,000

NET ANNUAL PREMIUMS PER \$1,000.

At Ages 20 to 70

COMBINED EXPERIENCE, FOUR PER CENT.

Age.	Whole Life	10 Payment Life	15 Payment Life	20 Payment Life	10 Year Endowment	15 Year Endowment	20 Year Endowment
20	\$12 95	\$30 81	\$22 86	\$19 00	\$83 86	\$52 27	\$36 97
21	13 27	31 40	23 29	19 37	83 91	52 33	37 05
22	13 61	32 00	23 75	19 76	83 97	52 40	37 12
23	13 96	32 63	24 22	20 15	84 03	52 47	37 21
24	14 33	33 27	24 71	20 57	84 09	52 54	37 29
25	14 72	33 94	25 21	21 00	84 15	52 62	37 39
26	15 13	34 64	25 74	21 44	84 22	52 70	37 48
27	15 56	35 35	26 29	21 90	84 29	52 79	37 59
28	16 01	36 09	26 84	22 38	84 37	52 88	37 70
29	16 48	36 86	27 43	22 88	84 45	52 98	37 82
30	16 97	37 66	28 03	23 39	84 54	53 08	37 95
31	17 49	38 48	28 65	23 93	84 63	53 19	38 09
32	18 04	39 33	29 30	24 49	84 72	53 31	38 25
33	18 62	40 21	29 97	25 07	84 82	53 44	38 41
34	19 23	41 12	30 67	25 68	84 92	53 57	38 60
35	19 87	42 06	31 40	26 32	85 03	53 72	38 80
36	20 54	43 04	32 15	26 98	85 15	53 89	39 03
37	21 26	44 05	32 94	27 67	85 28	54 07	39 28
38	22 02	45 10	33 76	28 40	85 42	54 28	39 56
39	22 82	46 20	34 62	29 17	85 58	54 51	39 87
40	23 68	47 33	35 53	29 98	85 76	54 77	40 21
41	24 59	48 53	36 47	30 83	85 98	55 07	40 61
42	25 55	49 77	37 47	31 74	86 22	55 41	41 04
43	26 58	51 08	38 52	32 69	86 51	55 79	41 53
44	27 68	52 44	39 63	33 71	86 84	56 22	42 08
45	28 85	53 86	40 78	34 77	87 21	56 70	42 68
46	30 08	55 33	41 99	35 90	87 62	57 23	43 34
47	31 39	56 85	43 25	37 08	88 06	57 80	44 06
48	32 77	58 43	44 57	38 32	88 55	58 43	44 85
49	34 23	60 05	45 95	39 63	89 08	59 11	45 71
50	35 78	61 74	47 38	41 02	89 66	59 86	46 65
51	37 42	63 49	48 89	42 48	90 29	60 68	47 68
52	39 15	65 30	50 46	44 02	90 98	61 58	48 81
53	41 00	67 17	52 12	45 66	91 73	62 56	50 03
54	42 95	69 12	53 86	47 39	92 55	63 63	51 37
55	45 03	71 14	55 69	49 24	93 45	64 80	52 84
56	47 23	73 25	57 63	51 20	94 43	66 09	.....
57	49 57	75 44	59 67	53 29	95 52	67 51	.....
58	52 07	77 75	61 84	55 53	96 71	69 06	.....
59	54 72	80 15	64 15	57 92	98 02	70 77	.....
60	57 56	82 68	66 60	60 49	99 47	72 64	.....
61	60 57	85 34	69 21	63 24	101 07	.....	.....
62	63 78	88 13	71 99	66 18	102 81	.....	.....
63	67 20	91 07	74 96	69 33	104 73	.....	.....
64	70 84	94 16	78 12	72 71	106 83	.....	.....
65	74 72	97 43	81 50	76 34	109 12	.....	.....
66	78 85	100 88	85 12	80 22	.....	.....	.....
67	83 24	104 53	88 99	84 38	.....	.....	.....
68	87 91	108 39	93 14	88 85	.....	.....	.....
69	92 89	112 48	97 59	93 63	.....	.....	.....
70	98 20	116 85	102 36	98 77	.....	.....	.....

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Ordinary Life Policies.

Age.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.	11th Year.
20	\$6 22	\$12 66	\$19 31	\$26 19	\$33 30	\$40 64	\$48 23	\$56 07	\$64 17	\$72 53	\$81 16
21	6 47	13 17	20 09	27 24	34 64	42 27	50 16	58 31	66 72	75 41	84 37
22	6 74	13 71	20 90	28 34	36 03	43 97	52 17	60 64	69 38	78 41	87 72
23	7 01	14 26	21 75	29 49	37 48	45 74	54 26	63 07	72 15	81 53	91 20
24	7 30	14 84	22 64	30 69	39 00	47 59	56 45	65 60	75 04	84 78	94 85
25	7 60	15 45	23 56	31 94	40 58	49 51	58 73	68 24	78 06	88 20	98 67
26	7 91	16 08	24 52	33 24	42 23	51 52	61 11	71 00	81 22	91 76	102 65
27	8 24	16 75	25 53	34 60	43 96	53 62	63 59	73 89	84 52	95 50	106 85
28	8 58	17 43	26 58	36 02	45 76	55 81	66 20	76 92	87 98	99 43	111 25
29	8 93	18 16	27 68	37 50	47 64	58 12	68 93	80 09	91 64	103 56	115 88
30	9 31	18 91	28 83	39 06	49 63	60 54	71 80	83 45	95 48	107 91	120 77
31	9 70	19 70	30 03	40 70	51 71	63 08	74 84	86 98	99 53	112 51	125 93
32	10 10	20 54	31 31	42 43	53 91	65 78	78 04	90 72	103 82	117 37	131 36
33	10 54	21 42	32 65	44 25	56 25	68 63	81 43	94 67	108 36	122 50	137 05
34	11 00	22 35	34 07	46 20	58 71	71 65	85 03	98 86	113 15	127 86	142 94
35	11 48	23 34	35 59	48 25	61 34	74 86	88 84	103 29	118 16	133 41	149 02
36	11 99	24 39	37 19	50 43	64 11	78 26	92 87	107 92	123 35	139 13	155 22
37	12 55	25 51	38 90	52 75	67 08	81 87	97 09	112 71	128 69	144 97	161 54
38	13 12	26 69	40 72	55 22	70 20	85 62	101 43	117 61	134 10	150 89	167 95
39	13 74	27 96	42 65	57 83	73 46	89 48	105 88	122 59	139 60	156 89	174 47
40	14 41	29 31	44 70	60 55	76 79	93 42	110 36	127 60	145 14	162 97	181 06
41	15 12	30 73	46 81	63 29	80 16	97 35	114 85	132 64	150 73	169 09	187 69
42	15 85	32 18	48 91	66 04	83 49	101 26	119 32	137 69	156 33	175 22	194 35
43	16 58	33 59	51 00	68 73	86 78	105 13	123 80	142 74	161 94	181 37	201 02
44	17 30	34 99	53 02	71 38	90 04	109 02	128 28	147 80	167 56	187 54	207 73
45	18 01	36 36	55 04	74 03	93 34	112 94	132 80	152 91	173 24	193 79	214 53
46	18 69	37 71	57 05	76 72	96 67	116 90	137 38	158 08	179 02	200 13	221 41
47	19 39	39 10	59 14	79 47	100 09	120 95	142 05	163 37	184 90	206 59	228 45
48	20 10	40 54	61 28	82 30	103 57	125 09	146 83	168 78	190 90	213 19	235 63
49	20 86	42 02	63 47	85 19	107 14	129 34	151 73	174 30	197 06	219 95	242 96
50	21 62	43 52	65 70	88 13	110 79	133 66	156 72	179 95	203 34	226 84	250 38
51	22 39	45 06	67 98	91 14	114 52	138 09	161 84	185 74	209 76	233 82	257 88
52	23 19	46 63	70 33	94 24	118 34	142 64	167 09	191 66	216 27	240 88	265 44
53	24 00	48 26	72 74	97 42	122 29	147 32	172 47	197 66	222 86	248 00	273 05
54	24 85	49 94	75 22	100 70	126 35	152 12	177 93	203 75	229 51	255 18	280 68
55	25 72	51 65	77 78	104 08	130 51	156 98	183 46	209 87	236 19	262 35	288 31
56	26 61	53 43	80 42	107 55	134 72	161 90	189 01	216 02	242 87	269 52	295 88
57	27 56	55 29	83 15	111 07	138 99	166 84	194 59	222 18	249 55	276 63	303 39
58	28 52	57 18	85 88	114 59	143 23	171 77	200 14	228 28	256 13	283 65	310 81
59	29 50	59 05	88 60	118 08	147 46	176 66	205 63	234 30	262 63	290 58	318 14
60	30 45	60 90	91 28	121 54	151 63	181 49	211 02	240 21	269 02	297 42	325 37
61	31 41	62 74	93 96	124 99	155 78	186 25	216 35	246 06	275 36	304 18	332 51
62	32 35	64 58	96 62	128 41	159 86	190 94	221 61	251 86	281 62	310 87	339 58
63	33 31	66 41	99 27	131 77	163 89	195 59	226 85	257 60	287 83	317 50	346 58
64	34 25	68 23	101 86	135 09	167 87	200 21	232 02	263 29	293 98	324 07	353 51
65	35 19	70 01	104 41	138 37	171 84	204 79	237 17	268 95	300 10	330 56	360 40

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1000.

Ordinary Life Policies.

AGE.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.	21st Year.	22d Year.	23d Year.
20	90 07	99 26	108 75	118 56	128 68	139 12	149 93	161 08	172 61	184 54	196 87	209 60
21	93 62	103 17	113 04	123 22	133 73	144 62	155 83	167 43	179 43	191 84	204 65	217 84
22	97 33	107 26	117 51	128 09	139 03	150 33	162 01	174 08	186 57	199 47	212 74	226 36
23	101 20	111 52	122 17	133 19	144 56	156 32	168 48	181 05	194 03	207 40	221 11	235 13
24	105 24	115 97	127 07	138 52	150 36	162 61	175 27	188 34	201 80	215 61	229 73	244 13
25	109 47	120 65	132 19	144 12	156 45	169 20	182 38	195 38	209 84	224 07	238 57	253 33
26	113 92	125 54	137 56	149 99	162 84	176 12	189 78	203 79	218 13	232 74	247 61	262 73
27	118 57	130 69	143 22	156 17	169 55	183 32	197 44	211 89	226 62	241 61	256 86	272 36
28	123 46	136 10	149 16	162 65	176 53	190 78	205 35	220 20	235 31	250 68	266 31	282 17
29	128 62	141 80	155 40	169 41	183 78	198 47	213 45	228 70	244 20	259 96	275 96	292 17
30	134 06	147 79	161 93	176 42	191 25	206 36	221 75	237 39	253 29	269 43	285 79	302 35
31	139 79	154 05	168 68	183 65	198 90	214 44	230 22	246 28	262 67	279 03	295 80	312 70
32	145 77	160 54	175 66	191 06	206 74	222 69	238 90	255 35	272 02	288 90	305 97	323 22
33	151 97	167 24	182 80	198 65	214 75	231 13	247 75	264 59	281 64	298 89	316 31	333 90
34	158 38	174 10	190 11	206 39	222 94	239 74	256 76	273 99	291 42	309 03	326 81	344 72
35	164 92	181 11	197 57	214 30	231 28	248 50	265 92	283 54	301 35	319 32	337 43	355 69
36	171 60	188 25	205 18	222 36	239 77	257 40	275 22	293 23	311 42	329 74	348 21	366 79
37	178 39	195 53	212 92	230 54	248 38	266 42	284 66	303 06	321 60	340 30	359 11	378 01
38	185 32	202 92	220 76	238 83	257 19	275 56	294 20	312 98	331 91	350 96	370 11	389 29
39	192 32	210 40	228 71	247 22	265 93	284 82	303 84	323 03	342 33	361 73	381 17	400 60
40	199 40	217 96	236 73	255 70	274 85	294 14	313 59	333 17	352 84	372 54	392 25	411 91
41	206 53	225 57	244 82	264 25	283 82	303 56	323 42	343 37	363 37	383 36	403 31	423 19
42	213 68	233 23	252 95	272 83	292 87	313 03	333 30	353 59	373 90	394 15	414 33	434 39
43	220 87	240 92	261 11	281 47	301 96	322 55	343 18	363 81	384 39	404 89	425 28	445 50
44	228 11	248 65	269 36	290 19	311 13	332 10	353 08	374 01	394 86	415 57	436 15	456 50
45	235 43	256 50	277 70	299 01	320 35	341 69	362 99	384 21	405 30	426 23	446 93	467 39
46	242 86	264 45	286 15	307 89	329 62	351 31	372 92	394 39	415 71	436 79	457 63	478 19
47	250 45	272 56	294 71	316 86	338 96	360 98	382 86	404 58	426 07	447 30	468 25	488 91
48	258 18	280 76	303 35	325 89	348 34	370 66	392 81	414 72	436 37	457 74	478 81	499 54
49	266 01	289 07	312 06	334 98	357 75	380 36	402 72	424 81	446 62	468 12	489 28	510 07
50	273 92	297 41	320 81	344 07	367 16	389 99	412 56	434 83	456 79	478 40	499 64	520 48
51	281 89	305 81	329 58	353 18	376 52	399 58	422 34	444 79	466 88	488 58	509 89	530 77
52	289 91	314 23	338 36	362 24	385 83	409 11	432 07	454 66	476 87	498 66	520 02	540 93
53	297 95	322 65	347 10	371 25	395 09	418 59	441 72	464 45	486 76	508 63	530 04	550 96
54	306 00	331 04	355 79	380 21	404 29	427 99	451 28	474 14	496 55	518 48	539 92	560 88
55	313 99	339 37	364 42	389 11	413 41	437 39	460 74	483 72	506 21	528 20	549 69	570 64
56	321 93	347 63	372 98	397 92	422 44	446 50	470 98	493 17	515 79	537 80	559 30	580 24
57	329 80	355 84	381 47	406 65	431 37	455 60	479 31	502 50	525 16	547 26	568 76	589 70
58	337 59	363 94	389 84	415 26	440 17	464 56	488 40	511 71	534 43	556 54	578 07	599 05
59	345 27	371 93	398 09	423 74	448 84	473 39	497 37	520 76	543 52	565 69	587 28	608 38
60	352 84	379 80	406 22	432 09	457 38	482 10	506 20	529 65	552 49	574 74	596 48	617 84
61	360 32	387 58	414 26	440 34	465 83	490 69	514 88	538 44	561 38	583 81	605 83	627 53
62	367 72	395 26	422 19	448 51	474 18	499 15	523 47	547 16	570 31	593 05	615 45	637 68
63	375 05	402 87	430 07	456 60	482 40	507 51	532 02	555 95	579 44	602 60	625 57	648 36
64	382 30	410 41	437 87	464 57	490 57	515 90	540 65	564 90	588 90	612 67	636 25	659 65
65	389 53	417 94	445 58	472 50	498 73	524 26	549 52	574 33	598 93	623 25	647 58	671 65

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Ordinary Life Policies.

AGE.	24th Year.	25th Year.	26th Year.	27th Year.	28th Year.	29th Year.	30th Year.	31st Year.	32d Year.	33d Year.
20	\$222 71	\$236 15	\$249 91	\$263 92	\$278 19	\$292 70	\$307 45	\$322 42	\$337 59	\$352 95
21	231 37	245 21	259 31	273 67	288 27	303 11	318 18	333 44	348 90	364 53
22	240 29	254 49	268 94	283 63	298 57	313 73	329 10	344 66	360 39	376 28
23	249 43	263 98	278 77	293 81	309 08	324 55	340 21	356 05	372 05	388 20
24	258 78	273 68	288 83	304 20	319 78	335 55	351 50	367 62	383 88	400 28
25	268 34	283 60	299 08	314 78	330 67	346 73	362 97	379 35	395 87	412 52
26	278 11	293 72	309 53	325 54	341 73	358 09	374 60	391 24	408 02	424 90
27	288 08	304 03	320 16	336 48	352 97	369 62	386 39	403 30	420 31	437 41
28	298 24	314 51	330 97	347 59	364 38	381 29	398 34	415 50	432 74	450 01
29	308 58	325 18	341 95	358 88	375 94	393 13	410 44	427 83	445 25	462 67
30	319 10	336 02	353 10	370 32	387 66	405 13	422 68	440 25	457 83	475 37
31	329 78	347 02	364 40	381 91	399 54	417 25	434 99	452 74	470 44	488 08
32	340 63	358 17	375 86	393 66	411 55	429 46	447 38	465 26	483 07	500 77
33	351 62	369 49	387 47	405 54	423 64	441 74	459 80	477 79	495 68	513 42
34	362 78	380 95	399 21	417 50	435 79	454 05	472 23	490 31	508 24	525 99
35	374 06	392 53	411 02	429 52	447 98	466 36	484 64	502 78	520 72	538 45
36	385 47	404 18	422 89	441 57	460 16	478 65	497 00	515 15	533 09	550 79
37	396 95	415 89	434 79	453 61	472 33	490 90	509 27	527 42	545 34	563 00
38	408 47	427 60	446 67	465 62	484 43	503 03	521 42	539 56	557 45	575 05
39	419 99	439 31	458 51	477 57	496 42	515 05	533 44	551 56	569 40	586 94
40	431 50	450 97	470 29	489 40	508 29	526 94	545 32	563 40	581 18	598 63
41	442 94	462 54	481 94	501 10	520 02	538 67	557 02	575 06	592 76	610 11
42	454 29	473 98	493 45	512 65	531 59	550 22	568 53	586 51	604 13	621 37
43	465 51	485 29	504 80	524 04	542 97	561 58	579 85	597 75	615 27	632 40
44	476 61	496 45	516 01	535 27	554 19	572 76	590 97	608 78	626 21	643 23
45	487 59	507 49	527 09	546 35	565 24	584 77	601 90	619 63	636 95	653 85
46	498 46	518 41	538 02	557 27	576 13	594 60	612 65	630 30	647 50	664 24
47	509 25	529 23	548 84	568 06	586 88	605 28	623 26	640 79	657 85	674 46
48	519 92	539 92	559 52	578 71	597 47	615 81	633 69	651 08	668 03	684 53
49	530 48	550 49	570 07	589 22	607 93	626 17	643 93	661 22	678 06	694 52
50	540 92	560 91	580 47	599 58	618 21	636 34	654 00	671 20	688 01	704 52
51	551 21	571 20	590 73	609 78	628 31	646 36	663 94	681 12	697 99	714 62
52	561 38	581 36	600 84	619 79	638 26	656 24	673 82	691 07	708 08	724 96
53	571 42	591 36	610 77	629 67	648 08	666 07	683 74	701 15	718 43	735 57
54	581 31	601 20	620 56	639 43	657 86	675 96	693 81	711 51	729 07	746 50
55	591 04	610 89	630 24	649 14	667 70	686 00	704 15	722 16	740 04	757 80
56	600 62	620 47	639 88	658 93	677 71	696 34	714 83	733 17	751 40	769 40
57	610 10	630 03	649 61	668 90	688 04	707 03	725 88	744 60	763 10	781 21
58	619 55	639 68	659 52	679 20	698 73	718 11	737 37	756 39	775 01	793 19
59	629 10	649 52	669 78	689 89	709 84	729 66	749 24	768 40	787 12	805 22
60	638 87	659 75	680 46	701 02	721 43	741 62	761 36	780 66	799 30	816 94
61	649 06	670 42	691 63	712 69	733 50	753 87	773 76	793 00	811 20	827 99
62	659 74	681 63	703 38	724 86	745 89	766 42	786 29	805 07	822 42	838 01
63	670 99	693 46	715 66	737 40	758 63	779 14	798 56	816 48	832 59	845 54
64	682 90	705 86	728 35	750 29	771 53	791 62	810 16	826 83	840 22	850 59
65	695 43	718 71	741 44	763 43	784 23	803 42	820 68	834 55	845 29	850 61

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Ordinary Life Policies.

34th Year.	35th Year.	36th Year.	37th Year.	38th Year.	39th Year.	40th Year.	41st Year.	42d Year.	43d Year.	44th Year.	45th Year
368 48 384 18 400 02	415 98 432 08	448 27 464 55	480 85 497 15	513 42 529 63	545 74 561 95	580 22 596 43	610 01 626 22	650 37 666 58	685 12 701 33	714 27 729 48	748 15 763 36
380 32 396 26	412 33 428 52	444 88 461 19	477 60 494 01	510 37 526 68	542 89 558 98	582 12 598 33	612 01 628 22	652 17 668 38	687 02 703 23	716 47 732 68	745 35 761 56
392 33 408 50	424 80 441 20	457 68 474 19	490 71 507 18	523 60 539 91	556 11 572 32	589 02 605 23	618 51 634 72	658 07 674 28	693 02 709 23	721 57 737 78	750 45 766 66
404 48 420 80	437 41 454 00	470 63 487 25	503 84 520 37	536 79 553 09	569 22 585 43	598 17 614 38	627 06 643 27	666 12 682 33	695 07 711 28	723 52 740 13	752 40 768 61
416 80 433 43	450 15 466 89	483 68 500 34	516 98 533 52	549 94 566 18	582 24 598 45	610 84 627 05	643 16 659 37	676 11 692 32	705 06 721 27	733 51 750 12	762 39 778 60
429 27 446 11	462 97 479 84	496 66 513 43	530 09 546 63	562 99 579 16	595 11 610 84	627 05 643 26	659 00 675 21	690 16 706 37	721 11 737 32	750 06 766 27	778 01 794 22
441 86 458 86	475 85 492 81	509 70 526 49	543 16 559 64	575 93 592 01	607 86 623 46	639 01 655 22	670 17 686 38	701 12 717 33	730 07 746 28	758 02 774 23	786 00 802 21
454 54 471 67	488 77 505 50	522 72 539 52	556 13 572 55	588 76 604 74	620 46 635 91	651 11 667 32	682 06 698 27	712 12 728 33	741 07 757 28	769 02 785 23	797 00 813 21
467 28 484 52	501 69 518 73	535 69 552 44	569 00 585 34	601 45 617 31	632 89 648 18	663 04 679 25	694 00 710 21	724 06 740 27	753 01 769 22	782 00 798 21	811 00 827 21
480 06 497 38	514 59 531 67	548 57 565 27	581 75 598 00	614 00 629 71	645 14 660 26	675 00 691 21	705 06 721 27	734 01 750 22	763 00 779 21	792 00 808 21	821 00 837 21
492 83 510 21	527 45 544 50	561 36 577 98	594 38 610 52	626 38 641 94	657 20 672 13	687 06 703 27	718 02 734 23	747 07 763 28	776 02 792 23	805 00 821 21	834 00 850 21
505 61 523 01	540 23 557 23	574 02 590 57	606 86 622 87	638 58 655 98	669 05 685 26	699 01 715 22	728 06 744 27	757 01 773 22	786 00 802 21	815 00 831 21	844 00 860 21
518 35 535 72	552 90 569 85	586 56 603 01	619 17 635 04	650 59 665 81	680 69 695 24	710 14 726 35	740 09 756 30	769 04 785 25	798 00 814 21	827 00 843 21	856 00 872 21
530 98 548 34	565 46 582 34	598 96 615 29	631 31 647 02	662 40 677 43	692 13 706 45	721 08 737 29	750 03 766 24	779 00 795 21	808 00 824 21	837 00 853 21	866 00 882 21
543 33 560 83	577 96 594 69	611 19 627 39	643 26 658 80	674 00 688 85	703 33 717 42	732 28 748 49	761 23 777 44	790 18 806 39	819 13 835 34	848 08 864 29	877 03 893 24
555 95 573 20	590 18 606 87	623 24 639 30	655 01 670 37	685 39 700 03	714 27 728 15	743 22 758 43	772 17 787 38	801 12 816 33	830 07 846 28	859 02 875 23	888 00 904 21
568 24 585 42	602 30 618 87	635 11 651 00	666 54 681 73	696 54 710 96	724 99 738 66	753 04 767 25	782 00 796 21	811 00 825 21	840 00 854 21	869 00 883 21	898 00 912 21
580 39 597 47	614 24 630 68	646 78 662 50	677 87 692 86	707 45 721 65	735 49 749 01	764 04 778 25	792 00 806 21	821 00 835 21	850 00 864 21	879 00 893 21	908 00 922 21
592 36 609 34	625 99 642 28	658 21 673 78	688 96 703 73	718 12 732 13	745 82 759 27	774 07 788 28	803 02 817 23	832 00 846 21	861 00 875 21	890 00 904 21	919 00 933 21
604 14 621 01	637 52 653 66	669 44 684 82	699 79 714 37	728 57 742 45	756 07 769 50	785 02 799 23	814 00 828 21	843 00 857 21	872 00 886 21	901 00 915 21	930 00 944 21
615 73 632 47	648 84 664 83	680 43 695 61	710 39 724 79	738 86 752 67	766 29 779 80	794 04 808 11	822 01 836 22	855 00 869 21	884 00 898 21	913 00 927 21	942 00 956 21
627 10 643 71	659 93 675 76	691 16 706 15	720 76 735 04	749 06 762 87	776 58 790 18	804 03 817 24	832 00 846 21	861 00 875 21	890 00 904 21	919 00 933 21	948 00 962 21
638 23 654 71	670 78 686 42	701 64 716 48	730 97 745 20	759 23 773 15	786 96 800 67	814 01 828 22	843 00 857 21	872 00 886 21	901 00 915 21	930 00 944 21	959 00 973 21
649 15 665 47	681 36 696 84	711 91 726 64	741 10 755 36	769 50 783 53	797 46 811 29	825 01 839 22	854 00 868 21	883 00 897 21	912 00 926 21	941 00 955 21	970 00 984 21
659 83 675 99	691 72 707 05	722 03 736 73	751 23 765 61	779 58 794 04	808 11 822 01	836 26 850 47	865 01 879 22	894 00 908 21	923 00 937 21	952 00 966 21	981 00 995 21
670 29 686 30	701 90 717 13	732 10 746 85	761 48 776 00	790 42 804 73	818 87 832 72	847 02 861 23	876 00 890 21	905 00 919 21	934 00 948 21	963 00 977 21	992 00 1,000
680 54 696 43	711 95 727 19	742 21 757 11	771 90 786 57	801 15 815 55	829 65 843 42	858 00 872 21	897 00 911 21	926 00 940 21	955 00 969 21	984 00 998 21	1,000
690 65 706 46	721 99 737 30	752 49 767 55	782 51 797 36	812 04 826 41	840 43 854 00	869 00 883 21	898 00 912 21	927 00 941 21	956 00 970 21	985 00 999 21	1,000
700 66 716 50	732 11 747 59	762 96 778 22	793 36 808 32	822 90 837 28	851 12 864 21	880 00 894 21	909 00 923 21	938 00 952 21	967 00 981 21	996 00 1,000	1,000
710 68 726 61	742 42 758 10	773 66 789 12	804 39 819 34	833 94 848 06	861 42 873 75	890 00 904 21	923 00 937 21	952 00 966 21	981 00 995 21	1,000	1,000
720 79 736 93	752 94 768 84	784 63 800 23	815 50 830 41	844 83 858 47	871 06 882 38	899 00 913 21	928 00 942 21	957 00 971 21	986 00 999 21	1,000	1,000
731 12 747 48	763 73 779 87	795 81 811 42	826 67 841 40	855 34 868 21	879 78 889 08	904 00 918 21	933 00 947 21	962 00 976 21	991 00 1,000	1,000	1,000
741 70 758 32	774 83 791 14	807 10 822 69	837 76 852 03	865 19 877 03	886 54 893 90	911 00 925 21	940 00 954 21	969 00 983 21	998 00 1,000	1,000	1,000
752 58 769 48	786 18 802 52	818 48 833 91	848 52 861 99	874 11 883 85	891 38 901 44	916 00 930 21	945 00 959 21	974 00 988 21	1,000	1,000	1,000
763 82 780 92	797 67 814 02	829 83 844 79	858 60 871 01	880 99 888 71	899 02 918 59	918 00 932 21	947 00 961 21	976 00 990 21	1,000	1,000	1,000
775 34 792 51	809 28 825 49	840 83 854 99	867 73 877 86	885 88 896 44	916 51 1,000	1,000	1,000	1,000	1,000	1,000	1,000
787 03 804 24	820 89 836 63	851 17 864 23	874 74 882 86	893 71 914 31	1,000	1,000	1,000	1,000	1,000	1,000	1,000
798 89 815 99	832 17 847 10	860 53 871 31	879 66 890 80	911 97 1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
810 77 827 41	842 77 856 57	867 66 876 25	887 71 909 47	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
822 34 838 15	852 36 863 78	872 62 884 41	906 81 1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
833 23 847 87	859 64 868 75	880 90 903 98	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
843 10 855 23	864 63 877 16	900 97 1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
850 54 860 23	873 22 897 76	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
855 56 868 98	894 34 1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
864 47 890 70	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
886 82 1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000

COMBINED EXPERIENCE, FOUR PER CENT.

At Ages 20 to 60

RESERVE VALUES PER \$1,000.

Ten Payment Life Policies.

AGE	1st Year.	2d Year.	3d Year	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$24 94	\$50 98	\$78 19	\$106 61	\$136 30	\$167 33	\$199 75	\$233 65	\$269 10	\$306 94
21	25 46	52 06	79 84	108 85	139 17	170 85	203 96	238 55	274 77	312 12
22	26 01	53 17	81 54	111 17	142 13	174 49	208 30	243 66	280 62	319 19
23	26 57	54 31	83 29	113 56	145 19	178 24	212 78	248 90	286 66	326 12
24	27 14	55 49	85 10	116 03	148 34	182 11	217 40	254 31	292 90	333 12
25	27 74	56 71	86 97	118 57	151 59	186 10	222 17	259 88	299 33	340 12
26	28 35	57 96	88 89	121 19	154 94	190 21	227 08	265 63	305 97	348 12
27	28 99	59 26	90 87	123 90	158 40	194 45	232 15	271 57	312 82	355 12
28	29 64	60 59	92 91	126 68	161 95	198 82	237 07	277 70	319 90	364 12
29	30 31	61 96	95 01	129 54	165 61	203 33	242 77	284 02	327 20	372 12
30	31 00	63 37	97 17	132 49	169 40	207 98	248 33	290 56	334 76	381 12
31	31 71	64 82	99 40	135 53	173 30	212 78	254 08	297 31	342 56	389 12
32	32 44	66 32	101 70	138 68	177 32	217 74	260 03	304 28	350 63	399 12
33	33 20	67 87	104 08	141 92	181 48	222 87	266 17	311 50	358 97	408 12
34	33 98	69 46	106 53	145 27	185 79	228 16	272 52	318 96	367 59	418 12
35	34 78	71 11	109 06	148 74	190 23	233 64	279 08	326 66	376 45	428 12
36	35 61	72 81	111 69	152 33	194 84	239 32	285 87	334 57	385 53	438 12
37	36 48	74 58	114 41	156 05	199 61	245 18	292 85	342 69	394 81	449 12
38	37 37	76 42	117 23	159 91	204 55	251 21	299 98	350 95	404 25	460 12
39	38 30	78 32	120 16	163 90	209 61	257 35	307 23	359 33	413 83	470 12
40	39 27	80 31	123 20	167 99	214 76	263 59	314 56	367 82	423 54	481 12
41	40 28	82 36	126 28	172 12	219 96	269 85	321 94	376 40	433 38	493 12
42	41 32	84 42	129 39	176 27	225 14	276 12	329 37	385 04	443 34	504 12
43	42 34	86 47	132 46	180 36	230 29	282 39	336 81	393 75	453 38	515 12
44	43 35	88 49	135 47	184 40	235 41	288 65	344 29	402 50	463 51	527 12
45	44 34	90 45	138 44	188 41	240 52	294 92	351 78	411 29	473 71	539 12
46	45 29	92 37	141 37	192 40	245 62	301 18	359 28	420 12	483 98	551 12
47	46 25	94 31	144 31	196 41	250 73	307 45	366 78	428 98	494 31	563 12
48	47 18	96 22	147 24	200 35	255 80	313 70	374 29	437 85	504 68	575 12
49	48 13	98 14	150 16	204 34	260 86	319 94	381 79	446 73	515 09	587 12
50	49 06	100 02	153 03	208 25	265 87	326 12	389 25	455 60	525 22	599 12
51	49 97	101 88	155 86	212 12	270 83	332 26	396 68	464 45	535 95	611 12
52	50 87	103 70	158 67	215 94	275 74	338 34	404 08	473 26	546 33	623 12
53	51 75	105 51	161 42	219 70	280 59	344 37	411 38	481 97	556 05	636 12
54	52 63	107 28	164 13	223 41	285 37	350 32	418 57	490 58	566 88	648 12
55	53 49	109 01	166 79	227 05	290 07	356 12	425 62	499 04	576 98	660 12
56	54 31	110 70	169 40	230 62	294 62	361 77	432 49	507 32	586 92	672 12
57	55 14	112 39	171 96	234 06	299 02	367 22	439 14	515 39	596 68	683 12
58	55 92	113 98	174 35	237 30	303 18	372 41	445 53	523 18	606 22	695 12
59	56 71	115 51	176 63	240 38	307 13	377 35	451 63	530 72	615 50	707 12
60	57 39	116 88	178 70	243 20	310 78	381 96	457 40	537 89	624 51	718 12

COMBINED EXPERIENCE, FOUR PER CENT.

At Ages 20 to 60

RESERVE VALUES PER \$1,000.

Fifteen Payment Life Policies.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	\$16 60	\$33 91	\$ 51 96	\$ 70 78	\$ 90 41	\$110 89	\$132 23	\$154 54
21	16 97	34 68	53 12	72 37	92 43	113 37	135 21	157 98
22	17 37	35 46	54 32	74 01	94 52	115 92	138 24	161 54
23	17 76	36 26	55 56	75 69	96 67	118 56	141 39	165 19
24	18 17	37 11	56 85	77 43	98 89	121 27	144 61	168 96
25	18 60	37 99	58 17	79 22	101 18	124 08	147 94	172 85
26	19 03	38 86	59 52	81 08	103 53	126 95	151 38	176 87
27	19 48	39 77	60 93	82 97	105 95	129 90	154 90	180 97
28	19 94	40 73	62 37	84 92	108 45	132 97	158 54	185 22
29	20 42	41 68	63 84	86 93	111 00	136 11	162 29	189 61
30	20 90	42 68	65 35	89 00	113 64	139 34	166 16	194 15
31	21 41	43 70	66 93	91 14	116 37	142 70	170 16	198 83
32	21 92	44 75	68 54	93 33	119 19	146 16	174 30	203 67
33	22 45	45 85	70 21	95 62	122 11	149 75	178 58	208 70
34	23 01	46 97	71 95	97 99	125 14	153 47	183 04	213 93
35	23 58	48 15	73 76	100 45	128 30	157 35	187 67	219 33
36	24 18	49 37	75 64	103 01	131 58	161 38	192 47	224 89
37	24 81	50 66	77 60	105 69	135 00	165 56	197 41	230 57
38	25 46	51 99	79 64	108 48	138 55	169 86	202 44	236 32
39	26 14	53 39	81 78	111 38	142 19	174 24	207 54	242 12
40	26 86	54 85	84 02	114 35	145 89	178 64	212 62	247 90
41	27 61	56 37	86 28	117 34	149 57	183 00	217 68	253 67
42	28 38	57 88	88 51	120 28	153 19	187 30	222 68	259 40
43	29 14	59 37	90 70	123 14	156 73	191 52	227 62	265 08
44	29 86	60 82	92 81	125 92	160 19	195 68	232 49	270 67
45	30 58	62 18	94 85	128 63	163 60	199 79	237 31	276 23
46	31 24	63 50	96 83	131 31	166 95	203 85	242 07	281 71
47	31 90	64 82	98 83	133 96	170 28	207 87	246 79	287 17
48	32 56	66 15	100 82	136 61	173 60	211 85	251 48	292 57
49	33 22	67 47	102 79	139 23	176 88	215 80	256 10	297 89
50	33 88	68 78	104 73	141 82	180 11	219 69	260 67	303 16
51	34 53	70 06	106 65	144 38	183 30	223 52	265 18	308 36
52	35 17	71 33	108 55	146 90	186 44	227 33	269 62	313 49
53	35 79	72 60	110 43	149 39	189 57	231 06	274 00	318 48
54	36 44	73 85	112 28	151 86	192 64	234 75	278 26	323 33
55	37 06	75 08	114 13	154 31	195 68	238 33	282 37	327 98
56	37 68	76 32	115 98	156 73	198 62	241 77	286 31	332 42
57	38 32	77 58	117 82	159 07	201 46	245 07	290 06	336 64
58	38 96	78 81	119 56	161 30	204 13	248 16	293 55	340 52
59	39 58	79 97	121 21	163 39	206 61	251 02	296 77	344 13
60	40 14	81 04	122 74	165 32	208 91	253 63	299 69	347 34

COMBINED EXPERIENCE, FOUR PER CENT.

At Ages 20 to 60.

RESERVE VALUES PER \$1,000.

Fifteen Payment Life Policies.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	\$177.80	\$202.07	\$227.42	\$253.89	\$281.53	\$310.41	\$340.60
21	181.76	206.57	232.48	259.53	287.78	317.30	348.17
22	185.84	211.21	237.68	265.33	294.23	324.42	355.90
23	190.04	215.98	243.05	271.34	300.88	331.77	364.07
24	194.37	220.89	248.59	277.53	307.75	339.36	372.41
25	198.84	225.97	254.31	283.91	314.84	347.20	381.04
26	203.46	231.22	260.22	290.51	322.20	355.31	389.96
27	208.19	236.61	266.29	297.31	329.75	363.69	399.18
28	213.09	242.19	272.58	304.36	337.58	372.34	408.71
29	218.14	247.94	279.07	311.62	345.66	381.28	418.52
30	223.36	253.89	285.79	319.15	354.03	390.49	428.57
31	228.77	260.05	292.75	326.92	362.63	399.92	438.86
32	234.36	266.43	299.93	334.92	371.44	409.56	449.35
33	240.16	273.01	307.32	343.10	380.43	419.37	460.02
34	246.17	279.81	314.89	351.47	389.59	429.35	470.88
35	252.35	286.75	322.60	359.94	398.86	439.48	481.91
36	258.65	293.82	330.41	368.53	408.27	449.75	493.13
37	265.07	300.95	338.32	377.22	417.80	460.16	504.46
38	271.54	308.16	346.29	386.00	427.43	470.70	515.93
39	278.05	315.42	354.31	394.86	437.14	481.33	527.57
40	284.56	322.69	362.38	403.75	446.91	492.04	539.31
41	291.07	329.97	370.46	412.67	456.74	502.84	551.16
42	297.54	337.21	378.51	421.58	466.58	513.96	563.10
43	303.98	344.44	386.56	430.52	476.46	524.58	575.14
44	310.33	351.57	394.55	439.39	486.30	535.52	587.26
45	316.64	358.70	402.51	448.26	496.18	546.48	599.43
46	322.90	365.74	410.41	457.11	506.03	557.44	611.63
47	329.10	372.74	418.28	465.91	515.86	568.37	623.83
48	335.25	379.70	426.09	474.65	525.60	579.26	636.06
49	341.34	386.58	433.84	483.30	535.26	590.06	648.12
50	347.34	393.38	441.45	491.81	544.77	600.73	660.17
51	353.28	400.05	448.92	500.16	554.14	611.28	672.12
52	359.07	406.56	456.21	508.34	563.33	621.66	683.96
53	364.71	412.88	463.29	516.27	572.27	631.85	695.65
54	370.16	418.98	470.14	523.96	580.99	641.79	707.19
55	375.38	424.84	476.68	531.36	589.40	651.50	718.57
56	380.36	430.40	482.92	538.41	597.49	660.95	729.76
57	385.05	435.64	488.81	545.12	605.25	670.10	740.77
58	389.40	440.48	494.28	551.42	612.23	678.93	751.57
59	393.37	444.94	499.36	557.31	619.63	687.43	762.15
60	396.95	448.98	504.00	562.74	626.17	695.56	772.51

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Twenty-Payment Life Policies.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$12 56	\$25 64	\$39 26	\$53 44	\$68 19	\$83 56	\$99 56	\$116 23	\$133 59	\$151 68
21	12 86	26 27	40 20	54 71	69 82	85 54	101 93	118 98	136 74	155 24
22	13 18	26 89	41 17	56 03	71 50	87 59	104 35	121 80	139 97	158 90
23	13 50	27 54	42 16	57 37	73 21	89 69	106 85	124 72	143 31	162 69
24	13 83	28 23	43 20	58 79	74 99	91 87	109 44	127 72	146 75	166 58
25	14 18	28 92	44 26	60 21	76 82	94 09	112 08	130 79	150 28	170 58
26	14 53	29 63	45 35	61 70	78 71	96 40	114 81	133 97	153 93	174 72
27	14 90	30 38	46 48	63 22	80 65	98 76	117 62	137 25	157 71	179 00
28	15 26	31 13	47 64	64 79	82 63	101 20	120 52	140 63	161 59	183 41
29	15 65	31 91	48 82	66 40	84 68	103 71	123 52	144 12	165 60	187 97
30	16 04	32 71	50 05	68 06	86 82	106 32	126 61	147 75	169 77	192 71
31	16 45	33 55	51 32	69 80	89 03	109 02	129 84	151 51	174 10	197 63
32	16 87	34 40	52 64	71 58	91 30	111 82	133 18	155 43	178 60	202 76
33	17 31	35 30	54 01	73 45	93 69	114 75	136 67	159 50	183 29	208 08
34	17 77	36 24	55 44	75 41	96 19	117 80	140 32	163 76	188 17	213 56
35	18 25	37 22	56 93	77 44	98 79	120 98	144 11	168 19	193 21	219 18
36	18 75	38 24	58 50	79 58	101 51	124 34	148 08	172 76	198 35	224 87
37	19 28	39 31	60 15	81 82	104 37	127 82	152 17	177 42	203 57	230 62
38	19 83	40 44	61 88	84 18	107 36	131 42	156 35	182 16	208 82	236 40
39	20 41	41 64	63 71	86 64	110 43	135 07	160 56	186 89	214 07	242 16
40	21 03	42 90	65 61	89 17	113 53	138 74	164 74	191 59	219 29	247 91
41	21 68	44 20	67 55	91 69	116 63	142 36	168 88	196 25	224 49	253 63
42	22 35	45 51	69 45	94 18	119 65	145 89	172 94	200 83	229 60	259 27
43	23 01	46 79	71 32	96 58	122 57	149 35	176 94	205 34	234 63	264 82
44	23 63	48 01	73 09	98 88	125 43	152 74	180 84	209 78	239 58	270 29
45	24 25	49 17	74 80	101 14	128 23	156 06	184 70	214 16	244 45	275 68
46	24 80	50 31	76 48	103 37	130 99	159 37	188 51	218 46	249 28	281 01
47	25 40	51 44	78 18	105 62	133 78	162 66	192 32	222 79	254 11	286 33
48	25 97	52 60	79 90	107 88	136 56	165 95	196 12	227 07	258 87	291 61
49	26 56	53 76	81 61	110 12	139 32	169 23	199 90	231 34	263 64	296 86
50	27 15	54 92	83 33	112 38	142 10	172 52	203 66	235 61	268 37	302 05
51	27 75	56 09	85 05	114 64	144 88	175 79	207 44	239 86	273 09	307 18
52	28 34	57 26	86 79	116 92	147 67	179 11	211 23	244 12	277 76	312 23
53	28 95	58 47	88 55	119 20	150 51	182 43	215 04	248 31	282 32	317 12
54	29 59	59 68	90 32	121 54	153 36	185 79	218 80	252 46	286 80	321 90
55	30 20	60 90	92 14	123 92	156 25	189 11	222 53	256 52	291 16	326 53
56	30 84	62 18	94 01	126 34	159 13	192 41	226 18	260 50	295 40	330 98
57	31 52	63 51	95 92	128 76	162 02	195 67	229 77	264 37	299 49	335 24
58	32 22	64 84	97 61	131 15	164 82	198 84	233 24	268 06	303 37	339 24
59	32 93	66 16	99 68	133 47	167 56	201 93	236 59	271 61	307 04	343 02
60	33 59	67 43	101 48	135 75	170 21	204 87	239 78	274 97	310 62	346 59

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Twenty-Payment Life Policies.

AGE.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$170 52	\$190 16	\$210 62	\$231 96	\$254 21	\$277 43	\$301 66	\$326 99	\$353 41	\$381 11
21	174 52	194 60	215 53	237 36	260 13	283 89	308 70	334 60	361 66	389 11
22	178 62	199 17	220 60	242 93	266 25	290 57	315 96	342 48	370 20	399 11
23	182 87	203 90	225 83	248 69	272 55	297 46	323 45	350 63	379 03	408 11
24	187 24	208 77	231 22	254 63	279 07	304 58	331 21	359 06	388 14	418 11
25	191 74	213 78	236 77	260 76	285 79	311 92	339 23	367 75	397 51	428 11
26	196 39	218 97	242 52	267 09	292 75	319 54	347 50	376 69	407 13	438 11
27	201 20	224 33	248 47	273 66	299 95	327 40	356 03	385 86	416 96	449 11
28	206 16	229 88	254 62	280 44	307 40	335 48	364 75	395 23	426 97	460 11
29	211 29	235 62	260 99	287 46	315 05	343 77	373 67	404 76	437 15	470 11
30	216 63	241 57	267 59	294 69	322 89	352 23	382 72	414 44	447 48	481 11
31	222 18	247 75	274 39	302 09	330 90	360 82	391 92	424 27	457 98	493 11
32	227 92	254 12	281 35	309 65	339 01	369 52	401 24	434 23	468 61	504 11
33	233 85	260 63	288 44	317 30	347 24	378 34	410 68	444 32	479 39	515 11
34	239 92	267 28	295 63	325 04	355 56	387 27	420 22	454 52	490 27	527 11
35	246 10	273 99	302 91	332 88	363 98	396 29	429 87	464 83	501 25	539 11
36	252 34	280 76	310 21	340 76	372 44	405 35	439 56	475 18	512 34	551 11
37	258 60	287 57	317 57	348 68	380 95	414 45	449 29	485 60	523 49	563 11
38	264 90	294 41	324 97	356 64	389 48	423 60	459 09	496 08	534 70	575 11
39	271 21	301 25	332 36	364 59	398 02	432 75	468 80	506 57	545 98	587 11
40	277 49	308 08	339 72	372 51	406 54	441 88	478 68	517 09	557 28	599 11
41	283 74	314 86	347 05	380 41	415 03	450 99	488 47	527 61	568 60	611 11
42	289 90	321 56	354 31	388 23	423 43	460 05	498 22	538 10	579 89	623 11
43	295 97	328 16	361 45	395 95	431 76	469 03	507 89	548 51	591 13	636 11
44	301 98	334 69	368 53	403 61	440 03	477 94	517 49	558 85	602 29	648 11
45	307 89	341 13	375 54	411 18	448 21	486 73	526 94	569 04	613 35	660 11
46	313 72	347 51	382 44	418 65	456 25	495 37	536 24	579 10	624 27	672 11
47	319 56	353 85	389 33	426 04	464 19	503 89	545 41	589 01	635 04	683 11
48	325 32	360 12	396 06	433 29	471 92	512 21	554 36	598 70	645 64	695 11
49	331 05	366 30	402 69	440 35	479 50	520 31	563 09	608 18	656 02	707 11
50	336 68	372 33	409 14	447 25	486 84	528 17	571 56	617 39	666 17	718 11
51	342 19	378 22	415 40	453 91	493 93	535 76	579 74	626 32	676 09	729 11
52	347 58	383 96	421 48	460 33	500 76	543 06	587 62	634 98	685 75	740 11
53	352 80	389 46	427 29	466 47	507 25	549 99	595 16	643 30	695 10	751 11
54	357 85	394 78	432 86	472 31	513 42	556 61	602 35	651 26	704 18	762 11
55	362 71	399 85	438 13	477 82	519 25	562 85	609 14	658 86	712 91	772 11
56	367 35	404 64	443 10	483 01	524 72	568 70	615 56	666 08	721 31	782 11
57	371 74	409 17	447 77	487 86	529 81	574 14	621 54	672 89	729 35	792 11
58	375 85	413 39	452 09	492 31	534 46	579 14	627 06	679 25	737 01	802 11
59	379 71	417 30	456 07	496 38	538 70	583 66	632 08	685 12	744 27	811 11
60	383 32	420 94	459 73	500 09	542 53	587 74	636 68	690 55	751 11	820 11

COMBINED EXPERIENCE, FOUR PER CENT.

At Ages 20 to 60.

RESERVE VALUES PER \$1,000.

Ten Year Endowment Policies.

1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
\$80 51	\$164 79	\$253 02	\$345 41	\$442 17	\$543 52	\$649 72	\$761 01	\$877 68	\$1,000
80 49	164 74	252 95	345 32	442 07	543 42	649 62	760 93	877 62	1,000
80 46	164 59	252 88	345 23	441 96	543 31	649 51	760 84	877 57	1,000
80 43	164 63	252 79	345 13	441 85	543 19	649 40	760 75	877 51	1,000
80 40	164 58	252 71	345 03	441 73	543 06	649 28	760 65	877 45	1,000
80 37	164 51	252 62	344 91	441 60	542 93	649 16	760 54	877 39	1,000
80 33	164 45	252 53	344 79	441 46	542 79	649 02	760 43	877 32	1,000
80 30	164 37	252 43	344 66	441 33	542 64	648 88	760 31	877 25	1,000
80 26	164 30	252 31	344 53	441 16	542 47	648 72	760 18	877 17	1,000
80 22	164 21	252 20	344 38	441 00	542 30	648 56	760 05	877 09	1,000
80 17	164 12	252 06	344 21	440 82	542 12	648 38	759 91	877 00	1,000
80 12	164 03	251 92	344 05	440 63	541 92	648 20	759 76	876 91	1,000
80 06	163 92	251 78	343 87	440 43	541 71	648 01	759 60	876 82	1,000
80 01	163 83	251 63	343 69	440 22	541 50	647 81	759 44	876 72	1,000
79 95	163 70	251 47	343 49	440 00	541 28	647 60	759 26	876 61	1,000
79 89	163 59	251 31	343 29	439 79	541 06	647 40	759 10	876 51	1,000
79 83	163 48	251 15	343 10	439 58	540 84	647 19	758 92	876 39	1,000
79 78	163 37	251 00	342 93	439 38	540 64	646 98	758 73	876 26	1,000
79 72	163 27	250 88	342 77	439 21	540 45	646 78	758 53	876 12	1,000
79 68	163 20	250 78	342 65	439 06	540 24	646 54	758 30	875 96	1,000
79 66	163 16	250 71	342 54	438 87	540 00	646 26	758 03	875 77	1,000
79 65	163 13	250 64	342 40	438 65	539 70	645 92	757 71	875 56	1,000
79 65	163 09	250 52	342 17	438 33	539 30	645 50	757 33	875 31	1,000
79 62	162 98	250 32	341 85	437 90	538 81	644 99	756 89	875 03	1,000
79 55	162 82	250 02	341 43	437 37	538 23	644 41	756 38	874 70	1,000
79 45	162 58	249 63	340 91	436 76	537 56	643 74	755 80	874 33	1,000
79 30	162 27	249 18	340 33	436 08	536 81	643 00	755 17	873 92	1,000
79 14	161 94	248 68	339 69	435 32	535 98	642 17	754 45	873 48	1,000
78 96	161 58	248 15	338 90	434 49	535 09	641 28	753 69	872 99	1,000
78 77	161 17	247 54	338 21	433 58	534 06	640 29	752 85	872 46	1,000
78 56	160 76	246 92	337 39	432 59	533 02	639 25	751 94	871 88	1,000
78 33	160 29	246 21	336 47	431 52	531 85	638 10	750 95	871 25	1,000
78 07	159 77	245 44	335 49	430 35	530 59	636 87	749 87	870 56	1,000
77 79	159 22	244 62	334 42	429 10	529 24	635 52	748 71	869 81	1,000
77 51	158 64	243 74	333 30	427 78	527 80	634 06	757 44	868 99	1,000
77 20	158 00	242 82	332 10	426 36	526 23	632 48	746 05	868 09	1,000
76 86	157 35	241 86	330 84	424 84	524 54	630 76	744 54	867 10	1,000
76 55	156 69	240 85	329 48	423 19	522 68	628 88	742 87	866 02	1,000
76 20	155 99	239 74	327 98	421 36	520 65	626 82	741 05	864 83	1,000
75 84	155 19	238 50	326 33	419 36	518 41	624 53	739 04	863 52	1,000
75 40	154 29	237 12	324 50	417 13	515 93	622 03	736 81	862 07	1,000

COMBINED EXPERIENCE, FOUR PERCENT.

At Ages 20 to 60.

RESERVE VALUES PER \$1,000.

Fifteen Year Endowment Policies.

AGE	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.
20	\$47 42	\$97 01	\$148 90	\$203 19	\$260 01	\$319 48	\$381 74	\$446 00
21	47 40	96 98	148 85	203 12	259 92	319 37	381 62	446 00
22	47 38	96 94	148 79	203 04	259 82	319 25	381 48	446 00
23	47 36	96 90	148 73	202 96	259 72	319 13	381 34	446 00
24	47 34	96 86	148 66	202 87	259 60	318 99	381 19	446 00
25	47 32	96 82	148 60	202 78	259 49	318 85	381 02	446 00
26	47 30	96 78	148 52	202 68	259 35	318 69	380 84	445 00
27	47 28	96 71	148 43	202 56	259 21	318 52	380 64	445 00
28	47 25	96 66	148 35	202 45	259 06	318 34	380 44	445 00
29	47 22	96 59	148 25	202 30	258 89	318 14	380 21	445 00
30	47 18	96 53	148 14	202 16	258 71	317 93	379 97	445 00
31	47 15	96 45	148 03	202 02	258 53	317 72	379 74	444 00
32	47 11	96 37	147 92	201 87	258 35	317 52	379 51	444 00
33	47 07	96 31	147 82	201 74	258 19	317 33	379 31	444 00
34	47 05	96 24	147 72	201 62	258 04	317 17	379 13	444 00
35	47 02	96 20	147 66	201 53	257 94	317 05	379 01	443 00
36	47 00	96 17	147 61	201 47	257 88	316 99	378 94	443 00
37	47 00	96 16	147 60	201 46	257 88	316 99	378 91	443 00
38	47 01	96 18	147 64	201 51	257 94	317 02	378 88	443 00
39	47 03	96 23	147 72	201 63	258 03	317 06	378 84	443 00
40	47 09	96 34	147 87	201 77	258 12	317 07	378 73	443 00
41	47 16	96 47	148 02	201 87	258 16	316 99	378 54	443 00
42	47 24	96 59	148 11	201 91	258 09	316 80	378 23	442 00
43	47 30	96 65	148 14	201 84	257 92	316 50	377 81	442 00
44	47 33	96 66	148 05	201 65	257 60	316 07	377 26	441 00
45	47 33	96 60	147 91	201 41	257 25	315 59	376 65	440 00
46	47 28	96 48	147 70	201 09	256 80	315 02	375 93	439 00
47	47 23	96 35	147 47	200 75	256 32	314 38	375 14	438 00
48	47 18	96 22	147 24	200 38	255 81	313 70	374 29	437 00
49	47 12	96 08	146 98	199 98	255 24	312 96	373 38	436 00
50	47 07	95 92	146 70	199 54	254 63	312 17	372 40	435 00
51	47 00	95 76	146 40	199 09	254 00	311 34	371 38	434 00
52	46 93	95 58	146 09	198 62	253 33	310 48	370 33	433 00
53	46 86	95 41	145 78	198 13	252 67	309 61	369 24	431 00
54	46 81	95 26	145 48	197 67	252 01	308 74	368 09	430 00
55	46 75	95 08	145 19	197 20	251 35	307 80	366 86	428 00
56	46 69	94 96	144 93	196 78	250 65	306 81	365 53	427 00
57	46 68	94 87	144 71	196 32	249 93	305 74	364 12	425 00
58	46 67	94 79	144 45	195 82	249 11	304 58	362 55	423 00
59	46 67	94 67	144 14	195 24	248 20	303 28	360 83	421 00
60	46 63	94 51	143 77	194 59	247 18	301 84	358 94	418 00

COMBINED EXPERIENCE, FOUR PER CENT.

At Ages 20 to 60.

RESERVE VALUES PER \$1,000.

Fifteen Year Endowment Policies.

AGE	9th Year.	10th Year.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.
20	\$515 24	\$586 79	\$661 77	\$740 38	\$822 80	\$909 27	\$1,000
21	515 09	586 64	661 63	740 25	822 70	909 21	1,000
22	514 93	586 48	661 47	740 10	822 59	909 14	1,000
23	514 76	586 30	661 30	739 95	822 47	909 07	1,000
24	514 58	586 11	661 12	739 79	822 34	909 00	1,000
25	514 38	585 92	660 93	739 62	822 21	908 92	1,000
26	514 17	585 70	660 72	739 44	822 07	908 84	1,000
27	513 94	585 48	660 51	739 25	821 91	908 75	1,000
28	513 71	585 23	660 28	739 04	821 76	908 66	1,000
29	513 45	584 98	738 04	738 82	821 59	908 56	1,000
30	513 19	584 72	659 79	738 61	821 42	908 45	1,000
31	512 93	584 46	659 55	738 40	821 25	908 35	1,000
32	512 68	584 22	659 32	738 19	821 06	908 23	1,000
33	512 46	584 00	659 10	737 97	820 88	908 10	1,000
34	512 28	583 80	658 88	737 75	820 67	907 97	1,000
35	512 13	583 61	658 66	737 50	820 44	907 82	1,000
36	511 98	583 41	658 40	737 23	820 19	907 65	1,000
37	511 82	583 17	658 11	736 92	819 91	907 47	1,000
38	511 62	582 89	657 77	736 57	819 60	907 26	1,000
39	511 36	582 55	657 38	736 16	819 24	907 03	1,000
40	511 04	582 15	656 93	735 70	818 84	906 77	1,000
41	510 63	581 66	656 38	735 16	818 37	906 47	1,000
42	510 11	581 05	655 74	734 53	817 83	906 13	1,000
43	509 47	580 34	654 99	733 80	817 22	905 75	1,000
44	508 70	579 49	654 12	732 98	816 52	905 32	1,000
45	507 84	578 56	653 15	732 05	815 75	904 84	1,000
46	506 87	577 51	652 07	731 03	814 91	904 31	1,000
47	505 81	576 36	650 91	729 93	813 99	903 74	1,000
48	504 67	575 14	649 66	728 75	812 99	903 11	1,000
49	503 46	573 83	648 32	727 46	811 90	902 43	1,000
50	502 17	572 43	646 87	726 07	810 72	901 68	1,000
51	500 81	570 93	645 30	724 55	809 42	900 86	1,000
52	499 34	569 31	643 60	722 90	808 02	899 96	1,000
53	497 78	567 56	641 77	721 11	806 48	898 98	1,000
54	496 10	565 68	639 77	719 16	804 80	897 91	1,000
55	494 29	563 63	637 60	717 03	802 97	896 73	1,000
56	492 31	561 41	635 24	714 70	800 95	895 45	1,000
57	490 18	559 09	632 66	712 16	798 76	894 03	1,000
58	487 84	556 34	629 82	709 37	796 35	892 48	1,000
59	485 26	553 43	626 73	706 33	793 71	890 77	1,000
60	482 44	550 26	623 36	703 91	790 82	888 90	1,000

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Twenty-Year Endowment Policies.

AGE.	1st Year.	2d Year.	3d Year.	4th Year.	5th Year.	6th Year.	7th Year.	8th Year.	9th Year.	10th Year.
20	\$31 39	\$64 19	\$98 49	\$134 33	\$171 80	\$210 99	\$251 99	\$294 87	\$339 74	\$386 77
21	31 38	64 18	98 45	134 28	171 74	210 92	251 89	294 76	339 61	386 55
22	31 38	64 16	98 42	134 24	171 69	210 84	251 80	294 64	339 47	386 47
23	31 37	64 14	98 40	134 20	171 63	210 76	251 70	294 52	339 33	386 40
24	31 36	64 13	98 36	134 15	171 56	210 68	251 58	294 38	339 16	386 0
25	31 35	64 11	98 33	134 10	171 49	210 58	251 46	294 23	338 98	385 88
26	31 34	64 09	98 29	134 04	171 41	210 47	251 32	294 06	338 80	385 66
27	31 34	64 06	98 25	133 98	171 32	210 35	251 18	293 90	338 60	385 44
28	31 32	64 04	98 21	133 91	171 23	210 24	251 05	293 74	338 42	385 22
29	31 32	64 02	98 17	133 86	171 15	210 15	250 93	293 60	338 26	385 0
30	31 31	64 00	98 14	133 81	171 09	210 06	250 82	293 48	338 13	384 8
31	31 31	63 98	98 11	133 77	171 04	210 00	250 76	293 41	338 05	384 8
32	31 30	63 97	98 10	133 76	171 02	209 98	250 73	293 38	338 03	384 8
33	31 31	64 00	98 13	133 79	171 06	210 03	250 79	293 45	338 11	384 8
34	31 33	64 03	98 18	133 86	171 14	210 13	250 91	293 59	338 26	385 0
35	31 36	64 08	98 26	133 97	171 29	210 31	251 12	293 83	338 49	385 10
36	31 40	64 18	98 40	134 15	171 52	210 59	251 45	294 15	338 77	385 44
37	31 46	64 30	98 59	134 41	171 85	210 97	251 84	294 51	339 06	385 55
38	31 54	64 46	98 84	134 75	172 26	211 42	252 27	294 88	339 33	385 77
39	31 65	64 69	99 17	135 18	172 74	211 89	252 70	295 22	339 56	385 88
40	31 79	64 97	99 58	135 66	173 23	212 37	253 10	295 52	339 75	385 98
41	31 96	65 28	99 99	136 12	173 70	212 77	253 41	295 74	339 86	385 8
42	32 14	65 59	100 38	136 53	174 08	213 08	253 65	295 88	339 88	385 77
43	32 31	65 86	100 71	136 85	174 36	213 31	253 80	295 93	339 80	385 56
44	32 44	66 10	100 96	137 09	174 57	213 47	253 87	295 89	339 64	385 22
45	32 57	66 27	101 16	137 29	174 74	213 58	253 91	295 81	339 42	384 8
46	32 66	66 39	101 31	137 44	174 87	213 65	253 89	295 67	339 14	384 4
47	32 75	66 58	101 54	137 68	175 06	213 78	253 91	295 58	338 91	384 0
48	32 85	66 76	101 76	137 90	175 26	213 91	253 95	295 49	338 66	383 66
49	32 98	66 97	102 01	138 16	175 49	214 08	254 03	295 43	338 46	383 22
50	33 11	67 19	102 29	138 45	175 76	214 29	254 13	295 44	338 30	382 98
51	33 25	67 44	102 59	138 78	176 08	214 55	254 32	295 49	338 21	382 0
52	33 41	67 71	102 95	139 18	176 46	214 90	254 59	295 64	338 14	382 22
53	33 58	68 04	103 36	139 64	176 95	215 36	254 96	295 83	338 12	381 98
54	33 80	68 40	103 84	140 20	177 54	215 92	255 40	296 09	338 12	381 64
55	34 02	68 81	104 41	140 87	178 24	216 56	255 91	296 38	338 14	381 32
56	34 28	69 29	105 07	141 64	179 02	217 26	256 46	338 18	338 18	381 0
57	34 60	69 88	105 84	142 49	179 87	218 03	257 07	297 08	338 23	380 7
58	34 95	70 50	106 63	143 38	180 76	218 84	257 70	297 45	338 26	380 3
59	35 33	71 14	107 47	144 30	181 68	219 67	258 35	297 83	338 26	379 9
60	35 69	71 80	108 30	145 24	182 63	220 52	259 00	298 18	338 24	379 6

COMBINED EXPERIENCE, FOUR PER CENT.

RESERVE VALUES PER \$1,000.

Twenty-Year Endowment Policies.

AGE.	11th Year.	12th Year.	13th Year.	14th Year.	15th Year.	16th Year.	17th Year.	18th Year.	19th Year.	20th Year.
20	\$435 87	\$487 36	\$541 30	\$597 81	\$657 06	\$719 18	\$784 35	\$852 75	\$924 57	\$1,000 00
21	435 71	487 18	541 10	597 61	656 86	718 99	784 19	852 63	924 49	1,000 00
22	435 53	486 98	540 89	597 40	656 65	718 80	784 02	852 49	924 41	1,000 00
23	435 33	486 77	540 67	597 17	656 42	718 58	783 83	852 35	924 33	1,000 00
24	435 12	486 54	540 43	596 93	656 18	718 36	783 64	852 20	924 25	1,000 00
25	434 90	486 30	540 18	596 67	655 93	718 13	783 44	852 05	924 15	1,000 00
26	434 67	486 06	539 93	596 42	655 69	717 90	783 24	851 89	924 06	1,000 00
27	434 44	485 82	539 68	596 17	655 45	717 68	783 04	851 72	923 95	1,000 00
28	434 22	485 59	539 45	595 95	655 24	717 47	782 84	851 55	923 84	1,000 00
29	434 04	485 40	539 26	595 76	655 04	717 26	782 63	851 36	923 72	1,000 00
30	433 89	485 25	539 11	595 59	654 85	717 05	782 41	851 16	923 59	1,000 00
31	433 81	485 17	539 01	595 45	654 66	716 83	782 17	850 95	923 45	1,000 00
32	433 80	485 14	538 92	595 31	654 46	716 58	781 91	850 71	923 29	1,000 00
33	433 85	485 13	538 85	595 16	654 24	716 32	781 63	850 46	923 13	1,000 00
34	433 94	485 15	538 77	594 99	654 00	716 02	781 32	850 18	922 94	1,000 00
35	434 04	485 15	538 67	594 79	653 72	715 69	780 97	849 87	922 74	1,000 00
36	434 14	485 13	538 54	594 56	653 41	715 32	780 58	849 52	922 51	1,000 00
37	434 21	485 08	538 38	594 29	653 05	714 90	780 15	849 13	922 26	1,000 00
38	434 24	484 99	538 16	593 97	652 63	714 42	779 66	848 70	921 98	1,000 00
39	434 23	484 84	537 89	593 58	652 14	713 87	779 10	848 22	921 67	1,000 00
40	434 15	484 63	537 54	593 10	651 57	713 24	778 47	848 67	921 32	1,000 00
41	433 99	484 33	537 09	592 53	650 89	712 51	777 75	847 06	920 93	1,000 00
42	433 73	483 91	536 54	591 84	650 11	711 68	776 95	846 37	920 50	1,000 00
43	433 36	483 39	535 87	591 04	649 22	710 75	776 04	845 60	920 01	1,000 00
44	432 90	482 77	535 09	590 14	648 22	709 71	775 04	844 74	919 46	1,000 00
45	432 37	482 07	534 25	589 16	647 15	708 58	773 93	843 79	918 86	1,000 00
46	431 78	481 32	533 34	588 11	645 97	707 34	772 72	842 75	918 20	1,000 00
47	431 19	480 56	532 40	586 99	644 71	706 00	771 41	841 63	917 48	1,000 00
48	430 61	479 79	531 41	585 80	643 35	704 55	769 99	840 39	916 69	1,000 00
49	430 04	478 98	530 36	584 53	641 90	702 99	768 44	839 06	915 83	1,000 00
50	429 46	478 14	529 25	583 17	640 33	701 30	766 77	837 60	914 88	1,000 00
51	428 87	477 25	528 08	581 71	638 64	699 47	764 94	836 00	913 86	1,000 00
52	428 25	476 33	526 82	580 15	636 82	697 48	762 95	834 27	912 73	1,000 00
53	427 63	475 35	525 48	578 47	634 84	695 32	760 80	832 38	911 50	1,000 00
54	426 98	474 31	524 05	576 65	632 71	693 00	758 47	830 33	910 16	1,000 00
55	426 28	473 20	522 50	574 69	630 42	690 49	755 94	828 10	908 70	1,000 00
56	425 54	472 00	520 84	572 60	627 96	687 79	753 21	825 68	907 10	1,000 00
57	424 75	470 72	519 05	570 38	625 33	684 89	750 27	823 05	905 36	1,000 00
58	423 85	469 36	517 20	568 00	622 51	681 77	747 08	820 19	903 45	1,000 00
59	422 98	467 93	515 22	565 47	619 51	678 42	743 64	817 10	901 36	1,000 00
60	422 04	466 43	513 13	562 80	616 32	674 85	739 96	813 75	899 09	1,000 00

COMBINED EXPERIENCE FOUR PER CENT

At Ages 20 to 65.

RESERVE VALUES PER \$1,000.

Ten Year Term Policies.

Reserves at the End of the Following Years:

Age	Net Annual Prem.	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year
20	\$7.41	\$0.41	\$0.76	\$1.05	\$1.22	\$1.34	\$1.30	\$1.21	\$0.96	\$0.55
21	7.51	.45	.80	1.11	1.30	1.41	1.40	1.27	1.02	.59
22	7.63	.48	.86	1.18	1.38	1.51	1.49	1.36	1.07	.62
23	7.74	.50	.92	1.24	1.48	1.58	1.60	1.44	1.14	.67
24	7.87	.53	.98	1.31	1.58	1.69	1.69	1.54	1.21	.70
25	8.01	.56	1.03	1.40	1.66	1.79	1.78	1.62	1.28	.75
26	8.15	.59	1.10	1.48	1.75	1.89	1.88	1.70	1.33	.77
27	8.30	.63	1.12	1.57	1.85	2.00	1.98	1.79	1.41	.82
28	8.46	.66	1.22	1.65	1.95	2.09	2.07	1.87	1.47	.85
29	8.62	.70	1.28	1.74	2.05	2.20	2.18	1.96	1.53	.88
30	8.80	.73	1.35	1.82	2.14	2.31	2.29	2.07	1.63	.90
31	8.98	.77	1.41	1.90	2.25	2.41	2.38	2.15	1.69	.93
32	9.17	.80	1.47	1.99	2.35	2.52	2.49	2.25	1.76	1.02
33	9.38	.84	1.54	2.09	2.46	2.65	2.63	2.38	1.89	1.11
34	9.59	.89	1.63	2.21	2.62	2.82	2.80	2.55	2.04	1.21
35	9.83	.95	1.75	2.38	2.82	3.06	3.08	2.84	2.31	1.33
36	10.10	1.03	1.91	2.61	3.12	3.43	3.50	3.28	2.70	1.63
37	10.41	1.15	2.13	2.94	3.55	3.95	4.09	3.37	3.19	1.93
38	10.75	1.29	2.42	3.37	4.12	4.62	4.79	4.51	3.71	2.23
39	11.15	1.47	2.79	2.92	4.83	5.42	5.60	5.27	4.30	2.55
40	11.59	1.71	3.25	4.60	5.64	6.30	6.47	6.02	4.88	2.90
41	12.09	2.00	3.79	5.33	6.50	7.21	7.33	6.77	5.43	3.23
42	12.67	2.30	4.36	6.08	7.38	8.11	8.21	7.56	6.07	3.63
43	13.31	2.62	4.92	6.83	8.22	8.99	9.06	8.33	6.67	3.93
44	14.03	2.92	5.49	7.55	9.05	9.88	9.96	9.15	7.33	4.33
45	14.82	3.24	6.02	8.26	9.88	10.79	10.87	9.99	7.99	4.77
46	15.69	3.52	6.54	8.99	10.76	11.75	11.84	10.88	8.70	5.18
47	16.63	3.83	7.12	9.78	11.72	12.80	12.89	11.83	9.48	5.63
48	17.65	4.16	7.74	10.63	12.73	13.90	13.99	12.85	10.28	6.02
49	18.76	4.52	8.41	11.55	13.83	15.09	15.20	13.96	11.15	6.55
50	19.97	4.90	9.12	12.53	14.99	16.37	16.49	15.14	12.13	7.11
51	21.28	5.32	9.90	13.59	16.28	17.78	17.91	16.49	13.24	7.88
52	22.71	5.77	10.73	14.77	17.69	19.34	19.53	18.02	14.52	8.66
53	24.26	6.26	11.67	16.06	19.25	21.10	21.36	19.76	15.93	9.58
54	25.96	6.82	12.70	17.48	21.01	23.07	23.41	21.66	17.49	10.44
55	27.80	7.41	13.82	19.08	22.98	25.28	25.64	23.74	19.16	11.44
56	29.81	8.07	15.09	20.86	25.17	27.69	28.11	26.05	21.06	12.60
57	32.00	8.82	16.50	22.84	27.54	30.30	30.75	28.50	23.04	13.77
58	34.39	9.63	18.05	24.95	30.08	33.10	33.62	31.18	25.23	15.11
59	36.99	10.52	19.66	27.19	32.78	36.00	36.67	34.03	27.56	16.50
60	39.81	11.41	21.36	29.54	35.63	39.24	39.89	37.04	29.99	17.99
61	42.87	12.38	23.15	32.03	38.65	42.58	43.31	40.23	32.60	19.55
62	46.18	13.38	25.05	34.66	41.83	46.11	46.90	43.59	35.41	21.22
63	49.74	14.44	27.02	37.40	45.16	49.78	50.70	47.21	38.40	23.11
64	53.59	15.54	29.10	40.30	48.68	53.72	54.81	51.12	41.66	25.11
65	57.73	16.69	31.27	43.32	52.37	57.90	59.16	55.29	45.15	27.33

NOTE.—At the end of 10 years the reserve is nothing at all ages.

COMBINED EXPERIENCE FOUR PER CENT

At Ages 20 to 65.

RESERVE VALUES PER \$1,000.

Fifteen Year Term Policies.

Reserves at the End of the Following Years:

Net Ann'l Prem.	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year	8th Year	9th Year	10th Year	11th Year	12th Year	13th Year	14th Year
\$7.66	\$0.68	\$1.31	\$1.88	\$2.38	\$2.81	\$3.14	\$3.37	\$3.50	\$3.50	\$3.36	\$3.07	\$2.60	\$1.94	\$1.08
7.78	.73	1.40	2.01	2.54	2.99	3.34	3.59	3.72	3.72	3.67	3.25	2.75	2.06	1.15
7.91	.77	1.48	2.12	2.68	3.16	3.53	3.80	3.93	3.93	3.77	3.43	2.90	2.17	1.21
8.05	.82	1.57	2.25	2.84	3.34	3.74	4.02	4.16	4.15	3.97	3.61	3.06	2.28	1.27
8.19	.87	1.66	2.38	3.01	3.53	3.95	4.24	4.38	4.37	4.18	3.80	3.21	2.40	1.34
8.34	.92	1.76	2.52	3.18	3.73	4.17	4.47	4.61	4.59	4.40	4.00	3.37	2.52	1.40
8.50	.96	1.84	2.64	3.33	3.92	4.37	4.68	4.83	4.81	4.60	4.19	3.53	2.63	1.46
8.67	1.01	1.94	2.78	3.51	4.21	4.59	4.91	5.07	5.05	4.84	4.38	3.70	2.76	1.54
8.84	1.06	2.04	2.92	3.69	4.32	4.82	5.16	5.32	5.31	5.07	4.60	3.89	2.92	1.63
9.03	1.15	2.18	3.11	3.91	4.58	5.10	5.46	5.65	5.62	5.38	4.90	4.17	3.15	1.79
9.24	1.20	2.30	3.28	4.14	4.84	5.42	5.82	6.00	6.01	5.78	5.31	4.57	3.50	2.01
9.46	1.24	2.41	3.46	4.39	5.17	5.80	6.22	6.48	6.52	6.33	5.87	5.11	3.95	2.28
9.71	1.38	2.64	3.78	4.79	5.65	6.33	6.85	7.16	7.26	7.11	6.65	5.85	4.54	2.64
9.99	1.48	2.86	4.11	5.24	6.18	6.98	7.60	8.01	8.19	8.07	7.64	6.71	5.22	3.01
10.30	1.60	3.11	4.51	5.74	6.85	7.79	8.53	9.06	9.31	9.27	8.75	7.69	5.94	3.42
10.63	1.82	3.51	5.04	6.46	7.73	8.82	9.72	10.36	10.72	10.63	10.02	8.75	6.73	3.85
11.01	2.04	3.90	5.65	7.27	8.74	10.03	11.08	11.88	12.24	12.12	11.36	9.87	7.56	4.32
11.43	2.21	4.32	6.31	8.18	9.89	11.34	12.64	13.49	13.88	13.66	12.78	11.05	8.45	4.82
11.90	2.50	4.89	7.17	9.32	11.23	13.02	14.38	15.30	15.65	15.34	14.27	12.34	9.42	5.36
12.42	2.80	5.53	8.14	10.53	12.83	14.71	16.23	17.17	17.50	17.09	15.87	13.70	10.45	5.94
13.00	3.19	6.29	9.20	12.03	14.47	16.59	18.16	19.14	19.44	18.96	17.57	15.15	11.53	6.54
13.64	3.61	7.05	10.46	13.49	16.23	18.33	20.14	21.17	21.47	20.91	19.36	16.67	12.67	7.19
14.35	4.05	8.04	11.70	15.09	18.01	20.42	22.21	23.32	23.61	22.98	21.25	18.28	13.90	7.89
15.14	4.62	8.93	13.01	16.64	19.80	22.40	24.34	25.53	25.83	25.11	23.20	19.97	15.17	8.59
16.03	4.87	9.67	14.06	18.02	21.45	24.29	26.40	27.70	28.03	27.24	25.20	21.68	16.47	9.35
16.96	5.53	10.69	15.45	19.73	23.45	26.51	28.81	30.19	30.53	29.69	27.45	23.60	17.95	10.20
18.00	6.00	11.60	16.76	21.42	25.46	28.80	31.28	32.79	33.18	32.26	29.84	25.71	19.59	11.17
19.14	6.46	12.54	18.16	23.21	27.62	31.23	33.93	35.60	36.04	35.07	32.49	28.05	21.43	12.22
20.36	7.02	13.63	19.72	25.22	29.99	33.92	36.88	38.71	39.21	38.22	35.48	30.69	23.47	13.41
21.69	7.63	14.79	21.41	27.37	32.55	36.85	40.00	42.10	42.72	41.70	38.78	33.58	25.71	14.69
23.14	8.26	16.04	23.21	29.68	35.34	40.03	43.58	45.84	46.58	45.55	42.39	36.74	28.15	16.11
24.72	8.92	17.34	25.12	32.18	38.34	43.44	47.39	49.93	50.83	49.74	46.34	40.19	30.83	17.67
26.41	9.76	18.89	27.35	35.01	41.72	47.33	51.69	54.52	55.52	54.37	50.67	43.99	33.78	19.37
28.27	10.51	20.43	29.62	37.95	45.31	51.49	56.29	59.40	60.54	59.32	55.34	48.09	36.96	21.23
30.27	11.39	22.14	32.12	41.22	49.26	56.04	61.28	64.70	65.97	64.69	60.40	52.52	40.41	23.22
32.43	12.34	23.98	34.85	44.76	53.54	60.92	66.64	70.38	71.80	70.44	65.80	57.27	44.08	25.35
34.78	13.34	25.99	37.79	48.58	58.10	66.12	72.34	76.44	78.01	76.58	71.59	62.34	48.02	27.67
37.28	14.46	28.16	40.98	52.64	62.96	71.65	78.41	82.88	84.61	83.11	77.73	67.76	52.29	30.18
40.03	15.38	30.24	44.07	56.70	67.78	77.28	84.68	89.51	91.46	89.88	84.17	73.49	56.82	32.86
42.90	17.11	33.08	47.97	61.48	73.56	83.72	91.64	96.93	99.04	97.41	91.32	79.84	61.84	35.83
46.08	18.15	35.33	51.28	65.98	78.95	89.90	98.50	104.24	106.84	105.05	98.65	86.41	67.07	38.99
49.46	19.46	37.82	55.09	70.80	84.72	96.53	105.60	112.08	114.82	113.26	106.55	93.53	72.79	42.43
53.08	20.76	40.56	58.97	75.79	90.74	103.43	113.42	120.32	123.42	121.96	114.95	101.16	78.92	46.13
56.96	22.22	43.29	62.95	80.95	96.94	110.57	121.44	128.98	132.51	131.19	123.94	109.34	85.56	50.22
61.09	23.72	46.16	67.12	86.31	103.42	118.10	129.86	138.12	142.15	141.04	133.57	118.18	92.84	54.57
65.51	25.15	49.01	71.29	91.75	110.08	125.86	138.58	147.65	152.27	151.43	143.80	127.68	100.67	59.55

NOTE.—At the end of 15 years the reserve is nothing at all ages.

COMBINED EXPERIENCE FOUR PER CENT. AT AGES 20 to 65.

Reserve Values per \$1,000.

TWENTY YEAR TERM POLICIES.

Reserves at End of Years Stated.

Age	Net Annual Pmts.	1	2	3	4	5	6	7	8	9
20	\$7.94	\$.98	\$1.90	\$2.80	\$ 3.63	\$ 4.40	\$ 5.11	\$ 5.72	\$ 6.25	\$ 6.68
21	8.08	1.01	2.01	2.95	3.83	4.65	5.39	6.04	6.60	6.96
22	8.22	1.10	2.14	3.13	4.06	4.93	5.70	6.39	6.97	7.43
23	8.37	1.16	2.26	3.31	4.29	5.18	6.01	6.74	7.35	7.83
24	8.53	1.21	2.38	3.49	4.52	5.58	6.35	7.11	7.75	8.26
25	8.70	1.32	2.56	3.73	4.82	5.84	6.76	7.56	8.24	8.78
26	8.89	1.40	2.71	3.96	5.13	6.21	7.19	8.05	8.78	9.37
27	9.10	1.48	2.89	4.22	5.48	6.64	7.69	8.62	9.42	10.07
28	9.33	1.56	3.08	4.52	5.88	7.13	8.28	9.21	10.18	10.92
29	9.58	1.74	3.37	4.93	6.40	7.77	9.02	10.15	11.15	11.96
30	9.86	1.83	3.61	5.30	6.91	8.42	9.81	11.09	12.19	13.16
31	10.16	2.04	3.97	5.82	7.59	9.26	10.83	12.23	13.51	14.63
32	10.49	2.17	4.29	6.33	8.29	10.17	11.89	13.50	14.97	16.29
33	10.86	2.37	4.70	6.97	9.16	11.21	13.18	15.02	16.72	18.27
34	11.26	2.68	5.25	7.78	10.18	12.51	14.73	16.84	18.81	20.53
35	11.70	2.91	5.78	8.55	11.27	13.90	16.43	18.84	21.03	23.12
36	12.18	3.26	6.41	9.53	12.58	15.55	18.43	21.11	23.71	25.91
37	12.72	3.57	7.11	10.60	14.04	17.40	20.59	23.73	26.49	28.97
38	13.30	4.02	7.97	11.89	15.75	19.47	23.16	26.51	29.58	32.18
39	13.96	4.37	8.78	13.18	17.45	21.73	25.69	29.41	32.68	35.32
40	14.66	4.89	9.86	14.70	19.58	24.17	28.55	32.52	36.04	39.03
41	15.44	5.59	11.02	16.52	21.77	26.84	31.54	35.82	39.61	42.82
42	16.31	6.01	12.17	18.10	23.89	29.35	34.43	39.07	43.19	46.68
43	17.25	6.80	13.44	19.98	26.22	32.13	37.62	42.06	47.11	50.90
44	18.29	7.38	14.69	21.74	28.50	34.90	40.87	46.32	51.17	55.22
45	19.42	8.09	15.98	23.61	30.93	37.88	44.36	50.28	55.53	60.00
46	20.65	8.73	17.26	25.53	33.48	41.00	48.04	54.46	60.17	65.00
47	21.98	9.44	18.68	27.65	36.24	44.41	52.02	58.99	65.22	70.53
48	23.41	10.23	20.23	29.92	39.24	48.07	56.32	63.90	70.68	76.43
49	24.96	11.08	21.89	32.38	42.44	51.99	60.95	69.18	76.55	82.93
50	26.62	11.99	23.67	34.98	45.85	56.20	65.90	74.83	82.88	89.87
51	28.43	12.83	25.42	37.62	49.39	60.58	71.08	80.81	89.58	97.22
52	30.35	13.92	27.48	40.65	53.33	65.41	76.81	87.37	96.92	105.21
53	32.42	14.93	29.53	43.72	57.38	70.46	82.80	94.25	104.57	113.50
54	34.64	16.04	31.73	46.98	61.74	75.85	89.19	101.53	112.68	122.32
55	37.02	17.21	34.06	50.48	66.37	81.57	95.90	109.19	121.12	131.67
56	39.55	18.45	36.54	54.18	71.25	87.56	102.94	117.11	130.09	141.38
57	42.26	19.77	39.16	58.07	76.33	93.77	110.16	125.49	139.40	151.45
58	45.18	20.89	41.64	61.83	81.32	99.88	117.54	133.87	148.68	161.79
59	48.21	22.83	44.90	66.38	87.04	106.93	125.66	143.04	158.85	172.76
60	51.52	23.95	47.41	70.16	92.27	113.35	133.25	151.77	163.63	183.53
61	55.00	25.41	50.20	74.45	97.99	120.12	141.23	160.88	178.82	194.79
62	58.68	26.80	53.14	78.69	103.34	126.94	149.25	170.08	189.19	206.25
63	62.58	28.32	56.00	82.91	108.89	133.73	157.29	179.36	199.65	217.85
64	66.71	29.77	58.85	87.12	114.38	140.52	165.36	188.67	210.18	229.55
65	71.06	31.18	61.65	91.23	119.82	147.27	173.39	197.96	220.70	241.30

COMBINED EXPERIENCE FOUR PER CENT. AT AGES 20 to 65.

Reserve Values per \$1,000.

TWENTY-YEAR TERM POLICIES.

Reserves at End of Years Stated.

Age	10	11	12	13	14	15	16	17	18	19
20	\$ 6.99	\$ 7.16	\$ 7.19	\$ 7.05	\$ 6.73	\$ 6.21	\$ 5.49	\$ 4.52	\$ 3.30	\$ 1.80
21	7.36	7.54	7.56	7.41	7.07	6.53	5.77	4.75	3.46	1.89
22	7.77	7.95	7.96	7.80	7.44	6.88	6.05	4.99	3.64	1.99
23	8.17	8.36	8.38	8.21	7.84	7.22	6.37	5.25	3.84	2.11
24	8.62	8.82	8.84	8.67	8.27	7.64	6.76	5.60	4.12	2.29
25	9.17	9.39	9.43	9.24	8.84	8.20	7.29	6.09	4.54	2.55
26	9.80	10.05	10.09	9.95	9.56	8.92	8.00	6.74	5.06	2.85
27	10.57	10.85	10.96	10.84	10.49	9.87	8.90	7.59	5.72	3.24
28	11.47	11.85	12.02	11.97	11.66	11.03	10.07	8.58	6.49	3.67
29	12.63	13.10	13.36	13.39	13.11	12.51	11.41	9.73	7.34	4.13
30	13.95	14.55	14.93	15.02	14.81	14.12	12.89	10.95	8.24	4.62
31	15.58	16.32	16.80	17.00	16.74	15.86	14.50	12.27	9.22	5.17
32	17.43	18.28	18.95	19.15	18.84	17.90	16.23	13.72	10.28	5.76
33	19.55	20.67	21.34	21.54	21.12	20.01	18.10	15.99	11.44	6.40
34	22.12	23.26	24.00	24.14	23.61	22.32	20.16	17.01	12.71	7.10
35	24.78	26.07	26.79	26.88	26.23	24.76	22.34	18.83	14.05	7.83
36	27.77	29.09	29.81	29.84	29.08	27.41	24.71	20.79	15.49	8.65
37	30.90	32.28	33.01	33.00	32.12	30.25	27.22	22.89	17.06	9.52
38	34.24	35.70	36.45	36.38	35.38	33.27	29.92	25.15	18.73	10.43
39	37.68	39.24	40.01	39.91	38.76	36.43	32.76	27.51	20.48	11.41
40	41.41	43.06	43.88	43.71	42.43	39.87	35.83	30.08	22.41	12.50
41	45.38	47.16	48.01	47.80	46.40	43.59	39.17	32.92	24.55	13.73
42	49.45	51.36	52.83	52.07	50.55	47.51	42.74	35.97	26.89	15.05
43	53.89	55.96	56.98	56.77	55.12	51.87	46.73	39.40	29.48	16.52
44	58.53	60.82	61.95	61.75	60.04	56.57	51.05	43.09	32.27	18.10
45	63.57	66.08	67.35	67.21	65.44	61.75	55.78	47.12	35.32	19.84
46	68.97	71.73	73.20	73.15	71.32	67.36	60.90	51.50	38.65	21.74
47	74.83	77.92	79.62	79.66	77.72	73.47	66.48	56.28	42.29	23.81
48	81.23	84.67	86.60	86.71	84.67	80.10	72.56	61.49	46.26	26.08
49	88.15	91.98	94.14	94.32	92.17	87.27	79.13	67.12	50.56	28.53
50	95.61	99.82	102.22	102.47	100.21	94.96	86.17	73.17	55.15	31.15
51	103.49	108.11	110.77	111.13	108.76	103.14	93.68	79.62	60.98	34.01
52	112.02	117.05	120.00	120.46	117.96	111.96	101.76	86.53	65.45	37.11
53	120.88	126.46	129.71	130.28	127.68	121.27	110.35	94.04	71.22	40.47
54	130.41	136.40	139.97	140.68	137.96	131.17	119.54	102.05	77.43	44.09
55	140.32	146.85	150.79	151.64	148.85	141.73	129.37	110.64	84.14	48.05
56	150.73	157.79	161.91	163.18	160.39	152.94	139.84	119.85	91.38	52.33
57	161.54	169.18	173.95	175.30	172.54	164.81	150.98	129.71	99.15	56.95
58	172.55	180.87	186.19	187.89	185.22	177.25	162.77	140.00	107.50	62.01
59	184.43	193.48	199.36	201.45	198.92	190.74	175.58	151.67	116.73	67.61
60	196.14	206.01	212.58	215.17	212.90	204.64	188.89	163.74	126.50	73.55
61	208.58	219.13	226.45	229.62	227.67	219.38	203.13	176.67	136.99	80.01
62	220.88	232.56	240.72	244.55	243.02	234.82	218.09	190.32	148.17	86.93
63	233.55	246.26	255.32	259.90	258.91	250.85	233.67	204.67	160.00	94.33
64	246.40	260.18	270.22	275.67	275.28	267.43	249.94	219.77	172.64	102.44
65	259.33	274.24	285.38	291.74	292.04	284.57	266.98	235.76	186.30	111.33

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
FIRST YEAR PRELIMINARY TERM—19 PAYMENT LIFE.
Rated One Year Older—Paid-Up in 20 Years.
3% American Experience.

Age at Issue.	Net Prem's 19 Paym't Life.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20										
21	\$24 30	\$17 31	\$35 23	\$53 79	\$73 00	\$92 91	\$113 52	\$134 86	\$156 97	\$179 1
22	24 67	17 66	35 93	54 84	74 43	94 71	115 71	137 46	159 99	183 1
23	25 05	17 99	36 61	55 89	75 86	96 53	117 93	140 10	163 05	186 1
24	25 44	18 34	37 34	56 99	77 35	98 42	120 24	142 83	166 23	190 1
25	25 85	18 71	38 08	58 13	78 89	100 37	122 62	145 65	169 50	194 1
26	26 27	19 09	38 84	59 30	80 47	102 38	125 07	148 55	172 86	198 1
27	26 71	19 48	39 64	60 50	82 10	104 45	127 59	151 53	176 32	201 1
28	27 17	19 88	40 45	61 74	83 77	106 57	130 17	154 59	179 87	206 1
29	27 64	20 29	41 28	63 01	85 50	108 75	132 82	157 74	183 51	210 1
30	28 12	20 71	42 15	64 33	87 26	111 00	135 56	160 97	187 26	214 1
31	28 63	21 16	43 04	65 67	89 09	113 31	138 37	164 29	191 10	218 1
32	29 15	21 61	43 95	67 05	90 96	115 68	141 25	167 68	195 02	223 1
33	29 70	22 06	44 88	68 48	92 88	118 11	144 19	171 16	199 04	227 1
34	30 27	22 54	45 85	69 95	94 86	120 61	147 23	174 73	203 17	232 1
35	30 86	23 04	46 85	71 46	96 89	123 17	150 33	178 39	207 40	237 1
36	31 47	23 54	47 87	73 00	98 96	125 78	153 50	182 13	211 72	242 1
37	32 11	24 06	48 91	74 58	101 09	128 47	156 76	185 97	216 14	247 1
38	32 78	24 59	49 98	76 20	103 27	131 23	160 10	189 89	220 66	252 1
39	33 48	25 14	51 09	77 88	105 53	134 07	163 52	193 91	225 26	257 1
40	34 21	25 70	52 22	79 59	107 84	136 97	167 02	197 99	229 93	262 1
41	34 98	26 29	53 40	81 37	110 20	139 94	170 58	202 15	234 67	268 1
42	35 79	26 88	54 61	83 18	112 63	142 96	174 20	206 36	239 44	273 1
43	36 64	27 51	55 84	85 04	115 09	146 03	177 86	210 59	244 22	278 1
44	37 53	28 13	57 10	86 92	117 59	149 13	181 53	214 81	248 99	284 1
45	38 47	28 79	58 39	88 83	120 12	152 24	185 20	219 03	253 74	289 1
46	39 47	29 43	59 69	90 76	122 64	155 33	188 85	223 21	258 45	294 1
47	40 53	30 10	61 00	92 68	125 14	158 40	192 47	227 36	263 11	299 1
48	41 65	30 77	62 30	94 58	127 63	161 45	196 06	231 47	267 71	304 1
49	42 83	31 42	63 58	96 46	130 09	164 46	199 59	235 50	272 21	309 1
50	44 09	32 08	64 86	98 34	132 54	167 45	203 09	239 48	276 64	314 1
51	45 43	32 73	66 14	100 23	134 98	170 42	206 56	243 41	281 02	319 1
52	46 86	33 39	67 43	102 10	137 41	173 36	209 97	247 27	285 28	324 1
53	48 38	34 06	68 71	103 97	139 82	176 27	213 35	251 07	289 47	328 1
54	50 01	34 72	70 00	105 82	142 20	179 15	216 67	254 79	293 54	332 1
55	51 75	35 39	71 28	107 68	144 59	182 01	219 94	258 43	297 50	337 1
56	53 61	36 05	72 57	109 54	146 96	184 83	223 16	261 98	301 35	341 1
57	55 61	36 73	73 87	111 40	149 32	187 61	226 31	265 45	305 07	345 1
58	57 76	37 42	75 17	113 25	151 64	190 35	229 39	268 81	308 62	348 1
59	60 07	38 10	76 47	115 08	153 93	193 04	232 40	272 03	312 00	352 1
60	62 57	38 78	77 76	116 90	156 20	195 67	235 30	275 12	315 18	355 1

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

FIRST YEAR PRELIMINARY TERM—19 PAYMENT LIFE.

Rated One Year Older—Paid-Up in 20 Years.

3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20										
21	\$203 57	\$223 14	\$253 59	\$279 94	\$307 25	\$335 56	\$364 88	\$395 27	\$426 77	\$459 42
22	207 47	232 50	258 42	285 27	313 09	341 91	371 77	402 71	434 78	468 00
23	211 43	236 93	263 33	290 68	319 02	348 37	378 78	410 29	442 94	476 80
24	215 53	241 51	268 41	296 28	325 14	355 03	386 00	418 09	451 35	485 83
25	219 75	246 22	273 63	302 03	331 42	361 87	393 42	426 10	459 97	495 10
26	224 09	251 05	278 98	307 90	337 85	368 87	401 00	434 29	468 80	504 59
27	228 54	256 04	284 51	313 98	344 40	376 09	408 83	442 75	477 89	514 80
28	233 11	261 13	290 14	320 16	351 26	383 45	416 80	451 35	487 14	524 23
29	237 79	266 35	295 91	326 51	358 19	391 00	424 97	460 15	496 60	534 37
30	242 59	271 70	301 83	333 01	365 29	398 71	433 31	469 14	506 25	544 70
31	247 51	277 19	307 89	339 67	372 56	406 60	441 83	478 31	516 09	555 22
32	252 54	282 79	314 09	346 46	379 96	414 62	450 50	487 63	526 08	565 89
33	257 69	288 52	320 41	353 40	387 51	422 79	459 30	497 08	536 19	576 71
34	262 97	294 39	326 89	360 47	395 20	431 11	468 25	506 67	546 45	587 67
35	268 36	300 38	333 47	367 67	403 01	439 54	477 30	516 37	556 82	598 74
36	273 86	306 47	340 16	374 96	410 91	448 04	486 43	526 14	567 27	609 92
37	279 46	312 67	346 96	382 35	418 88	456 62	495 63	536 00	577 81	621 18
38	285 15	318 95	353 82	389 79	426 91	465 26	504 89	545 91	588 40	632 51
39	290 94	325 31	360 74	397 29	435 00	473 94	514 20	555 86	599 05	643 89
40	296 76	331 69	367 68	404 80	443 08	482 62	523 48	565 80	609 68	655 30
41	302 61	338 09	374 64	412 31	451 17	491 28	532 76	575 72	620 31	666 72
42	308 48	344 51	381 61	419 83	459 24	499 93	542 02	585 64	630 95	678 13
43	314 34	350 91	388 53	427 29	467 25	508 51	551 21	595 48	641 51	689 51
44	320 17	357 25	395 40	434 67	475 17	517 00	560 30	605 22	651 98	700 83
45	325 95	363 54	402 18	441 97	483 00	525 38	569 27	614 85	662 36	712 08
46	331 67	369 74	408 88	449 16	490 70	533 63	578 11	624 35	672 62	723 24
47	337 29	375 83	415 44	456 20	498 24	541 69	586 75	633 36	682 70	734 27
48	342 82	381 82	421 88	463 10	505 61	549 58	595 22	642 80	692 65	745 16
49	348 23	387 65	428 14	469 78	512 75	557 22	603 42	651 66	702 32	755 89
50	353 52	393 35	434 22	476 28	519 68	564 63	611 38	660 30	711 79	766 42
51	358 68	398 88	440 12	482 56	526 37	571 77	619 08	668 66	721 00	776 73
52	363 68	404 21	445 79	488 57	532 74	578 57	626 39	676 63	729 86	786 82
53	368 53	409 37	451 25	494 33	538 84	585 06	633 38	684 30	738 44	796 67
54	373 20	414 31	456 43	499 77	544 57	591 16	639 96	691 54	746 65	806 28
55	377 69	419 01	461 33	504 88	549 92	596 83	646 10	698 37	754 52	815 70
56	381 98	423 46	465 94	509 64	554 88	602 08	651 80	704 80	762 09	824 93
57	386 03	427 62	470 17	513 97	559 35	606 80	657 00	710 86	769 32	834 01
58	389 81	431 43	474 00	517 83	563 30	611 02	661 72	716 38	776 24	842 97
59	393 28	434 87	477 40	521 19	566 76	614 75	666 00	721 58	782 89	851 80
60	396 42	437 90	480 32	524 08	569 74	618 03	669 86	726 41	789 23	860 49

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
FIRST YEAR PRELIMINARY TERM—19 YEAR ENDOWMENT.
Rated One Year Older—Paid-Up in 20 Years.
3% American Experience.

Age at Issue.	Net Prem's 19 Year Endow't.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20										
21	\$43 26	\$37 00	\$75 36	\$115 14	\$156 40	\$199 20	\$243 59	\$289 64	\$337 40	\$386 9
22	43 31	36 99	75 35	115 13	156 38	199 17	243 55	289 59	337 35	386 9
23	43 35	36 99	75 34	115 12	156 36	199 14	243 51	289 54	337 30	386 8
24	43 40	36 99	75 33	115 11	156 34	199 12	243 48	289 50	337 25	386 7
25	43 45	36 99	75 33	115 10	156 33	199 10	243 45	289 46	337 20	386 7
26	43 51	36 99	75 33	115 09	156 32	199 08	243 42	289 42	337 15	386 6
27	43 57	36 99	75 33	115 09	156 31	199 06	243 40	289 38	337 10	386 6
28	43 64	36 99	75 33	115 09	156 31	199 05	243 38	289 35	337 05	386 5
29	43 72	36 99	75 33	115 09	156 31	199 04	243 36	289 32	337 01	386 4
30	43 80	37 00	75 34	115 10	156 31	199 04	243 35	289 30	336 97	386 4
31	43 89	37 01	75 35	115 11	156 32	199 05	243 35	289 28	336 93	386 3
32	43 99	37 02	75 37	115 13	156 34	199 06	243 35	289 27	336 90	386 3
33	44 10	37 03	75 40	115 16	156 37	199 08	243 36	289 27	336 88	386 2
34	44 22	37 05	75 43	115 20	156 41	199 11	243 38	289 28	336 87	386 2
35	44 36	37 07	75 47	115 25	156 46	199 16	243 42	289 31	336 87	386 2
36	44 51	37 10	75 52	115 31	156 53	199 23	243 48	289 36	336 90	386 2
37	44 69	37 14	75 58	115 39	156 62	199 33	243 57	289 44	336 96	386 2
38	44 88	37 18	75 65	115 49	156 73	199 46	243 70	289 56	337 05	386 3
39	45 10	37 23	75 74	115 61	156 88	199 62	243 87	289 72	337 18	386 3
40	45 34	37 29	75 85	115 76	157 07	199 82	244 08	289 91	337 34	386 4
41	45 62	37 36	75 98	115 94	157 30	200 08	244 33	290 13	337 52	386 6
42	45 93	37 45	76 14	116 16	157 57	200 36	244 61	290 37	337 71	386 7
43	46 28	37 55	76 33	116 42	157 87	200 67	244 91	290 62	337 89	386 7
44	46 68	37 66	76 54	116 69	158 19	201 01	245 22	290 88	338 05	386 8
45	47 12	37 78	76 77	116 98	158 53	201 36	245 53	291 13	338 19	386 8
46	47 62	37 92	77 02	117 29	158 88	201 71	245 83	291 36	338 31	386 8
47	48 18	38 07	77 29	117 62	159 24	202 06	246 13	291 57	338 41	386 8
48	48 81	38 23	77 56	117 96	159 60	202 40	246 42	291 76	338 48	386 7
49	49 51	38 39	77 83	118 30	159 96	202 73	246 70	291 94	338 52	386 6
50	50 29	38 55	78 11	118 66	160 34	203 07	246 99	292 11	338 55	386 4
51	51 16	38 72	78 41	119 03	160 74	203 44	247 29	292 29	338 58	386 2
52	52 13	38 90	78 73	119 44	161 17	203 85	247 61	292 49	338 60	386 0
53	53 20	39 10	79 08	119 87	161 63	204 28	247 96	292 71	338 63	385 8
54	54 40	39 31	79 45	120 34	162 12	204 76	248 34	292 95	338 67	385 6
55	55 72	39 54	79 85	120 86	162 66	205 29	248 77	293 22	338 72	385 4
56	57 18	39 80	80 29	121 43	163 26	205 87	249 25	293 53	338 79	385 1
57	58 80	40 08	80 77	122 05	163 92	206 50	249 78	293 87	338 87	384 9
58	60 58	40 38	81 29	122 71	164 64	207 18	250 35	294 24	338 94	384 6
59	62 55	40 71	81 85	123 42	165 41	207 92	250 96	294 62	338 99	384 2
60	64 71	41 06	82 45	124 18	166 24	208 71	251 59	294 99	339 00	383 7

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
FIRST YEAR PRELIMINARY TERM—19 YEAR ENDOWMENT.
Rated One Year Older—Paid-Up in 20 Years.
.3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20										
21	\$438 41	\$491 80	\$547 21	\$604 75	\$664 49	\$726 54	\$791 00	\$857 98	\$927 60	1000 00
22	438 34	491 73	547 13	604 66	664 40	726 45	790 92	857 92	927 56	1000 00
23	438 27	491 65	547 04	604 57	664 30	726 36	790 83	857 85	927 52	1000 00
24	438 20	491 57	546 95	604 47	664 20	726 26	790 73	857 77	927 48	1000 00
25	438 13	491 48	546 85	604 36	664 09	726 15	790 62	857 68	927 43	1000 00
26	438 05	491 39	546 75	604 25	663 97	726 03	790 51	857 58	927 38	1000 00
27	437 97	491 29	546 64	604 13	663 84	725 90	790 39	857 48	927 32	1000 00
28	437 89	491 19	546 53	604 00	663 70	725 76	790 26	857 37	927 35	1000 00
29	437 81	491 08	546 41	603 87	663 56	725 61	790 13	857 26	927 18	1000 00
30	437 73	490 98	546 29	603 73	663 41	725 45	789 99	857 14	927 10	1000 00
31	437 65	490 88	546 16	603 59	663 25	725 28	789 83	857 00	927 01	1000 00
32	437 57	490 78	546 03	603 44	663 08	725 10	789 65	856 85	926 91	1000 00
33	437 50	490 69	545 91	603 29	662 91	724 91	789 46	856 68	926 79	1000 00
34	437 45	490 60	545 79	603 14	662 73	724 71	789 25	856 49	926 66	1000 00
35	437 42	490 52	545 67	602 98	662 54	724 49	789 01	856 28	926 52	1000 00
36	437 40	490 45	545 56	602 82	662 33	724 25	788 74	856 05	926 37	1000 00
37	437 40	490 39	545 46	602 65	662 09	723 98	788 44	855 79	926 20	1000 00
38	437 40	490 34	545 34	602 46	661 82	723 67	788 11	855 49	926 00	1000 00
39	437 41	490 30	545 19	602 22	661 52	723 32	787 74	855 15	925 78	1000 00
40	437 43	490 24	545 02	601 95	661 18	722 92	787 33	854 77	925 54	1000 00
41	437 44	490 15	544 82	601 65	660 79	722 47	786 87	854 35	925 27	1000 00
42	437 44	490 03	544 58	601 30	660 34	721 95	786 34	853 88	924 96	1000 00
43	437 41	489 87	544 29	600 88	659 82	721 35	785 74	853 34	924 61	1000 00
44	437 35	489 66	543 94	600 40	659 22	720 67	785 06	852 73	924 21	1000 00
45	437 25	489 40	543 53	599 84	658 53	719 90	784 28	852 04	923 76	1000 00
46	437 08	489 08	543 04	599 19	657 74	719 01	783 40	851 26	923 26	1000 00
47	436 85	488 69	542 47	598 45	656 86	718 01	782 42	850 39	922 70	1000 00
48	436 58	488 23	541 81	597 60	655 86	716 90	781 32	849 42	922 08	1000 00
49	436 26	487 70	541 06	596 64	654 73	715 67	780 08	848 34	921 38	1000 00
50	435 89	487 10	540 22	595 57	653 47	714 31	778 70	847 14	920 60	1000 00
51	435 48	486 44	539 29	594 40	652 09	712 81	777 18	845 81	919 74	1000 00
52	435 03	485 71	538 27	593 12	650 58	711 15	775 50	844 33	918 77	1000 00
53	434 54	484 92	537 16	591 71	648 92	709 31	773 65	842 69	917 70	1000 00
54	434 01	484 06	535 94	590 17	647 10	707 27	771 60	840 87	916 51	1000 00
55	433 44	483 14	534 68	588 49	645 10	705 03	769 34	838 87	915 19	1000 00
56	432 83	482 13	533 25	586 64	642 88	702 56	766 82	836 66	913 72	1000 00
57	432 17	481 01	531 65	584 57	640 39	699 80	764 01	834 19	912 08	1000 00
58	431 43	479 75	529 85	582 25	637 60	696 72	760 90	831 46	910 29	1000 00
59	430 58	478 32	527 82	579 65	634 50	693 34	757 51	828 46	908 34	1000 00
60	429 57	476 68	525 53	576 74	631 12	689 68	753 83	825 19	906 18	1000 00

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
FIRST YEAR PRELIMINARY TERM—19 PAYMENT LIFE.
Rated One Year Older—Paid-Up in 20 Years.
3½% American Experience.

Age at Issue.	Net Prem's 19 Pay- ment Life	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20										
21	\$21 76	\$14 78	\$30 15	\$46 13	\$62 76	\$80 05	\$98 04	\$116 75	\$136 22	\$156 00
22	22 11	15 10	30 80	47 14	64 13	81 79	100 17	119 29	139 17	159 00
23	22 48	15 44	31 49	48 19	65 55	83 60	102 38	121 91	142 23	163 00
24	22 87	15 79	32 20	49 27	67 02	85 47	104 66	124 62	145 38	166 00
25	23 27	16 15	32 94	50 39	68 54	87 41	107 02	127 43	148 64	170 00
26	23 69	16 52	33 69	51 55	70 10	89 40	109 46	130 32	152 00	174 00
27	24 12	16 90	34 48	52 74	71 74	91 48	111 99	133 32	155 49	178 00
28	24 57	17 31	35 29	53 98	73 41	93 60	114 55	136 39	159 07	182 00
29	25 03	17 71	36 12	55 25	75 13	95 79	117 26	139 57	162 75	186 00
30	25 52	18 14	36 99	56 57	76 92	98 06	120 03	142 85	166 56	191 00
31	26 02	18 58	37 89	57 93	78 76	100 40	122 88	146 23	170 48	195 00
32	26 55	19 04	38 80	59 33	80 66	102 81	125 82	149 70	174 51	200 00
33	27 10	19 50	39 75	60 79	82 62	105 30	128 84	153 28	178 64	204 00
34	27 67	19 99	40 74	62 29	84 65	107 86	131 96	156 96	182 91	209 00
35	28 27	20 49	41 76	63 83	86 73	110 50	135 15	160 74	187 29	214 00
36	28 89	21 01	42 81	65 41	88 87	113 20	138 44	164 63	191 79	219 00
37	29 54	21 54	43 88	67 05	91 07	115 99	141 83	168 63	196 41	224 00
38	30 23	22 08	44 99	68 72	93 34	118 85	145 31	172 72	201 13	230 00
39	30 94	22 65	46 13	70 46	95 68	121 82	148 89	176 93	205 97	234 00
40	31 69	23 23	47 31	72 25	98 09	124 85	152 56	181 23	210 90	241 00
41	32 48	23 84	48 53	74 11	100 57	127 97	156 30	185 61	215 91	247 00
42	33 30	24 47	49 80	76 00	103 12	131 15	160 13	190 07	220 98	253 00
43	34 17	25 12	51 09	77 95	105 71	134 39	164 01	194 56	226 07	258 00
44	35 09	25 77	52 42	79 93	108 35	137 68	167 91	199 07	231 18	264 00
45	36 06	26 46	53 77	81 95	111 02	140 98	171 82	203 58	236 27	269 00
46	37 09	27 14	55 13	83 99	113 70	144 27	175 72	208 07	241 34	275 00
47	38 17	27 84	56 53	86 04	116 38	147 57	179 62	212 56	246 40	281 00
48	39 33	28 55	57 90	88 06	119 04	150 84	183 48	216 98	251 38	286 00
49	40 55	29 24	59 27	90 08	121 68	154 09	187 31	221 38	256 30	292 00
50	41 84	29 94	60 64	92 10	124 32	157 32	191 12	225 72	261 16	297 00
51	43 22	30 64	62 01	94 12	126 96	160 55	194 89	230 02	265 97	302 00
52	44 69	31 34	63 39	96 14	129 59	163 75	198 63	234 27	270 69	307 00
53	46 25	32 06	64 77	98 16	132 20	166 92	202 33	238 45	275 32	312 00
54	47 91	32 76	66 16	100 17	134 80	170 08	205 99	242 57	279 85	317 00
55	49 69	33 48	67 55	102 19	137 41	173 22	209 61	246 63	284 29	322 00
56	51 60	34 20	68 93	104 21	140 00	176 32	213 17	250 58	288 61	327 00
57	53 64	34 93	70 34	106 23	142 58	179 38	216 67	254 46	292 81	331 00
58	55 83	35 67	71 75	108 25	145 13	182 41	220 11	258 24	296 85	336 00
59	58 19	36 40	73 16	110 24	147 65	185 39	223 47	261 89	300 72	340 00
60	60 72	37 14	74 56	112 23	150 15	188 32	226 72	265 39	304 38	343 00

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000.
FIRST YEAR PRELIMINARY TERM—19 PAYMENT LIFE.
Rated One Year Older—Paid-Up in 20 Years.
3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20										
21	\$177 53	\$199 45	\$222 25	\$245 97	\$270 66	\$296 36	\$323 09	\$350 93	\$379 89	\$410 03
22	181 36	203 74	227 02	251 24	276 45	302 67	329 97	358 37	387 93	418 69
23	185 32	208 17	231 95	256 68	282 42	309 19	337 05	366 04	396 21	427 62
24	189 41	212 76	237 05	262 31	288 59	315 92	344 37	373 96	404 76	436 81
25	193 63	217 49	242 30	268 11	294 94	322 86	351 89	382 11	413 55	446 28
26	198 00	222 37	247 72	274 08	301 49	329 99	359 65	390 50	422 61	456 00
27	202 50	227 42	253 31	280 24	308 24	337 35	367 60	399 11	431 88	466 00
28	207 13	232 58	259 05	286 55	315 15	344 80	375 82	407 96	441 43	476 26
29	211 89	237 91	264 94	293 05	322 27	352 65	384 23	417 08	451 24	486 77
30	216 79	243 38	271 01	299 73	329 58	360 60	392 85	426 38	461 25	497 52
31	221 84	249 02	277 26	306 61	337 09	368 78	401 71	435 93	471 51	508 49
32	227 01	254 80	282 66	313 63	344 78	377 12	410 73	445 65	481 94	519 67
33	232 34	260 74	290 23	320 65	352 65	385 67	419 95	455 57	492 57	531 04
34	237 82	266 84	296 98	328 24	360 70	394 38	429 35	465 65	503 37	542 58
35	243 43	273 10	303 86	335 78	368 90	403 25	438 89	475 89	514 33	554 30
36	249 18	279 48	310 89	343 46	377 23	412 23	448 55	486 25	525 41	566 15
37	255 06	285 99	318 05	351 26	385 66	421 33	458 32	496 72	536 62	578 13
38	261 05	292 62	325 30	359 14	394 19	430 50	468 17	507 26	547 91	590 22
39	267 15	299 34	332 64	367 11	402 79	439 76	478 09	517 90	559 28	602 39
40	273 32	306 12	340 04	375 13	411 44	449 05	488 06	528 57	570 71	614 63
41	279 55	312 96	347 49	383 18	420 12	458 38	498 05	539 26	582 17	626 92
42	285 82	319 82	354 95	391 25	428 80	467 69	508 03	549 96	593 64	639 24
43	292 10	326 70	362 41	399 31	437 47	476 99	518 00	560 64	605 09	651 55
44	298 38	333 55	369 84	407 32	446 08	486 20	527 87	571 26	616 46	663 83
45	304 61	340 35	377 20	415 25	454 60	495 36	537 68	581 75	627 78	676 07
46	310 81	347 09	384 49	423 10	463 02	504 38	547 35	592 13	638 99	688 24
47	316 95	353 77	391 71	430 56	471 34	513 29	556 90	602 37	650 07	700 30
48	322 99	360 32	398 77	438 44	479 46	521 95	566 23	612 46	660 97	712 23
49	328 94	366 76	405 71	445 87	487 36	530 49	575 34	622 31	671 68	724 01
50	334 77	373 07	412 46	453 09	495 12	538 75	584 23	631 90	682 18	735 60
51	340 51	379 23	419 06	460 11	502 61	546 77	592 82	641 20	692 38	746 98
52	346 09	385 17	425 45	466 93	509 81	554 45	601 08	650 22	702 29	758 13
53	351 51	391 00	431 60	473 44	516 75	561 82	609 02	658 83	711 89	769 04
54	356 78	396 61	437 50	479 66	523 33	568 81	616 54	667 07	721 13	779 72
55	361 89	401 99	443 15	485 58	529 54	575 41	623 61	674 88	730 03	790 18
56	366 76	407 09	448 46	491 09	535 31	581 50	630 24	682 28	738 58	800 48
57	371 41	411 90	453 41	498 20	540 61	587 11	636 36	689 24	746 85	810 62
58	375 80	416 39	457 90	500 85	545 41	592 22	642 03	695 81	754 79	820 64
59	379 89	420 52	462 11	505 01	549 71	596 85	647 26	702 02	762 46	830 54
60	383 64	424 21	465 75	508 67	553 51	601 01	652 05	707 77	769 83	840 32

TERMINAL
RESERVE VALUES AND NET PREMIUMS FOR \$1,000
FIRST YEAR PRELIMINARY TERM—19 YEAR ENDOWMENT.
Rated One Year Older—Paid-Up in 20 Years.
3½% American Experience.

Age at Issue.	Net Prem's 19 Year Endow't.	RESERVES AT END OF YEARS STATED.								
		1	2	3	4	5	6	7	8	9
20										
21	\$41 36	\$35 23	\$71 93	\$110 18	\$150 04	\$191 58	\$234 87	\$280 00	\$327 05	\$376 4
22	41 40	35 22	71 92	110 17	150 02	191 55	234 84	279 95	327 00	376 0
23	41 45	35 22	71 92	110 16	150 00	191 53	234 81	279 91	326 95	375 4
24	41 50	35 22	71 92	110 15	149 99	191 51	234 78	279 87	326 90	375 5
25	41 55	35 22	71 92	110 14	149 98	191 49	234 75	279 84	326 85	375 8
26	41 61	35 22	71 92	110 14	149 97	191 48	234 73	279 81	326 80	375 7
27	41 67	35 22	71 92	110 14	149 97	191 47	234 71	279 78	326 75	375 7
28	41 74	35 22	71 92	110 14	149 97	191 46	234 69	279 75	326 71	375 6
29	41 82	35 23	71 93	110 15	149 97	191 45	234 68	279 73	326 68	375 6
30	41 90	35 24	71 94	110 16	149 98	191 46	234 68	279 71	326 65	375 5
31	41 99	35 25	71 96	110 18	150 00	191 47	234 68	279 70	326 62	375 5
32	42 09	35 26	71 98	110 20	150 02	191 49	234 69	279 70	326 60	375 4
33	42 21	35 27	72 01	110 24	150 06	191 52	234 71	279 71	326 59	375 4
34	42 33	35 29	72 05	110 29	150 11	191 56	234 75	279 73	326 60	375 4
35	42 47	35 32	72 09	110 35	150 17	191 62	234 81	279 77	326 62	375 4
36	42 63	35 35	72 14	110 42	150 25	191 70	234 89	279 84	326 67	375 4
37	42 80	35 39	72 20	110 51	150 35	191 81	235 00	279 94	326 75	375 5
38	43 00	35 43	72 28	110 62	150 48	191 95	235 14	280 08	326 87	375 6
39	43 22	35 48	72 38	110 75	150 64	192 13	235 32	280 26	327 02	375 7
40	43 47	35 54	72 50	110 91	150 85	192 35	235 54	280 48	327 20	375 7
41	43 75	35 62	72 64	111 11	151 09	192 62	235 81	280 73	327 41	375 9
42	44 06	35 72	72 81	111 35	151 38	192 94	236 12	281 01	327 64	376 1
43	44 42	35 83	73 01	111 63	151 70	193 29	236 46	281 31	327 86	376 2
44	44 82	35 95	73 24	111 94	152 04	193 66	236 82	281 61	328 07	376 3
45	45 26	36 08	73 49	112 27	152 43	194 05	237 19	281 90	328 27	376 4
46	45 77	36 23	73 75	112 62	152 82	194 44	237 52	282 17	328 45	376 4
47	46 34	36 39	74 02	112 98	153 21	194 82	237 89	282 42	328 60	376 4
48	46 97	36 56	74 30	113 34	153 60	195 20	238 22	282 68	328 73	376 4
49	47 68	36 73	74 59	113 71	154 00	195 59	238 56	282 93	328 84	376 4
50	48 47	36 91	74 90	114 09	154 41	196 00	238 91	283 18	328 94	376 3
51	49 35	37 10	75 23	114 49	154 86	196 44	239 28	283 44	329 05	376 2
52	50 33	37 29	75 58	114 92	155 35	196 91	239 68	283 72	329 17	376 1
53	51 42	37 50	75 95	115 39	155 87	197 42	240 12	284 03	329 30	376 0
54	52 62	37 73	76 35	115 91	156 44	197 98	240 60	284 38	329 44	375 5
55	53 96	37 98	76 79	116 48	157 07	198 60	241 13	284 77	329 61	375 8
56	55 43	38 25	77 27	117 10	157 75	199 28	241 72	285 20	329 81	375 7
57	57 07	38 55	77 80	117 78	158 51	200 02	242 38	285 67	330 03	375 5
58	58 87	38 88	78 38	118 52	159 32	200 82	243 08	286 17	330 26	375 4
59	60 85	39 23	79 00	119 31	160 18	201 68	243 82	286 70	330 47	375 2
60	63 03	39 60	79 65	120 15	161 11	202 59	244 60	287 24	330 65	374 9

TERMINAL

RESERVE VALUES AND NET PREMIUMS FOR \$1,000.

FIRST YEAR PRELIMINARY TERM—19 YEAR ENDOWMENT.

Rated One Year Older—Paid-Up in 20 Years.

3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	10	11	12	13	14	15	16	17	18	19
20										
21	\$427 24	\$480 57	\$536 21	\$594 26	\$654 81	\$718 01	\$783 99	\$852 87	\$924 83	1000 00
22	427 17	480 49	536 12	594 16	654 71	717 91	783 90	852 80	924 79	1000 00
23	427 10	480 41	536 03	594 06	654 61	717 81	783 81	852 73	924 75	1000 00
24	427 03	480 33	535 94	593 96	654 51	717 71	783 71	852 65	924 70	1000 00
25	426 96	480 25	535 85	593 86	654 40	717 61	783 61	852 57	924 64	1000 00
26	426 89	480 16	535 75	593 75	654 28	717 48	783 49	852 47	924 57	1000 00
27	426 81	480 07	535 65	593 63	654 15	717 35	783 36	852 36	924 50	1000 00
28	426 73	479 98	535 54	593 50	654 01	717 21	783 23	852 25	924 43	1000 00
29	426 65	479 89	535 42	593 37	653 87	717 06	783 09	852 14	924 35	1000 00
30	426 58	479 80	535 30	593 24	653 72	716 90	782 94	852 01	924 26	1000 00
31	426 51	479 70	535 18	593 10	653 56	716 73	782 77	851 86	924 19	1000 00
32	426 45	479 60	535 06	592 96	653 40	716 57	782 59	851 70	924 09	1000 00
33	426 40	479 52	534 95	592 83	653 24	716 36	782 41	851 53	923 96	1000 00
34	426 36	479 45	534 84	592 69	653 05	716 18	782 21	851 34	923 85	1000 00
35	426 34	479 39	534 73	592 55	652 87	715 95	781 99	851 13	923 72	1000 00
36	426 34	479 34	534 63	592 40	652 67	715 72	781 74	850 90	923 57	1000 00
37	426 35	479 30	534 53	592 24	652 45	715 45	781 45	850 64	923 40	1000 00
38	426 38	479 27	534 43	592 03	652 21	715 15	781 12	850 35	923 18	1000 00
39	426 43	479 24	534 31	591 82	651 93	714 81	780 75	850 02	922 96	1000 00
40	426 46	479 20	534 18	591 58	651 60	714 43	780 33	849 65	922 71	1000 00
41	426 50	479 14	534 02	591 31	651 21	713 99	779 86	849 23	922 45	1000 00
42	426 55	479 05	533 81	590 98	650 77	713 49	779 33	848 76	922 13	1000 00
43	426 55	478 93	533 55	590 59	650 27	712 88	778 73	848 20	921 78	1000 00
44	426 52	478 77	533 23	590 13	649 69	712 24	778 05	847 59	921 38	1000 00
45	426 46	478 56	532 85	589 62	649 02	711 47	777 28	846 90	920 93	1000 00
46	426 36	478 29	532 41	589 00	648 26	710 61	776 41	846 13	920 43	1000 00
47	426 21	477 95	531 83	588 29	647 40	709 64	775 43	845 29	919 84	1000 00
48	426 00	477 54	531 27	587 48	646 43	708 56	774 33	844 29	919 23	1000 00
49	425 74	477 06	530 58	586 57	645 34	707 35	773 10	843 20	918 51	1000 00
50	425 44	476 53	529 80	585 56	644 12	705 99	771 73	842 00	917 71	1000 00
51	425 12	475 95	528 94	584 45	642 78	704 49	770 22	840 65	916 83	1000 00
52	424 77	475 31	528 01	583 23	641 31	702 87	768 56	839 19	915 86	1000 00
53	424 39	474 62	527 00	581 89	639 70	701 07	766 70	837 54	914 78	1000 00
54	423 98	473 87	525 90	580 43	637 93	699 06	764 66	835 71	913 57	1000 00
55	423 54	473 06	524 69	578 82	635 97	696 00	762 40	833 67	912 24	1000 00
56	423 07	472 17	523 36	577 05	633 85	694 44	759 89	831 43	910 75	1000 00
57	422 55	471 19	521 89	575 09	631 42	691 73	757 11	828 95	909 12	1000 00
58	421 96	470 09	520 24	572 88	628 75	688 70	754 03	826 26	907 22	1000 00
59	421 27	468 83	518 36	570 33	625 75	685 38	750 66	823 26	905 33	1000 00
60	420 40	467 34	516 21	567 62	622 45	681 79	747 00	819 99	903 15	1000 00

TERMINAL RESERVE VALUES FOR MODIFIED PRELIMINARY TERM FOR EACH \$1,000.

At Ages 21 to 55.
LIFE—20 PAYMENT—PAID-UP IN 20 YEARS.
3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	1	2	3	4	5	6	7	8	9	10
21	\$9 29	\$26 59	\$44 51	\$63 05	\$82 25	\$102 13	\$122 73	\$144 04	\$166 13	\$188 99
22	9 33	26 97	45 24	64 15	83 73	104 00	125 00	146 73	169 24	192 54
23	9 37	27 37	46 00	65 28	85 25	105 93	127 33	149 48	172 44	196 20
24	9 40	27 77	46 78	66 45	86 82	107 91	129 73	152 33	175 73	199 96
25	9 43	28 17	47 57	67 65	88 42	109 93	132 20	155 25	179 10	203 80
26	9 46	28 59	48 39	68 87	90 07	112 02	134 74	158 25	182 58	207 77
27	9 48	29 01	49 21	70 12	91 77	114 16	137 34	161 33	186 15	211 85
28	9 49	29 43	50 06	71 41	93 50	116 36	140 00	164 48	189 81	216 01
29	9 50	29 86	50 93	72 73	95 28	118 60	142 75	167 72	193 55	222 28
30	9 50	30 31	51 82	74 08	97 10	120 92	145 56	171 05	197 39	224 65
31	9 50	30 76	52 73	75 46	98 97	123 29	148 44	174 44	201 33	229 12
32	9 49	31 19	53 65	76 87	100 88	125 71	151 37	177 90	205 33	233 69
33	9 47	31 65	54 61	78 32	102 84	128 19	154 38	181 46	209 45	238 38
34	9 44	32 12	55 57	79 81	104 85	130 73	157 47	185 10	213 65	243 17
35	9 40	32 59	56 55	81 31	106 89	133 31	160 61	188 82	217 95	248 05
36	9 35	33 07	57 56	82 85	108 97	135 96	163 83	192 62	222 33	253 08
37	9 29	33 53	58 56	84 41	111 11	138 67	167 12	196 49	226 82	258 10
38	9 22	34 01	59 60	86 03	113 29	141 44	170 48	200 45	231 36	263 24
39	9 13	34 40	60 66	87 66	115 53	144 27	173 92	204 48	235 99	268 45
40	9 03	34 98	61 75	89 35	117 82	147 16	177 40	208 56	240 65	273 69
41	8 92	35 47	62 85	91 07	120 15	150 09	180 94	212 69	245 35	278 90
42	8 79	35 97	63 96	92 81	122 50	153 06	184 50	216 82	250 04	284 11
43	8 65	36 46	65 09	94 56	124 87	156 04	188 06	220 94	254 71	289 40
44	8 50	36 96	66 23	96 33	127 26	159 02	191 61	225 05	259 36	294 58
45	8 32	37 44	67 37	98 11	129 63	161 96	195 12	229 10	263 96	299 69
46	8 13	37 92	68 50	99 86	131 98	164 89	198 60	233 13	268 49	304 72
47	7 92	38 39	69 60	101 58	134 29	167 77	202 02	237 08	272 94	309 66
48	7 70	38 83	70 68	103 25	136 55	170 60	205 39	240 95	277 31	314 49
49	7 46	39 25	71 73	104 91	138 80	173 39	208 70	244 75	281 57	319 21
50	7 19	39 65	72 77	106 56	141 02	176 15	211 97	248 49	285 77	323 82
51	6 91	40 03	73 80	108 18	143 20	178 86	215 17	252 16	289 86	328 31
52	6 62	40 41	74 81	109 79	145 36	181 54	218 32	255 75	293 84	332 66
53	6 30	40 77	75 80	111 37	147 49	184 17	221 41	259 24	297 70	336 86
54	5 97	41 12	76 77	112 93	149 59	186 76	224 44	262 65	301 45	340 90
55	5 63	41 45	77 75	114 49	151 67	189 30	227 39	265 96	305 06	344 78

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TERMINAL RESERVE VALUES FOR MODIFIED PRELIMINARY TERM FOR EACH \$1,000.

At Ages 21 to 55.
LIFE—20 PAYMENT—PAID-UP IN 20 YEARS.
3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	11	12	13	14	15	16	17	18	19	20
21	\$212 67	\$237 20	\$262 60	\$288 92	\$316 19	\$344 43	\$373 69	\$404 00	\$435 43	\$468 00
22	216 69	241 67	267 56	294 38	322 16	350 93	380 74	411 63	443 63	476 80
23	220 80	246 27	272 66	299 98	328 29	357 60	387 97	419 42	452 02	485 83
24	225 04	251 01	277 90	305 75	334 59	364 46	395 39	427 44	460 66	495 10
25	229 38	255 85	283 27	311 65	341 04	371 47	402 99	435 65	469 50	504 58
26	233 85	260 84	288 79	317 71	347 66	378 08	410 80	444 08	478 56	514 30
27	238 43	265 95	294 43	323 92	354 44	386 05	418 79	452 70	487 83	524 23
28	243 12	271 18	300 22	330 27	361 39	393 60	426 95	461 51	497 29	534 37
29	247 94	276 54	306 14	336 77	368 49	401 32	435 30	470 49	506 94	544 70
30	252 85	282 02	312 20	343 43	375 74	409 20	443 81	479 66	516 77	555 22
31	257 88	287 63	318 41	350 23	383 16	417 24	452 49	488 99	526 76	565 89
32	263 02	293 36	324 72	357 15	390 70	425 40	461 30	498 43	536 88	576 71
33	268 29	299 22	331 18	364 22	398 39	433 72	470 25	508 03	547 14	587 67
34	273 67	305 19	337 75	371 41	406 18	442 13	479 28	517 72	557 50	598 74
35	279 15	311 26	344 43	378 60	414 08	450 63	488 41	527 50	567 97	609 92
36	284 72	317 43	351 20	386 06	422 03	459 20	497 60	537 35	578 50	621 18
37	290 38	323 69	358 05	393 49	430 05	467 82	506 87	547 25	589 09	632 51
38	296 12	330 00	364 92	400 95	438 12	476 48	516 14	557 18	599 71	643 89
39	301 89	336 35	371 84	408 43	446 18	485 15	525 42	567 12	610 37	655 30
40	307 69	342 70	378 75	415 91	454 22	493 78	534 69	577 03	620 99	666 72
41	313 50	349 06	385 66	423 38	462 26	502 41	543 92	586 94	631 60	678 13
42	319 28	355 38	392 33	430 78	470 22	510 94	553 07	596 75	642 16	689 49
43	325 04	361 67	399 33	438 12	478 11	519 41	562 15	606 49	652 63	700 83
44	330 73	367 87	406 06	445 36	485 90	527 76	571 10	616 11	663 00	712 08
45	336 35	373 99	412 67	452 50	493 54	535 96	579 90	625 58	673 26	723 24
46	341 87	379 99	419 16	459 47	501 02	543 99	588 53	634 88	683 34	734 27
47	347 29	385 87	425 51	466 28	508 33	551 81	596 94	643 98	693 25	745 16
48	352 57	391 60	431 67	472 90	515 41	559 41	605 13	652 84	702 94	755 89
49	357 72	397 16	437 64	479 28	522 25	566 75	613 03	661 43	712 37	766 41
50	362 73	402 56	443 42	485 46	528 85	573 82	620 66	669 75	721 55	776 73
51	367 58	407 77	448 98	491 38	535 16	580 58	627 95	677 72	730 44	786 82
52	372 26	412 78	454 31	497 03	541 16	586 99	634 88	685 34	738 99	796 67
53	376 77	417 56	459 36	502 35	546 79	593 01	641 49	692 55	747 19	806 27
54	381 08	422 10	464 12	507 34	552 06	598 61	647 49	699 35	755 04	815 70
55	385 16	426 37	468 56	511 95	556 88	603 74	653 10	705 72	762 57	824 93

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TERMINAL RESERVE VALUES FOR MODIFIED PRELIMINARY TERM FOR EACH \$1,000.

At Ages 20 to 55.
ENDOWMENT—20 YEAR—CONTINUOUS PREMIUMS.
3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	1	2	3	4	5	6	7	8	9	10
21	\$27 29	\$63 27	\$100 59	\$139 28	\$179 40	\$221 02	\$264 20	\$308 98	\$355 44	\$403 01
22	27 01	63 06	100 31	139 01	179 15	220 77	263 95	308 73	355 20	403 01
23	26 71	62 71	100 04	138 74	178 88	220 51	263 68	308 47	354 94	403 01
24	26 40	62 41	99 75	138 46	178 60	220 24	263 42	308 21	354 70	402 01
25	26 07	62 09	99 45	138 17	178 32	219 96	263 16	307 95	354 43	402 01
26	25 74	61 78	99 14	137 86	178 02	219 68	262 87	307 68	354 16	402 01
27	25 38	61 44	98 81	137 55	177 73	219 38	262 59	307 39	353 88	402 01
28	25 02	61 08	98 47	137 22	177 41	219 08	262 28	307 10	353 59	401 01
29	24 64	60 72	98 13	136 90	177 09	218 76	261 99	306 80	353 30	401 01
30	24 24	60 35	97 77	136 56	176 77	218 46	261 69	306 52	352 99	401 01
31	23 82	59 96	97 41	136 20	176 43	218 14	261 37	306 20	352 69	400 01
32	23 39	59 54	97 02	135 85	176 09	217 82	261 05	305 88	352 36	400 01
33	22 94	59 13	96 64	135 51	175 76	217 49	260 74	305 58	352 07	400 01
34	22 47	58 71	96 25	135 14	175 43	217 17	260 44	305 27	351 77	400 01
35	21 99	58 27	95 85	134 77	175 08	216 84	260 12	304 99	351 49	399 01
36	21 49	57 83	95 44	134 39	174 74	216 53	259 83	304 71	351 21	399 01
37	20 97	57 35	95 03	134 02	174 42	216 24	259 57	304 46	350 97	399 01
38	20 43	56 89	94 62	133 68	174 11	215 98	259 32	304 22	350 74	398 01
39	19 87	56 41	94 21	133 34	173 83	215 73	259 12	304 02	350 50	398 01
40	19 30	55 93	93 82	133 02	173 56	215 51	258 91	303 83	350 32	398 01
41	18 71	55 44	93 44	132 72	173 33	215 31	258 74	303 65	350 11	398 01
42	18 10	54 97	93 06	132 43	173 11	215 14	258 59	303 47	349 88	397 01
43	17 48	54 47	92 69	132 15	172 90	214 98	258 42	303 27	349 63	397 01
44	16 84	53 99	92 33	131 89	172 70	214 80	258 23	303 06	349 34	397 01
45	16 18	53 49	91 97	131 64	172 50	214 62	258 04	302 81	349 04	396 01
46	15 51	53 00	91 61	131 37	172 29	214 43	257 84	302 57	348 70	396 01
47	14 83	52 51	91 25	131 10	172 07	214 22	257 60	302 28	348 31	395 01
48	14 13	51 99	90 86	130 80	171 82	213 99	257 34	301 96	347 90	395 01
49	13 43	51 47	90 49	130 51	171 61	213 77	257 09	301 62	347 44	394 01
50	12 71	50 94	90 11	130 25	171 38	213 57	256 85	301 28	346 99	394 01
51	11 99	50 42	89 76	130 00	171 20	213 38	256 61	300 97	346 53	393 01
52	11 26	49 92	89 43	129 79	171 04	213 21	256 42	300 67	346 08	392 01
53	10 53	49 43	89 12	129 60	170 93	213 13	256 26	300 39	345 63	392 01
54	9 79	48 95	88 84	129 47	170 87	213 08	256 15	300 15	345 19	391 01
55	9 06	48 50	88 61	129 39	170 86	213 07	256 06	299 92	344 76	390 01
56	8 34	48 08	88 42	129 36	170 91	213 12	256 04	299 75	344 38	390 01
57	7 61	47 69	88 28	129 38	171 02	213 23	256 06	299 61	343 97	389 01
58	6 90	47 33	88 18	129 46	171 19	213 39	256 14	299 49	343 55	388 01
59	6 20	46 99	88 13	129 60	171 42	213 60	256 23	299 35	343 08	387 01
60	5 51	46 71	88 14	129 80	171 72	213 89	256 36	299 23	342 58	386 01

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TERMINAL RESERVE VALUES FOR MODIFIED PRELIMINARY TERM FOR EACH \$1,000.

At Ages 20 to 55.
ENDOWMENT—20 YEAR—CONTINUOUS PREMIUMS.
3% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	11	12	13	14	15	16	17	18	19	20
21	\$453 67	\$505 59	\$559 49	\$615 45	\$673 57	\$733 93	\$796 64	\$861 79	\$929 54	1000 00
22	453 44	505 36	559 27	615 24	673 37	733 75	796 48	861 69	929 49	1000 00
23	453 20	505 13	559 05	615 02	673 17	733 56	796 32	861 56	929 41	1000 00
24	452 94	504 88	558 80	614 80	672 94	733 35	796 14	861 41	929 31	1000 00
25	452 70	504 64	558 57	614 57	672 73	733 17	795 98	861 30	929 24	1000 00
26	452 43	504 38	558 31	614 32	672 49	732 95	795 79	861 15	929 17	1000 00
27	452 16	504 12	558 05	614 05	672 25	732 72	795 59	861 01	929 09	1000 00
28	451 87	503 81	557 75	613 76	671 96	732 45	795 35	860 84	929 00	1000 00
29	451 58	503 52	557 46	613 47	671 69	732 21	795 14	860 64	928 89	1000 00
30	451 28	503 23	557 17	613 20	671 41	731 95	794 92	860 42	928 78	1000 00
31	450 95	502 91	556 85	612 88	671 10	731 65	794 64	860 22	928 64	1000 00
32	450 64	502 59	556 52	612 55	670 78	731 34	794 37	860 02	928 49	1000 00
33	450 34	502 28	556 21	612 23	670 45	731 02	794 07	859 77	928 33	1000 00
34	450 04	501 98	555 89	611 90	670 11	730 67	793 74	859 50	928 16	1000 00
35	449 71	501 66	555 55	611 54	669 73	730 29	793 37	859 18	927 96	1000 00
36	449 45	501 34	555 21	611 16	669 33	729 88	792 98	858 86	927 76	1000 00
37	449 17	501 04	554 86	610 77	668 90	729 44	792 57	858 51	927 54	1000 00
38	448 91	500 72	554 49	610 35	668 44	728 96	792 10	858 11	927 30	1000 00
39	448 62	500 36	554 07	609 88	667 93	728 43	791 59	857 69	927 04	1000 00
40	448 29	499 96	553 59	609 32	667 32	727 82	790 99	857 21	926 73	1000 00
41	447 95	499 55	553 10	608 76	666 70	727 14	790 34	856 63	926 36	1000 00
42	447 58	499 09	552 54	608 10	665 98	726 36	789 59	855 98	925 95	1000 00
43	447 17	498 58	551 92	607 38	665 17	725 54	788 80	855 31	925 53	1000 00
44	446 70	497 99	551 22	606 56	664 28	724 61	787 90	854 54	925 05	1000 00
45	446 18	497 33	550 42	605 67	663 27	723 57	786 89	853 69	924 51	1000 00
46	445 60	496 61	549 57	604 67	662 18	722 43	785 78	852 75	923 91	1000 00
47	444 95	495 81	548 60	603 55	660 96	721 13	784 54	851 69	923 24	1000 00
48	444 23	494 92	547 53	602 33	659 59	719 71	783 16	850 50	922 48	1000 00
49	443 47	493 96	546 38	600 99	658 11	718 17	781 65	849 21	921 65	1000 00
50	442 65	492 93	545 12	599 53	656 49	716 45	779 98	847 76	920 71	1000 00
51	441 80	491 85	543 80	597 98	654 73	714 59	778 14	846 18	919 70	1000 00
52	440 90	490 68	542 37	596 29	652 84	712 58	776 15	844 45	918 58	1000 00
53	439 97	489 46	540 85	594 46	650 79	710 38	773 98	842 56	917 37	1000 00
54	439 02	488 18	539 22	592 51	648 55	707 96	771 57	840 46	916 01	1000 00
55	437 99	486 79	537 45	590 35	646 06	705 26	768 87	838 09	914 46	1000 00
56	436 92	485 31	535 53	588 01	643 35	702 32	765 93	835 53	912 81	1000 00
57	435 78	483 70	533 42	585 41	640 34	699 05	762 69	832 71	910 98	1000 00
58	434 52	481 91	531 07	582 54	637 02	695 49	759 16	829 63	908 99	1000 00
59	433 09	479 89	528 43	579 33	633 38	691 60	755 31	826 25	906 73	1000 00
60	431 52	477 69	525 61	575 93	629 54	687 49	751 23	822 63	904 31	1000 00

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TERMINAL RESERVE VALUES FOR MODIFIED PRELIMINARY TERM FOR EACH \$1,000.

**At Ages 21 to 60.
LIFE—20 PAYMENT—PAID-UP IN 20 YEARS.
3½% American Experience.**

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	1	2	3	4	5	6	7	8	9	10
20	\$7 72	\$22 23	\$37 32	\$53 00	\$69 32	\$86 29	\$103 95	\$122 30	\$141 40	\$161 :
21	7 77	22 60	38 02	54 04	70 73	88 07	106 11	124 88	144 39	164 :
22	7 81	22 98	38 75	55 14	72 19	89 91	108 36	127 53	147 47	168 :
23	7 86	23 37	39 49	56 26	73 69	91 82	110 67	130 27	150 66	171 :
24	7 90	23 77	40 26	57 42	75 25	93 79	113 06	133 11	153 95	175 :
25	7 94	24 18	41 05	58 61	76 85	95 81	115 54	136 04	157 34	179 :
26	7 97	24 59	41 87	59 83	78 50	97 90	118 07	139 04	160 83	183 :
27	8 00	25 02	42 71	61 09	80 21	100 07	120 70	142 15	164 45	187 :
28	8 03	25 46	43 57	62 40	81 96	102 28	123 40	145 35	168 16	191 :
29	8 06	25 92	44 46	63 74	83 77	104 57	126 19	148 65	171 98	196 :
30	8 07	26 37	45 38	65 12	85 62	106 93	129 06	152 04	175 92	200 :
31	8 08	26 84	46 31	66 53	87 54	109 35	132 01	155 53	179 96	205 :
32	8 09	27 30	47 26	67 98	89 50	111 84	135 02	159 11	184 09	210 :
33	8 09	27 79	48 26	69 49	91 53	114 41	138 14	162 78	188 36	214 :
34	8 09	28 29	49 27	71 04	93 62	117 03	141 34	166 57	192 73	219 :
35	8 09	28 79	50 29	72 59	95 73	119 73	144 61	170 44	197 23	225 :
36	8 05	29 30	51 34	74 21	97 91	122 50	147 98	174 41	201 82	230 :
37	8 01	29 82	52 42	75 85	100 15	125 33	151 44	178 49	206 53	235 :
38	7 97	30 34	53 52	77 55	102 45	128 26	154 98	182 67	211 32	241 :
39	7 92	30 87	54 65	79 29	104 81	131 25	158 61	186 92	216 22	246 :
40	7 85	31 42	55 81	81 08	107 24	134 31	162 30	191 26	221 19	252 :
41	7 77	31 96	57 01	82 90	109 71	137 42	166 06	195 65	226 20	257 :
42	7 68	32 52	58 21	84 78	112 22	140 58	169 86	200 08	231 23	263 :
43	7 57	33 07	59 44	86 66	114 77	143 77	173 69	204 50	236 26	268 :
44	7 46	33 64	60 67	88 57	117 35	146 98	177 50	208 93	241 28	274 :
45	7 32	34 19	61 92	90 49	119 91	150 17	181 31	213 32	246 26	280 :
46	7 17	34 76	63 17	92 39	122 45	153 34	185 08	217 69	251 20	285 :
47	7 00	35 30	64 39	94 26	124 96	156 47	188 80	222 00	256 06	291 :
48	6 82	35 82	65 58	96 13	127 46	159 57	192 50	226 26	260 88	296 :
49	6 62	36 31	66 76	97 96	129 92	162 65	196 15	230 46	265 60	301 :
50	6 40	36 80	67 93	99 79	132 37	165 69	199 76	234 60	270 26	306 :
51	6 17	37 28	69 09	101 60	134 80	168 70	203 31	238 68	274 82	311 :
52	5 92	37 75	70 25	103 39	137 20	171 66	206 83	242 69	279 29	316 :
53	5 65	38 20	71 38	105 16	139 57	174 61	210 28	246 62	283 65	321 :
54	5 36	38 65	72 49	106 92	141 93	177 51	213 67	250 46	287 88	326 :
55	5 07	39 07	73 61	108 68	144 26	180 35	217 01	254 20	292 00	330 :
56	4 75	39 50	74 73	110 42	146 58	183 19	220 27	257 85	295 99	334 :
57	4 43	39 93	75 84	112 15	148 85	185 95	223 46	261 40	299 81	338 :
58	4 09	40 33	76 92	113 84	151 08	188 65	226 55	264 80	303 45	342 :
59	3 74	40 73	78 00	115 52	153 29	191 30	229 54	268 06	306 87	346 :
60	3 39	41 13	79 07	117 19	155 46	193 87	232 42	271 14	310 07	349 :

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TERMINAL **RESERVE VALUES FOR MODIFIED PRELIMINARY** **TERM FOR EACH \$1,000.**

At Ages 21 to 60.
LIFE—20 PAYMENT—PAID-UP IN 20 YEARS.
3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	11	12	13	14	15	16	17	18	19	20
20	\$181 94	\$203 45	\$225 82	\$249 10	\$273 31	\$298 51	\$324 74	\$352 05	\$380 46	\$410 03
21	185 51	207 77	230 62	254 39	279 13	304 86	331 64	359 50	388 51	418 69
22	189 79	212 24	235 58	259 86	285 12	311 40	338 74	367 20	396 80	427 62
23	193 91	216 84	240 69	265 50	291 30	318 14	346 06	375 10	405 34	436 81
24	198 16	221 59	245 97	271 31	297 67	325 08	353 60	383 27	414 16	446 28
25	202 54	226 50	251 40	277 30	304 22	332 22	361 35	391 66	423 19	456 00
26	207 05	231 53	256 99	283 46	310 96	339 57	369 33	400 28	432 48	466 00
27	211 70	236 74	262 75	289 79	317 90	347 14	377 55	409 15	442 05	476 26
28	216 49	242 67	268 67	296 31	325 04	354 90	385 97	418 22	451 84	486 77
29	221 41	247 57	274 76	303 00	332 37	362 87	394 61	427 57	461 87	497 53
30	226 46	253 22	281 00	309 89	339 88	371 06	403 45	437 12	472 12	508 49
31	231 65	259 01	287 42	316 93	347 58	379 40	412 50	446 85	482 56	519 67
32	236 98	264 95	293 99	324 15	355 45	387 93	421 71	456 77	493 18	531 04
33	242 46	271 05	300 73	331 54	363 50	396 68	431 10	466 85	503 98	542 58
34	248 07	277 31	307 62	339 08	371 70	405 54	440 64	477 09	514 93	554 30
35	253 81	283 65	314 64	346 75	380 02	414 50	450 30	487 44	526 02	566 15
36	259 66	290 17	321 79	354 53	388 45	423 60	460 07	497 90	537 22	578 15
37	265 64	296 79	329 03	362 41	396 96	432 78	469 91	508 46	548 51	590 22
38	271 72	303 49	336 33	370 36	405 56	442 02	479 83	519 08	559 89	602 39
39	277 86	310 24	343 72	378 35	414 18	451 31	489 78	529 75	571 30	614 63
40	284 06	317 04	351 14	386 38	422 85	460 60	499 77	540 44	582 76	626 92
41	290 27	323 87	358 57	394 42	431 51	469 91	509 74	551 12	594 23	639 24
42	296 49	330 69	365 98	402 44	440 14	479 17	519 67	561 78	605 67	651 55
43	302 71	337 49	373 35	410 41	448 70	488 38	529 55	572 37	617 05	663 83
44	308 88	344 24	380 68	418 30	457 21	497 50	539 34	582 88	628 36	676 07
45	315 01	350 91	387 92	426 11	465 59	506 51	548 99	593 26	639 57	688 24
46	321 05	357 50	395 05	433 79	473 82	515 34	558 48	603 48	650 64	700 30
47	326 98	363 95	402 03	441 30	481 89	523 98	567 75	613 49	661 49	712 18
48	332 84	370 32	408 90	448 67	489 78	532 47	576 89	623 36	672 24	724 01
49	338 57	376 52	415 56	455 83	497 47	540 68	585 73	632 93	682 70	735 60
50	344 17	382 54	422 05	462 77	504 89	548 63	594 29	642 22	692 91	746 98
51	349 62	388 42	428 33	469 48	512 04	556 27	602 52	651 17	702 81	758 13
52	354 91	394 11	434 39	475 90	518 88	563 59	610 40	659 79	712 40	769 04
53	360 03	399 58	440 18	482 03	525 37	570 51	617 87	667 99	721 62	779 72
54	364 97	404 80	445 68	487 82	531 47	577 01	624 89	675 77	730 49	790 18
55	369 68	409 76	450 87	493 23	537 16	583 04	631 45	683 12	739 04	800 48
56	374 15	414 42	455 68	498 22	542 36	588 56	637 51	690 04	747 26	810 62
57	378 36	418 74	460 10	502 74	547 04	593 58	643 11	696 56	755 20	820 64
58	382 24	422 67	464 06	506 75	551 21	598 10	648 24	702 69	762 85	830 54
59	385 79	426 19	467 54	510 27	554 90	602 17	652 96	708 45	770 18	840 32
60	388 97	429 28	470 59	513 35	558 19	605 84	657 30	713 83	776 22	849 92

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TERMINAL RESERVE VALUES FOR MODIFIED PRELIMINARY TERM FOR EACH \$1,000.

At Ages 20 to 55.
ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS.
3½% American Experience. 1905

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	1	2	3	4	5	6	7	8	9	10
20	\$26 69	\$60 97	\$96 70	\$133 92	\$172 72	\$213 15	\$255 29	\$299 20	\$344 99	\$392
21	26 43	60 72	96 45	133 68	172 49	212 92	255 05	298 99	344 78	392
22	26 16	60 47	96 20	133 44	172 24	212 67	254 83	298 75	344 54	392
23	25 88	60 19	95 94	133 18	171 99	212 43	254 58	298 51	344 30	392
24	25 58	59 91	95 66	132 92	171 73	212 17	254 33	298 27	344 07	391
25	25 28	59 61	95 37	132 64	171 46	211 91	254 08	298 02	343 82	391
26	24 96	59 30	95 08	132 35	171 18	211 64	253 79	297 76	343 55	391
27	24 62	58 98	94 77	132 05	170 90	211 37	253 53	297 49	343 30	391
28	24 27	58 64	94 44	131 74	170 60	211 07	235 24	297 20	343 02	390
29	23 90	58 30	94 12	131 44	170 30	210 79	252 97	296 93	342 75	390
30	23 52	57 94	93 79	131 11	169 98	210 49	252 68	296 65	342 46	390
31	23 12	57 57	93 43	130 78	169 68	210 18	252 40	296 36	342 18	389
32	22 71	57 17	93 07	130 44	169 35	209 88	252 08	296 06	341 87	389
33	22 27	56 78	92 71	130 11	169 04	209 58	251 79	295 77	341 59	389
34	21 82	56 38	92 34	129 77	168 72	209 27	251 51	295 49	341 31	389
35	21 36	55 95	91 95	129 41	168 40	208 98	251 22	295 22	341 05	388
36	20 87	55 52	91 56	129 07	168 08	208 69	250 95	294 97	340 80	388
37	20 37	55 08	91 17	128 71	167 77	208 42	250 71	294 73	340 58	388
38	19 84	54 62	90 78	128 39	167 50	208 18	250 50	294 54	340 37	388
39	19 30	54 17	90 39	128 07	167 24	207 96	250 31	294 36	340 18	387
40	18 75	53 71	90 03	127 78	167 01	207 78	250 15	294 21	340 02	387
41	18 17	53 24	89 67	127 49	166 79	207 61	250 02	294 07	339 85	387
42	17 58	52 79	89 31	127 25	166 60	207 47	249 90	293 94	339 67	387
43	16 97	52 31	88 97	127 00	166 44	207 34	249 78	293 78	339 47	386
44	16 35	51 85	88 63	126 77	166 29	207 22	249 65	293 62	339 25	386
45	15 71	51 37	88 31	126 55	166 13	207 09	249 50	293 44	338 99	386
46	15 06	50 91	87 99	126 32	165 96	206 94	249 34	293 23	338 70	385
47	14 39	50 43	87 65	126 08	165 78	206 79	249 17	293 01	338 38	385
48	13 71	49 94	87 30	125 84	165 60	206 62	248 98	292 75	338 04	384
49	13 02	49 44	86 95	125 60	165 42	206 47	248 80	292 50	337 67	384
50	12 32	48 94	86 62	125 39	165 28	206 34	248 64	292 26	337 31	383
51	11 62	48 46	86 31	125 20	165 16	206 23	248 50	292 04	336 96	383
52	10 91	47 99	86 03	125 05	165 07	206 16	248 40	291 84	336 60	382
53	10 19	47 53	85 77	124 92	165 03	206 15	248 33	291 68	336 27	382
54	9 48	47 10	85 54	124 85	165 06	206 19	248 32	291 54	335 95	381
55	8 76	46 67	85 36	124 84	165 13	206 29	248 37	291 46	335 67	381

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TERMINAL **RESERVE VALUES FOR MODIFIED PRELIMINARY** **TERM FOR EACH \$1,000.**

At Ages 20 to 55.

ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS.
3½% American Experience.

Age at Issue.	RESERVES AT END OF YEARS STATED.									
	11	12	13	14	15	16	17	18	19	20
20	\$442 52	\$494 43	\$548 58	\$605 08	\$664 01	\$725 52	\$789 73	\$856 79	\$926 82	1000 00
21	442 31	494 23	548 39	604 88	663 85	725 38	789 62	856 69	926 78	1000 00
22	442 08	494 01	548 17	604 68	663 84	725 20	789 46	856 58	926 69	1000 00
23	441 86	493 79	547 97	604 49	663 40	725 04	789 33	856 47	926 65	1000 00
24	441 61	493 55	547 73	604 25	663 24	724 82	789 14	856 33	926 56	1000 00
25	441 37	493 32	547 49	604 03	663 01	724 62	788 96	856 19	926 48	1000 00
26	441 12	493 05	547 24	603 79	662 80	724 40	788 78	856 06	926 40	1000 00
27	440 86	492 80	546 98	603 52	662 54	724 18	788 59	855 90	926 32	1000 00
28	440 59	492 51	546 70	603 25	662 27	723 92	788 36	855 72	926 19	1000 00
29	440 30	492 24	546 42	602 96	662 01	723 67	788 14	855 54	926 11	1000 00
30	440 01	491 94	546 11	602 67	661 72	723 42	787 89	855 35	925 98	1000 00
31	439 71	491 65	545 82	602 37	661 43	723 12	787 65	855 14	925 85	1000 00
32	439 41	491 33	545 50	602 06	661 10	722 82	787 35	854 90	925 69	1000 00
33	439 12	491 04	545 21	601 74	660 79	722 50	787 06	854 66	925 55	1000 00
34	438 83	490 75	544 90	601 42	660 45	722 16	786 73	854 40	925 37	1000 00
35	438 57	490 45	544 58	601 09	660 10	721 79	786 38	854 09	925 19	1000 00
36	438 29	490 13	544 26	600 72	659 71	721 38	785 99	853 75	924 97	1000 00
37	438 03	489 87	543 93	600 34	659 27	720 95	785 56	853 39	924 74	1000 00
38	437 79	489 57	543 57	599 93	658 82	720 46	785 09	852 99	924 49	1000 00
39	437 54	489 25	543 17	599 47	658 31	719 93	784 56	852 54	924 20	1000 00
40	437 26	488 90	542 75	598 97	657 75	719 32	783 98	852 04	923 88	1000 00
41	436 95	488 52	542 28	598 41	657 13	718 67	783 33	851 48	923 53	1000 00
42	436 62	488 10	541 75	597 79	656 43	717 93	782 61	850 87	923 15	1000 00
43	436 25	487 62	541 15	597 09	655 64	717 10	781 81	850 18	922 70	1000 00
44	435 83	487 08	540 50	596 31	654 77	716 18	780 92	849 41	922 21	1000 00
45	435 37	486 47	539 76	595 45	653 80	715 17	779 91	848 56	921 68	1000 00
46	434 84	485 80	538 94	594 47	652 72	714 01	778 80	847 59	921 05	1000 00
47	434 25	485 05	538 03	593 41	651 53	712 76	777 55	846 53	920 37	1000 00
48	433 61	484 23	537 02	592 23	650 21	711 36	776 20	845 35	919 62	1000 00
49	432 93	483 35	535 92	590 94	648 77	709 83	774 69	844 05	918 78	1000 00
50	432 20	482 41	534 74	589 55	647 19	708 15	773 04	842 62	917 86	1000 00
51	431 44	481 39	533 49	588 06	645 49	706 33	771 23	841 03	916 83	1000 00
52	430 65	480 34	532 15	586 43	643 64	704 33	769 24	839 30	915 70	1000 00
53	429 83	479 23	530 72	584 69	641 64	702 15	767 05	837 37	914 44	1000 00
54	429 00	478 05	529 18	582 81	639 45	699 77	764 66	835 26	913 05	1000 00
55	428 12	476 80	527 54	580 77	637 05	697 14	762 00	832 91	911 53	1000 00

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SELECT AND ULTIMATE TERMINAL RESERVE. LIFE—CONTINUOUS PREMIUMS.

Ages 20 to 65.

3% AMERICAN EXPERIENCE.						3½% AMERICAN EXPERIENCE.					
RESERVES AT END OF YEARS STATED.						RESERVES AT END OF YEARS STATED.					
Age.	1	2	3	4	5	Age.	1	2	3	4	5
20	\$1 27	\$11 08	\$20 47	\$29 34	\$37 73	20	\$0 42	\$9 27	\$17 80	\$25 77	\$33 22
21	1 52	11 62	21 31	30 49	39 20	21	60	9 83	18 58	26 82	34 61
22	1 77	12 19	22 17	31 68	40 73	22	87	10 34	19 37	27 95	36 01
23	2 03	12 78	23 10	32 96	42 33	23	1 11	10 93	20 27	29 21	37 61
24	2 31	13 42	24 08	34 26	44 01	24	1 39	11 53	21 21	30 47	39 22
25	2 59	14 07	25 08	35 68	45 76	25	1 66	12 13	22 17	31 79	40 91
26	2 89	14 73	26 12	37 08	47 58	26	1 90	12 76	23 16	33 12	42 01
27	3 20	15 42	27 21	38 56	48 49	27	2 25	13 45	24 22	34 59	44 51
28	3 52	16 16	28 38	40 18	51 48	28	2 55	14 16	25 35	36 12	46 41
29	3 86	16 94	29 60	41 81	53 56	29	2 87	14 88	26 49	37 70	48 41
30	4 20	17 72	30 84	43 48	55 73	30	3 20	15 66	27 72	39 36	50 51
31	4 59	18 59	32 14	45 31	58 01	31	3 56	16 49	29 01	41 13	52 51
32	4 97	19 43	33 52	47 18	60 39	32	3 92	17 30	30 31	42 93	55 11
33	5 37	20 38	34 96	49 15	62 87	33	4 31	18 20	31 74	44 87	57 51
34	5 78	21 34	36 49	51 20	65 46	34	4 70	19 14	33 20	46 68	60 01
35	6 19	22 32	38 04	53 33	68 16	35	5 12	20 11	34 72	48 94	62 71
36	6 65	23 36	39 66	55 58	70 97	36	5 55	21 12	36 33	51 13	65 51
37	7 09	24 47	41 40	57 87	73 91	37	5 96	22 18	37 99	53 41	68 41
38	7 55	25 57	43 17	60 31	76 98	38	6 40	23 27	39 74	55 81	71 41
39	8 02	26 70	44 97	62 85	80 20	39	6 87	24 40	41 54	58 30	74 01
40	8 49	27 91	46 95	65 49	83 54	40	7 37	25 62	43 51	60 88	77 51
41	9 01	29 21	48 98	68 28	87 04	41	7 87	26 88	45 49	63 68	81 31
42	9 56	30 55	51 09	71 16	90 65	42	8 38	28 18	47 58	66 56	84 91
43	10 11	31 92	53 32	74 17	94 40	43	8 94	29 54	49 77	69 53	88 71
44	10 60	33 32	55 55	77 20	98 25	44	9 43	30 93	52 01	72 56	92 51
45	11 13	34 79	57 89	80 42	102 20	45	9 94	32 36	54 33	75 76	96 41
46	11 63	36 23	60 25	83 64	106 21	46	10 45	33 79	56 69	78 93	100 51
47	12 14	37 72	62 69	86 94	110 31	47	10 95	35 30	59 11	82 24	104 51
48	12 59	39 19	65 14	90 28	114 47	48	11 40	36 78	61 56	85 60	108 71
49	12 98	40 66	67 61	93 65	118 69	49	11 80	38 23	64 01	89 01	112 91
50	13 30	42 13	70 09	97 10	122 99	50	12 12	39 67	66 51	92 45	117 31
51	13 61	43 58	72 63	100 63	127 37	51	12 41	41 11	69 06	95 96	121 71
52	13 92	45 06	75 24	104 23	131 82	52	12 76	42 60	71 66	99 61	126 11
53	14 15	46 52	77 85	107 85	136 35	53	12 94	44 10	74 25	103 23	130 71
54	14 29	47 98	80 48	111 57	140 95	54	13 09	45 54	76 92	106 97	135 51
55	14 36	49 41	83 18	115 30	145 61	55	13 19	47 05	79 65	110 76	140 01
56	14 41	50 84	85 87	119 13	150 33	56	13 21	48 42	82 32	114 55	144 81
57	14 27	52 25	88 54	122 95	155 09	57	13 12	49 87	85 05	118 43	149 61
58	14 14	53 59	91 24	126 83	159 90	58	13 04	51 24	87 79	122 35	154 51
59	13 85	54 90	93 96	130 71	164 73	59	12 72	52 56	90 53	126 28	159 41
60	13 43	56 17	96 67	134 64	169 58	60	12 36	53 84	93 24	130 24	164 31
61	12 92	57 36	99 35	138 55	174 43	61	11 82	55 02	95 98	134 22	169 21
62	12 24	58 47	102 01	142 44	179 25	62	11 15	56 17	98 66	138 16	174 11
63	11 39	59 46	104 57	146 28	184 03	63	10 34	57 21	101 26	142 06	179 01
64	10 35	60 35	107 11	150 10	188 71	64	9 30	58 12	103 83	145 94	183 71
65	9 08	61 07	109 48	153 76	193 29	65	8 07	58 86	106 28	149 67	188 41

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SELECT AND ULTIMATE TERMINAL RESERVE

LIFE—20 PAYMENT—PAID-UP IN 20 YEARS.

Ages 20 to 65.

3% AMERICAN EXPERIENCE.						3½% AMERICAN EXPERIENCE.					
RESERVES AT END OF YEARS STATED.						RESERVES AT END OF YEARS STATED.					
Age.	1	2	3	4	5	Age.	1	2	3	4	5
20	\$10 49	\$29 68	\$48 75	\$67 73	\$86 62	20	\$8 11	\$24 81	\$41 52	\$58 04	\$74 44
21	10 78	30 27	49 70	69 02	88 29	21	8 33	25 46	42 44	59 28	76 07
22	11 06	30 91	50 68	70 35	90 01	22	8 65	26 03	43 36	60 58	77 75
23	11 35	31 56	51 70	71 78	91 78	23	8 93	26 71	44 37	61 98	79 50
24	11 66	32 26	52 76	73 19	93 61	24	9 24	27 39	45 42	63 41	81 30
25	11 97	32 97	53 86	74 72	95 49	25	9 55	28 06	46 49	64 87	83 17
26	12 28	33 65	54 94	76 20	97 42	26	9 82	28 75	47 57	66 33	85 09
27	12 61	34 39	56 09	77 76	99 42	27	10 19	29 48	48 71	67 91	87 09
28	12 94	35 14	57 28	79 40	101 47	28	10 52	30 25	49 92	69 55	89 15
29	13 28	35 91	58 50	81 05	103 57	29	10 85	31 01	51 13	71 21	91 27
30	13 63	36 70	59 76	82 74	105 74	30	11 20	31 81	52 38	72 92	93 46
31	14 02	37 58	61 07	84 52	107 98	31	11 57	32 66	53 71	74 72	95 73
32	14 36	38 35	62 34	86 32	110 26	32	11 93	33 47	55 01	76 55	98 06
33	14 74	39 25	63 71	88 18	112 62	33	12 32	34 37	56 42	78 46	100 47
34	15 14	40 15	65 15	90 10	115 03	34	12 70	35 29	57 84	80 41	102 95
35	15 50	41 05	66 56	92 05	117 52	35	13 10	36 22	59 30	82 40	105 51
36	15 89	41 97	68 00	94 05	120 05	36	13 48	37 16	60 82	84 48	108 13
37	16 25	42 93	69 56	96 07	122 66	37	13 90	38 15	62 39	86 61	110 84
38	16 65	43 90	71 08	98 22	125 34	38	14 28	39 15	63 98	88 83	113 63
39	17 04	44 87	72 62	100 41	128 10	39	14 69	40 16	65 61	91 06	116 51
40	17 42	45 87	74 28	102 64	130 92	40	15 12	41 25	67 36	93 45	119 46
41	17 84	46 95	75 99	104 94	133 82	41	15 53	42 34	69 09	95 84	122 50
42	18 24	48 03	77 71	107 31	136 77	42	15 98	43 46	70 89	98 30	125 61
43	18 66	49 09	79 46	109 70	139 78	43	16 43	44 59	72 77	100 83	128 78
44	19 00	50 18	81 23	112 10	142 81	44	16 78	45 77	74 61	103 37	131 99
45	19 33	51 28	83 02	114 58	145 86	45	17 14	46 90	76 53	105 98	135 23
46	19 66	52 35	84 82	117 05	148 90	46	17 52	48 06	78 42	108 59	138 47
47	19 97	53 43	86 64	119 50	151 93	47	17 86	49 23	80 35	111 22	141 70
48	20 21	54 47	88 40	121 92	154 94	48	18 13	50 30	82 23	113 81	144 93
49	20 37	55 46	90 15	124 33	157 93	49	18 32	51 38	84 05	116 40	148 14
50	20 45	56 40	91 85	126 71	160 90	50	18 47	52 41	85 96	118 92	151 35
51	20 49	57 33	93 56	129 13	163 87	51	18 56	53 39	87 76	121 55	154 56
52	20 50	58 23	95 25	131 50	166 82	52	18 62	54 36	89 61	124 13	157 75
53	20 40	59 06	96 91	133 90	169 76	53	18 56	55 35	91 44	126 67	160 94
54	20 27	59 89	98 62	136 31	172 69	54	18 45	56 21	93 25	129 30	164 14
55	20 04	60 63	100 25	138 67	175 61	55	18 24	57 11	95 06	131 86	167 32
56	19 67	61 32	101 88	141 01	178 51	56	17 97	57 93	96 82	134 44	170 49
57	19 22	62 05	103 47	143 35	181 40	57	17 59	58 74	98 59	137 00	173 64
58	18 73	62 66	105 08	145 70	184 26	58	17 15	59 43	100 32	139 54	176 77
59	18 05	63 22	106 63	148 02	187 10	59	16 51	60 07	102 02	142 06	179 88
60	17 28	63 68	108 13	150 34	189 91	60	15 81	60 67	103 69	144 60	182 97

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SELECT AND ULTIMATE TERMINAL RESERVE ENDOWMENT—20 YEARS—CONTINUOUS PREMIUMS. Ages 20 to 65.

3% AMERICAN EXPERIENCE.						3½% AMERICAN EXPERIENCE.					
RESERVES AT END OF YEARS STATED.						RESERVES AT END OF YEARS STATED.					
Age.	1	2	3	4	5	Age.	1	2	3	4	5
20	\$29 12	\$67 23	\$105 94	\$145 31	\$185 47	20	\$27 39	\$63 84	\$100 94	\$138 98	\$177 84
21	29 09	67 19	105 90	145 28	185 44	21	27 37	63 80	100 98	138 96	177 82
22	29 01	67 17	105 87	145 25	185 42	22	27 32	63 75	100 96	138 92	177 80
23	29 03	67 15	105 90	145 31	185 41	23	27 29	63 75	100 95	138 92	177 79
24	28 97	67 12	105 85	145 24	185 40	24	27 24	63 73	100 95	138 91	177 78
25	28 90	67 10	105 84	145 26	185 39	25	27 19	63 71	100 92	138 91	177 78
26	28 83	67 06	105 82	145 24	185 37	26	27 15	63 67	100 89	138 91	177 77
27	28 80	67 05	105 82	145 24	185 37	27	27 08	63 63	100 90	138 93	177 78
28	28 76	67 02	105 80	145 27	185 38	28	27 05	63 64	100 93	138 93	177 79
29	28 70	66 98	105 81	145 27	185 39	29	26 99	63 61	100 90	138 94	177 80
30	28 66	66 96	105 80	145 27	185 40	30	26 97	63 60	100 91	138 96	177 83
31	28 60	66 98	105 83	145 28	185 44	31	26 87	63 59	100 92	139 00	177 87
32	28 50	66 92	105 80	145 34	185 48	32	26 81	63 57	100 96	139 04	177 92
33	28 50	66 90	105 87	145 37	185 54	33	26 76	63 56	100 99	139 11	177 98
34	28 42	66 91	105 93	145 45	185 61	34	26 73	63 58	101 03	139 20	178 07
35	28 35	66 92	105 93	145 50	185 71	35	26 64	63 58	101 07	139 25	178 18
36	28 28	66 95	106 02	145 61	185 82	36	26 58	63 56	101 10	139 36	178 30
37	28 22	66 91	106 14	145 74	185 97	37	26 49	63 57	101 19	139 53	178 47
38	28 12	66 95	106 19	145 94	186 15	38	26 43	63 56	101 37	139 69	178 67
39	28 03	66 96	106 30	146 07	186 39	39	26 37	63 63	101 49	139 86	178 93
40	27 96	67 03	106 48	146 33	186 67	40	26 24	63 72	101 64	140 18	179 23
41	27 86	67 08	106 67	146 59	187 01	41	26 18	63 80	101 86	140 45	179 59
42	27 76	67 17	106 89	146 96	187 38	42	26 11	63 91	102 09	140 80	179 99
43	27 70	67 29	107 14	147 32	187 80	43	26 06	63 99	102 41	141 20	180 45
44	27 55	67 36	107 43	147 69	188 25	44	25 91	64 17	102 65	141 60	180 94
45	27 41	67 47	107 70	148 15	188 73	45	25 76	64 25	103 01	142 07	181 45
46	27 22	67 55	108 02	148 53	189 21	46	25 61	64 36	103 32	142 52	181 97
47	27 06	67 70	108 37	149 02	189 71	47	25 45	64 52	103 69	143 05	182 51
48	26 83	67 75	108 66	149 50	190 21	48	25 22	64 56	104 03	143 55	183 07
49	26 51	67 81	108 97	149 95	190 73	49	24 93	64 65	104 35	144 05	183 65
50	26 16	67 82	109 28	150 42	191 27	50	24 58	64 71	104 72	144 55	184 26
51	25 75	67 85	109 59	150 96	191 86	51	24 18	64 73	105 07	145 17	184 92
52	25 31	67 85	109 95	151 53	192 50	52	23 80	64 74	105 48	145 80	185 63
53	24 80	67 84	110 30	152 18	193 20	53	23 29	64 81	105 89	146 46	186 40
54	24 25	67 85	110 77	152 85	193 96	54	22 75	64 82	106 37	147 26	187 28
55	23 64	67 80	111 16	153 59	194 80	55	22 10	64 84	106 88	148 01	188 19
56	22 90	67 73	111 65	154 38	195 70	56					
57	22 09	67 73	112 15	155 20	196 68	57					
58	21 25	67 65	112 71	156 10	197 74	58					
59	20 25	67 58	113 28	157 09	198 86	59					
60	19 17	67 41	113 83	158 17	200 07	60					

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NET SINGLE PREMIUM AND TERMINAL RESERVE. CASH VALUE PER \$1,000 OF PAID-UP LIFE POLICIES.

AMERICAN 3% NET RESERVE.

AMERICAN 3½% NET RESERVE.

Attained Age.	Net Single Premium.	Attained Age.	Net Single Premium.	Attained Age.	Net Single Premium.	Attained Age.	Net Single Premium.
21	\$335 68	61	\$678 13	21	\$289 40	61	\$639 24
22	340 57	62	689 50	22	293 99	62	651 55
23	345 61	63	700 83	23	298 73	63	663 83
24	350 82	64	712 08	24	303 65	64	676 07
25	356 18	65	723 24	25	308 73	65	688 24
26	361 72	66	734 27	26	314 01	66	700 30
27	367 43	67	745 16	27	319 47	67	712 23
28	373 32	68	755 88	28	325 12	68	724 01
29	379 39	69	766 41	29	330 97	69	735 60
30	385 64	70	776 73	30	337 02	70	746 98
31	392 09	71	786 82	31	343 28	71	758 13
32	398 73	72	796 67	32	349 76	72	769 04
33	405 58	73	806 28	33	356 46	73	779 72
34	412 63	74	815 69	34	363 39	74	790 18
35	419 88	75	824 93	35	370 55	75	800 48
36	427 36	76	834 01	36	377 95	76	810 62
37	435 04	77	842 97	37	385 60	77	820 64
38	442 95	78	851 80	38	393 49	78	830 54
39	451 07	79	860 49	39	401 63	79	840 32
40	459 42	80	869 06	40	410 03	80	849 97
41	468 00	81	877 42	41	418 69	81	859 40
42	476 80	82	885 60	42	427 62	82	868 65
43	485 83	83	893 63	43	436 81	83	877 74
44	495 10	84	901 59	44	446 28	84	886 77
45	504 59	85	909 51	45	456 00	85	895 78
46	514 30	86	917 32	46	466 00	86	904 68
47	524 23	87	924 88	47	476 28	87	913 32
48	534 37	88	932 02	48	486 77	88	921 49
49	544 70	89	938 75	49	497 52	89	929 20
50	555 22	90	945 23	50	508 49	90	936 64
51	565 89	91	951 58	51	519 67	91	943 93
52	576 71	92	957 49	52	531 04	92	950 74
53	587 87	93	962 31	53	542 58	93	956 30
54	598 74	94	966 83	54	554 30	94	961 52
55	609 92	95	970 87	55	566 15	95	966 18
56	621 18	96	1000 00	56	578 13	96	1000 00
57	632 51			57	590 22		
58	643 89			58	602 39		
59	655 30			59	614 63		
60	666 72			60	626 92		

From the above table the cash surrender value of any paid-up whole life policy, whether paid-up by payment of all the required premiums or by the operation of law, can be readily ascertained.

The above table is based upon \$1,000; for larger amounts, simply multiply the figures given by the number of thousands you wish to ascertain.

COMPARISONS OF RESERVE TABLES AT AGE 35.

LIFE—20 PREMIUMS—PAID-UP IN 20 YEARS.

Full 3% and 3½% American Experience; Select and Ultimate; First Year Preliminary Term—19 Payment; and Modified Preliminary Term.

Reserve End of Year.	FULL 3% AND 3½% AMERICAN EXPERIENCE.		SELECT AND ULTIMATE 3% AND 3½%.		FIRST YEAR PRELIMINARY TERM—19 PAYMENT.		MODIFIED PRELIMINARY TERM—3% AND 3½%.	
	3%	3½%	3%	3½%	3%	3½%	3%	3½%
1	\$22 00	\$19 58	\$15 50	\$13 10	.....	.....	\$9 40	\$8 09
2	44 72	39 90	41 05	36 22	*\$23 54	*\$21 01	32 59	28 79
3	68 20	60 97	66 56	59 30	47 87	42 81	56 55	50 29
4	92 46	82 83	92 05	82 40	73 00	65 41	81 31	72 59
5	117 52	105 51	117 52	105 51	98 96	88 87	106 89	95 73
6	143 40	129 03	143 40	129 03	125 78	113 20	133 31	119 73
7	170 14	153 42	170 14	153 42	153 50	138 44	160 61	144 61
8	197 77	178 73	197 77	178 73	182 13	164 63	188 82	170 44
9	226 31	204 98	226 31	204 98	211 72	191 79	217 95	197 20
10	255 78	232 19	255 78	232 19	242 28	219 96	248 05	225 00
11	286 24	260 41	286 24	260 41	273 86	249 18	279 15	253 81
12	317 68	289 67	317 68	289 67	306 47	279 48	311 26	283 68
13	350 16	320 00	350 16	320 00	340 16	310 89	344 43	314 64
14	383 70	351 44	383 70	351 44	374 96	343 46	378 69	346 75
15	418 33	384 02	418 33	384 02	410 91	377 23	414 08	380 02
16	454 11	417 79	454 11	417 79	448 04	412 23	450 63	414 50
17	491 07	452 81	491 07	452 81	486 43	448 55	488 41	450 30
18	529 31	489 15	529 31	489 15	526 14	486 25	527 50	487 44
19	568 89	526 90	568 89	526 90	567 27	525 41	567 97	526 02
20	609 92	566 15	609 92	566 15	609 92	566 15	609 92	566 15

* Rated at one year older—First Year Preliminary Term.

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EQUATION OF LIFE TABLE

Giving ages between which one-half of tabular number living at given ages will be dead.

Age	C.E.T. Betw. Ages	A.E.T. Betw. Ages	Age	C.E.T. Betw. Ages	A.E.T. Betw. Ages	Age	C.E.T. Betw. Ages	A.E.T. Betw. Ages	Age	C.E.T. Betw. Ages	A.E.T. Betw. Ages
20	65-66	66-67	30	66-67	68-69	40	68-69	69-70	50	70-71	71-72
21	65-66	66-67	31	66-67	68-69	41	68-69	69-70	51	70-71	71-72
22	65-66	66-67	32	67-68	68-69	42	68-69	70-71	52	70-71	71-72
23	65-66	67-68	33	67-68	68-69	43	69-70	70-71	53	71-72	72-73
24	65-66	67-68	34	67-68	68-69	44	69-70	70-71	54	71-72	72-73
25	65-66	67-68	35	67-68	68-69	45	69-70	70-71	55	71-72	72-73
26	66-67	67-68	36	67-68	69-70	46	69-70	70-71	56	72-73	72-73
27	66-67	67-68	37	67-68	69-70	47	69-70	70-71	57	72-73	73-74
28	66-67	67-68	38	68-69	69-70	48	70-71	71-72	58	72-73	73-74
29	66-67	68-69	39	68-69	69-70	49	70-71	71-72	59	72-73	73-74
									60	73-74	73-74

The Equation of Life Tables will enable the agent to show at what age one-half of a given number living at a certain age will in accordance with different tables of mortality experience be dead. Example;—Out of two persons living at age 35 according to the American Experience Table of Mortality when they have reached the age between 68 and 69 one will be living and the other dead.

TABLE OF MORTALITY

AMERICAN EXPERIENCE

Age	No. Living	Deaths Each Year.	Death Rate per 1,000	Ex-pectation of Life	Age	No. Living	Deaths Each Year	Death Rate per 1,000	Ex-pectation of Life
10	100,000	749	7.49	48.72	55	64,563	1,199	18.57	17.40
11	99,251	746	7.52	48.08	56	63,364	1,260	19.89	16.72
12	98,505	743	7.54	47.45	57	62,104	1,325	21.34	16.05
13	97,762	740	7.57	46.80	58	60,779	1,394	22.94	15.39
14	97,022	737	7.60	46.16	59	59,385	1,468	24.72	14.74
15	96,285	735	7.63	45.50	60	57,917	1,546	26.69	14.10
16	95,550	732	7.66	44.85	61	56,371	1,628	28.88	13.47
17	94,818	729	7.69	44.19	62	54,743	1,713	31.29	12.86
18	94,089	727	7.73	43.53	63	53,030	1,800	33.94	12.26
19	93,362	725	7.77	42.87	64	51,230	1,889	36.87	11.67
20	92,637	723	7.81	42.20	65	49,341	1,986	40.13	11.10
21	91,914	722	7.86	41.53	66	47,361	2,070	43.71	10.54
22	91,192	721	7.91	40.85	67	45,291	2,158	47.65	10.00
23	90,471	720	7.96	40.17	68	43,133	2,243	52.00	9.47
24	89,751	719	8.01	39.49	69	40,890	2,321	56.76	8.97
25	89,032	718	8.07	38.81	70	38,569	2,391	61.99	8.48
26	88,314	718	8.13	38.12	71	36,178	2,448	67.67	8.00
27	87,596	718	8.20	37.43	72	33,730	2,487	73.73	7.55
28	86,878	718	8.26	36.73	73	31,243	2,505	80.18	7.11
29	86,160	719	8.35	36.03	74	28,738	2,501	87.03	6.68
30	85,441	720	8.43	35.33	75	26,237	2,476	94.37	6.27
31	84,721	721	8.51	34.63	76	23,761	2,431	102.31	5.88
32	84,000	723	8.61	33.92	77	21,330	2,369	111.06	5.49
33	83,277	726	8.72	33.21	78	18,961	2,291	120.83	5.11
34	82,551	729	8.83	32.50	79	16,670	2,196	131.73	4.74
35	81,822	732	8.95	31.78	80	14,474	2,091	144.47	4.39
36	81,090	737	9.09	31.07	81	12,383	1,964	158.61	4.05
37	80,353	742	9.23	30.35	82	10,419	1,816	174.30	3.71
38	79,611	749	9.41	29.62	83	8,603	1,648	191.56	3.39
39	78,862	756	9.59	28.90	84	6,955	1,470	211.36	3.08
40	78,106	765	9.79	28.18	85	5,485	1,292	235.55	2.77
41	77,341	774	10.01	27.45	86	4,193	1,114	265.68	2.47
42	76,567	785	10.25	26.72	87	3,079	933	303.02	2.18
43	75,782	797	10.52	26.00	88	2,146	744	346.69	1.91
44	74,985	812	10.83	25.27	89	1,402	555	395.86	1.66
45	74,173	828	11.16	24.54	90	847	385	454.55	1.42
46	73,345	848	11.56	23.81	91	462	246	532.47	1.19
47	72,497	870	12.00	23.08	92	216	137	634.26	.98
48	71,627	896	12.51	22.36	93	79	58	734.18	.80
49	70,731	927	13.11	21.63	94	21	18	857.14	.64
50	69,804	962	13.78	20.91	95	3	3	1,000.00	.50
51	68,842	1,001	14.54	20.20					
52	67,841	1,044	15.39	19.49					
53	66,797	1,091	16.33	18.79					
54	65,706	1,143	17.40	18.09					

ACTUARIES' MORTALITY TABLES.

Age.	Number Living.	Number Dy- ing.	Deaths in each 1000.	Exp. of Life Yrs.	Age.	Number Living.	Number Dy- ing.	Deaths in each 1000.	Exp. of Life Yrs.	Age.	Per Cent. living at the end of following years:			
											10	15	20	25
10	100,000	676	6.76	48.36	56	62,094	1,436	23.13	16.22	20	92.52	88.54	84.33	79.87
11	99,324	674	3.79	47.68	57	60,658	1,497	24.68	15.59	21	92.41	88.36	84.06	79.44
12	98,650	672	6.81	47.01	58	59,161	1,561	26.39	14.97	22	92.30	88.17	83.79	78.97
13	97,978	671	6.85	46.33	59	57,600	1,627	28.25	14.37	23	92.18	87.97	83.55	78.44
14	97,307	671	6.90	45.64	60	55,973	1,698	30.34	13.77	24	92.05	87.77	83.19	77.90
15	96,636	671	6.94	44.96	61	54,275	1,770	32.61	13.18	25	91.92	87.55	82.85	77.37
16	95,965	672	7.00	44.27	62	52,505	1,844	35.12	12.61	26	91.78	87.32	82.48	76.77
17	95,293	673	7.06	43.58	63	50,661	1,917	37.84	12.05	27	91.63	86.85	81.84	76.01
18	94,620	675	7.13	42.88	64	48,744	1,990	40.83	11.51	28	91.48	86.83	81.61	75.22
19	93,945	677	7.21	42.19	65	46,754	2,061	44.08	10.97	29	91.34	86.55	81.11	74.44
20	93,268	680	7.29	41.49	66	44,693	2,128	47.61	10.46	30	91.14	86.25	80.56	73.57
21	92,588	683	7.38	40.70	67	42,565	2,191	51.47	9.96	31	90.96	85.93	79.94	72.57
22	91,905	686	7.46	40.09	68	40,374	2,246	55.63	9.47	32	90.78	85.56	79.27	71.57
23	91,219	690	7.50	39.39	69	38,128	2,291	60.09	9.00	33	90.58	85.14	78.54	70.37
24	90,529	694	7.67	38.68	70	35,837	2,327	64.93	8.54	34	90.37	84.67	77.73	69.11
25	89,835	698	7.77	37.98	71	33,510	2,351	70.16	8.10	35	90.13	84.17	76.85	67.77
26	89,137	703	7.89	37.27	72	31,159	2,362	75.80	7.67	36	89.86	83.61	75.89	66.33
27	88,434	708	8.01	36.56	73	28,797	2,358	81.88	7.26	37	89.56	82.98	74.85	64.77
28	87,726	714	8.14	35.86	74	26,439	2,339	88.47	6.86	38	89.21	82.29	73.71	63.11
29	87,012	720	8.28	35.15	75	24,100	2,303	95.56	6.48	39	88.82	81.53	72.47	61.35
30	86,292	727	8.42	34.43	76	21,797	2,249	103.18	6.11	40	88.38	80.69	71.16	59.44
31	85,565	734	8.58	33.72	77	19,548	2,179	111.47	5.76	41	87.88	79.77	69.72	57.44
32	84,831	742	8.75	33.01	78	17,369	2,092	120.44	5.42	42	87.32	78.76	68.17	55.22
33	84,089	750	8.92	32.30	79	15,277	1,987	130.06	5.09	43	86.70	77.66	66.57	53.00
34	83,339	758	9.10	31.58	80	13,290	1,866	140.41	4.78	44	86.01	76.49	64.85	50.69
35	82,581	767	9.29	30.87	81	11,424	1,730	151.44	4.48	45	85.26	75.19	62.81	48.11
36	81,814	776	9.48	30.15	82	9,694	1,582	163.19	4.18	46	84.31	73.81	60.78	45.53
37	81,038	785	9.69	29.44	83	8,112	1,427	175.91	3.90	47	83.57	71.41	58.64	42.87
38	80,253	795	9.91	28.72	84	6,685	1,268	189.68	3.63	48	82.62	70.75	56.38	40.22
39	79,458	805	10.13	28.00	85	5,417	1,111	205.10	3.36	49	81.65	69.04	54.02	37.47
40	78,653	815	10.36	27.28	86	4,306	958	222.48	3.10	50	80.51	67.54	51.53	34.44
41	77,838	826	10.61	26.56	87	3,348	811	242.23	2.84	51	79.33	65.33	49.00	31.60
42	77,012	839	10.89	25.84	88	2,537	673	265.27	2.58	52	78.06	63.29	46.33	28.77
43	76,173	857	11.25	25.12	89	1,864	545	292.38	2.35	53	76.70	61.13	43.64	26.11
44	75,316	881	11.70	24.40	90	1,319	427	323.73	2.11	54	75.23	58.85	40.53	23.44
45	74,435	909	12.21	23.69	91	892	322	360.99	1.89	55	73.66	56.46	37.71	20.77
46	73,526	944	12.84	22.97	92	570	231			56	71.81	53.96	34.86	18.09
47	72,582	981	13.52	22.27	93	339	155			57	70.17	51.36	32.01	15.44
48	71,601	1,021	14.26	21.56	94	184	95			58	68.24	48.67	29.16	13.00
49	70,580	1,063	15.06	20.87	95	89	52			59	66.19	45.69	26.34	11.00
50	69,517	1,108	15.94	20.18	96	37	24			60	64.02	42.76	23.58	9.00
51	68,409	1,156	16.90	19.50	97	13	9							
52	67,253	1,207	17.95	18.82	98	4	3							
53	66,046	1,261	19.09	18.16	99	1	1							
54	64,785	1,316	20.31	17.50										
55	63,469	1,375	21.66	16.86										

NATIONAL FRATERNAL CONGRESS TABLE OF MORTALITY.

Age	Number of Living	Number of Dying	Yearly Probability of Dying	Yearly Insurance Cost per \$1,000	Yearly Cost dis- counted at 4 per cent.	Expec- tation of Life	Average Duration of Life
20	100000	500	.0050000	5.000	4.808	45.6	49.7
21	99500	501	.0050352	5.035	4.841	44.9	48.8
22	98999	502	.0050708	5.071	4.876	44.1	47.9
23	98497	503	.0051068	5.107	4.911	43.3	47.0
24	97994	505	.0051534	5.154	4.956	42.5	46.1
25	97489	507	.0052026	5.201	5.001	41.8	45.2
26	96982	510	.0052587	5.259	5.057	41.0	44.3
27	96472	513	.0053176	5.318	5.113	40.2	43.4
28	95957	517	.0053877	5.388	5.181	39.4	42.5
29	95442	522	.0054693	5.469	5.259	38.6	41.6
30	94920	527	.0055520	5.552	5.338	37.8	40.7
31	94393	533	.0056466	5.647	5.430	37.0	39.8
32	93860	540	.0057532	5.753	5.532	36.2	38.9
33	93320	548	.0058723	5.872	5.646	35.4	38.0
34	92772	557	.0060040	6.004	5.773	34.6	37.1
35	92215	567	.0061487	6.149	5.912	33.9	36.2
36	91648	578	.0063067	6.307	6.064	33.1	35.3
37	91070	591	.0064895	6.490	6.249	32.3	34.4
38	90479	606	.0066977	6.698	6.410	31.5	33.5
39	89873	622	.0069209	6.920	6.655	30.7	32.6
40	89251	640	.0071708	7.171	6.895	29.9	31.7
41	88611	660	.0074483	7.448	7.162	29.1	30.9
42	87951	683	.0077657	7.766	7.467	28.3	30.0
43	87268	708	.0081129	8.113	7.801	27.5	29.1
44	86560	734	.0084797	8.480	8.154	26.8	28.2
45	85826	761	.0088668	8.867	8.526	26.0	27.4
46	85065	790	.0092870	9.287	8.930	25.2	26.5
47	84275	822	.0097538	9.754	9.379	24.4	25.6
48	83453	857	.0102693	10.269	9.874	23.7	24.8
49	82596	894	.0108238	10.824	10.408	22.9	23.9
50	81702	935	.0114440	11.444	11.004	22.2	23.1
51	80787	981	.0121460	12.146	11.679	21.4	22.2
52	79786	1029	.0128970	12.897	12.400	20.7	21.4
53	78757	1083	.0137512	13.751	13.222	19.9	20.6
54	77674	1140	.0146767	14.677	14.112	19.2	19.8
55	76534	1202	.0157054	15.705	15.101	18.5	19.0
56	75332	1270	.0168587	16.859	16.211	17.8	18.2
57	74062	1342	.0181200	18.120	17.423	17.1	17.4
58	72720	1418	.0194994	19.499	18.749	16.4	16.6
59	71302	1501	.0210513	21.051	20.241	15.7	15.8
60	69801	1588	.0227504	22.750	21.875	15.0	15.1
61	68213	1681	.0246434	24.643	23.695	14.4	14.4
62	66532	1778	.0267240	26.724	25.696	13.7	13.6
63	64754	1880	.0290330	29.033	27.916	13.1	12.9
64	62874	1985	.0315711	31.571	30.357	12.4	12.2
65	60889	2094	.0343904	34.390	33.067	11.8	11.6
66	58795	2206	.0375202	37.520	36.077	11.2	10.9
67	56589	2318	.0409620	40.962	39.387	10.7	10.3
68	54271	2430	.0447753	44.775	43.053	10.1	9.7
69	51841	2539	.0489767	48.977	47.093	9.5	9.1
70	49302	2645	.0536489	53.649	51.586	9.0	8.5

NATIONAL FRATERNAL CONGRESS TABLE OF MORTALITY.

Age	Number of Living	Number of Dying	Yearly Probability of Dying	Yearly Insurance Cost per \$1,000	Yearly Cost dis- counted at 4 per cent.	Expec- tation of Life	Average Duration of Life
71	46657	2744	.0588122	58.812	56.550	8.5	7.9
72	43913	2832	.0644912	64.491	62.011	8.0	7.4
73	41081	2909	.0708113	70.811	68.087	7.5	6.9
74	38172	2969	.0777795	77.789	74.788	7.0	6.4
75	35203	3009	.0854757	85.476	82.198	6.6	6.0
76	32194	3026	.0939927	93.993	90.377	6.2	5.5
77	29168	3016	.1034010	103.401	99.424	5.7	5.1
78	26152	2977	.1138345	113.835	109.457	5.3	4.7
79	23175	2905	.1253506	125.351	120.520	5.0	4.3
80	20270	2799	.1380858	138.086	132.775	4.6	4.0
81	17471	2659	.1521951	152.195	146.341	4.3	3.6
82	14812	2485	.1677694	167.769	161.316	3.9	3.3
83	12327	2280	.1849598	184.960	177.846	3.6	3.0
84	10047	2050	.2040410	204.041	196.193	3.3	2.8
85	7979	1800	.2250844	225.084	216.427	3.0	2.5
86	6197	1539	.2483460	248.346	238.794	2.8	2.3
87	4658	1277	.2741520	274.152	263.608	2.5	2.0
88	3381	1023	.3025732	302.573	290.935	2.3	1.8
89	2358	788	.3341815	334.182	321.329	2.1	1.7
90	1570	579	.3687898	368.790	354.606	1.9	1.5
91	991	404	.4076690	407.669	391.989	1.7	1.4
92	587	264	.4497445	449.745	432.447	1.5	1.2
93	323	161	.4984520	498.452	479.281	1.4	1.0
94	162	89	.5493827	549.383	528.253	1.2	.9
95	73	44	.6027397	602.740	579.557	1.1	.8
96	29	19	.6551724	655.972	629.973	1.0	.8
97	10	7	.7000000	700.000	673.077	.8	.7
98	3	3	1.0000000	1000.000	961.538	.5	.5

NET LEVEL RATES. NATIONAL FRATERNAL CONGRESS TABLE.

Age.	Annual.	Monthly.	Age.	Annual.	Monthly.
21	\$10.62	\$0.93	41	\$20.93	\$1.83
22	10.92	.96	42	21.80	1.91
23	11.24	.98	43	22.72	1.99
24	11.57	1.01	44	23.69	2.07
25	11.92	1.04	45	24.72	2.16
26	12.28	1.07	46	25.81	2.25
27	12.67	1.11	47	26.91	2.35
28	13.08	1.14	48	28.20	2.45
29	13.51	1.18	49	29.51	2.58
30	13.96	1.22	50	30.98	2.71
31	14.43	1.26	51	32.39	2.83
32	14.94	1.31	52	33.97	2.97
33	15.47	1.35	53	35.65	3.12
34	16.03	1.40	54	37.45	3.28
35	16.62	1.45	55	39.36	3.44
36	17.24	1.51	56	41.41	3.62
37	17.90	1.57	57	43.60	3.88
38	18.60	1.63	58	45.94	4.02
39	19.34	1.69	59	48.45	4.24
40	20.11	1.76	60	51.13	4.47

COMPOUND INTEREST TABLE

The sum to which One Dollar per Annum, paid at the beginning of each year, will increase at Compound Interest, in any number of years, not exceeding fifty.

Years	2%	3%	3½%	4%	5%	6%	7%	Years
1	1.020	1.030	1.035	1.040	1.050	1.060	1.070	1
2	2.060	2.091	2.106	2.122	2.153	2.184	2.215	2
3	3.122	3.184	3.215	3.246	3.310	3.375	3.440	3
4	4.204	4.309	4.362	4.416	4.526	4.637	4.751	4
5	5.308	5.468	5.550	5.633	5.802	5.975	6.153	5
6	6.434	6.662	6.779	6.898	7.142	7.394	7.654	6
7	7.583	7.892	8.052	8.214	8.549	8.897	9.260	7
8	8.755	9.159	9.369	9.583	10.027	10.491	10.978	8
9	9.950	10.464	10.731	11.006	11.578	12.181	12.816	9
10	11.169	11.808	12.142	12.486	13.207	13.972	14.784	10
11	12.412	13.192	13.602	14.026	14.917	15.870	16.888	11
12	13.680	14.618	15.113	15.627	16.713	17.882	19.141	12
13	14.974	16.086	16.677	17.292	18.599	20.015	21.550	13
14	16.293	17.599	18.296	19.024	20.579	22.276	24.129	14
15	17.639	19.157	19.971	20.825	22.657	24.673	26.888	15
16	19.012	20.762	21.705	22.698	24.840	27.213	29.840	16
17	20.412	22.414	23.500	24.645	27.132	29.906	32.999	17
18	21.841	24.117	25.357	26.671	29.539	32.760	36.379	18
19	23.297	25.870	27.280	28.778	32.066	35.786	39.995	19
20	24.783	27.676	29.269	30.969	34.719	38.993	43.865	20
21	26.299	29.537	31.329	33.248	37.505	42.392	48.006	21
22	27.845	31.453	33.460	35.618	40.430	45.996	52.436	22
23	29.422	33.426	35.667	38.083	43.502	49.816	57.177	23
24	31.030	35.459	37.950	40.646	46.727	53.865	62.249	24
25	32.671	37.553	40.313	43.312	50.113	58.156	67.676	25
26	34.344	39.710	42.759	46.084	53.669	62.706	73.484	26
27	36.051	41.931	45.291	48.968	57.403	67.528	79.698	27
28	37.792	44.219	47.911	51.966	61.323	72.640	86.347	28
29	39.568	46.575	50.623	55.085	65.439	78.058	93.461	29
30	41.379	49.003	53.429	58.328	69.761	83.802	101.073	30
31	43.227	51.503	56.335	61.701	74.299	89.890	109.218	31
32	45.112	54.078	59.341	65.210	79.064	96.343	117.933	32
33	47.034	56.730	62.453	68.858	84.067	103.184	127.259	33
34	48.994	59.462	65.674	72.652	89.320	110.435	137.237	34
35	50.994	62.276	69.008	76.598	94.836	118.121	147.913	35
36	53.034	65.174	72.458	80.702	100.628	126.268	159.337	36
37	55.115	68.159	76.029	84.970	106.710	134.904	171.561	37
38	57.237	71.234	79.725	89.409	113.095	144.058	184.640	38
39	59.402	74.401	83.550	94.026	119.800	153.762	198.635	39
40	61.610	77.663	87.510	98.827	126.840	164.048	213.610	40
41	63.862	81.023	91.607	103.820	134.232	174.951	229.632	41
42	66.159	84.484	95.849	109.012	141.993	186.508	246.777	42
43	68.503	88.048	100.238	114.413	150.143	198.758	265.121	43
44	70.893	91.720	104.782	120.029	158.700	211.744	284.749	44
45	73.331	95.501	109.484	125.871	167.685	225.508	305.752	45
46	75.817	99.397	114.351	131.945	177.119	240.099	328.224	46
47	78.354	103.408	119.388	138.263	187.025	255.565	352.270	47
48	80.941	107.541	124.602	144.834	197.427	271.958	377.999	48
49	83.579	111.797	129.998	151.667	208.348	289.336	405.529	49
50	86.271	116.181	135.583	158.774	219.815	307.756	434.986	50

COMPOUND INTEREST TABLE

The sum to which One Dollar Principal will increase, at Compound Interest, in any number of years, not exceeding fifty.

Yrs.	2%	3%	3½%	4%	5%	6%	7%	Yrs.
1	1.020	1.030	1.035	1.040	1.050	1.060	1.070	1
2	1.040	1.061	1.071	1.082	1.103	1.124	1.145	2
3	1.061	1.093	1.109	1.125	1.158	1.191	1.225	3
4	1.082	1.126	1.148	1.170	1.216	1.262	1.311	4
5	1.104	1.159	1.188	1.217	1.276	1.338	1.403	5
6	1.126	1.194	1.229	1.265	1.340	1.419	1.501	6
7	1.149	1.230	1.272	1.316	1.407	1.504	1.606	7
8	1.172	1.267	1.317	1.369	1.477	1.594	1.718	8
9	1.195	1.305	1.363	1.423	1.551	1.689	1.838	9
10	1.219	1.344	1.411	1.480	1.629	1.791	1.967	10
11	1.243	1.384	1.460	1.539	1.710	1.898	2.105	11
12	1.268	1.426	1.511	1.601	1.796	2.012	2.252	12
13	1.294	1.469	1.564	1.665	1.886	2.133	2.410	13
14	1.319	1.513	1.619	1.732	1.980	2.261	2.579	14
15	1.346	1.558	1.675	1.801	2.079	2.397	2.759	15
16	1.373	1.605	1.734	1.873	2.183	2.540	2.952	16
17	1.400	1.653	1.795	1.948	2.292	2.693	3.159	17
18	1.428	1.702	1.857	2.026	2.407	2.854	3.380	18
19	1.457	1.754	1.923	2.107	2.527	3.026	3.617	19
20	1.486	1.806	1.990	2.191	2.653	3.207	3.870	20
21	1.516	1.860	2.059	2.279	2.786	3.400	4.141	21
22	1.546	1.916	2.132	2.370	2.925	3.604	4.430	22
23	1.577	1.974	2.206	2.465	3.072	3.820	4.741	23
24	1.608	2.033	2.283	2.563	3.225	4.049	5.072	24
25	1.641	2.094	2.363	2.666	3.386	4.292	5.427	25
26	1.673	2.157	2.446	2.772	3.556	4.549	5.807	26
27	1.707	2.221	2.532	2.883	3.733	4.822	6.214	27
28	1.741	2.288	2.620	2.999	3.920	5.112	6.649	28
29	1.776	2.357	2.712	3.119	4.116	5.418	7.114	29
30	1.811	2.427	2.807	3.243	4.322	5.743	7.612	30
31	1.848	2.500	2.905	3.373	4.538	6.088	8.145	31
32	1.885	2.575	3.007	3.508	4.765	6.453	8.715	32
33	1.922	2.652	3.112	3.648	5.003	6.841	9.325	33
34	1.961	2.732	3.221	3.794	5.253	7.251	9.978	34
35	2.000	2.814	3.334	3.946	5.516	7.686	10.677	35
36	2.040	2.898	3.450	4.104	5.792	8.147	11.424	36
37	2.081	2.985	3.571	4.268	6.081	8.636	12.224	37
38	2.122	3.075	3.696	4.439	6.358	9.154	13.079	38
39	2.165	3.167	3.825	4.616	6.705	9.704	13.995	39
40	2.208	3.262	3.959	4.801	7.040	10.286	14.974	40
41	2.252	3.360	4.098	4.993	7.392	10.903	16.023	41
42	2.297	3.461	4.241	5.193	7.762	11.557	17.144	42
43	2.343	3.565	4.390	5.401	8.150	12.250	18.344	43
44	2.390	3.671	4.543	5.617	8.557	12.985	19.628	44
45	2.438	3.782	4.702	5.841	8.985	13.765	21.002	45
46	2.487	3.895	4.867	6.075	9.434	14.590	22.473	46
47	2.536	4.012	5.037	6.318	9.906	15.466	24.046	47
48	2.587	4.132	5.214	6.571	10.401	16.394	25.729	48
49	2.639	4.256	5.396	6.833	10.921	17.378	27.530	49
50	2.692	4.384	5.585	7.107	11.467	18.420	29.457	50

COMPOUND DISCOUNT TABLE

Present value of \$1.00 per annum for any number of years, not exceeding fifty.

Yrs.	2%	3%	3½%	4%	5%	6%	7%	Yrs.
1	.980	.971	.966	.962	.952	.943	.935	1
2	1.942	1.913	1.900	1.886	1.859	1.833	1.808	2
3	2.884	2.829	2.802	2.775	2.723	2.673	2.624	3
4	3.808	3.717	3.673	3.630	3.546	3.465	3.387	4
5	4.713	4.580	4.515	4.452	4.329	4.212	4.100	5
6	5.601	5.417	5.329	5.242	5.076	4.917	4.767	6
7	6.472	6.230	6.115	6.002	5.786	5.582	5.389	7
8	7.325	7.020	6.874	6.733	6.463	6.210	5.971	8
9	8.162	7.786	7.608	7.435	7.108	6.802	6.515	9
10	8.983	8.530	8.317	8.111	7.722	7.360	7.024	10
11	9.787	9.253	9.002	8.760	8.306	7.887	7.499	11
12	10.575	9.954	9.663	9.385	8.863	8.384	7.943	12
13	11.348	10.635	10.303	9.986	9.394	8.853	8.358	13
14	12.106	11.296	10.921	10.563	9.899	9.295	8.745	14
15	12.849	11.938	11.517	11.118	10.380	9.712	9.108	15
16	13.578	12.561	12.094	11.652	10.838	10.106	9.447	16
17	14.292	13.166	12.651	12.166	11.274	10.477	9.763	17
18	14.992	13.754	13.190	12.659	11.690	10.828	10.059	18
19	15.678	14.324	13.710	13.134	12.085	11.158	10.336	19
20	16.351	14.877	14.212	13.590	12.462	11.470	10.594	20
21	17.011	15.415	14.698	14.029	12.821	11.764	10.836	21
22	17.658	15.937	15.167	14.451	13.163	12.042	11.061	22
23	18.292	16.444	15.620	14.857	13.489	12.303	11.272	23
24	18.914	16.936	16.058	15.247	13.799	12.550	11.469	24
25	19.523	17.413	16.482	15.622	14.094	12.783	11.654	25
26	20.121	17.877	16.890	15.983	14.375	13.003	11.826	26
27	20.707	18.327	17.285	16.330	14.643	13.211	11.987	27
28	21.281	18.764	17.667	16.663	14.898	13.406	12.137	28
29	21.844	19.188	18.036	16.984	15.141	13.591	12.278	29
30	22.396	19.600	18.392	17.292	15.372	13.765	12.409	30
31	22.938	20.000	18.736	17.588	15.593	13.929	12.532	31
32	23.468	20.389	19.069	17.874	15.803	14.084	12.647	32
33	23.989	20.766	19.390	18.148	16.003	14.230	12.754	33
34	24.499	21.132	19.701	18.411	16.193	14.368	12.854	34
35	24.999	21.487	20.001	18.665	16.374	14.498	12.948	35
36	25.489	21.832	20.291	18.908	16.547	14.621	13.035	36
37	25.969	22.167	20.571	19.143	16.711	14.737	13.117	37
38	26.441	22.492	20.841	19.368	16.868	14.846	13.193	38
39	26.903	22.808	21.103	19.584	17.017	14.949	13.265	39
	27.355	23.115	21.355	19.793	17.159	15.046	13.332	40
	27.799	23.412	21.599	19.993	17.294	15.138	13.394	41
42	28.235	23.701	21.835	20.186	17.423	15.225	13.452	42
43	28.662	23.982	22.063	20.371	17.546	15.306	13.507	43
44	29.080	24.254	22.283	20.549	17.663	15.383	13.558	44
45	29.490	24.519	22.495	20.720	17.774	15.456	13.606	45
46	29.892	24.775	22.701	20.885	17.880	15.524	13.650	46
47	30.287	25.025	22.899	21.043	17.981	15.589	13.692	47
48	30.673	25.267	23.091	21.195	18.077	15.650	13.730	48
49	31.052	25.502	23.277	21.341	18.169	15.708	13.767	49
50	31.424	25.730	23.456	21.482	18.256	15.762	13.801	50

COMPOUND DISCOUNT TABLE

Present value of \$1.00 payable at the end of any number of years, not exceeding fifty.

Years	2%	3%	3½%	4%	5%	6%	7%	Years
1	.9804	.9709	.9662	.9615	.9524	.9434	.9346	1
2	.9612	.9426	.9335	.9246	.9070	.8900	.8734	2
3	.9423	.9151	.9019	.8890	.8638	.8396	.8163	3
4	.9239	.8885	.8714	.8548	.8227	.7921	.7629	4
5	.9057	.8626	.8420	.8219	.7835	.7473	.7130	5
6	.8880	.8375	.8135	.7903	.7462	.7050	.6663	6
7	.8706	.8131	.7860	.7599	.7107	.6651	.6228	7
8	.8535	.7894	.7594	.7307	.6768	.6274	.5820	8
9	.8368	.7664	.7337	.7026	.6446	.5919	.5439	9
10	.8204	.7441	.7089	.6756	.6139	.5584	.5084	10
11	.8043	.7224	.6850	.6496	.5847	.5268	.4751	11
12	.7885	.7014	.6618	.6246	.5568	.4970	.4440	12
13	.7730	.6810	.6394	.6006	.5303	.4688	.4150	13
14	.7579	.6611	.6178	.5775	.5051	.4423	.3878	14
15	.7430	.6419	.5969	.5553	.4810	.4173	.3625	15
16	.7285	.6232	.5767	.5339	.4581	.3937	.3387	16
17	.7142	.6050	.5572	.5134	.4363	.3714	.3166	17
18	.7002	.5874	.5384	.4936	.4155	.3503	.2959	18
19	.6864	.5703	.5202	.4746	.3957	.3305	.2765	19
20	.6730	.5537	.5026	.4564	.3769	.3118	.2584	20
21	.6598	.5376	.4856	.4388	.3589	.2942	.2415	21
22	.6468	.5219	.4692	.4220	.3419	.2775	.2257	22
23	.6342	.5067	.4533	.4057	.3256	.2618	.2110	23
24	.6217	.4919	.4380	.3901	.3101	.2470	.1972	24
25	.6095	.4776	.4232	.3751	.2953	.2330	.1843	25
26	.5976	.4637	.4088	.3607	.2812	.2198	.1722	26
27	.5859	.4502	.3950	.3468	.2679	.2074	.1609	27
28	.5744	.4371	.3817	.3335	.2551	.1956	.1504	28
29	.5631	.4244	.3688	.3207	.2430	.1846	.1406	29
30	.5521	.4120	.3563	.3083	.2314	.1741	.1314	30
31	.5413	.4000	.3442	.2965	.2204	.1643	.1228	31
32	.5306	.3883	.3326	.2851	.2099	.1550	.1147	32
33	.5202	.3770	.3213	.2741	.1999	.1462	.1072	33
34	.5100	.3660	.3105	.2636	.1904	.1379	.1002	34
35	.5000	.3554	.3000	.2534	.1813	.1301	.0937	35
36	.4902	.3450	.2898	.2437	.1727	.1227	.0875	36
37	.4806	.3350	.2800	.2343	.1644	.1158	.0818	37
38	.4712	.3252	.2706	.2253	.1566	.1092	.0765	38
39	.4620	.3158	.2614	.2166	.1492	.1031	.0715	39
40	.4529	.3066	.2526	.2083	.1421	.0972	.0668	40
41	.4440	.2976	.2440	.2003	.1353	.0917	.0624	41
42	.4353	.2890	.2358	.1926	.1288	.0865	.0583	42
43	.4268	.2805	.2278	.1852	.1227	.0816	.0545	43
44	.4184	.2724	.2201	.1781	.1169	.0770	.0510	44
45	.4102	.2644	.2127	.1712	.1113	.0727	.0476	45
46	.4022	.2567	.2055	.1646	.1060	.0685	.0445	46
47	.3943	.2493	.1985	.1583	.1010	.0647	.0416	47
48	.3865	.2420	.1918	.1522	.0961	.0610	.0389	48
49	.3790	.2350	.1853	.1463	.0916	.0576	.0363	49
50	.3715	.2281	.1791	.1407	.0872	.0543	.0340	50

NET NATURAL PREMIUMS PER \$1,000 FOR ONE YEAR.

According to different Reserve Values, one-third of the same (representing the loading or Company's expense for 1 year) being added to obtain the Gross.

Age	I. of A. Hm. 3½%		I. of A. Hm. 3%		ACTUARIES 4%		AMERICAN 4%		AMERICAN 3%		AMERICAN 3½%	
	Net Prem.	Gross Prem.	Net Prem.	Gross Prem.	Net Prem.	Gross Prem.	Net Prem.	Gross Prem.	Net Prem.	Gross Prem.	Net Prem.	Gross Prem.
20	\$ 6.11	\$ 8.13	\$ 6.14	\$ 8.14	\$ 7.01	\$ 9.35	\$ 7.50	\$ 10.00	\$ 7.58	\$ 10.11	\$ 7.54	\$ 10.05
21	6.49	8.65	6.53	8.71	7.09	9.45	7.55	10.07	7.63	10.17	7.59	10.12
22	6.60	8.80	6.63	8.84	7.18	9.57	7.60	10.13	7.68	10.24	7.64	10.19
23	6.52	8.69	6.56	8.75	7.27	9.69	7.65	10.20	7.73	10.31	7.69	10.25
24	6.41	8.55	6.44	8.59	7.37	9.83	7.70	10.27	7.78	10.37	7.74	10.32
25	6.40	8.53	6.43	8.57	7.47	9.96	7.75	10.33	7.83	10.44	7.79	10.39
26	6.46	8.61	6.49	8.65	7.58	10.11	7.82	10.43	7.89	10.52	7.86	10.48
27	6.66	8.88	6.69	8.92	7.70	10.27	7.88	10.51	7.96	10.61	7.92	10.56
28	6.92	9.23	6.95	9.27	7.83	10.44	7.95	10.60	8.02	10.69	7.98	10.64
29	7.17	9.56	7.21	9.61	7.98	10.61	8.02	10.69	8.10	10.80	8.06	10.75
30	7.45	9.93	7.49	9.99	8.10	10.80	8.10	10.80	8.18	10.91	8.14	10.85
31	7.64	10.19	7.68	10.24	8.25	11.00	8.18	10.91	8.26	11.01	8.22	10.96
32	7.83	10.44	7.87	10.49	8.41	11.21	8.28	11.04	8.36	11.15	8.32	11.09
33	8.00	10.67	8.04	10.72	8.55	11.44	8.38	11.17	8.46	11.28	8.42	11.23
34	8.20	10.93	8.24	10.96	8.75	11.67	8.49	11.32	8.57	11.43	8.53	11.37
35	8.46	11.28	8.51	11.35	8.93	11.91	8.60	11.47	8.69	11.59	8.64	11.52
36	8.79	11.72	8.84	11.79	9.12	12.16	8.74	11.65	8.82	11.76	8.78	11.71
37	9.13	12.17	9.18	12.24	9.31	12.41	8.88	11.84	8.97	11.96	8.92	11.89
38	9.44	12.59	9.49	12.65	9.53	12.71	9.05	12.07	9.13	12.17	9.09	12.12
39	9.73	12.97	9.78	13.04	9.74	12.99	9.22	12.29	9.31	12.41	9.26	12.35
40	9.95	13.27	10.00	13.33	9.96	13.28	9.42	12.56	9.51	12.68	9.46	12.61
41	10.12	13.46	10.18	13.51	10.20	13.60	9.62	12.83	9.72	12.96	9.67	12.89
42	10.35	13.80	10.41	13.88	10.48	13.97	9.86	13.15	9.95	13.27	9.91	13.21
43	10.74	14.31	10.80	14.40	10.82	14.43	10.11	13.48	10.21	13.61	10.16	13.55
44	11.16	14.88	11.21	14.95	11.25	15.00	10.41	13.88	10.51	14.01	10.46	13.95
45	11.76	15.68	11.82	15.76	11.74	15.65	10.73	14.31	10.84	14.45	10.79	14.39
46	12.49	16.60	12.55	16.73	12.35	16.47	11.12	14.83	11.23	14.97	11.17	14.89
47	13.22	17.61	13.29	17.72	13.06	17.33	11.54	15.39	11.65	15.53	11.59	15.45
48	13.93	18.57	14.01	18.68	13.71	18.28	12.03	16.04	12.14	16.19	12.09	16.12
49	14.89	19.56	14.76	19.68	14.48	19.31	12.60	16.80	12.72	16.96	12.66	16.88
50	15.39	20.52	15.47	20.63	15.33	20.44	13.25	17.67	13.38	17.84	13.31	17.75
51	16.09	21.46	16.17	21.56	16.25	21.67	13.98	18.64	14.12	18.82	14.05	18.73
52	16.94	22.56	17.02	22.66	17.26	23.01	14.80	19.73	14.94	19.92	14.87	19.83
53	17.95	23.93	18.04	24.03	18.36	24.48	15.71	20.95	15.86	21.15	15.78	21.04
54	19.04	25.39	19.14	25.51	19.53	26.04	16.73	22.31	16.89	22.52	16.81	22.41
55	20.29	27.05	20.40	27.21	20.83	27.77	17.86	23.81	18.03	24.04	17.94	23.92
56	21.67	28.80	21.78	29.04	22.24	29.65	19.12	25.46	19.31	25.75	19.21	25.61
57	23.15	30.87	23.27	31.02	23.73	31.64	20.52	27.36	20.71	27.61	20.61	27.48
58	24.73	32.97	24.86	33.11	25.37	33.83	22.05	29.40	22.27	29.69	22.16	29.55
59	26.58	35.44	26.71	35.61	27.16	36.21	23.77	31.69	24.00	32.00	23.88	31.84
60	28.64	38.19	28.79	38.36	29.17	38.89	25.67	34.23	25.92	34.56	25.70	34.39
61	30.92	41.20	31.08	41.44	31.36	41.81	27.77	37.03	28.04	37.39	27.90	37.20
62	33.43	44.57	33.60	44.80	33.77	45.03	30.09	40.12	30.38	40.51	30.23	40.31
63	36.18	48.24	36.37	48.46	36.38	48.51	32.64	43.52	32.95	43.99	32.80	43.73
64	39.06	52.00	39.20	52.27	39.20	52.35	35.46	47.28	35.80	47.73	35.63	47.51
65	41.91	55.86	42.13	56.17	42.30	56.52	38.59	51.45	38.96	51.95	38.77	51.69
66	44.94	59.92	45.17	60.22	45.78	61.04	42.03	56.04	42.43	56.57	42.23	56.31
67	48.14	64.19	48.39	64.52	49.49	65.95	45.82	61.09	46.26	61.68	46.04	61.39
68	51.37	68.49	51.63	68.84	53.49	71.32	50.00	66.67	50.49	67.32	50.24	66.99
69	55.33	73.77	55.62	74.16	57.78	77.04	54.58	72.77	55.11	73.48	54.84	73.12
70	60.01	80.01	60.32	80.43	62.44	83.28	59.61	79.45	60.19	80.26	59.90	79.87
71	65.67	87.56	66.01	88.01	67.40	89.95	65.07	86.76	65.69	87.59	65.38	87.17
72	72.32	96.43	72.69	96.92	72.89	97.16	70.81	94.41	71.59	95.45	71.24	94.99
73	79.96	106.61	80.37	107.16	78.73	104.97	77.09	102.76	77.84	103.76	77.47	103.29
74	88.01	117.35	88.46	117.95	85.07	113.45	83.68	111.57	84.49	112.67	84.09	112.12
75	94.92	126.56	95.41	127.21	91.86	122.52	90.74	120.96	91.62	122.16	91.18	121.57
76	102.65	136.87	103.18	137.57	99.21	132.28	98.38	131.17	99.33	132.44	98.85	131.80
77	110.68	147.57	111.25	148.35	107.18	142.91	106.79	142.39	107.83	143.77	107.31	143.08
78	118.90	158.53	119.51	159.35	115.81	154.41	116.18	154.91	117.31	156.43	116.74	155.65
79	128.40	171.20	129.07	172.09	125.06	166.75	126.67	168.83	127.90	170.52	127.28	169.71
80	139.59	186.12	140.31	187.08	135.01	180.01	138.91	185.21	140.26	187.01	139.58	186.11
81	152.51	203.35	153.30	204.40	145.81	192.01	152.89	203.87	153.99	205.31	153.24	204.32
82	165.35	220.47	166.21	221.61	158.92	209.23	167.59	223.45	169.22	225.63	168.40	224.53
83	179.35	239.14	180.27	240.36	169.15	225.52	184.19	245.59	185.98	247.97	185.08	246.77
84	191.92	255.89	192.91	257.21	182.38	243.17	203.32	270.97	205.20	273.66	204.21	272.28
85	202.54	270.05	203.59	271.45	197.21	262.92	226.45	301.95	228.69	304.92	227.59	303.45
86	211.97	282.63	213.07	284.05	213.92	285.29	255.46	340.91	257.94	343.92	256.70	342.27
87	223.14	297.52	224.29	299.05	232.92	310.59	291.37	368.49	294.19	392.25	292.77	390.36
88	230.92	307.89	232.12	309.49	255.07	340.09	333.36	444.48	336.59	448.79	334.97	446.03
89	244.34	325.79	245.60	327.47	281.14	374.85	380.64	507.52	384.33	512.44	382.48	509.97
90	269.67	359.56	271.07	361.43	311.28	415.04	437.06	582.75	441.31	588.41	439.17	585.56
91	301.79	402.39	303.36	404.48	347.10	465.80	511.98	682.64	516.90	689.28	514.46	685.95
92	339.01	452.01	340.77	454.36	389.68	519.57	609.86	813.15	615.79	821.05	612.81	817.08
93	401.23	534.97	403.31	537.75	439.64	586.19	705.94	941.25	712.70	950.39	709.35	945.80
94	489.54	686.05	492.08	689.44	496.45	661.93	824.18	1098.91	832.18	1099.57	828.16	1094.21
95	614.74	819.65	617.93	823.91	561.80	749.07	961.54	1282.05	970.87	1294.49	966.18	1288.24
96	787.76	1050.35	791.84	1055.79	623.70	831.80	.....	.....	.....	.....	.....	.....
97	965.00	1286.67	970.00	1293.33	665.68	887.57	.....	.....	.....	.....	.....	.....
98	.....	.....	.....	.....	721.15	961.53	.....	.....	.....	.....	.....	.....
99	.....	.....	.....	.....	961.54	1282.05	.....	.....	.....	.....	.....	.....

To find the amount of loading upon the net natural premiums according to different tables of mortality, subtract the net premium from the gross.

PRESENT VALUE OF A MATURED ANNUITY OF \$1.00 According to following Mortality Tables.							INSTITUTE OF ACTUARIES' Hm. MORTALITY TABLES.						
Age	Actuaries Tables		American Tables			Hm. 3½%	Single Premium Hm. 3½% Reserve	Age	Ex-pecta-tion of Life in Years	Deaths in each 1000	Percent living at end of following		
	3%	4%	3%	3½%	4%						10	15	20
20	\$22.80	\$19.45	\$22.97	\$21.14	\$19.56	\$21.23	\$282.26	20	42.06	6.33	93.4	89.7	
21	22.62	19.33	22.81	21.01	19.45	21.07	287.63	21	41.33		93.3	89.4	
22	22.43	19.20	22.64	20.88	19.34	20.91	292.94	22	40.60	6.84	93.2	89.2	
23	22.24	19.07	22.47	20.74	19.23	20.75	298.39	23	39.88	6.76	93.0	89.0	
24	22.04	18.94	22.29	20.59	19.11	20.58	304.13	24	39.15	6.64	92.8	88.7	
25	21.84	18.80	22.10	20.44	18.98	20.40	310.19	25	38.41	6.63	92.7	88.4	
26	21.63	18.66	21.91	20.29	18.86	20.21	316.52	26	37.66	6.69	92.5	88.1	
27	21.42	18.51	21.72	20.12	18.72	20.02	323.07	27	36.91	6.90	92.3	87.8	
28	21.20	18.36	21.52	19.96	18.58	19.82	329.75	28	36.16	7.17	92.1	87.4	
29	20.98	18.20	21.31	19.78	18.44	19.62	336.54	29	35.42	7.43	91.8	87.1	
30	20.75	18.04	21.09	19.61	18.29	19.42	343.43	30	34.68	7.72	91.6	86.7	
31	20.52	17.87	20.87	19.42	18.13	19.21	350.44	31	33.95	7.92	91.3	86.3	
32	20.28	17.70	20.64	19.23	17.97	19.00	357.62	32	33.21	8.11	91.1	85.9	
33	20.03	17.52	20.41	19.03	17.81	18.78	364.99	33	32.48	8.29	90.8	85.4	
34	19.78	17.33	20.17	18.83	17.63	18.55	372.56	34	31.75	8.50	90.6	84.8	
35	19.52	17.14	19.92	18.61	17.45	18.33	380.33	35	31.02	8.77	90.3	84.3	
36	19.25	16.95	19.66	18.39	17.26	18.09	388.28	36	30.29	9.11	90.0	83.7	
37	18.98	16.74	19.40	18.17	17.07	17.85	396.37	37	29.56	9.46	89.6	83.0	
38	18.70	16.53	19.13	17.94	16.87	17.61	404.61	38	28.84	9.78	89.3	82.4	
39	18.42	16.32	18.85	17.69	16.66	17.36	413.03	39	28.12	10.08	88.8	81.6	
40	18.12	16.09	18.56	17.45	16.44	17.10	421.65	40	27.40	10.31	88.4	80.8	
41	17.82	15.86	18.26	17.19	16.22	16.84	430.54	41	26.68	10.49	87.9	80.0	
42	17.51	15.62	17.96	16.93	15.99	16.57	439.74	42	25.96	10.73	87.3	79.0	
43	17.19	15.37	17.65	16.65	15.75	16.29	449.21	43	25.23	11.13	86.7	77.9	
44	16.87	15.12	17.34	16.37	15.50	16.00	458.92	44	24.51	11.56	86.1	76.8	
45	16.54	14.86	17.01	16.0	15.25	15.71	468.84	45	23.79	12.19	85.4	75.5	
46	16.20	14.59	16.68	15.79	14.93	15.41	478.89	46	23.08	12.94	84.6	74.2	
47	15.86	14.32	16.33	15.49	14.71	15.11	489.04	47	22.38	13.70	83.8	72.8	
48	15.52	14.04	15.99	15.18	14.45	14.81	499.30	48	21.68	14.44	82.9	71.2	
49	15.17	13.76	15.63	14.86	14.15	14.50	509.70	49	20.99	15.22	82.0	69.6	
50	14.82	13.47	15.27	14.53	13.86	14.19	520.23	50	20.31	15.95	80.9	67.8	
51	14.46	13.18	14.90	14.20	13.56	13.87	530.96	51	19.63	16.67	79.8	65.9	
52	14.11	12.88	14.53	13.87	13.25	13.55	541.91	52	18.95	17.55	78.6	63.9	
53	13.75	12.58	14.16	13.53	12.94	13.22	553.03	53	18.28	18.60	77.2	61.8	
54	13.38	12.28	13.78	13.18	12.63	12.89	564.28	54	17.62	19.73	75.7	59.6	
55	13.02	11.98	13.39	12.83	12.31	12.55	575.66	55	16.96	21.03	74.1	57.3	
56	12.66	11.67	13.01	12.48	11.98	12.21	587.12	56	16.32	22.45	72.4	54.9	
57	12.29	11.36	12.62	12.12	11.65	11.87	598.66	57	15.68	23.99	70.6	52.3	
58	11.92	11.05	12.23	11.76	11.32	11.53	610.26	58	15.05	25.63	68.8	49.6	
59	11.55	10.73	11.84	11.40	10.98	11.18	621.93	59	14.44	27.54	66.8	46.7	
60	11.19	10.41	11.44	11.03	10.65	10.84	633.61	60	13.83	29.68	64.8	43.6	
61	10.82	10.10	11.05	10.67	10.31	10.49	645.26	61	13.24	32.04	62.6	40.6	
62	10.46	9.78	10.66	10.30	9.97	10.15	656.85	62	12.66	34.64	60.3	37.4	
63	10.10	9.46	10.27	9.94	9.63	9.81	668.35	63	12.10	37.49	57.7	34.3	
64	9.74	9.15	9.88	9.58	9.29	9.47	679.74	64	11.55	40.41	55.0	31.3	
65	9.38	8.83	9.50	9.22	8.95	9.14	691.04	65	11.01	43.43	52.1	28.3	
66	9.03	8.52	9.12	8.86	8.62	8.80	702.30	66	10.49	46.57			
67	8.69	8.22	8.75	8.51	8.28	8.47	713.54	67	9.98	49.89			
68	8.35	7.91	8.38	8.16	7.95	8.14	724.78	68	9.48	53.23			
69	8.01	7.61	8.02	7.82	7.63	7.80	736.10	69	8.98	57.31			
70	7.68	7.32	7.67	7.48	7.31	7.47	747.38	70	8.50	62.19			

EXPLANATION OF MISCELLANEOUS TABLES.

By dividing the present value of a life annuity of \$1.00 at the attained age of the beneficiary under different tables of mortality and different rates of interest into any given amount the age can learn the annual life annuity which such given amount under such conditions will purchase. Example:—Under the American Experience Table of Mortality with interest at 3 per cent show the attained age of the prospective annuitant be 65, the present value of a life annuity at such age and conditions is \$9.50, therefore \$1,000 will purchase a life annuity of \$105.26.

TABLE I.

THE PRESENT VALUE OF AN ANNUITY OF \$1.00 AT AGE 32
According to the Three Per cent American Experience Table of Mortality.

A	B		C		D		E		F		G
At- ain- Age	Number living at age		Number living at age 32		Present value of \$1.00 due in years hence 3% discount		Present value of each year's annuity of \$1.00		Present value of temporary annuities for stated yrs.		In years
32	84,000	+	84,000	X	1.000000	=	1.000000				
33	83,277	÷	84,000	X	.970874	=	.962517		5 Years		1
34	82,551	÷	84,000	X	.942596	=	.926336		4.637974		2
35	81,822	÷	84,000	X	.915142	=	.891413				3
36	81,090	÷	84,000	X	.888487	=	.857707				4
37	80,353	÷	84,000	X	.862609	=	.825157				5
38	79,611	÷	84,000	X	.837484	=	.793725				6
39	78,862	÷	84,000	X	.813092	=	.763357				7
40	78,106	÷	84,000	X	.789409	=	.734018		10 Years		8
41	77,341	÷	84,000	X	.766417	=	.705660		8.459894		9
42	76,567	÷	84,000	X	.744094	=	.678250				10
43	75,782	÷	84,000	X	.722421	=	.651744		15 Years		11
44	74,985	÷	84,000	X	.701380	=	.626106		11.595502		12
45	74,173	÷	84,000	X	.680951	=	.601287				13
46	73,345	÷	84,000	X	.661118	=	.577258				14
47	72,497	÷	84,000	X	.641862	=	.553965				15
48	71,627	÷	84,000	X	.623167	=	.531375				16
49	70,731	÷	84,000	X	.605016	=	.509445				17
50	69,804	÷	84,000	X	.587395	=	.488125		20 Years		18
51	68,842	÷	84,000	X	.570286	=	.467376		14.145790		19
52	67,841	÷	84,000	X	.553676	=	.447165				20
53	66,797	÷	84,000	X	.537549	=	.427460				21
54	65,706	÷	84,000	X	.521893	=	.408232				22
55	64,563	÷	84,000	X	.506692	=	.389447		25 Years		23
56	63,364	÷	84,000	X	.491934	=	.371082		16.189177		24
57	62,104	÷	84,000	X	.477606	=	.353110				25
58	60,779	÷	84,000	X	.463,695	=	.335510				26
59	59,385	÷	84,000	X	.450189	=	.318267				27
60	57,917	÷	84,000	X	.437077	=	.301359		30 Years		28
61	56,371	÷	84,000	X	.424346	=	.284771		17.782197		29
62	54,743	÷	84,000	X	.411987	=	.268492				30
63	53,030	÷	84,000	X	.399987	=	.252515				31
64	51,230	÷	84,000	X	.388337	=	.236839				32
65	49,341	÷	84,000	X	.377026	=	.221462		35 Years		33
66	47,361	÷	84,000	X	.366045	=	.206384		18.967891		34
67	45,291	÷	84,000	X	.355383	=	.191614				35
68	43,133	÷	84,000	X	.345032	=	.177169				36
69	40,890	÷	84,000	X	.334983	=	.163064				37
70	38,569	÷	84,000	X	.325226	=	.149329		40 Years		38
71	36,178	÷	84,000	X	.315754	=	.135992		19.785061		39
72	33,730	÷	84,000	X	.306557	=	.123097				40
73	31,243	÷	84,000	X	.297628	=	.110699				41
74	28,738	÷	84,000	X	.288959	=	.098858				42
75	26,237	÷	84,000	X	.280543	=	.087626				43
76	23,701	÷	84,000	X	.272372	=	.076851				44
77	21,330	÷	84,000	X	.264439	=	.067029				45
78	18,961	÷	84,000	X	.256737	=	.057952				46
79	16,670	÷	84,000	X	.249259	=	.049466				47
80	14,474	÷	84,000	X	.241999	=	.041698				48
81	12,383	÷	84,000	X	.234950	=	.034635				49
82	10,419	÷	84,000	X	.228107	=	.028293				50
83	8,603	÷	84,000	X	.221463	=	.022681				51
84	6,955	÷	84,000	X	.215013	=	.017802				52
85	5,485	÷	84,000	X	.208750	=	.013630				53
86	4,193	÷	84,000	X	.202670	=	.010116				54
87	3,079	÷	84,000	X	.196767	=	.007212				55
88	2,146	÷	84,000	X	.191036	=	.004880				56
89	1,402	÷	84,000	X	.185472	=	.003095				57
90	847	÷	84,000	X	.180070	=	.001815		Present Value		58
91	462	÷	84,000	X	.174825	=	.000963		of a Life An-		59
92	216	÷	84,000	X	.169733	=	.000436		of \$1.00		60
93	79	÷	84,000	X	.164789	=	.000154		20.644106		61
94	21	÷	84,000	X	.159990	=	.000040				62
95	3	÷	84,000	X	.155330	=	.000005				63

TABLE II.

NET SINGLE PREMIUMS FOR AN INSURANCE OF \$1.00 AT AGE 32
According to the Three Per cent American Experience Table of Mortality.

A	B	C	D	E	F	G		
At- tain- ed Age	Number dying during years of age	Number living at age 32	Present value of \$1.00 due in years hence 3% discount	Present value of each year's cost of insurance ance of \$1.00	Net Single pre- mium of temporary insurance for stated years	Inc years		
32	723	+	84,000	X	.970874	=	.008356	
33	726	+	84,000	X	.942596	=	.008149	
34	729	+	84,000	X	.915142	=	.007942	
35	732	+	84,000	X	.888487	=	.007742	5 Years
36	737	+	84,000	X	.862609	=	.007568	.039758
37	742	+	84,000	X	.837484	=	.007397	
38	749	+	84,000	X	.813092	=	.007250	
39	756	+	84,000	X	.789409	=	.007104	
40	765	+	84,000	X	.766417	=	.006979	10 Years
41	774	+	84,000	X	.744094	=	.006856	.075347
42	785	+	84,000	X	.722421	=	.006751	
43	797	+	84,000	X	.701380	=	.006654	
44	812	+	84,000	X	.680951	=	.006582	
45	828	+	84,000	X	.661118	=	.006516	15 Years
46	848	+	84,000	X	.641862	=	.006479	.108332
47	870	+	84,000	X	.623167	=	.006454	
48	896	+	84,000	X	.605016	=	.006453	
49	927	+	84,000	X	.587395	=	.006482	
50	962	+	84,000	X	.570286	=	.006531	20 Years
51	1,001	+	84,000	X	.553676	=	.006597	.140851
52	1,044	+	84,000	X	.537549	=	.006680	
53	1,091	+	84,000	X	.521893	=	.006778	
54	1,143	+	84,000	X	.506692	=	.006894	
55	1,199	+	84,000	X	.491934	=	.007021	25 Years
56	1,260	+	84,000	X	.477606	=	.007164	.175391
57	1,325	+	84,000	X	.463695	=	.007314	
58	1,394	+	84,000	X	.450189	=	.007470	
59	1,468	+	84,000	X	.437077	=	.007638	
60	1,546	+	84,000	X	.424346	=	.007809	30 Years
61	1,628	+	84,000	X	.411987	=	.007984	.213609
62	1,713	+	84,000	X	.399987	=	.008156	
63	1,800	+	84,000	X	.388337	=	.008321	
64	1,889	+	84,000	X	.377026	=	.008478	
65	1,980	+	84,000	X	.366045	=	.008628	35 Years
66	2,070	+	84,000	X	.355383	=	.008757	.255952
67	2,158	+	84,000	X	.345032	=	.008864	
68	2,243	+	84,000	X	.334983	=	.008944	
69	2,321	+	84,000	X	.325226	=	.008986	
70	2,391	+	84,000	X	.315754	=	.008987	40 Years
71	2,448	+	84,000	X	.306557	=	.008933	.300669
72	2,487	+	84,000	X	.297628	=	.008811	
73	2,505	+	84,000	X	.288959	=	.008617	
74	2,501	+	84,000	X	.280543	=	.008352	
75	2,476	+	84,000	X	.272372	=	.008028	
76	2,431	+	84,000	X	.264439	=	.007652	
77	2,369	+	84,000	X	.256737	=	.007240	
78	2,291	+	84,000	X	.249259	=	.006798	
79	2,196	+	84,000	X	.241990	=	.006326	
80	2,091	+	84,000	X	.234950	=	.005848	
81	1,964	+	84,000	X	.228107	=	.005333	
82	1,816	+	84,000	X	.221463	=	.004787	
83	1,648	+	84,000	X	.215013	=	.004218	
84	1,470	+	84,000	X	.208750	=	.003653	
85	1,292	+	84,000	X	.202670	=	.003117	
86	1,114	+	84,000	X	.196767	=	.002609	
87	933	+	84,000	X	.191063	=	.002121	
88	744	+	84,000	X	.185472	=	.001642	Net single
89	555	+	84,000	X	.180070	=	.001189	premium
90	385	+	84,000	X	.174825	=	.000801	for a whole
91	246	+	84,000	X	.169733	=	.000497	life insurance of
92	137	+	84,000	X	.164789	=	.000268	\$1.00
93	58	+	84,000	X	.159990	=	.000110	.398726
94	18	+	84,000	X	.155330	=	.000033	
95	3	+	84,000	X	.150806	=	.000005	

FEW EXPLANATIONS OF THE MATHEMATICAL CONSTRUCTION OF THE AMERICAN EXPERIENCE 3 PER CENT RESERVES.

The value of a life annuity is the sum of the present values of the first and all future annuities. To find the present value of an annuity of \$1.00 divide the number living at each succeeding year of age by the number living at age of commencement and multiply each quotient by the present value of \$1.00 discounted for the proper number of years at the required per cent of interest and add the results together.

Table I, shows the arithmetical process of finding the present value of an annuity of \$1.00 at age 32 upon the basis of the American Experience Table of Mortality with 3 per cent interest. The result is \$20.64. The totals in column F show the present value of a temporary annuity for 5, 10, 15, 20, 25, 30, 35 and 40 years. On another page will be found the present value of an annuity at all ages from 20 to 60.

The net single premium on Whole Life Policies is the aggregate of the present values of all the future yearly costs of insurance. To find the net single premium on a Whole Life Policy for \$1.00 divide the number dying each succeeding year by the number living at age of commencement and multiply each quotient by the present value of \$1.00 discounted for the proper number of years at the required per cent of interest and add the results together.

Table II, shows the arithmetical process of finding the net single premium on a Whole Life Policy of \$1.00 issued at age 32 upon the basis of the American Experience Table of Mortality with 3 per cent interest. The result is \$.39873650 or \$398.73 for each \$1000. The totals in column F show the net single premium for temporary insurance of \$1.00 for 5, 10, 15, 20, 25, 30, 35 and 40-year terms.

The net annual premium is that sum which invested annually will with interest meet all the obligations of the policy. To find the net annual premium of a Whole Life Policy divide the net single premium by the present value of an annuity of \$1.00. Example: $\$398.73 + \$20.64 = \$19.318$ or nearest even amount \$19.32.

To find the net annual premium of term insurance for \$1.00 divide the net single premium for the temporary period by the present value of an annuity of \$1.00 for the same period. Example:

Term	Net Single Premium for Term.	Present Value of an Annuity of \$1.00 for Term.	Net Annual Premium of \$1.00 for Term.	
5 year	.039758	+ 4.63797	= .008572	or nearest even amount \$8.57 per \$1000
10 "	.075347	+ 8.45989	= .008906	8.91 " "
15 "	.108332	+ 11.59550	= .009342	9.34 " "
20 "	.140851	+ 14.14579	= .009957	9.96 " "
25 "	.175391	+ 16.18917	= .010833	10.83 " "
30 "	.213609	+ 17.78219	= .0120102	12.01 " "
35 "	.255952	+ 18.96789	= .013494	13.49 " "

To find the net annual premium of limited payment insurance divide the single premium by the present value of a temporary annuity for the required period. Examples:

Limited Pay- ment Life.	Net Single Premium Whole Life.	Present Value of Annuity of \$1.00 for term.	Net Annual Premium.
5 year	\$398.73 +	4.63797 =	\$85.97 per \$1000
10 year	398.73 +	8.45989 =	47.13 " "
15 "	398.73 +	11.59550 =	34.39 " "
20 "	398.73 +	14.14579 =	28.19 " "

Pure Endowments provide merely for the payment of certified sums providing the person survives a certain period.

To find the net single premium of a pure endowment for \$1.00 divide the number surviving at the end of the period by those living at the commencement of the period and multiply by the present value of \$1.00 discounted. Example.

Number living at age	Number living at age	Present value of \$1.00 due 5 yrs. hence.	Net single premium pure endowment.
37.	32.		
80353 +	84000 X	.862609 =	.825157 or in nearest even amount \$825.16 per \$1000.

For the net single premiums of pure endowments for \$1.00 for other terms see Table II column E for number of years in column G.

To find the net single premium of Endowment Insurance for \$1.00 add together the net single premium for temporary insurance and the net single premium for pure endowments, and to find the net annual premiums divide the result by the present value of a temporary annuity of \$1.00 for the required period. Examples:

Endow- ments.	Net Single premium temporary insurance.	Net Single premium pure endow- ments.	Net Single premium of an endowment insurance	Present Value of an annuity of \$1.00	Net annual premium.	per \$1000
10 Year	.075347	+ .678250	= .753597	+ 8.45989	= .08907	or \$89.07
15 Year	.108332	+ .553965	= .662297	+ 11.59550	= .05711	or \$57.11
20 Year	.140851	+ .447165	= .588017	+ 14.14579	= .04156	or \$41.56
25 Year	.175391	+ .353110	= .528501	+ 16.18917	= .03264	or \$32.64
30 Year	.213609	+ .268492	= .482102	+ 17.78219	= .02711	or \$27.11
35 Year	.255952	+ .191614	= .447566	+ 18.96789	= .02350	or \$23.50

The terminal or net reserve is a sum which together with future premiums will, according to the given table of mortality and the given rate of interest amount to sufficient to pay all policy claims as they fall due. The reserve at the end of each year is the difference between the net single premium for the sum insured at the age of valuation and the present value of all future net annual premiums. To find the terminal or net reserve multiply the net annual premium at age of entry by the present value of an annuity of \$1.00 at age of valuation and deduct the result from the net single premium at age of valuation. Example:

Net annual premium age 32 Ordinary Life.	Present value of an annuity of \$1.00 age 52.	Net single premium age 52.	Terminal value end of 20 years age 32 at entry.
\$19.32 X	\$14.53 =	\$280.71	\$576.71 — \$280.71 = \$296.00

TABLE OF HEIGHT AND WEIGHT

Based upon an Analysis of 74,162 accepted Male Applicants for Life Insurance, as reported to the Association of Life Insurance Medical Directors, 1897
The light-faced figures are 20 per cent over and under the average.

Ft.	In.	Ages 15-24	Ages 25-29	Ages 30-34	Ages 35-39	Ages 40-44	Ages 45-49	Ages 50-54	Ages 55-59	Ages 60-65
5	0	96	100	102	105	106	107	107	107	105
		120	125	128	131	133	134	134	134	131
		144	150	154	157	160	161	161	161	157
5	1	98	101	103	105	107	109	109	109	107
		122	126	129	131	134	136	136	136	134
		146	151	155	157	161	163	163	163	161
5	2	99	102	105	106	109	110	110	110	110
		124	128	131	133	136	138	138	138	137
		149	154	157	160	163	166	166	166	164
5	3	102	105	107	109	111	113	113	113	112
		127	131	134	136	139	141	141	141	140
		152	157	161	163	167	169	169	169	168
5	4	105	108	110	112	114	115	116	116	115
		131	135	138	140	143	144	145	145	144
		157	162	166	168	172	173	174	174	173
5	5	107	110	113	114	117	118	119	119	118
		134	138	141	143	146	147	149	149	148
		161	166	169	172	175	176	179	179	178
5	6	110	114	116	118	120	121	122	122	122
		138	142	145	147	150	151	153	153	153
		166	170	174	176	180	181	184	184	184
5	7	114	118	120	122	124	125	126	126	126
		142	147	150	152	155	156	158	158	158
		170	176	180	182	186	187	190	190	190
5	8	117	121	123	126	128	129	130	130	130
		146	151	154	157	160	161	163	163	163
		175	181	185	188	192	193	196	196	196
	9	120	124	127	130	132	133	134	134	134
		150	155	159	162	165	166	167	168	168
		180	186	191	194	198	199	200	202	202
		123	127	131	134	136	137	138	138	139
		154	159	164	167	170	171	172	173	174
		185	191	197	200	204	205	206	208	209
11		127	131	135	138	140	142	142	142	144
		159	164	169	173	175	177	177	178	180
		191	197	203	208	210	212	212	214	216
	0	132	136	140	143	144	146	146	146	148
		165	170	175	179	180	183	182	183	185
		198	204	210	215	216	220	218	220	222
	1	136	142	145	148	149	151	150	151	151
		170	177	181	185	186	189	188	189	189
		204	212	217	222	223	227	226	227	227
	2	141	147	150	154	155	157	155	155	154
		176	184	188	192	194	196	194	194	192
		211	221	226	230	233	235	233	233	230
		145	152	156	160	162	163	161	158	
		181	190	195	200	203	204	201	198	
		217	228	234	240	244	245	241	238	

ARE YOU FULLY INSURED

The question—For what amount should men insure their lives in order that their families and estates may suffer no loss in case of their premature death? needs answer if we are to persuade men to do their full duty.

The following table throws light on the question. It gives the expectation of life at each age from 25 to 60 at the present insurable value of a life producing an income of \$1,000 per annum over personal expenses. If the net income is less or more than \$1,000, the insurable value is a simple problem in proportion.

The insurable values given in the following table are computed on assumption that money will earn 4% interest.

Age	Expectation of Life in Round Numbers	Insurable Values
25.....	39.....	\$19,584
26.....	38.....	19,367
27.....	37.....	19,142
28.....	37.....	19,142
29.....	36.....	18,908
30.....	35.....	18,664
31.....	35.....	18,664
32.....	34.....	18,411
33.....	33.....	18,147
34.....	33.....	18,147
35.....	32.....	17,873
36.....	31.....	17,588
37.....	30.....	17,292
38.....	30.....	17,292
39.....	29.....	16,983
40.....	28.....	16,663
41.....	27.....	16,329
42.....	27.....	16,329
43.....	26.....	15,982
44.....	25.....	15,622
45.....	25.....	15,622
46.....	24.....	15,247
47.....	23.....	14,856
48.....	22.....	14,451
49.....	22.....	14,451
50.....	21.....	14,029
51.....	20.....	13,590
52.....	19.....	13,134
53.....	19.....	13,134
54.....	18.....	12,655
55.....	17.....	12,165
56.....	17.....	12,165
57.....	16.....	11,652
58.....	15.....	11,118
59.....	15.....	11,118
60.....	14.....	10,563

ANNUAL INVESTMENT TABLE

Sum of Money that must be Invested at the Beginning of Each Year to Amount, at Various Rates of Compound Interest, to \$1,000 in a Given Number of Years.

No. of Yrs.	3%	3½%	4%	4½%	5%	6%	No. of Yrs.
1	970.87	966.18	961.54	956.94	952.38	943.40	1
2	478.26	474.78	471.34	467.94	464.58	457.96	2
3	314.11	311.05	308.03	305.05	302.10	296.33	3
4	232.07	229.23	226.43	223.68	220.96	215.65	4
5	182.87	180.17	177.53	174.92	172.36	167.36	5
6	150.09	147.51	144.96	142.47	140.02	135.25	6
7	126.71	124.20	121.74	119.33	116.97	112.39	7
8	109.18	106.74	104.35	102.02	99.74	95.32	8
9	95.57	93.18	90.86	88.59	86.37	82.10	9
10	84.69	82.36	80.09	77.87	75.72	71.57	10
11	75.80	73.52	71.30	69.14	67.04	63.01	11
12	68.41	66.17	63.99	61.88	59.83	55.92	12
13	62.17	59.96	57.83	55.77	53.77	49.96	13
14	56.82	54.66	52.57	50.55	48.59	44.89	14
15	52.20	50.07	48.02	46.04	44.14	40.53	15
16	48.16	46.07	44.06	42.12	40.26	36.75	16
17	44.61	42.55	40.58	38.68	36.86	33.44	17
18	41.46	39.44	37.49	35.63	33.85	30.53	18
19	38.65	36.66	34.75	32.93	31.19	27.94	19
20	36.13	34.17	32.29	30.50	28.80	25.65	20
21	33.86	31.92	30.08	28.33	26.66	23.59	21
22	31.79	29.89	28.08	26.36	24.73	21.74	22
23	29.92	28.04	26.26	24.58	22.99	20.07	23
24	28.20	26.35	24.60	22.95	21.40	18.57	24
25	26.63	24.81	23.09	21.47	19.95	17.20	25
26	25.18	23.39	21.70	20.12	18.63	15.95	26
27	23.85	22.08	20.42	18.87	17.42	14.81	27
28	22.61	20.87	19.24	17.72	16.31	13.77	28
29	21.47	19.75	18.15	16.66	15.28	12.81	29
30	20.41	18.72	17.14	15.69	14.33	11.93	30
31	19.42	17.75	16.21	14.78	13.46	11.12	31
32	18.49	16.85	15.34	13.94	12.65	10.38	32
33	17.63	16.01	14.52	13.15	11.90	9.69	33
34	16.82	15.23	13.76	12.42	11.20	9.06	34
35	16.06	14.49	13.06	11.74	10.54	8.47	35
36	15.34	13.80	12.39	11.11	9.94	7.92	36
37	14.67	13.15	11.77	10.51	9.37	7.41	37
38	14.04	12.54	11.18	9.95	8.84	6.94	38
39	13.44	11.97	10.64	9.43	8.35	6.50	39
40	12.88	11.43	10.12	8.94	7.88	6.10	40

GENERAL INFORMATION

ACACIA MUTUAL LIFE ASSOCIATION, D. C. Chartered, March 3, 1869, as Masonic Mutual Life, a fraternal society. Inc. as legal reserve company in Sept., 1922, changing to present name. Wm. Montgomery, Pres.; J. H. Cunningham, Vice-Pres.; J. P. Yort, Sec'y and Actuary; C. E. Baldwin, Treas.; G. W. Evans, Asst. Treas.; J. Nichols, Med. Dir.; R. F. Hoard, Field Supt.

Mutual company; annual dividends. Since 1903 this company has maintained a legal reserve on policies on the American $3\frac{1}{2}\%$ table. Upon changing to legal reserve basis, old rates and plans of operation were continued. Only members of Masonic fraternity accepted.

Operates in all states except Ariz., Idaho, Me., Mont., Neb., Nev., N. M., N. D., N. Y., Tex., Utah, Vt. and Wyo.

Leading Policies in order of popularity: 20 Payment Life; Whole Life; 15 Payment Life; Old Age Endowments.

Sub-Standard Risks: Accepted but usually restricted to 20 Payment Life plan. Extra rate charged for occupational hazard; physical hazard rated up. Reinsures but does not accept sub-standard reinsurance.

Dividends: Year begins April 1. Increased in 1924.

Dividend Formula: 30% expected mortality plus 1% excess interest earnings on reserve.

Retroactive Principles in Practice: Disability and Double Indemnity are granted to old policy holders. Other features are: settlement options, dividend options, change of plan, dividends on paid-up insurance and reinstatement. Old restrictions are cancelled as they are eliminated in new contracts and new privileges granted as incorporated.

Business in Force: Prior to 1920, American $3\frac{1}{2}\%$ Straight Modified Preliminary Term; since Modified Preliminary Term (Ill. Std.). Life \$117,009,700; Endowment, \$30,898,700; Term and other policies \$4,282,300.

AETNA LIFE INSURANCE COMPANY, Hartford, Conn. Originally organized in 1850 as an annuity department of the Aetna (Fire) Insurance Company. In 1853 an annuity department was separated and another corporation formed with present name. Began issuing accident policies in 1890; employers' liability insurance in 1902; since other lines have been added, so that it now writes personal accident, health, liability, workmen's compensation and workmen's collective. It is under the same control and management as the Aetna Casualty and Surety Company, the Automobile Insurance Company and the Standard Fire Insurance Company, all of Hartford, Connecticut, and the companies together write practically every form of policy, fire, life and casualty. Morgan B. Brainard, Pres.; J. L. English, C. H. Remington, Frank Bushnell, W. E. A. Bulkeley, M. G. Bulkeley and E. E. Cammard, Vice-Presidents; K. A. Luther, Agency Secy.; C. E. Gilbert and W. Newell, Sec'ys; H. W. St. John and M. H. Peiler, Actuaries; E. K. Roeder, Med. Dir.

Stock company; writes participating and non-participating; writes group insurance.

Operates in all states, territories and Canada, except La. and Ne.

Leading Policies in order of their popularity: Ordinary Life, non-participating; Yearly Renewable Term; 20 Payment Life, non-participating; Life Income plan, non-participating; 7 Year Term, non-participating; Ordinary Life, participating; 20 Year Endowment, non-participating; 20 Pay. Life, participating.

Sub-Standard Risks: On account of height and weight and occupation, are rated up and extra premium charged. Beginning Jan. 1, 1924, accepts other sub-standard risks. Will be rewritten if later examination shows risk to be standard.

Monthly Income: Commuted value, \$10 a month, 240 months, \$1,760 months, \$551; 120 months, \$1,014.

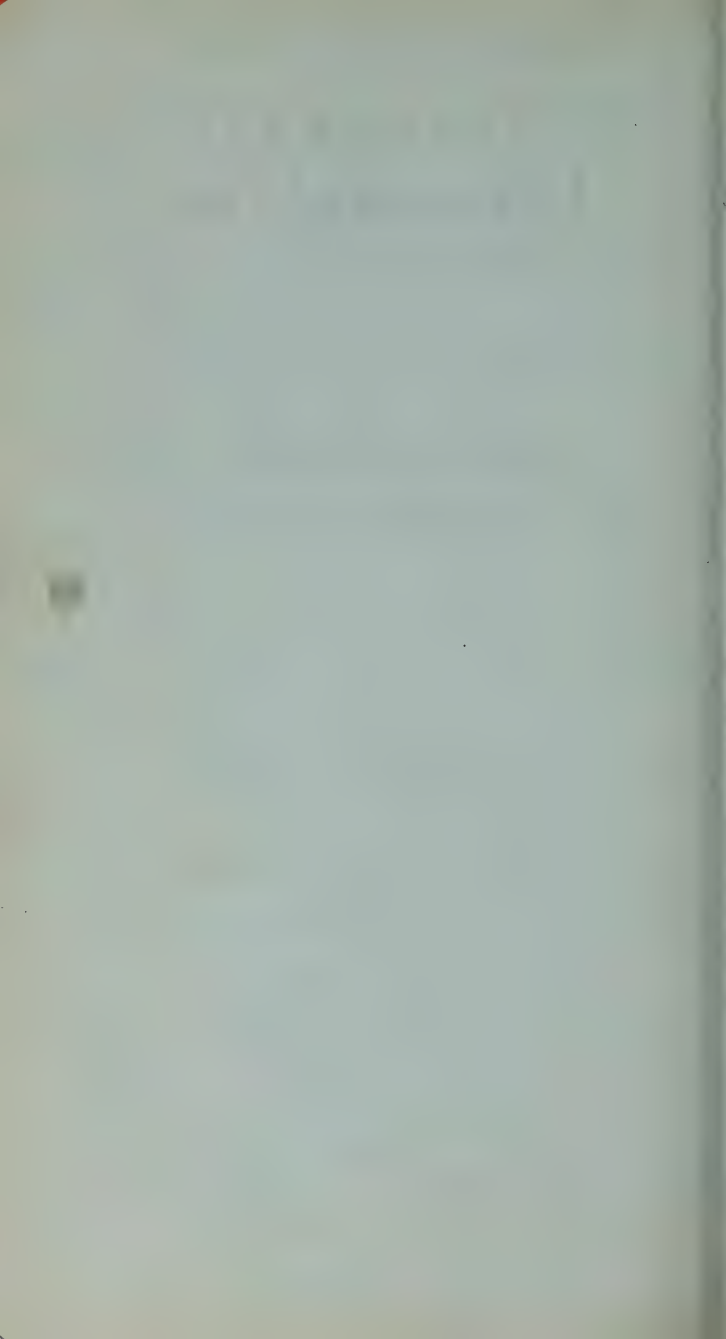
Dividends: Year begins January 1. 1922 scale first adopted in 1912 and increased slightly in 1923. Increase of about 30% in 1924. Post-mortem dividends not paid.

Dividend Formula: Annual premium policies; loading less an expense assessment of 10% of the gross premium plus \$0.50 per \$1,000 interest earning 4.7%, leaving the difference between this rate and the rate employed in the calculation of reserves taken on the initial reserve mortality savings \$1 per \$1,000 on the net amount at risk at the beginning of the year.

General Information

SUPPLEMENTARY ALL COMPANIES

DATE OF ORGANIZATION
And ADDRESS
OFFICERS
STATES In Which OPERATING
LEADING POLICIES
SUBSTANDARD RISKS
MONTHLY INCOME
DIVIDEND FORMULA
RETROACTIVE PRINCIPLES
In PRACTICE
ACCIDENT and HEALTH
INSURANCE
BUSINESS In FORCE
CLASSIFIED
SUPPLEMENTARY DATA



Retroactive Principles in Practice: Some of the newer privileges are granted to old policy-holders as follows: Grace in payment of premiums; increased dividends when the reserves on old policies are strengthened; settlement options; reinstatement privileges except where inconsistent with conditions in plan of insurance. On all funds left at interest, from proceeds of participating contracts excess interest is paid whether policy is old or new. New settlement options and privilege of change of plan are granted to old policies. The new disability clause may be attached to some life and endowment policies issued not more than 5 years previous to the time when such attachment is required, if furnished with satisfactory evidence of non-impairment, occupation and insurability, provided that the disability extra be paid from the original date without interest. The Double Indemnity provision may be attached to old policies if the present age of the insured is less than 70 years and application is approved by the company.

Monthly premium of not less than \$5.00 accepted on all forms of Life policies.

Accident and Health: Issued entirely separate. No waiting period before beginning of sick benefits. Payments continue 52 weeks to life, according to contracts. Issue non-cancellable policy. Special features of health policies: Weekly indemnity, hospital, nurse and surgical operation fees. Special features of accident policies: Weekly indemnity, hospital, nurse, surgical operation fees, and double indemnity for certain special accidents. Premiums based upon occupation provides for weekly indemnity in any amount up to \$250; and accidental death benefit up to \$50,000.

Business in Force: Prior to 1901, American $3\frac{1}{2}\%$; 1901 to 1924, 3% on participating and $3\frac{1}{2}\%$ on non-participating; since $3\frac{1}{2}\%$ participating and non-participating; Full Level Premium Reserve System; Non-participating, \$1,304,484.435; Quinquennial dividend, \$12,833,223; Annual dividend, \$257,946,692; No allotment of dividends, \$8,268,545. Life, \$413,067,930; Endowment, \$429,232,665; Term and other policies, \$277,504,596; Additions, \$457,191; Group, \$473,327,028.

THE AGRICULTURAL LIFE INSURANCE COMPANY OF AMERICA, Davidson Bldg., Bay City, Mich. Inc. 1914 and began business Sept. 26, 1916. Francis F. McGinnis, Pres. and Gen. Mgr.; Willard E. King, Secy-Treas. and Supt. of Agents; Dr. Jos. C. Grosjean, Vice-Pres. and Med. Dir.; T. O. Teschendorf, Acty. and Asst. Secy.

Stock company; issues annual dividend policies only. The Company controlled by stockholders and dividends are determined by Board of Directors. Large proportion of business is written in country, business being classified as "Rural" and "City," the former receiving slightly larger dividends.

Operates in Mich., Minn., Pa. and S. D.

Leading Policies in order of their popularity: 20 Premiums Guaranteed Reduction; 20 Payment Life; 20 Year Endowment; Ordinary Life.

Sub-Standard Risks: Rated-up and extra premiums. Reinsures, but does not accept sub-standard reinsurance. Negro risks accepted on endowments.

Dividends: Year begins Jan. 1. Commenced payment of dividends in 1918. Same schedule used in 1921 as was first adopted. Revised in 1922 and continued for 1923 and 1924. Post-mortem dividend paid.

Dividend Formula. Excess earning on mean reserve $1\frac{1}{2}\%$; mortality savings 30% during second, third and fourth policy years, reducing $1\frac{1}{2}\%$ per year thereafter to a minimum of 21%; all excess loading after charging an amount varying between 20% on the 20 Payment Life premium at age 20 and 18% at age 60, with an adjustment of the expense charge for other plans. Result divide by 2.

Retroactive Principles in Practice: The following privileges have been granted to old and new policyholders alike: disability, double indemnity, settlement options, change of plans and reinstatement practice of company to allow all new policy provisions to old policyholders.

Business in Force: (All annual dividend): American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.); Life, \$4,627,664; Endowment, \$6,775,333; Term and other policies, \$806,517.

ALABAMA NATIONAL LIFE INSURANCE COMPANY, First Natl Bank Bldg., Birmingham, Ala. Inc. and began business April, 1908. Name changed from Great Southern Life Ins. Co. in 1921. E. R. McDavid, Pres.; A. L. Fairley, Secy.-Treas.; S. Barnett, Actuary; J. D. Heacock, Med. Dir.

Stock company; non-participating. Company issues guaranteed dividend policies, but largest proportion of business now issued is straight non-participating. Specialty is premium endowment policy.

Operates in Ala., Fla., and Miss.

Leading Policies in order of their popularity: 20-Pay. Premium Endowment; 20-Pay. Life Guaranteed Dividend; 20-Pay. Life Non-Participating.

Sub-Standard Risks: Occupational hazard extra premium; physical hazard rated-up. Reinsurance secured for sub-standard risks.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies: Disability and Double Indemnity, change of plan, reinstatement, settlement options. Old restrictions cancelled as they are eliminated in new contracts.

Business in Force: Full Preliminary Term, $3\frac{1}{2}$ and 4%, \$8,713,088; Full Level Premium, $3\frac{1}{2}$ %, \$632,053; Non-participating, \$5,910,091; Guaranteed Dividend, \$3,435,000; Life, \$8,728,169; Endowment, \$166,506; Term and other policies, \$450,422.

AMERICAN BANKERS INSURANCE COMPANY, 43 E. Ohio St. Chicago, Ill. Inc. April 30, 1909; licensed 1910. Control of this company purchased by stock holders of the Cloverleaf Life & Casualty Co. Jacksonville, Ill. in 1923. F. H. Rowe, Pres.; C. A. Goodale, Vice-Pres.; R. Y. Rowe, Secy.; C. Y. Rowe, Treas.; W. J. Morrison, Agency Dir.

Reinsured National Bankers Ins. Co., Kansas City, Mo., in 1921 about \$615,000 insurance. Reinsured Elgin Life Ins. Co., Elgin, Ill. in 1924, about \$1,500,000 insurance.

Stock company, writing non-participating only. Discontinued monthly premium business, March 1, 1922 and sold all industrial accident and health business to Cloverleaf Life & Cas. Co. in 1923.

Operates in Illinois only.

Leading Policies in order of their popularity: Quinquennial Coupon Public Service, Cumulative Investment, Premium Savings and Limited Payment Life at age 65.

Sub-Standard Risks: Rated-up or extra premium charged. Reinsures if over 150% mortality but does not accept sub-standard reinsurance.

Business in Force: American, $3\frac{3}{4}$ %, Modified Preliminary Term (Ill. Std.), Life, \$12,220,557; Endowment, \$1,021,565; Term and other policies, \$2,234,715.

AMERICAN CENTRAL LIFE INSURANCE COMPANY, American Central Life Bldg., Indianapolis, Ind. Inc. 1899. Herbert M. Woollett, Pres.; Evans Woollett, F. W. Morrison, M. F. Belisle, R. A. Hunt, H. R. Wilson and R. T. Byers, Vice-Pres.; E. A. Meyer, Secy.; Geo. E. Hume, Treas.; H. W. Buttolph, Actuary; J. M. Smith, Medical Director; A. V. Gustafson, Field Supt.; R. B. Sturtevant, Asst. Secy.; H. L. Clark and Marcus Gunn, Asst. Actuaries; C. H. McCaskey and D. O. Kearby, Asst. Med. Dir.

Stock company; non-participating only. Some old deferred dividend business in force. "Special" contracts common in early days were discontinued in 1906.

Operates in Ala., Ark., Colo., Fla., Ga., Ill., Ind., Ia., Kas., Mich., Minn., Mo., Mont., Neb., N. C., Ohio, Okla., Ore., Pa., Tenn., Utah, Tex. and Wash.

Sub-Standard Risks: Special tables. Reinsures and accepts sub-standard reinsurance.

Leading Policies in order of their popularity: Ordinary Life; Coupon Option; Ordinary Life; 20-Pay. Life; 10-Year Term; Endowment, age 65; 20-Year Endowment.

Monthly Income: \$10 for 20 years, commuted value \$1,754.

Retroactive Principles in Practice: Disability and Double Indemnity benefits extended to all contracts upon furnishing of health certificate. Automatic premium loan option and loan insurance provision added upon request. Additional surrender values due to change of reserve have been made retroactive in participating policies. New premium extension and reinstatement privileges have also been applied in practice to old contracts. Grace period is allowed on old policies.

Business in Force: American, $3\frac{1}{2}\%$ since Jan. 1, 1908; prior thereto, Actuaries, 4% Full Level Premium, \$62,812,497; Preliminary Term, \$2,852,420; Modified Preliminary Term (Ill. Std.), \$70,097,005. Non-Participating, \$133,843,672; Annual Dividend, \$620,000; Deferred Dividend, \$1,298,250. Life, \$74,250,498; Endowment, \$4,761,492; Term and other policies, \$56,665,930.

AMERICAN HOME LIFE INSURANCE COMPANY, 5th and Jackson, Topeka, Kas. Consolidation in 1918 of the Home Mutual Life, Topeka, Kas. (Inc. 1909), and the American Mutual Life, McPherson, Kan. organized 1918. F. P. Metzger, Pres.; Wm. H. Hobbs, Act. and Secy.; Dr. A. H. Marshall, Vice-Pres. and Med. Dir.; J. N. Dolly, Treas.; G. R. Glasgow, Agcy. Dir.

Mutual company: Annual and deferred dividends and some non-participating.

Operates in Kansas only.

Leading Policies in order of their popularity: 20 Pay. Life Coupon; Whole Life Commercial; End, age 60; Modified End.

Sub-Standard Risks: Rated up, lien attached or extra premium charged. Reinsures, but does not accept sub-standard reinsurance.

Dividends: Deferred dividends are derived from interest earnings on reserve fund in excess of $3\frac{1}{2}\%$; reserve of policyholders who lapse and interest earnings thereon; savings from mortality and interest thereon. No scale of annual dividends has ever been furnished.

Retroactive Principles in Practice: Disability, double indemnity, reinstatement and change of plan. Old restrictions cancelled as elimination in new contracts.

Business in Force: Since 1919 American $3\frac{1}{2}\%$ Modified Preliminary Term. Total in force, \$5,366,966.

AMERICAN LIFE INSURANCE COMPANY, 511 16th St., Denver, Colo. Inc. Feb. 1919, commenced business Oct., 1911. Name changed from German American Life Ins. Co. in 1917. Jas. C. Burger, Pres.; C. E. Youker, Vice-Pres.; Robert Brown, Secy.-Treas. and Gen. Mgr.; P. L. Woolston, Acty.; S. D. Emily, Asst. Secy.; F. N. Cochems, Med. Dir.

Stock company; non-participating only.

Operates in Colorado and Wyoming.

Leading Policies in order of their popularity: 20 Pay. Guar. Inv.; Ordinary Life; 20 Year Endowment; 20 Pay. Life Low Cost; 15 Pay. Life; 10 Pay. Life; 15 Year Endowment; 10 Year Endowment.

Sub-Standard Risks: Company does not accept but secures reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,754.

Retroactive Principles in Practice: Double Indemnity granted to old policy holders; reinstatement.

Business in Force: (All non-participating): American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$10,507,136; Endowment, \$1,231,540; Term and other policies \$21,426.

AMERICAN LIFE INSURANCE COMPANY, 408 W. Fort St., Detroit, Mich. Inc. Jan. and began business Oct., 1907. Name changed from Northern Assurance Co. upon reinsurance American Life Ins. Co., Des Moines, Ia., as of July 30, 1921. Clarence L. Ayres, Pres.; Roy W. Anger and H. P. Trosper, Vice-Pres.; M. O. Rowland, Secy.; Wm. H. Browne, Med. Dir.; E. H. Marshall, Supt. of Agents; C. F. Cross, Actuary.

Stock company; non-participating only. Participating now in force is reinsured business.

Operates in Colo., Del., Ill., Ind., Ia., Kan., Mich., Minn., Mo., N. J., N. D., Ohio, Okla., Ore., Pa., S. D., Va., Wash. and W. Va.

Leading Policies in order of their popularity: 20 Pay. End. at 85; End. at 85; 20 Pay. End. at 65; 20 Year End.; End. at 65.

Sub-Standard Risks: Accepted on all but Term and Preferred Risk. Occupational hazard flat extra rate; physical impairment, based upon increased mortality. Retains its sub-standard business, but does not accept sub-standard reinsurance. Negro risks not accepted.

Retroactive Principles in Practice: Disability and Double Indemnity granted to old policy holders.

Monthly Income: \$10 for 5 years; commuted value, \$555; 10 years, \$1,020; 20 years, \$1,740.

Business in Force: Prior to Jan. 1, 1909, Full Preliminary Term; since Modified Preliminary Term (Ill. Std.), for own business. Ill. Std. American $3\frac{1}{2}\%$ \$61,512,232; Reserve, \$6,653,508; Actuaries 4% \$1,106,781; Reserve, \$454,708; Select and Ultimate, \$463,500; Reserve, \$24,749; Level Premium, \$3,482,542; Reserve, \$72,218; Non-participating \$59,227,638; Annual Dividend, \$7,337,416; Life, \$23,510,229; Endowment, \$36,437,182; Term and other policies, \$6,588,096.

AMERICAN LIFE REINSURANCE COMPANY, Magnolia Bldg., Dallas, Tex. Org. Feb. 12, 1919. A. C. Bigger, Pres.; Fred D. Strudell, Vice-Pres.; Morton Bigger, Secy.

Stock company: non-participating only. Prior to Jan. 1, 1923, reinsurance only.

Operates in Col., Ill., Ind., Ia., Kans., Mo., Neb., Ohio and Tex.

Sub-Standard Risks: Restricted to Life and Endowments. Extra premium charged. Reinsures and accepts sub-standard reinsurance.

Leading Policies in order of their popularity: 20 Pay. Life; Ordinary Life; 10 Year Term; 20 Year Term; 15 Pay. Life.

Retroactive Principles in Practice: Disability and Double Indemnity granted to old policy holders.

Monthly Income: \$10 for 20 years; commuted value, \$1,739.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$3,863,085; Endowment, \$234,950; Term and other policies, \$37,126,292.

AMERICAN MUTUAL LIFE INSURANCE COMPANY, Lake Charles La. Inc. 1913; began business June 1914. W. H. Stark, Pres.; C. P. Martin, Active Vice-Pres.; W. B. Conover, Vice-Pres. and Gen. Mgr.; W. P. Weber and M. P. Erwin, Vice-Pres.; H. G. Eddy, Secy.; S. Arthur Knapp, Treas.; Dr. T. H. Watkins, Med. Dir.; H. M. Watkins Asst. Acty.

Mutual company; writes non-participating, writes an occasional participating policy upon request.

Sub-Standard Risks: Rated up if account of height and weight; otherwise reinsured if possible.

Monthly Income: Commuted value of \$10 a month, 5 years certain \$557; 10 years certain, \$1,027; 20 years certain, \$1,754.

Business in Force: (All non-participating) American $3\frac{1}{2}\%$; Modified Preliminary Term (Ill. Std.). Life, \$4,382,803; Endowment, \$228,000; Term and other policies, \$865,327.

AMERICAN NATIONAL ASSURANCE COMPANY, 3719 Washington Ave., St. Louis, Mo., Inc. 1912; licensed Jan., 1913. H. M. Still, Pres.; Earl E. Salisbury, Secy.; A. J. Hildreth, G. E. Southwick, A. J. Siegel, Vice-Pres.; C. E. Salisbury, Treas.; Frank W. Engel, Supt. of Agencies, Northern Division; A. C. Lovell, Supt. of Agencies, Southern Division; Geo. Manting, Med. Dir.

Stock company; writes non-participating only.

Operates in Ill., Ky., Kans., Minn., Mo., Ohio, Okla., Tenn., Tex. and W. Va.

Leading Policies in order of their popularity: 20 Pay. Life; Ordinary Life; 20 year Endowment; Liberty Bond; Term to age 60; Whole Life, 50% reduction.

Sub-Standard Risks: Rated-up if account of height or weight or charged flat extra premium if occupational hazard. Negro risks not accepted. All standard business is reinsured, but no sub-standard reinsurance accepted.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,754.

Retroactive Principles in Practice: The following new provision may be applied to old policies; Disability and Double Indemnity granted to old policy holders; change of plan; reinstatement; settlement options; old restrictions canceled as eliminated in new contracts.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Total in force, \$13,225,535.

AMERICAN NATIONAL INSURANCE COMPANY, 21st and D. Sts., Galveston, Tex. Inc. March, 1905. W. L. Moody, Jr., Pres.; S. Moody, Vice-Pres.; W. J. Shaw, Secy.; M. Groshenny, Treas.; N. E. Gorton, Actuary; W. H. Ford, Agcy Mgr. Ord. Dept.; Ed. Randall, Med. Dir.

Reinsured Standard Mutual Life, Durham, N. C., in 1911; Progressive Life, Atlanta, Ga. in 1912; Home Life, Oklahoma City, and Cherokee Life, Rome, Ga., in 1913; Kentucky business of Two Republics Life, El Paso, Tex., in 1921.

Stock company; writes non-participating, weekly payment industrial and Accident and Health. Accident and Health Dept., started in 1909. Discontinued deferred dividend business March 15, 1916 and Commercial Accident business in 1911.

Operates in Ala., Ark., Cal., D. C., Fla., Ga., Ill., Kas., Ky., La., Mich., Miss., Mo., N. M., N. C., Okla., S. C., Tenn., Tex., Va., W. Va. and Cuba.

Leading Policies in order of their popularity: 20-Pay. Life; Ordinary Life; 20-Year Endowment; 10-Pay. Life; 15-Pay. Life.

Sub-Standard Risks: Either charged flat extra premium or rated-up or reinsured. Negro risks solicited only in industrial department. Filipino, Japanese, Chinese and Mexican accepted on Endowment plans. Company reinsures part of its sub-standard business. Seldom accepts sub-standard reinsurance.

Health and Accident: Premium \$1.85 monthly; provides \$50 a month for six months for sickness (venereal disease excepted); 24 months in event of accidental disability, payments begin immediately; accidental death benefit is \$500. Also double indemnity in case of public carrier accidents; quarantine indemnity 10% increased indemnity in case premiums are paid annually in advance; paralysis and insanity special benefits; beneficiary and children's insurance; natural death benefit.

Montly Income: \$100 cash and \$20 for 5 years, commuted value, \$1,201; \$100 cash and \$10 for 15 years, commuted value, \$1,504; \$100 cash and \$10 for 20 years, commuted value \$1,854; \$100 cash and \$20 for 10 years, commuted value \$2,127; \$100 cash and \$20 for 15 years, commuted value, \$2,908.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract; days of grace, disability and double indemnity, right to name irrevocable beneficiary.

Business in Force: American 3% and 3½% Modified Preliminary Term (Ill. Std.); Full Level Premium, \$3,179,989; Reserve, \$1,257,449; Modified Preliminary Term \$5,040,932. Reserve \$665,434; Preliminary Term \$65,384,153. Reserve \$4,432,473; Non-participating, \$67,986,056; Annual Dividend, \$162,635; Deferred Dividend, \$5,456,374. Life, \$191,-393,624; Endowment, \$22,782,029; Term and other policies, \$701,716.

AMERICAN NATIONAL RESERVE INSURANCE COMPANY, Orlando, Fla. Company in process of organization. Capital, \$500,000. F. L. Windham, Pres.; L. A. Irons, Organizer.

Stock company; American 3½% Modified Preliminary Term (Ill. Std.) Reserve.

AMERICAN OLD LINE INSURANCE COMPANY, 11th and O'Stuts, Lincoln, Neb. Inc. 1903 as an assessment society and titled "American Accident Ins. Co."; reinc. 1914 as a stock company writing Accident and Health. Changed to present name in 1915. Authorized to write life insurance in 1920. M. D. Hatch, Pres.; E. A. Holbrook, Vice-Pres., Secy. and Agency Mgr.; W. A. Rankins and O. Hawyard, Vice-Pres.; T. J. McComb, Consulting Acty.; C. A. Reynolds, Med. Dir.

Stock company; non-participating plan. Writes accident and health insurance.

Operates in Ark., Colo., Idaho, Ind., Iowa, Kans., Mo., Neb., Okla., S. D., Tex., Utah and Wyo.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term (Ill. Std.). Life, \$2,406,656; Endowment, \$208,500; Term and other policies, \$594.

AMICABLE LIFE INSURANCE COMPANY, Amicable Bldg., Waco, Tex. Inc. 1909; began business April, 1910. A. R. Wilson, Pres. and Acty.; Holt Massey, Secy.; Carl Lovelace, Med. Dir.; E. E. Roberts, Agency Dir.

Stock company; non-participating only.

Operates in Texas only.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life with coupons; 20 Payment Life; Endowment at age 65; 20 Year Endowment; 30 Year Endowment.

Sub-Standard Risks: Occupation hazard, extra rate; physical impairment rated up. All plans but Term. Reinsures some of the sub-standard risks, but no sub-standard reinsurance accepted. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,765; for 120 months, \$1,033.

Retroactive Principles in Practice: Double Indemnity granted to old policy holders.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term (Ill. Std.); Net Level Premium. Life, \$25,575.291; Endowment, \$1,778,694; Term and other policies, \$1,327,662.

ARKANSAS STATE LIFE INSURANCE COMPANY, Pine Bluff, Ark. Inc. 1922. E. C. Chavis, Pres.; P. J. Lockwood, Vice-Pres.; Dr. W. M. Chavis, Secy. and Med. Dir.; A. D. Chavis, Agency Mgr.

Writes Life, Health and Accident policies in amounts from \$250 to \$3,000.

ATLANTIC LIFE INSURANCE COMPANY, Main and 6th Sts., Richmond, Va. Inc. and commenced business in 1900. Original name was "South Atlantic Life Ins. Co." Merged with "American National Life Ins. Co., Lynchburg, Va." in 1912 and changed to present name. Edmund Strudwick, Pres.; Chas. G. Taylor, Jr., Vice-Pres. and Actuary; Roy M. Jones, Secy.; E. A. Saunders, Vice-Pres. and Treas.; Frank P. Righter, Med. Dir.; W. H. Dallas, Supt. of Agts.

Stock company; writes both non-participating and annual dividend; in early years wrote deferred dividend policies almost exclusively.

Operates in Ala., D. C., Ga., Ky., Md., Mich., Minn., Miss., N. C., S. C., Tenn., Tex., Va. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; Endowment age 65; 20 Year Endowment; 20 Payment Endowment 65.

Sub-Standard Risks: Physical impairments written on Multiple Table basis. Occupational hazard flat extra premium; Ordinary Life. 20 Payment Life and 20 Year Endowment only. Reinsures and accepts sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,731; 10 years, \$1,013; 5 years, \$550.

Dividends: Year begins April 1. Dividend payable end of first year reduced 80 cents per \$1,000 in 1919; otherwise same as 1918 schedule. 1920 and 1921 same as 1919. Schedule increased in 1922. Dividends increased at younger ages and older ages decreased. All endowment dividends slightly decreased. Schedule continued for 1923. Increased in 1924. Increase is greater at younger ages. Postmortem dividend paid represented by surplus earnings from due date of last dividend to date of death.

Dividend Formula: Annual dividend. 1. Loading less expenses. 2. Surplus interest earned on initial reserve. 3. Mortality savings, a graded percentage of tabular cost of insurance.

Deferred Dividend: Apportionments are made annually to deferred dividend policies on same basis as annual dividend apportionments, and these apportionments are accumulated at net rate of interest earned.

Retroactive Principles in Practice: Newer privileges are granted to old policies when considered feasible by the company; the following privileges which have been granted new policies have also been extended to old policyholders: Grace in payment of premiums; disability clause; double indemnity; application of accumulated dividends to hasten maturity; discount on premiums paid in advance; reinstatement privileges; settlement options; dividend options; change of plan; reinstatement and excess interest on policies back to 1913.

Business in Force: On 1900 and 1901 issues, Actuaries 4%, since American 3½%; some reinsured policies on American 3% and 4% basis. Full Level Premium \$11,544,135, Reserve \$983,225, Preliminary Term \$68,977,384, Reserve \$6,063,087; Modified Preliminary Term \$21,501,566, Reserve \$2,813,184; Non-Participating \$18,646,034, Annual Dividend \$76,860,219, Deferred Dividend \$2,752,120, Special Participating \$3,764,712. Life \$70,942,689, Endowment \$21,159,001. Term and other policies \$9,785,395.

ATLAS LIFE INSURANCE COMPANY, Atlas Bldg., Tulsa, Okla. Commenced business Oct. 2, 1918. H. O. McClure, Pres.; J. R. Hadley,

GENERAL INFORMATION

Vice-Pres.: C. A. Mayo, Vice-Pres.: Dr. S. De Z. Hawley, Secy.; G. R. McCullough, Treas.; T. J. McComb, Actuary; Dr. De Z. Hawley, Med. Dir.; H. G. Rogers, Agency Dir.; L. E. Mitchell, Asst. Secy.

Stock company: non-participating.

Operates in Ark., Kan., Mo., Okla. and Tex.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Payment Life, G. P. R.; 20 Year Endowment.

Sub-Standard Risks: Only occupational hazards accepted and by rating-up. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 240 months, commuted value, \$1,740; 120 months, \$1,020; 60 months, \$553. Continuous for life.

Retroactive Principles in Practice: Disability and double indemnity granted to old policyholders.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.); Life, \$13,295,230; Endowment, \$497,250; Term and other policies, \$2,068,161.

BALTIMORE LIFE INSURANCE COMPANY, Charles and Saratoga Sts., Baltimore, Md. Inc. March 27, 1882, as a mutual aid society and re-incorporated 1898. W. O. MacGill, Pres.; R. E. Bromwell, 1st Vice-Pres.; and A. R. German, 2nd Vice Pres.; S. D. Powell, Secy.; Alfred S. Niles, Treas. and Counsel; Albert Burns, Mgr. Ord. Dept.; J. M. H. Rowland, Med. Dir.

Mutual company, writing ordinary and intermediate annual dividend; a large proportion of business is weekly industrial.

Operate in Del., D. C., Md., N. J. and Pa.

Leading Policies in order of their popularity: 20 Year Endowment; 20 Payment Life; Whole Life; 10 Year Endowment; 25 Year Endowment; 10 Payment Life; 15 Payment Life.

Sub-Standard Risks: A few occupational hazards accepted on endowment plans. Negroes are accepted on intermediate forms on endowment plans.

Monthly Income insurance not issued.

Dividends: Year begins Jan. 1. Dividend schedule same for 1919 to 1924, as in 1918. Postmortem dividend paid on industrial policies only, equal to 10% of face policies.

Dividend Formula: 47% of loading plus 1% of the initial reserve previous year.

Retroactive Principles in Practice: The following privileges have been granted to old and new policyholders alike: 31 days grace; disability settlement options; reinstatement within 3 years; change of plan; dividend options.

Business in Force: Full Level Premium. Industrial Department. Actuaries 4% upon all business issued before Jan. 1, 1901, American $3\frac{1}{2}\%$ subsequent to that date. Ordinary Department: American 3% on all business issued before Jan. 1, 1912, and American $3\frac{1}{2}\%$ subsequent to that date. Non-participating Industrial, \$43,634,951; Annual Dividend, \$14,538,451; Deferred Dividend, \$151,000. Life, \$38,493,329; Endowment, \$18,818,141; Term and other policies, \$1,009,169.

BANKERS LIFE COMPANY, Des Moines, Ia. Inc. as assessment company July, 1879, known as Bankers Life Association and reorganized as a legal reserve company in 1911. Geo. Kuhns, Pres.; G. S. Nollen, Vice-Pres.; G. W. Fowler, Secy.; Simon Cassidy, Treas.; W. W. Jaeger, Sales Mgr.; J. E. Flanigan, Actuary; Dr. Ross Huston, Med. Dir.; W. S. Ayres, Gen. Counsel; R. B. Alberson, Asso. Counsel.

Mutual company; annual dividends only. Old assessment business may be exchanged to level premium basis in the same manner as a Term policy is exchanged. Company, however, is maintaining an emergency fund to protect assessment policyholders. The level premium business is kept entirely separate from the assessment.

Operates in Cal., Colo., Del., D. C., Idaho, Ill., Ind., Ia., Kas., Ky., Md., Mich., Minn., Mo., Mont., Nebr., Nev., N. J., N. M., N. Y., N. C., N. D., Ohio, Okla., Ore., Pa., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wis. and Wyo.

Leading Policies in order of their popularity: Life at 70; 20 Payment Life; 5 and 10 Year Term; 18 Payment Life; Ordinary Life.

Sub-Standard Risks: Accepts overweights and certain occupations and some physical impairments. Limited to life and endowment plans. Flat extra rate charged.

Monthly Income: \$10 a month for 10 years certain; commuted value, \$1,025; 20 years certain, \$1,750; 250 months certain, which is for the regular income policy, \$1,800.

Dividends: Year begins April 1. Dividends were suspended from April 1, 1919, to April 1, 1920, owing to influenza epidemic. New schedule adopted for year beginning April 1, 1920, slightly lower than 1918 schedule, which is still being used. An extra dividend of \$2.50 for each 5 years policy has been in force paid in 1924. Postmortem dividends not paid.

Dividend Formula: On Life and Endowment Policies.

On Single Life Policies the dividends are made up of three factors:

First: Mortality Saving, which commences with 33% of the tabular cost at age 20 and grades down to a constant of 10% of the tabular cost from age 65 onwards.

Second: Interest Saving, which is $1\frac{1}{2}\%$ of the initial reserve.

Third: Expense Saving. This factor from the first to the ninth years, inclusive, is the loading less 13% of the gross premiums and constant of \$1.75. From the tenth to the twenty-fifth years the percentage of the gross premium is graded, the constant remaining unaltered.

On Joint Policies the mortality saving is made up of the same percentages as those upon single lives, except that the joint equal ages are substituted for the single ages. For example: A factor applying to the equal ages 20 and 20 is the same as that for a single life age 20. The interest factor is the same as that for single lives.

The percentage used for the expense saving are the same as the single life percentages, but the constant is \$2.50. A few minor adjustments were made at the younger ages in order to make the dividends continually increase.

Term policies:

The dividend is made up of one factor, a return of a percentage of the loading. Accordingly, on Convertible Term Policies 45% of the loading is returned the first year, which percentage constantly increases: 1% until 54% of the loading is returned at the end of the tenth year.

On the Ten-Year Renewable plan 48% of the loading is returned the first year, while a constant addition of .75% is made each year until 54.75% of the loading is returned at the end of the tenth year.

Retroactive Principles in Practice: All new privileges extended to old policies and restrictions in old policies canceled back to November 1, 1911, since 1915, excepting disability and double indemnity clauses which are granted to newly examined male risks and self-supporting women.

Business in Force: American $3\frac{1}{2}\%$. Full Level Premium prior to March, 1920, \$248,967,012; since Select and Ultimate, \$280,002,542; Annual Dividend, \$498,969,554; Assessment, \$212,660,000; (assessment certificates valued as yearly renewable term policies with additional reserve to protect contracts). Life, \$355,837,858; Endowment, \$108,600,868; Term and other policies, \$244,953,502.

BANKERS LIFE INSURANCE COMPANY, Lincoln, Neb. Inc. 1887. H. S. Wilson, Pres.; D. W. Cook, Vice-Pres.; M. L. Blackburn, Secy.; E. C. Ames, Vice-Pres. and Actuary; R. G. Garmire, Agency Dir.; A. R. Mitchell, Vice-Pres. and Med. Dir.; F. M. Sanders, Treas.

Stock company; participating and non-participating; writes monthly payment life. Non-participating and annual dividend policies based on American $3\frac{1}{2}\%$ reserve and deferred dividend on actuaries 4%. Present non-participating and annual dividend policies were issued Sept. 15, 1921; prior to that date, business was for the most part on deferred dividend basis. The new policies differ considerably from the old and are fully analyzed on the page of policy analysis in the rate section of this book, although old deferred dividend policies are still being issued. As the company adopted disability and double indemnity clauses in 1922, contracts now offered have similar provisions and on the same basis as a majority of other life companies. The company maintains a large fund which is set aside for deferred dividend policies, which is not included in surplus (see financial statement).

Operates in D. C., Idaho, Ill., Ia., Kas., Mich., Mo., Nebr., Ohio, Okla., Ore., Pa., S. D., Utah, Wash., W. Va. and Wyo.

Leading Policies in order of their popularity: 20 Payment Life deferred dividend, 15 Payment Life deferred dividend, 20 Payment Life annual dividend, 20 Payment Life non-participating, 15 Payment Life 5-year dividend, 20 Payment Life 10 and 5-year dividend, 10 Payment deferred dividend, 15 Payment Life annual and Ordinary Life deferred dividend.

Sub-Standard Risks: Not accepted. Negro risks not accepted.

Monthly Income: Issued as a separate policy; 20 years certain; commuted value, \$1,696. Settlement Option in N. P. and A. D. policies.

Dividends: Year begins Jan. 1. About 90% of 1918 schedule paid since that year. Post-mortem dividends not paid.

Dividend Formula: Regular contribution formula with following assumption: Mortality, 25% of tabular; interest, 5%; expense, 15% of gross premiums. Deferred dividends on issues since 1915, the regular annual dividends accumulate with benefit of survivorship.

Business in Force: Annual dividend and non-participating basis changed from Actuaries 4% to American 3½%. Full Level Premium, 1921. Non-participating, \$6,154,447; Annual Dividend, \$9,810,362; Deferred Dividend, \$84,476,360; Life, \$95,545,126; Endowment, \$537,578; Term and other policies, \$4,271,995.

BANKERS NATIONAL LIFE INSURANCE COMPANY, Denver, Colo. Inc. Aug. 28, 1922, and began business Jan. 31, 1923. R. R. Lounsbury, Pres. and Acty.; H. M. Boydston, Vice-Pres.; R. T. Blampied, Vice-Pres. and Agency Dir.; W. B. Chambers, Secy. and Asst. Treas.; A. L. Smith, Med. Dir.

Stock company; non-participating only. Issues Ordinary Life, 20 Payment Life, Combination Term and Whole Life and Child's Insurance. Disability and double indemnity issued.

Operates in Colo and Neb.

Limit: \$50,000; reinsures over \$25,000.

Sub-Standard Risks: Occupational hazards accepted at extra rate; other sub-standard risks reinsured.

Business in Force: American 3½% Modified Preliminary Term; Non-participating, \$325,500; Annual Dividend, \$1,437,000; Life, \$1,644,500; Term and other policies, \$118,000.

THE BANKERS RESERVE LIFE COMPANY, Omaha, Neb. Inc. as stipulated premium company in 1897; reinc. in 1903 as mutual legal reserve company; changed to stock basis in 1908. R. L. Robinson, Pres.; W. G. Preston and J. R. Farney, Vice-Pres.; R. C. Wagner, Secy.-Treas.; G. W. Bishop, Acty.; E. L. Dunn, Asst. Secy.; W. F. Milroy, Med. Dir.

Stock company; writes non-participating. Discontinued annual dividend business in 1922.

Operates in Ala., Ariz., Ark., Colo., Del., Fla., Ga., Idaho, Ill., Ind., Iowa, Kans., Ky., La., Me., Md., Mich., Miss., Mo., Mont., Neb., Nev., N. M., N. C., N. D., N. J., Ohio, Okla., Ore., Pa., S. C., S. D., Tenn., Texas, Utah, Vt., Wash., W. Va. and Wyo.

Sub-Standard Risks: Accepted. Negro risks not accepted.

Monthly Income: \$250 first payment and \$10 for 20 years certain; commuted value, \$2,000.

Business in Force: American 3½% and Actuaries 4% reserve. Full Preliminary Term, \$25,019,619; Reserve, \$4,590,824; Modified Preliminary Term, \$51,620,012; Reserve, \$5,567,717; Extended and Paid-up, \$1,967,830; Reserve, \$831,317; Non-participating, \$62,209,137; Annual Dividend, \$867,361; Deferred Dividend, \$20,692,973. Life, \$80,939,705; Endowment, \$3,667,757; Term and other policies, \$1,129,839.

BANK SAVINGS LIFE INSURANCE COMPANY, Topeka, Kas. Inc. Oct., 1908; commenced business Jan., 1909. Changed to present name in 1913; prior to that date known as Bank Savings National Life Ins. Co. Reinsured Bankers Life Co., Olathe, Kansas, in 1921; about \$2,500,000 insurance in force. E. H. Lupton, Pres.; T. C. Carver, Vice-Pres.; E. E. Sallee, Secy.; J. Mulvane, Treas.; Geo. L. Grogan, Acty.; Dr. Seth A. Hammel, Med. Dir.

Stock company; non-participating only.

Operates in Arkansas, Kansas and Missouri.

Leading Policies in order of their popularity: Endowments age 65, age 60, age 75; 20 Payment Life; Endowment age 85.

Sub-Standard Risks: Occupational hazards accepted at extra premium. Reinsures all physical impairments.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,760; \$10 for 10 years, \$1,014.

Retroactive Principles in Practice: The following provisions have been extended to old policies irrespective of contract: Disability clause settlement options, reinstatement, loans may be repaid at any time.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term (Ill. Std.) Total in force, \$18,169,824.

BENEFICIAL LIFE INSURANCE COMPANY.

Salt Lake City, Utah. Inc. 1905. Heber J. Grant, Pres.; L. N. Stohl, Vice-Pres. and Mgr.; A. B. C. Ohlson, Secy.; E. T. Ralphs, Asst. Mgr.

Stock company; non-participating. Prior to 1910 deferred dividend policies were issued. From 1910 to Nov. 1, 1917, non-participating, annual and deferred dividend policies were issued, at which time participating were discontinued. The industrial business which was written prior to 1914 was reinsured in the Metropolitan Life.

Operates in Ariz., Cal., Idaho, Nev., Utah and Wyo.

Sub-Standard Risks: Rated-up or charged flat extra premium. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,754.

Business in Force: American $3\frac{1}{2}\%$; Full Level Premium, Preliminary Term and Modified Preliminary Term (Ill. Std.). Prior to 1910 all business Preliminary Term; 1910 to 1917, Preliminary Term, Full Level Premium and Modified Preliminary Term (Ill. Std.); since 1917 all business on Modified Preliminary Term (Ill. Std.) and Level Premium. Preliminary Term, \$11,694,210; Level Premium, \$5,274,635; (Ill. Std.), \$14,051,301; Non-participating, \$22,060,746; Annual Dividend, \$2,592,700; Deferred Dividend, \$6,366,700. Life, \$25,781,922; Endowment, \$3,221,085; Term and other policies, \$1,378,385.

BERKSHIRE LIFE INSURANCE COMPANY,

Pittsfield, Mass. Inc. 1851 as Berkshire County Mutual Life. Changed to present name in 1855. Guaranty capital of \$25,500 retired in 1907 and became purely mutual. Winthrop M. Crane, Jr., Pres.; F. H. Rhodes, Vice-Pres. and Agency Mgr.; John Barker, Vice-Pres.; Robt. H. Davenport, Secy.; J. E. Titus, Treas.; A. C. Washburne, Actuary; Dr. Henry Colt, Med. Dir.

Mutual company; annual dividends only. Double indemnity is provided by a contract with the Sun Indemnity Co., whereby agents of this company sell an accident policy of the Sun Indemnity.

Operates in Conn., D. C., Ill., Ind., Ia., Kan., Me., Md., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., Ohio, Pa., R. I. and W. Va.

Leading Policies in order of their popularity: Life; 20 Payment Life; 20 Year Endowment; 5 Year Term; 25, 15 and 10 Payment Life; 25, 30 and 10 Year Endowment, Endowments, Income Policies Term.

Sub-Standard Risks: Not accepted. Races other than white are accepted on same basis as white.

Monthly Income: \$10 for 240 months; commuted value, \$1,814; 120 months, \$1,040; 60 months, \$558.

Dividends: Year begins Jan. 1. Same schedule in effect since 1913. Post-mortem dividend paid equal to regular dividend.

Dividend Formula: (in use since 1912): Annual Dividends—Issues 1851 to 1895, to each policy is allotted 10% of the mean between its net annual premium and the net ordinary life annual premium for same age, except 30, 35 and 40-year endowments, issues 1851 to 1885, upon which 9% of the corresponding premiums was used. Issues 1896 to 1907, 12% of such premiums. Issues 1908 to date, 7.32% of these premiums. Interest—Difference between 4.3% and tabular rate—that is 3% on 4% reserves, .8% on $3\frac{1}{2}\%$ reserves, 1.3% on 3% reserves; mortality, 15% of the cost of insurance.

Deferred Dividends—Each class of deferred dividend policies is annually credited with the same dividends which it would have received had it been in the annual dividend class. These dividends are accumulated at 4.3% compound interest plus a share of the surplus arising from surrendered policies.

Retroactive Principles in Practice: Company has been retroactive in practice since 1908, extending to all old policies the new privileges and cancelling restrictions in old policies as they are eliminated in new policies. The following provisions have been made applicable to old policies regardless of contract stipulations: Dividend options except right to accumulate at interest, accelerative features, participation of paid-up additions, post-mortem dividend, settlement options, change of plan, reinstatement, grace period, repayment of loans at any time, surrender charge and disability options.

Business in Force: American 3% Full Level Premium; Actuaries 4% to 1900; American $3\frac{1}{2}\%$ 1901-1907; American 3% 1908 and subsequent. Annual Dividend, \$126,293,400; Deferred Dividend, \$20,305,536; Life, \$123,676,387; Endowment, \$10,436,568; Term and other policies, \$8,671,065.

BOSTON MUTUAL LIFE INSURANCE COMPANY, Boston, Mass. Inc. as assessment company in 1891; reorganized in 1889 on legal reserve basis. H. O. Edgerton, Pres.; E. C. Mansfield, Secy.-Treas.; D. P. Green, Actuary; Robt. King, Supt. of Agencies; Percy G. Browne, Med. Dir.

Mutual company; annual dividend policies only; large percentage of the business is industrial.

Operates in Maine and Massachusetts.

Leading Policies in order of their popularity: 20 Year Endowment; 20 Payment Life; Ordinary Life Endowment age 65 and age 75; 25 Year Endowment; 20 Payment Life; 15 and 10 Year Endowments; 10 Year Term; Minor 15 and 20 Year Endowments.

Sub-Standard Risks: Not accepted. Negro risks accepted.

Monthly Income: Issued as a settlement option on the regular forms.

Dividends: Year begins June 1. No dividends paid in 1919, 1920 or 1921. Resumed payment of dividends in 1922, using 1918 schedule. Same schedule for 1923. Increased in 1924. Post-mortem dividend not paid.

Dividend Formula: Life and Term, 1% on interest earnings and 162³/₄% on mortality saving; Endowments, 1% on interest earnings and 20% on mortality saving.

Business in Force: Prior to 1906 Actuaries 4%, since American 3¹/₂%. Full Level Premium and Preliminary Term. Full Level Premium, \$12,853,152 Ordinary, \$25,368,692 Industrial; Preliminary Term, \$358,300 Ordinary, \$606,747 Industrial; Non-participating, \$194,910; Annual Dividend, \$12,231,847; Deferred Dividend, \$640,295; Assessment, \$154,400; Industrial, \$25,909,439; Life, \$18,744,765; Endowment, \$19,052,863; Term and other policies, \$1,326,450.

BUSINESS MEN'S ASSURANCE COMPANY, Kansas City, Mo. Reinc. March 1, 1920; formerly the Business Men's Accident Association. W. T. Grant, Pres.; F. G. Crowell, J. H. Torrance, Vice-Pres.; A. J. Rieder, Secy.; L. D. Ramsey, Treas.; A. W. Hogue, Vice-Pres.; E. F. Robinson, Med. Dir.; J. E. Higdon, Acty.

Stock company; non-participating only; writes life, accident and health insurance. Paid-up life policies are participating.

Operates in Ariz., Ark., Cal., Colo., Idaho, Ill., Ind., Ia., Kan., La., Mich., Minn., Mo., Nebr., N. M., Okla., S. D., Tenn., Texas, Utah, Wash., Wis. and Wyoming.

Leading Policies in order of their popularity: 20 Payment Life; Life paid up at 70; Life paid up at 60; Life paid up at 65; Ordinary Life.

Monthly Income: Settlement option in policies.

Accident and Health: \$46 annual premium provides for \$5,000 death benefit and \$100 monthly benefit for sickness or accident.

Business in Force: American 3¹/₂% Modified Preliminary Term (Ill. Std.). Non-participating, \$7,638,380; Annual Dividend, \$26,320.

CALIFORNIA STATE LIFE INSURANCE COMPANY, Sacramento, Cal. Inc. 1910; commenced business 1912. Reinsured Amarillo National Life Ins. Co., Amarillo, Tex., in 1916, about \$4,000,000. Marshall Diggs, Pres.; J. R. Kruse, Vice-Pres. and Gen. Mgr.; D. I. Waltz, Vice-Pres.; S. E. Simmons, M. D., Med. Dir.; W. B. Salt, Secy.; Harold H. Buckman, Treas.-Acty.; H. H. Bryson, Asst. Secy.

Stock company; non-participating only.

Reinsured Amarillo National Life of Texas in 1916.

Operates in Ariz., Cal., Nev., Okla., Ore. and Texas.

Sub-Standard Risks: Rated-up, extra premium charged or lien attached. Reinsures but does not accept sub-standard reinsurance. Japanese, who have an established residence and a first-class standing in community, accepted on 20 Year Endowment or higher premium plans not exceeding \$2,500, without disability or double indemnity. Japanese women not insured.

Monthly Income: \$10 for 10 years certain; commuted value, \$1,015; 20 years, \$1,730.

Business in Force: (All non-participating): American 3¹/₂% Modified Preliminary Term (Ill. Std.). Life, \$2,490,033; Endowment, \$168,627; Term and other policies, \$4,572,701.

CANADA LIFE ASSURANCE COMPANY, Toronto, Ontario, Canada. Commenced business Aug., 1847. H. C. Cox, Pres.; E. R. Wood, Vice-Pres.; Leighton McCarthy, Vice-Pres. and Gen. Counsel; Chas. R. Acres, Secy.; W. A. P. Wood, Actuary; T. G. McConkey, Gen. Mgr.; H. C. Scadding, Med. Dir.; E. M. Saunders, Treas.; A. G. Dalrymple, Statistician.

Stock company; non-participating and participating. Until 1914 participating business was on the quinquennial and deferred dividend plans, but company now issues also annual dividend at same rates and has discontinued the deferred dividend system. Also writes group insurance. Five directors are elected by policyholders and ten by stockholders. Charter provides that one-tenth of profits shall belong to stockholders and balance to policyholders. This company operates widely and issues many various contracts. Its business in the United States alone is considerable. All policies and rates published in this book pertain only to the U. S. business, although the financial statement is for the total business of the Company, inasmuch as the home office assets are a protection to its policyholders wherever they are.

Operates in Ala., Cal., Fla., Ill., Mich., Minn., Ohio, Ore., Pa. and Wash.; Bermuda, Canada, Hawaii, Newfoundland, Great Britain and Bahama Islands.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Capital Return; 20 Year Endowment; 15 Payment Life; 15 Year Endowment; 10 Payment Life; 5 Year Term; Endowment 65.

Sub-Standard Risks: Occupational hazards, flat extra rate depending upon plan of insurance. Physical impairments rated-up, lien attached to policies or extra premium charged, depending upon the nature of the impairment. Negro risks not solicited. Orientals and mixed races on basis of limitation of plan. Sub-standard reinsurance accepted and given.

Monthly Income: Commuted value, \$10 for 10 years, \$1,024; 20 years, \$1,750.

Dividends: Year begins Jan. 1. 1915 scale used until 1922. Slight increase in 1922 and general increases in 1923 and 1924. Post-mortem paid on quinquennial dividend policies.

Dividend Formula: Modified contribution method, involving two factors; namely, interest and loading.

In connection with Annual Dividend policies, the surplus was taken at 1½% of the mean reserve for each policy year (2% for paid-up policies), and the loading surplus for each policy year was obtained by applying the loading factor to the loading after deducting 7½% of the gross premium. The loading factors were graded according to age at entry (116% at age 16, decreasing to 92% at age 70) for the first year, increasing 1% for each year thereafter. 90% of the sum of the two elements was allotted to the respective policies.

In connection with Quinquennial Dividend policies, the dividends were obtained by improving the actual annual dividends at compound interest, with the benefit of survivorship.

Retroactive Principles in Practice: The following provisions have been made applicable to old policies, irrespective of contract: Disability and Double Indemnity, settlement options, dividend options, change of plan.

Business in Force: Full Level Premium Reserve; Participating Policies Om. (5), 3%; other forms 3½%. Non-participating, \$25,304,096; Annual Dividend, \$107,867,639; Deferred Dividend, \$29,889,022; Quinquennial Dividend, \$224,447,677; Group, \$16,724,647; Life, \$299,560,530; Endowment, \$72,514,529; Term and other policies, \$8,442,108; Bonus additions, \$8,202,294.

CAPITOL LIFE INSURANCE COMPANY, Denver, Colo. Inc. and commenced business 1905. C. J. Daly, Pres.; Patrick Crowe and Wm. H. Hutton, Vice-Pres.; Geo. H. Beaudry, Secy.-Actuary; J. W. Ames, Med. Dir. Reinsured Bankers International Life Assurance in 1917.

Stock company; non-participating only; discontinued participating Sept. 1, 1920; writes group insurance.

Operates in Ariz., Colo., Idaho, Ill., Kan., Mo., Mont., Nebr., Nev., N. M., Okla., Ore., S. D., Tex., Utah and Wyoming.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; Endowment, 65; 5 Year Term; 20 Year Endowment.

Sub-Standard Risks: Rated-up, lien attached or flat extra rate charged. Races other than white restricted to endowment forms. Reinsures and accepts sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following provisions have been made applicable to old policies irrespective of contract: Disability and Double Indemnity, dividend options, loan value increased by cash value of paid-up additions, discount in premiums paid in advance, settlement options, change of plan, reinstatement. Old restrictions usually cancelled as more liberal provisions are adopted.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) Non-participating, \$36,195,725; Annual Dividend, \$1,695,550; Deferred Dividend, \$3,482,130; Group, \$9,722,930; Life, \$34,858,655; Endowment, \$3,477,602; Term and other policies, \$1,952,177; Dividend Additions, \$31,756.

CAPITOL SAVINGS LIFE INSURANCE COMPANY, 568 E. Broad St., Columbus, O. Inc. 1921; began business Jan., 1922. H. E. Romer, Pres.; F. W. Mecklenborg, Secy.; B. W. Gearheart, Treas. and Counsel; T. D. Black, Actuary and Asst. Secy.; J. W. Knippling, Agcy. Supt.; W. F. Millhon, Med. Dir.

Stock company; non-participating only.

Operates in Ohio only.

Sub-Standard Risks: Accepted but reinsured.

Business in Force: Preliminary Term 4%, Life, \$1,197,000; Endowment, \$20,500; Term and other policies, \$23,000.

CAROLINA LIFE INSURANCE COMPANY, 1708 Sumter St., Columbia, S. C. Originally the Carolina Ins. and Cas. Co., which organized in 1902; reorganized Sept., 1912, and began issuing ordinary policies in 1914. P. H. Haitiwanger, Pres.; A. B. Langley, Vice-Pres. and Gen. Mgr.; A. H. Kohn, Secy.-Treas.; Ames Haitiwanger, Asst. Treas. and Auditor; A. E. Boozer, Med. Dir.; F. M. Phillippi, Actuary.

Stock company; principally industrial life. Writes some ordinary on American $3\frac{1}{2}\%$ modified preliminary term reserve (Ill. Std.); Industrial business Standard Industrial Table, $3\frac{1}{2}\%$. Writes combination Life, Health and Accident. Accident and Health department discontinued in 1922.

Operates in Florida, Georgia and South Carolina.

Sub-Standard Risks: Colored risks accepted with 30% additional loading on premium.

Retroactive Principles in Practice: The following provisions have been made applicable to old policies irrespective of contract: Disability clause, settlement options, larger cash values, reduction in surrender charge, change of reserve, change of plan, and reinstatement. Old restrictions canceled as they are eliminated in new contracts.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Preliminary Term for Industrial; Modified Preliminary Term for Ordinary. Total inforce, \$15,774,969.

CEDAR RAPIDS LIFE INSURANCE COMPANY, American Trust Bldg., Cedar Rapids, Ia. Inc. and commenced business 1906. C. B. Robbins, Pres.; G. M. Averill and J. G. Sigmund, Vice-Pres.; C. B. Svoboda, Secy.; E. R. Moore, Treas.; G. E. Crawford, Med. Dir.; M. L. Ridgeway, Asst. Secy.; H. W. Wingert, Agency Dir.

Stock company; participating (annual dividend) and non-participating, mostly the latter.

Operates in Iowa, Minn., Neb. and S. D.

Leading Policies in order of their popularity: 20 Payment Life N. P.; Endowment 85 N. P.; Endowment of 65 N. P.; Paid up at age 60, N. P.; 20 Payment Life with 20 Year Endowment Option N. P.; 20 Year Endowment.

Sub-Standard Risks: A few occupational and physical hazards accepted at higher rating; all but border line reinsured. Negro risks not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Dividends: Year begins Jan. 1. Same schedule used for 1919, 1920, 1921, 1922, 1923 and 1924 as in 1918. Post-mortem dividend not paid.

Dividend Formula: One-half of loading plus 1% of initial reserve plus mortality saving of 15% down to 1% each year until none the sixteenth year.

Retroactive Principles in Practice: The following provisions have been made applicable to old policies irrespective of contract: Dividend on paid-up insurance, dividend options, disability, double indemnity, settlement options, change of plan and reinstatement. Old restrictions usually cancelled as eliminated from new contracts.

Business in Force: Prior to August, 1914, Actuaries 4%, Full Preliminary Term; since American $3\frac{1}{2}\%$. Modified Preliminary Term (Ill. Std.), act. 4%, \$1,787,511; Ill. Std., \$13,548,210; Non-participating, \$13,916,186; Annual Dividend, \$1,419,535; Life, \$13,301,519; Endowment, \$525,842; Term and other policies, \$1,508,360.

CENTRAL LIFE ASSURANCE SOCIETY, 5th and Grand, Des Moines, Ia. Organized Feb., 1896. O. C. Miller, Pres.; Geo. N. Ayres and F. P. Carr, Vice-Pres.; T. C. Denny, Secy. and Agency Mgr. Homer A. Miller, Treas.; L. A. Anderson, Actuary; M. I. Olsen, Med. Dir.; Fred P. Carr, Counsel; F. G. Wolfinger and P. M. Hanzlik, Asst. Secys.

Mutual company; annual dividend only; wrote participating business until Jan. 1, 1908, then discontinued; began again in 1917.

Company Mutualized in 1919, by forming new company, reinsuring business of the old company as required by Iowa laws. This was accomplished by stockholders surrendering stock (\$200,000) which was credited to the surplus of the non-participating department of the new company. No payments are to be made to stockholders until all claims and expenses incident to non-participating department are paid, which includes maintenance of a surplus of \$100,000 for any excess mortality which may arise from this class. After the foregoing is apportioned the excess earnings from this department will be distributed to the stockholders. This arrangement is to continue twenty-two years, beginning Feb. 15, 1921, after which time, it will be considered that the capital stock has been entirely paid for.

Operates in Ark., Cal., Colo., Idaho, Ill., Ind., Iowa, Kan., La., Mich., Mo., Minn., Mont., Neb., N. D., Ohio, Okla., Ore., S. D., Tenn., Tex., Wash. and Wis.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Endowment 65; 20 Payment Endowment 65; 20 Year Endowment; 10 Year Term.

Sub-Standard Risks: Not accepted as a rule. Hazardous risk account of occupation or physical impairment charged flat extra premiums. Negro risks not solicited.

Monthly Income: \$10 for 20 years; commuted value, \$1,750; \$100 for 5 years, \$5,570.

Dividends: Year begins April 1. On account of heavy influenza losses during 1918 and 1919 suspended annual dividends as of July 1, 1919. Dividends for the year beginning July 1, 1920, on a reduced basis, which schedule slightly increased for year beginning April 1, 1921 further increase for year beginning April 1, 1922, and again in 1923 and substantial increase averaging 17% as of April 1, 1924.

Dividend Formula. 1. Interest— $5\frac{1}{4}\%$ —Rate required) X (IV) Mortality—35% to 30%) X (Terminal Cost); Loading—Graded to approach equalization of net cost on various plans.

2. Term policies 10% of terminal cost.

Interest gains were allowed on the basis of $5\frac{1}{4}\%$ net earnings making $1\frac{1}{4}\%$ on combined 4% policies and $1\frac{3}{4}\%$ on American $3\frac{1}{2}\%$ policies.

Business in Force: American $3\frac{1}{2}\%$ and Combination 4%. Preliminary Term \$4,009,007, Reserve \$1,734,856; Full Level Premium \$6,790,974, Reserve \$183,890; Modified Preliminary Term \$115,932,510, Reserve \$11,265,987; Non-participating, \$38,485,677; Annual Dividend, \$86,090,466; Deferred Dividend, \$2,150,348; Life, \$86,489,416; Endowment \$29,597,726; Term and other policies, \$10,645,350.

CENTRAL LIFE INSURANCE COMPANY OF ILLINOIS, 720 N. Michigan Blvd., Chicago, Ill. Inc. and commenced business April, 1907 at Ottawa, Ill., succeeding an assessment company, the Central Life Assurance Society, which commenced business in 1905. Moved to Chicago in 1923. H. W. Johnson, Pres.; S. B. Bradford, Secy.-Treas. W. F. Weese, Vice-Pres. and Agency Dir.; Chas. Nadler, Vice-Pres. T. W. Burrows, Med. Dir.; Thos. H. Galbraith, Acty.

Stock company; annual dividend and non-participating. Profits to stockholders limited to one-third of mortality savings and 5% of other sources.

Operates in Ill., Iowa, Kan., Mich., Minn., Mo., Neb., S. D. and Tex.
Leading Policies in order of their popularity: 20 Payment Life; Endowment age 65; Ordinary Life; 20 Payment Life, G. P. R.; Gold Bond Installment; 20 Year Endowment.

Sub-Standard Risks: Accepted on Ordinary Life and Endowments. Extra rate charged according to plan of insurance. Sub-standard business reinsured. Negro risks not solicited.

Monthly Income not issued.

Dividends: Year begins April 1. Same schedule in effect for 1919, 1920, 1921, 1922 and 1923 as in 1918. Increased in 1924. Post-mortem dividend not paid.

Dividend Formula (Adopted April 1, 1917): Loading represents difference between the office premium and the net renewal premium, according to the American 3½% table (Ill. Std.), less an expense charge as follows: On Ordinary Life and the 20 Payment Life plans, 5% of the Ordinary Life Participating premium, plus 8% of the 20 Payment Life participating premium. On the 15 and 10 Payment Life plans, 8% of the 20 Payment Life Participating premium, plus 7% of the premium on the plan under consideration. On the 21 Payment Life plan, 5% of the 20 Payment Life Participating premium, plus 8% of the 21 Payment Life premium.

On the 20 Year Endowment plan, 8% of the Ordinary Life Participating premium, plus 7% of the 20 Year Endowment Participating premium. On the 15 and 10 Year Endowment plans, 8% of the 20 Payment Life Participating premium, plus 7% of the premium on the plan under consideration.

Mortality Factor, 20% of the tabular cost according to the American 4½% Table (Ill. Std.) for the policy year, at the end of which the dividend is payable for all ages attained up to and including age 50; for each advance of a year in the attained age beyond age 50 a reduction is to be made of 1%, so that for attained age 70 and over no mortality factor is allowed.

Interest Factor shall be 1¼% of the initial reserve for the policy year, at the end of which the dividend is payable.

On paid-up insurance, dividend equal to 1¼% of the Initial Reserve of the year at the end of which the dividend is payable.

Retroactive Principles in Practice: It is the practice of the company to cancel all restrictions as they are eliminated in new contracts and new privileges allowed as incorporated. The following apply to old and new alike: reinstatement; change of plan; dividend options; settlement options; disability and double indemnity.

Business in Force: American 3½%. Term Full Level Premium; Ordinary and Limited Payment Life; Preliminary Term. Total in force, \$42,874,440.

CENTRAL LIFE INSURANCE COMPANY, Fort Scott, Kas. Inc. Dec. 1906, and commenced business April, 1907. Geo. W. Marble, Pres.; T. D. Sample, Vice-Pres.; R. S. Tiernan, Secy. and Treas.; J. T. May, Agency Mgr.; Elmer E. Lyon, Actuary; D. Sharpe, Mgr. Loan Dept.

Mutual company; deferred dividends only. Formerly had a guaranty capital of \$100,000, which was retired in 1911.

Operates in Kansas and Missouri.

Sub-Standard Risks: Occasionally accepted by payment of flat extra premium. Negro risks not accepted.

Monthly Income: Not issued.

Business in Force: (All deferred dividends); American 3½% Preliminary Term; Life, \$10,887,780; Endowment, \$548,250; Term and other policies, \$366,811.

CENTRAL STATES LIFE INSURANCE COMPANY, 3207 Washington Ave., St. Louis, Mo. Inc. June, 1909, and commenced issuing policies Jan., 1911. F. P. Crunden, Pres.; Jas. A. McVoy, Vice-Pres. and General Mgr.; Geo. Graham, Vice-Pres.; V. F. Larson, Secy.; R. C. Lee and G. P. Henderson, Asst. Secys; Henry Jacobson, Med. Dir.; J. R. Goodrich, Asst. Actuary.

Reinsured business of Central National, Neb., in Jan., 1916; Wabash Life of Danville, Ill., and Aegis Life of Denver, Colo., in 1914.

Stock company. Both annual dividend and non-participating mainly the latter. Also writes group policies.

Operates in Ark., Cal., Colo., Idaho, Ill., Kan., Minn., Mo., Mont., Neb., N. M., Okla., S. D., Tex., Utah and Wyo.

Leading Policies in order of their popularity: Ordinary Life N. P. 20 Payment Life N. P.; Ordinary Life Par.; 20 Payment Life Increasing Protection; Ordinary Life Standard Protection; 20 Year Endowment.

Sub-Standard Risks: Based on multiples of Amer. Exp., 125%, 150%, etc., also extra premium where hazard is from accident and rarely with lien. Reinsures and accepts some sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 20 years; commuted value, \$1,740; \$10 for 10 years; commuted value, \$1,017.

Dividends: Year begins April 1. Dividends reduced in 1919, 1920, 1921 and 1922 scales same as 1918, for first seven years, and reduction for following years. Increased in 1923; 1924 the same as 1923. Post mortem dividend paid.

Dividend Formula: A contribution from loading plus excess interest on initial reserve.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract: Double indemnity; settlement options; reinstatement; accelerative and other dividend options.

Business in Force: American $3\frac{1}{2}\%$. Modified Preliminary Term and Level Premium. Non-participating, \$44,185,035; Annual Dividend, \$11,780,290; Deferred Dividend, \$859,000; Assessment, \$52,270. Life, \$48,347,327; Endowment, \$2,146,265; Term and other policies, \$6,330,735.

CHICAGO NATIONAL LIFE INSURANCE COMPANY, 202 S. State St., Chicago, Ill. Inc. 1919 and began business 1922. Reinsured Gary National Life Insurance Co., Gary, Ind., in 1922. S. T. Corydon, Pres.; L. D. Mathias, Vice-Pres.; T. F. O'Connell, Secy.-Treas.; L. A. Glover, Acty.; F. P. Stedem, Med. Dir.

Stock company; non-participating only.

Leading Policies in order of their popularity: Special Whole Life, 20 Payment G. O.; Endowment 85; 20 Payment Endowment 85; 20 Payment Coupon; 20 Year Endowment; 15 Payment Endowment 85; 15 Year Endowment.

Operates in Illinois and Indiana.

Sub-Standard Risks: Certain hazards accepted at increased rate and reinsured.

Monthly Income: \$10 a month for 10 years; commuted value \$1,017; 20 years, commuted value, \$1,740.

Retroactive Principles in Practice: The following provisions have been allowed new and old policies alike: change of plan; reinstatement.

Business in Force: American 3% and $3\frac{1}{2}\%$ (Ill. Std.). Participating 3%, \$408,078; Non-participating $3\frac{1}{2}\%$, \$8,667,775; Annual Dividend, \$408,078. Life, \$8,020,822; Endowment, \$295,000; Term and other policies, \$659,953.

THE CHURCH LIFE INSURANCE CORPORATION, 14 Wall St., New York. Inc. May, 1922. Restricted to clergymen, deaconesses and other workers in the Episcopal Church. Monell Sayre, Exec. Vice-Pres.; Bradford B. Locke, Secy.

Stock company; rates are based upon American $3\frac{1}{2}\%$ without loading. (See reserve tables.) No agents.

CLEVELAND LIFE INSURANCE COMPANY, Guardian Bldg., Cleveland, Ohio. Inc. Sept., 1906, and commenced business Aug., 1907. Wm. H. Hunt, Pres.; H. M. Moore, Vice-Pres. and Secy.; O. P. Grant, Actuary; J. E. Teare, Treas.; J. C. Placak, Med. Dir. Reinsured Great Northern Life Ins. Co., Toledo, Ohio, in 1913. Reinsured Intermediate Life of Indiana in 1918.

Stock company; issues participating and non-participating; commenced issuing participating (annual dividend) Aug. 1, 1919.

Operates in Ind., Ill., Ky., Mich., Ohio, Pa. and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Endowment, 65; 20 Year Endowment.

Sub-Standard Risks: Accepted account of occupation only; special rates; cash values equal to and, in some cases, greater than standard; no extended insurance, but premium loans may be made automatic. Restricted to Life and Endowment forms. Negro risks not solicited.

Monthly Income: \$10 for 20 years; commuted value, \$1,735.

Dividends: Year begins Jan. 1. Began writing participating Aug. 1, 1919. Same schedule used in 1921, 1922, 1923 and 1924.

Dividend Formula: (a) $1\frac{1}{2}\%$ of the mean reserve; (b) The mortality savings on the net amount at risk, the actual mortality being assumed to be that according to the American Men Table of Mortality; (c) The loading, less (d) the expense chargeable against the policy, the expense being allotted partly as the percentage of the premium and partly as a constant per thousand of insurance in force.

Business in Force: American $3\frac{1}{2}\%$. Modified Preliminary Term (Ohio and Ill. Std.). Non-participating, \$20,490,573; Annual Dividend, \$14,030,048; Deferred Dividend, \$197,000. Life, \$26,946,569; Endowment, \$5,846,286; Term and other policies, \$1,902,666; Industrial, \$22,100.

CLOVERLEAF LIFE AND CASUALTY COMPANY, Jacksonville, Ill. Inc. Aug., 1911, and began business May, 1912, succeeding an assessment society, The Mutual Health and Accident Co., Jacksonville, Ill. Reinsured Cloverleaf Life Ins. Co., Detroit, in 1919, formerly Peninsular Guardian Life Insurance Co., at which time life department was established as of Aug. 25, 1919. Stockholders purchased control of American Bankers Ins. Co. of Chicago, Ill., in 1923. F. H. Rowe, Pres.; W. C. Bradish, Vice-Pres.; C. A. Goodale, Exec. Vice-Pres.; R. Y. Rowe, Secy.

Stock company; writes deferred dividend and non-participating, mainly the latter; on ordinary, monthly and weekly payment basis; also writes commercial and weekly payment health and accident business.

Operates in Ala., Ariz., Ark., Cal., Colo., Del., D. C., Fla., Ga., Ill., Ind., Ia., Kan., Md., Mich., Minn., Miss., Mo., Neb., N. C., N. J., N. M., Ohio, Okla., S. C., Tenn., Texas, W. Va., Wyo.

Sub-Standard Risks: Some cases accepted by payment of flat extra premium and some by rating-up ages. If impairment is excessive, risk is offered for reinsurance. Negro risks accepted on monthly or weekly basis.

Monthly Income: \$10 for 240 months; commuted value, \$1,738; 120 months, \$1,017; 100 months, \$871.

Dividends: Year begins Jan. 1.

Accident and Health: Premium, 50c weekly; weekly sick benefit is \$10 for 30 weeks; chronic diseases excepted partially; accidental death benefit is \$100.

Business in Force: American $3\frac{1}{2}\%$. Preliminary Term (Ill. Std.). Non-participating, \$8,730,939; Annual Dividend, \$804,250. Life, \$7,751,316; Endowment, \$1,033,017; Term and other policies, \$750,856; Industrial, \$2,398,195.

COLONIAL LIFE INSURANCE COMPANY OF AMERICA, 43 Montgomery St., Jersey City, N. J. Inc. Nov., 1897; commenced business Jan., 1898. E. J. Heppenheimer, Pres.; Geo. T. Smith, Vice-Pres.; Chas. F. Nettleship, Vice-Pres.; Dunbar Johnston, Secy. and Treas.; George A. Huggins, Actuary; John Nevin, Med. Dir.

Stock company; non-participating only; writes ordinary, intermediate and Industrial, mainly the latter. Also writes group insurance.

Operates in N. J., N. Y. and Pa.

Sub-Standard Risks: Not accepted. Negro risks not solicited

Business in Force: Prior to 1901, Actuaries 4%; American $3\frac{1}{2}\%$. Jan. 1, 1901, to Aug. 17, 1904; American 3% to Dec. 31, 1907; American $3\frac{1}{2}\%$ to Dec. 31, 1917; Modified Preliminary Term (N. J. Std.) to Dec. 31, 1919; American $3\frac{1}{2}\%$ since. Full Level Premium, \$5,212,703; Modified Preliminary Term, \$146,500; Non-participating, \$4,424,203; Deferred Dividend, \$935,000. Life, \$60,299,899; Endowment, \$6,316,141; Term and other policies, \$1,372,917. Ordinary, \$3,990,134; Industrial, \$62,630,054; Group, \$1,369,069.

COLUMBIA LIFE INSURANCE COMPANY, 2112 Harney St., Omaha, Neb. Inc. and commenced business June, 1908. H. C. Mason, Pres. and Actuary; R. H. Harris, Vice-Pres.; F. W. Arndt, Secy.-Treas.; W. E. Taylor, Auditor; Dr. F. H. Kinyoun, Med. Dir.; A. W. Mason, Asst. Secy.

Mutual company; annual dividend and non-participating policies. Considerable business is written on the guaranteed return 20 Payment Life policy, which is a combination of 20 Payment Life and Endowment form. The company also writes commercial health and accident.

Operates in Minn., Neb. and S. D.

Sub-Standard Risks: Extra premium charged. Reinsures but does not accept sub-standard reinsurance. Negro risks not accepted.

Monthly Income: Not issued.

Dividends: Year begins Feb. 1. 1919 schedule same as 1918; slight increase in 1920, which scale continued for 1921, 1922 and 1923, with slight increase. Increased in 1924. Post-mortem dividend paid; proportionate part of annual.

Dividend Formula: Gain from accident and health insurance is apportioned on the basis of the expense loading on each policy. In this manner, each one receives a portion of the gain on the Accident and Health Insurance Department in the proportion that he contributes to the general expenses of the Company.

Actuaries 4%. Gain from interest computed at 1.70% on terminal reserve. Gain from mortality 31% of the expected.

American 3½%. Gain from interest 2.15% on terminal reserve. Gain from mortality 29% first year, 30% second year, 31% third year and after.

On both of the above, gain from Accident and Health Department 15% of the expense loading. On 3½% Ten Year Term policies, which are practically issued on a non-participating rate, dividends are computed as above, which are then reduced by the difference between the non-participating and full participating rates.

Accident and Health: Premium, age 30, 1st year, \$66; 2nd year, \$54; 3d year, \$50.25; 4th year, \$46.50; 5th year and after, \$42.75; provides accidental death benefit of \$3,000; double indemnity for travel and lightning accidents, \$6,000; funeral benefit, \$350; total disability, \$150 for 24 months; partial disability, \$60 a month, provided not longer than six months and combined disability period not longer than 24 months. \$1,500 dismemberment benefit; \$3,000 for loss of two members of body. Sickness indemnity, \$120 for not more than six months at one time; \$48 for partial disability from sickness not more than six months or nine month of combined disability.

Business in Force: (All Annual Dividend); Actuaries 4% prior to 1919; since American 3½% Preliminary Term. Life, \$1,781,102; Endowment, \$225,250; Term and other policies, \$376,748.

COLUMBIA LIFE INSURANCE COMPANY, Rawson Bldg., Cincinnati, Ohio. Inc. 1902; began business April, 1903. S. M. Cross, Pres.; Arthur P. Taylor, Secy.; C. M. Fredricks and A. M. McHugh, Asst. Secys.; W. F. Robertson, Vice-Pres. and Treas.; S. A. Ferger, Agency Dir.; E. C. Armstrong, Auditor. Reinsured Interstate Life Ins. Co., of Cincinnati, in 1904 and Appalachian Life of Bristol, Va., in 1914.

Stock company; non-participating and annual dividend. Dividends to stockholders limited to 10% of par value of capital stock.

Operates in Ind., Ky. and Ohio.

Sub-Standard Risks: Extra rate charged. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$100 is paid at death and \$10 for 240 months; commuted value, \$1,900.

Dividends: Year begins Jan. 1. Scale for 1919 and 1920 reduced to one-third 1918 scale. 1918 schedule paid in 1921; increased in 1922, which scale was continued for 1923 and 1924. Post-mortem dividend paid.

Dividend Formula: First: Saving from loading—loading less 10% of the premium plus \$2.00.

Second: Interest contribution 1¼% of the initial reserve American Experience 3½% Full Premium Term method for all policies having a premium-paying period of twenty (20) years or more. Modified Premium method for all policies having a premium-paying period of less than twenty years.

Third: Mortality contribution and sliding scale of percentage of cost of insurance—36% at age 16 to 6% at age 90 for regular policies; 42% at age 22, decreasing by .4% for each year of increase in age for Special Ordinary Life.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract; Disability and Double Indemnity; settlement options; reinstatement; accelerative features; dividend options. Old restrictions canceled as they are eliminated in new contracts.

Accident and Health: Issued in amounts up to \$1,000. Class AA. monthly premium of \$2.75 provides sick or accident benefit, \$100 per month and accidental death or double dismemberment benefit, \$1,000.

Also issues rider providing for payment of sick benefit for first seven days. Sick or partial disability benefits payable for six months.

Business in Force: American $3\frac{1}{2}\%$ Full Preliminary Term, except 10 and 15 Payment Life and 10 and 15 Year Endowment, which are Modified Preliminary Term. Term is Full Level Premium Reserve. Life, \$12,753,298; Endowment, \$2,656,642; Term and other policies, \$1,150,897.

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY, 77 Franklin St., Boston, Mass. Inc. June and began business Sept., 1902. Arthur E. Childs, Pres.; Francis P. Sears, First Vice-Pres. and Compt.; Wm. H. Brown, Second Vice-Pres. and Secy.; H. L. Newton, Treas.; John M. Powell, Actuary; John S. Phelps, Med. Dir. Reinsured Colorado National Assurance Co. in 1911, about \$13,000,000 insurance.

Stock company; non-participating only; has some annual and deferred dividend business in force. Also has health and accident department.

The American Investment Securities Co. owns a majority of the capital stock, but exercises no control. This company agrees to pay the running expenses of the Columbian National with certain limitations; and in return therefor, receives payments similar to renewal commissions. Charter provides that until net surplus shall exceed \$200,000, dividends shall not exceed 6%; also provides that when net surplus is double the capital stock, stock may be retired.

Operates in Cal., Colo., Conn., Del., D. C., Ga., Idaho, Ill., Ind., Ia., Kas., Ky., Me., Md., Mass., Mich., Mo., Nev., N. J., N. Y., N. C., Okla., Pa., R. I., Utah, Wash., W. Va.

Leading Policies in order of their popularity: Ordinary Life, 20 Payment Life, 20 Year Endowment, 10 Year Term; Endowment, 60; Endowment, 65; 20 Payment Life Special Combination; 15 Year Term.

Sub-Standard Risks: Extra premium for a few occupational hazards.

Monthly Income. \$10 for 10 years; commuted value, \$1,016; 20 years, \$1,737.20.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies irrespective of contract provisions: Disability clause, right to choose irrevocable beneficiary.

Health and Accident: Premium \$75 annually; accidental death benefit, \$7,500; sick benefit of \$25 for 52 weeks or for life in event of accidental disability. Also hospital and surgeon's fee benefit; double indemnity for travel accident including platform steps and running board.

Business in Force: Full Level Premium. Non-participating, \$153,-428,786; Deferred Dividend, \$7,201,742; Annual Dividend, \$7,117,639. Life, \$115,919,348; Endowment, \$24,281,076; Term and other policies, \$26,891,310; Dividend Additions, \$656,433.

COLUMBUS MUTUAL LIFE INSURANCE COMPANY, 580 E. Broad St., Columbus, Ohio. Inc. Jan., 1907, and commenced business April, 1908. C. W. Brandon, Pres.; D. E. Ball, Secy.

Stock company; annual dividends only; writes monthly payment and commercial health and accident, maintaining separate departments. Stockholders limited to 10% dividends per annum. Charter provides for retirement of stock at two for one.

Operates in Colo., D. C., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Neb., Mo., Ohio, Okla., Pa., Va., W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Perfected Endowment; Endowment, 65; 20 Year Endowment.

Sub-Standard Risks: Written by payment of flat extra premium. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,735

Dividends: Year begins April 1. Same schedule used in 1924 as has been in effect since first adopted in 1917. Post-mortem dividend not paid.

Dividend Formula: Dividends consist of excess interest, mortality savings and loading as follows: $1\frac{1}{4}\%$ interest on mean reserve; 35% of the tabular mortality to attained age 45, diminishing thereafter to a minimum of $22\frac{1}{2}\%$ at age 60; loading less an expense charge of 6% of premium and a constant varying according to form of policy.

Retroactive Principles in Practice: Days of grace at present rate of interest; present settlement options available for old policies, otherwise contracts are as written.

Accident and Health: Annual rate is \$65.00; provides for accidental death benefit of \$7,500 and a weekly sickness benefit of \$25.00 for a maximum of 52 weeks, first payment beginning with first medical attention, venereal diseases excepted. Indemnity for illness or accident is increased 50% for hospital confinement.

Business in Force: (All annual dividend): All business on American 3½% Modified Preliminary Term (Ill. Std. where higher than Ohio), except 5 and 10 Year Term, Full Level Premium. Life, \$39,285,559; Endowment, \$14,694,429; Term and other policies, \$2,780,305.

COMMONWEALTH LIFE INSURANCE COMPANY, Louisville, Ky. Inc. May, 1904, and commenced business May, 1905. Darwin W. Johnson, Pres.; D. G. Roach, Vice-Pres.; I. Smith Homans, Vice-Pres. and Actuary; L. G. Russell, Vice-Pres. and Mgr. Ind. Dept.; Thos. J. Johnson, Treas.; Jos. R. Hoffman, Secy.; W. F. Blackford, Med. Dir.

Stock company; guaranteed dividend every year and surplus apportioned after policy becomes paid-up on participating business; also non-participating business in ordinary department. Writes ordinary intermediate, industrial and group insurance.

Operates in Ala., Fla., Ind., Ky. and S. C.

Sub-Standard Risks: Rated up, or American Experience 125% or 150% or 200% mortality table used. Negro risks not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,750.

Business in Force: American 3½% Full Preliminary Term and Actuaries 4%. Ordinary Department, Life, \$34,307,221; Endowment, \$1,786,900; Term and other policies, \$1,990,237; Group, \$710,634. Industrial Department, Life, \$25,401,035; Endowment, \$468,760; Term and other policies, \$630,699.

CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 64 Pearl St., Hartford, Conn. Inc. June, 1865. Robert W. Huntington, Pres. Geo. E. Bulkley, Vice-Pres.; C. G. Woodward, Vice-Pres. and Financial Secy.; Richard H. Cole, Vice-Pres. and Secy.; John M. Laird, Actuary; Edward H. Hezlett, Asso. Actuary; E. B. Peck, Samuel G. Huntington and G. A. Drieu, Asst. Secys.; Arthur P. Woodward, Secy. Acci. Dept.; G. S. Goodwin, Asst. Secy. Acci. Dept.; Walter I. King, Secy. Group Dept.; Frank C. Griswold and Geo. E. Risley, Supts. of Agents; Geo. C. Capen, Asst. Supt. of Agents.

Stock company; participating (annual dividend) and non-participating; writes commercial health and accident, combination life and accident policy, and group insurance. Accident and health department established in 1912. Group written in 1913 and made separate department in 1918. All dividends paid to stockholders since 1900 have been from profits of non-participating department. Began writing policies on the monthly payment basis in 1923.

Operates in Cal., Colo., Conn., Del., D. C., Ill., Ind., Ia., La., Me. Md., Mass., Mich., Minn., Mo., N. H., N. J., N. Y., Ohio, Okla., Pa. R. I., S. D., Texas, Vt., Va., and W. Va.

Leading Policies in order of their popularity: Ordinary Life; 10 Year Term; 20 Payment Life; 20 Year Endowment; Insurance to age 65, Income; 20 Payment Life Endowment Additions; 20 Payment Life Ins. to 65, Income; Ins. to 60, Income; Ins. to 55, Income; 15 Year Endowment.

Sub-Standard Risks: Accepted with rating up in age or with flat extra premium, according to nature of impairment. Gives and accepts sub-standard reinsurance.

Monthly Income: Commuted values, 5 years certain, \$552; 10 years \$1,017; 20 years, \$1,737.

Dividends: Year begins June 1. 1919 schedule was 98.5% of 1918. Further reduction for 1920 beginning June 1, which schedule continued for 1921, 1922, 1923, and 1924. Post-mortem dividend paid on policies issued after Oct. 1, 1913; loading returned in full interest and mortality returns pro-rated.

Dividend Formula: Premium paying policies: Premium refunds are derived from three sources:

1. Savings in mortality, on basis of tabular cost of insurance with adjustment for plan and age.
2. Surplus interest, according to mean reserve.
3. Savings in expenses, obtained by crediting the policy with the full loading and charging its share of expenses.

Paid-up Policies: As no premiums are payable under such contracts, the dividends consist only of the return on excess interest earnings.

Retroactive Principles in Practice: It is the practice of the company to make retroactive any new privileges which may reasonably be extended to old policy-holders without placing an unwarranted charge on the general funds of the company or causing an injustice to other policy-holders. For instance, the following principles have been made retroactive; Days of grace without interest; conditions of reinstatement; settlement options; excess interest on funds left with the company; policy loans; dividend options; automatic premium loans; 60 days' extension of premium payment upon written request. The disability provision now incorporated in new policies without an increase in the premiums previously charged may be attached to old policies in the form of a rider with extra premium of \$0.25 per \$1,000. Disability income and double indemnity riders with small extra premium may be attached to old policies upon evidence of insurability. Restrictions on travel, military service, etc., are removed.

Health and Accident: Premium \$70 annually; provides accidental death benefit of \$7,500; weekly sickness of \$25 for 52 weeks, or for life in event of accidental disability. Also issues policy paying triple for street accidents.

Business in Force: Full Level Premium Actuaries 4% to 1901; since American 3½%. Non-participating, \$453,439,138; Annual Dividend, \$90,360,634. Life, \$217,541,104; Endowment, \$79,544,583; Term and other policies, \$153,258,413; Group, \$92,750,802; Dividend Additions, \$704,871.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY, 36 Pearl St., Hartford, Conn. Inc. in June; commenced business Dec., 1846. Henry S. Robinson, Pres.; James L. Loomis, Vice-Pres.; Herbert H. White, Treas.; Jacob H. Greene and H. F. Larkin, Secys.; Henry H. Steiner, Supt. of Agencies; Wm. H. Harrison and H. M. Holderness, Asst. Supts. of Agencies; H. I. B. Rice, Actuary; W. P. Barber, Jr., and L. R. Martin, Asst. Actys.; J. B. Hall, Med. Dir.

Mutual company; annual dividends only.

Operates in Cal., Col., Conn., D. C., Ga., Ill., Ind., Iowa, Kan., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Okla., Ore., Pa., R. I., Tenn., Vt., Va., Wash., and W. Va.

Leading Policies in order of their popularity: Endowment at 75. Ordinary Life; Endowment at 65; 20 Payment Life; Endowment at 70; 4 Year Initial Term; 10 Year Term; 2 Year Term; 20 Payment Endowment, 75; Endowment, 60.

Sub-Standard Risks: Beginning Nov. 1, 1923, company does general sub-standard business, charging extra non-participating premiums.

Monthly Income: \$10 for 20 years; commuted value, \$1,814; 10 years, \$1,040; 5 years, \$558.

Dividends: The company increased its dividend scale through the interest factor each year for the years 1917, 1918 and 1919, and was practically the only Company to increase its scale in 1919. In 1920 the Company decreased its dividend scale about 15% below the scale for the preceding year, partly because of the heavy Influenza and War losses. At the same time the 1920 scale did include an increase in the interest factor from 4.4% to 4.5%, which again was in accordance with the earnings from that source. The 1920 scale was continued in the years 1921 and 1922. In 1923 an increase in scale was adopted, resulting in a distribution of nearly 30% over the amount of the scale for the preceding year, and the 1924 scale similarly represents an increase of about 9% over the 1923 scale. As a result of these changes the 1924 scale represents an increase of approximately 20% over the 1919 basis—which latter basis was upon a scale higher than any preceding scale since 1903. The increase is by no means a uniform percentage by age, plan of insurance and duration, as the modifications have taken account of and are in close conformity with sources of contribution. Post mortem dividends paid.

Dividend Formula: On premium paying policies based on the Actuaries' Table and 4% interest, the loading on the premium less 5½% of such premium increased by 7/10 of 1% of the initial reserve and \$3.00 per \$1,000 of the terminal amount at risk.

On premium-paying policies based on the American Table of Mortality and 3% interest, the amount represented by summing the following three factors:

1st. Premium Factor.

(a) On Annual Life Policies, the loading on the premium less 11.0% of such premium.

(b) On Annual Endowment Policies, the loading on the premium less an expense charge of 10.5% of such premium for endowments maturing in 55 years or more, such expense charge to be reduced by one-tenth of 1% for each year, reduction in duration at time of issue up to and including duration 45; after duration 45 the expense charge to be reduced 1/20 of 1% for each year, reduction in duration of policy at time of issue.

(c) On Limited Payment Life and Endowment Policies, the expense charge is to be a smaller percentage of the premium than the expense charge on corresponding annual premium policies by the following:

30 Payment Policies, 0%

25 Payment Policies, $\frac{1}{4}$ of 1%

20 Payment Policies, $\frac{1}{2}$ of 1%

15 Payment Policies, $\frac{3}{4}$ of 1%

10 Payment Policies, 1%

5 Payment Policies, $1\frac{1}{4}$ %

(d) On Participating Premium Paying Term Policies, the loading on the premium less 22% of such premium.

2nd Interest Factor. 1.7% of the initial reserve.

3rd Mortality Factor.

(a) On Annual and Limited Premium Life and Endowment Policies, \$1.75 per \$1,000 of the terminal amount at risk.

(b) On Participating Premium Paying Term policies, \$1.50 per \$1,000 of the terminal amount at risk.

On single premium and participating paid-up policies classified as 4% policies, 7/10 of 1% of the initial reserve and \$3.00 per \$1,000 of the terminal amount at risk less an expense charge of fifty cents per \$1,000 insured.

On single premium and participating paid-up life and endowment policies classified as 3% policies, 1.7% of the initial reserve and \$1.75 per \$1,000 of the terminal amount at risk less an expense charge of fifty cents per \$1,000 insured.

On participating paid-up term policies 1.7% of the initial reserve.

Retroactive Principles in Practice: In most cases the company is retroactive. This practice was adopted about 1908, when a new form was adopted to conform with new changes in the law, and applies to all out-standing insurance. Grace in the payment of premiums without interest has been extended to all old policy holders; the disability clause may be attached to all old policies. The company has not strengthened its reserve, having gone on 3% basis for insurance in 1882. Present reinstatement and settlement option privileges are granted to old policy-holders. Statement by the Company: "This company has tried to look at the question extending to old members privileges which are contained in contracts now being issued from the standpoint of the existing membership as a whole, attempting to determine what practice will be for the best interest of the entire membership, having chief regard for the continuing members in contrast to the discontinuing members. It has to be borne in mind in considering the equities between different policy-holders the fact that all the provisions of policies of new insurance are not necessarily in the direction of increased liberality. For example, if 5% interest were guaranteed of policy loans and the company in a later policy form considered that 6% would be for the best interest of the policy-holders, it would be impossible to make this 6% retroactive. It might very well happen that in the future certain other safeguards would be placed in policies in order to protect the policyholders as a whole. Bearing in mind these conditions, and placing questions of the security of the contracts of existing members above all other considerations and considering the desirability of making the cost of the insurance protection to the existing members as low as possible, this company came to the practice of annual cash values with small surrender charges reluctantly. When required to adopt this new departure, as the result of legislative action, we adopt it as agains

our better judgment. We then concluded, and we think now it was a wise conclusion, that should such privilege be extended to the great volume of outstanding insurance with its large reserves, under certain conditions it might result in a demand upon the company, particularly during periods of financial depression, which might seriously disturb the amount of insurance in force, and necessitate the sale of securities at a substantial loss to the company. These results would seem to operate against the paramount objects which we have in view, and, therefore, our present annual cash surrender values have not been made retroactive." The following additional provisions have been made retroactive: Post-mortem dividend, extended insurance, settlement option, change of plan, reinstatement. In 1921 the more liberal provisions of the company's new disability and double indemnity agreements were made retroactive.

Business in Force: Changed reserve basis from 4% to 3% in 1882 so that the company has operated over a long period maintaining reserves as at present. The company has always been purely mutual legal reserve, and has issued annual dividend policies continuously, the non-participating in force is very small in proportion to its total business. American 3% Full Level Premium. Non-participating, \$1,139,889; Annual Dividend, \$491,808,962; Post-mortem Dividend, \$155,695. Life, \$208,093,588; Endowment, \$253,704,881; Term and other policies, \$30,970,576; Dividend Additions, \$335,500.

CONSERVATIVE LIFE INSURANCE COMPANY OF AMERICA, 122-124 S. Main St., South Bend, Ind., Inc. March, 1910; commenced business Feb. 1912. Dixon W. Place, Pres.; A. S. Burkart, Vice-Pres. and Gen. Mgr.; Wm. Mell, Secy.; A. N. Matthews, Actuary; J. M. Stephenson, Treas.; Dr. F. R. Clapp, Med. Dir.; Dr. A. D. Huffman, Asst. Med. Dir.

Stock company; non-participating only. Also has monthly premium department. Will write Junior policies in multiples of \$500 on Whole, 10, 15, 20 Payment Life, and 10, 15, 20 Year Endowments, ages 0-14; waiver of preliminary for disability is added at age 15 without extra charge.

Operates in Indiana and Michigan.

Leading Policies in order of their popularity: Whole Life, Junior Whole Life; 20 Payment Life; Endowment age 65; Whole Life Safety First; 20 Payment Life Safety First; Junior 20 Payment Life; Monthly Premium plans.

Sub-Standard Risks: Some cases accepted from own agents by making extra charge for hazardous occupations or rating-up on account of over or under weight. Limited to Ordinary Life, 20 Payment Life, 20 Year Endowment. All physical impairments reinsured. Sub-Standard reinsurance not accepted. Negro risks not solicited.

Retroactive Principles in Practice: The following newly adopted provisions have been extended to old policyholders: Disability and Double Indemnity; settlement options; change of plan; reinstatement. Old restrictions canceled as they are eliminated in new contracts.

Monthly Income: \$10 for 20 years; commuted value, \$1,833.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term (Ill. Std.); Life, \$14,517,988; Endowment, \$1,571,565; Term and other policies, \$760,967.

CONSERVATIVE LIFE INSURANCE COMPANY, 16th and Market Sts., Wheeling, W. Va. Inc. Dec., 1906, succeeding an assessment concern, Conservative Mutual Life and Endowment Co., organized in 1905. Commenced business May, 1907. Geo. W. Hill, Pres.; W. C. Eberts, Vice-Pres.; Clem E. Peters, Secy.-Treas. and Supt. of Agts.; W. S. Fulton, Med. Dir.; F. K. Hembert, Acty.

Stock company; non-participating only. Company makes a specialty of "Multiform Policies," a combination of 5 Year Term and whatever form is chosen by the insured.

Operates in Ala., Ark., Fla., Ga., Ky., Md., Miss., N. C., Ohio, Pa., S. C., Tenn. and W. Va.

Leading Policies in order of their popularity: "Multiform;" Ordinary Life; Triple Protection; 20 Payment Life; 20 Year Endowment.

Sub-Standard Risks: Limited to endowments maturing before age 50 and limited payment plans. Accepted by rating-up ages. Extended insurance eliminated from sub-standard contracts. Reinsures extremely hazardous risks.

Monthly Income: \$10 for 20 years; commuted value, \$1,754.

Retroactive Principles in Practice: The following newly adopted provisions have been extended to old policyholders: Automatic extended insurance, settlement options, repayment of loans at any time. Policies issued during war made free from military and naval service clause.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Committee of 15, \$191,360; Level Premium, \$10,064,868; Modified Preliminary Term, \$16,936,636; Life, \$14,080,048; Endowment, \$6,447,115; Terms and other policies, \$6,665,701.

CONSERVATIVE LIFE INSURANCE COMPANY OF IOWA, Sioux City, Ia. Inc. in March, 1919, and began business April, 1920. Burton H. Saxton, Pres.; C. P. Kilborne, Vice-Pres.; T. M. Murdoch, Secy. Treas.; I. E. Nervig, Med. Dir.; L. R. Campbell, Agency Mgr.

Stock company; non-participating; dividends paid on paid-up and extended insurance.

Operates in Iowa.

Leading Policies in order of their popularity: Ordinary Life; Endowment at 60; Endowment at 65; Semi-Endowment at 60 and 65; Life Paid-up at 60.

Sub-Standard Risks: Not accepted.

Monthly Income: \$10 for 5 years; commuted value, \$558; 10 years, \$1,040; 15 years, \$1,455; 20 years, \$1,814.

Business in Force: (All non-participating); American 3% Straight Modified Preliminary Term; Life, \$709,000; Endowment, \$433,000; Terms and other policies, \$191,000.

CONTINENTAL ASSURANCE COMPANY, Chicago, Ill. Inc. Feb., commenced business Aug., 1911. H. G. B. Alexander, Pres.; H. A. Behrens, Vice-Pres. and Gen. Mgr.; G. F. Claypool, Vice-Pres. and Agency Mgr.; Manton Maverick and W. H. Roberts, Vice-Pres.; E. G. Timme, Secy.; R. M. Brown, Acty. and Asst. Secy.; H. W. Dingman, Med. Dir.

Stock company; non-participating only. Controlled and operated along with Continental Casualty Co., which writes all forms of casualty insurance.

Operates in Ala., Ariz., Cal., Colo., D. C., Ill., Ind., Ia., Ky., La., Me., Md., Mich., Minn., Mo., Nev., N. J., Ohio, Pa., S. D., Texas, Utah, Va., Wash., W. Va. and Wisc.

Leading Policies in order of their popularity: Ordinary Life Coupon; 20 Payment Life Coupon; 20 Payment Life; Ordinary Life; 20 Year Endowment.

Sub-Standard Risks: Accepted at extra rate. Restricted to certain plans, depending upon case. Reinsures certain classes. Does not accept sub-standard reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,750.

Retroactive Principles in Practice: The following privileges have been granted to old and new policyholders alike: Disability and Double indemnity; change of plan; reinstatement.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term. Life, \$34,563,804; Endowment, \$4,060,570; Terms and other policies, \$2,254,176.

CONTINENTAL LIFE INSURANCE COMPANY, Wilmington, Del. Inc. June, commenced business Sept., 1907. Philip Burnet, Pres.; Geo. E. Saulsbury, Vice-Pres.; J. A. Fulton, Vice-Pres. and Agency Mgr.; A. A. Rydgren, Vice-Pres. and Acty.; D. E. Jones, Secy.; R. V. White, Asst. Secy.; O. E. Simpers, Treas.; P. W. Tomlinson, Med. Dir.; G. W. Geddes, Asst. Acty.; J. A. Fulton, Agency Dir.

Stock company; annual dividend, excepting 10 Year Term, which is non-participating.

Operates in Del., D. C., Md., N. J., Pa. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; Endowment at 85; 30 Year Endowment; 20 Year Endowment; 10 Year Term; Endowment at 65; 20 Payment Life; 25 Year Endowment; 15 Year Endowment; 10 Year Endowment.

Sub-Standard Risks: Special premiums for sub-standard risks. Reinsures over \$10,000 but does not accept reinsurance.

Monthly Income: \$10 for 5 years; commuted value, \$561; 10 years, \$1,033; 20 years, \$1,764.

Dividends: Year begins July 1. Same dividend schedule used in 1919 as in 1918; reduced in 1920 because of influenza losses. 1921 and 1922 to July 1 same as 1920. Increase in 1923; 1924 to July 1 same as 1923. Post-mortem dividends not paid.

Dividend Formula: A "Standard" office premium is computed as follows: Net premium, American Preliminary Term, modified on the straight life plan; plus $\frac{1}{8}\%$ of corresponding whole life net premium one year older; plus 8% of excess of net premium over net whole life premium. Dividend: Gross premium less "Standard" premium plus 1% of mean reserve plus \$1 per \$1,000.

Retroactive Principles in Practice: The following privileges are granted by the company to all policies independent of original contract: Disability clause upon evidence of insurability; days of grace; dividend options; settlement options; repayment of loans at any time; larger cash values; reduced surrender charge; change of plan; reinstatement. Old restrictions canceled as eliminated in new contracts.

Business in Force: American $3\frac{1}{2}\%$. Full Level Premium, \$1,761.-165; Modified Preliminary Term, \$45,665,646; Non-participating, \$5,220.-293; Annual Dividend, \$42,206,518. Life, \$29,085,922; Endowment, \$15.-754,078; Term and other policies, \$2,586,511.

CONTINENTAL LIFE INSURANCE COMPANY, Dist. Natl. Bank Bldg., Washington, D. C. Inc. 1914. H. A. Bartholomew, Pres. and Gen. Mgr.; E. L. Coblenz, Vice-Pres.; R. E. Ankers, Secy.-Treas. and Acty.; J. R. Biggs, Med. Dir.

Stock company; writes life, ordinary, industrial and accident and health.

Operates in D. C., N. C., Va. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment.

Sub-Standard Risks: Rated-up, flat extra premium or lien attached and usually without extended insurance feature. Reinsures certain classes. Does not accept sub-standard reinsurance. Some colored risks accepted, extra premiums charged.

Monthly Income: Not issued.

Accident and Health: Maximum benefits. Death, \$1,000; sickness or accident, \$100 per month for 12 months. Premium, \$1.10, provides: Sick or accident benefits of \$45 per month; broken leg or loss of one eye or natural death, \$100; loss of hand or foot, \$200; loss of hands, feet or eyes or accidental death, \$500.

Business in Force: Prior to 1919 American 4% (All non-participating); Ordinary American $3\frac{1}{2}\%$; Preliminary Term \$1,121,000. Reserve \$16,482; Full Level Premium \$50,319, Reserve \$361; Modified Preliminary Term \$216,000, Reserve \$105,69; Industrial American $3\frac{1}{2}\%$ (N. Y. Std.) since 1919. Life, Ordinary \$1,154,500, Industrial \$3,215,606; Endowment, Ordinary \$182,500, Industrial \$8,957,785; Term and other policies, Ordinary \$50,319, Industrial \$3,205,402.

CONTINENTAL LIFE INSURANCE COMPANY, St. Louis, Mo. Merger of Globe Life, Kas., Pioneer Life, Mo., and Continental Life, Utah, Jan., 1920. Purchased control of First National Life Ins. Co., Pierre, S. D., in 1924. Edmund P. Melson, Pres.; C. D. Bolin and P. M. Harper, Vice-Pres.; J. DeWitt Mills, Secy.; C. R. Dudley, Med. Dir.; Louis Marks, Asst. Secy.; C. A. McConaghy, Acty.; B. H. Manning, Mgr. Accl. and Health Dept.

Stock company; participating (annual dividend) and non-participating; also writes accident and health and group.

Operates in Ala., Ark., Cal., Colo., D. C., Fla., Ida., Ill., Iowa, Kans., Ky., Mich., Miss., Mo., Mont., Nev., N. J., N. D., Okla., Ore., S. C., S. D., Tenn., Tex., Utah and Wash.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Payment Life, Increased Benefit; Endowment, age 35; 20 Year Endowment; 5 Year Term.

Sub-Standard Risks: Extra rate, on account of occupation or physical impairment. Reinsures and accepts sub-standard reinsurance. Accepts applications from agents of other companies that do not accept sub-standard risks.

Monthly Income: \$10 for 20 years; commuted value, \$1,740.

Dividends: Year begins April 1. Increased in 1924. Post-mortem dividend paid in proportion.

Accident and Health: Leader is principal policy. Premiums: Accident only, \$25 per year; accident and health, \$57.50 per year. Benefits: Death, \$7,500; sick or accident, \$25 per week; sick benefits continue for two months, accident for life. Covers all illness (except venereal) and pays surgical benefits and double indemnity.

Retroactive Principles in Practice: The following new privileges have been extended to old policyholders: Disability and Double Indemnity; settlement options; change of plan; reinstatement; dividend options.

Business in Force: American 3 and 3½% (Ill. Std.). Non-participating, \$34,428,637; Annual Dividend, \$11,918,103; Deferred Dividend, \$2,736,791. Life, \$32,715,598; Endowment, \$12,073,921; Term and other policies, \$3,141,681. These figures do not include First National Life Ins. Co. of Pierre, S. D.

COSMOPOLITAN LIFE OF AMERICA, Detroit, Mich. Inc. 1922. F. R. Reich, Pres.; Dr. R. L. Prentiss, Vice-Pres.; T. M. Heuss, Secy.; C. H. Mooney, Treas.

Stock company; non-participating only; writes Ordinary Life and Industrial. Capital, \$150,000.

COSMOPOLITAN LIFE INSURANCE COMPANY, Memphis, Tenn. Now organizing. H. W. Durham, Pres.; M. G. Bailey, Treas.; R. E. Manogue, Secy. and Counsel; J. A. Copeland, Consulting Acty.

Stock company; capital stock, \$250,000.

COTTON STATES LIFE INSURANCE COMPANY, Nashville, Tenn. Org. 1913; commenced business Jan., 1913. Reinsured Globe Life, Jonesboro, Ark., in 1915. Chas. M. McCabe, Pres.; Hillsman Taylor, Vice-Pres. and Counsel; M. E. Strube, Vice-Pres. and Mgr. Industrial Dept.; Jos. D. Land, Secy. and Treas.; T. W. Dailey, Med. Dir.; John A. Copeland, Consulting Actuary.

Stock company; non-participating only (ordinary and weekly industrial).

Operates in Miss., Ark., Tenn., Ala. and Texas.

Leading Policies in order of their popularity: Four Option, 20 Payment Life; 20 Payment Life; Premium Reduction, 20 Payment Life; 20 Payment Endowment at 60.

Sub-Standard Risks: Physical impairments accepted on Ordinary Life, 20 Payment Life and 20 Year Endowment by rating up. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 20 years, commuted value, \$1,765; 10 years, \$1,033.

Business in Force: (All non-participating); American 3½%. Full Level Premium; Modified (Tenn. Std.) Preliminary Term; American 4%. More plans on 4% basis since Oct. 19, 1920. Life, \$5,643,303; Endowment, \$266,000; Term and other policies, \$120,500; Industrial Life and Endowment, none.

Due to a report that this company had been absorbed by the Independent Life Ins. Co., this company was left out of the body of this book.

CRESCENT LIFE INSURANCE COMPANY, 2105 N. Meridian St. Indianapolis, Ind. Inc. 1915; began business Sept., 1916. Bertram Day, Pres.; C. B. Jenkins, Vice-Pres.; W. W. Washburn, Secy.-Treas.; Dr. Walter George, Med. Dir.

Stock company; non-participating.

Operates in Illinois and Indiana.

Leading Policies in order of their popularity: Whole Life; 20 Payment Life; 20 Payment Personal Prot.; Endowments.

Monthly Income: 10% cash and 1% per month for 30 months commuted value, \$891.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term (Ill. Std.) Life, \$4,806,985; Endowment, \$89,859; Term and other policies, \$52,760.

DAKOTA LIFE INSURANCE COMPANY, Dakota Life Bldg., Waukegan, S. D. Inc. Aug., 1906. John B. Hanten, Pres.; John W. Martin, Vice-Pres.; F. L. Bramble, Secy. and Treas.; J. J. Bell, Vice-Pres. and Actuary; C. W. Martindale, Vice-Pres. and Agcy. Dir.; H. M. Finerud, Med. Dir.

Name changed from Dakota Mutual Life and changed to stock basis in 1909. Formerly wrote par. and non-par. policies.

Stock company; non-participating; writes ordinary and monthly payment life.

Operates in Colo., Neb., Minn., Mont., N. D. and S. D.
Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Year Endowment; 15 Year Endowment; 10 Year Endowment.
Sub-Standard Risks: Accepted by rating-up ages usually; does not make a business of accepting sub-standard. Reinsures but does not accept sub-standard reinsurance. Negro risks not accepted.
Monthly Income: Commuted value, \$10 ;for 240 months. \$1,740.
Retroactive Principles in Practice: The following provisions have been made to apply to old policies as well as new, irrespective of contract provisions: Disability and Double Indemnity; right to appoint irrevocable beneficiary; discount on premiums paid in advance; right to change plan; reinstatement; settlement options. Old restrictions are canceled as they are eliminated in new contracts.
Business in Force: American $3\frac{1}{2}\%$. Full Level Premium, \$4,194.-301; Modified Preliminary Term, \$815,500; Preliminary Term, \$18,018.-356. Non-participating, \$19,450,622; Annual Dividend, \$3,577,535; Life, \$7,415,747; Endowment, \$1,377,206; Term and other policies, \$4,211,005; Additions, \$24,199.

DES MOINES LIFE & ANNUITY COMPANY, Register & Tribune Bldg., Des Moines, Ia. Began business Sept., 1917. Reinsured Preferred Risk Life Ins. Co., Des Moines, in 1924. J. J. Shambaugh, Pres.; Geo. Cosson and S. J. Houston, Vice-Pres.; L. M. Barlow Treas.; Paul N. Mantz, Secy. and Actuary; F. W. Chase, Med. Dir.
Stock company; non-participating policies only.
Operates in Iowa, Minn., Mo., Neb. and S. D.
Leading Policies in order of their popularity: Savings Accumulation; 20 Payment Life; Ordinary Life; Educational Endowment; Premium Refund.
Sub-Standard Risks: Rated-up, lien attached or charge extra premium, reinsured. Does not accept sub-standard reinsurance.
Monthly Income: \$10 for 20 years; commuted value, \$1,754.
Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Total in force, \$14,871,298; Reserve, \$857,472.

DETROIT LIFE INSURANCE COMPANY, 2210 Park Ave., Detroit, Mich. Inc. Aug., 1910, and commenced business 1911. M. E. O'Brien, Pres.; F. H. Watson, Vice-Pres.; J. D. Baty, Secy.-Treas.; E. C. Wightman, Actuary; H. R. Carstens, Med. Dir.; D. G. Neuber, Agcy. Supt.
Stock company; annual dividend and non-participating; commenced writing participating in 1918.
Operates in Michigan only.
Leading Policies in order of their popularity: Ordinary Life, par.; Ordinary Life, non-par.; 20 Payment Life, non-par.; Life, 20 Premium Endowment; 20 Year Endowment, par.; 20 Year Endowment, non-par.; 15 Year Endowment, par.; 15 Year Endowment, non-par.; 10 Year Term.
Sub-Standard Risks: Accepted by payment of flat extra premium or by rating-up age. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.
Monthly Income: \$50 for 20 years certain; commuted value, \$8,700.
Dividends: Year begins Feb. 1. First dividends were apportioned in 1920; 1921 schedule increased; 1922, 1923 and 1924 same as 1921. Post-mortem dividend not paid.
Dividend Formula: Contribution plan: Interest, .01; mortality, .20; loading, .02 of net premium.
Retroactive Principles in Practice: Disability and Double Indemnity are granted to old policyholders.
Business in Force: (Participating has been issued only since Feb. 1, 1918); American $3\frac{1}{2}\%$ (Mich. Std.); Net Level Premium, \$3,080,326; Modified Preliminary Term, \$1,549,600; Full Preliminary Term, \$34.-485,350; Non-participating, \$28,095,704; Annual Dividend, \$14,431,090. Life, \$26,723,051; Endowment, \$9,332,167; Term and other policies, \$6,471,576.

DURHAM LIFE INSURANCE COMPANY, Raleigh, N. C. Inc. 1913. S. B. Coley, Pres.; D. L. Cozart, Secy.; J. R. Weatherspoon, Treas.; E. T. Burr, Acty.
Stock company; writing principally industrial insurance in North and South Carolina. Ordinary policies written also.

Business in Force: (All non-participating); (Ord.) American $3\frac{1}{2}\%$ and 4% (Ill. Std.). (Ind.) American $3\frac{1}{2}\%$ and Standard Industrial $3\frac{1}{2}\%$. Life, \$12,562,584; Endowment, \$2,727, 713.

ELKHORN LIFE AND ACCIDENT INSURANCE COMPANY, 52
Norfolk Ave., Norfolk, Neb. Inc. Sept., 1904. P. H. Salter, Pres. and Med. Dir.; J. B. Maylard, Vice-Pres. and Secy.; Jack Koenigstein Treas.; Dr. B. B. Baker, Agency Mgr. and Asst. Med. Dir.; H. S. Wiggins, Acty.

Mutual company; annual dividend; life policies and some accident insurance. Writes men and women up to \$10,000 on the Actuaries 4% American 4% and $3\frac{1}{2}\%$. Full Preliminary Term reserve basis in Nebraska and South Dakota.

Dividends: Year begins March 31. No dividend in 1919; 1920 slight increase over 1918, and increases each year, including 1924.

Sub-Standard Risks: Extra rate charged; reinsured.

Retroactive Principles in Practice: Disability, Double Indemnity and days of grace.

Accident and Health: Written in combination with life policy. Payments continue 26 weeks for total and 13 for partial disability.

Business in Force: (Participating only) Preliminary Term Actuaries 4% and American $3\frac{1}{2}\%$; Full Level Premium American 4% and Actuaries 4%.

EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S., Equitable Bldg., New York, N. Y. Organized and commenced business 1859. W. A. Day, Pres.; J. V. E. Westfall, Vice-Pres.; Frank H. Davis, Agency Vice-Pres.; R. Henderson, 2nd Vice-Pres. and Acty.; R. D. Murphy, 2nd Vice-Pres. and Assoc. Acty.; T. I. Parkinson, Leon O. Fisher, W. H. Taylor, W. J. Graham and J. A. Stevenson, 2nd Vice-Pres.; Wm. Alexander, Secy.; G. R. Brown, Comptroller; M. C. Laffey, Treas.; T. H. Rockwell, Med. Dir.; W. H. Jones, Auditor.

Mutual company; annual dividends only; also writes monthly payment life and group insurance. It was the first company to write group policies. Prior to 1907 company also issued non-participating and deferred dividend business. Discontinued writing personal accident and health end of Feb., 1922. Under the mutualization plan worked out in 1917, practically all of the \$100,000 capital stock has been acquired and held in trust for the policyholders.

Operates in all States except Texas.

Leading Policies: Convertible; Ordinary Life; 20 Payment Life; 20 Year Endowment; Guaranteed Investment; Retirement Annuity Term; Partnership; Life Income; 25, 15 and 10 Payment Life.

Sub-Standard Risks: Rated-up or charged extra premium based on special mortality tables.

Monthly Income: \$10 for 240 months; commuted value, \$1,838.88. 120 months, \$1,054.32; 60 months, \$566.04.

Dividends: Dividend year begins Jan. 1. Slight reduction made in 1919 scale and further reduction made in 1920 scale. 1921 same as 1920. Increased each year during 1922, 1923 and 1924. Post-mortem dividend paid for fractional part of year.

Dividend Formula: The following is the rule for the computation of annual dividends payable in 1924.

From the ordinary premium due in 1923, taken on the annual basis deduct an expense charge beginning at 14% of the mean between the gross annual premium and the net ordinary life annual premium at the same age for the first policy year. The expense charge decreases by constant differences of .4% of the above mean premium each year for 15 years, then by .3% for the next 10 years, and then by .2% for the next 5 years, remaining uniform at 4% for the 31st and each year thereafter, but ceasing in any event when the policy becomes paid-up. The expense charge is, however, in no case to exceed the sum of the loading included in the office premium and the mortality profit as computed below. Add the balance of the premium to the terminal reserve in 1923 and accumulate the sum at 4.7% for one year. From the total deduct the cost of insurance according to the American Experience Table and the terminal reserve at the anniversary in 1924.

To the above is to be added a mortality factor equal to 40% of the cost of insurance where the attained age at date of dividend is 35 or less. The percentage for ages above 35 shall decrease by 1% each year for 5 years to 35% at age 40, then by 2% each year for 15 years to 5%

at age 56, then by 1% each year for 5 years to nothing at age 60. No addition will be made at ages 60 to 80 inclusive, but thereafter the mortality factor shall be 2% of the cost of insurance, multiplied by the number of years by which the attained age exceeds 80. The sum is the cash dividend for 1924, except that no dividend is to be declared at the end of the first policy year on other than single premium policies.

For the fifth year extra dividend, calculate the first year dividend according to the rule in use for second and subsequent years' dividends during each of the years 1920, 1921, 1922 and 1923. Take the average of the four dividends so calculated and apply it as a net single premium on the basis of the American Experience Table, using an accumulation rate of 4.3% for the first two years, 4.5% for the third year, and 4.7% for the last year.

The rate of excess interest for dividends on deposit or on participating settlements of policy proceeds, under which an interest rate of 3% is guaranteed, will be 1.5%, except that on Certificates of Deposit on which interest is payable fractionally the excess interest rate will be 1.4%.

Retroactive Principles in Practice: Company states in general that it is the society's policy to make new provisions and benefits retroactive in so far as it can do so consistently under the terms of old contracts. Grace without interest in payment of premiums has been granted to old policyholders. The disability and double indemnity clauses are granted to most policy-holders. The reinstatement privilege is governed by the contract provision. The present settlement options and cash values are granted to old policyholders. Excess interest is paid on all funds left with the company. Dividends may be used to accelerate paid-up and maturity periods of policy. Right of insured to name irrevocable beneficiary is extended to old policies, also right to change plan, and right to continue premiums on paid-up policy to mature it as endowment. Same premium extensions for all. Restrictions are canceled as more liberal conditions are incorporated, except travel and residences on old policies issued at less than free tontine rates.

Business in Force: Full Level Premium Reserve. Actuaries 4% on issues prior to 1901; American 3½% on issues 1898-1906 and Convertible policies 1914 and after; American 3% on issues 1895 to date. Non-participating, \$84,343,161; Annual Dividend, \$3,257,155,464; Deferred Dividend, \$105,075,842. Life, \$2,435,293; Endowment, \$281,736,488; Term and other policies, \$239,079,834; Group, \$467,602,278; Dividend Additions, \$22,862,756.

EQUITABLE LIFE INSURANCE COMPANY, Washington, D. C. Inc. 1886 as an assessment company; re-incorporated 1902 on legal reserve basis. Henry P. Blair, Pres.; Joseph Sanders, Vice-Pres.; Allen C. Clark, Secy. & Treas.; Wm. A. Bennett, Vice-Pres. & Agency Dir.; Gilbert A. Clark, Actuary; Wm. F. Walter, Med. Dir.

Stock company; non-participating only; writes ordinary, intermediate and weekly industrial.

Operates in Del., D. C., Md., Ohio and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Year Endowment.

Sub-Standard Risks: Charged flat extra premiums, rated-up or regular rates increased by percentage. Do not make a business of accepting sub-standard risks; some accepted for a limited amount. Negro risks solicited and written on endowment plan.

Monthly Income: \$10 for 10 years certain; commuted value, \$1,027; 20 years, \$1,754.

Retroactive Principles in Practice: The following are granted to old and new policyholders alike: Disability, double indemnity, change of plan and reinstatement.

Business in Force: Ordinary from 3% to 3½% Modified Preliminary Term (Life basis) in 1909; to 20 Payment Life basis in 1915; Industrial: from 4% (Life basis) to 3½% (Life basis) in 1919 to Standard Industrial Table Jan. 1, 1922. Full Level Premium, \$10,076,160; Modified Preliminary Term, \$23,778,216; Non-participating, \$34,504,210; Annual Dividend, \$46,000; Deferred Dividend, \$900; Life, \$16,572,768; Endowment, \$17,204,455; Term and other policies, \$773,897.

EQUITABLE LIFE INSURANCE COMPANY OF IOWA, Equitable Bldg., Des Moines, Ia. Commenced business March, 1867. H. S. Nollen, Pres.; F. C. Hubbell, Vice-Pres.; H. E. Aldrich, Vice-Pres. and Supt. of Agencies; F. W. Hubbell, Vice-Pres. and Treas.; B. F. Hadley, 2nd Vice-Pres. and Secy.; Robertson G. Hunter, 2nd Vice-Pres. and Actuary; J. C. Cummins, Executive Advisor; Fred L. Wells, Med. Dir.

Stock company; annual dividend principally; also issues non-participating. Issues also annuity contracts, such as deferred, reversionary annuities, etc.

Operates in Cal., Colo., D. C., Ill., Ind., Iowa, Kan. Ky., Md., Mich., Minn., Mo., Neb., N. J., N. D., Ohio, Okla., Ore., Pa., S. D., Tenn., Va., Wash. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; 20 Year Payment Life; Term to 65; Income Endowment, 65; Endowment, 85; 20 Year Endowment; 30 Year Payment Life; Endowment, 65; 5 Year Term.

Sub-Standard Risks: Accepted from own agents on non-par. plan, where expected mortality is not over 200%. Physical impairments rated-up. Unfavorable occupations extra premium. Does not reinsure or accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: 10 years certain; commuted value, \$1,025; 20 years, \$1,750. Also continuous income with limit of \$400 per month between ages of 25 to 50.

Dividends: Year begins March 1. 1919 schedule 100% of 1918; 1920 schedule 50% of 1918, due to abnormal losses from influenza first three months of 1919 and possibility of another wave of influenza. 1921 schedule same as 1915, but not quite as large as the dividends of 1919. An extra dividend of 50% was declared on issues up to Feb. 28, 1902 to offset the 1920 reduction. 1922 and 1923 same as 1921 except extra dividend of 50% on policies issued from March 1, 1902, to Feb. 28, 1915, was declared in 1922 and a like extra dividend on policies issued from March 1, 1915, to Feb. 28, 1918, was paid in 1923. Increased scale in 1924 (somewhat in excess of 1919 schedule) with extra dividend, so that by March 1, 1925, all policies in force that received the reduction in 1920 will have received an additional dividend. Post-mortem dividend not paid.

Dividend Formula: Loading return, 20% to 30% of loading graded according to duration; interest return, 1% of initial reserve; mortality return, 27½% to 21% of mortality cost, graded according to attained age.

Retroactive Principles in Practice: Statement by the Company—"It is the intent and practice of this company to extend the retroactive principle as far as possible and make applicable to all policies in force all new benefits and privileges contained in the newer form of practice. Thus we have extended the grace privilege to all policies in force without any interest charge; the present policy provisions for settlement of the proceeds in limited or continuous installments, or under the 'Guaranteed Income' option, has been made applicable to all policies, including the participation feature; the disability benefits may be attached to old policies subject only to the condition that the insured is not more than 55 years old and that at least five more annual premiums are required by the terms of the contract; the right to change the method of application of dividends to any of the options contained in the present forms is allowed at any time, without any certificate of health or other evidence of insurability; we have also prepared a form of amendment to contracts by means of which the right to change the beneficiary may be extended to old policies under the same conditions as applies under the present form of contracts, subject, of course, to the consent of the beneficiary, if there be one named in the contract, while all restriction as to residence, travel, occupation or military and naval service, which are not contained in the present form of contract, have been eliminated from the conditions of all old policies."

Policies issued prior to 1907 on 4% basis have been changed to 3½% reserve.

Business in Force: Prior to Oct. 21, 1907, Actuaries 4%; since, American 3½% Full Level Premium. Annual Dividend, \$292,963,651; Non-participating, \$55,803,578. Life, \$261,270,002; Endowment, \$56,562,977; Term and other policies, \$27,172,277; Dividend Additions, \$3,761,971.

EQUITY LIFE INSURANCE COMPANY, Great Falls, Mont. Began business 1920. O. M. Gerer, Pres.; C. W. Cleveland, Secy. and Treas.; F. L. Andrews, Med. Dir.

Stock company; non-participating only.

Operates in Minnesota and Montana.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Payment Life G. P. R.

Sub-Standard Risks: Rated-up and reinsured.

Business in Force: American $3\frac{1}{2}\%$ Preliminary Term to Jan. 1, 1922; since $3\frac{1}{2}\%$ (Ill. Std.); Preliminary Term, \$286,500; Ill. Std., \$422,500; Life, \$678,000; Endowment, \$10,000; Term and other policies, \$21,000.

EQUITY LIFE INSURANCE COMPANY, 1406 Farnam, Omaha, Neb. Inc. April and began business July, 1921. A. S. Sorenson, Pres.; Guy H. Furness, Vice-Pres. and Agency Dir.; Paul A. Havens, Secy.-Treas.; A. D. Dunn, Med. Dir.

Stock company: both participating and non-participating. Policy provides for annual dividends beginning end of third year and apportioned quinquennially. Changed from mutual to stock plan in 1923.

Operates in Nebraska only.

Sub-Standard Risks: Rated-up and reinsured.

Business in Force: Select and Ultimate; Modified Preliminary Term (Preliminary Term till 1923) (Ill. Std.); Preliminary Term, \$3,880,250; Ill. Std., \$19,000; Select and Ultimate, \$195,000; Non-participating, \$214,000; Deferred (5 years) Dividend, \$3,880,250. Life, \$3,966,750; Endowment, \$17,000; Term and other policies, \$110,500.

EUREKA LIFE INSURANCE COMPANY, Eureka Life Bldg., Baltimore, Md. Inc. 1902, changing from assessment company which was organized in 1882 and known as Eureka Mutual Aid Society. Purchased control of Maryland Assurance Corp., Baltimore, Md., in 1924. John C. Maginnis, Pres.; J. Barry Mahool, Vice-Pres.; Edw. Plummer, 2nd Vice-Pres.; J. N. Warfield, Jr., Secy.-Treas.; J. H. Iglehart, Med. Dir.; A. V. Weaver, Asst. Secy. and Asst. Treas.

Stock company; non-participating policies only. Changed from mutual basis in 1918. Writes ordinary, intermediate and industrial. Writes group insurance. Commenced ordinary department 1919.

Operates in D. C., Md. and Pa.

Sub-Standard Risks: Accepted.

Business in Force: American $3\frac{1}{2}\%$ Full Level Premium and Modified Preliminary Term (Ill. Std.) on Ordinary policies; American $3\frac{1}{2}\%$ on Industrial; Full Level Premium, \$16,609,239, Reserve \$1,313,083; Ill. Std. \$5,084,607, Reserve \$121,099. Non-participating, \$20,964,718; Annual Dividend, \$729,128.

FARMERS AND BANKERS LIFE INSURANCE COMPANY, Beacon Bldg., Wichita, Kas. Inc. Feb. 2, 1910; commenced business May 1, 1911. H. K. Lindsley, Pres.; J. H. Stewart, Vice-Pres. and Treas.; Frank Jacobshagen, Secy.; J. H. Stewart, Jr., Asst. Secy.; J. L. Evans, Med. Dir.; Jay D. Walte, Actuary; John E. Higdon, Consulting Actuary. Reinsured Security Life Assn., Salina Kansas, in 1912.

Stock company; non-participating only.

Operates in Ark., Colo., Kan., Mo., Okla. and Texas.

Leading Policies in order of their popularity: 20 Payment Coupon Option; 20 Payment Life; Ordinary Life; Endowment, age 65; Ideal Savings.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,739.

Business in Force: American $3\frac{1}{2}\%$. Full Level Premium, \$2,329,755; Modified Preliminary Term, \$30,639,812; Non-participating, \$32,898,067; Deferred Dividend, \$71,500; Life, \$28,076,024; Endowment, \$1,904,020; Term and other policies, \$2,986,683.

FARMERS AND TRADERS LIFE INSURANCE COMPANY, 121 E. Water St., Syracuse, N. Y. Inc. July, 1912. Name changed from Farmers National Ins. Co. and began business July, 1914. Thos. O. Young, Pres.; W. R. Smith, Treas.; E. W. Henne, Secy. and Acty.; Wm. C. Lennie, Agcy. Dir.; Joseph C. Palmer, Med. Dir.

Stock company; non-participating only. Most of business on lives of farmers, the company having secured the endorsement of the Grange Associations throughout its territory; many of the agents are Grange members.

Operates in N. Y., Ohio and Pa.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 25 Year Term; Endowment, 65; 20 Payment Endowment 65; 25 Year Endowment.

Sub-Standard Risks: Not accepted.

Monthly Income: \$100 immediately and \$10 for 240 months; commuted value, \$1,850.

Business in Force: (All non-participating): Full Preliminary Term American $3\frac{1}{2}\%$ from 1914-1917; American $3\frac{1}{2}\%$, S. & U. since 1918; Life, \$6,752,863; Endowment, \$5,740,673; Term and other policies \$2,092,000.

FARMERS LIFE INSURANCE COMPANY, Central Savings Bank Bldg., Denver, Colo. Inc. Nov., 1911; began business July, 1913. Re-insured Guarantee Life Ins. Co. of Houston, Tex., Dec. 21, 1916; Anchor Life Ins. Co., Kansas City, Kans., in 1914. E. M. Ammons, Pres.; Dr. P. C. Kelley, Vice-Pres.; B. M. Stackhouse, Secy.; J. H. Orr, Treas.; Paul L. Woolston, Acty.; J. E. Kinney, Med. Dir.; J. P. McInroy, Agency Dir.

Stock company; writes non-participatin.

Operates in Colo., Neb., Utah and Wyo.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Payment Life G. P. R.; 20 Year Endowment; 10 Payment Life with Options; 15 Year Endowment; 15 Payment Life; 10 Year Endowment; 10 Payment Life.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,754.

Business in Force: American 3% and 4%. Level Premium \$436,586 Reserve \$12,201; Preliminary Term \$13,899,550. Reserve \$2,684,214. The Company up to Dec. 31, 1922, valued its policies on a Full Preliminary Term basis American 4% with exception of the 3-1 Policy on which American $3\frac{1}{2}\%$ was used. Since Jan. 1, 1923, the company has used the Illinois Std. basis of valuation at $3\frac{1}{2}\%$. Life, \$13,123,144; Endowment, \$491,730; Term and other policies, \$903,012.

FARMERS NATIONAL LIFE INSURANCE COMPANY OF AMERICA, 34th St. and Michigan Ave., Chicago, Ill. Inc. in Ind. Jan., 1912 commenced business March, 1913. Jno. M. Stahl, Pres.; A. O. Hughes Vice-Pres. and Agency Dir.; John W. Williams, C. F. Sanford and W. L. Ames, Vice-Prests.; B. F. Billiter, Secy.; S. C. Stanton, Med. Dir. Jackson Pearce, Treas.; Wm. F. Poorman, Actuary.

Stock company; non-participating only. Discontinued annual dividend Oct. 31, 1922.

Operates in Ill., Ind., Ia., Mich., Mo., Ohio and Okla.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 15 Payment Life; Endowment, age 60; Endowment age 65.

Sub-Standard Risks: Occupational hazards, flat extra rate; physical special table used. Accepts sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,750.

Retrospective Principles in Practice: The following provisions have been applied to old and new policies irrespective of contract: Disability and Double Indemnity; settlement options; change of plan; reinstatement.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.); Non-participating, \$29,097,637; Annual Dividend, \$565,750. Life \$25,538,010; Endowment, \$1,279,482; Term and other policies, \$2,845,895.

FARMERS UNION MUTUAL LIFE INSURANCE COMPANY, Hubbell Bldg., Des Moines, Iowa. Inc. 1922. Milo Reno, Pres.; A. E. Cotterill, Vice-Pres.; W. A. Houck, Secy.-Treas.; Chas. M. Whichee, Med. Dir.; O. A. Giltner, Agency Dir.

Mutual company; annual dividend only.

Operates in Iowa only.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Annual dividend only. Life, \$3,014,250.

FEDERAL LIFE INSURANCE COMPANY, 166 N. Michigan Blvd., Chicago, Ill. Inc. Sept., 1899; commenced business May, 1900. Isaac Miller Hamilton, Pres.; C. A. Atkinson, Vice-Pres.; L. D. Cavanaugh, Vice-Pres. and Acty.; W. E. Brimstin, Secy.; George Rarmore, Vice-Pres. and Supt. of Agts., Life Dept.; E. C. Budlong, Vice-Pres. and Supt. of Agents, A. & H. Dept.; O. E. Merley, Treas.; A. R. Thompson, Asso. Acty. and Asst. Secy.; F. L. B. Jenny, Med. Dir. Reinsured Chicago Life Ins. Co. in 1906; Inter-State Life Assur. Co., Indianapolis, in 1909; Northern Life Ins. Co., Rock Island, Ill., in 1911; reinsured life business of the Benefit of Railway Employees, Chicago, Ill., in Oct., 1923; reinsured Bankers Accident Ins. Co., Des Moines, Ia., in 1923. The company is controlled by its stockholders and the proportion of profits payable to them is determined by the Directors.

Stock company; participating (annual and deferred dividend) and non-participating; also writes commercial and monthly payment health and accident, and group insurance.

Operates in Ark., Cal., Colo., Fla., Ga., Ill., Ind., Iowa, Kan., Ky., Mich., Minn., Miss., Mo., Mont., Neb., N. C., N. H., Ohio, Okla., Pa., S. D., Tenn., Texas and Wyo.

Leading Policies in order of their popularity: Endowment, age 35; 20 Payment Life, par.; 20 Payment Life, non-par.; 30 Year Endowment, non-par.; 20 Payment C. P. R. D. I.; Optional 15 Payment Life; Ordinary Life, non-par.

Sub-Standard Risks: Rated-up, charged flat extra premium or lien attached. Some hazards limited to endowment plans. Accepts sub-standard reinsurance. Negro risks not written in ordinary department.

Monthly Income: \$10 for 5 years certain; commuted value, \$554; 10 years, \$1,019; 20 years, \$1,737; \$25 for 100 months certain, \$2,159.

Dividends: Year begins Jan. 1. No annual dividends paid in 1919; 50% of regular scale in 1920; increase in 1921, restoring old schedule; approximately 50% further increase in 1922; 1923 same as 1922. Same scale in 1924, but commenced paying dividends at end of the first year. Post-mortem dividends not paid.

Dividend Formula: 1.4% of initial reserve plus a certain per cent of the cost of mortality (30% up to age at entry of 51, decreasing 1% for each year of age at entry over 50, to 20%).

Retroactive Principles in Practice: In some cases the company has made the provisions retroactive, such as grace period, disability clause, settlement options, reinstatement, change of plan. Restrictions in old policies, however, are not canceled, the general rule being to require compliance with the provisions of the policy contract.

Business in Force: American $3\frac{1}{2}\%$ and 4%. Full Level Premium, \$18,783,741; Modified Preliminary Term, \$5,669,820; Full Preliminary Term, \$29,720,886. Non-participating, \$41,280,907; Annual Dividend, \$5,417,647; Deferred Dividend, \$7,475,893. Life, \$33,939,155; Endowment, \$4,919,387; Term and other policies, \$15,315,905.

FEDERAL RESERVE LIFE INSURANCE COMPANY, Kansas City, Kansas. Inc. Oct., 1919; began business Feb. 12, 1920. Walter L. Payne, Pres.; M. G. Vincent, Vice-Pres.; D. H. Holt, Secy. and Treas.

Stock company; participating.

Operates in Kansas only.

Limits: Ages 15-65, \$10,000; maximum net line, \$5,000.

Company had not, prior to press time, completed a rate book. Policies with graded death benefits were being issued and stock distributed in connection therewith. A 20% dividend has been declared payable at end of second year when third premium is paid.

Business in Force: American 3% Modified Preliminary Term (Ill. Std.). Total in force, \$5,830,500.

FEDERAL UNION LIFE INSURANCE COMPANY, Federal Union Life Bldg., Cincinnati, Ohio. Inc. 1914. Frank M. Peters, Pres. and Agency Dir.; O. K. Jones, Vice-Pres.; Geo. F. Schott, Vice-Pres.; C. C. Williams, Vice-Pres.; C. E. Brotton, Secy.; D. W. Craig, Treas.; E. O. Smith, Med. Dir.; E. H. Hardebeck, Actuary.

Stock company; non-participating policies only; ordinary, intermediate, monthly payment and group departments. While policies are issued on the non-participating plan, there is a clause in them which provides that "the company may reduce such rates whenever and as often as the directors may elect." Beginning with 1922, premiums on 10 and 15 Payment Life and 10 and 15 Year Endowments, reduced 4%.

when 5 years old. These reductions when once made are permanent. There is no other company with a similar provision in its policies.

Operates in Ill., Ind., Ky., Ohio, Pa., Tenn. and W. Va.

Sub-Standard Risks: Accepted. Rated-up, lien attached or extra premium charged. Reinsures and accepts sub-standard reinsurance. Negroes in profession accepted with extra rating.

Leading Policies in order of their popularity: Ordinary Life; 20 Year Endowment; 20 Payment Life; 20 Payment Coupon; 15 Year Endowment; 20 Payment Expectancy Endowment; 30 Payment Life.

Monthly Income: \$10 for 5 years certain; commuted value, \$557.10 years, \$1,027; 20 years, \$1,754.

Retroactive Principles in Practice: Old restrictions cancelled as they are eliminated in new contracts. The following are applicable to old as well as new policies: Disability and Double Indemnity; settlement options; change of plan; reinstatement; larger surrender values.

Business in Force: (All non-participating). American $3\frac{1}{2}\%$. Full Level Premium, \$1,473,215; Preliminary Term, \$9,649,012; Modified Preliminary Term, \$762,132. Life, \$9,811,744; Endowment, \$6,266,094; Term and other policies, \$1,448,597.

FIDELITY MUTUAL LIFE INSURANCE COMPANY, N. Broad St. Philadelphia, Pa. Inc. Dec., 1878, as Fidelity Mutual Aid Assn., an assessment company; began business Jan., 1879; reorganized as legal reserve company 1899. Walter Le Mar Talbot, Pres.; F. X. Quinn, Vice-Pres.; R. F. Tull, Secy.; Samuel J. Steele, Treas.; J. R. Sykes, Comptroller; J. B. Franks, Actuary; H. Gordon Hurd, Asst. Actuary; Chas. J. R. Sproule, Asst. Treas.; Frank H. Sykes, Mgr. of Agencies; Wm. H. E. Wehner, Med. Dir.

Mutual company; annual dividends. Some deferred dividend business in force which was issued prior to 1907. First life company to issue disability clause, which was adopted in 1896; also first to issue double indemnity, adopted 1904.

Operates in all states except Ariz., Idaho, Mont., Nev., N. M., Tex., Utah, Wis. and Wyo.

Leading Policies in order of their popularity: "Income for Life," Ordinary Life, 20 Payment Life, 5 Year Term, 20 Year Endowment, 15 Year Term.

Sub-Standard Risks: Rated-up or lien on policies. Solicitation of risks other than Caucasian not encouraged. Does not reinsure nor accept sub-standard reinsurance.

Monthly Income: Issued as settlement option on regular form and also through special policies for that purpose. \$10 for 20 years certain; commuted value, \$1,765; 10 years, \$1,033.

Dividends: Year begins April 1. 1919 scale cut 10% to 25% because of influenza epidemic, investment situation and higher expenses. This scale continued for year beginning April 1, 1920. 1921 dividends increased over 1918 scale by approximately 10%. 1922 increase representing about 10% of 1921 scale. Increases in 1923 and 1924. Post-mortem dividend not paid.

Dividend Formula: The annual dividends are calculated by a three factor contribution formula varying according to plan of insurance on basis of gross premiums. Deferred dividends: A credit from general surplus equal in amount to the cash dividend allowed on corresponding annual dividend policies is made. The sum of the credits on account of all policies constitutes the fund. To the fund thus set aside, interest in accordance with the company's experience is added annually, the total funds so obtained being carried as a liability to be shared among the survivors in proportion to their contributions, at the end of the accumulation periods as provided in the respective policy contracts.

Retroactive Principles in Practice: Company states that "It has not been indisposed to make later features in its policies retroactive as regards to older policies, but the conditions are such that it has been possible to do this only to a limited extent." The grace period has been extended to all old policyholders with no interest charge. The disability clause may be attached to old policies since Jan. 1, 1919. With minor exceptions the present reinstatement privileges are available to old policyholders. Excess interest is paid on all funds left with the company. Premiums may be continued under limited payment life policies to mature them as endowments. Premium payments may be extended by use of premium notes. Restrictions on old policies are not canceled, but the contracts are construed as the circumstances would justify. Settlement options dividend options, change of plan, and reinstatement are granted to old as well as new policyholders.

Business in Force: Issues prior to 1899 are valued on the Actuarial 4% table; since, American 3½% Full Level Premium Reserve, except certain limited payment life policies issued between Jan. 1, 1907, and Sept. 1, 1916, are American 3% Full Level Premium. Annual Dividend, \$248,568,800; Deferred Dividend, \$12,760,250; Miscellaneous, \$5,918,984. Life, \$130,572,659; Endowment, \$111,387,566; Term and other policies, \$24,576,339.

FIRST NATIONAL LIFE INSURANCE COMPANY, Pierre, S. D. Inc. 1909 as the First National Life and Accident Ins. Co.; reinsured the business of Bankers Reserve Fund Life Ins. Co., Cincinnati, O., at end of 1909; reinsured its accident business in 1914; changed name to First National Life Ins. Co. in 1916; reinc. in 1919 as the First National-Northwestern Life Ins. Co., after merging business with Northwestern Life and Western Mutual Life Insurance Companies of Aberdeen, S. D.; readopted its former name in 1921. The merger of these two companies added \$2,268,000 insurance. Control of this company purchased by the Continental Life Ins. Co. of St. Louis, Mo., March 31, 1924. Byron S. Payne, Pres.; A. W. Ewert, Vice-Pres.; C. W. Martindale, Secy. and Gen. Mgr.; W. O. Hoogestraat, Asst. Secy.; W. E. Miller, Actuary and Treas.; T. F. Riggs, Med. Dir.

Stock company; non-participating only.

Operates in Idaho, Minn., Mont., N. D., Ore., S. D. and Wash.

Leading Policies in order of their popularity: 20 Payment Coupon Reduction; Ordinary Life; 20 Payment Guaranteed Accumulative; 20 Payment Life; Endowment at 70; 20 Year Endowment.

Sub-Standard Risks: Rated-up if over or under weight; charged standard extra rate if occupational hazards; reinsured otherwise; charged extra premium based on special mortality table. Negro risks not solicited.

Monthly Income: Written through regular forms.

Business in Force: American 3½% Modified Preliminary Term except a small part of reinsured business Level 3% (Ill. Std.). Total in force, \$17,613,563.

THE FIRST REINSURANCE COMPANY OF HARTFORD, 750 Main St., Hartford, Conn. Inc. 1912. H. H. Stryker, Pres.; Samuel Ludlow, Jr., Vice-Pres. and Secy.

Stock company; chartered to write reinsurance on all classes of insurance, but writes only sub-standard business.

Operates in Ark., Colo., Conn., D. C., Ill., La., Mass., Mich., Mont., Nev., N. H., N. C., Ohio, Pa., Tex. and W. Va.

FIRST TEXAS PRUDENTIAL INSURANCE COMPANY, Galveston, Tex. Inc. Feb. and began business March, 1919, as First Texas State Ins. Co.; reinsured Prudential Ins. Co. of Texas in 1916; changed to present name in 1917. Reinsured Southern Co-Operative Life Ins. Co. of Texas in 1918. I. H. Kempner, Pres.; B. J. Cunningham and C. H. Moore, Vice-Pres.; T. E. Flick, Secy. and Treas.; A. Sigtenhorst, Actuary; T. H. Harris, Med. Dir.

Stock company, non-participating; writes ordinary, intermediate, industrial and accident.

Operates in Texas only, in accordance with its charter.

Sub-Standard Risks: Usually charged flat extra premium some times rated-up. Negro risks accepted on ordinary life at special rate.

Accident and Health: Standard forms of monthly premium accident and health policies issued as well as weekly sick and accident benefit policies.

Business in Force: (All non-participating) American 3½% Life, \$2,531,957; Endowment, \$192,500; Term and other policies, \$106,279.

FORT WORTH LIFE INSURANCE COMPANY, Farmers & Mechanics Bank Bldg., Fort Worth, Tex. Inc. Feb., commenced business May, 1906. This company is in process of consolidation with the Southern Union Life Ins. Co., Fort Worth, Tex. J. L. Mistrot, Pres. and Actuary; J. L. Mims, Vice-Pres. and Actuary; Tom Poyner, Vice-Pres. and Agcy. Mgr.; S. H. Weatherford, Secy.; E. M. Wilson, Treas.; Dr. T. W. Irion, Med. Dir.

Stock company; non-participating only; formerly wrote participating also.

Operates in Texas only.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; Endowment at age 65; Ordinary Life Premium Discount; 20 Year Endowment; 15 Payment Life.

Sub-Standard Risks: Flat extra premium charged. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Settlement; change of plan; reinstatement.

Business in Force: American 4½% to Jan. 1, 1912 (except Participating on American 3% Level Premium); since, American 3½% Modified Preliminary Term (Ill. Std.). Full Level Premium, \$974,510; Full Preliminary Term, \$15,663,016; Ill. Std., \$1,169,500; Non-participating, \$17,735,099; Annual Dividend, \$13,250; Deferred Dividend, \$60,500; Life, \$15,844,639; Endowment, \$1,255,740; Term and other policies, \$691,840.

FRANKLIN LIFE INSURANCE COMPANY, Springfield, Ill. Inc. originally as assessment company in 1884; reorganized in 1898 as a mutual company, changing over to stock basis in 1910. H. M. Merriam, Pres.; Henry Abels, Vice-Pres.; Will Taylor, Secy.; F. R. Jordan, Actuary; J. A. Budinger, Asst. Actuary; O. F. Maxon, Med. Dir.; Edgar S. Barnes, Treas.; J. W. Jones, Agency Dir.

Reinsured La Salle Life Ins. Co., Chicago, Ill., in 1910, and life business of Inter-Ocean Life and Casualty Co. of Springfield, Ill., in 1913.

Stock company; non-participating only. Discontinued deferred dividend in 1912; annual dividend in 1914.

Operates in Ala., Colo., Fla., Ga., Ill., Ind., Ia., Kan., Mich., Minn., Miss., Mo., Neb., Ohio, Okla., Pa., Tenn., Texas and Wis.

Leading Policies in order of their popularity: Ordinary Life; 20 Year Payment Life; 10 Year Renewable and Exchangeable Term; 20 Year Endowment; 30 Year Endowment; Insurance Annuity; 5 Year Exchangeable Term; 25 Year Endowment; 15 Year Endowment; 10 Year Exchangeable Term.

Sub-Standard Risks: Accepted upon payment of flat extra premium or premium based on special mortality table. Restricted to life and endowment plans. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 5 years certain; commuted value, \$555. 10 years, \$1,020; 15 years, \$1,410; 20 years, \$1,740. Also issues continuous monthly income, 20 years guaranteed.

Retroactive Principles in Practice: New privileges granted on old policies whenever possible, as follows: Grace in payment of premiums granted on all policies; no interest charge in grace period, although the old policies provide for 6%; disability clause not attached prior to Jan. 1, 1912, as it was not permitted by state law; no reserve charged on old policies. Reinstatement privileges are available to old policyholders. Settlement options extended to old policyholders. Cash surrender, change of plan and all other privileges made retroactive where possible. Policies have always been free from restrictions except war clause.

Business in Force: Prior to July 1, 1907, Actuaries 4% Full Preliminary; all participating policies issued after Jan. 1, 1905, Special Reserves making reserve end of 20 years or end of premium-paying period equal to American 3% level net premiums basis; since July 1, 1907, American 3½% a further reserve is made providing for full level net premium reserve at end of 20 years under Ordinary Life and other plans where premium charged is less than corresponding 20 Year Payment Life premium. Full Level Premium \$29,923,420, Reserve \$2,099,293. Full Preliminary Term \$4,224,579, Reserve \$2,093,001; Modified Preliminary Term \$115,558,781, Reserve \$10,183,286; S. & U. \$431,160, Reserve \$4,934; Non-participating, \$139,051,906; Annual Dividend, \$5,476,240; Deferred Dividend, \$4,654,629; Assessment, \$266,000; Life, \$111,319,110; Endowment, \$12,571,098; Term and other policies, \$26,247,732.

GEM CITY LIFE INSURANCE COMPANY, Second and Perry Sts. Dayton, Ohio. Inc. 1911; began business March, 1912. A. J. Conover, Pres.; Gustav Becker, Secy.; I. A. Morrisett, Vice-Pres. and Gen. Mgr. J. L. Robinson, Asst. Secy. and Cashier; G. T. Bown, Med. Dir.; Carl Mitcheltree, Actuary.

Stock company; non-participating only; also commercial and industrial health and accident department; and monthly payment life.

Company controlled by majority stockholders' agreements.

Operates in Ohio and D. C.

Leading Policies in order of their popularity: 20 Payment Life Coupon; 20 Year Endowment; Endowment, age 35; Term.

Sub-Standard Risks: Limited to 20 Year Endowment. Occupational hazards flat extra premiums; physical hazards rated-up. Reinsure above \$1,000. Negro risks not solicited.

Monthly Income: Issued as settlement option on regular policies.

Accident and Health: Premium of \$30 annually or \$7.50 quarterly, provides accidental death benefit of \$5,000 and sick benefit covering sickness of any nature, of \$25 for 52 weeks, commencing one week after sickness begins and \$25 weekly accident benefit.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term. Total in force, \$9,320,412.

GEORGE WASHINGTON LIFE INSURANCE COMPANY, 1014 Kanawha St., Charleston, W. Va. Formerly Southern States Mutual Life Ins. Co. Inc. Jan. commenced business May, 1906. Reinsured Commercial Life and Casualty Co. in 1914; approximately \$3,000,000. Harrison B. Smith, Pres.; A. M. Scott, Vice-Pres.; E. C. Milair, Vice-Pres., Secy. and Agency Dir.; F. S. Brown, Treas.; H. H. Young, Med. Dir.; J. P. Bowerman, Actuary.

Stock company; participating; one line of policies known as preferred addition policies, with a guaranteed dividend of \$10 per \$1,000 before stockholders receive any profit. Other line of policies known as special rate, which are as low as the non-participating rate, but are participating, dividends being declared as surplus warrants.

Operates in Ga., Ky., Mich., N. C., Ohio, Okla., S. C., Tenn., Va. and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Whole Life; 20 Year Endowment; 20 Payment Endowment at 65; 20 Payment Endowment at 60; Monthly Income; Bi-Monthly Income; 15 Payment Life; 10 Year Non-Renewable Term.

Sub-Standard Risks: Charged flat extra premium, rated-up or charged premium based on special mortality tables. Races other than white accepted according to individual cases. Reinsures but does not accept sub-standard reinsurance. Seldom accepted on any basis.

Monthly Income: \$10 for 5 years; commuted value, \$558; 10 years, \$1,040; 20 years, \$1,814.

Dividends: Year begins Jan. 1. Same schedule in use since 1917. Post-mortem dividend not paid.

Dividend Formula: Two-factor method. Surplus interest distributed in proportion to mean reserve values of the participating policies; and the surplus from loading and other sources is distributed as a percentage of the participating loadings received under individual policies.

Retroactive Principles in Practice: The following newly adopted provisions have been extended to old policyholders: Disability and Double Indemnity clauses upon evidence of insurability, dividends left to hasten maturity, right to name an irrevocable beneficiary, discount on premiums paid in advance, repayment of loans at any time, automatic premium loan, no interest charged during grace period.

Business in Force: American 3½%. Annuities, prior to 1917 McClinck's 3½%, then to British Offices 4%. Full Level Premium \$1,037,499, Reserve \$146,708; Modified Preliminary Term \$20,542,142, Reserve \$2,521,139; Participating, \$20,674,523; Non-participating, \$905,118; Life, \$16,818,852; Endowment, \$3,906,122; Term and other policies, \$710,065; Dividend Additions, \$144,602.

GIRARD LIFE INSURANCE COMPANY, 529 Chestnut St., Philadelphia, Pa. Inc. Jan., 1909, succeeding an assessment company of the same name. Nathan T. Folwell, Pres.; Joseph M. Steele, Vice-Pres.; R. H. Wallace, Vice-Pres. and Treas.; Albert Short, Vice-Pres. and Secy.; C. R. Craig, Med. Dir.; C. T. Botting, Agency Dir.

Stock company; guaranteed premium reduction policies providing for distribution of additional surplus at end of 5-year periods; a little non-participating written.

Operates in Ill., Ia., Mich., Mo., N. J., Ohio and Pa.

Leading Policies in order of their popularity: Ordinary Life P. R.; 20 Payment Life P. R.; Ordinary Life N. P.; 20 Year Endowment P. R.; 20 Payment Life N. P.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,765.20.

Dividends: Year begins Jan. 1. Same schedule for 1919 and 1920 as in 1918. 1921 cut approximately 25% and increased for 1922. 1922 same as 1921. Increased in 1924. Post-mortem dividends paid on 5-year dividend policies issued prior to Jan. 1, 1920, based on earnings. Post-mortem dividend paid on deferred dividend, but not on annual dividend policies.

Dividend Formula: Made up of three factors viz.: a percentage of the expected mortality; a percentage of the loading; a portion of the excess interest earnings. The first two vary according to the age of the policy and the plan of insurance. The third is one-half of 1% taken on the mean reserve, for all policy years and plans of insurance.

Business in Force: Modified Preliminary Term on all except 20 Payment Life participating since May 1, 1914, and 20 Payment Life non-participating since Jan. 1, 1920, valued on Full Preliminary Term basis, \$19,119,312; others, \$5,279,026. Non-participating, \$7,843,513; Annual Dividend, \$16,098,825; Deferred Dividend, \$456,000. Life, \$21,878,672; Endowment, \$1,655,774; Term and other policies, \$636,677; Dividend Additions, \$227,215.

GRANGE LIFE INSURANCE COMPANY, State Bank Bldg., Lansing, Mich. Inc. 1914, reorganized from assessment basis. N. P. Hull, Pres.; Frank Coward, Vice-Pres.; C. H. Bramble, Secy. and Treas.; Prof. J. W. Glover, Actuary; H. A. Haze, Med. Dir.; W. D. Byrum, Agency Dir. (Changed name from Grange Life Assurance Association in 1919.)

Stock company; non-participating; in 1923 began to issue participating in connection with Bank Savings plan; also writes group.

Operates in Michigan only.

Leading Policies in order of their popularity: 20 Payment Endowment, 85; 20 Year Endowment; Continuous Premium Endowment, 85; 25 Year Endowment; 30 Year Endowment; 20 Payment Guaranteed Endowment Additions; 40 Year Endowment; 35 Year Endowment.

Sub-Standard Risks: Charged flat extra premium, rated-up, or lien attached to policies. Reinsures and accepts some sub-standard reinsurance. Accepts sub-standard risks from agents of companies not accepting such risks. Negro risks not solicited.

Monthly Income: Special policies for that purpose, and also as settlement option; \$12.50 for 240 months; commuted value, \$2,126.50.

Retroactive Principles in Practice: Disability and Double Indemnity granted to old policyholders.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.), \$4,203,463; Level Premium \$1,557,633, Reserve \$168,263; National Fraternal Congress 4% \$182,250, Reserve \$37,079; Full Preliminary Term \$9,873,613, Reserve \$430,306; Non-participating, \$15,552,302; Deferred Dividend, \$82,406; Assessment, \$182,250.

GREAT AMERICAN LIFE INSURANCE COMPANY, 105 Avenue A East, Hutchinson, Kas. Inc. Sept., 1916; began business 1917. S. M. Babbit, Pres.; Frank A. Hadden, Asst. Secy.; W. S. Thompson, Treas. C. Klippel, Med. Dir.; F. S. Withington, Consulting Actuary.

Stock company; participating and non-participating.

Operates in Kansas only.

Sub-Standard Risks: Not accepted. Negro risks not accepted.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,754.

Leading Policies in order of their popularity: 20 Payment Life; 20 Year Endowment; Ordinary Life; Premium Refund; Ordinary and 20 Payment Life Monthly Income; M.O.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability; double indemnity; change of plan; reinstatement.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Non-participating, \$6,060,157; Deferred Dividend, \$9,000. Life, \$5,549,080; Endowment, \$116,750; Term and other policies, \$403,327.

GREAT NORTHERN LIFE INSURANCE COMPANY, Wausau, Wisc. General offices, Westminster Bldg., Chicago, Ill. Inc. and began business May, 1909. Consolidated with Central Business Mens Association of Chicago in 1923, moving offices to Chicago. H. G. Royer, Pres.; C. O. Pauley, Secy.; F. A. Helmer, Vice-Pres. and Gen. Counsel; W. C. Castle, Vice-Pres.; John A. Sullivan, Vice-Pres. and Agency Dir.; H. J. Hornberger, Actuary; C. B. Irwin, Med. Dir.; I. S. Parker, Asst. Secy.

GENERAL INFORMATION

Stock company; non-participating only.

Operates in Cal., Colo., Ill., Ind., Iowa, Kans., Mich., Minn., Mo., Mont., Neb., Ohio, Okla., S. D., Tex., Wisc. and Wyo.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Payment Endowment, 65; 20 Year Endowment; Endowment, 65.

Sub-Standard Risks: Rated-up and in some cases a flat extra rate. Reinsures but does not accept sub-standard reinsurance. All but Term. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,737.60.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity.

Accident and Health: Annual premium of \$44 provides accidental death or double dismemberment benefit of \$5,000; single dismemberment benefit, \$150; sick or accident disability benefits, \$100 per month. Benefits payable for first week and for entire duration of disability.

Business in Force: (All non-participating); American 3½%. Full Level Premium, \$2,076,300; Full Preliminary Term, \$6,649,178; Straight Modified Preliminary Term, \$5,617,854; Modified Preliminary Term, \$2,772,023; Select and Ultimate, \$2,542,440. Life, \$11,633,478; Endowment, \$5,869,473; Term and other policies, \$1,633,044; Group, \$521,800.

GREAT REPUBLIC LIFE INSURANCE COMPANY, 8th and Spring Sts., Los Angeles, Cal. Commenced business Feb., 1913. A. Otis Birch, Pres.; F. B. Olds, Secy.-Treas.; W. H. Savage, Agency Dir. and Vice-Pres.; F. F. Petty, Asst. Secy. and Actuary; H. M. Brandel, Med. Dir.

Stock company; non-participating only.

Operates in Ariz., Ark., Cal., Kan., Mo., N. M., Okla. and Tex.

Leading Policies in order of their popularity: 20 Payment Coupon with extra benefits; Commercial Ordinary Life; Ordinary Life; 20 Year Endowment.

Sub-Standard Risks: Flat extra premium charged, lien attached or rated-up and business reinsured in other companies. Negro risks not accepted.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Double Indemnity and Disability; change of plan; reinstatement; settlement options; old contracts may be rewritten embodying new privileges.

Monthly Income: \$10 for 240 months; commuted value, \$1,735; 120 months, commuted value, \$1,017.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term; Life, \$21,877,008; Endowment, \$804,385; Term and other policies, \$1,649,362.

GREAT SOUTHERN LIFE INSURANCE COMPANY, Cor. Louisiana and Preston Sts., Houston, Tex. Inc. March, commenced business Nov., 1909. E. P. Greenwood, Pres.; J. C. Cameron, Vice-Pres. and Actuary; L. S. Adams, Vice-Pres. and Treas.; W. S. Horn, Secy. and Asst. Treas.; E. A. Kiker, Asst. Secy.; F. W. Griffin, Vice-Pres. and Supt. of Agents; J. E. Daniel, Med. Dir.; W. L. Crawford, Asst. Actuary.

Reinsured Equitable Life of Texas in Nov., 1915, gaining about \$2,700,000 insurance in force; Lone Star Life, March, 1914, \$2,100,000; Wichita Southern Life, March, 1918, \$13,700,000, Oklahoma National Life, July, 1918, \$10,500,000; American Home Life of Fort Worth, Tex., Dec. 31, 1919, which had previously been reinsured in International Life.

Stock company; non-participating, deferred dividend, monthly payment life and group.

Operates in Ark., Kan., La., Miss., Mo., N. M., Okla. and Texas.

Sub-Standard Risks: Extra rate based on increased mortality. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Leading Policies in order of their popularity: Endowment, 85, 20 Payment Life; 20 Payment Life, G. P. E.

Monthly Income: \$10 for 240 months, commuted value, \$1,730; 120 months, \$1,010.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; reinstatement; change of plan; settlement options.

Business in Force: (All non-participating): American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std. adopted 1922); (reinsured business of Wichita and Gibraltar Life Companies valued Ill. Std. instead preliminary term as heretofore). Life, \$98,025,066; Endowment, \$5,096,627; Term and other policies, \$12,396,949.

GREAT STATE LIFE INSURANCE COMPANY, Wichita, Kan. Inc., and began business, 1919. Fred B. Stanley, Pres.; B. F. Hegler, Vice Pres.; W. B. Crandall, Secy.; L. F. Cunningham, Treas.; J. P. Sullivan Mgr. of Agencies; W. P. Callahan, Med. Dir.

Mutual company; writes participating and non-participating. Also writes monthly payment life.

Operates in Kansas only.

Sub-Standard Risks: Occupational hazards charged extra rate. Physical impairments not accepted. Negroes not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; settlement options; larger cash values; change of plan; reinstatement; accelerative features; dividend options; dividends on paid-up and extended insurance.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) Non-participating, \$1,742,170; Annual Dividend, \$92,500; Deferred Dividend, \$5,335,780; Life, \$6,628,345; Endowment, \$365,525; Term and other policies, \$176,580.

GREAT WEST LIFE ASSURANCE COMPANY, Rorie and Lombard, Winnipeg, Man. Inc. Aug., 1891; commenced business Aug., 1892. A MacDonald, Pres.; C. C. Ferguson, Gen. Mgr.; A. Jardine Secy.; Wm. McQuaker, Treas.; H. H. Chown and R. J. Blanchard, Med. Dirs.; F. D. MacCharles, Actuary.

Stock company; business principally on quinquennial dividend plan; also some annual and deferred dividend and non-participating policies. Also writes group insurance. Shareholders receive $1/10$ of profits set aside for distribution, policyholders the rest.

Operates in Canada, Mich., Minn., N. D. and Illinois.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 19 Payment Life; 20 Year Endowment.

Sub-Standard Risks: Charged flat extra premium, lien attached, rated-up or premium based on special mortality tables. Reinsures and accepts sub-standard reinsurance. Races other than white accepted on same basis as white.

Monthly Income: \$10 for 10 years certain; commuted value, \$1,025; 20 years, \$1,750.

Dividends: Year begins Jan. 1. Same for 1919, 1920, 1921 and 1922. Readjustment and dividends paid at end of first year in 1923; 1924 same as 1923 scale. Post-mortem dividends pro rata on quinquennial policies.

Dividend Formula: In the distribution of profits the Company uses an asset share formula involving four factors, viz.: Interest, Mortality, Loading and Withdrawals. For interest a net rate of 6% is assumed. For Mortality it is assumed that 75% of the Om. Select Mortality table applies for all ages less than 36; after age 35 the percentage increases one point for each additional age until a maximum of 100% is attained at age 60. For loading an expense rate of 10% is assumed for all renewal premiums. For first year premiums the expense rate varies for each plan and age. For example, for ages 25 to 51 the rate for Ordinary Life varies from 122% to 88%; for 20 Payment Life from 105% to 84%; and for 20 year endowment from 88% to 80%. The Withdrawal factor is assumed to apply only during the first seven years of the policy, the rates assumed varying with the duration from 18% to 1% for all ages up to 47, after which they decrease slightly.

These profits are set aside annually on all plans and on quinquennial and deferred dividend policies are accumulated to the profit due dates. In the case of annual and quinquennial policies, the profits are graduated without, however, changing the aggregate value. Cash dividends are converted into paid-up insurance or premium reductions by the Hm. $3\frac{1}{2}\%$ table or if retained by the company are accumulated at the net rate of interest earned.

Retroactive Principles in Practice: The following new provisions may be applied to old policies. Disability and double indemnity; settlement options.

Business in Force: Om. (5) 3% and 3½% Full Level Premium. Non-participating, \$50,530,480; Tontine, \$81,840,366; Quinquennial, \$179,036,406; Annual Dividend, \$31,606,214; Cont. Additions, Boruses, \$8,188,639; Group, \$2,426,929. Life, \$292,205,112; Endowment, \$29,577,183; Term and other policies, \$28,334,044; Dividend Additions, \$1,285,766.

GREAT WESTERN LIFE INSURANCE COMPANY, Chicago, Ill. Inc. 1922. E. H. McConkey, Organizer; S. S. Parks, Attorney.

Stock company; stock now being sold to provide a capital of \$300,000.

GREAT WESTERN INSURANCE COMPANY, Hubbell Bldg., Des Moines, Ia. Inc. June 8, 1914, as a health and accident company; began writing life in 1923. H. B. Hawley, Pres.; W. G. Tallman, Vice-Pres. and Agency Dir.; R. D. Emery, Secy.; J. H. Hogan, Treas.; D. S. Fairchild, Med. Dir.; B. H. Gross, Auditor.

Stock company; non-participating only; also commercial and monthly payment accident and health.

Operates in Cal., Colo., Ill., Ind., Iowa, Kans., Mich., Minn., Mo., Neb., N. D., Ohio, S. D., Tex. and Wyo.

Sub-Standard Risks: Rated-up or extra premium charged. Reinsures but does not accept sub-standard reinsurance.

Business in Force: (All non-participating) Modified Preliminary Term (Ill. Std.). Life, \$913,000; Endowment, \$34,000; Term and other policies, \$209,000.

GUARANTY LIFE INSURANCE COMPANY, Kahl Bldg., Davenport, Ia. Inc. and commenced business Jan., 1903. A. E. Steffen, Pres.; R. Rohlf, Vice-Pres.; L. J. Dougherty, Secy. and Gen. Mgr.; W. F. Meiburg, Asst. Secy.; J. C. Hasler, Treas.; Dr. W. L. Allen, Med. Dir.

Stock company; non-participating only.

Operates in Ill., Ia., Kans., Mo., Neb., N. D., Okla. and S. D.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; Endowment, age 65; Paid-up, 70; Endowment Option.

Sub-Standard Risks: Accepted at increased rating but reinsured. Negro risks not solicited.

Monthly Income: \$10 for 20 years certain, commuted value, \$1,740; 10 years, \$1,020; 5 years, \$550.

Retroactive Principles in Practice: The following provisions apply to old contracts as well as new, regardless of policy provisions: Days of grace, disability clause, double indemnity, automatic extended insurance, settlement options, reinstatement, payment of loan at any time.

Business in Force: Actuaries 4% prior to 1909, since 3½%; prior to Oct., 1910, Full Preliminary Term; since Modified Preliminary Term (Ill. Std.); Preliminary Term, \$535,918; Modified Preliminary Term, \$26,813,831; Non-participating, \$26,612,787; Annual Dividend, \$220,237; Deferred Dividend, \$516,725; Life, \$23,526,044; Endowment, \$1,232,980; Term and other policies, \$2,570,725.

GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, 50 Union Square, New York, N. Y. Inc. April, commenced business July, 1860. Carl Heye, Pres.; T. Louis Hansen, Vice-Pres.; J. Fuhrer, Vice-Pres. and Actuary; Fred A. Goecke, Secy.; R. C. Neuendorffer, Secy.; Chas. Kruse, Cashier; Chas. B. Piper, Med. Dir.; Valentine Howell, Asso. Actuary.

Stock company; annual dividend only.

Operates in all States and Canada except Ariz., Del., Idaho, Me., Mass., Mont., Nev., N. H., N. M., R. I., Texas, Utah, Vt., Wash. and Wyo.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment; Special Life Income Endowment; 10 Year Term; 5 Year Term; 30 Payment Life.

Sub-Standard Risks: Charged extra premium scale, according to class. Reinsures and accepts sub-standard reinsurance. Accepts sub-standard risks from agents of companies not handling such risks. Negro risks not solicited.

Monthly Income: \$10 for 5 years, \$558; 10 years, \$1,038; 20 years, \$1,808.

Dividends: Year begins Jan. 1. 1919 schedule was 50% of 1918 schedule; 1920, 70% of 1918 schedule. Decreases due to influenza losses 1921, 80% of 1918 schedule. 1922 increase of 10% over 1921 and equal to 90% of regular schedule. Increases in 1923; 1924 averages 25% over 1923.

Dividend Formula: For policies issued prior to Jan. 1, 1910—Eight tenths of 1% of the initial reserve plus .2% of the amount at risk of the American Experience Table of Mortality with 3½% interest; 47.5% of the loading on the same basis. For policies issued since Jan. 1, 1910—1.3% of the initial reserve plus .2% of the amount at risk of the American Experience Table of Mortality with 3% interest; 47.5% of the loading on the same basis.

Retroactive Principles in Practice: The following provisions have been included in old as well as new policies irrespective of contract: Days of grace without interest, disability and double indemnity clauses; settlement options, change of plan, reinstatement, premium extensions, accelerative features, dividend options. Company states that it is its general practice to cancel restrictions as to suicide, residence, travel, occupations, etc., and allow new privileges as the more liberal provisions are adopted.

Business in Force: All Full Level Premiums. American 3½% reserve on "Home Department" issued prior to Jan. 1, 1902 (except 5% Gold Bond Policies), and from Jan. 1, 1907, to Jan. 1, 1910; and on issues of "Foreign Department" before Jan. 1, 1910; all other issues American 3% except Annuities are American 3½% and McClintock's 3½%. Non-participating, \$4,504,107; Annual Dividend, \$216,106,351; Deferred Dividend, \$7,833,185; Annuities, \$36,199. Life, \$181,625,817; Endowment, \$33,766,536; Term and other policies, \$12,036,435; Industrial, \$114,759; Dividend Additions, \$900,096; Group, \$476,730 included in above.

GUARDIAN LIFE INSURANCE COMPANY (NATIONAL), Madison, Wis., see National Guardian Life Ins. Co.

HAWKEYE LIFE INSURANCE COMPANY, 914 Grand Ave., Des Moines, Ia. Began business 1920. J. H. Allen, Pres.; F. L. Miner, Vice-Pres.; B. D. Van Meter, Secy.; B. B. Vorse, Treas.; A. R. Ingleman, Vice-Pres. and Agency Dir.; W. E. Baker, Med. Dir.

Stock company; annual dividends only. Since April 1, 1922, Company has issued Ordinary Life; 10, 15 and 20 Payment Life; 20 Year Endowment and Term Policies with Double Indemnity and Disability features.

Operates in Iowa and Missouri.

Dividends: Year begins July 1. Post-mortem dividend paid.

Sub-Standard Risks: Not accepted.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; settlement options; larger cash values; change of reserve; change of plan; reinstatement; surrender charge. Old restrictions are canceled as they are eliminated in new contracts.

Business in Force: (All annual dividend); American 3½% Preliminary Term Total in force, \$666,800

HOME FRIENDLY INSURANCE COMPANY OF MARYLAND, 1026 Linden Ave., Baltimore, Md. Inc. May, 1884, as The Home Friendly Society of Baltimore, an assessment company; changed to legal reserve company and assumed present name in 1922. George A. Chase, Pres.; D. F. Zeigler, Vice-Pres.; B. L. Talley, Secy.

Mutual company; industrial only.

Operates in D. C., Del., Md. and Pa.

Business in Force: Prior to 1903 American 4½%; 1903 to 1918 Actuaries 4%; since American 3½%. Total in force, \$13,726,194.

HOME LIFE INSURANCE COMPANY, 256 Broadway, New York, N. Y. Inc. April, commenced business May, 1860. E. I. Low, Pres.; Ellis W. Gladwin, 1st Vice-Pres.; W. J. Cameron, Acty.; H. N. Stoppard, Asso. Acty.; Geo. W. Murray, 2nd Vice-Pres. and Supt. of Agencies; W. S. Gaylord, Secy.; Frank W. Chapin, Med. Dir.

Mutual company; annual dividends only; wrote non-participating prior to 1907. Mutualized in 1916.

GENERAL INFORMATION

Operates in all States except Ariz., Del., Idaho, Mont., Nev., N. M., Texas, Wash., Wisc. and Wyo.; also operates in Canal Zone.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment; 10 Year Term; 3 Year Term and Ordinary Life; 5 Year Term; 30 Year Endowment; Endowment, 65; 15 Year Endowment; Endowment, 60; 15 Payment Life.

Sub-Standard Risks: Rated-up. Company arranges for reinsurance, but does not make a business of accepting sub-standard. Sesqui-American table of mortality used for risks in Canal Zone.

Monthly Income: 10 years certain, commuted value, \$2,596 for \$25 per month; 20 years, \$4,519 for \$25 per month.

Dividends: Year begins Jan. 1. 1918 schedule same as 1917; reduced in 1919 and 1920. 1921 schedule same as 1920. Increased in 1922, and again in 1923; 1924 the same as 1923. Post-mortem dividends paid except in case of death first year; full loading profits; proportionate interest and mortality profits.

Dividend Formula: The surplus for distribution divided in three portions, according as it is derived: Effective rate of interest is 4.6%; \$2.25 per \$1,000 of sum at risk; 25% of loading returned.

Retroactive Principles in Practice: Statement by the company: "Each new privilege is considered separately. There is no general rule that all new privileges should be made retroactive. Reinstatement, grace in payment of premiums and no interest charge during the days of grace applies in the case of all policies. Disability may be issued on all policies issued since Jan. 1, 1907; double indemnity on all issued since March, 1920. The full reserve is granted as a cash value on all life and endowment policies issued prior to Jan. 1, 1907.

"The company has not increased the reserve basis on any particular class of policies since they were issued. The settlement and dividend options contained in present policies will be made a feature, upon request, of any policy issued by the company except a policy guaranteeing the payment of the sum insured in specified installments. The present settlement options granted and all options participate in excess interest earned. Surrender charge reduced and the resulting larger cash value adopted in 1923 apply to all 3% policies. No other features of the present policies have been made generally retroactive. If any particular feature is requested it is taken into consideration individually. It is not the practice of the company to cancel restrictions in its old policies except so far as privileges are made retroactive, and these have been considered above."

Business in Force: 1860-1900, Actuaries 4%; 1901-1907, American 3½%; since, American 3% (some 3% prior to 1908) Full Level Premium. Non-participating, \$12,227,439; Annual Dividend, \$225,425,158; Deferred Dividend, \$9,720,613. Life, \$191,439,333; Endowment, \$25,800,446; Term and other policies, \$28,130,864; Dividend Additions, \$2,002,567.

HOME LIFE INSURANCE COMPANY OF AMERICA, 506 Walnut St., Philadelphia, Pa. Inc. 1899. Basil S. Walsh, Pres.; J. L. Durkin, Secy.; Geo. A. Huggins, Actuary; John J. Gallagher, Treas.

Stock company; non-participating only. Also has a large industrial business.

Operates in Delaware and Pennsylvania.

Sub-Standard Risks: Rated-up or charged extra rate. Reinsures but does not accept sub-standard reinsurance. Races other than white accepted on all but Term, but not allowed full limit.

Business in Force: (All non-participating): American 3½% Full Level Premium and Preliminary Term and Select and Ultimate. Full Level Premium \$177,000, Reserve \$74,885; Select and Ultimate \$703,500, Reserve \$108,561; Preliminary Term \$30,152,257, Reserve \$2,188,300. Ordinary Department: Life, \$18,217,027; Endowment, \$4,678,577; Term and other policies, \$8,131,397; Dividend Additions, \$5,756. Industrial Department: Life, \$18,857,879; Endowment, \$4,295,230; Term and other policies, \$1,197,716.

HOME LIFE INSURANCE COMPANY, Fordyce, Ark.; soliciting office at Little Rock, Ark. Organized Oct., 1911, as Home Life and Accident Ins. Co. by consolidation of Home Accident Ins. Co. and Home Life and Cas. Co. Reinsured accident business in Home Accident Ins. Co., Little Rock, Ark., in 1923, and changed to present name. A. B.

Banks & Co., Managers. Reinsured Mississippi Valley Life Ins. Co., Little Rock, Ark., in 1912, about \$2,000,000. A. B. Banks, Pres.; J. D. Arnold, Vice-Pres.; J. J. Harrison, Vice-Pres. and Agency Dir.; J. H. Thach., Vice-Pres. and Mgr. of Life Dept.; John R. Hampton, Secy.-Treas.; C. J. March, Med. Dir.

Stock company; non-participating only; also writes group; accident department discontinued in 1923.

Operates in Arkansas only.

Leading Policies in order of their popularity: Endowment, 85; 20 Payment Life; Term to age 60; Endowment, age 65.

Sub-Standard Risks: Extra rate. Reinsures but does not accept sub-standard reinsurance. Negro risks not accepted.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) and Full Level Premium Reserve. Full Level Premium \$874,500, Reserve \$31,184; Preliminary Term \$18,278,285, Reserve \$1,339,415; Non-participating, \$17,756,285; Annual Dividend, \$1,396,500. Life, \$14,414,227; Endowment, \$1,999,207; Term and other policies, \$2,739,351.

IDAHO STATE LIFE INSURANCE COMPANY, Empire Bldg., Boise, Ida. Inc. Aug., 1909, commenced business 1910. E. H. Dewey, Pres.; Edw. S. Chadwick, Vice-Pres. and Gen. Mgr.; Geo. B. Wood, Secy. and Agency Dir.; Wm. F. Smith, Vice-Pres. and Med. Dir.; P. H. Woolston, Acty.; Ray H. Peterson, Asst. Secy.

Stock company; non-participating only.

Operates in Ida., Cal., Nev., Ore., Utah, Wash. and Wyo.

Leading Policies in order of their popularity: 20 Payment Life Decreasing Cost; Ordinary Life Low Cost; 20 Payment Life Low Cost; 20 Year Endowment, Decreasing Cost; Ordinary Life Monthly Income; 20 Year Endowment, Low Cost.

Sub-Standard Risks: Occupational hazard extra rate; physical impairment rated-up. Reinsures but does not accept sub-standard reinsurance.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; change of plan; reinstatement.

Monthly Income: \$10 for 20 years; commuted value, \$1,754.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term. Life, \$26,297,228; Endowment, \$694,500; Term and other policies, \$132,500.

ILLINOIS LIFE INSURANCE COMPANY, 1212 Lake Shore Drive, Chicago, Ill. Commenced business Sept., 1893. Reinsured Western Mutual Life Ins. Co. of Ill. in 1901; Mutual Life Ins. Co. of Ky. in 1902; Kansas Mutual Life Ins. Co. in 1903. Jas. W. Stevens, Chairman of Board; R. W. Stevens, Pres. and Agency Mgr.; O. J. Arnold, Secy. and Actuary; Glenn Wood, Med. Dir.

Stock company; non-participating only; issues "survivorship investment policies," with annual contributions to the survivorship fund; and, at same rates, issues guaranteed annual addition policies, the premium for the additions being equal to the contributions of the survivorship investment policies.

Operates in Ga., Ill., Ind., Kan., Mich., Mo. and Okla.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Ordinary Life Double X; Term; 20 Year Endowment; Endowment, 85; 23 Year Endowment; 20 Payment Life Double X; Endowment, 65.

Sub-Standard Risks: Neither sub-standard nor negro risks solicited.

Monthly Income: \$10 for 5 years, commuted value, \$561; 10 years, \$1,038; 20 years, \$1,765.

Business in Force: From date of organization to 1902, Actuaries 4%; American 3% 1903 to 1907; from Jan. 1, 1908, American Experience $3\frac{1}{2}\%$. Full Level Premium, \$5,205,135; Modified Preliminary Term, \$143,930,450; Preliminary Term, \$1,166,405; Non-participating, \$142,388,600; Annual Dividend, \$5,055,524; Deferred Dividend, \$2,857,866; Assessment, \$415,000; Life, \$96,298,173; Endowment, \$22,315,067; Term and other policies, \$30,360,761.

INDEPENDENT LIFE INSURANCE COMPANY OF AMERICA. Nashville, Tenn. Inc. 1908. Interests connected with this company purchased control of the Cotton States Life Ins. Co. of Memphis, Tenn., in 1924. Paul Roberts, Pres.; M. J. McGuire, Secy.; J. W. Handly, Med. Dir., Vice-Pres. and Treas.; J. H. Covington, Vice-Pres.; M. E. Strube, Mgr. Ind. Dept.; E. S. Shannon, Agency Dir.; Jas. A. Copeland, Actuary.

Stock company; non-participating only. Ordinary, intermediate and industrial.

Operates in Alabama and Tennessee.

Leading Policies in order of their popularity: Special combination, Double Indemnity, Return Premium Policy.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term Reserve (Ill. Std.), for ordinary business; American 4% net level premium for industrial business. Total Ordinary business, \$3,602,720. Total Industrial business, \$13,813,195.

INDIANAPOLIS LIFE INSURANCE COMPANY, 2960 N. Meridian St., Indianapolis, Ind. Inc. July, began business Nov., 1905. Frank P. Manly, Pres.; Jos. R. Raub, Secy.; E. B. Raub, Vice-Pres. and Counsel; Elder A. Porter, Actuary; James B. Young, Med. Dir.

Mutual company; annual dividends mainly; some non-participating.

Operates in Fla., Ill., Ind., Mich., Minn., Ohio and Texas.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Payment Endowment, 65; Endowment, 65; 20 Year Endowment; 10 Year Term; 15 Year Endowment; 10 Year Endowment.

Sub-Standard Risks: Accepted if occupational hazard by payment of flat extra premiums; by rating-up ages, or lien attached if medical hazard. Certain risks limited to certain forms. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 5 years, commuted value, \$550; 10 years, \$1,020; 20 years, \$1,740.

Dividends: Year begins Jan. 1. 1917 and 1918 same scale; suspended for 1919; on policies more than one year old, 90% of the old schedule paid in 1920; on policies one year old, 75% of the schedule paid in 1920. 1921 increased over 1920. 1922 and 1923 same as 1921. In 1924 the 1921 schedule was used, but an extra 20% was paid in addition.

Dividend Formula: Dividends are calculated on the three-factor contribution plan. Interest contribution is on the basis of $4\frac{1}{4}\%$ on reserve; mortality 30% on the first year, gradually decreasing as to age to a minimum of $12\frac{1}{2}\%$. A refund of loadings has been made running from nothing to 50% according to the form of policy, amount of loading and duration of policy.

Retroactive Principles in Practice. Newer privileges have been invariably extended to old policyholders, as follows: Grace in payment of premium is allowed on all policies; newer disability and double indemnity clauses extended to old policyholders without extra charge when less liberal clauses had originally been issued. Reinstatement, settlement options and change of plan, available to old policyholders. Excess interest is paid on all funds left with the company. It is the practice of the company to cancel all restrictions as more liberal conditions are incorporated. Old policies issued during 1905 to 1909 inclusive Combined Experience 4% basis are now on Ill. Std.

Business in Force: All business now valued on American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Actuaries 4% prior to July 1, 1909. Non-participating, \$2,975,528; Annual Dividend, \$37,062,213; Life, \$25,433,191; Endowment, \$12,029,235; Term and other policies, \$2,575,416.

INTER-MOUNTAIN LIFE INSURANCE COMPANY, 11th floor Bost. Bldg., Salt Lake City, Utah. Inc. July, commenced business Aug., 1911. J. O. Carter, Pres.; C. C. Friel, Secy.; R. N. Griswold, Actuary; A. H. Hakenson, Supt. of Agents; G. W. Middleton, Med. Dir.

Stock company; non-participating; discontinued annual dividend in 1923.

Operates in Ariz., Colo., Ida., Nev., Utah and Wyo.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life Coupon; Ordinary Life Return Premium; Ordinary Life; 20 Years Endowment; Endowment, age 65.

Sub-Standard Risks: Charged flat extra premium or rated-up in occupational hazard or over or under weight; otherwise not accepted. Reinsured. Negro risks not solicited.

Monthly Income: \$650 at death and \$25 for 240 months, commuted value \$5,000, or \$450 at death and \$25 for 120 months; commuted value \$3,000.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) on all policies except Ordinary Life Special and Term, which are on Full Level Premium Basis; Double Reduction Bond and Joint Endowment on Full Preliminary Term. Full Level Premium \$616,000, Reserve \$39,852; Modified Preliminary Term \$16,083,847, Reserve \$1,145,640; Full Preliminary Term \$71,000, Reserve \$17,316; Non-participating, \$12,807,212; Annual Dividend, \$2,237,135; Deferred Dividend, \$1,726,500; Life, \$14,964,019; Endowment, \$1,307,788; Term and other policies, \$477,659; Dividend Additions, \$21,382.

INTERNATIONAL LIFE INSURANCE COMPANY, St. Louis, Mo. Inc. and began business Aug., 1909. Reinsured business of U. S. Annuity and Life of Chicago, Dec., 1916; Reliable Life of Indianapolis, April, 1917; Empire Life, Atlanta, Ga., in Feb., 1916; National Life of Montana, in 1918; Ordinary business of Cherokee Life, Georgia, in 1915. Reinsured Texas business of Cherokee Life in 1915; and, prior thereto, had reinsured business of Great Western Life of Kansas City, American Home Life of Fort Worth, and Jefferson Life of Oklahoma. Reinsured Gulf Coast Life in 1922. Massey Wilson, Pres.; J. L. Babler, Vice-Pres. and Gen. Mgr. of Agencies; Jas. P. Hinton, Vice-Pres.; W. F. Grantiges, Secy.; G. E. Myers, Acty.; E. A. Babler, Med. Dir.; A. H. Carter, Treas.

Stock company; non-participating only; ordinary and monthly payment life; also group insurance; writes "special combination" policies which provide excess interest dividends; triple option forms which provide guaranteed reduction of premiums by the use of coupons, and on the limited payment life, these policies participating after paid up.

Operates in Ala., Ariz., Ark., Cal., Colo., Fla., Ga., Ida., Ill., Ind. Ia., Kas., Ky., Mich., Minn., Miss., Mo., Mont., Neb., N. J., N. M., N. D., Ohio, Okla., Pa., S. D., Tenn., Tex., Utah, Va., Wash., W. Va., Wyo. and Hawaii.

Leading Policies in order of their popularity: 20 Payment Life Ordinary Life; 20 Year Endowment.

Dividends. Year begins Jan. 1. 1921, 1922, 1923 and 1924 same as 1920.

Sub-Standard Risks: Accepted by payment of flat extra premiums by rating-up ages, lien attached or by premiums based upon special mortality tables. Japanese and Chinese accepted on Endowment plan rates based on occupation. Reinsures and accepts sub-standard reinsurance.

Monthly Income: Commuted value, \$10 for 240 months, \$1,737.

Retroactive Principles in Practice: The following provisions apply to old policies as well as new irrespective of contract: Double indemnity, automatic premium loan, settlement options, premium extensions change of plan, reinstatement, granting of new disability conditioned on evidence of good health. Practice of company to allow new privileges to old policyholders as adopted.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (W. Va. Std.). Ordinary Life and 20 Payment Life are on preliminary basis; other limited payment and endowment policies, Ordinary Life Modification; Term policies on net level reserve basis. Total in force \$162,309,900.

INTERNATIONAL LIFE AND TRUST COMPANY, 5th Ave. and 16th St., Moline, Ill. Name changed from Lutheran International in 1920. Began business Aug., 1916. Merged with Iowa Life Insurance Co., Waterloo, Ia., in 1922. J. O. Laugman, Pres.; E. Lundgren, Vice Pres.; A. Johnson, Secy.; Edwin Hult, Treas.; Chas. Wright, Agent Supervisor; A. Johnson, Med. Dir.

Stock company; writes annual dividend and non-participating writes monthly and annual payment life and group insurance.

Operates in Illinois, Iowa and Minnesota.

Leading Policies in order of their popularity: Ordinary Life, non-participating; 20 Payment Coupon Reduction; 20 Payment Life, non-participating; 20 Payment Life, participating; Ordinary Life, partici-

rating; 15 Payment Life, non-participating; 20 Year Endowment, non-participating.

Sub-Standard Risks: Accepted but reinsured. Negro risks not accepted.

Dividends: Year begins Jan. 1. 1921, 1922 and 1923 schedules same as 1920.

Dividend Formula: On 20 Payment Life, interest factor 1%, loading factor 3% of gross premium, mortality factor 15% of tabular cost.

Retroactive Principles in Practice: Disability and Double Indemnity granted to old policyholders. Old restrictions usually canceled when eliminated from new contracts.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) and Level Premium. Ill. Std., \$10,361.652; Level Premium, \$60,000. Non-participating, \$6,934,773; Annual Dividend, \$3,486,879. Life, \$8,122,800; Endowment, \$995,667; Term and other policies, \$1,297,826.

INTER-SOUTHERN LIFE INSURANCE COMPANY, Louisville, Ky. Reincorporated after merger with Citizens National Feb. 24, 1915; originally incorporated May, 1906. Reinsured Florida Life in Aug., 1915; Central Life, Ky., in May, 1916, and Indiana National Life in 1923. Jas. R. Duffin, Pres.; W. W. Moore, A. M. Wash and J. A. Donaldson, Vice-Pres.; Burton Van Dyke, Actuary; J. F. Holland, Treas.; Stanley Reed, Secy. and Agency Dir.; W. T. McKinney, Asst. Med. Dir.; C. B. Nordeman, Asst. Secy.

Stock company: non-participating only; writes ordinary and intermediate.

Operates in Ark., Fla., Ga., Ill., Ind., Ky., Mich., Ohio, Pa. and Tenn.

Leading Policies in order of their popularity: Compound Option Ordinary Life; Compound Option 20 Payment Life; Endowment, 85; 20 Payment Endowment, 85; Compound Option, 20 Year Endowment.

Sub-Standard Risks: Accepted by rating-up if over-weight or if occupation is unfavorable and not graded over 200% mortality. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited. Malays accepted as reinsurance on tropical or semi-tropical rates.

Monthly Income: Commuted value, \$10 for 240 months, \$1,776.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies irrespective of contract: Days of grace without interest, disability clause in some cases, double indemnity, right to name irrevocable beneficiary.

Business in Force: American 3% and $3\frac{1}{2}\%$ and Actuaries 4%. Full Level Premium \$12,425,509, Reserve \$349,384; Preliminary Term \$70,735,780, Reserve \$7,531,779; Modified Preliminary Term \$5,341,277. Reserve \$780,759.

INTERSTATE LIFE AND ACCIDENT COMPANY, Chattanooga, Tenn. Inc. 1909; began business July, 1910. Commenced life department Oct., 1917. Dr. J. W. Johnson, Pres.; J. R. Leal, Secy. and Actuary; J. W. Blevins, Mgr. Life Dept.; W. A. Currence, Mgr. Ind. Dept.

Stock company; writes non-participating only; Ordinary and weekly industrial life; commercial monthly and weekly payment health and accident. Business is principally weekly payment health and accident.

Operates in Ark., Ga., Miss. and Tenn.

Leading Policies in order of their popularity: 20 Payment Life; Premium Endowment Option.

Sub-Standard Risks: Only occupational hazards accepted and by charging flat extra premium. Negro risks not accepted.

Monthly Income: \$100 immediately, \$25 quarterly for 3 years; commuted value, \$957.

Accident and Health: Rate age 25, 10 cts. per week; death benefit \$32.00; sickness benefit, \$2.00 per week.

Business in Force: (All non-participating) American $3\frac{1}{2}\%$ Modified Preliminary Term (Tenn. Std.). Total in force, \$6,354,328.

JEFFERSON STANDARD LIFE INSURANCE COMPANY, Elm and West Market Sts., Greensboro, N. C. Inc. 1907. Reinsured Carolina Life Ins. Co. and Southern Life Ins. Co., both of N. C., in 1907 and 1909 respectively. Consolidated with Greensboro Life Ins. Co. and Security Life & Annuity Co. in 1912. Julian Price, Pres.; J. E. La-

tham, G. A. Holderness and J. Elwood Cox, Vice-Prests.; W. T. O'Donohue, Secy.; C. W. Gold, Treas.; Ralph B. Coit, Actuary; F. E. Cannon, Asso. Acty.; J. P. Turner and J. T. J. Battle, Med. Dir.; A. R. Perkins, Agency Dir.

Stock company; annual dividend and non-participating.

Operates in Ala., Ariz., Ark., Cal., Colo., D. C., Fla., Ga., Ky., La., Md., Miss., Neb., N. M., N. C., Okla., Ore., S. C., Tenn., Tex., Utah, Va., W. Va., Wyo. and Porto Rico.

Leading Policies in order of their popularity: Endowment, 85; 20 Payment Endowment, 85; 10 Year Conv. Term; 20 Payment Endowment, 65; 5 Year Conv. Term; 20 Payment Life Guar. Accumulation Endowment, 65.

Sub-Standard Risks: Rated-up or extra rate. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Monthly Income. \$10 for 20 years; commuted value, \$1,730; \$10 for 10 years; commuted value, \$1,015.

Dividends: Year begins July 1. Same schedule used for 1919 and first six months of 1920 as in 1918. Dividends slightly reduced July 1, 1920, which schedule has been in use since. Post-mortem dividends not paid.

Dividend Formula: The loading contribution consists of 65% of the loading, less a constant of \$.35 or \$.50. The interest contribution is $1\frac{1}{2}\%$ of the mean reserve.

Retroactive Principles in Practice: The following new provisions have been applied to old policies, disability and double indemnity; settlement options; change of plan; reinstatement.

Business in Force: American 3%, $3\frac{1}{2}\%$, 4%, 10, 15 and 20 Year Endowments changed from Modified Preliminary Term to Select Ultimate in 1924. Full Level Premium, \$27,517,008; Modified Preliminary Term, \$40,592,100; Full Preliminary Term, \$147,675,837. Non-participating, \$100,577,136; Annual Dividend, \$104,836,969; Deferred Dividend, \$7,340,840; Quinquennial Dividends, \$3,030,000; Assessment, \$341,700; Life, \$158,851,627; Endowment, \$37,505,227; Term and other policies, \$19,414,528.

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, 1920

Clarendon St., Boston, Mass. Inc. April, commenced business Dec 1862. Walton L. Crocker, Pres.; R. K. Eaton, J. L. Wakefield, Fred E. Nason, E. H. Brock and G. W. Cox., Vice-Prests.; L. H. Howe, Actuary; C. J. Diman, Secy.; Thos. F. Temple, Supt. of Agencies; A. L. Sherman, Asst. Secy.; E. M. Thomas, Asst. Actuary; J. W. Messenger and H. G. Wischmeyer, Asst. Supts. of Agencies; E. H. Allen, Med. Dir.

Mutual company; annual dividends; issues ordinary, intermediate, industrial and group.

Operates in Cal., Conn., D. C., Ill., Ind., Iowa, Me., Md., Mass., Mich., Mo., Minn., N. H., N. J., N. Y., Ohio, Pa., R I., Vt. and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Year Endowment; 10 Year Term; 5 Year Term; 30 Year Endowment; 15 Year Endowment; 25 Year Endowment; 15 Payment Life; 10 Year Endowment.

Sub-Standard Risks: Occupational risks rated according to classification. Over-weight risks rated-up. Negro risks not solicited; accepted on regular basis.

Monthly Income: \$10 for 240 months; commuted value, \$1,814; 120 months, \$1,040.

Dividends: Year begins Jan. 1. Same schedule from 1914 to 1919; reduction in 1920 caused by extra mortality from influenza. Increases in 1921, 1922, 1923 and 1924. After first year, post-mortem dividend paid.

Dividend Formula: Mortality; \$2.00 per \$1,000 at risk. Interest; 1% initial reserve. Loading: gross premium less standard premium (net premium loaded 13% plus 10% net ordinary life premium).

Retroactive Principles in Practice: Company has made all liberal features retroactive. Grace in payment of premium has been extended to all old policies without interest charge. Present disability and double indemnity clauses may be attached to old policies, with additional premium. Company has strengthened reserves on its old policies and increased dividends and non-forfeiture values. Excess interest is paid on all funds left with the company. The present settlement plans apply to all old policies. Reduction of surrender charge, change of plan and reinstatement are granted to old policyholders. It is the practice of the company to cancel all restrictions in its old policies when more liberal features are incorporated in its present contracts.

Business in Force: Ordinary American $3\frac{1}{2}\%$. Full Level Premium Reserve; Weekly Premium Standard Industrial $3\frac{1}{2}\%$. Annuities McClintock's $3\frac{1}{2}\%$. All Participating. Ordinary Department. Annual Dividend, \$1,012,960,460; Deferred Dividend, \$8,521,898. Ordinary Department: Life, \$836,376,467; Endowment, \$120,691,038; Term and other policies, \$61,134,978; Dividend Additions, \$3,279,875. Industrial Department: Life, \$755,353,540; Endowment, \$71,767,836; Term and other policies, \$15,173,968.

KANSAS CITY LIFE INSURANCE COMPANY, 9th and Grand Aves., Kansas City, Mo. Inc. 1895 as Bankers' Life Association; reincorporated 1903 as legal reserve company. J. B. Reynolds, Pres.; Wood Arnold, Vice-Pres.; C. N. Sears, Secy.; T. J. Green, Treas.; R. Montague Webb, Actuary; H. A. Baker, Med. Dir.; J. F. Barr, Agency Dir.

Stock company; non-participating only; discontinued participating April 1, 1918.

Operates in Ala., Ariz., Ark., Cal., Colo., Idaho, Ia., Ill., Kan., La., Mich., Minn., Miss., Mo., Mont., Neb., Nev., N. M., N. D., Okla., Ore., S. D., Tenn., Tex., Utah, Wash., Wisc. and Wyo.

Leading Policies in order of their popularity: 20 Payment Life; Guaranteed Addition; Ordinary Life paid-up 80.

Sub-Standard Risks: Not accepted. Negro risks not accepted.

Monthly Income: \$12.50 for 240 months; commuted value, \$2,175; \$10 a month for 20 years; commuted value, \$1,740; 10 years, \$1,020; and 5 years, \$552.

Business in Force: Actuaries 4% prior to Jan. 1, 1910; since, American $3\frac{1}{2}\%$. Modified Preliminary Term (Ill. Std.) Preliminary Term \$8,357,873, Reserve \$3,345,106; Modified Preliminary Term \$253,184,582, Reserve \$21,246,261. Non-participating, \$239,553,541; Annual Dividend, \$19,668,364; Deferred Dividend, \$2,350,550. Life, \$199,681,401; Endowment, \$18,772,746; Term and other policies, \$43,118,308.

KANSAS LIFE INSURANCE COMPANY, 701 Jackson St., Topeka, Kan. Inc. May, 1913; began business Aug., 1914. J. H. Edwards, Pres.; W. C. Smith, Vice-Pres.; B. S. Paulen, Treas.; Dr. F. H. Scholle, Secy. and Med. Dir.; T. J. McComb, Acty.

Stock company; non-participating only.

Operates in Kan., Okla., Neb. and Tex.

Leading Policies in order of their popularity: 20 Payment Life; 20 Payment Life G. P. R.; Ordinary Life; 20 Year Endowment; 10 Year Term.

Sub-Standard Risks: The few that are accepted are rated-up or charged extra premium. Does not reinsure nor accept sub-standard reinsurance. Negro risks not written.

Monthly Income: \$10 for 20 years; commuted value, \$1,740; \$10 for 10 years; commuted value, \$1,020.

Business in Fore: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$10,804,672; Endowment, \$474,000; Term and other policies, \$1,420,466.

KNIGHTS LIFE INSURANCE COMPANY, Pittsburgh, Pa. Organized 1917. Joseph H. Reiman, Pres.; Herman L. Hegner, Vice-Pres.; P. John Hess, Secy.; Chas. J. Jaegle, Treas.; John C. Hierholzer, Med. Dir.

Stock company; writes non-participating, ordinary, intermediate and weekly industrial.

Operates in Pennsylvania.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Business in Force: (All non-participating); All American $3\frac{1}{2}\%$ Preliminary Term except 10 and 15 Payment Life and 10 and 15 Year Endowments on Select and Ultimate Reserve. Life, \$11,342,878; Endowment, \$7,899,455; Term and other policies, \$126,500.

LAFAYETTE LIFE INSURANCE COMPANY, Third and Main Sts., Lafayette, Ind. Inc. Dec., 1905. A. E. Werkhoff, Pres.; R. E. Goldsberry, Vice-Pres.; W. W. Lane, Secy. and Treas.; W. R. Smith, Supt. of Agencies; E. L. Marshall, Actuary.

Mutual company; annual dividend.

Operates in Ill., Ind., Iowa, Kan., Ky., Mich., Mo., Neb. and Ohio.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Guar. Dec. Prem.; 5 Year Term; 20 Year Endowment.

Sub-Standard Risks: Occupational hazards charged extra rate, physical impairments rated-up. Reinsures a small amount but does not carry sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Dividends: Year begins April 1. Same schedule used since 1916. Post-mortem dividend paid on accumulative deferred dividend plan.

Dividend Formula: Contribution method of computing dividend.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; settlement options; change of plan; reinstatement.

Business in Force: American $3\frac{1}{2}\%$. Prior to 1909. Full Preliminary Term; since, Level Premium on Term and Modified Preliminary Term (Ind. Std.). Full Preliminary Term \$13,078,013. Reserve \$1,985,331; Modified Preliminary Term \$2,683,552, Reserve \$567,196; Level Premium \$4,436,746, Reserve \$105,255. Annual Dividend, \$15,500,133; Deferred Dividend, \$3,047,946; Ext. Ins. & Co. Ins. \$1,650,232; Life, \$13,680,086; Endowment, \$2,373,040; Term and other policies, \$3,941,544.

LAMAR LIFE INSURANCE COMPANY, Lamar Life Bldg., Jackson, Miss. Inc. and began business April, 1906. H. S. Weston, Pres.; C. W. Welty, 1st Vice-Pres., Gen. Mgr. and Agency Dir.; W. Calvin Wells, Gen. Counsel; P. K. Lutken, 2nd Vice-Pres.; A. E. Babbitt, Actuary; W. D. Owens, Secy.; J. O. Segura, Med. Dir.

Stock company; non-participating only; writes ordinary and monthly payment.

Operates in Ala., Ark., Miss., La., Tenn. and Texas.

Leading Policies in order of their popularity: Special Coupon; Ordinary Life; 20 Payment Life; Multiple Option; Ordinary Life Accumulative; Home Guardian; 20 Years Endowment.

Sub-Standard Risks: If occupational hazard charged flat extra premium or rated-up. A few medical hazards accepted, otherwise reinsurance arranged. Colored risks not solicited.

Monthly Income: \$10 a month for 20 years; commuted value, \$1,740; \$10 a month for 10 years; commuted value, \$1,018.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; settlement options; change of plan.

Business in Force: American Exp. 3% Full Level Premium, \$137,532; $3\frac{1}{2}\%$ Full Preliminary Term, \$3,629,649; $3\frac{1}{2}\%$ Full Level Premium, \$4,018,926; $3\frac{1}{2}\%$ Select and Ultimate, \$1,805,700; 4% Full Level Premium, \$349,039; 4% Full Preliminary Term, \$19,834,238. Non-participating, \$29,650,084; Annual Dividend, \$125,000. Life, \$22,297,435; Endowment, \$3,157,466; Term and other policies, \$4,320,183.

LIBERTY LIFE INSURANCE COMPANY OF ILLINOIS, 3507 Grand Blvd., Chicago, Ill. Inc. June 30, 1919, and began business Aug. 19, 1921. Frank L. Gillespie, Pres.; David Manson, R. L. Bradby, J. L. Slaughter and Henry Cole, Vice-Pres.; W. H. Lee, Treas.; W. E. Stewart, Secy.; M. O. Bousfield, Vice-Pres. and Med. Dir.; E. H. Carry Agency Dir.

Stock company; annual dividend only.

Operates in Ill., Ky., Mich. and Mo.

Sub-Standard Risks: Negro risks only.

Business in Force: (All annual dividend): American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$2,825,750; Endowment, \$1,464,000; Term and other policies, \$17,000.

LIBERTY LIFE INSURANCE COMPANY, Topeka, Kan. Inc. 1919. W. S. Metcalf, Pres.; Chas. A. Moore, W. W. McBride and B. P. Scott, Vice-Pres.; E. G. Foster, Secy.; Claud L. Clark, Acty. & Treas.; Dr. H. B. Hogeboom, Med. Dir.

Stock company; writes participating policies, dividends payable annually, beginning at the end of the second year. No rate book is used; rates and values being printed on the policies.

Operates in Ark., Kans., Neb., Tex. and Wyo.

Business in Force: American 3% and $3\frac{1}{2}\%$ Modified Preliminary Term and Ill. Std. \$16,076,500, Reserve \$912,489; Full Level Premium \$105,511, Reserve \$270,770. Life, \$16,028,500; Endowment, \$106,000; Term and other policies, \$47,500.

LIBERTY NATIONAL LIFE INSURANCE COMPANY, Cape Girardeau, Mo. Inc. and began business April, 1919. Reinsured American Life Assn., Campbell, Mo. in 1919. J. H. Himmelberger, Pres.; J. M. Himmelberger, Secy.; E. H. G. Wilson, Med. Dir.; A. H. Shaffer, Agency Dir.

Stock company; participating and non-participating.

Operates in Ill., La. and Mo.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life Coup. Opt.; 20 Payment Life; Special Ordinary Life; 20 Year Endowment.

Dividends: Year begins March 1. 1924 same as 1923.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; change of plan; reinstatement.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Non-participating, \$1,957,050; Annual Dividend, \$2,044,400. Life, \$3,760,500; Endowment, \$61,000; Term and other policies, \$179,950.

LIFE AND CASUALTY INSURANCE COMPANY OF TENNESSEE, Nashville, Tenn. Inc. 1903; commenced life department in 1919. A. M. Burton, Pres.; Gilford Dudley, Vice-Pres.; H. B. Folk, Secy.-Treas.; F. M. Phillippi, Acty.; E. M. Shepherd, Med. Dir.

Stock company; non-participating life; writes life (ordinary and industrial), health and accident.

Operates in Ala., Ark., D. C., Fla., Ga., Ky., La., Miss., Mo., N. C., S. C., Tenn. and Va.

Leading Policies in order of their popularity: Ordinary Life; Endowment, 85; 20 Payment Life; 20 Year Endowment.

Sub-Standard Risks: Rated-up, extra premium or lien attached. Reinsures but does not accept sub-standard reinsurance. Negroes rated at about 150% mortality.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). for Ordinary, and New York Rule Combined Experience $4\frac{1}{2}\%$ First Year Preliminary Term for Sick Benefit Industrial. Ordinary Department: Life, \$12,945,688; Endowment, \$4,596,751; Term and other policies, \$268,634. Industrial Department: Life, \$47,584,672; Endowment, \$15,563,576; Term and other policies, \$1,395,872.

LIFE INSURANCE COMPANY OF VIRGINIA, 10th and Capitol Sts., Richmond, Va. Inc. 1871. J. G. Walker, Pres.; W. L. T. Rogerson, Algernon S. Hurt and L. R. Walker, Vice-Pres.; B. H. Walker and E. D. Harris, Asst. Vice-Pres.; A. Carlton McKenney, Secy.; Reginald Gilham, Treas.; John Sidney Davenport, Jr., Actuary; F. E. Hall, Supt. Ord. Agencies; Geo. C. Hall, Med. Dir.

Stock company; non-participating; writes ordinary, intermediate and industrial.

Operates in Ala., D. C., Ga., Ind., Ky., La., Md., Mich., N. C., Ohio, S. C., Va. and W. Va.

Leading Policies in order of their popularity: Whole Life; 20 Payment Life; Whole Life Economic; 20 Year Endowment; 20 Payment Life Investment; 30 Payment Life; 20 Payment Endowment, 60; Endowment, 65; Endowment, 60; 15 Payment Life.

Sub-Standard Risks: Do not make a business of soliciting sub-standard. Not written on Term or Special Contracts. Accepts cases on account of occupational or medical impairments where mortality rating is not over 200% upon payment of premiums based on special mortality tables. Reinsures over \$15,000. Negro risks not written.

Monthly Income: \$10 for 5 years certain; commuted value, \$557; 10 years, \$1,022; 20 years, \$1,746.

Retroactive Principles in Practice: It has been the custom of the company for many years past to grant new features to old policyholders whenever it can be consistently done.

Grace in payment of premiums, without interest, has been granted to old policyholders whose policies have no such provision.

Disability and Double Indemnity may be added. New provisions in regard to settlement options and change of plan are granted to old policyholders.

Non-forfeiture values to old policyholders have been increased from time to time, and such values have been granted on policies not containing any such provision.

Applications for reinstatements have always been considered, regardless of whether the policy contains this privilege or not.

The present settlement option will be granted to old policyholders.

Business in Force: American $3\frac{1}{2}\%$ Full Level Premium. Non-participating, \$244,526,224; Annual Dividend, \$757,752; Deferred Dividend, \$9,884,592. Life, \$226,420,609; Endowment, \$24,629,494; Term and other policies, \$4,118,465.

LINCOLN LIBERTY LIFE INSURANCE COMPANY, Lincoln, Neb. Inc. May, 1919. D. L. Love, Pres.; Ira Crook, Vice-Pres.; Joseph Goldstein, Secy.; W. E. Barkley, Treas.; G. H. Walker, Med. Dir.

Stock company; participating and non-participating.

Operates in Iowa, Kansas, Missouri, Nebraska and So. Dakota.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Special Preferred Risk; Endowment, 65; Term; 20 Year Endowment.

Sub-Standard Risks: Some cases accepted by rating-up. All but negro race accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability; Double Indemnity; settlement options; change of plan; reinstatement.

Business in Force: American $3\frac{1}{2}\%$ Full Preliminary Term, \$10, 136,087; Select and Ultimate, \$74,600; Non-participating, \$1,428,560; Deferred Dividend, \$8,782,027. Life, \$9,986,220; Endowment, \$224,368.

LINCOLN LIFE COMPANY, Lincoln, Neb. Inc. 1920. Name changed from Lincoln Accident & Life Company in 1923. S. H. Burnham, Pres.; R. E. Weaverling, Secy.; G. W. Bishop, Acty.; L. W. McLennan, Agency Dir.; Dr. E. W. Rowe, Med. Dir.

Stock company; writes non-participating life; writes commercial health and accident.

Operates in Ia., Kan., Neb., Okla.

Leading Policies in order of their popularity: Endowment, 65; 20 Payment Life; Ordinary Life; 15 Payment Life; 20 Year Endowment.

Sub-Standard Risks: A few occupational hazards accepted but reinsured.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; change of plan; reinstatement.

Accident and Health: Policies issued up to \$5,000 accidental death benefit and with sickness benefit up to \$50 per week for 6 months to life (insanity excepted); payments for entire duration in event of accidental disability.

Business in Force: Total in force, \$1,751,715.

LINCOLN NATIONAL LIFE INSURANCE COMPANY, 27 S. Harrison St., Ft. Wayne, Ind. Inc. June, began business Sept., 1905. Reinsured Michigan State Life in 1914; about \$8,000,000 insurance. Reinsured Pioneer Life of Fargo, N. D., in 1917. Arthur F. Hall, Pres. Franklin B. Mead, Secy. and Actuary; Walter T. Shepard, Vice-Pres. and Mgr. of Agencies; Thos. D. Hughes, Vice-Pres. and Mgr. of N. W. Agencies; D. B. Ninde, Vice-Pres. and Gen. Counsel; H. C. Rockhill, Treas.; C. H. English, Med. Dir.

Stock company; non-participating only; writes group insurance. Discontinued participating 1923.

Operates in Ariz., Cal., Colo., Ill., Ind., Ia., Kans., Mich., Minn., Mo., Mont., Neb., N. J., N. M., N. C., N. D., Ohio, Okla., Ore., Pa., S. D., Tenn., Texas, Utah, Wash., W. Va. and Wisc.

Leading Policies in order of their popularity: Endowment, 85; 20 Payment Endowment, 85; 23 Year Endowment; 20 Year Endowment Ordinary Life Preferred Risk; 20 Payment Endowment, 65; Endowment, 65; 20 Payment Life Preferred Risk.

Sub-Standard Risks: Company makes a business of accepting sub-standard risks. Accepted upon payment of flat extra premium or premiums based on special mortality table. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,740; \$10 for 10 years certain; commuted value, \$1,017.

Retroactive Principles in Practice: Statement by the company: "Inasmuch as our policy forms were all prepared in recent years, there is little occasion for us to apply the retroactive principles in practice, but would say that we grant grace under all of our policies, the same privilege of reinstatement and the provision as to installment and trust funds. We have but little occasion to consider placing disability benefits in old policies, but if an old policyholder will apply for the disability clause we will grant it upon his submitting evidence of insurability." Double indemnity, automatic premium loan, also made retroactive.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.), \$290,947,225; Select and Ultimate, \$5,149,700; Non-participating, \$272,603,266; Annual Dividend, \$16,525,685; Deferred Dividend, \$6,967,974.

LINCOLN RESERVE LIFE INSURANCE COMPANY, Lincoln Life Bldg., Birmingham, Ala. Name changed from Afro-American Life Ins. Co. in 1915. Inc. March, 1912; began business Feb., 1913, succeeding Royal Life and Accident Ins. Co., a mutual aid association which was organized in 1903. Jesse F. Stallings, Pres.; J. R. Burns, Vice-Pres., Secy., Acty. and Agency Dir.; L. E. Wilson, Med. Dir.

Stock company; non-participating only. Discontinued deferred dividend policies March 1, 1915.

Operates in Ala., Ark., Fla., Ga., Miss., S. C. and Tenn.

Sub-Standard Risks: Very little accepted; extra premium charged for occupational hazard. Special tables for negroes.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term Full Level Premium 3% , \$159,000; Modified Preliminary Term $3\frac{1}{2}\%$, \$7,947,079, and $3\frac{1}{2}\%$ Net Level Premium, \$277,259. Life, \$7,793,546; Endowment, \$552,542; Term and other policies, \$190,250.

LOUISIANA STATE LIFE INSURANCE COMPANY, Shreveport, La. Inc. Jan., 1911; began business Jan., 1912. W. T. Crawford, Pres.; J. H. Jordan, Vice-Pres.; R. M. Henderson, Secy.; W. E. Glassell, Treas.; Thos. P. Lloyd Vice-Pres. and Med. Dir.

Stock company; non-participating only.

Operates in Ark., La. and Tex.

Sub-Standard Risks: Accepted but reinsured. Negro risks not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Business in Force: (All non-participating) American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$10,108,769; Endowment, \$20,000; Term and other policies, \$1,288,249.

MAGNOLIA STATE LIFE INSURANCE COMPANY, Jackson, Miss. Org. 1922. S. J. Taylor, Pres.; R. M. Henderson, Secy.; Wm. Thornton, Mgr. Underwriting Dept.

Stock company; non-participating.

MANHATTAN LIFE INSURANCE COMPANY, 64-70 Broadway, New York, N. Y. Inc. 1850. T. E. Lovejoy, Pres.; Melvin DeMott, Secy.; John F. Roche, Vice-Pres.; Alfred P. McMurtrie and Harvey R. Halsey, Asst. Secys.; Frank K. Kohler, Supt. of Agts.; Z. T. Emery, Med. Dir.; Walter N. Stanley, Actuary.

Stock company; annual dividends only; writes "reducing premium."

Operates in all States except Ala., Ariz., Conn., Idaho, Iowa, Md., Mass., Me., Minn., Nev., N. M., N. D., N. H., Ore., Okla., R. I., S. Car., S. D., Utah, Vt., Wash. and Wis.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment; 5 Year Term.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance. Colored risks accepted on endowment plan to mature not beyond age 60.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,742; 10 years, \$1,019; 5 years, \$566.

Dividends: Year begins May 1. 40% of 1918 schedule paid in 1919. 1919 schedule continued for 1920, 1921 and 1922. 100% increase in 1923. Increased in 1924. Post-mortem dividend not paid.

Dividend Formula: Dividends composed of two elements, the portion of the loading remaining after deduction of expenses, and excess interest earnings. The profits from lapsed and surrendered policies together with the mortality gains and other incidental profits, are applied toward the gross expense of the company.

Retroactive Principles: Newer privileges extended in some matters if they can be applied to the policies. Practice adopted some time back and applied if adaptable to all policies. Grace in the payment of premiums extended to all policyholders regardless of date of issue, and no interest rate is charged, same as under present policies. Disability and Double Indemnity clause may be incorporated in policies not containing the same, issued on and after the date on which company was authorized to write this form of policy in the year 1921. The insured, however, is required to furnish company with a satisfactory examination at his own expense, before company will incorporate the same, and the extra rate is calculated at the insured's attained age and present restrictions as to occupation, etc., would also apply. There has been no change in reserve on old policies. Present reinstatement privileges are available to old policyholders according to the terms of the contract. The payment of proceeds of policies, installments, certain and continuous and the granting of annuities are extended to old policyholders. An old policyholder may have the privilege of changing the beneficiary in his policy, provided the original policy is a "self" policy and no assignment of the policy exists outside of a collateral assignment for loan made by the company. Privilege of change of plan applies on all old policies. Certain restriction in regard to residence and travel in peace time without a permit on old policies are now liberalized by the practice of the company.

Business in Force: American 3%, 3½% and Actuaries 4%. Full Level Premium except issue of 1919-1923 inclusive, which are values on Select and Ultimate. Level Premium \$38,266,355, Reserve \$15,594,860; Select and Ultimate \$37,685,172, Reserve \$2,031,194. Non-participating, \$5,782,779; Annual Dividend, \$65,168,748; Deferred Dividend \$5,000,000. Life, \$63,693,501; Endowment, \$8,047,953; Term and other policies, \$4,129,166; Dividend Additions, \$80,907.

MANHATTAN MUTUAL LIFE INSURANCE COMPANY, Manhattan, Kansas. Began writing business June 15, 1918. H. M. Leonard, Pres. and Actuary; S. A. Bardwell Vice-Pres.; Robt. B. Spilman, Secy.; Dr. A. Bressler, Med. Dir.; J. J. Donelan, Supt. of Agents.

Mutual company; participating only. Mutual except for a promoters' fund of \$50,000. The guarantors of this fund are entitled to 2½% renewal premiums.

Operates in Kansas only.

Sub-Standard Risks: Not accepted. Indian risks accepted.

Dividends: Year begins Jan. 1. Same dividends for 1921, 1922 and 1923 as in 1920. No dividends paid in 1924, due to a great increase in new business.

Business in Force: (All Annual Dividend) American 3½% Modified Preliminary Term (Ill. Std.). Life, \$2,176,900; Endowment, \$117,500; Term and other policies, \$2,437,711.

MANUFACTURERS LIFE INSURANCE COMPANY, Dominion Bank, Toronto, Ont. Inc. in 1887. W. G. Gooderham, Pres.; A. J. Wilkes, Vice-Pres.; J. B. McKechnie, Gen. Mgr.; E. S. Macfarlane, Secy.; A. Mackenzie, Mgr. of Agencies; J. H. Lithgow, Actuary; L. A. Winter, Treas.; T. F. McMahon, Med. Dir.

Stock company; quinquennial dividend, annual dividend, non-participating policies; also writes non-participating policies for abstainers at lower rates than for the general class and group policies.

Operates in Canada, Newfoundland, Great Britain, Ireland, Egypt, Federated Malay States, Java, Sumatra, Hong Kong, China; Philippines, Islands, Japan, Bermuda, Barbadoes, Jamaica, Porto Rico, Trinidad, Cuba, Curacao, Grenada, Panama, Costa Rica, British Guiana, British Honduras, Mexico, Santo Domingo, Illinois, Michigan, Ohio, Pennsylvania and Hawaii.

Leading Policies in order of their popularity: 20 Payment Life, Ordinary Life; 20 Year Endowment.

Sub-Standard Risks: Rated-up, extra premium or lien attached to policies. Usually restricted to endowments. Foreign business transacted without race restriction; premiums according to locality and race. Reinsures and accepts sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,750; 120 months, \$1,017; 60 months, \$552.

Dividends: Year begins Jan. 1. 1919 schedule same as 1918; 1920 schedule adjusted, but practically same. Same schedule for 1921 and 1922. Same scale in 1923 with the exception of a 6% increase in some deferred dividends. Slight adjustment in 1924. Post-mortem dividend paid.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; settlement options; change of plan; accelerative features; dividend options. Where possible the company will cancel old restrictions not incorporated in new policies.

Business in Force. Hm 3½% Full Level Premium Reserve. Non-participating, \$29,599,350; Annual Dividend, \$15,611,879; Deferred Dividend, \$201,505,502. Life, \$165,161,631; Endowment, \$76,592,868; Term and other policies, \$3,718,489; Group, \$97,900; Dividend Additions, \$1,145,843.

MARYLAND ASSURANCE CORPORATION, Baltimore, Md. Inc. 1917. This company was organized as a running mate for the Maryland Casualty Company, but control was purchased by the Eureka Life of Baltimore, in 1924. J. C. Maginnis, Pres.; J. B. Maholl, Vice-Pres.; C. O. Hall, Secy.; J. N. Warfield, Treas.

Stock company; writes non-participating only.

Operates in Cal., Conn., Del., D. C., Fla., Ga., Ill., Ind., La., Md., Mich., N. J., N. Y., N. C., Ohio, Pa., R. I., S. C., Tenn., Tex., Va., W. Va., Wis.

Leading Policies in order of their popularity: 20 Payment Life; Whole Life; 20 Year Endowment; 10 Year Term; 30 Year Endowment

Sub-Standard Risks: Not generally accepted; certain occupational hazards charged extra premium. Negro risks not solicited.

Monthly Income: Settlement option.

Retroactive Principles in Practice: On Dec. 1, 1918, restrictions as to military or naval service removed from all policies. In Jan., 1922. Monthly Income payments in event of disability increased from \$8.33 to \$10.00 in all outstanding contracts.

Business in Force: (All non-participating); American 3½% Term and Joint Life, Full Level Premium; Group, Medico Act. and Full Level Premium; other policies Select and Ultimate. Full Level Premium (exclusive of Group) \$3,102,174, Reserve \$33,608; Full Level Premium (Group) \$19,500, Reserve \$1,283; Medico Act. \$1,968,030, Reserve \$13,374; Select and Ultimate \$9,383,751, Reserve \$563,499. Life, \$7,809,065; Endowment, \$1,659,796; Term and other policies, \$3,017,074; Group, \$1,987,530.

MARYLAND LIFE INSURANCE COMPANY, Baltimore, Md. Organized 1865. Reinsured Georgia Life Ins. Co. in 1913, about \$3,000,000. Douglas H. Rose, Pres.; W. S. Blackford, 1st Vice-Pres.; Geo. R. Kolb, Comptroller and Treas.; Chas. G. Smith, Secy.; Gordon Wilson, Med. Dir.; C. C. Clabaugh, Agency Dir.

Stock company; both participating (annual and quinquennial dividends); also writes a little non-participating.

Operates in D. C., Ga., Md., N. C., Pa., S. C., Va. and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 30 Year Endowment; Term; Endowment, age 70; 20 Year Endowment; 25 Year Endowment.

Sub-Standard Risks: Not accepted. Negro risks not solicited; accepted on endowments of not more than 20 years, maturing prior to 60.

Monthly Income: Settlement option. \$10 for 240 months; commuted value, \$1,785.

Dividends: Year begins April 1. Same amount was apportioned in 1919 as in 1918, which resulted in certain classes of policies receiving a slightly reduced dividend on account of greater number of policies; same rule applies to 1920 and 1921 dividends. Increases in 1922, 1923 and 1924. Post-mortem dividends not paid.

Dividend Formula: The company has adopted a two factor formula approximating the mortality under the American Men Table.

Retroactive Principles in Practice: The following provisions have been applied to old policies as well as new, irrespective of contract provisions: Days of grace without interest, some of dividend options, settlement options, right to name irrevocable beneficiary, reinstatement privileges and change of plan. Disability may be added to policies issued since company has been issuing disability. Speaking generally, company states that it is its practice to cancel restriction as to military service, suicide, travel and occupations, etc., in old contracts as more liberal provisions are adopted.

Business in Force: (Participating) American $3\frac{1}{4}\%$ and (non-participating) $3\frac{1}{2}\%$ Full Level Premium \$16,699,906, Reserve \$3,675,588; Preliminary Term \$847,015, Reserve \$238,444; Modified Preliminary Term \$104,148, Reserve \$61,595. Non-participating, \$4,410,658; Annual Dividend, \$8,949,903; Deferred Dividend, \$4,380,508. Life, \$12,317,073; Endowment, \$4,173,070; Term and other policies, \$1,229,453; Dividend Additions, \$21,473.

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

500 Main St., Springfield, Mass. Inc. May, 1851. Wm. W. McClench, Pres.; Wm. H. Sargeant, 1st Vice-Pres.; Henry Loeb, 2nd Vice-Pres.; Wheeler H. Hall, Secy.; J. C. Behan, Supt. of Agencies; C. H. Angell, Acty.; A. T. Maclean, Asso. Acty.; Geo. S. Stebbins and Morton Snow, Med. Dirs.

Mutual company; annual dividends only; besides policies listed in rate book, will issue endowments for any term of years not less than five, or whole life policies calling for any number of premiums.

Operates in all states except Ark., Ariz., Miss., Mont., N. M., Nev., N. D., Tex. and Wyo.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 5 Year Term; 20 Year Endowment; 30 Payment Life; Deferred Annuities; 30 Year Endowment; Continuous Monthly Income 20 Payment 30 Year Endowment.

Sub-Standard Risks: Only some over-weights accepted and by rating-up ages. Does not reinsure nor accept sub-standard reinsurance.

Monthly Income: \$10 for 5 years certain; commuted value, \$55 for 10 years, \$1,040; 20 Years, \$1,814.

Dividends: Year begins June 1. Same scale for 1924 as has been in effect since adopted for 1917. Post-mortem dividends paid; full annual dividend for current policy year.

Dividend Formula: Premium-Paying Policies—(a) In the case of policies issued prior to 1908 (Actuaries' 4% and Am. $3\frac{1}{2}\%$ business) the expense charge is 15% of the premium. This expense charge is deducted from the loading and balance increased by 4% interest. On issues of 1908-1923, inclusive (Am. 3% business) the expense charge in the case of whole life and endowment policies is $52\frac{1}{2}\%$ of the loading; the expense charge in the case of Term policies is 70% of the loading.

(b) The mortality saving is taken as 25% of the tabular cost of insurance in the case of all whole life and endowment policies issued prior to 1908; 20% in the case of Term policies issued prior to 1908 (Actuaries 4% business), and 15% in the case of term policies issued from 1901-1907, inclusive. On issues of 1908-1923 the mortality saving is taken at \$1.50 per \$1,000 at risk in the case of life and endowment policies and \$1.00 per \$1,000 at risk in the case of Term policies, and this mortality saving is the second element of the dividend.

(c) The third element of the dividend is surplus interest on the initial reserve. On the Actuaries 4% business, $\frac{3}{4}\%$ of the reserve is returned; on the American $3\frac{1}{2}\%$ business, $1\frac{1}{4}\%$, and on the American 3% business, 2%.

Paid-Up Policies—The Actuaries 4% business receives as a dividend $\frac{1}{2}\%$ of the initial reserve and 25% of the tabular cost of insurance; the American $3\frac{1}{2}\%$ receives 1% of the initial reserve and 25% of the tabular cost of insurance; and the American 3% business receives $1\frac{1}{4}\%$ of the initial reserve and \$1.50 per \$1,000 at risk; except paid-up term where the percentage are one-half and 20% respectively for 4% business; 1% and 15% for the $3\frac{1}{2}\%$; 3% receives $1\frac{3}{4}\%$ of initial reserve and \$1.00 per \$1,000 at risk.

Retroactive Principles in Practice: Company has granted new privileges since 1908 on all policies in force. Grace in payment of premiums has been granted to all old policies without interest charge. Further liberal provisions are disability benefits, dividend options, participation of paid-up additions, post-mortem dividend, automatic pre-

mium loan, automatic paid-up or extended insurance upon request, right to continue premiums on limited payment life to mature policy at earliest date. Surrender charge has been decreased in old policies. The present reinstatement, change of plan, and settlement option provisions are available to old policyholders. Excess interest is paid on all funds left with the company. Disability clause may be issued to old policyholders. The company has cancelled restrictions in all old policies as the more liberal conditions were incorporated in its new contracts.

Business in Force: (All Annual Dividend); American $3\frac{1}{2}\%$ Full Level Premium. Life, \$877,436,509; Endowment, \$80,972,127; Term and other policies, \$66,817,991; Dividend Additions, \$3,175,046.

MASSACHUSETTS PROTECTION LIFE INSURANCE COMPANY, 18 Franklin St., Worcester, Mass. Inc. 1924 as running mate for Massachusetts Protective Assn. C. A. Harrington, Pres.; L. G. Hodgkins, Secy.; F. C. Harrington, Treas.

Stock company; non-participating only. Accepts members of Masonic fraternity only.

Operates in all States except Nev., N. C. and Ore.

MASSACHUSETTS SAVINGS BANK LIFE INSURANCE. Established in 1907. G. L. Barnes, Commissioner; E. R. Hurst, State Actuary, Room 207 State House, Boston, Mass. Any savings bank in Massachusetts may write insurance; at present Whitman Savings Bank, Whitman; Berkshire County Savings Bank, Pittsfield; City Savings Bank, Pittsfield; Peoples Savings Bank, Brockton; Lynn Five Cent Savings Bank and Lynn institution for Savings, Lynn; North Adams Savings Bank, North Adams; are issuing policies. Not more than \$1,000 insurance may be secured at any one bank, nor annuity contracts for more than \$200 yearly. Monthly premium policies written for smaller amounts than \$500 are issued. (For dividends, rates, etc., see page 618.) Writes ordinary, monthly payment, infantile and group insurance, deferred and immediate annuities. Policies issued for \$250, \$500 and \$1,000 in each bank on annual premium basis. Rates for \$500, one-half rates for \$1,000.

Dividends: Year begins Jan. 1. Scale used in 1924 same as 1923.

Business in Force: (All Annual Dividend) American $3\frac{1}{2}\%$ Full Level Premium. Life, \$11,907,395; Endowment, \$4,763,998; Term and other policies, \$437,413.

MEDICAL LIFE INSURANCE COMPANY, Waterloo, Iowa. Inc. Sept. 20, 1920, and began business Aug. 13, 1921. W. A. Rohlf, Pres.; I. G. Londergan, Vice-Pres.; E. E. Brown, Secy. and Agency Dir.; H. W. Wilhelms, Treas.; F. L. Rohlf, Med. Dir.

Stock company; non-participating only.

Operates in Ala., Ia. and Minn.

Leading Policies in order of their popularity: Preferred 20 Payment Life; 20 Payment Life; Ordinary Life; 20 Year Endowment; 15 Year Endowment; 10 Year Endowment; 10 Payment Life; 15 Payment Life.

Sub-Standard Risks: Rated-up or charged extra rate based upon increased mortality. Reinsures over \$5,000. Accepts sub-standard reinsurance. Accepts risks from agents of companies that do not accept sub-standard risks.

Monthly Income: \$10 a month for 20 years; commuted value, \$1,735.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; change of plan; reinstatement; settlement options. Old restrictions are cancelled as they are eliminated in new contracts and new privileges granted as adopted.

Business in Force: (All non-participating) American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$3,825,703; Endowment, \$240,000; Term and other policies, \$196,208.

MERCHANTS LIFE INSURANCE COMPANY, Des Moines, Ia. Inc. 1894 as assessment company; reorganized as legal reserve company on Feb. 20, 1915. Wm. A. Watts, Pres.; W. W. Chambreau, Vice-Pres. and Secy.; R. A. Norton, Vice-Pres.; L. O. Shudde, Acty.; C. H. Hollister, Treas.; Carl Stutsman, Med. Dir.

Consolidated with the Preferred Life of Grand Rapids, Mich., in 1917. New company retaining name of this company.

Stock company; non-participating only.

Operates in Ariz., Ark., Cal., Idaho, Ill., Ind., Ia., Kan., Mich., Minn., Mo., Mont., Neb., N. D., Ohio, Okla., Ore., Pa., S. D., Utah, Tex. and Wash.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Payment Life, Endowment Option; Life Expectancy; 20 Payment Life, Decreasing Premium; 10 Year Term; Life Expectancy Term; 20 Year Endowment; Endowment, 65.

Sub-Standard Risks: Rated-up or charged extra premium based on special mortality tables if moderately impaired. Risks reinsured where expected mortality is over 125%. Occupational hazards rated-up. Negro risks not solicited.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term except Assessment (Yearly Renewable Term). Actuaries 4% , \$15,884,600; American 4% , \$260,393; American $3\frac{1}{2}\%$, \$60,992,893; Non-participating, \$55,645,973; Annual Dividend, \$5,617,313; Assessment, \$15,884,600.

METHODIST MINISTERS RELIEF INSURANCE & TRUST ASSOCIATION, 581 Boylston St., Boston, Mass. Inc. 1878 on the assessment plan; reincorporated in 1910 as a legal reserve company. L. H. Murlin, Pres.; Wm. I. Ward, 1st Vice-Pres.; Leopold A. Nies, 2nd Vice-Pres.; Chas. Blackett, Treas.; H. L. Wriston, Secy. and Mgr.

Licensed in Massachusetts only. Applications received by mail from Methodist ministers, and employs no agents.

Mutual company; annual dividends only; insures Methodist ministers, soliciting by correspondence.

Sub-Standard Risks: Not accepted. Negro risks, same basis as white.

Monthly Income: Not issued.

Dividends: None paid as yet.

Business in Force: American 3% Full Level Premium Reserve Life, \$518,835; Endowment, \$1,392,738; Term and other policies, \$558,250.

METROPOLITAN LIFE INSURANCE COMPANY, 1 Madison Ave. New York, N. Y. Inc. in 1866. Haley Fiske, Pres.; F. H. Ecker, Vice Pres.; F. O. Ayres and R. L. Cox, 2nd Vice-Pres.; Jas. S. Roberts, Secy.; H. W. George, Treas.; James D. Craig and R. V. Carpenter, Actys.; Jacob Chadeayne, Asst. Secy. and Mgr. Ordinary Dept.; Thomas Willard and A. S. Knight, Med. Dirs.

Reinsured business of Pittsburgh Life & Trust in 1917, and business of Niagara Life Ins. Co. in 1923.

Mutual company; annual dividends; mutualized in 1915, all policies becoming participating. Company had not issued any participating business since 1907, although it had voluntarily paid large sums (bonuses) to the holders of non-participating industrial policies. Writes ordinary, intermediate, accident, health, group, sub-standard and industrial policies.

Operates in all states; also operates in Canada.

Leading Policies in order of their popularity: 20 Payment Life; Endowment, age 85; 20 Year Endowment; \$10,000 Whole Life; Modified Endowment with Life Option; 15 Year Endowment; 10 Year Endowment; Life Premium Reduced; 15 Payment Life.

Sub-Standard Risks: Issue special class policies based on Metropolitan Special Class Mortality Tables for impaired lives on account of occupation, physical condition, over or under weight. Restricted to Ordinary Life; 10, 15, 20 Payment Life, and 10, 15, 20 Year Endowments.

Monthly Income: \$10 for 240 months; commuted value, \$1,746 120 months, \$1,023; 60 months, \$556.

Dividends: Year begins May 1. 1923 dividends were payable on Ordinary Whole Life Policies of issue from May 1, 1909, to December 31, 1921. Under these Whole Life policies a special dividend of \$10 per thousand was payable in 1923 on issues of 1909 to 1913 inclusive, and a special dividend of \$5 per thousand on issues of 1914 to 1918 inclusive.

On Ordinary policies other than Whole Life, dividends for 1923 were payable on issues of May 1, 1892, to December 31, 1920. On Intermediate policies dividends were payable from July 1, 1896, to December 31, 1912 (except Whole Life and Life and Annuity policies issued in 1912), and on issues from May 1, 1916, to December 31, 1920. Scale increased in 1924 and a special dividend of \$5 per \$1,000 on Whole Life \$5,000 policies issued in 1909, 1914 and 1919. Increased dividends to industrial policies in 1924.

Dividend Formula: Annual dividends on premium-paying policies consisted of the following two parts: (1) A refund to the insured of part of the premium paid one year earlier, which the company has been able to save and during the policy year, and (2) the excess interest earned on the reserve. In the case of paid-up policies the annual dividends consist solely of part of the excess interest earned on the reserve.

The refund of excess premium was the difference, adjusted to provide for the contingency reserve between the annual premium payable and the annual premium required according to the company's own mortality experience.

The rate of interest used in the dividend calculations is 4.5%, so that the excess rate was 0.5% for 4% reserve policies, and 1% for 3½% reserve policies.

Retroactive Principles in Practice: Policyholders are granted all practical concessions. The following provisions have been applied to old as well as new policies irrespective of contract: Days of grace, disability waiver of premium but not annuity, dividend options, dividends on paid-up additions, settlement options, reinstatement, restrictions in old policies as to military and naval service, suicide, occupations, residence and travel are generally canceled as new and more liberal provisions are adopted.

Accident and Health: Issued in amounts up to \$30,000 death or double dismemberment benefit and \$100 weekly accident or sick benefit. Premiums according to age of entry and do not increase at age 51. Sick benefits payable for 52 weeks, accident benefits continue for life. Issues non-cancellable policy.

Business in Force: Full Level Premium. Actuaries 4% on all issued up to Jan. 1, 1901; except on "Special Class" policies, this table is doubled. American 3½% on all issued from Jan. 1, 1901, except as follows: For "Special Class" policies, American table doubled, 3½%, Jan. 1, 1901, to Jan. 1, 1907; Standard Industrial table, 3½%, from Jan. 1, 1904; Sub-Standard Industrial table, 3½%, from Jan. 1, 1907; Intermediate table, 3½%, from Jan. 1, 1907; Special Class, 3½%, from Jan. 1, 1907. Annuities: Actuaries 4%, American 3½%, McClintock's 3½%, Intermediate 3½%, and Hunter's Disability 3%. All Annual Dividend business, except paid-up or temporary and pure endowment insurance issued or granted in exchange for lapsed or surrendered policies, policies of reinsurance and certain assumed policies. Ordinary Department: Life, \$2,684,735,014; Endowment, \$1,758,738,728; Term and other policies, \$264,112,667; Group, \$617,467,114; Dividend Additions, \$2,044,266. Industrial Department: Life, \$2,091,340,035; Endowment, \$1,779,853,373; Term and other policies, \$38,106,378; Dividend Additions, \$856,533.

MICHIGAN MUTUAL LIFE INSURANCE COMPANY, 153-171 Madison Ave., Detroit, Mich. Inc. Nov., 1867. J. J. Mooney, Pres.; J. V. Oxtoby and J. F. Williams, Vice-Pres.; W. G. Hutchinson, 3d Vice-Pres. and Med. Dir.; A. F. Moore, Secy.; G. W. Sanders, Actuary; Geo. B. McGill, Supt. of Agencies.

Stock company; non-participating only.

Operates in Ala., Ga., Ill., Ind., Iowa, Ky., Md., Mich., Miss., Mo., Neb., N. J., N. C., Ohio, Pa., Tenn. and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; Endowment age 85; 20 Payment Life Option; 20 Year Endowment; 10 Year Renewable Term; 5 Year Renewable Term; Life Annuity; Special Life; 20 Payment 30 Year Endowment; Monthly Income.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Monthly Income: \$10 for 5 years certain; commuted value, \$552; 10 years, \$1,017.60; 20 years, \$1,737.60.

Retroactive Principles in Practice: Contracts followed as they are written except that change of plan, reinstatement and days of grace are allowed old policyholders.

Business in Force: Prior to 1903, American 4%; American 3½% to Jan. 1, 1908; since, Modified Preliminary Term; Full Level Premium \$60,350,361; Modified Preliminary Term, \$35,707,479; Preliminary Term \$7,646,017. Non-participating, \$98,703,962; Annual Dividend, \$4,189,852; Deferred Dividend, \$810,043. Life, \$65,251,181; Endowment, \$23,386,508; Term and other policies, \$15,066,168.

MID-CONTINENT LIFE INSURANCE COMPANY, 200 N. Robinson St., Oklahoma City, Okla. Inc. May, 1909; began business May, 1910. Reinsured Safety First Health and Accident Ins. Co., Oklahoma City in 1922. R. T. Stuart, Pres.; Edwin Starkey, Vice-Pres. and Agent; Dir.; R. W. Reese, Secy.; O. E. Stuart, Treas.; M. Smith, Med. Dir. T. J. McComb, Actuary.

Stock company; non-participating only. Ordinary and monthly payment accident and health.

Operates in Arkansas, Oklahoma and Texas.

Sub-Standard Risks: Rated-up and reinsured. Negro risks not accepted.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,740.

Accident and Health: Reinsured Safety First Health and Accident Co. in 1922 and established a health and accident department. Death benefits up to \$5,000; sick or accident up to \$25 per week.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term (Okla. Std.). Life, \$21,259,313; Endowment \$390,000; Term and other policies, \$2,441,653.

MIDLAND INSURANCE COMPANY, St. Paul, Minn. Inc. in 1911 changing from assessment basis. H. W. Strickler, Pres.; A. E. Strickler, Vice-Pres.; F. Greaves, Vice-Pres.; G. K. Henshall, Vice-Pres. in charge of Agents; E. M. Mortensen, Treas.; E. L. Shinnick, Secy. Actuary; E. C. Gager, Med. Dir.

Reinsured Indemnity Life & Cas. Co. (\$1,200,000) and Twin City Life (\$4,065,000) of St. Paul, in 1923.

Stock company; non-participating only.

Operates in Ia., Mich., Minn., N. D. and S. D.

Leading Policies in order of their popularity: 20 Payment Life 23 Year Endowment; Ordinary Life; Monthly Income 20 Payment Life Premium Reduction.

Sub-Standard Risks: Rated-up or charged extra rate. Reinsure but does not accept sub-standard reinsurance.

Monthly Income: \$40 cash and \$25 per month for 16 years; commuted value, \$773.80.

Retroactive Principles in Practice: The following provisions have been applied to old policies as well as new, irrespective of contract discount on premiums paid in advance, settlement options, reinstatement. Double indemnity granted to old policyholders.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Life, \$8,845,600; Endowment, \$1,221,000; Term and other policies, \$1,186,500.

MIDLAND LIFE INSURANCE COMPANY, Sharp Bldg., Kansas City, Mo. Inc. Jan. and began business Aug., 1909. Daniel Boone, Jr. Pres.; Walter J. Bales, Vice-Pres. and Treas.; John M. Smullin, Secy. H. F. Mather, Med. Dir.; A. B. C. Mott, Acty. and Asst. Secy.

Stock company; non-participating.

Operates in Colo., Kan., Mo., Okla. and Texas.

Leading Policies in order of their popularity: 20 Payment Life Guaranteed Increasing Benefit; Ordinary Life; 20 Payment Life; 2 Year Endowment; Endowment, \$5.

Sub-Standard Risks: Rated-up or charged extra premium. Quarter-blood Japanese and Indians accepted. Reinsures part but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 5 years certain; commuted value, \$552 10 years, \$1,017; 20 years, \$1,740.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies irrespective of contract days of grace, double indemnity, disability, settlement options, change of plan, reinstatement. Old restrictions canceled as more liberal provisions are adopted.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term. Total in force, \$25,756,559.

MIDLAND MUTUAL LIFE INSURANCE COMPANY, Huntington Bank Bldg., Columbus, Ohio. Inc. Sept., 1905; began business July, 1906. W. O. Thompson, Pres.; H. B. Arnold, 1st Vice-Pres. and Counsel; F. R. Huntington, Treas.; Geo. W. Steinman, Secy.; J. A. Hawkins, Manager of Agencies; E. J. Wilson, Vice-Pres. and Med. Dir.; J. Chas. Riets, Actuary; Frank Harnden, Med. Dir.

Stock company; participating (annual dividend only).

Charter limits dividends to 10% of capital; 5% paid in 1924.

Operates in Ind., Mich., Ohio, Penn. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; Endowment, 65; 20 Year Endowment; Endowment, 60; 5 Year Term Automatic Conversion; 10 Year Renewable Term; 30 Year Endowment; 5 and 10 Year Non-Renewable Term.

Sub-Standard Risks: Rated-up, extra premium or lien, depending upon nature of risk. Reinsures and accepts a small amount of sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 10 years certain; commuted value, \$1,040; 20 years, \$1,750.

Dividends: Year begins July 1. No change in schedule made for 1919, 1920, 1921, 1922, 1923 and 1924 (extra dividend paid end of 15th year, beginning July 1, 1921. However, an extra dividend of 10% and an equalization dividend intended to bring the total dividends of all old policies up to the present scale being paid July 1, 1924, to June 30, 1925. Post-mortem dividend paid pro rata.

Dividend Formula: Dividends consist of excess interest, mortality savings and loading as follows: 13% interest on the initial reserve; 27½% of the tabular mortality to attained age 40, diminishing thereafter to a minimum of 20% at age 66; loading less an expense charge of 12½% of the gross premium plus \$1.50).

Special mortality dividend at end of 5th and 10th years, and special loading dividend at end of 15th year.

Retroactive Principles in Practice: The following provisions apply to old as well as new policies irrespective of contract: days of grace, dividend options, post-mortem dividend, right to name irrevocable beneficiary, settlement options, reinstatement, change of plan. Disability and double indemnity granted to old policyholders. Old restrictions canceled as eliminated in new contracts.

Business in Force: American 3½%, Full Level Premium, Modified Preliminary Term and Preliminary Term. Entire business valued on N. J. Std. on Dec. 31, 1923, except Ohio Std. used on forms of insurance requiring higher reserve. Full Level Premium, \$6,622,080; Preliminary Term, \$36,313,403; Modified Preliminary Term, \$16,000,949. Non-participating, \$1,347,033; Annual Dividend, \$57,606,142; Deferred Dividend, \$11,192. Life, \$31,865,129; Endowment, \$20,634,820; Term and other policies, \$5,982,109; Dididend Additions, \$483,174.

MID-WEST LIFE INSURANCE COMPANY, Hotel Sherman, Chicago, Ill. Now in process of organization. F. R. Warner, Pres.

Stock company; capital, \$100,000.

MID-WEST LIFE INSURANCE COMPANY, 1339 O St., Lincoln, Neb. Inc. May, 1906. N. Z. Snell, Pres.; B. B. Davis and Lincoln Frost, Vice-Pres.; A. J. Sawyer, Secy.; N. Snell, Treas.; H. J. Kirschstein, Supt. of Agents; Carl B. Newlon and W. W. Putney, Asst. Secys.; Dr. A. H. Webb, Med. Dir.; N. B. Drake, Acty.

Stock company; non-participating only, having discontinued participating July, 1912.

Operates in Ia., Neb., Kan. and Wyo.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; Endowment, 85; 30 Year Endowment; 20 Year Endowment; 20 Payment Endowment, 85; Yearly Renewable Term; 20 Payment Endowment, 60.

Sub-Standard Risks: Rated-up and special policy. Negro risks not specially solicited; given special policies maturing as endowments at ages 51, 61 or 71. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: Settlement option on regular forms; \$10 for 240 months; commuted value, \$1,765.

Retroactive Principles in Practice: The following provisions apply to old as well as new policies irrespective of contract: Days of grace, automatic extended insurance, settlement options, right to change plan.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term; Non-participating, \$18,391,700; Annual Dividend, \$688,630. Life, \$15,488,559 Endowment, \$1,487,750; Term and other policies, \$2,030,641 Dividend Additions, \$13,380.

MINNESOTA MUTUAL LIFE INSURANCE COMPANY, St. Paul, Minn. Organized in 1880 on assessment basis; reorganized as legal reserve company Aug. 5, 1901. E. W. Randall, Pres.; T. A. Phillips, Vice-Pres.; O. J. Lacy, 2nd Vice-Pres. in charge of Agencies; H. W. Allstrom, Secy. and Actuary; Dr. C. N. McCloud, Med. Dir.; James McIntosh, Asso. Acty.; Dr. T. H. Dickson, Jr., Asso. Med. Director.

Mutual company; annual dividend only; also writes group insurance.

Operates in Cal., Colo., Idaho, Ia., Ill., Ind., Kas., Ky., Mich., Minn., Mo., Mont., Neb., N. D., Ohio, Okla., Ore., S. C., S. D., Tenn., Tex., Va., Wash., W. Va. and Wyo.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Life, paid-up at 60; 20 Year Endowment; 20 Payment Life, 20 Year Double Protection; Endowment, 60; 10 and 5 Year Term; 25 and 30 Year Endowments.

Sub-Standard Risks: If moderately impaired on account of weight and height or physical condition rated-up. Reinsures and accepts sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Dividends: Dividend year begins Sept. 1. Same schedule used from 1914 to 1922. Increased Sept., 1922, and again in 1923. Post-mortem or dividend if surrendered during year not paid.

Dividend Formula: (1) Net rate of interest earned is 5% , giving $1\frac{1}{2}\%$ excess interest.

(2) Profit from mortality is taken as a percentage of the tabular mortality cost, the percentage varying from 33 at the younger ages to 8 at the higher ages, except on term policies where the percentage is taken as 55% of the rate on other policies.

(3) Profit from loading is the amount of loading on the premium less a charge for expenses taken as a percentage of the gross premium and a constant per \$1,000 of business in force.

The sum of the profit from these three sources gives the amount of dividend.

Surplus contributions are calculated each year by plans and ages on the method described above. These annual contributions are allotted where the policies provide for annual participation. They are also made the basis for dividends declared and allotted to policies on the deferred dividend plan being improved with interest (5%) and benefit of survivorship during the period of accumulation.

Retroactive Principles in Practice: Old policyholders are given the newer privileges in so far as practicable.

Business in Force: 1880-1901 Actuaries 4% ; since, American Experience $3\frac{1}{2}\%$. Preliminary Term to Dec. 31, 1907; Modified Preliminary Term (Ill. Std.) since. Non-participating, \$9,529,800; Annual Dividend, \$84,177,691; Deferred Dividend, \$2,265,581; Assessment, \$80,000. Life, \$76,334,573; Endowment, \$5,066,534; Term and other policies, \$13,326,021.

MISSISSIPPI LIFE INSURANCE COMPANY, Indianola, Miss. (Executive offices, Memphis, Tenn.) Inc. 1909. W. C. Howard, Pres.; M. B. Burnett and T. H. Hayes, Vice-Pres.; M. M. Cox, Secy.-Treas.; M. S. Stuart, Gen. Mgr.; W. P. Kyle, Med. Dir.

Stock company; writing ordinary and industrial, principally the latter; also writes accident and health insurance.

Operates in Alabama, Arkansas, Mississippi, Tenn. and Texas.

MISSOURI STATE LIFE INSURANCE COMPANY, Northwest corner 15th and Locust Sts., St. Louis, Mo. Inc. 1892 as an assessment company; reorganized Dec., 1892, as a legal reserve company. Reinsured legal reserve business of the Hartford Life Dec. 31, 1912. M. E. Singleton, Pres.; T. F. Lawrence and J. J. Parks, Vice-Pres.; F. H. Morgan, Secy.; B. Y. Jaudon, Med. Dir.; M. W. Donnelly, Asst. Secy.; C. O. Shepherd, Actuary; F. B. Gerhard, Asst. Actuary.

Stock company; participating (annual dividends) and non-participating; also writes accident and health and group insurance. Discontinued deferred dividend policies in 1914.

Operates in all states except Conn., Del., Me., Mass., N. H., N. Y., R. I. and Vt. Also operates in Hawaii.

Leading Policies in order of their popularity: Ordinary Life, Non-participating; 20 Payment Life, Non-participating; 20 Payment I. B., Non-participating; 20 Payment Life, Participating; 10 Year Term, Non-participating; Ordinary Life I. B., Non-participating; 5 Year Term, Non-participating; 20 Year Endowment, Non-participating.

Sub-Standard Risks: Accepted by payment of extra premiums based on special mortality tables. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited. Accepts risks from agents of companies that do not accept sub-standard business.

Monthly Income: Commuted values for participating, \$10 for 5 years, \$559; 10 years, \$1,041; 20 years, \$1,815; non-participating 5 years, \$552; 10 years, \$1,017; 20 years, \$1,740.

Dividends: Year begins April 1. Dividends were reduced 50% in 1919 from that of 1918. Increased in 1920 over that of 1919 by 30%. 1921 increased over 1919 by 100%, which scale continued for 1922, 1923 and 1924. Post-mortem dividend paid pro rata.

Dividend Formula: Annual dividends due after March 31, 1924, on life policies, issued of 1908 to 1922 (inclusive) except the participating 20 Payment Life Guaranteed Paid-up Additions policy and on Endowment policies, 1908 to 1914 (inclusive) are composed of (1) 10% on the tabular cost of insurance decreasing at the rate of one-half of 1% for each year of age after 51; (2) $1\frac{1}{2}\%$ interest on the initial reserve, and (3) \$0.43 per \$1,000 plus 12% of the gross premium on ordinary life policies, and for other plans, $6\frac{1}{2}\%$ of the ordinary life gross premiums and $6\frac{1}{2}\%$ of the gross premium for the plan considered. On endowment policies issued 1915 to 1922 (inclusive), annual dividends are composed of (1) and (2) as described above, and (3) \$0.18 per \$1,000 plus 13% of the gross premium on limited payment life policy having a premium paying period corresponding to the endowment period.

On the 20 Payment Life Guaranteed Paid-up Additions participating policies, annual dividends are composed of (1) the balance of loading which remains after deducting the expense charge obtained under the regular 20 Payment Life Premium plus (2) 1% interest on the initial reserve plus (3) mortality savings as apportioned to other life forms.

On previous issues and on all but Term policies, annual dividends are composed of (1) 15% on the tabular cost of insurance, (2) 6% minus valuation rate on initial reserve, and (3) 1% on ordinary life gross premiums and 1% on gross premiums for plans being considered, and for Term policies 2% on gross premiums.

Retroactive Principles in Practice: Company states that it does not make a general practice of recognizing the retroactive principle, although a uniform period of 31 days of grace is allowed, regardless of the terms of the policy contracts themselves. Other retroactive provisions are settlement options, change of plan, continuation of premiums and paid-up policy to mature at earlier date, and reinstatement. Disability and Double Indemnity will be granted.

Accident and Health—Accident policies written on three, six and twelve months' basis; health policies on annual basis; specializing on non-hazardous classes. Present limits are: weekly indemnity, \$150; accident death benefit, \$37,500 (single). Under accident policy there is no limit to weekly indemnity payment. Venereal diseases excepted in health policy designed for industrial classes. Health insurance is limited to payment of 52 weeks indemnity except for that for the commercial classes, the company issues a rider for small extra premiums, adding life indemnity. Under the health policy for industrial classes, no indemnity is paid for disability less than seven days.

Business in Force: American 3% and $3\frac{1}{2}\%$ Full Level Premium, \$93,556,659. Reserve \$1,322,640; Preliminary Term \$8,600,899, Reserve \$4,358,192; Modified Preliminary Term \$373,178,440, Reserve \$32,543,810. Non-participating, \$357,069,321; Annual Dividend, \$106,614,960; Deferred Dividend, \$12,051,717; Assessment, \$275,373. Life, \$354,432,128; Endowment, \$29,052,424; Term and other policies, \$53,976,811; Group, \$38,173,542.

MODERN LIFE INSURANCE COMPANY, St. Paul, Minn. Inc. May 4, 1921, and began business Oct. 19, 1921. J. A. A. Burnquist, Chairman of Board; C. D. MacLaren, Pres.; J. O. Melin, Vice-Pres. and Agency Mgr.; J. L. Lewis, Secy. and Asst. Treas.; E. E. Larson, Treas.; Dr. F. J. Plondke, Med. Dir.; J. L. Marshal, Consulting Acty.

Stock company; participating and non-participating. Rates at age 35 are: Twin Five (\$5,000), \$191.70; Ordinary Life, \$22.33; 20 Payment Life, \$31.40; 20 Year Endowment, \$46.34.

Operates in Minnesota only.

Business in Force: Modified Preliminary Term (Ill. Std.). 20 Payment Life Policy, \$8,325,500.

MONTANA LIFE INSURANCE COMPANY, Helena, Mont. Inc. June, began business Sept., 1910. A. C. Johnson, Pres.; H. R. Cunningham, Vice-Pres. and Gen. Mgr.; Jacob Mills, Vice-Pres.; Carl E. Herfurth, Secy. and Actuary; B. C. Brooke, Med. Dir.; F. A. Howard, Treas.; R. P. Cox, Agency Dir.

Stock company; non-participating only. Now issuing policies which become participating when fully paid-up.

Operates in Cal., Colo., Ida., Ia., Minn., Mont., N. D., S. D., Ore., Utah, Wash. and Wyo.

Leading Policies in order of their popularity. 20 Payment Life with coupons; Ordinary Life with coupons; 20 Payment without coupons; 20 Year Endowment with coupons; 5 Year Term.

Sub-Standard Risks: Rated-up or charged flat extra rate; limited to Ordinary and 20 Payment Life and 20 Year Endowment. Reinsures but does not accept sub-standard reinsurance. Japanese and half-blood Indians accepted at standard rates, but on very rigid selection. Negro risks not solicited.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,754.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, reinstatement and change of plan.

Business in Force: (All non-participating). American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$31,811,944; Endowment, \$2,783,382; Term and other policies, \$651,000.

MORRIS PLAN INSURANCE SOCIETY, New York, N. Y. Arthur J. Morris, Pres.; Joseph B. Gilder, Secy. Two forms of policies issued, yearly renewable term to age 59 and 5 year term, non-renewable and convertible; premiums payable annually or monthly. This insurance is offered by Morris Plan Banks to protect the co-makers and dependents of borrowers.

Operates in Ala., Conn., Del., D. C., Ga., Ill., Ind., Kans., La., Me., Md., Mass., Mich., Mo., N. Y., N. C., Ohio, R. I., Tenn., Tex. and W. Va.

Business in Force: American $3\frac{1}{2}\%$ Full Level Premium and Select and Ultimate. Full Level Premium \$7,692,900, Reserve \$30,518; Select and Ultimate \$1,436,800, Reserve \$5,230.

MOUNTAIN STATES LIFE INSURANCE COMPANY, Denham Bldg., Denver, Col. Inc. Oct. 27, 1920. Reinsured business of Fidelity Reserve, North Platte, Neb., in 1923. C. W. Fairchild, Pres.; William A. Otis, Vice-Pres.; William L. Vernon, Secy.-Treas.; Sherman Williams, Med. Dir.; H. G. Hewitt, Actuary; Charles E. Knight, Vice-Pres. in charge of agencies.

Stock company; issues participating and non-participating.

Operates in Ariz., Ark., Colo., Kans., N. M., Neb. and Wyo.

Leading Policies in order of their popularity: 20 Payment Life Full Participating; Ordinary Life Rate, accelerating 30 Payment.

Dividends: Year begins Nov. 1.

Retroactive Principles in Practice: Retroactive principles applied to all endowment policies. American $3\frac{1}{2}\%$ and 4% . Full Preliminary and Modified Preliminary Terms.

Business in Force: All business issued and valued on the American 3% Level Premium Reserve. Full Preliminary Term, \$7,164,652; Modified Preliminary Term, \$247,228. Non-participating, \$952,080; Annual Dividend, \$5,215,000; Deferred Dividend, \$1,842,500; Assessment, \$79,000 Life, \$6,666,678; Endowment, \$1,051,250; Term and other policies, \$246,152.

MUTUAL BENEFIT LIFE INSURANCE COMPANY, 750 Broad St. Newark, N. J. Inc. Jan. and began business April, 1845. John R. Hardin, Pres.; E. E. Rhodes, Vice-Pres.; Samuel W. Baldwin, Vice-Pres.; J. Wm. Johnson, Secy.; H. G. Hornfeck, Treas.; Geo. A. Van Wagenen and Wm. R. Ward, Med. Dirs.; Percy C. H. Papps, Mathematician; Oliver Thurman, Supt. of Agencies.

Mutual company: annual dividends only.

Operates in all states except Ariz., Ark., La., N. M., Tex. and Wis.

Leading Policies in order of their popularity: Ordinary Life; 20

Payment Life; 20 Year Endowment; 5 Year Term; 15 Payment Life; 15 Year Endowment; 25 Year Endowment; 10 Payment Life; 30 Year Endowment; 10 Year Endowment.

Sub-Standard Risks: Not accepted.

Monthly Income: \$50 for 5 years certain; commuted value, \$2,630; 10 years, \$5,274; 20 years, \$9,191.

Dividends: Year begins Jan. 1. 1923 schedule in use since Jan. 1, 1915. Increase in 1924. An extra cash dividend was declared in 1913 (5% to 25%), 1914 (20%), 1916 (20%), 1923 (25%), and 1924 (20%). Post-mortem dividend equal to last regular dividend on premium-paying policies or proportionate part thereof on paid-up policies plus share of dividend equalization fund in each case.

Dividend Formula: Actual rate of interest earned on initial reserves, 4.8% net on premium-paying policies and 4.7% on paid-up policies.

Expense charged against premium-paying policies, 11% of the contract premium, the difference between the loading and the expense charge thus obtained to be improved by one year's interest at the rate of 4.8%. In case of convertible 5 year term policies no surplus arises from premium margins or loading.

Actual death losses from 72% to 90% of expected by the American Experience Table of Mortality, graded according to attained age.

Retroactive Principles in Practice: The company is retroactive on all privileges. Its old policies back to 1845 are made as liberal as its new without any exception. New surrender values (1922) apply to all 3% policies, excepting that 3% policies issued prior to 1908 cannot be altered with reference to extended term without consent of all parties. New accumulation plan will be applied to any policy not already on addition or accelerative endowment plan. Beginning Jan. 1, 1923, dividends paid on all paid-up and extended insurance policies issued in exchange for surrendered policies.

Business in Force: Prior to 1900, American 3½%; since American 3% Full Level Premium Reserve. Non-participating, \$3,489,146; Annual Dividend, \$1,649,788,636. Life, \$1,524,674,647; Endowment, \$72,638,040; Term and other policies, \$55,965,095.

MUTUAL INTEREST LIFE, Omaha, Neb. Organizing at present time. R. T. Swobe, Promoter.

Mutual company; now writing 20 Payment Endowment at 80 and 3 Year Term with automatic conversion to 20 Payment Life. Policy contains "Life Extension" provision which provides that insured is placed in Preferred class so long as he complies with medical provisions (semi-annual examination, etc.).

MUTUAL LIFE INSURANCE COMPANY, 32 Nassau St., New York, N. Y. Began business Feb., 1843. Chas. A. Peabody, Pres.; Wm. H. Truesdale, Vice-Pres.; Granville M. White, G. T. Dexter, James Timpson and Wm. A. Hutcheson, 2nd Vice-Pres.; W. L. Simrell, Secy.; Wm. Frederick Dix, Secy.; Samuel S. Hall and Wendell M. Strong, Asso. Actuaries; B. Symonds, Med. Dir.

Mutual company; issues annual dividend policies only. Discontinued non-participating in 1907.

Operates in all States excepting Texas; also operates in Canada.

Leading Policy Forms in order of popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment; Yearly Renewable Term; 15 Year Endowment; 10 Year Term; 30 Year Endowment; Continuous Monthly Income; 15 Payment Life; 10 Payment Life.

Sub-Standard Risks: A few occupational hazards accepted. Races other than white accepted at standard rates.

Monthly Income: \$10 for 20 years; commuted value, \$1,838.88.

Dividends: Year begins Jan. 1. Same for 1919 as 1918; reduced in 1920 account of influenza epidemic, increased taxes, general expenses and unsettled conditions. 1921 schedule increased over 1920 about 7%. 1922 schedule increased over 1921 about 9%. Increased again in 1923 and in 1924. Post-mortem dividend paid pro rata.

Dividend Formula: Two factor method, varying percentage of loading and excess interest on initial reserve.

Retroactive Principles in Practice: Privileges contained in new policies are in general made retroactive so far as policy contracts permit. The period of grace is extended to all policies without interest. Disability and double indemnity clauses can be incorporated on evidence of insurability for such clauses, in policies issued since January 1, 1907. Present non-forfeiture values have been extended to all policies issued since January 1, 1907, since which time the present reserve basis, and, for the most important forms of policies, the present premium rates, have been in effect. Policies issued before January 1, 1907 are on different premium rates and reserve basis and the present values, founded on the present reserve basis, could not be applied to them. Modes of Settlement available on present policies have been extended to all policies. Automatic non-forfeiture values have been extended to all policies; for policies issued before January 1, 1907 the automatic value is paid-up insurance; for policies issued since January 1, 1907, it is extended insurance. Restrictions on old policies not contained in present policies have been removed.

Business in Force: American 3% Full Level Premium. Prior to 1898, 4%; from 1898 to 1907, 3½%; American 3% after 1906. At present all policies issued prior to 1907 are valued at 3½%. Non-participating, \$03,461,419; Annual Dividend, \$2,593,716,659; Deferred Dividend \$130,583,117. Life, \$2,387,065,512; Endowment, \$214,354,089; Term and other policies, \$166,762,014; Dividend Additions, \$49,579,580.

MUTUAL LIFE INSURANCE COMPANY OF BALTIMORE, 1 South St., Baltimore, Md. Inc. 1870. Paul M. Burnett, Pres.; Howard M. Emmons, 1st Vice-Pres. and Counsel; Chas. C. Ewell, 2nd Vice-Pres.; Henry Roth, Secy.; Rebecca Sharry, Actuary; J. D. Inglehart, Med. Dir.

Mutual company; participating and non-participating; writes ordinary and industrial.

Operates in Ill., Ind., Kans., Ky., La., Md., Minn., Mo. and Ohio

Leading Policies in order of their popularity: 20 Payment Life Whole Life; 20 Year Endowment; 20 Payment 20 Year Endowment; 30 Payment Life; 10 Payment Life; 15 Payment Life; 15 Year Endowment.

Sub-Standard Risks: Extra rate. Does not reinsure nor accept sub-standard reinsurance. Negro risks not solicited.

Business in Force: American 3½% Full Level Premium. Change from Actuaries 4% to American 3% Jan. 1, 1908. Full Level Premium, \$66,932,950; Ill. Standard, \$2,128,600. Non-participating, \$66,932,950; Annual Dividend, \$2,128,600. Industrial: Life, \$37,750,687; Endowment, \$25,492,834; Term and other policies, \$3,689,429.

MUTUAL LIFE OF ILLINOIS, Fifth and Capitol, Springfield, Ill. Took over business of Mutual Life Ins. Co. of Illinois (org. 1916) in 1920, a former assessment association, which had been charging rates and maintaining reserves on American 3½%; Licensed Jan., 1920. Reinsured Commercial Health and Accident in 1922 and Marquette Life Ins. Co., Springfield, Ill., in 1923. H. B. Hill, Pres.; J. Fairlie, 1st Vice-Pres. and Actuary; N. H. Walt, Vice-Pres. and Agency Dir. Life Dept.: F. M. Feffer, Vice-Pres. and Agency Dir. Accident and Health Dept.: Dr. John R. Neal, Secy. and Med. Dir.

Stock company; annual dividend and non-participating. All monthly payment and commercial health and accident beginning 1922.

Operates in Ill., Ind., Ia. and Mo.

Sub-Standard Risks: Rated-up in age or extra premiums. Based on increased mortality. Reinsures and accepts sub-standard reinsurance. Races other than white not accepted.

Health and Accident: Premium \$44 annually; provides accident death benefit of \$50,000. \$25 per week sick benefit for 52 weeks (in event of accidental disability), payments begin immediately. Pay one-half weekly rate for nonconfining illness. Full benefit for 26 weeks for accident partial disability. Hospital and surgical benefits issued.

Dividends: Year begins Jan. 1. Same schedule for 1922, 1923 and 1924.

Dividend Formula: 20% of expected cost, plus 1½% Initial Reserve, plus 5% loading.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, change of plan and reinstatement.

Monthly Income: \$10 a month for 20 years; commuted value, \$1,740; \$10 a month for 10 years, commuted value, \$1,020.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$14,865,807; Endowment, \$2,106,850; Term and other policies, \$1,667,619; Group, \$1,409,900.

MUTUAL TRUST LIFE INSURANCE COMPANY, 77 W. Washington St., Chicago, Ill. (Name changed from Scandia Life in 1919.) Inc. Dec., 1904; began business April, 1905. E. A. Olson, Pres.; Gilbert Knudtson, Vice-Pres. and Supt. of Agents; A. B. Slattengren, Secy.; I. L. Grimes, Actuary; N. A. Nelson, Treas.; Wm. A. Peterson, Med. Dir.

Mutual company; participating (annual dividend); discontinued non-participating Feb. 1, 1919.

Operates in Conn., Idaho, Ill., Ia., Me., Mass., Mich., Minn., Mo., Mont., Neb., N. H., N. D., Ore., S. D., Wash. and Wis.

Leading Policies in order of their popularity. 20 Payment Endowment, 85; Endowment, 85; 20 Year Endowment; 20 Payment Endowment, 65; Endowment, 65; 20 Payment Endowment, 60; Endowment, 70; Endowment, 60.

Sub-Standard Risks: Rated-up or charged extra premium. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,740; \$10 for 120 months, \$1,020; for 60 months, \$555.

Dividends: Year begins May 1. 1918 increased 50% over 1917; reduced 50% for year beginning May 1, 1919; 1920 same as 1919; 75% of 1919 schedule for 1921. Full schedule for 1922 and 1923. Readjustment in 1924.

Dividend Formula: $1\frac{1}{2}\%$ interest and 30% of mortality, graded down according to age. Also loading less 10% of gross plus \$3.00.

Retroactive Principle in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract provisions: Days of grace, disability and double indemnity, clauses with certain exceptions, dividend options, accumulation of dividends to hasten maturity, settlement options, change of plan, reinstatement. It is the general practice of the company to remove restrictions from old policies as more liberal provisions are adopted.

Business in Force: American $3\frac{1}{2}\%$; prior to Sept. 1, 1916, Modified Preliminary Term (Ill. Std.); since Full Level Premium. Modified Preliminary Term (Ill. Std.), \$14,714,236; Level Premium, $3\frac{1}{2}\%$, \$71,851,929; Level Premium, 3%, \$49,140. Non-participating, \$3,764,145; Annual Dividend, \$82,309,468; Deferred Dividend, \$541,692; Assessment, \$1,827,622. Life, \$22,668,407; Endowment, \$60,606,488; Term and other policies, \$5,168,032.

NATIONAL AMERICAN LIFE INSURANCE COMPANY, 420 Washington St., Burlington, Ia. Inc. March, 1887, as assessment company; in 1901, as stipulated premium company; reorganized in 1912 as a legal reserve company. Changed from mutual to stock basis in 1920. Louis H. Koch, Pres.; Chas. Blanke, Secy.; A. J. Haight, Acty.; F. E. Koch, Med. Dir.

Stock company; non-participating. Changed to stock basis in 1920 and discontinued annual dividends in 1922.

Operates in Iowa only.

Leading Policies: Endowment, 65; Ordinary Life; 20 Payment Life; 20 Payment Coupon Reduction.

Sub-Standard Risks: Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740; \$10 for 120 months; commuted value, \$1,020.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Non-participating, \$4,359,432; Annual Dividend, \$4,459,472; Assessment, \$204,500. Life, \$2,413,060; Endowment, \$266,000; Term and other policies, \$6,104,631.

NATIONAL BENEFIT LIFE INSURANCE COMPANY, Washing-
ton, D. C. Inc. 1898. Purchased Standard Benefit Assn., Baltimore, Md., in 1923. R. H. Rutherford, Pres.; Samuel W. Rutherford, Secy.

Stock company; (\$100,000); changing from an assessment basis in 1919; writes principally colored risks on Industrial basis.

Business in Force: Total, \$13,759,639.

NATIONAL EQUITY LIFE INSURANCE COMPANY, Hall Bldg., Little Rock, Ark. Org. July, 1923. C. E. Lowry, Pres.; V. C. Pettie, Vice-Pres.; D. R. McClurg, Secy.-Treas. and Acty.; Dr. W. R. Richardson, Med. Dir.; E. A. Conaway, Agency Dir.

Mutual company; quinquennial dividends only; now issuing 20 Payment Life in multiples of \$2,500 only (death benefit on \$5,000 policy is \$1,000 first year, \$3,000 second and \$5,000 thereafter). Disability and Double Indemnity issued.

Operates in Arkansas only.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term reserve.

NATIONAL FIDELITY LIFE INSURANCE COMPANY, Federal Reserve Bank Bldg., Kansas City, Mo. Began business Jan., 1916, at Sioux City, Ia.; moved to Kanass City, Mo., and reincorporated in 1923. R. H. Rice, Pres.; W. G. Moulton, Vice-Pres.; Geo. Lock, Vice-Pres. and Agency Mgr.; Carl T. Prime, Secy. and Treas.; H. O. Cedarholm, Actuary; J. W. Wear, Med. Dir.

Stock company; non-participating only.

Operates in Ill., Iowa, Kans., Minn., Mo., Neb., Okla., S. D. and Texas.

Leading Policies in order of their popularity: 20 Payment Life Preferred; Whole Life Preferred; Endowment Preferred; 20 Payment Endowment, 85; Endowment, 85; 20 Year Endowment; 15 Payment Endowment, 85; 10 Payment Endowment, 85.

Sub-Standard Risks: Special rates. Restricted to G. P. R. and endowments. Reinsures but does not accept sub-standard reinsurance. Indians accepted on sub-standard basis. Negro risks not solicited.

Monthly Income: \$10 for 10 years certain; commuted value, \$1,026; 15 years, \$1,421; 20 years, \$1,754.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, change of plan, and reinstatement. Old restrictions canceled as they are eliminated from new contracts.

Business in Force: (All non-participating): American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$15,559,271; Endowment, \$581,900; Term and other policies, \$1,543,273. Does not include \$513,068 reinsured business for other companies, and loan insurance.

NATIONAL GUARDIAN LIFE INSURANCE COMPANY, Madison, Wis. Commenced business Oct., 1910. Name changed from Guardian Life Ins. Co. in 1920. Geo. Boissard, Pres.; A. F. Menges, Vice-Pres.; Benj. S. Beecher, Secy.; C. M. Putnam, Treas.; W. J. Wandrey, Agency Dir.; W. W. Gill, Vice-Pres. and Med. Dir.

Stock company; since April 1, 1920, participating only; prior to that date only issued non-participating.

Operates in Ohio, Wisconsin and Minnesota.

Leading Policies in order of their popularity: Ordinary Life; Endowment at 65; 20 Payment Endowment at 65; 20 Payment Life; 20 Year Endowment; 5 Year Term; 20 Payment Endowment at 70; 30 Year Endowment; 30 Payment Life.

Sub-Standard Risks: Extra premium charged. Reinsures if over 150% mortality. White race only.

Monthly Income: \$10 for 10 years certain; commuted value, \$1,027; 15 years, \$1,422; 20 years, \$1,754.

Dividends: Year begins April 1. Began participating in 1920; added first year dividend in 1922; 1923 scale increased 30% over 1922. 1924 same as 1923.

Dividend Formula: All but Term; $1\frac{1}{2}\%$ of Initial Reserve plus 6% of gross premium plus 4/10% net amount at risk. First dividend is 60% of above formula, second is 70%, third is 80%, fourth is 90% and 100% thereafter. Term: 10% of gross premium plus 8/100% of net amount at risk.

Retroactive Principles in Practice: Old policyholders may secure new disability clause on application; abatement of state tax on premiums has been refunded voluntarily to all old policyholders each year; settlement options, change of reserves and reinstatement privileges are retroactive.

Business in Force: American 3½%, Modified Preliminary Term (Ill. Std.) on all Endowments and Limited Payment Life; Full Level Premium on Term; Modified Preliminary Term on Ordinary Life. Illinois Standard, \$17,477,916; Full Level Premium, \$2,609,228; Modified Preliminary Term, \$4,313,323. Non-participating, \$9,846,122; Annual Dividend, \$13,554,345. Life, \$9,276,446; Endowment, \$11,524,806; Term and other policies, \$2,599,214.

NATIONAL LIFE INSURANCE COMPANY, Montpelier, Vt. Inc. Nov., 1848; began business Feb., 1850. Fred A. Howland, Pres.; H. M. Cutler and E. D. Field, Vice-Pres.; Osman D. Clark, Secy.; W. W. Russell, Treas.; L. P. Brigham, Supt. of Agencies; C. E. Moulton, Acty.; A. B. Bisbee, 2nd Vice-Pres. and Med. Dir.

Mutual company; annual dividends only.

Operates in all States except Ariz., Ark., Fla., Idaho, La., Nev., N. M., S. C. and Texas.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment; 30 Year Endowment; 10 Year Renewable Term; 5 Year Renewable Term; 5 Year Non-renewable Term; 25 Year Endowment; ; Endowment, 65; Endowment, 60.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Monthly Income: \$10 for 120 months; commuted value, \$1,040; 240 months, \$1,814.

Dividends: Year begins Jan. 1. No change in dividend schedule 1916-1923 inclusive. Readjustment with aggregate increase of about 6.5% beginning Jan. 1, 1924.

Dividend Formula: Annual dividends are calculated according to the contribution formula, allowance being made for surplus interest computed on the initial reserve, vitality gains computed as a percentage of the net amount at risk and returns from loadings equal to the margins, less certain expense charges.

Retroactive Principles in Practice: Statement by the company: "It has always been the practice of this company when policy conditions were liberalized to give old policyholders the benefits of such liberalizations when it could be done without conflict with the contracted interests of any class of business or with the company's business as a whole, as for example: We extended to old policyholders the benefits of the removal of all restrictions on residence or travel or occupation; of incontestability, first after two years and later after one year from date of issue, provided the required premiums had been paid; the privilege of selection of either cash, paid-up or extended insurance settlement; a grace for the premium payments of 31 days without interest; a guarantee of reinstatement at any time on proof of insurability and readjustment of any liens; and installment settlement options. We have not, however, made increase in non-forfeiture values through change from 4% to 3% basis retroactive, as we do not consider that either reasonable or equitable." Disability clause, some dividend options, participating paid-up additions, dividend accumulations to pay premiums, application of accumulated dividends to hasten maturity, automatic paid-up or extended insurance upon request, change of plan, continuation of premiums on paid-up policies to mature them as endowments, have also been made retroactive.

Business in Force: American 3% Full Level Premium since Jan. 1, 1901; prior thereto Actuaries 4%; Annuities McClintock's 3½%. Non-participating, \$9,287,296; Annual Dividend, \$274,464,716; Deferred Dividend, \$5,329,027. Life, \$276,672,220; Endowment, \$68,924,604; Term and other policies, \$43,484,215.

NATIONAL LIFE INSURANCE COMPANY OF THE U. S. A., 29 S. LaSalle St., Chicago, Ill. Org. July, 1868; reincorporated under laws of Illinois, March, 1904. Reinsured Iowa Life Ins. Co. in 1900, National Life and Trust Co. in 1903, and Des Moines Life Ins. Co. in 1912. A. M. Johnson, Pres.; Robt. E. Sackett, Vice-Pres.; Robt. D. Lay, Vice-Pres. and Secy.; W. E. Webb, Vice-Pres.; Walter A. Jaquith, Vice-Pres. and Med. Dir.; J. W. Guest, Asst. Med. Dir.; E. R. Carter, Actuary; Levering Moore, Treas.

Stock company; now issues non-participating only. Prior to 1915 issued annual and deferred dividend policies. Also writes combination life, health and accident. Reinsured all Industrial Accident and Health business in the United States National Life & Cas. Co., Chicago.

Operates in all States except Conn., Me., Mass., N. Y., R. I., Vt. and Va.

Leading Policies in order of their popularity: 20 Payment Life (endowment at 85); Ordinary Life (endowment at 85); 20 Year Endowment; Ordinary Life; 20 Payment Life; Endowment at 60; Endowment at 65; 20 Payment Life with full return premium; 20 Payment Life with guaranteed increasing insurance.

Monthly Income: \$10 for 5 years; commuted value, \$552.02; 10 years, \$1,016.81; 20 years, \$1,737.65.

Sub-Standard Risks: Ages rated-up. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Retroactive Principles in Practice: Statement by the company: "In regard to the practice of this company the terms and conditions of its policies as written are, in general, adhered to, with the exception that in the case of old line policies originally based upon American 6% reserve tables, this company sets aside and maintains reserves on the Actuaries' or Combined Experienced Table of Mortality with interest at 4%, and in computing surrender values under such policies bases such values upon the Actuaries' or Combined Experience 4% table, thus arriving at somewhat higher values than if the values were computed based on the old 6% American table. Practically all of the old 6% policies are policies which contained no provision by their terms for cash surrender value. This company also extends the privilege of one month (not less than 30 days) grace for the payment of premiums under all old policies, whether so provided in the policy or not. The only policies on which the reserve has been strengthened as set forth above are non-participating, and as above explained this company grants surrender values based upon the higher reserves under these old policies. Our disability clause will be attached to old policies in the same form as attached to present policies, subject to satisfactory evidence of insurability of the policyholder. Installment options will also be granted, on request of the insured, to old policyholders whose policies do not contain the installment privileges of modern policies, on the same terms as provided in policies at present being issued. Reinstatement privileges are governed by policy provisions, or if no provision in the policy, are extended to old policyholders on the same terms as provided in present policies, namely, furnishing satisfactory evidence of good health and paying delinquent premiums with interest, providing the policy has not been surrendered and canceled." Settlement options also made retroactive.

Accident and Health: Premium \$42.50 annually; \$25 for 52 weeks in case of sickness or 200 weeks in event of accident, beginning immediately upon disability (no disease excepted); accidental death benefit is \$5,000.

Business in Force: American $3\frac{1}{2}\%$ since 1903; prior thereto Actuaries 4%. Full Level Premium \$38,334,188, Reserve \$4,192,880; Preliminary Term \$64,615,993, Reserve \$11,397,846; Modified Preliminary Term \$51,085,889, Reserve \$6,074,301. Non-participating, \$129,530,014; Annual Dividend, \$4,340,092; Deferred Dividend, \$20,165,964; Assessment, \$1,686,094. Life, \$47,928,392; Endowment, \$70,035,280; Term and other policies, \$36,041,175.

NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY

Nashville, Tenn. Organized 1898 as a fraternal; reorganized as stock company in 1900. C. A. Craig, Pres.; C. R. Clements, Vice-Pres. and Comptroller; W. S. Bearden, Secy.-Treas.; W. H. McBride, Acty.; R. E. Fort, Med. Dir.

Stock company; writes ordinary life, industrial and commercial health and accident. Life department established in 1920.

Operates in Ala., Ark., Cal., Ga., Ill., Ind., Kans., Ky., La., Md., Mich., Miss., Mo., Neb., Ohio, Okla., Pa., Tenn., Texas, Va. and W. Va.

Sub-Standard Risks: Extra rate for over or under weight. Otherwise not accepted. Negro risks accepted in Industrial Department.

Leading Policies in order of their popularity: Ordinary Life; Endowment at 65; Premium Reversed at 65; Paid-up at 65; 20 Year Endowment.

Accident and Health: Annual premium of \$60 provides: Accidental death or double dismemberment benefit of \$7,500; disability benefit, \$25 for 52 weeks in case of sickness or for two years in event of accident.

Business in Force: American $3\frac{1}{2}\%$, Modified Preliminary Term (W. Va. Std.) on Ordinary; Industrial Standard and Sub-Standard $3\frac{1}{2}\%$ N. Y. Std. Life—Ordinary \$30,058,600, Industrial \$47,711,299; Endowment—Ordinary \$883,010, Industrial \$52,073,329; Term and other policies—Ordinary \$77,000, Industrial \$3,498,163; Group, \$2,000,000.

NATIONAL RESERVE LIFE INSURANCE COMPANY, 811 Kansas Ave., Topeka, Kans. Inc. Nov., 1920. George Godfrey Moore, Pres.; J. H. Lee, Secy.-Treas.; George L. Kreeck, Actuary; C. W. Dingman, Agency Dir.; A. Balfour Jeffrey, Med. Dir.

Stock company; annual dividend and non-participating.

Operates in Ark., Ia., Kans., Minn., Mo., Neb., Okla. and Texas.

Leading Policies in order of their popularity: 20 Payment 100% Ret. Prem.; 20 Payment Life, non-participating; Ordinary Life, non-participating; 20 Payment Life, participating; Ordinary Life, participating; Triple Option.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance. Negroes not solicited.

Dividends: Year begins Jan. 1, 1924. Post-mortem dividend not paid.

Business in Force: American 3% and 3½% Modified Preliminary Term (Ill. Std.). Non-participating, \$1,802,947; Annual Dividend, \$11,367,000. Life, \$12,802,250; Endowment, \$81,250; Term and other policies, \$286,447.

NATIONAL SAVINGS LIFE INSURANCE COMPANY, Wichita, Kans. Inc. Oct., 1921, and commenced business in April, 1922. W. C. Coleman, Pres.; W. M. G. Howse, Secy.; L. W. Clapp, Treas.; L. A. Bell, Jr., Vice-Pres. and Agency Dir.; C. M. Jackman, Vice-Pres.; F. J. Haight, Acty.

Stock company; participating and non-participating.

Operates in Ark., Kans. and Mo.

Leading Policies in order of their popularity: Complete Protection 20 Payment; Whole Life; Special Whole Life; Endowment, 85.

Sub-Standard Risks: Occupational hazards rated-up; physical impairment charged extra rate. Reinsures but does not accept sub-standard reinsurance. Negroes not solicited.

Business in Force: American 3½% Modified Preliminary Term. Non-participating, \$321,768; Annual Dividend, \$1,586,963; Life, \$1,821,133; Endowment, \$54,994; Term and other policies, \$27,000.

NATIONAL TEMPERANCE LIFE INSURANCE COMPANY, Chicago, Ill. Now being organized. John D. Knapp, Organizer.

NEBRASKA STATE LIFE INSURANCE COMPANY, Lincoln, Neb. Ernest C. Folsom, Pres.; E. R. Folsom, Vice-Pres.; J. S. Dickman, Secy.-Treas.

Writes life, health and accident.

NEVADA STATE LIFE INSURANCE COMPANY, 2nd and Center Sts., Reno, Nev. Inc. 1914; began business 1917; reorganized 1919; business after reorganization began 1923. John Etchebarren, Pres.; C. E. Mooser, 1st Vice-Pres. and Med. Dir.; R. O. Longnecker, Secy. and Agcy. Dir.; T. O. Ward, Treas.

Stock company; non-participating only.

Operates in Nevada only.

Monthly Income: Settlement option.

Sub-Standard Risks: Accepted by various methods. Reinsures but does not accept sub-standard reinsurance.

Leading Policies in order of their popularity: Endowment, 65; 20 Payment Life; Ordinary Life; 20 Year Endowment.

Business in Force: (All non-participatin); American 3½%.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY, Boston, Mass. Inc. April, 1835; began business Dec., 1843. A. D. Foster, Chairman of Board; D. F. Appel, Pres.; Reginald Foster, J. A. Barbey and Geo. Smith, Vice-Prests.; F. T. Partridge, Secy.; Glover S. Hastings, Supt. of Agencies; Edwin W. Dwight, Med. Dir.; Herbert B. Dow, Acty.

Mutual company; annual dividends only.

Operates in all States except Ariz., Ark., Fla., Idaho, Miss., Mont., Nev., N. M., N. D., Okla., Texas and Utah; also operates in Hawaii.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment; 5 Year Term; Ordinary Life, \$10 Monthly Income; 20 Payment Life Monthly Income.

Sub-Standard Risks: Not accepted. Occupational hazards accepted in some cases by charging extra rate.

Monthly Income: \$10 for 5 years; commuted value, \$558; 10 years, \$1,041; 20 years, \$1,814.

Dividends: Year begins Jan. 1. Same schedule used in 1923 as has been in effect since Jan. 1, 1912. Post-mortem dividend paid discounted to date of death.

Dividend Formula: Interest Return: Difference between tabular base and $4\frac{1}{2}\%$.

Vitality Return: 25% of all life and endowment policies; 20% on all term policies; 10% on all extended insurance policies. Interest factor only on reversionary additions.

Marginal Return: Difference between actual premium paid and standard premium computed by loading one-tenth of the net and one-eighth of the net life.

Incidental Surplus: From 1% to 8% of the net premium graded by years in force.

Five Year Distributions: The sum of the five annual distributions improved 9%.

Retroactive Principles in Practice: New privileges are extended to old policies and restrictions in old policies canceled when legally and equitably possible. Grace in payment of premiums has been granted to all old policies without interest charge. Disability and Double Indemnity clauses may be attached to old policies. Settlement options are available to all policyholders. Excess interest is paid on all funds left with the company. Also following provisions have been made retroactive: Dividend options, right to name irrevocable beneficiary, automatic paid-up or extended insurance, change of plan, right to continue premiums on paid-up policy to mature as endowment, reinstatement.

Business in Force: Full Level Premium. From 1844 to 1900, Actuaries 4%; 1901-1907, American $3\frac{1}{2}\%$; since, American 3%. Annual Dividend, \$711,533,201; 5 Year Dividend, \$7,888,433. Life, \$570,159,920; Endowment, \$73,380,300; Term and other policies, \$67,377,690; Dividend Additions, \$8,503,724.

NEW WORLD LIFE INSURANCE COMPANY, Spokane, Wash. Inc. Feb., 1910; began business May, 1911. Reinsured Columbia Life and Trust Co. in 1917. John J. Cadigan, Pres.; E. J. O'Shea, Vice-Pres. and Treas.; F. H. Benson, Vice-Pres.; Russell C. Burton, Secy.-Actuary; P. J. Gallagher, Med. Dir.; R. B. Richardson, Asst. Acty.

Stock company; non-participating only.

Operates in Cal., Idaho, Ill., Iowa, Minn., Mont., N. D., Ore., S. D., Wash. and Wis.

Leading Policies in order of their popularity: 20 Payment Life Optional Pure Endowment; 20 Payment Life Special Combination; Ordinary Life; 20 Payment Life; Ideal Life; 20 Year Endowment.

Sub-Standard Risks: On account of weight and height are rated-up; on account of occupation, charged flat extra premium or rated-up if hazard may impair vitality; not generally accepted if medically impaired. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,740; 10 years, \$1,020; 5 years, \$550.

Retroactive Principles in Practice: Double Indemnity and reinstatement provisions will be granted to old policyholders.

Business in Force: All non-participating: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$28,880,209; Endowment, \$927,344; Term and other policies, \$1,549,242.

NEW YORK LIFE INSURANCE COMPANY, 346-48 Broadway, New York, N. Y. Inc. 1841, began business 1845. Darwin P. Kingsley, Pres.; R. W. Weeks, Vice-Pres.; John C. McCall, Walker Buckner and T. A. Buckner, 2nd Vice-Pres.; Seymour M. Ballard, Secy.; W. H. Pierson, Secy.; F. M. Corse, Secy.; L. Seton Lindsay, Supt. of Agencies.; Arthur Hunter, Chief Actuary; O. H. Rogers, Chief Med. Dir.

Mutual company; annual dividends only.

Operates in all States except Texas.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment.

Sub-Standard Risks: Accepted by rating-up ages or payment of extra premiums. Races other than white accepted upon merits.

Monthly Income: \$10 for 240 months; commuted value, \$1,839.

Dividends: Year begins Jan. 1. 1919 scale reduced from 1918; further reduction in 1920; 1921 same as 1920, except extra 15th year dividend payable in 1921. Increases in 1922, 1923 and 1924.

Retroactive Principles in Practice: Privileges granted to old policyholders in so far as possible upon request. Grace in payment of premiums is given to old policyholders. Disability clause is not applicable to old policies. Present settlement options are available to all old policyholders. Excess interest is paid on all funds left with the company.

Business in Force: American 3% Full Level Premium. Non-participating, \$159,068,486; Annual Dividend, \$3,989,905,312; Deferred Dividend, \$227,756,006. Life, \$3,439,781,300; Endowment, \$774,070,300; Term and other policies, \$141,378,092; Dividend Additions, \$21,500,112.

NORTH AMERICAN LIFE ASSURANCE COMPANY, 112-118 King St., West, Toronto, Ont., Canada. Inc. May, 1879. L. Goldman, Pres. and Managing Dir.; W. B. Taylor, Secy.; C. W. Strathy, Treas.; E. J. Harvey, Agency Dir.; T. D. Archibald, Med. Dir.; D. E. Kilgour, Actuary.

Stock company; participating and non-participating. Annual and quinquennial dividends. Discontinued policies with more than 5 year periods in 1924.

Operates in Ill., Mich., Wash., Canada, Newfoundland and British West Indies.

Sub-Standard Risks: Better class of sub-standard business is accepted which can be actuarially rated. Rated-up, lien attached or extra charged. Reinsures but seldom accepts sub-standard reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,750; \$10 a month for 10 years, \$1,025.

Dividends: Year begins Jan. 1. Same schedule for 1919, 1920, 1921, 1922 and 1923 as in 1918.

Dividend Formula: Modified contribution formula; two factors, viz.: interest and loading. Interest factor: difference between rate of interest earned and rate needed to maintain reserve. Loading factor: loading less an expense charge, which varies with plan and age.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies irrespective of contract: Days of grace without interest; non-forfeiture provisions made automatic; disability, double indemnity, change of plan and settlement options, may be added to old policies.

Business in Force: Hm. 3½% (3% in some cases): American Tropical 3% and Sub-Tropical 3%. Full Level Premium Reserve. Non-participating, \$17,241,067; Annual Dividend, \$237,100; Deferred Dividend, \$97,577,324. Life, \$86,096,399; Endowment, \$18,558,454; Term and other policies, \$8,735,223.

NORTH AMERICAN LIFE INSURANCE COMPANY, 36 S. State St., Chicago, Ill. Org. Jan., 1907. J. H. McNamara, Pres.; E. S. Ashbrook, Vice-Pres.; W. P. Kent, Secy.-Treas.; W. O. Morris, Acty. and Asst. Mgr.; Paul McNamara, Supt. of Agencies; Charles Bruce Irwin, Med. Dir.

Stock company; non-participating only.

Operates in Cal., Colo., Ill., Ind., Ia., Kans., Mich., Minn., Mo., Neb., N. J., N. C., N. D., Ohio, Okla., Ore., Pa., S. D., Wash., W. Va., Wis.

Leading Policies in order of their popularity: Endowment, 85; 20 Payment Life; Expectancy Endowment; 20 Year Endowment; 20 Year I. and P.

Sub-Standard Risks: Rated-up. Some occupations restricted to endowments. Reinsures but does not accept sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 10 years; commuted value, \$1,026; 20 years, \$1,754.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term, \$49,966,186; Full Level Premium, \$12,300,362. Life, \$44,553,693; Endowment, \$13,940,090; Term and other policies, \$3,772,765.

NORTH AMERICAN LIFE & CASUALTY COMPANY, Plymouth Bldg., Minneapolis, Minn. Inc. in 1915, changing from assessment basis. Z. H. Austin, Pres.; R. H. Wells, Vice-Pres.; Henry M. Little, Secy.; D. D. McInnis, Treas. and Supt. of Agents; J. T. Litchfield, Med. Dir.; F. J. Huch, Actuary.

Stock company; writes non-participating life and industrial health and accident business, including commercial accident insurance; life business incidental to accident.

Operates in Minn., N. D., S. D., Texas and Wisc.

Leading Policies in order of their popularity: 20 Payment Life; 20 Year Endowment; Ordinary Life; 30 Year Endowment; 15 Payment Life.

Sub-Standard Risks: Not accepted. Negro risks accepted.

Accident and Health: Maximum benefits: death, \$12,500; monthly income for sickness or accident, \$200; benefits payable for one year; expense for care and treatment up to \$50.

Business in Force: American $3\frac{1}{2}\%$ Full Preliminary Term. Non-participating, \$923,965; Assessment, \$201,000. Life, \$627,262; Endowment, \$270,765; Term and other policies, \$226,938.

NORTH AMERICAN NATIONAL LIFE INSURANCE COMPANY, 206 S. 32nd Ave., Omaha, Neb. Inc. 1906. F. J. Uehling, Pres.; Clark O'Hanlon, Vice-Pres. and Treas.; W. B. Young, Secy. and Acty.; H. W. Kingery, Vice-Pres. and Med. Dir.

Stock company; non-participating only; changed from mutual basis May, 1922, and discontinued participating in 1923.

Operates in Ark., Ia., Kans., Mo., Neb., N. D., Okla., Ore. and Wyo.

Sub-Standard Risks: Hazardous occupations accepted on extra premium. No other sub-standard risks accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740; 120 months, \$1,018.

Business in Force: Actuaries 4% prior to 1914; since, American $3\frac{1}{2}\%$ and 4%. Modified Preliminary Term (Ill. Std.), \$11,184,949; Full Level Premium, \$3,182,361; Non-participating, \$9,230,778; Annual Dividend, \$140,310; Deferred Dividend, \$4,996,222. Life, \$10,838,423; Endowment, \$402,043; Term and other policies, \$3,126,844.

NORTH AMERICAN REASSURANCE COMPANY, 110 William St., New York, N. Y. Inc. April and commenced business in October, 1923. L. M. Cathles, Pres.; Arthur Coburn, Vice-Pres.; A. De Niederhausern, Secy.-Treas.

Stock company; business confined to reinsurance.

Operates in Ia., Mass. and N. Y.

NORTH CAROLINA MUTUAL LIFE INSURANCE COMPANY, Durham, N. C. Inc. 1918, as North Carolina Mutual and Provident Association, an assessment organization; July 25, 1913, eliminated assessment clause; changed to legal reserve mutual basis April 17, 1919, and changed to present name. Reinsured Afro-American Life Ins. Co., Charlotte, N. C., in 1923. C. C. Spaulding, Pres.; J. M. Avery, Vice-Pres. and Secy.; R. L. McDougald, Vice-Pres.; W. J. Kennedy, Jr., Asst. Secretary; E. R. Merrick, Treas.; C. H. Donnell, M. D., Med. Dir.; E. T. Burr, Actuary.

Mutual company; participating only, although no dividends have been paid. Writes Ordinary and Industrial insurance, mainly the latter. Negroes exclusively.

Operates in Ala., Ark., D. C., Fla., Ga., Md., Miss., N. C., Okla., S. C., Tenn. and Va.

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; 20 Year Endowment; 20 Payment Premium Endowment; 10 Year Endowment; 15 Year Endowment; Endowment, 60; 10 Payment Life; 15 Payment Life.

Sub-Standard Risks: Not accepted.

NORTHERN LIFE INSURANCE COMPANY, Seattle, Wash. Inc. and began business July, 1906. D. B. Morgan, Pres.; Arthur P. Johnson, Secy.; J. B. Eagleson, Vice-Pres. and Med. Dir.; E. S. Campau, Agency Dir.

Stock company: annual dividend policies and some non-participating; discontinued deferred dividends in 1922; also issues monthly payment life, and accident and health on life policyholders. Controlled jointly by stockholders and policyholders, with a provision for mutualization.

Operates in Cal., Idaho, Nev., Ore., Wash. and Alaska.

Leading Policies in order of their popularity: Endowment, 75; 20 Payment Life; 20 Year Endowment; Ordinary Life.

Sub-Standard Risks: Only a few occupational hazards accepted. Negroes not accepted.

Monthly Income: Settlement option.

Dividends: Year begins Jan. 1. Same schedule used 1918 to 1921, inclusive; increased in 1922; same schedule for 1923 and 1924 as in 1922.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity; settlement options; change of plan and reinstatement. Old restrictions cancelled as they are eliminated from new contracts. Deferred dividend policies changed to annual basis in 1922.

Accident and Health: Issues Accident and Health in connection with life policies. Sick disability, \$40 per month for one year; accident, two years, made continuous for small extra premium.

Business in Force: Preliminary Term (Mich. Std.) $3\frac{1}{2}\%$ since 1911; prior thereto, 3%. Non-participating, \$4,119,948; Annual Dividend, \$31,802,737. Life, \$20,267,241; Endowment, \$12,549,516 Term and other policies, \$3,105,732; Dividend Additions, \$196.

NORTHERN STATES LIFE INSURANCE COMPANY, Citizens National Bank Bldg., Hammond, Ind. Inc. May, 1910; began business Jan., 1911. Dr. H. E. Sharrer, Pres. and Gen. Mgr.; P. A. Parker, Secy.; Anton H. Tapper, Treas.; C. Bonhame, Agency Dir.; L. Thomson, Actuary; Dr. F. H. Fox, Med. Dir.

Reinsured the Forest City Life, of Rockford, Ill., in April, 1919. Merger created new company with capital stock of \$200,000, surplus \$45,000, and insurance in force of \$9,500,000. Reinsured the Central States Life of Crawfordsville, Ind., in Oct., 1922, increasing total insurance in force to approximately \$18,000,000.

Stock company; non-participating and participating. Issues group insurance.

Operates in Illinois and Indiana.

Leading Policies: Endowment age 85; 20 Payment Life Coupon; 20 Payment Life; 20 Year Endowment; 15 Year Endowment; 15 Payment Life; 10 Payment Life.

Sub-Standard Risks: Each case considered individually; method of acceptance varies. Negro risks not accepted. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: Settlement option in regular policies.

Dividends: Year begins April 1. 1922 same as 1921. Increased in 1923.

Dividend Formula: 14% of annual premium first year, increasing 1% each year on ordinary life and endowment age 85 policies; 10% increasing 1% each year on limited payment life and endowments at 60, 65 and 70; on endowments, begins at 8%, increasing 1% each year.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, change of plan and reinstatement. Old restrictions cancelled as they are eliminated in new contracts.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term. Full Level Premium, \$2,108,801; Preliminary Term, \$12,704,600; Modified Preliminary Term, \$2,372,676. Non-participating, \$15,131,434; Annual Dividend, \$2,049,643; Deferred Dividend, \$5,000. Life, \$9,229,479; Endowment, \$5,870,293; Term and other policies, \$2,068,973; Dividend Additions, \$17,332.

NORTHERN STATES LIFE INSURANCE COMPANY, Minneapolis, Minn. Licensed Oct. 8, 1918. F. W. Dalton, Pres.; M. F. Wagner, Vice-Pres.; R. F. Marquis, Secy. and Acty.; T. M. Pettigrew, Treas.; Dr. H. C. Cooney, Med. Dir.

Operates in Minn., Neb., N. D., S. D. and Wyo.

Stock company; writes non-participating only. Writes monthly payment life.

Sub-Standard Risks: Accepted subject to reinsurance. Neg: risks not solicited.

Monthly Income: Policies issued.

Business in Force: All non-participating. American $3\frac{1}{2}\%$. Total in force, \$5,640,895.

NORTHWESTERN LIFE INSURANCE COMPANY, 306 Baird Bldg. Omaha, Neb. Inc. May 5, 1919. Clyde G. Smith, Pres.; J. A. Rodman, Vice-Pres. and Treas.; E. I. Paulson, Secy.; R. A. Moser, Med. Dir.

Stock company; non-participating only. Organized as mutual company and changed to stock basis in 1922. Prior to reincorporation issued a charter membership policy.

Operates in Ia., Mo., Neb., Ohio and Wyo.

Leading Policies in order of their popularity: 20 Payment Life; 10 Payment Option; 20 Payment Life Endowment Option; Ordinary Life Preferred Risk; 20 Payment Life; Endowment, 75; Child's Endowment; Limited Payment Term; Ret. Prem.

Sub-Standard Risks: A few occupational hazards accepted but rating-up. Negroes not accepted.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) and Select and Ultimate. Modified Preliminary Term, \$302,000; Select and Ultimate, \$415,000. Non-participating, \$1,907,000. Deferred Dividend, \$4,810,000. Life, \$6,717,000.

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, 211 Wisconsin St., Milwaukee, Wis. Inc. March, 1857, as Mutual Life Insurance Co. of Wisconsin; commenced business Nov., 1858; changed to present name in 1865. W. D. Van Dyke, Pres.; P. R. Sanborn, Vice-Pres.; M. J. Cleary, Vice-Pres.; Evan D. Jones, Secy.; Geo. E. Copeland, Supt. of Agencies; Percy H. Evans, Actuary; J. W. Fisher, Med. Dir.; George L. Lines, Gen. Counsel.

Mutual company; annual dividends only.

Operates in all States except Ala., Fla., La., Miss., S. C. and Tex.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 5 Year Term; Endowment, 65; 20 Year Endowment, 65 Life; 30 Year Endowment; 15 Payment Life; 10 Payment Life; 30 Payment Life.

Sub-Standard Risks: Not accepted.

Monthly Income: \$10 for 20 years; commuted value, \$1,815; 10 years, \$1,040; 5 years, \$559.

Dividends: Year begins Jan. 1. Same scale for 1917, 1918 and 1919. New scale in 1920, with the dividends in the aggregate remaining about the same. In 1921 same scale as 1920, with slight modification at the older ages. Same schedule for 1922 and 1923. Aggregate increase in 1924 of about 17%. Full post-mortem dividend paid with claim under annual dividend policies.

Dividend Formula: Dividends calculated according to the Contribution Formula, of which the factors are as follows: Expense charge $13\frac{1}{2}\%$ (adjusted according to plan); mortality gain, 50% to 17% excess for term policies, $21\frac{1}{2}\%$ to 10%; surplus interest based on 4.8%.

Retroactive Principles in Practice: It has always been the practice of the company to extend the newer privileges to old policies in so far as practicable. All old policies are granted grace in payment of premiums without interest. Disability clause may be attached to old policies that could have had the clause at issue. The company has not changed its reserve basis under old policies. Present reinstatement and settlement privileges are available to all old policyholders. Excess interest is paid under settlement options. Increased loan, cash paid-up and extended term insurance values have been extended to old policies. Restrictions in old policies have been canceled as newer policies were liberalized. Restrictions as to residence, travel and occupation have been removed and dividends are not contingent upon payment of next year's premium under old or new policies.

Business in Force: American 3% since Feb. 1, 1899; prior Actuarial, 4%. Full Level Premium. Non-participating, \$41,437,394; Annual Dividend, \$2,643,824,461; Deferred Dividend Semi-Tontine, \$151,500; Renewable Term, \$3,804,683. Life, \$2,221,326,267; Endowment, \$226,912,477; Term and other policies, \$204,059,037; Dividend Addition, \$36,920,257.

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY, Minneapolis, Minn. Inc. as an assessment association Sept., 1885; reorganized on stipulated premium basis in 1901; reincorporated as a legal reserve company in 1906. John T. Baxter, Pres.; H. W. Cook, Vice-Pres. and Med. Dir.; W. Rolla Wilson, 2nd Vice-Pres. and Supt. of Agents; J. S. Hale, Actuary; E. D. Lacy, Asst. Actuary; M. V. Jenness, Secy.; E. W. Hillweg, Asst. Secy.; Hugh Pritchard, Auditor; H. F. White, Treas.; H. B. Tillotson, Jr., Asst. Secy.

Mutual company: annual dividends only; writes group insurance.

Operates in Ark., Cal., Colo., Fla., Idaho, Ill., Ind., Iowa, Kans., Ky., La., Mich., Minn., Mo., Mont., Neb., N. M., N. D., Ohio, Okla., Ore., Pa., S. D., Tenn., Texas, Utah, Va., Wash. and Wyo.

Leading Policies in order of their popularity: Whole Life; 20 Payment Life; 30 Year Endowment; 20 Year Endowment; Long Term Endowments.

Sub-Standard Risks: Multiple Table used. Negro risks not solicited. Reinsures and accepts sub-standard reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,765; 10 years \$1,033; 5 years, \$661.

Dividends: Year begins July 1. Discontinued for year 1919; resumed payment of dividends in 1920, which scale was continued for six months of 1921. Increased scale in effect July 1, 1921, and further increases in 1922, 1923 and 1924. Post-mortem dividend paid pro rata.

Dividend Formula: Three factor method: surplus interest distributed as percentage of the reserve, mortality as a constant of net amount at risk, and loadings and all other sources distributed as a portion of the loading. $1\frac{1}{2}\%$ mean reserve, \$2.50 amount less mean reserve, $33\frac{1}{3}\%$ loading.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, change of plan, reinstatement, dividend and settlement options, dividends on paid-up policies, accelerative features, and automatic premium loan. Old restrictions are canceled as they are eliminated in new contracts.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) since July 1, 1906; prior on Full Preliminary Term. Illinois Standard \$170,068,702. Reserve \$12,469,079; Full Preliminary Term \$3,240,464. Reserve \$1,178,725. Non-participating, \$30,080,408; Annual Dividend, \$141,152,833; Deferred Dividend, \$2,075,920; Assessment, \$715,770. Life, \$103,725,352; Endowment, \$20,863,534; Term and other policies, \$29,243,045; Dividend Additions, \$5,328,874; Group, \$14,148,361.

NORTHWESTERN UNION LIFE INSURANCE COMPANY, Ottawa, Ill. Inc. Oct., 1921, and began business in Oct., 1923. B. O. Berge, Pres.; L. J. Horan, Secy.; Wm. D. Duncan, Treas.; L. A. Glover, Acty.; M. H. Sawyer, Med. Dir.; T. O. Berge, Agency Dir.

Stock company; annual dividends and non-participating.

Operates in Ill. only.

Sub-Standard Risks: Rated-up; restricted to endowments.

Business in Force: American $3\frac{1}{2}\%$ (Ill. Std.). Non-participating, \$30,000; Annual Dividend, \$36,000. Life, \$30,000; Endowment, \$36,500.

OCCIDENTAL LIFE INSURANCE COMPANY, Merchants Natl. Bank Bldg., Los Angeles, Cal. Inc. in 1906. Reinsured Arizona Life Ins. Co. in 1913; Sunset Assurance Association, 1914; United Protective Life Assn., 1915; Union Pacific Life Ins. Co., 1917. Purchased stock and business of Great Northern Life Ins. Co., Grand Forks, N. D., in 1924. H. J. Burkhard, Pres.; J. F. Burkhard and E. L. Blanchard, Vice-Pres.; Robt. J. Giles, Secy. and Gen. Mgr.; John W. Vaughn, Treas.; Dudley Fulton, Med. Dir.; Francis M. Hope, Actuary; C. H. Tookey, Asst. Acty.; Pierce L. Davies, Asst. Secy.

Stock company; participating and non-participating. Also writes monthly payment and commercial accident and health, and health and accident in combination with life.

Operates in Ariz., Cal., Colo., Ida., Ia., Mont., Nev., N. D., Ore., Utah, Wash. and Wyo.

Leading Policies in order of their popularity: 20 Payment G. P. A.; Child's Endowments; Premium Endowment; Economic; 5 Year Conv. Term; 20 Payment T. G. P.; Endowment, 65; Ordinary Life; Endowment, 85; 20 Year Endowment.

Sub-Standard Risks: Occupational hazards, extra premium; otherwise rated-up or lien attached; sometimes restricted to life or endowment without extended insurance provision. Reinsures excess in large cases; does not accept sub-standard reinsurance. Only business from own agents accepted. Negro risks accepted by rating-up.

Accident and Health: Annual premium of \$100.80 provides death or double dismemberment benefit of \$5,000; sick or accident disability benefit, \$200 per month. Payments begin immediately and continue for life during disability. No distinction between confining and non-confining disability. Medical expense paid in addition to other benefits.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies irrespective of contract days of grace, double indemnity, dividend options, automatic premium loan, settlement options, right to change plan, reinstatement, premium extensions, larger cash values.

Business in Force: American $3\frac{1}{2}\%$. Full Level Premium, \$6,268.22; Reserves \$400,560; Preliminary Term \$7,663,955, Reserve \$687,250. Modified Preliminary Term \$34,732,069, Reserve \$3,199,400. Non-participating, \$24,826,273; Annual Dividend, \$398,861; Deferred Dividend \$3,972,192; Quinquennial, \$15,866,920. Life, \$25,185,968; Endowment \$10,723,434; Term and other policies, \$12,754,844.

OCCIDENTAL LIFE INSURANCE COMPANY, Albuquerque, N. M. Inc. June, 1906; began business Jan., 1907. A. B. McMillen, Pres. Geo. Roslington, Vice-Pres. and Secy.

Stock company; non-participating only; also has accident and health department.

Operates in Ariz., Colo., Kans., Mo., N. M., Okla., Texas, Utah and Wyo.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term Reserve on issues after Jan. 1, 1921. Non-participating, \$19,137,400. Deferred Dividend, \$421,700. Life, \$15,021,202; Endowment, \$2,086,850. Term and other policies, \$2,451,102.

OHIO NATIONAL LIFE INSURANCE COMPANY, 10th floor, Duenhof Bldg., Cincinnati, Ohio. Inc. in Nov., 1909. T. W. Appleb. Pres.; J. T. Hatfield, Vice-Pres.; S. J. Blashill, Secy.; W. F. Macallister, Agency Mgr.; J. H. Evans, Acty.; Dr. H. H. Shook, Med. Dir.; E. M. Willmes, Asst. Treas.

Reinsured Toledo Life in 1915.

Stock company; non-participating only; also issues combination life, health and accident policies.

Operates in Ark., Ia., Ky., Mich., Neb., Ohio, Pa., Tenn., Texas and W. Va.

Leading Policies in order of their popularity: 20 Payment Life; 20 Year Endowment; Endowment age 85; Special Ordinary Life; Endowment, 65; 30 Year Endowment.

Sub-Standard Risks: Issued at true age with premium to take care of expected mortality. Non-forfeiture values based upon sub-standard reserves. Some occupational hazards accepted at standard rates on endowment forms, but charged extra rate on other forms. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$12.50 for 240 months and \$125 cash; commuted value, \$2,297; \$10 for 120 months; commuted value, \$1,032.

Retroactive Principles in Practice: Disability and Double Indemnity granted to old policyholders.

Accident and Health: Issues non-cancellable health and accident policy in connection with life policies. Rate for non-cancellable policy varies from \$8 age 21 to \$12.25 age 50; provides for 26 weeks (units \$7) payment in event of disability, including first week.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ohio Std.). Life, \$25,907,102; Endowment \$13,303,768; Term and other policies, \$4,893,082.

OHIO STATE LIFE INSURANCE COMPANY, 33 N. High St., Columbus, Ohio. Inc. Feb. and began business July, 1906. John M. Saver, Pres.; U. S. Brandt, Irving Drew, Joel C. Clore, Vice-Pres.; Joseph K. Bye, Secy.-Treas.; C. E. Schilling, Med. Dir.; H. C. Petso, Actuary; W. Scott Boyenton, Supt. of Agents.

Stock company; annual dividend and non-participating policies; also writes commercial and monthly payment health and accident.

Operates in Ind., Ky., Mich., Ohio, Okla., Pa., Tex. and W. Va.

Leading Policies in order of their popularity: Optional Coupon; 10 Year Payment Life; 20 Year Endowment; 30 Year Endowment Coupon; Whole Life.

Sub-Standard Risks: Accepted from own agents if occupational hazard or sub-standard on account of height or weight by payment of flat extra premium or by rating-up ages. Reinsures over \$5,000 and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: Settlement option on regular policies; also special policies for that purpose; 20 years certain, commuted value, \$1,765.

Dividends: Year begins Jan. 1. 1923 schedule same as has been in effect past nine years. Post-mortem dividend not paid.

Dividend Formula: Contribution plan.

Accident and Health: Premium \$50 annually, provides accidental death benefit \$5,000; weekly sickness benefit of \$25, beginning at once and continuing for 26 weeks, venereal diseases excepted, and \$25 weekly accident benefit, no limit.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, change of reserve, change of plan, reinstatement and accelerative features.

Business in Force: American 3½% Modified Preliminary Term, 1906-1907; Preliminary Term, 1907-1909; Ohio Std., 1909 to Jan. 1, 1922; since, Ill. Std. except on policies that require a higher reserve on Ohio Std. Modified Preliminary Term. Non-participating, \$32,615.609; Annual Dividend, \$6,121,828. Life, \$25,997,272; Endowment, \$7,237,428; Term and other policies, \$4,376,729.

OLD COLONY LIFE INSURANCE COMPANY, Old Colony Bldg., Chicago, Ill. Inc. May, 1905. Reinsured Provident Annuity Life Assn., Bloomington, Ill., and Cosmopolitan Life Assn., Freeport, Ill., in 1909; Commercial Life Ins. Co., Chicago, and Savings Life Ins. Co., Peoria, Ill., in 1911. B. R. Nueske, Pres., Acty. and Agcy. Dir.; Jos. McGauley, Vice-Pres. and Treas.; Robt. C. Van Dyke, Vice-Pres. and Secy.

Stock company; participating and non-participating; non-participating only prior to 1917.

Operates in Ala., Ark., Del., Fla., Ga., Ill., Ia., Kans., Md., Minn., Okla. and S. D.

Dividends: Year begins March 1. Same scale since 1918.

Dividend Formula: 45% of loading plus 1% of reserve.

Sub-Standard Risks: Usually charge extra rate but will also grade death benefit. Does not reinsure nor accept sub-standard reinsurance.

Monthly Income: \$100 plus \$10 for 240 months; commuted value, \$1,850.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Preliminary Term, \$13,982,582; Full Level Premium, \$3,023,757; Modified Preliminary Term, \$9,097,682. Non-participating, \$18,616; Annual Dividend, \$7,487,185. Life, \$14,090,858; Endowment, \$9,321,747; Term and other policies, \$2,691,379.

OLD LINE INSURANCE COMPANY, 204 S. 11th St., Lincoln, Neb. Inc. 1923. Name changed from Old Line Accident Ins. Co. in 1915. Commenced life department in 1916. John G. Maher, Pres.; E. P. Martin, Asst. Secy. and Asst. Treas.; C. H. Anderson, Agency Dir.

Stock company; participating and non-participating. Writes accident and health.

Operates in Ill., Kans., Mo., Neb., N. D., S. D. and Wyo.

Sub-Standard Risks: Rated-up. Reinsures but does accept sub-standard reinsurance. Negro risks not solicited.

Retroactive Principles in Practice. The following new provisions may be applied to old policies: Disability and Double Indemnity, larger cash values, change of reserve, reinstatement and settlement options. Old restrictions canceled as they are eliminated in new contracts.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Level Premium \$110,000, Reserve \$7,702; Illinois Standard \$15,306,319, Reserve \$864,527. Non-participating, \$14,929,319; Annual Dividend, \$487,000. Life, \$15,236,819; Endowment, \$71,000; Term and other policies, \$98,500.

OLD LINE LIFE INSURANCE COMPANY OF AMERICA, Milwaukee, Wis. Inc. 1910. Rupert F. Fry, Pres. and Agency Dir.; F. N. Bodden and T. H. Rice, Vice-Prests.; John E. Reilly, Secy. and Treas.; L. C. Cortright, Acty.; Dr. F. B. Golley, Med. Dir.

Stock company; non-participating only; also has health and accident department.

Operates in Cal., Ill., Ia., Mich., Minn., Okla., Pa., Tex., Wash. and Wis.

Leading Policies in order of their popularity: 20 Year Endowment; 20 Payment Endowment, 85; 20 Payment Endowment, 65; Endowment, 65; Endowment, 85; Child's 20 Year Endowment; 20 Payment Life; Ordinary Life; 30 Year Endowment; O. L. B. M. I.

Sub-Standard Risks: Occupational hazards only; charged flat extra premium or rated-up. Restricted to endowments, including those maturing at 85. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Accident and Health (Class AA): 22.95 monthly or \$35.40 annually provides monthly benefit of \$100 for one year in event of sickness and five years in event of accidental disability; also accidental death benefit of \$1,000.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, change of plan, and reinstatement.

Monthly Income: \$25 for 20 years; commuted value, \$4,350.00.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$, Level Premium, \$7,749,195; Modified Preliminary Term, \$44,076,028. Life, \$10,948,036; Endowment, \$34,249,061; Term and other policies, \$6,628,126.

OMAHA LIFE INSURANCE COMPANY, Omaha, Neb. Inc. 1911. E. M. Searle, Jr., Pres.; W. E. McCandless, Vice-Pres. and Agency Dir.; H. E. Worrell, Secy. and Treas.; C. C. Morison, Med. Dir.; F. J. Haight, Actuary.

Stock company; participating (annual and deferred dividends) and non-participating. Changed to stock company in 1918.

Operates in Col., Idaho, Iowa, Kans., Minn., Mo., Neb. and Wyo.

Leading Policies in order of their popularity: 20 Payment Opt Div.; 20 Payment non-participating; Ordinary Life, non-participating.

Sub-Standard Risks: Restricted to 20 Payment Life and Endowments. Rated-up. Reinsures some but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 a month for 20 years; commuted value, \$1,740.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, larger cash values, change of reserve, change of plan and reinstatement. Old restrictions are canceled as they are eliminated in new contracts.

Business in Force: Since Dec. 31, 1919, business on the American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) and Actuaries 4%; prior thereto, Actuaries 4%. Full Preliminary Term, \$5,138,088; Modified Preliminary Term (Ill. Std.), \$8,178,324. Non-participating, \$7,349,912. Annual Dividend, \$5,966,500. Life, \$12,669,689; Endowment, \$145,500. Term and other policies, \$499,771.

OREGON LIFE INSURANCE COMPANY, 317 Corbett Bldg., Portland, Ore. Inc. Feb., began business April, 1906. A. L. Mills, Pres.; A. Wolfe, L. G. Clarke and Wm. Pollman, Vice-Prests.; W. P. Stalnakker, Secy.; C. F. Adams, Treas.; C. S. Samuel, Gen. Mgr.; W. C. Schuppel, Asst. Mgr. and Supt. of Agents; A. J. Giesy, Med. Dir.; Raymond R. Brown, Actuary; H. R. Blauwelt, Executive Special; W. M. Fleming, Agency Supvr.

Stock company; participating (annual dividend) and non-participating policies, principally the former. Charter has provision whereby policyholders may purchase guarantee fund of \$100,000, thus mutualizing the company.

Dividends to stockholders limited by charter to 7% annually; all further earnings go to participating policyholders.

Operates in Idaho, Oregon and Washington.

Sub-Standard Risks: Occupational hazards accepted by payment of flat extra premiums. Does not reinsure nor accept sub-standard reinsurance. Japanese and Chinese risks accepted on Endowment plans.

Leading Policies in order of their popularity: Ordinary Life A. D.; 20 Payment Life A. D.; Endowment, 65. A. D.; 20 Year Endowment, A. D.

Monthly Income: \$10 for 240 months; commuted value, \$1,737.

Dividends: Year begins March 1. Same for 1923 as adopted March 1, 1922. Increased in 1924. Post-mortem dividend paid.

Dividend Formula: Interest contribution based on 4.75%; mortality contribution 40% to 50% of terminal reserve; expense saving, 20% of loading.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract: Days of grace, right to name irrevocable beneficiary, settlement options, change of plan, surrender charge reduced, reinstatement, dividend options and accelerative features. In general it is the practice of the company to cancel restrictions in old contracts as more liberal features are adopted.

Business in Force: American 3½%. Changed from Full Level Premium to Full Preliminary Term Dec. 31, 1917, and from Full Preliminary Term to Illinois Standard Aug. 16., 1920. Full Preliminary Term, \$20,428,462; Full Level Premium, \$9,180,031; Illinois Standard, 2,788,770. Non-participating, \$16,838,204; Annual Dividend, \$15,559,959. Life, \$20,628,397; Endowment, \$10,475,331; Term and other policies, \$1,192,750.

OUR HOME INSURANCE COMPANY, Jacksonville, Fla. Executive offices, Washington, D. C. Inc. Nov. 1909; began business April 1910. Clifford R. Allen, Pres.; F. A. Johnson, Secy.

Stock company; both annual dividend and non-participating; writes principally industrial.

Operates in D. C., Florida and Virginia.

Gross Line: \$25,000; reinsures all over \$5,000.

Business in Force: Participating, American 3%; Non-participating, American 3½%. Total in force, \$4,026,076.

PACIFIC MUTUAL LIFE INSURANCE COMPANY, 501 W. 6th St., Los Angeles, Cal. Began business, 1868. George I. Cochran, Pres.; Lee A. Phillips, Vice-Pres. and Treas.; Danford M. Baker, Vice-Pres. and Supt. of Agencies; W. H. Davis, Vice-Pres. and General Counsel; Rich J. Mier, Vice-Pres.; Accident Dept.: W. W. Beckett, Vice-Pres. and Med. Dir.; C. I. D. Moore, Vice-Pres. and Asst. Supt. of Agencies; Stanley F. McClung, Secy.; Alfred G. Hann, Actuary.

Stock company; in life department issues annual dividend and non-participating policies; in accident issues commercial, monthly payment and railroad accident and health policies. Specializes on non-cancelable insurance in the commercial department.

Operates one or more branches of the business in all States and Territories of the United States except in the following: Alaska, Delaware, Guam, Me., Mass., N. H., Vt., Phillipines and Porto Rico. Operates only accident and health department in Colo., N. Y. and Wis.

Leading Policies in order of their popularity: Ordinary Life; 20-Payment Life; 20-Year Endowment; Endowment at age 65; 20-Payment, end 65; Convertible Term Insurance; 15-Payment Life; Endowment 60; 15-Year Endowment; 10-Payment Life; Joint 20-Payment Life.

Sub-Standard Risks: Rated-up or restricted to endowment forms or both and without the extended insurance feature. After change to less hazardous occupation premium will be reduced upon evidence of insurability. Does not except races other than white. Does not reinsure nor accept sub-standard reinsurance.

Monthly Income: Commuted value, \$10 for 240 months, \$1,740; \$10 for 120 months, \$1,020.

Dividends: Year begins May 1. 50% reduction made in schedule in 1919. Increase in 1920 to 80% of 1918 scale, which scale continued for 1921 and 1922. An extra 5% dividend on all but the first, declared in addition to the 1922 scale was declared for 1923 and 1924. Post-Mortem dividends paid equal to proportion of divisible surplus accrued.

Dividend Formula: Annual Dividends: Profits are derived from the following sources: (1) Interest earned in excess of that required for the maintenance of reserves. The effective rate employed is 5%, producing an excess of 1%, 1½%, or 2%, respectively, accordingly to the basis of valuation employed. (2) Saving from loading. (3) Saving from

mortality based upon the difference between the expected mortality provided in the net premium and the actual experience. Deferred Dividends: The same factors are employed as are used with Annual Dividend calculations, except that the added factor of lapse is introduced.

Retroactive Principles in Practice: Statement by the company: "While this company would be very glad to formulate a statement regarding its general policy as to retroactive principles, we feel satisfied that if not absolutely impossible, it is at any rate most impracticable to do so. The company does give to its old policyholders certain benefits included in its subsequently issued contracts, as well as give to its old policyholders the benefit of more liberal procedure than that contemplated or provided for at the time their policies were taken out. These benefits and provisions are, however, so subject to necessary modifications that to resolve the issue into anything like compact shape is not feasible. In other words, to recite the company's general rules and regulations surrounding retroactive principles would call for a most voluminous statement. The restrictive provisions relating to occupation, travel and intemperance placed in the earlier contracts of the company almost invariably were operative for a limited time following the date of the policy's issue. It is, therefore, a fact that with almost no exception all of the company's contracts are unrestricted except in the event of the insured engaging in military or naval service in time of war without a permit." Grace in payment of premiums is allowed on all policies without interest charge. Disability clause is not granted on old policies. Where the company has strengthened reserves on old policies, policyholders are given benefit in increased dividends but not in larger nonforfeiture values. Present reinstatement and settlement option privileges are available to old policyholders. Excess interest is paid on all old policies.

Health and Accident: Company specializes on commercial non-cancelable policies and issues complete line in accident department. Also issues accident and sickness disability benefits in connection with life and endowment contracts, premium being \$1.75 per \$1,000 for accident and \$4.00 per \$20 unit of monthly benefit for sickness (Class A risks). Provides monthly payments beginning immediately if issued with medical examination or after 15 days if issued without and continuing during one year or lifetime and continued disability, according to form of policy. Rates based on a monthly unit of \$20.00. See "Double Indemnity" on policy analysis page.

Business in Force: Actuaries 4% prior to 1901; American 3½% on non-participating since. Participating, American 3½% between 1901 and 1908; 3%, 1908 to 1918; 3½% since. Full Level Premium \$137,176,245; Reserve \$25,125,864; Preliminary Term \$359,173,866; Reserve \$38,561,822; Modified Preliminary Term \$2,690,050; Reserve \$1,688,184. Non-participating, \$151,219,074; Annual Dividend, \$327,668,714; Deferred Dividend \$20,152,373. Life, \$312,428,626; Endowments, \$104,618,943; Term and other policies, \$77,871,335; Dividend Additions, \$4,121,257.

PAN-AMERICAN LIFE INSURANCE COMPANY, Whitney Central Bank Bldg., New Orleans, La. Inc. March, 1911; began business March 1912. Reinsured Louisiana Natl. Assur. Society of New Orleans in 1912 about \$4,000,000; Four State Life Ins. Co., Texarkana, Ark., in 1914 about \$700,000; Cosmopolitan Life Ins. Co., Atlanta, Ga., in 1915, about \$1,200,000; Meridian Life Ins. Co., Indianapolis, Ind.; in 1916, about \$20,000,000. Crawford H. Ellis, Pres.; E. G. Simmons, Vice-Pres. and Gen. Mgr.; Eugene J. McGivney, Vice-Pres. and Gen. Counsel; Dr. Marion Souchon, Vice-Pres. and Med. Dir.; James E. Woodward, Secy.; Friend W. Gleason, Treas.; S. E. Allison, Actuary; C. D. Corey, Sup. of Agts.; Louis B. Trenchard, Mgr. of Loan Dept.; J. E. Davis, Auditor. **Stock** company; non-participating only. Writes group insurance and accident and health.

Operates in Ala., Ark., Cal., Fla., Ga., Ind., Ill., Ky., La., Minn., Miss., Mo., N. C., Pa., Tenn., Tex., Va., W. Va., also operates throughout Central America, Cuba, Canal Zone, Panama and northern part of South America.

Leading Policies in order of their popularity: 20-Payment Life Ordinary Life; 20-Year Endowment; 20-Payment Life Optional Premiums Red; 5 Point Victory.

Sub-Standard Risks: Accepted; numerical rating-plan, using multiple tables. Reinsures over \$10,000 and accepts sub-standard reinsurance.

Monthly Income: Covered by special forms for that purpose.

Accident and Health: Four forms are issued. Two cancellable contracts—accident only with usual accidental death and weekly indemnity benefits at customary premiums and frills; outstanding feature, 52 weeks partial disability and Cancellable Accident and Health policy; Non-cancellable and Non-restrictive policy providing accidental death and weekly indemnity benefits, premium determined by insurance age at time application is taken; Non-cancellable and Non-restrictive Income Policy providing weekly benefits only, rate determined by insurance age at time application is taken.

Business in Force: American $3\frac{1}{2}\%$; Preliminary Term, \$78,807,-729; Modified Preliminary Term, \$9,659,248. Full Level Premium, \$17,488,884; Group, \$2,731,850. Non-participating, \$107,633,861; Annual Dividend, \$395,500; Deferred Dividend, \$658,350. Life, \$74,851,068; Endowment, \$12,843,613; Term and other policies, \$20,993,030.

PEERLESS LIFE INSURANCE COMPANY, 211 Scarritt Arcade, Kansas City, Mo. Inc. 1922. H. O. Maddox, Pres.; Geo. A. Pattison, Secy.; Geo. W. Jeffrey, Jr., Asst. Secy.; Dr. Maclay Lyon, Med. Dir.

Stock company; participating (annual dividends only). Writes life, accident and health. Changed from mutual to stock basis in 1924.

Operates in Missouri only.

Sub-Standard Risk: Restricted to exchangeable and endowment forms. Accepts sub-standard risks from agents of companies not accepting this business.

Leading Policies in order of this popularity; 20-Pay. Life; Ordinary Life; 20-Pay. I. B.; Exchangeable Endowment; 15-Year Endowment.

Accident and Health: \$1.500 death benefit, \$5.00 weekly sick or accident disability; annual premiums, death benefit only \$2.00, accident disability \$3.00 and risks benefit \$9.00.

Business in Force: American $3\frac{1}{2}\%$ (Ill. Std.). Non-participating, \$50,000; Deferred Dividend, \$419,600. Life, \$221,600; Endowment, \$99,500; Term and other policies, \$148,500.

PENN MUTUAL LIFE INSURANCE COMPANY, 6th and Walnut Sts., Philadelphia, Pa. Inc. 1847. Wm. A. Law, Pres.; Wm. H. Kingsley, Vice-Pres.; John W. Hamer, Vice-Pres.; J. Burnett Gibb, Actuary; Sydney A. Smith, Secy.; Paul Alexander, Treas.; Harry Toulmin, Vice-Pres. and Med. Dir.

Mutual company; annual dividend only (since 1907).

Operates in all States except Ark., Ariz., N. M. and Texas.

Leading Policies in order of their popularity: Ordinary Life; Ordinary Life Rate Endowment; Limited Pay. Life, mostly on 20-Pay. Plan. 10-Year Optional Term; Limited Pay. Life Rate Endowment mostly on 20-Pay. Plan, Optional Endowment.

Sub-Standard Risks: Risks sub-standard only on account of occupation may be accepted by payment of flat extra premiums; risks sub-standard on account of physical impairments are not solicited, but may be accepted if found after submission to be under-average, by payment of extra premium. Restricted to Ordinary Life, Limited Payment Life and Endowments. Negro risks not solicited.

Monthly Income: \$10 for 10 years; commuted value, \$1,055; 20 years, \$1,838.

Dividends: Year begins May 1. Same dividend scale used in 1919 as in 1918; 1920 dividends reduced on policies issued prior to May 1, 1919, beginning with dividend year May 1, 1920. Normal distribution in 1921. Age adjusted. 1921 scale continued for 1922. Increase in 1923 and in 1924. Post-mortem dividend paid.

Dividend Formula (contribution method is used): On premium paying policies, the interest assumption is 4.75%, which give a margin of 1.75% excess interest.

The mortality savings are graded according to year of issue and age.

A percentage of the gross premium is taken out for expenses and the difference between the loading and the expense charge thus obtained is improved by one year's interest at the rate of 4.75%.

Retroactive Principles in Practice: Newer privileges are granted on the older policies whenever they can be extended without injury to the membership as a whole. Grace in payment of premiums is granted on all policies without interest charge. Disability clause may be attached to all policies issued since the date of its adoption. Where company has strengthened the reserve on its old policies the policyholders are given the benefit in increased dividends and certain classes

of policies have had values increased over contract provisions. Present reinstatement privileges, change of plans and dividend options are available to old policyholders and installment options are granted upon request. Excess interest is paid on fund left with the company. Restrictions are canceled in all policies when such cancellation seems to benefit the entire membership. All old policies have been made free from restrictions as to travel, residence and occupation without limit.

Business in Force: All American 3% Full Level Premium. Non-participating, \$219,189; Annual Dividend, \$1,247,366,125; Deferred Dividend, \$14,832,953. Life, \$1,029,610,019; Endowment, \$95,414,050; Term and other policies, \$132,814,010; Dividend Additions, \$4,580,188.

PENNSYLVANIA MUTUAL LIFE INS. CO., Parkway at 16th St. Philadelphia, Pa. Inc. 1870. John J. Coyle, Pres.; E. J. Moore, Secy. Geo. A. Huggins, Actuary.

Operates in Pennsylvania only.

Mutual company; writes ordinary and industrial, mainly the latter.

Gross Line: No set limit, reinsures over \$2,500.

Age Limits: 16-60.

Women: Same rate as men.

Sub-Standard Risks: Not accepted.

Ordinary Policies with disability providing payment of one-half of face of policy, the other half paid up.

WITH RATES PER \$1,000.

	Ages	25	35	45
Whole Life.....		16.75	22.05	31.33
10-Pay. Life.....		39.95	48.25	60.48
15-Pay. Life.....		29.60	35.99	45.43
20-Pay. Life.....		24.55	29.95	38.43
10-Year End.....		91.95	92.80	94.83
15-Year End.....		58.40	59.50	62.23
20-Year End.....		41.95	43.25	46.83

PEOPLES LIFE INSURANCE COMPANY, Peoples Life Bldg., Chicago, Ill. Inc. and began business Oct. 1908. Co-operative Society of America purchased control in 1921. Seymour Stedman, Pres.; A. J. Caraker, Vice-Pres.; G. L. Lutterloh, Secy.-Treas.; L. A. Glover, Acty. W. O. Wheelock, Med. Dir.; M. J. Higgins, Agcy. Dir.

Reinsured Royal Life industrial and ordinary business in 1916 about \$3,000,000 in force.

Stock company; non-participating only; formerly issued participating. Also issues monthly Payment Life.

Operates in Ill. and Ind.

Sub-Standard Risks: Numerical system of rating. Occupational hazards only. Colored risks not solicited.

Monthly Income: \$10 for 20 years; commuted value, \$1,735.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Non-participating, \$7,277,221; Annual Dividend, \$374,000. Deferred Dividend, \$58,500. Life, \$5,101,152; Endowment, \$1,664,649. Term and other policies, \$943,691.

PEOPLES LIFE INSURANCE COMPANY, Peoples Life Bldg. Frankfort, Ind. Inc. May, 1907. Reinsured Century Life Ins. Co. of Indianapolis, Ind., 1924, about \$9,000,000. Andrew A. Laird, Pres. John C. Shanklin, Vice-Pres.; E. O. Burget, Secy.; H. M. Cohn, Treas. A. C. Louette, Mgr. of Agencies.

Stock company; non-participating only; prior to Jan. 13, 1913 also wrote participating.

Operates in Ark., Ill., Ind., Ia., Mich., Ohio., Tenn., and Tex.

Leading Policies in order their popularity: Ordinary Life; 20-Payment Life; 20-Payment Life Coupon; Endowment 65.

Sub-Standard Risks: Rated up. 20-Pay. Life or higher premium form. Few cases accepted, but reinsured. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract days of grace, change of plans, right to continue premiums on a paid up policy to mature it as endowment, reinstatement. The military restrictions have been cancelled. Company states that generally the restriction as to occupation, remain in old contracts same as when issued.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.); prior to Aug. 1, 1909, Actuaries 4% Full Preliminary Term. Non-participating \$25,909,490; Annual Dividend, \$1,095,000. Life, \$21,-979,603; Endowment, \$2,675,988; Term and other policies, \$2,348,899.

PEORIA LIFE INSURANCE COMPANY, Peoria Life Bldg., Peoria Ill. Inc. and began business Feb. 1908. Emmet C. May, Pres.; Geo. B. Pattison, Secy. and Acty.; P. F. Bourscheidt, Asst. Acty.; Henry Loucks, Vice-Pres. and Supt. of Agents; W. E. May, Vice-Pres. and Agency Secy.; Geo. Parker, Med. Dir.; F. A. Causey, Asso. Med. Dir.

Stock company; non-participating, annual dividend and deferred dividend, mainly the latter. Maintains total abstainers' class at same rates, which class receives higher dividends.

Operates in Ill., Ind., Ia., Kan., Ky., Mich., Mo., Neb., Tex.

Leading Policies in order of their popularity: Guaranteed Paid-up Additions 20-Pay Life; Ordinary Life non-participating; Total Abstainers 20-Payment Life Endowment Option; Ordinary Life, Annual Dividend; 20-Payment Life Annual Dividend.

Sub-Standard Risks: Extra rate charged. Reinsures over retention limit and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: Immediate benefit of \$100, \$10 for 240 months; commuted value, \$1,850.

Dividends: Year begins Feb. 1. Same schedule used for 1919 and 1920. 1921 scale reduced 50 per cent. 1922 schedule three-fourths of 1920 scale. 1923 scale, same as 1922. Full scale in 1924. Post-mortem dividend or final dividend in case of surrender during year not paid.

Dividend Formula: Gain from Loading: Obtained by deducting a certain percentage (varying according to age and plan of insurance) of the gross premium from the loading. Gain from Interest: $1\frac{1}{2}\%$ of the initial reserve. Gain from Mortality: 15% of the cost of insurance. For term policies the gain from mortality and interest only were taken into account. For ad policies in the total abstainers' class, other than term, an additional gain of 5% of the cost of insurance was added. For term policies in this class an additional gain of $2\frac{1}{2}\%$ of the cost of insurance was added.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, change of plan and reinstatement.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Non-participating, \$25,170,729; Annual Dividend, \$12,920,-445; Deferred Dividend, \$46,431,637; Assessment, \$180,500. Life, \$73,-792,250; Endowment, \$3,264,968; Term and other policies, \$7,465,593.

PHILADELPHIA LIFE INSURANCE COMPANY, 111 N. Broad St., Philadelphia, Pa. Inc April, 1905. Reinsured the Philadelphia Mutual Life Ins. Co. in 1905; life business of Pennsylvania Mutual Life Ins. Co. in 1910, about \$524,500; Standard Life Ins. Co. in 1913, about \$882,571; legal reserve business of American Assurance Co. in 1917. Clifton Maloney, Pres.; Jackson Maloney, Vice-Pres.; F. G. Conbes, Secy.-Treas.; T. C. Knapp, Asst. Secy.-Treas.; Ernest M. Blehl, Actuary; S. W. Gadd, Med. Dir.; A. M. Hopkins, Mgr. of Agencies.

Stock company; annual dividend only. Discontinued deferred dividend in 1922; also writes group insurance.

Operates in Ala., Del., D. C., Ill., Ind., Ky., Md., Mich., Minn., N. J., N. C., Ohio, Pa., S. C., Tenn., Va. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20 Year Endowment.

Sub-Standard Risks: Rated-up or lien attached. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 5 years; commuted value, \$555; 10 years, \$1,028; 20 years, \$1,775.

Dividends: Year begins April 1. 1924 schedule has been in use since first adopted in 1916, except adjustment upward after fifth policy year made in 1924. Post-mortem dividend not paid.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract: Days of grace, disability, double indemnity, dividend options, right to accelerate paid-up and maturity dates by having dividends accumulate, automatic extended insurance, settlement options, change of plan, right to continue premiums to mature paid-up policy as endowment and reinstatement.

Business in Force: Prior to 1924 Full Preliminary Term; since American 3½% Modified Preliminary Term, \$41,285,142; Full Level Premium, \$25,326,557. Non-participating, \$20,361,667; Annual Dividend, \$45,085,564; Deferred Dividend, \$1,164,468. Life, \$38,772,757; Endowment, \$4,967,703; Term and other policies, \$22,871,239.

PHOENIX MUTUAL LIFE INSURANCE COMPANY, 79 Elm St. Hartford, Conn. Inc. and began business May, 1851. A. A. Welch, Pres.; Silas H. Cornwell, Vice-Pres.; Winslow Russell, Vice-Pres. and Agency Mgr.; A. M. Collens, Financial Vice-Pres.; H. E. Johnson, Secy.; H. N. Kaufman, Actuary; M. C. Terrill, Agency Secy.; Robert Rowley and Wm. Morgan, Med. Dirs.; Howard Goodwin, Chas. E. Johnston, Albert H. Yost and Russell L. Jones, Asst. Secys.

Mutual company; annual dividends only; has not issued any non-participating since Jan. 1, 1907.

Operates in all States except Ariz., Fla., Idaho, La., Mont., Nev. N. M., N. D., Ore., S. C., Texas, Wis. and Wyo.

Leading Policies in order of their popularity: Annual Life; S. S. Annual Life; S. S. 20 Payment Life; 20 Payment Life; 10 Year Term; S. S. Protective; S. S. Long Term Endowment; S. S. 20 Year Endowment.

Sub-Standard Risks: Charged flat extra premium or rated-up on business of own agents and approved "surplus line" agents. Reinsured but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: Settlement option in regular policies and also covered by special policies. Commuted value, \$10 for 120 months \$1,017.12; \$10 for 240 months, \$1,728.22.

Dividends: Year begins July 1. Same schedule used in 1919 and first six months of 1920 as in 1918; about 17% reduction last six months of 1920; continued for 1921 and first six months of 1922. Schedule increased July 1, 1922, and again in 1923 and in 1924. Post-mortem dividend paid pro rata.

Dividend Formula: Let G. P. equal Gross Premium; (L) Loading (I) Initial Reserve; (K) Cost of Insurance; (i) Rate of Interest on which Reserve is based.

For all except Single Premium, Term and Protective and Intermediate policies: $(L-10\% \text{ G. P.}) (1.046) + (4.6\%-i) I + *(25\% K-50\%.$

For Single Premium Policies: $(4.6\%-i) I + *(25\%) K-50c.$

For Term and Protective Policies: $(L-10\% \text{ G. P.}) (1.046)-7\% + (\text{End. } 85 \text{ G. P.}-\text{Ann. Term or Ann. Prot. G. P.}) + (4.6\%-i) I + *(25\%) K-50c.$

For Joint Policies use Joint Annual Life G. P. instead of End. 85 G. P.

For Intermediate Policies: $(L-10\% \text{ G. P.}) (1.046) + (4.6\%-i) I-50c.$

(*Decreased 1% per age after attained age 35 to a minimum of 4% at age 56 and thereafter.)

Retroactive Principles in Practice: As a general rule newer privileges are granted to old policies; this practice adopted at various dates. Grace in payment of premiums has been extended to all old policyholders and a lower interest rate was charged when lower rates were allowed in new policies. There has been no change made in reserve. Present settlement options, dividend options, accelerative features, change of plan, and reinstatement privileges have been extended to all old policyholders. Excess interest is paid on all funds left with the company. It is the practice of the company to cancel restrictions in old policies as more liberal privileges are incorporated in new contracts.

Business in Force: American 3% Full Level Premium Reserve. Also 3½% since June 30, 1921. Non-participating, \$12,988,391; Annual Dividend, \$357,012,342. Life, \$52,353,632; Endowment, \$256,145,517. Term and other policies, \$59,607,886.

PILOT LIFE INSURANCE COMPANY, 112 E. Market St., Greensboro, N. C. Inc. and began business July, 1903. Name changed from Southern Life and Trust Co. in 1924. A. W. McAlister, Pres. and Mgr. R. G. Vaughn, Vice-Pres. and Treas. A. M. Scales and H. B. Gunter, Vice-Pres.; Arthur Watt, Secy. and Actuary; H. B. Gunter, Agency Mgr.; T. D. Blair, Asst. Agency Mgr.; Dr. H. F. Starr, Med. Dir.

Stock company; participating (annual dividend) and non-participating; has considerable old deferred dividend business in force. First

Annual dividends written in 1905. Writes intermediate, weekly premium health and accident and life, and commercial health and accident. Earnings from participating life business are for the benefit of the policyholders, except small amount of compensation to stockholders fixed by charter.

Operates in Ala., Fla., Miss., N. C., S. C., Tenn., Texas, Va. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; Economic; 20 Payment Life; 20 Payment Convertible; Endowment, 65; Paid-up at 60; 20 Year Endowment.

Sub-Standard Risks: Accepted by payment of flat extra premium if for occupational accident hazard; by special class policy with premium rates providing for extra mortality if for physical impairment or occupational health hazard. Negro risks are accepted if property owner above general average of race, on 20 Payment Life or higher-priced plans; not accepted below age 30, except on a special intermediate policy issued on ordinary life, 20 payment life and 20 year endowment non-participating plan. Under this form negro need not be a property owner to qualify. Does not reinsure nor accept sub-standard reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,738; 10 years, \$1,017; 5 years, \$552.

Dividends: Year begins May 1. No dividends paid in 1919; reduced dividend paid in 1920; increased scale effective for 1921 which is about equal to 50% of the dividend produced by the formula following. Increased in 1922. Increased in 1923 by a flat addition of \$.25 on all but Economic, \$.15 on Economic. Greatly increased scale in 1924 and a special dividend to policies issued prior to Jan. 1, 1919. Post-mortem dividends paid on pro rata basis.

Dividend Formula: Loading less a percentage of gross premium and constant, both varying with plan; interest, 1½% of mean reserve.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract: Days of grace, dividends on additions, settlement options, disability and double indemnity, change of plan and reinstatement. Company states that it is its practice to cancel restrictions in old contracts as new and more liberal provisions are adopted.

Accident and Health: Premium on select risks (cancellable policy), \$16.70 annually; provides accidental death benefit of \$5,000 and weekly disability benefit of \$25 for a period of 52 weeks in event of total temporary disability from sickness; 152 weeks for sickness resulting in loss of sight or use of limbs and for duration of disability in event of accident. Not written for amounts over \$10,000 death benefit or \$50 weekly disability benefit. Also issues non-cancellable policy; limits, \$10,000 death or \$200 monthly benefits. Does not cover venereal diseases or diseases not common to both sexes; military or naval service, for period while insured has claimed indemnity because of accidental violence, disease contracted outside U. S. or Canada. In event of death, dismemberment or loss of sight, face payable in one sum; elective indemnity in lieu of monthly indemnity in event of disability caused by accident; double indemnity for specified injuries, monthly indemnity for temporary disability caused by disease, or for permanent disability, surgical indemnity, hospital indemnity and identification.

Business in Force: American 3½%. Full Preliminary Term on all issues up to 1913 and to Jan., 1920. Modified Preliminary Term (Ordinary Life Basis); since Jan. 1, 1920 (Ill. Std.). Full Level Premium, \$4,254,773; Modified Preliminary Term (Ohio Std.), \$32,308,789; Modified Preliminary Term (Ill. Std.), \$12,119,332. Non-participating, \$20,815,295; Annual Dividend, \$29,586,640; Deferred Dividend, \$2,458,786. Ordinary: Life, \$41,614,657; Endowment, \$8,321,382; Term and other policies, \$2,898,558. Industrial: Life, \$1,147,409; Endowment, \$827,262.

POLICYHOLDERS NATIONAL LIFE INSURANCE COMPANY, 507 Sioux Falls Natl. Bank Bldg., Sioux Falls, S. D. Merger of Policyholders Life and U. S. National Life Ins. companies as of Dec. 31, 1921. Guy C. Barton, Pres.; S. H. Witmer, Vice-Pres. and Agency Dir.; H. O. Chapman, Secy.-Treas.; W. B. Young, Acty.; R. Regan, Med. Dir.

Mutual company; now writing 20 Payment charter membership policy on participating plan with death benefit graded to fourth year. Will change to stock plan when accumulated surplus will permit creating a capital of \$150,000.

Operates in South Dakota only.

Business in Force: (All annual dividend). American $3\frac{1}{2}\%$ Modified Preliminary Term Reserve (Ill. Std.). Total in force, \$1,765,500.

POSTAL LIFE INSURANCE COMPANY, 511 Fifth Ave., New York N. Y. Inc. Dec., 1904; commenced business June, 1905. Reinsured Economic Life Ins. Co. in 1909, about \$2,300,000; Provident Savings Life business Dec. 31, 1910, amounting to about \$60,000,000 of insurance. Wm. R. Malone, Pres.; J. B. Wyckoff, Treas.; S. R. Conklin, Secy.; C. W. Jackson, Actuary; Dr. C. E. Skinner, Med. Dir.

Stock company; annual dividends only; also writes group insurance. Licensed in New York, and accepts applications from anywhere.

The company employs no agents; secures all its business through advertising and solicitation by mail.

Sub-Standard Risks: Accepted by payment of extra premium, by rating-up ages, by placing a lien on policy, or by writing on endowments without disability or extended insurance. Accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 5 years; commuted value, \$555; 10 years \$1,025; 20 years, \$1,754.

Dividends: Year begins Jan. 1. No dividends paid from surplus in 1919, but paid in 1920, 1922, 1923 and 1924 on issues on old rates issued prior to 1916. Post-mortem dividend paid pro rata.

Dividend Formula: 25% of loading plus $\frac{1}{2}$ of 1% of mean reserve of two years previous.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Settlement options, change of plan and reinstatement.

Business in Force: American $3\frac{1}{2}\%$ and Actuaries 4%. Full Level Premium, \$20,404,290; Preliminary Term, \$516,753; Modified Preliminary Term, \$386,500; Select and Ultimate, \$17,063,545. Non-participating \$1,777,509; Annual Dividend, \$41,692,589. Life, \$34,011,959; Endowment \$3,598,052; Term and other policies, \$5,860,057.

PRAIRIE LIFE INSURANCE COMPANY, Omaha, Neb. Inc. in 1913. Dr. W. R. McGrew, Pres. and Med. Dir.; T. W. Blackburn and L. R. Thornburg, Vice-Pres.; M. J. Flynn, Treas.; H. L. McGrew, Secy. and Asst. Treas.; R. D. Hart, Agency Dir.

Stock company; non-participating.

Operates in Colorado, Iowa, Missouri and Nebraska.

Leading Policies in order of their popularity: 20 Payment Life Ordinary Life; 20 Payment Life, Endowment Option; Endowment, 79 Endowment, 60; Endowment, 65; 20 Year Endowment.

Sub-Standard Risks: Accepted subject to reinsurance. Restricted to Ordinary Life and Endowments. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Retroactive Principles in Practice: The following new provision may be applied to old policies: Disability and Double Indemnity, settlement options, change of plan and reinstatement.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) except Preliminary Term for 10 and 15 Payment Life, 10 and 15 Year Endowment. Single Premium, Joint Life and Term. Life, \$3,186,889; Endowment, \$1,739,000; Term and other policies, \$729,864.

PRESBYTERIAN MINISTERS FUND, Commonwealth Bldg., Philadelphia, Pa. Inc. Jan., 1759. Perry S. Allen, Pres. and Actuary; M. S. Johnson, Secy.; J. C. Neff, Treas.; A. M. Clifford, Asst. Secy.

Mutual company; annual dividends only. Writes only Protestant clergymen.

Licensed in Pennsylvania; solicitation by mail.

Sub-Standard Risks: Not accepted. Races other than white accepted at same rates.

Dividends: Year begins Jan. 1. Same schedule used for 1919, 1920, 1921 and 1922 as in 1918. Increased in 1923. Post-mortem dividend not paid.

Dividend Formula: 20% of loading; 1% of reserve; $33\frac{1}{3}\%$ of cost.

Business in Force: (All Annual Dividend); Full Level Premium Reserve. Life, \$23,116,988; Endowment, \$17,082,418.

PROTECTIVE LIFE INSURANCE COMPANY, 2112 First Ave., Birmingham, Ala. Inc. July, began business Sept., 1907. Wm. D. Jelks, Pres.; B. W. Lacy, Secy.; R. W. Massey, Vice-Pres.; W. W. Crawford, Treas.; W. G. Harrison, Med. Dir.

Stock company; non-participating and participating (annual dividend).

Operates in Ala., Fla., Miss. and Texas.

Leading Policies in order of their popularity: Endowment, 86; Ordinary and 20 Payment Thrift policies; Annual Dividend 20 Payment Endowment, 85; Annual Dividend Monthly Installment Endowment, 85; Continuous and 20 Payment; Premium Endowment; Endowment, 65, Annual Dividend.

Sub-Standard Risks: Extra premium based upon special mortality. Reinsures and accepts sub-standard reinsurance. Naturalized Mexicans accepted but other races not solicited.

Dividends: Year begins July 1. Same schedule used in 1919 and 1920 as in 1918. Increased scale July 1, 1921; further increase in 1922. Same scale for 1923 and 1924 as used in 1922.

Dividend Formula: Loading less \$2.00 per \$1,000; 25% of cost; 1½% of initial reserve

Business in Force: American 3½%. Modified Preliminary Term (Ordinary Life Basis and Ill. Std.). Life, \$12,184,904; Endowment, \$3,438,174; Term and other policies, \$1,125,550; Group, \$484,423.

PROVIDENT LIFE INSURANCE COMPANY, First Natl. Bank Bldg., Bismarck, N. D. Organized March 8, 1915. C. B. Little, Pres.; C. L. Young, Vice-Pres.; F. L. Conklin, Secy. and Agency Dir.; H. B. Beach, Actuary; J. L. Bell, Treas.; W. H. Bodensab, Med. Dir.

Stock company; writes non-participating only; issues monthly payment policies.

Operates in Minn., North and South Dakota.

Leading Policies in order of their popularity: 20 Payment Saving Accumulation; 20 Payment Life; Ordinary Life; 30 Year Endowment; 20 Year Endowment; Term.

Sub-Standard Risks: Reinsures nearly all sub-standard except overweights. No provision for extended insurance in sub-standard policies. Members of Negro and Indian races accepted with special attention to individual cases.

Monthly Income: \$10 for 5 years; commuted value, \$549.80; 10 years, \$1,014.20; 20 years, \$1,730.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term (Ill. Std.). Life, \$10,640,280; Endowment, \$296,500; Term and other policies, \$903,292.

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 725 Broad St., Chattanooga, Tenn. Org. 1887. Robert J. MacLellan, Pres.; W. C. Cartinhour, Secy.; L. W. Lewellyn, Treas.; A. W. Chambliss, Vice-Pres.; W. C. Stacy, Secy. Life Dept.; T. W. Payne, Agency Mgr. Life Dept.; H. L. Fancher, Med. Dir.

Stock company; writes non-participating (ordinary and intermediate), commercial and monthly payment accident and health, combination life, health and accident. Also writes group insurance. Life department started early in 1917. Company has Auto Liability and Property Damage Dept.

Operates in Ala., Ark., D. C., Fla., Ga., Ky., La., Miss., Mo., N. C., Ohio, Okla., S. C., Tenn., Texas, Va. and W. Va.

Sub-Standard Risks: Rated-up or charged extra rate based upon increased mortality. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 20 years; commuted value, \$1,749; 10 years, \$1,027; 5 years, \$557.

Accident and Health: Premium for commercial accident and health policy is \$65 annually; provides for \$25 weekly benefit for life; no diseases excepted; accidental death benefit is \$7,500.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, change of plan, and reinstatement.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term (Ill. Std.), Jan. 1, 1923, from Tenn. Std. to Ill. Std. Life, \$7,266,716; Endowment, \$4,992,108. Term and other policies, \$613,609; Group, \$2,828,800.

THE PROVIDENT MUTUAL LIFE INSURANCE COMPANY OF PHILADELPHIA, Fourth and Chestnut Sts., Philadelphia, Pa. Inc. 1865. Name changed from Provident Life and Trust of Phila. in 1923. Asa S. Wing, Pres.; A. J. Davis, Vice-Pres.; John Way, Vice-Pres. M. A. Linton, Vice-Pres. and Actuary; L. C. Ashton, Secy. and Asst. Treas.; Franklin C. Morss, Mgr. of Agencies; Wm. S. Ashbrook, Agency Secy.; David G. Alsop, Actuary; Edw. W. Marshall, Asso. Actuary; Chas. H. Willits, Med. Dir.

Mutual company; annual dividends only.

Operates in Ala., Cal., Colo., Conn., Del., D. C., Ga., Ill., Ind., Ia., Kans., Ky., Me., Md., Mass., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Ore., Pa., R. I., S. D., Tenn., Vt., Va., Wash. and W. Va.

Leading Policies in order of their popularity: Ordinary Life; Endowment, age 65; 5 Year Term; 10 Year Term; 20 Payment Life; 20 Payment Endowment, age 65; Endowment, age 60; Endowment, age 70 Endowment, age 75.

Sub-Standard Risks: Not accepted.

Monthly Income: \$10 for 20 years certain; commuted value, \$1,745 10 years certain, commuted value, \$1,021.

Dividends: Year begins Jan. 1. 1919 same as 1918; 1920 schedule reduced on policies issued prior to 1919; 1921 schedule same as 1919; same for 1922. Increase in 1923 and again in 1924. Post-mortem dividend paid based on proportionate part of year elapsed.

Dividend Formula: Premium paying policies received dividends based upon: 60% actual mortality for life and endowment and 70% for term; 4.75% actual interest return (4.6% paid-up contracts); on most policies a graded contribution from loading.

Retroactive Principles in Practice: Grace without interest; participation on installments certain; settlement options; dividend options; post-mortem dividends; reinstatement; extension in payment of premiums; outstanding life and endowment policies are entitled to paid-up insurance computed by the methods specified in the present edition of policies. By making a uniform basis for all policies, the older policyholders of the company will receive a very substantial benefit from these privileges that time has shown can be granted with safety. It is the practice of the company to cancel in old policies all restrictions as to military service, suicide, occupations, travel and residence, etc., as the more liberal conditions are adopted in new contracts.

Business in Force: (All Annual Dividend): American $3\frac{1}{2}\%$ Full Level Premium Reserve. Life, \$169,802,791; Endowment, \$414,944,959 Term and other policies, \$67,836,950; Additions, \$5,025,090.

PROVIDERS LIFE ASSURANCE COMPANY, Chicago, Ill. Inc. Feb., 1916; began business Feb., 1916. Dr. M. F. Bozinch, Pres.; J. S. Bartkowski, Secy.-Treas.

Stock company; writes non-participating, ordinary and intermediate

Operates in Ill., Ind., Mich. and Ohio.

Business in Force: Level Premium \$323,285. Reserve \$32,769; Full Preliminary Term \$6,899,388. Reserve \$339,129; Modified Preliminary Term \$2,143,361, Reserve \$280,118.

PRUDENTIAL INSURANCE COMPANY OF AMERICA, Bank and Broad Sts., Newark, N. J. Inc. 1873; began business 1876. Edward D. Duffield, Pres.; John K. Gore, Vice-Pres. and Acty.; Willard I. Hamilton, Vice-Pres. and Secy.; F. A. Boyle, Vice-Pres. and Treas.; G. W. Munsick, Vice-Pres. and Field Supvr.; Frederick H. Johnston, Vice Pres. and Acty.; J. A. Patton, Med. Dir.

Mutual company; annual dividends only; writes ordinary, intermediate and weekly industrial; also writes group insurance. Company mutualized in 1915.

Organized Health Service Department in 1923.

Operates in all States except Ariz., Nev., N. M., N. D. and Texas; also operates in Canada.

Leading Policies in order of their popularity: 20 Payment Life Whole Life; 20 Year Endowment; 10 Year Term; 20 Payment Life with pure endowment additions at end of 20 years; 15 Year Endowment; 1 Year Endowment; 15 Payment Life and 10 Payment Life.

Sub-Standard Risks: Pay premiums based on special mortality tables.

Monthly Income: \$10 for 5 years; commuted value, \$557; 10 years \$1,027; 20 years, \$1,754.

Dividends: Year begins Jan. 1. Schedule reduced 20% in 1919. discontinued annual dividends in 1920 on account of influenza losses, except in case of maturing endowments and policies issued prior to Aug. 1, 1907. New schedule in 1921; net cost as low as under old dividend schedule. Increase in 1922. 1923 scale same as 1922 with the addition of 25% special dividend. 1924 same as 1922 with addition of one-quarter of 1% of initial reserve plus \$0.75 per \$1,000 of insurance. Post-mortem dividend paid. Increased dividends to industrial policies in 1923.

Dividend Formula: For each kind of policy a calculation is made to ascertain the annual and accumulated earnings in accordance with the company's experience. For this purpose the sums insured in force at the beginning of the calendar year are sub-divided into groups according to year of issue and kind of policy, and the corresponding reserves and accrued surplus of each group are tabulated. Estimates are then made of the expected income from premiums and interest, and the outgo for claims, surrenders, dividends and first-year and renewal expenses, and the estimated total of each of these items is compared with the actual figures, and a ratio derived for correction of the estimate. The estimated reserves at the end of the year, similarly corrected to agree in the aggregate with the actual reserves, are deducted from the funds at the end of the year, obtained by adding income to the funds at the beginning of the year and deducting outgo. The surplus so obtained in each group is divided by the estimated sums insured in force at the end of the year, also corrected to agree in the aggregate with the actual total, the accumulated surplus per \$1,000 for each year of duration and kind being thus obtained, and by comparison with the corresponding figures for the beginning of the year, the earnings of the year are ascertained.

The surplus so determined represents the earnings at the effective age for the group in question. Calculations are then made of a hypothetical group of 1,000 policies for \$1,000 each, for each of the entry ages, 20, 30, 40, 50 and 60, showing the progress of the fund formed by taking account of income and outgo, and the resulting surplus. Rates of interest, mortality, surrender and expense are derived from the company's experience, and the available dividends so disclosed are made to correspond at the effective age for each group with those obtained as described above. Dividends for intermediate ages are derived by interpolation.

Retroactive Principles in Practice: It is the practice of the company to grant newer privileges to all old policies whenever practicable. Grace in payment of premiums without interest is allowed on all issues. The disability clause without additional premium is granted to all old policies. The present settlement options are given to old policyholders. Double indemnity and income disability issued on old policies. Excess interest is paid on all funds left with the company. Restrictions are canceled on all old policies as more liberal privileges are incorporated.

Business in Force: Ordinary Reserve, Full Level Premium; Industrial, "New York Rule;" Actuaries 4% Ordinary policies issued prior to Jan. 1, 1901; American 3% on Ordinary policies issued after Dec. 31, 1900, and prior to Aug. 1, 1907, and on Industrial policies issued after Dec. 31, 1903, and prior to Jan. 1, 1907; American 3½% on Ordinary policies issued after July 31, 1907, except Intermediate, Intermediate rating and Hazardous rating policies; New York Standard Industrial 4% on Industrial policies issued prior to Jan. 1, 1901; New York Standard Industrial 3½% on Industrial policies issued in 1901, 1902 and 1903 and also on Industrial Infantile Limited-Payment and Endowment policies issued in 1906, and on paid-up policies issued in exchange for surrendered Industrial policies issued after Dec. 31, 1900, and prior to Jan. 1, 1907; New York Standard Intermediate 3½% on Intermediate, Intermediate rating and Hazardous rating policies issued after July 31, 1907, and prior to June 15, 1916, and on Intermediate and Hazardous rating policies issued after April 14, 1919; "1912" Intermediate table at 3½% on Intermediate and Hazardous rating policies issued after June 14, 1916, and prior to April 15, 1919; Double American table at 3½% on Special D rating policies issued after 1921. Annuities: Actuaries 4%, American 3% and 3½%, McClintock's 3½%, Hunter's Disability 3½%. Non-participating (paid-up policies), \$285,542,312; Annual Dividend, \$6,368,662.047; Deferred Dividend, \$482,879,032. Life (Ordinary), \$2,082,766,662; (Lnd.), \$2,627,791,630; Endowment, (Ord.) \$578,096,921; (Ind.) \$1,054,069,515; Term ad other policies (Ord.) \$429,711,768; (Ind.) \$172,081,041; Dividend Additions (Ord.) \$3,009,788; (Ind.) \$101,453,670; Group, \$88,102,396.

PUBLIC LIFE INSURANCE COMPANY, Chicago, Ill. Org. 1911 began business May 6, 1920. Louis Narowetz, Chairman of Board; Fred H. Welsh, Pres.; A. L. Lindner, Secy.-Treas.; M. J. St. George, Gen. Mgr. and Gen. Counsel.

Stock company; non-participating only; ordinary and industrial. **Operates** in Illinois only.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term (Ill. Std.). Total in force, \$6,090,715.

PUBLIC SAVINGS INSURANCE COMPANY OF AMERICA, 147½ Market St., Indianapolis, Ind. Inc. July, 1909; began business Jan. 1910. E. G. Sourbier, Pres.; W. S. Deming, Vice-Pres. and Agency Dir.; Chas. W. Folz, Secy.; W. S. Wenzel, Treas.; Clifford H. Folz, Acty.; E. E. Wishard, Med. Dir.

Stock company; non-participating only; writes ordinary, intermediate and weekly industrial.

Operates in Indiana, Kentucky, Michigan and Ohio.

Leading Policies in order of their popularity: Whole Life; 20 Payment Life; 20 Payment Life Junior; Intermediate; Endowments; Compound; Preferred Life.

Sub-Standard Risks. Special sub-standard tables for occupation hazards. Physical impairments rated-up. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity change of plan, and reinstatement. Old restrictions are canceled and they are eliminated in new contracts.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term. Total in force, \$1,528,871.

PURITAN LIFE INSURANCE COMPANY, 70 Westminster, Providence, R. I. Inc. April, began business Nov., 1907. Chas. Perry, Pres.; Clinton C. White, Secy.-Treas.; H. S. Redstone, Acty. and Asst. Secy.; E. D. Chesebro, Med. Dir.

Stock company; annual, quinquennial and deferred dividend and non-participating policies; non-participating business is now issued as the most part.

Operates in Connecticut and Rhode Island.

Leading Policies in order of their popularity: Ordinary Life; Endowment, 65; 20 Payment Life; Child's Educational Fund.

Sub-Standard Risks: Rated-up or restricted to endowments with extra rate. Practice, not to accept.

Dividends: Year begins March 1. Same schedule in effect since 1912, except 1919, when no dividends were paid.

Dividend Formula: All annual dividends are obtained by taking 25% of the loading, plus one-half of 1% of mean reserve for the year; annual dividends after first 5 years, at the request of the insured otherwise quinquennial; term policies, 25% of loading, beginning with the second year and increasing 1% each year.

Business in Force: American 3½%. Full Level Premium \$1,221,532, Reserve \$62,061; Full Preliminary Term \$1,181,746, Reserve \$293,896; Modified Preliminary Term \$3,326,255, Reserve \$553,147. Non-participating, \$4,469,803; Annual Dividend, \$288,250; Deferred Dividend, \$125,250; Quinquennial, \$846,230. Life, \$2,818,896; Endowment, \$2,001,160; Term and other policies, \$907,656.

QUICK PAYMENT OLD LINE LIFE INSURANCE COMPANY, St. Louis, Mo. Org. 1914. John C. Seger, Pres.; A. Long, Secy.-Treas.; J. H. Moore, Vice-Pres. and Agency Mgr.

Writes weekly industrial on white or colored risks; colored risks written on any plan, rated-up five years.

Operates in Missouri only.

Business in Force: Prior to Dec. 19, 1922, Missouri Statute; since Preliminary Term. Actuaries 4%. Total in force, \$12,783,914.

REGISTER LIFE INSURANCE COMPANY, 617 Brady St., Davenport, Ia. Inc. and began business April, 1889. Dr. George E. Decke, Pres. and Med. Dir.; J. H. Schaefer, Vice-Pres.; A. E. Littig, Secy. Treas. and Agency Mgr.; H. E. Mizener, Acty.

Mutual company; annual dividends only.

Operates in Ill., Iowa, Kans., Mich., Ohio, Okla. and Texas.

GENERAL INFORMATION

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 10 Year Convertible Term; 20 Year Endowment; Ordinary Life, continuous monthly income; 15 Year Endowment.

Sub-Standard Risks: Rated-up usually; sometimes flat extra premium charged. Restricted to Life and Endowment. Reinsures but does not accept sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 20 years; commuted value, \$1,838.

Dividends: Year begins Jan. 1. Same schedule used since 1917. Post-mortem dividend is paid in full year on policy anniversary.

Dividend Formula: On a 3% policy, 2% interest is returned, and on a 4% policy, 1% interest. Credit 55% mortality, which is graded down in some cases; at some ages part of the loading is added.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Settlement options, reinstatement, dividend options, change of plan, and accelerative features.

Business in Force: American 3% Modified Preliminary Term (Ill. Std.). Prior to Jan. 1, 1906, Actuaries 4% Full Preliminary Term; 1906 to 1920, American 3% Full Preliminary Term; since, American 3% Modified Preliminary Term (Ill. Std.). Modified Preliminary Term (Ill. Std.), \$14,749.589; Full Preliminary Term, \$9,571,643; Full Level Premium, \$4,693.336. Non-participating, \$391,920; Annual Dividend, 28,883.216; Deferred Dividend, \$1,000. Life, \$19,628.674; Endowment, 5,637.122, Term and other policies, \$3,906,125; Dividend Additions, 104,215.

REINSURANCE LIFE COMPANY OF AMERICA, Hubbell Bldg., Des Moines, Ia. Org. in 1918. R. M. Malpas, Pres.; Alex. Fitzhugh, Vice-Pres.; Frank J. Haight, Consulting Actuary; E. L. Marshall, Secy.; C. Stutzman, Med. Dir.

The company confines its business exclusively to the reinsurance of surplus Life, Double Indemnity and Total Disability risks of other companies. The forms of reinsurance include Ordinary Life, Limited Payment Life and Endowment policies, Renewable Term Insurance and Co-insurance. When upon the Renewable Term plan, the company issues, instead of the usual policy forms, a binder referring to the general contract of reinsurance and applying the provisions thereof to the individual risk.

Licensed in Colo., Ill., Ind., Ia., Kans., Minn., Mont., Neb., N. D., Ohio, Texas and W. Va.

Gross Line: No set limit; reinsures over \$15,000.

Business in Force: (All non-participating) American 3½% Full Level Premium and Modified Preliminary Term (Ill. Std.). Full Level Premium, \$34,196,094; Ill. Std., \$1,102,974.

RELIANCE LIFE INSURANCE COMPANY OF PITTSBURGH, Farmers Bank Bldg., Pittsburgh, Pa. Inc. March, began business May, 1903. James H. Reed, Pres.; H. G. Scott, Vice-Pres. and Secy.; J. N. Jamison, Asst. Secy. and Actuary; A. E. Braun, Vice-Pres.; G. C. Moore, Vice-Pres. and Treas.; L. P. Gregory and T. J. McKenna, Asst. Secys.; E. G. McCormack, Gen. Mgr.; A. Allmond and W. L. Wilhoite, Supt. of Agencies; O. M. Eakins, Med. Dir.; Millard Keys, Asst. Actuary.

Stock company; annual dividend and non-participating policies; also writes health and accident on life policyholders and in connection with life policies.

Operates in all States except Conn., La., Me., Mass., Mont., N. H., N. J.; N. Y., R. I., Vt. and Wis.

Leading Policies in order of their popularity: 20 Payment Life; P. R.; 20 Payment Life Participating; Ordinary Life Participating; Ordinary Life Non-participating; 20 Payment Life Non-participating.

Sub-Standard Risks. Rated-up. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 20 years; commuted value, \$1,740.

Dividends: Year begins Jan. 1. Same schedule for 1923 as adopted in 1914. Increased in 1924. Post-mortem dividend not paid.

Dividend Formula: On ordinary and limited payment life policies 25% of loading plus \$1.00 plus 1% of mean reserve.

Retroactive Principles in Practice: It has been the practice of the company from date of organization to grant newer privileges to all old policyholders. Grace in payment of premiums with 5% interest is granted to all policyholders back to 1903. Disability clause may be attached to all policies with additional premium back to 1904. Pres-

ent installment options and reinstatement privileges are granted to policies back to 1903. Restrictions are cancelled as more liberal conditions are given new policyholders.

Accident and Health: Class 1 risk, annual premium \$47, provided \$5,000 death and benefit and \$25 weekly indemnity. Weekly benefit begin immediately, no disease excepted, and runs for a maximum of weeks in event of sickness and unlimited in event of accidental injury.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term since July 1, 1909; American 3% Full Level Premium prior to that date. Modified Preliminary Term, \$218,437,145; Full Level Premium, \$37,432,541. Non-participating, \$144,533,828; Annual Dividend, \$852,253; Deferred Dividend, \$12,483,605. Life, \$200,401,091; Endowment, \$28,464,216; Term and other policies, \$25,593,767; Dividend Additions, \$1,410,612.

REPUBLIC LIFE INSURANCE COMPANY, Flynn Bldg., Des Moines, Ia. Inc. 1919. M. B. Alldredge, Pres.; J. E. Keck, Secy.-Treas. M. B. Ruffcorn, Vice-Pres.; Dr. F. E. Foulk, Med. Dir.

Mutual company: annual dividends only. Ordinary and immediate policies.

Operates in Iowa only.

Leading Policies in order of their popularity: Income at 6% Endowment 85; Endowment 65; 20-Pay. Life; Life Paid-up at 65.

Sub-Standard Risks: Rated-up or charged extra rate. Reinsured but does not accept sub-standard reinsurance. Negro risks not solicited.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (I. Std.). Non-participating, \$20,850; Annual Dividend, \$949,138. Life, \$179,100; Endowment, \$625,189; Term and other policies, \$162,699.

RESERVE LOAN LIFE INSURANCE COMPANY, Indianapolis, Ind. Inc. as an assessment society in 1897; reincorporated on a legal reserve basis in 1901. Chalmers Brown, Pres.; W. R. Zulich, Vice-Pres.; G. L. Stayman, Secy.; Guilford A. Deitch, Agency Mgr.; Dr. Frank L. Truitt, Med. Dir.

Stock company: non-participating only.

Operates in Ala., Ark., Del., Fla., Ga., Ill., Ind., Ia., Kas., Ky., La., Mich., Minn., Mo., N. C., N. D., Ohio, Okla., Ore., Pa., S. C., S. D., Tenn., Texas, Va., Wash. and W. Va.

Leading Policies in order of their popularity: 20-Pay. Life increased Benefits; 20-Payment Life; Ordinary Life; 20-Pay. Life Coupon; Ordinary Life Coupon.

Sub-Standard Risks: Rated-up. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 10 years, \$1,017; 20 years, \$1,738.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract days of grace, disability clause, double indemnity, settlement option change of plan, reinstatement, repayment of loans at any time.

Business in Force: American $3\frac{1}{2}\%$ since Jan. 1, 1905; prior, Actaries 4%. Full Level Premium, \$4,715,922; Preliminary Term, \$125,665; Modified Preliminary Term, \$9,722,950. Non-participating, \$54,775,584; Annual Dividend, \$551,580; Term and other policies, \$1,233,373. Life, \$52,311,853; Endowment, \$631,135; Term and other policies, \$3,621,549.

ROCKFORD LIFE INSURANCE COMPANY, 706 Trust Bldg., Rockford, Ill. Inc. Feb. 1909; began business March, 1910. P. A. Petersen, pres.; Francis L. Brown, Vice-Pres. and Secy.; H. S. Burpee, Treas. Roy Hanson, Asst. Secy.; J. E. Tuite, Med. Dir.

Stock company: non-participating only; 20-payment life participating after paid-up.

Operates in Ill., Ind., Iowa, Mich., Minn. and Ohio.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance. Negro risks are not solicited.

Leading Policies in order of their popularity: Ordinary Life; Pay. Life; Endowment 65; 20 Pay. Coupon; 20 Pay. G. A.; 20 Year Endowment; 5 Year Term.

Monthly Income: \$10 for 20 years; commuted value, \$1,740; years, \$1,017.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and double indemnity; Settlement options; larger cash values; reduced surrender charge; reinstatement.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Full Level Premium, \$205,000; Modified Preliminary Term (Ill. Std.), \$12,452,975.

ROMAN STANDARD LIFE INSURANCE COMPANY, Manistee, Mich. Inc. July, began business Oct., 1912. Robert Y. Speir, Pres.; J. E. Cole, Secy.

Stock company; participating (quinquennial only).

Operates in Michigan only.

ROYAL UNION LIFE INSURANCE COMPANY, 7th and Grand, Des Moines, Ia. Inc. 1917 as the State Life Ins. Co. of Ia. Reinsured Surety Fund Life of Minneapolis in 1921 and Liberty Life Ins. Co. of Ia. in 1923; reinsured The Royal Union Mutual Life Ins. Co. in 1924 and changed to present name. A. C. Tucker, Pres.; Wm. Koch, Vice-Pres. and Field Mgr.; W. M. Johnson, Vice-Pres. and Acty.; Ted. Anthony, Vice-Pres. and Agcy. Dir.; D. C. Costello, Secy.; U. G. Turner, Treas.; C. M. Whicher, Med. Dir.

Stock company; annual dividend and non-participating. Participating started in 1924 with merger of State Life and Royal Union Mutual.

Operates in Ark., D. C., Ill., Ind., Ia., Kans., Ky., Minn., Mo., Mont., Neb., N. D., Ohio, Okla., Penn., S. D., Utah and Tex.

Sub-Standard Risks: Rated-up and restricted to Whole Life and Endowment. Reinsures and accepts sub-standard reinsurance.

Dividends: Year begins April 1. 1917 and 1918 the same. In 1919 no dividends were paid. 1920, 35% of 1918. 1921 increased 25% over 1920. 1922 increased 50% over 1921. 1923 increased 10% over 1922. 1924 same as 1920 scale.

Business in Force: (All of company's own business is non-participating.) Some participating and assessment taken over from other companies. American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.), \$36,79,842. Reserve \$1,563,152 on business of State Life; Full Preliminary Term \$68,242,922. Reserve \$10,025,195; Select and Ultimate \$252,000. Reserve \$2,823; Modified Preliminary Term (Ill. Std.) \$2,395,764. Non-participating, \$32,499,230; Assessment taken over by reinsurance, \$3,730,832; Royal Union business non-participating, \$6,304,325; Annual Dividend, \$60,137,805; Deferred Dividend, \$10,963,821. Life, \$80,439,700; Endowment \$17,722,962; Term and other policies, \$11,044,766; Dividend Additions, \$240,865.

ST. JOSEPH LIFE INSURANCE COMPANY, 7th and Felix Sts., St. Joseph, Mo. Inc. 1913. A. L. McPherson, Pres.; W. W. Head, Vice-Pres. and Treas.; H. E. McPherson, Vice-Pres. and Secy.; Chas. Wallace, Med. Dir.; F. B. Dilts, Acty. and Asst. Secy.; Earle Willoughby, Agency Dir.

Stock company; both participating and non-participating; principally deferred dividend policies.

Operates in Iowa, Kansas, Missouri, and Nebraska.

Leading Policies in order of their popularity: 20-Pay. Life, Deferred Dividend; 10-Pay. Life, Deferred Dividend; 15-Pay. Life, Deferred Dividend; Ordinary Life, Non-Par.

Sub-Standard Risks: Not accepted. Negro risks not accepted.

Monthly Income: Not issued.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Non-participating, \$802,440; Annual Dividend, \$408,500. Deferred Dividend, \$10,390,745. Life, \$10,756,767; Endowment, \$630,118; Term and other policies, \$214,500.

ST. LOUIS MUTUAL LIFE INSURANCE COMPANY, 3640 Washington Blvd., St. Louis, Mo. Inc. Nov., 1857; began business Jan., 1858. Frederick H. Kreisman, Pres.; E. N. Tolkacz, O. J. Wilhelmi and J. M. Rohan, Vice-Pres.; Edwin J. Meyer, Secy. and Treas.; Eugene E. Hauck, Med. Dir. (Name changed from German Mutual.)

Mutual company; writes both participating and non-participating.

Operates in Missouri only.

Sub-Standard Risks: Only a few medical hazards and a few occupation hazards accepted. Negro risks not solicited.

Monthly Income: \$10 for 5 years, commuted value, \$557; 20 years \$1,754.

Dividends: Year begins Jan. 1. Same schedule for 1919, 1920 and 1921, as in 1918. 1922 schedule increased. 1923 and 1924 same 1922. Post-mortem dividend paid pro-rata.

Dividend Formula. 10% of Ordinary Life Gross Premium plus 10% of normal cost plus (difference between 5% and table rate). On attained older ages, a slight reduction in the percentage of normal cost. Other plans to be the same, except first item to be 5% of the premium and 5% of ordinary life premiums.

Retroactive Principles in practice. New privileges are extended old policyholders; has always been in practice of company. Grace payment of premiums is allowed; same interest rate is charged as present issues. Disability clause may be attached under same conditions as new policies. Policyholders are given benefit of increased dividend and larger non-forfeiture values, due to strengthening of reserve. Present reinstatement privileges are available to old policyholders; settlement options are extended to old policyholders; excess interest paid on all funds left with the company. All other features that can apply are made retroactive. It is the practice of company to cancel restrictions on all policies.

Business in Force: Full Level Premium Actuaries 4%, prior Aug. 22, 1903; American 3% to Jan. 24, 1910; since, American 3½%. Annual Dividend, \$9,460,582. Life, \$8,454,823; Endowment, \$854,044. Term and other policies, \$151,718.

SAN JACINTO LIFE INSURANCE COMPANY, Beaumont, Texas. Inc. Feb., 1914. H. M. Hargrove, Pres.; W. H. Stark, C. H. Moore and I. R. Bordages, Vice-Pres.; J. S. Edwards, Vice-Pres.; B. R. Norve Treas.; Geo. A. Wells, Secy.; C. A. Riggs, Asst. Secy.; D. S. Wier Med. Dir.; J. F. Gilbert, Agency Dir.

Stock company; non-participating only.

Operates in Texas and Louisiana.

Leading Policies in order of their popularity: 20 Pay. Life Ordinary Life; 20-Pay. Life Endowment Option; 20 Pay. Life Coupon Ordinary Life Coupon.

Sub-Standard Risks: Accepted subject to reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 20 years, commuted value, \$1,660.

Business in Force: American Full Level Premium, Full Preliminary Term, Modified Preliminary Term (Ill. Std.). Total in force \$15,007,763.

SCRANTON LIFE INSURANCE COMPANY, Scranton Life Bldg. Scranton, Pa. Inc. Oct., 1908, succeeding assessment company incorporated in 1907. J. S. McAnulty, Pres.; W. E. Napier, Secy.; W. Stevens and A. E. Connell, Vice-Pres.; M. F. Larkin, Treas.; Geo. Lindsay, Med. Dir.; R. Merriman, Actuary.

Stock company; both participating (5 year distribution) and non-participating; prior to Jan., 1915, company issued annual dividend business principally.

Operates in Delaware and Pennsylvania.

Leading Policies in order of their popularity: 20 Pay. Life Ordinary Life; 20 Year Endowment; 20 Year Endowment Bond; Year Endowment.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Monthly Income: \$10 for 5 years, commuted value, \$560; 10 years \$1,025; 20 years, \$1,750.

Dividend Schedule: Epidemic of influenza and war claims caused reduction of 1919 dividends of 50% from 1918. Increased in 1921, exceeding previous schedules; 1922 schedule further increased, and again in 1923. Increased in 1924.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: right to accelerate paid-up at maturity period of policy by use of dividends, limited monthly income settlement option, reinstatement, dividend options, and change of plan.

Business in Force: American 3%. Full American \$1,297,550; Reserve \$225,205; Modified Preliminary Term (Ill. Std.) \$4,845,700; Reserve \$975,298; Full Preliminary Term \$24,910,562; Reserve \$4,126,845. Non-participating. \$1,909,973; Annual Dividend, \$14,765,669; Deferred Dividend, \$14,378,170. Life, \$22,756,453; Endowment, \$7,724,037; Term and other policies, \$556,242; Dividend Additions, \$17,080.

SECURITY LIFE INSURANCE COMPANY OF AMERICA, the Rockery, Chicago, Ill. Inc. in Virginia, March, 1902. O. W. Johnson, Pres.; S. W. Goss, Vice-Pres. and Agency Dir.; J. Charles Seitz, Secy. and Acty.; C. B. Irwin, Med. Dir.

Stock company; non-participating only.

Operates in Ark., Cal., Ill., Ind., Ia., Kas., Ky., Mich., Minn., Mo., Ohio, Ore., Pa., Va., Wash., and W. Va.

Leading Policies in order of their popularity: Endowment 85; 20-Payment Endowment 85; 20-Payment Guaranteed Cash Payment; Endowment 65; 10-Year Term; 20-Year Endowment.

Sub-Standard Risks: If on account of weight or occupational hazards, are accepted; flat extra premium charged. Negro risks not solicited.

Monthly Income: \$10 for 5 years, Commuted value, \$552; 10 years, \$1,017; 20 years, \$1,738.

Business in Force: American 3½%. Full Level Premium, \$3,564,-671; Modified Preliminary Term, \$41,580,068; Preliminary Term, \$1,880,-250. Non-participating, \$45,862,739; Annual Dividend, \$10,500; Deferred Dividend, \$1,151,750. Life, \$26,598,718; Endowment, \$16,791,030; Term and other policies, \$3,635,241.

SECURITY LIFE AND TRUST COMPANY, 223 N. Main St., Winston-Salem, N. C. Inc. March 1920. Moved from Greensboro, N. C., in 1924. Geo. A. Grimsley, Pres.; C. C. Taylor, Vice-Pres. and Gen. Mgr.; H. C. McQueen and E. P. Wharton, Vice-Prests.; W. T. Grimsley, Secy.-Treas.; W. H. Harrison, Acty.; F. M. Hanes, Med. Dir.

Stock company; writes participating (annual and quinquennial dividend) and non-participating.

Operates in Fla., Ga., N. C., S. C., Texas, and W. Va.

Leading Policies in order of their popularity: 20-Payment Life A. D., Ordinary Life A. D., 20-Payment Guaranteed Option; 20-Pay. Endowment 65; Ordinary Life N. P.; 20-Payment Life N. P.

Sub-Standard Risks: Restricted to Ordinary Life, 20 Pay. Life and 20 Year Endowment. Extra rate based upon plan and increased mortality. Reinsures and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: commuted value of \$10 a month for 120 months, \$1,017; 240 months, \$1,730.

Dividends: Year begins April 1. 1923 and 1924 same as 1922.

Dividends Formula: Annual Dividends: 60% of loading and 1½% of mean reserve.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability, double indemnity and settlement options. Company does not make a practice of cancelling restrictions in old policies.

Business in Force: American 3½%. Full Level Premium, \$1,064,-12; Modified Preliminary Term (Ill. Std.), \$9,287,565; Modified Preliminary Term (Ohio Std.), \$663,500. Non-participating, \$2,633,202; Annual Dividend, \$6,943,275; Deferred Dividend, \$1,438,800. Life, \$8,906,-15; Endowment, \$1,150,250; Term and other policies, \$958,212.

SECURITY MUTUAL LIFE INSURANCE COMPANY, 12th and O Streets, Lincoln, Neb. Inc. as stipulated premium company in 1895; reincorporated under legal reserve laws in 1903. E. B. Stephenson, Pres.; F. W. Sloan, Vice-Pres.; C. D. Mullen, Secy.; W. A. Lindly, Treas.; M. A. Hyde, Asst. Secy.; H. B. Miller, Med. Dir.

Mutual company; issues annual and quinquennial dividend.

Operates in Ia., Kas., Mo., Neb., S. D., Okla., and Wyo.

Leading Policies in order of their popularity: 20 Pay. Life Annual Dividend; 20 Pay. Life 5 Year Dividend; Ord. Life Annual Dividend; Ord. Life 5 Year Dividend; 20 Year End. Annual Dividend.

Sub-Standard Risks: Usually rated-up. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 240 months, commuted value, \$1,728.

Dividends: Year begins Jan. 1. Same scale in use since 1911. Post-mortem dividend paid.

Dividend Formula: $1\frac{1}{2}\%$ on the initial reserve; 25% of loading and 30% of cost of insurance until attained age 40; after insured reaches the age of 40 there is a decrease of 1% each year in the cost of insurance.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity.

Business in Force: Prior to 1908 Actuaries 4%; since, American 3½% Modified Preliminary Term (Ill. Std.). Annual Dividend, \$4,514.88; Deferred Dividend, \$12,657,045; Assessment, \$123,200. Life, \$1,888,050; Endowment, \$834,964; Term and other policies, \$683,347; Dividend Additions, \$177,638.

SECURITY MUTUAL LIFE INSURANCE COMPANY, Court and Exchange Sts., Binghamton, N. Y. Inc. 1886 as an assessment company, changed to Stipulated Premium Plan in 1898; reincorporated as a legal reserve company in 1899. D. S. Dickenson, Pres.; W. G. Phelps, Vice Pres.; Chas. A. LaDue, Secy.; Z. B. Phelps, Treas.; C. H. Jackson, Sup. of Agents; F. R. Brunner, Actuary; F. C. Goodnough and W. E. Thompson, Asst. Secys.; R. L. Louhsberry, Med. Dir.

Mutual company; annual dividends only. Maintains total assets in real estate class.

Operates in Ala., Ark., Ga., Ill., Kas., Me., Mass., Mich., Minn., Mo., Neb., N. J., N. Y., N. C., N. D., Ohio, Pa., S. D., Tenn. and Wis.

Leading Policies in order of their popularity: Ordinary Life; 10 Pay. Life; Endowment Annuity Age 75; 20 Pay. Endowment Annuity at 65; Endowment Annuity 65; 20 Year Endowment; Endowment Annuity 70; 20 Pay. Endowment Annuity 70; 10 Year Term; 5 Year Term; 15 Year End.

Sub-Standard Risks: Not solicited; if taken on account of height, weight or occupation, flat extra premium charged. Restricted ordinary and Limited Pay. Life and Endowment Plans. Does not reinsure nor accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$5.00 for 240 months and immediate payment of \$98.00, commuted value, \$1,000.

Dividends: Year begins May 1. No dividends paid in 1919 and first five months of 1920. New schedule adopted June 1, 1920, which has been continued for 1921. Increased schedule in effect June 1, 1921 and continued for 1922. Increased in 1924. Post-mortem dividend not paid.

Dividend Formula: For the general class based upon an assumed interest rate of 4.1% plus 15% of the cost of insurance graded down to a minimum of 3%, varying according to age at issue and number of years in force. And a percentage from loading on some policies. The Total Abstinence formula is the same as the above with the exception that the cost of insurance factor is in each case equal to 125% of the general.

Retroactive Principles in Practice: Statement by the company: "The legal reserve policies issued by this company prior to Jan. 1, 1907, were in most respects very liberal. They provided for days of grace, reinstatement privilege, change of beneficiary, liberal loan and surrender values and annual installment benefits in case of death. In lieu of such annual installments we will gladly make semi-annual, quarterly or monthly payments. Our present policies provide that all stipulated payments under the limited installment or continuous installment option shall be increased by annual dividends. We are now considering the advisability of making this feature retroactive and same applies to the unpaid amounts due in the future on supplementary contracts not involving life contingencies. Our present contracts provide for a period of 31 days of grace in paying any premiums after the first and without interest charge. This benefit has been extended to holders of old policies. Our disability clause may be attached to old policies upon production of evidence of insurability satisfactory to the company. All of our legal reserve policies issued prior to Jan. 1, 1917, are valued upon the full level premium basis and the surrender values in the old contracts are fully as liberal (in most cases more so) as in our present policies. Most policies issued between 1900 and 1906, inclusive, are free from condition as to residence, travel and occupation except as to military or naval service in time of war. From January 1, 1907, to October, 1916, policies absolutely free from all conditions as to residence, travel and occupation."

Business in Force: Prior to 1901, Actuaries 4%; business of 1901, American $3\frac{1}{2}\%$; 1902 to 1915, American 3%. Full Level Premium; since 3% S. & U., except some $3\frac{1}{2}\%$ in 1921. Life, \$47,926,281; Endowment, \$17,345,889; Term and other policies, \$9,911,409.

SHENANDOAH LIFE INSURANCE COMPANY, Terry Bldg., Roanoke, Va. Organized Dec., 1914; commenced business Feb. 1, 1916. R. H. Angell, Pres.; E. Lee Trinkle and E. D. Newman, Vice-Prests.; W. L. Andrews, Secy.-Treas.; F. C. Collings, Asst. Secy.-Treas.; J. Brookes Smith, Acty.; Louis St. J. Thomas, Auditor; Dr. J. H. Dunkley, Med. Dir.

Stock company; writing ordinary non-participating life policies only.

Operates in D. C., Ky., N. J., N. C., S. C., Tenn., Va., and W. Va.

Leading Policies in order of their popularity: 20-Pay. Life; Ord. Life; 20-Year Endowment; S. O. M. E.

Sub-Standard Risks: Accepted on numerical rating system. Sub-standard reinsurance accepted. Reinsures over \$10,000.

Monthly Income: \$10 for 20 years, commuted value, \$1,730; 10 years, \$1,012.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$. Full Level Premium, \$4,350,516; Modified Preliminary Term, \$2,738,683; Preliminary Term, \$22,410,912. Life, \$23,049,967; Endowment, \$2,322,643; Term and other policies, \$4,127,501.

SOUTHEASTERN LIFE INSURANCE COMPANY, Greenville, S. C. Inc. Nov., 1905; began business Jan., 1906. T. O. Lawton, Pres.; C. O. Milford, Dr. J. W. DuPree and F. A. Lawton, Vice-Prests.; R. L. Bryant, Treas.; W. W. Mason, Secy.; W. G. Southern, Actuary; W. C. Ellis, Agency Mgr.; J. W. DuPree, Med. Dir.

Stock company; non-participating only; writes group insurance.

Operates in Fla., N. C., and S. C.

Leading Policies in orders of their popularity: Ordinary Life; Endowment 65; 20 Pay Life; 20 Pay. Investment; Ideal Protection; Ordinary Life Installments; 20 Pay. Life Installments; Southeastern Limited; 5 Year Term; 10 Year Term.

Sub-Standard Risks: Charge extra rate. Restricted to Life and Endowments. Negro risks not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract: days of grace, right to name irrevocable beneficiary, settlement options, disability and double indemnity, excess interest rate on proceeds of policies.

Business in Force: (All non-participating); before Jan., 1915, Actuaries 4%; Modified Preliminary Term (Tenn. Std.), Jan. 1, 1915, to 1920; Modified Preliminary Term (Ill. Std.), since. Life, \$14,187,355; Endowment, \$2,786,106; Term and other policies, \$2,769,035; Group, \$2,286,605.

SOUTHERN INSURANCE COMPANY, 128 8th Ave., North, Nashville, Tenn. Inc. 1923. W. G. Harris, Pres.; W. L. Harris, Vice-Pres.; O. Harris, Secy.-Treas.; J. A. Copeland, Acty.; H. C. Guerins, Med. Dir.; W. C. Lemon, Agcy. Dir.

Stock company; non-participating only; writes ordinary, monthly payment life, monthly payment and commercial accident and health, weekly industrial and group.

Operates in Ala., Ark., Fla., Ga., Ky., La., Miss., Tenn. and Tex.

SOUTHERN LIFE AND HEALTH INSURANCE COMPANY, 308 North St., Birmingham, Ala. Inc. 1922. C. P. Orr, Pres.; W. R. Lathrop, Secy.-Treas. and Acty.; P. P. Pepper, Asst. Secy.; C. M. Nice, Med. Dir.; A. L. Kidd, Agency Dir.

Stock company; non-participating only. Writes principally accident, health and industrial business. Writes three ordinary policies. Rates as follows.

Ages	15	25	35	45	55
Ordinary Life	\$13.13	\$16.43	\$22.45	\$32.41	\$49.59
20 Payment Life.....	20.00	24.33	30.29	39.49	54.80
Full Return Premium	27.50	29.70	34.60	45.55	.....

Operates in Ala., Fla., and La.

Sub-Standard Risks: Rated-up. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited on ordinary policies.

Business in Force: Full Preliminary Term.

SOUTHERN STATES LIFE INSURANCE COMPANY, Atlanta, Ga. Inc. April, began business May, 1906. W. L. Moore, Pres.; W. R. Halliday, Vice-Pres. and Acty.; Robert F. Moore, Secy.; A. H. Ramsey, Treas.; C. J. Hill, Asst. Secy.; C. E. Waits, Med. Dir.; W. S. McLeod, Agcy. Mgr.

Stock company; non-participating only. Discontinued participating in 1923.

Operates in Ala., Fla., Ga., S. C., Tenn., and Tex.

Leading Policies in order of their popularity: Ordinary Life, N. P. 20 Payment Life, N. P.; 20 Year Endowment.

Sub-Standard Risks: Charged flat extra premium or rated-up. Accepts risks from agents of companies that accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 18 years, commuted value, \$1,638.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, change of plan and reinstatement. War clause cancelled in 1918.

Business in Force: American $3\frac{1}{2}\%$ and 4% Full Level Premiums. Modified Preliminary Term and Preliminary Term; $3\frac{1}{2}\%$ Full Preliminary Term \$7,212,606, Reserve \$1,456,787; Modified Preliminary Term (Ordinary Life) \$513,500, Reserve \$215,944; Net Level Premium \$3,391,393, Reserve \$867,535; Full Preliminary Term 4% \$34,967,741, Reserve \$1,995,559; Modified Preliminary Term (20 Payment) \$1,119,932, Reserve \$65,716; Net Level Premium \$457,083, Reserve \$87,533.

SOUTHERN UNION LIFE INSURANCE COMPANY, F. & M. Bank Bldg., Fort Worth, Tex. Inc. Jan., began business June, 1909. Consolidated with Fort Worth Life Ins. Co. in 1924. Jas. L. Mistrot, Pres. Tom Poyner, 1st Vice-Pres. and Agency Mgr.; J. L. Mims, Vice-Pres. and Actuary; J. H. Barker, Secy.; Dr. J. W. Irion, Med. Dir.

Stock company; non-participating only.

Operates in Texas only.

SOUTHLAND LIFE INSURANCE COMPANY, Commerce and Browder Sts., Dallas, Tex. Inc. Oct., 1908; began business April, 1909. Harry L. Seay, Pres.; Clarence E. Linz, Vice-Pres., Treas. and Agency Dir.; P. V. Montgomery, Vice-Pres. and Actuary; H. B. Seay, Vice-Pres. P. N. Thevenet, Vice-Pres. and Secy.; Dr. John S. Turner, Med. Dir.

Stock company; non-participating only.

Operates in Ind., Minn., Tenn. and Texas.

Leading Policies in order of their popularity: Ordinary Life; 20 Payment Life; 20-Pay. Endowment Age 65; 20-Year Endowment; 20 Pay. Life G. P. R.; 5-Year Term; 10-Year Term; 15-Payment Life Endowment Age 65; 30-Year Endowment.

Sub-Standard Risks: Restricted to life and endowments. Accepted by charging extra premium. Reinsures over \$7,500 and accepts sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 240 months, commuted value, \$1,740; 12 months, \$1,020; 60 months, \$553.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability, Double Indemnity, reinstatement, change of plan.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$60,732,344; Endowment \$5,517,730; Term and other policies, \$8,169,563.

SOUTHWESTERN LIFE INSURANCE COMPANY, Southwestern Life Bldg., Dallas, Tex. Inc. March, began business July, 1903. T. W. Vardell, Pres.; T. L. Bradford, Vice-Pres.; Richard R. Lee, Secy.; E. G. Brown, Actuary; W. Harral, Med. Dir.

Reinsured National Temperance Life and Citizens' Co-operative Life in 1915, and life business of Bankers' International, Tex., in 1916.

Stock company; writes non-participating; some annual and deferred dividend business in force; also writes group insurance.

Operates in Texas only.

Leading Policies in order of their popularity; 20-Pay. Life; Ordinary Life; 20-Year Endowment; Income at age 65; 20-Pay. G. P. R.; 20-Pay. R. P. O.; 15-Pay. Life.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Monthly Income: \$10 for 10 years commuted value, \$1,020; 20 years, \$1,740.

Business in Force: Full Level Premium 3%, Full Preliminary Term 3½%, and Modified Preliminary Term 3½% (Ill. Std.). Full Level Premium, \$17,539,165; Full Preliminary Term, \$10,596,911; Modified Preliminary Term (Ill. Std.), \$105,076,138. Non-participating, \$130,-778,464; Annual Dividend, \$807,500; Deferred Dividend, \$1,626,250. Life, \$105,698,584; Endowment, \$9,469,417; Term and other policies, \$4,943,803; Group, \$13,100,140.

STANDARD LIFE INSURANCE COMPANY, 200 Auburn Ave., Atlanta, Ga. Inc. June, 1911; began business March, 1913. H. E. Perry, Pres.; H. C. Dugas, W. H. King, J. A. Robinson and R. E. Jones, Vice-Pres.; T. J. Ferguson, Treas.; David D. Jones, Secy.; J. R. Pinkett, Agency Dir.; C. C. Cater, Med. Dir.

Owned and operated by colored people.

Operates in Ala., Ark., D. C., Fla., Ga., Ky., La., Mo., N. C., Okla., Tenn., Tex., and Va.

Sub-Standard Risks: Occupational hazards restricted to intermediate forms.

Monthly Income: Written through regular forms.

Business in Force: (All non-participating); American 3% Select and Ultimate, American 3½% Modified Preliminary Term (Ill. Std.). Life, \$13,361,433; Endowment, \$15,427,798; Term and other policies, \$34,000.

STANDARD LIFE INSURANCE CO. (Formerly Protective League Life), Decatur, Ill. Executive Offices in St. Louis, Mo. Inc. 1914. Reinsured Commonwealth Life Ins. Co., Omaha, Neb., in 1923. J. R. Paisley, Pres.; W. K. Whitfield, Vice-Pres. and Agency Dir.; J. B. Nottelmann, Secy.; G. L. Tipton, Treas.; T. C. Rafferty, Actuary; Geo. F. Rendleman, Med. Dir.

Reinsured the Standard Life Insurance Co. of Des Moines, Ia., in 1918. Reinsured the Provident Life Ins. Co., of Des Moines, Ia., in 1920.

Stock company; writes participating, annual and deferred dividend and non-participating; writes ordinary and monthly payment life.

Operates in Colo., Ill., Ind., Iowa, Kas., Mich., Mo., Neb., N. M., Okla. and Wyoming.

Leading Policies in order of their popularity: Whole Life; Par.; 20 Pay. Life; Par.; Standard Special; Income Bond; 20 Year Endowment.

Sub-Standard Risks: Restricted to Ordinary and 20 Pay. Life and 20 Year Endowments. Rated-up. Reinsures but does not accept sub-Standard reinsurance. Negro risks not solicited.

Monthly Income: Settlement Option.

Dividends: Year begins Nov. 1. Same schedule in 1919 as in 1918: reduced 60% in 1920 because of excess mortality, which scale has been continued for 1921. Regular schedule resumed in 1922 and continued for 1923 and 1924. Post-mortem dividend not paid.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Non-participating, \$41,631,405; Annual Dividend, \$19,471,000; Deferred Dividend, \$15,909,787; Assessment, \$767,000. Life, \$63,-859,624; Endowment, \$1,803,898; Term and other policies, \$10,414,747.

STANDARD LIFE INSURANCE COMPANY OF AMERICA, Standard Life Bldg., Pittsburgh, Pa. Inc. June, 1910, reinsuring an assessment company. John C. Hill, Pres.; H. M. Cribbs, Vice-Pres.; Elgin A. Hill, Secy.-Treas.; A. T. Lehman, Actuary; W. F. Donaldson, Med. Dir.

Stock company, non-participating (flat rate and premium reduction); also has health and accident department.

Operates in Mich., Ohio, Pa. and W. Va.

Leading Policies in order of their popularity: 20-Pay. Life; Ordinary Life; 20-Year Endowment; 15 Pay. Life; 10-Pay Life; 10-Year Endowment.

Sub-Standard Risks: Rated-up or lien attached. Reinsures but does not accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,767; 120 months, \$1,033; 60 months, \$561.

Accident and Health: Premium \$35 annually; provides weekly benefit of \$25 for 52 weeks for sickness or for duration for accident (accident weekly benefits double the second year); and principal sum increased 50%. Accidental death benefit, \$5,000. Also issues Full Coverage providing for unlimited payments for sickness.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Life, \$14,056,353; Endowment, \$2,028,282; Term and other policies, \$978,162.

STANDARD SAVINGS LIFE INSURANCE COMPANY, Kansas City, Kans. Inc. 1923. M. C. Shurtleff, Pres.; J. G. Rice, Vice-Pres.; B. L. Shurtleff, Treas.; C. W. Dorsey, Secy.; R. C. Melton, Asst. Secy.; Dr. N. H. Blakely, Med. Dir.

Mutual company; deferred dividend only; now issuing Ordinary and 20 Payment Life Endowment Option and Accident policies.

Operates in Kansas only.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.).

STATE LIFE INSURANCE COMPANY, Indianapolis, Ind. Inc. and began business Sept., 1894. H. W. Bennett, Pres.; Charles F. Coffin, Vice-Pres. and Agency Mgr.; Albert Sahm, Secy.-Treas.; Robert Sweetney, Asst. Agency Mgr.; Charles H. Beckett, Actuary; C. B. McCulloch, Med. Dir.

Mutual company; issues annual dividend and non-participating policies.

Operates in Ala., Ark., Cal., Colo., Fla., Ga., Ill., Ind., Ia., Kans., Ky., La., Mich., Miss., Mo., Neb., N. C., Ohio, Okla., Pa., S. C., Tenn., Texas, Va., W. Va. and Canada.

Leading Policies in order of their popularity: 20 Payment Life; Whole Life; 20 Payment Endowment, 65; 20 Year Endowment.

Sub-Standard Risks: Accepted on Multiple Table. Reinsures and accepts sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 10 years; commuted value, \$1,040; 20 years, \$1,814.

Dividends: Year begins March 1. Same schedule for 1923 as first adopted in 1913. Post-mortem dividend not paid.

Retroactive Principles in Practice: The following provisions have been made part of old as well as new policies, irrespective of contract: Days of grace, double indemnity, dividend options, settlement options, right to change form of policy, reinstatement. Company states, however, that it is not its general practice to cancel restrictions as to residence, travel, occupations, suicide, etc., as more liberal provisions are adopted.

Business in Force: 4% prior to 1901, 3% since 1901, except non-participating. Full Level Premium, \$22,391,345; Preliminary Term, \$21,988,984; Indiana Standard, \$134,347,987. Non-participating, \$12,618,896; Annual Dividend, \$157,937,255; Deferred Dividend, \$8,172,163. Life, \$133,044,076; Endowment, \$23,055,522; Term and other policies, \$22,415,461; Dividend Additions, \$213,257.

STATE LIFE INSURANCE COMPANY OF MONTANA, Great Falls, Mont. Inc. Jan., 1913; began business April, 1914. G. A. Stanton, Pres.; F. E. Keenan, Vice-Pres. and Med. Dir.; F. E. Beaty, Secy. and Gen. Mgr.; W. S. Hosking, Treas.; P. L. Woolston, Consult. Actuary.

Stock company; issues non-participating policies only.

Operates in Colo., Ida., Mont., Wash. and Wyo.

Sub-Standard Risks: Rated-up and reinsured. Negro risks not solicited.

Monthly Income: Issued.

Business in Force: (All non-participating): American 3½% Modified Preliminary Term (Ill. Std.). Life, \$5,087,911; Endowment, \$592,333; Term and other policies, \$335,000.

STATE MUTUAL LIFE ASSURANCE COMPANY, 340 Main St. Worcester, Mass. Inc. March, 1844; began business June, 1845. Burton H. Wright, Pres.; A. G. Bullock, Vice-Pres. and Chairman Board

of Dir.; Geo. F. Blake, Vice-Pres.; Chandler Bullock, Vice-Pres. and Gen. Counsel; D. W. Carter, Secy.; G. W. Mackintire, Treas.; C. R. Fitzgerald, Actuary; Homer Gage, Med. Dir.; S. Ireland, Supt. of Agents; E. A. Denny, W. T. Mitchell and W. H. Cunningham, Asst. Secy.

Mutual company; annual dividend only.

Operates in Conn., D. C., Ga., Ill., Ind., Ky., Md., Mass., Me., Mich., Minn., Mo., Neb., N. H., N. J., N. Y., N. C., Ohio, Pa., R. I., S. C., Va. and Vt.

Leading Policies in order of their popularity: Life; 20 Payment Life; 20 Year Endowment; 5 Year Term; 30 Year Endowment; Endowment, 60; Endowment, 65

Sub-Standard Risks: Cases of height and weight rated-up. No other cases accepted. Negro risks not solicited.

Monthly Income: \$10 for 5 years; commuted value, \$558; 10 years, \$1,040; 15 years, \$1,456; 20 years, \$1,814.

Dividends: Year begins Jan. 1. 1921 dividend schedule about 30% greater than that for 1920, but not as great as that for 1915-1919. 1922 schedule same as 1915-1919, except at higher ages. 1923 scale higher at younger ages but same at older. 1924 same as 1923. 1925 scale is an increase at all ages. Post-mortem dividend paid. No dividend in case of surrender during year.

Retroactive Principles in Practice: As far as company deems it advisable old policyholders are granted privileges incorporated in later policies. Grace in payment of premiums is granted to all old policyholders without extra charge. Disability clause may be attached to all old policies. Actuaries' 4% business placed on 3½% reserve basis. Policies of 1908 issue are granted non-forfeiture values of 1909 issue. Present reinstatement, change of plan, and settlement option provisions are extended to all old policyholders. Excess interest is paid on all funds left with the company. As more liberal provisions are incorporated in new contracts restrictions on older contracts are cancelled.

Business in Force: All Full Level Premium. Actuaries 4% to Dec. 31, 1900; American 3½% to Dec. 31, 1907; American 3% from Jan. 1, 1908, to present time. Non-participating, \$3,464,959; Annual Dividend, \$389,649,187; Deferred Dividend, \$5,068,913. Life, \$338,895,246; Endowment, \$41,612,078; Term and other policies, \$17,675,735.

SUN LIFE ASSURANCE COMPANY, Dominion Square, Montreal, Canada. Inc. 1865; began business 1871. Reinsured Royal Victoria Life Ins. Co. of Montreal, 1911; Home Life Association of Toronto, 1913; Federal Life Assurance Co. of Hamilton, Ont., 1915; Prudential Life Insurance Co. of Winnipeg, Man., 1916; British Columbia Life Ins. Co. 1917; Provincial Life Ins. Co., 1918-19. T. B. Macaulay, Pres. and Man. Dir.; A. B. Wood, Vice-Pres. and Acty.; H. W. K. Hale, Secy.; E. A. Macnutt, Treas.; James C. Tory, Gen. Mgr. of Agencies.

Stock company; writes deferred dividend, annual and quinquennial dividend and non-participating policies. Specializes in annuities. Also writes group.

Operates in Cal., D. C., Md., Mich., N. J., Pa., Va., W. Va., Hawaii and Canada; also operates in many other countries.

Leading Policies in order of their popularity in U. S.: Ordinary Life; Adjustable Option; 20 Year Endowment; 20 Payment Life; 25 Year Endowment; 15 Year Endowment; Joint 20 Year Endowment; 10 Year Endowment; 25 Payment Life; 15 Payment Life.

Sub-Standard Risks: If occupational hazard, charged flat extra premium; if impaired case usually given policies with reducing lien or debt; also rated-up. Oriental races limited to Endowment plans. Reinsures and accepts sub-standard reinsurance. Risks other than white limited to Endowment.

Monthly Income: \$10 for 240 months; commuted value, \$1,750; 120 months, \$1,020; 60 months, \$555.

Dividends: Year begins April 1. Scale reduced 2½% in 1919, which scale was continued for 1920. 1921 increased 20%. Increased 10% in 1922. Increased 20% in 1923. Average increase of 6% in 1924. Post-mortem dividend not paid except on 5 year distribution policies.

Dividend Formula: For reserves and loading based on Om. (5) 3½% table. Interest profit equal to 1.7% of reserve at end of previous year; loading profit equal to following percentages of loading for first year, policies of 25 or more payment 63.5% 20 payments 55%, 15 payments, 47.5%, 10 payment 39.5%; second and subsequent years, policies

of 25 or more payments 72.5%, 20 payment 62%, 15 payments 55%, 10 payments 47.5%.

Retroactive Principles in Practice: Newer privileges are granted on older policies as a general rule. This has always been the practice of the company. Unconditional policies have been issued since 1880; all restrictions in older policies have been waived. Disability and Double Indemnity, settlement options, dividend options, change of plan, reduced surrender charge, large cash values, and reinstatement privileges are granted to old policyholders.

Business in Force: Om. (5) 3% and 3½% Reserve. Prior to 1911, Hm. table used. Life, \$422,737,719; Endowment, \$228,275,765; Term and other policies, \$16,608,703; Bonus Additions, \$8,547,051.

SUN LIFE INSURANCE COMPANY OF AMERICA, Sun Life Bldg., Baltimore, Md. Org. Jan., 1897. M. Rothschild, Pres.; S. Rothschild, Vice-Pres.; C. F. Diehl, 2nd Vice-Pres.; S. Z. Rothschild, 3rd Vice-Pres. and Actuary; J. H. Rosenblatt, Treas.; F. Rothschild, Secy.; A. L. Tumbleson, Med. Dir.; C. F. Diehl and F. Rothschild, Agency Dir.

Changed name from Immediate Benefit in Feb., 1916, increasing capital stock from \$15,000 to \$100,000. Capital stock increased in 1917 to \$140,000; 1920 to \$300,000; 1922 to \$625,00.

Stock company; non-participating only; ordinary, intermediate and industrial.

Operates in Maryland and Pennsylvania.

Leading Policies in order of their popularity: Whole Life; 20 Payment Life; 20 Payment Optional; 20 Year Endowment; Child's Endowment; Sun Life Special; 15 Year Endowment.

Sub-Standard Risks: Accepted with occupational rating and with premiums based on special mortality tables. Reinsures but does not accept sub-standard reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 240 months; commuted value, \$1,739; 120 months, \$1,017; 60 months, \$552. Issued as settlement option.

Dividends: Although policies are on non-participating basis, dividends were paid on policies 5 years old in 1924.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Settlement options, change of plan and reinstatement. Old restrictions cancelled as they are eliminated in new contracts.

Business in Force: Prior to 1903 Actuaries 4%; since Jan. 1, 1903, American 3½%; all Full Level Premiums. Non-participating, \$46,-448,094; Deferred Dividend, \$229,000. Life, \$44,151,424; Endowment, \$2,347,538; Term and other policies, \$178,132.

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA, 522 Fifth Avenue, New York, N. Y. Org. 1918. Henry S. Pritchett, Pres.; Clyde Furst, Secy.; R. A. Franks, Treas.; R. L. Matlocks, Acty.; E. F. Russell, Med. Dir. Organized as a stock company, stock being owned by the Carnegie Corporation. All policies are issued upon the non-participating basis at a 11.11% increase over the net rates. This 11.11% is deducted as long as the policyholder remains in the teaching profession. The charter prohibits profits to stockholders, and the company is therefore distributing surplus to policyholders. No agents are employed; company specializes in annuities. American 3½% Full Level Premium Reserve; McClintock's 4% for annuities.

Licensed in New York and insures teachers in colleges and universities of U. S., Canada and Newfoundland.

Business in Force: American 3½% Full Level Premium (all non-participating). Life, \$5,800,144; Endowment, \$1,440,285; Term and other policies, \$4,278,993.

TEXAS LIFE INSURANCE COMPANY, Waco, Tex. Inc. Jan.. began business April, 1901. John D. Mayfield, Pres.; I. J. Mayfield, Agency Dir.; Andrew Sigtenhorst, Actuary.

Stock company; both participating and non-participating.

Operates in Texas only.

Sub-Standard Risks: Not accepted.

Business in Force: American $3\frac{1}{2}\%$. Full Level Premium, \$1,032,-349; Preliminary Term, \$19,666,635; Special Modified Preliminary Term, \$1,306,150. Non-participating, \$12,357,427; Deferred Dividend, \$10,-286,000. Life, \$19,748,644; Endowment, \$2,428,934; Term and other policies, \$465,849.

TOLEDO TRAVELERS LIFE INSURANCE COMPANY, 320 Ontario St., Toledo, Ohio. Inc. Sept., 1912; began business April, 1914 (formerly Toledo Traveling Men's Assn.). W. H. Schaefer, Pres.; F. W. C. Diebel and R. C. Pew, Vice-Pres.; E. W. Gage, Secy.; R. C. Caldwell, Agency Dir.; F. T. Baldwin, Treas.; E. B. Gillette, Med. Dir.

Stock company; participating (annual dividends only).

Operates in Ohio only.

Sub-Standard Risks: Accepted by payment of flat extra premium in case of occupational risks or in "border" cases not warranting rejection by rating-up ages. Negro risks not solicited.

Monthly Income: \$10 for 5 years; commuted value, \$558.25; 10 years, \$1,039.74; 20 years, \$1,813.40.

Dividends: Year begins Jan. 1. Same schedule since 1919. Post-mortem dividend paid pro rata.

Dividend Formula: Contribution plan slightly modified.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Settlement options, change of plan, and reinstatement.

Business in Force: American $3\frac{1}{2}\%$ Straight Modified Preliminary Term; Term policies Net Level. Life, \$1,556,258; Endowment, \$332,184; Term and other policies, \$239,036; Dividend Additions, \$4,301.

TRAVELERS EQUITABLE INSURANCE COMPANY, Minneapolis, Minn. Inc. 1893. Reinsured business of Merchants Life & Casualty Co., Minneapolis, Minn., June 16, 1923. Gustaf Lindquist, Pres.; H. L. Hosford, Vice-Pres. and Treas.; C. P. Diepenbrock, Secy.; J. T. Smith, Mgr. Life Dept.

Stock company; non-participating only. Writes life, accident and health.

THE TRAVELERS INSURANCE COMPANY, 700 Main St., Hartford, Conn. Inc. June, 1863; began business July, 1866. L. F. Butler, Pres.; John L. Way, Vice-Pres.; B. A. Page, Vice-Pres.; W. G. Cowles, Vice-Pres.; James L. Howard, Vice-Pres.; Wm. BroSmith, Vice-Pres. and Gen. Counsel; L. E. Zacher, Vice-Pres. and Treas.; B. D. Flynn, Secy.; P. V. Baldwin, Asst. Secy.; D. A. Read, Asst. Secy.; Edw. B. Morris, Actuary; H. H. Armstrong, Supt. of Agencies; J. S. Scott, Secy. Life Dept.; F. L. Grosvenor, Med. Dir.

Stock company; non-participating; writes life, health, personal accident and general casualty lines; also writes group, life, accident and health insurance.

Operates in all states except Ariz. and Miss., also operates in Canada.

Leading Policies in order of their popularity: 20 Pay. Life; Ordinary Life; 5 Year Term with conversion to Ord. Life; 20 Year Endowment; 20 Pay. Life Premium Reduction; Insurance Annuity at age 65; 20 Pay. Life Guar. End. Additions; 10 Year Non-Renewable Term.

Sub-Standard Risks: Where hazard of accident is involved flat extra premium is charged; otherwise extra premium based on mortality tables showing percentage increase of mortality. Cases from own agents, sub-standard for any reason, are considered.

Monthly Income: \$10 for 240 months; commuted value, \$1,730.56.

Retroactive Principles in Practice: It would be practically impossible to recite a complete statement as to retroactive practices. Under the company's contracts premium changes and changes in surrender values are practically never retroactive, but it is usually customary to make retroactive such changes in policy practices as will render greater service to the insured. For example, grace in payment of premiums without interest is extended to all policyholders irrespective of contract terms. The company voluntarily adds settlement options under old endowment policies now contained in newer contracts. certain features of permanent total disability benefits have been extended to the older forms of disability coverage.

Accident and Health: Premium \$14.00, ages 18-50 (Select and Preferred Risks); provides weekly sickness benefits of \$5.00 for 52 weeks; for lifetime in event of total disability by accidental injury; accidental death benefit is \$1,500. Policies issued to cover weekly indemnity for life, elective benefits, hospital indemnity, nursing fee benefits and without house confinement.

Business in Force: Prior to Jan. 1, 1901, American 4½%; since American 3% and 3½%. Full Level Premium. Non-participating, \$2,429,002,760; Annual Dividend, \$4,813,474; Deferred Dividend, \$4,500,911. Life, \$1,163,458,467; Endowment, \$238,737,222; Term and other policies, \$416,336,871; Group, \$619,335,258; Dividend Additions, \$449,327.

TRAVELERS MUTUAL LIFE INSURANCE COMPANY OF INDIANA, Indianapolis, Ind. Organized 1875, as an assessment Company under the name of the Commercial Travelers Association of Indiana. Reincorporated February 13, 1923, as a legal reserve company under the present name. Joseph E. Reagan, President; Chas. B. Hauk, Vice-Pres.; Glen Howe, Secy.-Treas.; Walter L. Ramsay, Cashier; Clark E. Day, Med. Dir.

Mutual company; annual dividend only. Now issuing only two policies, Ordinary Life and Ordinary Life Premium Reduction or 20 Payment Option. Rates below:

Ages:	20	30	40	50	60
Ordinary Life	17.21	22.10	30.45	45.74	74.90
O. L. Premium Red.....	29.46	35.09	44.20	60.16	89.45

Business in Force: (All Annual Dividend); American 3½% Modified Preliminary Term.

THE TWO REPUBLICS LIFE INSURANCE COMPANY, El Paso, Tex. Inc. June, 1909; began business Feb., 1911. A. H. Rodes, Pres.; R. H. Hanna, Vice-Pres.; H. W. Lackland, Secy.; John Becker, Treas.; E. W. Rheinheimer, Med. Dir.; W. A. Munster, Asst. Secy.

Reinsured the National Life Co. of the Southwest in 1922.

Stock company; non-participating.

Operates in Arizona, New Mexico, and Texas.

Leading Policies in order of their popularity: Opt. Ordinary Life or Endowment; Optional Life or Endowment; 20 Pay. Life; Ordinary Life; 20 Year Endowment; 25 Year Endowment; Optional Ret. Prem.

Sub-Standard Risks: Accepted by payment of flat extra premium, or endowment lens. Will write any male applicant within age limits by adjusting rate. Will offer on any case except moral degenerates, insane people and criminals. Negro risks not solicited; accepts only on 15 and 20-year endowments. Reinsures and accepts sub-Standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,730.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: change of plan; change of reserve and reinstatement.

Business in Force: (All non-participating). American 3½% Modified Preliminary Term (Ill. Std.). Life, \$8,647,310; Endowment, \$1,585,972; Term and other policies, \$664,687.

UNION CENTRAL LIFE INSURANCE COMPANY, 4th and Vine Sts., Cincinnati, Ohio. Inc. and began business March, 1867. John D. Sage, Pres.; Geo. L. Williams, Louis Breiling and J. W. Pattison, Vice-Pres.; R. F. Rust, Secy.; J. R. Clark, Jr., Treas.; Chas. Hommeyer, Supt. of Agencies; Wm. Muhlberg, Med. Dir.; E. E. Hardcastle, Actuary.

Stock company; now issues annual dividend policies only.

Operates in all States except Nevada and Wisconsin.

Leading Policies in order of their popularity: Ordinary Life; 20-Payment Life; Endowment 85 with premium Red.; 5 Year Term; 20 Year Endowment; 30 Pay. Life; 30 Year Endowment; Endowment 60; Endowment 65; 10 Year Term.

Sub-Standard Risks: Risks not over age 50 having certain impairments accepted on Ordinary or Limited Payment plans. Extra premium charged. Applicants other than white race, as a class, are not desired and if written at all considered only on endowments maturing not later than age 50. Reinsurance over \$25,000.

Monthly Income: \$10 for 10 years, commuted value, \$1,055; 20 years, \$1,838; 5-years, \$566.

Dividends: Year begins Jan. 1. Same schedule used for years 1916-1924. 1925 schedule adopted in 1924 is applicable to issues subsequent to Jan. 1, 1924, and shows larger dividends at younger ages and decrease at older ages by adjustment of mortality factor. Pro-rata post-mortem paid on present issues.

Dividend Formula: (Series A, policies issued prior to Jan. 1, 1902, B, policies issued between Jan. 1, 1902, and Dec. 31, 1906, inclusive; C, policies issued between Jan. 1, 1907 and Dec. 31, 1910, inclusive; D, policies issued between Jan. 1, 1911, and Dec. 31, 1914, inclusive; E, policies issued subsequent to Dec. 31, 1914): Life and Endowment Policies—Contribution from interest based on excess of 5% over valuation rate; contribution from mortality, series A, B, C, and D, 35% of the tabular cost of insurance, and E, a graded percentage of the tabular cost of insurance averaging 35%; contribution from loading, total loading, less an expense charge of \$2.00 per \$1,000 plus a percentage of the premium as follows: Series A, B and C, 10% of gross premium; D, 11½% of gross premium; E, 12% of ordinary life gross premium plus 10% of excess premium over ordinary life premium; expense charge on paid-up policies, one-fifth of 1% of reserve.

Term Policies, Series C, D and E only—contribution from mortality, series C, 35% of modified cost of insurance; series D and E, a percentage of tabular mortality less by 5% than for life and endowment policies; contribution from loading, series C same as for life and endowment policies, and D and E, same as for life and endowment policies, series D.

Retroactive Principles in Practice: Certain features have been made retroactive at various dates, company having no fixed rule as to the granting of privileges to older policies. Company states: "There have been so many changes in the rules and policy forms of the company at various times that it is practically impossible to assemble a complete, statement of them, together with the degree to which they are applicable retroactively. We may say, however, that in general it has been the practice of the company to make the changes retroactive in the absence of any reason to the contrary. For example, in 1910 and again in 1922 the increased surrender values were made retroactive as to all the company's 3½% business, and correspondingly liberal values calculated on the 4% basis, were made applicable to the 4% business, except in the case of certain classes of policies involving the deferred dividend principle under which the equity of the persistent policyholders in the class would have been impaired by granting more liberal values to the discontinuing members than were provided for by the contracts. Grace in payment of premiums without interest, dividend options, present reinstatement, provisions and accelerative features are extended to all policyholders. Disability clause may be attached to old policies, if not more than 20 years old, excepting special forms. Company has not changed reserve basis on old forms, present settlement options available to all old policyholders. Excess interest paid on settlements of all policies, both participating and non-participating. Various other liberal features of present policies have been made retroactive at various dates. Company has no fixed practice in cancelling restrictions in old policies as more liberal conditions are incorporated in new contracts."

Business in Force: American 3½% on issues since 1900; prior, Actuaries 4% Full Level Premium. Non-participating, \$13,929,490; Annual Dividend, \$984,704,592; Deferred Dividend, \$8,476,303. Life, \$834,059,733; Endowment, \$117,072,843; Term and other policies, \$47,538,886; Dividend Additions, \$8,438,923.

UNION LIFE INSURANCE COMPANY, Rogers, Ark. Began business March, 1921. J. W. Walker, Pres.; R. H. Whitlow, Secy.; F. M. Speakman, Actuary; Dr. C. L. McNeil, Med. Dir.; Elmo E. Walker, Treas. and Agcy. Dir.

Stock company; non-participating.

Operates in Arkansas only.

Sub-Standard Risks: Accepted subject to reinsurance. Negro risks not solicited.

Leading Policies in order of their popularity: 20 Pay. Life; Ordinary Life; 20 Year Endowment; 20 Year Term; 15 Pay. Life; 15 Year Endowment.

Business in Force: (All non-participating); American 3½% Modified Preliminary Term on all forms except 10 and 15 Payment Endowment. Select and Ultimate basis. Preliminary Term, \$1,637,950; Se-

lect and Ultimate, \$20,000. Life, \$1,624,450; Endowment, \$10,500; Term and other policies, \$23,000.

UNION MUTUAL LIFE INSURANCE COMPANY, 396 Congress, Portland, Me. Inc. 1848. A. L. Bates, Pres.; J. Frank Lang, Vice-Pres.; Sylvan B. Phillips, Secy.; Harold D. Lang, Asst. Secy.; F. A. Hamblen, Actuary; Albert E. Awde, Supt. of Agencies; Edwin M. Northcott, Med. Dir.

Mutual company; annual dividends only, has some deferred dividend and non-participating business in force.

Operates in Ariz., Cal., Canada, Colo., Ill., Ind., Kas., Ky., Me., Mass., Mich., Mo., N. H., N. J., N. Y., Ohio, Ore., Pa., R. L., Vt., Va., Wash., and W. Va.

Leading Policies in order of their popularity: Whole Life, 20-Payment Life; Term plans; 20-Year Endowment.

Sub-Standard Risks: Not accepted. Negro risks not solicited.

Monthly Income: Arranged by optional settlements in regular policies, \$10 for five years, \$558; 10 years, \$1,038; 20 years, \$1,810.

Dividends: Year begins Jan. 1. Same schedule used in 1919 as in 1918; reduced in 1920. Slightly increased in 1921 over 1920, which scale continued for 1922. Increased in 1923. 1924 same as 1923. Post-mortem dividend paid pro-rata for each month.

Dividend Formula: 4% policies; 5% of loading; 5% of tabular interest; 16-2/3% of tabular mortality, 3% policies; 5% of loading, 40% of tabular interest, 16-2/3% of tabular mortality.

Retroactive Principles in Practice: "This company has no definite practice with regard to making new features retroactive. In times past, the benefits of the Maine Non-forfeiture Law which provided extended insurance were given to old policyholders, and the period of grace provision was also extended to old policies. We do not include the disability feature in our forms. Whether other new features that may be adopted as time goes along will be made retroactive cannot, of course, now be said."

Business in Force: Prior to Jan. 1, 1901, 4% on all policies; since, 3% Full Level Premium Reserve. Non-participating, \$2,418,000; Annual Dividend, \$68,107,373; Deferred Dividend, \$2,052,550. Life, \$55,657,345; Endowment, \$9,770,508; Term and other policies, \$7,150,070; Reversionary Additions, \$877,885.

UNION NATIONAL LIFE INSURANCE COMPANY, Houston, Texas. Inc. and began business May, 1921; J. C. Stribling, Pres.; B. W. Steele, Vice-Pres.; T. M. Neal, Vice-Pres. and Med. Dir.; J. W. Anderson, Secy.-Treas.; C. D. Creviston, Asst. Med. Dir.

Stock company; writes annual and deferred dividends.

Operates in Texas.

Leading Policies in order of their popularity: 20-Pay. Coupon; Ord. Life; 20 Pay. Life; 20 Pay. Endowment, 65.

Sub-Standard Risks: Accepted subject to reinsurance.

Dividends: Commenced business May 1921.

Business in Force: American 3 1/2% Modified Preliminary Term (Ill. Std.). Annual Dividend, \$467,000; Deferred Dividend, \$738,000; (Ind.) Deferred Dividend, \$1,583,424. Life, \$2,482,608; Endowment, \$220,316; Term and other policies, \$85,500.

UNITED FIDELITY LIFE INSURANCE COMPANY, Elm and Griffin Sts., Dallas, Texas. Inc. 1920. D. E. Waggoner, Pres.; H. I. Gahagan and Homer R. Mitchell, Vice-Pres.; D. Easley Waggoner, Vice-Pres. and Gen. Mgr.; W. H. Painter, Secy.-Treas.; J. L. Mims, Acty.; Dr. T. B. Fisher, Med. Dir.

Stock company; writes non-participating.

Operates in Texas only.

Leading Policies in order of their popularity: Ordinary Life; 20 Pay. Life; Endowment 65; 20 Pay. Coupon; 20 Year Endowment; 15 Pay. Life.

Sub-Standard Risks: Accepted subject to reinsurance. Negro risks not accepted.

Monthly Income: \$10 for 240 months, commuted value, \$1,740.

Business in Force: (All non-participating); American 3 1/2% Modified Preliminary Term (Mich. & Tenn. Std.). Life, \$11,955,310; Endowment, \$2,071,750; Term and other policies, \$1,089,921.

UNITED LIFE & ACCIDENT INSURANCE COMPANY, 24 South Main St., Concord, N. H. Inc. 1913; began business July, 1914. Reinsured North State Life Ins. Co., Kinston, N. C. in 1916. Allen Hollis, Pres.; Robt. J. Merrill, 1st Vice-Pres. and Secy.; E. E. Reed, 2nd Vice-Pres.; J. B. Jameson, Treas.; J. V. Hanna, Acty.; R. J. Graves, Med. Dir.; F. E. Ruohlow, Mgr. Claim Dept.

Stock company; non-participating; writes combination life and accident policy.

Operates in Conn., D. C., Del., Kas., Md., Me., Mass., Mich., Mo., N. H., N. J., N. C., Ohio, Okla., Pa., R. I., S. C., Tex., Vt. and W. Va.

Sub-Standard Risks: Accepted by payment of flat extra premium or by rating-up ages. Negro risks not solicited.

Monthly Income: \$10 for 20 years, also continuous; commuted value, \$1,765.

Business in Force: (All non-participating) Modified Preliminary Term (Ill. Std.). Life, \$25,533,976; Endowment, \$3,995,821; Term and other policies, \$7,573,799.

UNITED MUTUAL LIFE INSURANCE COMPANY, Dallas, Tex. Inc. 1922. Reinsured Standard Mutual Life Ins. Co., Dallas, Texas, in 1923. L. H. Hughey, Pres.; J. E. Guest, Secy.-Treas.; Urban McKeever, Vice-Pres. and Agcy. Dir.

Mutual company; participating, annual dividend only.

Operates in Texas only.

Sub-Standard Risks: Not accepted.

U. S. GOVERNMENT LIFE INSURANCE. Under the War Risk Insurance Act every person in the active military or naval service was given the privilege of obtaining from the United States insurance against death and total permanent disability in amounts up to \$10,000. The premiums charged by Government permanent insurance are calculated upon the American Experience Table of Mortality with 3½% interest. They are net premiums without any charge for the expense of administration and without extra charge or for hazards of war; these charges will be borne by the Government.

Term Insurance issued during the war or thereafter, may be converted prior to March 4, 1926, to other forms of insurance provided by the government. On that date all Term Insurance not so converted will automatically expire under existing laws.

Premiums on converted Insurance are payable monthly on the first of each month. They may, however, be paid quarterly, semi-annually, or annually. Should the insured become totally permanently disabled or die, the discounted value of the premiums paid in advance, beyond the calendar month in which such disability or death occurs, will be refunded.

All converted policies are participating, and the proceeds are exempt from taxation, and cannot be attached by creditors.

The tables of figures below show the amount of the annual dividend payable on the anniversary date of the policy in 1924, on all insurance which has been in force one year or longer. These figures are based on a policy in the amount of \$1,000.

1924 DIVIDEND SCHEDULE

ORDINARY LIFE

Age at issue:	20	25	30	35	40	45	50	55	60	65
1923.....	\$1.73	\$1.73	\$1.74	\$1.75	\$1.76	\$1.78	\$1.80	\$1.82	\$1.84	\$1.87
1922.....	1.75	1.77	1.78	1.80	1.83	1.86	1.90	1.94	1.98	2.03
1921.....	1.78	1.80	1.83	1.86	1.90	1.94	2.00	2.06	2.13	2.19
1920.....	1.81	1.84	1.87	1.91	1.96	2.03	2.10	2.18	2.27	2.35
1919.....	1.84	1.88	1.92	1.97	2.04	2.11	2.20	2.30	2.41	2.51

20 PAYMENT LIFE

1923.....	1.76	1.77	1.77	1.78	1.80	1.81	1.82	1.84	1.86	1.87
1922.....	1.82	1.83	1.85	1.87	1.89	1.92	1.95	1.98	2.01	2.04
1921.....	1.88	1.93	1.93	1.96	2.00	2.04	2.08	2.13	2.17	2.21
1920.....	1.95	1.98	2.02	2.06	2.10	2.16	2.21	2.27	2.33	2.38
1919.....	2.02	2.06	2.10	2.15	2.21	2.28	2.35	2.42	2.49	2.55

30 PAYMENT LIFE

1923.....	1.74	1.75	1.75	1.76	1.77	1.79	1.80	1.82	1.84	1.87
1922.....	1.78	1.79	1.81	1.82	1.85	1.87	1.90	1.94	1.98	2.03
1921.....	1.83	1.84	1.86	1.89	1.92	1.96	2.01	2.06	2.13	2.19
1920.....	1.87	1.89	1.92	1.96	2.00	2.05	2.12	2.19	2.27	2.35
1919.....	1.91	1.95	1.98	2.03	2.08	2.15	2.22	2.31	2.41	2.51

20-YEAR ENDOWMENT										
Age at issue:	20	25	30	35	40	45	50	55	60	65
1923.....	1.84	1.84	1.84	1.84	1.84	1.85	1.85	1.86	1.86	1.88
1922.....	1.99	1.99	1.99	1.99	1.99	2.00	2.00	2.01	2.03	2.05
1921.....	2.14	2.14	2.14	2.14	2.14	2.15	2.16	2.18	2.20	2.22
1920.....	2.30	2.30	2.30	2.30	2.30	2.31	2.32	2.34	2.36	2.40
1919.....	2.46	2.46	2.46	2.47	2.47	2.48	2.49	2.51	2.53	2.57
30 YEAR ENDOWMENT										
1923.....	1.77	1.78	1.78	1.78	1.78	1.79	1.80	1.82	1.84	1.87
1922.....	1.85	1.85	1.86	1.86	1.87	1.89	1.91	1.94	1.98	2.03
1921.....	1.93	1.93	1.94	1.95	1.96	1.99	2.02	2.07	2.13	2.19
1920.....	2.02	2.02	2.02	2.04	2.05	2.09	2.13	2.19	2.27	2.35
1919.....	2.10	2.11	2.11	2.13	2.15	2.19	2.24	2.32	2.41	2.51
ENDOWMENT AFE 62										
1923.....	1.74	1.75	1.77	1.79	1.83	1.88	1.98	2.23	3.97	...
1922.....	1.79	1.81	1.84	1.89	1.96	2.06	2.27	2.83	6.50	...
1921.....	1.83	1.87	1.92	1.99	2.09	2.26	2.59	3.48	...	...
1920.....	1.88	1.93	1.99	2.09	2.23	2.46	2.95	4.18	...	...
1919.....	1.93	1.99	2.08	2.20	2.38	2.67	3.21	4.60	...	...

UNITED STATES LIFE INSURANCE COMPANY, New York, N. Y. Inc. and began business in 1850. John P. Munn, Chairman of Board; Henry Moir, Pres.; C. P. Fraleigh, Vice-Pres.; G. W. Hubbell, Secy.; E. W. Christy, Supervisor of Agencies; Howard A. Pardee, Med. Dir. **Stock company**; non-participating only since Jan. 1, 1907.

Operates in Del., Ill., Ind., Ia., Kas., Ky., Md., Mo., N.J., N. Y., Ohio, Pa., R. I., Vt., W. Va., and Canada.

Sub-Standard Risks: Accepted.

Monthly Income: \$10 for 5 years; commuted value, \$552; 10 years, \$1,017; 20 years, \$1,736.

Business in Force: Prior to 1901, Actuaries 4%, thereafter American 3½%. Full Level Premium, 224,002,166; Preliminary Term, \$652,900; Non-participating, \$21,317,773; Annual Dividend, \$57,000; Deferred Dividend, \$1,079,600; Life, \$16,655,593; Endowment, \$1,852,485; Term and other policies \$6,146,988.

UNIVERSAL LIFE INSURANCE COMPANY, 973 Main St., Dubuque, Ia. Inc. in Aug., 1919; began business April, 1920. Dennis J. Murphy, Pres.; Fred J. Figge, Vice-Pres.; F. W. Coates, Vice-Pres. and Secy.; J. F. Becker, Treas.; E. L. Marshall, Acty.; C. E. Ward, Vice-Pres. and Gen. Mgr.; J. R. Guthrie, Med. Dir.; W. C. McCarten, Agcy. Dir. **Stock company**; non-participating and deferred dividend.

Operates in Iowa and Illinois.

Leading Policies in order of their popularity: 20 Pay. Decreasing Prem.; 20-Pay. Endowment 85; Endowment 85; Life paid-up age 65; 20-Year Term.

Sub-Standard Risks: Reinsured.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity settlement options, reduction of surrender charge and change of plan.

Business in Force: American 3½% Modified Preliminary Term (Ill. Std.). Non-participating, \$3,028,476; Deferred Dividend, \$1,981,000. Life, \$2,255,415; Endowment, \$1,536,451; Term and other policies, \$1,217,610.

VICTORY LIFE INSURANCE COMPANY, Overton Bldg., Chicago, Ill. Inc. June 19, 1923; commenced business Mar. 1, 1924. Anthony Overton, Pres.; I. J. Joseph, Vice-Pres. and Gen. Mgr.; R. H. McGovoch, Geo. T. Kersey, Geo. O. Jones and D. R. M. Young, Vice-Pres.; Richard Hill, Jr., Secy.-Treas.; Dr. Julian H. Lewes, Med. Dir. and D. F. Campbell, Consulting Actuary.

Operates in Ill. only.

Stock company; non-participating only.

THE VICTORY LIFE INSURANCE COMPANY, Topeka, Kan. Inc. Nov., 1920, began business March, 1921. J. A. Allen, Pres.; W. J. Bryden, Secy.-Gen. Mgr.

Stock company. Company organized without promotion expense, with paid-up capital and surplus of \$150,000. Policyholders permitted to invest their dividends in payment of stock at the rate of \$25 per share and when their earnings equal the cost of the stock the stock is issued. This plan is optional with policyholders and may be changed at any time. Issues life and endowments on annual dividend plan; American $3\frac{1}{2}\%$ Modified Preliminary Term. (Ill. Std.)

Operates in Kansas only.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$6,144,000; Endowment, \$32,000; Term and other policies, \$133,145.

VICTORY NATIONAL LIFE INS. CO., 309 Marion St., Tampa, Fla. Inc. April 9 and began business October 1, 1923. S. L. Lowry, Jr., Pres.; Dr. L. A. Bize, Dr. J. H. Ross, H. T. Lykes and W. M. McCrory, Vice-Pres.; Charles G. Mullen, Secy.; J. A. Waterman, Treas.; D. S. Hull, Acty.; Dr. L. B. Mitchell, Med. Dir.; W. M. Taliaferro, Gen. Counsel.

Stock company; non-participating only.

Operates in Florida only.

Sub-Standard Risks: Rated-up.

VOLUNTEER STATE LIFE INSURANCE COMPANY, Chattanooga, Tenn. Inc. and began business in 1903. Z. C. Patten, Pres.; A. L. Key, Vice-Pres. and Gen. Mgr.; W. J. Arnette, Vice-Pres. and Agcy. Mgr.; S. L. Phelps, Secy.; J. E. Donovan, Asst. Secy.; A. W. Larsen, Actuary; Oscar Mather, Treas.; J. B. Steele, Med. Dir.

Stock company; non-participating (discontinued issuing of participating policies Jan. 1, 1917).

Operates in Ala., Ga., Fla., Ind., La., Minn., Miss., N. C., S. C., Okla., Tenn., Texas, and Va.

Leading Policies in order of their popularity: Accelerated 20 Pay-Life; Endowment 85; 20 Pay. Life; Special Whole Life.

Sub-Standard Risks: Rated-up or charged extra rate. Accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 for 20 years, commuted value, \$1,740.

Business in Force: Prior to 1908 Actuaries 4% Full Preliminary Term; 1908-1912, Tenn. Std.; since, American 3% Modified Preliminary Term (Ill. Std.). Preliminary Term, \$62,129,059; Full Level Premium, \$266,466; Modified Preliminary Term, \$4,661,576. Non-participating, \$61,886,426; Deferred Dividend, \$6,170,675. Life, \$55,395,369; Endowment, \$4,108,511; Term and other policies, \$8,553,221.

WEST COAST LIFE INSURANCE COMPANY, 605 Market St., San Francisco, Cal. Inc. 1906. Reinsured Golden State Life Ins. Co. in 1911; San Francisco Life Ins. Co. in 1915; Empire Life Ins. Co. in 1915. John A. Koster, Pres.; T. C. Tilden, Vice-Pres.; Victor Etienne, Jr., Vice-Pres.; F. V. Kessling, Vice-Pres. and Counsel; Gordon Thomson, Vice-Pres., Secy. and Actuary; Geo. D. Clark, Treas.; Dr. M. O. Austin, Med. Dir.; Otto Langpaap, Agcy. Manager.

Stock company; non-participating and participating (annual dividend); writes ordinary and intermediate life and combination life and accident; also writes group insurance.

Operates in Ariz., Cal., Colo., Ida., Mont., Nev., Ore., Tex., Utah, Wash., Wyo., China, Hawaii and the Phillipine Islands.

Leading Policies in order of their popularity: 20-Pay. Life; Par. Whole Life. Non-Par.; 20 Pay. Life, Non-Par.; Whole Life, Par.; 20-Year Endowment, Par.; 20 Year End. Non-Par.; 20 Payment 30 Year Endowment; 30 Year Endowment; 20 Pay. Life Increasing Term Insurance.

Sub-Standard Risks: Rated-up or charged flat extra premium. Phillipinos are rated Hunter's tropical rates. Japanese; better class, accepted on 20 year Endowment or higher premium form not maturing later than age 65; poorer class, accepted as above plus \$2.50 per \$1,000 and without disability. Good risks, except Term, Commercial Whole Life and Joint insurance on man or wife. No limit accidental death or indemnity benefit granted, but not health insurance. Japanese women (better class) rated-up five years, same policies as men, except no disability or accidental death or indemnity. Chinese of better class

who have been residents of U. S. or Hawaii and who have no intention of changing residence written on participating plans and limited to 20-payment life or higher premium form. Disability granted. Medium class limited to endowments of 30 years or less maturing not later than age 60, without disability. Chinese women or laborers not accepted. Accidental Death or Dismemberment or health indemnity not granted to any class. Better class of negro risks accepted rated Table "B" and accepted on Endowments of 30 years or less maturing not beyond age 60. Sub-standard policy issued which eliminates disability and extended insurance. No accident benefits granted. Better class of colored women accepted.

Monthly Income: \$10 for 240 months certain; commuted value, \$1,740.

Retroactive Principles in Practice: Any request granted if possible. Such benefits as improved disability clause involving disability annuity are granted upon payment of additional premium and adjustment of reserve. Accelerative and dividend options, settlement options, change of reserve, change of plan and reinstatement privileges are retroactive.

Dividends: Year begins June 1. 1919 schedule same as 1918; reduced 50% for year beginning April 1, 1920. 1918 schedule restored in 1921, and continued until June 1, 1922; further increased as of that date. New schedule about 25% larger than pre-war schedule, same schedule used in June, 1, 1923 to June 1, 1924.

Dividend Formula: A. The loading on the premium less an expense charge, increased by one year's interest at 5%, the expense charge to be in the case of Life policies—10% of premium plus \$2.00 per \$1,000 of amount; endowment policies—9% of premium plus \$2.00 per \$1,000 of amount. B. 1.5% of the Mean Reserve. C. Mortality Factor: Entry ages up to and including age 49, 25% of cost of insurance for second policy year decreasing 1% for each additional year of duration to 10%, remaining constant thereafter until and including attained age 70 and then decreasing 1% for each year attained age above 70 to a minimum of 5%. For each increase of one year in entry ages above 49, the initial cost percentage shall decrease 1% to 10%; the initial percentage thus determined shall likewise decrease 1% for each additional year of duration to 10% remaining constant thereafter until and including attained age 70 and then decreasing 1% for each year of attained age above 70 to a minimum of 5%. Participating Paid-up Insurance. A. 1% of the Mean Reserve. B. 10% of the cost of insurance decreasing 1% for each year of attained age above 70 to a minimum of 5%.

Accident and Health: Accidental Death or Dismemberment Policy Premium preferred risk, \$1.75; provides \$1,000 for accidental death or \$5.75 for 240 months or payment of face of policy in event of accidental loss of two members of body. Premiums next highest rating plus 25% for women. Weekly Indemnity Accident and Disease Insurance: Premium for preferred risk, \$6.00 (\$2.00 accident only); provides \$5 for 52 weeks, or 26 weeks for partial disability beginning first day after sickness.

Business in Force: American 3½%. Level Premium \$11,661,972. Reserve \$729,351; Preliminary Term \$2,112,350. Reserve \$1,009,818; Illinois Standard \$50,892,989. Reserve \$5,692,675. Non-participating, \$37,551,892; Annual Dividend, \$22,455,870; Deferred Dividend, \$4,659,549. Life, \$35,006,164; Endowment, \$20,150,264; Term and other policies, \$5,026,413.

WESTERN AND SOUTHERN LIFE INSURANCE COMPANY, Fourth and Broadway, Cincinnati, Ohio. Inc. and began business in 1888. Wm. J. Williams, Pres.; C. F. Williams, Vice-Pres.; C. P. Johnson, 2nd Vice-Pres.; J. F. Ruehlmann, Secy.; R. A. Ryan, Treas.; S. E. Stilwell, Actuary.

Stock company; issues non-participating policies; industrial since organization, ordinary since 1901.

Operates in Ill., Ind., Ky., Mich., Mo., Ohio, Pa., and W. Va.

Sub-Standard Risks: Occupational hazards, extra rates; others not accepted; restricted to short term endowments. Does not reinsure nor accept sub-standard reinsurance. Negro risks not solicited.

Monthly Income: \$10 a month for 20 years; commuted value, \$1,754.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract; days of grace; repayment of loans at any time; change of reserve; change of plan; reinstatement.

Business in Force: (All non-participating): American $3\frac{1}{2}\%$ Full Level Premium. Life, \$238,194,130; Endowment, \$108,416,108; Term and other policies, \$4,539,345.

WESTERN LIFE INSURANCE COMPANY, Des Moines, Ia. Inc. and began business April, 1907. Jas. H. Janison, Pres.; A. D. Struthers, Vice-Pres., Treas. and Secy.; Ray Duwellius, Acty.; H. D. St. John, Agency Dir.; M. L. Turner, Med. Dir. Changed name from Western Mutual, November, 1914.

Stock company; non-participating only since 1917.

Operates in Iowa and South Dakota.

Leading Policies in order of their popularity; 20-Payment Life; G. C. R.; 20-Payment Life Non-Participating; Ordinary Life, Non-Participating.

Sub-Standard Risks: Occasionally accepts a case, but reinsures it. Rated-up and reinsured. Negro risks not solicited.

Monthly Income: \$12.50 for 20 years, commuted value, \$2,193; 10 a month for 20 years, commuted value, \$1,754.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, larger cash values, reduction of surrender charge, change of reserve, change of plan and reinstatement. Old restrictions are cancelled as they are eliminated in new contracts.

Business in Force: Actuaries 4%, prior to 1914; since, American $3\frac{1}{2}\%$. Participating policies on Preliminary Term. Non-participating policies on Ill. Std. Full Preliminary Term, Actuaries 4%, \$1,047,454, Reserve \$213,118; Modified Preliminary Term $3\frac{1}{2}\%$ \$17,173,869, Reserve \$996,670; Select and Ultimate $3\frac{1}{2}\%$ \$301,500, Reserve \$2,549. Non-participating \$17,475,369; Deferred Dividend, \$1,047,454. Life, \$16,503,671; Endowment, \$700,756; Term and other policies, \$1,318,396.

WESTERN NATIONAL LIFE INSURANCE COMPANY, Cheyenne, Wyo. Exec. offices in Denver Colo., since 1923. Inc. March, 1911. J. T. Kendall, Pres.; A. H. Marble, Vice-Pres.; W. E. Mullen, Secy.; Herman B. Gates, Vice-Pres.; S. A. Riesenman, Asst. Secy.; Geo. P. Johnson, Vice-Pres. and Med. Dir.

Stock company; non-participating and annual dividend; commenced issuing participating in 1922.

Operates in Ark., Colo., Kans., Tex. and Wyoming.

Leading Policies in order of their popularity: Ordinary Life; 20 Pay. Life; 20 Year Endowment; Endowment 65; Endowment 70; Triple Combination.

Sub-Standard Risks: Accepted but reinsured. Negro risks not accepted.

Monthly Income: \$10 for 60 months, commuted value, \$560; 150 months, \$1,250; 250 months, \$1,800.

Reroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, larger cash values, reduction of surrender charge, change of reserve, change of plan and reinstatement. Old restrictions are cancelled as they are eliminated in new contracts.

Business in Force: American $3\frac{1}{2}\%$ and 4%. Preliminary Term, 4%, \$2,954,184; Select and Ultimate, 4%, \$62,500; Preliminary Term, $3\frac{1}{2}\%$, \$9,097,230; Modified Preliminary Term, \$429,500; Select and Ultimate, \$11,000. Non-participating, \$8,819,414; Annual Dividend, \$3,735,000. Life, \$6,384,907; Endowment, \$4,967,500; Term and other policies, \$1,202,007.

WESTERN PROTECTIVE INSURANCE COMPANY, Reliance Bldg., Kansas City, Mo. Inc. Jan. 14, 1924. E. C. Wolcott, Vice-Pres. & Mgr.

WESTERN RESERVE LIFE INSURANCE COMPANY, High and Jackson Sts., Muncie, Ind. Organized Jan., 1910. J. H. Leffler, Pres.; J. Lloyd Kimbrough and H. H. Orr, Vice-Pres.; John W. Dragoo, Secy.; J. D. Miltenberger, Treas.; L. L. Ball, Med. Dir.

Stock company; writes non-participating only. Discontinued participating in 1923.

Operates in Indiana and Ohio.

Sub-Standard Risks: Reinsured. Negro risks not solicited.

Monthly Income: \$10 for 240 months; commuted value, \$1,740.

Retroactive Principles in Practice: The following new provisions may be applied to old policies: Disability and Double Indemnity, settlement options, larger cash values, reduction of surrender charge, change of plan and reinstatement. Old restrictions cancelled as they are eliminated in new contracts.

Business in Force: (All Annual Dividend); American $3\frac{1}{2}\%$ Modified Preliminary Term. Prior to July 1, 1909, American 4% Full Preliminary Term; since, Modified Preliminary Term (Ind. Std.); Full Preliminary Term \$517,816, Reserve \$165,856; Modified Preliminary Term \$3,458,013, Reserve \$359,402. Life, \$2,605,029; Endowment, \$237,000; Term and other policies, \$133,800.

WESTERN STATES LIFE INSURANCE COMPANY, 995 Market St., San Francisco, Cal. Inc. Oct., 1909; began business June, 1910. H. J. Saunders, Pres.; M. C. Harris, Vice-Pres.; J. V. Hawley, Secy.-Treas.; B. N. Coates, Actuary; H. Ford, Supt. of Agencies; H. W. Gibbons, Med. Dir.

Stock company; non-participating only (ord. and monthly payment).

Operates in Cal., Idaho, Nev., Ore., Utah, Wash., Hawaii and Wyoming.

Leading Policies in order of their popularity: 20-Payment Coupon Savings; Ordinary Life; 20-Year Endowment Coupon Savings; Ordinary Life Coupon Savings; 20-Payment Life; 20 Year Endowment.

Sub-Standard Risks: Accepted by payment of flat extra premium or by rating-up ages. Japanese and Chinese limited to Endowments on coupon form. Negro risks not solicited. Reinsures some but does not accept sub-standard reinsurance.

Monthly Income: \$1,000 cash and \$25 for 20 years; commuted value, \$5,325.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract; days of grace without interest, disability and double indemnity clauses upon evidence of insurability and payment of back premiums; settlement options; change of plan; reinstatement. Cancelling of war clause. The company states, however, that it is not its practice to cancel restrictions in old policies as new and more liberal provisions are adopted.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.). Life, \$57,488,702; Endowment, \$13,931,618; Term and other policies, \$3,626,048.

WESTERN UNION LIFE INSURANCE COMPANY, Spokane, Wash. Inc. and began business 1906. R. L. Rutter, Pres.; T. Uncapher, Vice-Pres. and Gen. Mgr.; I. H. Milliken, Secy.-Treas.; M. H. Uncapher, Actuary; Dr. R. M. Schulte, Med. Dir.

Stock company; non-participating; also writes group insurance.

Operates in Cal., Colo., Conn., Ida., Ill., Ind., Ia., Kans., Minn., Mo., N. J., N. Y., Ohio, Ore., Pa., S. D., Utah, Wash. and Wyo.

Leading Policies in order of their popularity: 20 Payment Life Guar. Ins. Additions; Ordinary Life G. I. A.; 20 Year Endowment G. I. A.; 35 Year Endowment; Term to 68; 30 Payment Life G. I. A.; 20 Payment Endowment at 60; 20 Payment Endowment, 65; 30 Year Endowment; Ordinary Life; Monthly Income.

Sub-Standard Risks: Occupational hazards charged extra premium; physical hazards rated up. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 20 years; commuted value, \$1,754; 15 years, \$1,422; 10 years, \$1,027; 5 years, \$557.

Retroactive Principles in Practice: The following provisions have been applied to old as well as new policies, irrespective of contract: Days of grace without interest, disability clause, double indemnity, settlement options, right to change plan, reinstatement and premium extension.

Business in Force: (All non-participating); Business issued prior to May 1, 1909, on Actuaries 4% ; American $3\frac{1}{2}\%$ Modified Preliminary Term, 1910-1920; 1920-1923, American $3\frac{1}{2}\%$ Select and Ultimate; May, 1923, to date, Net Level Premium Basis. Life, \$44,165,061; Endowment, \$3,096,455; Term and other policies, \$5,752,594; Dividend Additions, \$61,991.

THE WISCONSIN LIFE INSURANCE COMPANY, 30 W. Mifflin Madison, Wis. Inc. 1895 as an assessment association; in 1902 as a legal reserve company. N. J. Frey, Pres.; A. C. Blackburn, Vice-Pres.; F. P. Anderson, Vice-Pres. and Agency Dir.; G. D. Adams, Secy.; C. B. Chapman, Treas.; Philip R. Fox, Med. Dir.; L. A. Regan, Asst. Secy.

Mutual company; annual dividends only.

Operates in Minnesota and Wisconsin,

Leading Policies in order of their popularity: 20 Payment Life; Ordinary Life; Endowment, 65; 20 Payment Endowment, 65; 30 Payment Life; 20 Payment Endowment, 60.

Sub-Standard Risks: Occupational hazards charged extra rate; physical impairments rated-up. Reinsures but does not accept sub-standard reinsurance.

Monthly Income: \$10 for 240 months; commuted value, \$1,754.

Dividends: Year begins Jan. 1. Same factors employed for thirteen years in determining dividends.

Dividend Formula: 20% of mortality cost plus 1% interest on initial reserve, plus return loading factor.

Retroactive Principles in Practice: The following new provisions may be applied to old policies. Disability and Double Indemnity; reinstatement privileges; dividend and settlement options; change of plan. Old restrictions usually cancelled when omitted from new contracts.

Business in Force: American $3\frac{1}{2}\%$ Modified Preliminary Term (Ill. Std.) since 1909; prior thereto, Actuaries 4% and American $4\frac{1}{2}\%$. Preliminary Term, \$331,342; Modified Preliminary Term, \$10,340,940; Full Level Premium, \$490,882. Life, \$8,177,658; Endowment, \$2,374,658; Term and other policies, \$610,848.

WISCONSIN NATIONAL LIFE INSURANCE COMPANY, Oshkosh, Wis. Inc. and began business, 1908. C. R. Boardman, Pres.; H. I. Weed, Vice-Pres.; R. E. Martin, Secy. and Auditor; E. A. Hanks, Supt. of Agents and Asst. Secy.; J. M. Conley, Med. Dir.

Stock company; non-participating, ordinary and monthly payment life; also writes commercial and monthly payment health and accident.

Operates in Ill., Ind., Mich., Minn. and Wisc.

Leading Policies in order of their popularity: 20 Payment Life; Endowment, 65; 20 Year Endowment; 20 Payment 30 Year Endowment; 30 Year Endowment.

Sub Standard Risks: Accepted either on short term endowments or rated-up or extra premium added. Negro risks not accepted.

Monthly Income: Commuted value of \$100 immediately and \$10 for 60 months, \$656.10; for 120 months, \$1,124.26; for 180 months, \$1,518.32; for 240 months, \$1,850.45.

Accident and Health: Issues Health and Accident in connection with life policies.

Business in Force: (All non-participating); American $3\frac{1}{2}\%$. Full Level Premium \$2,810,940, Reserve \$72,555; Preliminary Term \$14,673,638, Reserve \$1,378,774; Modified Preliminary Term \$8,951,068, Reserve \$882,280. Life, \$14,967,855; Endowment, \$8,663,599; Term and other policies, \$2,783,073.

COMPANIES RETIRED SINCE 1909

Aegis Life Ins. Co., Denver, Colo. Reinsured in Central States Life, St. Louis, Mo., in 1914.

Afro-American Life Ins. Co., Birmingham, Ala. Name changed to Lincoln Reserve Life.

Amarillo National Life Ins. Co., Amarillo, Tex. Inc. 1909; reinsured in California State Life in 1916.

American Life Ins. Co., Des Moines, Ia. Reinc. 1900; reinsured in Northern Assurance Co., Detroit, Mich., in 1921, latter company changing name to American Life Ins. Co.

American Assurance Co., Philadelphia, Pa. Org. 1898; reinsured accident business in 1915; life business in 1917 with Philadelphia Life.

American Home Life Insurance Co., Fort Worth, Tex. Inc. 1909; reinsured in International Life, St. Louis, Mo., in 1914. Again reinsured in Great Southern Life of Texas in 1920.

American Life Insurance Co., Chicago, Ill. Inc. 1908; reinsured in People's Life Insurance Co. in 1914.

American Life Insurance Co., Tampa, Fla. Reinsured in Florida Life in 1910.

American Mutual Life, McPherson, Kans., consolidated with Home Mutual in 1918; name changed to American Home Life.

American National Life Ins. Co., Lynchburg, Va. Merged with South Atlantic Life Ins. Co. in 1912 under name of Atlantic Life Insurance Co.

American Teachers Life Ins. Co., Des Moines, Ia. Name changed to Preferred Risk Life Ins. Co., Sept. 1, 1920.

Anchor Life Ins. Co., Indianapolis, Ind. Inc. 1906; reinsured in Indiana National Life Ins. Co. in 1915.

Anchor Life Ins. Co., Kansas City, Kans. Inc. 1911; reinsured in Farmers Life, Denver, Colo., in 1914.

Appalachian Life Ins. Co., Bristol, Va. Reinsured in Columbia Life Ins. Co. of Cincinnati in 1914.

Arizona Life Ins. Co., Phoenix, Ariz. Reinsured in Occidental Life Ins. Co., Los Angeles, Cal., in 1913.

Arkansas Life Ins. Co., of Little Rock, Ark. Reinsured in National Life & Accident, Nashville, Tenn., in 1913.

Bankers International Life Ins. Co., Austin, Texas. Inc. 1911; reinsured life business in Southwestern Life in 1916.

Bankers International Life Ins. Co., Denver, Colo. Reinsured life business in Capitol Life in 1917.

Bankers Life Ins. Co. of Kansas, Olathe, Kans. Inc. 1917. Reinsured in Bank Savings Life Ins. Co., Topeka, Kans., in 1921.

Beacon Life Ins. Co., Indianapolis, Ind. Reinsured in Indiana National Life Ins. Co. in 1915.

California National Life Ins. Co., San Diego, Cal. Merged with International Life Ins. Co., Mo., in 1913.

California Standard Life Ins. Co., San Francisco, Cal. Liquidated in 1916.

Central Life Ins. Co., Lexington, Ky. Inc. 1911; reinsured by the Inter-Southern Life in 1916.

Central National Life Ins. Co., Lincoln, Neb. Reorganized from assessment basis in 1914; reinsured in Central States Life Ins. Co., St. Louis, Mo., in 1916.

Central Southern Life Ins. Co., Jackson, Miss. Reinsured in Gulf Coast Life in 1915.

Central States Life Ins. Co., Crawfordsville, Ind. Inc. 1909. Reinsured in Northern States Life Ins. Co., Hammond, Ind., in 1922.

Century Life Ins. Co., Indianapolis, Ind. Inc. 1916; reinsured in Peoples Life Ins. Co., Frankfort, Ind., in 1924.

Cherokee Life Ins. Co., Rome, Ga. Inc. 1909; reinsured ordinary business in 1919 with International Life; continued industrial health and accident business.

Citizens Co-operative Life Ins. Co., Ft. Worth, Tex. Reinsured in Southwestern Life Ins. Co., Dallas, Tex., in 1915.

Citizens National Life Ins. Co., Anchorage, Ky. Inc. 1910; consolidated with Inter-Southern Life in 1915.

Clover Leaf Life Ins. Co., Detroit, Mich. (formerly Peninsular Life), merged with Clover Leaf Life & Casualty, Jacksonville, Ill., in 1919.

Colorado Life Ins. Co. Reinsured in Western National Life Ins. Co., Cheyenne, Wyo., 1921.

Colorado National Life Assurance Co., Denver, Col. Reinsured in Columbian National Life of Boston, in 1911.

- Columbia Life & Trust Co., Portland, Ore. Inc. 1906; reinsured in New World Life in 1917.
- Commercial Life Ins. & Cas. Co., Atlanta, Ga. Inc. 1910; reinsured in Geo. Washington Life in 1914.
- Commercial Life Ins. Co., Chicago, Ill. Merged with Old Colony Life in 1911.
- Commercial Life Ins. Co., Indianapolis, Ind. Reinsured by Pension Mutual Life in 1913.
- Commonwealth Life Ins. Co., Omaha, Neb. Inc. 1909. Reinsured in Standard Life Ins. Co., St. Louis, Mo., in 1923.
- Continental Life Ins. Co., Salt Lake City, Utah. Inc. 1904; merged into Continental Ins. Co., Kansas City, Mo., in 1920.
- Cosmopolitan Life Ins. Co., Atlanta, Ga. Reinsured in Pan-American Life in 1915.
- Dakota Western Assur. Co., Sioux Falls, S. D. Inc. 1908; merged with Surety Fund Life, Minn., in 1916.
- Des Moines Life Ins. Co., Des Moines, Ia. Reinsured by National Life Ins. Co. of the U. S. A., Chicago, Ill., in 1912.
- Eastern Life Ins. Co., Onancock, Va. Reinsured in American National Life, Lynchburg, Va., in 1910.
- Economic Life Ins. Co., Wilmington, Del. Receiver appointed in 1910.
- Elgin Life Ins. Co., Elgin, Ill. Inc. 1908 as Union Life Ins. Co.; later name changed to Manufacturers and Merchants, and in 1920 to Elgin Life. Reinsured in American Bankers Ins. Co., Chicago, Ill., in 1923.
- Empire Life Ins. Co., Atlanta, Ga. Inc. 1908; reinsured by International Life, St. Louis, Mo., in 1916.
- Empire Life Ins. Co., Beaumont, Texas. Business purchased by the International Life of Mo. in 1911.
- Empire Ins. Co., Seattle, Wash. Reinsured in West Coast Life in 1913.
- Equitable Life Ins. Co., San Antonio, Tex. Inc. 1909; reinsured in Great Southern Life, Houston, Tex., in 1915.
- Federal Life & Casualty Co., Nashville, Tenn. Liquidated in 1914.
- Fidelity Reserve Co., North Platte, Neb. Inc. 1916; reinsured in Mountain States Life Ins. Co., Denver, Colo., in 1923.
- First National Life Ins. Co., S. D., consolidated with Northwestern Life and Western Mutual Life in 1919; name changed to First National-Northwestern Life Ins. Co.
- Florida Life Ins. Co., Jacksonville, Fla. Inc. 1906; reinsured in Inter Southern Life Ins. Co., Louisville, Ky., in 1915.
- Forest City Life Ins. Co., Rockford, Ill. Inc. 1911; merged with Northern States Life Ins. Co., Hammond, Ind., in April, 1919.
- Four States Life Ins. Co., Texarkana, Ark. Inc. 1910; reinsured by Pan-American Life Ins. Co. in 1914.
- Gary National Life Ins. Co., Gary, Ind. Org. 1918; reinsured in Chicago National Life in 1922.
- German-American Life Ins. Co., Burlington, Ia. Name changed to National American Life Ins. Co. in 1917.
- German-American Life Ins. Co., Omaha, Neb. Name changed to North American Life Ins. Co. in 1917.
- German-American Life Ins. Co., Denver, Colo. Name changed to American Life Ins. Co. in 1917.
- Germania Life Ins. Co., New York. Name changed to Guardian Life Ins. Co. of New York in 1917.
- German Mutual Life Ins. Co., St. Louis, Mo. Name changed to Mutual Life Ins. Co. of St. Louis in 1918.
- German National Life Ins. Co., Chicago, Ill. Reinsured in Northern States Life Ins. Co., Ind., in 1913.
- Gibraltar Life Ins. Co., Paris, Tex. Inc. 1912; reinsured in Wichita Southern Life in 1917.
- Globe Life Ins. Co., Jonesboro, Ark. Reinsured in Cotton States Life, Miss., in 1915.
- Globe Life Ins. Co., Salina, Kans. Inc. 1915; merged into Continental Ins. Co., Kansas City, Mo., in Jan., 1920.
- Golden State Life Ins. Co., Los Angeles, Cal. Merged with San Francisco Life Ins. Co. in 1911.
- Great Northern Life Ins. Co., Toledo, Ohio. Reinsured in Cleveland Life Ins. Co., in 1913.
- Great Northern Life Ins. Co., Grand Forks, N. D. Inc. 1910. Reinsured in Occidental Life Ins. Co., Los Angeles, Cal., in 1924.
- Great Southern Life Ins. Co., Birmingham, Ala. Name changed to Alabama National Life Ins. Co. in 1921.

Great Western Life Ins. Co., Kansas City, Mo. Reinsured in International Life, Mo., in 1912.

Greensboro Life Ins. Co., Greensboro, N. C. Reinsured in Jefferson Standard Life Ins. Co. in 1912.

Guarantee Life Ins. Co., Houston, Tex. Inc. 1905; reinsured in Farmers Life Ins. Co. of Denver, Colo., as of Dec. 21, 1916.

Guardian Life Ins. Co., Seattle, Wash. Reinsured in International Life Ins. Co., Mo., in 1910.

Guardian Life Ins. Co., Madison, Wis. Name changed to National Guardian Life Ins. Co. in 1920.

Gulf Coast Life Ins. Co. Gulfport, Miss. Inc. 1911; reinsured in International Life of St. Louis in 1922.

Hartford Life Ins. Co., Hartford, Conn. Reinsured in Missouri State Life in 1913.

Home Life and Accident Co., Fordyce, Ark. Name changed to Home Life Ins. Co. in 1923.

Home Life & Casualty Co., Little Rock, Ark. Absorbed by Home Life & Accident Co. in 1911.

Home Life Ins. Co., Oklahoma City, Okla. Reinsured in American National Life of Texas in 1913.

Home Mutual Life Ins. Co., Topeka, Kans. Name changed to American Home Life Ins. Co. in 1918.

Indemnity Life & Accident Co., Minneapolis, Minn. Merged with Midland Ins. Co., St. Paul, in 1913.

Indiana Industrial Life Ins. Co., Terre Haute, Ind. Reinsured in Public Savings Life in 1910.

Indiana National Life Ins. Co., Indianapolis, Ind., reinsured in Inter-Southern Life Ins. Co., Louisville, Ky., in 1923.

Intermediate Life Assur. Co., Evansville, Ind. Inc. 1907; reinsured in Cleveland Life in 1918.

Inter-Ocean Life & Casualty Co., Springfield, Ill. Reinsured life business in Franklin Life in 1913.

Interstate Life Ins. Co. of Va., Richmond, Va. Licensed in 1918; dissolved in 1919; no insurance written.

Iowa Life, Waterloo, Iowa. Inc. 1908; reinsured by the International Life and Trust Co. of Moline, Ill., in 1922.

Iroquois Life Ins. Co., Louisville, Ky. Reinsured in Our Home Life Ins. Co. in 1917.

Jefferson Life Ins. Co., Oklahoma City, Okla. Merged with International Life, Mo., in 1913.

La Salle Life Ins. Co., Chicago, Ill. Reinsured in Franklin Life in 1910.

Lexington Life Ins. Co., Lebanon, Ind. Inc. 1909; consolidated with Indiana National Life Ins. Co., June 30, 1916.

Liberal Life Assur. Co., Anderson, Ind. Inc. 1912, succeeding Mutual Legal Reserve Co.; reinsured in Indiana National Life Ins. Co. in 1915.

Liberty Life Ins. Co., Des Moines, Ia. Inc. 1919; reinsured in State Life of Ia. in 1923.

Liberty Life Ins. Co., New York, N. Y. Reinsured in Metropolitan Life Ins. Co. in 1911.

Liberty Life Ins. Co., Lincoln, Neb. Name changed to Lincoln Liberty Life Ins. Co. in 1922.

Lincoln Accident and Life Co., Lincoln, Neb. Name changed to Lincoln Life Co., 1923.

Lincoln-American Life Ins. Co., Jacksonville, Fla. Reinsured in Washington Benefit in 1916.

Lone Star Life Ins. Co., Dallas, Tex. Inc. 1909; reinsured in Great Southern Life Ins. Co., Houston, Tex., in 1914.

Louisiana National Life Assur. Society, New Orleans, La. Reinsured in Pan-American Life in 1912.

Lutheran International Life Ins. Co., Moline, Ill. Name changed to International Life & Trust Co. in 1920.

Majestic Life Ins. Co., Indianapolis, Ind. Inc. 1907; reinsured in Anchor Life Ins. Co., Indianapolis, Ind., in 1914.

Manufacturers & Merchants Life Ins. Co. Name changed to Elgin Life Ins. Co. in 1920.

Marquette Life Ins. Co., Springfield, Ill. Inc. 1920; reinsured in Mutual Life of Illinois in 1923.

Merchants Life & Casualty Co., Minneapolis, Minn. Org. 1908; reorganized 1914. Reinsured in Travelers Equitable of the same city, June 16, 1916.

Mercury Reinsurance Co., Cologne, Germany. Reinsured in Metropolitan Life in 1919.

Meridian Life Ins. Co. Inc. 1897; reinsured in Pan-American Life Ins. Co. in 1916.

Michigan State Life Ins. Co., Detroit, Mich. Inc. 1907; reinsured in Lincoln National Life Ins. Co. in 1914.

Mississippi Valley Life Ins. Co., Little Rock, Ark. Merged with Home Life & Accident Co. in 1912.

Modern Life Ins. Co., South Bend, Ind. Reinsured in Peoples Life Ins. Co., Ill., in 1911.

Mutual Life Ins. Co. of St. Louis, Mo. Name changed to St. Louis Mutual Life Ins. Co. in 1919.

National Life Ins. Co. of Montana, Butte, Mont. Inc. 1910; reinsured in International Life of Mo., June 17, 1918.

National Bankers Ins. Co., Kansas City, Mo. Reinsured in American Bankers Ins. Co., Chicago, Ill., in 1921.

National Life Ins. Co. of the S. W., Albuquerque, N. M. Inc. 1916. Reinsured in Two Republics Life, El Paso, Tex., in 1922.

National Progressive Life Ins. Co., Cincinnati, O. Reinsured in Western and Southern Life in 1913.

National Temperance Life Ins. Co., Dallas, Tex. Inc. 1910; reinsured by Northwestern Life in 1915.

New Jersey Life Ins. Co., Newark, N. J. Inc. 1917. Reinsured in Metropolitan Life Ins. Co. in 1921.

Niagara Life Ins. Co., Buffalo, N. Y. Inc. 1869. Reinsured in Metropolitan Life Ins. Co. in 1923.

North American Life Ins. Co., Omaha, Neb. Name changed to North American National Life Ins. Co. in 1923.

Northern Assur. Co., Detroit, Mich. Name changed to American Life Ins. Co. upon reinsurance of company bearing that name in 1921.

Northern Life Ins. Co., Rock Island, Ill. Reinsured in Federal Life, Chicago, in 1911.

North State Life Ins. Co., Kinston, N. C. Inc. 1906; reinsured in United Life & Acci. Co., Concord, N. H., in 1916.

Northwestern Life Ins. Co. of Aberdeen, S. D. Inc. 1912; combined with First National Life of Pierre, S. D., in 1918.

Oklahoma Nat. Life. Inc. March, 1909; reinsured in Great Southern Life of Houston, Tex., Aug. 1, 1918.

Old Dominion Life Ins. Co., Norfolk, Va. Reinsured in Continental Life Ins. Co. in 1916.

Paris Co-operative Life Ins. Co., Paris, Texas. Reinsured by Southwestern Life in 1912.

Pension Mutual Life Ins. Co. Chartered in 1860; discontinued business in 1916; reinsured legal reserve business in Philadelphia Life Ins. Co. in 1917.

Peninsular Guardian Life & Accident Ins. Co., Detroit, Mich. Name changed to Clover Leaf Life Ins. Co. in 1918.

Peninsular Life Ins. Co., Detroit, Mich. Inc. 1911; merged with Guardian Accident Ins. Co., Indianapolis, Ind., in 1916; name changed to Peninsular Guardian Life & Accident Ins. Co.

Peoples Life Ins. Co., Little Rock, Ark. Receiver appointed in 1911.

Phoenix National Life Ins. Co., Phoenix, Ariz. Inc. 1921. Merged with Mountain States Life Ins. Co., Denver, Colo., in 1923.

Pioneer Life Ins. Co., Fargo, N. D. Inc. 1907; reinsured in Lincoln National Life Ins. Co. in 1917.

Pioneer Life Ins. Co., Kansas City, Mo. Inc. 1907; merged into Continental Ins. Co., Kansas City, Mo., in 1920.

Pittsburgh Life & Trust Co., Pittsburgh, Pa. Inc. 1902; all business taken over by the Metropolitan Life in 1917. As the legal reserve was impaired, 33 1/3% lien on reserve was attached to policies, which liens were waived in event of death. Lien reduced 50% in 1922.

Policyholders Life Ins. Co., Sioux Falls, S. D. Inc. 1919; merged with United States National Life Ins. Co. as of Dec. 31, 1921. New company known as Policyholders National Life Ins. Co.

Preferred Life Ins. Co., Topeka, Kans. Name changed to Victory Life Ins. Co.

Preferred Life Ins. Co. of America, Grand Rapids, Mich. Inc. 1909; consolidated with the Merchants Life Ins. Co., Ia., in 1917.

Preferred Risk Life Ins. Co., Des Moines, Ia. Inc. 1917. Reinsured in Des Moines Life and Annuity Co., Des Moines, Ia., in 1924.

Protective League Life Ins. Co., Decatur, Ill. Consolidated with Standard Life Ins. Co., Des Moines, Ia., in 1918, changing name to Standard Life Ins. Co.

Provident Life & Trust Co. of Philadelphia, Pa. Separated life and trust departments and changed name to Provident Mutual Life Ins. Co. of Philadelphia in 1923.

Provident Life Insurance Co., Des Moines, Ia. Inc. 1913. Reinsured in Standard Life Insurance Co., Decatur, Ill., in 1920.

Provident Savings Life Assur. Society, New York. Reinsured in Postal Life Ins. Co., New York, in 1911.

Prudential Life Ins. Co., San Antonio, Tex. Inc. 1909; reinsured in First Texas State Life in 1916.

Prussian Life Ins. Co., Berlin, Germany. Reinsured in Metropolitan Life in 1919.

Reading Mutual Life Ins. Co., Reading, Pa. Reinsured in Home Life of Delaware in 1912.

Reliable Life Assur. Co., Indianapolis, Ind. Inc. 1904; reinsured in Pension Mutual in 1916; in 1917 business taken over by International Life, Mo.

Rome Ins. Co., Rome, Ga. Reinsured in Cherokee Life in 1912.

Royal Life Ins. Co., Chicago, Ill. Inc. 1911; began business in 1914; reinsured by Peoples Life Ins. Co., Chicago, Ill., in 1916.

Royal Union Mutual Life Ins. Co., Des Moines, Ia. Inc. 1886. Merged with State Life Ins. Co. of Iowa, Des Moines, Ia., in 1924 and name changed to Royal Union Life Ins. Co.

Sam Houston Life Ins. Co., Dallas, Tex. Inc. 1908; reinsured in Southland Life Ins. Co. in 1915.

San Antonio Life Ins. Co., San Antonio, Tex. Inc. 1910; reinsured in Southland Life Ins. Co. in 1915.

San Francisco Life Ins. Co. Inc. 1911; merged with West Coast Life in 1915; company known as West Coast-San Francisco Life Ins. Co. Savings Life Ins. Co., Peoria, Ill. Reinsured in Old Colony Life in 1911.

Scandia Life Ins. Co., Chicago, Ill. Name changed to Mutual Trust Life Ins. Co. in 1918.

Security Life & Annuity Co., Greensboro, N. C. Reinsured in Jefferson Standard Life in 1912.

Shawnee Life Ins. Co., Muskogee, Okla. Reinsured in Home Life, Okla., in 1912.

South Atlantic Life Ins. Co., Richmond, Va. Merged with American National of Va. under the name of Atlantic Life, in 1912.

South Bend Life Assur. Co., South Bend, Ind. Inc. 1910; receiver appointed in 1915.

Southern Life & Trust Co., Greensboro, N. C. Name changed to Pilot Life Ins. Co. in 1924.

Southern Co-operative Ins. Co., Ft. Worth, Tex. Inc. March, 1913; reinsured in First Texas Prudential Ins. Co. in 1918.

Southern National Life Ins. Co., Louisville, Ky. Merged with the Inter-Southern in 1913.

Southern States Mutual Life Ins. Co., Charleston, W. Va. Name changed to George Washington Life Ins. Co. in 1914.

Standard Life Ins. Co. of America, Camden, N. J. Reinsured in Philadelphia Life in 1913.

Standard Life Ins. Co. of Des Moines, Ia. Reinsured in Standard Life of Ill. in 1918; formerly the Protective League Life.

Standard Life Ins. Co., South Bend, Ind. Receiver appointed in 1919.

Standard Mutual Life Ins. Co., Dallas, Tex. Inc. 1922. Reinsured in United Mutual Life Ins. Co., Dallas, Tex., in 1923.

State Life Ins. Co. of Ia., Des Moines, Ia. Inc. 1917. Merged with Royal Union Mutual Life Ins. Co., Des Moines, Ia., and changed name to Royal Union Life Ins. Co.

State Mutual Life Ins. Co., Rome, Ga. Placed in hands of Ins. Dept. in 1915.

Surety Fund Life Co., Minneapolis, Minn. Inc. 1898. Reinsured in State Life Ins. Co. of Iowa in 1921.

Tennessee Life Ins. Co., Nashville, Tenn. Merged with International Life Ins. Co. in 1913.

Toledo Life Ins. Co., Toledo, O. Inc. 1910; reinsured in Ohio National Life, Cincinnati, Ohio, in 1914.

Twin City Life Ins. Co., St. Paul, Minn. Inc. 1912. Reinsured in Midland Ins. Co., St. Paul, in 1923.

Union Life & Accident Ins. Co., Lincoln, Neb. Inc. 1913; reinsured in State Life, Des Moines, in 1922.

Union Pacific Life Ins. Co., Portland, Ore. Inc. 1915; reinsured in Occidental Life Ins. Co., Los Angeles, Cal., in 1917.

Union Pacific Life Ins. Co., Portland, Me. Reinsured in First National Life of Washington in 1913 and liquidated.

U. S. Annuity & Life Ins. Co., Chicago, Ill. Inc. 1906; merged with International Life Ins. Co., St. Louis, Mo., in 1916.

United States National Life Ins. Co., Sioux Falls, S. D. Began business 1920; merged with Policyholders Life Ins. Co. as of Dec. 31, 1921; new company known as Policyholders National Life Ins. Co.

Wabash Life Ins. Co., Danville, Ill. Reinsured in Central States Life Ins. Co., St. Louis, Mo., in 1914.

Washington City Life Ins. Co., Washington, D. C. Receiver appointed in 1918.

West Coast-San Francisco Life Ins. Co. Merger of West Coast & San Francisco Life Ins. Co. in 1915. Name changed to West Coast Life Ins. Co. in 1920.

Western Mutual Life Ins. Co., Aberdeen, S. D. Inc. 1905; consolidated with First National and Northwestern Life Ins. Co. in 1918.

Wichita Southern Life Ins. Co. Inc. 1911; reinsured in Great Southern Life, Texas, in 1918.

Wyoming Life. Name changed to Western National in 1917.

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